Sharing Talents

The members of the Microcredit and Savings Project of the Disciples of Christ in the Democratic Republic of Congo are generating funds that improve the lives of their family and community. The microcredit project began in 2008 with the women in communities where congregations are located. Now there are 40 projects, with an average of 25 members each.

The microcredit project offers two ways to effect change. Individuals may borrow up to $200.00 at a time to start a small business or make a needed investment. Borrowers must repay their loan in a prescribed amount of time, usually up to six months. From the modest interest on the loans, participants are given money for immediate needs, and a portion is then put into a savings account for them. The interest also becomes income to women who have invested with the group. As individuals demonstrate their ability to repay the loans with interest, they are able to borrow again. Subsequent loans may be larger because they have proven themselves trustworthy.

One project began with 20 women and grew to 43 participants of which 38 are women and 5 are men. One of the participants, a mother of eight children has made enough to build a house! Another used the loan to make and sell jams, cake, soap, and perfume. Her challenge now is acquiring the wrapping paper to package her wares for sale. This particular group meets twice a month and has $16,000 available for loans and $5,000 in savings.

Together we pray, God, small ways make great differences. With your support and guidance we see possibilities bloom. Help us to remember how our actions may touch and change the lives of others.

You make the difference...

The prayers and help you provide through your local congregations make possible the work and witness of GLOBAL MINISTRIES, which is supported by Disciples Mission Fund of the Christian Church (Disciples of Christ) and Our Church’s Wider Mission (OCWM) of the United Church of Christ.

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