

DOWN to EARTH

Emmanuel International UK News
Forum House, Stirling Road, Chichester, West Sussex, PO19 7DN Phone: 01243 931094

Registered Charity No 289036 www.eiuk.org.uk info@eiuk.org.uk

FEBRUARY 2019

Entrepreneurship Project

Joel Newby writes about the Entrepreneurship Project in the Mwanza Region, Tanzania.

Main Overview

Entrepreneur - a person who organizes and manages an enterprise, especially a business usually with considerable initiative and risk.

The main project that we are working on as a family, is an entrepreneurship project in the Mwanza region. Our research has shown that giving money to the poor in developing countries doesn't actually help people overcome poverty.

An old adage states, if you give a man a fish you feed him for a day, if you teach a man to fish you feed him for a lifetime. Handouts and free gifts can provide some help for those in need but sustainable financial growth is really what is needed.

As missionaries, we are trying to help the poor by teaching biblical business skills and loaning them money to start a business. In doing this, we hope to see them climb out of poverty, stand in a better economic position, and in turn, provide for their family needs.

Along with teaching business skills, we are discipling people with biblical truths, laying a foundation of biblical integrity in

The Newby family



Joel started as a full time missionary in Mwanza, Tanzania in 2013 and has since started a family and grown in ministry. When Joel and Samantha got married in 2016, they started serving together with Emmanuel International. Joel and Samantha have two children, Hephzibah (8) and Ethan (1). As a family they enjoy taking car rides, learning about animals, and playing with their small dog, Marlon.

To sign up for their newsletter or support them, simply send an email to: jznewby@gmail.com.

both life and business. By working hand in hand with our groups of participants, we also have ample opportunity to share the Word of God and disciple people in the foundation of a loving relationship with the Creator.

What we have done so far

When we first began, we wrote our own curriculum. We searched for entrepreneurship lessons that were practical, biblical focused, culturally African (Tanzanian), and basic for those who are illiterate. After searching and not finding much results, we decided to write our own in Swahili, specifically for the people of Lake Victoria zone. The lessons are very hands on and cover all the basics to entrepreneurship.

We started working on the Island of Ukerewe which is a 3-hour ferry ride from Mwanza. Ukerewe is the largest populated island in Lake Victoria. Our



A church on Ukerewe Island



Joel preaching at a church in the Ndagalu Zone

partner church, the Tanzania Assemblies of God, has 21 churches on the main island and 2 on smaller nearby islands.

From the beginning we wanted to do group-based business to ensure accountability and discipleship. We decided to invite 5 people from every church to come to the initial training seminar.

In the first seminar we presented, the first section covers the different steps on writing a business proposal. Starting with dream big (what has God created you to do, an entrepreneur does work that he/she loves), market research, building a start-up budget, business basics, advertising, customer service, and comparative advantage.

Our goal was to give each group 1 month to write a business proposal and then we would choose the best 6. We wanted to create a bit of a competition to ensure that groups actually prepared their proposal well, especially by doing market research. We want to work with people who genuinely want help and want to take ownership of their work.

After much time we only chose 4 and sent others back, telling them to improve the proposal or write a new

one. From this point we brought those 4 groups through more lessons on entrepreneurship, which include many more lessons on actually running a business. Each of the groups then had to do the leg work to register their group with the local government, write a constitution, open a bank account, and put 20% down on the amount they were asking to loan. (More on loans later).

After some time, one group unfortunately fell apart due to inner conflict. That has left us with 3 groups:

Mtoni

They are starting a mobile money sending agency. Electronic mobile money is popular in much of Africa and many depend on it to pay bills, buy minutes for their phone, and to send money to others who are far away. They have been loaned £360 to build a small kiosk and buy the electronic equipment for the money sending service.



The kiosk for the mobile money sending business

Namasabo

They are doing irrigated farming with a small water pump getting water from a nearby brook. Right now they have planted spinach and watermelon. They have been loaned £263 for the water pump and the small fees to rent the field they are farming on.



The plot where the group from Namasabo is farming

Nansole

This group is doing a local egg laying chicken project. They have just been loaned £360 to build the chicken coop, enclosure, and all the running expenses.

It took these groups time do all the steps required of them. Especially to put their down payment on the loan. They are now all in the early stages of their businesses. We have encountered problems and of course not everything runs perfectly but up till now we are very grateful for how they are getting along. In the mean time we still plan to start 3 more groups in Ukerewe in the days ahead.

Why Loans?

There are two purposes for loans. The first reason is to guarantee business success. In developed countries, if we

want to start a business, we usually get a business loan. As we mentioned earlier, handouts have been taken advantage of for many years. If money to start a business is given freely, the participants won't always give 100% because they know if they fail, they are at no loss. We have learned this from past projects. It was free money. Our loans require a 20% down payment from them, which can be difficult to raise. Knowing they may lose some of their own money or property helps them work toward success. (Thank God this has not happened. If it ever does, we will continue to work with people so we do not have to go after their property).

The second reason is to create a circle of funds for other group-based businesses to start. Once the initial groups pay back their loans, the money will be put in a fund so another business proposal can be selected. We believe after a few years of strong management and working with our local pastors and leaders. this money will rotate to many people.

Discipleship

Our main focus is to make all our projects touch people spiritually and physically. We are working directly with the local churches, hand in hand. We rely on the pastor, church leaders, and Bishop to help us implement this project both spiritually and physically. Up till now the work with these groups has been almost purely on the physically side of ministry, with exception to the biblical based seminars. However, now that the groups are established and doing business, our field visits are not only to track progress of the business but they are also for discipleship. Many times here in Tanzania it is hard to do discipleship outside of the four walls

and schedule of the church. By creating these groups, we are trying to establish a new way of discipleship and ultimately lead these groups to disciple one another and others in their communities.

What's Next

There are so many churches and communities in the Mwanza Region. The Tanzania Assemblies of God is split into 3 different districts in the region, North, South, and West. We have built relationship with the leaders in the North district. Within the district there are 7 zones of churches; we have been working with 2 zones already in Ukerewe. It has become our vision that we take this project from zone to zone. That way, each zone of churches has entrepreneurship groups and when a group returns their loan it will go back to another group from a church in that same zone.

We have been doing research to expand to two new zones, Ndagalu and Magu. Both areas are very underdeveloped and a prime place for us to expand our ministry. We will use many of the same approaches that we have done in Ukerewe but change some things after lessons we have learnt.

Starting in March of this year our sending church - Abundant Life Fellowship in Butte, Montana - will be fundraising for 3 months to raise \$20,000 to help us expand the project in Magu and Ndagalu and also to help continue in Ukerewe.

Dates for your diary

EIUK Conference and AGM:

2 March 2019 in Southbourne

Board Meeting: 17 May 2019 in London