



# UMN News

Issue 36 | September 2012

## Transforming...



## ...THE IMPACTS OF CLIMATE CHANGE



## Dear Friends,

In this edition of **UMNews**, we look at the issue of climate change. This is a justice issue. Nepal contributes virtually nothing to the annual global emissions of greenhouse gases (**0.025%**), but is severely affected by it. As so often is the case, the poor bear the consequences of the activities of the rich.

This year, the pre-monsoon season has been one of the hottest on record, part of a trend of gradually rising temperatures. Increasingly unpredictable rainfall and glacial melting are other impacts of climate change in Nepal. While academics and governments continue to debate about whether climate change is human-induced and what should be done about it, people in Nepal and across the global South suffer the consequences every day – reduced crop yields, greater risk of hazards such as flooding and drought, and increased health risks. All aspects of the lives of those we serve are affected, and thus all aspects of our work in UMN.

It's easy to be overwhelmed by this issue. What could we possibly do that would make a difference? This **UMNews** shows what can be done to help communities adapt to and minimise the risks from climate change. We need to support these kinds of activities.

But we also need to take the biblical mandate to care for Creation seriously ourselves. We need to make changes in our lives – turning the heating down and wearing an extra jumper, cycling or walking rather than driving, changing the light bulbs. These are small things, but when we do them together, they have significant impacts on the root cause of the problem. As Christians, we should be at the forefront of the growing movement to reduce the negative impact we have on the Earth, and the suffering that results from this, through lobbying and advocating, praying and giving, but also by changing the way we live our own lives.

  
**Mark Galpin**  
Executive Director

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# MAKE SOME NOISE...

## DEMAND REAL ACTION AGAINST THE IMPACTS OF CLIMATE CHANGE

The Rio+20 Earth Summit (UN Conference on Sustainable Development) has just ended (22 June 2012). The Summit's document, called *The future we want*, renewed commitment to mainstreaming sustainable development at all levels, integrating economic, social and environmental aspects.

Nepal is the fourth most vulnerable country to the adverse effects of climate change, and the least developed. Glacial lake outburst floods (GLOFs), erratic rainfall, landslides, pandemic diseases, crop failure and hunger all threaten the country. Yet Nepal emits only 0.025% of the total global greenhouse gas emissions. Most people think of low-lying countries as being particularly at risk, but global warming hits mountainous countries hard as well. Prime Minister Baburam Bhattarai raised the issue of sustainable mountain development during his speech at the Conference.

Climate change has a high human cost, right now. The people living beside the Seti River had their homes swept away as a result of a GLOF in May this year. Fourteen people died, and 50 are still missing. As I write, farmers are waiting anxiously for sufficient seasonal rainfall to plant rice and maize, crops they need to feed their families. Climate change affects everyone, but strikes the poor hardest of all.

As a signatory to the UN's *Framework Convention on Climate Change*, Nepal is committed to help reduce global warming. Nepal has formulated climate change policies which look quite impressive on paper, but in fact there is little action or commitment. All these plans and policies need to be implemented, primarily by the government, but civil society has a huge role to play as well.

Hand in hand with communities, UMN is implementing programmes to counter the impacts of climate change, helping build the capacity of partners and communities to adapt to, mitigate and avoid its impacts. We also contribute at national level, raising awareness about the impacts of climate change and advocating for action from the government. UMN participates in national and international networks, forums and working groups, where we offer our expertise and support to make some noise...

Without it, the people of Nepal, especially the poor, cannot move towards fullness of life as UMN envisions it.

**Arun Belbase**  
Advocacy Advisor



# SEEING THE WOOD AND THE TREES

Just 60 years ago, Nepal boasted 65,000 square kilometres of forest – nearly half of the country. The forests provided habitats for animals, as well as timber and non-timber products such as roofing thatch and medicinal herbs. By 1988, forests covered just 30% of the country.

The increasing population was the main reason. In the fertile southern plains, forests were cleared to satisfy demands for agricultural land. In the hills and mountains, where timber is the only practical fuel for most families, forests have been relentlessly harvested for wood for heat and for cooking. About 80% of Nepal's 28,600,000 people rely on the forest for daily timber.

Of Nepal's miniscule contribution to global warming, a significant proportion is the result of deforestation and using timber for fuel. But apart from this, there are more immediate environmental, economic and social impacts.

