

# NAMIKANGO MISSION

MARCH  
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NEWSLETTER

2021  
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## DRAWING ALL PEOPLE

Imagine. You have a business to run, a household to manage, expenses to pay and are consistently looking for effective ways of saving for the future but you have no checking account, no savings account, no debit or credit card, no access to banks, no ATMs. What would you do? Where would you save your money? This is the situation that many people in Malawi (and across the world) find themselves in – little to no access to formal financial institutions and zero possibilities for affordable capital with which to pay for school fees, medical expenses or begin new endeavors.

Thus, the reason for the Village Savings and Loans program (hereafter VSL) is to provide training and a brilliant method of facilitating a habit of savings, allowing individuals to access affordable credit (from the savings fund) without the need of formal financial institutions.

Over the last 5 years, the VSL program has grown to include over 125 groups comprised of 2,120 people (83% of which are women). The total amount of savings amongst these groups is now around 93million kwacha which is around \$127,000.

It should be noted here that Namikango does not put a single cent into the savings capital from which loans are accessed – it is entirely reflective of the hard-earned savings of the individuals within the group.



Beyond the obvious strengthening of individual's businesses and financial security, this program is effective in three primary ways.

First, training individuals in financial awareness provides an excellent alternative to charitable handouts. This has shifted requests for financial assistance away from “yes” or “no” to: “We have an alternative long-term approach of benefitting your life in every area – would you be interested?”

Second, we have seen time and again that all individuals desire to have the dignity of agency. The internal satisfaction that comes through playing a crucial role in improving the lives of others and of oneself. We take each person's unique contribution seriously.

Third, this program has consistently opened new doors that could not have been opened through other ministries. Every person—regardless of spiritual inclination—is deeply concerned with their finances. As such, this program attracts people from all church and religious backgrounds. In fact, about 20% of the members of groups are Muslim. The importance of Christian and Muslim brothers and sisters working together for the common good of a given village cannot be missed. Namikango is now accepted with open arms in many Muslim villages because of the effectiveness with which the VSL program has benefitted all members of that community. We believe that God's love for every person as embodied by this program ultimately draws all people to that Love.

By Ryan Hayes

# PRAISES FOR VSL

## The share-out

The energy is high as we finally arrive at our destination to see for ourselves what a “share-out” is like. We are greeted by singing and dancing, a clear excitement in the air – today is a day of celebration. It has been nearly a year of saving and borrowing, and it is time to reap the reward. Each woman comes up dancing as her name is called to receive the shares that she has worked for.

## Meet Zione

When the Village and Savings Loan program began at Namikango in 2016, Zione Chikwawa was curious. She was selected as one of the first 30 individuals to be trained as a trainer. Having no previous experience in such a group, she was interested both for herself and for her community. As a mother of five, she carries a lot of responsibilities.

Participating in VSL has allowed her to both to pay school fees for her kids, and to provide capital for her business – selling shoes and zitenge, the vibrantly patterned cloth that is a Malawian women’s most essential wardrobe item. Currently, Zione is the VSL trainer for 3 groups in the Machinga area of Malawi.

## VSL: how it works

The groups in this area were started as most groups are, by a sensitization meeting with the church. The sensitization meeting allows the church members to become familiar with the idea, ask any questions, and choose if they would be interested in beginning a group. From there, people in the surrounding community heard about the opportunity and jumped to join in.

A group cycle usually lasts around 9-12 months and begins with the group deciding on their own rules and proceedings, while also following the curriculum laid out by Namikango. Each meeting begins with a prayer and selected scripture readings before the financial part of the meeting is carried out.

At the end of the cycle, the participants receive back their savings share plus the interest gained through loans taken by members as well as fines paid to the group.

Today, share-out day, is a celebration, as members rejoice at the fruit of their savings, and see how their own hard work and savings resulted in capital gain.

Mayamiko VSL Group





## Group focus: Mayamiko

Mayamiko (Praises) is one of the three groups that Zion has trained. It meets in a community that is 80% Muslim, and nearly completely made up of people from the Yao Tribe. The Yao tribe is traditionally Muslim, and the Church in this community is made up of members who have converted to Christianity.

When the group first began in 2017, Zion noticed that many group members were not confident when it was their turn to lead the group in prayer.

Blazio Styford



Since then, there has been a dramatic difference in their approach towards prayer, as they grow more comfortable and confident. This is alongside the physical things that they have been able to provide for themselves because of their participation in the group— iron sheets for their roofs, school fees for kids, bicycles, and goats amongst other things.

Zion has sensed growth in herself as well as she is able to interact with and learn from others who are different than she is. The group has formed strong relationships amongst themselves and the community, using a portion of their share-outs to provide soap and school uniforms to the needy.

Each group has its own strengths. Mayamiko's strength lies in the members ability to follow their self-governed rules, such as beginning and closing with a prayer, and valuing each other's time. Members pay a fee if they arrive late to a meeting. They have also learned how to function as an independent unit, while providing things for each other when members have experienced times of need.

The possibilities are endless with groups such as Mayamiko and Tiyagame as they influence each other to become better, whose members work diligently to improve their lives and communities. The day ends with a prayer and a send-off, our smiles and joy entangled as we celebrate the hard work and achievements of our brothers and sisters.

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**By Justine Hayes**

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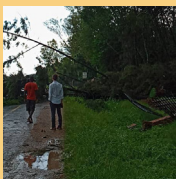
## E-NEWSLETTER

As we start a new format with the print newsletter, we are also in the process of sharing this as an electronic newsletter. Please know that we are still committed to the print newsletter, but would love for you to sign up for the electronic format. Please visit <https://namikango.org/get-involved/connect-with-us/> to sign up for the e-newsletter.



## UNDER THE MANGO TREE

Recent News Notes Shared From The Mission In Malawi



### STORM DAMAGE

Namikango campus was recently hit by a big storm taking down over 50 trees and damaging our electrical system. We want to thank all of you who have prayed and especially IDES who provided \$10K to assist in repairs. We believe we will still need \$3K to \$5K to finish the repairs and could use your help!



### COFFEE ROASTERY LAUNCHES

Just a few weeks ago, the Namikango Coffee Roastery launched and started taking orders! Orders have been great with over 100 in just the first couple weeks. We look forward to seeing how this provides sustainable income for the mission!



### VACCINES HAVE ARRIVED

Recently, Namikango healthcare staff were some of the first frontline workers in Malawi to receive the COVID-19 vaccines. We are thankful for the international COVAX program that provided this opportunity!