



MUSLIM CHRISTIAN ACTION FOR ADVOCACY RELIEF &amp; DEVELOPMENT

**MUCAAD-UK**

GROWING SUSTAINABLE COMMUNITIES

**This is our 10th Anniversary** and we thought that we would take the chance to look back and identify our favourite projects. We have a complete list of them that we will put on the website, but we identified over 20 separate projects, plus extensions and connected projects. Our celebration is mixed this year, though; the recent events in Marawi City, which has been burnt down and destroyed, has meant that we have been focusing our recent efforts on fundraising for emergency relief. You will find information about donating, particularly for the emergency fund, in this newsletter.

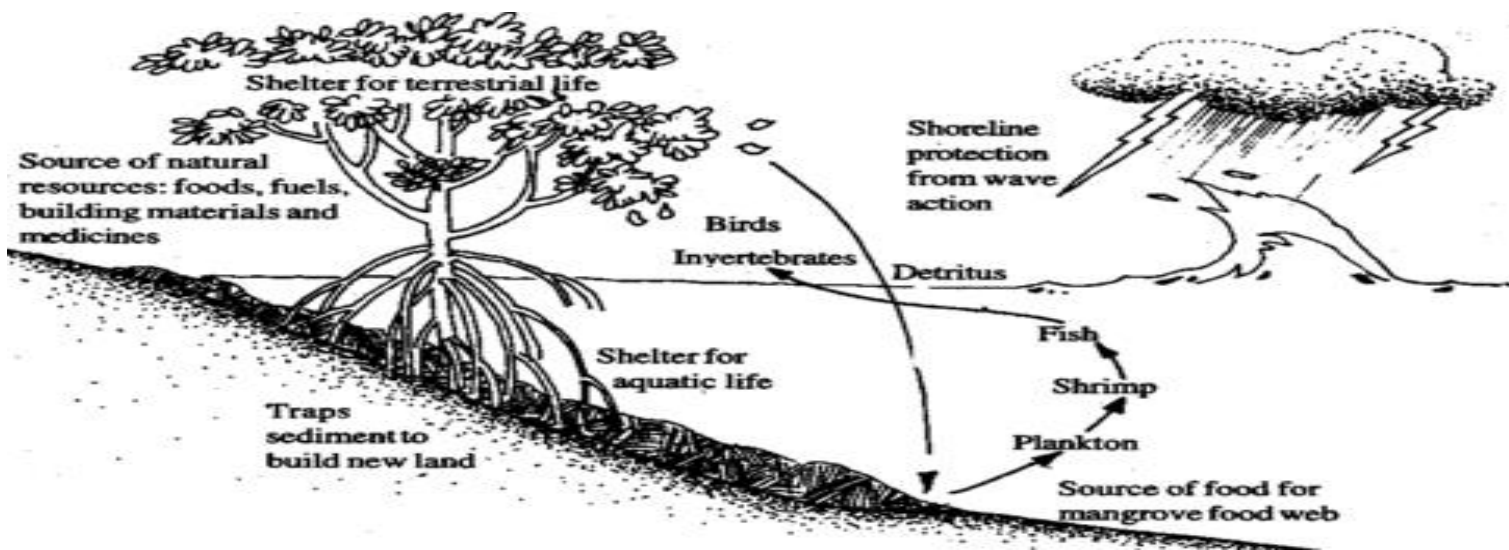
**For us a successful project has three elements;** firstly, environmental improvement; secondly, it should help people out of poverty through creating sustainable income; and lastly, it should show a “multiplier effect”, where our funding develops and enables the pulling in and the creation of extra resources. Different projects have different principles at their centre, of course, but these are the things we look for.

**One of the projects closest to our hearts is our very first** The KAHROY project, which was a tree planting project aimed at helping local farmers to develop a longer-term source of funding (and one that they could use to plan with, for example, for children’s education) as well as to bring back the land, preventing erosion and holding water in the soil. This was a three-year project, with farmers paid to protect the trees in the first three years - after that the trees were well established and the people who looked after the trees now own them. The project has been continued by local farmers and reforestation in the Philippines is now a major World Bank project. One of the principles for assessing a project is its environmental impact, together with the impact it makes on local poverty, and this ticked all the boxes. The land is regenerating. In 2009/11 this was bare earth, or just covered with invasive grass that didn't stabilise the soil.



