ZAMBIA
ETHIOPIA
KENYA
EGYPT
Myanmar (Burma)
PHILIPPINES
Korea
China
Papua New Guinea
Solomon Islands
Vanuatu
Australia

Community Development Projects

All of these projects are tax deductible

Australia
Nungalinya Theological College $36,000 p13
Wontulp-Bi-Buya Theological College $36,000 p13
St Andrew’s Scholarships $22,000 p14

Kenya
Wanzauni Livelihood Improvement Project (NEW) $40,000 p16

Zambia
Zambia Anglican Council Health and Community Development Initiative $80,000 p17

Ethiopia
Community Library $15,000 p17

Philippines
Water and Sanitation $112,500 p18
Agriculture and Food $81,250 p19
Climate Change (NEW) $XXX,XXX p19

Solomon Islands
Climate Change (NEW) $6,400 p20
Literacy $6,400 p20
Christian Care Centre $15,000 p21
Inclusive Communities Project $24,000 p21

Vanuatu
Literacy $6,400 p22
Water and Sanitation $6,400 p23
HIV & AIDS $6,400 p24

Papua New Guinea
St Margaret’s Hospital $TBA p24

Korea
Towards Peace in Korea $XXXX p25

Myanmar (Burma)
Please contact the office for details of projects p26

China
Ethnic Women’s Health Promotion Project (NEW) $XXX p27

Emergencies
Global Rapid Response $80,000 p28
Disaster Risk Reduction $50,000 p28

Encounter Project
Encounter Project $10,000 p5

Zambia
St John’s Seminary $10,000 p5

Philippines
Evangelism and Christian Education $30,000 p6

Egypt
Empowering Local Churches for Evangelism $30,866 p7

Papua New Guinea
Kerina College $8,000 p8
School Fees $35,000 p9
Clergy Training $18,625 p10
Melanesian Brotherhood $8,734 p10
Proclaiming the Gospel $4,050 p11
Children and Youth Ministry STBA p12
Women in Ministry $5,000 p12

Australia
Revd Tom Stockee $25,000 p13

Pictured on cover: Lucy Jabera sits here with her two daughters. Her husband Bray is a catechist and will not receive a stipend once he becomes an evangelist. © Melany Markham/ABM 2010
Church-to-Church Projects

A Person Fully Alive

ABM believes in what is called holistic, or integral, mission. This means that we concern ourselves the whole person, not just a part. Jesus came to provide fullness of life (see John 10:10) and it is that same fullness of life that we seek to provide in his name to the communities and parishes in which our Partners work.

By helping our Partners to provide fullness of life, we help to show God’s glory to the world. While ABM's Community Development Project seeks, for example, to bring life to the body – through health projects, and life to the mind – through education projects, the Church-to-Church Project seeks to bring life to the soul. We do this by funding projects principally in two areas:

1. Leadership formation and training; and
2. Evangelism.

Without well-trained clergy and lay people there is no future for the Church, because it will have failed in its essential task.

ABM no longer sends missionaries overseas because, in most instances, local missionaries are more effective in building up the Church. Local missionaries know the local language and culture and are often prepared to go to the neediest places. They also know the climate and terrain of remote places and can reach previously isolated, or difficult to reach peoples. If you support local missionaries you are making a wise investment, not ‘burying your talents in a field’.

This year we have projects that will make a real difference to people’s lives. Bringing the great and life-changing gift of the Scriptures to people is something that I am sure will appeal to many, which can be done by supporting our Church projects in the Philippines, Papua New Guinea and Egypt.

The Anglican Church is the foundation of everything that we do. By supporting ABM's Church-to-Church project the Church becomes stronger around the world.

Robert McLean
Church-to-Church Missioner

Encounter Project

Fr Hillary Anisi of the Anglican Church of Melanesia spent three months in the Diocese of Rockhampton learning about the ministry of the Mission to Seafarers and parish life in Gladstone.

Fr Hillary said, “I believe that the Encounter Project has given me a great experience on how the Mission to Seafarers ministry runs its affairs. Therefore I am looking forward to setting up the mission in the Church Of Melanesia.”

“I have seen participation in outreach to the wider community to serve Christ in a diverse and changing world.”

Fr Hillary Anisi and the Rt Revd Godfrey Fryar.
© Melany Markham/ABM 2010

EMEEN

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© Melany Markham/ABM 2010

Zambia

St John’s Seminary

The Anglican Church in Zambia is growing fast. With growth is the need for more clergy, but African ministers must be well trained as they almost always need to minister in communities where large numbers of people endure significant physical and emotional suffering.

Twelve students are studying for their Bachelor of Theology at St John’s, the national Seminary of the Anglican Church in Zambia. These studies prepare the students to minister in fast-growing urban and rural congregations, emphasizing women’s and youth ministry — groups that make up the greater part of each congregation.

The Seminary does not charge tuition fees, which enable ordinands from the poorer dioceses to attend. It is dependent on a monthly grant of $2,600 (AUS) from the national church on a monthly grant of $2,600 (AUS) from the national church on a monthly grant of $2,600 (AUS) from the national church on a monthly grant of $2,600 (AUS) from the national church.

This project needs $10,000 in 2011.

A group of students and their wives at St John’s Seminary.
© ABM 2010
Philippines

Evangelism and Christian Education

By sharing God’s word and love, the Episcopal Church of the Philippines (ECP) is on a mission to evangelise. Providing Sunday School and Christian education materials directly assists over 50,000 people who are able to come to know Jesus and increase their understanding of Christianity. The Evangelism and Christian Education project teaches people of different age groups about Christian values and promotes Christian living, therefore encouraging a harmonious way of life with all of God’s creation.

Florence Ayban-Sacki, Evangelism and Christian Education Officer of the Episcopal Church in the Philippines said, “The core thrust of the church is to bring people to Christ and therefore evangelism and Christian Education, not only to children but also to adults, is necessary as we continue to struggle against social injustice and strive to have a quality life with Christ.”

Children and youth benefit from the Christian Education materials in all Episcopal institutions and from resources offered to Sunday Schools and Vacation Bible School. The ECP also trains lay and ordained people in order to develop leaders and deepen the understanding of Anglican teachings. The ECP has this vision of becoming a dynamic and vibrant church of caring, witnessing and mission-oriented parishes by 2018. To help achieve this they are focusing on Evangelism and Christian Education to strengthen relationships in the church and wider community.

