



# MICROFINANCE SOLUTIONS

a program of Christian Aid Ministries

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## Agri-Plus teaching changes Haitian farmer

Henri stood on the steep Haitian mountainside and gazed down over his recently planted bean field. Last night's heavy rain had carved little gullies and washouts into the bare field, sending some of his precious bean seeds down the mountain. His most valuable resource, topsoil, was gurgling and hurrying its way down to the ocean, never to return. What could Henri do? How would his children raise their food once all the topsoil was gone?

Erosion is a major threat to farmers across Haiti. Many trees were cut down for charcoal in the past decades, leaving the fields exposed to the elements of nature. With no tree root mass to support the soil structure, even light rains can create big gullies. The hot tropical sun can now beat down on soil that was once cooled by the shade of trees. As a result, Haitian farmers struggle to produce the yields their fathers and grandfathers enjoyed.

Henri found solutions when he joined the SALT Agri-Plus group in his community. Agri-Plus taught him how to plant Vetiver grass terraces across his steep mountainside gardens to keep his topsoil from washing away. He learned the importance

**"If I would have received the Agri-Plus teaching earlier in life, I would have already done much."**

—Henri, SALT Agri-Plus farmer from Haiti

of not burning leftover crop residue but allowing it to break down as organic matter in the soil. He started covering his soil with mulch.

As he received regular teaching from the Agri-Plus group, Henri grew in his love toward

God and His creation. When he learned that God was the first farmer, he started valuing his profession more. He says he didn't know that agriculture and God's Word could go together.

Today thick Vetiver grass terraces snake across Henri's hill-sides, slowing down rainwater. Productive trees dot the fields. His once bare soil now is covered with mulch and plant matter.

Henri says that Agri-Plus taught him lifelong lessons, and he is now dedicated to helping others in his community. He thanks SALT Agri-Plus for changing his life.



Henri among the trees on his farm.

Henri with his Agri-Plus group. He is seated in the back row, far left.







Myia feeding their chickens.

## SALT member starts **chicken farm in Myanmar**

When the Myanmar military overthrew the government in 2021, many people fled the ensuing violence. Some hid in the forests while others moved to safer areas of the country. Among these were Dedan\* and his wife Myia with their four children, who left their home with no hope of returning.

After relocating to the city of Yangon, Myanmar, Dedan joined a SALT Savings Group. He hoped the group would enable him to start a business and save money for his children's schooling. With his savings and a loan from the savings group, Dedan was able to make a down payment on a small farm and start a business of raising poultry. He and

Myia plan to expand their poultry business to include layers. Selling eggs will provide additional income.

Dedan says the teaching he received at the SALT meetings guided him in starting his business. He especially likes the lesson that teaches about the greatest opportunity every human has—the opportunity to know God.

Dedan appreciates all the SALT program has done for him and hopes it can continue to grow in the future. Please pray for Dedan and his family. Pray that the SALT program will continue to grow in Myanmar amid challenges.

*\*Names in this article are changed to protect privacy.*

Dedan counting money in his savings group.





# SALT facilitator SPOTLIGHT

Franklin from Nicaragua has been serving in the SALT program since 2018. He says the work of a facilitator in the SALT program has been a blessing. Because of SALT, he can share the Word of God with people and give advice on better managing their resources.

Franklin and his wife Dalila have two girls. "I thank God for having chosen [Dalila] to be my wife," said Franklin. "With her help, we together guide our girls in the better way."

When asked why Nicaragua needs the SALT program, Franklin replied, "In Nicaragua, there are many physical needs. However, I believe what my country needs is the mindset change that the SALT program brings to the poor people of Nicaragua. I firmly believe the primary causes of the conditions in which poor people live are the way they think, how they manage their income, what their priorities are, and what their focus is." Franklin has two prayer requests:

- Pray that God will continue to direct everything that is done in the SALT program.
- Pray for the SALT facilitators and their families and the problems and temptations they face each day.



