



UMN News

Issue 33 | December 2011

Fullness of Life





Dear Friends,

Welcome to this edition of *UMNews*, in which we focus on hope and freedom, fundamental aspects of *Fullness of Life*.

Among the many definitions of poverty, hopelessness and captivity are common themes. Often people who live in poverty talk about their lives in these terms – resignation and despair, a sense that nothing can or will change for the better. The Nepali phrase *ké garné* (what to do?) reflects this fatalism. Yet these beliefs are changing, and as these stories show, we frequently see signs of hope and freedom in situations where previously there were none.

Sometimes, we fall into the trap of thinking that culture is sacred and must not be challenged. But culture and beliefs are always changing, mutating, influenced by outside forces. All of us involved in development work, whatever our beliefs, are impacting on culture and beliefs, whether we like it or not. But what are we replacing them with? In Nepal, the influence of western secularism is challenging traditional beliefs. Many people are now placing their hope in material possessions, scientific progress, personal ability, or a particular political ideology – things that may improve life, but cannot in themselves give true hope and freedom. Placing our hope in these false gods can only result in disappointment, and a different kind of slavery.

In UMN, we believe that only by placing our hope in the Creator God can we truly experience the freedom and hope that He intends for us, as beings made in His image. This freedom and hope gives us a desire and responsibility to care for others and the world around us. The Gospel therefore redeems and transforms culture, as it does human beings.

In UMN, our vision is for fullness of life for all in a transformed Nepali society. Our mission statement makes it clear that central to this is pursuing peace and justice for all, tackling the root causes of poverty, and making Christ known by word and life. All are key aspects of bringing hope and freedom to those who live in poverty.

Yours in Him,

Mark Galpin
Executive Director

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Produced by the Communications Team, UMN
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Majjom learned to read through a literacy class supported by UMN's partner HIMS. Now she can read the Bible for herself, sing along with the songs in church, and share her joy with her neighbours.

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HOPE AND FREEDOM

"I felt helpless and hopeless." You hear it often in Nepal, from people so oppressed by their circumstances that they see no way forward. You hear it from women trapped in violent marriages, from men who struggle to provide for their families, from families stigmatised by their HIV positive status, or from young people desperate for education, but too poor to afford it.

Too often, hopelessness and oppression are enshrined in cultural practices or religious belief. Low caste children, particularly girls, miss out on an education because they are marginalised. And once girls start to menstruate, their "unclean-ness" keeps them out of school during their periods in traditional communities. Women in some communities have no identity or status, so their problems are ignored. If their husbands die, it's clearly their fault for not praying

or sacrificing enough, so widows are treated with contempt. Even faithful wives infected with HIV by promiscuous husbands are blamed for their husbands' illness and death. Children with disabilities are seen as a disgrace, cursed by the gods for the sins of their parents or previous generations. And the poor are clearly meant to be poor – it's their karma, their punishment for failures in past lives.

It is easy for an outsider to see these inequalities in Nepali society. But cultural practices in Western countries also stunt people's spiritual growth and result in oppression, disillusionment and hopelessness. The glorification of youth, the worship of wealth, and the cult of individualism spring to mind!

Cultural and religious practices in all countries need to be challenged. For UMN as a Christian organisation, one of the key questions is: "Does this practice

bring people closer to living as God intended, to knowing God better themselves, or does it push them further away?" We believe that the love and sacrifice of Jesus Christ provides the road to true hope and freedom. We long that people will know this truth for themselves, so we demonstrate the love of Christ through our work and our values, and we proudly own his name as we do so.

Jesus himself said that he had come to bring "liberty for the captive... and freedom for the oppressed" (Luke 4:18-19). The bars of culture and religion can imprison people every bit as effectively as bars of iron or steel, walls of concrete or spikes of metal. Working towards fullness of life means breaking down the barriers, bringing hope and freedom.

