Caris Foundation International - Kenya undertakes a holistic approach to empowerment and development. Participants are exposed to various aspects of human development that allows them to develop holistically.

The organization promotes savings and loan as a major driver for economic development. In an effort to enhance management of loans acquired by various participants from their groups, all the book writers and loan committee members received extensive training to boost their capacity. This is very critical as 77 per cent of the participants operate small and micro businesses. Some of the businesses are significantly raising the economic standards of participants.

In the months of April and May, Kenya experienced heavy rains. The rains in the highlands of the country caused major floods in the Coast region specifically our area of operation. One of the rivers; river Sabaki broke its banks. The floods displaced many including some of Caris Kenya participants, their homes and crops were also destroyed.

Caris Kenya team visited, encouraged and donated food stuff to the displaced families. Caris means grace, which was demonstrated as Caris Kenya staff encouraged the displaced families and offered relief to alleviate suffering.

In the organization’s effort to empower not only participants but also their families, a Children/Youth seminar targeting participant’s children within the age group of 9-19 was organized in the month of April 2018. The seminar attracted 1897 children. They were mentored on how to cultivate sound relationships with God, parents and their peers. The seminar which was a great success also provided the children with an opportunity to showcase their talents as well as engage in fun activities with the Caris Kenya staff. The goal of having a constructive fellowship and fun activities with the children of participants was achieved.

I take this opportunity to appreciate all the Caris Kenya staff for their immense contribution and service to the participants in various capacities as well as those who made every effort to make the youth seminar a memorable event for the children.

JANE GITAHI
Deputy Director & Finance Manager
In April 2018, book writers and loan Committee workshops were held at Red Cross Conference Centre in Malindi. Hosted by Caris Foundation Kenya, the workshops were organized to develop book writing techniques, and strengthen the implementation of loan rules by Tuajalie Tujisaidie savings Group (TTG) participants. Book writers’ workshop begun on 3 and continued to 6 April while the second gathering for loan committee training commenced on 9 until 13 April 2018. The training brought together book writers and loan committee members from 1117 TTGs.

In his address to the book writers, Mr. Jim Reppart, Director Caris Foundation Kenya, quoted the book of Revelation 20:12. He outlined the importance of the role of book writing.

“The Bible says on judgement day, apart from the book of life, other books will be opened. What will those books be? Will it be your TTG book? You’re a book writer. Your job is to fill the mother-book. So when we want to judge how your TTG is doing, we will open that book.”

Mr. Reppart emphasized on objectives and expected outcome of the workshop.

“You are here to learn how to fill these books better so that when they are opened by your Community Facilitator, they will say you have done a good job.”

The topics covered explained in depth the objectives, roles and functions of book writers in the TTG. Participants were engaged in group work based on identified capacity gaps such as the inability to make cash additions, and calculate TTG capital. Caris trainers were; Program Manager Peter Thoya, Program Coordinators Rose Fondo and Duncan Ziro, Program officers and Community facilitators in the company of Deputy Director Jane Gitahi.

The second workshop on Loan committee members served to raise participants’ awareness of the strategies for loan defaulting prevention in the TTG. Caris staff assisted participants to interpret loan rules, vet loan applicants and determine loan installments, and repayment period. The training included a section where participants had to present and explain their understanding of loan rules.
1. Program Coordinator Rose Fondo guides a participant to fill a loan application form. 2. Juliet Kadzo, a participant presents to the rest. 3. Community Facilitator Doreen Kalama guides participants in interpretation of loan rules. 4. Program Officer Michael Kilumo explains to participants how to check pass books as they vet loan applicants. 5. Program Manager Peter Thoya demonstrates how to keep track of loan defaulters.
FROM FRIENDS TO BUSINESS PARTNERS

Eunice Kitsao at Red Cross Offices in Malindi, after attending a seminar organized by Caris Kenya.

Everyday Eunice Kitsao’s day begins at 4.00 a.m. She works as a Matron at Mere SDA primary school in Mere sub location. In partnership with two participants from her savings group, she runs a bread making business from the school. Two years ago, her life revolved around her children, grandchildren and husband. Her dream was to establish a business but she had no means of getting capital. The financial institutions available charged high interest rates on loans. A fact that made loans unavailable to her.

“When Caris was introduced to us in 2016, I joined along with two of my friends,” she says. Eunice chose to start the bread making business after she learnt to bake from a sibling. She convinced her friends to apply for loans from their group. Each secured a loan of Kshs. 1000, adding that to their savings they purchased a Jiko worth Kshs. 35000.

At the time, Eunice had secured a job at the school. After talks with the management, they agreed to let her use the jiko at their premise. During the first three months, they made fifteen loaves of bread every day.

Sales weren’t great, an average of five loaves sold daily. This was disappointing for Eunice and her colleagues. “I am grateful for the support and encouragement I received from the Caris Officer,” she says. Despite the challenges, Eunice forged on with the business. “I realized I had to take a step further in marketing. If the customers were not coming I had to reach them in their homes,” she says. She recruited assistance of family members to distribute loaves in the community. The new move paid off. Their customer base expanded greatly.

Today, Eunice and her partners are busy and happy. They supply thirty-two loaves of bread to the school twice per week. An extra thirty loaves are baked for supply in the community. In a normal working day, all loaves sell by 9.00 a.m.

