



WEEKLY ZOOM MEETING REPORT OF ROTARY CLUB OF ROYAL HUA HIN

24th August 2021 Micro Loans to Asian Countries Roger and Carol Ward Rotary Club of Aireborough Yorkshire, United Kingdom.

Attendance - 13
Members - 10
Guests - 3

Guests:

Janet Kerr International Committee Rotary Club of Aireborough Leeds

Roger and Carol Ward Rotary Club of Aireborough Leeds (Guest Speakers)

President Phil opened the meeting and then welcomed the guests as above to the 5th zoom meeting of Rotary Year 2021/22.



Phil confirmed that zoom meetings would continue until further notice due to current lockdowns in Thailand.

Phil explained a protocol for Zoom meetings was needed to enable them to operate smoothly, to include:

- Try and be on time for meetings as you will only miss the fun
- Please mute your microphones to avoid any background interference
- Please mute your phones to avoid any background interference
- If you wish to make a point, or ask a question please use the hand emoji or raise your hand to let the speaker know.

P Phil went on to look at what is happening in Rotary starting with rotary International.

Members of the Rotary Club of Demerara, Guyana, are using their decades of experience in fighting disease while delivering COVID-19 vaccines and aid to a remote region of the South American country. The Indigenous communities there would not otherwise have access to the vaccine and would remain vulnerable to the virus.



The club's members have conducted crucial medical expeditions that penetrate the densely forested interior of Guyana for nearly 30 years. In doing so, they've developed detailed knowledge of the area and the particular needs of the villages in it. The treks have earned the Demerara club a nickname among nearby Rotary clubs: "the bush club."

When COVID-19 vaccines became available early this year, the club quickly took action, relying on members' familiarity with the region to plan logistics and coordinate delivery efforts. Focusing on the primarily Indigenous villages of Muritaro and Malali, the club collaborated with the local Ministry of Health and the Civil Defense Commission to immunize

villagers. The vaccination teams — made up of club members, doctors, and local nurses — reached the villages by boat, tracing an 8 km (5-mile) stretch of the Demerara River.

Baleshwar Murli, 2020-21 president of the Demerara club, says that supporting the equitable distribution of COVID-19 vaccines to underserved communities was a natural fit for the club.



"Our club was highly motivated and excited to be involved in the particular effort, since it coincided with what we frequently do as a club," Murli says.

Gordon R. McInally (Picture left), a member of the Rotary Club of South Queensferry, Lothian, Scotland, is the selection of the Nominating Committee for President of Rotary International for 2023-24.

90,000 Nicaraguans estimated to have been added to the poverty rolls in 2020. Rotary Clubs helping impoverished children in Nicaragua. Children are frequently seen scavenging through the local rubbish tips looking for items that can be resold.



Rotary Club of Royal Hua Hin;
August the 10th welcomed guest speaker Wayne Davis who

presented and informative talk on the works of Jungle Aid in recent years.



August the 11th members of Rotary Club of Royal Hua Hin presented three items of equipment namely a sanitising mist sprayer to clean hospital equipment and work areas to help prevent the spread of Covid and other bacteria. An aspirator to

help the removal of materials from patients throats and bronchial passages and final a new wireless Ruiter.





On August the 13th he Hua Hin hospital was presented with 100 sets of Dupont Tyvek 500 one-piece personal protective suits and 250 3M N 95 face masks. This was a joint project between Rotary Club of Royal Hua Hin and Rotary Club of Hua Hin.

For more information on these stories see RCRHH home page on Club Runner.

Rotary District 3330:

Rotary District 3330 will organise the event “Rotary Day of Service” on 24 October 2021 by encouraging every Rotary club in the district to participate in public service within the community. Each club will do any public service based on their own discretion. Besides, club may engage in the community service in collaboration with any organization of their choice. However, every club is urged to join the event on 24 October 2021 which is the World Polio Day. An email will be sent out on how to order shirts.



SIZE	WIDTH
SS	36
S	38
M	40
L	42
XL	44
2XL	46
3XL	48
4XL	50

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Following some interesting debates on Thai Media and the Board of Directors, and discussion points globally over Covid-19 that in reality Covid is here, here to stay that we have to live with it.

P Phil presented some facts regarding other non-topical global health issues that have been silenced by Covid-19.

