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In 1999 Lutheran World Federation / Department for World Service (LWF/ DWS) developed guidelines for implementation of microfinance activities in all the LWF country programs in the Southern Africa. This was followed by a workshop organized in Bangladesh in 2001 where Evangelical Lutheran Development Program (ELDP) then was represented. At this time Lutheran Development Service (LDS) in Zimbabwe was an already implementing micro-finance project using the Savings and Credit Cooperative (SACCO) approach. Another exposure workshop was then organized in Bulawayo where some staff from various LWF country programs was invited to get exposed in order to initiate similar projects in their various country programs.