

SHIVIA

Winter Newsletter



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**Balaposh Making,
West Bengal**



**Women's Group,
West Nepal**



**Tim Neslen, Director, Shivia UK
Chandrani Banerjee, Head of
Livelihoods, Shivia India**

Dear Friend of Shivia,
A very Happy New Year!

This has been an exciting quarter: we have started our own operations in West Bengal and incorporated a Section 25 Company - Nirdhan Development and Microfinance - to run the Livelihood Programme.

The Livelihood Programme is now in the scaling up phase to reach 3,000 "home-farmers" by June. Our contracted partner, BASIX, continues to support and train our own "Livelihood Service Providers", as well as undertake research for other enterprises for us to engage in.

The Partners Programme is going from strength to strength and we are pleased with progress that is being made. To date, in Gujarat, we have disbursed 901 loans through SAATH and completed 901 Social Impact Assessments (SIAs). SAATH is interested in Shivia's Livelihood Programme and is looking into ways to include our approach in their own operations.

In Nepal, to date BASE has disbursed 651 loans and, with help from our intern **Caroline Howe**, has improved the SIAs and completed

625. We are now receiving regular, informative reports.

Joe Rao (Shivia India) has been appointed Head of the Partners Programme and **Chandrani Banerjee** (Shivia India) is now the Head of the Livelihood Programme.

We have changed our name to "**Shivia**" to reflect that we are not focussed purely on microfinance; rather we strive to create livelihood opportunities to supplement household income.

A huge thank you to all of our donors and pro-bono supporters for their continued support, especially **Nick Jenkins** who made a generous pledge enabling us to enter the Big Give Competition for the first time in December, to **APAX Foundation** for their continued support for our work in West Bengal and to **Artemis Charitable Foundation** and **ZVM Rangoonwala Foundation** for their renewed support that is allowing us to expand our work in Gujarat. We wish you all a Happy New Year and hope that you will think of Shivia this year to raise funds, specifically core funding, so that we may continue to help change the lives of the poor in India and Nepal.

Thank you!

Tony Bloom, Donor, West Nepal

"We admire and support the wonderful work that Shivia is doing in Western Nepal; we are thoroughly impressed by their professionalism and their dedication to help the poor lift themselves out of poverty. It is simply inspirational."

Chandrani Banerjee, Head of Livelihood Programme

"Our success in the Livelihood Programme shall lie in the fact that we pay special attention to training and empowering women to contribute towards their family income."

In this newsletter:

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*Olly Donnelly,
Chief Executive*

Events

Fund-raising events:

In October Shivia teamed up with **Venquis** to host a Diwali fundraising night. The event was a huge success, with 100 people turning out to support us and raising £6,000. We are especially grateful to those who donated items for our auction. We are excited about turning this into an Annual Event to be held every October/November in partnership with Venquis. Please do keep a note in your diary for this year!

We are thankful to **Ms Jayshree Gupta**, who raised £2,105 for her 40th birthday and to **Sam Belcher**, who surmounted a huge challenge in running the Singapore Marathon in December on behalf of Shivia and raised £1,200.

Past events:

We would like to thank **Professor Nirmalya Kumar** for his wonderful hospitality in again opening up his home, and hosting a Diwali evening for close friends and supporters of Shivia. The private tour of his Jamini Roy and Rabindranath Tagore work was



**Team Venquis at the Diwali Event
in October**

greatly appreciated by all.

In September **Olly Donnelly (CEO)** attended a five day **Social Entrepreneurship Programme** in Chennai, India, organised by Societ Associates, a Boston based consultancy, in partnership with Hand in Hand International, an institution specialising in enterprise creation and microfinance. The focus was on how microfinance and social entrepreneurship can empower people and enhance livelihoods, resulting in social and economic mobility.

The Projects...

1. West Bengal, India

Livelihood Programme

Following the success of the pilot phase, in December we started to scale: 164 home-farmers are now registered in poultry farming under our programme. Demand for registration is high and we are expanding our operational area to include 7 new villages. To do this, a series of exposure visits were organised and 19 out of the 21 villagers who attended registered for poultry Tool Kits. They have agreed to act as contacts, encouraging their neighbours, relatives and other villagers to enrol in the programme. We plan to enrol 2,800 home-farmers by June and we are recruiting a further six Livelihood Service Providers (LSP) to further increase our operational area.

Encouragingly, mortality rates among chicks continue to be low at 4% compared to 33% in the research phase in June - August.

Our Livelihood Programme is fee-based and although initially hesitant when asked to pay upfront for poultry tool kits – in the past the villagers have been provided with free chicks from the local government which have all died – they are eager to enrol once they realise that we also provide training, feed, vaccines, medicines and trained LSPs. Those enrolled in the pilot scheme are already on their 2nd or 3rd tool kit (the chicks are slaughtered around 13 weeks) and we are delighted to report that they are already seeing a considerable increase to their household income. We are positive that livelihood development is the way forward to help people lift themselves and their families out of poverty.



