

# Right Sharing OF WORLD RESOURCES

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*Right Sharing of World Resources is a Quaker organization which supports grassroots income-generating projects in the developing world and encourages economic discipleship in the United States.*

GOD CALLS US  
TO THE RIGHT SHARING OF  
WORLD RESOURCES,  
FROM THE BURDENS OF  
MATERIALISM AND POVERTY INTO  
THE ABUNDANCE OF GOD'S  
LOVE, TO WORK FOR EQUITY  
THROUGH PARTNERSHIP WITH  
OUR SISTERS AND BROTHERS  
THROUGHOUT THE WORLD.

## THE INCARNATION IN EXPERIENCE AND PRACTICE

Emmanuel. God with us. For those of us in the Christian tradition, this is the central point, and what we celebrate, of Christmas. Theologically speaking, what we are celebrating is the incarnation, the uniting of creator and creation. As Friends, we celebrate both the arrival of Emmanuel, God with us, and the Truth that God is also within us. This belief has moved us, through the years, to take very seriously the responsibilities that go with knowing and experience the Truth that God is with us and within us. In fact, it is the basis of our testimony about the practice of sacraments, in this case, communion. For us, the incarnation is so vital and real that it is to be experienced and practiced at all times in our lives, not just at special times or symbolically.

We have particularly been called to steps which make real and concrete the Truth of the incarnation, the reconciliation of creator and creation. Friends have found many, practical ways to do this. RSWR is situated very squarely in the midst of this witness. Our focus is on establishing

a partnership, between some of the poorest people in creation with some of the wealthiest, to build the world of peace and justice that God desires. This our practice of the incarnation.

In this newsletter, we highlight a number of ways in which RSWR is implementing our experience of the incarnation. First, Mary Lee Comer, RSWR board member from Western Yearly Meeting, shares thoughts on how we wealthy Friends are called to live our experience of the incarnation. Second, Edgar Ala, a Friend from Kenya and coordinator of a recent RSWR-funded project, shares his journey and commitment to a life of service. Third, we announce the appointment of Samson Ababu as RSWR's field staff in east Africa. Then, Jackie Speicher outlines two specific avenues for supporting RSWR. Finally, Cindi Goslee offers an intimate introduction to three of the just-approved projects. To close, we lift up the three continuing projects re-affirmed by the board in October and the seventeen new projects.

—Roland Kreager

## REACHING NORTH AMERICAN FRIENDS

In October, the RSWR Board enthusiastically affirmed the importance of a RSWR mission that often takes second place to our micro-enterprise work. That mission is reaching North American Friends with the message of the consequences of affluence.

It is rewarding to support the work of RSWR. Working together to address the poverty of the world's poorest of the poor is a worthwhile endeavor by anyone's standards. But, coming face to face with our standard of living vis-à-vis the standard of living of the

*Continued inside*

poor in India and Africa is most uncomfortable. Going deeper and examining the spiritual quagmire of the situation is a place most of us would rather not go.

We donate our money, time and prayers to the work of RSWR. We are truly interested in easing the burden of poverty in the world. But there is a counterpoint to the burden of poverty. There is a corresponding burden of materialism.

Materialism is so commonplace in the United States that even the poor have yard sales to rid themselves of the accumulation of unnecessary stuff. In many cases, ridding oneself of possessions is for the primary purpose of acquiring more possessions. We clean out our closets to make room for more clothes and shoes. We sell our furnishings and decor at yard sales so that we can buy new furnishings and decor.

I am reminded of a story told of a missionary in Kenya. She lived very simply in a small home that was furnished sparsely. One day, people of the community who were asking her for funding for a communal need approached her in her home. The missionary responded that she did not have the ability to pay for the project and inquired as to why the people would think she did. Someone pointed to a simple vase sitting on a shelf in her home. In the minds of the local population, if the missionary could afford to have a non-essential item in her home, she was wealthy. This story reminds me of the waste and non-essential purchases that I engage in regularly. It humbles me. It warns me of the harm to my soul whenever I use my resources frivolously.

Materialism is not simply an element of our lifestyle. It is our lifestyle. It is so pervasive in our culture that it defines our society. It is an addicting

lifestyle that feels good, is legal, encouraged and promoted. Many Americans consider shopping to be helpful therapy after a bad day. To think and act otherwise is so counter-cultural as to never occur to a large portion of the North American population. Even the burgeoning consumer debt and bankruptcies does not give us pause. We never have enough!

How often do we examine the choices we make in the utilization of our resources? Society does not encourage us to think critically about how we use our money. Sadly, most churches do not address the topic either. If there is any good to be realized from the current economic downturn, it is that some people are beginning to realize that we do have enough- more than enough. One can hope that this recognition will go below the surface of fewer dollars to spend to a depth of consciousness that requires an examination of our use of resources. Perhaps Americans might begin to connect with the Quaker testimony of simplicity.

Three fundamental Quaker testimonies call us to a counter-cultural use of our resources; simplicity, integrity and equality. We are called to live simply and justly. In the language of Sabbath economics, this means taking what we need to live simply and sharing the rest with those in great need. If we truly believe that all humanity deserves an equal opportunity to live a sustainable life, then integrity requires us to “live simply so that others may simply live.”

This is part two of the RSWR mission. We are called to right living and right sharing. What sayest thou?

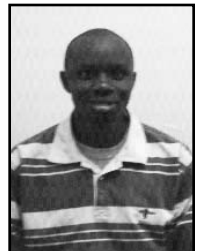


—Mary Lee Comer

## A JOURNEY TO SERVICE

[EDGAR ALA SPECIALIZES IN YOUTH LEADERSHIP BY CREATING OPPORTUNITIES FOR THE YOUNG THROUGH SOCIAL ENTREPRENEURSHIP. EDGAR GOT INVOLVED IN THE PROJECT OF MUSHROOM PRODUCTION AND MARKETING AS A MEANS OF EMPOWERING YOUTH AT FRIENDS INTERNATIONAL CENTRE (A LARGE FRIENDS CHURCH IN NAIROBI) AS A FOUNDING MEMBER OF THE 2007 RSWR-SPONSORED PROJECT, PARADIGM SHIFT. ED.]

Edgar Ala



“I graduated Magna Cum Laude with a Bachelor of Science degree in Information Systems and Technology from the United States International University. At this point I had not envisioned myself as a social entrepreneur, but I had assumed I would get a job and work for a well-established information technology company. Despite being well trained and having good qualifications in my chosen career, I was unable to secure employment. I applied in various establishments both for advertised jobs and also in

companies that may require my services. I searched for a period of two years but to no avail.

During my study at the university, I had been involved in church activities and was eventually chosen to be a youth leader. As a youth leader at FIC I realized that many other young people were facing the same challenge of unemployment and that the church required to cater for more than just their spiritual needs but also their economic well-being. My desire to provide this much needed solution led to the birth of Paradigm Shift.

