

Microenterprise and The Environment Conference Valley Forge, Pennsylvania July 26 - July 30, 2004

The *Microenterprise and the Environment Conference*, held during July 2004 at the National Christian Conference, Valley Forge, Pennsylvania, brought together leaders in the field of microenterprise and the environment. It was a time to learn about successful development initiatives, to hear from leaders in both fields, and to network among peers. Participants came from India, Nepal, South Africa, Kenya, Guatemala, Indonesia, El Salvador, Canada, Puerto Rico, Haiti, Bolivia, Nicaragua, as well as the United States.

USAID, World Bank, Citibank Puerto Rico, Winrock, Conservation International, International Finance Corporation were a few of the organizations who participated. Roland Bunch from World Neighbors and Dr. Andrew Steer from the World Bank Indonesia were two of the keynote speakers.

Participants were exposed to holistic sustainable development approaches led by practitioners in their field of expertise. Discussions surrounded environmental impacts, policy and advocacy, funding, and economic growth as it relates to environmental protection.

Participants chose from two electives, which include "Introduction to Sustainable Microenterprise Development" and "Sustainable Development Strategies." Some of the sessions included water, reforestation, renewable energy, rural sustainable farming techniques, and eco-tourism.

One of the outcomes of the conference was the development of *Guiding Principles for Microenterprise and the Environment*. These principles will be brought to the wider global community of development for adoption.

Each conference speaker was asked to say a few words about the cutting edge conference theme. Following are their remarks. As well, we have included the Speakers Profiles for your review.

Elizabeth Israel
Conference Coordinator

Conference Participants Quotes

"When a group of friends and I established our own NGO 12 years ago, we decided its focus should be the relationship between agriculture and the environment. That continues to be the major focus of COSECHA today. Nothing could speak more loudly as to my commitment to the subject of this conference."

Roland Bunch (World Neighbors)

"Almost everything we do in development and Microfinance affect the environment, either for good or for bad. In our development programming, we need to consciously include efforts to preserve, care for and enhance the environment."

Ken Graber (World Relief)

Sustainable microenterprise development cannot afford to ignore environmental factors nor can those of us concerned with environmental factors avoid the many tangible needs of communities who yearn for financial well-being and self-support; neither of these partial answers will lead us to our true vocation of stewardship as found in the image of God's reconstituted garden."

Lindy Bachues (SNT Indonesia)

"The environment of many developing countries is becoming increasingly vulnerable. If people can be empowered to improve the quality of their lives through micro-finance, while improving the environment, the benefits will be passed down to generations to come."

Paul Munsen (SunOvens)

"My dream, my responsibility is to leave it a better place because I was there."

Jim Roberts (National Association of Environmental Professionals)

"At a recent conference in Kenya entitled 'God and Creation: Rediscovering a Biblical Mandate for Environmental and Agricultural Stewardship,' I witnessed 250 Africans, North Americans, and Europeans come together with a sense of excitement and awe at the hand of God who is stirring up His people to respond and steward the creation as He intended. The conference will be a continuation of that move of God."

David Evans (Food for the Hungry)

"Microenterprise and the informal sector makes up the vast majority of economic activity in many developing nations. Therefore, we simply cannot create environmentally sustainable development without working in the informal sector. This conference is important because it brings people together to address the challenges and opportunities in this area."

Abhishek Lal (Green Microfinance)

"I have found it is impossible to do proper development without regard for the environment. God's creation is uniquely integrated. Therefore, in responding to God's call to "Heal a Broken World" I have found the same integration is required. This conference will enhance and enlighten the integration process."

Jo Ann Lyons (World Hope International)

"Development of the small business sector to aid the poor is focused on improvement of livelihood. Other consequences are not always fully appreciated, some of which are unwanted. These may come at a social cost, disrupt the natural balances or produce other disadvantages. Economic development cannot afford to lose sight of the fact that the environment is also a casualty of poverty. These situations need to be properly anticipated, planned and managed."