At the end of the first course one of the wives said, “This course will help us to supplement our husbands’ incomes and indeed to earn ourselves a living. Please know that what you have done is a great achievement because it was the first time to call ordinands’ wives for training. To start a new thing you have to be brave and strong, because we know there are a lot of challenges. We are so grateful and we thank you so much.”

The ABM funding also pays for one full-time staff member, three of St John’s visiting lecturers and provides Bible commentaries, dictionaries and theological books for the seminarians’ personal use and the library.

This project needs $10,000 in 2011.

Empowering Local Churches for Evangelism

Egypt boasts the largest Christian population in the Middle East (10 Million) but these numbers are decreasing and there are less than 20,000 Anglicans in Egypt. Many Egyptian Christians are now immigrating overseas because of better financial opportunities and because of hardships within Egypt. In Egypt, only thirty percent of Christians go to Church, so when the Diocese created its “Dreams for 2010” strategy, evangelism was an important focus.

The Diocese aims to encourage every church to be a welcoming church, alive and effective, representing the message of Christ’s love and forgiveness to those who enter. The focus is to energise the work of the Mission and Evangelism Task Force and to train evangelists, who are called by God, to work around the Diocese. The project will target those active in ministry in local churches and give them training in evangelism as well as the chance to put their skills into practice. It will also target those who are unchurched and those who need further training like bible studies.

You can support the work of St John’s Seminary in Zambia so that the ordinands can receive better theological education and reach their full potential in their ministry and mission to others.

This project needs $30,000 in 2011.

You can support the Dream of the Diocese of Egypt and help the church to evangelise and build on the work it has started by donating to this project in 2011.

This project needs $36,866 in 2011.
Church-to-Church Projects

Papua New Guinea

Fr Richard Sawaraba has been the Principal at Kerina Evangelists’ College since 2006. However, he didn’t always have the intention of being ordained and working for the church.

Fr Richard had worked in military which offered plenty of skills he could use when he began to help in his local parish. Gradually, other people suggested he train at Newton College.

“I sort of felt that I was trying to help in a little way at the Parish but I realised God was calling me to do something bigger,” he said.

This calling has led him to manage Kerina Evangelists’ College in Jimi Valley, PNG, which is home to students who are studying theology as well as training to become catechists in order to return to work with the church in their villages.

Fr Richard said, “We have a very experienced team of lecturers here, which is very beneficial for the college. When the men come here they depend on the experience of the teachers with their training and their practical work. This is where we focus a lot of our effort. Our students have a certain degree of understanding but are sometimes not educated so it is important we focus on practical elements.”

Daily living at Kerina is certainly practical. The students begin the day at 5.30am with morning prayer and breakfast before attending classes. In the afternoon, students work in their vegetable gardens or play sport. They must study in the evening with an average day ending at 9pm.

While the college has some fuel supplies and uses kerosene, the students find it difficult to study in the evenings. “It would be very helpful to have some kind of lighting in classrooms. That’s something that sort of pulls us back in our activities,” Fr Richard said.

“(The lifestyle) is a challenge to the students but an experience that they gain. I would say that most of the students find it challenging but enjoyable and fulfilling,” he said.

Kerina College needs ABM’s support to maintain this way of life in the isolated Jimi Valley and build the students’ opportunities.

Fr Richard needs money to send his staff to ongoing training so they can share new knowledge with the students. “The staff need to be at a standard to meet the needs of the students who are coming so that they can go back and meet the needs of growing communities where they live,” he said.

By donating to Kerina College you can help Fr Richard to offer his students a better education as well as train his teachers so that evangelism in PNG can continue.

This project needs $8,000 in 2011.

Fr William Moreva is the parish priest at Taraka in PNG. His three children are able to attend school because of funding from ABM donors.

Charles is in Year 9 and hopes to one day work in defence for his country to help the new generation. Helen is in Year 7 and enjoys language, arts and maths. Her brother, Robert also likes his language class and hopes to one day be a priest like his father.

“I am happy that they sponsor me for my school fees so I say thank you,” he writes to ABM.

School fees are a major concern to all parents in PNG, especially those in the rural areas where they is no cash economy. Priests are not paid centrally but rely on support from their parishes and catechists receive no pay. ABM supports the families of clergy so that children can attend school.

By funding these fees this project ensures that school children receive an education that will enable them to lead a fulfilling life. The aim is to offer the children an education covering physical, intellectual and spiritual dimensions.

Bishop Nathan Ingen, Bishop of Ipo Rongo said, “There is a great demand for my priests and catechists asking for their school fees for their children. ABM comes and supports us, it makes a great difference.”

“It is the catechists’ and priests’ children who benefit from this project. In my country, the poor are getting poorer and the rich getting richer. In rural areas, without your support, many of our children would not go to school and get an education.”

You can continue to help ABM support clergy children like Charles, Helen and Robert so that they receive an education.

This project needs $35,000 in 2011.

By Brad Chapman/ABM 2007

Lucy Jabera sits here with her two daughters. Her husband Bray is a catechist and will not receive a stipend once he becomes an evangelist. © Melany Markham/ABM 2010

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The Rt Revd Nathan Ingen, Bishop of Aipo Rongo said, “Supporting clergy workshops and evangelism is an important part of ministry.”

He was enthroned in April 2010 and his vision is to empower local projects and people. “We are looking at projects that can sustain our ministry,” he said.

“Our vision is to support the clergy allowance … offer ministry for the catechists and to run our own workshops and train our own people. What I’m doing now is I’m encouraging local projects, we want to support things to sustain our ministry not just something you give me now.”

Many clergy in PNG are trained at Newton College where provides theological education and also reinforces expectations of the clergy and their families, that they set a good example in their communities.

The Rt Revd Nathan Ingen, Bishop of Aipo Rongo said, “Supporting clergy workshops and evangelism is an important part of ministry.”

Many priests live in the remote parts of our country and most are placed in rural settings to minister locally, it is part of ministry.

The people of PNG will receive Christian teaching, counselling and fellowship with priests and catechists who will travel in the dinghy. This practical purchase will bring with it many spiritual benefits, increasing faith awareness and the importance of Christian living in remote locations.

The brothers can now work after sunset allowing much more work to be done by the household.

Regional Head Brother, Brother Matthias is most grateful for this support to travel between villages, creating even more need for mission.


By supporting this project and funding a dinghy for the Melanesian brothers you will support the frontline evangelism team of the church.

This project needs $8,734 in 2011.

The Melanesian Brotherhood are known as the foot soldiers of the church, sharing the Gospel in areas others will not reach. The Brotherhood is an Anglican religious order known for its ability to bring the Good News to people in remote areas of Papua New Guinea.

