

We would like to thank everyone who attended our fundraiser in Canmore and to everyone who has donated for your great support.

We would also like to thank everyone who volunteered to help at the fundraiser and to all of you who help in various ways throughout the year. We could not do it without you.



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



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PROGRESS: STREET-SIDE LITERACY FOR CONFIDENCE AND CHANGES



Sita Magar is a member of the Balkhu group participating in the literacy class in July 2012. The inset is a photo of her from 2009, holding her saving passbook .

Last year, our facilitators taught women's literacy classes to thirty microcredit members who requested the classes. This year the women in a group near the city dump, asked for classes. About 22 women attend the classes regularly. These women are mostly garbage recyclers.



They chose to have the classes held in an alley, near their workplace and living quarters. Although SOUP offered the space in its nearby office, the women chose the alley so that they would have little excuse to skip classes. We have introduced information about health and nutrition in these classes. CORE gave extra funds for training in special literacy teaching techniques for the SOUP facilitators.

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— \$70 – scholarship for expenses that the parent cannot afford
- Literacy classes for one month - \$120 – facilitator's salary
- One month of child centre classes — \$400 – 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.

PROJECT UPDATES:

Friday meetings for scholarship students: The poorest people who have migrated to the city often cannot afford the expenses of their child attending school – even a free government school. CORE supports the child centre to prepare the kids for school and then gives scholarships for the expenses. The scholarship students come on Fridays after school for extra mentoring from the facilitators.



Uterine prolapse awareness project: The hard labour done by women to carry loads up steep hills, often soon after delivery, causes the medical problem of uterine prolapse in about 24% of rural women. CORE assists a Nepali health organization with awareness sessions, training local health volunteers about the issue, and a health camp for our partner to identify the women for operations. In 2013, we will work in partnership with the University of Calgary to ensure follow-up. A specialist from UofC supervise the health camps and analyze the follow-up results to determine, and hopefully influence, how this problem is being treated in Nepal.

Hand Up' for the Poor— **SAVINGS ARE MORE IMPORTANT THAN LOANS**

“In the villages, we all took loans from the money lenders to survive. We know that we can take loans. What is special to us is when we can SAVE money,” say our members. For five years, CORE has worked with its Nepali partner, Society for the Urban Poor (SOUP), to implement the ‘Hand Up’ microcredit program for extremely poor urban people in two market areas of Kathmandu and for disadvantaged women in towns south of the city. The urban groups have 205 members, up from 165 last year. This year, 65 members have taken loans. We have found that what the poor want more than loans is being able to save money.



Most of these women and men left their villages, usually due to dire circumstances, to make a living in the city. Life is tougher than they expected and they find that if they do not work that day, they do not eat. Hence, they need to make smaller savings each day, otherwise there are too many demands on each rupee. CORE and SOUP have improvised how the saving is done to meet the needs of these poor women by having flexible saving that allows for daily deposits of any amount that enables them to save.



The women now use their savings and loans to improve their livelihoods and support their families. The facilitators are the key to the successful project. They act as counsellors regarding the members’ problems, teachers of literacy and health, and bankers – going out in the blazing sun, pouring rain, or winter fog every day to collect the members’ daily savings. Having worked with these many challenges, the project staff from SOUP deserve special commendation for achievements of having some members come to meetings and the literacy classes. We would like to give a huge THANKS to the **Mary Tidlund Foundation** for their ongoing financial support to keep the facilitators working on this project.

SAVING AND SKILL DEVELOPMENT TO IMPROVE LIVELIHOODS

In January 2011, the group south of Kathmandu requested training to grow [organic vegetables](#) and completed the course in July 2011. Now, all of the women are growing vegetables for their own families’ needs. This saves them money. Some of the women are selling their excess vegetables for some extra cash and a few have taken loans to produce tomatoes and eggplant on a more commercial scale. We continue to provide for visits by SOUP facilitators and the agricultural technician to mentor the women in this endeavour.

In February 2012, we expanded CORE’s Hand Up program to another town, where the women participated in training in vegetables production and completed their course in July 2012. Several women from other nearby communities observed the microcredit and training activities and have requested that CORE and SOUP offer these activities in three more villages.

How we work: The Nepali partner, SOUP, hires and trains facilitators to work in the selected communities. Often these facilitators are experienced social workers who have served as volunteers with SOUP activities for many years. (One facilitator served for 18 years as a volunteer before CORE began the project where we could offer her a salary.)

The facilitators visit the residents of the community and existing groups, especially those already engaged in microcredit (saving-&-credit) activities. They support either the formation of a microcredit group or the strengthening of an existing group by helping the members to work in a more inclusive, democratic, transparent, and efficient manner.

We offer the groups training in leadership and the skills of their choice, which in this case has been the production of organically grown vegetables. (In Nepali culture, vegetables are an essential and desired component of the daily meals of rice and lentils.)

The training is conducted by an experienced agricultural technician hired on a freelance basis for this purpose. She works closely with the facilitators of the microcredit. The classes are conducted once a week for four months. Then for the next eleven months, the technician visits with the facilitator (who continues to visit daily or twice a week) to mentor and support the women in their production and marketing of the vegetables.

Three more villages have requested the vegetable training and saving support so we are looking for the funds to be able to help them. The cost for each village is \$3,500. Please email us if you would like to support the women of one village to improve their skills, savings, and livelihoods.



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Email core.intl@gmail.com or visit www.core-international.org

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