



MICROFINANCE SOLUTIONS

a program of Christian Aid Ministries

ISSUE 33 · APRIL 2022 · PUBLISHED QUARTERLY P.O. Box 360, Berlin, OH 44610 330.893.2428

Restoring hope in Nigeria

Dahiru lived through several life-shaping events that rocked his nation and community. His village of Uba, Nigeria, was overrun by radical Islamic Boko Haram fighters several years ago. They systematically attacked both government and Christians, driving them out in an effort to control the government and establish a pure Islamic State based on Sharia Law.

The Bible's clear teaching on nonresistance and suffering love was severely tested as Christians lost loved ones who were killed because of their faith in Jesus Christ.

After several years of instability, the residents of Uba were able to move back and resume life in their hometown. Thanks be to God! However, the religious violence and radical terrorism shaped and redefined the broader society of Northeastern Nigeria. The normal life people knew before the violence no longer exists. Out of 93 countries, Nigeria was the fourth highest country impacted by terrorism over the past decade.¹

SALT meets a desperate need in this war-torn area as families seek to build a life again. Dahiru is part of a SALT savings group that helps him operate and grow his small welding shop. He and many like him find real answers to their financial needs. They value the steady discipline of saving money and the Biblical training given at SALT meetings. Dahiru invested money into growing his business and was able to purchase a small plot where he hopes to build a house someday. He testifies to the way the SALT program is bringing unity to a group of divided people, whose trust in each other was shattered by violence.

Dahiru said, "We were not serious when we began our savings group called the Business Club, but now we are reaping the benefits."

Praise be to God as He uses tools like the SALT program to build His people in spiritual strength and obedience to the Bible, while improving their lives financially.

¹ Source: *Vision of Humanity*



Dahiru works in his welding shop.

Vocational classes help

BANGLADESHIS LEARN TO PROVIDE

Saha and his wife Moni* were raised in families with limited finances and few business opportunities. The cycle of poverty prevalent in Bangladesh was passed down from their families when the couple got married and had two children to support.

The couple is working to break this cycle with their available resources. Saha was able to purchase two acres of land and raise cattle for an income. He makes an average of \$8.25 per day, which is a good income in his area of Bangladesh.

Moni learned of an opportunity for a side income when her sister told her about SALT's vocational classes that provide sewing training. Moni applied for a six-month sewing course that equipped her to start sewing to help Saha pay the bills. She earns around \$3.50 per day from the sewing orders she receives from villagers.

In Saha and Moni's country, the clothing industry is a trade with great potential. Bangladesh is now the world's second largest exporter of apparel. CAM's SALT program seeks to capitalize on this business opportunity by providing sewing classes for Bangladeshi women looking for ways to support themselves.

SALT's vocational classes also teach computer skills and repair work to equip attendees with sustainable ways to support their families.

As we provide practical teaching in Bangladesh, we desire to center the program around Bible-based teaching. We recognize that Christ alone can bring lasting change.

**Names changed to protect identities.*



Moni, pictured at left, learned to sew through SALT's vocational classes.



Srey La displays her products to sell.

Cambodia: NAVIGATING DIFFICULT BUSINESS SEASONS

Tourists passing by Srey La's store often stop in to check out her fresh coconut drink or colorful dresses and scarves. Srey La has a way of drawing them in before they explore the temples in her Cambodian village. She enjoys selling her goods to help complement her husband's meager income.

Srey La did the best she knew to keep her business going during the tourism slump from COVID-19. But navigating through the business struggle was a challenge. During this time, she started noticing the SALT facilitators who often ate at the restaurant beside her. Srey La began asking them questions. It didn't take long for her to become interested in a SALT savings group and the teaching the facilitators offered.

A new savings group began meeting in Srey La's shop after she asked if it would be possible to start a group. Many of the shop

continued on page three

continued from page two

owners near her joined, along with the local temple guards.

The teaching Srey La received at the meetings kept her business going through difficult times. Not only did she keep her business going, but she also saved enough money to increase her inventory.

Recently, Srey La was able to use a loan from the savings group to replace the roof of her shop. She has already paid back the loan.

Srey La and other members in her group rely heavily on the advice of the SALT facilitators as financial needs arise. CAM's desire through the SALT program is to point people to the Gospel as SALT staff members walk beside them in their financial struggles. With God's help and your prayer and financial support, this is made possible.



Srey La and her fellow group members enjoy a time of learning together.

