



SALT newsletter

Teaching Stewardship, Transforming Villages



Honduran widow finds new life in her old age

Lucilla joined a savings group around 2013 when SALT Microfinance was first introduced in her community. Unlike most savings group members, she usually does not withdraw her savings when the group's term ends. Instead, she reinvests her savings in the group's next term. Little by little, she has saved a sizable amount of money over the years.

Today seventy-year-old Lucilla is not able to work much due to crippling arthritis. She depends on her children to send her money periodically and saves some of it at the bi-weekly savings group meeting that is held at her house. Lucilla says she sees the importance of setting aside some money for emergencies or other needs that may arise. She tells others they should think about the future and save their money. She tells them that she started late in life and that the younger ones have a good

opportunity to start saving.

Because of her arthritis, Lucilla can hardly leave her house to visit and socialize with others. The savings group meets at her house, and she enjoys interacting with other group members. Several years ago, her savings group went through a difficult time. Most members lost interest and confidence in SALT after a borrower didn't repay the loan he took from the group. It was discussed whether the savings group should discontinue, but for Lucilla's sake, they decided to continue.

About two years ago, Lucilla surrendered her life to the Lord Jesus. Today, she is a faithful member of the local Mennonite congregation. Lucilla's cheerful personality inspires those around her, even though she is painfully crippled by arthritis. We give God all the glory and praise for transforming Lucilla's life.

Preparing Haitian youth for the future

I did not know how to save money,” thirteen-year-old Jean from Haiti shared. That changed when he joined the youth savings group. “The first money I saved was in the program,” he said.

With his savings, Jean was able to pay for his schooling, which is helping to shape his future. “I could not read,” he said, “especially in the Bible. Now I am able to do any reading in Creole or in French.” Jean also memorizes verses since he can read the scriptures.

Before joining the savings group, Jean spent all his

money on snacks. Now, he always saves a little something, which continues to add up. “Every week when we meet, I have at least 25 Haitian gourds (19 cents) to save,” he shares.

“I pray to God that SALT is still there when I finish my studies and that more children can benefit from these advantages,” Jean says. He hopes to stay with the SALT program while continuing his schooling. Many youth savings group members transition to adult savings groups after they are out of school. This gives them the opportunity to borrow from their savings group and start small businesses.

The things Jean has learned in the past four years since joining the program far exceed saving money. The teaching helps him interact with society, and he learns beautiful songs and receives spiritual guidance. His parents also benefit since Jean is able to share with them what he has learned. “It’s a good program,” Jean shares.

Jean is just one of the approximately 7,960 youth in the savings program in Haiti. Youth savings groups are an important aspect of the SALT program, helping shape the youth in their formative years and giving them a purpose. Without a godly purpose in life, many Haitian youth are left to themselves and often end up in gangs or immorality. Our prayer is that the youth savings groups in Haiti will train and raise up a generation of godly men and women who will impact the Haitian church in the future.



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SALT FACILITATOR SPOTLIGHT

The hot, dry temperatures and desert conditions in Namibia do not stop Theo from doing his job as a SALT facilitator. He meets with the weekly savings groups to teach the members Biblical and financial principles. Since becoming involved in the SALT program six years ago, Theo has found fulfillment in watching the members' lives being transformed.

Theo and his wife Adelheid have been married for 11 years. They have been blessed with two girls and three boys.

The SALT program in Namibia grew slowly at first. Currently, Theo oversees 248 SALT members in 12 savings groups. When asked why he feels Namibia needs the SALT program, he replied, "The need for savings groups is quite significant in our country. The benefits of SALT teachings may be an eye-opener for many, since more than 90% of Namibians claim to be Christian but with a dead-faith religion."

