



**Spirit  
In  
Action**

Micro Grants  
Major Change

## Fall & Winter Newsletter 2018

### **Spirit in Action**

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"The older I get, the more I'm conscious of ways very small things can make a change in the world. Tiny little things, but the world is made up of tiny matters, isn't it?" ~ Sandra Cisneros

### **A new start for Margaret**

#### **Micro-loan Program with Kimbo Amazing Women in Kenya**

Margaret Muthoni finally worked up the courage to leave her abusive husband, taking her two children, ages 4 and 7, with her. They moved into a single room in the informal settlement of Githurai, outside Nairobi, Kenya.

Getting away from the fighting and violence was the first step. But Margaret didn't know where to turn to rebuild her life. Then she learned about the Kimbo Amazing Women Group. In this supportive group, she met women going through the same challenges. They gave her the courage to start her own business.

A \$500 SIA grant to Kimbo Amazing Women Group helped them establish a micro-loan program. There are 28 members and they meet on monthly basis to encourage each other and contribute to their savings. In addition to the SIA funds, the members also contributed \$200 from their collective savings, which enabled 14 members to receive \$50 loans. For these women, who would otherwise have no access to capital or banking services, this loan is a significant opportunity for improving their circumstances.

Margaret was one of the lucky borrowers. She used her loan to buy a sausage machine, which grinds the meat and stuffs it into the casing. She sells African boerewors sausage, bone soup, and samosas to men returning from a long day of work.

Margaret is repaying her loan \$1 each day, half of which goes into savings and half to repay the loan. Now she is earning enough to feed her family and pay for her children to go to school. And she is also saving for the future!

"Thanks to every member of Spirit in Action who joined hands and went out of their way to support me and many other women like me."

Margaret talks to her fellow Amazing Women while she cooks bone soup in front of her house. She is earning enough to feed her family and live independently.



## “Yesterday’s manna is not good enough for today.”

By Del Anderson, 2005 (Age 98)

We accept each challenge, and in each change we seek guidance to answer this new challenge. Yesterday’s manna is not good enough for today.

My focus is coming forth as this new person each day.

On this pilgrimage from sense to soul, from self to Christ, from outer to inner, we need to be ever-changing and growing. We need fresh manna daily. Meditation is our blessed tool.

It’s an ever-changing world and I’m learning so much. In seeing that every person is an expression of God, no matter where they are in their pilgrimage.

God’s Kingdom is within us. We need to let it come forth, step by step here on earth.

It does require a real desire to change. We feel secure in the way we are. Change doesn’t make us feel as secure. So much of what we have to do is unlearn as well as learn.

## “Don’t be bureaucratic”: A Smart Risks Approach

“Have you distributed the funds that we sent in January for the new small businesses?” I reached out on WhatsApp to Small Business Fund Coordinator, Naomi Ayot, to check in on SIA entrepreneurs in Uganda. There were some boxes on my spreadsheet of grants that were blank.

She texted back a minute later. “The funds are still with me. I don’t want to send through the funds at the time that school fees are due. This way I can have the groups use the money in the way it is intended.”

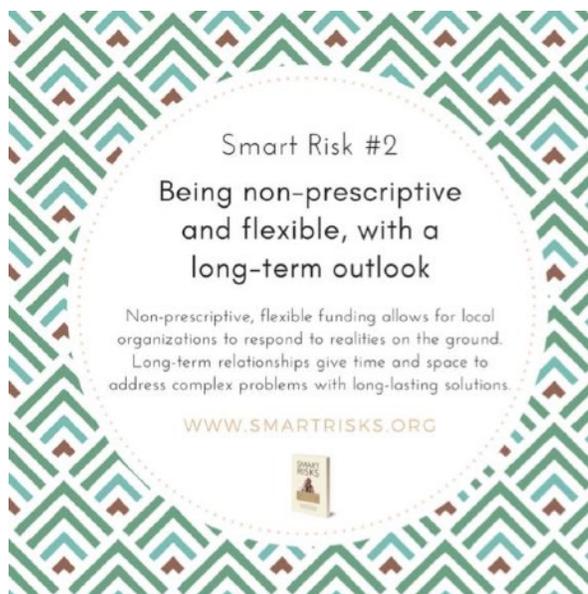
Part of taking ‘Smart Risks’ in our grant-making is being flexible. Naomi knows what happens when school fees are due and parents are living below the poverty line. So she reminds people that the funds are intended to start a business, which will spark a sustainable source of funds for families to pay school fees.

