



MICROFINANCE SOLUTIONS

a program of Christian Aid Ministries

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Eleven years with SALT in Haiti

Financial hardship plagued 25-year-old Geline* from Haiti. The little income she made from her roadside cosmetics stand seemed to slip through her fingers. She struggled to keep enough money on hand to buy the supplies she needed to keep her little store stocked. In addition to cash flow for her business, Geline needed money to help support her growing little family. What could she do to help make ends meet?

One day she heard that a program called SALT was coming to their area. As many Haitians do, she likely wondered what benefits she could get from SALT. Maybe they would give her food or perhaps hand out cash for her business. At the first meeting where the SALT program was introduced, she learned the program would not be giving handouts. Instead, she would learn how to save and manage money. She also would learn the importance of applying the principles of God's Word in everyday life. Hope rose within her. Perhaps this was the answer to the challenge of trying to make a living. In December 2011 Geline joined the new SALT Savings Group.

Eleven years later Geline looks back. God has been good. From the collective savings of her savings group, she took out a \$150 loan to start a business selling fresh goat meat. "With SALT I was able to launch this business," said Geline. "Before SALT, I struggled to find capital to operate even a small business in cosmetics."

When asked about the SALT teaching at the savings group meetings, she replied, "I like the lessons because they are so practical. The facilitators take time to explain them well."

Life in Haiti is difficult. Gangs and violence make it dangerous to travel. Gas costs \$12 to \$20 a gallon. This is driving up the prices of food and other necessities. Because of these challenges, many missions were forced to leave Haiti. Thankfully the SALT program has been able to continue under the guidance of Haitian facilitators and managers. Many like Geline express their thankfulness to God for the opportunity and hope SALT has brought to their communities.

**Name is changed to protect identity.*

Geline butchers a goat at her meat store.

"The SALT lessons teach us about paying on time and keeping good records." – Geline



SALT program grows in Niger

—Rodney Yoder, SALT staff member in Niger

The year 2021 was a tough year for SALT in Niger. We launched the program in mid-2019 and added our second facilitator in mid-2020, only months before we were forced to leave due to security concerns.

By the beginning of 2022, we were all back in Niger ready to invest in the program. We organized regular facilitator meetings and addressed the problems plaguing the program because of our absence. Our goal was to build a team spirit and impart a vision for the program. Through many prayers, God prospered the program beyond what we expected. Today we have 5 facilitators, 44 groups, and about 1,500 members.

Ninety-nine percent of the people in Niger profess to be Muslims, yet there is freedom for Christians to practice and share their faith. At a recent meeting, our facilitators shared how the SALT program provided them with opportunities to share Jesus with their communities. Following are some exciting stories from our facilitators.

From Boubacar, a facilitator who has really caught a vision for the program and has opened over a dozen new groups this year:

We don't always get to talk about Jesus, but we just interact with people all the time and let them see Jesus in us. I can testify that since they spend time with us every week in the SALT meetings, their perspective of Christians has changed.

From Pastor Omar:

Recently when I arrived at a meeting everyone was discussing a rich man who keeps marrying women and divorcing them. After a while, they turned to me and said, "You Christians don't have those problems, do you? You just marry one wife and are happy together."

From Zangui, our first facilitator:

I try to pay attention to the SALT members at each meeting. If someone seems troubled, I reach out to them privately afterward. Often just the fact that you noticed and care about them will open their hearts.

Stories like these are rewarding. Please join us in praying that God will take the seeds that are being sown and cause them to sprout for His glory.



A SALT savings group in Niger counts their weekly savings.

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SALT facilitator spotlight

National facilitators are the hands and feet of the SALT program. We are especially thankful for their effort in teaching the program members.

This month the facilitator spotlight shines on Istafanus from Nigeria. He and his wife Grace have three children. Istafanus has worked for SALT since August 2018.

When asked what he finds most fulfilling about his work as a facilitator, Istafanus replied, "I find it to be a mission field and a way to interact with the SALT members about life and nature." The work is not without challenges. One difficulty he faces is low meeting attendance during the rainy season.

When asked why he feels Nigeria needs the SALT program, Istafanus replied, "There are just so many problems in our country. The SALT program has changed so many lives here both financially and spiritually."

Istafanus asks for prayer that God's grace would help him perfect his work and help him be diligent and accurate.



