# **UMN**ews



# Enterprise Development

Transforming individuals, families and communities

Number 21, January 2007

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Transforming individuals, families and communities

# This is all part of The Good News!

Best wishes to you for this New Year, 2007. I trust for each of you it will be filled with joy, hope and peace. The end of 2006 was certainly a time of a new beginning and hope for peace in Nepal. So far there has been much time spent in political discussion, planning and promises, along with much impatience and frustration from ordinary people that things are moving too slowly and are not inclusive enough. But, God is in control and will bring about His Purposes in His time.

One thing everybody agrees, is that for peace to be lasting and comprehensive the economic situation in Nepal must sustainably improve, not just in Kathmandu and in other cities but all over the country. Hence one reason for UMN's involvement in livelihood's generally and in Enterprise Development in particular. This edition of

UMNews focuses on this work – showing the real difference that is happening in individuals, families and communities lives.

This is all part of The Good News – dignity, productivity, stewardship of resources, all part of what He wants people to experience as the process of transformation takes place. Transformation in our relationships with Him, with others and with His creation.

Nepal needs this transformation not just so the situation can improve economically, not just so peace can be a reality, but because this is part of what God's Kingdom in its fullness is about, and part of individuals understanding who God is and what He wants for them in a 'full and abundant life'.

Eccl 2:24 – A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God. Do pray that UMN will continue to be part of this transforming process that God is engaged in here in Nepal.

Best wishes, Jennie Collins Executive Director

Rg.K.Z

# MORE CASH FOR MORE PEOPLE IN



Let's face it! Most of us need cash (money) to be able to survive. The same is true for most of the 28 million people in Nepal, where 34% of the people live below the poverty line (about US\$ 1.50 per day) and the annual average income per person is US\$ 322.

Money is essential to have access to food, clothes, housing, education and healthcare, but the gap between rich and poor still seems to increase.

The political instability of the last years has slowed down the economy, where agriculture is still dominant with 76% of the

population dependent on it. It also encouraged the export of labour, resulting in a 255% increase in remittance (money sent back to Nepal by Nepalis working overseas) in a period of eight years. In 2006 there was a big step forward towards peace, but this is still fragile. The increasing number of transport

# BIBLE STUDY: Income - generation

#### Read 2 Thessalonians 3:6-13

The apostle Paul was deeply troubled by a report that some members of the church at Thessalonica were not doing any work, and were interfering in other people's business.

- Q What was Paul's attitude to work?
- Q What skill and experience did Paul bring to his work?
- Q Why did he choose to work, instead of giving himself to the work of training church members?

Paul worked together with others familiar with the same trade. He joined Aquila and Priscilla and worked with them (Acts 18:1-3; 2 Thessalonians 3:8 'We worked night and day').

Paul's work supported both himself and his companions (Acts 20:34). He also had a and general strikes is making it harder for the many small enterprises to survive.

How can we help poor people in Nepal to increase their income? One approach is a top-down national approach, which must be embedded and incorporated in the national government, to create a good economical environment focused on job creation and economic growth and to strengthen highly potential sectors like electricity (hydro power) and tourism. Another approach, more bottom-up, is to start from specific groups of people, and help them to create income by starting small or very small enterprises, or to help them to find a job in a different way. UMN has chosen to focus primarily on the latter approach.

Many organisations in Nepal are involved in Enterprise Development related activities. Several INGOs have developed their programmes and have them implemented by local Nepali organisations. The approaches vary: develop

Business Development Services, focus on Sub-Sectors, value chain approach. Marketing, market development and product development are key themes. Often participative methods are used, but implementation is in general top-down. The one who pays, decides (some people call this 'donor-driven').

The current strategy of UMN is to build the capacity of our local partners to develop and implement effective income increasing programmes. We encourage partners to develop their own plan, rather than copy other programmes or simply follow the orders of ready made donor based programmes. In this approach we have, for example, worked with SEWA SACCOS, a saving and credit organisation, for more than a year now. SEWA SACCOS has developed a new kind of loan package, in which members receive services to start vegetable farming or animal keeping, but need to pay back the loan after the harvest.

The services include helping the member obtain rented land, quality seed and irrigation systems and assisting them with technical training on the field. Inexperienced women can now start their own agricultural micro enterprise in this way and several women have clearly increased their cash income for their family already. UMN trained, coached and facilitated SEWA SACCOS during the development and implementation of their programme.