The only way to travel along the south coast of New Britain in PNG is by sea. The Brothers need to purchase a dinghy so they can continue to travel throughout the area. At present they rely on hiring a dinghy, which is both expensive and unreliable.

The Melanesian Brotherhood in Papua New Guinea to share the Good News with the people of Dogura by Proclaiming the Gospel.

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The Rt Revd Clyde Igara, Bishop of Dogura, PNG © Don Brice/ABM 2003

The Rt Revd Clyde Igara is the Bishop of Dogura in PNG. He is working hard to grow local congregations as well as the financial stability of his Diocese.

“Mission did not end when the missionaries from our Partners left. Mission is every day, it’s through mission that people will be awake. People who are trained and raised up are now sharing the Gospel,” he said.

Bishop Clyde explained that in remote parishes, evangelists are able to help the Parish Priests in local chapels and if they are identified as good candidates, they are able to study at Newton College and be ordained.

“I would like more of this happening in the parishes and chapels. If the chapels are spiritually awake, the parishes will be awake. People who are trained and raised up are now sharing the Gospel,” he said.

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Like many religious orders, the Brothers take on vows of poverty, chastity and obedience. This means that they survive only with the support of ABM donors who contribute towards their material needs so that they can minister to the spiritual needs of people where they work.

Last year ABM supported the Brotherhood by funding a new generator at the main household in Popondetta. The brothers can now work after sunset allowing much more work to be done by the household.

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Children and Youth Ministry

EPNcy13

Juliet Kolai and Margaret Kurawae teach Sunday School in the Parish of Mt Hagen in Papua New Guinea. The 20 or so students who gather for each service are taught in small groups, separated by age, if there are enough teachers to help. Juliet said, “I really enjoy teaching children; they are very interested in learning new things and when we teach them, they also help me to learn something from them.”

“When these children grow up, they will be the future leaders of our church and if we don’t work with them now they may be lost. I think it’s really important for us to be very creative in teaching the children,” she said.

Amongst the everyday challenges of teaching children the women regularly run out of resources and have no funding to offer training to those who might be able to assist. “We need some courses and training as time is changing so we need to keep up with that. Many times we don’t take Sunday School seriously but it’s my prayer point to reflect on how we might be able to help the small children,” Juliet said.

“We need to train teachers to be good, to be creative and prepare their lessons. Then when they teach the children are satisfied and show interest.”

With seven years experience in teaching Sunday school Juliet thinks one of the hardest things is to keep the children interested which the teachers do through singing and Bible stories.

“The hardest thing is when they are making noise or they don’t listen. We need a lot of teachers to work together to look after them, especially the little ones,” Juliet said.

Margaret agrees and said that while she has been in Mt Hagen for the last two years she has found other parishes had much better resources and has experienced some ups and downs teaching Sunday School.

You can help Juliet and Margaret and many others continue this important ministry to children and young people in Papua New Guinea by supporting this project. This project needs $TBA in 2011.

Women in Ministry

EPNEM15

More than 100 women are being supported by the Women in Ministry project in Popondetta, PNG which has successfully strengthened the moral of many women. It allows women to make decisions in the life of the Church. The project also gives them the courage to make decisions in their daily lives and, through the benefits of the project and the development of women in the region, the Church grows.

Through training and awareness workshops, women are able to network with community groups. By encouraging the women to work together, as well as offering literacy, management, home management and other training, women are empowered to be active community members with a voice.

Rita Simeni coordinates the Women in Ministry project and wants to help women build their faith while offering practical training to support them. She said, “We have all come together to team up and focus on something to work together effectively in this ministry. Women evangelise in different ways and much of the Church work falls on the shoulders of women.”

While running the local literacy project, Rita was able to work with the Mumuni Community in the Parish of Watesa. She encouraged the people to be involved in a self-help project so that women could work in their own communities and support themselves.

Not only do these women learn to read and write, but they are also educated about violence and receive spiritual guidance that continues to strengthen their faith. This empowers the women to help others.

You can help Rita to continue her work with women in Papua New Guinea. By donating to this project you will allow women to continue to empower themselves and their local communities. This project needs $5,000 in 2011.

Australia

Revd Tom Slockee

The Revd Tom Slockee began as the Northern Territory’s first Aboriginal Canon Missioner in February 2010. Almost one year on he continues to work within the Diocese of the Northern Territory developing Christian leaders in churches and communities.

“One challenge is to get the Anglican Church to realise the different ministry needs of Aboriginal people. I’m not an expert in this but there’s work needed about how we can work together… My first response from what I’ve seen is that there is a danger to make the ways to do things white fellas ways but we must think, maybe the Aboriginal people have a different way of doing it but it still has the power and a purpose,” Tom said.

Working as part of the Ministry Resource Unit, which aims to empower the locals and provide training, support and resources for churches, Tom is supporting Aboriginal ministry development. Tom knows that there is always a challenge with language because many of the people he works with speak in their tribal language, which he doesn’t speak.

“It’s a bit of a challenge and I ask them a lot about it. My communication is only in English and they feel ok with that but the communication is still really a challenge and getting to know the tribal groups and their personal stories and faith journeys. I’m keen to learn from them,” he said.

ABM makes a significant contribution towards Tom’s salary, in doing so the Anglican Church helps its Aboriginal brothers and sisters in their mission to build a stronger church with inspiring leaders.

By supporting this project you too can assist with Aboriginal ministry and lessen the challenges Revd Tom faces. This project needs $25,000 in 2011.

Nungalinya Theological College

INUC

The vision of Nungalinya College in Darwin is to inspire and equip Aboriginal and Torres Strait Islanders for leadership, employment and service in church and community life.

ABM supports Nungalinya to help remote Churches to proclaim and worship the Lord Jesus Christ. The College trains students for leadership roles in churches and communities. It encourages students and family members to make sense of the wider community, to encourage a healthy and holistic community life, while celebrating and strengthening the local identity.

This project needs $36,000 in 2011.

Wontulp-Bi-Buya Theological College

INTC

The Revd Victor Joseph, Principal of Wontulp-Bi-Buya College. © Vivienne For/ABM 2010

The Revd Victor Joseph, a Torres Strait Islander, is the Northern Territory’s first Aboriginal Canon Missioner. Victor has a different way of doing things as he is of ‘fella ways but we must think, maybe the Aboriginal people have a different way of doing it but it still has the power and a purpose,” Tom said.