Peter Pityn (MEDA)

"This conference is particularly important as we approach the UN-declared International Year for Microcredit in 2005. It is vital that persons and groups in the United States become aware of the successful strategy represented by microcredit towards poverty reduction in the Global South. And it is hoped that such awareness will lead to increasing opportunities for credit to poor people."

Terry Provance (Oikocredit)

"'Sustainability' or 'sustainable' is an oft-used concept that means many things these days. Some of the common descriptors would be financial, economical, environmental, species, social, long-term, political, pace, movement, community, communication; some that are less often heard are spiritual, value-system, moral, good, creature-creator relationship, wholistic, call of God, obedience, prayer, integration of the body. If we respond to God along the lines of the second set, it is likely that He will put in place those of the first set and we will have a truly 'sustainable' development activity."

Kevin Sanderson (World Relief Nicaragua)

"Biblical holism is not only our calling as a Christian community, but an effective strategy in positively impacting the economic, social, ecological, environmental and spiritual systems that affect the poor. The resulting process under this framework is redeeming and the ends transformational."

Keith Wright (Food for the Hungry)

"To the best of my knowledge, this is the first time people are coming together to discuss economic and development issues related to the environment from a Christian perspective. Exciting and timely!"

Gregory Rake (AGROS)

Conference Speakers and Profiles

- Jose Angel (Agros)
- Dr. Lindy Backues (SNT Indonesia)
- Margie Brand (EcoVentures International)
- Dr. Roland Bunch (World Neighbors)
- David Evans (Food for the Hungry)
- Ken Graber (World Relief)
- Joan Hall (Microfinance Consultant; Green Microfinance)
- Todd Hanson (IFC)
- Bill Harrington (MEDA)
- Elizabeth Israel (Green Microfinance)
- Abhishek Lal (Green Microfinance)
- Mildred Robbins Leet (Trickle Up)
- The Rev. Dr. Jo Anne Lyon (World Hope International)
- Edward Millard (Conservation International)
- Paul Munson (Sun Ovens)
- Usha Nepal (World View Nepal)
- Dr. Rachel Nugent (National Institute of Health)
- Dr. Peter Pityn (MEDA)
- Rev. Terry Provance (Oikocredit)
- Gregory Rake (AGROS)
- Dr. Jim Roberts (National Association of Environmental Professionals; UMC Lay Minister)
- Scott Sabin (FLORESTA)
- Kevin Sanderson (World Relief Nicaragua)
- Dr. Ron Sider (Evangelicals for Social Action/ Sider Center on Ministry and Public Policy)
- Dr. Andrew Steer (World Bank Indonesia)
- Dr. David Unander (Eastern University)
- David Whitfield (CEDESOL)
- Keith Wright (Food for the Hungry)

Speaker Profiles

Jose Angel (AGROS)

Dr. José Angel is currently employed as executive director for AGROS International, El Salvador National office. Dr. Angel previously worked for World Vision El Salvador as Operations director, Fundraising director and Project's Services director from 1999 to 2003 and as Regional Health Coordinator for Central America and Caribbean Region for Latin America and Caribbean Regional Office from 1993 to 1998. Prior joining World Vision Dr. Angel hold the position of National Health Director for International Rescue Committee in El Salvador where he was responsible for all the medical and educational work done by IRC.

Other relevant experiences include design and coordination of baseline, midterm and final evaluations for Child Survival Projects and Development Projects in several countries in Central America and Caribbean Region. Dr. Angel also has conducted several conferences and workshops on monitoring and evaluation, Rapid Surveys and Cluster-30 sampling methodology for technical Health people in several countries in Latin America.

He has gained particular experience in Health and Development project design, implementation, monitoring and evaluation as well as in writing and negotiating proposals.

