



MICROFINANCE SOLUTIONS

a program of Christian Aid Ministries

ISSUE 37 · APRIL 2023 · PUBLISHED QUARTERLY P.O. Box 360, Berlin, OH 44610 330.893.2428

Marriage bond strengthened through SALT teachings

When Alex and Naomi from Asomdwee, Ghana, joined a SALT Savings Group, they didn't realize it was likely the best thing that could happen to their marriage. They faced challenges in their marriage that stemmed from the lack of clear Biblical teaching and few examples of godly marriages. Alex and Naomi both exhibited behaviors that did not enhance their marriage.

The couple decided to put the Biblical teaching they received at their weekly SALT meetings into practice. Naomi is finding that the teaching helps her know how to be a good wife to Alex. In turn, Alex is learning to be a godly husband. They attest this has created a happy atmosphere in their home.

One thing Alex and Naomi learned is that marriage is like a threefold cord. To them, this means they must allow God to be part of their marriage. They said, "As a married couple [we] have to do things the right way . . . think of the same plans, have the same view, and also rely on God." This has helped their marriage bond grow stronger than ever before.

Since becoming savings group members, Alex and Naomi no longer waste their money but use it wisely. Together they decide how to best use their finances. With

their savings, they pay their children's school tuition and plan ahead for other expenses. Several members of their savings group testified that the couple has made progress. They notice Naomi and Alex have become more industrious and are willing to help others in need.

Alex and Naomi say they are doing all they can to become one as the Bible teaches. They are trusting God to help them continue in their newfound life. They pray God would show them favor as they grow in love in their marriage and as a family. Let's join Alex and Naomi in that prayer.



Alex and Naomi standing by their house.



SALT Microloan group blesses Nicaraguan family

Natanael and Elizabeth Téllez from Nicaragua know firsthand what it's like to run a small business in a developing country. In the past, lack of capital limited their possibility to expand and make needed equipment improvements.

Natanael and Elizabeth joined a SALT Microloan group in February 2021. Financial teachings at the weekly meetings help them make wise decisions as they look for ways to increase their income.

With a small business loan from their SALT Microloan group, the couple invested in supplies for Elizabeth's sewing business. They also used part of the loan to buy supplies to raise pigs.

Natanael works as a street vendor selling bread from a large basket mounted on his bike. He bikes about 18

miles a day to sell his bread in local communities. He hopes to save enough money this year to buy a motor-bike to use instead of a bicycle.

This year the couple also plans to improve their farmyard where they raise pigs, chickens, and geese. Sometime in the future, they want to add a cow to their little farm. Without the teachings and structure of the SALT program, many of these improvements to their small businesses and farm would be difficult to make on their own.

Natanael and Elizabeth report that the Biblical teaching from their microloan meetings are helping them grow spiritually. They are grateful to God for the help they have received through the SALT program.



WOULD YOU LIKE TO HELP?

See the enclosed response coupon to give a one-time donation or start a monthly sponsorship.

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SALT facilitator SPOTLIGHT

In this issue, we give recognition to Yura from Central Ukraine for his faithful work in the SALT program.

Yura and his wife Olya married in 2006 and now have eight children. He has been with SALT for about five years. "I have learned a lot . . . from the principles in the SALT program," says Yura.

Since February 2022, Yura has seen his country immersed in deadly conflict. Many Ukrainians lost their businesses and jobs because of the war and are discouraged by the lack of income. Others are fleeing from the fighting and instability.

Yura said, "We are working to teach SALT groups to think about each other, to encourage to love and good works (Hebrews 10:24). It is very fulfilling for me when I hear good testimonies and see real positive results from . . . the SALT program."



Yura asks for prayer:

That he would be filled with the Holy Spirit and not feel burned out.

That God would provide opportunities for the savings group members to provide for their families.

That SALT members would demonstrate the principles of God's kingdom to others.

