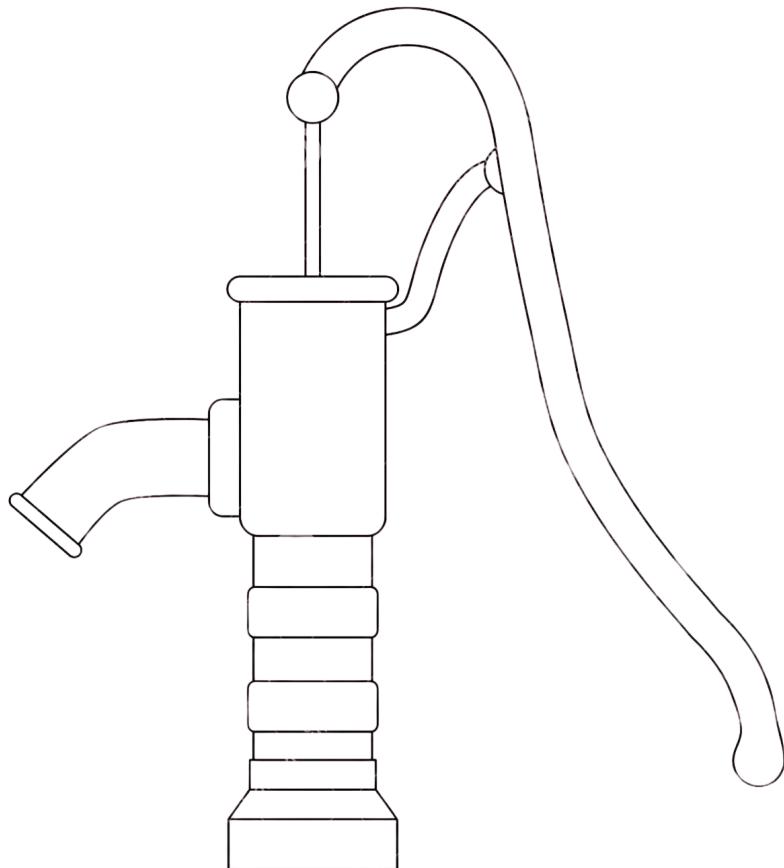




LENTEN PROJECT 2026



**Financial Freedom for Women
through Micro-loans in Partnership
with Heifer International**



LENTEN PROJECT 2026

As we enter into Lent this year, the Mission and Outreach Committee is asking us all to prayerfully participate in a micro-loan program offered by Heifer International. Roselle UMC has supported Heifer International several times in past years, mainly by making donations to purchase animals such as chicks and lambs to help farmers in impoverished countries. This helps farmers establish their farms and works to solve local and global hunger problems.

This year during Lent we are committing ourselves to take that a step further. Together as a church we will help women farmers in Nigeria further develop their farms by providing money for a micro-loan. These micro-loans will be used by the farmers to purchase a solar powered water pump.

How does this program work?

Step 1 – As a church, Roselle UMC donates money to the Micro-Loan Impact Fund at Heifer International. A farmer receives financial training and a loan, which she uses to purchase a solar powered water pump that will increase her farm's production. Each loan is for \$525, which is the cost of a solar powered water pump.

Step 2 – After the harvest, the farmer repays the loan, building credit and gaining financial access. As her business grows, so does her income.

Step 3 – Our gift returns to the fund to become another loan, repeating the cycle and helping another woman achieve the same success. It truly becomes the gift that keeps on giving!

So what is a micro-loan? A Micro-loan is a small loan given to a person or business who might not qualify for a traditional loan. To qualify for a micro-loan through this program, a woman must already be part of an existing Heifer International program. She receives training in financial literacy. Currently, 98% of Nigerian women do not have access to formal credit, while 73% of women in Nigeria experience severe food insecurity.

The farmers in this program are already established and partnering with Heifer International. The Micro-Loan Impact Fund helps them take it a step further and grow their farms, as well as build their credit for future lending, bringing them one step closer to a sustainable income.

100% of money donated to this project directly supports the loans that substantially improve the productivity and income for these farmers.

Help us “fill the pump” this Lenten season.

We ask you to prayerfully place your donation in the weekly offering plate and indicate on the envelope/check memo line “Lenten Project” and make your check payable to **Roselle UMC**.