A more bureaucratic organization might have to stick to strict timelines and rush the grant process. At Spirit in Action, we can employ the local knowledge of our Coordinators so that the funds get used well, not quickly. I know that my relationship with Naomi is built on trust, not strict rules.

Rajiv Khanna of Thousand Currents (and *Smart Risks* co-author) shared some feedback that their organization received from their international partners: “Maintain personal connections with us. Don’t become bureaucratic.”

Bureaucratic rules mean that grants have to be distributed in a specific timeframe,

whether or not it’s school fee collection time. Being overly bureaucratic means that the focus is on efficiency, rather than human-to-human connection. Thankfully, SIA is willing to take the Smart Risks to learn, and trust, and grow with our partners.



See your support in action! Read our blog posts for success stories, photos, and inspiration! <http://spiritinaction.org>

It’s easy to give monthly to SIA online! Set up your recurring donation now at <http://spiritinaction.org/donate>

## Supporting the World's Bee Population

### 40 women in Uganda Trained in Beekeeping

A world without honeybees is a world without many of our favorite fruits and vegetables. Many of our food crops rely on honey bees for pollination. And a cup of chai with floral honey is a perfect treat anywhere in the world.

However, bee colonies are declining because of parasites, disease, and pesticide exposure. With these concerns in mind, Spirit in Action is proud to promote beekeeping in Uganda through our partnership with Empower and Care Organization (EACO).

A grant to EACO is supporting 40 women to start their own hives. The women recently attended five days of training and demonstrations on how to build hives and care for the bees. They also learned about processing and marketing honey and wax. The trainer, Kyobe Shadrak has managed a honey bee farm for six years and has hosted trainings with the local government and other institutions.



**Above:** Building a local basket beehive. Local materials and local solutions

**Left:** Learning about bee suits and how to protect and safely care for the bees and hives.

their products to hospitals. Hospitals use a lot of honey to improve the diet and immunity of HIV+ patients.

Mary continues, "We, the people of Namanaga, are so happy for this project! Our income is going to increase and we shall be able to take our children to school."



Marry Nakibuuka, one of the new beekeepers, is excited about this new opportunity. "My life is going to change and my family too because of this bee keeping project. I have no other source of stable income and this will change now with the skills and knowledge in beekeeping."

The women will build their own hives and they will collectively brand and sell their honey. Part of the grant is to purchase better packaging so that they can market

"People say, what is the sense of our small effort? They cannot see that we must lay one brick at a time, take one step at a time. A pebble cast into a pond causes ripples that spread in all directions. Each one of our thoughts, words and deeds is like that. No one has a right to sit down and feel hopeless. There is too much work to do." ~ Dorothy Day

**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 appreciate your prayers, comments, questions, and tax-deductible contributions. Tax ID# 93-1207351

## New & Ongoing Grants

New grants are awarded every six months at SIA Board Meetings (\*= new grants)



**CIFORD Kenya (Girls' Empowerment)** Anti-female genital mutilation (FGM) and youth empowerment workshops.

**\*Empower and Care Organization, Uganda (Beekeeping)** Beekeeping training and beehives for 40 women. (See pg. 3)

**\*Flaming Chalice, Rwanda (Refugee Support)** Café/community center run by 12 Burundian refugees in Rwanda. (See back page)

**\*Hope for Relief Malawi (Girls' Education)** Constructing five more changing rooms at schools; seven sewing machines for sewing feminine hygiene pads; awareness meetings on girls' rights to education.

**Kimbo Amazing Women Group, Kenya (Micro-loans)** Developing a micro-credit program for women in the Githurai informal settlement near Nairobi. So far \$50 loans have been given to 14 members. (See front page)

**Manyamula Community Savings and Investment Promotion (COMSIP) Cooperative, Malawi (Organizational Development)** Internet access and laptops for an income-generating internet cafe. Support for Cooperative administration positions.

