

INSIDE: £20,000 EXTENSION FOR RWAMAGANA SCHOOL

VALUE OF MSAADA'S WORK HIGHLIGHTED BY NEW BANKNOTE

THE value placed on Msaada's work in Rwanda has been underlined by the country's new 500-franc note.

Msaada's two main areas of activity are a dairy cow project and a schools' programme.

Both of these activities are represented on the new banknote.

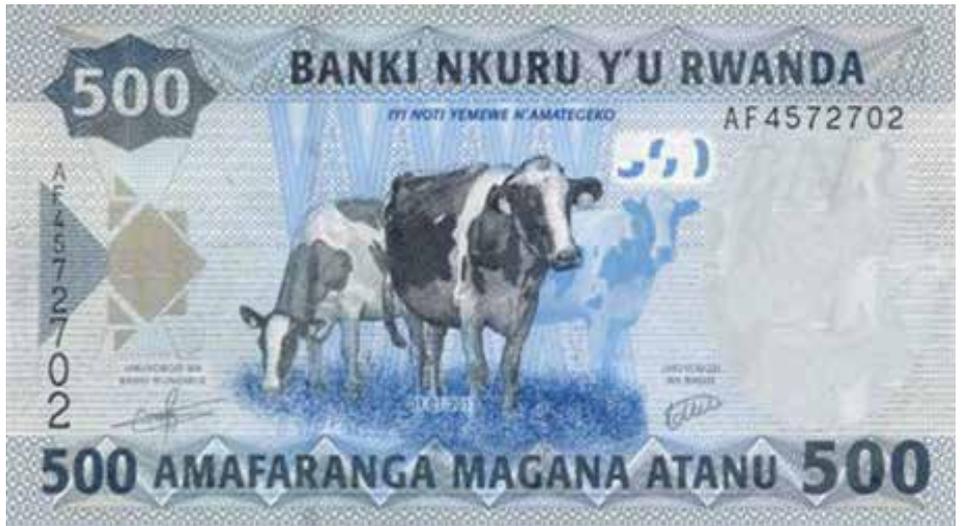
"Some of the principal features of the new note will be three exotic cows on the front face, to reflect the government's effort to eradicate malnutrition," explained Pichette Sayinzoga, Permanent Secretary in the Rwandan Ministry of Finance, "While on the back face, there will be four young students working with computers to reflect the government's efforts to promote education and technology."

Msaada has provided dozens of in-calf dairy heifers to impoverished Rwandan families. The cows provide a family with the means to solve their own problems, permanently.

Msaada is also involved in helping the Rwamagana A School to improve the quality of education available to local students.

The latest initiative at the school by Msaada is the construction of eight new classrooms, costing £20,000.

Msaada chairman, Jim Farrand said it was most heartening to learn that Msaada's efforts were so well appreciated in Rwanda.



Rwanda's new 500-franc banknote depicts Msaada's two main areas of activity: Dairy Cows and Education



Help Msaada continue its work by signing a standing order

Please consider helping Msaada to plan for the future by signing a monthly standing order form, which can be found on the back page of this newsletter.

Msaada's schools' programme and dairy cow projects provide sensible long-term solutions to poverty in Rwanda.

Msaada believes that the only way to address the underlying problems of Rwanda is by tackling the issue of poverty head-on.

Partial solutions, such as child sponsorship or providing water pumps, do not address the real issues facing impoverished families in the developing world.

A family with access to a water pump and with a child's education being funded by someone in Europe can still be living in utter poverty without having any hope of ever becoming self-sufficient.

In its 10 years working in Rwanda Msaada has observed

that the only solution to poverty is a sustainable income.

This can only be achieved by providing people with the means to provide for themselves.

The dairy cow project enables families to generate an income from the sale of surplus milk and extra crops grown using the manure from the cow as fertiliser.

In this way they fund their own children to go to school and provide for all their other needs.

£20,000 EXTENSION FOR RWAMAGANA SCHOOL IN MEMORY OF PETER CARR

Msaada is funding the construction of eight new classrooms at Groupe Scolaire Rwamagana school.

The new classes will be dedicated to the memory of philanthropist Peter Carr, a former director of Saga.

The late Mr Carr was a supporter of Msaada with a particular interest in the charity's education programme.

The new facility in Rwamagana will include a computer room to enable students to study information and communications technology.

This development is part of Msaada's commitment to assist the young people of Rwanda to achieve their full potential through quality education.

