

HARVEST *together*

*"Carry each other's burdens, and in this way you will fulfill the law of Christ."
- Galatians 6:2 (NIV)*

Palms of Success

Palm oil is now the most commonly produced vegetable oil. When walking into your local grocery store, you are likely to find it on every other aisle. Present in products such as pizza dough, chocolate, and washing powder, it is probable that there is some in your pantry.

Produced in countries throughout Asia, Africa and the Americas this wonder-oil is constantly in high international demand and consequently oil palms are a popular crop in Sierra Leone, as they can provide a steady income.

In this West African country, the average life expectancy is just 51.8 and in the last few years, the country has been ravaged by disease. In 2016, at the end of the epidemic, Sierra Leone had the second highest number of Ebola deaths. Hardship is all too common for our brothers and sisters in this nation. Nevertheless, there are individuals striving to make a better future for themselves, their families and their communities.

Musu Williams is a trader who has two young children. The Sowers Fund was able to purchase some palm oil for Musu to start trading with, so that she could provide for the day to day needs of her family. Thank you to those who continue to support others in great need!

Musu Williams

Prayer requests for

- **Qualified applicants who have a desire to make better lives for themselves.**
- **New ways to improve the program that will empower individuals to succeed in their business ventures.**
- **Recipients to be good stewards of the funds that are given to them.**
- **Abundance of blessings for the generosity of our donors.**

For more information, please email us at:
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Other not-for-profits, such as GiveDirectly, have also been advocating for this kind of cash aid for the past decade and have shown through rigorous, independent study that people do not waste the money. They announced in 2016 that it would give every adult in an impoverished village in Kenya an extra \$22 each month for the next 12 years — with no strings attached.

Sowers Fund gives free-will offerings

We here at Sowers Fund also aspire to this ideology first outlined in the Old Testament, where "The Law" required that part of the harvest be left for those in need. "When you reap the harvest of your land, do not reap to the very edges of your field... Leave them for the poor". (Leviticus 19:9-10 NIV). With the support of its donors, Sowers Fund gives **free-will offerings** to families in mission-field countries who are struggling to earn a daily wage. By utilizing our church's extensive network of local churches around the world, we can reach many who are vulnerable to financial instability. We fulfill our mission of sowing the "seed of the Word of God" and the "seeds of financial support", by providing more than just financial assistance and support. Each recipient attends a seminar that teaches key Christian principles, such as stewardship, tithing, and support of the local community. Understanding and practicing these principles goes a long way in establishing true long-term, sustainable economic development and stability.

As of July 2018 Sowers Fund has supported **264 businesses** in **19 countries**. This year alone, we funded several businesses: Some examples are farming bean crops, selling homemade candy made from sweet potato and coconut, funding for driving classes and fixing freezers, selling food items such as cassava, pizza & groundnuts. We also expanded to the country of Cameroon.

While the long-term impact of free money is still being analyzed and debated, we know that lives are being transformed and families are starting to hope for a better tomorrow. British journalist Joseph Hanlon, once said, 'Poverty is fundamentally about a lack of cash...You can't pull yourself up by your bootstraps if you have no boots.' Please keep our program in your prayers!

Does Free Money Help?

In the years following World War II, foreign aid was the prevailing strategy for boosting economic growth in impoverished countries. Over time, however, the use of aid had been called into question and described as wasteful, if not corrupt.

Then microfinance, the practice of giving small loans to poor people who invest them in equally small business, became the new frontier for alleviating poverty. This, too, has undergone increasing scrutiny and scandal with onerous interest rates and abusive loan collection practices. In Andhra Pradesh, a southeastern Indian coastal state, more than 200 borrowers killed themselves in late 2010 because they were harassed by loan collection officers.

Recently though, an old idea from the past has reemerged: **free money**. Numerous economists and philosophers, many Nobel laureates, have touted this philosophy. Thomas More even dreamt of it in his famous Utopia (1516). One of the top 10 Ted Talks subject last year was given by Dutch historian and author, Rutger Bregman titled, "Poverty isn't a lack of character; it's a lack of cash". He says: "We tend to think that simply giving people money makes them lazy. Yet a wealth of scientific research proves the contrary: free money helps."

In May of 2009, an experiment by a local charity, gave 13 homeless men in London £3,000. The men were free to decide what to spend it on. The only question they had to answer was: What do you think is good for you? The Economist, a UK publication, concluded: 'The most efficient way to spend money on the homeless might be to give it to them'.

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Field Visit:

Dominican Republic & Haiti

In May 2018, Sowers Fund had the opportunity to travel to the Dominican Republic & Haiti. The purpose of this trip was to follow up on current recipients and see if further help is needed, provide program training, receive feedback from field representatives, and find ways to improve the program. The following is a brief report of the visit.

Despite being acclaimed as the #1 tourist destination in the Caribbean with over 800 miles of coastline, not all is well on the island nation of Dominican Republic. More than a third of the total population live on less than \$1.25 a day and over 20% of the country live in extreme poverty. Half of the country does not have access to clean water or sanitary toilets. With an increase in tourism flowing to the island year after year, one needs to ask; "Why is Dominican Republic so poor?"

One such reason is: **Education**. Only 30% of children finish primary school. Without basic education, many are not able to learn the skills necessary to be employed or start their own businesses. Failure to receive an education has also been linked to an increased teen pregnancy rate on the island. **Cost of living** is also another reason for the poverty seen in the Dominican. It is so high in urban areas that the Dominican minimum wage has failed to keep pace. With an average monthly household income of \$125, many residents have a hard time covering the necessities.