**\*Matungu Community Development Charity, Kenya (Economic Development)** Egg incubator to expand the cooperative poultry project. Formation of a table-banking cooperative with low-interest loans for small-scale farmers. (See pg. 5)

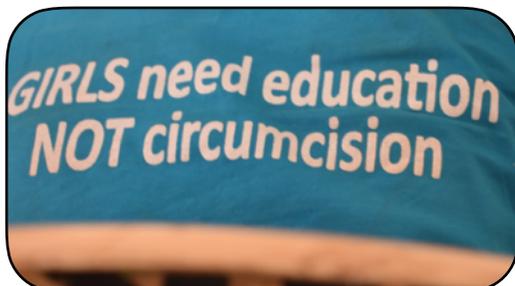
**Samro Grade School, Kenya (Education)** Tuition for twelve students and room and board for six students.

**\*Universal Love Ministries, Uganda (Human Rights)** Food and per diems for LGBT workshops with religious leaders. Workshops for high school students about LGBT awareness, tolerance and rights.

**Visionary Women's Centre, Kenya (Economic Development)** Poultry project for 28 women. (See pg. 5)

**\*SIA Small Business Fund** Funding for 34 new businesses in Kenya, Malawi, and Uganda in July 2018. (See pg. 6)

Read success stories and see photos: [www.spiritinaction.org/news](http://www.spiritinaction.org/news)



Top Left: Children in Manyamula Village play as their parents grind maize at the Manyamula COMSIP Cooperative Maize Mill. Cooperative members can use the mill at a discount. Income from the mill supports the low-interest loans.

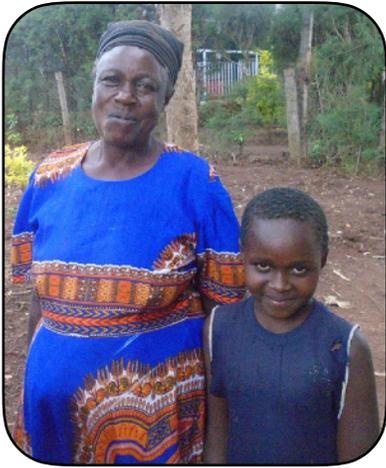
Above Right: Three new Small Business Fund entrepreneurs in Malawi are excited to open their shops in the local market. The SBF helps the whole family!

Bottom Left: T-shirt from CIFORD's Alternative Rite of Passage for girls in Kenya.

## Poultry Project Updates from Kenya

### Empowering Women

by Lizette Gilday, Founder, Visionary Women's Fund



Marion and her grandmother care for chickens together.

This **Visionary Women's Fund** project helping 28 women build chicken coops and raise poultry has had the most remarkable effect on everyone involved.

The women have been empowered and energized by being given the means to improve nutritional and economic

opportunities for themselves and their families. They have shown an observable increase in self-confidence and initiative and have a newfound sense of pride. Their husbands are also proud to have wives who are involved in such a project. The village elders and chief are very impressed with the project.

I never would have dreamed that implementing a poultry project in Kenya would be so exciting! To see the women and children working on their poultry sheds together and then the pride they felt in starting to raise their chickens was very inspirational.



Twenty-eight women received chickens and built chicken houses with a grant from SIA to the Visionary Women's Fund in Kenya.

The women understand what a special gift this project has been to them and their families and how well it can serve them moving forward as a tool to provide better nutrition for their children and raise money for such necessities as school fees and uniforms.

### Better Nutrition for the Whole Community

Chicken is the most common source of protein in Kenya, and still it is not available to everyone. Many people eat maize and other carbohydrates in an unbalanced diet. A Spirit in Action Grant to the **Matungu Community Development Charity** is helping them address this malnutrition by making chicken more affordable in their community.

Earlier this year the cooperative finished building a modern poultry house to start a collective chicken rearing business. The building has cement walls to keep the space dry for the birds.

The communal poultry project is thriving! They have sold 150 chickens and the building is currently accommodating another 200 birds. A chicken can sell for \$4-8 USD depending on the demand, with prices higher around Christmas.

