The training in rural Uganda started with the chairperson describing how the word TEAM is an abbreviation. **TEAM stands for Together Everybody Achieves More.** “He therefore strongly advocated for the spirit of ‘Each for All and All for Each’ if we are to succeed in any event,” read the meeting minutes. And so the group of small business fund leaders agreed to support each other to make all of their businesses successful.

This meeting, held in January, was part of the recent expansion of the **Small Business Fund (SBF) in Uganda.** The chairperson is one of the local leaders who will help with training and mentorship in the remote village of Amukugungu.

So far three families in the village have received their $150. grants from SIA. They chose to use their grants to start piggeries and immediately after the business training they began to construct pens for the animals, which will help keep the pigs healthy.

**How were the families chosen?**

The Small Business Fund local coordinators determine which families will receive the grants using a method called the Poverty and Opportunity Assessment. **It helps identify families in need who are also in a position to leverage the grant to start a successful endeavor.** If a family is currently facing immediate financial needs and illness, then they may be better served with food and care to address those pressing needs rather than receive the SBF grant, which is designed to be an investment.

**How do we choose business groups?**

**Discovering Opportunity in the Midst of Poverty in Uganda**

“I want to volunteer with Spirit in Action because of the humble approach to impacting the lives of the people that need it most. SIA is practicing a community-driven approach to development.”

— Naomi Ayot, Small Business Fund Coordinator, Uganda

See your support in action! Read our weekly blog posts for success stories, photos, inspiration from Del, and more!
In January 2013, Lackson Lungu bought two piglets with a Spirit in Action Small Business Fund grant. We gave the $150 as a grant, without the high interest rates and short repayment schedule that so often come with microfinance loans.

However, there was a string attached. We asked Lackson to pay-it-forward to help someone else in need, once his business was successful. Lackson was happy to comply and in May 2014 he gave one of the piglets from his successful piggery to Tiwonenji, one of the widows in his village of Manyamula, Malawi. (Top pictured.)

This pay-it-forward aspect of the Small Business Fund means that each grant sets off a ripple of change. Sharing the Gift can take many forms: sharing piglets, teaching other women to bake and sell donuts in the market, teaching sustainable agriculture skills, and sharing seeds or food with more vulnerable members of the community.

In April, Humanosphere, a news agency that focuses on the fight against poverty, mentioned SIA for our pay-it-forward model. In her article, Lisa Nikolau notes that we are part of a movement that is looking at new ways to help people thrive, without getting them trapped in cycles of debt.

In the meantime, the ripple of change continues. The piglet that Tiwonenji received as a pay-it-forward gift had six piglets this spring, and she has also shared the gift by giving one of the piglets to Msumba, another widow in the community. (Lower picture.)
Praying Together: Christians and Muslims

“As you know our relationship between Christians and Muslims is getting strained by the minute and with the explosions in buses and churches people are beginning to point fingers at one another.” Being a trained peace-builder, Wambui Nguyo, SIA Small Business Fund (SBF) Coordinator in Nairobi, Kenya, wasn’t content to let these divisions grow.

“We therefore wanted to promote and set an example that it is possible to work together.”

In order to set this example, Wambui selected several Muslim families and people from different ethnic groups to receive the Small Business Fund grants. First, they just attended the business training sessions together. Then these groups also prayed together and started a savings cooperative.

“We all understand that we come from different backgrounds,” says Josephine, a community leader and mentor to many of the business leaders. “We come from different religions; and from different lifestyles and upbringings. What brings us together is the enormous poverty that we encounter. Poverty bites really hard. We all know we worship the same God. Others call him Allah while we call him God. We usually say the same prayer because we were created by God.”

One of the new businesses is run by a family of seven orphans from the Somali community in Nairobi. They have opened a video game cafe, which they operate after school. They were all born in Nairobi but people still tell them to, “go back where they came from,” seeing them only as outsiders. In the Spirit in Action community, though, they know that they will be respected and welcomed.

Habib is a Muslim and a widow with a daughter. She started a retail business selling shoes and second-hand clothes with her sister. Now, they can afford medicine for their mother.

SIA’s Statement of Spiritual Intention

We seek to grow deeper in relationship with God and to embody God’s loving presence in our world. As we nurture and honor the Divine within ourselves and others, our entire lives ~ spiritual, mental, emotional, physical, social and economic ~ are touched by God’s transforming, healing presence.

Our Mission: SPIRIT IN ACTION is a network of committed people world-wide who are serving God by empowering others. SIA is a 501(c)(3), tax-exempt, charitable foundation. Tax ID# 93-1207351

80¢ of every dollar donated to SIA supports programs in Africa!

We appreciate your prayers, comments, and questions. We welcome your tax-deductible contributions.
New & Ongoing Grants

New grants are awarded every six months at SIA Board Meetings (*= new grants)

Caretakers Orphans Education Centre, Kenya (Skills Training and Business Development)
Beadworking materials and skills training for 50 guardians of orphans and vulnerable children in Nairobi. (Photo left)

*Community Initiatives for Rural Development (CIFORD) Kenya, (Girls & Boys Empowerment)
Empowerment and health workshops for 65 boys and 65 girls, including anti-FGM training and an alternative rite of passage.