My role in addressing the problem of unemployment led me to re-think and discover that God had gifted me in the desire to serve others for our mutual growth. I then stopped searching for employment for just myself and instead started seeking ways and means of creating employment for my fellow youth at FIC, and our larger community.

I undertook training in mushroom production, which had been advertised at a Nairobi Pentecostal Church (Valley Road), realizing that it was an opportunity for gainful economic activity. I shared with a member of our church, Samson Ababu [RSWR's field staff in east Africa], who then introduced me to what RSWR was doing to boost the economic well-being of women in Kenya. He encouraged me to write a proposal for a mushroom production project. That led to a partnership with Right Sharing of World Resources which accepted our proposal and gave us the seed money to start mushroom growing which has been steadily improving.

When I see others benefit from the project, I am motivated to continue investing my energy and time. I endeavor to build a social entrepreneurship movement to transform the world by empowering the poor. Through effective use of social capital, micro-enterprise development and humanitarian service, we are laboring to improve the quality of life in our community.”

—Edgar Ala

## SAMSON ABABU BEGINS AS RSWR FIELD STAFF IN EAST AFRICA

In April 2008 the RSWR board of trustees discussed and approved the establishment of an in-country field staff person in each of the geographic areas in which we work. Field staff would have two basic functions; 1) Provide training to new and small non-governmental organizations (NGO) in basic capacity-building skills such as introduction to micro-enterprise, group dynamics and development, program development, and proposal preparation, 2) Provide training and technical support services to approved RSWR projects.

This initiative was begun July 1, 2008 with the engagement of Dr. R. Kannan as field staff in south India. He continues his service in this capacity.

On October 1, 2009, the field staff initiative began in east Africa with the appointment of Samson Ababu. Ababu comes to RSWR with a broad range of professional and Quaker experience. He was born into a Quaker family in Western Province (Vihiga Yearly Meeting). As an adult he moved to Nairobi where he is a member of the Friends Church, Ngong Road, on the compound of Friends International Centre. Samson was also a founding member of Africa Quaker Vision (Aquavis), where he continues

as secretary and co-author (with Lotan Migaliza and John Muhanji) of Aquavis' publication,



*Samson Ababu, his mother, nieces and nephews*

“Our Concept of Africa Quaker Church in the Changing World”. Aquavis has been RSWR's representative among Friends in east Africa since 2003. As a member of Aquavis, Samson has participated in most of the site visits to groups seeking funds. In that capacity, he provided an evaluation of project viability, made a recommendation regarding approval for disbursement of funds, and provided training and technical support. He also has been a part of and participated in the special training seminars that Aquavis has held for project partners over these years, including the 2-day “best practices” conference held in 2007 for all then-funded RSWR partners.

Taking this position with RSWR means a huge life change for Samson and his family. He will be leaving his civil service position after serving the government for the last 20 years, rising through the ranks to the position of senior administrative officer in charge of care-taking and security services with the

Kenya Medical Research Institute (KEMRI). KEMRI works in collaboration with the Center for Disease Control and Prevention (Kenya), Walter Reed Project, and the Kenya Department of Defense, among other partners in medical research activities. Samson and his wife Leah are parents of three adult sons, and will be moving to western Kenya where they have purchased a shamba of about two acres in the Nandi area. They have already constructed a temporary house and have harvested their first crop of maize!

RSWR and Ababu are excited about this joint venture. For Samson it is an opportunity to pursue a ministry among Friends to which he has been called in the past years of involvement with RSWR among Friends in Kenya. For RSWR it is an op-

portunity to provide much-needed skills to groups of Friends women (whether they send RSWR a proposal or not), to provide training and technical support services to funded projects, to expand our presence to Friends in Uganda, and to provide a teaching presence in community development at Friends Theological College (Samson is a member of the board of governors) in Kaimosi.

This joint effort is a major step in the work of empowering Friends women in east Africa. We expect to see increased effectiveness of groups implementing a RSWR-funded project. We also expect to see a general increase in the ability of Friends women to take leadership positions, both in their communities and among Friends.

## INTRODUCTION TO THREE PROJECTS

The work of economic and personal empowerment RSWR engages in is based on relationship. One of the three principles of our work is “mutual support and accountability”. RSWR provides grants to individual women through their self-help group so that within the group the women can receive and give the support needed to establish successful income-generating projects and to develop their individual and corporate voices within their communities.

Of course, few of us have the opportunity to travel on site to meet these wise and capable women. One of our frustrations as staff or board members who do travel to India, Kenya or Sierra Leone is how we might better convey some small sense of

who our partners are so that our friends in North America may feel a sense of relation with them. We desire to better know our partners, their cultures, their needs and their strength, not only to better carry out our micro-credit focus, but also to help us examine our own lives and lifestyles as members of a global community.

I have chosen three organizations, one from each of our primary countries of operation, to give a fuller picture of the women in their locality. While a poor substitute for meeting with the women, perhaps it may help us feel a bit closer to them in order to hold them in care and prayer as they undertake their work together.

—Cindi Goslee

### WOMEN’S PARTICIPATION IN GRASSROOTS DEVELOPMENT — SIERRA LEONE

This organization has partnered with RSWR previously with a project completed in 2008. The women are from the community of Lewabu, an area outside Bo [central Sierra Leone. Ed.]. This section suffered immensely from the civil war in Sierra Leone. It was attacked several times and entire section set afire by the civil defense unit. Many people were killed, women raped and property destroyed. Women were widowed and children orphaned. There are approximately 400 women in this section who are vulnerable to hunger, disease, and poverty. WPGD was formed by ten women who established the organization to assist in the reconstruction and rehabilitation of the community and create an avenue for self sustainability. The membership has grown from 10 to 100 women and continues to grow.

### SERVICE HOME FOR ACCELERATION OF RURAL ECONOMY — TAMIL NADU, INDIA

This project is in Dindigul District of Tamil Nadu (in the north central area of Tamil Nadu). There are 176 small villages in this block [roughly, township. Ed.] with a total population of 115,000, approximately

70% of whom are landless poor agricultural workers engaging in unskilled wage labor jobs. However, as this is a drought prone region and agriculture depends on rainfall during monsoon season, wage employment is inadequate. The participants in the RSWR project are Dalit, which is the lowest rung of the supposedly illegal caste system in India. In addition to poverty, the women face sex discrimination and low literacy. The dry lands in the block are suitable for cultivating some short term drought-resistant crops and animal rearing. Twenty one of the poorest women in eight target villages will be receiving the first loans. These women who currently earn less than 900 rupees (\$18.36) per month can earn an average income of 3,250 rupees (\$66.32) per month with their income generating projects.

