There are so many ways to share your good fortune with someone else in need. That's why Spirit in Action's pay-it-forward initiative, Sharing the Gift, allows each group to decide for themselves how they will share with another person in need.

The Manyamula Savings and Loans Cooperative (MAVISALO), which has grown to over 150 members since it began in 2010, contributes in many ways to the improvement of their community through Sharing the Gift. Here are highlights from their 2012 sharing:

★ The poultry project has acted as a training center where MAVISALO and community members can gain skills and knowledge on better management principles. Several members have started rearing their own poultry on a commercial scale.

★ Poultry project profits were used to buy a piglet, which was shared as a gift to Vickness Chima, a widow who is HIV+.

★ Members collected manure from the poultry house and applied it in their maize and vegetable gardens, resulting in much higher crop yields.

How do you share your gifts with others?
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.**

We appreciate your prayers, comments, ideas 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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*SIA was a seed planted by Del. We continue to nourish it today.*

By Tanya Cothran

This past July, the Spirit in Action Board of Directors met for a weekend retreat. During our discussion of SIA’s heritage and future we turned time and again to metaphors of seeds and growth metaphors.

SIA is a seed that Del Anderson planted in the world, even before we were officially founded in 1996. He was fascinated with the way that nurturing people and developing encouraging relationships could produce great fruit.

We are starting to see some of these grassroots organizations, which have received SIA “seed grants,” becoming even bigger than SIA. One beautiful example is Samuel and Rhoda Teimuge’s Samro School in Eldoret, Kenya. Del shared with and supported this couple many years ago and they have since grown independent of SIA, building a model school self-sustained through school fees. The Teimusges are also sowing the SIA seed for another generation – our Small Business Fund Local Coordinator Dennis Kiprop was trained and mentored by the family. (See pg. 6.)

Indeed, our Sharing the Gift program spreads the seeds of opportunity beyond the people who receive SIA Small Business Fund grants to other people in their community as business groups pay-it-forward to others in need.

SIA started as a seed planted and tended by Del. Now, we incorporate new ideas and send up new shoots. I recently moved to Toronto, Canada and I’m planting seeds here. However, SIA’s roots (and our mailing address!) remains in Santa Cruz, CA. The strong sense at our Board meeting was that SIA is a healthy, growing plant. We appreciate all your loving care!

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Meet Our New Board Members!

**Diana Halpenny**

★ I live in Sacramento, California (31 years).

★ I’m an attorney who specializes in school law.

★ I love that **SIA helps people help themselves to improve their lives**, and I love knowing that money donated is used primarily for assisting people who otherwise might not qualify for assistance. I love the “pay-it-forward” component to the micro-grants.

★ What excites me most is hearing the stories of the people who have received some benefit from SIA, and the impact the business model has had on their lives. **It is exciting to know that so much good can be done with even small donations and grants.**

**Barbara Farley**

★ I live with my husband of 49 years in Sacramento, CA. I have three grown children and seven grandchildren.

★ My professional career was spent as a teacher and school administrator. When I retired, I spent a number of years as volunteer coordinator for a local homeless ministry and I continue to volunteer for that ministry.

★ **I have always appreciated the deep spiritual aspects of SIA.** Not only do we give financial assistance to individuals, we give spiritual support, and prayer and personal contact on a regular basis.

★ **I am excited about the give-back emphasis of our ministry.** From one small business there are so many opportunities to expand and help others become independent, self-supporting individuals and families.

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*May the faith that gives us hope, the love that shows the way, and the peace that cheers the heart be ours, this day and every day. Amen.*

--from Prayers of Comfort and Hope

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A version of this article first appeared online on the Spirit in Action news blog: [http://godsspiritinaction.org/news](http://godsspiritinaction.org/news)
“Death every day, every year, we are mourning.”
Soccer brings education and joy to Manyamula Village

“We are mourning...” may sound like a dirge but the chant actually came from fans during a national soccer match in Malawi! The reality is that Malawians are often mourning HIV/AIDS-related deaths.

Now, SIA partners in Manyamula, Mzimba District are finding that soccer can both be a way to share the joy of life and educate their community about HIV prevention.

Realizing their desire to help youth and vulnerable people in their community, the Manyamula Village Savings and Loans Cooperative (MAVISALO) launched the Youth HIV/AIDS Soccer Trophy Tournament as a way to bring awareness and promote safe practices that will keep HIV from spreading further.

Just before the soccer games begin, a troupe of MAVISALO members share the message of HIV prevention through energetic song, dance, drama, and poetry. In this way, the message reaches all community members there for the games, in addition to the players.

Ten youth soccer teams are registered for the tournament, including the VISALO Youth Stars team. The Youth Stars are sponsored by the Savings and Loans Cooperative, which bought their soccer uniforms through cooperatives profits.

The General Assembly of MAVISALO, which makes decisions with all 150 members through consensus, put together a $48 prize to encourage more youth to participate in the competition.

May Manyamula’s mourning turn to joy and laughter!

Wonder what happens between SIA Newsletters? Here is a peek at the top 5 most viewed blog posts from the past 6 months. You can see them (or read them again!) by searching on our website.

