

The **BOTTOM** **LINE**

SPECIAL ISSUE – MICRO-ENTERPRISE DEVELOPMENT

FROM THE PRESIDENT'S DESK...

Bringing Hope to “At-Risk” Women



This issue of the Bottom Line focuses on Integra’s life-changing work among women-at-risk in Central and Eastern Europe. Jenna Sveen, who now works for Integra here in the U.S. after having interned with our program in Bulgaria, shares her views on this vital work...



Jenna Sveen

As a recent graduate, I was strongly encouraged to find a good solid job, to run with open arms into the real world. After all, I had a college degree, a major in international relations, and internships under my belt. I assumed this made me the perfect candidate for employment in business or international finance. Instead I ended up here, with Integra Ventures. I’ve already found that degrees and internships, while giving a good base, are not the driving force behind Integra’s work. It’s the love of Jesus, the passion of a staff wholeheartedly committed to the programs, and the passion of the clients to rise above their circumstances.

Central and Eastern Europe and Russia, where Integra’s work is centered, have a substantial population of women defined as “at risk.” A woman at risk is one who, due to circumstances beyond her control, is in a precarious financial situation, with daunting responsibilities: caring for children, aging parents, or a disabled husband. Often, these circumstances unfold due to domestic violence, civil strife, or prejudice. They are not the result of laziness or lack of education, but rather lack of opportunity and resources.

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Integra Bulgaria



Dessislava Chalamova

Dessislava Chalamova came to Integra Bulgaria in 2002, with 14 years of experience, largely in the areas of finance and lending. As Manager of the MED program, she oversees the loan

application and repayment process and ongoing consulting. She also helps run the business club and the “Alpha course,” an evangelistic course for non-Christian clients. (See related *News Shorts stories*.) Dessi also manages the “Market Access” program, which helps at-risk women find a market and a fair price for their products.



Gabriella Nickolova

Gabriella Nickolova is Manager of the Small and Medium Sized Enterprise Program (SME), yet she assists Dessislava Chalamova with the MED work as well (and vice-versa). She

has a solid background in communications, and first observed Integra’s work while serving as an interpreter for SME training. In 2007, she joined the staff and now shares tasks with Dessislava according to their own strengths. Gabi helps with MED training, as well as proposal and report writing. She also assists with the business club and the Alpha course.

Integra Russia



Irina Shishkina

Since 2006, Irina Shishkina has served as MED Director for Integra Russia. Trained as a social psychologist, she served full-time in an evangelical church for over 10 years.

Now, in addition to her

Integra duties, she serves as youth pastor at a local church. Integra’s clients are now undoubtedly benefiting from her years of experience working with and ministering to people in all walks of life. Irina is passionate about the mission of Integra. As she has shared with us: “...with great pleasure I have joined [Integra’s] team and work in this unique, international, Christian organization.”



Elena Ili

Elena Ili serves as Deputy Director of the MED program. Since 2006, she has assisted Irina Shishkina with the loan process, payment tracking, and office support.

Elena has solid experience in the areas of advertising, secretarial work, and office administration. In her own words, “My work at Integra is important to me because I share its vision and objectives. I like working for people, helping them to achieve something good in life, to get out of the poverty trap, and supporting them in their growth.”

Even Shattered Fairy Tales Can Have Happy Endings

Twelve years ago, Nelly Dimitrova was living a fairy tale life. As one of Bulgaria's top fashion designers, she was featured in every fashion magazine, and participated in countless TV shows. She was happily married and had a young daughter, and money was not a problem.

But then the fairy tale was shattered.

Her husband left her for a fashion model, taking with him all the profits from their business. She lost all she had. Desperate and hopeless, she found herself washing dishes in a Sofia restaurant, barely able to feed herself and her daughter.

Then she heard about Integra Bulgaria. Their Micro-Enterprise Development program was created for women just like her—women who need a little help getting back on their feet. With her daughter at her side,



Nelly Dimitrova

she attended a seminar on the basics of business.

"This was the most beautiful experience for me and my daughter," she confided afterwards. With the business knowledge and support she gained, and with a modest Integra loan, she was able to open a small sewing studio.

More importantly, she received hope and encouragement and the promise of continuing assistance as she establishes her new business and a new life for herself and her daughter.

