What happens to SIA Small Business groups after they submit their final one-year report? They continue to grow, invest in their businesses, and experience positive change!

“They have improved their way of doing the business, record keeping, marketing, and more importantly, Sharing the Gift,” notes Dennis Kiprop, SIA Small Business Fund Kenya local coordinator, after visiting two groups started over five years ago.

Sally Njoroge used her $150 grant in 2008 to start a small shop in the local market. She and her family saved diligently, invested in a sewing machine, and expanded the business to include tailoring services. Now she hires two skilled tailors and a fabric seller.

The lasting impact? “She can afford better medical care for her family, which has made her a happy mom with a healthier family.”

Mary Koima, another SIA business leader in Eldoret, Kenya recently invested in a modern oven, which cooks much faster and can handle a wider variety of baked goods than her old clay oven.

The day that Dennis went to visit her shop he found a thriving business. “I wanted to take a bite of what she makes but found that all the trays were empty! She was all sold by 10 am!”

In addition to saving for future expansion Mary is also helping to pay school fees for her nieces in college.

These $150 grants jumpstart ventures that benefit families for years to come!
What’s one “small thing” I can do for peace?
By Tanya Cothran

Wambui Nguyo began her January report from Nairobi, Kenya with one of my favorite quotes: “We can do no great things, only small things with great love.”

She continues, “These are words of Mother Teresa and they have an applicable meaning with the people of Korogocho slum who benefitted from the SIA Small Business Fund. What one may call small/little, is a treasure to another.”

Since receiving their initial $100 grants in August, the three families that benefitted from this SIA fund have been learning together about improving their businesses. But the talk is about more than just marketing and sales.

“They meet for fellowship and have been able to rotate the leadership of the group among those comfortable to lead.

“Among them they have three people who are Muslims and we agreed from the beginning to make sure all are comfortable and respect each other’s religion. This has not been a problem with this group. I had left them some printouts of developing prayer/sharing groups and they have been using them. They are very committed to putting God first in whatever they do.”

This praying together across faiths is an important part of SIA’s mission. We are here in part to encourage each person’s spiritual development, with the understanding that faith takes many forms.

In 2012, I wrote a blog post on the importance of diversity for building peace and creating a better world for all: “The strength of Spirit in Action is bringing people together from many different traditions for a higher good overall rather than separating people along dogmatic lines.”

Wambui is well-positioned to encourage this diversity. In addition to volunteering her time with SIA she works for Alternatives to Violence Project, Kenya, which helps people heal from conflict and violence and also trains people in conflict resolution and reconciliation tools.

Sometimes doing “a small thing with great love” is as simple as listening to someone with a different worldview, or praying with someone who uses different words in their prayers.

Creating space for sharing between Christians and Muslims in Kenya is one step towards building larger spaces of peace. Now SIA is part of this peacebuilding!

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Read more articles by Tanya on Spirit in Action’s blog.
Sign up to receive weekly email updates of SIA’s work: http://godsspiritinaction.org/enews/

“The highest art of living consists of making prayer such a natural and continual expression toward God as it works itself into the muscles and the mind processes.”
-- Glenn Clark, Windows of Heaven

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For the first time after 4 years, I can afford to pay bus fare for some of my children to travel to the village to see my mother and ailing father.”
- Josephine Ameyo Okoti,
Small business owner in Nairobi, Kenya

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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.

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

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We appreciate your prayers, comments and questions about SIA’s activities. We welcome your tax-deductible contributions that support SIA’s outreach. Tax ID# 93-1207351

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Low-Interest Loans

The MAVISALO cooperative now has 165 members (89 men and 76 women). In 2013, the group had a total profit of $1,484 from loans, chicken rearing, and milling. Members all received dividends on each of their savings shares.

The cooperative is locally run and provides a welcome alternative to the high interest loans at the international micro-finance institutions.

SIA Thrives in Malawi
Highlights from Manyamula Village

A New Home for the Lungu Family

Fikire and Victor Lungu and their three children proudly stand in front of their newly built house. They started their business of baking doughnuts and selling them in the market in 2010, with the intention to save for a new home.

This year they have reached their goal! Soon they will move out of their house with a leaky thatched roof and into this home with sturdy fired bricks and iron sheets.

A big improvement for this growing family!

Wheels for MAVISALO

In February, after saving for 10 months, the Manyamula Savings and Loans cooperative purchased a motorcycle to improve the efficiency of the cooperative. A SIA grant covered 50% of the cost.

Each week loan payments and savings are collected and taken to the bank in Mzimba, an hour bus ride away. The motorcycle provides a safer and quicker way to carry the cash to the bank.

It will also help MAVISALO committee members better reach their many distant, rural members – especially to conduct site visits before approving loan applications or to check on loan defaulters.

