



## **SKI CHARITIES 2013 “STATE OF THE FOUNDATION”**

### **From our founder**

2012 saw SKI Charities solidify its foundation and expand its reach. We successfully added the SKI pgo scholarship program to the flourishing SKI mfi microfinance initiative and introduced SKI Charities to the indigenous population of southern Chile. These steps were due in no small measure to the hard work of project managers Lindsay, Elizabeth and Anita, who keep SKIC moving forward through their prudent operational management and dedication to local economic empowerment.

We anticipate 2013 to bring even more significant gains for SKI Charities. Above all else the team perseveres in obtaining deeper expertise to achieve our single goal of empowering females. With good financial health and many more ideas in the pipeline, SKI Charities urges you to join us in making a sustainable impact on the lives and futures of our mothers, sisters, and daughters.

A handwritten signature in black ink, appearing to read 'SKI' followed by a stylized flourish.

Shyam Krishna Iyer  
Founder, SKI Charities Inc.  
<http://skicharities.org>

## **SKI Microfinance Institute (SKImfi)**

Mutare, Zimbabwe: Our pilot location continues to set the tone for SKI Charities. SKImfi-Zimbabwe now comprises over 200 active women with many of our former beneficiaries having graduated to full independence and leadership in the communities of Mutare. The spillover effects of SKImfi participants employing others and purchasing locally have also added to the changing landscape.

SKImfi-Zimbabwe is managed by Lindsay Mhlanga. Her stewardship has led SKIC to recently approve funding that extends SKImfi to the rural areas outside Mutare City. These new beneficiaries in Honde Valley are receiving business training from SKImfi that leverages their raw skill and local knowledge. With our financial and technical support they are already making enormous leaps in life quality. To assist Lindsay with her growing portfolio, we have hired Causemore Samanga as our field officer. Causemore is a veteran of Zimbabwe NGOs, whose experience in outreach and training will take SKImfi-Zimbabwe to the next level of female empowerment.

### ***Conversation with Lindsay, Project Manager:***



*SKIC: SKImfi-Zimbabwe recently turned 2 years old, how are things going?*

Lindsay: Things are working out well. We started with perhaps a dozen women and now we have over 200. The women are growing and learning more about what they are capable of, and those graduating from the program are doing even better with their various independent projects.

*SKIC: They're graduating?*

Lindsay: Yes, once I feel they are ready I suggest they take the money they have made through SKImfi and go on their own. One successful group is now managing their funds through their own local cooperative where they give each other small loans.

*SKIC: Can you tell us one specific success story?*

Lindsay: There are too many! One precise example: Mrs. Shantarawa started with 25 chickens. Now she has about 200 chickens and is expanding her business to raising pigs as well. With the money she has made her family is eating properly and her kids are back in school. You look at her and can physically tell the difference in her health and confidence.

*SKIC: Moving forward, what are your plans for SKImfi?*

Lindsay: We recently expanded our support into the rural areas outside Mutare City. Our first such destination is Honde Valley.

*SKIC: Why Honde Valley?*

Lindsay: A lot of these women are hard workers, dedicated to their communities, and understand our goals. Some are HIV positive and in a place like Honde Valley they are already so isolated. SKImfi can make a strong impact on the community and empower these women, someone has to!

## **SKI Microfinance Institute (SKImfi) (cont.)**

Lebu, Chile: SKImfi began its South American operations in December 2012 with the indigenous women of Lebu, Chile. Many candidates have applied to the program with dreams of strengthening their families and preserving indigenous Mapuche culture. Led by project manager Anita Bastidas, SKImfi-Chile has started a long journey toward a promising future of entrepreneurship and independence for females in this talented yet often overlooked community.

### ***Conversation with Shyam, Founder:***

*SKIC: What brings SKI Charities to Chile?*

Shyam: With our goal to empower the economically excluded in the most isolated locations, Chile doesn't immediately come to mind. But when you leave the big cities you realize that there are so many people who have been left behind despite the broader economic boom that this country has enjoyed.

*SKIC: Why Lebu of all places?*

Shyam: A number of compelling factors came together for us in Lebu. It's quite isolated yet there is still a deep pool of talented candidates. The women here know business and how to make something from nothing. Lebu in particular has a large population of indigenous women and the Mapuche people have been even more excluded from the economic system.

