

ST. ISIDORE PARISH COMMUNITY – KIVA INITIATIVE

The St. Isidore family includes five former, separate parishes in Wyoming County: Assumption, Portageville; St. Joseph's, Bliss; St. Mary's, Silver Springs; St. Joseph's, Perry, and St. Stanislaus Koska, Perry. Our two churches are located in Silver Springs and Perry.

Introduction

Our first introduction to microfinancing came from Sr. Sharon Goodremote who graciously came to St. Mary's in Silver Springs to meet with our Peace and Justice Committee and to speak with our parishioners. We were intrigued with the idea and after doing some research, selected KIVA because of the people-to-people format and the wide variety of types of loans they offered. A microfinancing proposal was submitted and accepted.

Spring/Summer 2008 – Phase 1

The surrounding parish structures began to change and many people from Portageville and Bliss joined with us at St. Mary's. They are wonderfully active people who found a warm welcome and quickly became an integral part of several ministries and activities, including those of our Peace and Justice Committee. Subsequently, we decided to launch Kiva via a series of bulletin inserts, talks at masses, personal contacts, etc. In a very short time we raised \$1900 in loan money and proceeded to make the loans. The lenders were divided equally between the original parishioners and our new family. The transition was happily seamless.

Late Fall 2008 – Phase 2

By this time, we were joined with the Perry church. One of their parishioners, a member of the Peace and Justice Committee, brought back beautiful, hand-crafted spoons from Guatemala which we all sold to raise more funds. That sale and other donations gave us \$650 additional to apply to loans.

Present – Phase 3

Phase 3 is a combination of Phases 1 and 2. All of the Phase 1 loans have been repaid and new loans are currently being made with those credits since all of our original investors have reinvested—the gift that keeps on giving. Phase 2 loans are being repaid on schedule and will be added to the total.

Overview

This wonderful exercise in alleviating poverty and enhancing human dignity would not have been possible without the coming together of the five original parishes working towards common goals. We may have surmounted some difficulties because we are

small communities, often sharing family members, friendships, interests, school districts, having much in common initially. However, bigger parishes are often a collection of small towns—neighborhoods---with much in common if we look hard enough. Most of us here believe that the common denominator is God's grace to appreciate and accept one another and, in our case, we have extended this grace among us and also to the hard working beneficiaries of our loans.