Cellphones aren’t just for business people or teenagers anymore. Parents and grandparents text younger family members to keep in touch, drivers use their phones to get directions, and in Malawi Spirit in Action partners use cellphones to connect to others in rural areas, far from the electrical grid.

Last year, in Africa, just over half (53%) of the population had a cellphone, according to the International Telecommunication Union. That’s compared to just 1.5% of the population with a landline telephone and 5% with internet access.

Considering how much per month I pay for my cellphone, I was surprised to see so many cellphones in Malawi. Everywhere, people shouted into cellphones; on each bus people sold and bought cellphone cards out the windows.

In the USA we usually have to pay large cellphone companies for expensive monthly contracts. However, in Malawi, and throughout Africa, people can buy inexpensive phones and then “top up” on minutes when they need to make a call. It’s a pay-as-you-go method that makes cellphone service affordable, and a big business for small entrepreneurs.

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Joshua Kantchiri (left) used a SIA grant in 2008 to start his business, Joshua Unit Sales, buying and reselling cellphone minutes. Cellphone users can pay as little as $0.60-$0.90 for 3-4 minutes of airtime (or $3.00 for more minutes), without having to pay for long-term contracts. Airtime is a good business because it is in high demand and the price is already set by the cellphone companies. With his business, Joshua has been able to pay his own high school fees.

With the proliferation of cellphones and inexpensive airtime, compared with the high cost of internet access, text messages are the quickest way to contact SIA partners around the world and the easiest way for them to respond! What a small world - the next buzz on your phone could be a message from someone in Malawi, Uganda, or Nigeria!
"Love all, serve all, feed all."
-- Neem Karoli Baba

Time to Celebrate and Reflect
by Tish Bayer, SIA Board President

How Spirit In Action is growing and changing! On our 16th Anniversary, we as a Board are taking time to retreat and review our mission as well as the most effective way to serve our constituents.

Tanya and Boyd’s trip to Africa has brought us even closer to those we serve. It has been a wonderful experience. We have learned to adore these people as I am sure you have as you read our newsletters and look at our website and blog at http://godsspiritinaction.org. I find I am often placing Spirit In Action stories on my Facebook page and receiving responses from interested folks!

As a Board, we are questioning how else we can care and build these communities. What grants are needed to continue to help our people prosper? How best can we use our funds to ensure the greatest return on your generous gifts? Your input is always important to us. Please don’t hesitate to email your ideas to me at tishbayer@mindspring.com.

This is a time to celebrate! 16 years of service to our communities. Del was well into his 80’s when he started SIA. He is such an inspiration! The “Sweet 16” Anniversary Event on May 5th (see back page) is worth attending and contributing to.

The funds we raise from the auction will go to our work in Malawi this time. The needs are so great there. If you have a item to share for the silent auction please contact Tanya Cothran at admin@godsspiritinaction.org or 831-227-1169.

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 would 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

Diversity our Strength
Our commitment to inter-denominational respect

Building peace means sometimes being uncomfortable. It requires listening to the other side with respect and being civil when telling others about your beliefs. Peace often means compromise, allowing differences to exist side by side. This can be uncomfortable and it can also be freeing and expansive.

Many proverbs tell us that this diversity is worth perusing: “united we stand, divided we fall” (Aesop); “alone we can do so little; together we can do so much” (Helen Keller); and “diversity our strength,” the motto of the City of Toronto (soon to be SIA’s home).

The strength of SIA is bringing people together from many different traditions for a higher good overall rather than separating people along dogmatic lines.

In fact, our missions of compassion and social justice require us to see God in all people and to serve our neighbor as we serve God. This also frees us all to do our work of fostering prosperity, rather than spend energy forcing people to believe a specific doctrine. This openness then actively encourages personal exploration of each person’s relationship and path with God.

When I visited SIA partners in Malawi last summer, I asked about the variety of denominations represented in the group. “SIA is the one place where Catholics and Protestants come together,” was the answer I got from Canaan Gondwe, the local Small Business Fund Coordinator. This response brought a sense of pride. Inter-denominational collaboration allows each person to respond to the call to seek justice, love kindness, and walk humbly with their God, rather than the call to shun those who are different.

In the end, let’s stay focused on our mission, remembering the words of John Comenius, a 17th century philosopher, “Let us have but one end in view, the welfare of humanity; and let us put aside all selfishness in consideration of language, nationality, or religion.” Can we be comfortable with this, and proceed as the peacemakers we were called to be?

This article originally appeared online on the Spirit in Action news blog. Read the comments and more stories at: http://godsspiritinaction.org/news
“Girls need education, not circumcision”

Community organization in Kenya empowers girls in transition to womanhood.

After an awkward silence, so common in conversations with teenagers, one of 60 the girls facing me spoke up, “Parents get dowries when girls are married, and sometimes that is a reason for early marriage.”