In this way UMN works with local organisations to have effective and sustainable income generating programmes for the target group, according to their local needs, circumstances and



Jan Glasbergen is UMN's Technical Advisor for Enterprise Development

## BIBLE STUDY: Income - generation

deep concern for the poor and needy. He encouraged the Ephesians to work so that they could give to those in need (Ephesians 4:28). He motivated the Gentile churches to make contributions to the poor in Jerusalem (Romans 15:26-27).

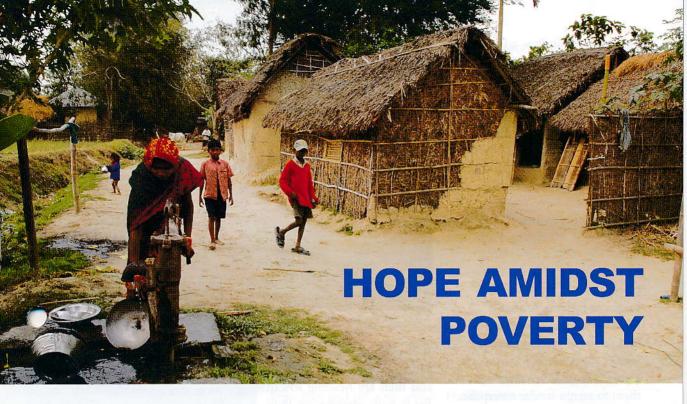
As God's people, we are called to work hard using our

skills, and to generate income to support both ourselves and those in need, whether our Christian workers or the poor.

- Q Do we always recognise our own skills and talents and use them to provide income?
- Q Are we able to help support our own family?
- Q Who are the needy in our community? How can we help them, both as individuals and as a group?
- Q How can we use both our individual and our joint income to be more effective in mission and evangelism?

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Silence has swept the village. Darkness has veiled the surrounding fields. But a shimmer in the distance has broken the darkness. In the flickering light of an oil lamp, Sita Rishidev is tying a bunch of bamboo sticks with a nylon rope. Quietly, so as not to disturb the deep slumber of her husband and children, she hacks a chunk

from a used cycle tyre to create a base for the mudha (small local stool) she is making. Another two hours' work lie ahead until she half-finishes this stool.

Weaving the mudha top, she reminisces about this day's struggle to eke out a living.

Her day started before daybreak, when she woke up and worked in a richer household, cleaning the utensils from the previous night's cooking. In return, her reward was a plateful of leftover rice. While she was busy preparing food for her own family, her children squabbled over the rice, fighting with each other to get a bigger share. Then she and her husband left for the fields to work as daily labourers. Both of them harvested the paddy till late in the evening, working like automated

machines. Released from their labour, they rushed towards the local shop with their earnings - 80 rupees each (about US\$ 1). All their money was handed to the shopkeeper, but still they owe 500 rupees. A kilo of rice and few potatoes increased the debt to 530 rupees.

Sita took to mudha making after she saw Prabha, one of the older ladies from the women's saving group, making a reasonable profit of around 38 rupees per mudha. Now

#### **Partner Profile**

Name: Ramganj Yuva Club

Geographic location: Sunsari District

Activity: Providing credit and loans for enterprise development

Target group: Women

Sita makes mudhas whenever she has free time, when she does not have any work in the fields. This small amount supplements what her husband earns as daily wages. However, it is not a permanent solution to her set of woes. Again, her friends from the women's saving group have come forward to help her. They are talking with Ramganj Yuva Club (RYC), one of UMN's partners, to provide the necessary training, seeds, fertilizers and irrigation facilities to start vegetable farming. The successes of Sitaram (a local vegetable farmer), and the ladies from a nearby village have motivated them to start a similar enterprise. They now feel that they too can grow vegetables on their own, instead of just working in other people's fields.



A job well done - Sita and her friends display ready to sell mudhas.

It is early in the morning. The sun is peeking from the east, and men are heading towards fields with ploughs on their shoulders, accompanied by the cattle. Sita and her friends have gathered together to discuss renting a piece of land nearby for their vegetable plot. Sitaram is giving them tips on vegetable farming. Sita is chirping like a parrot, excited at the idea of renting the land. Her eyes have a gleam of hope - hope to do something on her own, hope to

# **EXPLORING NEW CASH SOURCES**

## Coffee Farming

After a rigorous walk for one and half hours up the hill, Gopal reaches his coffee plantation. With about 300 Arabica coffee trees growing in his plantation, Gopal reaches out and tenderly touches the coffee beans. This is the first time Gopal has planted coffee and he is eager to see what the harvest time will bring.

