

VSSU Interns & Eminent Visitors

as on August 2016

Name	Nation	Remarks
 <p>Hailu Abebe Wondirad EMP _ Brussels, Ethipoia 2nd May- 2nd Aug 2016 <hailat.abebe@gmail.com></p>	Ethiopia	<p>How Can I ever thank you enough for what you have done for me ! I haven't Words to express my heartfelt thanks to you all.. I am very Happy to work with VSSU – Micro finance programme as intern. I would like to express my heartfelt thanks to Mr. Kapilananda Mondal for your unreserved help and supports, you are the man of Success I have ever met , Your passion , love and kindness are the pillar of VSSU, and what I have learnt from you to be for what I am doing to get the most out of it. ... Hope we will meet again in the future , once again I express heartfelt thanks to all of you for your kind support!</p> <p>God Bless You All!</p> <p>Hailu Abebe Wondirad</p> <p>PO Box 435, Bahir-Dar, Ethiopia</p>
 <p>Marine VINSONNEOU Ph No.- +33 788 62 74 54 1st March to 12th April-2015</p>	France	<p>April 12th 2015</p> <p>I will never thank enough Valery for introducing me to VSSU....</p> <p>Being here for 45 days was very pleasant, interesting, and I will never thank VSSU enough for teaching me so many things.</p> <p>You helped me a lot in my research, offering me your time and resources, Thank You.</p> <p>I know it is the first time I came but I can affirm it will not be the last....</p> <p>Kapil, Darpan, please do never give up and continue your hard work because, even if not everything is like your wish, results are here....</p> <p>Keep following the dream; I will do my best to help from my side.</p> <p>I n France, in India, or somewhere else, we will meet again, I am sure about that.</p> <p>Thank you for being such great persons.</p> <p>Marine. (And Alex next time!)</p> <p>My best wishes to all your family and VSSU.</p>

Sweden



Anders Edgren

Senior Producer at Swedish Educational Broadcasting Company in Stockholm. Journalist, Writer, Photographer & Educator.
Mob: 070 557 1661
Ph No: 08 784 4093

26th-28th February, 2015

28th Feb, 2015

Yet another inspiring visit to VSSU and the charismatic Mr. Kapilananda Mondal. Thanks for interesting discussions, and exchange of good ideas. Great hospitality and friendship. I wish you all success in the future and hope to be part of VSSU development.

Keep up the good work!

Namaskar

Anders Edgren

Senior producer at Swedish Educational Broadcasting Company in Stockholm
Journalist, Writer, photographer & Educator.

Hungary

Dezso Salgo

E-Mail:
salgo888@hotmail.com

26th-28th February, 2015

28th Feb, 2015

2015. február 28
Mr. Kapilanda Mondal
Egy kicsi országból
mint Magyarország
ide jöttél az Ön szóp.
egzotikus nagy Indiájába
Lehetősésem volt át-
venni az Ön vendég-
szereletét. Az Ön szót-
szóval lehetősésem volt
többet és bensőségesebb
képet kapni az Ön or-
szágról, és az Ön
munkájáról
Szeretettel gondoltam
ma, Önre és kedves
családjára
Ön egy nagyszerű LÉLEK!
Remélem hogy útjain
visszatérhet Indiába és
Önhöz kedves
Mr. Kapilananda
Mondal
Dezso Salgo
alias
Ali Baba
Salgo888@hotmail.com

<p>Susobhan</p> <p>Date:14th October,2014</p>	<p><i>Indian</i></p>	<p>My object to my visit to a remote village Ullon far away from the city of joy is just that I had to gain some practical knowledge from the most practical man Mr. Kapil. While arriving at Lakshmikantapur, I was unable to utter the word “Ullon” but people around the shops told me that village of Kapilananda. As in our economics there is no practical lab like physics & chemistry, so it is must for every student of economic to get expose to all the happening in outside world to acquire the private knowledge, where economics scientist like Kapilananda is doing good for the village poor by his creativity & talent, although he is just 10th pass. Economics is such a subject which doesn't need any special coaching to understand it, it's a natural phenomena which one can use it, if he feels it. I would like to visit again this heaven structured campus to expand my theoretical knowledge & transform it into practical knowledge.</p> <p>— Susobhan.</p>



Mille Julie Florance

University- ULB

6 Rue sainte lucie,
3 Eme Etage Appartment W' ,
Paris 75015, France

France

15th September 2014

Dear VSSU,

I am really grateful for all the things you bring to me these 6 last months.

Civil society and notably NGO and Microfinance Institution are the main stays for a sustainable development of India, your work is impressive and I hope you will be successful in all your future initiatives.

I wish you you good luck and I hope come again and see your evolution.

Thank you again for everything.

Julie Florence (France, Paris)

+33(0) 6 68 56 8036



Md. Nasir Uddin Howlader

University- ULB

07th june to 20th august
94,chaussee de Boondael ,
1050, Ixels, **Bruxelles,**
Belgium

Bangladesh

Dear Kapil Da & VSSU,

I am really happy and feel proud to be with you. You have helped and taught me in every single step of my internship time at VSSU.

On the eve of my return to my country “Bangladesh”, I will only say that “VSSU & Kapil Da” will stay in my heart & soul with great joy & happiness. I am really grateful to you. May ALLAH bless you.

Md. Nasir Uddin Howlader.

20.08.2014

 <p>Romain Floch 02th may to 15th august University- ULB 220A Chemni de l'etang 83440 SEILLANS FRANCE E-MAIL- floch@outlook.com</p>	<p><i>France</i></p>	<p>Thank you VSSU! Thank you for sharing to me another hide of microfinance, the reality of the field is much different than whatever looked can teach you.</p> <p>Thank you to Mr. Mondal for your kindness and for your devotion to your institution. You have built something unprecedented for your community.</p> <p>And finally thank you to Darpan for his time and for all the good times spent together.</p> <p>I wish all the best to VSSU, Merci and Namaskar!</p> <p style="text-align: right;">Romain Paris France.</p>
<p>Kunal Kripalini , <i>United World College of Southeast Asia (UWCSEA)</i>, Fellow Milaap.</p> <p>Singapore, Australia, Sydney</p> 	<p><i>INDIAN</i></p>	<p>Dear Sir,</p> <p>For the past 4 months, I have been the receiver of gracious hospitality and kindness from the VSSU team; all of whom have truly looked after me when I was staying at VSSU'S guest house.</p> <p>VSSU provided me with the necessary work and residential facilities for my microfinance project here in south 24 parganas district, which would have been otherwise very difficult to carry out.</p> <p>Mr. Kapilananda Mondal has been particularly helpful to me. I have been impressed by a gentleman who has done so much to uplift the poor and promote socio-economical development in India and worldwide.</p> <p>I wish him and the VSSU team the very best in their current and future endeavours.Thank you all so much.</p> <p>Yours sincerely,</p> <p>Kunal Kripalini.</p>
<p>Auton Jagannath</p> 	<p><i>INDIAN</i></p>	<p>Dear Sir,</p> <p>Thank you for all the help during our visit to your organization at Ullon. I found your job very interesting and intriguing. Not all can be so motivated to do good to the society they live in and it is a rare commodity you have.</p> <p>I wish you all the best for your future activities and wish people in your area of operation benaited umaereely from your labour. Once again thank you for all the help extended to our group.</p>

		<p>Best regards, Auton jagannath.</p>
 <p>P.Srinivasan, Indian Institute of Management (IIM) , Gujrat</p>	<p>INDIAN</p>	<p>Dear Sir,</p> <p>I am very thankful for your wonderful hospitality and the patience that you have shown by devoting your valuable time to make us understand the model of micro finance and the importance of rural areas.</p> <p>The trip provided us a very good information about various social events that you are organizing and how they are benefitting the society. We wish you a great success. Regards, P.Srinivasan.</p>
<p>Amit Mundra, IIM , Sri Govindram Seksaria Institute of Technology and Science (SGSITS) and Carmel Convent School</p> 	<p>INDIAN</p>	<p>Dear Sir,</p> <p>I am very thankful for your kindness to devote time for us. I am also impressed by your personality to work and think continuously for benefit if your organization and community.</p> <p>My best wishes for your future plans and development. Please contact in near future for any assistance which I can provide to help the society.</p> <p>Thanking you once again for providing this opportunity to visit and know about VSSU.</p> <p>Regards, Amit Mundra</p>
<p>Devesh Pandey, Tata Institute of Social Science, Mumbai, MSW</p> <p>Address – c/o Mr. Narayan Pandey , Book Shop , Near Nainital Bank , Tanakpur Road , Champawat. Edeveshpandey00@gmail.com.</p> <p>8</p>	<p>INDIAN</p>	<p>Dear Kapil da,</p> <p>In the last two years , I got the opportunity to work with few organizations, but the learning , live experiences and exposure which I got in the VSSU, will remain a life time experience for me.</p> <p>In this one month internship, whatever time I got the opportunity to be with you , is a life time learning for me. The theory which I learnt in last two years is not enough to fulfill my dreams but what I learnt in this one month taught me most of the things to work with the community.</p> <p>I wish I could spent more time with you so that I can learn more from you. I will always remain a permanent member of your VSSU ARMY. Whenever I will get the opportunity to come back to VSSU , I will come here and learn new things from you.</p>

<p>Date – 27.03.2014</p> 		<p>I will be back, whenever I get the opportunity. It was a great pleasure to meet you and learn from you. Thank you for considering me as a student of yours.</p>
<p>Ansh Sahai, <i>Tata Institute of Social Science, Mumbai, MSW</i></p> <p>E-mail – ansh sahai@gmail.com</p>  <p>Date – 27.03.2014</p>	<p>INDIAN</p>	<p>To VSSU,</p> <p>All I can say is that every pait, evert person here is a teacher. Learning is the most natural and easy process here. We are eternally grateful to Kapil da for agreeing to give us this life line opportunity.</p> <p>See you soon.</p>
<p>Shweta Dandekar, <i>Tata Institute of Social Science, Mumbai, MSW</i></p> <p>Address = A 804 ,Siciliaa,B.T. Kawade Road, Pune – 411001</p> <p>Date – 27.03.2014</p> 	<p>INDIAN</p>	<p>Dear Kapil da,</p> <p>My one- month internship at VSSU has been one of the best experiences in my life because of you. You have unknowingly been one of the best teachers and have given me the strength to move forward in this field.</p> <p>All the time spent in the VSSU campus has taught me something or the other that I will cherish and guard for all the time that I'll be working in the social sector. I am grateful that I got this opportunity to work alongside you.</p> <p>I will keep returning and contributing to this organization's work as best as I can. It was a great pleasure to be here at VSSU. Sir, you will always be a point of reference in my professional life and an ideal that I will always strive towards.</p> <p>Best wishes,</p> <p>Shweta Dandekar.</p>

<p>Lava Horobagin</p> <p>Address – Oana Harabaqiu , Bruchst.</p> <p>Date – 25.08.2013</p>	<p>ROMANIA</p>	<p>Sir Mondal,</p> <p>I am right now talking from the inner side of my soul. Meeting you here was a true blessing. You are the wisdom and the kindness in this place. We resonate a lot. You fulfill we through your eyes with plenty of energy, of wisdom and of kindness.</p> <p>Your words were truly illuminating and our conversations were waking up in we the best version of mine.</p> <p>Spread kindness all over the world. God help us doing this.</p> <p>Embracing the world.</p>
<p>Samantha Mcnelly Address – 3928 Tom White cir Anchorage,Alaska,99504,USA. E-mail: sam.mcnelly@gmail.com</p>  <p>The College of Wooster</p>	<p>U.S.A</p> <p>Date – 03.08.2013</p>	<p><i>Thank you cannot begin to cover my gratitude for everything that has been done for me & everything I have learned these past 2 months.From my first afternoon at VSSU, I knew there was something remarkable about this place & everyone who works here ,and each and everyday afterward, this point was proved again & again. The hospitality and friendship shown to me during my internship have been incredibly appreciated : I truly feel like a member of the VSSU family ,& for that ,I am extremely grateful .Thank you to everyone in the Head office,branch offices ,Oceanic library & VSSU schools who helped teach me about their work &its value to the community.I have been fortunate enough to visit many NGO'S in India & abroad but none compare to VSSU with regard to passion ,pursuing the holistic development of the community ,&persevering in the face of challenges &opposition. This constant pursuit of excellence is truly remarkable ,& something I hope I can emulate in my own work in the future.</i></p> <p><i>This summer with VSSU has been an experience unlike any other I have had before , it is something I will look back upon with great happiness & nostalgia in the future .I have learned not only about microfinance & community development , but about myself , about life in rural India,7 most importantly ,what truly wonderful people Bengalis are.</i></p> <p><i>There are so many more things I can say ,but I will instead simply say again: Thank you so very, very much.</i></p> <p><i>All the best, Samantha Mcnelly.</i></p>
<p>Bernadette</p> <p>E – mail = Bernadette.staron@yahoo.de</p>	<p>GERMANY</p>	<p>Dear Mr. Mondal,</p> <p>Thank you so much for hosting me and my friend Anders, for inviting us to eat at your house and to take us on a trip to Sundarban. It was a marvellous experience that I will never forget.</p> <p>Your work here is very impressive and I wish that one day I am going to be able to help people as much as you are. You are a very kind and generous person. If I come back to India., I make awe to come by.</p> <p>Keep up your great work.</p> <p>All the best,</p> <p>Bernadette.</p>

<p>Anders K.Miller</p>  <p>AKM1990@gmail.com</p>	<p>(Denmark/Rwanda)</p>	<p>Dear Mr.Mondal,</p> <p>Thank you so much for hosting myself and my friend! I have seen great hospitality in India, but none can rival yours. You are extremely generous host, and I really enjoyed visiting VSSU as well as Sundarban.</p> <p>I look forward to seeing you in Wooster in September , and will visit when I return to West Bengal.</p> <p>Best regards,</p> <p>Anders K.Miller.</p>
<p>Shahadat Hossain Brussels,Belgium,&Bangladesh Sh_762002@yahoo.com</p> <p>Date – 04.07.2013,EMP Brusseles</p> 	<p>BANGLADESH</p> <p>University- Universite Libre de Bruxelles.</p>	<p><i>It is my great pleasure to write few words about VSSU & its other family members especially Darpan,Chinmoy,Mr.Sur,Rathin,Ms.Priyanka,Nilanjana,Mr.Novendu and many others.It is not possible to mention all their names,their hospitality,friendliness and intimacy.I am very pleased , amazed,motivated and experienced a lot from VSSU and from Mr.Mondal.</i></p> <p><i>I first learned about microfinance not as a way to access financial services to economically active poor people.It is a way to mobilize community resources for social welfare. Mr.Mondal's model is really philanthropist, catalyst for social welfare. He is a visionary;he is a missionary; he is a philanthropist,he is a humanist.....many many.I cannot tell the all what I feel in my heart. He see dream, makes dream, translate the dream into reality where all his dreams are for human well being. Every person , who think about humanity ,can come and visit VSSU, can learn from him, get spirit and can spread this spirit. He is a nucleus which try to function socio-economic welfare in this remote area.</i></p> <p><i>VSSU is not a microfinance organisation, this is a heaven for children, for destitute and vulnerable people irrespective of Il caste and clan. I learned a lot from Mr.Mondal and VSSU, which may be the direction for my future works. He may die in future but his activities will last long into the heart of people for thousand years.</i></p> <p><i>I wish long life of VSSU long life of Mr.Mondal, long life of all the charities.</i></p> <p>Shahadat Hossain.</p>
<p>Jit Sengupta, Biswa Bharati, Shantikiketan</p> <p>E – mail = jitsengupta6@gmail.com</p>	<p>INDIAN</p>	<p>To,</p> <p>Sir & VSSU Team ,</p> <p>It was my pleasure to stay at VSSU for one month. I have learnt a lot from this organization. It was a wonderful experience to spent time with all. I have enjoyed working in a homely atmosphere of VSSU.</p> <p>A special thanks to Darpan da, Soma di, Priyanka di and all the staffs of VSSU. I would love to visit here again and again.</p> <p>_____ Jit Sengupta</p>
<p>Shreya Bhattacharya, Biswa Bharati, Shantikiketan , MSW Students</p>	<p>INDIAN</p>	<p>To,</p> <p>Dear Sir (Mr. Kapilananda Mondal) & the VSSU Team,</p>