Lyn Jackson
Communications Director



INTEGRAL MISSION

Helping to bring hope and freedom to Nepali communities

Maybe it's just me, but I've long wondered if we could have come up with a more inspiring term than "integral mission" to refer to something as wondrous, powerful and true as "faith working itself out in love" - the gift and calling from God to respond to love in love.

And that's the crux of integral mission - the God who loves the world to death and beyond. Everything else flows from God's gracious initiative. God forgives, redeems, and then gathers and sends forgiven people to be bearers of His love in every dimension of life. Weak vessels, to be sure, to bear such a treasure; but we know it to be true that God's power is made perfect in weakness.

Of course, as with most simple things, there's a deep level of complexity, and lots of questions that need to be asked. Who am I called to love? How do I love wisely in a world of injustice? How do I

love well this particular person or community with all their capacity and need, signs of glory and scars of sin?

On reflection, then, if integral mission means asking these questions in a rigorous way, and questioning the world's approach to power and inequality, poverty and wealth, honour and respect, on the basis of God's transforming love, then it's a good two-word statement for what UMN is working towards and seeking to support in Nepal.

Integral mission for us begins with choosing the communities we work with. We aim to work in places where there are few or no other International NGOs, and we carefully choose the poorest and most marginalised communities to work with, reflecting in a small way - we hope - the heart of God, who prioritises the needs and concerns of the last and the least. After all, "He has brought down the

powerful from their thrones and lifted up the lowly. He has filled the hungry with good things and sent the rich away empty." (Luke 1:53)

We choose Nepali partner organisations to work with who have a vision to tackle poverty and injustice in their communities, but who need organisational and financial support to bring about change. We don't impose our programmes or projects on them or on their community, but try to engage in respectful dialogue and transparent discussions, planning how to build our partners' ability and address the concerns of the communities.

Integral mission for us means seeking the well-being of poor and marginalised communities in every dimension of life, paying particular attention to the causes of, and contributors to, poverty and injustice. Some of these are common across the nation, but many are particular to a given

community. There is no aspect of life that is remote from God's active concern and compassion, so we work with partners who are addressing poverty and empowering communities in a variety of ways.

For example, in places where food insecurity and poverty drive people to migrate to India for months at a time, we work with organisations which are building the capacity of farmers, advocating for land reform and the basic human right to food, combating human trafficking, or working to reduce the transmission of (and increase the treatment available for) HIV, which travels along these routes of displacement, ignorance and vulnerability. This work breaks the shackles of discrimination and destitution, challenges the cultural and religious bondage of

karma and caste, and gives hope that a better life is possible.

We work with local churches to help overcome divisions and bring about reconciliation and healing in conflict and trauma-affected communities. We seek to support the Nepali Church in its total calling: to be the body of Christ - a visible sign of love, doing the works of love, and sharing the words of love with the wider Nepali society. Bringing a message of freedom - freedom from want, from fear, from hardship and from oppression. Freedom to be and to do, as people created and loved by God.

There are particular challenges, of course. Nepal's Christians make up a tiny fraction of the country's population, so many

of our partners and many of our staff are from Hindu, Buddhist or other faith backgrounds (or profess no faith at all). But we rejoice in working with them, knowing that in our shared commitment to doing justice and expressing love, we are being obedient to God. We are also opening up opportunities for reflection and dialogue about what ultimately matters - about the God who is the power behind community transformation and this unrelenting love that translates into a hunger, for people to live in hope and freedom, as they were created to. And we surround ourselves and our work in prayer, knowing that this can only be achieved in His power.

Ben Thurley
Advocacy Advisor



Ambika Ghimire, a widow with a family to support, nearly lost her small fruit shop because she couldn't read, write or calculate. Thanks to literacy classes run by one of UMN's Christian partners, she can now deal confidently in the market, and her business is doing well. Ambika knows that Christians motivated by God's love have helped her support her family.

