

INSIDE THIS ISSUE:

- Meet Stephanie 2
- 2012 Uganda Mission 2
- Dzuwa Christian Classical Academy 3
- New Land Purchased in Kasungu 3
- Prayer Points 3
- From the President's Desk 4

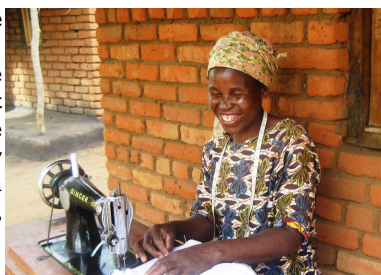
MICROFINANCE: CHANGING LIVES

Offering small loans for business ventures is one of the ways JTW is meeting the needs of the women of Dzuwa. As a faith-based organization, our goal is not only to meet the women's physical, social and financial needs and but also to make Christ known to them.

At present, the microfinance department of JTW has almost 50 women, some married, some widowed, some divorced. Today I would like to share with you a story of one of these women, Loita Mbewe.

Loita is 44 years old and has three sons and one daughter. At one time, Loita was happily married, but when her husband decided to take two more wives, life became difficult and the peace in their home was destroyed. Finally, because of the sorrow and strife brought on through polygamy, Loita decided to divorce her husband and leave with her children to live with her

parents in Dzuwa. She had few skills to help her earn a living, but knew how to sew by hand, so she began mending and making clothes. Each dress would take her two to



Loita happily working on her machine

three days to complete. The amount of money she earned was barely adequate to support her children.

So Loita joined JTW's microfinance group and was given a loan of about \$164 to purchase a sewing machine. With the machine, she can now sew three to

four dresses per day. With the profit from her work, Loita was soon able to pay back her loan. After repaying her first loan, JTW extended a second loan to her of \$121 to invest in a carpentry business being run by her oldest son. In less than a year, she has been able to pay back that loan also.

Loita gives all the honor and glory to God for this great achievement. She never dreamed of owning a sewing machine or a carpentry shop. Her life is much easier now; she now has enough money to take care of her children and to pay tuition for her daughter to attend high school. Her life has changed tremendously, and she is asking JTW to continue reaching out to other needy women.

Thank you to each of you who have supported JTW, allowing us to improve the socio-economic status of many women like Loita in Dzuwa and Kasungu.

EXPANSION OF IRRIGATION PROGRAM

Malawi is mainly an agricultural society, largely dependant on rainfall patterns. When rainfall is erratic, farming suffers and families go hungry.

JTW established its Irrigation Program to tackle this problem by educating local farmers in the use of dependable irrigation methods and providing small loans to help local farmers improve their crop yields.

God has blessed the program with success and our participants have benefited from fertilizer loans, allowing them to grow potatoes, soy beans, maize and vegetables which have generated

a profit.

We thank God for a donation of \$2000 that was given to purchase



Irrigated Potato field

a new generator for the irrigation program which allows for expansion both in land capacity and crop diversification so that more crops are grown year round to

benefit the ministry and locals.

The past year has been rocky for Malawi economically, and as a result, the government has failed to buy fertilizers and to provide sufficient fertilizer subsidies to villagers. With the current situation, this program will be needed more than ever.

With God's provision, we will work to expand the irrigation program by introducing drip irrigation and resuscitating the agricultural loans. Please pray for Malawi and its food security, as food shortages may be severe next year.

Meet Stephanie: A JTW Ambassador in the US



Stephanie with her class

Once in a while, JTW is blessed to receive selfless, sacrificial and God-driven individuals who are willing to forgo much to serve God, even in the remotest of villages among the poorest and despoised.

Stephanie Smith is one of such individuals – a young woman with a great love for God and his people. She spent a year in Dzuwa village working alongside JTW missionaries and did much for which she is fondly remembered among the villagers and especially her over 150 students.

Stephanie was born and raised

in Pittsburgh, Pennsylvania and graduated from Furman University in South Carolina. She was first introduced to JTW during the summer of 2008 when she spent 5 weeks in Malawi as a part of the New Wilmington Mission Conference's Summer Service team.

After that trip, she felt God's call to go back and serve with JTW and so she returned for a year in July 2010. She lived in Dzuwa running the Feeding and Cultivation projects and teaching Grade 1 at Dzuwa Primary School.

Today, Stephanie is back in South Carolina, working two

jobs and ready to begin the next phase of service as an Ambassador for JTW. She will be touring churches and colleges on the West Coast, speaking about the work of God and the need for missionaries, not only in Malawi but beyond.