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Through this project ABM supporters create a place at a prestigious private school in Sydney – at the Gawura Campus at St Andrew’s Cathedral School for an Aboriginal and Torres Strait Islander student.

The School provides a stable and familiar learning environment so that the student successfully graduates to high school. The scholarship helps motivate the student and offers a broad path towards tertiary education and other career choices.

There are currently 22 students attending Gawura, which is a much larger number than when it was established in 2007. The project began as a result of a bequest left to ABM for the education of Aboriginal students.

Today, students from inner-city suburbs such as Redfern receive an education that encompasses all aspects of school life including sport and music.

Gawura Secondary Scholarship holders also attend Homework Club two to three times a week where the students have access to laptops, the internet, printers and other resources to complete assignments and develop their study skills.

Mrs Culas coordinates the homework project and said, “The Gawura Homework Club gives students stability in their homework ethic. It also fosters a sense of self pride in their abilities to cope with school’s demands. The whole purpose of Gawura is to open as many doors as possible, via education, so that these young people can be future Indigenous leaders for their generation.”

The students have found the Gawura Homework Club very effective and one Year 7 student said, “It’s great, it really helps me to get my homework done!”

Through specific scholarship funding this project supports the aim of Gawura; to nurture and teach Aboriginal and Torres Strait Islander children, guiding them towards ‘closing the gap’, towards success in all of life.

This project needs $22,000 in 2011.

More than goats and water tanks

When ABM’s supporters donate to our projects it is always gratifying when they can ‘see’ a tangible benefit for their donation. Many campaigns tell us that “xx dollars will buy a pig for a poor family”, or “xx dollars will dig a well in a village”.

We all want to see results for our dollars. We like to see new buildings, well-equipped hospitals, flourishing crops, people graduating from literacy projects – all the things that show our money has gone to a ‘good cause’. Certainly, much of our supporters’ donations do eventually produce tangible outcomes such as these, but it is often a long, hard road.

Often what ‘looks good’ is really about donors feeling good about making the donation, rather what might be the best for those at the receiving end. ABM’s approach to helping people is one that aims to make Partners and the communities they serve independent of our material help.

There aren’t many things worse than ongoing dependency. However, this is often the result when well-meaning people travel to developing countries and “build things”. You’ve heard the story – “we went to this village and saw that they needed a well, and so we got a team together and went and dug three wells for them.” But, then the team goes back two years later to find that the wells have dried up or become contaminated, or they are not working because local people didn’t have the knowledge needed to maintain a well, or because a well was never what was needed in the first place and that maybe rainwater tanks would have been a better option, but those living locally weren’t consulted sufficiently about the best solution.

Working with communities takes time and a lot of effort. Sustainable development is hard, but it is infinitely more sustainable to work with organisations that are already well and truly part of the fabric of the country, like local Anglican Churches. In the long run, this is the most successful and sustainable way to work. The largest proportion of donations to ABM goes to building the skills and ability of our Partners to develop plans and strategies to get what they need. That could be water tanks, education for their children, lobbying local and national governments to get the services that they are entitled to, skills in financial management so that they can budget and account for the funds received and training trainers in community development. We put a lot of time and effort into visiting our Partners, monitoring the work they do, sending them to other developing countries to learn about the best practices in community development – all in order to ensure that donations are well spent.

We work with Partners to increase their understanding of how women impact on development overall. We help them manage staff to ensure that children and other vulnerable people in their projects are protected. We help ensure water tanks and wells are built in such a way as to be sustainable.

Remember that if you want to do lasting good, most of your donated dollar needs to go to providing the skills, training and “people work” that are the building blocks for sustainable development. Please continue to give generously to the work of ABM and our Partners!

Dr Julianne Stewart, Projects Director

The following projects are all tax deductible.
Community Development Projects

Kenya

Wanzauni Livelihood Improvement Project (NEW)

CKYIC

In the arid lands of Kenya, rainfall is erratic at best, making it difficult for people to find water for agriculture and livestock. It is in this part of the world that the town of Wanzauni is located. Here, the average distance to water is five kilometres, taking around three hours to travel there and back.

Sadly, farmers in this area depend entirely on rain-fed agriculture. Drought and famine have increased as a result of climate change and the lack of rainfall has killed crops and dried up water sources. In this harsh environment, crops frequently fail, so food relief is a recurrent feature of rural life.

People who were once farmers have turned to other means to earn a living, such as charcoal production and unregulated sand harvesting. Unfortunately, charcoal consumes trees that have taken over 100 years to grow, further exacerbating environmental problems.

This project aims to make the people of Wanzauni more resilient to climate change. By the end of the project, water will be drawn from a subsurface dam that will be much closer to the town. This supply will be used for drip irrigation and kitchen gardens, thereby increasing the food supply. Tree nurseries will be established that will provide fuel, timber and shade to the community as well as restoring the environment. Soil and water conservation will mean that farms can retain rain water and sustain crops even when the weather is inconsistent.

The project will help over 9000 people, the entire population of Kalawani sub-location.

Support these people who are at the mercy of their harsh environment by donating to the Wanzauni Livelihood Improvement Project.

This project needs $40,000 in 2011.

You can support this vision of the Zambia Anglican Council by donating to this project.

This project needs $60,000 in 2011.

Zambia

Zambia Anglican Council Health and Community Development Initiative (ZCDBIC)

In disadvantaged communities throughout Zambia, ABM hopes to empower women and youth through health projects, craft classes, agriculture training and literacy training. This project also aims to improve food security at a household level by providing farming inputs to 180 households, offering livestock to vulnerable households and 50 goats to each diocese.

The hope is that a healthy and self-sustaining community will be created. A part of this will be to encourage communities to participate in governance. This will be achieved through civic education workshops that will focus on property grabbing, wife bartering and children’s rights. To reinforce this, clergy will be trained in dispute resolution and management skills.

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Ethiopia

Community Library

CECTL

Set up in an empty and slightly derelict compound, the beginnings of the second community library started with negotiations with the landlord to repair, clean and paint, renew the lighting cables, build a toilet block, install shelving, buy desks and chairs and of course, library books.

Despite the state of the complex, ABM donors were able to make this project happen, and the library in Addis Ababa now offers books and study resources to students in the area.

The library had 4,413 registered users in May 2010 and it is estimated that these numbers will continue to grow, given the local students’ enthusiasm and interest.