Sowers Fund expanded to Dominican Republic in 2012. We currently have 10 recipients who are continually working on their businesses. The types of businesses range from petty trade, seamstress, small restaurant to a school supplies store with tutoring services. During my visit, I learned more of how we can help further the businesses that have already been established and look for ways we can further expand in DR.

Carlos Valentin is one of our recent recipients. He is 44 years old who lives in a small rented house. Carlos was mistakenly shot by police a few years ago which resulted in injury to his leg that causes him to limp now. Due to his age and physical inability no one wanted to hire him when he was looking for work. Sowers Fund was able to intervene at the right time to buy him a freezer and an oven to enable him to open a small home-based restaurant that sells pizza, sandwiches, freshly squeezed fruit juices and other snacks. He hopes to expand his business further by providing more menu items and to have a bigger location. He is a joyful recipient and forever grateful for the generous contribution of our donors.

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Haiti and its Poverty

During my visit, I could witness first-hand the reality of the statistics available about Haiti. The World Bank declares Haiti as the poorest country in the world with 77% of the population living in poverty. Even before the earthquake in 2010, people needed food assistance. Even now, 30% of Haiti still struggles to obtain food. The poverty rate is much higher in Ouanaminthe where most don't have access to clean water or electricity. In Haiti of the 50% of the children who attend school, most only complete up to grade 5. As a result, half of the Haitians are illiterate and not able to earn a daily wage to break the cycle of poverty.

Sowers Fund expanded to Haiti in 2015 and to-date we assist seven businesses. Due to the lack of electricity and water, it's harder to start up small businesses. Most of the businesses funded are retail in nature ranging from selling used clothing, shoes, household goods to hot food items such as hotdogs and sausages. Mari Azefi, Chidonne and Mossette are some of the few recipients that are working hard to provide for their families. They must cross over to the market in Dajabon, Dominican Republic to sell their items twice a week due to a higher demand.

My visit to both Dominican Republic and Haiti left a lasting impression. My heart was full to experience first-hand their lifestyle and the economic need. Sowers Fund has revived hopes for many of these individuals. Their daily struggles and desperation for a better life gives us more ammunition to make Sowers Fund work for these recipients. We are prayerfully looking for more opportunities to expand in Dominican Republic and Haiti. We are forever grateful for the generosity of our donors for making this possible!



Retail businesses in Haiti and DR (from top left, counter-clockwise): Dirsina (seamstress); Previlus (hot dog and sausage stand); Carlos (restaurant); Pedro (homemade sweets and men's undergarments); Virginie (frozen popsicles, household items, clothing); Dignorah (school supplies and tutoring); Marie (used baby clothes and cleaning products); Mosette (used clothing and cleaning products); Chidonne (shoes and food items)

Driving Towards Success

On paper, Nigeria might appear to be one of Africa's most prosperous nations. The West African country is one of the world's leading oil producers. However, few Nigerians benefit from this natural bounty due to unequal distribution of wealth and underutilization of these resources for the good of the common folk.

Eric Kimbiga is a young man in Abuja, the capital of Nigeria. He has been working as a security guard, a job that is dangerous and does not pay well. Eric was hoping to make himself more employable by learning how to drive. While obtaining a driver's license might seem simple, attending driving school in Nigeria is very expensive and is not always an option for young people who are hoping to improve their employment options.

Through funding provided by the Sowers Fund, Eric has been able to attend driving school and obtained his license this year. With his license, Eric is now able to apply for a wider range of work opportunities and support himself in the future.



Eric Kimbiga

Clearing the Way

Through the Sowers Fund, we are able to continue to support many of our brothers and sisters through their changing circumstances.

Javarney Jones is a youth from Jamaica who is in school full time. He lives with his grandfather in a small house with no running water or electricity. Some time ago, he was able to learn how to use a weed-wacker through an apprentice, who ultimately allowed him to borrow the equipment to earn an income. This enabled him to support himself through part-time work as he studied. In addition to providing for his own needs, Javarney was also able to help



Javarney with his weed-wacker

out his grandparents. However, the costs of maintaining the weed-wacker were high. Due to the limited hours Javarney was able to work after school, he was not always able to afford these costs.

This year, the Sowers Fund was able to give Javarney a helping hand by providing funds for servicing and maintaining his lawn maintenance equipment. As Javarney finishes school this summer, he hopes to expand his part-time job into a full-time business. With a regular income, he will have the means to maintain his equipment and provide for his own needs.

Sowing on Good Ground

El Salvador is the most densely populated country in mainland South America. Years of political turmoil, a high crime rate and profound inequality have created a challenging environment for local people to survive and flourish. While progress has been made in these three areas in the past few years, the cost of living is still very high compared to the average income.

Many people in El Salvador make a living from farming small plots of land; growing crops, such as corn and beans to be sold locally. However, the land in El Salvador can be unproductive, as the country is one of the most susceptible to climate change. In recent years, droughts have led to an immense loss of crops. This lack of yield may have had a profound impact on farmers hoping to provide for their family.

One such farmer is Jose Luis Martinez Serpas of Moncagua. A farmer for many years, he produces and sells corn and beans in order to support his wife, children and grandchildren. With a household of nine to support and an annual income of 950 USD, it is not always easy to make ends meet. This year the Sowers Fund has been able to help purchase key farming equipment to prepare Jose Luis' piece of land for harvesting. This will enable Jose Luis to support his family financially in the future.

