



# MICROFINANCE SOLUTIONS

a program of Christian Aid Ministries

ISSUE 27 · OCTOBER 2020 · PUBLISHED QUARTERLY P.O. Box 360, Berlin, OH 44610

## Valera's vision for true family values

Valera in Ukraine longed for a job close to home to support his wife and two children. His only good option was to do construction work two hours from home, remodeling and painting homes. Valera's hours were long and tiresome. He needed to leave early in the morning and came home late at night. With such an intense schedule, he didn't have much time to spend with his family.

Valera wanted something different but was afraid to start a business on his own. He questioned how a Christian could maintain godly values while operating a business. He had questions about how a Christian could operate a business while maintaining godly values. On top of all these hurdles, he thought he would need a lot of money to get started.

When a SALT savings group started in Valera's church, he made some life-changing discoveries. Through the teaching at frequent savings group meetings, he learned that starting a business doesn't require a huge investment. The SALT teaching also helped him understand that he could run his business with a Biblical viewpoint.

With this newfound courage, Valera decided to use the SALT principles he had learned to start a small greenhouse business to help provide for his family.

Now Valera wants to share how God has prospered the greenhouse project. He now has an 18- by 50-foot greenhouse where he grows flowers. This year he planted 2,000 flowers and made a profit of \$650. He plans to slowly increase his flowers for the next season. His hope is to grow 20,000 flowers per year, which would give him

a stable annual income of \$9,000. Valera thinks he can soon step out of the construction business and switch to running his greenhouse fulltime.

Valera sees many benefits in his greenhouse project. Working from home brings him closer to his family, and he can involve his children in the business. In addition to having more time with his family, Valera can invest more time in his church. He also recognizes the wonderful opportunity he has to share the Gospel with his neighbors and customers.





## God is in the details

**M**y name is Madame Pason Jean-Baptiste, and I live in Cap Rouge, Haiti. I am married and have 13 children: six girls and seven boys.

I tried many things to help provide for our needs, but nothing seemed to pay off. I worked hard doing a lot of little things and stooping to the most menial things. I could never establish a successful business. My businesses always lost money.

Then I learned about the SALT savings group in my area. At the SALT savings group meetings, I got good advice on how to prepare a business and how to save money.

I really like the lesson in the SALT manual about how

Marie started her business with just a little bread and later had quite a large business. This story motivated me. It also shows us that if God is in something, He helps us in every little detail. This led me to take a loan out of the group savings to start a small store next to my house.

I have taken three loans. This is working very well now. Just as

I have been blessed, my vision is to help others in our neighborhood. I believe with God it is possible.

**“Just as I have been blessed, my vision is to help others in our neighborhood.”**

## Welding training inspires vision for the future

*By John Gooch, SALT Vocational School instructor in Uganda*

**M**r. Namwanja strode in the school's gate with his son Allan in tow. It was the second week of school and too late for any new enrollees. He and Allan had been waiting for opening day to enroll Allan, but had somehow gotten the date wrong. Because they were our neighbors and Mr. Namwanja was a leader in the community, we enrolled Allan as the sixth member of the class of 2019.

Allan was seventeen years old, and his older classmates considered him just a child. He was quite shy, initially reserved, and stammered when nervous. But Allan soon found his place in the class's pecking order. In the banter and teasing of student life, Allan proved to be tenacious. He inherited this character trait from his father.

*... continued on next page*

The Namwanjas are devout Anglicans, his father serving in a position of prominence in the local church. The disciplined lifestyle of Anglicanism, along with a principled father, molded Allan and taught him essential life skills. One of these was time management. Except for the first week of classes, Allan was never tardy or absent in either semester, an achievement none of his classmates ever came close to.

Allan's parents had made the move from the Luwero District to Kampala City in 2012 to try making a living in the capital. They had relatives in Kampala, some in various professional careers—teachers, nurses, and engineers. Now Allan's mother teaches nursery level classes, and his father teaches primary level math and science classes at a local school. Teaching is a noble profession but they are not well paid.

