



1353 Milton Avenue, Mississauga, Ontario. L5G3C5
Tel: 905.990.2464 Email: info@my100percent.org
web: my100percent.org
Charitable Registration #814420238RR0001

SPRING 2023

My 100 Percent's mission is to relieve the cycle of poverty in developing countries by providing the necessities of life, education and/or shelter to underprivileged children and their families. To ensure 100% of your contributions are sent to those in need, Adarsh & Jeff cover all expenses of the charity as part of our own donations to the charity.

PROJECTS WE SUPPORT

We currently support three programs in South Asia. We are a supporter of the Jhamtse Gatsal Children's Community located in Arunachal Pradesh, India. This Community supports 107 children and young adults in the Monpa region of Northeastern India.

Our second program is the Stay-in-School Nepal education support program for more than 100 schoolgirls in Eastern Nepal in partnership with Civic Independence Development a Nepalese NGO. The Stay-in-School Nepal programs run with the dedicated and tireless work of Arjun Mani Guragain and often the volunteer support of his wife Binita Kumari Paudel, who also teaches full time as a professor of public health at a university in the region.

Our third program is the Bicycle Loan Program. My 100 Percent purchased 187 bicycles and have loaned the bikes to at-risk students in various schools within Sundar Haraicha municipality in cooperation with the local schools and council. Bike loan programs in other developing countries have proven to be very successful in increasing student attendance, responsibility, and independence.



Happy students receiving umbrellas before the start of the rainy season.



A home visit during the Social Welfare Council audit of our Stay-in-School program in early 2023.

CURRENT STORIES

Great Results for Stay-In-School Program

One of the objectives of Jeff's December 2022 trip to Nepal was to summarize the results of our Stay-in-School Nepal program as the initial pilot project for the first 20 students had concluded its five-year anniversary. The data we collected provided proof that the Program was working. This was provided when the Social Welfare Council in Nepal performed their final audit and evaluation of the programs.

We surveyed parents, students, teachers, Headmasters of and Ward councilors to find out what they thought of the program. They all indicated the program was a great success and should be continued. One Headmaster stated that the program was a success because the girls were still in school which was one of the main goals initially. Another Headmaster indicated that all the girls had improved their attendance, attitude, hygiene and academic results over the five years.



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Jeff's best anecdotal piece of information was the girls' aspirations or dreams of what they wanted to become. He had asked the girls in the Pilot Project five years ago this question and none of them had dreams of becoming anything. Fast forward five years later and these girls, now in grades 9, 10 and 11, have academic dreams of becoming teachers, bankers, nurses and government workers. This information is comforting but not real evidence. Fortunately, we were able to find the hard evidence that the Program's success was greater than expected.

In our Pilot Project, 16 of the 20 girls were selected in Grades 5, 6 and 7 from one of the most under-privileged public schools in the municipality. The Devata Public School is in the poor agricultural region of Sundar Haraincha where families are day workers when crops need tending. With the help of the teachers and Headmaster we were able to find the class lists from 2018 when the Pilot Project started. In the three grades there were a total of 34 students consisting of 18 boys who we did not support and the 16 girls we supported. The boys were not selected because, in this region, scarce family resources are allocated to boys' education over girls. Tracking these students five years later showed the tremendous success of the Program.

The results at the Devata Public School are as follows:

	Girls	Boys	Total
Students in Grades 5, 6 and 7 in 2018	16	18	34
Achieved Grade 10 or still in school in 2022	15	8	23
Dropped out	1	10	11
Drop-out rate	6.25%	55.56%	32.35%

The incredible difference in results from classmates was apparent. The boys, without receiving additional support, had a 55% drop out rate over the five years. The boys, effectively acting as the control group, shows that there would be over half the kids not reaching grade 10 without intervention and perpetuating the cycle of poor education and poverty in the region. **The girls from the same social-economic conditions and from the less supported sub-group out-performed their peers by almost 10 to 1 and remained in school for the five-year program.**

The improved education results, reduced drop-out rate, reduced child marriages and reduced number of teen pregnancies all have tremendous long-term positive impacts on combating poverty in the region. These are achieved with minimal annual costs of our Stay-in-School Nepal Program.



Jeff participating in the distribution of school supplies, backpack, and sweaters for the winter season.

Thank you for your on-going support of this program.