<p>E – mail =</p>  <p>bshreya32@yahoo.com</p> <p>Date = 15.06.2013</p>		<p>It was a great experience to be here in VSSU for doing my internship here from 17thMay-15thJune ,2013. In this period beside learning about the activities I've met with some nice people, spent a memorable time together, enjoyed a lot working and living here.</p> <p>A heartfelt thanks to beloved sir, Darpanda, Chinmoy da all the staffs of VSSU, Soma di & last but not the least my dearest Priyanka di & Parthana di who have given me such beautiful memories that I can never forget. LOVE YOU ALL ,</p> <p>_____ Shreya Bhattacharya</p>
<p>Claire Austin</p> <p>E – mail =clirejaustin@gmail.com</p> <p>Date = 26.04.2013</p> 	<p>U.S.A</p>	<p>To Kapil da and the team of VSSU,</p> <p>I have had such a wonderful experience working with you as part of my fellowship at ONERGY. I feel so lucky to have met all of the kind, generous, and friendly team at VSSU, and I am so impressed by the things VSSU, has accomplished in the 6 months I have been working on project in Lakshmikantapur.</p> <p>I cannot express enough my gratitude at all tour support for my work. I have enjoyed more than laboured, especially with my dear friend Soma. When I come back I will surely see the place has continued to grow and change but your dedication to the village will remain. All blessings and good wishes.</p> <p>My very best,</p> <p>Claire,</p> <p>Miami.</p>
<p>Michiel Tramper</p> <p>E – mail = mtramper@gmail.com</p> <p>Date = 18.11.2012</p>		<p>I stayed here as well to do a research project for the last seven weeks and I must say that India is amazing. I want to thank everyone in VSSU for their hospitality, their friendliness, their smiles and support in this project. It was great to stay at the VSSU, meet with everyone involved and of course enjoyed the good Indian kitchen. God bless the VSSU and all the good work they are doing for the Indian people. Hope to come back one time!</p>
<p>Sjoerd Vonk</p> <p>E – mail = shvonk@hotmail.com</p>		<p>Thank you very much for the hospitality and good care! I enjoyed doing the research in India a lot. India is beautiful and it was nice to meet a lot of people in Kolkata Ullon and other villages. I am thankful for my stay here, and hope to see again!</p> <p>God bless all,</p> <p>Sjoerd Vonk.</p>



Date = 18.11.2012

Jorn Duwel

E – mail = jornduwel@gmail.com



Date = 18.11.2012

Natacha Rebsomen

Address : La Clide, 04 660
Champtercier

France.

E – mail = rebsomen-natacha@hotmail.fr

Date – 13.07.12 to 13.09.12

NETHERLANDS

We had the pleasure to stay at VSSU for 7 weeks for a project on cold storage for Delft University, the Netherlands. I would like to thank Mr. Mondal and all VSSU staff for all help and hospitality during our stay. I hope to meet again in the future.

FRANCE
**University-
University Paris
1 Pantheon-
Sorbonne, (France)**

First of all,

I wish to thank VSSU and especially Mr. Mondal for welcoming me during these two and a half months and for allowing me to do my internship here.

I also thank all the people that I met at VSSU, they are all great people.

For me, this internship was a beautiful human experience, where I could learn and understand another beautiful culture.

Finally, I have learned a lot about working in a NGO and in India, acquired skills in microfinance and study analysis. This experience was very interesting and informative.

I wish all the best and good luck for the IBC2012.

VSSU will be always in my heart.

Thank you.

		Natacha Rebsomen.
<p>Serge E – mail= herbillonserge@hotmail.fr Cell-phone : (0033) 649954648</p> <p>France Date – 27.07.12 to 06.09.12</p> 	<p>FRANCE</p> <p>University- Universite Paris 13, France</p>	<p><i>I know that I know, but do they know I do not know? You welcomed me, now I can come back. You let me listen, now I can speak. You showed me, now I can do. You were with me, now I can be. Now impossible is possible. Que Dieu soit avec vous. Amour.</i></p> <p>Serge.</p>
 <p>Emilie Bisson Address- 7villa dee Bel air, 75012 Paris France</p> <p>E-mail- emiliebisson@gmail.com Date- 08.08.2012 to 05.09.2012</p>	<p>FRANCE</p> <p>University- Universite Paris 1, PANTHEON- Sorbonne,(Franc e)</p>	<p><i>Hello ,I am Emilie.B from France. I came in VSSU on 8th july and I am leaving on the 5th September. I would like to thank you all the people here for welcoming me. It was a really good experience. I learnt a lot from all of you. I wish you all the best and good luck for the IBC 2012. Hope that we will keep in touch for a long time. Thank you Mr.Mondal, I will always keep these two months in my heart.</i></p>
<p>Marta Rodriguez Tato</p> <p>Address – AVENIDA DE ESPANA,24402 PONFERRADA. LEON</p> <p>SPAIN</p> <p>E – MAIL = modriguezta @hotmail.org / www.rodriquetato.com</p> <p>Date – 14.02.2012 to 04.03.2012</p> 	<p>SPAIN</p>	<p><i>I'm Marta from Spain. I had here only during 20 days. In that short time,my sensations changes a lot. At the beginning I didn't know "anything" about Mr.Mondal and VSSU. I'm chemist and I never work in microcredit. In that hrsht time I read a lot about it , most important t I saw all the things that people had here.And I started to know that this organization help people by different ways , and, the most important open the eyes , the minds of those people. Mr.Mondal your work is unique. Please you will continue.</i></p>
<p>Abla</p> <p>Date – 2.11.2011 to 27.01.2012</p>	<p>U.K.</p> <p>University- Goldsmith College, University of</p>	<p>It's with mixed emotions that I leave VSSU. For the last 3 months I have learned more than any book can school me on microfinance, community development, communal cohesion and discord ... about life.</p> <p>VSSU from day one was synonymous with Shri. Kapilananda Mondal, the</p>

	<p>London</p>	<p>objective, the vision and its strength all emanated from him. To me he is visionary, leader, teacher, and motivator. There are but few people I have met all my life that could compare to him. The times we spent together in discussions and counsel will be precious to me and I hope the last few days occurrence will not cloud those memories.</p> <p>I will miss the hospitality of Depankar-da, Deposha-da and Romes-da; Soma, Arpan and Parthana's personality and their friendship; and Mr.Sur company to VSSU clients. I am grateful for the opportunity VSSU has given me to live amongst most content despite their material constraints.</p> <p>Thanks again for everything.</p> <p>Abla.</p>
<p>Valery Etechami</p> <p>Valery.etechami @gmail.com</p> 	<p>FRANCE</p>	<p><i>Dear Mr. Mondal , thank you very much for every thing. Thank you to Mr. Sur babu for the field visit, thank you to Darpan for explaining me everything about microfinance, thank you to Arpan for all the time he has spent with me, thank you to Soma for her kindness and thank you to all the staff of VSSU.</i></p> <p><i>I wish you all the best for the future and hope to see you again.</i></p> <p><i>Best Regards,</i> <i>Valery Etechami</i> <i>From France</i></p>
<p>Julia Berge Nationality: Norwegian Address: Verksgt 11, 4013 Stavanger ,</p> <p>E-Mail: juliaberge@hotmail.com</p> <p>Duration- 1st Nov. to 10th December</p> 	<p>NORWAY</p> <p>University- University of Stavange,.Norway.</p>	<p><i>I have been at VSSU for 6 weeks now and I am very happy to have gotten this opportunity. This few weeks have given me so many nice memories and thought me a lot about community development. It has been an honour to get to know Mr. Mondal and learn what a great man he is and see everything he has accomplished. I also want to thank Soma for being so kind and helpful.</i></p> <p><i>Thank you so much for having me.</i> <i>Best Wishes , Julia Berge</i> <i>Julia_Berge (Skype), juliaberge@hotmail.com</i></p>
<p>Morten Grau Jensen Denmark Phone: +45 51519969</p> <p>Email Id : mortengraujensen@gmail.com</p>	<p>Denmark</p>	<p><i>Dear Mr.Mondal,</i></p> <p><i>Thank so much for your kindness and hospitality. The three girls and I have been looking forward to every visit to your beautiful place. I wish you and your familythe best of luck in times to come and I would be very proud to welcome you in my home country Denmark. Being the first Danish person to visit you in VSSU is something special to me.</i></p> <p><i>Best Wishes,</i></p>
<p>Nora Bali Date- 21.10.2011</p>	<p>U.S.A</p> <p>University- Loughborough of University.</p>	<p>Dear Mr. Mondal,</p> <p>Mr.Sur, Darpan, and my lovely friend Soma, and everyone at VSSU who took care of me and provided me with a lot of help, attention and tea!</p> <p>Once I read a story about a well known traveller who visited many countries and was very different from any other traveller because he never came to teach those he visited about how life should be, but inseed embraced their</p>

		<p>way of life and journeyed alongside them. He was a student of their land and their people, he visited to learn not to breach, he visited to explore not to sow and reap.</p> <p>During my very short stay at VSSU I tried to do the same and follow the same steps... I learned from you the meaning of patience, modesty and kindness.... And shared some of the most spiritual moments with you. I sweated with you, danced with you, ate some nice spicy food and drunk a lot of sweet tea. You offered me kindness and respect.</p> <p>Thank you for an exceptional life and learning experience.</p> <p style="text-align: center;">With respect,</p> <p style="text-align: center;">Nora Bali.</p>
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<p>Roberto Valdivieso C/ Canarias 26, Floor 3 D, Madrid, Spain,</p> <p>Email -roberto.valdivieso@ico.es 27th August to 9th September ,2011</p> 		<p><i>This period of intense emotions comes to an end and I think it will take a lot of time what I process all I have learned here. I come to learn about microfinance and I met incredible people who shared their knowledge with me. I'm learning but I'm taking many things, experiences, concepts but most important , friends. Thank you</i></p>
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Interns 2010-11

 <p>Yai Rhin (Erin) Koh 616 Bridle Path Wyckoff, NJ 07481 E-mai Yairhin.koh@gmail.com Duration: 7.1.2010 to28.1.'10</p>	<p style="text-align: center;">South Korea</p>	<p>Dear VSSU,</p> <p><i>Before coming to India I was very scared (and excited at the same time!)because I didn't know so much about the culture and didn't know what to expect. But after coming here and staying at a rural village, I came to realise how nice and pure Indian people are. I came here to learn about microfinance but I have learned and gained so much more than just microfinance. I am so grateful of all the love and care VSSU has provided me during my stay. Mr. Mondal and his family and the rest of VSSU staff , especially Soma, are such great people and I will miss everyone greatly! Although my journey has been shortened due to my plans back home, I will never forget the precious memories I have made in Ullon village. I am very respectful all the hard work Mr. Mondal is doing for his community and with his kind heart, I know that God will bless him with great future. I am very much looking forward to come here again once the gate is finished. Until then , best of luck to everyone at VSSU.!</i></p> <p>Thank you so much for everything that you've done for me!!</p> <p style="text-align: right;">Love Yai Rhin Koh</p>
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Kelsy Hoffman⁴⁶⁷
Lynwood Forest Drive,
Ballwin, MO 63021 USA

Duration: 8.12.2010 to 4.12.'10

USA

My dear VSSU family,

How can I even begin to describe the last 4 months of my stay in VSSU? From the very moment I stepped out of the airport I felt welcomed with the rose flower basket from Jagadish-da and then the heart-warming cha tea Dipankor-da served to me the next morning while chatting with a giggling Soma. You've given me an opportunity and experience to really and truly see how people live in rural West Bengal under your strong roof. The facilities and work done by all the hard-working people and staff at VSSU is awe-inspiring; the fact that you've created such a strong organization on the fringes of the Bengali jungle speaks more than words.

I will never ever forget the branch visits with Sur-babu, Swapan-da and Darpan, and all the fond memories I have such as my first motorbike ride, the numerous poojas, and the games and performances for Vivekananda's birthday celebrations. We've shared so much laughter in the office, whether it was me desperately attempting to speak Hindi or Bengali (o baba!), or laughing about the time Dadu accidentally locked me in the dining room. I am forever grateful for this opportunity to learn about VSSU's microfinance clients and community development work as well as to be fully immersed in Indian culture, but more than anything, I am thankful for the smiles and laughter exchanged between the villagers, staff, and sweet children at Ashok Niloy. Bhalo thakben to all of you and your families! May God continue to bless the VSSU family and all it's wonderful works in the community!

With much love,

Kelu



Nakul Arora
Uttar Pradesh
Email:
nakularora.itbhu@gmail.com
Duration: 8.12.2010 to 14.12.2010

INDIA

Dear Kapil Da & VSSU Staff,

My stay here very pleasant and all of you were very helpful. I really had a great time here. I learned a lot in microfinance and was really inspired by Kapil Da's work. I hope VSSU achieves its dream project and helps the poor people of Bengal in much better ways. Thanks a lot all of you.

*Love,
Nakul Arora*



Aurélie Moreau
Rue des hayettes 8
Namur 5000, Belgium
Email: aure.moreau@hotmail.com
Duration: 13.09.2010 to 10.12.'10

BELGIUM

Dear VSSU Staff,

These 3 months in VSSU have been a wonderful experience that I will never never forget! Your warm welcome and all the things you have taught me about Bengali culture made me feel in VSSU like my home place for these last months. Thank you for having shared your experience of life, for having taken care of me, for teaching me microfinance, for the good food, for the field visits, for the trips, for your jokes and for your smiles...

I am happy to have been part of this organization which is acting for the welfare of the community. I have seen in India, and especially in VSSU, a sense of solidarity that I have never found anywhere before.

I wish Mr. Mondal and VSSU a better time coming soon because you deserve it! I will keep all the memories of these last three months in my heart...

Aurelie



Camille Méteyé
Paris, France

Email: camille.meteve@gmail.com
Duration: 03/07/10 – 27/09/10

FRANCE

Dearest Kapil and VSSU members,

One thousand of thank you at least! Thank you for the attention you gave me, all the things you taught me all your kindness and your devotion. Thank you also for accepting me in the big family of VSSU. I am so happy and so proud of having been part of this dream. I will never forget this experience.

Thank you Banani, Soma, Swapan Da, Rathin Da, Mr. Sengupta, Pal Babou and Sur Babou. Thank you Darpan and Arpan, thank you Mitali Baudi, thank you all.

During these three months I learned so many things about microfinance, its impact on social development and about myself. I also had the chance to discover people whose life is difficult but for whom the word bravery has all its meaning. I can now say how people's life is difficult but thanks to organizations like VSSU, they can be proud of themselves. I am really glad and privileged to know the women of these SHGs.

I would like to also thank all these people working in the fields and in the head office, thanks to their daily commitment to empowering the community. It has been a true honor working with you.

Finally thank you again, thank you so much Kapil Da for the discussions in the library, in your office, for the precious moments we have shared, for your lessons of life, your experiences you told me.

I come back in France so rich, you can't imagine! I will miss you so much. I hope to visit you again, before too long, I am pretty sure the 27th September 2012!

Please stay in contact and tell me if I can help you with anything you need.

All the best and good days come fast!

Camille Méteyé

Interns 2009-10



Matthew Willett
25 Hibiscus Avenue, Ashgrove,
Brisbane, 4060

Email: willett@hotmail.com

AUSTRALIA

Dear VSSU,

I would like to thank you so much for the opportunity that you have given me, I will always remember the time I have spent here and the amazing people I have met.

I have learnt so much during my stay, not only about microfinance and development, but also about myself and the world outside of my own country.

I very much believe in the work VSSU is doing and the impact it has had on the local community and am thankful for the opportunity to witness this and can only hope that I have been of some help during my stay.