News Shorts

Focus on Micro-Enterprise Development

MED Loan Keeps Honey Shop in Business

Alevtina is a single woman living in the Moscow region. To support herself, she runs a small retail shop with her widowed mother, Nadezhda, selling honey and other bee products. When the expense of moving to a new location left them short of funds for purchasing new products, they turned to Integra Russia's MED program for assistance. A small loan covered their needs, enabling them to maintain their source of livelihood.

NEWS SHORTS CONTINUED ON PAGE 5



Help That Brings Lasting Change

Integra's Micro-Enterprise Development (MED) program works with these women-at-risk, who make up the majority of the unemployed population in nations such as Bulgaria and Russia. Through training sessions, business seminars, constant encouragement, and modest loans (usually between \$1,000 and \$2,000), Integra's staff works individually with each client who walks through the doors.

The goal is not just to alleviate immediate suffering, but instead to help women develop sustainable businesses to meet their needs over the long haul. Along the way, Integra staff cultivate relationships and seek to share the Good News. This strategy reflects that of Jesus, who hung around those the world had forgotten, ministering to them on every level.

I have had it easy compared to the women Integra works with. I was able to find employment, but these women fight every inch of their journey. As Christians, we need to aid them in every way possible. Integra's solution is through economic development. Through programs based on biblical principles, Integra helps women develop the skills and passions they already possess. Christ's love compels the staff to fulfill His commandments to help widows and the poor and downtrodden. The Integra vision is being carried

Yulia and Alla are two "at risk" Russian women who can provide for their children, thanks to the design shop they opened with Integra Russia's help.



out by educated staff members who want to make a difference.

What is the "Bottom Line" for you?

I hope you'll read this issue carefully. We've tried to shine a light on women whose lives have been changed through Integra's efforts, as well as on those who help them. In response, I hope you will reflect on whether the Lord is calling you to help someone less fortunate. My guess is it wouldn't take you long to identify someone near you whose circumstances parallel the stories we've shared. Our combined efforts to aid others in the name of Christ can be significant in their impact for the kingdom—both now and for eternity.

And if Integra's work with women-at-risk captivates you, I encourage you to get more involved with us. Of course, you can give a donation to one of our loan funds (and we would be deeply grateful for that). But increasingly, people are getting personally involved with our women-at-risk program—many of them women in business here in the United States who identify, often on a deep personal level, with our clients. To learn more about opportunities for involvement with Integra visit www.integrausa.org, or give us a call at 1-800-472-1828. Thank you for your involvement with us.

— Jenna Sveen

"When you did it to the least of these, you did it to me..."

I'm grateful to Jenna for her involvement with Integra. With her efforts on behalf of our women-at-risk program, it's my prayer that the impact of this work will grow. I hope you will seriously consider getting involved with us too.

Bob Kuhlman, President

Focus on Micro-Enterprise Development

Six MED Clients Find Jesus Through New “Alpha Course”

Integra Bulgaria had long desired to organize an evangelistic course for MED clients, 98 percent of whom are non-believers. The clients received solid business training, financial support, and close friendship, but the staff wanted to minister to their spiritual needs. Last April, 13 women participated in a new 12-week “Alpha Course” which introduces basic Christian doctrines. Some topics raised heated discussion, and it was exciting to see Truth enlighten the women’s hearts. At the end, six women expressed the desire for a close relationship with Jesus. Integra staff plan further Bible study with these women, to give them a solid grounding in their new faith and help to integrate them into the local church.

Alpha Course: One Woman’s Story

Emi is one woman who participated in Integra Bulgaria’s Alpha Course. She had completed training and received a loan to set up a jewelry shop. She was active in Integra’s Business Club, and often came to the office for advice, yet the staff did not sense a closeness with her. At the Alpha Course she opened up and shared that her husband had left her, causing a great deal of grief. When Emi needed surgery, the doctors were not hopeful about its outcome, but the Integra staff prayed for her, and the surgery went well. At the end of the course, Emi was one of the six women who accepted Jesus as Lord and wanted to begin growing in Him.

Kitchen Design Shop Helps Provide for Families

Elena and Gulsina are two women with a common wish: they wanted to help provide for their families. Through Integra Russia’s MED program, they were able to gain the business skills and financing required to make that wish a reality. In 2006, they opened a kitchen furniture and design shop in a town near Moscow. Not only have they been able to help with their families’ finances, but the business has done so well that with another Integra loan, they’ve opened a second shop.