Gopal's interest in experimenting with coffee farming was sparked off a few years ago, when a UMN implemented project, Dhading Resource Management Project, (that later phased into Resource Identification and Management Society (RIMS)) had its offices in his house. For years he watched the



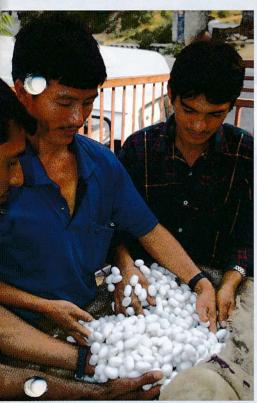
Gopal expectantly awaits a good coffee harvest.

organisation train and encourage local farmers to try out new methods of cash crop farming. Inspired, Gopal decided to explore this new way of farming and planted 23 coffee trees.

A healthy coffee tree normally fetches 15 - 45 kilos of coffee beans in a year, each kilo worth 85 rupees (US\$ 1) for unprocessed beans while the processed beans sell for about 300 rupees (US\$ 4) a kilo.

Many farmers in the higher hills of Dhading, however, have not taken up coffee farming because they lack the appropriate technology as the infrastructure in the area is still poor.

### Silk Farming



Gopal inspects his sack of silk cocoons.

#### **Partner Profile**

Name: Small Farmers' Cooperative Union

Geographic location: **Dhading District** 

Activity: Supporting local farmers in agro based enterprises

Target group: Farmers

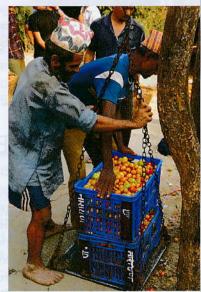
A bustling crowd of people have gathered at Sallang Ghat, a small market on the way to Pokhara from Kathmandu. Four sacks of silk cocoons have been brought to the Small Farmers' Cooperative's shop by a group of farmers.

Gopal Thapa Magar, the chairman of the Small Farmers' Cooperative, cuts open one of the cocoons to check for a silk worm. He briefly speaks to the government quality control officer and moves on to speak to the farmers, enquiring about their difficulties and offering advice. The farmers express their dissatisfaction for the small amount of money they have earned for each silk worm – one Nepali rupee for one silk worm.

It is evening time and the sun is setting in the west with its reddish glow. The farmers are bringing dokos (traditional baskets with

eyeholes all over, weaved from bamboo shreds) full of tomatoes to the cooperative's shop. An acrid smell of local cigarettes wafts around. The farmers are wiping sweat from their faces. After all, it was an arduous task to bring the produce to the shop from their fields high up in the hills! They negotiate the price of tomatoes with the petty traders who have come from different parts of the country to buy the tomatoes.

After the day's trading they cross a suspension bridge over the Trishuli River that connects the cooperative's shop and its office. It is one of the eighteen cooperatives that constitute the Small Farmers' Cooperative Union, one of UMN's partners in Dhading district helping local farmers experiment with new ways of generating income, including cash crop farming.



A farmer gets his tomatoes weighed at the cooperative's shop.

# **HOW MUCH CAN I SAVE?**



## Maiya Raut

Maiya's husband lives and works in Malaysia. While he occasionally sends money to the family back home in Nepal, it is still not enough to survive on.

Consequently Maiya has to plant cabbages and cauliflowers in their plot of land, as well as rearing goats and buffaloes, in order to try and boost her income.



Maiya weeding her vegetable garden.



## Durga Bhandari

Durga is a newly married young woman who is studying to be a school teacher. When she is not attending college, she works in their small garden planting vegetables and taking care of the household's buffaloes and goats.



Durga leads the goats to a pan of water



#### Binda Raut

Binda has a small plot of land where she grows vegetables, mostly for home consumption. If there is an excess of vegetable produce, she will sell this at the local market for a few extra rupees. In addition to planting, Binda also does tailoring to supplement the family's household income.



Binda clears the cow shed.

Three women, three different experiences and yet they all share the same struggles of toil and difficulty in trying to earn additional income to support their households and families.