The Rt Revd Andrew Proud, Area Bishop for the Horn of Africa said, “Most of the students who use our libraries come from large families, all sharing one room. We learnt that these students have to study all night at home, when their parents and siblings are asleep, but without access to books. Having met with the students, we quickly made it possible for the library to be open at night and for two weeks, every other night.

All 70 students spent the nights in our reading rooms, studying and supporting each other. Once again this year our students achieved excellent results in their public exams.”

Although this new library only has half of the number of students registered at the original library, St Matthew’s daily usage is already higher. The library has six laptop computers for student use and two qualified local librarians who were appointed and have befriended students and their parents.

Bishop Andrew recently shared the heart-breaking news that the landlord had sold the compound and a new site for the library will have to be found. “We ask that you pray that we can find an equally suitable compound to rent, within striking distance of the present library, so that these students can continue to benefit from what, to them, is such a precious resource,” he said.

You can help by supporting this project so that Bishop Andrew can continue the success and growth of the Community Libraries in Ethiopia and give students the opportunity to access resources and value their education.

This project needs $15,000 in 2011.
Philippines

Water and Sanitation

With a big smile on her face Victoria tells ABM that, “Each house in the community has running water with their own faucets.”

“Life here is too difficult if you don’t use your hands. Even if you work, the whole day every day we still survive by subsistence and agriculture. Not everyone grows their own vegetables so they go to hard labour for their other needs,” she said.

“We try and send our children to get an education but some people are just trying to make ends meet. That’s our life here actually, in this community.”

“We are very very grateful, on behalf of the whole community and I think that is one good impact of the sufficient water.”

The water comes from a mountain spring and is stored in small tanks and then pipes run the water through to the main reservoir and then distributed to the houses. For Victoria who lives with her husband and still has some of her five children at home with her, the new facility has made a difference to the everyday life.

With your support ABM can continue to make a difference in the lives of people in the Philippines.

Donate to ABM’s water project so that we can continue to support people like Mary and provide clean water in rural areas.

This project needs $112,500 in 2011.

Climate Change (NEW)

Francisca Napolitano is from a farming family in Luzon in the Philippines. © Melany Markham/ABM 2010

Developing countries will be the ones hardest hit by climate change and, in the Philippines, the effects are already being seen and felt. Poor people, most of who live in rural areas, bear the brunt of weather extremes. Farmers who once harvested abundant rice crops changed to more drought resistant corn in recent years. During the drought in 2009, these farmers struggled to grow corn. When typhoons hit the country around October every year, they inevitably cause landslides and flooding.

In recent years, they have increased in severity and wipe out the harvest. In the past few years, the harvest process can cost a lot. The harvest has to dry for two or three days and when left overnight is often stolen.

Bishop Alex Wadag of the Diocese of Luzon said, “We know the grinding poverty and we know the helplessness of people. To be relevant in our ministry we engage in advocacy and community development work.”

The tangible support offered by ABM and its donors is bringing hope to rural communities.

In tears, Francisco told ABM, “The only thing I can say is thank you, thank you very much because you have chosen our poor barangay (community) to give this project and pavement because we really need it and it helps us so thank you, thank you. I hope you will not stop with this but also help other barangays who need your help.”

You can help other farmers in the Philippines to feel the support that Francisca and Napolitano have by supporting this project and offering agriculture support to those in poor rural areas.

This project needs $81,250 in 2011.

Agriculture and Food

Francisca Napolitano is a farmer in the village of Calupan, Philippines, where barley, corn and rice are the major sources of livelihood.

Her family has been supported by ABM’s agriculture and food project to build drying and storage facilities for their harvest. Francisca is a childcare worker and during school days she works while her husband plants vegetables, corn and rice.

“It’s good because our crop is not being damaged. Sometimes before we had the solar drier the corn or rice would sprout and be damaged,” she said.

The solar drier, or pavement, is used to dry corn and rice products so the farmers don’t have to sell the produce to traders, who have these facilities, for reduced costs.

A farmer can increase his or her income by 10 to 15% when the produce is sold dry and stored properly. With this money farmers are able to send their children to school and pay loans.

Farmers like Francisca’s husband Luciano used to have to take produce to the national highway to dry it on the road but this

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This project needs $81,250 in 2011.

Donate to XXXXXX.

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The Solomon Islands will be among those nations most affected by climate change. As a country of over 900 islands, of which about 300 are inhabited, most of the people live close to the coast. Due to these conditions almost all of the population will be directly affected by rising water levels and other problems, such as food shortages, safe water and an increase in disease.

In partnership with the Anglican Church of Melanesia, ABM is implementing a new project that will directly benefit about 26,000 people, particularly in the outlying Solomon Islands as well as Vanuatu.

The aim of the project is to keep people on their home islands, as Vanuatu.

Inclusive Communities Project

This project needs $6,400 in 2011.

Christian Care Centre

Inclusive Communities Project (ICP)

Officer for the Inclusive Communities Project (ICP).

Washington Gatu is a Project Officer for the Inclusive Communities Project (ICP).

He works in the villages of the Solomon Islands to encourage people to improve their lives by working together.

“I think people have become reliant on NGOs to give them things and not help themselves. It encouraged people to be lazy and have high expectations.”

The project, funded through ABM and AusAID aims to foster inclusive and collaborative decision-making as part of the peace process. Everyone in the community is involved and communication is encouraged.

Washington said, "We're still working on this new approach and each of the staff have their own visions but it's easier for us to facilitate the work. The communities identify what they need themselves and then we can offer common training like literacy and leadership qualities.”

By supporting the literacy project in the Solomon Islands you are also benefiting whole communities.

Donate to this project so that Emily Orudiana can continue her work of training women in rural areas.

This project needs $6,400 in 2011.
Vanuatu

Community Development Projects

Community Development Projects

Vanuatu

Lorevilko village where Kayline teaches. © Don Brice/ABM 2008

Kayline Hinge is 22 and a literacy teacher in Lorevilko, Vanuatu. Kayline started working for the Church when her Parish Priest asked her to teach at the local literacy school in 2009.

Kayline said, “This project is important because we want all of the people in our community to come to church and then be able to give mothers skills so they can help their children. Many people do not know how to write and it is very important for us to be here.”

The Anglican Church in Melanesia (ACOM) and the Mother’s Union offer education and literacy projects throughout Vanuatu – projects not without their challenges. Women often don’t have access to many materials because groups are small and the resources are expensive. In Lorevilko, the students did not have access to a classroom and had to conduct school in the parish priest’s house. Many women did not want to come because they were ashamed to go to class in a priest’s home. Kayline knew many people in the village wanted to attend but the class was slow to grow with only ten students in the first year. Some of these students dropped out but others were able to continue. This gave them more opportunities within the local community.

