

S · M · O · A · T

ST MARK'S OVERSEAS AID TRUST

December 2014

Dear SMOAT Supporter,

Our Christmas Appeal this year is in aid of two contrasting projects, one to create a safe and sustainable water supply and washroom for a secondary school in Uganda, the other to promote income generation for very poor women in rural areas of Malawi and Zambia.

### **Bugangari Senior Secondary School**

This school, on the border of the East African rift valley, is a government aided school with 559 students. Most are day students, but there are 59 boarding girls and 76 boarding boys. It is the only secondary school in the area providing boarding facilities, so these students have no choice but to attend it. The boarding facilities are in very poor condition. The girls' dormitory comprises two rooms at some distance from the school. The washroom is small, with iron sheets on the sides, no roof and no hard floor –just mud and bricks. There is also no ready water supply for clothes washing and bathing. The students have to use small jerry cans and bowls to collect water from a tap more than 500 yards away.



Existing facility

The project will provide a permanent, purpose-built washroom with at least 20 individual cubicles. It will also include a rainwater harvesting system, which channels rainwater from the roofs of the school buildings into water tanks, so that the students can easily access water for drinking, bathing and washing clothes. There will also be an appropriate drainage system and soakaway enabling easy maintenance of the washroom.



Project Uganda washroom at Buyanja Grammar School

In addition to providing privacy for students using the washroom, these facilities will greatly reduce illness among them caused by poor sanitation and the presence of standing water. This in turn will promote the students' ability to benefit from the education the school provides. The project will also

benefit the local economy by employing graduating vocational students and local labour on the construction of the project. This will afford an opportunity for them to learn new skills and receive technical training from Project Uganda committee members with relevant expertise.

The entire project is estimated to cost around £6,000, which is more than we could donate, but with your support we hope to be able fund half this amount.

### **MicroLoan Foundation**

MicroLoan works with extremely impoverished women living in poor, isolated rural communities in sub-Saharan Africa who have little or no education, business experience or access to financial services. To adequately support their families these subsistence farmers need to diversify their livelihoods to generate a better income. Through small loans and specialised business training MicroLoan seeks to bring this about.

Their method is to encourage women to form small groups in which they receive initial business and finance training. Each member then receives a small loan (typically £38) which they use to set up a small business, for example retailing staple foods, such as fish, rice or beans, or running a bakery or tea room. The income earned enables the women to make their bi-weekly loan repayments, increase spending on healthcare, food and education, and even save. Group members provide mutual support to one another and are collectively responsible for repaying the loans. Repayment rates are high (currently, in Malawi 98%, in Zambia 100%). As their businesses grow the women can receive larger loans (average on-going loans are £68). With on-going training and loans the aim is to achieve self-sufficiency. As this develops the repaid capital can then be used to support other groups and their businesses, and so gradually promote the development of thriving local economies.

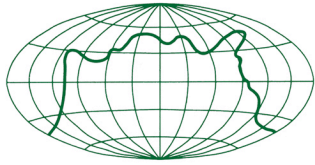
MicroLoan funds the cost of the training and mentoring provided to the groups from the interest on its loans: and repaid capital is re-lent to other groups of women. In this way MicroLoan aims to ensure that its loan schemes are sustainable. In 2014/15 MicroLoan aims to ensure that 46,500 families (190,000 individuals) in Malawi and Zambia will benefit from this scheme. This is a tried and tested model of giving a hand up rather than a hand out.

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I do hope you will wish to support this year's appeal.

With best wishes from the SMOAT committee for a very Happy Christmas and New Year.

*Barbara Perkins (Chair)*



**Christmas Appeal 2014**

I wish to contribute to SMOAT's work in Uganda, Zambia and Malawi

I enclose a gift of £ ..... Date: .....

Signed: .....

Cheques, payable to **SMOAT** should be sent to:  
 The Treasurer, c/o 49 Redstone Hill  
 Redhill RH1 4BG

If you would like to receive occasional updates on SMOAT activities by e-mail, please provide your e-mail address: .....

**Gift Aid Declaration – SMOAT**

*giftaid it*

Please treat as Gift Aid donations all qualifying gifts of money made  
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✓ Please tick all boxes you wish to apply

I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that all the charities or Community Amateur Sports Clubs (CASCs) that I donate to will reclaim on my gifts for that tax year. I understand that other taxes such as VAT and Council Tax do not qualify. I understand that SMOAT will reclaim 25p of tax on every £1 that I give.

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*If you pay Income Tax at the higher or additional rate and want to receive the additional tax relief due to you, you must include all your Gift Aid donations on your Self Assessment tax return or ask HM Revenue and Customs to adjust your tax code.*