

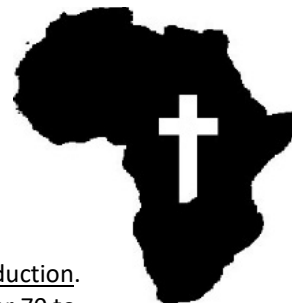
Zambia Newsletter

Zambia Missions

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I want to make a very important announcement this month in regard to our effort to create an Endowment Fund for the ministry in Zambia. This is very important as it is part of our long-term planning for the continuation of the work in Zambia. I also want to share with you some news about Kerin's Kids Children Ministry and the kind of things that make working in a developing country difficult (i.e., things for you to be praying about).

Endowment Fund.

One of the questions that I am frequently asked has to do with what our long-term plans are for the time when I am no longer able to continue with this ministry. This is a major concern that I have been trying to solve for quite some time.

We have now managed to develop a good staff in Zambia who will be able to continue the ministry beyond my lifetime; but the one thing we have not been able to find is someone (younger) who is interested in taking over the fund-raising responsibilities from me someday. I have also tried to make the ministry in Zambia as self-sufficient as possible (via farming), but doing business in Zambia has proven to be extremely difficult (cf. "Challenges" below). It is now obvious that the ministry will continue to need financial support from the USA for many years yet to come.

Thus, we have now created an endowment fund to provide long-term financial support for this ministry so that it might continue for many years. This fund can supplement whatever monthly support continues in the future.

I would like, therefore, to ask those of you who care about this ministry to donate to this endowment fund. Many of you have contributed to this ministry for many years now, and I am certain that you would like to see the ministry continue for another 20-40 years. Here are some specific ways that you can contribute to this endowment fund:

- (1) Cash contribution. You can mail a check to the address above and write, "Endowment" in the memo line.
- (2) Real-Estate, land, vehicles, or any assets with a value of more than \$1000.
- (3) Stocks, Bonds or Mutual Funds. These can be donated directly to Daybreak so that you do not have to pay taxes on any income, interest or capital gains.

(4) IRA Required Minimum Deduction.

The IRS requires people over 70 to withdraw a certain amount from their IRA funds. These required deductions can be donated directly to Daybreak Zambia so that you do not have to itemize the tax deduction on your Tax Return (doesn't count as income).

(5) Estate Planning. Include Zambia Missions (Daybreak Mission) in your will or living trust.

(6) Life Insurance. Name Daybreak the beneficiary. It is also possible (if you have whole life or permanent life policy but do not want to continue paying the premiums) that you can make Daybreak the owner and let us pay the premiums.

There are several other ways that you could donate to this endowment fund. If you are interested in donating to this endowment or would like to learn more about how to do so, then you can contact me at zambiamissions@gmail.com or call (901-574-9552). I can also put you in contact with some financial experts (members of the church) who can discuss all of this in greater detail than I can.

How Churches Can Help.

Recently it was reported that (among the Churches of Christ) there is about one church per week that is having to close and/or consolidate with another church. Most all of these church closures are the result of changing demographics and no fault of their own. As their young people have moved off to find jobs in the cities, the membership has decreased and gotten older.

There is a way, however, to turn all of this into a positive. Far more churches are being planted elsewhere in the world than are closing here in the USA and these churches badly need our financial help in training new leaders to lead these churches so they can grow both spiritually and numerically.

Churches can help by donating their buildings (or the proceeds of the sale of their buildings) to this Endowment Fund so that the church can live on and flourish elsewhere in the world.

A few years ago, a church in North Carolina did this. They sold their church building and donated \$80,000 to help us build a dormitory for students in Zambia. The members told me that doing this **gave them great joy** as they knew the life of their church would continue to live on in another part of the world. I hope you will consider this option should your congregation

ever have to close (or hear of a church doing so). I believe this is one way to turn all of this into a positive and give life to the church elsewhere in the world.

Report: Bible College.

We were blessed again this year by **Fielden & Janet Allison** who taught two classes in May: Marriage & Family and Conflict Resolution. And, we were again blessed by the return of Paul **Chimhungwe** (from African Bible College) who taught a short-course in June. Yet to come are **Ananias Moses** (Botswana) and **Dixon & Flash Settle** (Wilmington, NC).