MICROFINANCE DASHBOARD

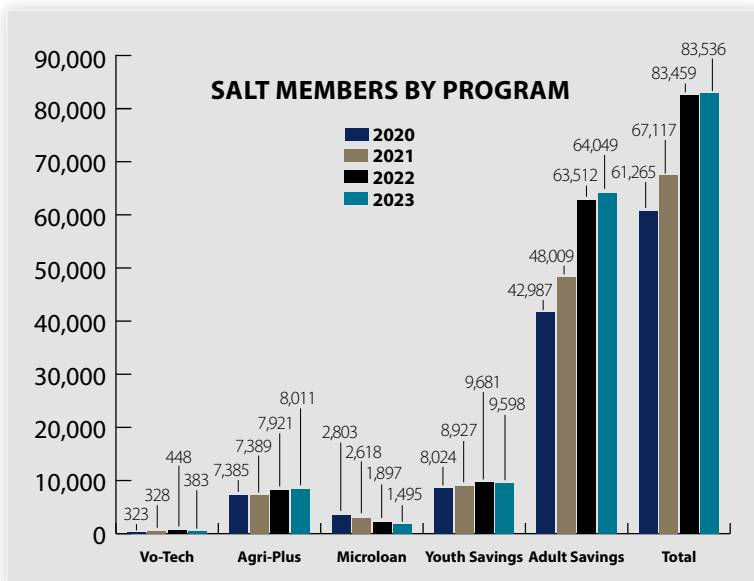
AT A GLANCE



83,536 SALT members worldwide



22 countries with SALT programs



SAVINGS GROUPS STATISTICS WORLDWIDE

	Mar. 2022 - Feb. 2023	Mar. 2021 - Feb. 2022
Avg. savings per week per member	\$2.30	\$2.52
Avg. loan size from group savings	\$142.62	\$174.64
Meeting attendance	82.55%	79.78%

MICROLOAN PROGRAM STATISTICS WORLDWIDE

	Mar. 2022 - Feb. 2023	Mar. 2021 - Feb. 2022
Avg. loan size	\$183.34	\$213.76
Repayment rate	99.98%	99.99%
Meeting attendance	83.16%	84.89%

SPOTLIGHT | SAVINGS GROUPS IN SOUTH GHANA

Average savings per week per member	\$2.32
Average loan size from group savings	\$55.87
Meeting Attendance	88.2%

WHERE THE SALT PROGRAM OPERATES

Bangladesh	Haiti	Niger	Uganda
Cambodia	Honduras	Nigeria	Ukraine
Dominican Republic	Myanmar	South Africa	United States
Ghana	Namibia	South Sudan	
Grenada	Nicaragua	Tanzania	

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 four closed and restricted countries.

Overcoming poverty

Everyone faces a lack or need. For some people, poverty is a financial reality. For others, poverty is a spiritual deficiency in spite of a fat bank account. Still others are impoverished in their relationships or deficient in basic character and moral standing. You may think of someone you know who is lacking almost all of the above.

In taking steps to overcome poverty, we need to ask ourselves several basic questions: "How can it be done? What do I have to do to change my condition?" The answers to these questions are not complicated, but they require a disciplined response. They also require a long-term vision. We must be willing to accept a slow and steady course of change instead of a cheap, get-rich-quick, impulsive type of action.

Spiritual poverty is overcome by developing a relationship with Jesus Christ. While that does not just happen automatically, a certain amount of diligence will often bring steady improvement. As the blessings of knowing Christ in a deeper way become more real, the temptations, discouragement, and sins that drag us down will start to lose their power.

Financial poverty is similar in many ways. The hindrances to change are many. Seemingly insurmountable obstacles cause many people to give up before they try. Yet some people take small steps and dare to believe that overcoming financial poverty is possible.

God blesses these people by rewarding their efforts. These same people discipline themselves to save a bit of money week after week. They find ways to educate themselves about financial management and work to improve what they are doing, with their eyes on a better future.

The SALT program has more than 83,000 members who are making spiritual and financial progress. Many of them began the journey hardly able to believe that change was possible. Today they are working harder and dreaming of bigger things, like building a house for their family or growing their business. One SALT member said, "I have never before been able to even think it was possible that I could own a small house, [but] now I have bought land and am saving to begin building."

SALT members are real people. They experience real poverty. As we regularly teach and instruct them, they find answers to some of the problems plaguing them. Our teaching method addresses both material and spiritual needs. In addition to financial change, marriages that once were broken are being restored, families are being brought back together, and people who were outcasts in the church are becoming trustworthy and functioning in their local church again.

Jesus Christ has not lost any of His power to change lives. The real questions are, "Will I let Him change me? Can He change the poverty in my life into stability?"



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