



Noteworthy

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India Clinic Now in Operation

by Ron Hockley

What would it be like if the closest hospital or medical clinic was 15 or 20 miles away and you or your child got sick? You have no car. None of your friends or family have a car. There is no bus service in your area. And you can't afford a taxi?

This was the dilemma faced by about 30,000 desperately poor villagers in the Krishna River Delta of Andhra Pradesh, India. The Kiranmayi Socio Educational Society (KISES), a regional nonprofit, built a bright, clean clinic and community center for the region in 2008, but had to shut it down when the global economy slumped shortly afterward and funding dried up.

"Before the clinic, my family had to travel very far to the hospital," Joji, a local village elder told me, when I visited his home in May, "If the clinic re-opens it will be very, very, very good for my family and for our village. Please come back to our village!"

We are pleased to announce that, thanks to seed money from The Palmer Foundation, NEO has made a one-year commitment to re-open the clinic and community center in partnership with KISES. A doctor and nurse have been hired and crews of workers are painting and polishing the clinic in preparation for its official re-opening this month.

Top left: Village Elder Joji and his family. **Bottom left:** The KISES Community Center and Clinic have reopened their doors to serve the poor in Pedapatnam village. **Right:** Women and children will benefit from clinic programs such as pre-natal care and child immunizations.



Funding Focus:

Nicaragua Ag Program: Solar Project and First House

We've purchased a farm and started a vocational training center; cleared the land, built a perimeter fence, dug a well and completed our first training class. Since the rainy season started in June we've started our second training class. Here are our next priorities. Can you help us meet them?

- Install solar panels to power the well (\$7500)
- Build one caretaker house on the property (the long-term plan is to have four houses) (\$7500)
- Finish amending the soil (\$2234)
- Plant a row of trees as a windbreak (\$75)
- Plant fruit trees (\$526)
- Buy tools (\$421)
- Make or buy organic fertilizer (\$120)

To contribute toward this urgent need, call Ron at (503) 467-1324 or visit our website at theneofund.org.



Tax-deductible donations may be made to The NEO Fund, a 501-c3 non-profit, ONLINE at TheNEOfund.org/needs or by MAIL to: The NEO Fund • 13407 17th Avenue, Ct E • Puyallup, WA 98374

Welcome to Andhra Pradesh!

- Population: 50,000,000
- Percentage of the population living on less than \$1.25/day: 22%
- Percentage of the population living on less than \$3.10/day: 58% (Poverty statistics for the entire country of India: World Bank)
- Neonatal Mortality Rate: 27/1,000 live births
- Population without adequate sanitation facilities: 68%
- Population without access to clean water: 52%
- Literacy Rate: 67.4%
- Children under 5 who are under-nourished: over 40%
- Number of children that have not been fully immunized: 54%

India is one of the oldest civilizations in the world, with a continuous recorded history dating back more than 5,000 years. The state of Andhra Pradesh is the fifth largest in India, with a population of more than 50 million people. It is an agricultural region and has been called the "rice bowl of India." The city of Vijayawada, center our work in cooperation with our partner KISES, is the state's second largest city. Despite the growth in the IT industry and a burgeoning middle and upper class society, poverty remains rampant in this region. Access to basic services in health, nutrition, education and sanitation remain poor especially for disadvantaged social groups such as scheduled castes and tribes. Nearly 40% of the population is between the ages of 6-18 and well-being of children in the state is a major issue of concern. Furthermore the people in our project area live in a large river delta that is susceptible to flooding, tsunamis and other related natural disasters.

Source: UNICEF and the World Bank

India Clinic Now in Operation *(continued from page 1)*

Here are five objectives for our first year:

1. Serve at least 80% (24,000) of the total regional population with education and/or treatment.
2. Increase awareness of general health and hygiene among 70% (21,000) of the target group.
3. Provide pre-natal care to at least 900 pregnant women.
4. Provide at least 12 health awareness camps in different villages with average attendance of 100 or more.
5. Provide basic immunizations to at least 1,200 children.

We also intend to implement our community-based micro-lending model at the clinic beginning this fall, as a method of lifting the hopes and prospects for local women who long to create a better life for their families.

