

# INCOME-GENERATING Activities

## WHAT ARE THEY ALL ABOUT?

Income-generating activities (IGAs) provide hope, empowerment, and dignity to participants and their families as they unlock their potential and learn how to use their God-given talents to build the Kingdom of God through innovative and sustainable means.

IGAs provide families of CarePoint children with the necessary tools to move toward independence. These tools are business development education and ownership programs, which are offered to parents/guardians of CarePoint children and provide revenue for both critical needs and savings groups. As children graduate from the CarePoint, families and graduates of the program should be able to get and/or create jobs.



HOPE  
EMPOWERMENT  
DIGNITY

## INCOME-GENERATING ACTIVITIES

- IMPROVE** the capacity of families to actively participate in sustainable economic activities.
- EDUCATE** the families on how to identify income-generating opportunities to help solve their current socio-economic challenges.
- PROMOTE SELF-HELP** initiative and provide dignity for participants.
- PROMOTE AWARENESS AND FORM RELATIONSHIPS** with businesses that will support the selected groups to gain access to markets.

## THE IGA JOURNEY

### BEGINNING WITH LOCAL LEADERS



1. CarePoint staff determine which types of IGA's are feasible within the community and which ones should be offered to parents/guardians.
2. The identified IGAs are included in the CarePoint/community Development Plan.
3. Funding is received by the CarePoint to build IGA groups (typically between 10 - 40 participants).

### APPLYING TO JOIN THE IGA GROUPS



4. CarePoint guardians who are interested in the IGAs apply through the CarePoint's application process.
5. Individuals are selected to participate if they meet the IGA participant criteria.
  - Are they parents/guardians of children at the CarePoint?
  - Are they interested in learning about IGAs?
  - Do they have the capability to manage an IGA?
  - Do they have more children than are able to be supported through the CarePoint?
  - Do they have local community knowledge of the specific type of IGAs they are interested in?

### LET THE TRAINING BEGIN!

6. When participants are selected, they are trained by:
  - Local government officials
  - Outside consultants
  - Successful IGA participants from other CarePoints
  - CarePoint and country office staff
7. Participants are required to stay in savings groups throughout the entirety of running their business to create and maintain accountability. IGA groups are taught:
  - how to save money
  - how to work in a group
  - what entrepreneurship/ ownership means
  - how to be a professional
  - the objectives of IGAs and saving money



### SAVE, SAVE, SAVE



8. Before receiving seed money to start their business, participants are required to save a certain amount of their own money to prove that they understand how to save and are serious about starting and managing a business.
9. Seed money/loans are given to participants based on how well they have saved.

### GETTING THE BALL ROLLING



10. Start up tools and products are given to participants to jump start their business, and in some cases purchase the products themselves to sell.
11. Once the business is started, participants repay the loan with a timeframe that depends on how the business is going.

### KEEPING THE BALL ROLLING

12. CarePoint staff members, including the social worker, follow up with each participant to assess the success of each business throughout the year.



### COMING FULL CIRCLE

13. Once a portion of the small business loans have been repaid, the savings is applied to a new group of participants. This can be a long process depending on the success of businesses and the size of loans originally borrowed.
14. CarePoint staff assess how well businesses are doing and if they are at a place of sustainability, as well as whether or not children should remain in the CarePoint program.