Doing Integral Mission

Eleven of UMN's partners are Christian organisations or networks. Here are just a few of the ways in which they are putting their faith into action - living out integral mission in their communities.

- Helping people grow better vegetables or raise livestock, to improve health and provide income.
- Working with widows, to improve livelihoods and reduce discrimination.
- Bringing together Interfaith Networks for Peace, to end violence and intolerance.
- Training churches and community groups in child protection.
- Providing care and support for families living with HIV and AIDS.
- Helping communities develop disaster management plans.
- Empowering women, by facilitating and supporting women's groups.
- Running non-formal education programmes, particularly for women.
- Raising awareness about human trafficking, and helping communities develop strategies to deal with it.



HOPE AND FREEDOM IN ACTION

How can the Light of Jesus' love bring hope and freedom in the place of fear and oppression?

As we approach winter, the fog begins. For several hours many mornings we are enshrouded. It feels as if there is nothing higher or beyond the morning fog. Sometimes these hours of haze remind me of something in our Nepali society. Some traditions and practices ensnare our people, all through life, and all through generations. They are not questioned. They are held and observed as sacred duties. We know that it is causing pain and distress to some people, but it is accepted in Nepal as "karma" the "will of the gods".

Some segments of society, such as Dalits (the low caste), don't have free access to drinking water when thirsty. The tap may be just a stretch of the hand away. Tragically, his touch will pollute both the tap and the water. But thank God for the new times, new awareness among our people. The old rigid practices are being questioned and repaired, or even rejected.

Women too have a bad deal in numerous villages. With her "karma", her life begins in vulnerability,

with various adversities and unfair treatment early in life. In her time of difficulty every month, she may be segregated from the family and literally locked up in the cowshed for several days, denied normal human contact. It is worse at the time of child birth for both mother and baby: they are banished and rejected, again in the dirty cowshed. Near to Christmas, we think of the Son of God, the Light of the World, who chose an ordinary cowshed for his birth.

UMN stands committed in this country, Nepal, to bring love and acceptance for those who suffer discrimination and rejection, to give them Hope and Freedom. By the grace of God, UMN continues to move forward with a firmer will, to empower the weak and the unloved. Our hope is that this nation will rise above the fog of ignorance and see that God has made the world equal, as well as good.

Vijeta Manaen
Communications Advisor



IT'S NOT A CURSE FROM GOD!

Sharmila, a mother of three, was humiliated and mistreated by her in-laws and the villagers in Mugu. In fact, her husband sent her back to her parent's house. This had been a happy family until the birth of her second daughter Samjhana, who was born with a cleft lip. Everybody called this baby an evil child and accused the mother of bringing a curse from God. Helpless, Sharmila carried her little one and left for her mother's house. The baby's health started deteriorating and she was taken to the district hospital. To save the child's life, the doctor referred her to a bigger hospital outside the district. But Sharmila had no money. One of her uncles suggested Sharmila ask DARRDO (a UMN partner working for people with disabilities) for help.

After three months of treatment in Kathmandu, Sharmila and her daughter returned to the village with a proud smile. The family, seeing the little one with no cleft lip, warmly welcomed her. The lost love and happiness in her family was restored.

These days, Sharmila actively advocates for the rights of children with disabilities in her village. She tells parents of children with a physical disability: "It's not a curse from God to give birth to a disabled child. They have the right to live like normal children in their community."

Paul Chhetri
Cluster Team Leader
Mugu



Sharmila and Tilsari have **new hope**, as their communities **break down cultural repression**.



Sharmila and her daughter are accepted back in the village and can now **live with dignity**.



UMN's work helps **resolve conflicts** and **brings peace** to families and communities.

NO, I WON'T!

Forced marriage still exists in Rukum. According to this practice, a man physically forces a woman to become his wife without her consent. Tilsari BK, who was widowed at the age of 25, is an active member of a widows' group in Ransi village. Ekhman Kami, 35, from a neighbouring village, recently tried to take Tilsari away to make her his wife. He used physical force to take her to his home, but she refused and fought back.

