

## Investment in Sustainable Financial Hope Turning Dependence into Freedom Community Pooled Capital Starts “Bank” and Feeds School and Community

### Open For Business – Sustainable SACCO LTD Lending Local Community Money to Local Community Entrepreneurs

*God tells us in Psalms 112:5 that “It is well with the man who deals generously and lends; who conducts his affairs with justice”; and in Matthew 5:16 Jesus said, “shine before others, so that they may see your good works and give glory to your Father who is in heaven”; and regarding investment, productivity, and profitability – in Luke 19:13 Jesus tells of a nobleman telling his servants to “Engage in business until I come” and when one servant says “Lord, your mina has made ten minas more, the nobleman responds, “Well done, good servant! Because you have been faithful in a very little, you shall have authority over ten cities”. Money is not the object.*


*We want to: Glorify God in All We Do.*

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| <p>SACCO “Bank” Business -- Lending</p> <p>Government Registered</p> <p>Community Managed</p> <p><b>Sustainable SACCO LTD</b></p> | <p>In the Ibanda District within Uganda, the indigenous Ugandan leaders took the entrepreneurial steps to register a Savings and Credit Cooperative (SACCO) (a small Ugandan-registered community savings “bank”), named Sustainable SACCO LTD.</p>   |
| <p>SMI Nurtured</p> <p>Community Led Business</p> <p>Successfully Open for Business</p>   | <p>Sustainable Missions, Inc. (SMI) consulted and helped structure the investment and community pooled capital<sup>1</sup>. By coming alongside the indigenous community, SMI was/is able to nurture the idea and structure and encourage the community’s investment to get started. The community leadership did/does the rest, and the company is Open for Business – lending local community money to local community entrepreneurs.</p> |
| <p>Community Investment</p> <p>Community Managed</p> <p>Community Improvement Results</p>   | <p>The indigenous community pooled their own money and invested, formed the company’s board and Loan Committee, and produced lending RESULTS. The SACCO lends to farmers, school poultry-raising efforts, and other community businesses. These community businesses<sup>2</sup>: provide training, encourage entrepreneurs to start additional new businesses, and feed the local community.</p>   |

<sup>1</sup> Sustainable Missions, Inc./International (SMI) works to provide consulting, nurturing, and, if necessary, only “seed capital”. These are businesses and efforts that stand on their own, through local indigenous leadership, community investment and involvement, and local ownership and employment.

<sup>2</sup> SMI believes in providing initial “seed capital”, if needed, nurturing the community-led efforts, and then “getting out of the way” and having the smart indigenous entrepreneurial people lead these community-based efforts. These are long-term community-led sustainable efforts and businesses.

## Planned, Measurable, Expectant, Community-Led Lending Business – with Sustainable Results

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|    | <p>SACCO<sup>3</sup> Business Formed, Registered, and Launched</p> <p>Sustainable SACCO LTD</p> <p><b>Sustainable SACCO LTD</b> is registered and now it has the Ugandan government Certificate of Registration. Sustainable Missions, Inc. (SMI) worked to structure this Savings and Credit Cooperative (SACCO), a local business leader registered the SACCO, and it has over 40 community investors.</p>  |
|   | <p>The community SACCO is <b>Open for Business</b>.</p> <p>Moses reports, “The people in the community are now opening the accounts, and saving -- and this is excellent.”</p>  |
|  | <p>As a result of indigenous community members’ investment in the Savings and Credit Cooperative (SACCO), and in conjunction with the Alpha and Omega School, the lending results are fruitful, profitable, and the earnings support the community. Moses says, “At Alpha and Omega school we have just begun poultry on a small scale as you can witness.”</p> <p><b>Profitable Results:</b> Community members pool their money, invest, and provide opportunities to be productive – the Results feed fellow community members.</p> |

<sup>3</sup> A SACCO is similar to the Village Savings and Loan Association (VSLA) or Rotating Savings and Credit Association (ROSCA) or Operating Savings and Credit Association (OSCA) in that, the SACCO allows communities to “pool” and lend their own community members’ “invested” capital within their own communities, making decisions with their own SACCO board and SACCO Loan Committee consisting of local community members. However, the SACCO is a government registered community “bank” and generally sets the path for the SACCO to become a Ugandan National Bank, if desired.