At the end of two very full days of site visits in Manyamula Village, Malawi, I was baffled. I was also excited - this program, our SIA Small Business Fund (SBF) - was REALLY working! People’s lives were changing in material ways. Compared to when I was there three years ago many more SBF families have new houses with tin roofs and cement floors. And many of the businesses that started with $150 grants two, five, or even ten years ago are STILL in business. I was baffled and curious to understand the real catalyst for the program’s success.

What made it work? Was it the influx of money itself? Was it the business training session? Was it the encouragement from our coordinators?

On my last night in Manyamula I sat down with Canaan Gondwe, our local SBF coordinator there, and asked him what he thought made it work. Without even pausing, Canaan started with, “I am an extension worker.” Before SIA, he worked for a ministry in the Malawian government and World Vision, and he has both the skills for and interest in working with rural people to improve their lives.

“Development is not a one time activity,” said Canaan passionately, as we sat together in the darkening room - a room without electricity but with comfortable sofas, decorated lovingly with crocheted doilies. (Continued on pg. 4)
Divine Law of Using What We Already Have

Wisdom from Del Anderson

If we desire to develop our physical bodies, we start exercising them, using what we already have. The same principle is involved in all areas of our lives. If we want more of anything, use what we already have at hand.

There isn't any situation in our lives where God does not have a solution for our needs, but we have to reach out and take hold of it. God has the solution as we pray and act, using the ideas God has already given us.

Our first need is to pray and get nearer to God. However, unless we avail ourselves of that which God has already given us, the answer to our prayer is dormant. God waits for us to realize that God has already answered our prayer, and God waits for us to act.

For more from Del, visit: http://godsspiritinaction.org/del
A Morning in Korogocho Slum
Excerpt from the SIA blog

We started out at 7:30 am. We cruised down the freeway (thankfully against traffic) with Christian Swahili radio blasting and windows closed tight to keep out the overwhelming clouds of black exhaust coming from the packed buses. This is Nairobi, Kenya and my husband, Boyd, and I were on our way to the Korogocho slum with SIA’s newest Small Business Fund Coordinator, Wambui Nguyo. “This work humbles me,” Wambui told us as we bumped along.

We met with fourteen group members from the eight small business groups that Wambui has mentored since joining us last year. Slowly, the women arrived, some carrying children, some wrapped in blankets to keep out the air that was cold and damp from yesterday’s rain. We sat in white plastic chairs arranged in a circle in the courtyard of Josephine Ameyo Okoti’s Korogocho compound.

One by one, over the sound of the rooster crowing, the group members told us about how SIA has helped boost their micro-businesses. Florence and her mother and sister work together selling groundnuts (peanuts). Before they received the SIA grant they could only buy 2 lbs-worth to sell at a time. Now, they have become groundnut wholesalers, supplying other smaller vendors and also expanding to sell toothpaste and diapers. Last month, Florence had an eye problem and because of their successful business she was able to go to the eye doctor and then buy the glasses she so desperately needed. As someone who wears glasses all the time, I know what a life-changer they can be!

Some are selling vegetables on the roadside, others are selling secondhand clothes, others are making beaded bags to sell in the market. All around the circle we learned how SIA is helping people reach new, higher levels: having enough to eat, paying school fees so that children receive much needed education, getting to do jobs they like and excelling at them.

“We are really uplifted,” several said, looking into our eyes and thanking us.

New Friends (Top): Tanya and Wambui in Korogocho. Wambui makes sure to seek diverse business leaders to receive the SIA grants. She wants to be known for helping people of all tribes.

Basket Business (Left): Josephine Ameyo Okoti is Wambui’s contact and guide in Korogocho. She is a pillar in the community and many women turn to her for support and advice.

Five Blog Posts about the 2014 Africa Trip

What’s in a smile? (Sept 9) What I learned about the cultural practices of smiling in Manyamula, Malawi

Meanly’s Family Farm (Sept 2) Donuts sales and moringa trees support a family

Generosity is Catching (Aug 26) Seeing the “Sharing the Gift” initiative spread

How do you Improve Education in a Nairobi Slum? (Aug 19) Local volunteers in Kenya are mentors to needy students

Mbweni, Innovator (Aug 12) Trying new things to make a living in agriculture

http://godsspiritinaction.org/news
“Development is not a one time activity”

(Success, continued from pg. 1)

These “mindset preparation” talks are part of the ongoing work of development, of empowerment. Canaan sees that these conversations help mentally prepare people to make these big changes in their lives, to seize their future, to put in the many hours necessary to make their business successful. It’s only when Canaan thinks the family is ready that he mentions the SIA grant and invites them to participate in the business training.

And the talks don’t end there. Canaan, and his fellow coordinators in other SIA Small Business Fund (SBF) communities continue to mentor, guide, and encourage the family with their new business for months and years to come.

Wambui Nguyo, our new Small Business Fund Coordinator operating in Nairobi, Kenya has a similar process for preparing groups. She meets with them at least twice before starting the training or giving them the initial grant of $100. It’s during these talks that group members and the coordinator explore what will make a successful business and about how to manage expectations for success.

ACTIVE ROLE MODELS: After high school, Dennis Kiprop (SBF Coordinator in Eldoret, Kenya) spent a summer making bricks. He surprised and impressed this SIA brick-making group in Uganda by expertly slopping the mud in the frame and then shaking the bricks out to dry.

How to Sell Ugandan Handicrafts

Nalu Prossy noticed that the Small Business Fund groups that she mentored in Nawangisa Village in rural Uganda were having a hard time finding a market for their handicrafts. They would often see the profits from their baskets, mats, or embroidered linens lost to transportation costs and middlemen.

