

22 feb 2015  
a note from the founder



I once again extend a warm welcome to our friends around the world and thank you for your continued support. 2014 has seen SKI Charities add a new program in Chile, transition in Zimbabwe towards new management, and weather challenging local economies through the strength of our team and beneficiaries.

In June of 2014 we were delighted to announce the commencement of the SKI Local Life Survey (SKILLS), a new program to encourage and promote creative works among female artists. Beginning in Lebu, Chile, alongside a branch of the SKI Microfinance Institute (SKIMFI-Chile), SKILLS has so far commissioned Mapuche artists in the creation of paintings, crafts, and clothing with the goal of expressing their lives to a global audience. My hope with the SKILLS program is two-fold: for indigenous female artists to feel pride in their culture and the traditions that are very much at risk of fading among their struggles to make a living, and secondly for all of us around the world to appreciate and share a deep and sustainable lifestyle that reminds us of the earth and our place on it. Learn more about this program and view some of the first pieces produced for SKILLS on our website. Those interested in purchasing one of the works, with proceeds going directly to the artist, are asked to contact us.

Zimbabwe will always hold a special place for me as our birthplace and current home to our SKI Program for Girls' Opportunity (SKIPGO) as well as SKIMFI-Zimbabwe. SKIMFI in Mutare, Zimbabwe

began its fifth year and in recognition of our growth and the unique impact we are making to a female population in desperate need of support, I made the decision to transition from our previous management. We move forward with a more senior team in Mutare, knowing that their relationships and knowledge of the community will be crucial to expanding within our home base of Mutare and beyond. Stay tuned to our announcements for further details on SKIMFI Zimbabwe's new leadership and their plans for the future.

It is impossible for me to overstate the hard work of our team and beneficiaries. In both Mutare and Lebu the local economic situation has been dire, with a pronounced lack of spending and activity. More and more traders are dropping out of the market, and families are thinking about survival rather than growth. Nevertheless we have added women to our rolls in both countries, thanks to the dedicated work of our project managers. We at SKI Charities realise when things get so difficult is the exact time for us to step in and take a chance on people who abound with energy and entrepreneurship yet are trapped by political and economic forces beyond their control. As I conclude this note I strongly encourage you to get involved by making contributions, sharing the hard work of our population with your friends, and staying in touch. Best wishes from me on behalf of the entire SKI Charities family for 2015.

**SHYAM KRISHNA IYER**  
Founder, SKI Charities Inc.

# 2014 recap

## ski local life survey (SKILLS) | the newest branch of SKIC Q&A with charity founder, Shyam

*SKI Local Life Survey, SKILLS began this year in Lebu, Chile with the intention of showcasing and supporting the local arts community that thrives there. Lebu's indigenous culture is one that cherishes the arts & the handmade. SKILLS aims to provide a platform for these local Chilean artists to tell their story and share their beautiful work. SKIC founder Shyam K. Iyer speaks to how SKILLS began, how it functions, and what is in store for the future.*

### What prompted you to come up with SKIC's 3rd branch, SKILLS?

To be honest the SKILLS program has been brewing for a while. Ever since the charity commenced in Zimbabwe, I noticed a number of our SKIMFI beneficiaries were using their microloans to create unique pieces of arts and crafts. This quickly struck me as a great balance of business and culture. After SKIMFI took root, I waited on SKILLS and instead went to educational support through SKIPGO. And once that settled down I decided we were ready to try SKILLS on a test basis. It isn't as concrete an empowerment venue as business or education, but the abstract nature of art and culture is what intrigues me most. I'm personally very excited to see what the SKILLS program has in store for us.

### Why is it so relevant to be enacting a program like SKILLS in Lebu?

We launched SKILLS in Lebu for a number of reasons. From the first day I visited I was struck by the creativity of the indigenous Mapuche people we target. Their homes were full of arts and crafts, paintings and drawings that represented ideas that I found fascinating. About their history, nature, and community. Art seems to flow through the veins of the women here, and that made it a perfect match for us. And when I learned so many artists were quitting their careers because they couldn't find any interest in their work, I knew it was an opportunity for us to jump in and give them a chance to share their stories.