## MUSIRI FRIENDS WOMEN GROUP — VIHIGA, KENYA

These women are members of Musiri and Gewunoni Village, Musiri Monthly, and East Africa (Kaimosi) Yearly Meeting. In their proposal they state, “As Quaker women we face numerous challenges in life. We decided to come together as church women to form this group to engage in productive economic activities of trade in order to improve on our living standards and education of our children”. The majority of the members are already practicing small-scale businesses and have the knowledge and skills to succeed. Due to increasing population in their area, tillable land is declining. People in the area experience food shortage due to low harvests forcing members to seek alternatives for income for their families. The women of Musiri have been engaging in a merry-go-round, which is a savings pool that the women establish by contributing a mutually agreed upon amount monthly. This pool is used by the women for needs such as school supplies for children, health issues or financial emergencies in a member’s family. The members who receive loans from the merry-go-round pool repay their loan with interest. These women state that they are determined to make a difference in their village. They want to succeed and are determined to put enough food on the table for their families.

## CONTINUING PROJECTS

### ANNAI MARY FOUNDATION – INDIA (\$4,450)

#### INTEGRATED FARMING AND ORGANIC FOOD PROCESSING

*Project Director - V. Denea Analada*

Fifty women from ten village self-help groups in Madurai District, Tamil Nadu, started this three-year project. 2010 is the third year of the project.

New self-help groups will be formed in the target villages with 15-25 women in each group. Four leaders from each group will receive a two-day

leadership training. 120 women will receive training in record keeping, and 50 women will receive a three-day skill training. The women will engage in various income-generating projects; vegetable

and fruit sales, vermi-compost production, calf-rearing, and organic pest management. \$250 will be given to each group to begin the income-generating projects. The loans will be repaid at 12% annual interest.

From AMF’s July 2009 six-month report, “We identified ten new villages and selected potential leaders for the SHG’s formation training. This training was one day in each village. In this training 15-20 people from each group participated, a total of 216. The following topics were discussed; SHG concept, strengths of SHGs, rules and regulations of

SHGs, SHG meetings and savings.

We also had a special training for the leaders of the new groups, four from each group (a total of 55). All the treasurers of 20 SHGs were given a one-day training in bookkeeping, meet-

ACTIVITY	GROSS	MONTHLY EXPENSES	NET MONTHLY INCOME
Fruit and Vegetable sales	\$40-\$45	\$6	\$35-\$40
Vermi-compost production	\$75	\$20	\$55
Calf-rearing <sup>1</sup>			
Goat-rearing	\$50	\$3.50	\$45
Organic pest management	\$50	\$12.50	\$35-\$40

<sup>1</sup> A CALF IS PURCHASED FOR \$12-\$25. IT WILL BE RAISED TO SELL AS AN IMPREGNATED COW AT 14-18 MONTHS AND WILL SELL FOR \$250-\$375. A BULLOCK CALF WILL SELL AT 6-9 MONTHS FOR \$200-\$250.



AMF members at food processing training

ing minutes preparation and meeting resolution preparation. We identified 155 women, and provided a three-day skill training in vegetable and fruit processing, vermi-compost production, petty trade, calf-rearing, goat-rearing, and organic pest management.

Your support and concern helped us serve the deserving, rural mass of our target area. Your support made us strengthen the group and initiated them to income-generation programs. AMF is grateful to you.”

**PROJECT COMPLETED: DECEMBER 31, 2010**

## RURAL PEOPLE DEVELOPMENT SOCIETY – INDIA (\$4,375)

DOVE-REARING, HONEY-MAKING, AND FLOWER CULTIVATION

*Project Coordinator: G. Bhuvaneshwari*

Twenty-five tribal women in the Arunoothu hill area of Ayothiapattinam Block, Salem District, Tamil Nadu started this three-year project. 2010 is the second year of the project.

The women will be trained in skill development and micro-credit for four days. Each beneficiary will



RPDS member examining her flower crop.

receive ten doves (five of each sex) and three bee boxes. The total loan per woman will be \$40, which will be repaid in 12 months at no interest.

Annual income from honey sales will be \$145. Annual income from the sale of doves will be \$400. Annual income from the sale of flowers will be \$475. Total annual income will be \$1,020. Expenses will be \$120 and loan payments will be \$160, leaving a net annual income of \$740.

From RPDS' July 2009 six-month report, "In January RPDS met with women from the villages of Arunoothu Hills, Valathu Hills, Aladipatty, Semmedu, and Kallikadu. From these meetings, 15 self help groups were formed and 40 women chosen to be involved in the initial stage of the project. Of the 40, the neediest 25 were chosen to start the project, with a promise to revolve funds to the other 15 as soon as loan payments are made.

Sl.No	Name of beneficiary list	Signature
1.	Prasanna	[Signature]
2.	Chitra	[Signature]
3.	Shree	[Signature]
4.	Shree	[Signature]
5.	Shree	[Signature]
6.	Shree	[Signature]
7.	Shree	[Signature]
8.	Shree	[Signature]
9.	Shree	[Signature]
10.	Shree	[Signature]
11.	Shree	[Signature]
12.	Shree	[Signature]
13.	Shree	[Signature]
14.	Shree	[Signature]
15.	Shree	[Signature]
16.	Shree	[Signature]
17.	Shree	[Signature]
18.	Shree	[Signature]
19.	Shree	[Signature]
20.	Shree	[Signature]
21.	Shree	[Signature]
22.	Shree	[Signature]
23.	Shree	[Signature]
24.	Shree	[Signature]
25.	Shree	[Signature]

RPDS member marks

RPDS held a three-day training in February on each of the income-generating projects, and distributed loans following the training. Loan payments started in April. By the end of June \$640 had been repaid and loans to three new members were made.”

**PROJECT COMPLETED: DECEMBER 31, 2011**

## PULIYUR PANCHAYAT MEMBATTU SANGAM – INDIA (\$4,375)

ORGANIC FARMING AND LIVESTOCK

*Project Coordinator - Mrs. S. Lakshmi*

Twenty women from two villages in Pudukottai District, Tamil Nadu, started this three-year project. 2010 is the second year of the project, in which it will be expanded to three new villages; Ponnakudi-patti, Vadakkutheru, and Nallathangalalpatti.

The women will be trained for three days in fish and duck rearing from resource people from the fishery and veterinary departments. Ponds will be dug on each person's land. Each woman will receive a loan of \$215 to purchase 500 fingerlings, 25 ducks, one calf, and seeds for vegetable gardening and nursery cultivation. It is anticipated that annual income from the sale of duck eggs will be \$215, income from the sale of fish will be \$475, income

from the sale of vegetables will be \$425. Total annual income will be \$1,115. Annual expenses will be \$130 and loan repayment will be \$225, leaving a net annual income of \$760.

