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***Robert Lee shares his excitement
on his visit to Malawi***

Campus Updates

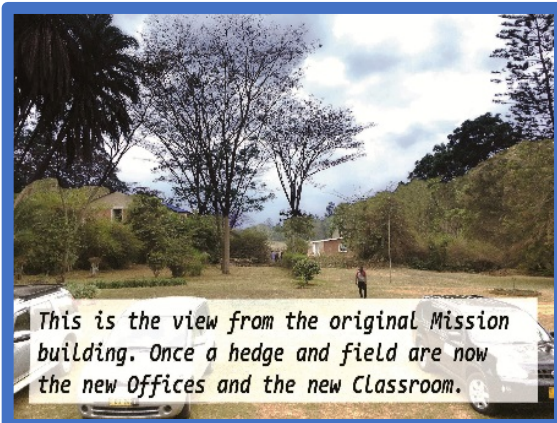
COFFEE

We've finished harvesting coffee for the year. We harvested about 700 pounds which we're pleased with for the first major harvest.

We anticipate the building for coffee processing to be finished in the next month. Then we will setup for processing, roasting, and packaging coffee. It is expected that proceeds from this will help support the many ministries at Namikango.

BIG PROJECTS

The Admin building, the Out Patient Clinic, and the football field are moving along. Our campus is taking on a new look as we remove some old boundary hedges for better access for the future school. The hedge in the picture has been there for many years as it acted as a front yard fence for missionaries living in the Mission house. This view now opens up beautifully to the new classroom and Admin building. It continues as a warm welcome to all who come.



This is the view from the original Mission building. Once a hedge and field are now the new Offices and the new Classroom.

OTHER, SMALLER PROJECTS

Pit Latrine

You may know that we have no sewerage system here, so we're putting in a new pit latrine for the Maternity Clinic Staff who are on campus. This is needed now, before the rainy season arrives.

New Guard House

In continuing to improve security, we've installed another guard house on the lower part of the property near the river.

Change of Color and Season

As we enter our hot season, one of the primary indicators is the change of color. It starts with the purple jacaranda trees and bougainvillea, then will move on to the red flame trees and others. These brilliant flowers contrast against the dry, brown landscape.

Ben Hayes



*Flowers are
Bursting
with Color*

Editor's Note: We begin our in-depth reporting this month by focusing on VSL. This new and exciting arm of outreach has put the Namikango Mission in a bright shining light. Very simply, it is applying the godly principle of 'helping people help themselves.' This ministry has brought respect and good-will toward the Mission staff wherever they go and is headed up by Ryan Hayes.

Sidney Vaughn

As mentioned last month, for the next several months we want to focus on a particular aspect or ministry of Namikango's work in each bulletin. We have been giving overviews of what is happening in the past publications, but this will provide more detail and explanation as to how each ministry operates and fits into Namikango's overall work. For this month, we will focus on the exciting Village Savings and Loans (VSL) program.

Though this is a relatively new ministry, it has had a strong impact on communities and churches for a few years now. It has become one of our more recognized and highly requested services, and we've been encouraged to see how God led us to move in this direction some years ago. We are seeing the fruit of the work now.

Ben Hayes

VSL

by **Ryan Hayes**



Most people in Malawi have no access to formal banking. **They are just too poor to qualify for a bank loan!** To solve this problem and offer help where it is needed most, Namikango's Staff has helped to organize a Savings & Loan system for villagers; this is a Village Savings & Loan (VSL) and

- The people of the village own it.
- They manage it.
- They fund it.
- They receive all the proceeds from it.

We advise and help them organize it.

A VSL group is comprised of 15 to 25 individuals, usually begun by church members in a community. . . These members come together to form a group to have a safe place to save money and to have access to funds for loans for themselves and for their neighbors.

When we began introducing VSL in the villages, there was resistance from some church leaders who thought this ministry was outside the work of preaching the Gospel of salvation, which is their primary concern. But after a full explanation, it has been well received.

Group Constitution: The first thing members do is create their own "constitution" which sets all the rules for the group and serves as its guide. A Namikango trainer

helps new groups through this process but then allows the group to turn to its constitution to solve any problems. This effectively trains the group to stand on its own. It is important to note that Namikango never provides any money at all for these groups. All of the funds that accrue within a group comes from the members within that group only. This "ownership" of the S & L is what makes it so amazingly successful.