Msaada is working with local Gillingham technology firm, IQeol, to provide computers for Rwamagana A School to ensure that the students there are prepared for the challenges of



An artist's impression of the new classrooms in Rwamagana

the digital age.

Work on clearing the site for the new rooms began in October.

The school principal, Evariste Banzubaze, said the development was badly needed by the school to provide suitable facilities for students.

He explained that up to now the school had great difficulty in accommodating their Ordinary Level students.

The new classrooms will allow the school to provide up-to-date facilities which will improve the quality of education available to students.

It is planned that the classes will be ready for the start of the new school year, which begins in Rwanda in January.

The school itself will be making a contribution towards the costs.

MSAADA DAIRY COWS HELP TO LIFT RWANDAN FAMILIES ABOVE U.N. POVERTY LINE

The recent airlift of dairy cows to Rwanda has already lifted most of the recipient families above the United Nations poverty line.

In August, a joint visit to photograph the cows and meet the families who received them, was undertaken by staff from Msaada and our Irish partners, Bóthar.

The delegation visited all of the cows and recorded the improvements they had brought to their new owners.

The majority of the families now have an income over \$1.25 (80p), which the United Nations believes is the minimum a family in the developing world needs to provide for its basic needs.

Once fully productive the cow can provide a surplus of £2 to £3 per day.

On top of that, the extra crops produced by using the manure from the cow can generate a further 80p per day.

The combined income enables the family to become self-sufficient, no longer depending on charity hand-outs.

In this way the families enjoy the dignity of paying their own way in life.



Two of the families who received Msaada cows earlier this year. Most of the 30 families are now earning incomes well over the U.N. poverty line of about 80p per day



Standing Order Form

When completed, please return the **WHOLE** of this form to:
Msaada, 9 Yalbury Wood Way, Gillingham, Dorset, SP8 4GR.
 Msaada will send the Standing Order form to your bank.

I (name) _____
 of (address) _____

 _____ Postcode _____

Request you to pay to: **NatWest, The Commons,
 Shaftesbury, Dorset, SP7 8JY,**
 for the credit of account: **Msaada**
Sort code: 54-41-30
Account number: 49090089

the sum of £ _____ monthly
 starting on the _____ day of _____ 20____
 and continuing until I give you notice in writing.

Signed: _____
PLEASE INSERT YOUR BANK DETAILS

To (name of bank) _____
 of (address) _____

 _____ postcode _____

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Account number

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Branch sort code



If you are a UK taxpayer, please also complete the Gift Aid Declaration. This enables us to reclaim tax on your donation

Gift aid

I want Msaada to treat the enclosed donation of
 £
 as a Gift Aid donation

Please make cheques payable to Msaada

Name: _____

Address: _____

Postcode: _____

Signature: _____

Date: _____

HELP US TRANSFORM a Family's Life

A gift that will keep on giving

Msaada has initiated an ambitious 10-year livestock development programme in Rwanda.

This involves securing high-yielding in-calf dairy heifers and distributing them to impoverished families. Each recipient in turn passes on the first female calf to a neighbour. The cost of the cow, its airlift to Rwanda, training for the family, veterinary support and three years monitoring is £2,500.

The initial costs seems high, but over time the relative cost of transforming an impoverished family into a small self-reliant family business is diluted many times as the passing on of the gift multiplies the number of families lifted out of poverty.

After 10 years, with the birth of new calves, the average cost per cow in Rwanda has dropped to £250.

Milk brings protein to the diet. Each family's overall health improves. Some of the surplus is shared with neighbours improving their diet – the rest of the milk is sold to provide income for the family. School fees can be paid for children.

Manure is used in a simple biogas converter to provide fuel for cooking and lighting. No more trees cut down. No more charcoal burned. Respiratory disease from cooking-fire smoke eliminated. Manure is still excellent fertiliser and local crops improve, adding to the family's income. Grass and legumes for feed grown on tiered, managed pasture protecting against soil erosion in rainy season. Msaada provides certified AI straws from UK and Irish AI stations to ensure pedigree offspring.



Msaada was established with the support of journalist and broadcaster

Fergal Keane

(Pictured, left)

OFFICERS AND TRUSTEES

CHAIRMAN: Jim Farrand, TREASURER: David Zackheim, TRUSTEE: Graeme Moore, DIRECTOR: Billy Kelly.

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Msaada is a UK Registered Charity Number 1111819

Total support for Rwandan projects to date:

£1,403,300