

Rwanguba Micro-Enterprise

By Daniel W. Dill, Chairman & CEO, LifeLift International

In October 2006 we received an incredibly warm reception from our faithful brother Beni Kahamba and his village of Rwanguba, in the Eastern Democratic Republic of the Congo (DRC). We visited two days and met church leaders, from surrounding villages, who each petitioned us with their needs. We continue to receive their correspondence.

Humanitarian needs in Rwanguba are pervasive, ranging from seed to grow crops, medicine for their clinic, sheets of roofing for their school and tools to replace those looted during recent warfare in their region. Rwanguba's church needs many Bibles.

The financial needs of Rwanguba seemed almost overwhelming to us yet we believe we can significantly help them to help themselves with *sustainable* programs, such as establishing a *micro-enterprise* bank.

Several international Christian organizations offer excellent micro-enterprise programs. Hope International, of Lancaster, PA, is licensed in the DRC and may help us set up such a program and train a Loan Committee.

Essentially, the local loan committee would make small, low interest bearing, loans to local participants, typically women, who can use the loans to establish small businesses.

Business profits reenergize local economies and provide the funds to pay back loans.

Loans carry *joint and several* liabilities, which means each participant is responsible for the other's debts, which is an incentive for loans to be paid on time, with interest.

We plan to invest enough so the Rwanguba micro-bank can start with \$5,000 net. This will require at least \$5-7,000 additional for initial training and travel to set up this fund.

As the micro-fund participants demonstrate a responsible administration and payment history we hope to invest additional money to grow the fund to meet a breadth of needs.

LifeLift International is a California based Christian 501(c)(3) non-profit corporation. We may collaborate with Hope International to

establish this program, in the name of Jesus, and train a new Rwanguba Micro-Loan Committee to efficiently run this bank.



LifeLift board with Beni and his family.

With demonstrated success in establishing water wells and facilitating water storage reservoir repairs in DRC, LifeLift was asked to coordinate sponsorship and logistics of starting micro-enterprise in Rwanguba.

We invited the First Baptist Church of Garden Grove to help sponsor establishment of the Rwanguba Micro-Enterprise Program.

LifeLift can accept tax-deductible donations, as they are gathered, to set up a DRC bank account and possibly forward funds to Hope International to help establish this bank and pay for training and related travel expense.

We anticipate a long-lasting relationship with Beni and the people of Rwanguba in years ahead, to assist them in redeveloping their village into a healthy and vibrant Christ centered community, in the name of Jesus.

In early 2008 we plan to visit Rwanguba again, probably accompanied by Pastor Wade Whitcomb, to complete start-up of this program and explore ways to help them meet future needs, possibly including replacement of their hydroelectric turbine and generator, in addition to more Bibles.