

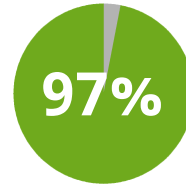
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Small Money, Big Results





KIHOMI NGWEMI &
NZUNGA MABUDIGA



SUPPORT PLEDGED



HAITI

"I planted seeds, Appolos watered it, but God made it grow". I Cor 3:6.

Dear Loved Ones,

Greeting. We hope that you all had a blessed Christmas time wherever and whoever you were with.

We are doing fine and enjoying our warm and humid weather.

In our September 24, 2012 newsletter we presented Lunie, a girl who got pregnant while in high school and the man left her after the birth of her boy. Lunie struggled to raise and lived by selling charcoal.

Kihomi met Lunie while buying her charcoal. The exchange led Lunie to be invited to study Business Administration at our university graduating four years after. Then a Good Samaritan gave Lunie a gift of money to boost her business.

Today Lunie owns a shop at the Limbe market, helping some poor persons in her community and deeply involved in her church. She bought herself a piece of land on which she has built a nice and dignified house. She owns 7 cows. A cow in the Haitian mentality is like having money in the bank.

Lunie has successfully raised the young Saint Fleur John Peter who has now finished his university education with two degrees: in agronomy from **Christian University of**

Northern Haiti in Limbe and economics from the **State University** in Cap-Haitian.

Peter has become the first Assistant professor to the Dean of the school of Agriculture at our university while he is running an “**Agro-Production Plus**” business in Quartier Morin where he is producing 3000 chicken in 45 days.

We have now people who depend on this young man to feed their families.

Investing in the education of girls is not money or time or energy wasted. Lunie and her son, John Peter, are the best gifts of your love you can have as the year ends. God bless you all.

Thank you for standing by our sides in the difficult task of knowing who to help and not to.

Happy New Year 2019.

In Haiti,

Nzunga & Kihomi.

Dear Friends,

I met Lunie in 2011, I think. She was very bright and had a plan. She had even written a business plan, but there was a problem. To get a loan from a Haitian bank was almost impossible. If you did get it, you would pay 30% interest or more. A donor stepped forward and gave her a \$1000. Look what that seed money has done!

This was done before the microloan program that Kihomi administers and she has had similar results. In almost every case the person that is successful is a woman. Haitian culture teaches college grads that they shouldn't get their hands dirty. The men wear neck ties with nice shirts to show they are college grads. Can't get that dirty. Therefore entrepreneurship, which in my opinion, is sorely needed in Haiti doesn't get much traction. Yes, you will see women selling on the street and during market day. But they do not have the training for it to go beyond that. Kihomi's microloan programs educates them to save and expand their efforts so they are not living hand-to-mouth. We have published stories of their success in the past.

All the experts say educate the 3rd world women. Unfortunately, that goes against the cultural thinking. I read recently that only 2 out of ten girls are in school in Haiti and those two will rarely get past 8th grade. That is why when Kihomi finds one who completed high school she tries to get them through college.

This is a great story for the holiday season as we head into 2019. Sometimes all the problems in Haiti mask the good things that happen because of this ministry. Thank you for being part of it.

In Christ,

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