★ **Talking the Talk: Claiming the Label of Christian** (May 1)
★ **Blessings of Old Age - Rod Romney, 1931-2012** (July 3)
★ **Why I Serve** (June 26) - Reflecting on five facets driving my world service.
★ **If You’re Happy and You Know It** (April 10) - How we act and think can increase our happiness. Thoughts from Canaan Gondwe.
★ **The Benefits of Micro-Savings** (May 22) - How micro-savings programs, such as MAVISALO in Malawi, can help improve lives.
What is the Small Business Fund?
More than just a grant, SBF is an on-going relationship

1. Groups are selected by the Local SBF Coordinator according to the Poverty and Opportunities Assessment Tool
2. Groups are invited to training sessions: learning about choosing a business based on skills, resources, and demand; record keeping; reinvesting in their business; consensus agreement making.
3. After filling out a Business Plan, groups receive their initial $100 grant.
4. Businesses spring into action! Groceries and cafes are established, water pumps for farms, pots, bricks, baskets, are bought, made, and sold.
5. Three-months later, the 5-group local cohort comes together to share experiences, challenges, and successes. They complete a Business Report, calculating profit, reinvestment, and planning, and receive an additional $50 SIA grant.
6. Throughout the rest of the year, groups can seek and receive advice from their local coordinator. Coordinators record the progress of the group and take photos to send to the SIA office.
7. At the end of one year, groups and the Coordinator complete a One-Year Report noting the progress of the group and the impact of the grant (See page 5!)
8. What happens next? You have been given to; now is your chance to give! Read stories of Sharing the Gift on pg. 1 & 3.

Read SBF stories and see photos: http://godsspiritinaction.org
One year later...
We see the impact on families who have received grants and started businesses

MALAWI

<table>
<thead>
<tr>
<th>Group leader</th>
<th>Product</th>
<th>Initial Grant</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mestina Tembo</td>
<td>Doughnuts</td>
<td>January 2010</td>
<td>Pays school fees for children; Built a house with iron roofing sheets.</td>
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<tr>
<td></td>
<td>Scones</td>
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<tr>
<td>Fikire Chime</td>
<td>Doughnuts</td>
<td>January 2010</td>
<td>Bought iron roofing sheets.</td>
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<td>Scones</td>
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<tr>
<td>Steria Lungu</td>
<td>Doughnuts</td>
<td>January 2010</td>
<td>Bought iron roofing sheets; Pays school fees for her daughter.</td>
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<td></td>
<td>Scones</td>
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<tr>
<td>Beauty Nyirongo</td>
<td>Grocery</td>
<td>January 2010</td>
<td>Bought a bicycle.</td>
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<tr>
<td>Saulos Sakala</td>
<td>Onions</td>
<td>July 2010</td>
<td>Bought a cow.</td>
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<td>Tomatoes</td>
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<td>Turnips</td>
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<tr>
<td>Kubadwa Tembo</td>
<td>Onions</td>
<td>July 2010</td>
<td>Bought iron roofing sheets.</td>
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</tr>
<tr>
<td>Jackson Phiri</td>
<td>Onions</td>
<td>July 2010</td>
<td>Bought a phone and bicycle.</td>
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<tr>
<td></td>
<td>Tomatoes</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Turnips</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mickness Msumba</td>
<td>Scones</td>
<td>November 2011</td>
<td>Bought farm inputs and family is now food secure.</td>
</tr>
</tbody>
</table>

92% continue past one year.

One of 4 businesses started through Sharing the Gift!

UGANDA

<table>
<thead>
<tr>
<th>Group leader</th>
<th>Product</th>
<th>Initial Grant</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tumwebaze Jackie</td>
<td>Cabbages and Tomatoes</td>
<td>January 2010</td>
<td>Pays school fees for children.</td>
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<tr>
<td>Sarah Dawani</td>
<td>Broom Making</td>
<td>January 2010</td>
<td>$80 in savings; $72 reinvested in the business.</td>
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<tr>
<td>Kafuko Moses</td>
<td>Pot Making</td>
<td>January 2010</td>
<td>$160 in savings; &quot;We are able to provide for our families.&quot;</td>
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<tr>
<td>Kalulu Moses</td>
<td>Brick Making</td>
<td>January 2010</td>
<td>“We can provide for all our basic needs;” $200 in savings.</td>
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<tr>
<td>Ntuyo Swaibu</td>
<td>Charcoal</td>
<td>July 2010</td>
<td>Pays school fees for children.</td>
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<tr>
<td>Ngobi Charles</td>
<td>Brick Making</td>
<td>July 2010</td>
<td>&quot;We also take good medical care of our life.&quot;</td>
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<tr>
<td>Kyeyago James</td>
<td>Tomatoes</td>
<td>July 2010</td>
<td>&quot;We have built a new home.&quot;</td>
</tr>
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</table>

All these businesses are continuing after one year in operation!

56% of business leaders are women.
We call the growing group of monthly and quarterly donors our dreamers. Their loving support helps us plan for SIA’s activities in the coming year. Your regular support can help us dream a larger dream for 2013!

