

Grameen Gazette #41

CHRISTMAS

A time to find solace through the shared experience of giving

Christmas is that wonderfully unique time of the year when humanity stops frantically running forward - we slow down and take the time to turn to loved ones as we celebrate a special moment of shared giving. This time is one of the few almost global phenomena where giving briefly supersedes the never-ending quest for economic expansion. The special ethos of Christmas is the altruistic nature of giving – it is about the emotional connection that comes with giving for the pure joy it brings.

Across the globe, 2017 has been a year of challenge in the political, economic and cultural landscape. In the face of such instability and conflict, Christmas is more important than ever to remind us that we are one community, one humanity.

And as one humanity, Christmas can be the time to create bonds between those of us in communities that ‘have’ and those living in communities of ‘have nots’. We can find some solace from the noise, through the shared humanity of giving.

We ask you to listen to your humanity this Christmas by reaching out to a family in need of your gift.

The families we support are inspiring! They are determined that their children will not live in poverty – they work long hours, often 7 days a week, to nourish and educate their children as they know it is their healthy, educated children who will overcome intergenerational poverty through financial achievement. For these children the future will not be one of despair, but will be one of hope and opportunity.

Isn't this the same dream we all have for our children, a hope for a better future – one that recognises that what makes us human is what we give to others, our children, our loved ones, our colleagues and for the betterment of our world.



Survival in the Manila slums is hard



But mothers will do anything for their families – they run 2 or more businesses 7 days a week



Support to grow their businesses brings hope for a better future



A future where their educated, healthy children lead fulfilling, secure lives

"We develop sustainable social businesses that empower very poor people to climb out of poverty themselves"

Born in poverty, battling relentlessly for survival, read about Evita's inspirational journey from housemaid to entrepreneur

Grameen Australia is eliminating poverty in Manila by supporting one small business at a time.

As the year comes to an end we celebrated these inspirational women. Watch the award ceremony of the best of our supported entrepreneurs [HERE](#)

We thank you for supporting each of these journeys, one woman, one business, one family at a time. From their families to yours ***Merry Christmas and a Happy New Year!!!***

Facebook Live THANK YOU message from our Social Business Hub Team in Manila [HERE](#)

Once upon a time there was a girl called Evita Baure Palma....



Evita Baure Palma was born in a rural province in the Philippines; a country with a population of over 103 million people. You can [hear her tell her story here](#)

Ever since she was old enough to work, Evita was a domestic helper. When she was a young adult, Evita relocated to Manila to find better work. She continued to be a domestic helper for more than 10 years.

What does poverty look like in the Philippines?



“We develop sustainable social businesses that empower very poor people to climb out of poverty themselves”

For some background, the poverty line in the Philippines is a household income of around 10,000 pesos a month – for a family of 5 people.

That’s AUD 3,150 a year for a whole family.

This amount is 10% of what you need to be able to live a decent life in the Philippines, which is roughly AUD 31,000 a year for a family of 5 people.

The Australian equivalent of this is living on AUD 1.64 per day. You can’t even buy a Coffee for this much.

The average salary for housemaid jobs in the Philippines is around AUD 1.32 a day. Roughly 20% below the poverty line.

What does this mean for us in the western world?

If we had jobs on the same salary as the average housemaid in Manila, we would have to work for *two whole days* just to be able to afford one cup of coffee in Australia.

Evita’s Journey from housemaid to business leader

When Evita found love, she had to seek permission from her employer to leave work as a housemaid to get married. Writing this as a western woman, albeit one born in Manila, it boggles my mind that she had to ask for *permission* to start a family.

The Palma’s needed extra money to support themselves, especially as Evita no longer had work.

To solve this problem, Evita embarked on an entrepreneurial journey. She wanted to own something called a “Sari-Sari” retail store.

Imagine a small corner shop. You can buy snacks, lollies, canned foods and personal products like shampoo and soap. The traditional Filipino version of this is a Sari-Sari store.

That was 8 years ago.

In that time, Evita had two children and launched her first store.

Let’s fast forward to 2017:

Evita is a mother of two who – with loan support from Grameen Australia’s Manila Social Business Hub (known to locals as GAP or Grameen) – has become a seasoned businesswoman who has expanded her operations and launched 3 revenue lines:

- 1) Sari-Sari business
- 2) Rugs retail business
- 3) A cooking business

From her origins as a rural domestic helper, Evita has grown to become a woman in leadership with a growing business and as a microfinance Ambassador for the Manila Social Business Hub.

Evita was appointed by her community to become the Centre Leader of the Rizal Centre in Metro Manila. In this position, she leads a borrower community of 34 self-employed businesswomen (with similar stories to hers).



"We develop sustainable social businesses that empower very poor people to climb out of poverty themselves"

On 6 December 2017, Evita was awarded the annual GAP Best Centre Leader Award. It was presented by Chairman of Grameen Australia, Peter Hunt AM and Group CEO, Duncan Power.

Under her leadership, the Rizal Centre achieved a 100% repayment rate over the year.

Watch our [Facebook Live video](#) of the award presentation to Evita and other successful women. In less than a week this video has reached over 420 people and been viewed 174 times.

We have a growing community in Manila of over 7,000 borrowers. We ask that you continue to help us empower these women and their families. Under impossible circumstances, they have become self-made businesspeople – and parents of the leaders of our future generations.

If you don't know what to get someone special this Christmas – what about a donation in their name to Grameen Australia Philippines?



"We develop sustainable social businesses that empower very poor people to climb out of poverty themselves"

Will you share in a common humanity this Christmas by giving to our inspiring families



The **IMPACT** of your Donation:

Social Business Hub, Manila

- \$50 funds business training for one of our microfinance entrepreneurs
- \$150 will provide a loan to establish or grow a small business
- \$5,000 funds a third of the establishment of a new microfinance centre with 40 new entrepreneurs
- \$15,000 to establish a new cooperative community based social business to increase our social impact

Livestock Training Centre, Siem Reap

- \$100 will fund the purchase of fertilised eggs to increase productivity at the farm
- \$500 pays the monthly salary of 2-3 ex-scavenger farm apprentices
- \$5,000 will support the construction of a new chickens pen to house the Centre's growing flock
- \$15,000 will fund establishment of village chicken rearing cooperatives to increase the reach and impact of the Centre

Grameen Australia's MISSION is to eliminate poverty in neglected communities by applying our Social Business Model to create new sources of income for poverty stricken families. Our dynamic approach combines compulsory training, ongoing mentoring, microfinance and leading technology to empower beneficiaries to change their own lives permanently. Social Business uses the tools of business – efficiency, economic viability and innovation – to drive scalable and sustainable social outcomes.

Grameen Australia is an Australian not-for-profit organisation with Public Benevolent Institution and DGR 1 status, so donations are fully tax deductible to donors in Australia.

Visit our website at www.grameen.org.au for all the news and information on our activities including Current Projects and Case Studies.