In this mountainous, geologically unstable country, with its annual rainfall crammed into an intense monsoon, denuded slopes are a recipe for disaster. Every year, landslides cause devastation, ripping away roads and other infrastructure, destroying villages and farmlands. From 1995 to 2010, the number of fatal landslides in Nepal increased dramatically. Other factors, like population increases and land use changes, also contributed.

As well as stabilising slopes, forests provide other resources. Villagers depend on them for fodder for animals. Non-timber products like medicinal herbs, daphne bark for lokta paper, and bamboo and cane for furniture and crafts have been useful income supplements for many families. Women and children bear the brunt of collecting timber, fodder, and non-timber forest products. With forests receding, this task takes more time, reducing time women can spend on more productive activities, and study time for children. "When I was just married, the forest was nearby. Now-a-days, we have to walk for almost three hours to reach the forest," says Dhanilag (UMN's *Fullness of Life* DVD, 2011).

Deforestation can be addressed in two ways. Firstly, the amount of timber taken from forests can be reduced. Given Nepal's tiny contribution to greenhouse gas emissions, this won't have a perceptible impact on global climate change. But it will have other benefits, such as reducing erosion and landslide risk, and saving women's time. Secondly, planting trees now can ultimately replace the forest already lost. Careful, systematic tree planting stabilises slopes, re-establishes habitats for plants and animals, and provides a sustainable source of timber. UMN has been working with some of its partners to do both.

**Lyn Jackson**  
Communications Director

## Cleaner cooking

A line of women, backs bowed under a load of fuel wood, is a common sight in Nepal. In homes, open fires consume the timber, and create a smoky, dirty environment. For many years, UMN has been working with communities to develop stoves that cook more quickly, use less wood, and funnel damaging smoke outside.



In Rukum, 289 metal stoves are being used by grateful housewives. They report timber savings of up to 60%, meaning fewer trips to the rapidly disappearing forests, and a cleaner environment. Cockroaches, which used to plague households (rampant in bedding and even appearing in shirt pockets!), have largely disappeared.

In Dhading, nearly 800 clay cooking stoves have been installed. Poor women have been taught to install the stoves to earn an income. Santu has earned about NRP 30,000 (USD 340), installing 150 stoves. "Now, instead of three trees per year, households where I have installed a stove need only one tree per year!" she says proudly.

## Biogas and beans

Back in the 1970s, UMN pioneered the use of animal manure to produce cooking gas in Nepal. Many other organisations now use this simple technology. Last



year, UMN's partner in Dhading installed 24 domestic biogas plants which use a mixture of human and animal waste. A side benefit is improved sanitation, as the plants are attached to household toilets.

Laxmi Maya Ghale says: "When we started to use the biogas plant, we saved time, because we didn't need to collect firewood. We could use this time for other work, like kitchen gardening. Also, my children can study more. This year I have grown 25 kg of dry beans using the slurry from the biogas plant, from which I earned NRP 3000 (USD 34)."

## Green Ambassadors

When young people develop a passion for protecting their environment, all kinds of change is possible. This is the thinking behind UMN's Green Ambassadors project. In Doti, Rukum and Dhading districts, students are mapping vulnerable slopes near their schools, and planting appropriate trees after consultation with local experts. This practical element in their science/environment course will hopefully encourage them to be future environment crusaders.

"Every student is responsible for the sapling that they planted," explains Hare Ram Rijal. "In three years' time, this slope which looks so bare now will be green. Today's Green Ambassador can be tomorrow's leader in the village, to preserve the environment."

Exactly. Improved cooking stoves and biogas plants have immediate benefits as well as longer-term prospects of forest protection. But in the changing attitudes of young people we see the gleam of hope for the future, a renewal of Nepal's forest heritage, a tiny but determined blow against global climate change.



“THE BEST TIME TO PLANT A TREE WAS 20 YEARS AGO. THE NEXT BEST TIME IS NOW.”



# CLIMATE CHANGE ADAPTATION IN ACTION

## What can a Nepali village community do to adapt to the impacts of climate change?

More than 40 people died and many more went missing in Kharapani Village near Mt Machhapuchhre when the Seti River flooded suddenly on 5 May 2012. Houses, crops, livestock and infrastructure were damaged. Experts discussed constant rainfall, snow avalanche and a landslide that blocked the river, but the words on everyone's lips were climate change.

