



# MICROFINANCE SOLUTIONS

a program of Christian Aid Ministries

ISSUE 30 · JULY 2021 · PUBLISHED QUARTERLY P.O. Box 360, Berlin, OH 44610

## SALT Vocational Schools

### Practical training *to teach youth a trade*

A great need for practical, Bible-based teaching abounds in impoverished countries. Occupational training for youth is especially needed. Many people in our world have not grown up learning trades and skills.

SALT Vocational Schools in Bangladesh, Ghana, Nigeria, and Uganda seek to respond to this need. Students of these schools learn practical skills they can use to earn an income and work their way out of poverty.

In most cases, skilled indigenous Christians from the local area serve as the vocational instructors. These national instructors already understand the students' culture and worldview, helping them teach more effectively. Anabaptist SALT managers are typically behind the scenes and focus on investing in the national staff to ensure spiritual vibrancy and quality, effective teaching.

In this update, we will highlight vocational schools in Bangladesh and Nigeria.

#### NIGERIA

At Living Hope Vocational School in Nigeria, Mrs. Helen Yakubu is the instructor of a class that makes purses and handbags. She appreciates the opportunity to develop strong relationships with her eight students who are orphans or victims of terrorism and violence.

Seventeen-year-old Patience (pictured) is one of these students. She lived in a Christian village until it was destroyed by Boko Haram, an Islamic terrorist group. Patience enjoys reading and dreams of her vocational education becoming a business that can support her family.

#### BANGLADESH

In Bangladesh, ten small vocational teaching centers operate with 322 women and 41 men enrolled. We do not have space for all who apply. To limit enrollment, at least 70 percent of

students must be from families who are active SALT Savings Group members.

#### Two vocational subjects are taught in these centers:

- Sewing, tailoring, and pattern cutting
- Basic computer skills including repair, typing, and Microsoft Word/Excel

Each group of students attends classes three days a week, allowing two groups to receive training simultaneously. To ensure that each student receives sufficient practical instruction, no more than three students per computer or six students per sewing machine are permitted. In addition to practical and theoretical training, daily Biblical teaching is provided from the SALT manuals.

Upon successfully completing the course, students receive a certificate of completion, which can be helpful in getting a job or showing their customers that they have received training.

*continued on page 3*





Savings group meeting

## Teaching, saving, *and opportunity in Cambodia*

**B**elievers in the city of Phnom Penh, Cambodia, are using savings groups to minister in their community. The hand-to-mouth mindset and widespread poverty in this city make it difficult for many people to even think of saving money for the future. Savings groups provide opportunities for these individuals to receive practical teaching and save for possible future needs.

One savings group in Phnom Penh is comprised of garbage collectors, whom many people regard as the lowest class of society. Gathering and recycling trash for a living often leaves garbage collectors struggling to provide basic necessities. With a savings group, these people can learn to use their God-given resources and potential to better provide for their families. These groups also allow believers to share the Gospel with people who are rejected by much of society.

Savings groups in Phnom Penh proved to be an especially great blessing in recent months when the city issued strict lockdowns in response to COVID-19. These restrictions kept many day laborers at home with no way to earn an income. One savings group member said the instruction she and other members received at SALT meetings helped them better meet the needs of their households during the lockdowns, although they were not able to work.

### From gambling to saving

Neang, a member of a Phnom Penh savings group, used to spend \$10 to \$20 USD each day on gambling. Afraid to trust others, she hesitated to join a savings group at first. But after observing a SALT meeting, Neang became one of the group. She

proved to be a faithful member, attending every meeting and contributing to the group's collective savings. She also listened attentively to the financial lessons and Biblical teaching. Today Neang shares, "Thank you, Jesus." She wants to continue being a SALT member and coming to the weekly meetings for teaching.

We praise God for using the SALT savings groups in this city to spread His light. May the work continue for His glory!