Savings: Once the group is formed, members meet weekly to save and give loans to one another as delegated by their group constitution. They do this through the purchase of shares. The price of a share is decided by the group. At each meeting, every member must purchase between 1 and 5 shares. The share-price is fixed for the entire cycle.

Community Fund: Each group may also have a "community fund" which provides members a basic form of insurance. This fund serves as a community safety net - setting aside a certain amount for emergency assistance, and for funeral expenses – for the entire village. This includes benefits for group members and non-members alike.

The group members identify a person or problem in the community where funds are needed and they decide how the

funds are to be used. This is usually a big blessing which would benefit a widow or family in need of food and basic necessities. One time, a church VSL group purchased basic food items for a needy Muslim family. This was widely noted as the only time a Christian



Ryan and a VSL group

group did anything for a Muslim family in the community. What a great witness it was! Preachers in their areas continue follow up.

Loans: Savings are maintained in a loan fund from which members can borrow in small amounts – up to three times their individual savings. Loans are for a maximum period of three months in the first year; loans may be repaid in flexible installments with a monthly service charge determined by the group. Loans are usually used to purchase seed and fertilizer.

It is important to note again that there have been no monies spent by Namikango for these VSL projects. We provide guidance but no funding.

Share-out: The activities of the group run in cycles of one year. At the end of the year there is a pay back where the accumulated savings and the loan profits are distributed back to the members. This return of the shares plus interest is called “share-out”. The interest returned back on savings is usually around 30-50%. This comes from fees collected on short term loans during the year. Share-out is always a time for celebration when the group members realize (often for the first time) that they have successfully saved their money during the year, that their savings has helped their neighbors, and that the increase has been returned to them! Share-out Day is indeed a day of celebration!

As you can see, the system is very simple; but the result is powerful. Here are a few key important results of this ministry showing the **Importance of VSL groups:**

1. **This is a Safe Place to save and invest money:** Not only are people here not able to get a loan, they also do not have a safe place to store their savings when they do have a little cash. This is partly due to thieves but mostly due to the culture. If there are any monies in the household, it must be available to anyone in the family, at any time, who needs it. Thus, if a father/uncle/cousin needs money for medicine, hospital bills, seeds,

transport etc. their family cannot refuse them. Thus, their hard-earned money is soon gone. VSL groups provides a safe and reliable way to save and invest money outside of the home. It no longer is kept in a can or under the mattress but is now invested; even small amounts saved will soon add up.

2. **Ownership and growing the money:** A large portion of the success of groups is attributed to the fact that it is the members’ own monies being used from which others can benefit, plus the money is there for their own use when needed. This accumulation of funds helps people learn that they don’t have to wait for a wealthy person or a mission to provide money for their needs. They soon realize they have the skills and ability to work together and to take care of their own needs as well as provide help for their communities.
3. **Community Fund (doing something for others):** As noted above, the Community Fund provides a primary source for the group to bless the community in some way. We see this as a crucial component of being good stewards of one’s finances and time and rejoice at being able to help others.
4. **Evangelizing group members and the community:** Every group meeting is comprised of prayers, songs, and a Gospel reading which allows each member to hear the Gospel and discuss Scripture each week. This is a crucial aspect of the group that ensures the Gospel is heard and responded to each week. This is evangelism in its purest form.

Namikango now has 148 church based VSL groups, with around \$90,000 in assets among those groups. We are blessed when we see how these group members have managed to build churches, build homes, replace damaged roofs, start a new business, and take care of each other’s needs.

We are all learning together that

"It is a blessing to be a blessing."



