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MISSION STATEMENT

Bridging the G.A.P., (God's Abundant Provisions), Planting S.E.E.D.S (Spirituality, Empowerment, Education, Discipleship, Self-Reliance) & Overflowing into the lives of others

OUR VISION

To provide prayer, planning, training and coordination of missionary and humanitarian projects, as well as the spiritual and material resources necessary to establish projects for self-reliance between church, humanitarian, government organizations, foundations, educational institutions, individuals and the business community

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LETTER FROM THE CHAIRMAN



From the recent upswing in the stock market, as well as news that banks are posting the highest quarterly profits in recent years, some believe that the worst of the financial crisis might finally be behind us. While the worst may be over for banks and investment firms, many people are still suffering here in the US and around the world. With the loss of jobs, healthcare, and homes many families are having a hard time keeping their heads above water.

In this edition of our newsletter, we want to encourage you our partners in Africa not to give up hope. We also want to share with you our donors many opportunities that are available to help you to prosper in the midst of this famine. While the natural response in an economic downturn might be to reclude oneself, stop giving and preserve capital, we as an organization are taking a different approach.

With real estate at an all-time low, we are actively looking to purchase properties for their income potential. We are also encouraging our friends and neighbors to take advantage of deeply discounted home prices, and the Neighborhood Stabilization Programs in your state. If you have been laid off from your job, we want to encourage you take advantage of available

grants, scholarships, and low interest student loans.

We also want to encourage everyone to be a part of a church family that loves, supports and looks after them. Every families circumstance is different, so those that are strong are encouraged to help those suffering.

We believe in taking the lead in giving, so starting in August 2009, we launched our Micro-loan Empowerment Program (MEP) in Uganda and in Kenya, and the stories in this edition will share some of their success stories.

We need your support to help us to provide additional opportunities to deserving widows who want to start their own businesses. Rather than shrinking back, we are expanding our giving and involvement, trusting God's heavenly economy to prosper us, as we are obedient to His commands.

In these ever-uncertain times, we who are called by God to feed the hungry, cloth the naked, visit the sick and imprisoned, as well as take care of the most vulnerable amongst us must struggle against the natural inclination to shrink back. We must hold on to the confidence that things are seldom as good, or as bad as they look, and that tomorrow is always filled with renewed hope and opportunities.

The Rev Tracey L. Goodner,
Founder/Chairman B.O.D.

CITY OFFERS HOMEOWNERSHIP AID

If you're interested in buying a home, the city might be able to help. Phoenix, Arizona's Neighborhood Stabilization Program provides qualified buyers with a \$15,000 loan to help with the down payment and closing costs for the purchase of a foreclosed single family home, townhouse or condominium in the city.

For more information, call the program hotline at 602-262-6602 or visit the city's foreclosure event website at: phoenix.gov/nsd/fevent.html.



"MORTGAGE TROUBLE? DON'T DELAY. CALL TODAY."

The US Department of Housing and Urban Development (HUD) offers free counseling services to work with banks on your behalf, to try to keep you and your family in your home. Contact them at: www.HUD.gov. Homeowners who are either delinquent on their mortgage or face foreclosure, also have a dedicated 24/7 toll-free help-line to reach a local Arizona foreclosure expert: Call 1-877-448-1211 or www.azgovernor.gov

OUR MISSION PARTNERS

Bridging
the G.A.P.

KENYAN MEP PROGRAM UPDATES

The Micro-Loan Empowerment Program (MEP) funds are really transforming lives here in Kenya. Loans have been given to groups, and to Community Based Organizations. We initially started giving loans to individuals, but they gave us hard time when they failed to pay, while others didn't pay in the agreed time. Due to a lack of business knowledge, and also due to their situation as Internally Displaced Persons (IDP's) and due to poverty in general, it was not wise to loan to individuals, but to loan them to groups that could guarantee them. We also had to educate them through seminars on business entrepreneurship, ethics in business and some basic productive skills.

Merry-go-round, benefits from shares, equal share of profit by members, as well as benefits from the projects they run are the resources that earn them a living as members in their respective groups. Some work on other people's farms for a livelihood. With the empowerment of MEP, the groups are running different projects, such as: brick-making, rearing of chickens, farming, running small business, splitting wood and selling it, water cleaning/selling project. This not only will help them pay the loans back but also help them to have better lives.

Bishop Fredrick Wanyonyi

LOAN DISTRIBUTION RECIPIENTS



Mombasa Church

Water Project runs a small business cleaning, selling and distributing water. The project consist of Forty (40) members, including widows and other needy persons. Clean water is essential to life!



Matendo Self-Help Group

consist of Sixteen (16) members that make ventilation tiles, and are also animal keepers.



Mt. Elgon Jireh C.B.O.

was formed by displaced brethren from Mt. Elgon. It consist of Twenty-Five (25) members who bake bricks and split timber.



Mateso Woman Group A

consist of widows who were affected by the Mt. Elgon tribal clashes, and lost their husbands.



Mateso Woman Group B

displaced widows from Mt. Elgon and other HIV/AIDS affected widows.