We thank God for Stephanie and all her work with and for JTW. Please pray for her as she travels and settles back into life in the states. If you happen to meet or hear her, welcome her and pray that God will raise up more people of like-mind.

2012 UGANDA MISSION

“For from the rising of the sun to its setting my name will be great among the nations.” (Mal.1:11)

We praise God that the vision He has given JTW of taking the whole gospel to the whole man and to the whole world, is being fulfilled!!!

Fletcher Matandika's brother, John Joseph, affectionately known as JJ, has been studying at African Bible University (ABU) in Kampala, Uganda. God is

using JJ in various outreach programs and to coordinate an effort to establish JTW in Oyam, a district in Northern Uganda.

JTW will also hold a preaching conference for pastors in Kampala in June of 2012. This is being done jointly with ABU with the goal of

encouraging, equipping, and engaging evangelical pastors in the work of preaching the gospel of the Lord Jesus Christ with greater boldness, clarity and faithfulness.

After the conference, JJ, Fletcher and Elliot Khembo (JTW National Director) are planning to visit Northern Uganda to explore how JTW may serve there. We are also exploring possibilities for working in Mozambique and the Philippines.

We praise God for the opportunities that He, in His Sovereign Providence, is working out for JTW. Won't you partner with us in this grand plan of God for His praise among the nations in the salvation of sinners?

“We must work the works of him who sent me while it is day; night is coming, when no one can work.” Jn.9:4

“Only one life, 'twill soon be past,

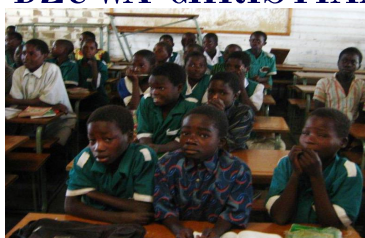
Only what's done for Christ will last.”

C.T. Studd
(1860-1930)



In Oyam: JJ seated in front

DZUWA CHRISTIAN CLASSICAL ACADEMY



Kids at Dzuwa Elementary: Where to from here?

Dilapidated buildings, 2 teachers, about 400 elementary school kids and no secondary school within several miles. This was the situation in Dzuwa when JTW began and the future looked bleak for many of “tomorrow’s leaders.”

Five years later, the elementary school is thriving, with about 900 students, 9 teachers and record test scores. But the question is, what will these young students do after graduating?

Dzuwa village is in a difficult place, not just geographically, but also

politically. For a long time, it was represented by the opposition wing of parliament and so was neglected in terms of development.

Since 2006, there has been very little government-led development. There are over 200, 000 people in the area and yet it has no reputable secondary school.

Qualified graduates of the elementary school have to leave Dzuwa to



distant and unaffordable secondary schools. Many have no opportunity for continued education which in turn thwarts discipleship and local development.

JTW would like to build a secondary school in Dzuwa. Our vision is to provide education that's classical and Christian so as to provide the

youth of Dzuwa with tools needed to more deeply understand the gospel and equip them to undertake sustainable local development.

This year, JTW began the process of establishing Dzuwa Christian Classical Academy (DCCA) and we hope to have its doors open in 2013.

Mr. Michael Kane, a JTW Board member, will be working to establish DCCA . He brings with him the knowledge he gained as a founding member of St. Stephen’s Academy, Beaverton’s Classical Christian school in Oregon.

Please pray for God’s guidance, provision and blessing on this endeavour. And please consider partnering with us financially to provide excellent, Christ-honouring education to Malawi’s future leaders.



Above: Kids walking to school.

Below: Fletcher teaching at the school



NEW LAND PURCHASED IN KASUNGU

The LORD has blessed us again! We are in the process of purchasing land which will allow us to expand and pursue some new ventures that God has laid on our hearts.

The land is in the town of Kasungu which is strategically located between Mzuzu and Lilongwe, an hour north of Dzuwa village. In 2009, JTW opened a library/bookstore and internet café in Kasungu called The Lighthouse and we have extended our microfinance program there as well.

God blessed us with a donation specifically for the purchase of this land. We hope to make

Kasungu the administrative centre for JTW and relocate the Lighthouse there. We also have a vision to open a publishing house on the site and to build offices and additional missionary housing.

As we prepare for these new endeavors, please join us in much prayer to be faithful in God’s service and for His provisions.



The board chairman, Rev Rodger Matandika and Ron at the land

“We hope to make Kasungu the administrative centre for JTW”

PRAYER POINTS

- Please pray for our missionaries: for their spiritual sustenance, financial provision, diligence in the work of the Gospel and love for the lost.
- Pray also for the upcoming Uganda pastor’s conference and mission trip—as well as the Malawi Missions Conference and Mozambique mission trip next summer.
- Pray for God to raise up more missionaries and people to serve with us.
- Pray that divine wisdom and grace will be given to all as we labor in taking the whole gospel, to the whole man and to the whole world.
- Pray for provisions for the ministry as we fundraise for the 2012 budget especially with the Conferences, Kasungu projects, Clinic, School and irrigation program.