Elena



Gulsina

Want to know more about MED?

Check the website for more stories of Integra’s clients, including a Romanian furniture maker and a Serbian flower shop owner. www.integrausa.org

Despite Handicap, Moscow MED Client Serves Others



Tamara Mykhailovna is the owner of a small grocery shop in Dmitrov, near Moscow. Last December she received an Integra MED loan to purchase product and inventory for her store. As a severely handicapped widow, she certainly has enough of her own troubles to deal with. Yet a significant part of her income goes to the drug/alcohol rehabilitation center in Dmitrov. She is fulfilling the Integra goal of being “salt and light,” improving her community, and supporting other ministries.

Resources

E-zine Provides the Latest on “Business as Mission”

For the latest news and information in the world of Business as Mission, check out the “Business as Mission Network” e-zine. As their tagline says, they provide “news, resources, and tools to turn good business into great ministry.”

Started in early 2006, the e-zine now has over 5000 subscribers. It keeps these leaders up to date on various resources and companies, with the goal of inspiring and connecting others to opportunities to get involved.

Besides the latest news from around the world, you’ll also find helpful lists of the top books, companies, and places to serve in “Business as Mission.” (Note that Integra is number two out of the top 15!)

View the e-zine online at:

www.businessasmissionnetwork.com

or sign up there to have it delivered regularly by email.

“Business is not about dollars and cents as much as it is about relationships.”

— Adam Mowery, Wheaton College business student and Integra US intern

Here’s what one student learned about Integra:

“Without prior exposure to ministry, I jumped into Integra Ventures USA relatively unaware of how a ministry operates. The lessons have been numerous.

“One thing I have learned is that business is not about dollars and cents as much as it is about relationships. I recently went with Bob Kuhlman to Bulgaria, Romania and Slovakia. It was amazing to see how strong the bonds are between all the parties involved. I have seen how Bob interacts with [the Integra leaders] there and how [the leaders] interact with the businesses they help.

“I have also learned the importance of being both a solid Christian as well as a dedicated and hard worker. People see and respect Christians who are devoted to their God and worship him through excellence in their work.

“The one most important thing that I have taken away is that the Lord can use my life and my gifts. When I think entrepreneurship and when I think about impacting the Christian community I am filled with excitement. Through Integra there is a field and a calling in which the two are one.”



Want to Know the Latest About Integra?

Check Our Website – www.integrausa.org



The Integra website has just about everything you would want to know about us. In addition to the basics, such as our mission and strategy, a brief history, our statement of faith, and even back issues of this newsletter, you’ll find many more inspiring stories from our clients in Central and Eastern Europe. You’ll also find a listing of helpful resources, as well as ways you can become involved in the work of Integra. Check it out today!

www.integrausa.org

Bulgarian Potter Shapes a Brighter Future

At age 69, Sonya Jongolska is one of the older clients in Integra Bulgaria's MED program. Yet her age has not slowed her down. She is full of energy and enthusiasm for her work.



Divorced when her son was young, Sonya raised him alone and worked hard to provide for their needs. She owns a small ceramics company, which she started in a time when the prices for her wares were set by government commissions. But times have changed and she has had to learn to operate in a free-market economy.

In 2003, Sonya took a three-day Integra business seminar. "This seminar came at a moment when I mostly needed to get some knowledge in the area of pricing," she shares. "This has always been my weakest point."

Since then, through Integra, she has met successful business people from other countries who encouraged her to think innovatively. She has also

received a few small loans that enabled her to implement new technologies in her studio.

The partnership between Sonya and Integra continues, with the exchange of ideas, participation in various events, commodity fairs, consulting, and most of all, the demonstration of God's love through friendship.

In Sonya's words, "The program has helped me run my business more successfully and cut my losses significantly, but I still need financial training. That's why I am looking forward to what Integra will offer this year. The social contacts I was able to establish through Integra helped me to find new clients, distributors, and friends."

A Few Facts about the Integra Bulgaria MED Program 2002-2008

2002
Program Start Date

Number of training sessions conducted:	34
Number of women completing training:	703
Number of jobs created and sustained:	181
Number of new businesses:	39
Number of existing businesses sustained through lending:	38



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