



SALT newsletter

Teaching Stewardship, Transforming Villages

Light in a land of darkness

Paul,* a Liberian SALT facilitator, was troubled. Two SALT Savings Group members seemed to have a problem but refused to discuss it. After some questioning, he learned that the two had not been on speaking terms for a long time. Paul urged them to lay aside their past grievances and apologize to each other. With time, they reconciled and forgave each other.

In a land plagued with witchcraft, SALT is like a light piercing Liberia's darkness. SALT not only offers financial teaching but also spiritual guidance to many. The Biblical teaching given at the savings group meetings shows the way of Jesus is much more powerful than the evils of darkness.

Emmanuel* lay sick on his bed, but it seemed no one cared. He had always tried to be nice to his

neighbors, and usually he was treated well in return. But now, they left him sick, believing he would not recover.

As Emmanuel slowly regained his strength, he began scheming about ways to get even with his neighbors. He came up with a plan, but before he could carry it out, he attended another SALT meeting. At the meeting, the teaching was based on the Bible verse, "As ye would that men should do to you, do ye also to them likewise." The facilitator explained how Jesus wants us to treat others, and how He set a clear example for us. As Emmanuel thought about this, he realized his plan of revenge was not according to what Jesus taught. At the end of the meeting, he confessed his vengeful thoughts and decided to follow Jesus' way instead of his own.

SALT was introduced in Liberia in June 2023, and since then the demand for new SALT groups has continued to grow. This need is exciting, and through the SALT program, CAM hopes to plant seeds of truth in people's hearts so that the light of God's Word can continue to shine in Liberia.

**Names changed to protect identities.*



Prayer requests:

- Wisdom to direct the SALT program in Liberia
- That SALT personnel could demonstrate selflessness
- Faithfulness and commitment amongst SALT groups
- Open doors (of hearts and communities)

Liberian SALT savings group members opening the money box.



Jesse standing by her grain grinder.

Business expands through SALT savings group

Jesse from Nigeria stood at her small market stand, thinking about her future. Would she be able to sell enough grain to help provide for their family? Their house needed improvements to accommodate their growing family of eight children. But where would the funds come from for the construction?

In 2021, Jesse learned the exciting news that a SALT Savings Group would start in their community. Was this the answer to her problems? In anticipation, Jesse and 39 local community members joined to form this new savings group. By the end of the first year, the group had collectively saved over \$5,800.

From the group's savings, Jesse borrowed money to buy a grain grinder. Now, in addition to selling corn, she grinds flour for her customers. She testified that her sales have doubled. "I used to buy ten bags of corn each week to resell, but now I buy twenty bags."

Jesse learned how to track her business income and expenses and keep a budget through the savings group teachings. The SALT meetings provided more than just teaching on how to save money. Jesse also learned the importance of having good relationships with her customers. When a customer comes to have flour ground, she serves them right away.

Jesse and her husband planned their 2024 budget together. They are confident they can complete their home improvement project with their savings.

Not only has the SALT program helped Jesse manage her business and finances, but it has also had a positive impact on her and her family spiritually. Jesse expressed God's blessing in this way, "The coming of the SALT program ... attracts the blessing of God in my life."

May God receive the glory for what He is doing for Jesse's family and for others throughout Nigeria.

"The coming of the SALT program ... attracts the blessing of God in my life."



SALT FACILITATOR SPOTLIGHT

Bazilio's spiritual journey from rags to riches is remarkable. He grew up in a Tanzanian home where he attended the Catholic church with his mother and siblings. His father is a village chief who has five wives and is involved in witchcraft. Bazilio was destined to one day take his father's place as chief, but God had other plans for him. In 2014, Bazilio cried out to the Lord for salvation, and God met him there.

In 2022, Bazilio started working as a facilitator in the SALT program. He enjoys teaching SALT Savings Group members about God. It gives him joy to talk with people and pray together in the savings group meetings.