I wish you all the best for the future,

Matthew Willett

IINDIA

A month of internship at VSSU under the guidance of some very talented people I have ever met brought a lot of change in me.

 <p>Yatis Metha, INDIA 2nd Year B.Tech (ICT) DA-IICT, Gandhinagar</p>		<p><i>It shows me the whole new perspective of 'India', i.e., people suffering from poverty.</i></p> <p><i>I got enlightened by the fact that VSSU not only helps them by providing loans for their business but also helps them by giving food, education and most importantly house to live. The role of government is being efficiently carried out by VSSU.</i></p> <p><i>Wishing VSSU best of luck in the future.</i></p>
 <p>Erin Nicole Hoffman 467 Lynwood Forest Drive, Ballwin, MO 63021 USA Duration: 28.09.'09 to 06.01.2010</p>	<p>USA</p>	<p><i>Namaskar to everyone at VSSU,</i></p> <p><i>This experience has been one that I will keep with me forever. When I grow old and can no longer remember many things, I hope that memories of these days will not become erased. I have grown so much in the last four months because of the many things you have taught me (about Bengali culture, life and of course microfinance). I wish you and your families only the best for the future and that you live long, healthy lives.</i></p> <p><i>I am still amazed at all the social work that VSSU has done for the community. I hope that VSSU will continue to alleviate poverty and help the unemployed. I also hope that VSSU continues to strive to give women the opportunity to work and help support the family finances. I will continue to do my part and work hard to see the children in Home for Children be able to continue study in the university of their choice, be it in India, America, Australia, wherever they wish to.</i></p> <p><i>As much as you have touched my heart, I can only hope that I have touched yours, even if only a little. Thank you for giving me the opportunity meet such wonderful people and to be able to build many new friendships. May God bless you and you will be in my heart always. Thank you for everything,</i></p> <p><i>Erin Hoffman</i></p>
 <p>Léa Guillaumot 13 Passage Saint Sébastien - 75011, Paris Email: lea.guillaumot@gmail.com Duration: 15.07.2009 to 5.12.2009</p>	<p>FRANCE</p>	<p><i>Dear VSSU,</i></p> <p><i>What can I say? So many things that I will not be able to sum up here. During my stay in VSSU I have learnt so much and not only about microfinance but also about Indian people and about myself.</i></p> <p><i>I wish all the best to this institution, to all the staff and to Mr Mondal who is leading it with strength and perseverance. I know that you will reach "a good place". There is no doubt about this considering the huge potentiality of VSSU. I understand how difficult it can be to see things change and improve but you are not fighting alone. So many people believe in you and VSSU, beautiful days will definitely come.</i></p> <p><i>I will write personal messages below (for some of them, please translate to the person concerned):</i></p> <p><i>28/11/2009</i></p>
 <p>Xavier Tezzo 17, Avenue Maurice Dekeyser 1090 Jette Belgium xtezzo@ulb.ac.be</p>	<p>BELGIUM</p>	<p><i>If I have learnt something during my studies in microfinance, it is that behind each major Microfinance Institution (MFI), there is a great leader. Mr. Mondal is definitely one of them! During my stay, I had the pleasure to discover the conviction with which he works for the development of his community. Behind each problem there is a solution and working with this person makes you forget all these barriers on the way.</i></p> <p><i>Another important lesson I had learnt from my studies was the important "mission drift" I the sector: if an important part of the MFIs have moved away from their social mission, Vivekananda Sevakendra-O-Sishu Uddyan (VSSU) is undeniably part of the others.</i></p> <p><i>Anyway, I am leaving VSSU with my mind full of good memories: I will not forget the teamwork with Alexandra, Henri, Lea and Erin (interns) the "tea breaks" with Banani and Sur Babu, the moto..... With Darpan, the voice of Banani, the smiles of Dipankarda...</i></p> <p><i>So although my short stays, I am leaving richer than I arrived. I am grateful to all these people</i></p>

<p>Duration: 01/11/2009 - 28/11/2009</p>		<p>who have even embellished my vision of this marvelous country which is India. Thank you for having let me contribute - even slightly – to the noble cause you are working for. Hoping that I will have the pleasure to see you again very soon,</p> <p>Bless you all,</p> <p>Xavier ← “50/50”, “Congomen”!</p>
 <p>ALEXANDRA VANDERSCHULDEN Clos des Braconniers, n°8 1410 Waterloo – Belgium alexandra.vanderschelden@gmail.com Duration: 01/11/2009 - 28/11/2009</p>	<p>BELGIUM</p>	<p><u>DHANYABAD</u> VSSU for your mission, your people, your projects, your energy and your generosity</p> <p><u>DHANYABAD</u> Mr. Mondal for having had a dream and having moved all the barriers around you to make it come true. I really have faith in your capacity to continue overlapping the obstacles due to your experience and your intelligence. Discussing with you made me very proud of having been part of the history of VSSU and of having tried to help this institution despite the shortness of my stay. I know that we will have the opportunity to meet again as we both walk fast and visit the world!</p> <p>I wish you, VSSU, all the best in your future life. I hope that it will be prosper and full of good sunrises, enabling you to enhance your impact and to make people’s life mere joyful.</p> <p>Alexandra</p> <p>From 1/11/09 to 28/11/2009</p>
 <p>Inacio Gabriel Maia Nery E-mail: maianery@gmail.com Duration 4/03/2009 – 27.07.2009</p>	<p>BRAZIL Quinta da Granja - Santa Clara, s/n.P-3040-013 Coimbra, Portugal</p>	<p>Kapilda-Dada-Sir, Sishu Uddyan family, and Mother India!</p> <p>Thank you, thank you, thank you so much for every little thing you have given me! Thank you for giving me the opportunity to be one of you, and to take part in this dream! To see the dream is for free isn't Sir? But, you do much more than just to see, you have the gift to make it come true! I cannot describe how blessed I feel? Sir, you are and always will be my boss, my dear friend, my teacher and my hero! You are not zero, never, forget it! The World Bank was absolutely right; VSSU has a lot to teach to the world, not only about microfinance, but mainly about how one organisation can merge the heart and the reasoning to do the good for the others, aiming efficiency without losing compassion. That's VSSU, a lesson about humanity! Helping the other and not asking for anything in exchange for! Thank you for teaching me all those things so gently.</p> <p>I have also to thank for someone who has made everything to be possible, indeed I couldn't have done anything without her. Mrs. B! You were my eyes when I couldn't read, my ears when I couldn't listen, my legs when I couldn't walk, my only friend when I had no one! Thank you, Didi!</p> <p>Bhromo da and Shopon da, thank you for your protection! Deprush da, thank you for taking care of me so carefully and patiently! Deponkor da, thank you for all the tchas and so sweets smiles that you have given me to make me remember how pretty a good heart is! Anidita di, thank you for taking care of the children with such abnegation, thank you for your hospitality, and for being my friend. Thank you Anusree for giving me your scarce time! Darpan and Aurpan, thank you for your attention, and for receiving me in your house. Pal babur and Sur babur, thank you for our conversations, precious advices, and the moments we shared together.</p> <p>Thank you my mother India for your blessings! THANK YOU ALL! I'm eternally grateful to you! I hope I can help you more, and more, I will try. It is time to say good bye, but don't worry I am coming back soon.</p> <p>Love,</p> <p>Inácio</p>
	<p>FRANCE</p>	<p>Ullon, June 2nd 2009</p>



Yves-Erik Pare
 189 rue du Temple- 75003 Paris,
 France.
 Email: mikael4@gmail.com

Duration: 28/04/2009-02/06/2009

Dear Kapil, and all staff at VSSU,

It is with a bitter taste in my mouth that I leave VSSU today. I was really enjoying my stay here: the field visits, the quietness of Ullon, and most importantly, you: the people. You have been very kind and helpful to me all the time. I wish I could stay longer and I hope you understand the reasons for which I am leaving. Accidents happen in life. Even though I am sad about leaving, I'm at least happy to have spent one month here, it was an amazing experience. Hopefully one day I will come back. (and not get another injury!)

Special tanks to Banani for her kindness, help at all times, availability and friendship; Debprasad and Dipankar for their amazing service and constant smiles; Anusree, Darpan and Barnali for making it possible for me to go on the field and do my work; all the branch managers I have seen; Jagdish for his driving and Swapanda for the motorbike rides; and of course Kapilda, for sharing your insight and being a great host.

All the best!

Yves Erick PARE

Interns 2008-2009



Elisa Ribeiro Meirelles
 R. SANTO AMRO 47 AP. 9A
 11410-070 GUARUJA
 SAOPAULO
 BRAZIL

Duration : 28.12.2008 -
 23.02.2009

E-mail:
elisa.rebeirmeirelles@gmail.com

BRAZIL

Ullon, 23rd, February 2009

Very Dear Kapil, I do not know from where to start this letter. There are so many things and so much feeling over my mind right now that I feel very confused about what to write. But first of all, I MUST SAY THANK YOU, not only on behalf of me, but also on behalf of all people who work for you, who has been helped for you or have visited VSSU once. I guess, or better, I am completely sure, all of us and every person who have been once touched by your work or personality, all of us are grateful for have met once, in this miserable and crazy planet, a person like you. It's a honour to me to have been in contact to you.

All the days I spent here, all these 49 days were strongly teachful. Every time I visited the branches, when I sat, when I talked to the clients, to the branch managers and CO's, every time learning. Every time getting know the limits and the changing, getting know difficults, challengers and transformation: all the transformations of lives made by your work. I saw people smiling proudly of their business, happy that they reached their previously dreams and larger to reach other goals due to the VSSU staff. I will never forget their faces, their enthusiasm when talking about the loans. Much of my impressions I tried to met on my study cases, but most of them, the ones those are unforgettable, I will carry inside my spirit till the end of my life and it will inspire me. I am sure I will never more have such an opportunity in life again, the moments don't repeat.

I also have met nice and great visitors here, all of them, and that had taught me that only special people are allowed to come here and live or visit this place. This is due the hand of God who takes care of your business and keep all eyes to send to you the right people.

Also the right people work here. All of them my special. I have never, I have never in life felt so welcome and so well treated, never, I have been in more than 10 different countries over 4 continents and I can assure you guys from VSSU know how to receive somebody. DO IT A BUSINESS sound.

One of VSSU clients once has told me: "I inspire myself in Mr. Kapil, this way I must success and Is the guy of the jewelry shop in Kulpi. He is right. I will do that. I was talking to my many of months ago and she told me "you are changed. Even your way of speak, grown nice, not only what you say". So Kapil, as you can see, you are a like magic, you change lives

		<p><i>through microfinance and you change spirits giving us the opportunity to work for you.</i></p> <p><i>Take care of the children, I love them. Take care of your sweet dog (at your house), take care of your healthy, and take care of VSSU,! All the best ALWAYS!</i></p> <p>ELISA RIBEIRO MEIRELLES</p>
 <p>Christina Goodman Brisbane, 387 Bayview St., Hollywell, QLD 4216 Email: tina@creatica.com.au www.creatica.com.au Duration: -18/10/2008</p>	<p>AUSTRALIA</p>	<p>18.10.2008</p> <p>Dear Kapilda,</p> <p>Many thanks for your time & energy. I have learnt so much during my stay at VSSU, both about microfinance and about myself.</p> <p>I will miss Ullon and the staff at VSSU very much. It has been a pleasure to stay here and work among such lovely & dedicated people. You will stay in my heart wherever I happen to be in the world.</p> <p>I wish you and VSSU all the best for the future, and hope that your hard work bears fruit many times over, which I am sure it will.</p> <p>I hope to visit again before too long. Please stay in contact and call me if I can help with anything you need.</p> <p>Best wishes, Christina Goodman</p>
 <p>Dennis Morig klotz strasse 15, 24118 Kiel</p> <p>Email: Dennis.morig@googlemail.com Duration: 17.08.2008-17.10.2008</p>	<p>GERMANY</p>	<p>18.10.2008</p> <p>"Dear Mr. Mondal and all the staff of VSSU,</p> <p>Thank you that you offered me this great chance I was able to learn a lot about microfinance and your special program. On my field visits I was able to see that microfinance really changes the life of the poor people. So please go on with your work and make poverty in West Bengal history.</p> <p>Another part of my experience was to live with Indians. I really like the Indian way of life. Everyone was very friendly and sometimes I even felt like a film star because everyone wanted to shake hands with the "strange white man". A special experience was the Puja time. I am very happy that I was able to see this important part of Indian culture.</p> <p>I enjoyed my stay a lot and I am sure that I will come back to India. Then I will arrange to visit you again.</p> <p>Thank you again.</p> <p>Thank you so much, I will never forget my time here.</p> <p>Dennis Morig"</p>
 <p>Maria Jose Bartolome 28010 MADRID</p> <p>Duration: 27.08.2008-20.09.2008 Email: mj.bartolome@gmail.com</p>	<p>SPAIN</p>	<p>20/09/2008</p> <p>"I am happy, you are happy". "Donobad"</p> <p>Congratulations for the job that VSSU is doing in MF and Social Development. Thank you so much for giving your time, you smile and sharing experience.</p> <p>I appreciate the transparency, the humble and the best practise in special. Mr. Kapil, you always look after us, have a huge patience with my English. Thank you Aparna, Banani, Darpan, Anusree, Kakali, Dipankar, Debprasad & Pratima.</p> <p>I have been to India twice, and you help me to love this country more.</p> <p>Un Beso Maria"</p>

Interns 2007-2008



Ayako Hiraiwa

2-16-23 Kitahara, Nishitokyo,
Tokyo, Japan – 188-0003

Email: ayako.hira@gmail.com

Duration -28th Sep.2007 - 4th
Feb.2008

JAPAN

“Dear all VSSU staffs,

The days I spent here were really precious and achieved life changing experiences. I want to appreciate all works of VSSU staffs and I hope to keep up good work.

Thank you for everything. I never forget.

Ayako Hiraiwa”



Yi-An Chang (Amanda)

[No 223, SF – 1, He-Ping Ease
Road, Sec 3, Taipei, Taiwan -
11056

truvirbeau@gmail.com

TAIWAN

04.Sep.07

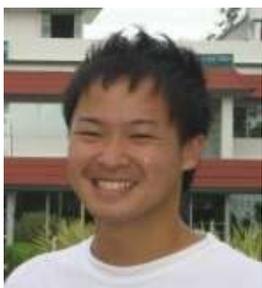
“It’s a pity that I can only stay in VSSU for 15 days. It’s a fortune that I can learn from the people, the village and VSSU.

Taiwan has almost the same latitude with the greater area of Sunderbean, with similar geography and typography. I will try my best to connect to NGOs, Govt. or enterprises in Taiwan to provide resources and assistances for the development of this area.

Even though people come and leave, I deeply believe that the network of the VSSU family will make a difference, - in one day of the future.

I appreciate GOD gives me this opportunity to see this cozy village, the friendly people, and also the reflection of myself.

All the best to VSSU, the development of West Bengal, and the incredible country – INDIA.



Takeshi Kageyama

3-14-8 Kamiogi Suginami-ku
Tokyo, japan – 167 - 0043

takeshi.kageyama1124@gmail.com
takeshi-

JAPAN

June 29, 2007

“I am really grateful to come & work on VSSU as an intern student, and appreciate assisting my research especially for Mr. Mondal, Banani didi, Sanjoy, Darpan, and Mr. Rips!! Without your help I could not accomplish it ☺. Also I hope 3 of you will not forget and break our promise.

The meaningful time, May 30 to June 29, allows me to meet the poverty and people work for them. It makes my life more fruitful!!

Finally, thank you again and I hope VSSU and villagers will continue to success in future!!

