



KARAKOL ORPHANAGE & MICRO CREDIT SCHEMES

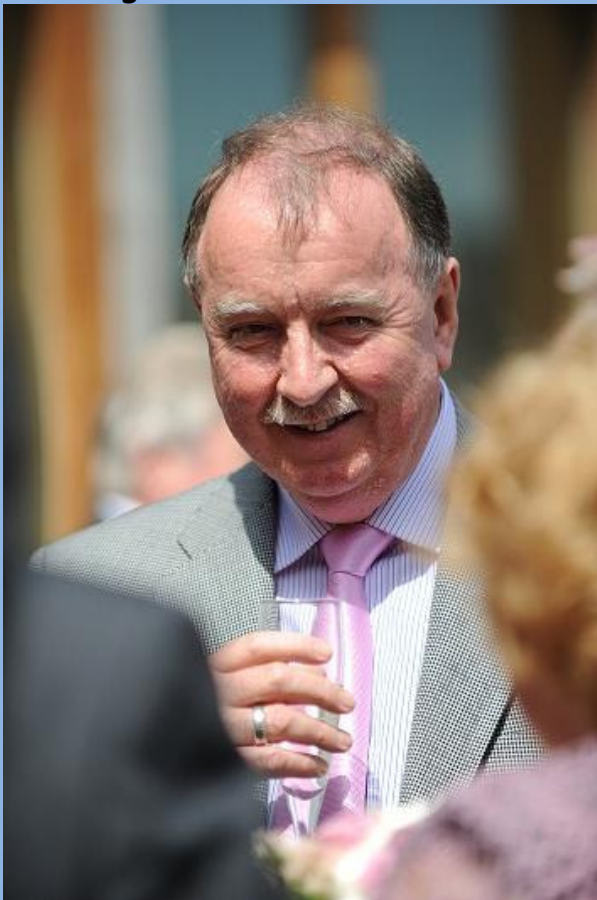


Update November 2011

Introduction

A CELEBRATION OF HUGH COULTER'S LIFE

24th August 1947 - 2nd October 2011



Hugh - my wonderful husband and best friend for 32 years. He gave me love, fun, adventure and the most amazing three children in the world, Stephen, Roisin and Simon. They have been his greatest achievement and greatest joy. Stephen's wife, Jen and Simon's partner, April have added more love and joy to the family in recent years and in January, Noah, our 1st Grandchild arrived, big and beautiful and adorable. Adored by both of us but giving Hugh the wonderful gift of being a

'Granddad'. Noah has been the added sunshine over these difficult and life altering months.

Humorous Hugh – we all know and love Hugh's amazing capacity to bring fun and laughter to every occasion. His positivity and 'rose tinted glasses' approach to the world was nothing short of remarkable and courageous especially in recent times.

Hugh instilled in me and the children the gift of positive thinking; and the belief in always trying to 'do the right thing' – Sometimes we would roll our eyes and say 'DO WE HAVE TO?'

Hugh's great capacity for loving has reached across the globe and there are many friends and colleagues who couldn't be with us to celebrate Hugh's life but from all the wonderful emails, letters and phone calls we received we know that you are all with us in spirit. Thank you all for such heartfelt support at this very difficult time.

Our sincere thanks to Hugh's medical Team and all the wonderful staff on St. Joseph's ward, Mater Hospital. They did everything in their power to keep Hugh pain free and comfortable particularly over his last seven weeks. They also were a wonderful support to me and the children.

As you all know the Karakol Orphanage and Micro Credit Projects were very close to Hugh's heart and we have spent the last seven years developing these very worthwhile projects. I will continue, with the help of my family and friends, to ensure that these projects continue to thrive and hopefully over the next few years we can achieve Hugh's goal of making them self sufficient.

I would like to take this opportunity to thank everyone who has donated funds in Hugh's honour to these very deserving projects. With your continued support I know that we can fulfil Hugh's wishes.

Farewell to my wonderful husband and best friend Hugh. You will be missed by so many but the memory of your amazing capacity for warmth and generosity of nature and your cheerful and optimistic outlook on life will remain with us all.

Karakol Orphanage

The Children

There are presently 13 children being looked after at the Orphanage. They have enjoyed a long fun filled sunny summer, with almost no rain. They had several trips to the beach where they enjoyed wonderful picnics, enhanced by fresh vegetables from the orphanage garden. They also enjoyed time in playgrounds while on day trips.



On 1st September the children enjoyed a party celebrating their return to school. The sale of a cow covered the cost of harvesting the hay and in addition provided funds for purchasing school clothes, shoes, school supplies and schoolbags. They all love school and were delighted to return for the new term. Well done to Chynara for her wonderful organisation.

The charity 'Tien Shan', having been helping the children of Osh since the revolution as this area

was particularly hard hit by ongoing problems between Southern Kyrgyzstan and Uzbekistan. Thankfully these problems have eased and Tien Shan have told Chynara that they will be in a position to provide more clothing soon. We look forward to their assistance.

Progress on Sustainability

The orphanage continues to make good progress towards sustainability with the huge livestock complex completed and stocked. All animals continue to thrive, particularly as they receive veterinary medicines as required, and the numbers are as follows:

Cows – 3, and 2 offspring - in Jilo

Sheep –15

Goats – 3 goats

Hens -30, and 34 chickens– hens producing 20 eggs per day, on average, with half being sold and remainder used for children's diet. Feed for poultry is adequate as Chynara bought sufficient feed late summer when the price was low.