*SKIC: How did the December rollout of SKImfi-Chile go?*

Shyam: It went well. We visited with the intention of introducing the project to our first group of beneficiaries and just letting them know that we're there for them for the long term. I wanted them to be sure that we believe in them and that they need to help us get off to a strong start. The concept of microfinance is new in Lebu but they are excited to start and evangelize our mission to women who are yet to participate. I would say we are off to a good start.

*SKIC: I thought it was incredible. At first the women seemed unsure because they didn't know what microfinance was or what it meant for them, but once we explained exactly what we were trying to accomplish they were very responsive and excited to be a part of this.*

Shyam: Exactly, microfinance and female empowerment is something new to Lebu.

*SKIC: These women never expected anyone to care about them. Some were confused. They asked why we were helping them in the first place! It genuinely took them by surprise that we want to help them succeed and support their community.*

Shyam: There is so much demand for what we want to do and I was shocked that no one else has done it. I'm grateful to be in Lebu and help our beneficiaries renew and rebuild their lives. Mapuche culture is amazingly deep and beautiful and I really hope our support increases its expression.

## **SKI Program for Girls' Opportunity (SKIppo)**

Mutare, Zimbabwe: Education is the primary focus among Zimbabweans and we received dozens of applications for entry in 2013. Following a rigorous process, our team identified four 2013 SKIppo Scholars to join the four continuing 2012 SKIppo Scholars. All Scholars enter SKIppo at an age of 3-5 years old to start their education on the right foot. Beneficiaries are selected based on their family's need for financial assistance and ability to provide an environment where they will excel.

Project manager Elizabeth Mateko is closely monitoring our eight SKIppo Scholars and the schools we have chosen for them to attend. With her guidance, Elizabeth helps families support their daughters to receive the best learning opportunities available. 2013 will be an important year as 2012 Scholars graduate to primary school, while 2013 Scholars acclimate to the high expectations set by SKIppo-Zimbabwe.

### ***Conversation with Elizabeth, Project Manager:***



*SKIC: How are the girls doing?*

Elizabeth: The girls are doing well. You can see with your own eyes how much they have improved since they joined SKIppo. Our girls are improving in the classroom and in various extracurricular activities outside of school. Their teachers are very happy.

*SKIC: Any specific examples?*

Elizabeth: One of our girls is Nokutenda. Before the program she was shy but you could see the potential. Now she speaks fluently and in every way has improved. In sports she does very well. She is very popular and all of the teachers say good things about her. When she arrives at school the other girls shout out for her!

*SKIC: You've taken on four new Scholars in 2013, what are some of the things you look for?*

Elizabeth: These girls are very young so it is challenging to determine their potential. But we know that the family environment is most important so I make sure the parents are supportive and understand that this opportunity with SKIppo is precious and can change their lives. The girls must not only graduate but perform at the top of their class so they can one day become leaders. We have found the best schools for them and I work hard every day to make sure they are in a position to succeed.

## Featured SKIC Participant



Mrs. Vamba lives in Mutare City and sells fresh vegetables in the bustling Sakubva Market. SKIC caught up with her as she handled another hectic day:

*SKIC: How long have you been with SKImfi?*

Mrs. Vamba: 2 years, we are growing up together!

*SKIC: What kind of business do you do?*

Mrs. Vamba: I sell different edibles like fruits and vegetables, dried beans, meat. I buy them fresh from the farms in our rural areas and my suppliers appreciate that.

*SKIC: How is business?*

Mrs. Vamba: Very good. I deal with the farms for good prices and I sell here for a small margin. It's hard work but from where I started I am very happy.

*SKIC: Any plans for the future?*

Mrs. Vamba: Already I have many customers so I see my business growing very big. The stall is fine for now but one day I hope to have a proper shop.

*SKIC: How has your life changed?*

Mrs. Vamba: In so many ways. I can now send my kids to school, live in a proper house, buy my own things. I used to depend on other people but now I manage on my own and can even help other people who are struggling as I used to.

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## New locations

Our founder continues to research potential new locations for SKI Charities. 2012 took him to Indonesia, South Africa, and Myanmar (Burma), where substantive discussions were held between SKIC and local stakeholders. Stay connected via [Facebook](#) and [Twitter](#) for up-to-date news of our quest to empower more females across developing markets.

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## Call for promotional support

We invite your assistance in spreading awareness of SKIC participants and their accomplishments in places that too seldom receive positive media. If you are interested to contribute feature articles, blogging, video production, data analysis or any other support, please contact [info@skicharities.org](mailto:info@skicharities.org).