



# Hands in Outreach



ANNUAL  
REPORT 2019

**Transforming the lives of poor girls and women through the power of education**



# MISSION

**The most effective way to help poor girls and women in Nepal lift themselves from deep-rooted poverty is by providing access to education.**

## A family-centric approach

- Sponsoring 138 marginalized girls' K-12 education at four valued partner schools
- Supporting 25 young women realizing their dreams in college
- Empowering 47 illiterate mothers through the *Be Part of Her Dream* women's education program
- Inspiring 96 poor girls and boys to engage in lifelong learning at two Montessori-based preschools
- Training more than 30 teachers from 7 partner and government schools through on-site and long-distance workshops
- Providing 200 families of children we serve a modest measure of food and healthcare security



## FROM THE EXECUTIVE DIRECTORS

Entering our 35th year serving the poor in Kathmandu gives us cause to reflect. We're humbled by your profound generosity and your trust in our good work. You've enabled so many promising lives to be transformed through our compassionate, educational interventions. We have many successes to celebrate together, yet our daily work brings us face-to-face with many heart-wrenching stories too. They remind us that deep poverty and gender inequality are still very real challenges for our families in Nepal. There is still much social work for us to do.

In early 2019, we were blindsided by news reports of sexual harassment issues in Kathmandu that directly impacted HIO girls. We responded immediately, taking action to ensure all of our girls' safety. In the months following, we worked closely with our partner schools to clarify and develop necessary policies. We tapped into our networks and formed new partnerships with like-minded NGOs in Nepal.

### **Breaking the ongoing cycle of child marriage and teen pregnancy is one of our greatest challenges.**

We added awareness and prevention workshops to our programs and began developing a new Coming of Age initiative. Encouraging discussions about women's health issues and domestic violence helps address unique problems teen girls and their mothers face every day. We're bringing on new staff members, adding vital depth to our team to help ensure safe learning environments for our girls.

Our collaborative efforts are truly changing lives and the road ahead is ever more hopeful. So many thanks for your ongoing care and loving support.

With deep gratitude — Ricky and Laura



## TEAMWORK

### **Our belief in the people we serve inspires our thoughtful actions.**

HIO's Nepal staff is at the heart of each of our success stories. Ram Adhikari and Palmo Tamang, our Nepal co-directors, brilliantly manage a range of high-quality programs. They frequently visit face-to-face with all of our girls, their families, and our partner school administrators. Their jobs are inherently stressful and working conditions in the overcrowded, dusty city are tough. Through their selfless leadership, Ram and Palmo inspire our dedicated team to purposefully go and do.

Our family-centric approach to inner-city social services makes HIO truly unique. Strengthening our outreach has led to an increase in the scope of our programming. To continue delivering the outstanding services HIO is known for, we conducted a search for a new full-time staff member. We're delighted to welcome Lata Rai, pictured center above.

Lata has 20 years' teaching experience. She's developed a deep understanding of HIO families as lead teacher of our *Be Part of Her Dream* (BPOHD) women's education program at Chandra Kala. Sukrima Gurung, an HIO graduate, generously helps with after school tutoring daily. Another HIO grad, Kanchan Adhikari, serves as our staff accountant and is pursuing her MBA.

We formalized our school partnerships this year by developing memorandums of understanding that outline and guide our collaborations. Empowering families with photo release forms helps cement our commitment to ensuring their human rights.

- Chandra Kala and Strong Roots preschool leadership teams collaborate through a newly formed Education Committee.
- Sano Sansar, our sister NGO in Nepal, is directed by several HIO graduates who are developing an active alumnae program.

# GRIT

## Few of us can imagine the immense challenges faced by our girls and their mothers.

The only certainties for poor families in Kathmandu are bone chilling cold in winter, stifling heat in summer, and a stubbornly high illiteracy rate for women. According to UNESCO, half of the women in South Asia can't read or write. HIO mothers are the face of Nepal's poverty and illiteracy. Their access to adequate housing, nutrition, healthcare, clean water, education and job opportunities are greatly limited.