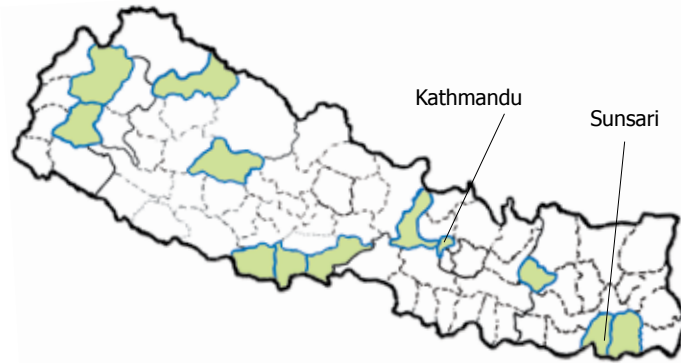
She shared this case with her widows' group. Three of the group members, Muli, Rampura and Junmaya, who have received training on mediation from UMN, were assigned to help her. They arranged to meet the man separately, and then later together with Tilsari and other villagers. The issue was handled and discussed carefully, as they

were taught in mediation skills training. Ekhman realised that he had been wrong, and asked for forgiveness. He also made a commitment not to do this to any woman in the future.

Tilsari says that now she has no fear, as there are group members to support her. Muli Budha happily said, "I used my skill of mediation that I learned from the training, and I am now more confident in doing more as a mediator."

Durga Bahadur Sunchiuri
Programme Officer, Peacebuilding
Rukum

CLUSTER CONNECTION



Sunsari
Region: Terai, Eastern Nepal
Population: 648,045
Life Expectancy: 60.5 years
UMN Team Leader: Bal Kumari Pun Rai
Number of staff: 13
Number of partners: 12

Development Needs:

- Employment opportunities for young people
- Awareness about Health, Sanitation, Nutrition, and HIV & AIDS
- Livelihoods



Meet Bal Kumari

I joined UMN in 2005 as a Cluster Team Leader for Sunsari Cluster. I have always wanted to experience development work in a Christian organisation, so I feel truly blessed to have got this opportunity.

“Cluster Team Leader” is a challenging position. The society and the team members look up to the leader. However, this helps me grow in my work. My current responsibility is to provide leadership and guidance to all the cluster programmes, to encourage the team members, and to help create a teamwork environment. I want my team to work in freedom. It is rewarding to see my team members work hard and achieve impacts in different areas.

It is blissful to work with different partners and communities. It is amazing to see HIV-infected widows live dignified lives, to hear of people being free of natural calamities and live safer lives, to meet people who lost everything and are now involved in income generation activities, and staying hopeful.



Bal Kumari Pun Rai
Cluster Team Leader

Moreover, I am looking forward to the challenge of the new Child Centred Community Development Project, due to start in Sunsari soon. I want to see the Village Development Committee we work with become a model community for many others. Please pray for us as we continue working for the poor and the marginalised communities in Sunsari.

Meeting Preeti, Finding Love



Outcaste, homeless and landless, Durga Khatbe lost her husband five years ago. In Nepal, it is difficult to live as a widow. Durga had to provide for her three sons. Two years after their father’s death, Sailesh, her youngest, got sick. She became bitter when she knew that Sailesh, her middle son Kamal, and herself were HIV positive. Durga has been living with HIV for more than five years now. Her husband’s family had no sympathy for Durga and her children. Her brother-in-law told all of the villagers about Durga’s sickness, and her children then became “untouchable”. Everyone treated them badly. Even her parents-in-law chased them out of their home. “My life has changed after meeting Preeti,” says Durga. Preeti (her name means “love or affection”) works for Naba Jiwan Samaj Sewa (NJSS – New Life Service Organisation), a faith-based UMN partner.