From Dr. R. Kannan's original site visit report, "Mr. Ganapathy, the founder of this organisation, is a pioneer in integrated farming practices since

1980s. Beneficiaries are positive about this project, including making some changes (adding fish and duck-rearing to the project). Because both of these projects need water, individual members will choose their own income generation programme."

**PROJECT COMPLETED: DECEMBER 31, 2011**

## NEW PROJECTS

### LUSUKA FRIENDS WOMEN GROUP – KENYA (\$4,625)

SORGHUM, MILLET AND SOY BEAN SELLING

*Project Coordinator - Beatrice Lusangi*

Thirty women, members of Vihiga Yearly Meeting, are participating in this one-year project. They are already contributing \$3 each per month in merry-go-round. They repay that loan at 4% interest. They will repay the RSWR loan at 2% per month with a grace period of two months, and will be repaid in one year. They have identified three projects with ten members in each project. Anticipated economics are:

INCOME-GENERATING PROJECT	LOAN	INCOME PER GROUP PER MONTH
Sorghum	\$1,000	\$1,000
Millet	\$1,000	\$1,000
Soya beans	\$1,150	\$1,500

They also will use \$1,250 as a revolving fund for small loans to individual members.

From the Africa Quaker Vision report, "The project blends with visionary leadership. It is well defined and reflects what is on the ground. Thirty young and middle aged women are focused and know what they want to do. They are clear about objectives and activities to be undertaken and have the ability to carry out with a sustainable plan. These three income-generating activities are already being carried out on a small scale.

**PROJECT COMPLETED: DECEMBER 31, 2010**

### MUSIRI FRIENDS WOMEN GROUP – KENYA (\$4,450)

POULTRY, FIREWOOD AND GRAIN SALES

*Project Coordinator - Elimah Sasika*

Thirty women, members of East Africa Yearly Meeting - Kaimosi, are participating in this one-year project. They will divide into three groups of ten each for poultry, firewood, and maize sales. The seed money will be repaid at 2% monthly interest. The project also includes a revolving fund, 50% of which will be used for administration and transportation and 50% used for small loans. These loans will also be repaid at 2% per month. Anticipated economics are:

From the Africa Quaker Vision report, "This is a well balanced group reflecting a Quaker-based

ACTIVITY	LOAN	MONTHLY INCOME
Poultry	\$680	\$385 for eggs \$915 for "old" chickens <sup>1</sup> <sup>1</sup> 1½ years
Wood	\$1,125	\$1,375
Maize	\$1,300	\$1,885

project within the community. The group comprises young and middle-aged women of integrity. The presence of the presiding clerk, church elder and pastor affirmed to us the relationship and commitment of the project members. It not only targets the needy but also meets RSWR outlined requirements. It is a very impressive group with exemplary unity in decision making and experience in self-help activities.

**PROJECT COMPLETED - DECEMBER 31, 2010**

### BIDIKE VILLAGE MEETING WOMEN GROUP – KENYA (\$5,250 )

VARIOUS INCOME-GENERATING PROJECTS

*Project Coordinator - Rose Achillah*

Twelve women from the Kitale area are participating in this one-year project.

The group was originally founded in 1995 as a social and spiritual fellowship with four members. It was officially registered in 2002 with twelve members with a goal of alleviating poverty and improving member's living standards. They will also engage

in an exposure visit to a successful project. Non-agricultural loans will be repaid in 10 months at 10%. For agricultural and livestock loans, the grace period is 10 months with the loan to be repaid in 30 days at 10% interest. The group will also continue to engage in a merry-go-round and table banking. Anticipated economics are:

PROJECT (#)	LOAN	INCOME	EXPENSE	ANNUAL PROFIT
Dairy (4)	\$3,005	\$8,200	\$2,420	\$2,475
Poultry (3)	\$1,400	\$3,765	\$1,165	\$1,060
Tailoring (2)	\$915	\$2,300	\$735	\$555
Mushroom (1)	\$655	\$1,685	\$485	\$475
Food kiosk (1)	\$390	\$925	\$245	\$250
Maize (1)	\$720	\$1,835	\$590	\$455

From Africa Quaker Vision's report, "This is a well coordinated group of energetic women. The project is in the large scale farming area of Kitale. The project is already being carried out, but due to lack of proper financial records, it is clear they need training on book keeping. The group size needs to be increased in order to make a significant development impact in the community. However, the group truly impressed us with their determination and focus. They are committed Quaker women well known in the community.

PROJECT COMPLETED - DECEMBER 31, 2010

## GIMUDI FRIENDS WOMEN GROUP – KENYA (\$4,000)

### POULTRY

*Project Coordinator - Judy Kivisi*

Twenty-four women are participating in this one-year project.

The group decided to procure two-month old chicks, put them in specially designed poultry units, develop them to maturity and sell them within local and regional markets. This strategy avoids the phase for managing the fragile and delicate chicks. Each member will receive a loan of \$235 to establish the unit and buy chicks, as well as feed, medicine, vaccinations, etc. It is expected that each

MONTH INCOME	EXPENSES	LOAN REPAYMENT	NET MONTHLY INCOME
\$34	\$15	\$4	\$14

member will buy 40 two-month old chicks which they will raise to the age of 8 months. Beginning the eighth month, when chicks are sold, the women will generate the income noted.

The women have designed the project such that in the long run it will serve as a foundation on which women who are not necessarily Quakers will benefit. They plan to establish a central marketing center which Quakers and non-Quakers can use.

From the Africa Quaker Vision report, "The group has had several challenges in the past two years, but still has stayed focused. The church owns ¼ acre of land upon which the women have planted napier grass for sale. They also individually are involved in small-scale businesses. They most require training in capacity building and record and book keeping. Otherwise the project is viable, members are determined and under sound leadership."

PROJECT COMPLETED - DECEMBER 31, 2010

## SERVICE HOME FOR ACCELERATION OF RURAL ECONOMY – INDIA (\$4,400)

### VARIOUS INCOME-GENERATING PROJECTS

*Project Coordinator - Mrs. T. Karthika*

Twenty-one women from eight villages in Dindigul District, Tamil Nadu are participating in this one-year project.

SHARE participated in the RSWR-sponsored orientation workshop in May and the proposal-writing workshop in September. They have conducted vocational and skill trainings, women and child health programs, HIV/AIDS camps, environmental awareness camps and organic farming training. Once the project starts, the women will receive two weeks of training on income-generating activities and marketing. Anticipated economics are:

PROJECT/#	LOAN	INCOME	EXPENSE	NET INCOME
Grinding mill/ 5 <sup>1</sup>	\$210	\$850	\$210	\$530 (\$105 per woman)
Grain sales/6 <sup>2</sup>	\$170	\$255	\$150	\$90
Petty shop/2	\$170	\$255	\$150	\$90
Sheep/6 <sup>2</sup>	\$210	\$850	\$20	\$595/year, \$50/month

<sup>1</sup> GROUP PROJECT    <sup>2</sup> INDIVIDUAL PROJECT

From Dr. R. Kannan's report, "Service Home for Acceleration of Rural Economy is a small NGO.