So Nalu got proactive - she is a woman who seems to never stop serving, even when her baby daughter is crying on her shoulder. She went out to search for markets. And she found high demands in high schools and universities for crocheted and rolled-paper jewelry.

Now, she has started teaching the women to make these specific crafts, which she then buys from them - at a fair price - and sells at the larger markets around the region. The business owners are grateful both for learning the skills and for the income, which helps them pay for their children’s school fees. School fees are about $50 per year, which is a considerable expense for families living on less than $1 per day.
New & Ongoing Grants

New grants are awarded every six months at SIA Board Meetings

*Kakamega Tsindombela Women's Group, Kenya (Fish Farming; Economic Development)*  This group of 20 widows has built three large fish ponds to raise fish, which will provide income for the group members and their families.

*CIFORD Kenya (Vocational Training)*  CIFORD has purchased six sewing machines for the current class of 12 students, many of them vulnerable youth. Students often bring their children and younger siblings to the classes.

*Manyamula COMSIP Cooperative, Malawi (Savings and Investment)* (Formerly called MAVISALO) A maize mill for processing corn crops, raising money for the loan fund. A motorcycle assists in loan monitoring. The co-op brings food security and financial services to the community.  *(See back page.)*

*Raising the Village, Uganda (Sustainable Agriculture)*  Fifty families have attended training workshops on improved farming techniques. There was a focus on terracing and reforestation to reduce erosion. The families also received seeds for the highly nutritious “orange flesh sweet potato.” A percentage of the first crop will be sold and profits given to the village’s savings cooperative.

*Samro Grade School, Kenya (Water; Education)*  The large, underground, cement water tank was completed in August and it will be ready to catch water as the rainy season continues. The tank captures water that runs off the school roofs. Water can be stored until it is needed for the school garden, washing, and cleaning.

*Samro Polytechnic School, Kenya (Vocational Training)*  A SIA grant purchased three modern sewing machines, used by eleven students in their tailoring and sewing classes. When I visited the classroom in July, I noticed a strong sense of camaraderie among the students. The teacher often has the students working together in teams to complete sample projects.

*Shape Lives Foundation, Ghana (Economic Development)*  Nine women received small business loans to improve their family farms. Flooding during the growing season has created extra challenges for the women.

*Welfare Concern International, Zambia (Poultry Project; Savings and Loans)*  A cooperative poultry project with over 300 chickens is benefiting 30 women. The women report being able to eat three meals a day and pay for school supplies for their children. Profits from the poultry are reinvested to expand the project.


Read success stories and see photos:  [http://godsspiritinaction.org](http://godsspiritinaction.org)

*(Top) Tanya is measured for a new skirt by a Samro Polytechnic student. (Above) Rhoda Teimuge, Headmaster at Samro School, proudly tells us that all 36 of her 8th grade students went to good high schools last year.*
Thank you to our generous supporters!
We gratefully acknowledge those who have contributed to SIA from April 7 to September 4, 2014.

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and sewn together, side by side. The women are sending their children to school.

Below Left: Chimwemwe runs a small shop in Malawi. She recently got a commission to knit sweaters for school children. “Her family is eating well these days,” she told us.

Right: Madina, her sister and her mother sell shoes along the roadside in Nairobi, Kenya. With the profit her sister was able to go see the eye doctor.

Below Right: Women weaving mats in Uganda. The strips are cut and sewn together, side by side. The women are sending their children to school.

613 businesses funded since we began the Small Business Fund in 2003.

Average of 7 people benefit from each $150 grant.

That’s 4,291 men, women, children, widows, parents, and grandparents, who have benefited from your generosity.

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If you are excited for its future, share its message.
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FACES OF THE SMALL BUSINESS FUND
Left: Man in Uganda pulls pots from the smoldering pile after firing them. He is saving to build a house for his family.
Right: Madina, her sister and her mother sell shoes along the roadside in Nairobi, Kenya. With the profit her sister was able to go see the eye doctor.
Below Right: Women weaving mats in Uganda. The strips are cut and sewn together, side by side. The women are sending their children to school.

Below Left: Chimwemwe runs a small shop in Malawi. She recently got a commission to knit sweaters for school children. “Her family is eating well these days,” she told us.
Manyamula Cooperative Maize Mill Gives Back

The smell in the small, square building was a mix of fresh sweet corn and engine fuels. The belt on the grinding machine was flapping loudly. I was in the Manyamula COMSIP Cooperative Maize Mill center, seeing the grinding and the milling machines (bought with a 2012 SIA grant) in action!

When I visited Manyamula in July, Cooperative members proudly demonstrated the milling process. First they determine the fee by measuring the maize.

The kernels felt wet and warm after soaking and going through the shelling machine. The husk of the maize was saved for feeding pigs and for compost on their gardens. Once the kernels were dry, they were milled into a fine flour that is used to make the staple food, nsima.

The Maize Mill project, which made $660 in profit in 2013, benefits the community in many ways. It provides jobs for three people (to run the machines and to watch over the valuable property at night). It provides a close place to process local ingredients, reducing travel time for farmers and increasing the sale price of crops. It also brings in money to the Cooperative (formerly called MAVISALO) to increase the loan fund and pay for operating expenses, while keeping interest rates low.

Perhaps most importantly, the group is committed to Sharing the Gift - to helping those most in need. Last year they purchased twelve piglets, giving them to families in the community; those families will pass on piglets to someone else next year. And so the gift keeps giving!

Many more photos, stories, and videos of my time in Africa at:
http://godsspiritinaction.org/news