Welcome, Hastings!
The Small Business Fund is expanding in Malawi

Welcome to Hastings Phiri, our newest Small Business Fund (SBF) Coordinator in Malawi! I met Hastings on my trip to Malawi last summer. He had ridden his bike from school, where he is an elementary school teacher and the deputy headteacher, to the dusty crossroads where we picked him up.

He joined us for a day of celebrating Spirit in Action SBF in Malawi, meeting with SBF business leaders, and hearing testimonies of success.

Hastings is passionate about local change and empowerment through business, running the local Msazi Community Organization as a volunteer.

“I will work extra hard to provide business support training, routine visits to business groups, provide technical support, monitoring, advice, coaching, and help evaluate their businesses.”
— Hastings Phiri, Malawi

Canaan Gondwe, our excellent SBF Coordinator in neighboring Manyamula Village, has already been to the rural Zuwayumo area to visit Hastings and to provide him with in-depth training and mentoring. Hastings is working with three business groups now, who are receiving the training and the $100 initial SBF grant.

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“And let us consider how to provoke one another to love and good deeds, not neglecting to meet together, as is the habit of some, but encouraging one another...” Hebrews 10:24-25.

It is a special call to provoke one another to love and to do good. Del Anderson, was very skilled at encouraging people. He had a way of speaking and writing words of encouragement that took away doubt so that you absolutely believed what he was saying.

Reading one of his letters when I was in college could relieve my feelings of inadequacy and fill me with a greater sense of worth and purpose. I sensed that he honestly believed the truth of his words as he told me and others, “within you is the power,” and, “Christ in you, the hope of glory.”

Del wrote many inspirational essays, which are freely available on our website. One of my new favorites is printed below.

Encouragement, when given honestly and humbly, can have a tremendous, lasting effect. That’s why I often highlight “encouragement” as the third leg of SIA’s programmatic stool. In addition to the Small Business Fund, and our Community Grants, we are also called to listen to and encourage one another.

The encouragement doesn’t go unnoticed. “I am happy that you are perfectly playing your role of motivating and inspiring me every time we exchange emails,” responded one partner from Kenya. I receive so many emails with words like these. I also received emails and notes from SIA supporters who encourage me.

So let us hear and answer this call to encourage each other and provoke each other to love and do good works for our neighbors and the earth.

Left: Tanya with the seamstress who made a new skirt for her in Malawi

Wisdom from Del Anderson: A Life of Wholeness

“The kingdom of God is within you.” Focus upon it, recognize it, assimilate and experience it; that we may have a conscious realization of our unity and oneness with God and the All Presence and Allness of the God consciousness and actuality.

We need to remind ourselves, don't be satisfied with half a life, focus on a life of wholeness and beauty, the totality and fulfillment of God's purpose and good for us. Life is a growth process, not an existence. We are spiritual beings; let us change our attitudes and our expectations of ourselves. Let us stop downgrading ourselves. As we keep our inner focus, loving from the inner to the outer, we become aware of our uniqueness and are open to our creativity.

We are not minds and bodies. We have these wonder-filled instruments of God to be channels for God. Therefore, we have the responsibility of learning to center and direct our minds and bodies.

“The real truth is we don't grow old. As we stop growing we are old.”

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

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We need to train ourselves to be open to the inner urge of the inspiration of the divinity within us. This is the unfolding process of “the best is yet to be.” Our attitude determines whether we let go of our blind belief of limitation and open and expand our consciousness to a realization of what and who we really are, and our relationship to the wholeness of God and Spirit Universe.
Faces of the Small Business Fund

Left: Magrine Chepkiyeng started a business selling beans, maize (corn), and eggs along the roadside in Iten, Kenya. She recently attended the business training and completed her business plan, and she is now working with Evelyne and Mariam, two of her family members.

Top Right: Loveness bought three goats with the profit from her family’s new dry goods shop in Manyamula, Malawi. “My future is looking better” says Loveness. The demand for their goods has been higher than expected! The goats will give milk and manure, in addition to meat.

Right: Carolyne working in God’s Favor Sewing and Tailoring Shop. This business was started by a group of friends in Nairobi, Kenya. After a successful three months of making school uniforms they bought a new machine and added to their stock. Carolyne said they are able to pay school fees, eat better, and pay rent from their profits.

Left: A handmade bowl features the name of the village in Uganda where it was made. We saw the pottery firing process last summer: laying the clay pots on a pile of wood, covering them with dry grasses, and lighting the grasses, to prepare the pottery for use in the kitchen.

639 SIA businesses started since 2003
56% business leaders are women
82% provide better food for their families
1/2 send more children to school

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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. 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.
Life is not easy for a widow in Zambia. Mirriam Zulu, widowed at the age of 30 with 6 children, not only lost her spouse, but also the income that he brought in as primary breadwinner. In addition, she lost all the property that her husband had left them, due to the practice of property grabbing by the relatives of the deceased.