They have formed 32 self-help groups. The target area is rain-fed. All the projects chosen by the beneficiaries are viable and feasible. The self-help groups are maintaining books of accounts and minutes. SHARE has good rapport with local people and beneficiaries.”

PROJECT COMPLETED - DECEMBER 31, 2010

## VILLAGE IMPROVEMENT VOLUNTARY ASSOCIATION – INDIA (\$4,550)

FOUR INCOME-GENERATING PROJECTS

*Project Coordinator - Miss S.S. Sudarmathi*



*Garlic and vegetable sales in Vilpatti.*

Twenty-four women from nine villages in the Kodaikanal Hills of Tamil Nadu are participating in this one-year project.

VIVAs (a current and past RSWR partner) activities have included formation of 60 self-help groups, awareness camps, income-generating for 73 women, three tuition centers for children, work on child labor eradication, training in organic farming and environment protection, and workshops on reproductive and child health. The beneficiaries for this project are from thirteen self-help groups. The project will begin with a ten-day training period. The four projects are eucalyptus oil extraction, vegetable sales, fruit and geranium leaf sales (geranium leaves are used for oils), and home-made chocolate sales. Loans of \$170 will be given to each woman, to be repaid at 12% interest in 12 months. Anticipated economics are:

PROJECT	INCOME	EXPENSE	LOAN PAYMENT
Eucalyptus oil	\$745	\$320	\$80
Vegetable sales	\$235	\$140	\$15
Chocolate-making and sales	\$745	\$425	\$50
Fruit and geranium sales	\$255	\$150	\$15

From Dr. R. Kannan’s report, “Village Improvement Voluntary Association’s projects supported by RSWR is growing by revolving the seed money to benefit new members. VIVA is trying to bring other supporting organizations, people and projects to the target area. The selected income-generating projects are in tune with the knowledge and skills of the people, local resources, and market.”

PROJECT COMPLETED: DECEMBER 31, 2010

## WAR WIDOWS DEVELOPMENT PROGRAMME – SIERRA LEONE (\$4,000)

PRODUCTION AND SALE OF FOODSTUFFS

*Project Coordinator - Mrs. Jariatu M. Turay*

One hundred rural war widows are participating in this one-year project.

WWDP is a current RSWR partner. This project will provide additional funds to expand and sustain the current agricultural project by granting loans to 100 more poor rural war widows on the waiting list. The women will grow crops such as okra, potatoes, groundnuts, foofoo, cassava, and rice. Loans of \$40 will be given to each woman, who will repay the loan in six months, at 1% per month interest. Total repayment will be \$45. Each woman will be able to earn a monthly income of \$85.

In the first RSWR-sponsored project (2007) most of the animals died of an epidemic and the women were not able to pass the offspring along to new members as planned. However, the remaining animals are being reared for re-distribution. In the current project, the 100 women will be granted loans to be repaid at the end of six months. Due to this slow process of loan and interest repayment in the earlier project, WWDP has changed the program to monthly loan repayment, which is more effective in terms of recovery.

From Harold Johnson’s report, “This program is doing very well. I don’t have much to say as it is no stranger to RSWR.”

PROJECT COMPLETED: DECEMBER 31, 2010

## WOMEN’S PARTICIPATION IN GRASSROOT DEVELOPMENT – SIERRA LEONE (\$4,275)

PRODUCTION OF CHAIRS, STOOLS, AND BASKETS

*Project Coordinator - Christiana Mamawa Brima*



Sixty women near the city of Bo are participating in this one-year project, which is an expansion of an existing project. Members will receive skill training in making the items. They will also be trained in “prudent use of project funds and resources”. Finished products will be sold in Bo and its vicinity. Anticipated economics are:

PRODUCT	LOAN	MONTHLY INCOME	LOAN PAYMENT	NET MONTHLY INCOME
Rattan chairs	\$10	\$5	\$1	\$4
Baskets	\$5	\$2	\$1	\$2
Tables	\$5	\$2	\$1	\$1
Stools	\$3	\$2	\$1	\$2
Mats	\$8	\$4	\$1	\$3
Raffia bags	\$5	\$1	\$1	\$1
<b>TOTALS</b>	<b>\$35</b>	<b>\$15</b>	<b>\$3</b>	<b>\$11</b>

From Harold Johnson’s report, “These women are trying their best to do well. The way things are in this country is quite different from America. In some cases, by the time funds are remitted to the various projects the dollar rate has dropped, so the co-ordinators find it very difficult in adjusting their budget. The project is going on well and they have used the funds well to the best of their ability.”

**PROJECT COMPLETED: DECEMBER 31, 2010**

### **TONGOWA DISADVANTAGED WOMEN IN POST WAR DEVELOPMENT – SIERRA LEONE (\$4,325)**

#### **WEAVING**

*Project Coordinator - James Sojay Koroma*

Eighty rural women from Bo are participating in this one-year project. The women are from the area of the village of Teibor, where the original RSWR-sponsored project (2007) was implemented.

The women will engage in traditional cloth weaving to sell in Bo and vicinity. Members will be trained for three weeks prior to receiving loans. A committee of five will monitor and evaluate the project. Anticipated economics are:

PRODUCT	LOAN	MONTHLY INCOME	LOAN PAYMENT	NET MONTHLY INCOME
Country cloth	\$9	\$4	\$1	\$3
Traditional garments	\$14	\$7	\$1.50	\$5
Bedsheets	\$17	\$8	\$1.25	\$6.50
<b>TOTAL</b>	<b>\$40</b>	<b>\$19</b>	<b>\$3.75</b>	<b>\$14.50</b>

From Harold Johnson’s report, “The day we left it rained very heavily, but James and I decided that we must make it to the village. But the unfortunate happened, one of the bike tires got punctured so we had to put the bike on top of the other bike. Because of the weight we had to seek refuge in a nearby village. The bike rider had to leave to assist his friend promising us that he would come back with another bike rider for us to continue our journey. But he never turned up, leaving us in that village for four days. I got so annoyed because I know that I will not meet the deadline for the report. The rider came but we had to return to Bo, which means I was unable to reach Tongowa. I know that the project is going on fine, so I want to recommend them for funding, even though I did not reach my destination.”