Following up my question to the group of girls in Meru, Kenya about why their friends got married so young, I asked how old they wanted to be before they got married. “At least 17,” several responded; “after I graduate from high school,” another responded.

Why the difference between them and their friends? These young women (grades 6-12) had attended the Empowering Girls workshop held by the community organization, CIFORM in the past year. The five-day workshops teach girls about their rights as women and about reproductive health and understanding their bodies.

The end of the workshop culminates in an alternative rite of passage ceremony. The celebration includes dancing, poems, and songs and is a positive way for these girls to celebrate their passage into womanhood. While some families in the area still practice female circumcision, also called female genital mutilation, community groups in Kenya, like CIFORM, are working to provide new rites that are safer, positive, and empowering for the girls.

Hearing the girls tell their stories and seeing the pride they took in what they had learned, I knew this was an important program to continue. Thanks to a grant from the Charles Wentz Carter Memorial Foundation, SIA was able to support more Girls Empowerment workshops, including workshops to bring in community allies to promote women’s rights.

Watch a video about CIFORD at http://tinyurl.com/cifordvideo

Serving up a cup of positive thinking

The Seeing is Believing Cafe introduces people to the miracle of solar cooking!

What’s the best way to promote your product? Samples, of course! Camily and Gaudenziah Wedende sell solar cookers outside the city of Eldoret and this year expanded their business by opening a cafe to promote sun-cooked food. Here is Camily’s report:

Eldoret, Kenya - We are all doing well here in Eldoret, it is so hot that our solar cookers cook very fast, most food cooks in three hours time. My wife Gaudenziah (pictured left) is busy with our new SEEING IS BELIEVING CAFE, she is serving hot tea cooked in the solar cooker.

We have some chairs and tables where people can sit and have food cooked just by the sunshine. When they believe they can buy the cooker or food cooked in the cookers. We are also committed to raise young Kenyans to learn to use solar cookers.

As we think about expansion of our solar cooking workspace, chairs, and tables, we remember my big friend Del Anderson who used to tell us as a family start small and start where you are. Yes we are growing and we shall grow through SIA ministry. AMEN.
One of the strengths of our Small Business Fund program is the support and encouragement from our local SBF Coordinators. Our coordinators volunteer their time to train the new grant recipients, visit the groups regularly, review the projects that need funding, and help solve any problems that arise.

After traveling to visit many SBF groups in Kenya and Malawi, I came to appreciate just how difficult it is for our rural coordinators to travel and send and receive emails. Thankfully, with your support, SIA has been able to increase their small stipends to cover the direct costs of serving the new business groups and sending their reports to the SIA office. Thank you!

Cool, clear water: (right) This Malawian family used their SBF grant to buy a water pump to irrigate their farm. She shows us how she can now water the maize plants while her husband pumps water from the pond nearby.

Farm to Cow: (above left) Stella on her farm. She rotates the crop between maize/beans and kale to get the maximum yield. She saved money from her harvest to buy a cow! (Kenya)

Got milk?: (above middle) Children in Malawi look in the dairy cow pen. The family gets 16 liters per day from the cow!

Shoemaker: (right) Paulos Lungu tells me about his shoe repair shop started in 2006. He got a loan from the local savings and loans group (MAVISALO) to grow his business. Now doesn’t have go to take high-interest loans from FINCA.

LOCAL COORDINATORS

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“Nobody can go back and start a new beginning, but anyone can start today and make a new ending.”

-- Maria Robinson

New Technologies: (Left) Canaan Gondwe, the Malawi Coordinator, teaches local leaders to use a laptop, donated by a SIA supporter. This is the first time the others had touched a computer!

Read more SBF stories!
http://godsspiritinaction.org
Grants, not Loans

Paying it forward to strengthen communities

It used to be common sense that micro-loans were the only way to ensure the sustainability of a micro-finance program and that the act of paying back the loan would instill the sense of “ownership” in the grant recipients. How could a micro-grant – labeled a “hand out” – do anything but create a sense of entitlement on the part of the grantees? People thought that loans were better than grants because they promoted long-term, individual responsibility; but in some markets, loans wreak havoc with indebtedness, hostile payment collectors and inflexible repayment schedules. Grants, unlike loans, can create independence and cultivate sustainable development in a community.

Paying it forward starts with our donors and passes on to many more throughout the world.

In 2006, just as the Grameen Bank and Kiva were becoming household names, there was a rush to start new micro-finance organizations and benevolently provide money to the poor. Unfortunately, those funds come at a great cost. Interest rates of 40-100% of the loan principle and travel costs to get to the bank mean that people are stuck from the moment they get the money.