Working to support women such as Binda, Durga and Maiya is Nari Jagaran Kendra (NJK) a local NGO operating a micro credit and savings scheme to help women save and also access small loans for enterprise development.

Through the support of NJK, Binda was able to take a loan to build a house and help her usband open a mechanical garage. She has also bought a buffalo and is currently paying back the loan. She saves between 50-200 rupees a month with this group.

'The group has taught me the importance of saving money regularly,' says Durga.

Maiya joined the group five years ago and has since then saved around 8000 rupees.

UMN is partnering with NJK, assisting the organisation to train its women's groups in best saving practices as well as introducing profit making agro based enterprises.

#### **Partner Profile**

Name:

Nari Jagaran Kendra

Geographic location: Dhading District

Activity: Providing credit and loans for enterprise development

Target group: Women

# News in Brief



UMN and Sakriya Sewa Samaj, a previous UMN project, marked the 19th World AIDS Day with a commitment to scale up their efforts in the global fight against HIV/AIDS.

A report by the United Nations AIDS agency (UNAIDS), estimates that there are 75,000 people living with HIV/AIDS in Nepal. However, only 8,244 cases have been reported and among them 7,746 fall in the 15 - 49 years age group.

UMN and Forum for Women, Law and Development prepared and jointly released a poster on ensuring proportionate and meaningful participation of women in Nepal's peace process.

The poster is expected to influence lawmakers, decision makers and raise awareness in communities regarding the participation and role of women in conflict resolution and peace building through peace dialogues, rehabilitation, reintegration and reconstruction.

The poster highlights the issues of women related to ensuring rights for women in citizenship, consideration of women's rights as fundamental and ensuring at least 33% participation of women in every level of state affairs, including the writing of the new Constitution. The poster also advocates for the proportionate participation of women in the Constituent Assembly.

# **Opportunities for Service in Nepal**

Exciting opportunities now exist for experienced Christian professionals - couples, singles, families - for a range of challenging, rewarding roles in rural, regional and urban areas in Nepal. If you have the required skills, are creative, flexible and interested in working in teams with Nepali and expatriate staff, United Mission to Nepal (UMN) is keen to hear from you.

Visit www.umn.org.np or contact Becky Thorson at expatrecruitment@umn.org.np for details of current vacancies.

#### **URGENTLY NEEDED**

#### REHABILITATION ADVISOR

Kathmandu-based, with travel to areas outside the city.

Assists UMN staff and partners to address rehabilitation and disability issues. Also seeks out opportunities to have an impact at national level.

#### Required:

- Degree in physiotherapy or rehabilitation or similar field
- Several years of experience promoting rehabilitation and disability issues at community level
- Ability to work closely with Nepali colleagues in a mentoring/ coaching relationship

#### ADVOCACY ADVISOR

Kathmandu-based, with travel to areas outside the city.

Seeks to integrate advocacy into all aspects of UMN's activities in all areas of work. Works closely with a Nepali colleague, preparing them to take on this responsibility within 2-4 years.

#### Required:

 Qualifications and extensive experience in advocacy – community mobilisation, human rights, legal or public policy work

#### FINANCE PROFESSIONAL

Kathmandu-based

Provides leadership for all financial work within UMN, including strategic input into financial resources and internal systems. Co-ordinates corporate financial planning, budgeting and reporting, and serves as part of UMN's leadership team.

#### Required:

- · Relevant financial/accounting qualifications
- Extensive experience, preferably in a not-for-profit context

#### TECHNICAL ADVISORS

#### Cluster based - in rural areas of Nepal

Assist UMN staff and partners in capacity building, community development and partnership, with a emphasis in one of the following areas of work:

- Women and Children: addressing health problems, social discrimination and exploitation
- HIV/AIDS: prevention and education, advocacy, and community and home-based care
- Food Security: ensuring access to and utilization of food, focusing on the vulnerable
- Peace & Conflict
   Transformation: facilitating conflict resolution, research and training
- Enterprise Development: ensuring that all households would be able to meet their basic needs
- Disaster Management: preventing and reducing the effect of disasters or conflict
- Education: eliminating barriers, enabling access to relevant education and recognising its value
- Advocacy: working in all the above areas, as well as in coalitions regarding selected issues

#### Required:

- Qualifications and several years of experience in relevant field
- Experience working with partners and cross-cultural experience would be advantageous

#### With UMN Partner Organisations

UMN is committed to support these positions until mid-2008, but it is likely that the positions will continue past that date, within the host organisations.