Best regards,

*Takeshi Kageyama
From Japan”.*

For Japanese intern students,
 一月という短い時間ですが VSSU の日々が本当に私に、ここ何かが日本人
 格のなれで"おもしろい"かもしれない、一点だけ、VSSU は、開発とい
 より Banking (つまり) Business 色の強い Microfinance Institute だと感じました、
 それに加え、多くの問題を抱えています。しかし、規制の少ないこの業界を
 動かしているのは人であり、人が変われば組織も簡単に変わります。
 もちろん VSSU も Branch もレザリテラ インタニとして来た方々には、もう
 VSSU の一職員です。インドの文化・価値観・経済など、もちろん、
 自分が良いと思う方向へ、変えていって下さい。
 何より休む大切に、自分のマスト・カンガ・ンメリたい事をやってみて
 下さい。VSSU のインターンシップの経験があなたの人生活にとって
 かけがえのないものになるように祈っています! Good Luck!
 from Takeshi Kageyama, Managing
 Institute of International Studies, June 29 2007.

Interns 2006-2007



Clarence Chiang

4F, 35, Ryh-hsin St, Shutin City,
 Taipei Country, Taiwan (R.O.C.)
 23843]
Clarence@alumni.nccu.edu.tw.

TAIWAN

27/08/2007

"May be I stayed in VSSU to long; when it's time to leave, it looks not like going back home,
 but like going away from fome. Indeed, VSSU is my home in India.

In these eight months, I learned too much from this NGO. Kapil, he is always as busy as possible, but always spent time with me; Banani, never less busier than Kapil, is the answer to every problem; what's more, all VSSU staffs, I saw from them the commitment and passion for its vision. You are my family member in India. Among all people mentioned above, I want to specially thank Kapil. He is always willing to share his experience with us, to satisfy our demand, and, most importantly, to spread his visionary commitment. Before I came here, I once wonder how can a NGO survives in rural area, without external funding for 20 years. When I arrived, seeing everything happening here, I found the key solution. Faith. It is a pure faith of community development that strengthens and energizes VSSU on this difficult but essential road. All the world should learn your spirit, Kapil dada.

So long, my family in India, you have given me so much treasure, but I have little in return. All I can do is to wish your courage and confidence, so that more people here will be benefitted. When you feel depressed, just remember that you have a brother in Taiwan who prays for VSSU for good luck every day.

This eight month internship is a life-changing journey; I will never forget.

Namaskar

Clarence Chiang
03:24 (A.M.)”

ps. special words for Great China interns:
<中國 台灣 香港>
首先恭喜你:能看得到這篇文章,代表你做了個不小的決定。這也很可能是你跨向獨立自主的第一步。
然而,獨立自主也意味著要對自己的行為完全負責。不論你在這裡的時間有多少,都必須給自己設定一個目標。也許在中國傳統文化裡,我們都很擅長回答別人出的考題,但在這裡,你得學著給自己出問題。
所以目標設定才那麼重要。VSSU裡有各式各樣的資源,人們也都很願意幫助你,如果只是渾渾噩噩地混日子,到最後只會一事無成。
不要害怕失敗,跌倒;大膽去嘗試,最後的收穫自然就會加倍豐盛。
祝福各位學
蔣士模 敬上
20/08/2007



Jill Aeschlimann

jillaeschlimann@hotmail.com

SWITZERLAND

[Quartiergasse
17
CH - 3013, Bern]

5/2/2007

(Internship & Research: 2.11.06 - 5.2.07)

“if a healthy seed of a giant tree is planted in a flower-pot, the tree that will grow will be a miniature version of the giant tree.

It is not because the seed has been denied the real base to grow on. People are poor because society has denied them the real social and economic base to grow on. They are given only the “flower-pots” to grow on”
(M. Yunus, 06)

We must move the poor people from the “flower-pots” to the real soil of society. This extraordinary organization, VSSU, is certainly contributing a lot to relief poor & marginalized people from their “flower-pots”...

God bless your work and give you the strength to go on & on & on...”

Thank you for everything!!! I spent a veeeeeeeeeeery good time here! With an enriched mind I will now turn back to Switzerland!

Your friend,

Jill”

 <p>Eveline Van Dusseldorp e-mail: eveline35@hotmail.com</p>	<p>THE NETHERLANDS</p> <p>[Rollandslaan 13 2015 GB Haarlem,]</p>	<p>Jan, 15 2007</p> <p>"Dear VSSU family,</p> <p>Thank you so much for the wonderful time I spend here! I learned so much about microfinance, village-life and dreaming about a better world. The work you do here is really special although VSSU faces a lot of challenges. Keep up the good spirit, the wonderful work and the smiles and thanks for being my family for the past four months!</p> <p>I am going to miss you!</p> <p>A big hug to all of you, Eveline."</p>
 <p>Ena Ogasawara e-mail: enaogasawara@yahoo.co.jp</p>	<p>JAPAN</p>	<p>4th April, 06</p> <p>"To everyone I really appreciate your kindness. I enjoyed myself all the time. For me, it must be precious experience for life. Eventually I could n't contribute for villagers and VSSU but I promise to make much effort for community development in near future.</p> <p>I never forget. Sincerely,</p> <p>Ena Ogasawara"</p>
 <p>Wei Yao e-mail: aware_yao@hotmail.com</p>	<p>CHINA</p> <p>[Shanghai]</p>	<p>April, 4th, 2006</p> <p>"This two months stay at VSSU will forever be my precious memory. Before I came, I knew VSSU's experience would bring me a lot of surprise. It really does! I saw people here happy, sad, struggling, striving & celebrating & had the chance to feel the noisy of Kolkata & the quietness of Ullon, the bitterness of village life & the abundance of market prosperity. Now, when I leave, I can say "This is real India. I can feel it"</p> <p>I'm really appreciated to all the staff of VSSU. With the help of them, I can know about the real microfinance. I can enjoy the life here without the vivid life of VSSU, every minute I spent in office, in market & in villages. Thanks a lot.</p> <p>About VSSU, I wish it would help more & more people in the future. Helping is more than an end, instead it's also about means. VSSU has made a lot of effort to try different ways to help, & I hope VSSU will finally find the best way to empower the people in this area. I'll wait & see.</p> <p>Thank you again. Give my most sincere gratefulness to Mr. mondal, Mithun da, Pranab Da, Dillip Da, Debpal, Debprasad, Ashok Nilay's children & more and more kind staff both friends here. I believe we'll meet again sometime in the future & welcome to China, to Shanghai.</p> <p>With Best Regards,</p> <p>Wei Yao From Shanghai, China."</p>

 <p>Rachel Godley E-mail: godleyr@yahoo.ca</p>	<p>CANADA</p>	<p>Jan 16th 2006 "Dear VSSU, I want to thank everyday here for their warm welcome and hospitality. I truly felt at home here.</p> <p>Thank you for the wonderful opportunity to experience West Bengal at its finest- my stay here has truly enriched my life!</p> <p>I will miss the kids especially, and of course the staff, too. I have learned a lot about Indian NGOs and microfinance organizations, and I hope to be able to apply what I have learned in the future. I think we can all learn from the compassionate aim and goal of the organization.</p> <p>I wish you all the best and continued success in your endeavours. Hopefully I can come back for a visit before I leave Calcutta.</p> <p>So thanks again for this wonderfully unique experience and all the good time. Keep in touch! Rachel."</p>
 <p>Baptiste Fabre baptistefabre@gmail.com</p>	<p>FRANCE [18 rue Professeur Bergonie]</p>	<p>Dec. 19th, 2005</p> <p>"Dear Mr. Mondal and everyone at VSSU,</p> <p>These few months in Ullon have been a very instructive experience, both personally and professionally.</p> <p>I have learnt a lot from people here, and I am grateful to all VSSU workers for their patience and care. Even though Mr. Mondal's innovative mind is sometimes hard to follow, his dedication and vision are exemplary.</p> <p>Oscar Wilde once wrote that we are all in the gutter, but some of us still look at the stars. This could illustrate VSSU's commitment to change in spite of practical difficulties and misfortunes.</p> <p>I am particularly thankful to Debprasad for his kindness, to Punno for his companionship at night, and to the staff for their attention, notably the managers. Most importantly, I wish the best of luck to all the Ashok Nilay children, with whom I have had great fun.</p> <p>Sincerely yours, Baptiste Fabre"</p>
 <p>Toru Endo E-mail: foreverun_te@hotmail.com 2102045a@srv.cchit-v.ac.jp</p>	<p>JAPAN [1661-9-502, Niyama, Akashi, Hyogo, Japan, PIN – 673-0842]</p>	<p>19th December, 2005</p> <p>"I really grateful to all VSSU workers at first. From May to December in this year, I faced a lot of troubles, but, they really deal with these problems earnestly. In this NGO, the reason why I can comfortably work here is their earnest dedication to me. Thank you very much.</p> <p>In this NGO, I mainly work as a researcher (?) of microfinance, and a social development worker. During this work, especially, three managers, Dillip, Mithun, and Pranab help me and give me a lot of time as a co-working. If my work is worth, this owns to mainly three managers. Thank you very much.</p> <p>In midnight, Mr. Kapil Mondal spent a lot of time to discuss with me. The contents of discussion are miscellaneous; microfinance, his policy of social development, and his experiences and idea based on his foreign trips. Although I can't understand very much, these time is very useful for me to realize sometimes the concept of VSSU, thinking of West Bengal people, and Mr. Kapil Mondal. From him, I really learn a lot of things. Thank you very much.</p> <p>At last, I want to say "Thank you to everyone, who meet with me in VSSU. All memories here make me strong! When I come back to Japan, I definitely will remember VSSU. Thank you very much!</p> <p>Toru Endo"</p>

<p>Pau Montagut i Casajuana</p> <p>e-mail: pmontagut@hotmail.com pau.montagut@vodafone.es</p>		<p><i>Everyone in the village and all the staff of VSSU have been so nice to me, they've treated me so well, that it is very hard to express in words how grateful I am to all of them.</i></p> <p><i>VSSU is a unique organization in the development sector and its spirit should be an example for anyone attempting to make a difference in this world. I hope this spirit will remain with me for the rest of my life, and I wish a long life to this organization. I am sure someday I'll be back in Ullon to see all the improvements made by VSSU.</i></p> <p><i>I want to thank very specially the 'alma mater' of VSSU, its founder Kapila, whose work is changing many people's life, including mine. This work and determination, his sense of humour and his humanity wakes anyone who has the luck of meeting him, a little bit more person. Whenever life becomes hard and the future uncertain, Kapila can make anyone feel optimistic.</i></p> <p><i>My heart will always be with you, Pau."</i></p>
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 <p>Lauren Burns</p> <p>lauren_burns_99@yahoo.co.uk</p>	<p>UNITED KINGDOM</p> <p>[6 Ascot Close Congleton Cheshire CW 12 1LL England]</p>	<p>20th September, 2004</p> <p>"Dear Kapilda and everyone at VSSU,</p> <p><i>I cannot thank you enough for the wonderful experience I have had at VSSU. I am very sorry to be leaving but so happy that I have had the chance to stay with you in ullon. The hospitality shown to us by every member of staff, and by the village, has been incredible, and very much appreciated.</i></p> <p><i>It has also been a great learning experience for me, and I am very grateful to everyone who has taken the time to talk to me about their work and involve me in VSSU projects. The exceptional motivation of the staff, and their vision for social development, has been very refreshing to see.</i></p> <p><i>Finally, I will always be inspired by the persistent vision and relentless hard work and patience of VSSU's humble founder. I feel very lucky to have spent time with you, and always remember your steady determination and consistent results if I need encouragement in the future.</i></p> <p><i>I look forward to returning to ullon in the near future, to see the progress I know you will have made, and I hope to be able to contribute in some way to VSSU's work over the coming years.</i></p> <p><i>Thank you once again; I will never forget my first stay here!</i></p> <p>NAMASKAR, Lauren Burns"</p>
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Interns 2003-2004

 <p>Amos C. Kamau</p> <p>E-mail: amos_kamau@hotmail.com, charagumau@yahoo.com</p>	<p>KENYA</p> <p>[P.O. Box 71321 Nairobi Kenya]</p>	<p><i>"First of all I thank you for your hospitality. I have enjoyed a lot in here and I have found this place to be the best experience ever. I have learnt a lot from the people around here and the experiences after interacting with people and situations around here.</i></p> <p><i>All I can say is thank you and continue working hard. I just know that poverty will end one day whether we will be alive or not. All we will need to do is to do something today. Today is the day of eliminating poverty from the world I will go and do, I will be striving to ensure that poverty is out.</i></p> <p><i>It is our time let's act. If we do not do it, no one else will do it. Every eye is looking upon us. Let's move towards that goal. I am not learning here to go to Kenya but I am learning here to go and eliminate poverty elsewhere. Thank you again."</i></p>
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Eminent Visitors

NAME	NATION	REMARKS
<p>Dr.S.M Thadhani (The MPTF) Date- 04.03.2012</p>		<p><i>I Dr. S.M.Thadhani is deeply honoured to have been invited ti the I.B.Cby VSSU. I had wonderful time exposure and education about Vssu activities. I hope to be able to remain connected toVSSU and focus on H.Rights . Thank You.</i></p>
<p>Dr.Pradyemna Chatterjee Address- Moscow, Russia. Phone n.o.- +79265314804 E-mail- MEDLEY RUS@YANDEX.RU Date- 09.03.2012 to11.03.2012</p>	RUSSIAN	<p><i>Where my heart feels the joy of existence, my mind blossoms and the body rests in this beautiful nature. The people here are not only simple and kind but very professional and dedicated. May the almighty God give them all the joy and success of life. With my regards.</i></p>
<p>D.k.Mustafi Deputy Secretary (ex) Planning Commission,GOI New Delhi Address- 16,Shanti Bhavan Sapta Rishi Marg.P.o.-Sadhu Bela,Haridwar,Uttarkhand Date-04.10.2012</p>	INDIAN	<p><i>I feel immense pleasure to have attended the conference. It is really a successful attempt to bring the city to this remote village. The face of the village has changed and now the whole world knows about this village. I wish success to V.S.S.U in all his future endeavour.</i></p>
<p>Kunal Krishnan – ITC Mobile - 9445579449</p>	INDIAN	<p>It was a pleasure meeting Mr.Mondal and it requires a lot of perseverance and effort to conveit such a backward area into a area which can sustain itself. He is a true image of a NGO who has already transformed. I wish the team all success in its future activities & wish them a prosperous & happy Diwali.</p> <p>Regards, Kunal Krishnan.</p>
<p>Dr.N.s.Bhat Professor & Head. Dept of Apiculture,Bangalore.</p>	INDIAN	<p>I visited VSSU 2 years ago in connection with wild-bee project of World Bank. The Partnership was fruitful. I peeped into various social activities of the institute. During this visit I saw a sea change in the developmental activities. VSSU is growing by leaps and bounds. I see an incredible grown for VSSU. I was extended a warm memorable hospitality. I am proud to have chosen this institute as a project partner. I heartfully wish a great future to this institute which would be beneficial to all downstream people of this region. Good luck Kapilji & company.</p> <p>Ever memorizing, Dr. N.s. Bhat</p>
<p>Akiko Ghosh E – mail =akikoghosh55@hotmail.com</p>	TBP	<p>Dear Kapil-da of VSSU,</p> <p>Finally I could spend few days at VSSU. Shoma took me out for walk everyday. Walking through rice paddy was a great fun and how beautiful it is.</p> <p>I could see how people live in the village and run life as well. People looked very calm and happy.</p> <p>However, I also noticed the need and eagerness for a better life.</p>