Kimili Grace of Calvary Jireh C.B.O.

consist of Twenty-four (24) members that run projects like agriculture, buying and selling cereals and selling products in the dry season



MISSIONARY CORNER

Planting Seeds Planting Seeds

SMILE AFRICA MINISTRY

Pastor Ruth

The kitchen is finally finished. We are now able to provide a nourishing hot meal to the orphans.



MISSION TRIP

To the people of III Cord Foundation,
Thank you so very much for your generous support of my trip to Macedonia this summer! We leave in about one week and the whole team is getting very excited preparing for the time there.

With sincere gratitude, Caitlin Walsh



STUDENT LOAN RELIEF

- As originally reported by Candice Choi, AP

Repaying a student loan could soon be a little less painful. Anyone with a federal student loan can now apply for a program, run by the Department of Education, that caps monthly payments based on income, and forgives remaining balances after 25 years. Those choosing to work in public service could have their loans forgiven after just 10 years.

Eligibility for income-based repayment is determined by a person's income and loan size. A calculator at www.ibrinfo.org can help borrowers determine their eligibility for the plan.

The program stems from the Education Department's College Cost Reduction and Access Act, signed in 2007, which authorized the creation of a new income-based repayment plan for both Federal Family Education Loan and Direct Loan borrowers on all Stafford and graduate PLUS loans.

Monthly payments would amount to less than 10 percent of income for most of the estimated 1 million people expected to enroll, experts say. Payments would never exceed 15 percent of any income above \$16,000 a year (or 150% of the poverty level). Those earning less than \$16,000 would not make monthly payments.

The government also offers a program similar to income-based repayment called the income-contingent repayment plan. Please visit <http://www.ed.gov/offices/OSFAP/DirectLoan/RepayCalc/dlindex2.html>. The new program will be available for direct federal loans, as well as federal loans administered by private lenders.

Are You Ready to Serve?

We are searching for Volunteers and Advisory Committee Members with various gifts and talents who have a "heart to serve".

We also need Donors who are eager to financially support our mission efforts around the world!!! If you are interested in serving in the mission field within your local community, or internationally, please contact our office at: iiicordfoundation@yahoo.com

About Us

III Cord Foundation is a private nonprofit organization and a 501(c)3 corporation serving Phoenix, Arizona and East Africa. Our (4-part) Strategic Plan, Building Projects, Economic Empowerment, Education Medical/Human Capacity Development, Grant assistance

Governing Board

We have eight members actively participating on our governing board.

Financial Accountability

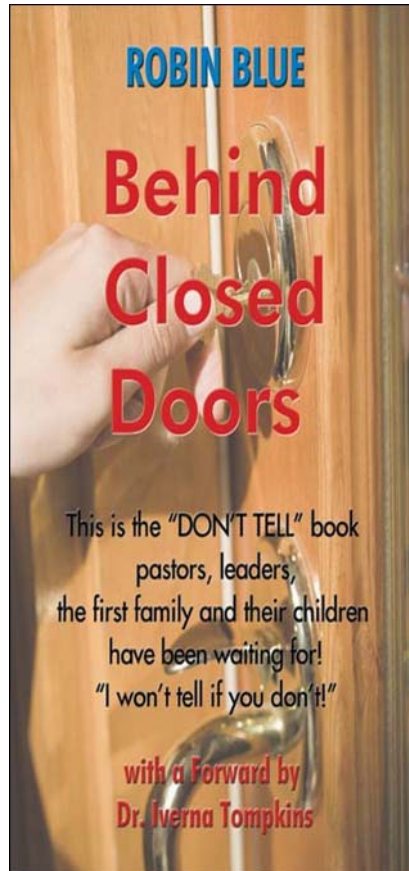
Seventy five cents of every dollar donated goes to support our projects and missions.

Do you have

If you're looking for volunteer opportunities, you'll want to check out a new city website: phoenix.gov/volunteer.

It's a centrally location for residents to easily find volunteer needs in a variety of areas, including neighborhood cleanups, social service programs, community centers, parks and more.

Overflowing into the Lives of Others



People of God..... Let the earth rejoice today.

Pray for me!!!! Celebrate with me and the release of my new book "**Behind Closed Doors**", published by Author House.

<http://www.authorhouse.com/Bookstore/ItemDetail.aspx?bookid=62187>

This book is dedicated to any leader, from the Church-house, to the White House who has been judged for making mistakes that pushed you to the deep end of sin, resentment, rejection or denial.

You are not alone, and you will walk into your strengths and understand your weakness through the Power of Forgiveness. In this book there are many doors that are going to be exposed. Some of you are hiding behind those very doors as you read this page. Perhaps you are one of the ones who have locked yourself Behind Closed Doors and either lost the key, or simply thrown it away. But as you read this book, you will find the key to all of your hidden crap, and you will believe within yourself that things can get better, and that you are not alone.

So if you are a pastor, pastor's wife, the children of the pastor or the child of any leader, this book is dedicated to you. I have seen both sides of the coin, and it's time to speak up and speak out.

Grace and Peace!!!

Love-Apostle Robin Blue



III CORD FOUNDATION

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Please support III Cord Foundation Missions with your tax-deductible donation

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