

SHIVIA

Summer Newsletter



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Chandrani Banerjee, Head of Livelihood Programme, with home-farmers



Garlic Peeling, Gujarat



Grain sifting, West Nepal

Dear Friend of Shivia,

I hope you had an enjoyable summer. My maternity leave has come to an end and I am off to Kolkata in September with **Annabel Heathcoat-Amory** (Shivia UK Board Director) to welcome two new Directors to the Nirdhan board and to start the recruitment process for a local General Manager in Kolkata to oversee our operations in India.

We are pleased with the progress being made in the Livelihood Programme under the leadership of **Chandrani Banerjee**. Despite the monsoon season, there are now just under 1,000 home-farmers registered in our Poultry Programme in West Bengal, helped by the temporary switch from chicks to ducks during this wet period. We have geographically expanded our Poultry Programme and have opened a new office in Babnan in the Hooghly District. We are grateful to **Apax Foundation** and **Clifford Chance** for supporting this work.

The Partners Programme is developing under the leadership of **Joe Rao** and we have finalised our latest project with our local partner in Gujarat, SAATH, to set up a

Livelihood Construction Training Centre, where skills-based enterprises that can be undertaken in the slums will be taught. Our plan is to replicate the model through our own operations in Kolkata. Additionally in Gujarat, 1,183 loans have been made and 1,183 Social Impact Assessments (SIAs) have been completed. We are grateful to **ZVM Rangoonwala Foundation** and **Artemis Charitable Trust** for supporting our work in Gujarat.

In West Nepal, 947 loans have been made and 947 SIAs completed, thanks to the support of **Tony Bloom**.

Our main need is to raise a steady cash flow of core funding and to do this we are launching our **Ambassadors Programme** our **Regular Giving Scheme** - please read more on page 3 and join in!

We are looking forward to our **Diwali Event** with **Venquis** on **Thursday 8th November** at **China White** in London and I do hope to see as many of you there as possible.

As always Shivia is very grateful to all of our friends for their interest, support and invaluable ideas – keep them coming!

Thank you!

Barnaby Parker, CEO, Venquis

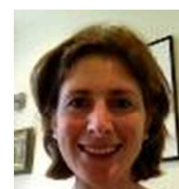
“Shivia provides us with an insight into a world that often feels remote to us in the UK but one which really needs our help ... we find Shivia an incredibly rewarding charity to support and we are constantly inspired by the stories and gratitude that we receive in return.”

Etihad Airways

“Etihad Airways is proud to support the efforts of Shivia to bring relief in areas of social and economic deprivation in India and Nepal. Etihad Airways has chosen to feature Shivia in their Reward Shop wherein members can donate Etihad Guest Miles.”

New to this Newsletter!

- Page 3: Our Ambassadors Programme**
- Page 3: Our Regular Giving Scheme**
- Page 3: Everyclick**



*Olly Donnelly,
Chief Executive*

Events

Fund-raising events:

London

Invitations will follow shortly for **Shivia's Big Event of the Year**: to celebrate Diwali – the Indian Festival of Light on **Thursday 8th November** at China White from 7pm to 10pm. Shivia is teaming up with **Venquis** – the Business Transformation Recruiter (www.venquis.com) – to hold our annual fundraising event. We will have Bollywood Dancers, an Indian Fancy Dress competition, Indian dinner, a presentation from **Olly Donnelly** as well as our Annual Auction to raise money for our work in India and Nepal. Please do bring along friends, family, colleagues and any other

interested parties to what promises to be a fantastic event!

Future events:

London

Please put a note in your diary for a new event in our calendar: a Music Concert, featuring an array of pieces from classical to jazz, in St. Peters, Eton Square on **Tuesday 12th February 2013** at 7.30pm. Admission will be free and drinks and snacks will be provided after the event. Further details will be available in our Winter Newsletter.



Tailoring, Gujarat



Chandrani Banerjee with Olly Donnelly and Bina Bage, a foster mother, at Familia Home

The Projects...

1. West Bengal, India

Livelihood Programme

We are pleased to report that we now have just under 1,000 (917) home-farmers registered on our poultry programme. We also launched a second livelihood enterprise (ducks) to complement the poultry programme during the monsoon season and we opened a new office in Babnan in the district of Hooghly, 45km from Kolkata.

We are now well into Phase 2 at Babnan (the pilot phase) with over 50 home-farmers registered for the Poultry Programme and promisingly

the mortality rate of the chicks is low at 2.7%. There is a good opportunity for the Livelihood Programme in Babnan as even though the village houses have some form of livestock, they are not used for any commercial activity, rather eggs are consumed in the home and meat used occasionally for festivals. Traditionally, families are involved in the embroidery business, but prices are falling daily and it is no longer an attractive or viable option for the home-farmers. Our local team is working hard holding exposure visits and village meetings to educate the home-farmers about the Programme as well as about growing their own azolla as feed for the chicks; the uptake is encouraging.