### How do you recruit participants to the program?

I've taken a small role in finding SKILLS artists, and since we are just starting out I wouldn't say it's a full-fledged recruiting effort. What we do is approach some of the artists that we have known over the last few years & gauge their interest in creating their art for a broader audience. If they're interested we provide them with funds for supplies & labor, with the incentive that should their pieces be sold the proceeds will go back to them. Right now the project is very much at its early stages so I'm able to help manage it and identify our newest participants.

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#### CULTRUN

“Es un instrumento sagrado de sonido monocorde y ahuecado. Es utilizado por la machi en ceremonias religiosas y rogativas para el pueblo Mapuche.”

“It is a sacred instrument with a single and dull sound. It is used by women in religious ceremonies to appease the earth for the Mapuche people.”

### Tell me a little about the SKILLS artist who is currently featured on our website/whose art is for sale?

Her name is Marianella. She is a leader of the local female community, and very active in community affairs. On my very first visit to Lebu our SKIMFI manager Anita took me to Marianella's home to research the potential for SKIMFI there. The minute I walked in I was struck but the beautiful artwork everywhere. She explained to me that she used to work full-time as an artist but due to low demand it was something she now did only when she had a bit of spare time. I noted in the back of my mind that one day she would be part of SKILLS, whenever that time came. So when we started SKILLS she offered to create paintings that represented the Mapuche culture from both a philosophical standpoint, and how important women are in the process. That was exactly what we looked for and you can see the results on our website. She is very talented and hopefully in the future will work on some crafts for us as well.

### What are your goals for SKILLS - short term and big picture?

In the near-term I would like more SKILLS pieces to be available for our audience to view and study. The Mapuche culture is incredibly deep and in my opinion relevant to many of the challenges we face as society today. This includes globalization, environmental issues, and spirituality among modernity. And should any of the pieces speak directly to someone in our audience, they should consider purchasing the artwork and encouraging our artists to continue in their work.

Long-term I am open to anywhere the program may organically go. Perhaps we can do exhibitions in galleries, inviting some of the artists to cities such as New York or London? Or if sales pick up we could find a way for artists to directly market themselves through SKI Charities and other venues

with our friends. With art, the choices are endless - and that's what I want people to realize about the SKILLS program. It is completely open to interpretation, and affects each person in a unique way. Creative works have always spoken to me in a deep way and I want as many people as possible to share my pleasure in the empowerment of these artists.



#### MUJER MAPUCHE

"Una mujer del pueblo Mapuche, encargada de ceremonias religiosas y cura enfermos. También era la media yerbatera, quien utiliza productos naturales que econtra da de la tierra de Chile. Era la encargada de transmitir a su pueblo lo que madre naturaleza deseaba que los hombres hicieran. El árbol es sagrado por el pueblo Mapuche. Es un árbol protector."

*"She is a Mapuche woman, in charge of religious ceremonies and curing the sick. She is also an herbalist, using natural plants that she finds in Chile. She is in charge of communicating what Mother Earth asks the people to do. The tree behind her is a sacred tree for the Mapuche people. It is our protector."*

# 2014 recap

## ski microfinance institute (SKIMFI)

### MUTARE, ZIMBABWE

Microfinance is sensitive to the pride of the beneficiaries – Zimbabweans

especially are known to honor entrepreneurialism and self-initiative. Microfinance is a system that values these qualities, favoring those who are responsible, have a strong work ethic, and a desire to effect their communities at large.

Though the men in Mutare are an important part of SKIC – “their support for their wives and daughters is integral to our efforts,” Shyam notes – the goal of the charity is to use the resources available to reach as many people as possible. As women gain more strength in these communities, it becomes more and more clear, through simple observation, that they put their energy and their earnings back into their communities and their families. So while on the surface our mission is directed at individual women, communities at large are the true beneficiaries.

Our world needs more female leadership – and not just because women are currently underrepresented in formal and informal leadership positions worldwide. Unlike men, who tend to have a transactional leadership style, marked by incentivizing good performance and maintaining order and flow in a workplace setting, women tend to be transformational leaders.

The interpersonal relationships and motivational attitude that transformational leaders bring to their environments are ideal for fostering economic and social growth, and for multiplying the efforts of SKI Charities. With each transformational leader we empower, we hope to send a ripple effect through countries, so that countless more women emerge as leaders, driven to transform their communities and workplaces.