<p>Phone =001-617-519 -5401</p> 		<p>Mothers are eager to see their children learn well and go places in future. We, TBP, would like to give back for what we received here – great hospitality and great vision of Kapil-da.</p> <p>Love & Regards,</p> <p>Akiko Ghosh.</p>
<p>Keisuke Motoki Phone n.o.- +91-9920364095 / +81-9061642901 Date – 28.02.2013</p>	<p>JAPAN</p>	<p>Sir Mondal,</p> <p>I am very appreciate for your kindness to take your valuable time for me & my organization. Half a day is not enough to learn VSSU and you. I would like to come back here. Also, I am very very impressed at your humble personality, politeness, passion, strategic thinking. I hope in future we will work together & I learn from you.</p>
<p>2011</p>		
 <p>Omer L. Rains Chairman of the Board Rural Education & Development (READ) Global email: senorains@att.net web: www.backtothesummit.com web: www.senorains.com web: www.oceaniclibrary.com</p>	<p>USA</p>	<p><i>I am as honored to once again be with my many in ullon , and I am as pleased as a person can be with the development of the Oceanic Library. My reward is to simply have had, with blessing the opportunity to have pleased a modest role in the development of the Oceanic Library. I hope to have the continued opportunity to work with Kapil Da and the village of Ullon in the year to come on the community ultimately fulfills. Kapil Da's dream of making ullon into a model village for the world.</i></p>
 <p>Nahid Jubair Barbhuiya njbriding@gmail.com READ India , Gurgoan</p>	<p>INDIA</p>	<p><i>Kapil Da and whole VSSU teams are so humble and around , and I am pleased as a person being associated with them. I hope his mission and dream will be achieved in near future. His dream and model village would be going to be place in World map. God is with him! Keep Smiling & Rocking!</i></p>
	<p>Holand</p>	<p><i>Dear Mr. Mondal. Thank you so much for your kindness & hospitality. The three girls & I have been cooking for word to every visit to your beautiful place. I wish you and your family the best of luck in times to come and I would be very proud to wel come you in my home country Denmark. Being the first Danish person to visit you in VSSU is something special to me.</i></p> <p><i>Best wishes , Morten Grau Jensen</i></p>
		<p><i>Having visited VSSU and seen these community modeled microfinance programme. I am impressed on the possibility of community ownership of its own finance being the central pillar on microfinance should stand. I would there after to</i></p>

 <p>Vijay Pratap Singh Aditya CEO- Ekgaon</p> <p>vijay@ekgaon.com, m: +91 9443444000</p> <p>Duration: 09.05.11- 10.05.11</p>	<p>INDIA</p>	<p><i>take this message further amongst few & policy makers for a positive environment for community ownership of financial services.</i></p>
 <p>Anders Edwin Senior Producer Swedish Educational Broadcasting Company in Stocholy, Sweden Mob: 46 70 557 1661 46 08 784 4093 Email : aed@ur.se Duration: 07.05.2011</p>	<p>Sweden</p>	<p><i>I am today in same position as Mr. Mondal was in 1986. This visit gave me inspiration to proceed to fulfill my educational development visions in rural West Bengal . Thank you!</i></p>
<p>2010</p>		
 <p>Neeraj Bhadra Intern at VSK Student of XIMB Mobile: +78964337115 Email: neerajximb@gmail.com</p>	<p>INDIA</p>	<p>Dear VSSU,</p> <p><i>What I have experienced and achieved in the stay at VSSU cannot be put into words. I have learned, unlearned, and relearned here. I feel it was a privilege for me to be a brief part of this stalwart maverick organization. I shall never forget these days and will look forward to come back. Hope to stay in touch.</i></p> <p>Love, Neeraj Bhadra</p>

 <p>Deepti Das Intern at VSK, student of XIMB Assam, India Mobile: +7873793957 Email: deeptidas1234@gmail.com</p>	<p>INDIA</p>	<p><i>We came in Ullon for "Rural Living & Learning Experience." With VSSU we have learned the socio-economic situation of many villages. It was one of the good experiences of my life with VSSU. Mr. Kapilananda Mondal is an example for us of an established MFI, carried forward without an MBA. I wish good luck for Kapilbabu and all staffs of VSSU</i></p> <p>Thanking, Deepti Das</p>
 <p>Michael Intern at VSK Tianjin China Mobile: +8613072263558 Email: smartdnq@gmail.com</p>	<p>CHINA</p>	<p>Dear Mr. Kapila,</p> <p><i>Really with a great honor to know a person like you. You are the Indian Yunus. And during the short time be with you and a few times talk. Your spirit moves me a lot.</i></p> <p><i>Only hope is take good care of health and enjoys every day.</i></p> <p>Best wishes to you.</p> <p>Michael</p>
 <p>Madhu Yalamarkjhi Intern at VSK Mobile: +919547166489 Email: madhu@ecell</p>	<p>INDIA</p>	<p>Dear Kapil Da,</p> <p><i>First of all I thank you for the great hospitality you gave us.</i></p> <p><i>I feel very happy to meet a person like you who is so modest, simple and with great vision for this place.</i></p> <p><i>This experience is one of the best experiences of mine and I come to know how t feels when we help the poor people here.</i></p> <p>Thanking you,</p> <p>Madhu</p>
 <p>Joel Konijn Intern at VSK Mobile: +31641860893 Email: joelkonijn@gmail.com</p>	<p>NETHERLANDS</p>	<p>Dear Kapil Da,</p> <p><i>I am so impressed by the way you have set up VSSU in the last 25 years. Your hospitality and modesty fulfills me with so much happiness. I sincerely hope you will continue your work and that your vision will become reality in the next few years. I will be honored to receive you in Amsterdam next year.</i></p> <p>All the best,</p> <p>Joel Konijn</p>

 <p>Elisabeth Mobile: +33616302474 Email: Elisabeth.a.alexandre@gmail.com</p>	<p>FRANCE</p>	<p>14/06/2010</p> <p><i>Thank you so much for everything you taught us. It is always inspiring to get the chance to spend time with entrepreneurs like you and discover social businesses which do such a wonderful job for the community. These two days we spent in VSSU were more than worth the trip to India!</i></p> <p><i>I wish you and VSSU all the best for the future, sincerely. I will be more than honored to meet you again.</i></p> <p>Elisabeth</p>
 <p>Alexander Mobile: +33678796029 Email: Alexander.eisenhaver@gmail.com</p>	<p>FRANCE</p>	<p>14/06/2010</p> <p>Namaskar Kapil,</p> <p><i>I thank you warmly for these two intense and inspiring days. VSSU really gives back meaning frequently used term "Community Development". It would be great to spend some more time together in the future, either in France or in India. VSSU combines many activities and does it brilliantly.</i></p> <p><i>Many thanks also to all the staff, to Banani, Viray and to your kind son. A true and profoundly human experience that will remain a good memory for me.</i></p> <p><i>See you soon, and good luck for your tremendous projects.</i></p> <p>Sincerely,</p> <p>Alexander</p>
 <p>Armand Blondeau Mobile: +33645890415 Email: armand.blondeau@gmail.com</p>	<p>FRANCE</p>	<p>14/06/2010</p> <p><i>Thank you so much for these two days in VSSU. It was a great honor to meet you and to learn from you. I hope the next time I will see you VSSU will fair even stronger!</i></p> <p><i>Thank you so much again!</i></p> <p>Armand</p>
 <p>Shankar Bhat Professor & Head Department of Apiculture, University of Agricultural Science, BANGALORE</p>	<p>INDIA</p>	<p>15/03/2010</p> <p><i>Visit of Dr. N.S. Bhat, CPI, NAIP on Wild Honey Bee.</i></p> <p><i>My visit was very fruitful. I am immensely impressed by the social services rendered by the Institute with initial likings they will be able to perform and undertake the project to its fullest satisfaction in the months to come. They have been advised to follow all NAIP guidelines ensuring development of project. Their services will be quite beneficial to the tribal. I wish all the best in their endeavour.</i></p> <p>Dr. N.S. Bhat</p>
		<p><i>It was wonderful to see the transformation of the village and realization of Mr. Mondal's vision for development of this community. It is inspiring to hear of his vision for 2012. I am certain, with his pure heart, sincere devotion for this rural community and respect for men and women (humanity). VSSU will soon be a HUGE success. Wishing VSSU the</i></p>



Teena & Mohit Dua

5402 Stearns Hill Rd.

Waltham, MA, USA

Email: dua.mohit@gmail.com

Duration: Nov. 2010

USA

very best.

Teena & Mohit

Dear Mr. Mondal, & the VSSU Staff,

This was my second visit to Ullon. My first visit was only for a day last November, but even in that brief visit I could sense the meaningful work VSSU was doing and the spirit of the founder Mr. Mondal. During the present visit which lasted 5 days, I got an opportunity to see first-hand some of the activities the organization is engaged in. It was very impactful to attend two SHG meetings in Dhola, go to the Lakshmikantapur market for daily collection, walk in the neighboring villages, visit the Sundarbans area and spend time talking to the staff and Mr. Mondal.

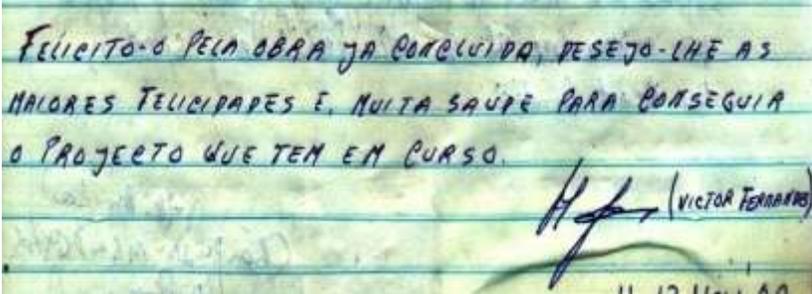
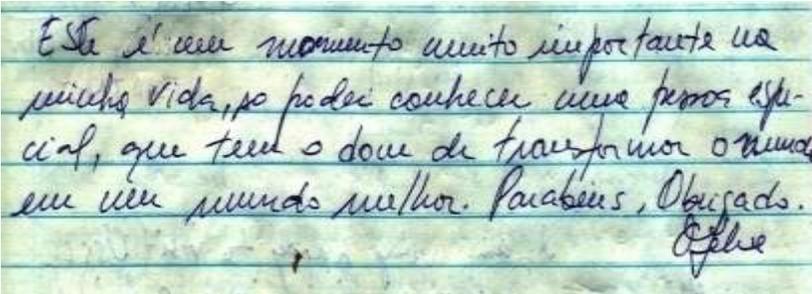
I am thankful to everybody for spending time with me. I am touched by your spirit and the work you are doing, against all odds. I wish the organization much success. I am sure I will be back here soon.

Best Wishes,

Mohit Dua, Duration: 05.11.2010 to 12.11.2010

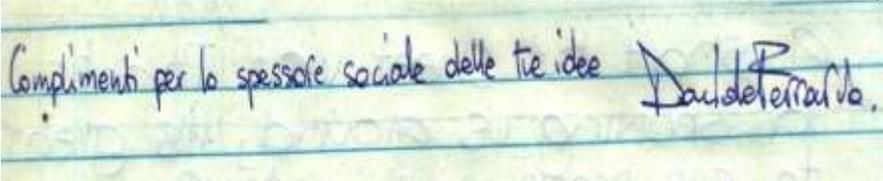
2009

NAME	NATION	REMARKS
 <p>HENRI PARAT 20 Rue Casabianca 83100 Toulon France Email: henry.parat@gmail.com Mariepaule.parat@gmail.com Ph. No. (33)494206119</p> <p>Organisation: AGIR</p> <p>Duration: 4th Nov. – 21st Nov. 2009</p>	<p>FRANCE</p>	<p>Dear Kapil Babu,</p> <p>Until now, I have only known an India of tourism and magic, with ancient buildings that reflect a magnificent civilization. Today, I have discovered the real India- profound, hard-working, and respectful of the environment.</p> <p>I have only one regret-that I did not come 20 years sooner to help those who, contrary to what I have seen before, do not try to make a profit from the work of the poor (as was the case in my previous missions in NGOs).</p> <p>My only wish is that VSSU becomes a veritable research & training center for development, recognized in West Bengal and throughout India, and that this magnificent example be replicable in other countries who have the similar need to nourish their community, all by using the least harmful methods for the environment (the least amount of chemical fertilizers and soil treatments).</p> <p>I will do all I can for the development of VSSU. I will try to propose this project to the European Commission, as the charisma of your President, Director and all of his team (interns included) makes it a project that is useful and profitable for more than 10 villages and more than 300 farmers.</p> <p>Your warm welcome and your sense of hospitality have made it such that I will never forget you, nor will I leave this project aside after I leave.</p> <p>Sincerely thanking you, I wish VSSU a long life, one that will become a place to visit for all those who wish to see the small producer in India receive training and be able to have a good return on their investments (& as a result have a better life!). I am proud to have been able to add a small part of me to your grand project.</p> <p>Namaskar HENRI PARAT</p> <p>November 21, 2009 henry.parat@gmail.com</p>
 <p>CATHERINE GUILLAUMOT Catherine.guillaumot@wanadoo.fr Duration: 10.12.2009 – 11.12.2009</p>	<p>FRANCE</p>	<p><i>Un accueil formidable, tous tres fiers de leurs realisations actuelles et futures. Je souhaite a VSSU un avenir brillant et comme dit Henri un futur Prix Nobel d'Economie pour 2012. Amities a tous,</i></p> <p>Catherine</p>
 <p>LAURENCE KORN Duration: 10.12.2009 – 11.12.2009</p>	<p>FRANCE</p>	<p><i>I wish good luck at Mr. Mondal and all his crew. I am very proud and emoted to have the opportunity to share with all of you what is already done and the whole project of VSSU. I have a very strong feeling and an intensive emotion. I will go in my life with a part of VSSU in my heart. I wish you all very good luck.</i></p> <p>Laurence Korn</p>

 <p>CLAUDE NAUD narobert@numericable Duration: 10– 11.12.2009</p>	<p>FRANCE</p>	<p>Je garderai un inoubliable souvenir de ce séjour ici, éblouie par tant de foi en l'homme et tant de persévérance face à une tâche qui me paraît immense. C. Naud</p>
 <p>Victor Manuel Monteiro Fernandes [11-13 MAY, 2009]</p>	<p>Quinta da Granja 12 Santa Clara, Coimbra, PORTUGAL</p>	
 <p>Ofelia Maia Fernandes castro.ofeliamaia@gmail.com Ph. 239812052 [11-13 MAY, 2009]</p>	<p>Quinta da Granja 12 Santa Clara, Coimbra, PORTUGAL</p>	
 <p>Sofia de Nelo Feiteiro Maia E-mail: sofmaia@gmail.com Ph. 00351965843721 [11-13 MAY, 2009]</p>	<p>Alameda Dr. Armando Goncalve, nr. 20, fraccão 316 Coimbra, Coimbra – 3000- 059 PORTUGAL</p>	<p>11-22 MAY, 2009</p>
 <p>Kali Chakraborty chakrabortykali@yahoo.co.uk 30 Borrowdale Avenue, Harrow / MIDDX HA 3 7 PZ</p>	<p>United Kingdom</p>	<p>28/02/09</p> <p>I am absolutely delighted to visit your place. It is wonderful and very worthwhile experience would always remember days to come. I will tell others when I will go back to my London Home.</p> <p>I will give my special thanks to all of your members and staffs of your organisation and special thanks to Mr. Mondal for his kindness and his unlimited energy to show us.</p> <p>Thank you all once again.</p>
	<p>30 Borrowdale Avenue, Harrow/ MIDDX HA 3 7 PZ United Kingdom</p>	<p>Kali Chakraborty 30 Borrowdale Avenue, Harrow/ MIDDX HA 3 7 PZ U.K.</p>

