Independence Day, a day of celebrating.

We, as a nation, are blessed to have freedom and opportunity that gives us independence. The United States of America is known as the "land of opportunity." New and innovative businesses pop up every day. Some make it



Bonebana Charlote

and thrive. Many disappear within the year. All too often people do not have the capital to hold on until they can build up a customer base. The old adage, "It takes money to make money" comes to mind when you see the closed sign hanging on the door day after day. July 2018 marks 10 years for me working with orphans and widows through HCCA. Over time we have come to realize that helping individual families reach self-sustainability is at the top of our priority list. Through helping widows we help

orphans in so many ways. Widows who lost much of what they had after losing their spouse, found themselves in severe poverty. They had the work ethic and ability but lacked the capital to get out of the vicious cycle of poverty. Micro loans, when administered properly, become a powerful tool. Combine that with "community" and you will quickly find widows with a sense of opportunity. A widow with a micro loan creates opportunity. Widows encouraging each other to succeed in their micro loan venture, creates

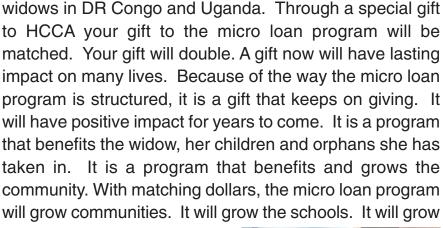


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community. Widows working along side each other, praying for each other and helping each other in time of need, creates a powerful sense of community, freedom and independence. Freedom and independence is a wonderful gift. Today you have the opportunity to partner with



Buagrer Vicky



the economy. It will grow the infrastructure. Your partnership will give widows and orphans and impoverished children the opportunity to grow, to celebrate independence and

freedom. Your partnership allows us to bring a sense of independence and freedom to families. Your partnership allows us to bring the Good News to those within our sphere of influence. People without Christ are lost in their sinful nature. They are captivated in the ways of the world. Just as we strive to supply people with safe water to drink, we strive to bring



them the "Living Water" that will bring freedom in Christ! Your gift will bring hope for a lifetime and hope for eternal life to children and widows. You may designate your gifts to the Micro Loan/Matching Funds or the General Fund.

Thank You!



WAYS TO HELP

____ Micro Matching Fund
General Fund

Thank you, Glenn Mork, Executive Director, HCCA

Your gifts are tax deductible to the fullest extent allowed by law. Checks can be made payable to; HCCA, 500 Rudy Lane, Buffalo, MN 55313