**Livelihood Programme Team,
West Bengal**

2. Gujarat, India

Partners Programme

Progress continues in Gujarat and to date, through our partnership with SAATH, we have disbursed 901 loans. In September **Joe Rao** (Partners Programme), **Brooke Johns** (CFO) and **Olly Donnelly** (CEO) visited SAATH to discuss future plans; such is our commitment to and belief in this partnership that we agreed to lend a further £50,000 to SAATH, making a total loan of £100,000, and to extend the interest-free loan repayment until 2015.

The borrowers are very aware about their repayment schedules and loan staff are proactive at monitoring their businesses and situations resulting to date in only one arrear and no defaults. Borrowers are keen to engage in training schemes that will either improve their existing businesses or enable them to switch into new ones - rather than enterprises their families have been involved in for generations - that will increase their household income.

Over the coming year we plan to introduce Shivia's livelihood concept here and we are delighted at the enthusiasm in which SAATH is putting together a proposal. Additionally, we aim to concentrate more on training, both initial and on-going, tailored to individual clients and community needs: basic literacy through to business development and skills.

SAATH's new centralised software, after experiencing initial teething problems, is now up and running and we have started to receive good and timely reporting.



Garlic Peeling, Gujarat

3. Western Nepal

Caroline Howe will finish her six month internship with BASE in February and **Joe Rao** will take over the relationship in his new role as Head of the Partners Programme. He will travel to Nepal 4-5 times per year. We plan to move away from a reliance on interns and towards more standardised reporting from the two partners, BASE and SAATH. Joe will continue with Caroline's excellent progress on both financial and social impact reporting, as well as communication in general.

There are currently 1,051 group members and 515 borrowers in West Nepal. Our focus recently has been on improving the quality of the Social Impact Assessments, data and analysis. We are delighted to now be able to use the data to monitor and track the borrowers' progress out of poverty.

We are pleased that BASE is keen to introduce our livelihood concept. The team is undertaking research into potential skills-based, market-

driven enterprises that will be viable to the borrowers in these remote locations who are traditionally involved in agricultural farming. Our borrowers' biggest hopes are to be able to send their children to school, access and afford proper medical and veterinary help and access clean water more easily, for both drinking and irrigation purposes. They have requested the Shivia-BASE programme to give them more and better training so that they can engage in enterprises that will enable them to do so; we are currently exploring how to do this.



Animal Rearing, Dang, West Nepal

News...

Social Media:

Shivia is now on **Facebook** (Shivia Microfinance) so please do follow our latest progress on our Facebook site. Remember to become a "fan" so that our feeds will go directly through to your Facebook homepage.

Shivia is also on **Twitter** – so please do sign up and follow us at ShiviaMicro.

Additionally, you are now able to make regular and/or spontaneous donations to Shiva through **JustTexting**: simply text to 70070 and write SHIV01 plus an amount up to £10, e.g. SHIV01 £10.

Air miles:

We are delighted to announce our partnership with the airline Etihad – **www.etihadairways.com**. You are now able to donate your air-miles to Shivia via the guest page on their website. Please do think about

donating air miles to Shivia – every mile makes a difference and allows us to reach more people.



Poultry farming, West Bengal



Signing up to the Livelihood Programme, West Bengal

Microfinance enables your gift to be a gift that keeps on giving...

In Year One:

£125 ~ 1 loan

£1000 ~ 10 loans

£25,000 ~ 250 loans

£50,000 ~ 400 loans

And then the loans are recycled ...

One poultry tool kit ~ £10

Contact Details:

Address:

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Email:

info@shivia.com

Website:

www.shivia.com

*Shivia empowers you
to empower others*

How to get involved ...

If you would like to get involved this year, please do contact us. We would love you to pick Shivia as your charity of choice. Help us by becoming friends and ambassadors, organising fund-raising events, running marathons or climbing mountains on our behalf – anything you can do will make a difference to someone....

How to donate ...

If you would like to help us or know of other people who might, please donate by:

1) Making an **Online donation** at: www.justgiving.com/Shivia
You can either make a one-off donation or set up a standing order for monthly donations.

2) Sending a **cheque** to:

Shivia Microfinance
c/o EFG Private Bank
Leconfield House
Curzon Street
London
W1J 5JA

And filling out the Gift Aid form where appropriate which you will find on our website: www.shivia.com. Please send this along with the cheque to the above address.

3) Setting up a standing order or online transfer by contacting us at: info@shivia.com

If you have any questions please feel free to contact us.

Thank you!