 <p>Jaydeep Chakraborty Associate V.P.Unitus +91 80 4142 1766 Fax +91 80 4112 0009 Mob. +91 98867 40630 e-mail: jchakraborty@unituscapital.com</p>		
 <p>Lewis hfelix.tsai@gmail.com Phone in India: 9714685321</p>	<p>Taiwan [28-29/01/2009]</p>	<p>Dear KAPIL and all VSSU Staff: Thank you for everything here. This place is like heaven to me. Every tree, cow, goat, dog seems smile to me. They live happily here. It's wonderful. I need to thank Mr. KAPIL for establishing this area. I will remember what Mr. KAPIL said "Be fast, be slow" Growth fast and quietly is important too. I will think lonely is beeter for me. Thi, thank you again. I start to miss you all. Good bye- With love Lewis from Taiwan LI-PAI-TSAI 29 Jan. 09</p>
 <p>Donald</p>	<p>Taiwan [28-29/01/2009]</p>	<p>Dear KAPIL & VSSU Staffs, All you guys are the best and kindest people I have met in India. Although I have been here for two days only, I enjoy the life time here, I love the breakfast and lunch you prepared for us, very much, and I feel myself falling in love with the surroundings here. In these two days we visited the branch and we knew the visions of VSSU, and we also saw lots places here. People here are all nice. Everything is surprising. I think I will be back again. Hope everyone and everything gets health and even better here. See you all my friends, Donald from Taiwan 2009/01/29</p>
 <p>Mohit Dua, Teena Dua</p>	<p>Waltham, MA, USA</p>	<p>It was wonderful to see the transformation of the village & sealization of Mr. Mondal's vision for development of this community. It is inspiring to here of his vision for 2012. I am certain, with his pure heart, sincere devotion for this rural community & respect for men & women (humanity) VSSU will soon be a HUGE success. Wishing VSSU the very best. Teena & Mohit.</p>
<p>2008</p>		
<p>NAME</p>	<p>NATION</p>	<p>REMARKS</p>
 <p>Jacob Marcus Balzani lordcob@gmail.com</p>	<p>ITALY</p>	<p>Kolkata, 15,01,2009 Dear Kapil, At this end I suddenly went away. Everyday I was feeling more and more haunted by Ullon and its surroundings. Once arrive in the noise of Kolkata I understood I left a paradise. A Japanese tale says: "Important decisions have to be taken with lightness, while little decisions have to be taken seriously." I don't like to talk a lot and, being there I might not have shown how grateful I was. I learned, but would be better to say I saw, how much hope can bring microfinance to a family. I saw how important is to reinvest money in social services. What has been constructed in a community last longers than coins. Sometimes I feel like loosing the concept of what money is. How could I? When I compare how hard a person has to work here with the business of</p>

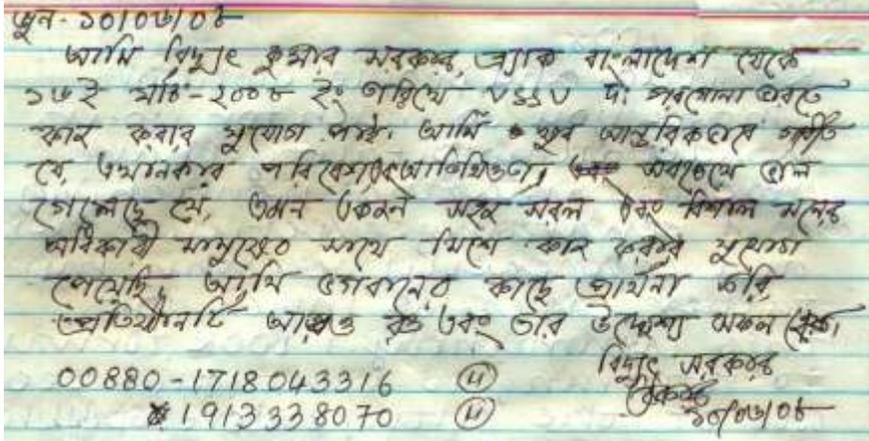
		<p>life in my country. These are soft personal thoughts, coming naturally, when you see how much work there is behind such single Rp.</p> <p>One of the most beautiful things I saw was how ecologically behaves people. Everything seems to work together: The mud cups, the water ponds, the for the and everything in these rural areas seems to undergo a self cleaning process.</p> <p>I would have..... to visit VSSU with my mother. But this is impossible now. She would have loved this place.</p> <p>See you And greetings to everybody,</p> <p>Jacob.</p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin-left: auto;"> <p>P.S. to Jagdish → drive slowly!</p> </div>
 <p>Marco Mob. +39347 4055287</p>	<p>ITALY [Via XXVI Agosro 14 Morazzong (Varese)]</p>	<p>08.01.2009</p> <p>I'm very happy to done these experience. I like a lot India and I say "Thank you very much for your hospitality and friendly.</p> <p>Thanks,</p> <p>Marco Menyasri</p>
 <p>Roberto Tomei info@rebertotomei.net Mob. +39 338 5492001 Visited 05.01.2009 – 08.01.2009</p>	<p>ITALY [Via macchi zonda, 10 – 21100 Varese]</p>	<p>8/01/09</p> <p>Grazie. Ho avuto la possibilità di conoscere chi è capace di dare corpo ai sogni e di ridare una vita a chi poteva solo sognarla.</p> <p style="text-align: right;">Roberto Tomei</p> <p>ROBERTO TOMEI VIA MACCHI ZONDA, 10 - 21100 VARESE info@robertotomei.net +39 338 5492001 (ITALY)</p>
 <p>Egidio Usai</p>	<p>ITALY</p>	<p>Visited during 05.01.2009 – 08.01.2009</p>
 <p>Federico Usai federico.usai@yahoo.it Visited during 05.01.2009 – 08.01.2009</p>	<p>ITALY</p>	<p>Grazie per aver dedicato la tua ^{esistenza} vita al miglioramento di una società che si dimentica troppo facilmente del valore della vita umana.</p> <p style="text-align: right;">Federico Usai</p> <p>federico.usai@yahoo.it Emanuele Mai</p>

 <p>Maria Grazia Visited during 05.01.2009 – 08.01.2009</p>	<p>ITALY</p>	
 <p>Sermano Usai</p>	<p>ITALY</p>	<p>Visited during 05.01.2009 – 08.01.2009</p>
 <p>Gian Franco Ferrario ferrario.gianfranco@libero.it</p>	<p>ITALY</p>	<p>Visited during 05.01.2009 – 08.01.2009</p>
 <p>Rakhi Mehra (Ferrario) mehra.rakhi@gmail.com</p>	<p>ITALY</p>	<p>Visited during 05.01.2009 – 08.01.2009</p>
 <p>Marco Ferrario marco_mds@yahoo.it</p>	<p>ITALY</p>	<p>Visited during 05.01.2009 – 08.01.2009</p>
 <p>Anna Ferrario +39 0332 261846</p>	<p>ITALY [Varese]</p>	<p>08.01.2009</p> <p>We are very happy to have been here and to have seen a so interesting work that VSSU is doing. We will always remember our time here. Thanks to dedicate your life to the others! All best for your all with much of love.</p> <p>Anna and Franco Ferrario.</p>

 <p>Franco Ferrario</p>	<p>ITALY [Varese]</p>	
 <p>Baptiste Fabre Directeur associé - baptiste.fabre@veecus.com +33 662 1756 90 (Mob) +33 173 7180 50 www.veecus.com</p>	<p>SARL (SIREN: 507 841 385) 20 rue Cail 75010 Paris, FRANCE</p>	<p>Jan 6, 2009</p> <p><i>It was very nice to visit VSSU once again. I hope that a new phase of collaboration between VSSU and Veecus can bring prosperity to both organisations.</i></p> <p><i>Baptiste Fabre, Veecus, France</i></p>
 <p>Briar Butler</p>	<p>NEW ZEALAND [316 Clifton Road, Te Awanga]</p>	<p>5.1.2009</p> <p><i>A short visit but sweet visit. Thanks for showing us around, it's great to see people working together in a small village to create such a big difference in our world. Thanks also for taking care of my sister.</i></p> <p><i>Briar Butler New Zealand</i></p>
 <p>Lynda Butler</p>	<p>NEW ZEALAND [316 Clifton Road, Te Awanga]</p>	<p>5.1.2009</p> <p><i>Today has been an inspirational visit for me to VSSU, to see and meet the place and people my daughter Hanna has spoken so highly of. Thank you for your hospitality today and for what you have been to Hanna.</i></p> <p><i>Lynda Butler</i></p> <p><i>Dear Kapil,</i></p> <p><i>Thank you so much for your hospitality. It was lovely to meet the people. Hanna has spoken so fondly and highly of.</i></p> <p><i>You are doing a wonderful thing for humanity at VSSU. I send you this book to add to your library.</i></p> <p><i>Thank you again</i></p> <p><i>Lynda Begley (Hanna's Mother)</i></p>
	<p>UK [6 Danholl School Lane Winsford, Cheshire CW 71 JR, England]</p>	<p>02.01.2009</p> <p><i>We have been very impressed with the concept & success of microfinancing and the entire site we have seen. The presentation was excellent. You deserve every success for the future.</i></p>

<p>Hella Majumdar hella@mozumdar.freemove.co.uk</p>		<p>Dr. S.K. + Mrs. Hella Mozumdar</p>
 <p>Partha Ghosh parthasg@aol.com</p>	<p>The Boston Pledge Boston, USA</p>	<p><i>Life is all about "caring & sharing" and in Kapil's life it becomes vivid... it is for us to take this spirit forward...</i></p> <p>Partha Ghosh, The Boston Pledge</p>
 <p>Akiko Ghosh akikoghosh55@hotmail.com</p>	<p>Boston, USA</p>	<p>Dec. 16, 2008 <i>It was my great pleasure to be here and see how things can happen. Visionary like Kapilda is very special. It will be our responsibility to support such a whole action! I'll be looking forward to coming back here.</i></p> <p>Akiko Ghosh Boston, USA</p>
 <p>Swapan Kumar Bairage</p> <p>Team Coordinator-EDU swapank@ctg.carebd.net swapan_care@yahoo.com Web: www.carebd.org Mob: 01715-964956</p>	<p>BANGLADESH</p> <p>[CARE Bangladesh Chittagong Regional Office House # 14, Road # 4 Khulshi R/A, Chittagong - 4202]</p>	<p><i>I have visited VSSU to day, 19.11.2008 and shared with different level officers about the organisation's program, goal, Mission. I enjoy the program that has been facilitated by VSSU. There is lot of new things to learn from VSSU. Specially, I would like to mark that without taking outside fund, the organisation is running well to achieve it's goal & vision. I wish it's every success that has been planned to implement.</i></p> <p>Swapan Bairage, Bangladesh.</p>
 <p>Moqim</p>	<p>AFGANISTAN</p>	<p><i>I learned a lot from your organization: we can help our people without support of external donors. Your hosting, Activity and all was wonderfull. Not the prople of this universe will proud to you but all Asia MF Team will proud for you. Thanks Moqim from Afganistan</i></p>
 <p>K.M. Kapilarathne</p> <p>Regional Manager (Southern Province)</p>	<p>SRI LANKA</p> <p>[Agro Micro Finance H.O. # 25, Chapel Lane, Nugegoda]</p>	<p><i>I wish like to thank for all staff of VSSU for their cooperation..... to us. Finally I am grateful to the Secretary of VSSU, his valuable gaidane and support to us.</i></p> <p>Thank go away mush</p> <p>K.M. Kapilarathne Sri Lanka</p>

<p>info@agromicro.org Web: www.agromicro.org Tel/Fax: 011 2 818 053 011 4 303 533 011 2 824 747</p>		
 <p>Olivia Riera olivia.riera@acted.org Web: www.acted.org +91 9971612603 (India)</p>	<p>FRANCE [ACTED - 33, rue Godot de Mauroy, 75009 Paris]</p>	<p><i>The visit you offered us was very interesting to me as it was my first experience with microfinance on the field. I am impressed by all the community development you have achieved through the microfinance "tool". Your accomplishment will definitely mark my future & I will not your wonderful work & achievements in a big time.</i></p> <p><i>Thank you very much! Olivia from ACTED.</i></p>
 <p>Nagma Rashid Executive Director damen@brain.net.pk Ph. 042 – 5310471 – 72 Fax: 042 5310473</p>	<p>PAKISTAN [Development Action for Mobilisation and Emancipation(DA MEN) 26-C Nawab Town, Raiwind Road, Lahore.]</p>	<p><i>I am very impressed by the work of VSSU especially the blending of Microfinance Programme with other community development programmes. This will be the milestone in alleviating poverty in India.</i></p> <p><i>Nagma Rashid, DAMEN, Lahore.</i></p>
 <p>Dr. Vijaya Nair CEO, www.jivasupplements.org</p>	<p><i>JIVA Essence & Life 1 Smith Farm Road Bedford, NY 10506, USA</i></p>	<p><i>Dear Kapil da, Appreciate very much all your hard work & seva towards the Ullon community. The oceanic library, microfinance projects under VSSU and the many wonderful opportunities you have helped to provide for many, many poor people is very inspiring to everyone.</i></p> <p><i>I am very impressed by you and the ullon community. Your dreams and vision are magnifiscent and will all come true. This is an amazing community that will inspire future generations your dreams and vision will live in many heart always.</i></p> <p><i>Please accept my humble gratitude for your and your organisation's and your ullon villagers warm hospitality and love for all of us. I will come again! Many thanks!</i></p> <p><i>Yours in service,</i></p> <p><i>Dr. Vijaya Nair Nov. 2nd 2008.</i></p>

 <p>Bidyut Sarkar s.bidyut@yahoo.com 00880-1718043316 1913338070</p>	<p>BRAC, BANGLADESH</p> <p>75 Mohakhali Dhaka 1212, Tel: + 880-2 9881265-72 Fax: +880-2 8823542, 8823614 www.brac.net</p>	 <p>১৩ই জুলাই-২০০৮ ইং তারিখে VSSU দাঃ প্রশাসনা তরফে কাজ করার সুযোগ পাঠানো আর্থিক ও খুব আনুভবিকভাবে গণিত বে, প্রশাসনিক পরিচালনা/প্রোগ্রামিং/প্রশাসনিক কাজে যোগান গোলাপপুরে, উল্লন উল্লন মনোরম মনোরম উল্লন মনোরম মনোরম অধিকারী মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম মনোরম ০০৮৮০-১৭১৮০৪৩৩১৬ (১) ১৯১৩৩৩৮০৭০ (১)</p>
 <p>Kanchan Shil</p> <p>Regional Manager, BRAC, Bangladesh kanchan.shil@yahoo.com [18.02.2008-13.5.2008]</p>	<p>BRAC, BANGLADESH</p> <p>75 Mohakhali Dhaka 1212, Tel: + 880-2 9881265-72 Fax: +880-2 8823542, 8823614 www.brac.net</p>	<p>In February 2008, a BRAC technical assistance team visited VSSU with the purpose of reviewing VSSU's microfinance program, so as to ensure financial sustainability and program sustainability. The team was composed of two members, Mr. Kanchan Shil, Regional Manager, BRAC and Mr. Bidyut Sarkar, Accounts Officer, BRAC.</p>
 <p>Jessica Rains jessicaerains@hotmail.com 6th June – 9th June, 2008</p>	<p>USA</p>	<p>June 9, 2008 Kapilda and people of Ullon, Thank you so much for your wonderful hospitality. I have had an amazingly enriching and rewarding experience here and can easily see why my father cares so much for this community. I lookforward to returning to visit and see all of the future developmental advances.</p> <p>Jessica Rains jessicaerains@hotmail.com</p>
 <p>Robert Reno bob@readglobal.org</p>	<p>USA</p>	<p>Visited VSSU during 6th June – 9th June, 2008</p>
 <p>Emma Collingbourne emmacollingbourne@hotmail.com 09892 879282 (India) 0044 7739 515429 (UK)</p>	<p>UK</p>	<p>10th June 2008 Dear Kapilda</p> <p>I can't thank you enough for the kindness and hospitality you have given me and the rest of the READ team. You have made me feel so welcome here at VSSU.</p> <p>I am also very grateful to have the opportunity to meet such an inspiring and motivated individual such as yourself. I am amazed and encouraged by everything you have achieved for Ullon and the surrounding communities, and I really hope I have the opportunity to stay at VSSU again in the future so that I can learn from your example.</p> <p>Thank you so much again, and take care. Emma</p> <p>READ India Volunteer.</p>