“I am grateful for the support and encouragement I received from the Caris Officer,”

- Eunice Kitsao
She sells each loaf at Kshs. 25 making a profit of Kshs. 555 per day.

“I would like to advise fellow participants to invest in business,” she says.

Caris Program Officer, Samuel Karisa is of the same opinion, saying this is his regular advice to participants during meetings. According to Samuel, Eunice is a God-fearing, hardworking and soft spoken lady who juggles many responsibilities.

“In the group, she is a loan committee member who also fills in for the book writer whenever need arises,” he explains.

Eunice plans to purchase baking containers and two jikos to cater for her growing clientele. Caris micro finance training coupled with access to loans has given Eunice and her partners an opportunity to grow their business. Their goal is to acquire a licence with the aim of establishing a bakery.

Left: Bread ready to be packaged for distribution.

Left: Eunice removes freshly baked bread from the jiko.
Agriculture Field Visits
Agriculture Facilitator, Edward Nyiro (right) visits Sidi Maitha, Uwezo TTG participant in Paziani Sub location.
Sidi planted one acre of green grams. She is weeding her farm with assistance from her husband.

Catering to the needs of infants.
Community Facilitators Moses Gona (left) and Jerilyne Ikonga (right), at Kakuyuni Primary, hand out packets of Baby porridge flour to flood victims who have infants. This was during the relief distribution drive carried out by Caris Foundation Kenya with assistance and support from local partners.

Relief For Flood Victims
Sara Kanze (far left) at Kakuyuni Primary School during distribution of relief provided by Caris Foundation Kenya and its local partners for flood victims. The people of Mbogolo, Marana, Paziani and Laini camped at the school after floods invaded their homes.
Hope for a bright future

Below: Celestine Thuva, Mahenzo TTG participant (Marana) at Goshi Chief’s Camp where she sought refuge together with her family after being displaced by floods. Celestine holds her TTG passbook which she saved from the floods.

Support for TGG participants affected by floods.

Above: Program Manager Peter Thoya (right) distributes relief food to totally displaced flood victims at TTG level in Mbo ago. Similar services were carried out to the affected TTG participants in Madunguni, Paziani, and Marana.

Work safely in the rain

Above: Caris Kenya staff receive branded umbrellas from the management.
The last week of April 2018 will remain in the minds of many children and youth in five zones where Caris Foundation Kenya works. On 23 April 2018 and over the next four days, Caris Staff held a Youth Fun day across five sub locations. The event brought together children of Women in Tuajalie Tujitegee savings group (TTG). 1,897 children attended. A word of prayer from Spiritual Formation Facilitator Margaret Kihara, opened the event. Community Facilitator Joshua Nyale was the master of ceremonies. Upon registration participants were divided into three groups according to age. Age 9 — 12 were under tutelage of Angeline Mapenzi and Margaret Kihara. 13 — 15 year olds benefited from lecturers conducted by Program Coordinator Rose Fondo together with Naima Mzee and Sara Ziro. Community Facilitators Joshua Nyale, Agnes Mwende and Program Coordinator Duncan Ziro, handled 16 — 19 year olds.

The program begun with interactive discussions among participants and Caris staff on relationship with God, parents and peers. Later, younger kids took part in musical chairs, sack and potato races while the older ones played football, volleyball, tug-of-war and other activities.

After lunch they showcased their talent which ranged from poetry, stand-up comedy, art, acrobats, dancing and singing. Caris Foundation Kenya Deputy Director, Jane Gitahi explains the approach employed in mentoring the children.

“The children were exposed to various aspects of human development that allows them to develop holistically. They learned to cultivate sound relationships with God, parents and their peers.”

Ms. Gitahi says the event was a success.

“The goal of having a constructive fellowship and fun activities with the children of participants was achieved. I take this opportunity to appreciate all the Caris Kenya staff who made every effort to make the seminar a memorable one.”

Josephine Faida, 16, of Kavunyalalo sub location says the event was fun and that the lessons were informative.

“Today, I have learnt to respect God, my parents and peers.”

Juma Hamisi, 19, who displayed his acrobat skills during the talent show, says he anticipates a similar event in the future.

“I would like Caris to host a youth fun day every holiday.”

A survey was conducted to collect feedback on the quality of the event. Sixty randomly selected youth aged 16 — 19 years, from four zones participated. Of these, 26 were male and 34 female. According to the analysis, overall rating on how much they enjoyed the fun day was 9.1 out of 10. 38 said the most important knowledge they would take home is to respect God. 11 suggested continuance of the fun day. 58 said they loved meeting Caris staff. One participant wrote:

“We thank you for this activity. We have learnt a lot at this seminar and enjoyed every activity. I have learnt something important in my life. Thanks Caris.”
1. Community Facilitator Agnes Mwende plays tug-of-war with girls from 16 - 19 years age group. 2. Young participants feast on Pilau. 3. Community Facilitators Sara Kanze and Naima Mzee during registration. 4. Red Cross staff attend to a participant injured during games. 5. Community Facilitator Joshua Nyale “MC” consoles a participant who lost his confidence during the talent show. 6. Community Facilitators Angeline Mapenzi and Margaret Kihara tutor 9 - 12 year olds.