Many HIO mothers work as domestics or on construction sites hauling sand and bricks for a dollar a day. Most families rent small rooms with four to five other family members. No indoor plumbing, sharing a toilet with ten families. Water is purchased or fetched at a communal city tap and is unclear for drinking. Family income hovers around \$100/month, rents run about \$40, and food about \$30.

How, we wonder, do girls like Amima leave for school in the morning looking so impeccably clean and neat? It's because their mothers and aunts are smart, strong and resilient, despite being unable to read. They're brave, resourceful and self-reliant, facing daily challenges with resolve. We celebrate their quiet, dignified spirit and provide structures that enable their success. Their grit is what makes our girls and their mothers our true heroes.



- To help women develop skills for higher paying jobs, we now offer vocational training as part of the *Be Part of Her Dream* program.
- Buses provided by HIO transport our girls from partner schools to homework clubs in the new Boroff libraries at each of our preschools.



# HOPE

## **Creating generational change through educational sponsorship.**

Your supportive relationships from half a world away can truly matter for our girls. This year, one fifth grader whose life teetered on the edge considered marrying at age 15. With counseling and guidance from our staff, along with support from her sponsor, she instead started anew as a boarding student at an HIO partner school. Knowing there are people who care made all the difference to keep her on track.

Our staff customarily check in with each girl throughout the year, encouraging all to do their best, regardless of academic ability. While some girls far exceed what we'd expect of them academically, most achieve average grades as hard-working students. We fully embrace the notion that all girls have their unique gifts and that simply finishing high school will lead a girl to a more promising future.

We encourage sponsors to develop meaningful connections with our girls. Letters, photos and small care packages were carried to and from Nepal four times this year. Countless heartwarming e-mails and handwritten updates were exchanged between our girls and their sponsors. HIO nurtures loving relationships over a decade, from kindergarten through college. One girl, one woman at a time.

- We welcomed twelve new girls to sponsorship, spending extra time learning about their families, interests and friends.
- 124 donors raised HIO's Higher Education Dreamer's Fund by \$37,630 through 2019's highly successful year-end campaign.
- A new piggy bank project encourages K-12 girls to develop financial literacy skills.