Why grants?
A loan is just a financial arrangement in the business of making money for a bank, but a grant creates space for positive relationships and an empowered individual. SIA provides $150 micro-grants to groups of 3-5 people in parts of Africa. Instead of a debt-collector, we have local coordinators who train grant recipients in business planning, marketing, and accounting. The grant cohort also forms a support and prayer group.

Receiving a $150 grant – rather than a loan – means that the first $150 in profit can help group members go to school, improve their house, or pay for medical care, rather than pay back donors. And through our program, some of the additional profits are gifted to others in the community, generating goodwill and further development on the local level.

We are Grant Recipients
Our model for micro-grant sustainability reflects our home-office organizational practices. We recognize that since SIA relies purely on donations from individuals for our funding, we also are grant recipients. Our supporters don’t ask us to pay them back – they ask us to pay the gift forward to help people as defined in our mission and programmatic plans. By asking our Small Business Fund (SBF) grant recipients to pay it forward to a neighbor or community member rather than paying the organization back, we are asking them to do only what we ourselves do. Paying it forward starts with our donors and passes on to many more throughout the world.

Becoming a Giver
Our paying-it-forward program, Sharing the Gift, suggests to grant recipients that they have received the gift of a grant from SIA and asks them, “How can you share this gift with others?” The actual form of sharing varies among groups, with input from the local coordinators. Some tithe a percentage of profits toward future groups, others contribute seeds or baby animals to a new group, and sometimes business groups come together to support a project that benefits the whole community.

After receiving a grant, people are empowered to be givers in their communities. Fundraisers know that people receive genuine happiness from giving to others; SBF and Sharing the Gift enable people who have grown up with very little to have more to share with others and to be respected for their gifts to neighbors.

Unlike loans, which create an immediate indebtedness in the community, grants and a “paying it forward” mentality make development sustainable in the communities where we have funded small businesses. Even without additional grants, local growth comes from small business owners themselves. The development of their community originates with their desire to pay forward what they have received. Grants are not a hand out; they enable people to invest in their communities in a grassroots manner.

Saul and his family in Malawi. They hope to replace their thatched roof with tin soon.
As we celebrate our 16th anniversary, our goal is to raise $4,000 to help the Manyamula Savings and Loans (MAVISALO) group in Malawi purchase a corn maize grinding mill.

Here are 4 compelling reasons to support this project:

1. This important piece of machinery will increase the value of the corn grown by group members because they can get more at market for ground maize. Right now maize is ground by hand, with the closest grinder over 20km away across the Zambian border.

2. It will increase food security. Ground maize is the stable food in Malawi and many group members grow maize. This will help them make their own food.

3. They can buy the machinery locally. The grinder will come from a Malawian supplier and there are people in MAVISA LO who are trained to fix similar machines.

4. The group has already pledged to pay-it-forward through Sharing the Gift. Part of the profit from renting out the grinder will go to a fund to help widows in the community.

Pictured right: Members of the Manyamula Savings and Loans Group (left) sing a welcome to Tanya and Boyd Cothran in July, 2011. Sign up for more MAVISA LO updates at http://godsspiritinaction.org/

What would you do with a maize grinder?

“My God and I/ Go through the fields together.
We walk and talk./ As good friends should and do.
We clasp our hands,/ Our voices ring with laughter.
My God and I./ Go through the meadow’s hue.” - Sheri Lefferson

Sheri Lefferson’s Compassion Lives On!

Charlotte “Sheri” Lefferson and her husband of 55 years never had children of their own. Now, through a generous gift from her estate, Spirit in Action has the honor and responsibility to carry on Sheri’s legacy into the future and throughout the world.

Sheri was born July 29th, 1922 in Indianapolis, IN as the youngest of six children. She loved music and used her creative talents to compose and arrange many of her own songs. She loved to play the piano and organ and often played at church services.

When Sheri was twenty years old, she married Ed and moved to Bloomington. On their 25th wedding anniversary they took a cruise to the Caribbean, including the island of Granada. Her nephew Carl Andrews, remembers, “They fell in love with the people of that country and after their return home they continued to minister to those folks and were very generous with donating money for special projects on the island.”

The Lefferson’s operated Lefferson Radio, TV Sales and Service for forty-nine years before retiring in 1990. Sheri graduated to heaven on July 17, 2011, leaving a percentage of her estate to Spirit in Action, along with several other churches and organizations.

We remember the full life of Sheri and honor her contributions to the world and service to God. Thank you!
Thank you! You make Spirit in Action work!

We gratefully acknowledge those who have contributed to SIA from Oct. 19th - March 20th, 2012.