When Prudence and her SKIMFI group members gather for business meetings, they begin each session with a chant: “High high, it lifts you high. SKIMFI lifts you UP!” Prudence K., a 30-year-old mother of three, launched an

electrical supplies business after attending a Selection, Planning and Management workshop with SKIMFI Zimbabwe.

She accessed a microloan through SKIMFI to open the doors. She trades radios, television sets, cell phones, and has recently begun importing solar panels and batteries from South Africa. Through profits from the business, Prudence buys better food, clothing, toys, and medication for her family.

“I am now proud to associate with other people in the community, as I look very presentable and I am confident in whatever I do,” she says.

Now, Prudence decides how to spend money without her husband’s permission, and she feels that he respects her more because of her independence. Not only does she provide for her family, but she also supports philanthropy in her community. In April, she donated five 12-foot asbestos roofing sheets to her church. Her charity also extends to a widow living at the church, whose welfare Prudence contributes to. “I hope to do more as my business grows,” she says.

Prudence struggled to provide stable resources for her family before this business venture. Married at 18 years old and unable to pay college tuition fees, a job was impossible to find.

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*Prudence K. in her electronic supplies store.*

# 2014 recap

## SKIMFI continued

Her husband left for South Africa to look for employment while Prudence was seven months pregnant with her third child, but he was unsuccessful. She says her own mother was her inspiration for starting her business.

“I thought how mother had succeeded in sending us to school through buying and selling anything that had demand,” she says. “She is my inspiration, a strong woman who always hopes for better things. She is still doing business, and now my younger sister and brother are at university. If it had been my father’s choice, we would have not gone to school, especially us girls.”

Prudence attributes her business’ success to the SKIMFI team’s training sessions and to the program’s low interest rates. Before she learned of SKIMFI, she was faced with exorbitant interest rates from private money lenders, and, with no collateral to guarantee repayment, she couldn’t secure a loan from local banks. Now that her business is steadily building capital, she will not need another loan until she is ready to further expand her business.

“My vision is to become a major supplier of hi-tech goods,” Prudence says. “I will work to buy a house for my family and a pick up truck for my business. I will work to thank my mother for sending me to school.”

# 2014 recap

## ski program for girls' opportunity (SKIPGO)

### MUTARE, ZIMBABWE

SKIC's SKIPGO team in Mutare, Zimbabwe does an incredible job of identifying young scholars, but it is Principal Florence Mariga and her staff at Early Learning Centre, who give our young girls a first class education every school day.

Early Learning Centre (ELC), a registered pre-school with the Ministry of Education in Zimbabwe, prioritizes the welfare of its students above all else. All students participate in activities that foster physical, cognitive, creative, social, moral and emotional development. The school is equipped with arts & crafts, dramatic play areas, an outdoor play area and garden, music and movement programs, and science and discovery curricula.

At the helm of Early Learning is Principal Florence Mariga, who founded the school in 1989. A widowed mother of four boys (three of whom have graduated university, the youngest is currently finishing a double major in science and arts), she is also a highly skilled nursery school teacher whose passion is child development.

"I founded Early Learning Centre because I could not find a suitable nursery school in Mutare, in which to enroll my first child," Ms. Mariga says. "The few schools that were available were not of good standard. This pained me as the few centres available were just day care centres without adequate learning facilities and staff."

Early Learning Centre's gates open at 7:00 a.m. to accommodate parents and guardians who work early, though learning begins at 8:00 a.m. The school offers two programs: the Half Day program and the Full Day program, ending at 12:30 and 16:00 respectively.

The centre is a second home to many of the students, a place that is always safe and reliable with daily hot meals and caring, skilled teachers to meet their needs. All learning activities are done in the morning, and the afternoon period becomes a day care centre for the children on the Full Day

program. A wide-ranging number of activities are organized for the afternoons.

"I am absolutely motivated by programs like SKIPGO and happy to continue working as well and as hard as I do," Ms. Mariga says, "because the results of children's experiences at ELC equip them to thrive in future educational settings." Every year, Early Learning earns top prizes at the annual provincial art and craft exhibition in the pre-school category. It is a true community effort to run the school. They are primarily marketed by word of mouth, parents (both former and present) and by primary school headmasters who receive graduates of ELC. Parents and guardians are encouraged to regularly attend school events like learning consultations, Sports Day, Meet the Teacher sessions, Music & Rhymes concerts, the annual Christmas play, regular teas and luncheons, and, of course, graduation.