*Manyamula Community Savings and Investment Promotion (COMSIP) Cooperative, Malawi
(Training Centre for the cooperative) Additional funding for construction of a building to be used as an office, meeting hall, guest house, and restaurant. (See pg. 5)

Pastoralist Child Foundation, Kenya (Girls Empowerment)
Girls Empowerment Workshop in April 2015 for 60 Samburu girls. The Samburu are semi-nomadic pastoralists.

Progressive Volunteers, Kenya (Community Volunteers for Urban Development)
Dressmaking and sewing skills training center with seven sewing machines. So far, 171 women have completed the training course.

*Samro Grade School, Kenya (Education)
Tuition and board for three students and tuition for four additional students. Desks for classrooms and sanitary towels for students.

*SIA Small Business Fund Funding for 18 new businesses in Kenya, Malawi, & Uganda in December, 2015.

Top Left: Guardians (women who are caring for children not their own) gather to learn bead working skills in Nairobi, Kenya. They will sell their crafts at the large markets in the city.
Above: Students from Samro Polytechnic School in Eldoret, Kenya. All of the students passed their national sewing and tailoring exams to be able to advance to the next level. (See pg. 7)
Bottom Left: Vyasuzga Moses Zulu in Malawi started the Monile Welding Enterprise with a Small Business Fund grant. He has a welding machine and is able to make hoes, mend bicycles and other items, using electricity. The town has only recently been connected to the national electrical grid.
1. **Tanya officially breaks ground** for the new home of the Manyamula Community Savings and Investment Promotion (COMSIP) Cooperative in July 2014. There will be two buildings, which will house the cooperative offices, meeting rooms, guest rooms, and a cafe (the first in the village!).

2. Cooperative members **volunteered their time and supplies** to make all the bricks for the buildings. The Cooperative now has 180 members, 60% female, and provides low-interest loans and a safe place for members to save.

3. Local workers building up the walls for the Training and Development Centre's meeting room. **For the past five years, the cooperative has had to rent office and training room space.** Now they will be able to be the landlords and rent to other groups!

4. Windows and doors are the finishing touches! Canaan Gondwe, cooperative Director shares his gratitude, “Truly speaking, **SIA has put us on the map and in the history of rural cooperatives in Malawi.** Recently, COMSIP Union national staff visited us and they were amazed at the infrastructural image of the cooperative.” Canaan hopes to bring other groups from around Malawi to observe and learn about COMSIP’s successful model for building economic opportunity.

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"To be rooted is perhaps the most important and least recognized need of the human soul."

-- Simone Weil

The Manyamula cooperative is one of 4,457 savings groups using the COMSIP model in Malawi.
Thank you to our generous supporters!

We gratefully acknowledge those who have contributed to SIA from September 1, 2015 to April 4, 2016.

Thank you to Jonathan Roakes and Rebecca Sunburn for matching our new monthly donors!

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Lakeshore Avenue Baptist Church

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Honoring the life and legacy of Bob Deal, SIA supporter and Advisory Board Member. We are grateful for his model of peace and generosity.
When our SBF team leaders for this village were assessing household poverty, they checked the **quality of household utensils**. Are the plates and cups broken? Is there a proper saucepan for cooking? They also look at the **diet** and the variety of food that the family eats. Since this is a rural village, the third assessment criteria is the family’s ability to purchase **high-quality seeds**. Finally they review the **sleeping facilities**. Does the family have a mattress or do they sleep on the ground with a mat?

When looking for opportunities, Santa and Naomi noted when families had plots of land that they could use to build a pig shelter or use for small-scale farming. If families are near the stream they may be able to make bricks or create a fish pond. Sometimes a family has a bicycle, which could be used for selling things door-to-door or at a farther marketplace.

These new business groups in Amukugungu were chosen because they are both in great need and ready to take on the challenge. They are eager to start and to keep working together to create the best possible future for everyone!

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**Congratulations, Beatrice!**

After many hours measuring, cutting, sewing and hemming, Beatrice and her six classmates at the Samro Polytechnic School have passed their national exams! The school received a SIA grant in 2013 to buy industrial sewing machines to teach tailoring skills in the growing city of Eldoret, Kenya.

Beatrice (pictured with her mother) was the top student. She is also certified for advanced product development for World Fair Trade Organization. Beatrice already has an order to make uniforms for one of the local schools!
We hope you will join us for...

Spirit in Action’s
20th Anniversary Celebration

...with special guests, Samuel and Rhoda Teimuge from Eldoret, Kenya.

Where: Lakeshore Avenue Baptist Church
3534 Lakeshore Avenue
Oakland, CA 94610

When: Saturday, June 25, 2016
2:00 – 4:00 PM

Save the Date!
Saturday, June 25th, 2016

Del Anderson pictured between Meanly Mbeye and Canaan Gondwe of Manyamula, Malawi.

Check www.spiritinaction.org for details or email tanya@spiritinaction.org.

“Abundance does not happen automatically. It is created when we have the sense to choose community, to come together to celebrate and share our common store.” – Parker Palmer

“Let go of all that binds and limits you, and sense God’s empowering Spirit coming forth within you more and more fully, day by day.” -- Del Anderson