#### GANDAKI COLLEGE OF ENGINEERING AND SCIENCES, POKHARA

- Lecturer in Computer Sciences at Bachelor of Computer Science and Engineering level
- Donor Relations Officer for the Scholarship Department

# TANSEN, OKHALDUNGA AND PATAN (KATHMANDU) HOSPITALS

All positions involve mentoring, coaching and training Nepali health professionals.

- Surgeons at Tansen Hospital URGENT
- · Paediatrician at Patan Hospital
- Hospital management/administration professionals
- General/orthopaedic surgeons; internist; general practitioners; paediatricians; anesthetist; pathologist.
- Dentist; pharmacist; nurse counsellor

#### TANSEN NURSING SCHOOL

 Senior nursing tutors for teaching posts, with relevant qualifications and teaching experience.

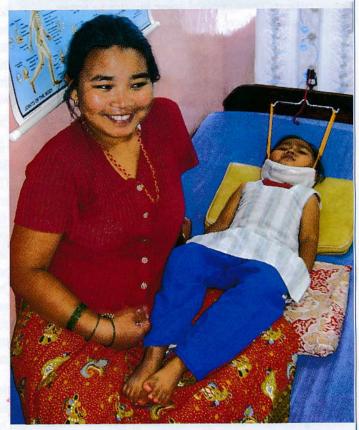
# ORAL HEALTH PROGRAMME, KATHMANDU

Dentist, with experience and expertise to act as consultant and advisor in areas that include:

- Mentoring the Director of the Oral Health Programme
- Passing on knowledge and skills to staff
- Evaluating the National Strategic Plan for Oral Health in Nepal
- Support oral health research.

From Tansen Mission Hospital

# PHYSIOTHERAPY ... IS ON THE MOVE



A new chapter has begun for the Physiotherapy Department, as we have enlarged our facility to better serve our many patients. The official 'Opening' of our new Department took place on 25th September 2006. About 40 guests attended to celebrate the occasion.

Previously outpatient services were available but the lack of space restricted the patient's privacy. The facilities were often overcrowded and it was difficult to give individual attention. The new treatment area is now three times bigger and offers lots of potential to improve our inpatient and outpatient care. In the early 70's Joyce Baldwin from USA initiated Physiotherapy in our hospital. Rajendra Bista, now in charge, worked alongside 'Sister Joyce' those many years ago. There are currently four Nepalese

Physiotherapy staff in this busy 140-bed general hospital with 6,814 treatments recorded last year. Inpatients include lots of interesting orthopedic patients from cervical spine injuries to femur fractures. There is a six-bed burns unit adjoining to give further challenges. Respiratory Physiotherapy is part of our clinical work, as is neurological assessment and early treatment of stroke patients and those suffering from meningitis. Our Outpatient services are always busy and full of variety. Treatments include both pain relieving modalities, mobilising and strengthening techniques and the application of orthotics.

Students from the three year Certificate Course at Dhulikhel University in Kathmandu are regularly supervised and educated in our department. A weekly tutorial for Physiotherapy staff encourages ongoing staff development. Post-training opportunities are limited here in Nepal and need support. Spiritual needs are not forgotten. As a new initiative, the Pastoral Care Team have started a weekly prayer time with the Physiotherapy staff and other departments as well. This is centered on our staff and patient needs and is a wonderful opportunity for prayer and witness.

I (Alison Ohrn) have had the benefit of spending over six years here and feel excited at all our achievements. There still remains plenty to work on and resources are needed including short-term enthusiastic Physiotherapists committed to developing Physiotherapy in this rural hospital setting.

Would YOU consider a visit to Tansen Mission Hospital to share your knowledge and skills in Physiotherapy and/or Occupational Therapy? If so, please contact Dr Laurie McArthur Rural Interprofessional Educator, at tansen@umn.org.np

> Alison Öhrn Physiotherapist

Remembering John

As told by David McConkey

John Burslem was unique. He was really suited to working as a doctor in small rural hospitals, because he was not a 'specialised' doctor but could do many things including a wide range of surgery.