One student said, “Literacy has helped me in so many ways… I learnt to write and read. At first I didn’t know how and now the class has helped me even more.”

“I am interested to come to the literacy school because it helps me develop independence in the home and help my children in school,” said another woman.

At a Diocesan level, Gracetella Smith works as the Literacy Coordinator for the Diocese of Banks and Torres.

As an Anglican, she attends church every day and when the Diocese was given resources like pencils and pens she was able to become the Literacy Coordinator in 2009.

“A good way that the Church can help the community is to set up a literacy class. I only work on this island due to money. Maybe if I get some money I can travel and do more literacy work,” Gracetella said.

While literacy education is happening on local and Diocesan levels throughout Vanuatu you can help this important project to grow.

Donate to Literacy in Vanuatu to provide teachers like Kayline and Gracetella with more resources and opportunities.

This project needs $6,400 in 2011.

Water and Sanitation

CVNWA

Fr Felix Bule is the Parish Priest to 256 Anglicans in Ban Ban parish. Previously, Fr Felix had to walk for three hours to collect water at the beach and then return home carrying the water inside a basket for another three hours.

Fr Felix is grateful that ABM helped to install a water tank in the community.

“The water tank helps every Christian person here so we thank you because the water tank sustains life and makes community life and the ministry of Christ easier here.”

In partnership with ACOM, ABM continues to fund rainwater tanks and other building materials for villages like Ban Ban throughout Vanuatu. Workshops to educate people about water tanks and hygiene are conducted to ensure the water systems are maintained by the locals.

Anika Bollen, a resident in Sola, told ABM how the old water supply was restricted in hot seasons and people came to rely on the spring water which is not of drinking quality.

“Sometimes my family has diarrhoea and the water causes some sickness because it’s not clean,” she said.

The ABM water project in Sola gives the community access to drinking water and a supply they can also use for cooking and washing.

Anika is grateful to ABM donors and says, “Not everyone has these good water tanks.”

You can help ABM to install more water tanks so people like Anika and her family, as well as whole communities like Ban Ban, can have access to drinking water.

This project needs $6,400 in 2011.

Washing hands at a water pump in Vanuatu. © Don Brice/ABM 2008

Fr Felix of Ban Ban parish in Vanuatu. © Vivienne For/ABM 2010

Lorevilko village where Kayline teaches. © Don Brice/ABM 2008

Kayline Hinge, literacy teacher. © Vivienne For/ABM 2010

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“At behalf of Ban Ban Parish we would like to say thank you very much to the ABM team to provide us with a new water tank to sustain us here. As we know, Jesus says he is the water of life so we need water to give us life so thank you very much,” he said.

The Parish of Ban Ban is a new parish in Vanuatu and there is a great need for development.

“There are many things we need to develop this ground. We need to build the church and a hall centre and a house for the priest. There are many things that we need to develop for this parish to become a full one but we have no money.

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HIV & AIDS
CV/NHI

There is a concern that an epidemic of HIV will hit Vanuatu due to the high prevalence of STIs in young people in that country. Both the Church and the Government are trying to prevent this happening, but much work needs to be done. Edith Willie is a Mother’s Union worker in Vanuatu. Her job is to go out to the community and run workshops about HIV and AIDS as well as other skills like sewing, craft, literacy and reading.

“We are working with a (strategy) plan and that includes health education about HIV and AIDS as well as other skills like sewing, craft, literacy and reading.

“The outcome of the workshop was to collect resources and ask the participants to produce their own resources from the information they had received and they presented to the group. They could take this back to their villages and we can use them as future resources. Together we can form a team to go out in the community and help others,” she said.

The empowerment of local women is essential to the success of health education as talking about sex in Vanuatu is taboo. Marion Broderick is a HIV STI nurse advisor with Voluntary Services Overseas and she said, “While people are willing to talk about HIV, STIs are not discussed. There are 35 million cases of STIs in the Pacific and it is clear the youth are not using condoms.”

Youth comprise 50% of Vanuatu’s population, so awareness and education about HIV is essential and the church and MU workshops are critical.

“The thing about HIV is it is preventable and we are all learning from other countries and projects so that we can educate people,” Marion said.

Together with the MU, the Church is able to reach people in remote areas to promote HIV awareness and prevention through workshops and campaigns.

Support this project to prevent the spread of HIV in Vanuatu.
This project needs $6,400 in 2011.

Papua New Guinea

St Margaret’s Hospital
CODE TBC – CPNHEAB18

St Margaret’s Hospital in PNG is the only Anglican Hospital in the South Pacific. The Oro Bay region, which is served by the hospital, is home to 160,000 people, many of whom suffer from malaria, tuberculosis and pneumonia.

Sadly, too many patients die from preventable or curable conditions, as the hospital has deteriorated over the years due to lack of maintenance. Thanks to ABM donors, the hospital is now undergoing major work to upgrade the facilities. The health centre had no running water, power for only five hours per day and no patient access to toilets.

While good progress is being made, every service area must be modified to meet current PNG National Department of Health standards. While these health standards are essential, so too are the living quarters for the staff of the hospital. Satisfactory accommodation is needed to attract trained staff to St Margaret’s and many of the staffs -huts need to be replaced.

Integral to the reconstruction of the Hospital is an environmentally sustainable and sympathetic design. Lighting will include both solar and generator power. Skylights have also been added to increase the natural lighting in hallways to brighten the areas. Work is developing to source an additional water supply for flushing toilets in St Margaret’s Hospital. Four service areas are to be air-conditioned for client comfort; the pharmacy, the minor operating theater, labor and delivery and the laboratory.

All of this work is needed to ensure the health of the people in the Oro Bay region but it is not possible without financial assistance. Once St Margaret’s Health Centre is fully upgraded, it will provide essential medical care, maternal health services, minor operations, and STI treatment and prevention to the local communities.

Your donations to St Margaret’s Hospital will help rebuild the facilities and offer health care to those in need.
This project needs $500,000 in 2011.

Towards Peace in Korea
CKNOP

The relationship between North and South Korea is one of confrontation and crisis. Towards Peace in Korea (TOPIK) is a five-year humanitarian plan that aims to prevent widespread famine in North Korea and at the same time, promote peace between the two Koreas.

The Anglican Church of Korea believes sharing is a feasible sign of forgiveness and the first step to reconciliation. In the spirit of sharing, TOPIK is sending coal briquettes to North Korea which has a severe shortage of fuel for heating.