## MICROFINANCE DASHBOARD

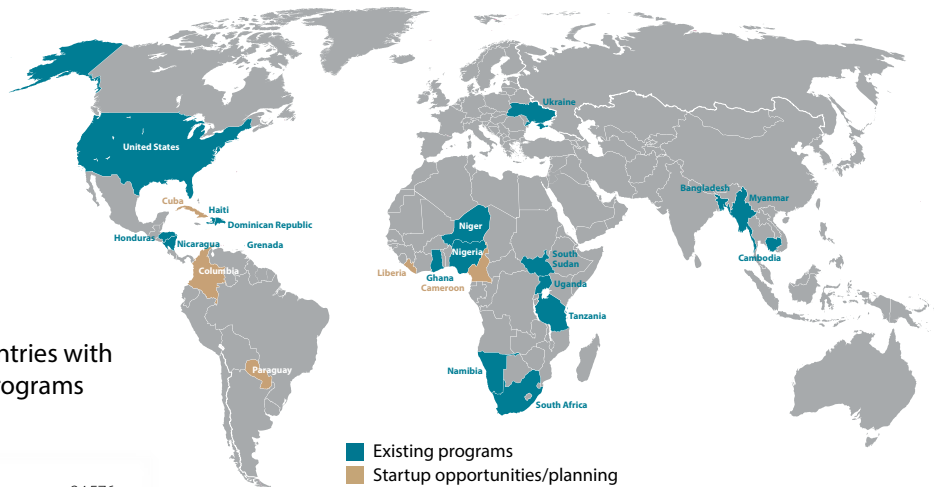
### AT A GLANCE



**84,576** SALT  
members worldwide

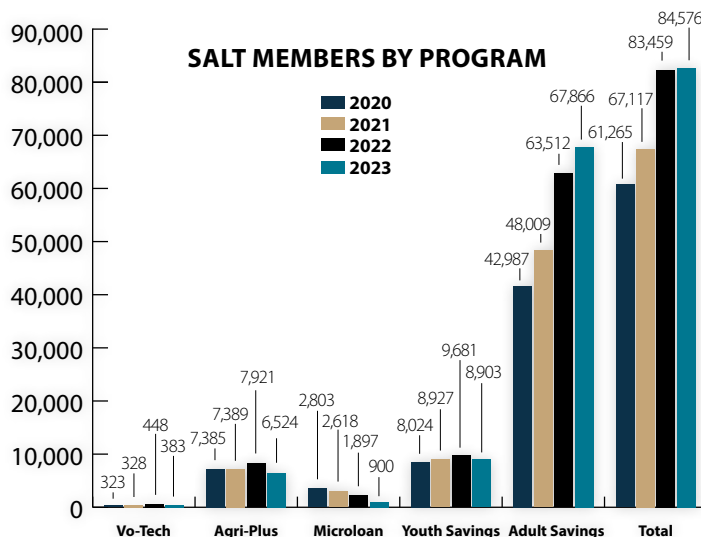


**23** countries with  
SALT programs



■ Existing programs  
■ Startup opportunities/planning

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.

#### SPOTLIGHT | SAVINGS GROUPS IN HAITI

Average savings per week per member	\$2.44
Average loan size from group savings	\$247.14
Meeting Attendance	85.3%

#### SAVINGS GROUPS STATISTICS WORLDWIDE

	Sept. 2022 - Aug. 2023	Sept. 2021 - Aug. 2022
Avg. savings per week per member	\$2.13	\$2.50
Avg. loan size from group savings	\$160.93	\$175.26
Meeting attendance	82.50%	81.57%



## Expanded Salt & Light stewardship course now available

As followers of Jesus, we have tremendous responsibilities and opportunities with the resources we've been given. How does God want us to use these opportunities?

The newly expanded Salt & Light course includes teaching content that is relevant to more audiences and better fits into Anabaptist church life. The new course has more flexibility, allowing users to choose the best content and quantity of lessons for their local needs. Examples may be youth Bible schools, mid-week Bible studies, or small group studies with coworkers or neighbors.

## Becoming trustworthy stewards

As you ponder how God is calling you to demonstrate His kingdom locally, consider the following questions:

- Are you struggling with affluence and its tendency to draw us away from God?
- Youth have so many opportunities! Do you have a burden that the youth in your congregation have hearts turned toward God?
- Are there young families in your congregation who could benefit from stewardship teaching on personal finances?
- Are you an employer who longs to provide sustainable help to your workers who struggle from payday to payday?
- Is your congregation walking with people who struggle with finances or relationships? Do you desire to provide meaningful help?

If you answered yes to any of these questions, Salt & Light might be a helpful resource for you. Please see the enclosed Salt & Light brochure and order form for more information. Each track is designed for a specific audience, allowing you to select content appropriate for your situation. Every lesson includes discussion questions, stories, and activities, helping participants be engaged and absorb the principles.

Use the Salt & Light course to discover God's truths and share them with others. Seek to become a faithful steward!

## WOULD YOU LIKE TO HELP?

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

If you wish to discontinue receiving the *SALT Microfinance Solutions* newsletter, call 330.893.2428 or see the enclosed response coupon to unsubscribe.



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