Mr. José Angel holds a Medical Doctor degree from El Salvador University as well as a Master Degree in Public Health, a Rapid Survey diploma from Johns Hopkins University, an specialty in General Surgery

from the Social Security National Institute, a diploma in alternative medicine from Nueva San Salvador University. Dr. Angel also holds a degree in NGO leadership from Eastern University and is graduated in High Management Program from the Central America Institute for Business Administration. website for AGROS: www.agros.org

Dr. Lindy Backues (SNT Indonesia)

Dr. Backues nurtures a keen interest in inducing integration of the best in development theory with on-site, grass-roots development practice - with the hope that this will result in a greater understanding and appreciation of local resources and local community aspirations. Over the course of his fifteen years of residence in Indonesia, Dr. Backues has been consistently involved in the design and implementation of community development projects, primarily in regions of Bali and Java. This experience has afforded him much insight in relation to the work he is presently doing with SNT in Tasikmalaya. In Addition, Dr. Backues has also had extensive teaching experience in the USA, the UK, Indonesia, Singapore and Australia, as well as a two-year tethering to the *Indonesian Institute of Sciences* (LIPI), positioned in Tasikmalaya as a field-based researcher. He is now seconded to SNT as an economic and community development design consultant and practitioner, by way of *Millennium Relief and Development Services* (MRDS) in the USA. Dr. Backues is a graduate of the University of Missouri (1983 - BES), Asbury Theological Seminary (1988 - MDiv), Eastern University (1993 - MSc) and University of Leeds (2003 - PhD).

Sumbangsih Nuansa Tasikmalaya (SNT website: www.mrds.org/indonesia/snt)

Dr. Roland Bunch (World Neighbors)

Dr. Bunch, the author of *Two Ears of Corn: A Guide to People-Centered Agricultural Improvement*, comes from long experience as a field-level extensionist, local project director, free-lance development consultant, World Neighbors Representative for Central American and the Caribbean and international NGO coordinator. He also founded the San Martin Development Program, rated number one of forty-one exemplary programs around the world in a 1979 comparative study by *Development Alternatives*.

Through the years, Roland has been a pioneer and then major proponent of a series of methodologies and technologies now widely used in agricultural development, such as farmer-to-farmer extension, participatory technology development, green manure/cover crops and small-scale water management.

In 1992, Roland Bunch co-founded COSECHA, an organization whose primary purpose is to share many of these and other ideas with NGO's around the world.

Dr. Bunch has rejoined the staff of World Neighbors. In his new role, Bunch will have responsibility for coordinating programs related to sustainable agriculture and rural livelihoods (SARL). He will develop a global strategy for teaching sustainable agriculture practices and document how a people-centered approach to SARL empowers marginalized rural communities to overcome hunger and poverty. In addition, he will also lead special fundraising initiatives to expand World Neighbors' resources for sustainable agriculture.

World Neighbors is a US-based NGO working in integrated rural development work in some 25 nations of Africa, Asia and Latin America. Roland Bunch's current role in World Neighbors is to coordinate major efforts to strengthen the work in agriculture.

World Neighbors website: www.wn.org

COSECHA website: www.valledeangeles.hn/Comunidad/cosecha/Cosecha2.htm

David Evans (Food for the Hungry)

Food for the Hungry is a Christian organization that implements relief and development programs in over 25 developing nations with a staff of more than 2,000. David Evans is Vice President of Government Resources, where he oversees Food for the Hungry's portfolio of USAID-funded programs in six countries. Mr. Evans has over 20 years of relief and development program and training experience in Africa, Latin America, and Asia. During that period, he lived and worked for ten years in Burkina Faso, Chad, Mali and Bolivia.

In his former Food for the Hungry role of Senior Director of International Operations, Mr. Evans' responsibilities included the oversight and supervision of all Food for the Hungry field offices in Asia, Africa, Latin America and Eastern Europe, and FH's sectoral support units in the areas of food security, child development, micro-enterprise development and church development. Mr. Evans is the Senior Editor of the book "Biblical Holism and Agriculture: Cultivating our Roots" and he has organized conferences on this theme in the US and Africa. His educational background includes an M.S. in Agricultural Economics from Pennsylvania State University and a B.A. in International Studies from Indiana University of Pennsylvania.

Food for the Hungry website: www.fh.org

Ken Graber (World Relief)

Ken Graber is the MED Director for World Relief. Ken has almost 40 years experience in agricultural finance, small business development and microfinance. He is fluent in Spanish, was a founding member of the Small Enterprise Education and Promotion Network (SEEP) and has served on its board for several years.