MICROFINANCE DASHBOARD

AT A GLANCE

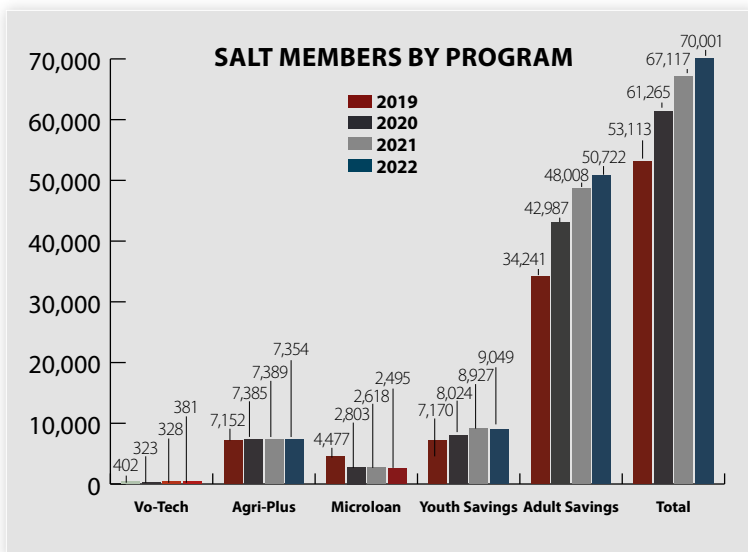


70,001 SALT members worldwide



20 countries with SALT programs

194 national SALT facilitators



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.

SAVINGS GROUPS STATISTICS WORLDWIDE

	Mar. 2021 - Feb. 2022	Mar. 2020 - Feb. 2021
Avg. savings per week per member	\$2.50	\$2.08
Avg. loan size from group savings	\$174.78	\$161.88
Meeting attendance	81.8%	82.7%

MICROLOAN PROGRAM STATISTICS WORLDWIDE

	Mar. 2021 - Feb. 2022	Mar. 2020 - Feb. 2021
Avg. loan size	\$232	\$225
Repayment rate	99.97%	99.95%
Meeting attendance	84.5%	83.2%

SPOTLIGHT | SAVINGS GROUPS IN NIGERIA

Number of savings group members	6,432
Average savings per week per member	\$2.22
Average loan size	\$112.14

WHERE THE SALT PROGRAM OPERATES

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

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

Patience through tribulation

“And not only so, but we glory in tribulations also: knowing that tribulation worketh patience.” Romans 5:3

Many times in the middle of tribulation, it is difficult to see how anything good can come out of the trials we are facing. Chronic pain and suffering; sudden loss of property, finances, or life; unreasonable acts of hatred and violence toward us and our loved ones—these and other such misfortunes leave us wondering how patience can come out of trials, much less how we should glory in them.

SALT members across the globe are facing many trials and challenges. In several countries, American staff personnel have come home for security reasons and national staff are attempting to manage the programs if possible. Following is a global report of some of the conditions of the SALT program.

Ukraine

Since Russia attacked Ukraine on February 24, several Ukrainian SALT groups disbanded and members fled the country. Everything is disrupted. No one knows what will happen next. SALT groups not in direct conflict areas endeavor to continue meeting as they are able.

The city of Mariupol, where a SALT group was located, sustained intense and destructive bombing. One pastor refused to evacuate in order to stay with the few believers who remained in the city. Under terrible shelling, he risked his life to visit and bring comfort to the wounded, distribute the remnants of meager provisions, and help bury those who died in this monstrous war.

Myanmar

In February 2021, a military coup overthrew Myanmar’s government. Since then, violence overtook the country, and villagers fled into the forest for safety. The banking system does not always work, making life difficult. Police checkpoints make it hard for SALT facilitators to move around. In addition to this

violence, teaching Biblical principles is dangerous in some states in Myanmar.

Haiti

Due to Haiti’s political instability, violent riots, and gang activity, American SALT directors in the country returned to the USA. Most of the SALT savings groups continue as they are able under the leadership of national SALT staff. Many challenges face the groups. In one area, a gang targeted SALT savings groups for the money in their cashbox. The groups discontinued meeting for a while and later met at random locations to keep from being tracked. Financial instability and inability to freely travel hinder SALT members from operating successful businesses.

Restricted countries

The SALT program operates in several restricted countries. These countries are generally not open to having Biblical and Christian literature distributed. The safety of SALT facilitators and members is at risk. If family members, religious institutions, or governments become aware of their activities, they could be subjected to persecution or even death threats.

We find it challenging to understand the pain and emotional trials SALT members abroad are facing. In fact, it is outside the scope of our comprehension to understand what it would be like to have our lives and livelihoods disrupted by missiles, threatened by kidnappings, inconvenienced by police checkpoints, or shattered by violence.

As we make the next bank transaction, buy the next bag of groceries, or safely arrive at the next church service, let us be mindful and prayerful of the fiery trials experienced by our brethren elsewhere in the world. Our prayer is that they would continue in patience in the midst of tribulation.

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