He served in Bhutan, Nepal and

Tibet and loved these places. He was a mountaineer and enjoyed nothing better than climbing in the high Himalayas. In fact, it was when he was climbing in the west of Nepal many years ago that he saw the medical needs of local people and was called to serve God by helping those who desperately needed medical care. On more than one occasion he was caught in difficult and dangerous situations on climbs and saw one of his close colleagues killed. John accepted the dangers and challenges of climbing as he also accepted the challenges in other parts of his life.

He always stayed with us when in Kathmandu and was usually delayed in going to Rukum or Lamjung or Dandeldura. So we became used to having John around - happy to sit reading or doing sudoku in our front room.

When John's first wife, Hilary, died in childbirth in Bhutan, John married Helen Matthews, a UMN nurse who had also been a good friend of Hilary. Helen had worked in Jumla and Paimey and was just the right lady to marry a unique person like John. John had three daughters - Susan, Jane and Anna and he was really proud of them all. They and Helen really miss John (as we do) but they believe that they will meet him again in heaven one day.



## Finally Home!

..."But just think of stepping on shore – and finding it heaven! Of touching a hand – and finding it God's!

Of breathing new air – and finding it celestial!

Of waking up in glory - and finding it home!"...

This verse from the song "Finally Home" was a favourite reflection for Rebecca Grimsrud, who on 10<sup>th</sup> October 2006 passed away quietly in her home in Westby, Wisconsin. She was 93.

And so it was one day when there was lull in the work, I saw Becky take one of her hand knit sweaters. I knew instantly what she would do. I didn't have to ask. She unraveled that sweater and with the yarn knit two sweaters for the little ones. We dug around in our footlockers and found we could spare a couple of blankets. The little mother couldn't find words to thank us enough. The sweaters and the blankets kept the little family warm," Millie Hasselquist Tengbom, a close friend of Rebecca's, recalls.

"Rebecca was quiet, unassuming, hardworking, loyal, and loving," Millie remembers. The two worked and lived in the village of Mirik, close to the border of Nepal in the late 1940's. At the time Nepal was still closed to all outside influences.

Becky was the first World Mission Prayer League worker and one of the early pioneers of the United Mission to Nepal, arriving in Kathmandu on 3 January 1955. She served for a year at the Cholera Hospital in Kathmandu, and then joined others in establishing a dispensary in Bhaktapur. Following a brief furlough, she returned to Nepal in late 1960 to take up assignment in Amp Pipal where she remained until 1965.

She was assigned to the Mahendra Bhawan Girl's School from 1971. She retired from active service in 1978.

Rebecca Grimsrud will be fondly remembered as a prayer warrior and a lover of Nepal and her people. May there be those who will take up her mantle of prayer.

Palpa's Florence Nightingale

INGEBORG SKJERVHEIM came to Nepal on

Christmas Day, 1954, only three months after the first clinic had opened in Tansen. From that date until May 1988 she used

her nursing, midwifery and teaching skills to reach many people in the area, and "Sister Ingeborg" was known and loved all over Palpa District.

In the context of discharging her duty she walked on foot, day and night, to the remote areas of the villages in Palpa, where there was no easy access to the ordinary people, and she extended her helping hands to give relief and comfort to hundreds of mothers groaning with labour pains and to the newly born children, and gave them new life and light.

The most honest tributes come from the Nepali people, and the following was written by the President and Secretary of the Literary Academy of Tansen when Sister Ingeborg left Nepal:

... "Sister Ingeborg, in the course of your 33 years of Mother and Child Care service, you have identified yourself as the Florence Nightingale of Palpa in the hearts of the Palpali people. Your selfless devotion and dedication to mankind shall ever be remembered with great honour, your glorious contribution to the people of Palpa shall be the guiding light of inspiration to the future generations who would vow to go ahead in the way of the humanitarian cause."

After a long illness Sister Ingeborg died recently. She was 85. We give thanks for her love and devotion to God, and her sharing of His love to the people of Nepal who most needed her help and friendship.