World Relief is a Christian non-profit, multi-sector relief and development organization working in about 25 countries. World Relief's areas of program focus are Disaster Response, Refugee Resettlement, Mother-child Health, HIV/AIDS, Agricultural Development and Microeconomic Development (MED). Our MED work is well known for operating sustainable Microfinance Institutions in post-conflict/complex disaster environments. WR focuses on poverty lending and has about 85,000 active clients in 10 countries. We have just begun new Microfinance operations in Burundi and the Democratic Republic of Congo.

World Relief Website: www.wr.org

Joan Hall (Green Microfinance)

Joan Hall has fifteen years of experience in microfinance and small and microenterprise development. Her interest in business development began with her work as a co-manager of a \$3 million natural foods cooperative in the greater Washington, D.C. area. Since then, she has been applying lessons learned from that experience to the international context, in the fields of microfinance and informal sector microenterprise.

Her microfinance experience began with the start up of a microfinance institution in El Salvador in early 1990, at the end of the civil war. This institution still exists, serving thousands of Salvadoran women in their quest for a better standard of living. She has taken that experience and replicated it in Viet Nam, where she developed and supervised a group lending program, and in the Palestinian territories, with a small business credit program.

Since 1998, she has been working as a private consultant, assisting microfinance practitioners in a variety of countries in Africa and Latin America to create responsive and viable microfinance institutions serving diverse clientele.

In 2002, the year of the World Summit on Sustainable Development, she joined with her two colleagues in creating an initiative aimed at promoting the positive environmental impact of microenterprise. Green Microfinance is the result.

Green Microfinance Website: www.greenmicrofinance.org

Todd Hanson (International Finance Corporation)

Established in 1956, IFC is the largest multilateral source of loan and equity financing for private sector projects in developing countries. It promotes sustainable private sector development primarily by: Financing private sector projects located in the developing world, helping private companies in the developing world mobilize financing in international financial markets and providing advice and technical assistance to businesses and governments.

IFC's particular focus is to promote economic development by encouraging the growth of productive enterprise and efficient capital markets in its member countries. In this context, the advisory work with governments helps create conditions that stimulate the flow of both domestic and foreign private savings

and investment.

International Finance Corporation: www.ifc.org

Bill Harrington (MEDA)

Bill Harrington serves as Vice President for Investments and Portfolio Management for the Sarona Global Investment Fund, Inc. He is also founder and principal of a consulting firm, Vista Ventures, which provides capital-raising assistance to small technology based businesses as well as consulting to larger clients such as the US Department of Energy and the Inter-American Development Bank. Prior to founding that firm, he served until 1998 as executive vice president of the Ben Franklin Technology Partners, a non-profit economic development entity for which he was responsible for deal flow, new investments and portfolio management of five development funds which included over 200 companies. Mr. Harrington had previously served for ten years as the executive director of two non-profit organizations which were engaged in housing rehabilitation, job training, business expansion and industrial revitalization in the Philadelphia, PA, area. He has a bachelor's of science degree in mechanical engineering from Lafayette College and a master's degree in city planning from the University of Pennsylvania.

www.meda.org

Elizabeth Israel (Green Microfinance)

This year marks her 25th year in the field of microenterprise development both here in the United States and abroad. Her work began in the Commonwealth of Dominica, in 1979, where she helped form one of the first Trickle Up groups called The Banana Bunch. The group made banana chips out of discarded bananas, using the income to sell for income.

For six years Elizabeth served through the United Methodist Church General Board of Global Ministries in Dominica and the United Mission to Nepal.

Upon returning to the United States, Elizabeth became a founding member of the Board of Directors of Working Capital and participated in its initial strategic planning and design. She was able to take the Working Capital concept and make it a national model for domestic rural development as New Hampshire Director. Her leadership assisted the Working Capital team to become the foremost U.S. microfinance institution, which received the First Presidential Award in Microenterprise Development for Innovation.