 <p>Sarah Pearson-Coats (Hanna's Friend) sarahcpc@gmail.com</p>	<p>NEW ZEALAND</p>	<p>28March 2008 Dearest Kapilda As I sat tonight on the rooftop of Ashok Nilay behind two perfect rows of 8 boys and 8 girls singing their nightly prayers – I felt humbled and blessed to be in this place of this time.</p> <p>At times I can become disillusioned at development projects – project which fail to bring the needed changes to the communities they endeavour to help. But here, tucked away along a country lane lined with need trees is your project – a project which proves to me that making a difference is possible. Just remember to take the time to rest and admire what have accomplished – you work too hard!</p> <p>Thank you with all my heart, Sarah.</p>
 <p>Carol A. Erickson Executive Director READ Global carol@readglobal.org Tel: +1-202-347-7070 Fax: +1-202-380-3620 www.readglobal.org</p>	<p>900 19th Street, NW Suite 400 Washington, DC 20006 USA</p>	<p>6th March 2008 Dear VSSU & Kapilda: Your leadership & work are impressive, and the rest of the world should turn to you to be their teachers. You have many best practices to share, and I hope to see many stories about your work & activities on the website of the Oceanic library.</p> <p>My best to you & VSSU, Carol Erickson READ Global, USA.</p>
 <p>Raju Shrestha shrestharaju@info.com.np Phone: 977 (01) 4423141 / 4439898 Fax: 977 (01) 4430017</p>	<p>READ - Nepal GPO Box: 11995 Dasarath Chand Street 524,Baluwatar Kathmandu, NEPAL</p>	<p>Visited VSSU from 11th May to -31st May, 2008 as a Resource Person from READ Nepal for Library Management Training, financially supported by READ Global, USA. Facilitated by READ Nepal and READ India.</p>
 <p>Sanjana Shrestha sanjana@info.com.np sanjana@info.com Phone: 977 (01) 4423141 / 4439898 Fax: 977 (01) 4430017</p>	<p>READ - Nepal GPO Box: 11995 Dasarath Chand Street 524,Baluwatar Kathmandu, NEPAL</p>	<p>Dear VSSU Team It is a great privilege of us to be here. We are very impressed by the work you have done. We came here to share our experience and we also have learnt many things from here. SALUTE TO U KAPIL DA!!! You did a lot and yu are the model for all. You occupy space in our heart.</p> <p>So now we are in one READ Family, we will work TOGETHER for betterment of the rural community.</p> <p>WE RESPECT YOU ALL!! WELL DONE& CONGRATULATIONS!!!</p> <p>With much mlove and respect. Sanjana & Chinkaji</p>

 <p>Chin Kaji Shrestha chinkaji@info.com.np Phone: 977 (01) 4423141 / 4439898 Fax: 977 (01) 4430017</p>	<p>READ - Nepal GPO Box: 11995 Dasarath Chand Street 524, Baluwatar Kathmandu, NEPAL</p>	
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2007

 <p>Michael Hung ismemic@seed.net.tw 9/2/2007</p>	<p>TAIWAN R.O.C.</p>	<p><i>It is a very special experience for me to visit here, MFI is a very great place to help people about their dream. This is my first time coming India. When I saw so many poor people, it made me sad. I am grate that there is organisation to help poor people, to take care people such as VSSU. I wish VSSU grow up and become strong. Thanks Kapilananda Mondal and thank Ammanda to guide me here.</i></p> <p>Michael Hung 9/2/2007</p>
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 <p>Senator Omer L. Rains senorains@worldnet.att.net Ph. (914) 714-0630 Fax (914) 931-1679 web: www.senorains.com</p>	<p>USA</p>	<p><i>Namaste my Dear Friend, Kapilda: I have so enjoyed getting to know you and all of the other villagers of Ullon. You represent the best of mankind and serve as an inspiration to all who meet you. I am proud to call you my friend. When we first met you were my "new" friend. Now you are my "old friend. That will be true for the rest of our lives (at least 50 more years!)</i></p> <p>Omer Rains November 2, 2008</p>
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 <p>Dr. Antonia Neubauer Tel: 001 775 832 9031 e-mail – toni@readglobal.org</p>	<p>976 Tee CT, Incline Village, READ GLOBAL, USA</p>	<p>2 November, 2008 <i>This is the 3rd time I have written in this book, Kapilda, and each time my love for ullon grows bigger and stronger. You are truly a man of vision and action, some thing and lacking in our world today. It is said that as you grow older, your face shows who you are. In your face is written kindness and love for people. It is an honour to know you. Kapil da. Thank you for all you have done for us and thank you to the people of Ullon.</i></p> <p>With love, Toni Neubauer READ Global</p>
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 <p>Dr. Alison F. Wren Mobile: +1 775 – 250 – 8897 E-mail: theartfulwren@yahoo.com</p>	<p>USA 3702, S, Virginia STR, Suite G 12, No. 381 Reno NV 89502. READ Global.</p>	<p><i>To everyone of you, and especially Kapilda, I give profound thoughts of praise, admiration and the deepest respect. To be such a visionary is one wonderful thing. To be a visionary with the love and human skills to motivate others to make the dreams come true is altogether different and almost beyond praise.</i></p> <p><i>The unstinting belief in the ability of all people to help themselves, despite a complete lack of experience and knowledge is at the hear of VSSU and the villagers that are part of it. As each day passed and your outreach and understanding of the needs of the sunderbun community became even more apparent. I realised that you are the personification of one of your favourite tenets "expansion is life, reduction is death".</i></p>
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		<p><i>I wish you and all in the 300+ villagers every continuing success in reaching the dreams. I can promise that I, personally will do all I can to widen the circle of those who know about your maruelbus, aweinspiring achievements. And I will return to this special and spiritual place. With love, Alison.</i></p>
 <p>Shikhar Ghosh Tel: 6177399820 Mob. +1 6174294090 sghosh@verilytics.com</p>	<p>388 Warren St. Boston, USA</p>	<p>3/14/07 Very impressed with the dedication and vision of the certine organisation. I hope my son learn the values of this organisation.</p>
 <p>Eva Ghosh Tel: 6177399820 Mob. 001 6179211467 e-mail: evaghosh@rcn.com</p>	<p>388 Warren St. Boston, USA</p>	<p><i>Extraordinary work being done by VSSU under the able leadership of Kapil Mondal. We hope to be involved in this work over the years. The school ashram was very touching – providing the children with a caring house. Thanks for showing us around.</i></p>
 <p>Samir Ghosh Tel: 6177399820 Mob. +1 6174212621 samir_ghosh@milton.edu samir.Ghosh@williams.edu</p>	<p>388 Warren St. Boston, USA</p>	<p><i>I had a spectacular time and look forward to doing more with this organisaion: however I can help out. Meeting the orphans was the highlight of my day because I especially enjoyedour interaction; I just wish I could chat with them. I'll probably be back soon.</i></p> <p>Samir</p>
 <p>Li Qin</p>	<p>CHINA</p>	 <p>Handwritten Chinese text: 这.能在印度的田野 播种可贵的精神 季.感受到VSSU的穷人为服务救助对</p>

 <p>Chen Jun</p>	<p>CHINA</p>	
 <p>Laura Donovan</p>	<p>USA</p>	<p>12/1/07 <i>Planet Finance India – Microinsurance workshop</i></p> <p><i>Thank you so much for your warm hospitality so generously offered. Your work and your services are truly wonderful. It has been an honour.</i></p> <p>Sincerely,</p> <p>Laura Donovan.</p>
 <p>Rita Aeschlimann rita.ae@gmx.net Tel: 0796067959</p>	<p>SWITZERLAND Oberer Aareggweg 21 CH – 3400 Bern</p>	<p>Dec. 16, 2006 <i>I would like to thank Mr. Mondal and the VSSU staff for their open hearts and doors. I learnt a lot from you all. I hope your dreams become truth!</i> <i>God bless you!</i> <i>With love</i></p> <p>Rita Aeschlimann Switzerland Oberer Aareggweg 21 CH – 3400 Bern</p>
 <p>Alexandra Christy</p>	<p>Woodcock Foundation, USA</p> <p>437 Madison Avenue, 37th Floor, New York 212 812 4342, Fax – 212 812 4335, www.woodcockfdn.org</p>	<p>May 5, 2006</p> <p><i>Kapila Nanda Mondal</i> <i>Vivekananda Seva Kendra O Sishu Uddyan</i> <i>Ullon P.O. Ramlochanpur</i> <i>24 Parganas (S)</i> <i>West Bengal 743336</i> <i>India</i></p> <p>Dearest Kapil:</p> <p><i>I have saved this letter to be the last one, because in so many ways Lindsay Shea's and my visit with you in Ullon in mid-March was the touchstone of the entire Woodcock Foundation trip to India. As we drove away from you, I turned to Sohini and said, "I almost want to go home now because that was Ashoka perfection. Even though we have seven more fellows to meet, and six more places to visit, I know already that Kapil will be the one who has the most effect on my thinking." And I was right.</i></p> <p><i>I barely know where to start to explain why our visit to VSSU was so important. From the moment we walked into your office, framed as it is with a portrait of Gandhi and a statue of Lincoln on one side, and a poster on the other that says "You have to have a dream so you can get up in the morning," to the moment we left with those beautiful volumes of Rabindranath Tagore's poetry under our arms, we felt the spiritual and visionary underpinnings of your entire effort there. And throughout our trip, as I will explain below, we spoke about VSSU's community development model everywhere we went, and it was the one project that elicited universal interest on the part of whomever we were speaking to, whether a venture philanthropy funder, reading glass distributor, appropriate technology provider, or women's equality advocate. VSSU captures people in a way that is truly remarkable.</i></p> <p><i>I think this is clearly because you are treating the people in your network with dignity. You founded VSSU on the simple idea that a community can undertake its own development without outside funding if it pools its own financial resources and then</i></p>

utilizes them to mobilize the community. We loved hearing that Muhammad Yunis himself told you that you were the first person to completely realize his original microfinance ideal of 100 percent loans from savings. And of course we still are in awe that VSSU at present has 10,000 borrowers and a balance of savings of \$1M. Congratulations!

I have done quite a bit of thinking about your hoping to find someone who could come and for at least a year, preferably two, stay by your side, teach you English, and help you put some of your ideas into higher gear. Over the next couple of weeks, I will be introducing you by email to a number of people whom I think will have great ideas for you in this regards. One is Varun Sahn, the new director of the Acumen Fund in India (www.acumenfund.org). he is close to the student community at the India School of Business, and a few of the recent graduates with whom we met told me that they know of fellow students who would be interested in applying for that position.

Acumen itself has just completed an international search for ten fellows who can assist them in their efforts in Asia and Africa to develop business models that can show the world how to design, price, market and distribute critical goods and services to the poor, so they can make their own decisions and solve their own problems, and I have no doubt that among the 590 to whom they did not offer a position there are some outstanding people who would love to know about your opportunity. Acumen has as its goal to serve the poor with dignity, and says in its materials that it wants to "treat the poor not as passive recipients of charity but as consumers with real choices." That sounds so much like what you are trying to do at VSSU.

There are several other organizations in the Woodcock community to whom I will be introducing you, and I am quite certain that we will be able to find you an excellent. Another person that I am most eager you connect with is another Ashoka Fellow, Kalyan Paul, who is based in Ranikhet in Uttaranchal. His program is also one to which he has been devoted for 25 years, www.grassrootsindia.com, and his program in so many mirrors VSSU, except in reverse. They have proven track records in working with appropriate technologies to protect watersheds, to purify water, to create biogas, to reforest the Himalayan hillsides, and several other conservation programs that I think you will find inspiring. He in turn wants to embrace VSSU's microfinance model, and as a West Bengali himself, quite eager to come and visit you.

In closing, let me tell you that I hope for my whole life never to forget those moments when the 25 children you had rescued from the brick kilns came and sang for us. I was reminded of your mentor at that moment, Swami Vivekananda, and his saying "the more we come out and do good to other, the more our hearts will be purified." All I can say is, Mr. Mondal, you must have a very very pure heart.

Sincerely,

Alexandra Christy
Executive Director

AC: cmk

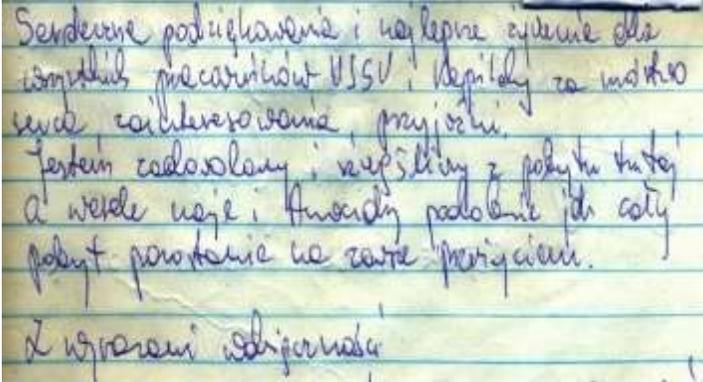
Cc: Bill Drayton
Jacqueline Novogratz



Lindsey Shea

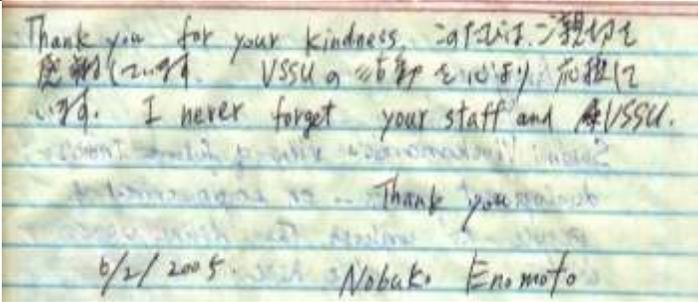
**Woodcock
Foundation,
USA**

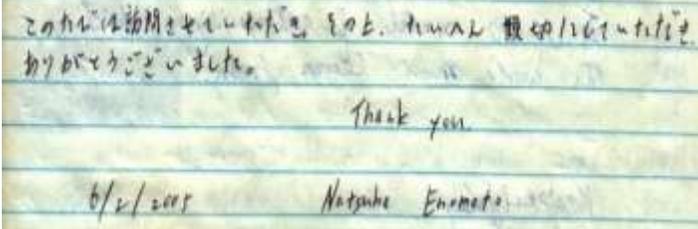
 <p>Aminul Alam aminul.a@brac.net</p>	<p>BRAC, BANGLADESH</p> <p>75 Mohakhali Dhaka 1212, Tel: + 880-2 9881265-72 Fax: +880-2 8823542, 8823614 www.brac.net</p>	
<p>2005</p>		
 <p>Naomi Morris</p>	<p>UK</p>	<p>Dear Kapil, and all those at VSSU Thank you so much for the past few days, I have had a very beautiful experience here, learning about VSSU and its amazing work. The surrounding area and all those who live in. It is a memory I shall take with me in my heart always, "heaven on earth". I hope this is only the beginning of a long lasting friendship. See you in England. All my love Naomi Morris</p>
 <p>Sarah Tribe Sarah_tribe@yahoo.co.uk</p>	<p>UK Tel: 01484 606618 (Home) Mob. 07976 726860</p>	<p>16th September, 2005 Dear Kapil, and all staff at VSSU. I came here because someone told me it was the closest place to heaven on earth. I think they were right. Not only the beautiful surroundings but the warmest welcome and friendly staff have made this an unforgettable stay. I wish we could stay longer. ... Next time may be. Thank you so much. See you in England. Best wishes, Sarah</p>
 <p>Sudeshna Das Ph.: 001 281-265-7561 Cell: 001 - 713-459-7341</p>	<p>1815 Brushy Creek Dr Houston, TX - 77478 USA</p>	<p>15th June, 2005</p> <p>I heard a lot about VSSU but did not realize the amount of work that has been done here and all the work that is still planned and project on hand. Would really like to come back and see the progress again. All my best wishes. I will try my best to help and propagate about VSSU.</p> <p>Sudeshna Das.</p>
 <p>Shikhar Ghosh 001 617 953 0787 sghosh@revewireless.com sghosh@verilytics.com</p>	<p>USA</p>	<p>12/05/2005</p> <p>Dear Kapil</p> <p>I came here a little skeptical but found that you have a powerful mix of passion compassion and practicality. India would be considerably better off if you and your programme could be replicated. I will be in touch.</p> <p>Sincerely</p> <p>Shikhar Ghosh</p>