UMN’s Christian Family Life Education (CFLE) programme brought unity between the young Christians in Sunsari. In co-ordination with these young people, NJSS helps provide financial support to poor and marginalised families like Durga’s. “The love of Christ and our hope in him compels us to help people to personally experience hope and freedom,” explains Bimal, co-ordinator of NJSS. NJSS has been raising awareness about HIV & AIDS in villages. Durga’s villagers, now understanding more about these conditions, are more loving towards her family. Together with Christian young people from Sunsari, her villagers helped Durga build a home. Durga is a hard-working person. She rents land to grow food for her family. At times, she goes to glean leftover grains for them. She has made a big container where she keeps the collected grains. She is also busy taking

care of two goats, provided by NJSS.

Recently, Durga has started taking Anti-Retro-Viral medicine. At times, when she is in pain, she takes a rest from all her work. Every morning, she asks God to give her a longer life, to at least allow her to live till her sons become independent. “We were homeless, helpless and jobless, but now we have courage and are hopeful for the future. We believe that these are gifts sent by God. Thank God!” says Durga.

Pratiksha Khanal
Communications Intern

Please pray:

- That women in Sunsari will experience free and hopeful lives. Women are victims of domestic violence, girl trafficking, rape, and other similar abuses. There is a big need to campaign for women’s rights, awareness and empowerment programmes.
- That God may give wisdom and protection to Bal Kumari and team as they work together with partners, and help find tactful ways of solving various challenges.
- That the Child Centred Development Project will indeed be a model programme for many villages.

UK Conference

Once again, this year the UK Nepal conference was a great success. The joint conference, organised by INF UK in conjunction with UMN, drew over 150 people to the Swanick Conference Centre, for a long weekend of fellowship, updates and prayer for Nepal. Steve Aisthorpe, the main speaker for the event, focused on the centrality of love to the character of God, and the implications of this for our lives and our work. Seminars were held on a range of issues, including the UMN Vision and Strategy, UMN's work in the far West of Nepal and climate change in Nepal. On Saturday, Nepalese from the local area joined the event and we had a time of fellowship with



communion, and then a fantastic daal bhat meal cooked by a local Nepali chef - a real treat for those who no longer live in Nepal.

The next conference is scheduled for 26-28 October 2012, in Helvoirt, Holland. Hope to see you there.

UMN Annual Celebration

From 17-19 October, UMN held its Learning Review in Bhaktapur Guest House. Learning Review is a time when all UMN staff gather to share, learn, and review their work. As always, this was a productive and a refreshing time for all. Three days of Learning Review was followed by UMN Staff Celebration Day. All were gathered for fun activities, presentations, UMN Awards and a cultural program. Everyone thoroughly enjoyed the Scottish dancing! David and Ann McConkey (left, in photograph) were awarded a long service award for their 25 years with UMN by Board Member Rebecca Sinha.



Trauma Healing

Women's groups in Sunsari and Kathmandu are able to sit together and talk about their problems, struggles, and challenges, and solve them together. A community in Sunsari, where many were displaced and traumatised by a flood that hit them a few years ago, are beginning to have higher self esteem and become more united.

This is what Asha Devi, a participant, said about the changes in her life: "Earlier I was shy to talk with other people, but after attending the trauma healing exercise, I have gained the confidence to speak out."



Asha Devi



and be UMN's friend

www.facebook.com/umnnepal



Is that me?



UMN's Communications Team had the opportunity to visit Abishek's village recently. This boy and his grandma were on the cover of the last issue of *UMN News*. Abishek has cerebral palsy and is doing great with regular physiotherapy. He loved seeing his picture!

Calendar

"Transforming..."

UMN's new calendar for 2012 features 12 eye-catching photographs showing how UMN is helping to transform people's lives, families and communities.



A unique Christmas gift, and a great reminder to pray for UMN throughout the year.

Price: USD/AUD/CAD 5, GBP 3, EUR 3.50 plus postage

Christmas Card

Give your Christmas Greetings a thoroughly Nepali flavour this Christmas, with our attractive Christmas cards. All profits go to support UMN's work. Available in packs of 10, with envelopes.