In the past year 50,000 briquettes were supplied to people near Mountain Geumgang. Rice has also been sent to the territory which was harmed by recent flooding. There are plans for sending more briquettes in winter and educational materials like computers and writing tools for schools.

TOPIK is also concentrating on peace education for the clergy, lay people and youth, and investing in those responsible for the country’s future.

This project hasn’t been without its challenges. During the recent tension between the two Koreas, almost all humanitarian aid was stopped. Sending coal briquettes became conspicuous, even though the size was small.

Those working in Korea say it is not easy for visitors to understand the real suffering of the North Korean people.

“ABM Australia plays a very significant role to heal our wounded heart…”

TOPIK ministry, with your help, considers various types of support beyond a physical emergency aid. At this moment the cooperation must be needed. We give special thanks to ABM Australia for your support and concern.”
Saw Fabian is the Relief Co-ordinator for the Church of the Province of Myanmar (CPM). His work since the devastating Cyclone Nargis hit Myanmar in May 2008 has brought him to meet many people in need. One man that Saw Fabian worked with lost two children. Every night for a year he had nightmares and cried for his dead children. He stopped working and was fighting with his wife who was the only personal contact he could handle.

Another young man in the village committed suicide. His father said before cyclone he didn’t have any problems. He left a wife and a baby behind.

Saw Fabian met a 7-year-old boy at a boarding house run by a Parish. The boy’s mother died during the cyclone and his father has since married another woman so this boy and his 3 other siblings have been sent to school six hours from the village. Saw Fabian said, “The parish looks after him and the boarding school offers a happy environment for him.”

These stories are from villages where Saw Fabian and the CPM is working to rehabilitate the infrastructure and the people, but there are many challenges. Many of the people in the Irrawaddy Delta are still living in temporary shelter. The CPM aims to build another 150 houses, but work is hampered during the rainy season when work must stop and the materials cannot be sourced locally.

The crops and agriculture supplies in the Delta region are also suffering. For at least one year after Cyclone Nargis farms were too salinated for anything to grow. Even in 2009, plantation plantings were unsuccessful because crabs and rats destroyed the crops.

Saw Fabian said, “We have never seen the rats like we have since after the cyclone. They destroyed the crops before harvest.”

“Families are really struggling to feed children and now we have to wait to next harvest. The villagers are living on very basic rice but sometimes have to buy from other areas.”

Fishing also became difficult after the cyclone. CPM supplied some boats and equipment to fishermen but it wasn’t enough. Some have had to become farmers in certain seasons because there are no fish. “It is not easy. Before Nargis there were fish in every stream, now it’s not like that,” Saw Fabian said.

Medical assistance and education are also limited. During his visits Saw Fabian had to explain to elderly couples that doctors can only visit monthly because they have so many areas to travel. With over 100 villages, priority must be given to the most affected areas.

The Church is also training young women in many villages that have been affected by the cyclone so that they can learn to help themselves.

Saw Fabian said, “We still have a lot of work to do,” he said. “I feel better for the people and I am happy for the construction projects but I have compassion for the people in unsafe housing in the villages. You cannot even say it is a hut, there are no roofs.”

“I met with a Buddhist couple who warmly welcomed me into their garden where they are now able to grow small amounts of vegetables like eggplant and coconut. They were very grateful for their new house and they know that the Christians built these for everyone. Their old house was very unsafe and leaked so they are very grateful and thankful to us.”

ABM is funding the following projects in Myanmar:

- Cyclone Rehabilitation
- Water and Sanitation
- Diocesan Partnerships
- English Language Tuition
- Youth Skills Training

Please contact the office on 1300 302 663 for details about how you can help.

Ethnic Women’s Health Promotion Project (NEW)

Zhangfeng is a town in rural China, where 95% of women suffered from reproductive illnesses. In rural areas of China, the heavy burden of families, traditional ideas, lack of basic health knowledge and disease prevention, bad hygiene practices and lack of medical resources all contribute to the poor health of women. ABM wants to improve the knowledge women have about their health and so is supporting a health promotion project.

Work is already underway in poverty stricken areas to increase women’s awareness of health care and, ultimately, to encourage them to improve their own health through education, physical check-ups and other activities. Education workshops and health consultations are being conducted across three villages and will reach over 8500 people. These workshops will promote health education, prevent the spread of HIV & AIDS and educate women about other diseases. The project offers women a physical check-up when the importance of regular check-ups is explained to them. In this and other ways, women will be encouraged to consult a doctor regularly. The training and workshops that the project provides can lead to healthier lives. The hope is that it will influence other people in the communities to live healthier lives also. Women of child-bearing age are particularly vulnerable but are now benefiting from ABM’s work in the villages to receive physical check ups and improve community awareness of health issues.

Both men and women are targeted by public information campaigns, in order to develop awareness of health across the whole community. The project also advocates the empowerment of women through knowledge and access to health resources.

You can help these women in rural China receive health education and be empowered by this educational exchange.

Support this new project in 2011.
Adopt a Project

...and support the Anglican Church around the world.

Help strengthen the Anglican Church around the world by pledging your support for a project from this book. Simply fill out the form below and send it back to ABM.

Please select from the following check boxes:

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Name on card ____________________________ Signature ____________________________

I will deposit the amount directly into the ABM account.

Acct Name – Anglican Board of Mission – Australia. BSB – 032 008 Acct – 130754

Please detach and return this form to:

Vivienne For

By Mail: Anglican Board of Mission – Australia Ltd, Locked Bag Q4005, Queen Victoria Building, NSW 1230

By Fax: (02) 9261 3560

By Email: info@abm.asn.au

Global Rapid Response

Global Rapid Response

On January 12, 2010, a devastating 7.0-magnitude earthquake hit Haiti, a country where 80% of the population were already living in poverty.

ABM responded by sending supporter’s donations to the Episcopal Diocese of Haiti to help survivors rebuild. The funds accumulated through ABM’s rapid response fund meant that donations were sent immediately.

Bishop Holguin of the Dominican Republic said, “...all the financial aid, supplies, food, water that the Episcopal Church members had provided... are one of the most helpful and secure ways to support the people damaged by the earthquake in Haiti.”

In the week following the quake, the Episcopal Diocese of Haiti’s development office distributed bottled and bagged drinking water in Port-au-Prince and a water tanker truck brought water twice daily to the residents of the College St Pierre tent camp. The diocese’s development office also helped coordinate the local purchase of water by priests for their communities.