Part of the mandate of the cooperative is to make chicken meat and eggs affordable and to improve the diet of community members. Selling eggs at subsidized prices for less fortunate neighbors helps them meet this mandate. This access to protein helps with food security, hunger, and malnutrition, which are all big challenges within the community.



The daughter of a Matungu Community cooperative member. Her family received chickens and she is now attending school.

## Field Visit to Aboke, Uganda

by Nicole Weinard

*Nicole Weinard, from Indiana, was an intern with Global Health Corps Fellow in Uganda in 2017-2018. She visited this SIA group with Small Business Fund Local Coordinator Naomi Ayot in June.*

Before the visit, I was skeptical of this kind of program but visiting the beneficiaries and hearing the stories definitely changed my mind.

In the morning, Naomi led the new entrepreneurs through a workshop discussing the importance of understanding the market, knowing about competition, and identifying your customers. She also stressed the importance of bookkeeping for a successful business.

Some of the previous beneficiaries also gave their advice for running a business. This was extremely helpful because they were able to share their experiences in the local language with anecdotes that were relatable to the new groups.

We visited four businesses in the afternoon. One of them was Milly Ogwen, who bought some cattle with the \$150 SBF grant. She is looking to sell the older bull in order to pay for part of the house she is building for her family. The rest of the cattle she will continue to breed and raise until they are old enough to sell.

We also visited the house of Obong Doughlas who used the money from SIA to buy jerry cans for storing and selling sunflower oil. He had reinvested his profit back into the

business, increasing his stock from two jerry cans to seven since receiving the grant.

I was surprised at how much of a difference \$150 can make in rural Uganda. When managed well, the money can make a drastic difference in people's lives. I witnessed how different the lives are of the people that have been involved with SIA.

I was impressed at the diversity of businesses. There are agriculturalists, a photographer, store owners, people who sell at the market, and someone who sells sunflower oil. I think the encouraging of diverse and creative businesses is a big reason why Spirit in Action stands out. It not only attracts customers but is in line with interests of the business owner.

Finally, the way that SIA encourages their beneficiaries to give back to the community once they have gotten their

businesses to a certain point is a way to create more impact through the people in the community. I see that as a sustainable way that empowers the community to do work on their own behalf.

"I was surprised at how much of a difference \$150 can make in rural Uganda. When managed well, the money can make a drastic difference in people's lives."



**Left to Right:** Local mentor Santa; Small Business Fund Coordinator Naomi Ayot; Visitor Nicole Weinard, and a local entrepreneur meet together to encourage new small businesses in the remote part of Uganda.

### Small Business Fund Program Numbers

**15** Years

**\$120,000** Small Business Fund Grants

**800** new small businesses

Over **4,000** lives improved

# Thank you to our generous supporters!

We gratefully acknowledge those who have contributed to SIA from April 13 - September 17, 2018.

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## Supporting Resilience through Entrepreneurship A Grant to Burundian Refugees in Rwanda

Violence and political instability in Burundi has forced almost 400,000 people to flee for safety. Some of those refugees are able to rebuild their lives in neighboring Rwanda.

Flaming Chalice International supports the refugees as they go through this difficult time of rebuilding their lives. They witness the remarkable level of resilience shown by the members of Cooperative Iteka (Dignity Cooperative) as they learn to live in a new country.

This group of 50 Burundian refugees in Rwanda are ready to live self-sufficient lives. In July, Flaming Chalice received a SIA Grant in July to open a snack bar in the capital city



Elvis Nikiza helps run the snack bar in Kigali. It is a community hub for refugees in the city.

of Rwanda and a restaurant in the nearby town of Nyamata.

The restaurant serves food and drink at a good price, charging about 60¢ for a meal. However, it is more than just a place to eat. The restaurant is also a community hub where people can come to meet each other, exchange ideas and feel a sense of solidarity in their challenges.

“The principle of love inspires the work,” explains Fulgence

Ndagijimana, Director of Flaming Chalice. “I was hungry, and you gave me something to eat. I was in prison and you visited me,” these words from the gospel of Matthew inspire my work. Our job is to respond to people’s needs regardless of their situation. God calls us to love everyone.



### FALL & WINTER 2018 NEWSLETTER

Tanya Cothran, Executive Director

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