10 Years of the Small Business Fund (SBF) in Manyamula Village

97 Businesses started there since 2004.

75% Business leaders report sending more children to school

5 Additional businesses have been started through local generosity and the Sharing the Gift Initiative
In the depth of our Spirit there is a place of limitless calm where we can retreat from the cares of the world, where we can feel and know God’s Presence in our lives, where we can abide and rest in God.

However, we need to take time to gain this stillness and partake of God’s Nature. Then we can say as did David in the Psalms, “He leads me beside the still waters.”

“Commune with your heart, and be silent.”

“In peace I will lie down and sleep.”

This, too, is our Center. In this quiet place within, God speaks, “Peace, My child. I am forever here, to fill your every need.”

Is small business training worthwhile?

Before new SIA Small Business Fund (SBF) groups ever receive their grant, they arrange to attend a training by one of our dedicated local coordinators. The trainings cover record-keeping, marketing, choosing a business, budgeting, consensus decision-making, and praying together.

We’ve always believed that this training provides both important skills and an opportunity to connect with the other cohort members and the coordinator who will work with them throughout the year.

Recent research from a professor at NYU, Chris Blattman, confirms our belief about training. Although, the study was not specifically about SIA, the groups in the study and our SBF groups are very similar.

Researchers found that a grants program in Uganda that included training, $150 grants, and regular follow-up by local workers was “especially effective in improving economic outcomes for the women and their households.”

The ultra-poor women in Uganda who were part of the study saw their monthly income increase, leading to an increase in household spending and saving.

Also, the groups that received at least one follow-up visit by the local coordinator reported 27% higher earnings than those who had no visit. This connection and oversight contributed to the success of the groups.

A variation in the study had husbands and wives working together and learning communication and joint problem-solving skills (similar to SIA’s program). They became better listeners and, says Blattman, “We found that women participating with partners reported a small but significant decline in symptoms of anxiety and depression (9%) on average compared to women in the standard program.”

For more from Del, visit: http://godsspiritinaction.org/del

Words of Wisdom from Del Anderson

In the depth of our Spirit there is a place of limitless calm where we can retreat from the cares of the world, where we can feel and know God’s Presence in our lives, where we can abide and rest in God.

For more from Del, visit: http://godsspiritinaction.org/del

*For the full study visit: http://www.poverty-action.org/project/0104
New & Ongoing Grants

New grants are awarded every six months at SIA Board Meetings

*CIFORD Kenya (Girl’s Education & Empowerment)
Supplies for a new technical school for girls. The center will teach the girls marketable skills in sewing and tailoring. Past support for two girls empowerment workshops for middle school and high school girls, including an alternative rite of passage.

*Raising the Village, Uganda (Sustainable Agriculture)
Bucece is a community of about 140 households in Kisoro district bordering Lake Mutanda. Raising The Village (a Canadian organization with local Ugandan staff, which SIA has supported with this grant) and Bucece village members met to discuss and develop solutions for transportation, improved water management and health access, as well as improved animal husbandry and agricultural yields. The SIA grant will initially provide 50 households with seeds and training in techniques to both increase yields and improve plot management.

*Welfare Concern International, Zambia (Poultry Project; Savings and Loans) This grassroots organization in Livingstone, Zambia will hold a capacity-building training workshop for 15 participants, in preparation for establishing a small loan fund in the group. The SIA grant will also help expand their collective poultry project, which serves as an income-generating project for the organization.

Samro Polytechnic School, Kenya (Education) Sewing machines and computers supply this new polytechnic school, training youth in Eldoret. “We are going to make a difference in Kenya by producing professionals out of Grade 8 graduates,” announces Director Samuel Teimuge. So far there are twelve students (9 girls and 3 boys). The technical school gives these students an opportunity to continue their education and to transform their lives and communities.

Shape Lives Foundation, Ghana (Economic Development) Funding for a micro-credit program for nine women to receive small business loans.

MAVISALO Malawi (Savings and Loans Cooperative) Maize mill for processing corn crops. Purchased motorcycle to assist in loan monitoring. Bringing food security and financial services to community members. (See more on pg. 3)

*SIA Small Business Fund
Funding for 25 new businesses in 2013 in Kenya, Malawi, Nigeria, and Uganda.

Read success stories and see photos: http://godsspiritinaction.org

(Top) Community members in Bucece Village vote on the community priorities at a collective meeting. Participation from all village members is encouraged.

(Above) Students at the Samro Polytechnic school are learning tailoring skills.
You make a difference!
We gratefully acknowledge those who have contributed to SIA from September 18, 2013 to April 7, 2014.