**Similarly, and also favourite, are the two we did with CoSEED to regenerate the Mangrove Forest.** The project was identified by the communities concerned and the people involved used their own talents to replant and regenerate the Man-

grove forest in the coastline adjacent to the area they inhabit. The money we donated was backed by labour from the community and so a relatively small amount of cash created a large effect. We empowered the community to change their own environment both for their own economic benefit and environmentally. Their benefit came in terms of improved livelihood from the improved fish catch and also from the safety created by protecting the forest from Tsunami. The environmental benefit comes in terms of the huge carbon sink that Mangroves offer and the regeneration of a very important habitat for fish and wildlife. From a personal point of view it is a magical experience to take a boat through the waterways within the mangrove forest, or to walk among the trees planted by the KAHROY tree planting, and view the wonderful environment



that MuCAARD-UK has helped to create

**We also really like the “multiplier effect” projects.** In particular, by funding the BISAP Barangay Development plans, (giving a total of £11,000 over time) Damulog was able to get more than 260 million pesos for roads, for bridges, and for buildings including a Health Centre and a school. The exchange rate varies, but this is around £4.2 million at today’s prices. There was also funding for equipment for a rubber processing plant. This is how it works. We gave this money to enable all the Barangays (that is, all the smallest administrative districts in the region) to put together a plan that they developed and were committed to. Because the whole region was engaged, they were able to get grants for funding from the World Bank



(who funded 90%), from JTS Korean NGO and from the money available to local government in the Philippines.

**Finally, we would like to mention the most recent project - the land redemption project.** Many people in the Philippines own small pieces of land and earn their living as farmers. This gives them a subsistence, but no cushion against any form of catastrophic or exceptional expenditure - mainly illness. This means that people mortgage their land, and then can't make the repayments, so they either become completely dispossessed or, in practice, bonded labour. The land redemption project aims to take over these debts, and allows people to remain on their land, giving them more time to repay. This project is new and so far, has been able to help three families, bringing them out of a completely hopeless and despairing situation, and there are funds for a fourth. We believe that this project can become self-sustaining over time with the income from the debt repayments and would like to continue funding. For £600 sent over three tranches we will have been able to rescue four families from the most extreme poverty.

### **The situation in Marawi City.**



Most of you will have seen this on the news. Everything has been destroyed, including, as a small aside, the cooperative store that we funded. Rightly, there has been an outpouring of help for people who were in Grenfell Tower, but in Marawi, the whole city has gone, with little or no help available. Emergency relief and funding for rebuilding is much needed. The list of internally displaced people in Kolambagan alone runs to 54 pages. MuCAARD UK has already helped in two ways; we have sent an emergency donation of 100,000 pesos and we fund the MuCAARD secretariat, which means that there is an experienced relief organization on the ground. We would like to ask for emergency donations. You can transfer money into the MuCAARD bank account **The Co-Operative Bank, sort number 08-92-99 bank account number 65257759** and there are regular giving and gift aid forms on the website [www.mucaard-uk.org/](http://www.mucaard-uk.org/). You can read about the impact and MuCAARD Philippines work on their Facebook page <https://www.facebook.com/mucaard.mindanao>.

### Retirement of a most valued treasurer.

Peter Linsey, who many of you will know, has decided to step down as Treasurer. He has been a mainstay of MuCAARD UK and we very much hope that he will continue to be involved in some capacity. This year's open day will be Peter's last as Treasurer and I know that you will join us in saying thank you.



The new treasurer is Doug Stevenson, [stevensondoug58@gmail.com](mailto:stevensondoug58@gmail.com), who will formally become the new Treasurer on the 27/7/17, though I am sure that Peter will be happy to continue to help and advise.

### What next?

The immediate focus will be the humanitarian relief and rebuilding in Marawi City. For the longer term, we will continue to fund where an injection of small amounts of capital or short-term revenue can enable livelihood and environmental projects, build capacity locally and enable the release of other funds from organisations such as the World Bank and local and national government in the Philippines. We will raise funds for the land redemption scheme and continue supporting CoSEED to establish this pioneering programme aimed at preventing people falling into destitution as a result of having to mortgage their land to local financiers to pay crippling health bills or college fees. It is still early days, as capital is needed, but BISAP has begun its own pilot of the land redemption scheme, as well as a health insurance scheme to try and eliminate illness related catastrophic expenditures. The provincial government is currently talking to BISAP to roll this out across the province of Bukidnon, and we will prioritise the "proof of concept" work where there is a realistic chance of regional or national roll outs of the programme, as there is here.

### Financial Report 2017

Donations	Total Funds	2016	Grants made in 2016/17	Total Funds
			RIAP	£3,892
Gift aided	£8,695	£10,560	POM	£3,404
Other	£1,900	£2,685	COSEED	£2,916
<b>Total</b>	<b>£10,595</b>	<b>£13,245</b>	MUCAARD SECRETAR-IAT	£6,567
			<b>Total Grants paid in year</b>	<b>£16,779</b>