Around the world, everyone is concerned about climate change. People in rural Nepal have been experiencing unprecedented changes in the weather. This year, farmers were not able to plant their rice till the first week of July, as there was insufficient rainfall. In their eyes, something is going wrong with the atmosphere. Is this climate change?

Rural people are already experiencing the adverse effects of climate change, like increases of temperature, irregular rainfall, different diseases in animals, new insects in plants and crops. Flash floods have taken away the lives and livelihoods of many people. Collecting drinking water from natural sources has become more difficult, and people again say it's due to climate change.

Since many local people feel they are already suffering from the negative impacts of climate change, they have taken a keen interest in activities designed to adapt to it, whenever they get an opportunity. Nepali farmers are combining indigenous knowledge with new ideas, and are determined to adjust to the changes.

**Binod Awale**  
Risk Management Advisor

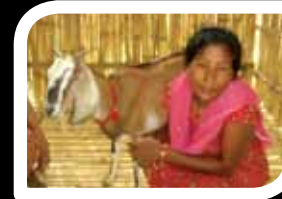


### GOATS: HIGH AND DRY

Moving from one place to another was a frequent experience for the landless people of Bandevi, as each year since 1997 floods have forced them from their homes. Now they have shifted to Itawa, a slightly higher location.

The move definitely made their lives safer, but did not address their livelihood needs. Then UMN's partner Bikalpa formed goat-raising groups, and provided technical training. To protect the goats from regular floods, a community shed was built 90 cms above ground level. Initially, nine members will start with 15 goats.

This new initiative was exciting for the landless people who started to see their dream of self-reliance come true – something which they never expected in their flood-prone area.



**Manoj Kaphle**  
Senior Programme Officer

### DOWN ON THE FARM

In various projects around Nepal, UMN's partners are supporting farmers to develop more resilient practices. To overcome outbreaks of disease and insect attack on crops, farmers have been trying out locally-made pesticides using plant materials and urine. Improved composting, including vermi compost (manure produced by earthworms), also helps minimise chemical fertilisers, bringing back natural nourishment to the soil.



Depletion of natural water sources, especially in hilly regions, worries farmers. Multi-water use systems, drip irrigation, and installing cement and plastic tanks help optimise use of available water. New resilient crops can cope better with excessive temperatures, irregular rainfall, and new insect pests.

### SALT OF THE EARTH!

Kabita Tamang farms with the skills she learned from her forebears. Unfortunately, her sloping, infertile land yielded little, in spite of all her efforts.

Kabita was trained in Sloping Agricultural Land Technology (SALT). Afterwards, she planted grasses and shrubs on her 3 ropanies (1500m<sup>2</sup>) of land, to protect it from erosion. UMN's partner, HIMS, provided more training in growing vegetables on sloping land.



The plants are growing well and producing nutritious fodder for Kabita's goats. Now that top soil nutrition is no longer being eroded away, she has increased her grain production and is growing other green vegetables. She is very happy with her greener, more productive environment.

**Silas Tamang**  
Executive Director, HIMS Nepal



Farmers are seeking ways to **adapt to climate change** and improve **productivity**.



Goats and improved crops ensure a **secure livelihood** for farmers, in a **sustainable** way.

# CLUSTER CONNECTION



**Welcome to UMN's Sunsari Cluster: two flat, fertile districts – Sunsari and Morang - located on the plainland between Nepal and India. As one of the key food-producing areas of the country, it is very vulnerable to variations in rainfall and temperature. Several large rivers snake their way across the countryside, making floods a constant risk during the monsoon.**

UMN and its partners have been using a range of strategies to raise awareness, build resilience, and assist communities to adapt to weather changes, as well as prepare for and mitigate the effects of disasters. Local Disaster Management Committees and Taskforces have been formed; potential hazards have been identified and prepared for; and various agriculture projects are promoting use of compost, integrated pest management and resilient crop varieties.

## COMBATING CLIMATE CHANGE IN SUNSARI

**Community Development Forum Nepal:** LIGHT Project – disaster preparedness and management. See *Banking on trees*, over page.

**Chandra Mukhi Club and Sundasr Samaj Nirman Samuh:** Climate change awareness raising and adaptation; integrated pest management; promotion of compost and bio-fertilisers.

**Participants Mobilisation Centre:** Climate change awareness raising and adaptation; compost and bio-fertiliser promotion; flood recovery and the promotion of appropriate crops – see *Reviving hope*, below.