Price: USD/AUD/CAD 5, GBP 3, EUR 3.50 plus postage

Annual Report

Celebrate with us UMN's achievements and impacts over the 2011-2012 financial year. Read encouraging stories about people and communities who are enjoying a fuller, more abundant life as a result of our work.



Print copy: Free, but we would appreciate a donation towards printing and postage. OR read it online at www.umn.org.np/annualreport

Who's Who?

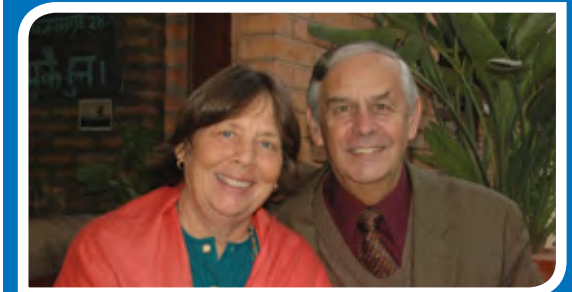
Paul Hagen
Integral Mission Advisor

In 1951, the year King Tribhuvan helped Nepal break free from the Rana regime, my parents brought me to Darjeeling, India, as an eight-month-old baby. There, Nepali Christians wanting to help people in that New Nepal asked my father to train them as missionaries. The Darjeeling Hills Bible School he started in 1954 taught Bible, literacy, health and farming. One of my earliest memories was being chased by a cow that had broken free from the demonstration farm's electric fence. I grew up praying with my family for the Nepali people and DHBS graduates working in Ampipal, Pokhara, Tansen and Kathmandu.

I married Becky Ruohoniemi, who also grew up focused on Nepal. Her father trained Nepalis in administration in UMN's Shanta Bhawan Hospital, and Development Consulting Services in Butwal, and urged people into public health as he developed UMN's South Lalitpur Community Health Programme.

We came back to Nepal in 1978 with the International Nepal Fellowship and worked in Leprosy and TB control, and then integrated community health until 1992. Arriving in Surkhet, Becky wondered how we could bring the freedom Jesus offers to all those people. She heard Jesus reply, "Why not ask me?" We did, and it has been such a joy to come back and see what God has done. One example of hope and freedom resulting from prayer and caring interactions is Tilka, a woman from the marginalised Tharu community, who worked in our home. Last year, her grand-daughter received a scholarship for having the highest 9th class test results in Rupandehi district.

Now back in Nepal as Integral Mission Advisor for UMN, my goal is to help people understand the worldview inspired by the love and teaching of Jesus, that resulted in the work of UMN and INF in Nepal.



Paul and Becky Hagen



JOIN US

UMN's work to ensure that all Nepalis can live a hope-filled life, free from bondages, respecting themselves and others, depends largely on our staff teams of Nepali and expatriate professionals. There are many opportunities to serve in Nepal with UMN, sharing skills and demonstrating God's loving concern for all people, particularly the poorest and most vulnerable. On this page, we list just two of our most urgent needs.

If you are interested in any of the positions below, or if you would like to ask about other opportunities for expatriates within UMN, please contact Anne Penn at expat.recruitment@umn.org.np to learn more. Please send your CV or resumé with your email.

All advisor posts involve mentoring, coaching and training Nepali staff and partners.

HIV/AIDS ADVISOR

(Kathmandu-based with travel to other areas)

Many communities in Nepal suffer from HIV and AIDS infection and together with it, humiliation and discrimination. HIV-infected children are sent away from school and many cannot afford to buy vital medicines. If you're a health professional who has experience in prevention, care and treatment of HIV and AIDS, you could take up the challenge to make a difference in Nepal.

Please note: Expatriate team members do not receive a salary or remuneration of any kind from UMN directly, but are self-supported volunteers or supported by a "sending mission organisation" or church in their home country that provides for all their financial needs during their assignment.