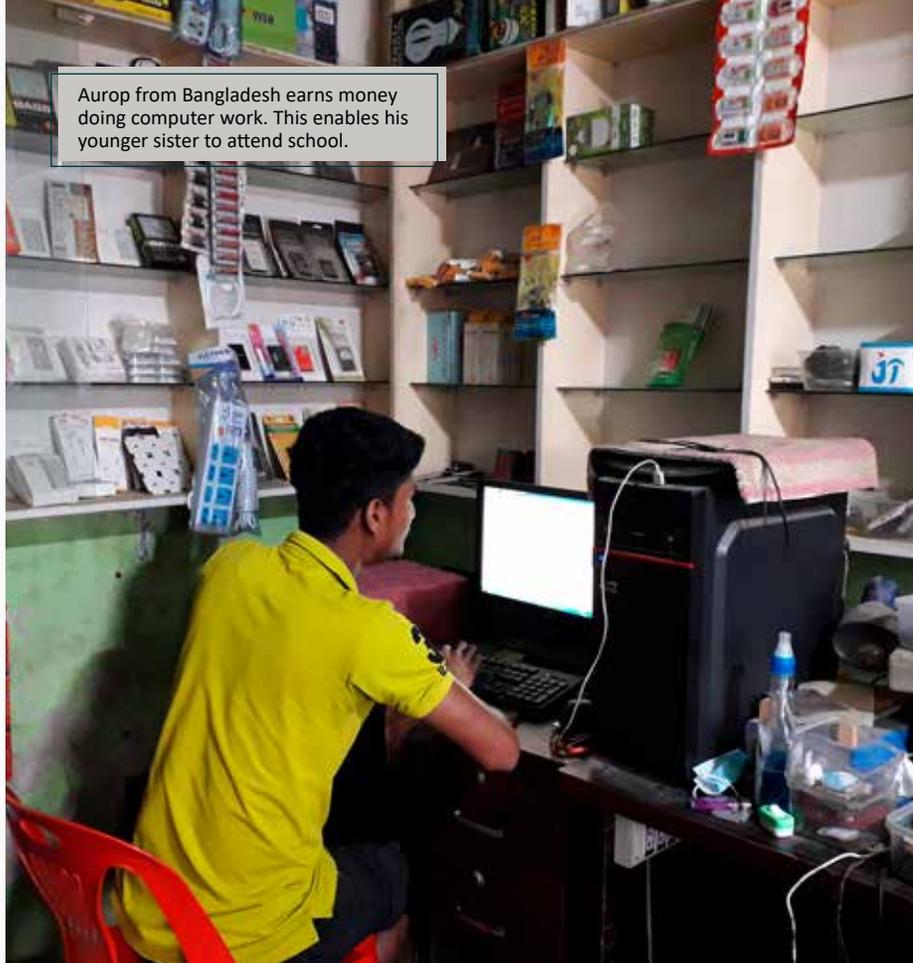
Garbage collectors

continued from page 1

Aurop\* (pictured) is eighteen years old and lives in rural Bangladesh with his poverty-stricken family. He completed high school and began looking for an opportunity to help meet his family's needs. After graduating from SALT's vocational computer course, Aurop was able to get a job as an assistant at a local computer shop, earning \$1.75 a day. He gives his earnings to his parents, who use it to pay his younger sister's tuition fees.

Savings groups and vocational schools complement each other well. For example, when vocational students graduate, they often start small businesses and need funds to purchase equipment. Weekly savings group meetings allow members to save money for future known expenses, take small loans from their accumulated savings, receive Bible-based teaching, and develop stronger community relationships. SALT's goal is to operate vocational schools in areas with established savings groups to help needy families toward long-term sustainability.

\*Name changed to protect identity.



Aurop from Bangladesh earns money doing computer work. This enables his younger sister to attend school.

# MICROFINANCE DASHBOARD

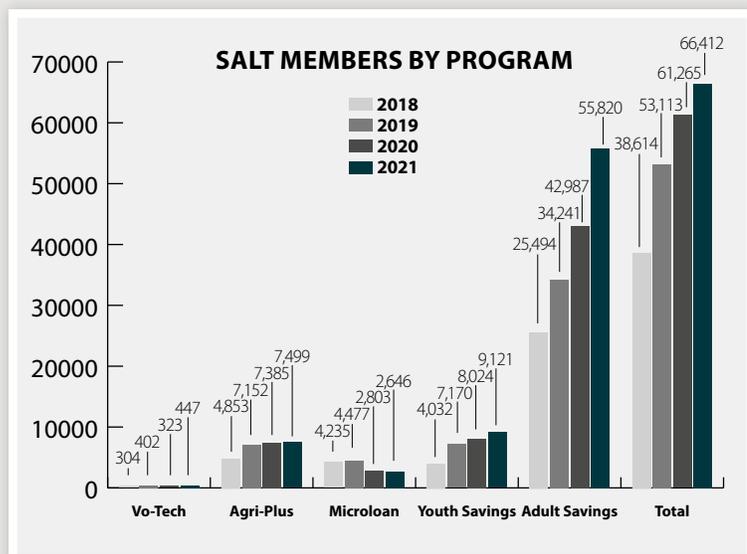
## AT A GLANCE



**66,412** SALT members worldwide



**20** countries with SALT programs



### SAVINGS GROUPS STATISTICS WORLDWIDE

	Jan. - May 2021	Jan. - May 2020
Avg. savings per week per member	\$2.26	\$1.73
Avg. loan size from group savings	\$165.69	\$130.57
Meeting attendance	80.2%	85.6%

### MICROLOAN PROGRAM STATISTICS WORLDWIDE

	Jan. - May 2021	Jan. - May 2020
Avg. loan size	\$227	\$215
Repayment rate	100%	99.5%
Meeting attendance	85.4%	82.0%

### SPOTLIGHT | SAVINGS GROUPS IN CAMBODIA

Number of savings group members	1,178
Average savings per week per member	\$3.59
Average loan size from group savings	\$155.69

### WHERE THE SALT PROGRAM OPERATES

- |            |           |             |               |
|------------|-----------|-------------|---------------|
| Bangladesh | Honduras  | Niger       | Ukraine       |
| Cambodia   | Indonesia | Nigeria     | United States |
| Ghana      | Myanmar   | South Sudan |               |
| Grenada    | Namibia   | Tanzania    |               |
| Haiti      | Nicaragua | Uganda      |               |

Dollar amounts listed are in USD. A few members may be in multiple SALT programs, so the total does not equal the sum of individual programs.

In addition to the countries listed here, SALT operates in three closed and restricted countries.