MICROFINANCE DASHBOARD

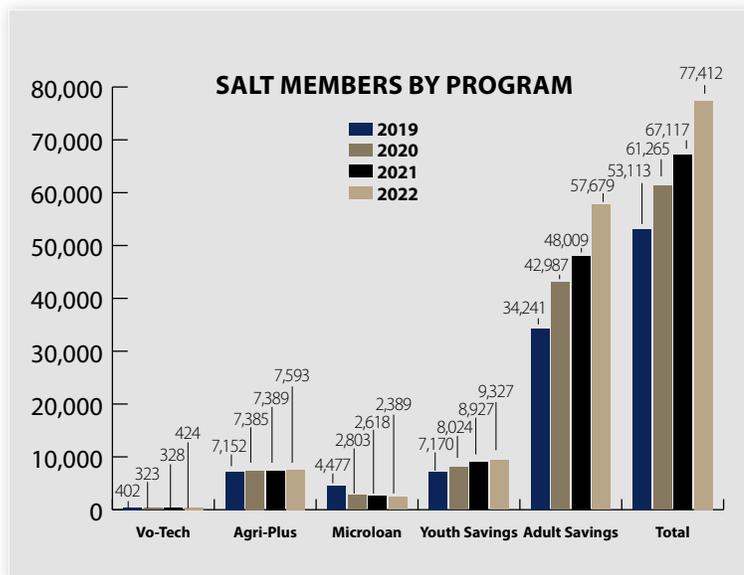
AT A GLANCE



77,412 SALT members worldwide



23 countries with SALT programs



SAVINGS GROUPS STATISTICS WORLDWIDE

| | Sept. 2021 - Aug. 2022 | Sept. 2020 - Aug. 2021 |
|-----------------------------------|------------------------|------------------------|
| Avg. savings per week per member | \$2.50 | \$2.47 |
| Avg. loan size from group savings | \$175.26 | \$179.89 |
| Meeting attendance | 81.57% | 80.15% |

MICROLOAN PROGRAM STATISTICS WORLDWIDE

| | Sept. 2021 - Aug. 2022 | Sept. 2020 - Aug. 2021 |
|--------------------|------------------------|------------------------|
| Avg. loan size | \$217.14 | \$221.64 |
| Repayment rate | 99.98% | 99.23% |
| Meeting attendance | 84.75% | 84.22% |

SPOTLIGHT | SAVINGS GROUPS IN NIGER

| | |
|-------------------------------------|---------|
| Average savings per week per member | \$1.29 |
| Average loan size | \$73.89 |
| Meeting Attendance | 80.75% |

WHERE THE SALT PROGRAM OPERATES

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

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

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.

Can long-term development effectively overcome the scourge of chronic poverty?

The SALT program's goals are to share the Gospel with unbelievers, pattern what it means to follow Jesus in daily life, and help people better provide for their families' needs. In the 22 countries in which SALT operates, people face many challenges and difficulties including war, flooding, crop failure, broken relationships, and more. How can we effectively help people who face such challenges? We believe that frequent, practical, Biblical teaching is an effective way to change lives and help overcome the scourge of chronic poverty.

Changing a person's worldview and their way of dealing with life's challenges can take many years. Experienced field workers often state that a change of heart and mind is needed to overcome the pain and suffering of chronic poverty. In fact, it can be argued that if change happens quickly, it is not sustainable.

Sometimes the headwinds of difficulty and the seeming lack of progress can be discouraging, but in it all, God is working in people's lives. Through the power of Biblical teaching and regular discussion, the Holy Spirit calls people to the Lord.

Recently we learned of significant personal changes in an Asian country where SALT is now operating in its eighth year. These changes demonstrate the value of long-term, frequent, Spirit-led teaching.

Servant leaders

For some years we worked with Christian SALT managers from this Asian country, trying to teach them to humbly serve those they work with. But in this culture, it is normal for men to "lord over" those under their responsibility. This aspect played out in many small ways such as how the desk and chairs were arranged in their small office or what type of vehicle they owned. Sometimes it was how they expected to be treated when they visited a weekly SALT meeting. Teaching "the Jesus way" instead of following their cultural norms never seemed to produce much fruit in this aspect of humble service.

We praise the Lord that several months ago, things changed! The SALT managers informed us that they finally seem to understand what we have been teaching about serving others. They changed the arrangement of

their office furniture and now all the men gather around a small table for meetings. In some cases they changed their vehicles to something more common and practical. These men told us the Holy Spirit revealed this need to them. It was a good reminder that unless God gives the increase, there is no fruit!

Change for the whole family

In this same Asian country, the SALT program started in 40-year-old Rakina's* village in 2017. She joined the savings group and faithfully attended the weekly meetings, where she heard about ways to practically help her family. She also heard about Jesus for the first time. Over many months, the SALT facilitator shared more about the way of Jesus with Rakina, her husband Azidur, and their adult son Rocky. By God's grace, all three of them made the choice to surrender their lives to Jesus several years ago. They were baptized and became members of a small house church.

In this country, communities are densely populated and extended families live close together. Rakina's mother and sister-in-law also had the opportunity to hear regular teaching, and after some time they also answered God's call on their lives.

The practical, financial teaching also changed this family's life. Over several years, they saved funds in their SALT group and eventually were approved for a \$220 loan from the group's accumulated savings. This helped them start a small cattle business. Today their cattle have a market value of over \$2,100. The earnings from this small business help meet their needs. Today the family's testimony is, "We are very thankful to SALT for helping to remove us from chronic poverty, but more importantly we are so thankful for the peace and joy of Jesus in our hearts!"

Even in a broken and hurting world, sustainable, long-term change is happening through God's grace and helping to overcome poverty!

**Names in this article are changed for security reasons. Do not post any portion of this article online.*



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