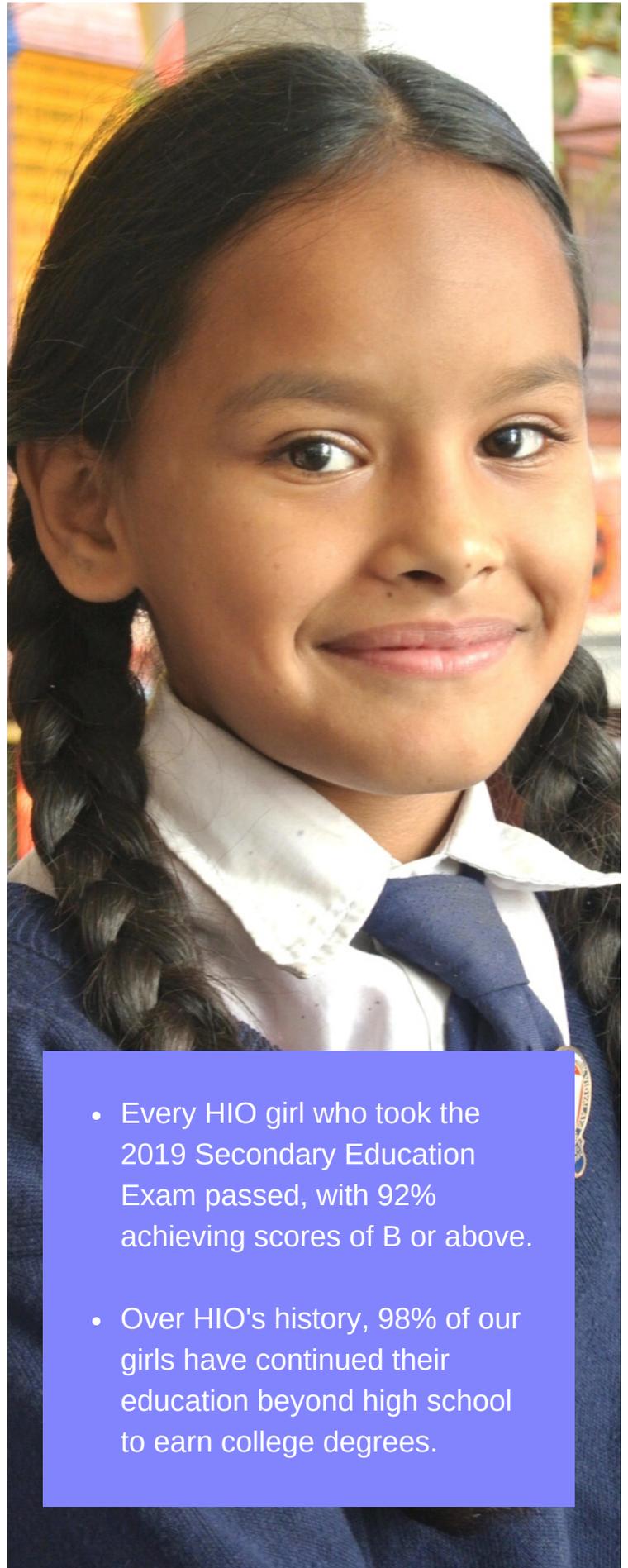
# PROMISE

## **HIO girls' commitment and passion are encouraging a new generation of leaders.**

Sharmila comes from the Balkhu Slum, one of Kathmandu's poorest districts that is dangerously close to the highly polluted Bagmati River. She lives in a three-room shack built from bamboo poles and tin sheets with her mother, grandmother and baby sister. Sharmila has no contact with her birth father, who abandoned the family early on, and little support from her new stepfather. Her grandmother spends most of her days searching for loose scraps of wood to feed the small fire pit in the corner of the family's damp, airless kitchen.

Sharmila is beating the odds as a poor girl growing up in Nepal with support from her loving sponsor, Marion, and her dedicated teachers. Her early love for learning was inspired at HIO's Strong Roots Preschool, located steps away from her home. Now thriving as a second grader at LMV in nearby Lalitpur, Sharmila remains connected to the Strong Roots learning community. She attends daily homework sessions at her former school led by teachers who know her well.

Sharmila ranked 5th out of 32 students in her class. Along with several of her HIO classmates, she earned a spot on LMV's "distinction list," and her passion for dancing is being encouraged through school performances and assemblies. What an honor to help Sharmila and her motivated HIO sisters reach for and realize their dreams.



- Every HIO girl who took the 2019 Secondary Education Exam passed, with 92% achieving scores of B or above.
- Over HIO's history, 98% of our girls have continued their education beyond high school to earn college degrees.



## DEPTH

### **Training one teacher impacts a multitude of lives.**

Since its inception, HIO has helped improve teaching in Nepal. We focus on methods that encourage critical thinking and collaboration. HIO teacher workshops benefit not only our sponsored girls, but thousands of their classmates as well. Our trainings include partner schools' teachers and those from neighboring government schools. Our goal is to empower teachers to become skilled trainers themselves.

HIO's unique Long Distance Learning sessions provide ongoing training and guidance. Maida McKenna worked directly with teachers onsite in February and online with them throughout the year. Using the Word Scientists program she pioneered, Maida is building English language foundational skills, developing vocabulary and improving comprehension. Laura Gladding focused on social-emotional learning through ongoing, online trainings.

Over the past two years, Tracy Tyson, pictured above, has built our teachers' understanding of Montessori philosophy and practice. She's guided them in developing new hands-on materials and has greatly improved their confidence. Tracy has decades of teaching experience and is also fluent in Nepali. What a gift! We're ever grateful for the many dedicated volunteers who inspire our hard-working teachers in Nepal to be truly outstanding educators.

- HIO's new teacher training room serves as a multi-functional space for workshops, trainings, and *Be Part of Her Dream* classes.
- 9 small group and 2 large group Long Distance Learning sessions encouraged teacher development.
- An Intel volunteer team upgraded computer labs in all of our partner schools to cloud-based systems.

