FAITH, HOPE, LOVE are the spiritual pillars of Caris Foundation Kenya. We believe that to empower people out of poverty it takes Faith, Hope and Love.

Faith to believe in the possibility of a better life beyond poverty. When we first start working with our participants we tell them such things like:

“Someday you will pay all school fees for your children.” They don’t believe it.

“Someday many of you will be successful business women.” They don’t believe it.

“Someday you will read and write.” They don’t believe it.

“Someday you will live in a better house.” They don’t believe it.

Our job is to get them to say - “I Believe it!”

So we lead them, coach them, train them and mentor them so they can Believe.

If a person is to get out of poverty and remain out of poverty they have to have FAITH that it can actually happen. They must BELIEVE that God has given them the potential to improve their lives. And they must BELIEVE in themselves to act upon that truth to see it happen.

HOPE is putting that Faith into action. Hope is planting a cash crop and planning on paying for your child’s education with the profit. And that is exactly what some of our women did. They planted in FAITH and planned with HOPE and harvested a profit.

LOVE is the nurturing environment in which people can grow making their potential a real success. LOVE gives a person value and acceptance without which initiative and desire to improve wither like grass in the hot sun.

Without FAITH, HOPE and LOVE poverty remains.

As you read through this newsletter you will hear the stories of our ladies who have been empowered out of poverty by this approach. These are stories where Faith, Hope and Love conquered poverty. Women who could not read and write can now read and write. Women who never thought they would be successful business women are now successful. Women who never thought they would live in a better house are now able to invest and build their homes.

Poverty is conquered with Faith that life can change, and Hope to carry on till success is sustainable with caring Love. And that is what we do at Caris Kenya. We empower people with Faith, Hope and Love to give people roads out of poverty. And may they never return to poverty again!

JIMMY REPPART
International Facilitator
CARIS INSPIRATION WEEK

A fraction of the participants who attended the Inspiration week

Caris Foundation International Kenya made history in February when it organized a special event in five sub locations in Kilifi County. The event debuted as inspiration week and was introduced to encourage participants in Tuajalie Tujisaidie savings groups (TTG). In attendance were Caris Foundation Kenya Director Jim Reppart, Deputy Director Jane Gitahi, Program Manager Peter Thoya, Caris Administration staff, Community facilitators and local leaders.

Addressing participants in Ganda sub location on 26th February, Caris Foundation Kenya Director, Jim Reppart said participants should be self-reliant in their savings group meetings. He called for timely loan repayment and accurate record keeping. “We want you to grow,” Mr. Reppart said.

Jim said the Organization is ready to introduce deeper aspects in various programs. “We want to teach you about healthcare and business. Even in Agriculture, this year we are adding new things,” he told participants. “We will teach you how to grow kitchen gardens,” he explained.

His sentiments were supported by Deputy Director, Jane Gitahi. She urged participants to work together in their saving groups. “You have made it this far together as women, if you continue with the same drive you will be able to handle the TTGs with minimal supervision,” she said.

The event which continued to 2nd March, was itself a milestone for the organization.

It is the first such event devoted exclusively to inspire participants. Amina Charo, a participant from Ganda shared her views on the promised healthcare program.

“Healthcare is important in the community. When we are in good health, we will be able to run our businesses well,” she said.

The five day event offered a unique opportunity for participants to remember and share the programs Caris had offered but was yet to actualize. It also allowed Caris Kenya management to experience first-hand the women’s passionate and articulate views through the question and answer session. The massive and active participation of women was one of the most impressive features of the event. Overall 1222 participants in five sub locations attended the inspiration week.

“The great thing this week was our attendance which was almost 80 per cent in every sub location,” said Mr. Reppart. “Hosting the events in their sub location kept the women bonded together by their geographical bond plus our bond of Caris,” he added.
The event was planned and conducted entirely by Caris staff with support from local leaders in various sub locations. Caris management and staff outlined the issues which affect TTGs and suggested actions women could take in their groups to address them.

The plan of action sets out necessary steps. Moderators, book writers and loan committee were advised to take up their roles effectively. These are strong calls by the organization to transform participants and ensure sustainability of TTGs in the community.

1. Caris team in Malimo sub location (day 3 of inspiration week).
2. Caris Foundation International, Kenya Director, Jim Reppart addressing participants with Moses Gona in translation (day 1 in Ganda sub location).
3. Caris drivers, (from left) Alex Mwangulu and Nathaniel Gona greet participants in Madunguni sub location (day 4 of inspiration week).
4. Caris Program Manager Peter Thoya guides a TTG in Paziani sub location (day 2 of inspiration week).
5. Participants in Madunguni sub location during devotion session.
6. Caris Deputy Director Jane Gitahi addressing participants in Ganda sub location (day 1 of inspiration week).
7. A book writer fills a mother book, with her is a participant feasting on bread.
Standing proudly in front of her soon to be completed new house, Dama’s cheerful face belie the hardships that she has endured. You would never know that her life was ever any different. But it was, for twenty years, she, her husband and two children lived in a one room house cramped with ducks and a traditional food storage above them.

Thanks to micro finance training, coupled with desire for better housing, Dama’s goal was within reach.

“My life took a turn for the better when I heard about Caris Foundation at a meeting in my sub location in 2016,” she says. Armed with a profit of Ksh.1000 from her business, Dama made a deposit.

Caris Foundation runs an empowerment program for women. The Organization provides micro finance training among other programs to participants.

Together with women from her village, they formed savings groups which meet under supervision of Caris Community Facilitators. Their group begun with savings of Kshs.20 per week. At Dama’s suggestion it increased to Kshs. 50. “I took my first loan of Kshs.500 and established a banana selling business,” she says. “I also made banana cakes and my business took off.”

