We are so pleased to welcome Wambui Nguyo as our newest Small Business Fund Local Coordinator! This summer, she began training the first three business groups in Nairobi, Kenya.

Below she writes about challenges and opportunities in the slums of Nairobi:

“My intention is not to paint the situation as hopeless or negative, but this is the reality of the matter. Korogocho is a shanty town on the outskirts of the city of Nairobi. Korogocho, often referred to as Koch, is one of the most socially volatile and densely populated (5-6 people per room on average) slums in Kenya.

I have worked in Koch doing conflict resolution under the AVP Kenya Trust (workshops in mediation, human rights, and peace-building) especially since the area was affected by the 2007-2008 post-election violence. Every time I visit Koch, I go home very humbled by the shocking situation they live in and that’s why I am so keen to help them alleviate their situation.

Three families have already benefitted from the Small Business Fund.

Eight of the nine new participants are women and all these families have existing businesses that they are struggling to maintain. The main source of income in the area comes from selling fresh produce and groceries, and selling second-hand clothes by the roadside.

Despite all these challenges, Koch people have potential of running and managing businesses. This is the place they call home.”
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, ideas and questions about SIA’s activities. We welcome your tax-deductible contributions that support SIA’s outreach.
Tax ID# 93-1207351

Welcome New Board Member!
Kathleen King

Where do you live?
I live in San Leandro, CA.

What is your job?
I am a Montessori preschool teacher.

What do you find exciting about SIA?
I love that such a small donation can enable someone to create their own business and enhance their quality of life.

It is exciting how closely SIA works with the SBF coordinators and grant recipients and how involved they are through the entire process. SIA provides support before and after giving the grant to ensure they are set up for success.

SIA is a Job Creator
By Tanya Cothran

The long bus ride from Lilongwe to Manyamula Village in Malawi provided ample time to see the lush countryside. For 8+ hours, while trying to ignore my uneven seat and the fact that fifteen people were in an eight-seater van, I distracted myself by noticing all the different tasks I saw people doing as we passed.

Men sat on porches behind sewing machines. Kids ran up to the van to sell us soda and fried potatoes. Women pounded maize into the staple food, nsima. And there were many people selling produce from their farms.

Labor statistics from Malawi show that “only” 16% of the population is unemployed. However, that number hides the fact that 81% of the employed are actually mlimi, subsistence farmers. In other words, 4 out of every 5 workers in Malawi are not paid wages and only receive income seasonally.

It is no wonder, then, that there is great need for our Small Business Fund (SBF) grants in Malawi. These $150 grants present a great opportunity to make a real difference in the lives of families by helping them start businesses to supplement farm income.

For example, all ten of the last small businesses started through the SBF program in Manyamula were new businesses where the family’s only other income was subsistence farming. The new businesses these 30 people started range from pig rearing, to a forestry project, to buying and reselling dried fish. And already it is making a difference, with new piglets born and sold, money for school fees, and profits to reinvest in the businesses.

While these new micro-enterprises may not be recorded in the national data of Malawi, we can know that Spirit in Action is helping support those who need it most by providing the start-up capital for year-round income-generating projects.

Thank you for your support of SIA and families in Malawi.

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

“It is not enough to say, ‘We must not wage war.’ It is necessary to love peace and sacrifice for it.”
- Martin Luther King, Jr.
Each One Teach One
Training of a New Village Savings and Loans Cooperative in Zambia

The morning of June 24th, Canaan Gondwe and Winkly Mahowe from the MAVISALO Savings and Loans Cooperative set out early on their two-day journey from Manyamula, Malawi to the town of Mfuwe, Zambia. They were headed out to share what they had learned from almost three years of leading their local savings and loans group.

The three-day training presented all the information needed for the group of nine (including five women with business skills and Rotary Club members) to start up and run the village savings and loans group.

Misozi Kadewele, the newly elected chairperson of the group, wrote to say that they have already begun collecting savings and started a collective business venture. Misozi writes:

“Each member has contributed one chicken. I volunteered the use of the chicken run at my place. Now when the chickens multiply we will sell them to the local community and the tourist lodges. We believe it will be good to eat chickens free from chemicals.”

We are pleased to support this local cooperative, which will provide valuable financial services to people in Mfuwe.

Thank you to Carol Van Bruggen of Africa Hope Fund for supporting this training!