# COMPASSION

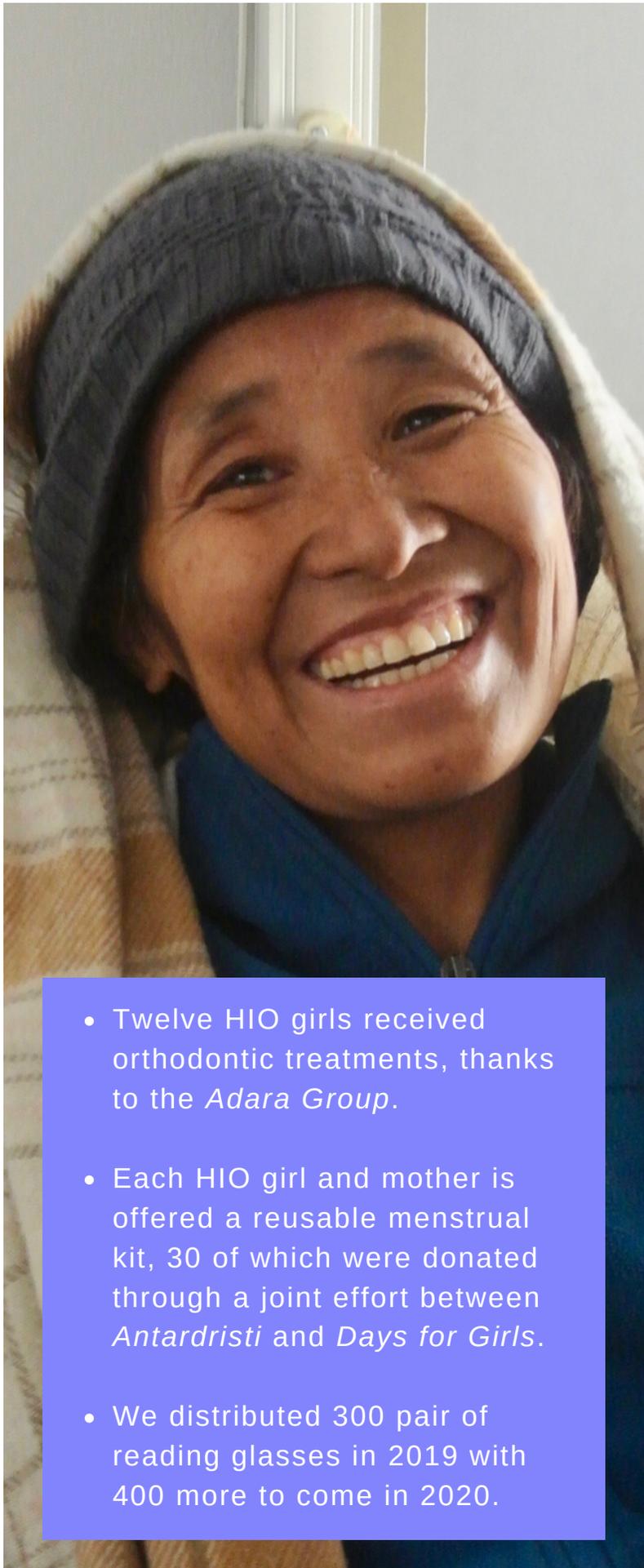
## Our kind gestures and caring support bring small measures of security to poor families.

Sponsored girls and *Be Part of Her Dream* mothers receive regular health check-ups, an uncommon practice for many living in Nepal. Sharada Magar's health screening in 2017 led to a diagnosis of pancreatic cancer. She was one of the most dedicated students in her class at the time.

HIO has been a beacon of hope for Sharada and her family since her diagnosis. She shares updates with Ram and Palmo regularly, which we forward to our U.S. medical advisors. We're ever grateful for these experts' help interpreting reports and providing our team with sound medical advice.

HIO's family relief fund ensures that our girls and their families are covered if unforeseen medical expenses arise. In 2019, it helped pay for such things as a broken ankle, eye care treatments, removal of a mother's uterine fibroids, and Sharada's ongoing chemotherapy and radiation treatments.

We had to draw additionally from the fund to help with medical costs for Indu, another of our girl's mothers who was sadly diagnosed with breast cancer recently. With their financial worries eased and prayers from their big HIO family, Sharada and Indu stand a fighting chance to lead healthier lives.