Dama Kitsao stands infront of her new house in Paziani sub location.
for building materials. She took a second loan of Kshs. 1000 which she invested in farming. As her business expanded to selling tomatoes and native vegetables from her farm, her savings increased.

For years, her family had felt embarrassed by the state of their home. Dama took seven loans with the highest amount at Kshs. 3000.

Six months ago, construction of the new house begun. Her new home is approximately five feet opposite the old one. It has mud walls and a roof of corrugated iron.

“Through my business, I am able to control my cash flow and profits. This way, I can repay the loans in the allocated period and use the profit to build my house,” she explains.

While her husband took care of other bills, she focused solely on growing her business.

Caris Program Officer for Paziani, Michael Kilumo cites Dama as an example other participants should emulate. Mr. Kilumo describes Dama as a determined lady. “As a participant, she is active in savings and always ready to share ideas with the group. She had a set of goals and she worked hard to achieve them,” he adds. He points out that establishment of income generating businesses makes it easier for participants to repay loans. “I am proud of the way Dama did it,” he says.

Michael says in the savings group he recommends utilization of natural resources available.

Recently, Dama’s family installed electricity to light the new house when it gets dark. “I can cook in the light even after night fall, I am very happy,” she says proudly. There is privacy when her grown up children visit. The forty year old is full of praise for Caris Foundation, without whom none of this would have been possible.

“I am grateful for the financial training I received from them,” she says. When construction of her new home is complete, Dama plans to purchase a goat which she hopes will be the start of livestock farming.

Below: The one room house where Dama Kitsao lived with her husband, two children cramped with ducks and a food storage above them for twenty years.
**Agriculture Sensitization**

**Right:** Agricultural Facilitator, Edward Nyiro in Madunguni during an agricultural sensitization meeting with participants in readiness for the rainy season. He introduced kitchen gardens and crop farming.

**Relief Services**

**Left:** Caris Kenya distribute relief food to flood victims in Mbogolo. (From right) Sara Kanze, (in a stripped dress) Rose Fondo (in a white blouse) and Samuel Karisa (in blue shirt).

**Continuing assistance**

**Left:** Caris Program Manager, Peter Thoya (in checked shirt) speaks to some of the flood victims in Mbogolo, looking on is Caris community facilitator Elizabeth Chea (on the right, in a yellow Caris T-shirt).
**Fun in the sun**

*From left:* Elizabeth Chea, Samuel Karisa, Rose Fondo, Doreen Kalama, Michael Kilumo and Jane Mwaniki have fun at the beach during the retreat in Watamu.

**A time to relax**

*From left:* Joshua Nyale, Angeline Mapenzi and David Charo relax on the beach during the Organization retreat at Turtle Bay in Watamu.

**Keeping up with the weather**

*Left:* Community Facilitators, Elizabeth Chea and Samuel Karisa wash their legs after wading in mud. These were efforts to reach TTG participants in Marana. Marana is one of the areas that experienced flooding after River Galana broke its banks.
Florence Kazungu reads the Bible as she sits in her kiosk. Born in Msoloni village in Kijiwetanga sub location, the mother of four didn’t attend school. During her early years, it was norm for girls not to access education. For several years, she established different businesses which failed. At one time she had a meat selling business. To reach customers meant hawking boiled meat from one home to another. Not making any profits from this venture made her opt to open a kiosk. Her customers complained due to her lack of knowledge in identifying brands they preferred. “I once had a customer who requested for the Taifa brand of maize flour and I gave her Dola,” she remembers. Florence was embarrassed. Such mistakes were common in the running of the kiosk. Customers neither had the time nor patience to explain simple matters. Discouraged, she made the decision to close the kiosk.

She attributes the business failure to lack of education.

Caris Adult Literacy training program was fascinating to Florence. “I was very happy to hear about the adult literacy training,” she says. Florence strived to attend all classes regularly. “I remember my first lesson I could not even hold a pen,” she adds. With each lesson, she gained confidence in writing and reading. At the same time, she joined a Caris savings group which involved training in loan and savings. After six months, she took her first loan of Kshs. 500, purchased okra seeds at Kshs. 250. She planted during the rainy season of April 2017. The harvest earned her a profit of Kshs. 3000. This boosted her confidence immensely.

Florence says she decided to try her hand in business
afresh. “I learnt about savings, capital and other income during the weekly group meetings,” she says. “When I informed the Caris Facilitator of my plan to start a business, she was very encouraging,” she adds. Since she could write, the facilitator taught her how to keep records. “I took another loan of Kshs. 1500,” says Florence. With this amount, she made a budget of expenses including transport costs. She purchased a variety of vegetables, flour and meat.

Today, Florence’s business is flourishing. “Literacy has enabled me to live a good life,” she says. She reopened her kiosk, where she sells all her products from. Her customer base has expanded. On a normal working day, all the meat sells by 2.00 p.m. “I keep track of how different brands of same products sell in order to know my client’s preference” she adds.

This has enabled her to identify goods that earn her a bigger profit. After every working day, Florence separates profit and capital from the day’s income. She deposits the profit in her savings and uses the capital to replenish her stock. Caris Program Officer, Jane Mwaniki is quick to laud Florence. “She is a very good participant, who attends group meetings regularly,” she explains. “She is committed in literacy and savings.” Ms. Mwaniki describes Florence as a determined and ambitious lady.

“My family has benefited greatly through Caris,” says Florence. She no longer has to wait for her husband to provide for them. “My husband is very happy, even when his salary is late, the monthly bills are taken care of” she adds with a laugh. The wide variety of food has improved her children’s health. “My children are healthier compared to when I didn’t have a business,” she says. Florence plans to build a toilet for the family and a corrugated iron roofed kiosk with cement walls.

“Literacy has enabled me to live a good life,”
- Florence Kazungu
Grace To All