Excerpt from GOD CALLING . . . YOU
This writing by Del begins each board meeting

• By My grace, you have the privilege to be used as My yeast, My salt, to be my quickening Spirit manifested...now. If you hear My voice and obey Me, I will use this very small organism called Spirit in Action as leaven, as a mustard seed, as Light.

• Yield yourself to Me, give Me your desires and will, your very self, to be scattered seed, taking deep root in far places on My planet earth. As you obey, I will cause you to die to self and come alive in Me, bringing forth unimaginable abundant fruit.

• GOD speaks to you, to me, to Spirit in Action.

• I AM the Jesus Christ individuality within you, stirring, quickening, waiting to be fully released and expressed, brought forth and manifested. Release Me and let Me go forth through you.

• A dream has no dimension, no boundaries, no limitations. In Me, you have the Wisdom, Love and Power to be My instrument in bringing My Kingdom into manifestation here and now.

• For the full meditation, visit: http://godsspiritinaction.org/del
**Small Business Fund Grants**

*Helping families improve their lives*

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**Nigerian Gas Station**

At the age of five, Udoudo Friday’s mother died and he and his seven siblings were left in the hands of their unemployed father. Fortunately, with the encouragement of his aunt and uncle Udoudo was able to attend public school and complete high school last year!

After graduating, he had a plan to start a business selling petrol for the motorbikes that are common in this rural region of southern Nigeria. He received an initial SBF grant of $100. Collecting four months-worth of savings and a $50 reinvestment grant from SIA, Udoudo built a thatch shed to house his business. The operation is “admired by the community people who need not travel to the next community to buy oil or diesel again.”

Udoudo will continue saving until he has enough to begin attending college.

**Smile!**

Ubong Dan Ekanem (Nigeria) proudly stands with the generator his group purchased with the profits from his group’s photography studio.

At first they had to rent the generator and digital camera, but after just 3 months they bought their own generator and they are now saving for the camera.

“We are grateful to SIA for this non-refundable help. It seems like a dream but it is real.”

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**Sweeping for School Fees**

A **broom business** in Uganda binds together grasses with palm leaf bands. Then they sell their brooms in the marketplace of the nearby town.

Eight people have already benefited from this grant and the women report that profits were used to pay for **school fees** for their children.

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**Value Added**

A member of the Indra Oil Merchant business group (Nigeria) works palm kernels through the grinder as part of the process of making palm oil.

They have been able to get a good price in the market for their processed palm oil and have improved their houses and diet.

Palm oil is used in cooking and for producing soap and is similar to coconut oil.

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**328** SBF business started since 2008

**23** Business grants so far in 2013

**81%** Provide better food for their families

**163** Families have improved their houses

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Read success stories and see photos: [http://godsspiritinaction.org](http://godsspiritinaction.org)
You are a small-scale farmer in rural Malawi. How would you prefer to sell the maize (corn) you harvest?

(a) Directly from the field for 15¢ per kg
(b) Milled into flour for 61¢ per kg

It’s not a trick question. Clearly, the answer is (b); the value added by a mill is substantial.

This spring, Manyamula Village members began to benefit from this technology when a SIA Community Grant enabled the Manyamula Village Savings and Loans cooperative (MAVISALO) to buy two mills - one shelling and one grinding - up and running!

The members of MAVISALO own the mills cooperatively and all are responsible for making sure they are cleaned, maintained, and guarded.

This collective ownership also means that all members have access to the mills for a small use fee. The profit goes back to the cooperative for their loan fund to provide local, low-interest loans. So far, the maize mills fees have increased MAVISALO’s loan capital by $500!

The generosity of MAVISALO members continually amazes me; a percentage of the profit generated by the mill is diverted to a social fund to provide assistance for widows and village members who are living with HIV/AIDS.

By collectively choosing the answer (b), Manyamula village members are reducing poverty and building a stronger society.

Together they:
- Purchased mills locally
- Secured a safe storage place for the mills from the local leaders
- Collectively use and care for the mills
- Reap the benefits of higher profits on their crops
- Produce local feed for chickens, cows, and pigs
- Increase loan fund for low-interest loans
- Build local leadership

It is a pleasure to support such a wonderful, community-based organization! Good work, MAVISALO!

A version of this story was originally posted on the SIA Blog: http://godsspiritinaction.org/news

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New & Ongoing Grants

*Samro Polytechnic School (Kenya)
Sewing machines and computers to supply this new polytechnic school, which will train youth in Eldoret.

*Shape Lives Foundation (Local Organization Ghana)
Funding for a micro-credit program for 9 women to receive small business loans. (See story on back page.)