Mirriam lives in Ngwenya, one of the high-density, informal areas of Livingstone where SIA partner Welfare Concern International (WCI) operates. One of the local community leaders, seeing Mirriam’s inability to buy enough food and pay for school fees for her children, recommended that she attend the WCI savings club meetings.

Mirriam, who is now 48 years old, went through WCI’s 6-month business training classes, quickly picking up the skills taught. During the training, Mirriam and 19 other women were trained to manage a business, open bank accounts, and manage savings and profits. At the end of the course she qualified for one of their small grants, supported by a SIA Community Grant, and she was given $100 to implement her business plan to sell fish, vegetables, and charcoal.

Six months later, Mirriam was able to expand her little stand. She expanded her business by adding a cell phone charging station. Many people have cell phones but not everyone has Mirriam’s access to electricity. Currently she is the only one who provides this service in the Ngwenya area of Livingstone.

Miriam shares, “I am now a happy woman and I don’t need to beg help from anybody. My business can give me enough cash to sustain my family, save something every month, and send my children to school. Thank you to the leaders at WCI. Please continue helping many women who are vulnerable.”

Welfare Concern International now uses Miriam Zulu as a model to motivate and teach others on how to run and grow a successful business. She has employed two other women in the community to work with her; SIA is supporting job creators in Zambia! Mirriam is an inspiration to her community, to WCI, and to Spirit in Action.

What is a CBO? Most of SIA’s partners groups - like Welfare Concern International and Manyamula COMSIP Cooperative - are community based organizations (also called CBOs). CBOs are usually registered as non-profits in their country or regional district. They are formed and led by people who are passionate about serving their communities. They are there, working for change, whether or not they receive outside funding.
Training Women for Employment
A Community Grant Success Story

Not everyone is cut out to run their own business. So in addition to our small business grants SIA also supports community-based organizations that train people for formal employment. In Nairobi, Kenya, Progressive Volunteers trains people to operate the industrial sewing machines used in the textile industry.

Progressive Volunteers runs the Mathare Dressmaking and Tailoring Training Center, which conducted a course for 43 women to use both industrial and manual sewing machines.

The Center runs classes for four months, focusing on women in the high-density and high-poverty area of Ruaraka. All 43 women successfully completed their training and ten of them are already employed by Rafiki Industries in Nairobi as machine operators!

In June, the Mathare Center secured a contract to produce 200 aprons for another organization. They earned $106 in profit and used part of it to purchase more material for training and to pay instructors for the next round of classes.

The Larger Impact of Student Scholarships

Paying for school fees is not just about helping students from poor families attend classes. It’s also about supporting the school as a whole.

Running a school in rural Kenya is a risky endeavor. There are so many children ready for education, yet many farming families have incomes that vary tremendously throughout the year. Students may drop out when their parents cannot cover the fees and then return when a harvest is sold.

When students temporarily drop out of Samro School in Eldoret, Kenya, intending to return, the school administrators - in this case the wonderfully compassionate Rhoda and Samuel Teimuge - still have to pay the teachers the same amount. The teachers have to decide if they will keep teaching even when there are not enough fees coming in to pay their salaries.

So, with SIA scholarships, these students can stay in school, and the administration and staff maintain their continuity! It is in this context that Samuel reported his joy that, “Teachers did their best in their teaching showing much dedication, unity among themselves and with the learners. From the grant we got all the staff were able to get their salaries on time and so were able to pay their bills on time too. There was no interruption for teachers since they got their dues on time.”

What a win-win-win! The SIA Grant paid for six students for one full year. All the students were promoted to the next grade level in June.
Thank you to our generous supporters!

We gratefully acknowledge those who have contributed to SIA from April 16 to September 1, 2015.

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We honor the life of Jerry Reynolds, a man of faith and a passionate supporter of SIA, who graduated to a new life in August.

GIFTS HONORING OTHERS

Honoring Lucile Anderson
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Thank you to Dennis Johnson for sharing his wonderful music with SIA during 3 benefit concerts.

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I, Tanya, raised the handmade hoe with the rough wooden handle above my head and swung it down to strike the hard, dry dirt. With a thud I helped dedicate the future site of the Manymula COMSIP Cooperative (MCC) offices, training center, and restaurant.

During the hopeful groundbreaking, I wore the official cloth of the savings and loans group’s members around my waist. The cooperative started with a SIA grant in 2009 with just 34 members, and it has grown to be a national model of effective community financing with 167 members. Other groups in Malawi and neighboring Zambia are eager to learn about how the MCC has been so successful in helping their members out of poverty and into thriving business endeavors. The training center will enable groups to come for workshops, and for visitors to see their model.

Construction is happening now! The cooperative has contributed the bricks for the building and they have recruited volunteers to do the construction. A SIA Community Grant will help them purchase iron roofing sheets, concrete for the floors, and other construction items. It is amazing to witness the passion of MCC members as they work together for positive change in their community.

FALL & WINTER 2015 NEWSLETTER
Tanya Cothran, Executive Administrator
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