Whatever you ask in my name, this I will do, that the Father may be glorified in the Son. *Jn. 14:13*

FROM THE PRESIDENT'S DESK:

Dear Brother's & Sisters in Christ!

Greetings in the Name of Our Lord Jesus Christ.

2011 has been a very special year for me in several ways and full of wonderful changes. I bless the LORD for "all His benefits" (Psalm 103:2) through Jesus Christ.

At a personal level, I thank Him for the cross of Christ by which I continue to receive His unending mercies and experience His great faithfulness. "The steadfast love of the LORD never ceases; His mercies never come to an end; they are new every morning; great is Your faithfulness" (Lamentations 3:22-23). I also give thanks and celebrate the goodness of the LORD for blessing me with a very special wife, Angella and a special daughter, Kahra (Joy). Angella and I got married on January 8 and together we moved to Vancouver where I am serving as a pastor of the New Westminster Chapel (www.newwestminsterchapel.org). She has not only proven to be a faithful and dear companion but also a wonderful helpmeet both in my life and ministry. Solomon was right! "He who finds a wife finds a good thing and obtains favor from the LORD" (Proverbs 18:22). Kahra, now just two months old has been a wonderful source of joy and blessing. She is our "heritage from the LORD" (Psalm 127:3), a gift of His grace to Angella and I.



There is so much that needs to be shared concerning what the LORD has done at a ministry level through JTW. Time and space do not allow me to share everything. But I would like to share with you a story of a young man named Vitumbiko Mfuné. Vitumbiko attended the Fourth Chosen Generation Missions Conference in Malawi last summer (July 6 – 10). He came to the conference rather reluctantly. His mother offered to sponsor him using the little money she had to buy food for the family. Knowing this to be the case, Vitumbiko found it hard to accept his mother's sacrificial offer. However, due to her persistence, Vitumbiko accepted the offer and went on to attend the conference. That decision was to be used by the Lord to transform his life in a new way. I didn't get a chance to meet Vitumbiko in person during the conference. But on the last day of the conference, I met Vitumbiko for the first time. He was up in front of the whole conference sharing his testimony. The words coming out of his mouth captured my attention especially these words "I now have hope" which he repeated several times throughout his testimony. They came out as from one "raised from the dead." Vitumbiko had been a church-goer for a long time but never professed faith in Christ. Through the Word preached at the conference, Vitumbiko found hope in Christ and his life was changed. A few weeks later, I got a very special e-mail from Mr. Benson Nkhoma, a member of the JTW Board in Malawi who has known Vitumbiko and his family for a long time. Mr. Nkhoma went to visit Vitumbiko and his family a few weeks after the conference and wrote the following to me in his e-mail:

I would also like to thank you for the wonderful Chosen Generation Conference conducted at Chongoni. It was indeed a very successful conference and I personally enjoyed it all...Vitumbiko Mfuné was quite a

blessing to me and a pride to his mother who had sacrificed her resources that her son should participate in that conference. I visited his mother on Sunday as I was coming from JTW Board Meeting. I was so encouraged by what she said. She narrated that since his return from the conference, when given to share the Word he shares life and he is really changed. She said that her house is now a place where her children are a blessing to her.

Vitumbiko's story underscores the significance of JTW's vision: "Taking the Whole Gospel, to the Whole Man and to the Whole World." There is nothing that fills my heart with great joy than to hear of lives changed through the gospel. I am so glad to be a part of a ministry that is committed to man's greatest need.

I am encouraged by your partnership in this ministry. Through your prayers and financial gifts the LORD is using us to change lives for eternity. The gospel of the Lord Jesus is the world's best news and the world's greatest need! I invite you to journey with us into 2012 as we continue proclaiming this gospel for the salvation of sinners and the sanctification of the saints to the glory of God!

If God had perceived that our greatest need was economic, He would have sent an economist; If He had perceived that our greatest need was entertainment, He would have sent us a comedian or an artist; If God had perceived that our greatest need was political stability, He would have sent us a politician; If he had perceived that our greatest need was health, He would have sent us a doctor. But He perceived that our greatest need involved our sin, our alienation from Him, our profound rebellion, our death, and He sent us a Savior (Author Unknown).

MERRY CHRISTMAS AND A HAPPY NEW YEAR!

In Christ,

Rev. Fletcher Matandika



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