Elizabeth subsequently was selected as the Washington Director for Christian Children's Fund (CCF). Her efforts included the organization and leadership of the CCF Microenterprise Development Initiative (MEDI) team comprised of CCF senior staff in Uganda, Guatemala, Senegal, and Thailand. Subsequently, as a consultant, she provided technical support in Kenya, Ivory Coast, Thailand, India and the Philippines for various NGOs.

Elizabeth joined Eastern University as the Director of International Economic Development. During her time at Eastern, she designed with a global team and coordinated the cutting-edge conference on 'Microenterprise and Environment' bringing together leaders from 10 countries and from both sectors.

Four years ago, she co-founded Green Microfinance (GMf) which seeks to improve the environmental sustainability of microenterprise. She serves as GMf President.

www.greenmicrofinance.org

Abhishek Lal (Green Microfinance)

Mr. Lal is Vice President of Green Microfinance. He has worked as a conservation and development consultant and researcher, and has extensive organizational experience in the non-profit sector. His recent work has been in the areas of microfinance and environment, market development for environmentally responsible products (certified organic and green building sectors), energy efficiency, NGO capacity building, community-based natural resources management, and business development. He has consulted recently with Environmental Market Solutions, Fair Trade Federation and Innovative Resources Management.

Green Microfinance website: www.greenmicrofinance.org

Mildred Robbins Leet (Trickle Up)

With her husband, Mrs. Mildred Robbins Leet started the Trickle Up Program in 1979. Their extensive experience in the world of international aid deeply influenced the structure and development of their program. Mrs. Leet is one of the founders of United Cerebral Palsy in 1948. From 1957 to 1964, she was the UN Representative for the National Council of Women of USA, and the Council's President from 1964 to 1968. From 1968 to 1970, she became an active member of the Women's Advisory Committee on Poverty in the US Office of Economic Opportunity. From 1968 to 1974, she participated in the development of the International Peace Academy.

Today, Mrs. Leet remains active in the Trickle Up Program and serves as its Board Chair. Mrs. Leet has received many honors including the National Women's Hall of Fame award in 2002, the Advancing the Status of Women Award in 1998. In 1995, the Leets established the Mildred Robbins Leet Award through InterAction in 1995.

Founded in 1979, the Trickle Up Program's mission is to help the lowest income people worldwide take the first steps out of poverty, by providing conditional seed capital, business training, and relevant support services essential to the launch or expansion of a microenterprise. This proven social and economic empowerment model is implemented in partnership with local agencies.

Trickle Up Program website: www.trickleup.org

The Rev. Dr. Jo Anne Lyon (World Hope International)

Dr. Lyon, Executive Director and founder of World Hope International, Inc., serves on the Board of Evangelicals for Social Action and the Houghton College Board of Trustees. She is also a member of the Board of Directors of Bread for the World. Dr. Lyon graduated from the University of Cincinnati and holds a Master's degree from University of Missouri at Kansas City and honorary doctorates from United Wesleyan College and Southern Wesleyan University. The author of many articles, her most recent release is *The Ultimate Blessing: Rediscovering the Power of God's Presence*. Dr. Lyon has also traveled worldwide offering education, training, and hope for many underdeveloped countries.

World Hope International website: www.worldhope.org

Edward Millard (Conservation International)

Conservation International (CI) is a Washington DC-based organization whose mission is biodiversity conservation. CI believes that both conservation and economic growth can be achieved through ecotourism, which is defined as tourism that conserves natural resources and benefits local communities. If people living in and around important conservation areas can derive value from maintaining them as ecotourism destinations, then they will reduce environmentally destructive activities such as hunting and logging.

A part of ecotourism development is appropriate finance. Ecotourism businesses require access to long-term and short-term capital at manageable rates of interest. There is a need for special funds with lower barriers to securing finance for ventures that provide social and environmental benefits. CI itself manages the Verde Ventures Fund, a loan program that is targeted at businesses who promote biodiversity conservation.