**PROJECT COMPLETED: DECEMBER 31, 2010**

### **MADURA TRUST FOR COMMUNITY DEVELOPMENT – INDIA (\$4,700)**

#### **PRODUCTION OF BLUE-GREEN ALGAE, VERMI-COMPOST AND GENERAL COMPOST**

*Project Coordinator - Mrs. Meera Mathan*

Thirty ex-scavenger Dalit women from Virudunagar District, Tamil Nadu are participating in this one-year project.

MTCD is a current RSWR partner. The last project was very successful and MTCD decided to extend it to more ex-scavenging Dalit people in self-help group members formed in adjacent villages. MTCD has formed 100 self-help groups in Virudunagar District. Among the groups more than 80 women are ex-scavengers. They will receive ten days of training for the production of blue-green algae and vermi-compost. They will receive loans of \$125 each, to be repaid at \$11 per month for 12 months. Anticipated economics are:

GROSS	EXPENSES	LOAN	NET MONTHLY INCOME
\$120	\$40	\$10	\$70

Katie Goslee visited in February 2009 and found them to be a strong organization. The current project works with women who were formerly human waste collectors in the city. From Dr. R.

Kannan's report, "Madura Trust for Community Development is a small NGO with two staff. The current project is progressing well. MTCD is forming new self-help groups and conducting trainings. The ex-scavenging community is one of the unorganized, unconsidered, and uncared for communities. MTCD's efforts need to be strengthened. MTCD is making contacts with local farmers and government departments for the marketing of blue-green algae and vermi-compost."

**PROJECT COMPLETED: DECEMBER 31, 2010**

## MUTHAMIL PENGAL GRAMA NALA SANGAM – INDIA (\$4,600)

### COCONUT MAT WEAVING

*Project Coordinator - Ms. Chellammal*

Twenty-five Dalit women from Nagapattinam District (severely affected by the 2004 tsunami) are participating in this one-year project.

The women will engage in three days of training on coconut fiber weaving and compost production. Loans of \$180 will be given to each woman who will repay the loan at 12% per year. Anticipated economics are:

PRODUCT	MONTHLY INCOME	EXPENSES	LOAN	NET MONTHLY INCOME
Weaving	\$320	\$215	\$15	\$90
Vermi-compost	\$8			
<b>TOTAL</b>	<b>\$328</b>	<b>\$215</b>	<b>\$15</b>	<b>\$98</b>

From Dr. R. Kannan's report, "Muthamil Pengal Grama Nala Sangam is headed by a young woman leader, Ms. Chellammal. She has a good rapport with beneficiaries. Her contacts and relationships with the local leaders and government officials are great. The group members are well organized and have good motivation. Regarding the income-generating projects, raw materials are in abundance and market is readily available. The project is in tune with environment, community and people's skills."

**PROJECT COMPLETED: DECEMBER 31, 2010**

## NEW ERA TRUST – INDIA (\$4,350)

### THREE INCOME-GENERATING PROJECTS

*Project Coordinator - Mr. K. Antonysamy*

Fifty-two Dalit, landless women from Erode

District, Tamil Nadu are participating in this one-year project.

The beneficiaries are landless or small farming women, mostly in women-headed households. NET has formed 25 self-help groups and has given training on capacity building, organic agriculture, established non-formal education centers for child laborers, conducted environment awareness campaigns, and helped to link the self-help groups to the local banks. The project will begin with training in capacity-building (social and economic empowerment issues such as gender and social discrimination against women, government welfare schemes

PROJECT	LOAN	INCOME	EXPENSE	LOAN PAYMENT	SAVINGS	NET MONTHLY INCOME
Vegetable vending	\$55	\$65	----	\$6	\$1	\$58
Wet grinding	\$160	\$95	\$10	\$18	\$1	\$65
Tailoring	\$105	\$95	\$25	\$12	\$1	\$58

for Dalit and marginalized people, self-help group concepts, and various income-generating projects based on the natural resources available in their surrounding area. A one-day training will be provided every three months. Loans will be repaid in 10 equal payments at 12% annual interest. Anticipated economics are noted above.

From Dr. R. Kannan's report, "New Era Trust has good rapport with the target people. Target women are organized into self-help groups, which have regular meetings. All the target women are landless women. The proposed projects are feasible and viable. Target area, Balasamudram, is a thickly populated town and is situated near the pilgrim center called Palani. New Era Trust has two trained staff."

**PROJECT COMPLETED: DECEMBER 31, 2010**

## STUDENTS ORGANIZATION FOR NATURAL SERVICE – INDIA (\$5,000)

### SERICULTIVATION (SILKWORM REARING)

*Project Coordinator - Ms. A. Allirani*

Sixty Dalit women from five remote hamlets are participating in this one-year project.

They are already skilled in sericulture. The group will use their own savings as well as the RSWR loan to conduct the income-generating project. Each group will receive a loan of \$1,065. They will receive five days of training to upgrade their skills. Anticipated economics are:

INCOME	LOAN	SAVINGS	NET
\$800 per group			
\$55 per woman	\$7.50 per woman	\$2	\$45.50

SONS is a current partner and was visited by Cindi and Katie Goslee in February, 2009. From Dr. R. Kannan's report, "Students Organization for Natural Service is successfully implementing its sunflower project. SON's staff and project holder have good experience and expertise in organizing people, social forestry and agriculture. The proposed project area is hilly and the climatic condition is suitable for sericulture. SONS has established good contacts with the Department of Sericulture, Tamil Nadu."

PROJECT COMPLETED: DECEMBER 31, 2010

### SEMINARY OF WOMEN EMPOWERMENT TRUST – INDIA (\$4,475)

VARIOUS INCOME-GENERATING PROJECTS  
*Project Coordinator - Mrs. R. Amutha*

Nineteen women from Dindigul District, Tamil Nadu are participating in this one-year project.

This project is for women who formerly worked either in local tanneries or made their living by hand weaving. The tanneries are closed and the weavers are unable to afford adequate supplies to continue their trade. Four income-generating projects are identified for this project; yarn winding with small power tools, weaving saris and other cloth items,

PROJECT/#	INCOME	EXPENSES	LOAN	NET MONTHLY INCOME
Yarn winding/6	\$150	\$42.50	\$19	\$88.50
Weaving/6	\$125	\$21	\$19	\$85
Tiffin/3	\$175	\$55	\$19	\$101
Wet grinding/4	\$125	\$25	\$19	\$81

tiffin stalls, and wet grinding of flours. The women will receive fifteen days of training in skill development, marketing, accounting and an exposure visit. Loans will be \$210 per woman and will be recovered in 12 installments at 12% interest per year. Anticipated economics are noted in the chart.

From Dr. R. Kannan's report, "Seminary of Women Empowerment Trust is a small organization with two staff. SWET has an office in the target area. Target people are poor weaving women who are organized as self-help groups and conducting monthly meetings. All the income-generating projects are feasible. The women have the knowledge about the proposed project."

