



Microenterprise for the Poor

— Worldwide —



And my God will fully satisfy every need of yours according to his riches in glory in Christ Jesus.

PHILIPPIANS 4:19



We are a Catholic ministry

that mobilizes the global Catholic Church to transform the poor and their communities materially and spiritually for the glory of Jesus Christ.

Rather than create new institutions to distribute aid, we support existing ministries and churches already serving the poor. In addition to being the most cost-effective way of helping the poor, empowering these ministries allows us to support the Church's spiritual mission and its important position of leadership in poor communities.

We consider every gift we receive as a precious resource from God. We direct every donation to its intended project, provide honest and accurate reports to our donors, and keep overhead costs to an industry low. We handle funds with utmost integrity and hold our ministry partners in the field to the same high standards by asking them to document costs and the impact of their outreach.

We invite you to join with us as we seek to transform the lives of the poor materially and spiritually — ways that please the Father and glorify him in Heaven and on earth.



Project Synopsis

Description

This general fund for microenterprise provides poor, hardworking men and women with the resources they need in order to pursue income-generating activities and become self-sufficient.

Purpose

To reach families with the love of Christ and empower them to escape poverty.

Our Partners / Locations

Catholic leaders and ministries in developing countries around the world.

Highlights

- Cross Catholic Outreach supports Catholic ministries that empower individuals who want to work hard and support their families but are unable to access traditional loans or other resources to build a business.
- One empowerment tool is the small-business microloan, which enables poor families to start or expand sustainable businesses, or to buy and resell items for profit.
- Other empowerment tools include agriculture and animal husbandry programs, which equip families with the resources they need to grow crops or breed animals such as goats, pigs and chickens. Such programs empower the poor to feed their families and become self-sustaining.
- Most microenterprise programs include training sessions and accountability groups to provide support, share resources and help participants make the most of their opportunity.
- In each case, our partners' faith-based models mean that poor entrepreneurs will be blessed both materially and spiritually, as they are encouraged to set their hearts on the greatest treasure of all — Jesus Christ.



**For surely I know the plans I have for you, says the Lord,
plans for your welfare and not for harm, to give you a future with hope.**

JEREMIAH 29:11



The Need

Sometimes, poor but hardworking families are only a helping hand away from greater self-sufficiency. They have seen an opportunity and are prepared to put in the long hours necessary to succeed, but they lack a surprisingly small amount of investment to make their dreams a reality.

By supporting this general fund for microenterprise, you can become God's instrument to provide that last missing resource and produce a profound change in a family's life.

Today, the need couldn't be greater. According to the World Bank, approximately 1 out of every 10 people in the world lives on less than \$2 a day, and most of these desperately poor people reside in developing countries. Many are hardworking and motivated, but they have neither the startup capital nor the connections to get ahead. To make things even more challenging for the poor, few banks are willing to offer small loans to people with little or no savings. If poor entrepreneurs want to start a small business selling toiletries, styling hair or raising chickens, they have to turn to exploitative money lenders who charge inflated interest rates — sometimes forcing the borrower to pay more than three times the initial borrowed amount.

This is why Cross Catholic Outreach's general fund for microenterprise is such a vital empowerment tool. It can help launch a range of entrepreneurial outreaches, from animal husbandry and agriculture projects to craft cooperatives and food stores. It can ensure that marginalized women in Ethiopia will finally have the means to stand on their own. It can mean the desperately poor in Haiti and Nicaragua will be able to start new businesses and earn profits for the first time. It can produce all of these blessings — and more.

In a world where so many poor families need a “hand up” rather than a mere handout, we rely on faithful Catholics like you — those who have heard the cries of the poor and have responded as described in Proverbs 3:27: “Do not withhold good from those to whom it is due, when it is in your power to do it.”

Please — seize this opportunity to support the poor, not as beggars in need of alms, but as brothers and sisters in Christ! Bless their hard work and good intentions in a way that will restore their dignity and provide the means for their families to prosper. It's a gift that can impact a family for generations to come!



We Support Microenterprise Programs Worldwide

By assisting with microenterprise programs, we can ensure that impoverished but hardworking men and women will no longer have to beg for their daily bread. They will be able to feed their families, send their children to school, afford safe housing and access basic medical care — all while having a positive spiritual impact on their communities. The following are three countries where we currently support microenterprise ministries.



Ethiopia

Impoverished women in Addis Ababa, Ethiopia, have the odds stacked against them — especially if they are HIV-positive. Ethiopia has been hard-hit by the HIV/AIDS pandemic, and women who carry the disease are often stigmatized and find it nearly impossible to gain employment. To address this difficult situation, the Brothers of Good Works strive to provide these women with business training and necessary startup materials, as well as mentorship and supervision. In addition to blessing women who are HIV-positive, this program also transforms the lives of commercial sex workers, empowering them to escape the sex industry, decrease their risk of contracting HIV and earn a sustainable living.

Nicaragua

A loan of up to \$515 may not seem like much, but for a poor family trying to jump-start a small-business venture, a few hundred dollars may be exactly what's needed for success. Microloans are so successful as a strategy that they have become a central part of Amigos for Christ's community development program, whether it's used for farming, animal husbandry or for small retail businesses. Faith is at the center of their work, which creates stronger communities by making the Gospel the foundation of their program.



Haiti

To keep villagers from relying on predatory lenders, the Kobonal Haiti Mission provides low-interest microloans. With this simple investment, entrepreneurial individuals are able to start small businesses and begin earning profits. In addition to the loans, the villagers also receive basic business training to provide additional stability for their families.



Help Now!

Your gift to this general fund for microenterprise will help lift families out of poverty. It will empower self-help initiatives and extend livelihood support. With your contribution, Cross Catholic Outreach will be able to help grassroots ministries empower poor families to generate income in myriad ways, and the results are tremendous.

Move this important outreach forward today. Give poor entrepreneurs access to low-interest microloans they will be able to pay back in full. Your contribution will provide the startup money necessary to get businesses off the ground and turn lives around. It will encourage sound financial planning in poor communities, and, most important of all, it will show the poor they have hope in Christ.

As the Bible says in Proverbs 19:17, “Whoever is kind to the poor lends to the Lord, and will be repaid in full.” Seize this opportunity to exercise kindness and have a tangible impact on men and women in desperate need of a *hand up* rather than a *handout*.

The investment you make in their lives will have an impact for generations to come!

Our Promise to You!

Donations from this campaign will be used to cover any expenditures for this project incurred through June 30, 2023, the close of our ministry’s fiscal year. In the event that more funds are raised than needed to fully fund the project, the excess funds, if any, will be used to meet the most urgent needs of the ministry.

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