- Twelve HIO girls received orthodontic treatments, thanks to the *Adara Group*.
- Each HIO girl and mother is offered a reusable menstrual kit, 30 of which were donated through a joint effort between *Antardristi* and *Days for Girls*.
- We distributed 300 pair of reading glasses in 2019 with 400 more to come in 2020.



# SISTERHOOD

## **Achieving greater equality by empowering those who are most affected by injustice.**

HIO's strength lies in the positive energy created when vulnerable people care for one another. HIO has become an extended family for hundreds who have benefitted from our programs. Girls and mothers who may otherwise lead lost, lonely lives working menial jobs, marrying early and having babies too young discover their voices through HIO's supportive network.

This year, skilled trainers from our new partner organizations, *Days for Girls* and *Antardristi*, educated our teen girls and mothers about issues considered taboo in Nepal. These workshops provided safe environments to talk openly about human relationships, sex, and feminine hygiene. They allowed our girls and mothers to question unhealthy societal norms and assured them that saying "no" is OK.

Workshops were held during our two food distribution weeks. These lovely community efforts see HIO's sisterhoods working at their best. Our girls and their mothers, Sano Sansar board members, HIO graduates and staff all pull together to ensure everyone's family has a measure of security. In June and December, 200 families went home with enough food for a month, along with necessities like socks, underwear, and blankets. What a blessing!

- 20% of mothers from the *Be Part of Her Dream* (BPOHD) program at Chandra Kala plan to use stipends they've earned to start small, cooperative businesses.
- Two motivated BPOHD mothers now attend high school together, preparing for the Secondary Education Examination.

# COMMITMENT

**We encourage our girls to stay in school and build pathways to brighter futures.**

Pooja Lamsal has been lovingly sponsored since age 9 by Beth and Jack Isler. In her young life, Pooja has braved four major surgeries by local doctors for a benign brain tumor behind her right eye. Fortunately, her eyesight's remained unaffected.

Pooja's mother, Laxmi, is a subsistence farmer who grows a full range of crops for her family to eat, sell, or trade. Laxmi believes in the value of education and she has encouraged Pooja to remain focused on her studies. From early on, Pooja's remarkable academic promise and drive were evident. Through high school, she consistently earned all A's and was a natural in math and science.

Further inspired by Jack, a retired eye surgeon, Pooja is beginning medical school in 2020, a remarkable achievement for any young woman in Nepal. How heartening that Jack and Beth personally congratulated Pooja in Nepal as she set off to realize her childhood dream. How encouraging to know that their HIO sponsorship means that Pooja will one day be a doctor, selflessly caring for other families like her own.



*We can't thank Ram-Dhai enough for arranging all the really informative site and home visits and totally devoting himself to us this week. All the students respect and love him dearly.*

*The scope and work of HIO is staggering. Witnessing (once again) the shining, eager faces and seeing these girls thrive despite coming from all possible backgrounds is so very, very inspirational and gratifying.*

*Thank you, thank you, ALL of you.*

*Gratefully — Beth and Jack*

# IMPACT

## Your generosity and our responsible oversight create effective programs.

Throughout 2019, you showed confidence in our girls and our programs. We received gifts from 417 individual donors, an increase of 14% over 2018. 170 loyal sponsors supported the education of 165 girls. For the 2020-21 school year, we anticipate reaching our goal of sponsoring 175 girls.

We secured two additional major grants in 2019 to support 2020 education and social service programs. We aim to continue broadening our donor base, and with your help, we'll grow our endowment fund to \$1,000,000 by the end of 2022.

### 2019 GIVING AND SUPPORT

Sponsor Donations	\$152,896
Major Gifts	\$120,333
Board Giving	\$72,355
General Donations	\$70,602
Higher Education Campaign	\$31,200
Grants	\$25,232
Other Income	\$3,971
<b>TOTAL</b>	<b>\$476,589</b>