New Scholarship Program

The Stay-in-School Program's success has created the need for a new Scholarship program for the deserving young ladies we have helped to stay in school through Grade 12. We currently have 15 girls in Grade 12 and several of them will be eligible to attend college or university in 2024. Given their family's low economic status they will be eligible for tuition support from the Nepal government. However, their families do not have the funds to pay for the books, board and living expenses away from home. We estimate that one year of costs in residence at post-secondary institutions plus books, supplies and IT support is approximately \$2,000 annually per student.

We are very proud to launch our fourth funding initiative by creating the My 100 Percent Scholarship program to continue our support of these young ladies who are breaking barriers. We believe that we will require \$150,000 over a 5-year period or an estimated \$30,000 per annum. **We are more than 50% of the way to reaching our Scholarship funding goal through generous commitments received to date.**



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We are seeking 5-year commitments from individuals and companies to help pay for the personal and school supply costs for either the college or university programs that the successful graduates can attend. We will be sending a separate appeal to our donors with the details of the scholarship commitments, the use of funds and reporting from the recipients. Should you be interested in supporting this new program please reach out and we will send you the necessary paperwork.

FINANCIAL RESULTS

My 100 Percent completed its eighth year as a registered charity and below is the summary of the audited financial statements for the year ended December 31, 2022. The complete audited financial statements will be available to review on our website at my100percent.org.

Revenues	2022	2021
Donations	\$84,083	\$ 80,087
Investment income (loss)	<u>(22,732)</u>	<u>11,811</u>
	<u>61,351</u>	<u>91,898</u>
Expenses		
Professional Fees	5,197	4,662
Office and Bank Charges	<u>2,462</u>	<u>1,919</u>
	<u>7,659</u>	<u>6,581</u>
Programming		
Stay-in-School, Nepal	51,085	35,873
Bike Loan, Nepal	8,750	24,000
Jhamtse Gatsal, India	1,000	5,125
Overseas Volunteer, India	<u> </u>	<u>6,250</u>
	<u>60,835</u>	<u>71,248</u>
Net Surplus for Year	<u>\$(7,143)</u>	<u>\$ 14,069</u>
Accumulated Surplus	<u>\$ 242,888</u>	<u>\$250,031</u>

For the second year in a row, we raised over \$80,000 through donations and had over \$10,000 in interest income. Our charity has sufficient funds for its current 5-year Stay-in-School program commitments. The excess funds are invested in preferred shares to generate interest income to help cover expenses.

Investment income (loss) includes the interest income and the change in market value of the investments. This year we have unrealized losses in the portfolio. We anticipate that the unrealized losses will reverse in future years as interest rates go down from their current high point.

As a 100% volunteer organization, our only significant expense is the annual audit of the financial activities of the charity which has increased again in 2022. Other expenses are about \$2,000 annually primarily for bank charges and website maintenance. We also had a return of travel and events in 2022, for which we saw some increased expenses for the current year.

VOLUNTEER EFFORTS

Hardworking volunteers in Mississauga will be hosting the 6th annual Diwali Dhamaal, a fun children-focused festival event. The event is scheduled for late October this year for children of all ages. Last year was sold out so get your tickets early. Our ongoing thanks goes to the hard work of the organizers Parul Mehta, Alapana Dullabh and Radha Bharania.

Jeff **visited Nepal** in December, 2022 to meet with some of the hundreds of students we support, their families, the schools and the local politicians. The trip confirmed the local community's value and appreciation of our ongoing programs. It also highlighted the need for further support of our young ladies that will enter college or university in the near future. We look forward to this year's trip.

DIRECTORS

We have a volunteer Board of Directors that meets periodically to review information, approve the audited financial statements and help plan activities.

- Mark Foley, President, Jhamtse International
- Jeff Jenner, CA, CBV, Executive Vice Chair, Potentia Renewables Inc.
- Adarsh Mehta, MSc, MBA, Vice President, JRC Inc.
- Karen Nixon, CPA, LLB Retired Partner, Ernst & Young Chartered Accountants

DONATIONS & VOLUNTEERS

If you are interested in volunteering or donations, please email Adarsh Mehta at adarsh@my100percent.org or telephone us at 905-990-2464. Please check out our website (<http://my100percent.org/donate/>). We thank you for your continued support and trust.

Adarsh and Jeff