The poultry programme started to face a challenge in the absence of a ready, local market for the chickens and the home-farmers were not securing the prices they had anticipated for the chicks; however contact has been made with regular chicken sellers in New Market, Kolkata, aiming to solve the selling issue and obtain the prices that the farmers had hoped to secure – 110 Rs per Kg of chicken rather than 85 Rs in the villages.

The Livelihood Service Providers have successfully managed the viral diseases which recently occurred in West Bengal and kept the mortality rate low.

A year into the Poultry Programme and the SIA data is showing considerable improvement in the socio-economic conditions of the home-farmers. Several are using the profit from one or two toolkits to expand into mini-commercial farms with up to 10 tool-kits ie. 100 chicks.

2. Gujarat, India

Partners Programme

Our partnership with SAATH continues to strengthen. To date, SAATH has disbursed 1,183 loans and completed the same number of SIA's, with no defaults on repayments. SAATH is introducing our SIA's into all their programmes to effectively monitor socio-economic changes made.

There have been recent changes to Gujarati regulation meaning that Shivia will have to convert its interest-free loan into a revolving grant for the microfinance work at SAATH.



Exposure Visit,
Poultry Programme,
West Bengal

The on-going saga relating to the installation of the new reporting system continues to prevail. Although all the branches are now using the new software, the data output and reporting from the new software has been showing errors. However, it is improving and the in-house IT experts are working to resolve the problem in conjunction with the Software Company.

We are pleased that SAATH's concept for a Livelihood Construction Training Centre, based on Shivia's Livelihood Model, has been finalised. The centre will teach five skills-based livelihood enterprises that can be undertaken in the slums: plumbing, tile-laying, carpentry, masonry and electric fitting. As with the microfinance work, funds for the Training Centre will have to be on a grant rather than interest-free loan basis. We plan to learn as much as possible from the centre with the view to replicate it through our own operations in the slums of Kolkata.



Microfinance at work, BASE, West Nepal

3. Western Nepal

Partners Programme

Operations in Nepal are challenging at present. The biggest challenge has been effectively implementing the microfinance programme in Banke District and a decision has been taken to phase out the work. The remote location makes the

project economically unsustainable and field officers find it increasingly risky to distribute, collect and carry cash back through dense forests and on public transport. BASE has therefore decided not to make further first time or repeat loans in Banke district - the field officer will continue to visit the area for collection purposes only. On the upside, the BASE-Shivia partnership's major achievement is its 100% loan repayment - there has not been single default to date which we attribute to excellent borrower-officer relations and on-going training.

There are currently 1,026 group members and 50 groups in West Nepal, and we have nearly reached 1,000 borrowers with 947 loans disbursed and 947 SIAs completed since May 2009. This work is predominantly in Dang District and is set to continue.

How you can help ...

Fundraising for Shivia couldn't be easier!

Ambassadors Programme

Shivia is delighted to announce its new "Ambassadors Programme". Sign up to become an Ambassador of Shivia and raise as much money as you can for Shivia between now and 1st July 2013. Whoever raises the most for Shivia by *doing something* wins a flight to Kolkata to see our work out in West Bengal.

Why not run a marathon, do a skydive, hold a cake or plant sale, have a fundraising dinner, organise a concert, take part in the 3 Peaks Race or arrange a swishing party.

Please email charlotte@shivia.com for more details on how to sign up for the Programme or for further fundraising ideas!

Regular Giving Scheme

Shivia has set up a Regular Giving Scheme giving our friends and supporters the opportunity to make regular donations to Shivia. You can commit to donating each month £2, £5, £10, £15, £20... or surprise us! And don't forget the **Gift Aid** if you are a UK tax-payer..... see page 4 for details.

Become a Regular Giver and you will be entered into our Christmas Raffle where you stand a chance of winning a fabulous prize.

Please email charlotte@shivia.com for Shivia's bank details and a Gift Aid form.

Air miles:

Shivia is grateful to be partnered with the airline **Etihad**. You can donate your miles to Shivia through the Guest Page on the Etihad Website. Every mile makes a difference!

Everyclick

Use www.everyclick.com as your search engine, choose Shivia as your charity of choice and raise money for us for free.

Giveasyoulive

Thousands of stores will donate money to Shivia every time you shop online!

Go to www.giveasyoulive.com and chose Shivia as your charity of choice. Paying your bills, buying your weekly shopping, booking holidays etc. will all raise money for Shivia and help the poor in India and Nepal lift themselves out of poverty.

Your company

And finally, if you are aware that your company has a Foundation that we could apply to, please let us know! And does your company have a "Give as you earn scheme"? Again, do find out and let us know!

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

One poultry tool kit ~ £5

One loan ~ £120

And then the loan and cost of a tool-kit is recycled ...

Contact Details:

Address:

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Curzon Street
London
W1J 5JA

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 a **Regular Giver** or enrol on our **Ambassador Programme**, organise fund-raising events, run marathons or climb 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 become a Regular Giver.

2) Sending a **cheque** to:

Shivia
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. **Gift Aid allows us to reclaim the tax on your donation's gross equivalent, e.g. if you donate £10 using Gift Aid, it's worth £12.50 to us!**

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!

