

# MOZNEWS

MOZAMBIQUE OUTREACH NEWS



JANUARY 2002

## AFRICA

Volume 4 Issue 1



Hi. I trust you had a peaceful Christmas and great new year break. As a family we managed to take a few days off.

Katie is growing up fast and has learnt English very quickly. One day a week she visits a pre-school and loves other children - not really a surprise as she was surrounded by hundreds of them in the Iris Ministries orphanage.

She received her report card from the pre-school and received mostly A's and

understandably, language is really the only reason she didn't do so well in some areas.

In fact she is topping her Aussie peers in the class. (Brag brag - proud dad)  
Thanks Lord.



### Thanks

I want to thank the many people who responded to our letter asking for solutions to Mozambican questions on **wind generators, paper bricks and Leadership/Integrity courses** available in Portuguese. The response was

amazing and I am gradually replying to those who sent advice.

Great doors have already and are opening to us to have an influence with the top leaders of Mozambique to help bring about a wonderful transformation in the country.

### MozBIZ

As promised, here is a small feature on MozBIZ, (short for Mozambique Outreach Business).

MozBIZ is the arm of our ministry that **focuses on the area of community and personal economic development.**

MozBIZ embodies the old adage ***"If you give a man a fish, you have fed him for a day. If you teach a man how to fish, you have fed him for a lifetime"***

Mozambican people, as a result of war, natural disasters and rampant disease - have been left impoverished and uneducated.

The fact is, they are very intelligent and industrious people, and strongly desire to be educated and work.

**MozBIZ is there to help THEM help themselves.**



### This is how it works.

We **provide a very small loan** (about \$50USD (\$100AUD) - this amount is more than the average monthly wage of a Mozambican - and therefore a near

impossible figure for them to save). The loan is **given to a person who we believe has the ability to succeed** in their chosen line of work. With a business plan in hand,



Training meeting

**MozBIZ groups are encouraged to financially put back into their community - perhaps by funding a local pre-school or paying for a new well**

together with the loan, **that person starts their own enterprise.** This is called a **micro enterprise** (a very small business)

As it grows, **more and more people are gradually employed**, and suppliers and markets are established.

MozBIZ provides **excellent fortnightly business and development training** and those who have existing loans with us are required to be involved. Our trainers are there to help individuals with specific problems that they may experience in their business. The **team spirit** created by these groups of 15 to 20 people, **also helps the success of the operation.**

### Is The Money Repaid?

All loans are repaid over a period of three, six or twelve months - determined by the person taking the loan. The **instalments are repaid at the fortnightly meetings.**

When the loan has been fully repaid, **the small business operator can**

**apply for another loan** from MozBIZ to increase their business.

Statistics say that for each micro enterprise that we initiate, **15 people will be delivered from poverty.** Once the loan is repaid, **that money is then available for another** loan for others and hence another 15 people can be brought out of poverty.

That has to be a **better investment of funds than giving the money as a one off handout.**

Groups are also **encouraged to financially put back into their community** - perhaps by funding a local pre-school or paying for a new well.

### Who Looks After Everything In Moz?



Francis N'Sona heads up MozBIZ in Beira

One of the keys to the success of this project is **the man on the ground** in Mozambique. **Francis N'Sona** has been a trusted member of Mozambique

Outreach for over two years. Initially he worked as my personal interpreter and his background is in both ministry and business. Francis eagerly grasped the possibilities of the micro enterprise concept from the start and quickly **selected the first three business loans after interviewing 34 people.**

He now runs the fortnightly training meetings and reports the amazing success already.