ADVOCACY/CLIMATE CHANGE ADVISOR

(Kathmandu-based with travel to other areas)

While rich nations squabble about carbon credits and emission targets, the poor in countries like Nepal are already suffering the effects of climate change. Now is the time to speak up for their rights, and help them build a viable future. As part of UMN's Advocacy Team, we are looking for an advisor with experience in advocacy or public policy work, and a sound understanding of climate change issues, to play a vital role in helping shape UMN's response to climate change.

Please visit www.umn.org.np for more information about opportunities to serve in UMN.



PRAY

Some cultural and religious practices in Nepal are so strong that many families and communities are trapped in hopeless situations. Violent marriages, traditional practices that bring suffering and bitterness, discrimination against those who are born with disabilities. Please join us in prayer over these issues raised by our Cluster Staff.

RUPANDEHI



Recently in a village in Rupandehi, a mother and her child were beaten severely and kicked out of their home by her husband and in-laws. Hurt and helpless, they arrived at UMN's partner's office. This organisation is now advocating for her rights.

In many parts of Nepal, early marriage and the dowry system is still a strong practice. A girl has to be married off and sent to the groom's house with a big dowry (usually on demands from the groom's family). The new bride is likely to be physically mistreated by the groom's family if the dowry is less than expected. When girls marry as early as 14 or 15, they not only lose the opportunity to continue their schooling, but they are also vulnerable to health complications involved in early childbirth. The practice of making an early marriage agreement between the families of baby boys and girls, and demanding wealth from the girl's family while the girl is barely an infant, still exists too.

Please pray for our partners working against gender-based violence and trafficking in Rupandehi, as they strive to make changes in unjust cultural practices against women so that they can bring new hope and freedom.

Ramesh Thing
Integral Mission Officer

BAJHANG



In Sunikot VDC, three hours' walk from the district centre, one water source in particular stands out as a symbol of the caste discrimination that still exists in the area. Side by side, two water spouts gush with clean water. However, the two spouts look quite different: the one on the left is carefully finished with smooth cement and the other, smaller one is crudely built of rough stones.

The Dalit (low-caste) people of the area are not allowed to use the cemented tap; they are restricted to the other. In this case, the outflow of both goes into a common pond for animals. In other locations, the animals belonging to all castes drink at the taps of the Dalit people. This in itself makes a statement about the relative status of Dalit people and animals.

People recognise the discrepancy in the quality of the two taps, but they say that the water is basically the same. At least the Dalit tap does not dry up any sooner than the other. A local official, when asked why two taps were needed, responded with concern for "cultural sensitivity" and a vague hope that the situation would change gradually over time. The Dalits themselves largely accept their lot, or feel unable to confront the high-caste majority with the injustice of the situation. In this case, however, "separate" can never be considered "equal".

Please pray:

- That all the people of Bajhang would recognise the discriminatory attitudes that need to change, and develop a common will to remove the symbols of injustice that still exist.
- For the UMN partners working in advocacy for all marginalised groups – that they would know how to address issues of justice and dignity without inflaming tensions.
- For the Dalits of Sunikot to realise where and how they can begin to take a stand for their basic rights as human beings, made in the image of God.

Tim Ruohoniemi
Livelihoods Advisor



TELL OTHERS

Help us share what God is doing through UMN in Nepal, by becoming a UMN Ambassador. You can do as little or as much as you like! Visit www.umn.org.np and click on UMN Ambassadors to find out more.

This Month's Challenge: Tell others about UMN's Christmas Appeal, and raise funds to create more opportunities for Nepalis from poor communities to earn a living. See page 15 for details.



GIVE

People in Nepal are hungry for hope – hope for a better life. Your gift can help bring hope and freedom to the many poor and struggling people in Nepal.