# what some of our expatriates have to say...

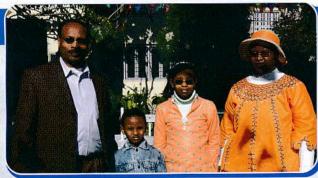
# Maureen Dar lang

I joined UMN in January 1999 with my daughter Stephanie.
My first post was as a general practitioner in Okhaldhunga
Hospital. After two years we moved and joined the
Community Development and
Health Project in Lalitpur/
Makwanpur. In August 2003,
I started my current post as
Women and Children's Advisor.
I have found that Nepal is similar to my country, Myanmar, in

terms of development and has a similar cultural background. I am a medical doctor by training and worked for 6 years at a mission hospital in rural Myanmar before I completed my public health studies in Germany. I enjoy my work, especially when we empower women and help them to access health care for themselves and their family. In my free time I enjoy listening to music and reading. I am very



happy to be at UMN and have learnt many things especially in the fields of community health and development. My dream is to be able to reach and improve the health status of the poor.



I arrived in Nepal in September 2004, to work with Voluntary Services Overseas (VSO). It was a huge challenge to leave my family behind in Kenya and live without them for the next two years and I couldn't imagine the day when we would all be together in Nepal. I thank God that it has happened through support from UMN. I was thrilled to see my wife, Agnes and our two children, Grace and Francis, arrive and start to learn the Nepali language and interact with people of different cultures. I first learned about UMN through an advert pinned on a notice board in Patan Church and I was impressed by their

## Joel Kavari Githinji

vision and mission. I joined UMN in September 2006 and I have found it fulfilling to work with people

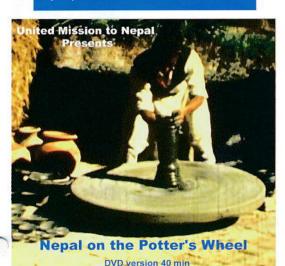
who offer hope to the disadvantaged and marginalised. As HIV/AIDS Technical Advisor, I am convinced that God led me to share my skills and experiences with UMN staff, the communities where we work and other people. I have worked closely with people living with HIV/AIDS in Nepal and Africa and I feel obliged to contribute towards stopping and reversing the impact of HIV/AIDS. HIV/AIDS has gripped Nepal and like a "tsunami" it is sweeping away both the young and the old, men and women, the poor and the rich. It is not too late for Nepali people to act since much has been learnt

from Africa, where the scourge has had a devastating impact. It would be very sad to see the same destructive effects of AIDS take root in Nepal like a high drop out rate of children from school, child headed households, reduced work force, divisions in the family and many people living in hopelessness and abject poverty. UMN will reach the infected and affected, bring hope rebuild the broken relationships, share the truth about AIDS and initiate a practical Christian response. I believe God is in the business of reconciling everything to himself and through partnering with the communities, we are going to make it happen. We need to hear God very clearly, be obedient to what he is saying, and be faithful in everything. The key is clarity about the mission, purpose and calling, backed by outstanding quality in all that we do.

# **UMN Products**



In this new UMN video **A Time to Grow**, learn more about UMN's new and exciting work in some of the remotest places in Nepal among the poorest people.



This 40 minute film was first released in 1968. It captures UMN's early work in Nepal as the Good News was outworked in often challenging circumstances. It is an excellent resource for missions' mobilisation for church groups and individuals. Nepal on the Potter's wheel is now available in a DVD format.

To purchase any of these products write to us at marketing@umn.org.np

Donations can be made by bank transfer or by posting a cheque (payable to United Mission to Nepal) to one of our banks (detail below) or directly to Finance Department, UMN, P.O.Box 126, Kathamandu, Nepal.

If you remit funds directly to our banks, please notify us by letter or email: fin@umn.org.np

#### Standard Chartered Grindlays Bank

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Phone: 0044 (0) 1534 704000 Fax: 0044 (0) 1534 704600

Sort Code: 60-91-99 Swift Code: SCBLJESH

IBAN Code:

GB24 SCBL 6091 99 10078177 (Sterling) GB75 SCBL 6091 99 10615512 (Euro) GB37 SCBL 6091 99 10385142 (US \$)

Account Name: United Mission to Nepal

Account Numbers : 1010078177 (Sterling) 1010615512 (Euro) 1010385142 (US Dollar)

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Swift Code: CHASUS33

ABA Number: 021000021

Account Name: United Mission to Nepal

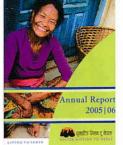
Account Number: (530-379279 US Dollar)

# Please complete and return to: Office of the Executive Director United Mission to Nepal P.O. Box 126, Kathmandu, Nepal

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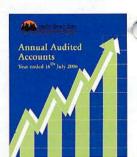
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