### **A Message from Francis N'Sona -- MozBIZ**

*"Once again from the land of hope, the world sees negative but we see positive. That was everyone's conclusion after the first MozBiz meeting.*

*Every one was on time to hear and to repay their loans.*

*In total there were four (4) people and they were given exercise books and pens. It was wonderful the way the students responded.*

*We started with a song and a prayer and then I introduced Biblical principles for business leadership with a time afterwards for questions.*

*Our customers are doing well in their businesses.*

*MozBiz is known in Beira.*

*In March, I'll research the areas along the Beira corridor where the people were affected by the flood and investigate the possibilities of introducing MozBIZ to the people to sustain their living.*

*In these areas, women have been brought up to believe that they can 't do anything; either to develop their communities or to help provide for their families.*

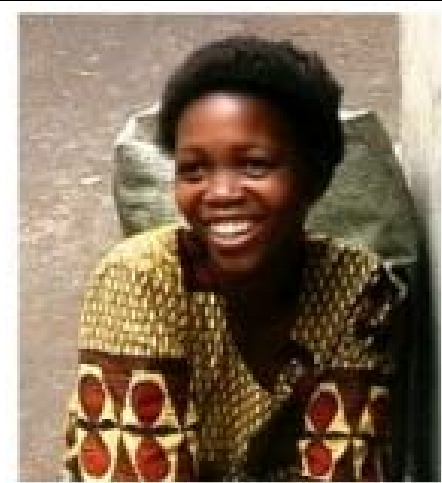
*But through successful micro enterprises, people can see Jesus through the blessing.*

*Greetings to your family and all the people who are involved in this transformation through micro enterprise development."*

**Francis N'Sona**

## **Natalia's Story**

**Natalia** is a pastor's wife. She and



**Natalia - her smile has become synonymous with MozBIZ**

Innocencia live in down town Beira, Mozambique.

To get to her house, one must **walk down a series of alley ways** between mould blackened, high rise buildings.

**Washing hangs from veranda railings** and rubbish lies all over the ground.

**Stagnant water** has become a breeding ground for the malaria carrying mosquito which brings misery and death to so many Mozambicans **and the smell here is typical of these inner city areas** where sanitation does not exist.

As we come near to Natalia's house, there is **a woman sitting on the concrete feeding her baby** and people peering at us from their windows. Somewhere a radio is playing Portuguese music.

Natalia steps out to greet us with her smile - that almost nervous but welcoming smile - **a smile that has become almost synonymous with MozBIZ.**



**Natalia's interview with Francis**

One week earlier, after a gruelling interviewing



Natalia receives her loan

session for this important set of first business loans, **Francis N'Sona selected Natalia to**

**be our first MozBIZ loan recipient.**

And what a good choice he made. Natalia presented Francis with a business plan to buy flour and sugar at



Natalia explaining to Francis how her business operates

a wholesale price, a pot and charcoal to cook with and some oil. **She planned on cooking scones and**

**selling them at the market.**



Cooking the scones

child to malaria, I don't think any of us expected the success she would have from the moment her first batch of scones were cooked.

Even though she had been in business before she lost her only

Back at her house, she showed us how she made and deep fried her scones.



Natalia's stand at the market - a great success. A passer by purchasing one of Natalia's scones

**While we were standing there people, came up and purchased her scones- she hadn't even got to market.**

In her first week, **because of the**

**I don't think any of us expected the success she would have from the moment her first batch of scones were cooked**

**demand for her product, she was able to employ a young man to help her.** He now sells the scones at the market so that she can continue cooking.

So far Natalia is turning over 100,000 Meticais per day - about \$5USD (\$10AUD) - one tenth of her loan daily. Of this she is regularly making half of that as profit after paying her employee. **This is twice the average daily pay for a Mozambican man.**



Piping hot and ready to eat

Surely God has blessed this woman. In just a few weeks, **He has lifted Natalia and her family out of poverty** as well as the young man who works

for her. In addition there is a positive on her suppliers and everyone she directly relates to through the business. **She has even brought others along to the training meetings** to receive practical personal development.

Thank you Lord.

