



HUNGER FOR CHANGE

NEW BUSINESS. NEW LIFE.



THE SHARING WAY
ANNUAL PROJECT

HUNGER ON THE RISE

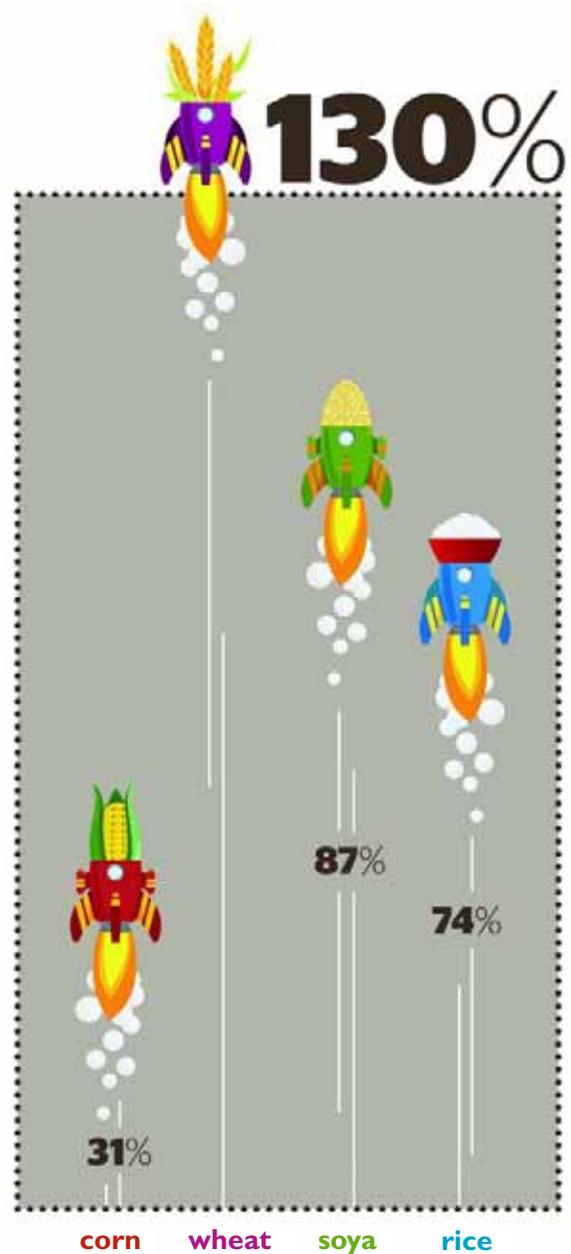
Rising food and fuel prices will push over one billion people into famine or malnutrition this year, with the risk of further riots and instability in affected nations.

Current prices mean that the world's poorest people have to spend a larger proportion of their income on food. This may mean they will buy less food, or food that is less nutritious, or they may have to rely on outside help to fulfill their nutritional needs. In developed countries people spend approximately 15% of their income on food. In many developing countries people already spend up to 80% of their income on food.

Countries most affected by high prices are those which import large quantities of food, whose populations spend a large part of their income on food, where inflation is already high, where there is already food insecurity and which have large urban populations. Countries like Kenya, Angola, India and Bolivia—where Canadian Baptists have church partners who serve people living in extreme poverty.

Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke?

—Isaiah 58:6



From March 2007 to March 2008 the prices of staple foods skyrocketed.



WHAT IS MICROCREDIT?

Many of the world's poorest people have entrepreneurial instincts and work long hours with few resources. Their ideas for small businesses are impossible dreams. They are unable to borrow money because they have no collateral and the loans are too small to be worth the paperwork in a commercial bank.

In many developing countries, the self-employed comprise more than 50% of the labour force. Access to small amounts of credit—with reasonable interest rates instead of the exorbitant costs often charged by traditional moneylenders—allows people to move from small income-generating activities into small businesses. Small loans let the poor develop their own business, creating self-sufficiency, a sense of dignity and long-term sustainability.

Microcredit plays an important role in reducing poverty. Income from small businesses goes to buy food and keep children in school.