Malaria:

229 million new infections in 2019
 409,000 People died of malaria in 2019, 57% were children under 5.

Cancer:

19.3 million new cases in 2020
 10 million cancer deaths in 2020

Cardio Vascular Disease (CVD)

On average, someone dies of CVD every 37 seconds in the U.S. There are 2,353 deaths from CVD each day, based on 2017 data.

Influenza:

We don't hear much in the news about the thousands of people dying each year from the flu, so most of us don't realize how deadly it is. Total annual worldwide flu deaths consistently number 290,000 to 650,000 people in recent years, in 2019 deaths from lower respiratory tract infections directly caused by influenza were 99,000 to 200,000, but strangely dropped to zero starting in early 2020 and have remained there ever since.

P Phil then welcomed our guest speakers Roger and Carol Ward from the Rotary Club of Aireborough in Yorkshire.

Roger and Carol are from Leeds in Yorkshire

They have been married for 50 years (They had to celebrate their Golden Wedding anniversary during UK lockdown!).



They both worked at the University of Leeds and since taking early retirement they have spent half the year in the UK and half in Thailand until Covid.

They were introduced to Rotary in Hua Hin by Frank Anderson from Canada and were subsequently inducted into the Rotary Club of Aireborough in 2018.

Roger thanked the zoom meeting members for inviting them to talk to the meeting. Roger went onto say that the talk would be in two parts, Carol would start the talk with information about the Rotary Club of Aireborough (RCA), then Roger would talk about the Micro loans.



Carol informed the meeting that the RCA was Chartered in 1953 and has 38 members. Its President is Dr Raj Mani. The club has one Sister Club the Rotary Club of Madras Chenna Patna in India. Carol went onto talk about projects they were involved in including the purchase of Aquabox which are sent as humanitarian aid to disaster zones in the world.

Carol also spoke about the use of a global grant to provide a computer suite at the Mnyakanya High School South Africa.

Micro Loans.

Roger spoke about the current problems with people accessing money, whereby 1.7 billion people do not have bank accounts Hence no access to legal, reasonably priced credit. This in turn leads to bad solutions which can lead to people using loan sharks or legal loan sharks such as pay day loans in the UK, who charge astronomical interest charges on loans.

Roger then spoke about good solutions such as:

- Informal loans from family or friends
- Credit unions
- Formal loans from Micro Finance Institutions

Roger then informed the meeting of the Grameen bank which was established in 1974 by Muhammad Yunus who loaned \$27 to 42 families during a Bangladesh famine.

In 1976 he founded Grameen (Rural or Village) Bank. In 2006 Muhammad was awarded the Nobel Peace Prize.

By 2011 the Grameen bank had 8.4 million borrowers.

Roger then spoke about Kiva Founded in USA in 2005, and now has 3.8 million borrowers in 77 countries.

Kiva has 1.9 million lenders who have offered \$1.54 billion in loans.

So how does Kiva work in simple stages:

- Borrower applies for a loan
- Kiva approves loan
- Loan is posted to Kiva web site and lenders fund loan in increments of \$25
- Borrower repays the loan, usually monthly
- Lenders use repayments to fund new loans

Roger then talked through the online process of applying for a Kiva loan and gave examples of existing applicants and the projects they required the money for and repayment plans.

Following the talk there were a number of questions raised regarding debt default, types of projects and amounts normally loaned. CP Alan Cooper asked the question whether a Rotary Club could become a lender and PP Paul Grab mentioned that it might be something the Rotary Club of Royal Hua Hin could be involved in by setting up 20,000 Thai Bhat for loans.

Further in-depth discussions took place over the Aquabox (Picture left) which gained a great deal of interest from members. These questions were answered by Janet the International Committee for RCA.



Janet explained that Aquabox was established by two Rotarians and was essentially a charity established to supply boxes with various contents to be sent and or used following disasters or in areas where there are severe water shortages or poor-quality drinking water.

P Phil thanked Roger, Carol and Janet for an excellent presentation and informed discussions. P Phil was sure both topics would be discussed further by RCRHH.

Phil then ran through future meetings and events:

24th August	Roger and Carole Ward small loans to Asian Countries
31st August	Historian Stephanie Maltman – Firemen Remembered
7th September	Live music fellowship
14th September	Insurance for Ex Pats Tom Thompson

21st September

Board Meeting