Meeting Time



**The Namikango Staff
Forms their own VSL**



Financial Report for August 2019

Churches	Individual Contributors	
Anna St. Church, Amarillo, TX Ashlan Ave. Church, Fresno, CA Canyon Hills Church, Canyon, TX Clinton Church, Clinton, MO Crescent Park Church, Littlefield, TX Eastside Church, Petersburg, TX The Branch, Farmers Branch, TX Hwy. 44 Church, Robstown, TX Hillcrest Church, Weatherford, TX Kimberling City Church, Kimberling City, MO Memorial Church, Houston, TX Mt Pleasant Church, Bloomington, IN New Beginnings Church, Houston, TX 9th & Colorado Church, Chickasha, OK Ninth St. Church, Ballinger, TX North Side Church, Robert Lee, TX Northwest Church, Abilene, TX Pleasant St Church, Springdale, AR Quaker Ave. Church, Lubbock, TX Riverview Church, Bakersfield, CA Rock Creek Church, Silverton, TX S. Fulton St. Church, Denver, CO Sandy Soil Church, Springfield, CO Sepulveda Church, Sepulveda, CA South Main Church, Alex, OK Stanton Church, Stanton, TX Stockton Church, Stockton, MO Welch Church, Welch, TX	Kevin & Katie Alexander Bill & Jenny Amonette Sammy & Laveta Amsler Frances Baker Jerry & Jane Baker James & Charlotte Bertram Jerry & Norma Brown Bryan & Lana Burson Elanna Chitwood Barney & Paula Christian Bobby & Billie Clark Cliff & Mary K. Crumpler Justin & Michelle Custer Ima Lee Daniels Albert & Vera Davis Jonathan & Meagan Dover Matt & Keneé Dover Gladys Ellis Gary & Jane Evans Ricky Everett, Jr. Odell & LaVonne Farr Lynn & Jane Fisher Darrell Fleming Henry & Peggy Galvan Roye & Katy Gibson Ann Gilbreth Roger & Judy Gomez Forrest Grant Dale & Sharon Haines Ellen Hawley Kenneth & Debra Hawley Kirk & Susan Hayes Truman & Mauriene Hayes Alfonso & Gloria Hernandez Neita Horton Robin Hughes Linda Hunt Terry & Paula Johnson Bill & Cheryl Jones Mrs. Susan Kjellgren	Velma Knox Steve & Mary Krablin David & Lisa Langford Mrs. Mack (Marsha) Lee Robert & Jana Lee Gerald & Mrs. Johnnie Mancill Dennis & Debbie McCain Jacob & Nancy Miller Bob & Charlotte Mize Stan & Sue Monkress Sean & Lisa Monticello Talin Pepper Greer & Angie Pittman Larry & Valerie Poage Jeff & Joan Proisie Gerardo Quiroga James & Joy Rettmann Shalee Sanchez Jim & Shirley Shelburn Ian & Danetta Shelburne Mr. & Mrs. Brent Stewart Vivian Thane O'Leta Thomas Kathryn Thompson Mae Thompson Shirley Todsén Karen Vaughn Mary Vaughn Sidney & Anita Vaughn Terry Wallace Tinea Wallace Debbie Weaks Darleen J West Jimmy & Sue West Wayne & Joy Wheeler Forrest & Jo Whitlow Rob & Keva Wilkinson Doug & Mary Chris Wilks Lendal & Peggy Wilks Bob & Lynne Williams

In honor of
Bob & Charlotte Mize
Darleen J West

Note: All gifts received will be used at the direction of the Board of Directors of Namikango Mission, Inc.

Balance July 31 st	\$537.81
August Contributions	+ \$23,959.00 <i>(Includes Projects/Reserve Funds... +\$350)</i>
Transfer of Reserve Funds	+ \$5,000
August Expenses	- \$28,987.63
Mission Expenses & Pensions	-\$24,500
Printing & Postage	-\$947
Operating Expenses	-\$3,500
PayPal Online Fees	-\$40.63
Operating Balance Aug. 31st	\$509.18

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Mission Board News/Notes

Trip to Namikango One special blessing for me on my first full day in Malawi was the opportunity to share God's Word with about 360 individuals from 20 congregations. This was an outdoor camp meeting where men battled to keep the shade protection from collapsing around us in the wind.

I was one of several speakers during a nearly five-hour church service that demonstrated to me how seriously these Christians take their faith. A Muslim community leader also attended the meeting. Who knows what spiritual seeds may have been planted in receptive hearts that day?

Robert Lee - Board Member

God continues to amaze us as He leads us on this missionary journey. We had a Board meeting September 13th and 14th and God's presence was evident. Two outstanding servants in the Kingdom have agreed to serve on the Mission Board – **Ian Shelburne** and **Matt Dover**.

Ian Shelburne was born in Malawi to B & Ruth Shelburne – one of the original missionary families at Namikango. He and his wife Danetta served as missionaries in Uganda. Ian serves as one of the preaching ministers for Northwest Church of Christ in Abilene.

Matt Dover is a CPA and attends The Branch Church in Farmers Branch. He and his wife Keneé have known Ben, Becca, and Ryan for about 25 years. Matt, Keneé, and their three young boys visited Malawi this past summer and got to see up close all the good happenings at Namikango.

We are excited at how God leads us in the days ahead. To God be the glory. Sidney