When I asked monthly donor Becky Sutherland of Whittier, California why she supports SIA, she joyfully responded:

“I happily donate to SIA each month because it keeps me involved in helping people who are working to make the world a better place. I know that the SIA office is effective at connecting people with resources. I get regular reports on the small business owners who receive grants and I love seeing pictures of success from Africa!”

You make Spirit in Action work!
We gratefully acknowledge those who have contributed to SIA from March 20 - Sept 20, 2012.

Anonymous (4)
James & Mary Alderink
Ron & Camilla Bixler
B.J. Boone
Karen Brejska
Jan Burnett
Larry & Anna Marie Calderwood
Richard & Roberta Corson
Tanya & Boyd Cothran
Helen Dannelly
Mary Doughty
Barbara & Tim Farley
First United Methodist Church - United Methodist Women
Marion Franck
Abigail Gessler
GFWC Menominee Woman’s Club
Aileen Gillem
Charlie Grassl
Anne & Jeff Grell
Linda Groobin
Rob Hanford
Ellis & Arlene Harms
Bob & Marilyn Hawkins

Gloria & Sverre Knapstad
Ray & Marcia Larsen
Ilia & Jerry Reynolds
Ed & Pilar Ruddell
Wendy & Terry Silverthorn
Teresa Smith - Honoring Chuck Smith
Becky Sutherland
Patrick & Becky Sue Hudak
Reuben & Dee Jessop
Andrea & Eric Johannessen
Dennis & Marsha Johnson
Linda Karinen
Kathleen King
Meredith Koch
Moussa Konare
Dick & Albie Kostyrka
Pat Leake & Joe Trimble
Sharon Lawrence & Dennis Herron
Charlotte Lefferson Trust
Julia Leitzke
Catherine Martin
Dianne McCluer
Millie Millar
Art Molho
Stephanie Paureau
Virginia Pinkerton
Dawn & Donald Roberts
Jane Ross
Margaret Ryder
Loren, Phil, Katie, & Buddy Sanfilippo
Lynne Savage
Catherine & Steven Schrader
Ric & Sue Shafer
Marilyn Shreve
St. Anthony Park UCC Women’s Fellowship
Warren & Irene Teeters
Peter & Donna Thomas
Ron & Kay Thompson
Margaret & Philip Tierney

A student at Pathfinder Academy in Kitale, Kenya shows the eggs collected from their SIA-supported poultry project.

Pamela Toevs
Sheryl & Daniel Trainor
Thomas Weikert
Dick & Barb Wolgamott
David & Constance Zelinsky

GIFTS HONORING OTHERS
In memory of Del Anderson
By Florence Crago
Honoring Boyd Cothran’s graduation
By Millie Millar
By Donna Youngblood
Honoring Gloria Knapstad
By Merle & Janice Baldwin
Honoring Mending Muse Therapeutic Arts
By MaryAnn Johnston
Honoring Rod Romney
By Gloria & Sverre Knapstad

Why I Give to SIA Monthly.

We make monthly contributions to SIA:
★ Set up a monthly donation through your bank’s Bill Pay system.
★ Send a monthly check to SIA’s PO Box.
★ Give through JustGive.org and have the amount added to your credit card bill.
“I was amazed to hear their success stories and how they’ve worked as a team in breaking the cycle of poverty in their families through a team spirit attitude.” This was the glowing report from Small Business Fund (SBF) Local Coordinator Dennis Kiprop after visiting the latest cohort of entrepreneurial families in Eldoret, Kenya.

These families each received training and a SIA SBF $100 grant at the end of 2011, starting a range of business endeavors - bee hives, tree nursery, selling maize and beans. When they met with Kiprop for their three month check-in and their $50 follow-up grant, “The five groups decided to put together their profits of $971.50 to do sunflower oil extraction and they have a six acre land of sunflowers about to be harvested.”

They are not stopping there. The group’s next step is to reinvest further and buy a machine to extract the sunflower oil, adding value to their product.

“This is progress!” shares Kiprop, who is excited for them to meet with other new business leaders, “I want them to share so incoming groups can know what is ahead of them in terms ideas and how to use the resources.”
Small Grant to Kenyan Community Organization makes Big Splash

Community Initiatives for Rural Development (CIFORD Kenya) started with a simple self-help concept. Margaret Ikara, CIFORD’s founder, remembers, “We committed our time to capacity building where we encouraged the members to come together to mobilize their own resources.”

Last November, the SIA Board awarded CIFORD a $700 Community Grant to purchase three water tanks with the understanding that they would pool resources to buy a fourth tank.

★ The tanks were installed “when the rains were on” and families began collecting water in their backyards, reducing the time spent looking for water and assuring clean water for the family.

★ Sharing the Gift: CIFORD introduced a cost sharing system where the women who received the tanks paid ¼ of the total cost of the tank. These funds are used to buy a tank for another woman.

★ Cost sharing helps the project reach more beneficiaries and also creates a sense of project ownership among the women. “When tanks are given without their contribution then the women might not value it as much,” says Margaret.

★ Women who received the tanks command respect from the family members.

“the communities have the solution to their problem and understand best way to address them; all they need is encouragement support and some resources.”

-- Margaret Ikara