



# OPEN HANDS FUND NEWSLETTER

*Christ-centered economic development opportunities for the poor.*

ANABAPTIST FOUNDATION

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*"If there be among you a poor man . . . thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need." Deuteronomy 15:7-8*

## *An Introduction to Microfinance* By Merle Burkholder

Anabaptist Foundation has organized the Open Hands Fund Committee for the purpose of providing economic opportunities to the poor. We have a special interest in doing so among Anabaptist believers in the third world. We believe that, along with the financial and foundation services that we provide to Anabaptist believers in North America, we also ought to help

**"The Open Hands Fund currently has programs in Haiti and in India."**

bear the burden of our Anabaptist brothers and sisters in the third world. With that intent, we are developing savings and credit association programs in places where Anabaptist missions are working and sponsoring churches. The Open Hands Fund currently has programs in Haiti and in India.

Often people who have lived in poverty for several generations feel that their situation is hopeless and that they are helpless to do anything to help themselves. They are often looking for the next person to come from overseas who might be able to help them with a gift. This can become a way of life, and only increase the perception of helplessness and dependence on outside aid.

The function of the savings and credit association programs is not to bring another outside program into the communities, but to provide assistance to the local people to explore ways they can create pathways out of poverty.

The approach used by the Open Hands

Fund concentrates on minimizing the use of outside persons and resources in the program. We hire local Christian men to serve as facilitators for the savings and credit association groups. The facilitators are trained to form groups using a method and model that has been developed by the Chalmers Center for Economic Development in Lookout Mountain, Georgia. This model has been used successfully all over the world by many organizations.

The facilitators visit pastors and explain the savings and credit association program. If the pastor feels that there would be interest from people in his congregation, the facilitator will make a presentation in the church to explain the program. He then meets with interested persons and they begin to form a savings group. For the first few months, they write their goals and policies, and elect leadership.

They set goals for how their increased income will be of benefit to the local church and community. One Haitian pastor said that church offerings have increased since the groups have been functioning in his community.

As soon as the group begins to meet, the facilitator provides teaching on the components of a successful group. These include subjects such as the importance of a foundation on Jesus Christ and the Word of God.

Savings group meetings begin and end with prayer and consist of a complete

Christ-centered curriculum that is shared during the first 14 weeks.

Through this teaching, the group learns how to work together more effectively. The group decides what type of savings group they would like to have and how much they will save.

There are three basic types of savings groups. Most of the groups we have formed are Accumulating Savings

and Credit Associations. These groups make contributions to

their fund on a weekly basis. They also accept loan applications from group members. Those who receive a loan, repay the loan with interest, over a period of several months. The loan pool

**"One Haitian pastor said that church offerings have increased since the groups have been functioning in his community."**

money and the interest are all owned by the group.

Because unemployment is very high, there are few, if any, jobs available, and there are no government assistance programs for the unemployed.

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OPEN RECORDS TEACH  
ACCOUNTABILITY



SAVINGS GROUP MEETING

### India Program

- ✓ Hired two Indian workers who have just completed their training this month.
- ✓ Began process of meeting with pastors and churches to start the work of establishing savings groups.
- ✓ Anticipate having between 600 and 800 people in savings groups by this time next year.
- ✓ Program is operated in conjunction with A. E. Mission in India, which works in partnership with the Cold Springs Mennonite Church in Abbeville, SC.

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Most of the group members are creating their own jobs by operating a small business. Many of them are purchasing items in bulk and selling it in small quantities. The challenge for them is to have the funds to make the bulk purchase. The loan from their savings group can provide the necessary funds for that purchase.

#### Haiti Program Update

- ✓ Currently have 16 savings groups with a total of over 300 members
- ✓ Recently hired two Haitian workers
- ✓ Expect to expand into four new communities with 40 savings groups and 1,000 members by end of calendar year
- ✓ Work with churches associated with SLM Ministries and Mennonite Gospel Mission to Haiti

Typically, group members are buying grain, gasoline, or clothing and reselling it in small quantities at the local market or out of their own home. One group member may buy a 100 pound sack of rice and sell it by the gallon. Another group member may buy a 55 gallon drum of gas and sell it by the quart or by the gallon.