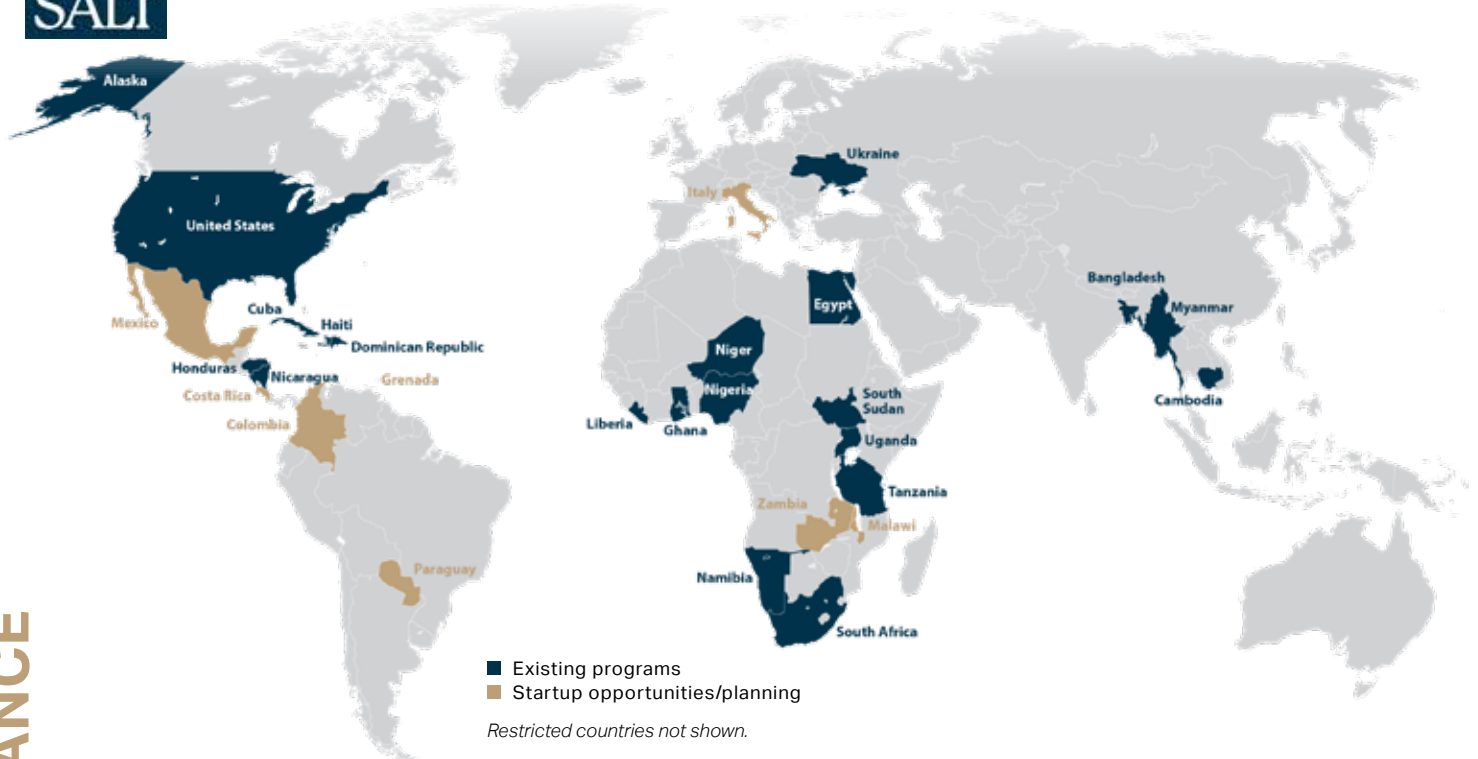
Bazilio married in 2023, and now they have one daughter. As a 25-year-old Christian, he finds teaching people older than himself challenging. In Tanzania, it is culturally proper for older men to teach the younger. Yet Bazilio realizes the people of Tanzania need SALT's spiritual and financial teachings.

Bazilio has three prayer requests:

- *Pray that people would learn more about God and accept Jesus as their Savior.*
- *Pray that SALT members would be able to save more and prosper financially.*
- *Pray for the SALT facilitators as they help members through difficult problems.*



MICROFINANCEDASHBOARD



96,517 SALT
members worldwide



\$2.18 Average weekly
savings per member



80.9% Savings
meeting attendance



24 countries with
SALT programs



\$168.43 Average loan
size from savings group

AT A GLANCE

Lessons from Roosevelt's train

By John Gooch, SALT Vocational Training director in Uganda

In 1908, former U.S. President Theodore Roosevelt rode the newly constructed Ugandan railroad to reach his East African safari. He enjoyed the scenery from his favorite spot, the top of the train's cowcatcher. The railroad was a work of the British Empire, which committed time and treasure to extend their control over the source of the Nile from 1896 to 1901. Throughout the twentieth century, the British continued to expand the railroad network in Uganda and Kenya until these countries gained independence in the 1960s.

In a significant reversal of human progress, entering Uganda by train is no longer possible. Since the country gained independence, the railroad fell into disrepair and eventual disuse. Today, the only operational section of Uganda's railroad is two short sections in its capital city of Kampala. The British-built infrastructure ultimately was not sustainable.

The Ugandan Railway deteriorated not because the British engineering was deficient, but because the administrators had never equipped the indigenous staff with maintenance and repair systems.

Teaching developing people is a key to developing a country. Unlike the massive top-down development project of the Uganda Railway, SALT Microfinance approaches sustainability from the bottom-up. Why is this?

1. *Earthly governments cannot fix brokenness resulting from the fall of man.* Dysfunctional governments may not only contribute to the poverty of their citizens but may even turn that poverty into a marketable commodity.¹ How can SALT Microfinance alleviate poverty without participating in this world's political processes? A quote from George MacDonald is applicable: "A cure in one man who repents and turns is the beginning of the cure of the whole human race."² The bottom-up approach to changing mindsets is more sustainable than using political power.
2. *One of the primary causes of poverty is a broken worldview.* Substance abuse, fatalistic thinking,



Theodore Roosevelt on the right, riding on the cowcatcher of a Uganda Railways train.

zero-sum worldviews, illiteracy, and destructive spending habits are unfortunate ways of life in fallen humanity. Development will not be sustainable until we address the root issues in the human heart. The SALT program uses regular teaching at SALT meetings as a vital tool for changing mindsets.

3. *A Biblical way of life is the most sustainable way of life.* A broken worldview is usually a spiritual problem. SALT teaches financial sustainability in the context of Biblical principles and way of life.

Is SALT Microfinance sustainable? Or will it eventually rust away like the Ugandan railway? Teaching and equipping men and women is key to ensuring spiritual and financial stability in their personal lives and their communities. Even if SALT Microfinance has a shorter life span than the Ugandan railway, the impact of Biblical teaching would last beyond programs, stretching into eternity.

¹Aid organizations such as UNHCR, World Food Program, and many other NGOs bring a lot of foreign money into a host country.

²<https://www.gutenberg.org/files/14453/14453-h/14453-h.htm>