PROGRAM: SAVINGS WITH EDUCATION

In 2012, Episcopal Relief & Development piloted its first Savings with Education program in Latin America. Savings with Education (SwE) is a proven method of bringing economic empowerment to people who have little or no experience with saving money.

Member-run savings and loan groups are the heart of SwE. The groups are comprised of about 20 people, mostly women, who receive guidance from a trained field agent. But these groups are entirely self-managed and self-regulated. Participants make weekly deposits and agree to make loans to group members, who use the money to start or expand businesses, buy schoolbooks or cover other essential needs. The group collects interest and divides it evenly at the end of each year, enabling all participants to build savings, often for the first time in their lives.

In Honduras, we partner with the Episcopal Diocese of Honduras to facilitate the SwE program, which not only trains participants in financial literacy and business skills but also includes discussions on domestic and gender-based violence, health, hygiene and nutrition.

Nixa belongs to a savings and loan group in her community in El Paraiso. “Before the Savings with Education program,” she says, “I did not save any money because in my community there are not any banks. What I like the most about this program is that I have created a savings habit. This year I have been planning to invest my money on my education, buying things like books. They are really expensive, and I feel happy that I will be able to buy them.”

Another SwE participant, Dolores, is also grateful for her group. “Saving at home is not possible, but in the savings group, it’s easier because we encourage one another. Each week we feel proud to bring our contribution. Knowing that at the end of the month if I need a loan for any need that I may have, the group will be able to give it to me is a blessing!”

The program is now active in 16 countries. To date, over 35,000 Savings Group members have saved over $6 million, and loaned more than $2.5 million to each other.
These words from the Gospel of John are the foundation upon which Episcopal Relief & Development builds its work. We believe God has given us everything we need – even if it is not always immediately apparent. Starting from this belief, we recognize that in the communities we serve, our role is not one of creating abundance but rather one of unlocking the God-given abundance that already exists, but which, for various reasons, is not yet fully accessed.

As we work for lasting change – for children, for women, for families and whole communities – our core values are the wellspring from which everything flows. These values: faith, dignity, relationships, leadership and excellence guide us at every turn and help us work toward a world that is healthy, thriving and whole.

Faith in Jesus is at the center of Episcopal Relief & Development’s mission. It gives us the power and the courage to follow Jesus’ example – by reaching out in compassion to serve the most marginalized and to respond to all human suffering. We undertake to become the many hands and feet of Jesus, here and now.

Wherever we are, we recognize and respect the dignity of every human being. We seek and serve Christ in all people as they, in turn, empower themselves and transform the communities where they live and work.

Our relationships are the strong foundation upon which we build our work. As we accompany and serve our partners, we nurture and sustain these precious relationships, thereby unlocking abundance wherever it may be.

We lead through learning and collaboration, inspiring creativity and innovation in all aspects of our work, and cherishing the many gifts God has given to our partners and to us. We understand that true leadership listens as much as or more than it speaks.

And always, we strive for excellence. Being, doing and giving our very best is the way we are good stewards of God’s abundance.

I am grateful to you for being on this journey with us. It is my deepest hope that together we are helping the people we serve to create a more abundant life.

Faithfully,

Robert W. Radtke
President & CEO
Episcopal Relief & Development and its partner organizations are working with vulnerable communities to build climate resilience and increase food security. One way we do this is by supporting farmers with the information, technology and networks they need to thrive in increasingly resource-scarce environments.

In the African country of Burundi, much of the population depends on the land for their livelihood. Along with a changing climate, human activities such as deforestation threaten their way of life. What’s more, the country’s high population growth, dwindling land and persistent social unrest have all resulted in increased levels of poverty and hunger.

Bonaventure and his wife Happiness are smallholder farmers who live with their five children in the village of Rangi, in the Diocese of Makamba, in southern Burundi. The couple are taking part in Farmer Field Schools (FFS), a series of ongoing training sessions organized by the Anglican Church of Burundi and assisted by the National Institute for Agronomic Sciences.

By participating in FFS, farmers also get access to improved seeds, such as high-yielding bananas and early-maturing varieties of maize, rice, beans and vegetables, all of which offer a degree of security because they’re less vulnerable to erratic rainfall and shortened growing seasons. Bonaventure and Happiness have been able to harvest at a surplus, earning a profit that allows them to invest in income-yielding assets. So far, they’ve purchased a bicycle and are saving for a bull, which they will use to plow their field.

The skills they’ve acquired in FFS have enabled them to transform their land. Composting has improved the soil quality, and tree planting has prevented soil from washing away during heavy rainfalls. The latter is more important now than ever. As the country’s hilly topography is increasingly deforested, soil erosion and dangerous mudslides are worsening. Thus, reforestation efforts are not only critical for protecting farmers’ livelihoods but for preventing destruction and loss of life.

Bonaventure and Happiness are using the changes they see in the climate and natural resources, and in society as a whole, as an impetus for transformation.
I’m excited to share that we are launching a $3 million grassroots church-wide campaign, ONE THOUSAND DAYS OF LOVE. Dedicated to increasing funds and scaling up our global programs reaching vulnerable children, the campaign launched September 4 and will run for 1,000 days, through May 31, 2022.

Research shows that the first 1,000 days of a child’s life are foundational, affecting their capacity to grow, learn and thrive over their lifetime. It is vital that every child have access to health and developmental support during this period. The first few years form the basis for future learning, good health and overall well-being. If we miss this critical period, a child will never catch up and fulfill their God-given potential.

As the Most Reverend Michael B. Curry reflected on this initiative, which puts faith into action: "Love allows us to bridge great distances so that children an ocean away are as precious to us as the little ones living right down the block."

There are many ways you can help unlock abundance around the world. Gifts for Life provides a wonderful opportunity to make a gift that will have a direct and immediate impact.

This spring, students at the Gooden School in Sierra Madre, California, collaborated with the Episcopal Church of the Ascension to collect “Change for Chickens.” And all that change quickly added up. They raised a total of $889.89, enough to purchase 350 chickens for families around the world. This gift will help train families and community groups to raise poultry and sell surplus stock and eggs in the marketplace.

To learn more about how you can support Gifts for Life, please visit www.episcopalrelief.org/gifts.