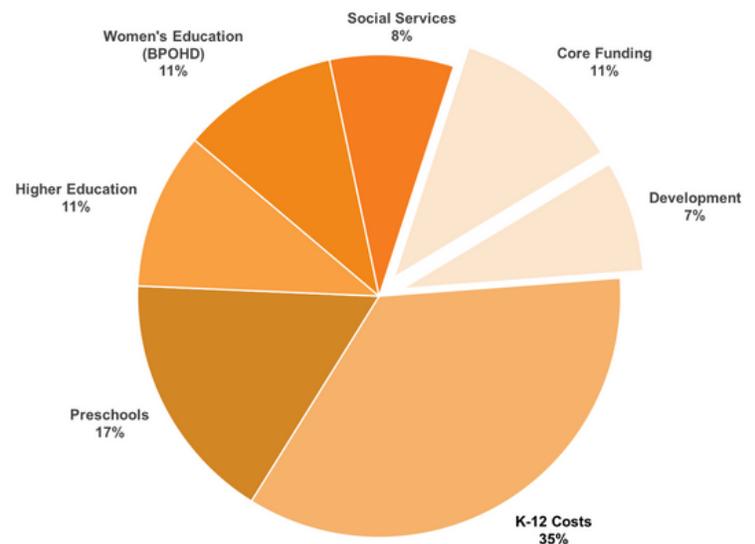




# FINANCIALS

## 2019 EXPENSES BREAKDOWN

K-12 Costs	\$120,614
Preschools	\$57,837
Higher Education	\$36,145
Women's Education (BPOHD)	\$36,193
Social Services	\$28,549
Core Funding	\$39,091
Development	\$25,590
<b>TOTAL</b>	<b>\$344,019</b>



HIO stewards your heartfelt gifts responsibly. We channel most donations toward directly benefitting our girls and families, keeping our core funding costs low. Adding a new U.S. staff member increased our expenses, yet helped ensure HIO's sustainability. We secure enough funding each year to maintain reserve accounts for ongoing and developing programs. HIO encourages long-term strategic planning, continuity, and security for the girls and families we serve in Nepal.

Donors may choose to leave a charitable bequest or establish an estate plan to benefit HIO. This will create a wonderful family legacy that encourages HIO graduates to become the next generation of strong women leaders in Nepal.

Please let us know how you and your family would like to carry forward your tradition of generous giving.

# SUSTAINABLE

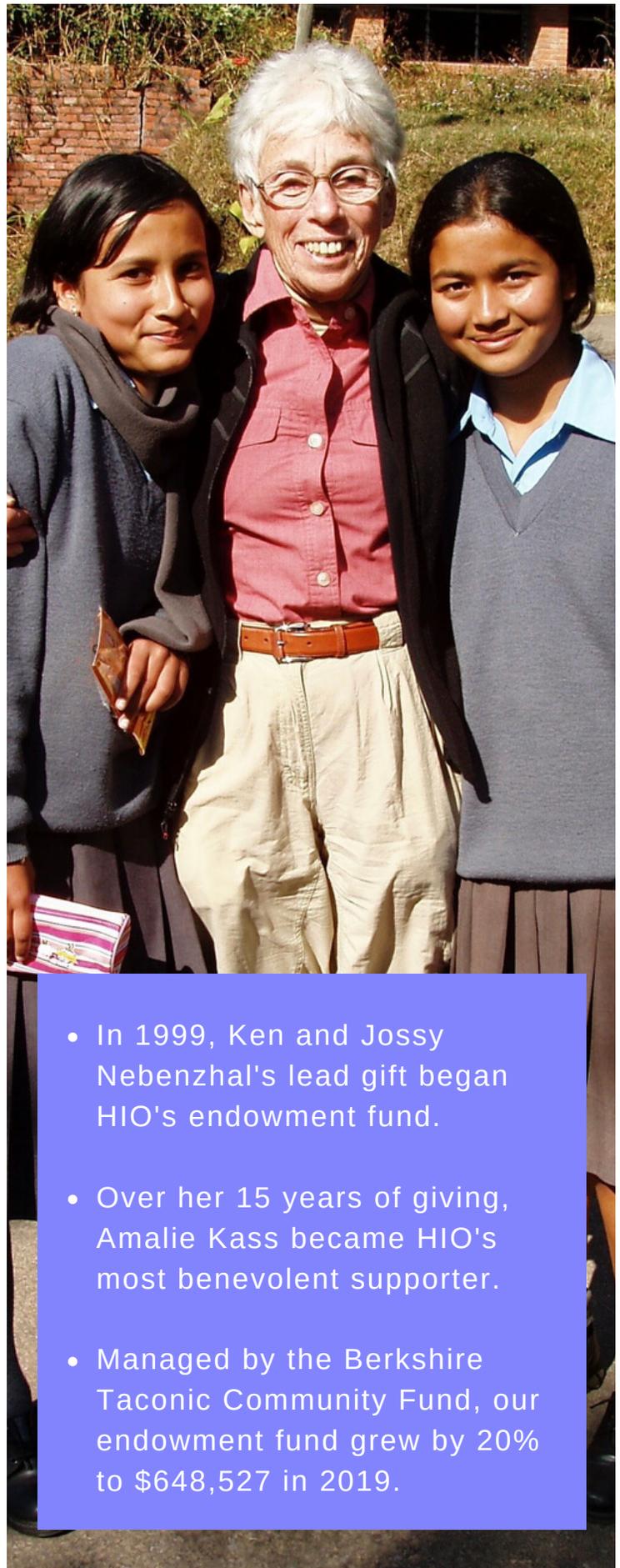
## A healthy endowment fund stabilizes the future of HIO.

