Second Edition of Inspiration Week Focuses on Development

Developing Best Practices in Credit Supervision

Farmer Reaps Benefits of Green Grams
What motivates 1,869 women to gather and sit and listen for 3 hours when it's pouring down rain outside?

Caris Kenya programs are built upon the pillars of FAITH, HOPE and LOVE. We believe that faith in God results in changed behavior and action leading to hope for better life and welfare. Without this power of faith and hope the poverty cycle is not broken and people return to survival mode of fatalistic acceptance of the status quo and therefore nothing changes.

So fighting poverty is NOT just about economics. Economics alone will not break the cycle of poverty. Unless there is a strong element of faith and hope poverty reduction programs are just a temporary fix. Faith and hope are the stairs upon which people can climb up out of poverty and it is nurtured in the context of love. They need to know that someone cares about them. Someone will walk with them on the journey. Someone will show them a better way of living. Someone will teach them and train them in the skills needed to make the faith and hope a reality.

We have 38 staff on the team of Caris Kenya and they are remarkable in creating the environment of FAITH, HOPE AND LOVE for all our participants.

So 1,869 women did not gather in the rain just so they could hear another lecture about how they can use their savings and loan. They gathered to have their world view changed about how they exist and how they can shape that existence to be better for themselves, their family and communities.

Did they know that was the agenda of the meeting? No. What did they know? They knew they trusted our staff who in Love had created a godly Faith and Hope among them. In faith and with hope they came by the hundreds from each sub-location to hear what we had to say about how they could better use their financial resources to have a life free from poverty. They believed - so in hope they came.

With that we initiated our business and loans training program. Changing the way they viewed money from emergency funds to look at it as seeds which can be planted and grow and multiply for the family needs and investments in farming and business. The story Jesus told of the three investors was our theme (Mathew 25). Money does not grow in the ground. It grows from good stewardship and God rewards good stewardship.

Afterwards women came to me to say, “Thank you for really caring about our future. Other programs only cared about how much money they could make from us. Or they would tell us to take loans but never teach us what to do with the loan. We love CARIS because you coach us on what to do with our monies.”

Caris goal is to see our participants fulfill their God-given potential to live sustainable self-reliant lives. We do that by laying a foundation of Faith, Hope and Love and building upon it with practical coaching to guide them in stewarding their own resources to a more fulfilling and blessed lifestyle.

So they came - in the rain - because they had faith there was going be a message of hope and practical training given by loving staff.

James D. Reppart
International Facilitator
Hundreds of participants gathered in various sub locations to take part in this year’s edition of inspiration week. Initiated and organized by Caris Foundation Kenya, this second edition of inspiration week was held in the seven sub locations and focused on sustainable development.

At the launch in Msabaha on May 13, 2019, Caris Foundation Kenya, International facilitator, James Reppart addressed participants. He expressed his desire for participants to succeed in life. “When we talk about lots of money, we think about men,” he said. “God wants women to be blessed even with money.” Sharing a devotion from Matthews 25:14, on the illustration of three servants, Mr. Reppart said the Bible recommends investing money to earn a financial return. The international facilitator accentuated on effective loan utilization for development.

Jane Gitahi, Caris Foundation Kenya Deputy Director stressed on investing. “Give your cash a chance to work for you,” she said. “Put resources into tasks with the goal that you can have an income.”

Program coordinator, Rose Fondo reiterated the importance of numbers within the Tuajalie Tujisaidie groups [TTG]. “The number of participants in a TTG determines the aggregate savings,” she said. 

A section of participants listen keenly to proceedings of the inspiration week in Mongotini on May 14, 2019.
“Regardless of whether you deposit Kshs. 20 or Kshs. 50 per week but maintain a steady membership, your capital will grow.” The pooled savings are a source of lending fund for the TTG.

In his speech, Caris Program manager, Peter Thoya, recalled a baseline survey conducted in Kilifi County, whereupon Caris Foundation Kenya introduced its programs. “Most families in this County can’t meet their essential needs,” he said. “This is the reason Caris presented its programs.”

Highlighting on the topic of the occasion, the program manager upheld utilization of loans for sustainable development. “The income from a business can be utilized to address needs such as education, home improvements and other family obligations,” he said.

24 May 2019 marked the final day of inspiration week in Malimo sub location. 1,869 participants attended the event. 1,758 from the six new sub locations and 111 from 14 new TTGs formed in Paziani, Madunguni, Malimo and Ganda sub locations.

1. Claris Sidi from Malengo TTG gives a vote of thanks and recap of the inspiration message on May 13, 2019 in Msabaha sub location.
2. A section of participants at the inspiration week in Msabaha sub location.
Photos by Emmanuella Kinda
3. **Members of Upendo TTG from Kwa Silehe** take refreshments during the inspiration week in Mongotini on May 14, 2019.

4. **Mercyline Sidi**, a TTG participant in Mongotini sublocation gives a vote of thanks and recap of the inspiration message.