**Brethren in Community Welfare Society:** Climate change awareness and mitigation; community sanitation; embankment construction; tree planting. See *Climate change: a Christian response*, over page.

## Reviving hope

Imagine if, having survived the terror of a severe flood, you returned to find your home gone and your farmland, your only source of livelihood, buried under almost 2 metres of sand. This happened to farmers in Sunsari in 2008, when the Koshi River broke its banks and turned fertile farmland into a white wasteland.

Bhikahari Mandal has been participating in the REVIVE project, a programme to help farmers find ways to grow alternative crops, and, at the same time, regenerate the land. Bhikahari and his neighbours dug down through the sand, filled the hole with compost and planted watermelons and vegetables. A year later, the sandy wastes are covered with green, and Bhikahari has sold his crop for a substantial profit.



*A year ago, this land looked like a desert - see cover photo.*

## Banking on trees

The Chisang River floods every year, damaging land and crops and villages. Hari Prasad Kafle says the river was only 40-50 metres wide when he was 14. Now it is 200 metres across. Dense forests used to cloak the Siwalik Range above the river, but now there are just bare slopes and settlements. Deforestation, intensive land use and population growth have exacerbated the impacts of unusual rainfall patterns and drought.

CDF Nepal began embankment construction in 2003, with the support of local government agencies. Krishna Maske, a community member, donated 2380m<sup>2</sup> of land for planting seedlings. Now, big trees protect the land and crops of 250 households.

Last year they constructed four spurs in high-risk areas of the river bank. The community received NRP 281,000 (USD 3425) from CDF Nepal, about half the total cost. Other local organisations also supported this effort, and the community provided labour. Community members contributed 9 metres of their own land along the embankment, where they planted more trees.

Local Chandra Lamsal said: "We could not sleep at night for fear of flash floods during the monsoon in previous years. We used to keep watch on the river, even at midnight. But we are free from such fear now, and sleep soundly."



## Climate change: a Christian response

Even pastors are talking about climate change. Twenty-four church leaders from 12 churches in Sunsari met recently to enhance their understanding about climate change, and consider God's commands regarding the whole of creation.

UMN's partner BIC organized the two days of learning, discussion and planning. Central to the discussion was a concern for the rights of poor people to live and earn a living. Participants planned activities that their

congregations could carry out in their own context, including tree planting and awareness-raising.

"Christians must know where they are heading," said Yubraj Shrestha, of Bethesda Church. "Taking care of the environment is a command God has given to us (Genesis 2:16). One sign of obedience is to follow what he said. Further, our God is Creator of all. He has taught us to cherish and care, not to tear down."

## Siren saves the day

Late one night, Iwa Raj Baral heard crashing noises outside his house. Peering through the window, he saw three large dark shapes – wild elephants! They were helping themselves to the corn, bananas and bamboo in neighbouring gardens.

As a member of the local Disaster Management Committee, Iwa Raj is used to thinking quickly. That very day, he'd received a hand-operated siren from UMN's partner CMC. As he cranked the siren, the high-pitched wail resounded round the village, and drew curious – and frightened – neighbours to his house.

Together they were able to drive off the elephants,

already disturbed by the siren, with stones and sticks. Although the siren was intended to alert villagers in case of flash flood or forest fire, the elephant episode proved to be an excellent awareness-raiser!



# NEWS

## Health Award for Tansen Hospital

An annual Health Awards ceremony was held at the Everest Hotel in Kathmandu on 22 July. This was sponsored by a national health magazine, *Swasthya Khabar Patrika*, and was broadcast live on Nepal TV. It was almost like a mini Oscar awards ceremony! Eight different people received an award to recognize their contribution to specific areas of health in Nepal.

"And the award for the Best Hospital goes to...United Mission Hospital Tansen."

It was a proud moment for Rachel Karrach, as the Tansen Hospital Director got up on the stage to receive the award from the Minister of Health on behalf of all the staff at the hospital, who work so hard. She was also able to share for a couple of minutes on live TV about the hospital and its work. We are delighted for all in Tansen and proud, also, that UMN's almost 60 years of service there was recognised.



## Christmas Cards & Calendar!

With Christmas right around the corner, don't forget to order your UMN Christmas cards and 2013 calendar! The Christmas card features an original piece of artwork specially commissioned for UMN by Nepali artist Ratan Ale and is available in packs of 10, with envelopes. The calendar for 2013 features 12 eye-catching photographs showing how UMN is serving together with Nepalis. A unique Christmas gift, and a great reminder to pray for UMN throughout the year.