The Palmer Foundation gave one half of the operating budget for the first year, challenging us to match their generosity. Please consider a tax-deductible gift today to help us save lives in India this year. Subamma, Jyothi and countless other moms and their children will become the beneficiaries of your kindness. ■■■

Accelerated lending program begins trial-run at El Faro.



José with his wife and four children.

At The NEO Fund, we welcome innovation! So when Swedish businessman Linus Lindgren contacted us to schedule a visit to our partners in Nicaragua, we were intrigued. He and our loan manager Carlos Lopez, selected two borrowers to take part in a special project.

José had a successful business at one time, but an ill-timed burglary and embezzlement by his business partner caused him to lose everything, and he now lives with his family in one of Nicaragua's poorest refugee communities. With Linus' help and a plan to fund for growth, we hope to see José expand his wood cutting business and hire another worker in the next six months.



Celeste and her son in her tienda.

Celeste operates two businesses from her home: making tortillas and her tienda (store). She also attends a vocational school for business. Her dream is to one day own a distribution company with her husband and be able to provide jobs for impoverished people. After inheriting the tienda from her mother-in-law, she quickly realized she needed to expand her offerings from just bread, soap, and cola to a much wider variety of products. A former borrower from NEO, she approached our staff for a loan and was enrolled in our Linus program. With a \$300 investment in inventory, she will be coached to not only pay back her loan, but have \$300 in savings from her business. She says she expects to pay off her loan before the six-month due date. ■■■

"When a woman gets an extra dollar in her hands, 90 percent goes to her family."

-Melinda Gates

(Eighty percent of NEO micro-loans are made to women).

El Faro opens home in La Chureca's neighborhood

The NEO Fund got its start in the infamous, sprawling Managua garbage dump called La Chureca. Walking through the dump was always a gut-punch, with naked children sifting through the trash and worn-down parents with bloodshot eyes trying to collect enough recyclables to survive another day. A couple years ago the Nicaraguan and Spanish governments cooperated to create a new concrete neighborhood in a big dusty field adjoining one side of the dump. It became known as Guadalupe and most of the former residents of La Chureca live there today. Only three years old, it is already one of the worst slums in the city.

Our partners at El Faro are active in Guadalupe every day. Earlier this year a generous donor helped us purchase a house in Guadalupe to serve as an epicenter for our work there. Here are some of the things the house will be used for:

- A pantry and kitchen to cook a daily meal for 250 children in the neighborhood
- A new government-sponsored literacy class where 8 adults (6 women and 2 men) are enrolled in a two year program to receive their elementary school certificate. They expect the program to grow in the future.
- A women's group (currently 18 women), who meet twice a month
- A men's group (currently 15 men), who meet once a month
- A medical clinic offered three times a year
- A beachhead for a new El Faro church and community center in the neighborhood
- Micro-lending

Ramon Baca, the leader of El Faro, has a vision for a remodel and makeover of the house so it will be appropriate for all these uses. Thanks to your gifts, this summer Ramon is working with an architect and contractor to make his vision a reality. ■■■■



Children in the Guadalupe neighborhood line up for noontime lunch outside the new El Faro satellite location. Inside, food is prepared for 8 feeding centers throughout the neighborhood.

Our mission is to equip parents with the capabilities to provide for their children's nutrition, health, and education by working through established local organizations in some of the most vulnerable communities of the world.

The NEO Fund

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Sustainable Community Development for the Poorest of the Poor

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Meet KISES: Our Partners in India!

Mr. Shoury Babu Rebba is from the extremely poor Krishna district of Andhra Pradesh, India. After completing his education and securing a career in the banking sector, he and his wife Rajani founded KISES in 1999 as a way to alleviate the poverty in the region where he grew up. Rajani, a trained social worker, serves as Executive Director. In partnership with 2 Swiss organizations they built a 1.2 million dollar health clinic to benefit the 30,000 people in 30 surrounding villages, providing services such as Mother/Child Health, WASH (water, sanitation, hygiene), seasonal hostels for migrants' children, vocational and skill development, aid for the physically challenged and elder population, economic development, child welfare, eye and dental care, and rehabilitation of HIV/AIDS-affected children and youth.

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- Visit TheNEOfund.org/needs and consider a monthly pledge of \$10!