

# Invest in Someone's Life Today



Participate in *Good Works. Small Business. Big Change.*

Your support of The Sharing Way's microcredit projects provides the opportunity for people to care for their families and lift themselves out of poverty.

**Pray!** Remember the world's poor in your prayers. Poverty, disease, conflict, exploitation – these are issues that affect millions in our world every day.

**Learn!** Spend time researching about microcredit and how you can be an advocate for those who do not have access to credit around the world.  
Visit us at [www.cbmin.org](http://www.cbmin.org) for more information on The Sharing Way's microcredit programs.

**Share!** Tell people within your sphere of influence what you have learned. Encourage your church to raise awareness about this issue.

**Give!** God instructs us not to be tight-fisted with the poor. Challenge yourself to live open-handedly so that all people in our world can live with dignity and hope.  
Donate to The Sharing Way Annual Project online, by calling 905.821.3533 or by mail to the address below.

## THE SHARING WAY ANNUAL PROJECT



**GOOD WORKS**  
**SMALL BUSINESS. BIG CHANGE.**

FRONT COVER

Bhulakshmi is HIV positive. After her husband died of AIDS, she had to move back to her parents' house. With the help of The Sharing Way, she started a small fish business and is now hopeful for the future.

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The Sharing Way is the relief and development ministry of Canadian Baptist Ministries. In the event of a particular project being oversubscribed, or where local conditions prevent program implementation, The Sharing Way will redirect your donation to another program that helps people in need. Tax receipts will be issued for donations of \$10 or more. Charitable registration number: 10684 3438 RR001

CBM  
The Sharing Way

[www.cbmin.org](http://www.cbmin.org)

## GOOD WORKS SMALL BUSINESS. BIG CHANGE.

Did you know that you can make a donation today that will still be helping people work their way out of poverty years from now?

When you give a gift to The Sharing Way's microcredit program, funds are made available in the form of small loans to enterprising people who want to start or expand small businesses in order to support their families. Once those businesses – anything from weaving to making sugar – begin to generate income, the loans are repaid and the money is then available for another person to start another small business.

It may be the most effective investment you'll ever make!

Eighty percent of people in the world have no access to credit – mostly people in developing countries who would do almost anything to work their way out of poverty and hunger. They don't want handouts; they simply want to be able to provide for their families. Through The Sharing Way's microcredit program, they not only receive money, they receive support and mentoring from The Sharing Way's project staff and the other members of the loan group.



Microcredit has proven to be an effective way of reducing poverty and hunger all over the world. It is estimated that more than 200 million people, the majority of whom are women, have benefited from these small loans.

Loan repayment rates, averaging between 95% - 98%, are better than that of student loan and credit card debts in North America.

Join us as we invest in people through small loans. Microcredit is an effective way to end hunger and to provide support for people living in poverty.

Through small business, we can make **BIG** change.

## Saving for a Sweet Day in India

As one of India's newest entrepreneurs, Subbalakshmi has much to smile about. In 2010, she started a women's business group (commonly referred to as a sangham) with some of her friends and neighbours. They began to save together, with each member contributing 30 rupees (about 75 cents) a month, and opened up their first savings account. It's a big step forward.

Rather than working in other people's fields for low wages, they plan to use their savings to lease a small plot of land so they can farm their own rice and sugar cane, and start a small business to make and sell papads (popular rice flatbread). Eventually they hope to expand the business to make bellam (sugar bars commonly used in cooking curries and sweets).

Subbalakshmi and her group recently received their first small business loan of 12,000 rupees (\$300) from The Sharing Way to encourage them in their savings and get them well on their way to starting their business.

She is proud of her group and what they have already accomplished, and is full of hope for her family's future. "My son has the desire to become an engineer and we will try to save the funds for this," she says.

In India, we see the best microcredit work taking place among these small sanghams where women are accountable to each other and determine as a group how funds will be used. Their ability to establish a good savings record enables them to successfully apply for larger bank loans and even access government grants and programs. Many of these groups have brought improved public services such as roads, water, electricity and even schools to their villages. Subbalakshmi's group wrote a letter to the government to try and resolve the lack of access to clean water in their village.

It's a powerfully sweet and successful story of personal dignity, empowerment and unity – good works that bring development and peace to the whole community.