Chicken feeding happily

Projects

1. Project Re-seeded Grass

The five hectares of land was reseeded to grass in late spring. The weather has been more favourable this year and there have been two cuts of hay, the first cut yielding 650 bales and the second cut yielded 400 bales. The good crop this year enabled 375 bales of surplus crop to be sold and the money was used to purchase coal for the winter.

2. Project Vegetables

The vegetable crops have been much more successful this year, due to much more

favourable weather. Vegetables planted this year include potatoes, carrots, pumpkins, beetroot and radish. Potato crop yielded 120kg, carrots 50kg and beetroot also 50kg so plenty of fresh vegetables for the children.

3. Playground

The swings and slide have been repainted with good quality metal paint. This will probably be an annual task due to the very strong sun and it is vital to keep the equipment in top condition.



Playground equipment looking fresh and inviting

Additional sand was arranged for the playground area. The Deputy Governor provided transport and sand for the playground. We believe that it is important that local Government and the local community remain involved with the orphanage and would like to take this opportunity of thanking the Deputy Governor for his assistance.

4. Gates of Livestock compound

These gates have now been painted with metal paint and look quite smart.



5. Hens

As egg production is very successful an additional 34, 2 month old chicks have been purchased and are developing well. Following the loss of hens due to some unidentified disease last year the new chicks have been vaccinated before they were moved in with other hens.

Projects under consideration for 2011/2012

- Ongoing operation costs
- Purchase of replacement cattle for those that will be sold in the spring or autumn.
- Expanding the hen flock (**34 new chicks were purchased**)
- Study Room - more *chairs* and 3 storage units still to be financed.
- Chain Fence - *Chynara requested a fence be built along the right side of the property between next door neighbours and chicken and livestock houses as there have been problems with neighbour's children. (quotes are to be obtained prior to decision being made) Due to Hugh's illness we have not pursued this item but I will look into again during 2012.*
- Signage outside the orphanage and other signs on nearby roads (***As above, will pursue in 2012***)
- Expansion of Sheep stock - *Livestock rearing can be very profitable, however, the timing of buying and selling is critical. We have been advised that the best time to purchase livestock is during the winter months. (We will return to this item later in the year)*

As always, we are being cautious regarding expenditure as we like to have some funds in reserve for any unforeseen expenses. Kyrgyzstan is also experiencing unprecedented levels of price increases, particularly in relation to food.

Micro Credit

The two Microcredit Projects ICK and Tumar are continuing to operate successfully and certainly from our meetings with various clients they are more than happy with the level of service they are receiving from these two organisations. At any one time during the year the two schemes fund around 50 clients. Since the start of these initiatives, Tumar in May 2007 and ICK in October 2007, a total of Euro 12,950 has been provided to the two schemes, Euro 6,050 to Tumar MicroCredit and Euro 6,900 to ICK (which focuses on women). It is hoped that further funding will be possible in 2012.

Karakol Micro Business Fund – Tumar

Presently Tumar has 13 microcredit clients, 10 having business loans and 3 having social loans, the latter being on easier terms.

It is quite normal for micro credit client numbers to ease off towards the end of summer, particularly as most credit lines involve agricultural activity. There are no problems regarding repayment of loans at this time which is very encouraging given the very difficult economic climate in Kyrgyzstan and particularly in Karakol.

Bakery – Anatolie Chumickin (Client 2.5 years)

Below is photograph of the bakery's new ventilation system that was made possible through Anatolie's micro credit loan



Beautiful Bread Rolls ready for baking

We wish Anatolie and his family every success with their growing business.

Karakol Micro Business Fund – Social Fund MicroCredit Agency “Development”

Sonun, Director, is progressing well with Karakol Micro Business Fund. Despite the difficult economic climate there are still an impressive number of developing and inspiring businesses meeting the challenge. Below are examples:



Nurlan Omburbekov, agricultural services
Loan value €400



Baktygu Sultanbekova, Impressive development of a Bakery
Loan Value: €350



Baiyw Omurbekov, Cow & Bull Feed
Fund Value: €300

Micro Credit Projects are where Hugh saw the future for rural communities and particularly when access to official lines of credit is impossible. We will continue to raise funds to ensure that even more families can be given the opportunity to become the architects of their own livelihoods. Again it is easy to see that for a relatively small loan value livelihoods can be provided for.

Last word

It is encouraging to report, that lacking our hands on approach to these projects over the past six months that all the projects are progressing well. That in itself bodes well for the future in terms of their ability to manage successfully on a day to day basis.

I am planning to visit Karakol in April and re-access progress and look at future development. I

am looking forward to seeing everyone again but it will be so different and that bit more difficult without Hugh by my side,

Thank you once again to all who have continued to support us as well as our new sponsors to these very worthwhile humanitarian projects. Your contributions really do make a world of difference to the children and to our microcredit clients. Just remember that *'a little goes a long way'*. Hugh's catch phrase will continue to impact.

Below is a poem sent to me from David Pepper, a colleague and friend of Hugh's for many years – it says much of what we may all be feeling.

*You can shed tears that he is gone
 Or you can smile because he has lived,
 You can close your eyes and pray he'll come back
 Or you can open your eyes and see all he's left,
 Your heart can be empty because you can't see him
 Or you can be full of the love you shared,
 You can turn your back on tomorrow and live yesterday
 Or you can be happy for tomorrow because of yesterday,
 You can remember him and only that he's gone
 Or you can cherish his memory and let it live on,
 You can cry and close your mind, be empty and turn your back
 Or you can do what he'd want; smile, open your eyes, love and go on.*

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