You can designate the kind of work you want to support – from children with disabilities to people who suffer discrimination and rejection (pages 6-7), HIV care and prevention (page 9), or work against gender-based violence and trafficking (page 13). Or you can direct your support to one of our clusters, like Sunsari (pages 8-9).

DONATE ONLINE

www.umn.org.np

Give via credit or debit card from anywhere in the world. For UK donors, this site offers tax-efficient giving.

INTERNET BANKING & MONEY TRANSFER

Set up a payment or monthly standing order to transfer funds.

UK & EUROPEAN CURRENCIES

Pay to: **United Mission to Nepal**

Sort Code: **60-91-99**

Account Number: 10078177 (Sterling account)
10615512 (Euro account)

US & NEPAL CURRENCIES

Transfer or wire to:

Standard Chartered Bank Nepal Ltd.

PO Box 3990, Nayabaneswar, Kathmandu, Nepal

Account Number:

Swift Code: SCBLNPKA

01-0488798-51 (USD account)

01-0488798-01 (NRS account)

MAIL DONATIONS

Post directly to Nepal

Make a cheque to *United Mission to Nepal* in Euros, Sterling, Australian, Canadian or USD

Mail to:

Finance Team (33), UMN

PO Box 126

Kathmandu, Nepal

TAX - EFFICIENT GIVING

United States

Make cheque payable to
"Hospitals Revitalisation Programme
UMCOR #982168"

with a note that it is for UMN.

Mail to:

Cherian Thomas, MD
Executive Secretary, Health and Welfare
Global Ministries U.M.C.

475 Riverside Drive, Room 330
New York, NY 10115

Australia

Mail to:

Mrs. Marlene Stewart
Finance Officer

PO Box 231, Bayswater VIC 3153
17/653 Mountain Hwy, Bayswater, Australia

Make cheque payable to

"Interserve" with a note that it is for UMN.

OTHER OPTIONS

Contact fin@umn.org.np

- For advice on leaving a bequest to UMN
- For instructions for UK tax-efficient giving by post
- To designate your gift for a certain cluster or area of work

Give an Opportunity this Christmas!

Use the enclosed envelope to send a donation to UMN's Enterprise Development work, and make it possible for someone in Nepal to earn their own living.

We don't give gifts – WE GIVE OPPORTUNITIES!

CHRISTMAS APPEAL 2011

More than two thousand years ago, a new star appeared in the sky over Bethlehem. People were amazed – what could it mean? It meant the coming of Jesus, God's greatest gift to the world.

It meant the chance for everyone, no matter who they are or where they live, to feel the touch of God's love, and be welcomed into his family.

UMN serves the people of Nepal in Jesus' name, and wants to open up opportunities for those who are the least in the eyes of others – those who struggle with poverty, discrimination, and disability.

People like Tara, whose name means "star". Tara lost much of her hearing following a sickness when she was just two years old. An operation when she was 15 didn't help, and her family was too poor to afford a hearing aid. With no special assistance at school, she failed her exams and could not continue her education.

Tara's life changed when a UMN partner, Nepal Chelibeti Disabled Women's Society, offered tailoring training. She completed the training and, with help from UMN, set up a small tailoring workshop in her home. Now, at 25, Tara makes a good income for herself. "Tailoring has helped me be independent," she says, confidently. "I want to be the best tailor in the village!"

For people like Tara, giving an opportunity like this is a powerful statement that God cares about them and wants the best for them.

Be a star! Help give opportunities this Christmas, through UMN's Christmas Appeal. We'll allocate your donation to one of our income generation programmes that enable people to earn their own living. And we'll send you a star to hang on your Christmas tree, a reminder to thank God for the opportunities you've had, and to pray for those who need a little help.

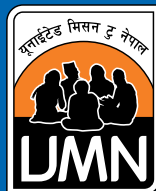
To find out what your donation can achieve, visit www.umn.org.np/christmas





Put your hope in the Lord, because his love is constant, and he is always willing to save.

Psalm 130:7



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