NOTEWORTHY

the NEO FUND

Sustainable development for the poorest of the poor. *Winter 2019*

Update on India

HEALTH CENTER — We just finished monsoon season in India, and the people of the Krishna River Delta in Andhra Pradesh were hit hard. It was a bad year for Influenza, Typhoid Fever, Viral Fevers and Malaria. Four recent health camps served nearly 500 of the sick and suffering with compassionate care, medication and counseling. Elisetti, age 17, was suffering a dangerously high fever from a viral infection but responded quickly to medication. In Rayapalli, home of several micro-loan borrowers, a little girl named Tera got such a severe case of Influenza that her parents were terrified, but with immediate medical care she was healed too. Gadidesi, age 48, had a bulging disk in her back, causing pain which didn't allow her to work in the rice fields, her only source of income. With medication prescribed at the clinic and physical therapy with the health educator, she has now resumed her work. Mandapati, age 50, wrecked by years of alcoholism, began meeting with our health educator. He has since stopped drinking and adopted a healthy diet. These are just a handful of examples of the hundreds of children, women, and men we're helping day in and day out.

MICRO-FINANCE — Our India pilot program is up to 70 borrowers – all women – and it is thriving! After more than 6 months of operations we have disbursed more than $10,000 in loans and our Portfolio at Risk (a calculation based on late loan payments) is still 0%! Kudos to our wonderful borrowers and to our careful, professional team for a job well done. ■■■

2019 Year-end Giving Guide

$10	feeds a child for a month*
$25	sends a child to school for a month*
$60	operates a health clinic for one day
$100	funds an individual micro-loan that will be repaid and loaned again to help someone else — over and over
$600	provides an industrial-strength slide or swingset for a village that will create joy and laughter for children
$1500	funds micro-loans for 10 women in a Self-Help Group

**We work with caring partners to meet the needs of the families we serve.*

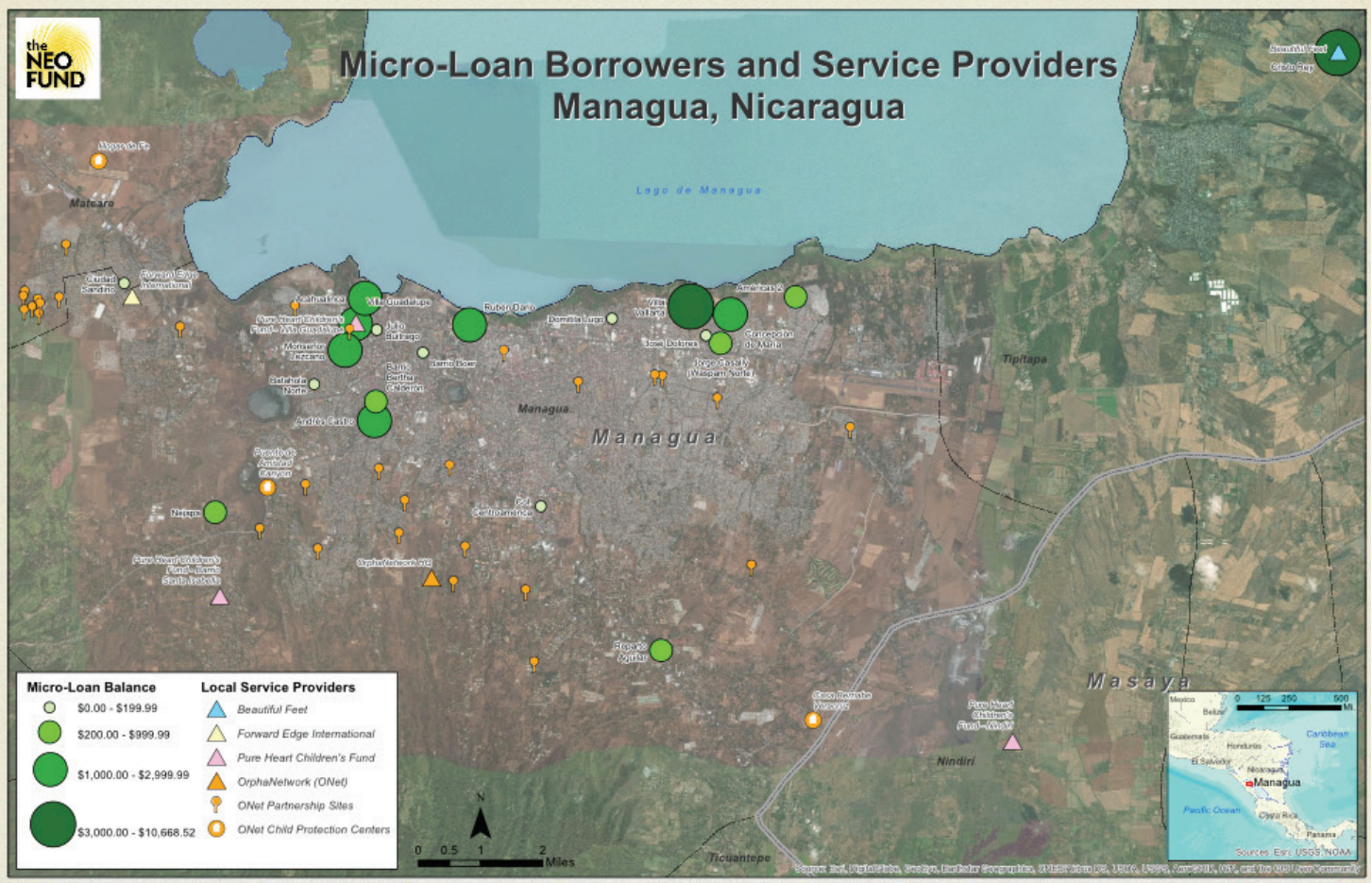
What a difference a loan makes!

