



**Creating opportunities and resources for the excluded
Newsletter Volume VII, Dec. 2013**

This year, 2013, has been eventful with the opening of a second child centre and our ongoing work for 'A Hand Up'.

Thank you to everyone who has donated funds to support our work over the past seven years.

Thank you to the staff of our partner organizations with a special thanks to the facilitators working in the slums and dumps, your commitment is incredible.

We would also like to thank everyone who helps in various ways throughout the year. We could not do it without you.

PROGRESS: A SECOND CHILD CENTRE

When we started the child centre in the area around the Kalimati vegetable market in 2006, there were dozens of kids whose parents were too poor to put them in school. Some of the families had fled the civil war in rural areas, others had lost their homes in floods; many women and their children were abandoned by the husbands. They were in dire situations.

More kids in school: Among other factors, the child centre has helped to get kids in the area to attend school. When we started in Kalimati, the average age of the kids attending the child centre was about 10. The kids would learn at the centre and then do a test to see where they would fit into the school system. It was so much better when 10-year-olds did not have to start school in kindergarten. Gradually, with greater awareness, the average age of the kids attending the child centre has been dropping.

Successful child centre graduates: The 'graduates' of the child centre get scholarships through either CORE or SOUP to attend schools nearby. Every Friday afternoon after the school finishes early; there is a tuition and mentoring session for scholarship students at the child centre. Five students on CORE scholarships wrote the SLC exams this year. They all passed and two were in the first division in the top 15% of all students in the country. A factor in their success is the tutoring and Friday afternoon mentoring sessions.



Donations to CORE make a difference in the lives of the people we try to help! Visit www.core-international.org



Our easy, secure system for on-line donations through CanadaHelps automatically sends a Canadian tax receipt.

Second child centre started in another area: This year, with SOUP, we decided to reduce the number of rooms rented in Kalimati and start a second small child centre in an area to the south of the airport, in a very poor neighbourhood where most of the parents work as day-labourers on construction sites. The centre has 25 kids attending. Like when we started in Kalimati, there are several 10-12 year olds in the class, who have never had the chance to attend school. Meanwhile, the smaller class in Kalimati continues and the centre serves as the hub for the saving and credit activities.



THE GIFT OF LEARNING ... DONATIONS as GIFTS for family and friends

CORE offers the opportunity to give the gift of learning. Your donation as a gift for your friends and family can support:

- School for one urban child for a year— \$80 – scholarship for expenses that the parent cannot afford
- Literacy classes for one month - \$150 – facilitator's salary
- One month of child centre classes — \$500 – teachers' salary, room rental

Click [here](#) for on-line donations through CanadaHelps, which automatically sends a tax receipt. Or, mail a cheque to CORE International at PO Box 8111, Canmore, AB, Canada, T1W 2T8 and we will email a Canadian tax receipt as a secure PDF.

A HAND UP: SAVING A FEW RUPEES DAILY GIVES THE POOREST PEOPLE AN OPTION

The work on the HAND UP project in the vegetable market and municipal trash collection areas continues with the facilitators visiting the members each day in their work site to collect daily savings.

Several women have gone from sorting garbage to having teashops or canteens. One woman has gone from saving Rs 10 per day to Rs 100 per day each for herself and her two kids. A few women have joined microcredit cooperatives to be able to get larger loans. They often remain members of the group for the solidarity and in appreciation of the start that it gave them.

SOUP has done literacy classes for the saving group members and accepted requests to expand the work to include women in other nearby lanes. The SOUP staff and I are convinced that our experiment in daily saving is proving to be a realistic way to help the poorest people. Too often, the poorest people do not have options and cannot hang on to their few rupees for a month to wait for a monthly meeting. Nor can they afford a fixed monthly saving rate.

The flexibility of saving any amount daily has allowed women who thought that they would never be able to save to have a saving account of several thousand rupees and use it as 'collateral' for a loan if they should choose to borrow money.

One of the challenges of working with the urban group is that they are not a cohesive community because most of them

migrated to urban areas when they lost their homes, fields, or husbands.

In July, the two groups had their Annual General Meeting at the SOUP office. Over one hundred women attended the event marking six years since the Kalimati group started and five years for Balkhu. The groups are also selling shares to members for a fund that would sustain the groups in the future. SOUP is investigating how to start a saving group for the parents of the new child centre.



A HAND UP FOR POOR WOMEN IN RURAL AREAS



Support to the women in small towns south of Kathmandu continues and an older group asked for literacy classes this spring. The demand for the vegetable training has grown with the women in the first two towns growing vegetables for their household use, which saves them money and usually gives a surplus of vegetables that they can sell for some income. Several women are renting extra fields to grow vegetables in the fall-winter months. At present, we have four groups that we give support to from the agricultural technician and SOUP facilitator.

SOCIAL MOBILIZATION TRAINING

In July 2013, we organized a four-day training with SOUP for all the facilitators working for CORE projects. We brought together the staff from all of our partner organizations in Nepal and from a couple of other similar groups. We were very lucky that SOUP was able to arrange for two top trainers in Nepal, one of whom frequently works in other countries as well. Let's see how the results of the training help our staff to work more effectively.



THANK YOU !!!

...to Mary Tidlund Foundation for ongoing support and encouragement.
... Canmore Rotary and Janet Matthews for endorsing our cause.
... Faith Harkham for organizing the fund-raisers in Canmore and her endless support.
... Gulnar Carlisle for raising funds in Vancouver, which will help greatly for the new saving-credit group.

... the board members and supporting members.
... Leila and Wally Berg for giving CORE a home base and for office and banking support
... everyone who has donated over the past seven years.

Thanks again!!!

For more photos click [here](#)