## Congratulations!

Congratulations to Sadan Regmi, one of UMN's many scholarship students. Sadan, 15, lives with his uncle and aunt, Bhuneshwar and Bhuneshwari Upadhya, in Rukum District. He has just passed his School Leaving Certificate exams in the First Division (that is, with very good marks) and is looking forward to further study. Sadan's ambition is to be a Maths teacher.

## Carbon Offsetting

UMN has been measuring and publishing its organisational "carbon footprint" since 2008. Now the Leadership Team have committed to "offsetting" UMN's carbon emissions each year through new activities within Nepal. UMN already has experience of suitable projects for the offsetting and the preference will be for these to be expanded.

The calculation of the carbon footprint for the current year will be available in late July. Then the Programme Team will develop a project for the coming year which will offset these emissions. The project is likely to involve more of what UMN already does, such as improved cooking stoves or tree planting, and the costs will of course be borne by UMN itself.

## The Kingdom Story 26-28 October 2012



This year's combined UMN and INF Nepal Conference will be held from 26-28 October 2012 at Bezinningscentrum Emmaus (Emmaus Reflection Centre) in Holland. For more information and a booking form contact INF/UK on:  
T +44 [0]121 472 2425  
euroconference.2012@inf.org.uk

Alternatively, download a booking form from [www.umn.org.np/euroconference2012](http://www.umn.org.np/euroconference2012)

## Who's Who?

**Martin Butterworth**  
Senior Monitoring & Evaluation Advisor

When my wife Katrina and I joined UMN in 1997, the streets of Kathmandu were smothered in smog from old tuk-tuks and the clammy, damp air made us sick within days. Travel within Nepal was almost always by land, on an old government "Sajha bus" from Pulchowk. Nobody ever talked about "environment". Butwal, where we went to live, was green and almost traffic-free, just a handful of local buses and Indian utility vehicles. We used bicycles to get around, and still do.

After five years in Butwal, we moved to Kathmandu so that our two daughters could go to school. Kathmandu was a shock: noisy, expensive and dirty. But the tuk-tuks had been replaced by bigger, cleaner tempos and minibuses. Kathmandu's pollution, and rural deforestation, had brought environment onto the agenda.

After handing over my work in Butwal, I left UMN to work for an NGO involved with water supply and health. Katrina was UMN's Medical Coordinator, and seconded to Patan Hospital. Two years later, I returned to UMN. I enjoyed adapting my quality management experience to UMN's monitoring and evaluation of community development.

Now I see UMN adapting to a changing situation too, with environment as one of the big issues affecting the poor. For me, it's important that UMN and its staff remember we have great privileges, and therefore great responsibility – to help others sacrificially and restrain our own consumption of resources.

In Kathmandu, we can live with minimal environmental impact; a simple apartment and bicycles for transport. It's difficult when teenage daughters want to go out, but they use minibuses and the occasional taxi. I hope I can continue to contribute to UMN's demonstration of a responsible, accountable approach to development in the future.



and be UMN's friend [www.facebook.com/umnnepal](http://www.facebook.com/umnnepal)



# JOIN US

UMN strives to help all Nepalis, women and men, achieve a fuller and more satisfying life. There are many opportunities for expatriates from different countries to contribute their professional skills. If you would like to explore the possibilities of working with UMN, contact Ann McConkey at [expat.recruitment@umn.org.np](mailto:expat.recruitment@umn.org.np) to learn more. Please send your CV or resumé with your email.

There is an on-going need for TECHNICAL ADVISORS to work in our four areas of work.

## EDUCATION

The team works to eliminate barriers, enabling access to relevant education and recognising its value.

- Teacher trainers with experience in formal and/or non-formal education are needed.

## PEACEBUILDING

The team works with our partners to heal divisions and reduce discrimination and marginalisation. This includes work in the areas of anti-human trafficking, domestic violence, trauma counselling and encouraging gender sensitivity.

- Practical experience of working in a post-conflict situation would be helpful.
- Enquiries from social workers and counsellors with relevant experience are welcome.



Advisors are mainly based in Kathmandu with travel to rural areas. They work alongside Nepali technical staff helping and advising local NGOs (non-government organisations) and other partners in specific work to improve the lives of people in their area.