Well I guess the **“proof is always in the pudding”**, so Francis and I indulged in a couple of **Natalia’s**



The taste test. Francis and Greg agree - they are delicious

**freshly made scones.** I felt like I was doing a travel show, in some back street in France. The results? They were absolutely delicious. **Next time you are in Beira**, drop by the Chingamoia markets and buy some of **Natalia’s scones and hear her success story.**

•

**Want to help by supporting a person start their own micro enterprise in Mozambique ?**

\* \* \* Return the enclosed form in the return envelope and we will send you out a coupon book. \* \* \*

**\$1 per day will start 3 new businesses in a year and bring 45 people out of poverty.**

After the first year, that money will continue to be reloaned and continue to truly help Mozambicans out of poverty cycle.

That’s an excellent eternal investment.

**Or send \$100 and mark it - Mozambique Outreach- MozBIZ and**

**we will send you the details of the business you helped to start.**

---

## **Last Chance - March Mission Trip**

**Don’t miss this last opportunity** to be a part of our March team. Already we have people from Perth, Sydney, Gold Coast and Brisbane coming.

There are **only 3 more places available.**

Team members will be **attending a weekend of intensive training** in Brisbane in February, preceding the trip in March.

The team will be **ministering and working in Johannesburg South Africa and in Beira, Moz.**

For more information contact Sandra Goldsworthy on 0402 238 344 -or email [sandra@mozoutreach.com](mailto:sandra@mozoutreach.com)

---

## **Mission Training School**



If you are seriously considering **short or long term missions** in the future, I would like to

invite you to attend our **Missions Training School.**

As a part time course, I know that you will find it a wealth of vital information and practical application **to help you survive and succeed on the mission field.**

It will be a **half day a week** to begin with  
- Fridays from 9.00am till 1pm -  
commencing in February 2002.

Please contact me if you want to be one  
of the ten (**2 places left**) that I will be  
training initially.

Phone me on 07 3420 4630,  
Mobile 0401 809 878 or  
E-mail me on  
elsabe@mozoutreach.com

I know you will be blessed

God Bless you  
Elsabe de Wet - Missions



If you wish to **support individual people** or enable  
them to purchase clothes, food or education for  
their children, **please send to our Mozambique  
Outreach account** (details in this newsletter) and  
**specify which area you would like your gift to  
be a blessing to.**

**Next Month** - Meet the amazing lady who  
is heading up our growing team of  
intercessors.



Francis praying for the successful MozBIZ applicants

## February Moz Outreach Seminar

Our 3<sup>rd</sup> seminar will be held **on Saturday  
16 February** at **Springwood Tower Hotel**  
in Brisbane - (from 9am till 1pm) **with free  
child minding** \*.

If you would like to be a part of this event  
with **video footage from Mozambique,  
excellent speakers and current news of  
the ministry**, please contact Elsabe on  
elsabe@mozoutreach.com or phone her on  
07 3420 4630 or the office on  
07 3299 3777. **Bookings are essential.**

Our short term team for the March trip will  
be there.

**\*Can you help in this area of child  
minding?** Please contact Jay at the office.

---

***Until next month, God Bless you  
Thanks for your prayer and support.  
We can not work without you.  
Greg, Jay, Kyal, David and Katie Cumming***

## MOZAMBIQUE OUTREACH

**www.mozoutreach.com**

**General Email:** moz@mozoutreach.com

**Prayer requests:** prayer@mozoutreach.com

**AUSTRALIA:** PO Box 500

Rochedale Sth, Qld 4123 Ph: +61 7 3299  
3777

**AFRICA:** CP 1162 Beira, Mozambique

Ph: +258 3 302 728

**MozNews is also issued by Email**

Please forward us your email address

### **Support**

**Direct to Account or Telegraphic Transfer**

Westpac Banking Corporation Australia

Springwood Branch (Brisbane, Queensland)

Account Number BSB 034076 199322

Account Name - MOZAMBIQUE OUTREACH LTD

Cheques should be made out to "Mozambique  
Outreach" and mailed to our postal address above.

**Download a free copy of our Ebook at  
www.mozoutreach.com/come.exe**