CI specializes in an integrated approach to ecotourism development that brings in the private sector to partner with communities, adopts participatory approaches to product development and provides management training. CI's partnership with National Geographic has launched the World Heritage Awards, which provide a way to showcase select individuals and businesses that are role models for sustainable tourism.

Edward Millard is CI's Senior Enterprise Advisor. He has 25 years experience in small business development, providing and facilitating training, technical assistance and market access to businesses in Africa, Asia and Latin America. In his early career he specialized in the growth of Fair Trade in UK with Oxfam and Cafédirect. His present focus is on forest products, ecotourism, coffee and cocoa. He has published three books, *Financial Management of a Small Handicraft Business* (1987), *Export Marketing for a Small Handicraft Business* (2nd edition, 1996), and *Business Planning for Environmental Enterprises*

(2003). He is a member of the Small Enterprise Education and Promotion (SEEP) Network's Business Development Services Working Group and was awarded SEEP's individual prize for outstanding contributions in 2003. Mr Millard is British, has a bachelor's degree in European Studies, and postgraduate diplomas in Financial Management from the Association of Certified Accountants and in Marketing, from the Chartered Institute of Marketing. He believes the conference can provide a valuable forum for discussing approaches to making economic development compatible with social and environmental well-being.

website for Conservation International: www.conservation.org

Paul Munsen (Sun Ovens)

Paul M. Munsen is the president of SUN OVENS International, Inc. SUN OVENS is located in Elburn, Illinois USA, and is the leading manufacture of high quality solar cooking devices. **SUN OVENS[®]** were developed to combat deforestation and slow down global warming, and are currently being used in 126 counties around the world.

Paul has been involved in solar cooking projects in developing countries on 5 continents and is currently involved with projects supported by the United States Agency for International Development (USAID), the U.S. Department of Energy, the Overseas Private Investment Corp. (OPIC), UN High Commissioner on Refugees (UNHCR) and Rotary International.

In 2001 Paul addressed the United Nations Commission on Sustainable Development at the UN Headquarters in New York. He is the past-president of the Illinois Society for International Development, and a member of Solar Cookers International and the Illinois Solar Energy Association.

SUN OVENS International Inc. website: www.sunoven.com

Usha Nepal (World View Nepal)

Usha Nepal holds three degrees from Indian and Nepalese universities, including a Bachelor of Law and a Master of the Arts in Psychology. She has worked for the government of Nepal since 1999 as the Joint Secretary in the Ministry of Home as the National Coordinator for Refugees, Disaster Management Unit Chief, and Drug Unit chief. Previously, Usha served for eight years as the Chief District Officer in the Ministry of Home, where she supervised development-oriented government institutions. She was the first female to hold this position. Usha has also served as the Undersecretary in the Ministry of Supply, preparing policy regarding food supply and distribution.

Usha Nepal has a special interest in the status of women, as her position as Principal of the Women's Training Centre in Dhankuta attests too. There, she was responsible for planning curriculum and implementing training programs related to issues of literacy, nutrition, health, hygiene, agriculture, and skill development. She also helped to initiate several microenterprise projects during her time with training centre. Usha Nepal remains one of the most influential women in the nation of Nepal.

Dr. Rachel Nugent (National Institutes of Health)

Dr. Nugent is the first recipient of the Sheldon M. Wolff, M.D. Fellowship on International Health at the Fogarty International Center of the National Institutes of Health. An international economist by training, Nugent served most recently at the U.N. Food and Agricultural Organization, where she developed analyses of global food and agricultural policies, microcredit and the environment. Her interest in the potential of microcredit to improve the lives of women and their families in poor countries is reflected in several published articles discussing the ways in which such changes can happen. Prior to that, Nugent was a professor of economics at Pacific Lutheran University in Washington state. At NIH, she is working on economic issues related to health and environmental policy.

The Fogarty International Center of the U.S. National Institutes of Health provides funding for research capacity-building in developing countries to enable them to improve the health of their populations. My programs address the relationship between health and economic development and how the environment provides a link between the two.