For over 25 years, Ken and Jossy Nebenzhal have supported HIO with unwavering philanthropy through regular contributions and sponsorship. "This is the best way to ensure HIO's future," they wisely encouraged. A generous and gracious human being, Ken quietly passed away in his early 90's in early 2020.

In addition to sponsoring several wonderful girls, Ken and Jossy have steadfastly sent substantial donations for our endowment fund and to help with core operating costs. They fully appreciated the value these indirect costs bring to running HIO's programs.

Amalie Kass, another wise and loyal donor, was the essence of dignity and calm. She met with Ricky over a cup of tea annually since 2005 to hear updates about HIO programs and ask questions about our financial health. Early on, Amalie offered \$15,000, the largest single donation HIO had ever received. "You put this in your endowment fund young man," she said. If we'd had no fund, she'd have sent us packing. This past spring, Amalie passed with quiet grace at 92.

Both Ken and Amalie will be dearly missed. Their vital, loving legacies of philanthropy live on as significant forces for good.



- In 1999, Ken and Jossy Nebenzhal's lead gift began HIO's endowment fund.
- Over her 15 years of giving, Amalie Kass became HIO's most benevolent supporter.
- Managed by the Berkshire Taconic Community Fund, our endowment fund grew by 20% to \$648,527 in 2019.



# GENEROSITY

**You make everything possible.**

## **MANAGEMENT TEAM**

Ricky Bernstein, Co-Executive Director  
Laura Hunt, Co-Executive Director  
Ram Adhikari, Co-Director  
Palmo Tamang, Co-Director  
Kanchan Adhikari, Accountant

## **SPECIAL THANKS**

Arthur and Lisa Berkowitz  
Philip and Amy Blumenthal  
Michael and Lee Hsu Callaham  
Robert and Barbara Crooke  
Scotty Folger  
Friends of Nepal  
Gendercide Awareness Project  
In Memory of Amalie Kass  
Intel Volunteer Grant Program  
Lily Pearl Foundation  
Moses Brown School  
Ken and Jossy Nebenzhal  
Jeff and Jessica Pearson  
Ann Rollins and Jim Jose  
Carolyn Schmitz  
Susan Seestrom  
Stone Family Foundation  
The Good Works Institute

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## **PARTNERS**

Adara Group  
Antardristi  
Bijeswori School  
Budhanilkantha School  
Child Welfare Society  
Days for Girls  
Loyalty Academy  
LMV School  
NEST - USA  
Strong Roots Foundation  
Strong Roots NYC

TOGETHER WE MAKE  
DREAMS COME TRUE



Niyma Phuti Sherpa has now finished medical school, is working hard as an intern, and hopes to become an orthopedist. Sarah Tamang has become a lawyer whose guidance is a tremendous help to the Sano Sansar board of directors. We'll look to Reshma Karki's good medical advice when she completes dental school in 2020.

**When girls and women succeed, everyone benefits**

**[www.handsinoutreach.org](http://www.handsinoutreach.org)**

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