PROJECT COMPLETED: DECEMBER 31, 2010

### WOMEN IN ACTION FOR DEVELOPMENT – SIERRA LEONE (\$4,000)

FOOD PRODUCTION

*Project Coordinator - Adama Bundu*



*Aminata Kamara receives loan from Mrs. Bundu.*

100 rural women from Mayenkinah, on the outskirts of Freetown, are participating in this one-year project.

WAD is a current partner. The additional funds will be used to expand and sustain their current project. WAD will conduct a workshop on mass production, processing and marketing as well as revolving loans. Beneficiaries will mass produce cassava, groundnuts, potatoes, yams and fruits. Each woman will receive a loan of \$47 and will repay \$50 within six months. Each woman will be able to earn a monthly income of \$78, from which she will make a loan payment of \$8, \$11 will be used for expansion and sustainability of the business, \$11 will be saved, and \$48 will be available as income.

A recently received project report states, "We have successfully organized a workshop on mass

food production, processing and marketing on January 30 2009, and granted 100 loans on January 31. All of the current recipients are expanding their individual farms. In addition to the old crops, we have introduced other crops such as pawpaw, Chinese corn, okra and beans of various types. We have expanded the project farm from 1½ to 3 acres.

From Harold Johnson’s report, “These women are still doing well with their work and they have done well with the last funds you sent. They have added more women to their number. Backyard gardening is really good for these women who have shown their skills in improving backyard gardening in their community.

**PROJECT COMPLETED: DECEMBER 31, 2010**

### **SNEKITHI – INDIA (\$4,300)**

#### **INTEGRATED AGRICULTURE**

*Project Coordinator - Mr. S. Mathivanan*

Twenty women farmers from two self-help groups in Karur District, Tamil Nadu are participating in this one-year project.

The beneficiaries own small portions of land and mostly are heads of household as their husbands are not offering support for a variety of reasons (illness, alcoholism, etc.). They have been raising mono-crops. For this project they will be trained in organic agriculture. Also, they will purchase an indigenous local calf with their loans and will use the dung to begin vermi-compost units. Each woman will receive \$195 to purchase a calf, seeds and inputs for farming and vermi-compost units. They will receive training for two days in land preparation, nursery raising, organic inputs, soil and water conservation, and rainwater harvesting. They will also engage in a one-day exposure visit to a model farm. Loans will be repaid at 12% per year. Anticipated economics will be:

ANNUAL INCOME	LOAN PAYMENT	NET INCOME
\$1,275	\$215	\$1,060 - Annual
\$88 - Month		

From Dr. R. Kannan’s report, Snekithi’s previous [RSWR-sponsored] project, banana value-added project, has been extended to add 20 more women. Snekithi has two female and two male staff. At Pathiripatti village, I met two target group members. Each member has a piece of land and shared their interest of calf-rearing, organic agriculture and

compost. The village has water sources like ponds and canals. It also has grazing lands.”

**PROJECT COMPLETED: DECEMBER 31, 2010**

### **KIDINYE FRIENDS WOMEN GROUP – KENYA (\$4,650)**

#### **VEGETABLES, SOY BEANS AND GOATS**

*Project Coordinator - Mrs. Rose Lugalua*

25 women, members of Vihiga Yearly Meeting, are participating in this one-year project.

The women have a management committee of six members who run the day-to-day activities of the group. They already are engaging in a merry-go-round with each woman contributing \$2.50 per month. Loans with the merry-go-round are repaid at 5% monthly interest. With the RSWR grant they will charge a lower interest of 2% per month with a grace period of two months. The women will be divided into three groups for the above projects. \$1,285 of the grant will be used for a “revolving fund” for small, individual business loans. Anticipated economics are:

PROJECT	LOAN	DETAILS	NET MONTHLY INCOME
Vegetables	\$1,070	\$960 (30 bags @ \$1.25 per bag per day)	\$1,155 per group
Soy Beans	\$1,015	\$1,345 (60 kg. per day @ \$.90 per kg.)	\$1,615 per group
Goats	\$1,115	\$805 (21 liters of milk per day @ \$1.50 per liter)	\$970 per group

From Africa Quaker Vision’s report, “The project is well defined for sound management. It is viable as most of the intended activities are attainable by the members. The group holds meetings twice a month praying together. They use this forum to share and learn from one another. They also make a contribution towards table-banking [merry-go-round]. The project is viable and members understand what they would like to do. Although they have little experience in micro-enterprise they are well focused. We inspected the site of the proposed project and met with all the members of the group. The project meets RSWR guidelines.”

**PROJECT COMPLETED: DECEMBER 31, 2010**

## USING GIFTS AND PASSIONS MAKES A DIFFERENCE

Sometimes the issues of world poverty, hunger, and suffering seem so immense it is hard to see how anything we can do could possibly make a difference. In my travels to yearly meetings and other Quaker gatherings I continually hear inspiring stories of individuals, families and meetings who are using their gifts and passions to make an impact for peace on the planet. Here is the story of one such individual and her family.



*Bethanne Kashkett*

### COOKING FOR PEACE

Bethanne Kashkett of Ellicott City, MD, has a passion to promote vegetarian and vegan eating and to work for peace and justice for suffering people in the world. She was teaching cooking classes at her a community college in 2007 when a local vegetarian restaurant invited her to teach a class on preparing a vegan Thanksgiving meal. The apparent interest in the community for vegetarian cooking classes inspired her to consider using her talents to raise money and awareness for global social issues. This inspiration developed into a personal leading. She approached her Ministry and Care Committee at Patapsco Friends Meeting to seek support for her project to be held under the care of the meeting. So, instead of teaching the proposed class at the restaurant which was not willing to donate all of the proceeds to a social cause, she held her first class sponsored by “Cooking for Peace” at the Patapsco Friends Meeting House. In lieu of payment, she asked for donations to be made directly to the Panzi Hospital in the Democratic Republic of Congo, serving women brutalized in war. She taught a second class benefiting the hospital as well—on vegan holiday cookie baking—and raised excellent money for their work. Classes were so successful that she continued to gently encourage a vegetarian or vegan lifestyle while raising money and awareness for programs promoting peace.

She has now presented six classes—some at the meeting house and some in her own home, raising thousands of dollars for peace—her goal is \$1,000 for each organization that is selected. She says “The challenge of presenting these classes, is demonstrating the value of the organization and what they stand for—the cooking is the easy part!”

This is no light statement. The cooking lo-

gistics, schedule and details alone are a major feat which her husband Kenny organizes in addition to producing the invitations. In fact, each major undertaking is a whole family affair—their children Zach, Daniel Josh and Katie, and Katie’s fiancé Peter, all help as well—with the cooking and the eating! Her most recent endeavor included a class focused on Micro-Finance (benefiting RSWR and Grameen Bank) giving 26 participants a hands-on experience making pizza and foccacia. They made 14 pizzas and lots of foccacia, and the family offered scrumptious desserts as well—Italian sorbets, gelatos, and cookies. Each class ends in a time of fellowship and camaraderie as the cooks eat their creations.