## HEALTH

We work to improve the health of poor people in Nepal primarily through involvement in community health programmes including HIV/AIDS prevention and education.

- Health professionals with community or mental health experience, midwives, and social workers would all have a suitable background.

## SUSTAINABLE LIVELIHOODS

UMN works in the areas of Micro-enterprise, Disaster Management, and Food Security to improve the well-being of poor and marginalised communities in some of our poorest regions.

- Agriculturalists, food technologists, nutritionists, animal health professionals can contribute.
- People with disaster management or mitigation experience are also valuable.

## OTHERS

- Development professionals with strong advocacy skills.
- Project managers who have a desire to build the capacity of Nepalese staff and local partner organisations.
- Qualified accountants, preferably with experience in the not-for-profit sector.

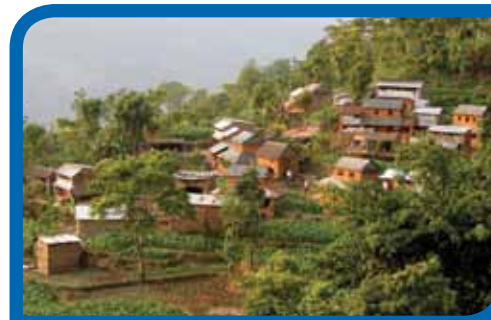
**NOTE:** Expatriate team members do not receive a salary or remuneration of any kind from UMN directly, but are self-supported volunteers or supported by a sending mission or church in their home country that provides for their financial needs during their assignment.



# PRAY

It's monsoon time here in Nepal, a time when farmers look anxiously to the skies, and travellers look anxiously at slippery, dangerous roads. So far the rain has been patchy – late in many districts and irregular throughout. During July, nearly 100 people died in a series of serious bus accidents. Please continue to pray for the safety of our staff as they travel, by road, by air and on foot. Pray also for these issues, raised by two of our Cluster Team Leaders.

## DHADING



Recently in Dhading, more than 6 VDCs (Village Development Committee areas) were affected by landslides. People lost livestock, livestock sheds and micro-hydros, and homes were damaged and some were swept away.

This came after a long period of drought. Vegetable farming, and especially maize production, was badly affected. Many animals died when dry maize plants caught in their throats. More than 80% of Dhading district suffered during the drought.

## PLEASE PRAY

- For Nepal's farmers, who are so vulnerable to changes in the weather. Their families depend on each year's crop for food, and for surplus to sell in the market.
- For UMN's partners working with farmers' groups – trying to improve agricultural techniques, develop organic pesticides and fertilisers, and help farmers market their products.
- For protection and safety from natural disasters, like landslides and floods. Pray for people who have lost possessions and loved ones.

## RUPANDEHI



The Terai (southern plains) region is geographically the lowest and the hottest place in Nepal. A month ago in Kapilvastu, 600 kgs of fish died in Buddi Lake because of reduced water levels. (This was the project featured in UMN's DVD *Fullness of Life*.) It was an unexpected tragedy for the community who were depending on the proceeds of the fish sales to fund community work.

The rain during the monsoon is irregular and the farmers are harassed by drought and erratic rainfall. Drought has affected seed sowing and plantation. Seed germination has decreased from 90% to 70%, according to local farmers. Recently, hundreds of houses in the Terai were affected because of heavy rainfall and flood, which has made lives even more difficult.

## PLEASE PRAY

- For our partner organisations who are supporting the community to adapt to the impacts of climate change, and the challenges that come with it in agricultural production.
- For wisdom to combat the situation at Buddi Lake. Alternatives of irrigation, or water supply from a near-by stream during the dry season are being considered. Pray that these plans will be successful.



# GIVE

**Want to strike a blow against climate change? Already changed your light bulbs, reduced your driving, and equipped yourself with cloth bags for shopping?**

Give a donation to UMN for one of our programmes addressing climate change issues – see this issue of **UMNews** for suggestions. You can specify where you would like your donation to be used, or just allow us to allocate it where it is most needed.

## DONATE ONLINE

[www.umn.org.np](http://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)

**18-0488798-10** (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 (36), UMN**  
**PO Box 126**  
**Kathmandu, Nepal**

## TAX-EFFICIENT GIVING

### UNITED STATES

Make your 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,**  
**USA**

### AUSTRALIA

Make your cheque payable to **"Interserve"** with a note that it is for UMN.