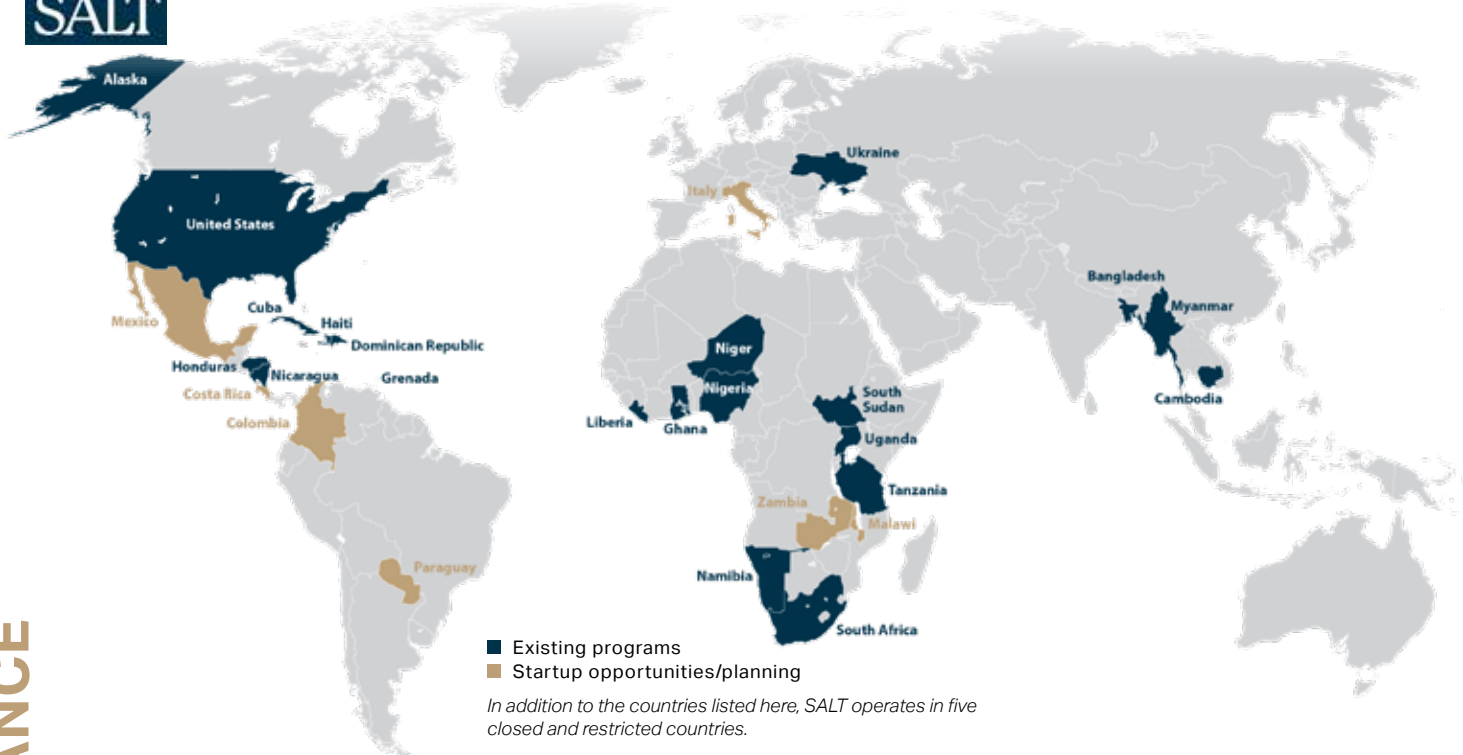


Theo has two prayer requests:

- *Pray the Lord of the harvest that he may send forth more laborers into his harvest.*
- *Pray for me and my family to model and teach a biblical way of life.*



MICROFINANCEDASHBOARD



91,846 SALT members worldwide



\$2.20 Average weekly savings per member



81.67% Savings meeting attendance



25 countries with SALT programs



\$161.70 Average loan size from savings group

AT A GLANCE

Q & A

with a SALT field director

The following is a question-and-answer interview with Preston Oberholtzer, the SALT field director in Niger, Africa.

Q. How long have you lived in Africa? More specifically, how long have you been in Niger?

A. I have lived in Africa since 2007. Our family has lived in Niger since 2015. We first settled in the village of Birin Gaoure. In 2020, due to security reasons, the government required us to move to Niamey, the capital city of Niger. Thankfully, we have our own house on the outskirts of the city.

Q. Tell us about your family.

A. My wife and I married in 2010. The Lord has given us six children. Our youngest daughter, Keziah, was born last December.

Q. What are your primary responsibilities as the SALT field director in Niger?

As SALT director in Niger, I am a problem solver. I also do payroll and accounting. At our monthly staff meetings, I try to answer any questions the facilitators may have. I approve any new SALT facilitators we need to hire. I talk to the facilitators who are not doing so well in their job.

What happens at your monthly staff meetings with the SALT facilitators? Do you give training on how to teach at their savings group meetings?

Our monthly staff meetings consist of giving encouragement. Sometimes we study a specific topic to broaden the facilitators' understanding and help them operate the program well. We also tackle problems that may arise from a poor understanding of SALT by either the savings group members or facilitators. Recently we looked at the problem of SALT members who don't want to pay interest on the loans they have taken from their savings group. At our staff meetings, we discuss the need to have teaching at all the savings group meetings.



▲ Preston interacts with SALT savings group facilitators.

You mentioned about being a problem solver. What are some challenges you or your staff have faced recently?

In one instance, I became aware of a specific savings group that was holding meetings without any teaching. I had to talk with the facilitator responsible for the group and figure out why teaching wasn't happening. In another group, the members weren't paying back their loans. I had to brainstorm with the facilitator about how to address this issue. One of our worst problems happened more recently. One of our facilitators was seriously burned in a house fire. There were many problems to solve in helping him get the healthcare he needed. I also needed to arrange for the other facilitators to manage and teach his savings groups.

What blessings or encouragement have you and your family personally received from being involved in the SALT program?

I find it very exciting and motivating to hear that a few SALT members in Dosso have become Christians. A number of other SALT members have visited the church and are hearing the gospel. We seem to be on the verge of a greater revival movement, which is probably my greatest encouragement. I also feel like God is using the program as I see businesses growing and SALT members who are happy and content with the program.