



RICHARD FORE

AGE 25

WASHINGTON, DC

Richard Fore, who most recently was an Assistant Vice President at Fore Property Company in Washington, DC, will be entering Columbia Business School in New York in the Fall of 2010.

Sometimes an experience shapes your life in ways you don't realize until it's over.

Last summer, I interned with the Community Collective Society for Integrated Development (CCFID), an IYF partner in India that is helping victims of the 2004 tsunami rebuild their lives and livelihoods.

Since 2006, CCFID has been providing small loans, life skills training, and employment opportunities to help improve the living conditions of individuals impacted by the tsunami.

My assignment seemed straightforward enough. Over a period of four weeks, I would offer assistance to CCFID's loan beneficiaries, while analyzing the organization's loan cost structure to help improve sustainability.

It was a long way—literally and figuratively—from midtown Manhattan where I worked in real estate development to the Southeastern coast of India. Before my trip, I felt confident that my business experience in the fast-paced world of New York would enable me to adapt to any work environment. How wrong was I? Intermittent blackouts, lack of Internet connectivity, and the fact that I couldn't speak Hindi were just a few of the obstacles I encountered.

My research took me to coastal fishing towns, rural villages, and isolated farms where I learned about the devastating impact of the tsunami and the lengthy recovery process. Many of the people I met had lost family members and loved ones. Many more lost their livelihoods completely.

A group of young women from Cuddalore used CCFID loan funds to purchase the wood, cooking utensils, chairs, and tables needed to rebuild their beachfront seafood stand. The loan had a ripple effect. Rebuilding the seafood stand created business and employment opportunities for fisherman, boat craftsman, furniture merchants, and local villagers who collect fire wood.

Another group of women received a loan to grow their ceramic doll production business. With CCFID's help, these producers are organizing themselves to become independent

distributors, no longer relying on middlemen who absorb a considerable share of the profits and regulate demand. In addition to providing loans to the group, CCFID is creating linkages to major urban markets to help the doll makers broaden their consumer base.

Despite lacking access to resources that most of us in the United States take for granted, these women and others I met were optimistic, positive, and grateful for what they have. Said one young man, "It seems to me, Americans are materialistically wealthy, but Indians are culturally and spiritually rich." The upbeat outlook of those I met had a positive impact on me. I am more thankful for the important things in life—family, community, health, and opportunities such as this one.

My experience with CCFID also prompted my desire to continue working in the development field while pursuing my interest in international business. While the work of NGOs is essential to improving conditions in the developing world, long-term sustainability also requires business solutions. A business-oriented approach can net a range of positive impacts: ongoing investment, increased local employment, and improved standards of living. I will use this enlightening experience to guide my first step in pursuing a career in development and international business—graduate business school.

Next time I visit a small microcredit project, I will have more to contribute, but also more to learn. **Y**