Putting Allan and his five siblings through school was a major expense for the Namwanja family. Allan finished primary school, doing well in math, physics, history, and geography. But in his third year of secondary school, his parents ran out of money to pay for his tuition. Allan's formal education was over until he plunged into an entirely different school experience in February 2019.

Allan had never welded or done any type of metal work before. In fact, he had never worked much with his hands, being raised by parents who are teachers in the city. But being only seventeen worked in his favor, and he quickly caught up with the rest of the class. In the Bible lessons and welding class he was quiet unless called upon, but was quick with his hands during the practical exercises.



After twenty-four weeks, Allan and three others graduated out of an original class of six. A few weeks later, he began an internship at Victoria Engineering, completing it in early 2020. Due to the economic impact of COVID-19, the company enacted a temporary hiring freeze. For now, Allan is doing contract work, working as needed. When he can afford it, he takes public transport to his workplace; otherwise, he walks nine kilometers one way to get to work and retraces his steps in the evening.

When asked about his hopes for the future, Allan responded quickly. "I want to start my own workshop." Entrepreneurship is not easy and he knows he needs more experience in blueprint reading and fabrication. Most of all, he needs start-up capital. Allan understands that his dream will likely be realized years down the road, but he has already shown he doesn't give up easily.

## WHERE IS THE SALT DASHBOARD?

Numerous SALT groups have not been operating as usual due to COVID-19. However, many are finding creative ways to keep going during this time. As soon as things return to normal, we hope to have updated facts and figures for you. Thank you for your patience during these unusual times!



# Taking small steps to overcome poverty

By Trent Eikenberry, SALT staff member in Nigeria

Everyone has a basic problem or need. For some people poverty is a financial reality, and for others it is a spiritual deficiency in spite of a fat bank account. Some people are impoverished in their relationships, while others are deficient in basic character and moral standing. You can easily think of examples where someone you know is lacking almost all of the above. There are many ways that individuals are “poor.”

How does a person overcome poverty? The answer to this question is not complicated but requires a dedicated and disciplined response, as well as a long-term vision. A person must be able to accept a slow, steady course of change instead of a cheap, get-rich-quick, impulsive type of action.

Spiritual poverty is overcome by developing a rich relationship with Jesus Christ. A certain amount of diligence will bring steady improvement. Set aside one hour per day to read your Bible, worship, and meditate quietly. Over time there will be a measurable improvement. The temptations, discouragements, and sins that drag you down will lose their power.

Financial poverty is similar in many ways. The obstacles to overcoming poverty seem so big that most people give up before they try. Many times, all these people need is someone to walk alongside them and say, “You can do it!”

When people gain courage and begin to take small steps to improve their situation, God rewards their efforts. These same people simply discipline themselves in faith to save a bit of money week after week. They find ways to educate themselves about financial management. With eyes on a better future, they work to improve the small things they are doing.

The SALT program in Nigeria includes more than 3,500 clients who are progressing spiritually and financially. Many of them began the journey hardly able to believe

that change was possible for them. Today they are working harder and dreaming of bigger things, like building a house for their family or expanding their business. I will never forget the client who told me, “I have never before been able to even think it was possible that I could own a small house, but now I have bought land and am saving to begin building a house.”

SALT clients are real people, and they suffer from real poverty. But as SALT members teach and instruct them regularly, they find answers to some of the problems that have plagued them. Our teaching method addresses both material and spiritual needs. In addition to financial change, marriages that were once broken have been restored, families have been brought back together, and people who were once outcasts in the church are becoming trustworthy and vital parts of their local church again. Jesus Christ has not lost any of His power to change someone’s life. The real questions are, “Will I be one of those whom God will change?” and “Can the poverty in my life be turned into stability and growth?”

Yes, it can.



Jacob from Nigeria (left) once thought it would require a huge amount of money to start a business. Through SALT teaching he found out otherwise. Here, a SALT Nigeria staff member is visiting Jacob at his bread and tea business. SALT staff members regularly visit clients to offer encouragement and advice to help them succeed.



Shared  
Accountability,  
Lending, and  
Teaching



**Christian Aid Ministries**  
P.O. Box 360, Berlin, OH 44610  
Phone: 330-893-2428