		<p>community of Ullon and the surrounding villages. We are from outside 'bideshis' but we have been welcomed here like family & for that we will be eternally grateful. During our stay we had a once in a lifetime, never to be forgotten experience. One of the most important days of our life we shared with all the beautiful, kind people here on 12 march 05 we were married at VSSU. It wa wonderful! We are very very VERY happy. We feel it is a perfect way to start our married life together. Again, thank you to all. We look forward to seeing you again. You will always be in our hearts and minds.</p> <p>With warmest wishes for the continued success of you all and the continued success of VSSU. Namaskar!</p> <p>Amanda & Marek (Australia) (Poland)</p>
 <p>14.03.2005</p>		
 <p>Sarah Tsien stsiens@planetfinance.org</p>	<p>CHINA (M)+86 13911201178</p>	<p>To All the VSSU staffs, clients, beneficiaries and their families, I hope that the great work of this institution will continue to grow for all With the vision and leadership of a person like Kapil I'm sure it will grow like a sapling grows into a tree- with roots and wide sweeping branches to provide shelter for people.</p> <p>Sarah Tsien PlaNet Finance China stsiens@planetfinance.org Feb 13, 2005</p>
 <p>Arthur R. Goshin, M.D., M.P.H. President/CEO</p> <p>Mobile: 1.716.319.7045 Tel: 1.716.857.6168 e-mail: arthur.goshin@lifethc.com</p>	<p>HealthyWorld Foundation 6400 Main Street, Suite 130 Buffalo, New York 14221 USA</p>	<p>November 26, 2005</p> <p>A wonderful program of great vision. An example of the importance of positive thinking and the belief of people that they can achieve great changes by working together.</p> <p>My very best wishes for success in the future</p> <p>Arthur Goshin, MD</p>
 <p>Partha Ghosh</p>	<p>USA Boston Pledge Tel: (617)512 – 3038 Fax- (978)369 7298</p>	<p>To Everyone: Swami Vivekananda's view of future India's development process – on empowerment of people to unleash. The divine power within... is alive here.</p> <p>It is a model of enterprising which the world must learn from.</p> <p>Respectfully</p>

[parthasg@aol.com partha@parthaghosh.com]		Partha Ghosh (The Boston Pledge)
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2004

 <p>Nabuko Enomoto</p>	CHINA	
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 <p>M.A. Cuishti</p>	CHINA	
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 <p>Hanna Butler butler.hanna@gmail.com Ph.No. 006468448058</p>	<p>NEW ZEALAND</p> <p>[194 Church Road, Taradale Napier]</p>	<p><i>"This organisation has a wonderful spirit & atmosphere evident from just a quick visit. Development in the community is also very obvious. All the best. Hanna Butler"</i></p> <p>20th September, 2004 Dear Kapilda & the men & women on white,</p> <p><i>When I first came to VSSU over 2 months ago I was blown away, and now I am still blown away. I am blown away by the beauty. Blue skies, and bright green paddy's. roads that meander through villages planted with trees by VSSU and on these roads against blue skies and green paddy's men dressed in white cycle wide & far to give microfinance to the poor. In all weather, these men in white collect meagre savings, give advice and inspire people to enhance their economic situation. It sounds like a bizarre fairytale, but the reality is that it works. VSSU can prove their impact by more than just figures, but now they have improved peoples lives. I had never realised the full potential & benefits of microfinance until now. It is essential for holistic development and a tool that empowers and secures all aspects of ones life. So, thank you VSSU for this exposure to the world of microfinance, and thank you to all who have taught me, given me insight and let me observe their work. VSSU is however more than microfinance. VSSU's initiatives for social development are innovative and selfless. On days off, the staff clean up markets & plant trees – I admire & commend you.</i></p> <p><i>I have had an amazing time & feel like a part of the VSSU family.</i></p> <p><i>Thank you for the tea & biscuits, the tiffins and the chats about cricket. Please continue to keep up the great work and growth to reach even more people on need of microfinance delivered by the men on the whitest clothes on town. I will definitely be back, and please if you are even in the bottom of the South Pacific to visit me.</i></p> <p>Thank – You & Namaskar!</p> <p>Hanna Butler"</p> <p><i>"in the end only three things matter How fully you have lived How deeply you have loved and how well you have learned to let go of things not meant for you"</i> - Buddha</p>
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 <p>Ariane Barton</p>	<p>AUSTRALIA</p>	<p>Dear Kapilda and all the staff at VSSU NOMASKA.</p> <p>Thank you so much for making me feel so welcome in your organisation. The hospitality show towards me was amazing and something I will never forget.</p>
 <p>Dinonath Ghosal</p> <p>E-mail: dinonathghosal@yahoo.com Tel: 033 2483 0591</p>	<p>USA</p>	<p><i>"It is indeed to witness such an impressive project – on-going so successfully. A real magnum opus of VSSU. I perceive more success in the horizon as Mr. Mondal's hard pursuits in the various aspects magnify his vision for the betterment of my countrymen.</i></p> <p><i>I admire his work & his consistent effort in that direction to make it a role-model work for the welfare of the rural world in India."</i></p>
 <p>Marco Camilli</p> <p>M_camilli@libero.it Tel: 0039 0733770092 0039 3432881394</p>	<p>ITALY [Via Acfieri m.15 62012 – Civitanova Marche (MC)]</p>	<p>13th December, 2003-04</p> <p><i>I'm very very proud to have known you and your organization...as you have seen I don't speak very much, and so I will use few words to describe my emotion.</i></p> <p><i>You said that we have smiling faces..., I say: I have smiling face always when I see person like you, that take care and service of the less lucky people with your spirit and unulty!!!</i></p> <p><i>Thanks Kapilda, you are one of that persons who are "REACH IN MIND"! I hope we'll see again, I'm sure! See you soon!</i></p> <p><i>Marco (Italy)."</i></p>
 <p>Paola Matteucci</p> <p>e-mail: paola_m79@yahoo.it Mob.: 0039 3490561703</p>	<p>ITALY [CORSO DALMAZIA 31 62012 CIVITANOVA M. (MC) – ITALY]</p>	<p>13th December, 2003-04</p> <p><i>"This days were very nice. I'm very happy to meet you in from Vikas and thus to come in your beautiful place!! I hope that you'll come in my city, in Italy. So you also can know my family! Your staff is very nice too!! ... small and familiar ambience!! I think that I'm very luck to have known a person like you, Kapilda Very special person!!</i></p> <p><i>I never forget this days!!</i></p> <p><i>With love Paola (from Italy)"</i></p> <p>13.12.2003-04</p> <p><i>"We are very happy to have been In this beautiful place with This nice persons!! We hope that we will see again (... also in Italy!) – Thanks for the time that all of you Spent with us.... ...beautiful place!! ...beautiful staff!! ...and great the person that gave us The possibility to stay here!!... "Kapil Da"!! Thanks a lot With love Paola Matteucci.</i></p>

 <p>Allan Mulvey IRELAND</p>	<p>IRELAND</p>	<p><i>"Dear Kapil Da VSSU, What a chance visit! I couldn't know how much over lap would be there – reinforcing my own experiences, choices, directions & offering new light for solutions & outcomes.</i></p> <p><i>The interesting dialogue one gets the opportunity to have with the others cannot be divorced from circumstances & what the individual makes of them.</i></p> <p><i>I don't avoid the implications of this – they remain, inherent. But this closeness afforded, steers my own course, from my side.</i></p> <p><i>I look on things brought into existence by men sternly, and those that follow them, pathetically. When I learn your patience I will have learned one more thing – but that is forever locked up in my environment. One journey with one perspective – however evolving.</i></p> <p><i>Thank you for showing me what you live – I hope my-sick bumps me towards you every now & then – we have their technology for that (we'll appropriate more too – even they themselves begin! When I see that, I know I might survive! Anyway, I can't complain, I just wish you much more 'effect' from us; and humility; and less them & us" 😊</i></p> <p><i>For my own life I wish all you come up with from yours.</i> Love, <i>Alan Mulvey"</i></p>
 <p>Shivaji Sengupta Ssengupta11763@yahoo.com Contact: 001 – 646-594-9026 6 Prospect Ave Medford, NY 11763, USA</p>	<p>USA</p>	<p>January 30, 2004</p> <p><i>"From time to time, in this vast sphere of life, we came to places where we must stop and think. What seemed to be from far, an ordinary plance with ordinary aspirations, springs into extraordinariness.</i></p> <p><i>I was introduced to Ullon, and its most important man, Kapilananda Mandal, by my father, Sri Bhabani Sen Gupta. At first, I understood it to be a local financing concern helping the poor to qualify, receive, manage and repay loans successfully – a project worthy in and of itself.</i></p> <p><i>Upon arriving here, however, I have realized that VSSU is much more than that, socially and spiritually. It is not the economic enterprise itself, an enterprise that is definitely becoming a model for the whole world, as the world Bank said it is: but it is a social, economic and spiritual enterprise embracing the whole people of Ullon and its neighbouring villages. Everyone is touched by it – from the small children of "Tirtha Bharati" to adolescents learning yoga, to adults receiving the loans. Others, through Kapil Babu's influence, are receiving medical help and attention that they had refused before.</i></p> <p><i>As Hillary Clinton, A US Senator and the wife of former President Bill Clinton, wrote in her book – "It takes a village."</i></p> <p><i>Ullon is that village".</i></p>
 <p>Debasmita Moulick</p> <p>BOLSHAYA PEREUASLAV SKAYA 5/1, APT #35 MOSCOW, RUSSIA</p>	<p>RUSSIA</p>	<p>9th January, 2004</p> <p><i>"In VSSU, I saw the impossible being made possible. Wonderful, warm people here doing incredibly valuable work. Wishing you all the very best! Making more of impossible things happen!</i></p> <p><i>Kapil da, see you in Moscow.</i> Didi (2) 9th Jan, 2004"</p>

 <p>Sebastian Schwiecker, Sebastian.schwiecker@gmx.de Germany</p>	<p>GERMANY</p>	<p><i>"Thank you very much for letting me stay at your organisation and for your amazing hospitality! I can't believe that after our last "meeting" on the rooftop in Dhaka we really came here. It is really impressive what you have achieved with so little. I consider myself very lucky to had the opportunity to visit VSSU and learn from you and your staff. My stay in Asia would not have been complete without it.</i></p> <p><i>This spirit that was created amongst us seems to be unbelievable and may be it wouldn't be possible to create something like that anywhere else.</i></p> <p><i>I really hope to see you again, but I'm sure that will happen. Hopefully a lot of your plans have turned into reality till that day.</i></p> <p><i>Thanks again Basti Schwiecker Germany."</i></p>
 <p>Marco Ferrario Marco_mds@yahoo.it ITALIA VIA TALIZIA 45 2100 VARESE ITALY</p>	<p>ITALY</p>	<p><i>"it's 4 days that I am here in your beautiful place and it's also 4 days that I'm in India. Because of all you and your kindness. I already love India. I have seen here people that work hard in a very smart organisatin to make India and world better. I really love your work and your ideas. I have learned a lot from you and I hop to use this for my future life to help people who need help. I came to Bangladesh to visit Grameen with no plan to visit India. Now I'm here and I thanks God for this. I'm from a very different world and here I found something that it's very difficult to see in my country. Your team is very very good, and you, Kapil, you are very Samrt. You are very lucky, you did a good work in a very clear organisation. I hope to have a work like this one day... One day I'll come to visit you again, for the moment I say thank you to all you, for your best hospitality.</i></p> <p>THANK YOU VERY MUCH FOR YOUR WORK!!!</p>
 <p>Laura Anquez +33 1 4921 2626 lanquez@planetfinance.org</p>	<p>FRANCE</p>	<p><i>Feb. 13th 2005, A great pleasure to visit VSSU. Wonderful achievements and very inspiring mission. This is really an example! All the best to Kapil and the rest of the team,</i></p> <p><i>Best regards,</i></p> <p><i>Laura Anquez, PlaNet Finance Asia Development.</i></p>
<p>2003</p>		
 <p>Saira Ali Mohamed</p>	<p>USA</p>	<p><i>27. November, 2003</i></p> <p>"LIVE TO LOVE, LOVE TO LIVE AND GIVE THE WORLD ALL YOU'VE GOT TO GIVE.</p> <p><i>Thank you to all of the big hearted people of VSSU! Kapil Bhai.. you such an amazing person! Your organization has so much heart & potential to make this world a better place!</i></p>

<p>Supersaira29@yahoo.com</p> <p>United States of America</p>		<p>I am very excited to return to your organization over the next 5-10 years. I hope to see much change in this area. This can all be achieved with a clear plan & a committed team of people who are all working together. I can see that there is a wonderful future ahead.</p> <p>Kapil Bhai, I have few suggestions that I would like to make –sincerely these are my perceptions for making VSSU a more successful organization:</p> <ol style="list-style-type: none"> 1. Please take care of your health – if we are not healthy, then we cannot truly give all our hearts & hard work. Please apply you vision of good health practices to your own life. (LIVE to LOVE and GIVE) 2. Women also will prove to be a key asset to your organization – just look at how much Mandhu Didi has contributed. Women also want to be a part of this exciting organization! Please utilize us MORE! 3. Teamwork + good communication are essential. Over the last week I have personally seen how brilliant + committed your staff is – please utilize them more in developing your vision + plan! <p>Thank you again!</p> <p>Respectfully yours,</p> <p>Saira Alimohamed.”</p>
 <p>Juan Infante Alosilla infantejuan@hotmail.com Peru</p>	<p>PERU</p>	<p>“Thank you very much!! Your hospitality, your work, your faces are lovely.</p> <p>Thank you very much Kapil.</p> <p>I love a lot the market place, the village, the school, the VSSU building – the meeting room and of course the dinner room. I learned a lot of you.</p> <p>The future is going to be better with people like you.</p> <p>I think this is a beginning of a large friendship and a very productive network.”</p>
 <p>Romina Cruz Valencia rominacruz@hotmail.com rcruz@necesitamosmillonarios.com m Address: Calle Galeano 705. Urbanizacion los Rosales LIMA – PERU Phone Home: 2713183 (LIMA) Cell Phone: 97146463 (Peru).</p>	<p>PERU</p>	<p>“Congratulations for your great work! I have learned so much with experience. I feel your work is very honest and efficient.</p> <p>-But please you have to work with more women: it’s very important to educate women and give them a good work.</p> <p>-Today we were talking with Some workers. I very surprised about their thinking. It is a very good team, and they told us that the working environment and their Boss is very good. So I hope all in this organization can talk more together.</p> <p>-also I feel surprised about how you are using cameras and video cameras. That’s a very useful tool.</p> <p>So, I am very happy to use here and know all this people.”</p>
 <p>Graham A. N. Right</p>	<p>Micro Save, AFRICA</p>	<p>I solely think that microfinance world can gain knowledge of many things from this organization (VSSU) . There are many things that we should learn from this organization.</p>

2002



Stuart Rutherford

**World Bank,
USA**

International Microfinance can learn from VSSU. This is an MFI that is entirely local, works with men as well as with women, conducts most of its business with individuals rather than with groups, has built its capital base on client deposits and has taken no donor funds, has received no 'capacity-building' advice or training, offers products that are essentially savings plans with loans as an optional service, and derives all its income from those loans which are priced at only 24% a year. And yet: Regularly makes surpluses big enough to fund an array of charitable work and to re - invest in its own growth."

WORLD BANK STUDY REPORT OF 56 PAGES.



Mark Stahle

**World Bank,
USA**



Maniruzamman

BANGLADESH



Tara Pawa

**Oxfam-
AMERICA**

2001



Susil Roy

**ASA,
BANGLADESH**



Najes Afroj

BBC, UK



Robino Ronaldo

CNN, USA