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NEW HARVEST MISSIONS INTERNATIONAL

# FUNDRAISING

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## Dear Partners and Friends,

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While many people in Muslim West Africa have the ingenuity or desire to grow a business and provide for their family, the opportunities are incredibly lacking. First and foremost, starting a small business requires an initial investment, such as a business loan. However, for people in poverty, getting a loan from a bank is essentially impossible due to their lack of assets or capital. Moreover, the only loans available often have astonishing interest rates as high as 25% per month! This grave injustice limits the potential of so many people eager to earn their own living, but the story does not have to end there. When we choose to invest in those the world deems unworthy, or “the least of these”, hope is restored, and a door of opportunity is unlocked.

The goal of this booklet is to tell the untold story of what God is doing through our organization, New Harvest Missions International. Within these pages, we provide an overview of the microloan ministry project through which we are assisting churches, individual Christians, and communities in the areas we are serving. Thanks to your love and generosity, this ministry project brings a fresh spirit of hope and unlocks doors of opportunity for those who are suffering from poverty in Muslim West Africa.

For the sake of the Nations till He comes,

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**REV. NATHANIEL ADAWONU**  
PRESIDENT & CEO OF NHMI/ACDI





# WHAT IS AUXANO?

**Auxano is a Christ-centered microloan ministry operating under the auspices of New Harvest Missions International.** Our vision is to aid churches and individuals suffering from poverty in various regions we are serving so that they may become self-sufficient. This ability to be self-supporting will be accomplished by means of the necessary entrepreneurial training and the critical funding to begin a small business start-up.

**Our Objective is:**

To establish a start-up investment fund for churches through the NHMI ministry that will directly benefit our church planting communities. From within these local communities, loans will be made to church members who qualify as micro-entrepreneurs in order to begin small businesses and establish sustainable incomes built on the solid foundation of Christ.

**Who we are:**

New Harvest Missions International (NHMI) is a 501(c) (3) federal tax-exempt mission organization that was founded in March 2005. The ministry is governed by a board of directors and is based in Florida, USA. The organization is also a registered non-governmental organization (NGO) in Togo West Africa. We are Evangelical in our Theology and aim to be a catalyst in establishing a generation of true disciples and worshipers of Christ in Muslim West Africa.







# HOW DOES IT WORK?

**Funds for the loans are supplied through individual donors, churches, organizations and foundations.** Upon repayment from the entrepreneur, the loan amount is not repaid to the donors, but replenishes a revolving fund to provide the same small business start-up opportunity to additional applicants. A loan organizational fee is charged for assisting with the time and costs of the local administrators who are overseeing this ministry project.

“**AS WE HAVE OPPORTUNITY, LET US DO GOOD TO ALL PEOPLE, ESPECIALLY TO THOSE WHO BELONG TO THE FAMILY OF BELIEVERS” GALATIANS 6:10**

## Who do we work with?

Our ministry works together with church members and their congregations in the communities we are involved in and we seek to support individuals who are active members of a congregation. It is our belief that individuals are strong and most able to fulfill their callings when they are integral members of a local church. The power of individuals to be agents of grace and change the community is a new testament value and a characteristic of his ministry. We are therefore committed to follow Christ's example of discipleship with our micro-entrepreneurs, partners, donors, and NHMI staff members. We also believe in equipping the local church to achieve its mission. Thus, the gospel must be central to all we do, scripture should be the foundation as we follow Christ's call to serve individuals suffering from poverty.

## Why we work with churches and their members?

We help congregations and their members in our networks with an opportunity to establish viable businesses and provide a platform for building relationships that lead to sharing the gospel. These small business owners not only support their families and provide for their own daily needs, but they also enable their local churches to become self-sustaining as more members with profitable businesses are able to provide their own tithes and offerings. As a result, God is honored, and his kingdom is expanded.

## Values and principles:

For this microloan ministry to come to its full fruition, partnerships and networks must become the core element of this ministry project paradigm for both New Harvest Missions International and the local congregations. The need of working together to accomplish our objectives is essential to Auxano. We recognize the church as God's primary representative in the world. Therefore, we work to increase the role and responsibility of local congregations during our partnership

initiatives. NHMI staff will have an overarching assignment, the task of discovering where and how partnerships are most needed. It will be the job of NHMI staff to help keep each congregation focused on working together effectively towards our common objective: help the poverty stricken begin small businesses and establish sustainable incomes built on the solid foundation of Christ.

### Our ministry programs:

- Fund small business start-up loans.
- Restore dignity to the poor by encouraging them to initiate new business and break the generational cycle of poverty.
- Change mindsets from aid to income generating activities.
- Teach better ways to market their goods, work with customers, and keep accurate records.
- Promote discipleship.





## Qualifications for receiving a loan:

In order to receive a loan, a believer must have grown closer to Christ, evidenced by active discipleship and increased knowledge of Christ alone. This loan is intended to finance an individual borrower in order to launch a small

business or assist a more established small or medium business.

## Business type:

Wholesale and retail businesses, food, commerce and transport businesses, fruits and vegetable, small store, painter, used clothing, shoe repair, appliance repair, carpentry, mechanics, masonry, textiles, and more.

## Main Features:

- Each applicant must have personal recommendations from his or her pastor, local committee, deacons, or elders in his/her local congregation. These individuals must attest to their character, reliability, competence, and family life.
- Be an active member of a partnering congregation within Kara presbytery and agree to be accountable to the local congregation in charge of the project, as well as, the administrator who will serve as the mentor and advisor.
- Minimum loan amount: \$ 100.
- Maximum loan amount of up to \$500.
- Repayments are to be complete within 6 months.
- Grace Period of one month.
- Interest rate charge: 10%.
- Repayments are done once every month.
- Must have a verifiable business.
- Must be a Togolese.
- Must be a resident of NHMI partner's jurisdiction.
- Must go through NHMI business development training.

## Business Development Training:

The Business Development Training (BDT) provides the loan beneficiaries with the knowledge and experience necessary to run a small business and manage their personal finances. The beneficiaries gain increased confidence in their abilities as they proceed through the training and pursue practical application of the lessons. The course takes the beneficiaries cultural background into account by using parables, biblical references, and other examples to explain some of the more complex business concepts.

Each business lesson ends with a simple and practical application of the material. For example, for the financial statement discussions, the beneficiaries practice their booking skills by recording expenses, sales and inventory. For the savings portions, the beneficiaries are given the option to create a savings group of their own and given instruction by other businessmen and women from the community who have successfully saved. Finally, the training culminates by combining all the lessons in the form of participation in an income-generating activity and the creation of a personal business plan for later implementation.



**Our funding for this ministry project is made possible only by the love and generosity of supporters like you.** Your prayers and gifts make the difference in the lives and the conditions of impoverished brothers and sisters living in Muslim West Africa.

By choosing to support the microloan ministry of NHMI, you not only change one life, you set in motion the transformation of entire communities, and generations to come!

To donate securely online, visit [NewHarvestMissions.org/Donate](https://NewHarvestMissions.org/Donate) or write a check and mail it to:

**New Harvest Missions International  
PO Box: 458  
Elfers, FL 34653**

Please make sure to specify Microloan Ministry project.  
All your gifts are tax deductible.







**NHMI**

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(727) 389-3049

[www.NewHarvestMissions.org](http://www.NewHarvestMissions.org)