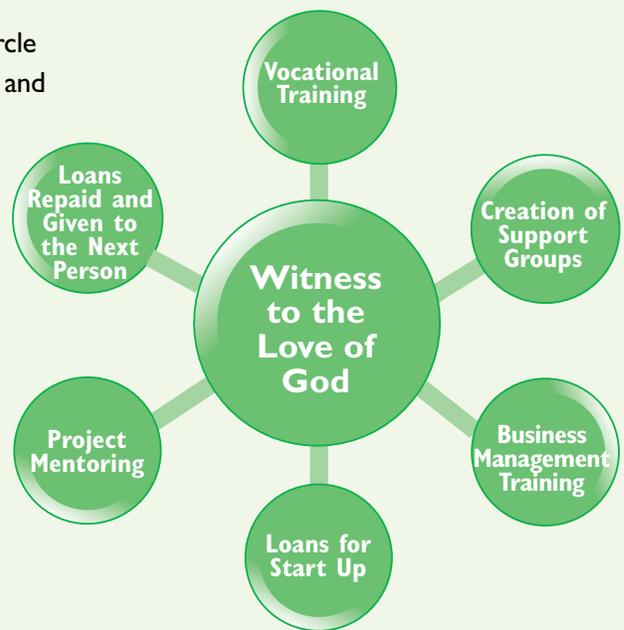
The Sharing Way microcredit programs frequently give priority to women:

- Women are very good credit risks with high repayment rates on loans
- Women reinvest a high percentage of their income in their families
- Women take direct responsibility for the care of children
- Women are agents of change in their communities.

More than 80% of loan recipients are women. Providing loans to women improves their control over family resources, builds confidence, improves a woman's role in the household and changes perceptions of women's roles in their communities.

Investing in women is particularly important in the midst of this food crisis as 75% of the population (mostly women) in the developing world make their living in agriculture.

Our methodology is usually to begin with a loan circle so that a group dynamic is created around saving and money management. These microcredit programs are a revolving circle of support that's proven effective. We've seen income from these small businesses greatly improve the overall quality of life for all participants, and even for the community, as these empowered groups often start to look at how they can address other needs in their communities. The Sharing Way as part of Canadian Baptist Ministries has developed a variety of models for microcredit development to encourage small business creation for those in poverty. Some of the common elements of our microcredit projects are:



BLOOMING SUSTAINABLE



The chatter rarely stops as the members of the Krupanmaya savings group string flowers together to form the garlands that symbolize blessing and good fortune in India. There is much to discuss as these women think about expanding their business to better support their families.

Name: Krupanmaya Savings Group
Location: India
Activity: Making and selling flower garlands
Loan: \$140
Highlight: This group started in 2006 with 25 members saving \$1.17 per month. Slowly their joint investment grew until they had enough to apply for a matching loan and launch this flower business. With their \$4.70 per day profit, they quickly repaid the loan and then invested \$587 to grow the business even further.

ON THE ROAD



Remarkably, this jeep used for public transportation was purchased by a group of women in India who started meeting in 1996 to learn and work and save together.

Name: Sakthi Women's Sangham
Location: India
Activity: Public transportation
Loan: \$100
Highlight: With some training, the Sakthi Women's group accessed a loan to start selling vegetables in 1996. Steadily they kept contributing to a joint savings account. It took seven years, but they finally reached their dream of applying for a bank loan to buy a jeep and hire a driver for public transportation. They now earn a net profit of \$14 per day which they use to pay off the loan.

In India, loans provide start up funding and training in business skills so that individuals can eventually apply for larger loans from the government.



ELENA AND HER MEAT PIES



Elena Lourdes makes “salteñas” or meat pies. It is her passion and she does it well. With these meat pies, she employs two other people and supports her two children and two nephews. But she dreams of doing more by providing jobs for the youth in her church.

Name: El Alto Microcredit Program
Location: Bolivia
Activity: Baking and selling salteñas
Loan: \$500
Highlight: With her loan, Elena purchased a small oven and more baking supplies to increase her production. She has a ready market in local schools and colleges. Small loans are making her dreams come true and benefiting her community as well.

In Bolivia loans have been used to start businesses in tailoring, food production and small farming.

IRON MEN



These young men are some of the youth in the community who have benefited from free training provided by Nzozzi and other members of the Angola Credit Association.

Name: Angola Credit Association
Location: Angola
Activity: Welding, iron work and grinding cassava flour
Loan: \$1,500
Highlight: As one of the members of the Angola Credit Association, Nzozzi has been able to send all of his children to school and finish building his house. He has also fulfilled his desire to train young people in the community and help his church with building projects.