Supporting a Project

Choosing a project – Choose the project you wish to support by completing this section.

Donations to ABM’s rapid response funds enable Australian Anglicans to support those in crisis when international disasters like Haiti strike. Thanks to your support we are able to extend real assistance to vulnerable communities at their hour of greatest need.

This project needs $60,000 in 2011.

Disaster Risk Reduction

Disaster Risk Reduction

A proactive approach to preparing for disasters is essential. Whether it be floods in Pakistan, an earthquake in Haiti or a tsunami in Indonesia, these disasters require an immediate response and those on the ground must be ready to act with the right equipment and training.

The ABM disaster risk reduction project offers these tools and training to countries at high risk of natural disaster. These projects and the tools needed in case of an emergency are costly. Two way radios are essential for communication in a disaster. $45 will buy a UHF radio but a further $700 in needed to help someone to attend a Disaster Risk Reduction workshop where they learn to use the radios and other emergency tools.

Supporting the Disaster Risk Reduction project is a proactive way to assist in avoiding the worst outcomes of extreme events. Training occurs in countries, such as the Philippines and Solomon Islands, which are at high risk to natural disasters and may not be equipped to deal with emergencies. The project encourages communities to develop an emergency response plan, building capacity to respond.

While disasters will continue to occur, we can minimise their effects by building the capacity and resilience of communities to plan for and respond to natural and human hazards.

This project needs $50,000 in 2011.

Emergencies

Emergencies

The aftermath of the tsunami in Samoa late in 2009. © UnitingWorld – used with permission

Donations to ABM’s rapid response funds enable Australian Anglicans to support those in crisis when international disasters like Haiti strike. Thanks to your support we are able to extend real assistance to vulnerable communities at their hour of greatest need.

This project needs $60,000 in 2011.

By supporting ABM’s Disaster Risk Reduction project you enable work with vulnerable communities around the world, especially in regions at high risk of the affects of climate change, to plan for disasters before they occur.

This project needs $50,000 in 2011.
**Direct Debit Request**

**REQUEST TO DEBIT MY ACCOUNT**

Surname

Given names ("your")

Address

Postcode

Telephone (Work)  (Home)

You request and authorise Anglican Financial Services (ANFIN) (148016) to process the amount specified below through the Bulk Electronic Clearing System from an account held at the Financial Institution below, subject to the terms and conditions of the Direct Debit Request Service Agreement and further instruction that may be provided below.

**Name of Financial Institution that holds the account**

Financial Institution Name

Branch

**Details of account and amount to be debited**

(Please note that direct debiting may not be available on all accounts)

Account Name

BSB Number

Account number

The amount to be debited is $  

one payment only  
at any one time  

(amount in words)

The first debit may be made on  

and at  

weekly  

fortnightly  

monthly  

quarterly intervals after that

**Acknowledgement and Signature of Account Holder**

By signing this Direct Debit Request you acknowledge that you have read this and understand the terms and conditions of the Direct Debit Request Service Agreement (overleaf) under which debit arrangements are made between you and ANFIN as laid down in this Direct Debit Request and in your Direct Debit Request Service Agreement.

Signature  Date

Signature  Date

**Office use only**

Agency  Agency ID

(Please tick ✓  □ have read the Direct Debit Service Agreement on the adjacent page.

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**Direct Debit Request Service Agreement**

**DEFINITIONS**

- "account" means the account held at your financial institution from which we authorised to arrange for funds to be debited.
- "Agreement" means this Direct Debit Request Service Agreement between you and ANFIN.
- "Agency" means the account holder which is you.
- "business day" means a day other than a Saturday or Sunday or a public national holiday.
- "debit day" means the day that payment by you to us is due.
- "debit amount" means the amount specified in the Direct Debit Request.
- "debit payment" means a particular transaction where a debit is made.
- "Direct Debit Request" means the Direct Debit Request made between you and us.
- "us or we" means Anglican Financial Services (ANFIN).
- "you" means the customer who signed the Direct Debit Request.
- "your financial institution" is the financial institution where you hold the account that you have authorised us to arrange to debit.

**DEBITING YOUR ACCOUNT**

By issuing a Direct Debit Request you have authorised us to arrange for funds to be debited from your account as authorised in the Direct Debit Request. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you.

You may change the arrangement (but not stop, defer or cancel) under the Agreement by telephoning us on 07 3839 0111.

If you are unsure about which day your account has or will be debited to, please refer to your financial institution.

You may cancel your authority for us to debit your account at any time by giving us at least fourteen (14) days' written notice.

We may vary any details of this Agreement or a Direct Debit Request. You should refer to the Direct Debit Request and this Agreement for the terms of the arrangement between us and you.

If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day.

If you are unsure about which day your account has or will be debited, you should refer to your financial institution.

**CHANGES BY US**

We may vary any details of this Agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days' written notice.

**CHANGES BY YOU**

If you wish to stop or defer a debit payment, you must notify us in writing at least fourteen (14) days before the next debit day.

You may cancel the arrangement (but not stop, defer or cancel) under a Direct Debit Request by telephoning us on 07 3839 0111.

If you believe that there has been an error in debiting your account, you should notify us directly on 07 3839 0111 and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. If we conclude, as a result of our investigations, that your account has been incorrectly debited we will request your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted. If we conclude as a result of our investigations that your account has not been incorrectly debited we will provide you with reasons and any evidence for this finding. Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

**ACCOUNTS**

You should check:

a) with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions;

b) your account details which you have provided to us are correct by checking them against a recent account statement;

c) with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

**CONFIDENTIALITY**

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information. We will only disclose information that we have about you to the extent specifically required by law, or for the purposes of this Agreement (including disclosing information in connection with any query or claim). Anglican Financial Services will not sell, lend, disclose or give your personal information to any external individuals or organisations unless:

a) you have consented to the disclosure;

b) Anglican Financial Services reasonably believes that the disclosure is necessary to prevent or lessen a serious and imminent threat to an individual's life or health;

c) the disclosure is required by law.

**NOTICE**

If you wish to notify us in writing about anything relating to this Agreement you should write to ANFIN, GPO Box 421, Brisbane 4001. We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request.

Any notice will be deemed to have been received two business days after it is posted.
The Five Marks of Mission

- Witness to Christ’s saving, forgiving and reconciling love for all people
- Build welcoming, transforming communities of faith
- Stand in solidarity with the poor and needy
- Challenge injustice and oppression
- Protect, care for and renew life on our planet

Adapted from the Anglican Consultative Council