As the group members gain more experience and training, they are able to build their own working capital. This lessens their dependence on loans or allows them to make even larger bulk purchases in order to get better prices on their inventory.

It doesn't take much to double the income of a family who is living on \$1.00 a day or less. When a family income is doubled from \$1.00 per day to \$2.00 per day, they don't build a bigger house or buy a lot of things. They generally eat better food and the children probably

get to attend school more regularly during the school year. These things make a huge difference in the health and potential of the family as a whole.

Taking people from being recipients of charity, to being givers is a transformational change. We believe that these programs will have a long term impact on the communities in which they are being used.

We invite you to help us as we help Haitians and Indians help themselves!

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#### OPEN HANDS FUND COMMITTEE MEMBERS

**Merle Burkholder** (Sioux Lookout, ONT)

**Ken Burkholder** (Gordonville, PA)

**John Omar Lapp** (Ronks, PA)

**John Sensenig** (Watsonstown, PA)

**Lester Weiler** (New Holland, PA)

**Tim Stoltzfus**, Anabaptist Foundation

**Richie Lauer**, Anabaptist Foundation

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### *A Week in My Life* By Lyndon Swarey

Life here in Haiti is unpredictable, to a degree. Some days you plan something and it works out exactly as you had planned. Other days, your plans don't work out so well. For many of the Haitians, the phrase "Si Dye vle" (If God wills) is a common phrase. I hear this phrase a lot more than I did when I lived in the States and living here in Haiti has made me more aware of the importance of these words when making plans.

Even though what happens in a week varies or does not go exactly as planned, there are still certain routines that develop and certain basic things that happen. For me, there are three major things that keep me busy.

#### **Visiting Group Meetings**

There are group meetings just about every day of the week. I am unable to visit all of the groups in a week, but usually try to visit some of them. Going to these meetings helps me monitor the health of the groups and see how they are functioning. The strength of a group can be determined by the way it functions and whether the group leaders take responsibility for the discussions in the group. Groups that have strong leadership have a greater chance of surviving on their own.



**ROLAND DEVALCY AND HIS FAMILY :**  
EVANGELIST AT CADIAC AND AF SUPERVISOR

#### **Completing the Survey**

A survey is conducted with each group member to help us understand the current poverty level of the members that are in the savings groups. At a future date, another survey will be taken with the group members and an analysis made between the two surveys. This will aid us in determining the impact that the savings program has had on the group members. Hopefully, we will see a change in their poverty level.

I enjoy doing this survey as it gives me a chance to visit the group members at their homes and spend around 10-15 minutes with them. For me, this survey usually becomes a starting point of a relationship with the individual group members. Most people don't mind the survey and seem to enjoy the visit.

#### **Helping the Supervisor**

A supervisor, Roland Devalcy, was hired in May and, in the last few weeks, I have been introducing him to the savings groups and going over the different tasks that he will need to do. He will be taking over some of my responsibilities and also will be responsible for the facilitators and will be managing the program. Please continue to pray for the program; that God would work in the hearts of the group members, that community would be built, and that relationships would be restored.

#### **MISSION STATEMENT**

As Anabaptist followers of Christ, we desire to keep the commands of Scripture to "bear ye one another's burdens" and to "consider the cause of the poor" through the development of self-supporting, micro-lending, and micro-enterprise programs that teach biblical financial concepts and present the Gospel of Jesus Christ for a "witness to the nations."

Open Hands Fund supports conservative Anabaptist mission work by providing a Christ-based curriculum, financial teaching, and savings groups. This program provides no "handouts." Instead, participants are given the opportunity to learn about relationships, stewardship, and accountability. If you are interested in supporting this work or learning more, please contact:

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