Mail to:

**Mrs. Marlene Stewart**  
**Finance Officer**  
**PO Box 231,**  
**Bayswater VIC 3153,**  
**Australia**

## OTHER OPTIONS

Contact [finance@umn.org.np](mailto:finance@umn.org.np)

- For instructions for UK tax-efficient giving by post
- To designate your gift for a certain cluster or area of work

**For advice on leaving a bequest to UMN, contact Bibhu Singh at [bibhu.singh@umn.org.np](mailto:bibhu.singh@umn.org.np)**



# TELL OTHERS

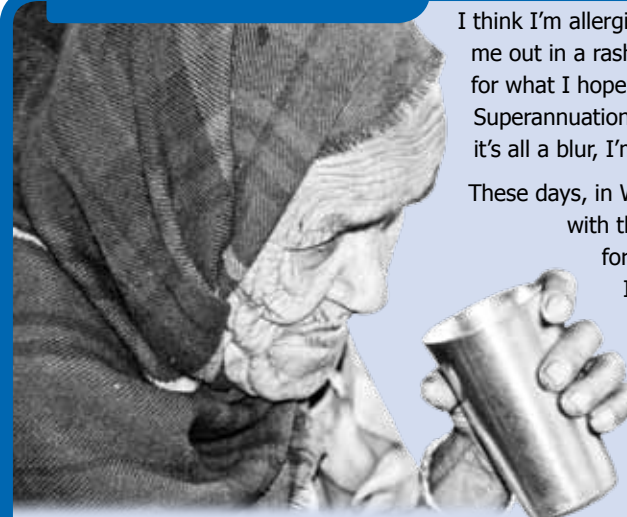
**This quarter, let's talk about climate change!**

Many people in Western countries are skeptical about climate change, or confused by the different views they hear and see in the media. Many don't want to accept that climate change is caused by human over-use of resources.

At UMN, we are not climate change scientists. But we live in or travel to villages, where we hear farmers talk about "something going wrong with the air". To them, the debate is irrelevant. They just know that things are changing, their livelihood is threatened, and they need help to adapt to it. So we respond, with the agricultural programmes, disaster management programmes, and reforestation programmes described in this edition of **UMNews**.

Please, try to share at least one story from this **UMNews** with your church, fellowship group or friends, and pray with us for the poor in Nepal, who have done little to cause climate change, but are the most affected.

## WILLING AND ABLE



I think I'm allergic to getting older. One thing that definitely brings me out in a rash is trying to cope with the complexities of providing for what I hope will be a long and reasonably secure old age. Superannuation, pension funds, investments and savings schemes – it's all a blur, I'm afraid.

These days, in Western countries, most people have to grapple with the challenge of making sure they've enough put by for the future. How much is enough? We don't know.

It's as though we're taking a bet on how long we'll live, working the odds, balancing cost of living increases against interest rates, property values and investment gains.

But as Christians, we want to be good stewards of the resources we have, under God. Conscious of our comparative wealth, we want to be generous and compassionate, supporting our sisters and

brothers in their battle against poverty, doing what we can to see that Christ's message of the Kingdom of God travels across the world, into the hearts and homes of people who desperately need it.

How can we balance the need to provide for ourselves, and the desire to share in obedience to God?

Leaving a bequest is one way. It means that the work of God's Kingdom here on earth, work that you care about, will continue to be supported by the resources you leave behind when your life is over. Your bequest to UMN, whether small or large, could help make possible a better education for children, income opportunities for poor women, clean water or access to better health facilities. It will show that Christians really do care about the poorest and most disadvantaged people here on earth, and demonstrate the love of God who promises to rescue the needy and comfort the oppressed.

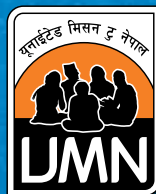
Changing your will to leave a bequest to UMN could be as easy as adding a codicil. We have included suggested codicils for some countries (UK, USA, Australia), but it is always a good idea to check any changes to your will with your solicitor. Please contact Bibhu Singh at [bibhu.singh@umn.org.np](mailto:bibhu.singh@umn.org.np) to find out more about leaving a bequest to UMN.

*Lyn Jackson*  
**Communications Director**



THE HIGHEST HEAVEN  
BELONGS TO THE LORD  
BUT HE GAVE THE EARTH  
TO ALL PEOPLE.

Psalm 115:16



*Fullness of life for all, in a transformed Nepali society*

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