Kerin's Kids -- Child-Care Facility

We have completed construction on a new child-care facility (which we call the "Baby House"), and we are now working to get the facility registered with the Zambian government. This will allow Kerin to increase the number of infants she is able to house (capacity for 30 babies).

However, in order to put this facility into operation, we are going to need to **raise an additional \$1000-\$1200 per month**. We have to hire a staff of 6-8 women as it will require two people per 8-hour shift (3 shifts per day).

If you would like to help save the lives of many babies in Zambia, then please consider contributing to this ministry (whatever amount you are able to contribute). Send donations to the above address in Bartlett, TN and write, "Baby House" in the memo line.

Challenges of Working in A Developing Country

Doing business in Africa is very difficult. Markets are unstable, and the justice system does not provide protection against fraud and unethical business practices. In an effort to become more self-sufficient in Zambia), we have tried many ways to generate income (mostly through agriculture), but we cannot seem to make a profit. We also have suffered some setbacks this year which are typical for one trying to work in Zambia. This is why I have come to the conclusion that we **MUST create an Endowment Fund** in order for the ministry to continue in Zambia beyond 15-20 years.

Here are some of the challenges we have had this year: (1) The demand for chickens has dropped dramatically this year due to increased numbers of people trying to grow chickens (especially the Chinese who are underselling everyone) and due to a severe drought in Zambia that has greatly reduced people's ability to buy chickens as they are now having to buy corn (staple of Zambia). Our students also had to buy extra feed when they couldn't sell their chickens quickly and this eliminated any profit.

(2) A disease has infected chickens in our district and our students have lost large numbers of their chickens. We bought medicine (further loss in profit) and are hoping we can get the remaining chickens to market without having to kill all our chickens. This has cut our capital funds by 50% (which we don't have money to replace) meaning we are now going to have to reduce the volume of chickens to one-half of what the students were growing.

(3) Due to increased numbers of students and buildings on campus (and frequent power outages) we are going to have to

replace and upgrade our electrical grid (new feeder pillar and transformer).

(4) Because of the severe drought this year, we are going to end up having some water problems later this year during the dry season. We need to upgrade our water system as we are frequently burning up our water pumps (cost us more money).

(5) Some of Kerin's Kids left a candle burning on their bed during a power outage and it burned up everything in their room (damaging walls and electrical). It burned up all their clothes, school books, school uniforms, backpacks and everything. We are struggling now to replace all these things and make repairs to the room.

(6) Because of the severe drought, the price of mealie-meal (Zambian staple made from corn) is going to increase dramatically this year. Thus, we thought it best to buy 500 bags of maize (as the maize is now being harvested and the price is cheaper) so that we can grind it into mealie-meal with our hammer mill and sell to our students and staff at cost. This is very needed as our students are going to struggle this year financially due to the lack of chicken sales. I am concerned our students may go hungry if we do not do this.

Kerin's Visit To USA.

As I reported in the last Newsletter, Kerin has been back in the USA since May 1. This is her first visit back to the USA since 2011. We have been traveling non-stop since she arrived as we have tried to visit as many of the churches as we can who have had a part in supporting Kerin's Kids (Children's Ministry) in Zambia. We have traveled to North & South Carolina, St. Louis, Amarillo (TX), and churches in both TN and KY. Kerin, Lorie, and I all head back to Zambia July 1.

Meet Our Students: Lucas Banda.



Lucas Banda is my name, I am 29 years of age, married to Judith with two children. I am from Eastern part of Zambia in Chikuwe village and I am a first-year student at Daybreak Bible College.

The major problem in my village has been poor methods of farming. I am hoping with the knowledge I will acquire at DBC on agriculture, it will help me assist my village to learn better ways of farming.

I gave my life to Christ in 2007. Through my Christian life, I have learnt to love and care everybody around me for I know that they too are made in the image of God. I am positive that my being at Daybreak will greatly benefit my village both spiritually and physically. Most importantly, I am tired of depending on relatives; I want to be self-supporting man of God.