

OPEN HANDS NEWSLETTER

Christ-centered economic opportunities for the poor.

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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

Savings Group Builds Confidence ~ Lyndon Swarey, Open Hands Program Liaison

Some people believe that if they are poor, they are unable to save. But if people have the will to save, they are usually able to find money to save, even if it is a small amount. The impact of a savings group can be more than just the economic impact. There can be spiritual and social benefits as well. In many savings groups the members find that they learn new skills, and they are blessed by the prayer and sharing times. The following story of a savings group in Haiti illustrates these points.

Near the end of 2010, Johnson Jeudy, one of the facilitators in the Haiti SCA program, had contact with a local Haitian pastor about the savings group program. This pastor believed that the people who came to his church were too poor to save. They had no money. He assured him that it did not matter if they could only save a small amount each week. Johnson promised that he would provide training and the necessary support for the group to be successful. After some time, Johnson was able to convince the pastor to have a group formed in his church.

Johnson visited the church, and made a presentation about the savings group program to the church members. They agreed to work toward forming a savings group. When the group started saving, they had around 15 members. Today the group has grown to 32 members. In the current six month savings cycle, they have already saved the equivalent of around \$1,150 USD. Some of the group members have been able to use the money they have saved in past cycles to help pay for schooling for their children. One group member was able to buy a goat with her savings. Recently that goat gave birth to two kids, which will provide a nice profit for the group member.

Not only have the group members benefited from the group, but the church has benefited as well. Since the group has started, there has been an increase in church attendance. The church has grown as people in the community hear about the savings group, and become members in the savings group. This eventually leads to them attending the church. The pastor is now glad that the savings group has been part of what his church is involved with. It has helped to strengthen the church. Also, the members of the savings group have received teaching in the savings group that has strengthened them in their faith, and helped them in their lives.



This savings group exceeded their own expectations. They have been very successful and the group has grown steadily.



The treasurer of a savings group in India shows the record book of the savings of each group member. Good recordkeeping helps avoid fraud and mistrust.



These women in India faithfully meet every week and make a deposit into their savings group.

INDIA

We continue to be pleased with the progress of the Open Hands savings group program in India. The program in Vijayawada continues to grow and bless thousands of families. We are encouraged by the people who are being encouraged through the program there.

It is our plan to begin a savings group program in the Hyderabad, India region. This program will be operated in partnership with Good Life Ministries. A feasibility study was conducted and the business plan for the program has been completed. We are anticipating the launch of this program later in 2013.

The original plan had been to launch the program in July of 2013. However, we feel that it is important for us to have a North American single man to serve as a program liaison person before we launch the program. Due to our inability to locate a single man to serve in this position, we have delayed the launch of the program until the Fall of this year. We would appreciate any suggestions of a single man who could serve in this position.

This savings group in Kenya is enjoying a time of sharing and drinking chai together as they work on writing their group policies.



KENYA

The most recent Open Hands savings group program development is the new savings group program in Kenya. This program is serving the people in the Christian Believers Fellowship Churches which are associated with Amish Mennonite Aid.

Lyndon Swarey traveled to Kenya in February to launch the program there. He was able to interview and hire two Kenyan brothers, Ken and Thomas, to serve as staff in the program. Lyndon also provided training for these two men while he was in Kenya.

Early in March, Ken and Thomas began to make presentations in the churches regarding what the program has to offer. There was a very high level of interest in the program and both men were able to begin forming savings groups.

The process of forming groups takes time. Each group needs to elect group leaders and write their own policies before they begin saving money. This can be difficult when the people are eager to begin saving. However, it is good for the group to have all their policies in place before any money is deposited into the group.

In April, Lyndon visited Kenya again to monitor the progress of the savings groups. We are pleased with how things are progressing. At the end of April, there were already 5 groups that had been formed and other groups in the process of being formed. These groups will begin saving funds when they have elected leadership and written their policies.

The program goal is to have a total of 18 savings groups with about 350 members by the end of 2013. We believe that we are making good progress toward that goal. The enthusiasm among the people for the program is high. We believe that as the people realize what they can do for themselves without the aid of outside funds, they will be encouraged and gain confidence.

The executive committee of this savings group in Kenya records the amount saved by each group member.



Teaching is an important part of a savings group meeting. In this group meeting, there was no chalkboard so the teacher used a stick to write the diagram on the ground.



OPEN HANDS COMMITTEE

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Merle Herr, Anabaptist Financial
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Marvin Mast (Hutchinson, KS)
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Lester Weiler (New Holland, PA)

PRAYER Items

- * God's continued blessing on the churches and savings group members in Haiti.
- * A single man to serve as program liaison in India.
- * God's wisdom for Ken and Thomas as they form savings groups in Kenya.
- * Finances to continue the work of Open Hands with the poor.

Opportunity to support the work...

Open Hands supports conservative Anabaptist mission work by providing a Christ-based curriculum, financial teaching, and savings groups. While Open Hands does not provide money for loans, there are expenses for curriculum, paying the facilitators, and overseeing the program. If you endorse the work and vision of Open Hands, we invite you to partner with us. Your gift will help us expand the program and reach more people. Contributions are tax-deductible. Please make your check payable to *Open Hands*.

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