In Angola, loans continue to assist refugees after decades of civil war. They lost their homes and many of their belongings, including their tools of trade. Displaced and unable to earn a living, they often live in high and unaffordable rental housing. These loans help rebuild small businesses, including fishing and farming, and increase family income.



NOT JUST CHICKEN FEED



The proceeds from raising and selling these chickens go to support widows and orphans affected by HIV and AIDS.

Name: Kalimani Women's Self Help Group
Location: Kenya
Activity: Raising chickens
Loan: \$120
Highlight: The group started with 50 chicks and managed to earn \$60 after three months. Investing the profits, they are currently raising 100 chicks and they hope to expand to 150 chicks by the end of the year.

SEWING NEW HOPE



"The fear is gone. I can now comfortably take care of my family, especially my oldest daughter who is going to high school. I have achieved a lot in a short time even though I am a widow, because of the compassionate assistance of Africa Brotherhood Church and The Sharing Way. I thank God for them all." – Esther Muthie

Name: Kalyambeu Guardians of Hope
Location: Kenya
Activity: Tailoring, dress making and farming
Loan: \$100
Highlight: With the help of a microcredit loan, Esther was able to take a course on tailoring and dress making. With a second loan, she purchased a sewing machine and a cow. Esther now makes dresses and trains others in tailoring. The cow gave birth and Esther now has a supply of milk for the family and manure for her garden.

In partnership with the Africa Brotherhood Church in Kenya, there are now 1,400 people in loan groups. A group starts as a savings group called a Merry-go-Round to allow individuals to demonstrate they can save small amounts when they work together. The funds are then used in turn by individuals. After about six months the savings group can convert to a loan group and accept funds from outside.

MICROCREDIT IN ANCIENT TIMES

In the parable of the talents in Matthew's gospel, we find a man leaving his property in various amounts to his servants for safekeeping while he is away travelling. Two of the servants invest the money they are left and double it. One servant chooses to bury the money and incurs his master's wrath.

There are many layers to this story, but at one level, it is a description of an ancient world microcredit scheme. For the poor today as then, it was impossible to gain access to enough credit to boost them beyond the level of daily subsistence.

In the parable, one man trusts his portion of God's blessings to his servants in amounts according to their abilities. Two of them with entrepreneurial spirits make the most of this opportunity. Matthew records the same thing after each of those accounts: Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!

Everyone benefits in this scenario—both the master and servant sharing a happiness that comes from giving and receiving and creating benefits together that go beyond the simple exchange of money. In this case, a relationship is built that creates a sense of abundance and dignity for all parties involved. This is in stark contrast to the interaction with the servant who buried the money, fearing the master and living within a mentality of scarcity.



With the help of training from CBM partners in India, Prasanthi Kumari purchased an iron frame for embroidery work on saris and hired women from her village to do the work. The whole community is benefiting.

The kind of life and care that God calls us to for this world and for our fellow human beings involves risk. For those who give, it is counter-intuitive that giving away money will bring you more rather than less happiness. And for the entrepreneurial poor, with much more at stake, taking out a loan and hoping that it will pay off when life has so few margins for error, is likewise a serious risk.

Despite the risk for all involved, our loving, creative God calls us all forward to act in faith. We are his hands to heal, lips to speak, ears to hear and heart to love. When the act of giving flows two ways, it imparts dignity and joy to life. There is no one else to do this—just us mere, mortal, fallible human beings.

Go to www.cbmin.org to order more posters, bulletin inserts and envelopes—and many more resources to help all the members of your congregation get involved in *Hunger for Change*.

LEARN!

Go online to download a presentation about the global food crisis, and how microcredit works within The Sharing Way—giving dignity and opportunity to the entrepreneurial poor. You'll also find lessons to inspire and motivate young minds.

CHANGE!

As followers of Jesus, we are called to a life of integral discipleship—to proclaim and demonstrate God's love and justice in every area of our lives. Go online today to find "Live It Out"—a resource to help you put together an action plan to Live Simply, Live Justly and Live Faithfully.

REFLECT!

Go online for biblical reflections and spiritual food for thought about how we can live faithfully in a world full of want and need. You'll find materials for sermons or small group studies.

GIVE!

We've set an ambitious goal to raise \$250,000 this year to support our partners with their microcredit programs. Join us. Go online to find fundraising ideas and activities.

CBM

 The Sharing Way

www.cbmin.org