

[Return to search page](#)

[Next Article](#)

[Previous Article](#)

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[\[Edit Document\]](#)

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Page: Z05

## **A needed boost for fledgling entrepreneurs**

Enterprise Mentors aids those who are financially struggling

By **R. Scott Lloyd**

Church News staff writer

They are a common object in a number of countries: small foil packets of juice drinks. Mostly they are discarded when the beverage is consumed. But in Cebu, Philippines, Teresita Pepito has converted these items of refuse into useful objects: colorful and novel purses and shopping bags. More important, she has built a thriving business in this country where unemployment rates hover between 30 and 40 percent.

Sister Pepito is an example of industrious but disadvantaged citizens of developing nations who have succeeded under the auspices of Enterprise Mentors International, a group formed 14 years ago by Church members who had been successful in business in the United States. Some of them, like founder Menlo F. Smith of St. Louis, Mo., had been mission presidents in countries where they had opportunity to observe the need firsthand.

Now in its second decade, EMI has "taken off," mostly within the last five years, according to G.

Richard Oscarson. Its goal is to provide micro-enterprise services, including low-interest loans and mentoring, to clients whose only other source of credit is to borrow from unscrupulous lenders who charge exorbitant rates. Funded by philanthropic donations, EMI operates with seven partner foundations in Guatemala, El Salvador, Peru and Mexico, as well as the Philippines.

"Despite global conflict and terrorizing times for many, 2003 was a great year for the 12,962 families EMI served and the 1,939 others who benefited from new jobs that were created," wrote Brother Oscarson in the EMI annual report. A former president of the St. Louis Missouri Stake and Sweden Stockholm Mission, he, like his colleagues, understands the dignifying and edifying effect that industry can have on individuals once they are given an opportunity.

Sister Pepito, for example, learned to make the purses and bags from the foil packets at a Relief Society enrichment meeting. With a loan from EMI's associate foundation in Cebu, she purchased zippers, Velcro fasteners and edging material to launch her enterprise.

"With the help of a daughter, Teresita can make between six and eight bags a day, and she sells them for 36 to 72 cents each," President Oscarson said. "She sells them wholesale to individuals who sell them at schools and street markets." Sister Pepito, who is married with six of her eight children still at home, also contributes to the family income by raising chickens, selling snacks and making door mats, rugs and rags.

"Not only does she produce added income for her family, but she also reduces waste in her community," Brother Oscarson noted.



Melanie and Maricel Pico salvage discarded cement sacks at a construction site. After washing and cutting, they sew the sacks to make shopping bags.

*Photo courtesy Enterprise Mentors International*

In the city of Mindanao, Melanie Pico salvages discarded cement bags at construction sites, washes them, and cuts and sews them into shopping bags. There is quite a demand, as shopping bags are not routinely furnished by stores in the Philippines. A 43-year-old mother of four, she was a subject of a July 8, 2003, *New York Times* article focusing on the Mindanao Enterprise Development Foundation, an EMI partner, and covering the microfinancing movement in general.

Though similar in some respects, EMI pre-dates the Church's own Perpetual Education Fund, but there are distinctions in the roles they fill. While PEF is primarily vocational in nature and benefits returned missionaries and other young Latter-day Saints, EMI is directed toward small entrepreneurs struggling just to feed their families, Brother Oscarson said. And clients need not be Church members to be eligible for its services.

Largely directed and managed by Church members, EMI seems to exemplify the scriptural injunction to be "anxiously engaged in a good cause, and do many things of their own free will, and bring to pass much righteousness" (Doctrine and Covenants 58:27).

And with a 95 percent payback rate on the loans, the effort seems to be succeeding. A caption on the cover of last year's annual report tells the story: "From 1990 through December 2003, EMI's overseas partners have touched the lives of over 215,00 individuals. They have directly provided services to nearly 25,000 families, with nearly 150,000 individuals benefiting. In addition, 11,066 new jobs have been created, benefiting another 63,396 individuals."

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A little imagination goes a long way for micro-business entrepreneurs in developing countries who are being helped by Enterprise Mentors International, a group of members who have made a difference in the lives of thousands. Teresita Pepito, w

The Ricardo and Elnida Sasing family of the Philippines have developed a home industry of manufacturing rulers for schools.

*Photo courtesy Enterprise Mentors International*