Anonymous (3)
Elizabeth Barnard
B.J. Boone
Karen Brejska
Jan Burnett
Veba Clark
Bill Colite
Bob & Barbara Deal
Mary Doughty
Mac & Mare Dunham
Alfred Durrance
Eloise English
Barbara & Tim Farley
Rachel & Luke Finsaas
George Furniss & Sandy Larson
Ruth Gostings Ministries
Charlie Grassl
Anne & Jeff Grell
Rob Hanford
Ellis & Arlene Harms
Ruth Hassan
Regina Jimenez
Bert Kerley
Sylvia King
Dave & Virginia McGuire
Arlene McLane
Shelley Moeller
John & Ginnie Moore
Charly Wilson Morgan
Erik & Kirsten Nielsen
Mark Nuebel
Elizabeth Peterson
Virginia Pinkerton
Jerry & Lucy Rickard

Tom & Susan Rickert
Verne Robinson
Jane Ross
Marilyn Shreve
Julie Simmons
Susan & Larry Southwick
Mandy Stahr
Burns & Lorraine Stanfield
Ray Strong
John & Kathy Styer
Seung & Jung Tae
Warren & Ilene Teeters
Ron & Kay Thompson
Charles Wentz Carter Memorial Foundation

DREAMERS CIRCLE
Supporting SIA with monthly contributions.
Gloria & Sverre Knapstad
Ray & Marcia Larsen
Ilia & Jerry Reynolds
Ed & Pilar Ruddell
Wendy & Terry Silverthorn
Teresa Smith - Honoring Chuck Smith
Becky Sutherland

GIFTS HONORING OTHERS
Mary Agnew
Honoring Jim, Nicholas, & Sara Shehigian
Honoring Sylvia, Glenn, & David Sperry
Scott & Rosemary Anderson
Honoring Marsha & Dennis Johnson
John & Tish Bayer
Honoring Moussa Konare
Honoring Adam & Helen Ludvigson

Nancy Bradley
Honoring Del Anderson
Jan Burnett
Honoring David & Brenda McBride
Diana Bush
Honoring Lucile Anderson
Zoe Carlson
Honoring Esther, Perry, Jasmine, & Zion
Boyd & Tanya Cothran
Honoring Sarah Jo, Taylor, & Cassie
Hope Farr
Honoring her children
Doug Haner & Bonnie Tank
Honoring Marsha & Dennis Johnson
Dennis & Marsha Johnson
Honoring friends for Christmas
Carl & Jacklyn Meurk
Honoring Del & Lucile Anderson
Jason & Gena Mitchell
Honoring James & Shereen Mitchell
Shelley Moeller
Honoring Sylvia Sperry
Helen Panitt
Honoring Bess, Harriet, & Charles
Carol Schifferling
Honoring Marsha & Dennis Johnson
David Sperry
Honoring Sylvia Sperry
Barbara Thomas
Honoring Jim Thomas
Dick & Barb Wolgamott
Honoring Bill & Mary Beth Foland
Ric & Sue Shafer
Honoring Marsha & Dennis Johnson
Honoring Jeff Johnson & Karen Ande

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

Name(s) _____________________________
Address _____________________________
City ______________  State ______   Zip _______
Email _____________________________

__ I would like to join the DREAMER'S CIRCLE by pledging a gift of $_____ on a (monthly / quarterly) basis.
__ $10* (10 water pasteurization indicators)
__ $30 (Internet for one coordinator for 6 months)
__ $50 (50 chicks)
__ $100 (Empowerment workshop for one girl)
__ $150 (Full funding for a new small business)
__ 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.

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

You can now donate online through www.justgive.org. Search for “Spirit in Action California.”
SAVE THE DATE! May 5th!
Spirit in Action’s “Sweet 16” Anniversary Celebration & Silent Auction

All are welcome to join us in celebrating our accomplishments since Del Anderson founded SIA in 1996. Tanya Cothran will make a presentation with photos and the video from her trip to Malawi and Kenya last summer. There will also be light food, silent auction, time to visit with new and old friends, and a birthday cake for SIA!

DETAILS

Who: Everyone is invited! Bring your friends and family who might also be interested in SIA!

When: Saturday, May 5th.

Time: 2-4 pm

Where: Islandia Clubhouse
1138 Island Drive, Alameda, CA 94502

Details/RSVP: Invitations will be sent out to Central California SIA friends during the first week of April. If you are interested in attending or donating an item for the silent auction, please contact Tanya at 831-227-1169 or admin@godsspiritinaction.org

AUCTION PREVIEW

✦ Handwoven palm leaf purse from SIA SBF business in Uganda
✦ Pottery from SBF business in Uganda
✦ Jewelry from Kenya
✦ Leather briefcase from SBF business in DR Congo
✦ Cloth from DR Congo
✦ Garden arrangements from Thomsen’s Garden Center in Alameda
✦ Quilt wall hanging with African Cloth
✦ Books, cards, wine, and much more!

*More details and a full auction item list on the SIA website on April 24th! http://godsspiritinaction.org

Pictures, stories, and inspiration at:
http://godsspiritinaction.org/news