NIH website: www.nih.gov

Peter Pityn (MEDA - Mennonite Economic Development Associates)

MEDA is an association of Christian business people from the U.S. and Canada, where faith, skills and resources are used to help overcome poverty. Throughout the world, MEDA helps the poor earn sustainable livelihoods through the development of businesses. MEDA was initially formed in 1953 to provide loans and equity for businesses in developing countries. Over the past 50 years MEDA has developed expertise in Micro Enterprise creating microfinance programs, institutions and micro banks. Technical assistance and capacity support have been provided to a wide variety of microfinance institutions and organizations. MEDA has been directly involved in developing rural and urban micro enterprise credit and training facilities in Haiti, Jamaica, Bolivia, Nicaragua, Tanzania, Russia, Mozambique and Romania. Several of these programs have graduated to fully sustainable, independent financial institutions. MEDA has 175 staff worldwide. International development efforts are organized into the following areas: the MEDA Consulting Group (MCG); International Operations; MEDA Trade Co.; and MEDA Investments Inc.

Dr. Pityn is an environmental consultant to MEDA and other organizations. He has a Doctorate in Systems Engineering and a Master's Degree in Environmental Engineering. He has been involved in environmental consulting for close to 25 years dealing with worker/community exposures to hazardous substances, prevention of disease, environmental hygiene and related matters. He has worked with MEDA micro-finance programs in Mozambique, Haiti, Tanzania and Romania to train staff and implement environmental impact assessment protocols. He helped develop the Environmental Management System for MEDA and assisted in articulating the policy on the environment.

MEDA website: www.meda.org

Rev. Terry Provance (Oikocredit USA)

Rev. Terry Provance is an United Church of Christ minister and currently Executive Director of Oikocredit USA. Oikocredit, founded in 1975, is the largest, private international microcredit organization in the world with a balance sheet of \$285,000,000 and loans in 67 countries. Socially responsible investments make it possible for Oikocredit to make low interest loans to cooperatives and microcredit institutions in Asia, Africa and Latin America. Oikocredit pays 2% interest on investments and every investor for 29 years has received full principal and interest in return. Terry has worked over 30 years with a variety of social justice groups and lived 2 years in South America while campaigning for human rights.

Oikocredit website: www.oikocredit.org

Gregory Rake (AGROS)

AGROS works with rural poor families and enables them to own agricultural land, attain economic self sufficiency, realize their God-given potential and pass on to future generations the values and resources that enable them to flourish.

AGROS website: www.agros.org

James A. Roberts (National Association of Environmental Professionals; UMC lay minister)

Dr. Roberts has more than forty-five years experience in the application of the earth-and-social sciences to planning, architecture, and engineering. He provides technical direction for environmental assessments and reviews the quality of research work, technical reports, and related efforts on projects including waste management and Policy Act (NEPA) and California Environmental Quality Act (CEQA) matters. He coordinates interagency and intergovernmental permitting for development projects and provides field analysis of potential environmental impacts, mitigation measures, and monitoring programs. He provides technical direction for land use planning, remote sensing, and geographic information systems applications. Dr. Roberts served as president of NAEP from 1996 to 1998 and is currently a member of the Board, chair of the NAEP Ethics Committee, acting chair of the NAEP International Committee, and Vice President of NAEP. His practice, based in California, includes work in twenty-two different countries. *"My dream, my responsibility is to leave it a better place because I was there."*

National Association of Environmental Professionals website: www.naep.org

Scott Sabin (FLORESTA)

Scott Sabin is the Executive Director of Floresta, a Christian nonprofit organization, which reverses deforestation and poverty by transforming the lives of the rural poor in Mexico, Haiti, Dominican Republic

and Tanzania. Mr. Sabin has held this position for eight years, and has worked with Floresta for eleven years, beginning as a volunteer.

Prior to working for Floresta he served for seven years as a Surface Warfare Officer in the United States Navy. He holds a BS in Political Science from Oregon State University and an MA in International Relations from University of San Diego. While completing the language requirements for his Master's degree in Guatemala, he first felt called to minister to the poor, as he witnessed the courageous work of countless missionaries and relief and development agencies.