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*ELC Founder Florence Mariga with  
SKIC Founder Shyam K. Iyer*

# 2014 recap

## SKIPGO continued

“We’ve had many children leave our centre and go on to achieve excellent educational results from primary school level all the way to graduating from universities in different faculties,” Ms. Mariga says. “Every year there are stand-out students in different schools who came through ELC.”

Early Learning's administration is constantly working to improve their operation. They work very hard to accommodate parents who struggle to make punctual payments of school fees. As the Zimbabwe economy continues to falter, and industries and companies shut down, many scholars' parents are directly affected. They stand head and shoulders above other schools in the region for considerations like maintaining an intimate teacher-to-child ratio. Early Learning also brings in university students as interns, so scholars like those through SKIPGO benefit from additional compassionate adults who are actively learning the art of teaching and are driven to do their best by the students.

“As a centre we treasure the first six years of a child’s life as the most crucial years,” Ms. Mariga says. “The school environment plays a major role in the development of the child and SKIPGO targets these children. We have worked now with SKIPGO for three years and hope to do so for many more.”



*Several glimpses of the Early Learning Centre.*

# 2014 recap

## project manager interview



*An interview with SKIMFI project manager, Anita. Born and raised in Lebu, Chile, Anita is the perfect candidate to oversee SKIC beneficiaries.*

### Tell us what you do for SKIC?

I manage the SKIMFI program in Lebu. Since I joined I have found candidates for the program, monitored their participation with us, and of course taken care of the finances and logistics that SKIMFI requires.

### What is your background?

I am from Lebu and have spent my entire life there. So the town means a lot to me. Before SKIMFI I worked with a Christian social organization to assist women to get training and other help to improve their lives. So when Shyam approached me in 2012 regarding the opportunity to work with him for the community, I was very excited. Lebu needs microfinance and any investment that is possible. The women here are hard workers but the culture makes it difficult for them to start businesses and make money on their own.

### What is the situation in Lebu?

Presently things are very challenging. We depend on fishing and local business because our town is far from the major cities. Since the earthquake in 2010 we have felt even more under pressure, and now that the economy is slowing down there are fewer opportunities for our community. Of course

many of the people here are of indigenous Mapuche origin, and they can feel even more isolated. Right now things are difficult in Lebu but that is why SKI Charities is necessary here.

### What are you working on to meet the challenge?

Our SKIMFI program directly addresses the problem. Through microfinance our beneficiaries feel like they are part of the economy, as they get loans for their ideas and work hard to earn money. The government tries to help the people of Lebu but often it is just handing out money and leaving. With SKIMFI we encourage them, advise them, and do our best to give them the opportunity to take control of their lives. And this year we will start training them and organizing other ways to teach and learn.

Microfinance is very much needed here and there is now a for-profit company giving loans to the people of Lebu. This new company is enrolling a lot of people but they charge high interest and lack the focus on community that SKIMFI has. So we need to keep growing to keep up and make sure the women of Lebu get the right kind of assistance that SKIMFI was exactly designed to provide.

### How has SKILLS impacted the first participants?

The SKILLS program is very new. It only started in June of 2014 when Shyam was impressed that our artists had interesting stories and he wanted to learn more about the Mapuche culture. We have contacted a number of artists and so far two have produced works for the foundation. I like the idea because it gives the local women pride in their heritage and a different way to show it. Instead of talking about it they can be creative. And art is such an important part of Mapuche culture that it is a natural fit. I'm very excited to see how this project goes, and hope all of our friends around the world can buy a painting or find some way to support the artists!



# 2014 recap

learn more about SKIC



*SKIC in New York City*

## Podcasts

Each month our founder speaks about the charity and related topics on the SKI Charities Podcast series. Subscribe or follow on social media to hear the latest on issues important to local economic development, geopolitics, and globalization.

## Blog

Our blog is a great resource for news and links in the charitable field. Our bloggers take deep-dives into microfinance, education, and other areas that SKI Charities seeks to engage. Read, comment, and let us know what you think!

## SKILLS Artwork

Enjoy storytelling through art? Our artists are creating one-of-a-kind pieces for all those interested in learning about Mapuche and indigenous culture. The artwork is also for sale, with all proceeds returning directly to the artist to reward them for their hard work and encourage sharing more of their stories from Lebu. Visit our Lebu page to view the paintings and help us grow this new program.