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

CIFORD Kenya (Rural Development; Empowerment)
Support for two girls empowerment workshops for middle school and high school girls, including an alternative rite of passage.

*Small Business Fund
Funding for 23 new businesses so far in 2013 in Kenya, Malawi, and Uganda. (Including new groups in Nairobi!)
You make a difference!
We gratefully acknowledge those who have contributed to SIA from April 1, 2013 - September 18, 2013.

Anonymous (13)
Ian & Denby Adamson
Margaret Arner & Larry Falk
Elizabeth Barnard
John & Tish Bayer
Ron & Camilla Bixler
Jan Burnett
Diane Bush
Peter & Tara Campbell
Richard & Roberta Corson
Woody & Suzanne Covington
Trudy Denney
Paul Edwards
Barbara & Tim Farley
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Barbara Haley
Diana Halpenny
Doug Haner & Bonnie Tank
Rob Hanford
Ellis & Arlene Harms
Bob & Maryln Hawkins
Dennis Herron & Sharon Lawrence
Caroline Hilk
Reuben & Dee Jessop
Bert Kerley
Kathleen King

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Susan & Larry Southwick
Kathryn Strand
Warren & Ilene Teeters
Peter & Donna Thomas
United Methodist Women, Point Richmond
Thomas & Lee Weikert

DREAMERS CIRCLE
Monthly SIA Contributors
Gloria & Sverre Knapstad
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Becky Sutherland
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Carol Van Bruggen (Africa Hope Fund)
David & Connie Zelinsky

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By Florence Crago
Honoring Margaret Arner
By Catherine Martin
Honoring James F. Brooks
By Boyd & Tanya Cothran
Honoring Marsha Johnson & Karl Johnson
By Carol Schifferling
Honoring Jim Thomas
By Hal Bonacker

Heartfelt gratitude to Dennis Johnson for his two piano house concerts benefiting SIA!
Thank you to all who attended!

“I believe that the $150 from SIA Small Business Fund is enough seed to make a huge tree of wealth, given the right management. Del indeed was inspired to begin this small but impactful organization to help poor households.”
– Canaan Gondwe, Small Business Fund Coordinator, Malawi (pictured left)

Retired? Now enjoy your retirement while helping someone in Africa start a business!
Through the end of 2013 those who are 70½ or older can give away up to $100,000 a year from their IRA directly to charities, such as SIA, without having to include any of the transfer as part of their gross income.
The transfer, which counts towards your minimum distribution for the year, must be made directly from the IRA to the organization. Contact us for more details. SIA Tax ID #93-1207351
Honor a friend, grandparent, or sibling... with a gift to Spirit in Action this holiday 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

Yes! I want to support families and communities in Africa with a gift to Spirit in Action.

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

__ $25* (Roll of cloth)
__ $50 (Flock of chicks)
__ $60 (Business training for 15 people)
__ $75 (Pig)
__ $150 (Start a new small business)
__ $400 (Computer for student)
__ Other $_________

*These amounts represent an estimate of the costs for SIA to provide the gift described. Each “gift” represents a contribution to the entire mission of SIA and funds are allocated to projects as decided by the SIA Board.

Donate online! www.godsspiritinaction.org/support
Community Action for Poverty Reduction
A micro-loan circle for women in Ghana

SIA has seen that an effective way to help a community is to support community members who are already active in bringing positive change to their area.

Since 2004, Shape Lives Foundation has been active as a locally-run organization in the Volta Region of Ghana. They support and implement projects related to education, the environment, poverty reduction, and health care.

Shape Lives established their micro-credit program in 2011, providing guidance and financial assistance to those women who would not normally qualify for credit through the banks. These marginalized women have entrepreneurial skills but they don’t have the collateral or land required by banks for access to services.

A recent SIA Community Grant provides a start-up fund for small loans ($130-200) and business advisory services to a group of nine women within Shape Lives.

Last month, Shape Lives held the first of several training workshops to help the women prepare business plans. To ensure success of the businesses, the trainers act as mentors, reviewing business plans, teaching record keeping skills, and advising.

The women are starting a variety of businesses, ranging from maize and rice farming, soap manufacturing, poultry raising, and a convenience store.

After this group receives and pays back the loan successfully for three cycles the loan fund passes on to another group of nine women. A good example of sharing the gift!

The loan fund will support businesses like this handmade soap business in Ghana.

Local empowerment, poverty reduction, and skills training inside!