Meet Johanna, a transformation story from Nicaragua.

Johanna (center) with NEO Nica staff Gridian and Jhonatan right after her first loan. Her inventory fit on two tables on her front porch.

Do micro-loans make a difference for the poor? Meet Johanna, from the Villa Vallarta neighborhood of Managua, Nicaragua. For years she sold soup on the street. Income for the family of 6 was about $430 per month. In early 2018, desperate to increase her income, Joanna decided to take a loan from the NEO Fund. She borrowed $150 and started selling produce on a table from the front porch of their home. Business was good; income increased to $1100 per month, and she paid off her loan early.

In July Joanna took a second loan, for $400. She bought a freezer and expanded her inventory to include frozen foods. Business held steady, even though Nicaragua was hit with devastating socio-economic turmoil starting in mid-2018. As the national economy took a nosedive, Joanna's business and income remained consistent.



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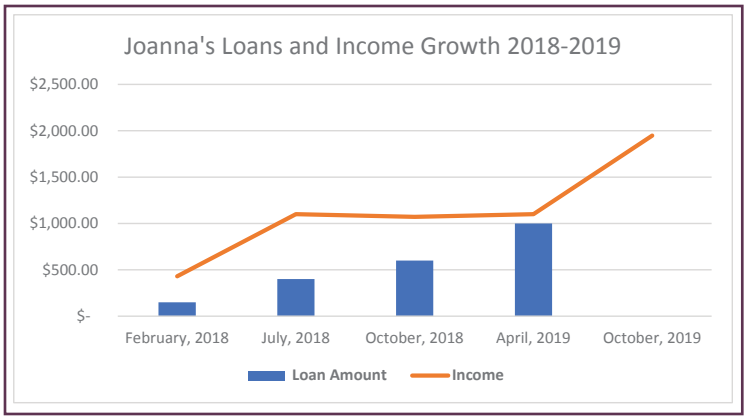
In October she took a third loan for $600. She bought a display case for bakery items, and began stocking bulk staples like rice, beans, sugar and oil. By this time, she was using half of her front porch for the growing neighborhood store.

In April this year, Joanna decided to transform her entire front porch for the store. She took a loan for $1000 to make structural improvements, add shelving and expand her inventory. Joanna manages the money carefully; she continually reinvests income into her growing business, and she always repays her loans.

By October, her income had increased to $1948 per month!

We could not be prouder of Joanna and her success. With coaching and four loans from the NEO Fund (which she repaid), she increased the income for their family by more than 4 times! Do micro-loans make a difference for the poor? Absolutely! In Joanna's own words, "I used to sell a little before, but because of the NEO Fund – because of the loans – my business has increased and I am grateful!"



Why Reinvent the Wheel?

At the NEO Fund, we have a holistic vision for the places we work. While our focus is on micro-lending, we do not serve in a vacuum. It truly takes a village to bring about lasting change. We have partnered with a select group of organizations in Nicaragua who share our values and serve in areas complimentary to microlending such as child-feeding and education. By partnering with these organizations we maximize the impact of our donor's dollars to bring about lasting change.

The map at left shows where we work and where our partners work. In the next year, there will be even greater overlap as we partner to serve the parents of the children these organizations help.

Here's Johanna after her fourth loan. With her shelving, display cases, and freezer, her store now takes up her entire porch!

The NEO Fund

"Empowering indigenous people to transform their own communities is the most effective weapon against global poverty." — Jen Hatmaker

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Sustainable Community Development for the Poorest of the Poor

Backpage

Nicaragua is a nation where one third of the population lives below the poverty line. So who are the people we serve there? We've done some research and we thought you'd like to know. We work with the poorest of those located in 21 distinct neighborhoods in greater Managua. Most are situated around garbage dumps and slums where the most disadvantaged people live.

- 17% are completely illiterate
- 20% didn't finish elementary school
- 20% skip one meal every day for financial reasons
- 40% spend all of their income on food
- 37% live in a house with a dirt floor
- 50% do not have a plumbed bathroom at home

Two years ago we conducted a Poverty Progress Index (PPI) survey that showed our borrowers are definitely trending

toward increased income, stability and independence. Basically, kids eat better. They get to go to school. If they get sick, their parents can afford medicine. They can improve their home so it has a cement floor and running water where it did not before. And our borrowers are filled with pride at their own accomplishments. ***Bottom line, a dollar loaned in Nicaragua makes a difference in the most real, down to earth, measurable ways.*** This is what changing the world looks like, one person, one family at a time.

Donor Checklist – How YOU can make a difference!

- 'Like' The NEO Fund on Facebook
- Visit TheNEOfund.org and Join the family!
- Visit TheNEOfund.org/needs and create your NEW giving profile today!!