During his tenure with Floresta, the organization has begun new programs in Haiti, Mexico and Tanzania, and has expanded the scope of its work to include evangelism, discipleship and community development. Floresta is currently researching potential partnerships to begin work elsewhere in Asia, Africa and Latin America. Floresta has planted over 2 million trees, offered over 2000 small business loans and advanced the gospel in over 100 communities.

Mr. Sabin served on the executive committee of the Association of Evangelical Relief and Development Organizations (AERDO), and chaired the AERDO environmental committee. He currently serves as an elder at Mt. Soledad Presbyterian Church and has served as an elder at Solana Beach Presbyterian Church (PCUSA).

Floresta website: www.floresta.org

Kevin Sanderson

Kevin Sanderson comes to us from Nicaragua where he is the country director for World Relief Nicaragua. World Relief is a Christian non-profit associated with the National Association of Evangelicals whose mission is to help churches alleviate suffering worldwide in the name of Jesus. Kevin describes his work in the following way:

Our program focus in Nicaragua has been agricultural development with components in marketing and agricultural business services, training and extension services for farmers, and rural credit. We have worked to develop a sustainable farm family association "Pueblos en Accion Comunitaria" (PAC) with ties to the local church to develop and expand these services.

World Relief website: www.wr.org

Dr. Ron Sider

Dr. Sider is one of the most respected and passionate advocates of holistic biblical faith in the Christian world. He attended the University of Waterloo, in Waterloo, Ontario, and received a BA in European history. Upon graduating

in the late '60s with an MDiv and Ph.D. in history from Yale, Ron began to work toward developing a biblical response to social injustice. He brought together a network of similarly concerned evangelicals, which in 1973 became the Thanksgiving Workshop on Evangelical Social Concern. It was this conference that issued the now historic "Chicago Declaration of Evangelical Social Concern," which became the founding document for ESA. ESA continues to shape and influence North American Christian thinking on issues of biblical justice and spirituality.

In 1977, Dr. Sider published the ground-breaking book, *Rich Christians in an Age of Hunger*. This book was hailed by *Christianity Today* as one of the one hundred most influential books in religion in the twentieth century. The 4th edition of *Rich Christians* appeared in 1997.

Evangelicals for Social Action: www.esa-online.org

Dr. Andrew Steer

Dr. Andrew Steer is the World Bank Country Director for Indonesia. In addition to having worked on economic reform programs in Indonesia, Thailand and Bangladesh, he was based in Jakarta for four years, and has led the World Bank in expanding support to client countries for environmentally-sustainable development. He was instrumental in producing the World Bank's annual World Development Report 1992, "Development and the Environment," and was named Director of the Environment Department shortly thereafter. Dr. Steer holds degrees from St. Andrew's University, the University of Pennsylvania, and Cambridge University. Before working with World Bank, Dr. Steer taught economics at Cambridge University.

World Bank Indonesia: www.worldbank.com/indonesia

David Whitfield (CEDESOL Bolivia)

David Whitfield currently serves as the Executive Director of CEDESOL Foundation, an organization dedicated to empowering the poor to change their future by seeking social justice through alternative education and renewable energy. CEDESOL's work is concentrated in Bolivia, but works throughout South America. Currently CEDESOL is utilizing solar technology to provide safer and cleaner ways of cooking and providing heat through the use of "solar cookers." They are also working on issues of food security through "solar-biomass dryers" and family food production using solar green houses. David Whitfield holds degrees in both social and environmental sciences. He also serves as the President of the Christian Businessmen's Association in Cochabamba, Bolivia.

Keith Wright (Food for the Hungry)

Keith Wright is Director of Food Security for Food for the Hungry-US and is co-editor of the book *Biblical Holism and Agriculture; Cultivating our Roots*. Prior to joining Food for the Hungry Keith worked in central Uganda for six years as Director of Community Development for Cornerstone Development Uganda. Also in Uganda, Keith taught at Uganda Christian University and was a trainer for YWAM-Uganda's Foundations in Community Development program. Keith graduated with an MS in Economic Development from Eastern in 1997.

Food for the Hungry website: www.fh.org