Bethanne’s family donates the ingredients and participants pay nothing for the classes but make a contribution to the honored cause.

At one class, dubbed “The Three Cups of Tea Party”, benefiting The Central Asia Institute, which builds schools in remote regions of Pakistan and Afghanistan to provide much needed educational resources, she taught students to bake scones and popovers and how to make three different types of scone mix. She also taught a cooking class during a Sustainability Day event at her meeting, supporting The Green Belt Movement, founded by Nobel Peace Prize winner Wangari Maathai. The group talked about using local food and then prepared a local food lunch for all event participants.

At all her classes, Bethanne talks about how easy it is to be vegan. She gives a context on vegetarian/vegan eating—how it is better for the environment and for our bodies. Then she talks about the organizations she is raising money for. She says, “The idea is to get together to have fun, learn to cook something new, and then eat together.”

Bethanne’s service is spirit led. When she receives a leading she tries to act on it. Altogether she has raised \$5,000 for five organizations in just two years. If you would like to know more, you can contact her at [raspwoods@aol.com](mailto:raspwoods@aol.com).

Stories like this help us all to see the possibility for making an impact on global poverty right from our own location using our own gifts and passions. And they inspire others to get involved in this vital task as well. If you have a story to tell of such an endeavor in your meeting, please contact me at [jackie@rswr.org](mailto:jackie@rswr.org). I would love to share your stories with our readers.

—*Jackie Speicher*

# ALTERNATIVE GIVING PROGRAM

Right Sharing is offering a new Alternative Giving Packet to aid you and your faith community to encourage giving the gift of hope this Christmas. The packet includes a poster and brochures appropriate for display, and holiday greeting cards for you to give. After the first of the year, the packet will include cards for a birthday, sympathy, wedding, and blank cards for other occasions.

RSWR can make a little do a lot! For example, here is what a small contribution can provide:

\$ 5	WORMS FOR A COMPOST BUSINESS	\$ 50	ONE GOAT TO START A DAIRY SELLING MILK AND CHEESE
\$ 7	START-UP COSTS FOR A ROOF THATCHING ENTERPRISE	\$ 90	SEEDS AND SUPPLIES FOR A VEGETABLE OR GRAIN CROP
\$ 20	SUPPLIES FOR A VEGETABLE OR FRUIT VENDING BUSINESS	\$ 260	START-UP OF A ROPE-MAKING BUSINESS
\$ 30	A FLOCK OF FEMALE CHICKENS FOR EGG PRODUCTION	\$ 300	ONE MILK COW FOR A LARGER DAIRY VENTURE
\$ 40	BASKET WEAVING MATERIALS		

You can also choose—as an individual, a family, or worship community—to help an entire community by supporting our Adopt a Project program. Look over the description of multi-year projects in the newsletter or go on-line to find a village project that appeals to you under Closer Connection Projects. 100% of contributions for adopted projects will go directly to the project.

If you wish, we can send you a short description of the project, a copy of the proposal, and, in some cases, video and photographs. We can also provide study resources on world hunger and poverty, Sabbath Economics, and simpler living. We trust meetings will find this new opportunity a meaningful way to engage their members in addressing the issues of world hunger and poverty. Your support will make a difference for many developing world families who just need a little help to be able to build a much better future for themselves, their children and their communities.

—Jackie Speicher

## HOW TO SUPPORT RIGHT SHARING

### FINANCIALLY

#### ***MAKE A ONE-TIME GIFT***

- 1) Send a check; 2) On-line via the RSWR website; 3) Stocks and bonds (contact the office for transfer details); 4) Tangible property (upon acceptance by RSWR).

#### ***MAKE A REGULAR GIFT***

- 1) Regular (monthly, quarterly, or donor-defined) gifts via automatic withdrawal from your checking or savings account; 2) Regular (monthly, quarterly, or donor-defined) gifts via credit card. Information available via the office or website.

#### ***MAKE A DEFERRED GIFT***

- 1) Include RSWR in your will; 2) Designate RSWR as a beneficiary of your life insurance or retirement plan (annuity, pension, Keogh, 401-k, 403-b, or IRA); 3) Establish a charitable gift annuity.

#### ***MAKE AN INTEREST-FREE LOAN***

Loans can be recalled within 30 or 180 days. Current interest-free loans provide RSWR with income of over \$6,000 per year.

### SPECIAL EVENTS AND ACTIVITIES

#### ***HOST A RSWR PRESENTATION***

Staff and volunteers are available for presentations on a range of topics, including RSWR's support of micro-enterprise, simplicity as a spiritual discipline, and Sabbath economics.

#### ***SAVE STAMPS***

Send to Brad Hathaway, Quaker Missions Project, PO Box 795, Mattapoisett, MA 02739-0795. Quaker Missions has provided over \$70,000 to RSWR and other Quaker organizations.

#### ***REMEMBER RSWR AT SPECIAL TIMES***

In lieu of gifts at Christmas, birthdays, marriages, a death, or other special times, ask that a gift be made to RSWR. Brochures and cards available.

#### ***HAVE A SIMPLE MEAL***

The Simple Meal is a wonderful way to have fun raising money and awareness at the same time. Instructions and resources available from the office or the website.

#### ***HAVE A SIMPLIFY LIFE GARAGE SALE***

A garage sale is fun to do, raises money, and helps you, your family and others learn about what is enough.



■ **RSWR** ■ **RIGHT SHARING NEWS**  
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## THANK YOU!

Right Sharing of World Resources is a program which is “owned” by many people. The Committee and staff have certain responsibilities but the program would not be successful if it were not for contributors, people who send in ideas and those who are critical or give encouragement. Your suggestions and comments are welcome.

*RIGHT SHARING OF WORLD RESOURCES projects are supported by individuals, monthly meetings and yearly meetings. Contributions are tax-deductible in the USA and may be sent through your own meeting or church or directly .....Right Sharing General Secretary and newsletter editor: Roland Kreager.*

## TO OUR DONORS

Approved project support for 2010 totals \$277,500, which will be used to support over fifty project partners. We welcome your gifts to meet the needs of all of these projects. **There are 20 projects for which 100% of a contribution restricted to that project will go directly to the project.** For a complete list of these projects, and a description of their work, go to the RSWR website. RSWR contact information:

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*Right Sharing News* is available via email. Contact the RSWR office to request an electronic version (PDF format) of the newsletter.

### I WOULD LIKE INFORMATION ABOUT:

- Making a one-time gift     Making a regular gift     Making a deferred gift  
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 Simplify Life Garage Sale

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