

## AN INDIAN ADVENTURE!

Between 22 and 31 May 2009 the Chief Executive of Change4Change, Martin Jeffs and his daughter Rebecca were in India visiting projects. However, the story started long before then. On 16 November 2007, we received an e-mail from Samuel Joshua Geddam in the district of West Godavari in Andhra Pradesh

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After some time we were able to validate Joshua as a trustworthy individual and received a proposal from him for sewing machines (ordinary and zig zag) and basket making kits. Change4Change is a charity that raises funds in the UK to set up sustainable businesses in the developing world, usually by loans which recirculate in the relevant country.

No administration fees are taken out of funds raised as these are all financed by the Trustees of the charity and so 100% of all donations are used on projects,

Meanwhile, back to the story, on 29 February 2008, we agreed to finance 10 ordinary sewing machines, 10 zig zag sewing machines and 10 basket making kits and sent funds of £1,560 to India.

It very quickly became apparent that Joshua not only understood what we wanted to achieve with recirculating the funds, but also quickly had an efficient organisation on the ground with co-ordinators in the various villages to supervise the projects and collect the loans, which incidentally are interest free.

Joshua also provided us with regular reports and photographs, which are very important to us. Because of the initial success we proceeded to finance more projects. In September 2008, Joshua asked us to consider financing some village stores at a cost of £200 each and then in November put a proposal to us to finance bore wells for villages without water at a cost of £600 each, which the villagers would take responsibility for and repay in 18 monthly instalments.

By the time of our visit in May 2009 we had financed the following:-

- 35 Ordinary Sewing Machines
- 35 Zig Zag Sewing Machines
- 35 Basket Making Kits
- 20 Village Stores

What was really inspiring was that with the loan repayments we were able to distribute further machines and funds which brought the numbers to:-

- 91 Ordinary Sewing Machines
- 73 Zig Zag Sewing Machines
- 87 Basket Making Kits
- 30 Village Stores



This means that up to that point we had financed projects here to the value of £9,720 but that the value of current projects was £18,888 affecting the lives of 281 families.

What was also exciting was that 60 of the businesses that had been set up had now repaid their loans in full and so far on the 281 projects not one person had missed even one loan repayment which is absolutely phenomenal.

In addition to all this we have also financed 20 bore wells affecting the lives of around 8,000 people with the loan repayments financing a new bore well each month from now on.

But what people really want to know are the stories.

India is quite an experience for anybody who has never been and the roads and driving are quite something. You must drive with only one hand on the steering wheel as the other is required for the continuous sounding of the horn.

Also the "triple" speed bumps are a work of art! This means that by the time the front wheels have cleared the third bump the rear wheels hit the first. The resultant "shake up" will remove any loose teeth you may have.

During our time in India we probably had a minimum of 5 to 7 power cuts each day which tends to leave the air conditioning pretty ineffective.

I was presented with a flower holder that was made by the basket makers as a gift.



One of the young boys who now runs a village store was desperate to find the means to make a living and as no banks would lend him any funds, he became suicidal. He was at this point introduced to Change4Change who provided the funds to buy his business and make a living. We may have literally saved his life! His mother runs the store when he needs to go and buy supplies.

A lady and her daughter run a village store selling drinks etc. The husband had died and they were left with no means of support until Change4Change financed the purchase of the store.









On our final morning in West Godavari we were presented to the newspapers, radio and television which was quite an experience.



We were later asked by representatives of two other districts being East Godavari and Krishna if we would be prepared to do something similar in those states as we had already done in West Godavari.

On 31st May we flew back to England, however this is not the end of the story it is just .....

## THE BEGINNING!

Note - By December 2009 we and the projects have financed a further 115 ordinary sewing machines, 15 zig zag sewing machines, 70 baskat making kits and 35 village stores in West Godavari and then 35 ordinary sewing machines, 35 zig zag sewing machines, 85 basket making kits, 35 village stores and 16 bore wells in each of East Godavari and Krishna.

Also the loan repayments in the 3 areas have funded a further 13 bore wells and 19 sewing machines.

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For a total investment by Change4Change of about £79,000 in Andhra Pradesh over a 20 month period we have seen over 26,000 families lives significantly changed for the better.

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