5. **Community facilitator, Topister Mbugua** works hand in hand with Zawadi Mkare, a book writer from Uwezo TTG.

6. **Program officer, Jerilyne Ikonga** assists Muungano TTG book writer with calculations.

Photos by Emmanuella Kinda
80 women benefitted from a workshop hosted by Caris Foundation Kenya.

The women were selected by fellow participants as loan committees in Tuajalie Tujisaidie groups [TTG]. The attendees were from 164 TTGs in the six new sub locations and 14 new TTGs formed in the old area.

April 29, 2019 marked the launch of the training at Kakuyuni sub location.

Training concentrated on roles of committee members, credit principles and regulations, prevention and recovery strategies for defaulted loans.

At the workshop, Caris Foundation Kenya, Program manager, Peter Thoya conveyed a work plan in order for objectives of the training to be met. “Other participants need to understand your roles in the TTG,” he said. “Educate them regarding your obligations.” He accentuated on credit utilization for development to earn a monetary return. “Encourage others to establish businesses so that they can have a source of income to reimburse the loan and cater to essential needs,” Peter said.

Caris Foundation Kenya, Community facilitator, Josephine Karisa said training prepared participants for loans. “Training was conducted before participants in the new area accessed loans,” she said.
“We are trusting this methodology to curb loan defaulting.” Florence Charo, a loan committee from Kwa silehe village in Mongotini says the training focused on areas that can cause strife. “The need to verify items assigned as collateral for credit can cause conflict however, we’ve had the opportunity to clarify the significance of the procedure to participants,” she said. “The training addressed all areas of work and we are ready to carry out our duties.”

Training ended on May 9, 2019 at Mijomboni Baptist Church where loan committee members from Mkenge and Mijomboni sub locations attended.

LEFT: Caris Foundation Kenya, Community facilitator, Doreen Kalama shows a participant how to fill a loan application form during the workshop in Kakuyuni sub location on May 1, 2019.

BELOW: Program officer, David Charo trains attendees on loan rules and regulations in Msabaha on April 30, 2019.

Photos by Emmanuella Kinda
ABOVE: A loan committee member in Mongotini sub location addressing fellow participants on May 7, 2019. Looking on is Caris Foundation Kenya, Community facilitator, Alice Ruah.

BELOW: Caris Foundation Kenya, Spiritual formation facilitator, Mwanaima Mzee trains fellow staff on building a relationship with God on May 31, 2019 at the organization’s offices.

Photos by Emmanuella Kinda
Sidi Kabagazi is the proud owner of a new house. The house has a roof of corrugated iron, mud walls and a study metal door.

The 50-year-old lives in Malimo sub location. Sidi attributes her improved shelter to cash crop farming introduced by Caris Foundation Kenya. “Construction of my new house had stalled but additional income through sale of green gram empowered me to achieve my objective,” she says.

It all began in April 2018, when Caris Foundation Kenya sensitized its participants on crop cultivation. 110 kilograms of green gram seeds were distributed to 26 women who had set aside 1 – 2 acres of land for planting on a pure stand.

In January 2018, through loans accessed from her TTG, Sidi had begun construction of a two bedroom house. In March, construction stalled due to lack of funds. Despite the fact that the house was not ready for occupation, one bedroom had its rooftop and walls in place. This is where Sidi and her husband lived in.

Like most farmers in Kilifi County, each rain season, Mrs. Kabagazi plants maize. In April 2018, she was among participants who chose to plant green grams. “I chose to try the crop and witness its benefits,” she says.

That month disaster struck. River Sabaki broke its banks, flooding farms and homesteads. Sidi’s house was destroyed, but the crop survived. “My family sought refuge at Goshi chief’s camp and later moved to a neighbor’s home,” she says. After a month, they returned to rebuild their home.
Funds were needed for repair and to complete construction of the house. For the time being, she continued to live in the house as it was.

Caris Agriculture staff visited her farm, and advised on crop management. In August 2018, she harvested 290 kgs. “The returns were beyond my expectations,” she says. “I believe the support I received contributed to my achievement.”

Earning Kshs. 14,200 from her first sales, Sidi used the funds to cater for medical needs. Initially, she had planned to purchase a cow and improve her home. “My husband’s health and mine had deteriorated,” she says. “The funds assisted us to get the best medical care.” The reminder, was used to improve her shelter. All building costs amounted to Kshs. 14,800.

By November 2018, construction was complete. She is grateful to Caris Foundation Kenya for introducing a cash crop which earned her an income. “I met my most pressing needs, and at the same time, my grandchildren became healthy because green grams are nutritious,” she says.

According to Caris Foundation Kenya, Program officer, Karisa Samuel, green grams have a high profit margin compared to similar crops. “It is prevalent in the area therefore, easy for participants to embrace,” he said. “The climate is also ideal for its cultivation.”

This year, Sidi has not planted any crops. Under Doctor’s instructions, she doesn’t engage in strenuous activities.
Grace To All