**Anonymous (2)**
Ian & Denby Adamson
Margaret Arner & Larry Falk
Elizabeth Barnard
Bob & Louise Beggs
Phyllis Blume
B.J. Boone
Nancy Bradley
Jan Burnett
Diane Bush
Carmichael Presbyterian Church
Charles Wentz Carter Memorial Foundation
Jane Carnall
Boyd & Tanya Cothran
Sylvia De Almeida
Bob & Barbara Deal
Mary Doughty
Kathleen Elliott
Rachel & Luke Finsaas
Bill & Tari French
George Furniss
GFWC Menominee Woman’s Club
Aileen Gillem
Charlie Grassl
Diana Halpenny
Brent & Monica Hample
Rob Hanford
Sandy & Angie Hanson
Regina Jimenez
Gloria & Sverre Knapstad
Moussa Konare
Pat Leake
Marjorie Lucero
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Charly Morgan
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Tom & Sue Rickert
Verne Robinson
Ed & Pilar Ruddell
Dave & Lana Runyan
Paul Schaffer
Marilyn Shreve
Julie & Bill Simmons
Glenn & Sylvia Sperry
Burns & Lorraine Stanfield
St. Anthony Park, UCC
Christ Stewart
Seung & Jung Tae
Warren & Ilene Teeters
Peter & Donna Thomas
Ron & Kay Thompson
Pamela Toves
United Methodist Women, West Chicago
United Methodist Women, Point Richmond
Dick & Barb Wolgamott

**GIFTS HONORING OTHERS**
Mary Agnew
Honoring the Shehigian family, Glenn, Sylvia, & Dave Sperry, & the Scott Sperry family
Rosemary Anderson
Honoring Jake and Crystal Anderson
Merle Baldwin
In Memory of Janice Baldwin
Honoring Gloria Knapstad
John & Tish Bayer
Honoring Scott & Paige Bayer, Adam & Helen Judurigson, & Moussa Konare
Hal Bonacker
Honoring Jim Thomas
Carol & Carl Coss
In Honor of God’s love for me and all

**DREAMERS CIRCLE**
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John & Tish Bayer
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Pattie James
Honoring H Kidd & Family, Ron & LoëAnn, Steve & Anne, Jeff & Janice
Marsha & Dennis Johnson
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Bess Kirton
In memory of a beautiful soul
Myron Kirton
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Barbara Thomas
Honoring Jim Thomas

Honoring Marsha & Dennis Johnson & Karl Johnson
By Richard & Roberta Corson
By Helen Dannelly
By Doug Haner & Bonnie Tank
By Sally Gould
By Ric & Sue Shafer

Kennedy, a student at Samro Polytechnic School
Yes! I want to support families and communities in Africa with a gift to Spirit in Action.

Name(s) __________________________________________
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City ______________ State _______ Zip _______
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__ I would like to receive weekly emails from SIA.
__ I would like my gift to remain anonymous.
I make my gift in honor / memory of:
__________________________________________

I would like to join the DREAMER’S CIRCLE
by pledging a monthly/quarterly gift of $______.

____ Please use my donation towards
Tanya’s trip to East Africa in July to
strengthen bonds with SIA partners.

Please mail your contribution with this form to:
Spirit in Action
PO Box 3384
Santa Cruz CA 95063

Donate online! www.godsspiritinaction.org/support

Spirit in Action Gift Catalog

Honor a friend, grandparent, or sibling...
with a gift to Spirit in Action
this wedding/graduation season!
After you send in your donation,
print out a special SIA card as a way
to notify them of the gift.

More information, assistance, and cards at:
http://godsspiritinaction.org/honor-cards

$150 Supports a new small business

$25 provides a roll of cloth for a seamstress

$75 Provides a pig to a family in Malawi

$50 supplies a flock of chicks

$60 supports a Small Business Fund
training session for 15 people

$400 provides a computer for students

$150

$25

$75

$50

$60

$400

Donate online! www.godsspiritinaction.org/support
Jambo! East Africa, here I come!

I’m always amazed how easily technology connects me with people around the world. Through Skype I can attend my niece’s one-year birthday party. Through my phone I can receive text messages from SIA partners in rural Malawi.

But that’s nothing compared to hugging my niece in person, or sharing bread and tea in a grant partner’s newly-roofed home.

Three years ago my husband, Boyd, and I traveled to Kenya and Malawi, meeting many SIA partners face-to-face for the first time and working with the Small Business Fund coordinators to improve our small grants program.

Now it’s time to return. It is time to strengthen our relationships with our grant partners and to celebrate the 90+ business groups and community grant projects that have been started since our last visit.

On the three-week trip this July, Boyd and I will visit partners in Kenya, Malawi, and Uganda and bring the SIA Small Business Fund coordinators together for a conference in Uganda.

I welcome your prayers for a safe and productive journey, and for deepening connections between all SIA partners.

This personal connection is a unique part of SIA’s work in the world. You can support this trip through the form on the other side of this page.

Tanya and Canaan Gondwe in a SIA-supported chicken coop in Malawi, 2011.

Watch the SIA blog for my dispatches and photos from Africa this July!
http://godsspiritinationaction.org/news

**Spring & Summer 2014 Newsletter**

Tanya Cothran, Administrator
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