



## Promise of a Viable Future

We are nearing the close of our first year in operation with clear signs of steady transformation. After a strong launching reception; we ushered in newly trained participants to the Walking with Africans Foundation (WAF) Microfinance program.

This summer we traveled to Kibwezi, Kenya to bear witness to our young, promising program. James Munthali, the WAF Executive Director and board members Ed Parker, Mark Reimers, and David Norman



experienced firsthand how a group of 26 WAF

participants have embarked on a hopeful journey to transform their lives. James, who went ahead of the group in May, was present when the first loans were disbursed to members of both the Machinery Hawkers Association and the Kibwezi Hope Self Help peer groups.

We are very excited to share some of their stories and give you a glimpse at how your contributions have pushed our mission to create a path out of poverty forward!

## A Closer Look at Kibwezi



Kibwezi district, with a population of approximately 434,000, is located in a semi arid region of Eastern Kenya where rainfall is sparse and crop failure frequent and often

## *a path out of poverty*

severe. Poverty is deep and widespread. The rural population in this region lives on less than a dollar a day. However, Kibwezi town which is located halfway between Nairobi, the capital and Mombasa, the principal port on the Indian Ocean, has potential for dry land agriculture and a nearby sisal estate provides employment for many. The town also services the transit traffic on the great Trans-African highway, the busy Nairobi - Mombasa road that serves the hinterland, including landlocked countries like Uganda and Rwanda. Kibwezi was a propitious location for this project as we have gathered useful experience from a long-term partnership between Burke Presbyterian Church and the PCEA Kibwezi Education Center and Mission Area.

## Microfinance at Work

Under the direction of Efforts of the Poor in Development (EPID - Kenya) our sister nonprofit



organization incorporated under the Kenyan law, the microfinance program was initiated in the May/June timeframe this year. Linus

Muyaga, the Program Manager and the only paid employee of EPID, helped to nurture, train and register the first community peer groups.

The program is in full swing targeting a population in Kibwezi that is underserved and very poor with little or no assets. Our participants are predominantly women; many who are caring for orphaned children of loved ones lost to the HIV/AIDS pandemic. Some of our participants are



**Christine Muoti**

Christine is a strong, enthusiastic community/peer group coordinator and trainer. She is a musician who trains other musicians for a fee. She also hires out her keyboard or



travels around the region for a variety of occasions, including retirement, birthdays, funerals and weddings. After obtaining an initial loan of Sh. 5,000 (approximately 65USD), Christine was able to print books that she distributed to her music students. Thus far, 14 students from around Kibwezi are registered but as her business and accessibility grows, she could expand her reach to a larger area. Christine is married to David Kinyili and has a daughter, Cicily, in primary school.

After Christine tested positive for HIV/AIDS, she decided to be open about her status and is now an active member of the community living with disease. Christine and her husband volunteer for the greater Kibwezi district under the Family Advancement in Development Affairs (FAIDA) HIV/AIDS support group.

**Penninah Mbuve Sammy**

Penninah is married to Ngumbi Sammy and has three children of her own, in addition to two orphans they took in, who attend school at the Kibwezi township primary and



nursery school.

Penninah started her kiosk in 2008 after having raised start-up capital from selling foodstuff. She is planning to expand her business with a loan of Sh. 5,000 (~65USD). She places her savings at Mpesa, a mobile phone facility that allows quick transfer of funds to needy relatives or emergencies.

**Cyrus Kau**

Cyrus is one of the few men participating in the Kibwezi Hope Self Help Peer Group. He is married to Anita Kaluki Cyrus and has a young daughter born in 2004. He is also raising two children from his deceased brother and sister in-law. Cyrus sells spare parts, primarily for bicycles, though he has a limited supply for motor vehicles. He also sells hardware and other mechanical tools such as pliers and hammers. Cyrus uses his loan to maintain his inventory and is hoping to further expand it to include a greater variety of tools and supplies.



**Asante Sana! (Thank You Very Much)**

We would like to pass along our warmest thanks and praise for your continued support! In the context of the abject poverty that faces many of our Kibwezi participants, even a little bit of help goes a long way. We are grateful for the many generous contributions that have enabled our program to grow. As an up and coming organization, we make every effort to accept all contributed resources. To date this has included services such as our logo and web design, materials such as laptop computers, other professional services and your ever important dollars supporting our budding programs on the ground.

We would like to extend a special thanks to the law firm of Mark Jenkins P.C. for its time and effort to put together our articles of incorporation. We are grateful to board member, Terese Colling and her husband Dennis Hottell, who graciously enlisted the pro bono services of Mark Jenkins. Terese and Dennis also opened their home to host our inaugural benefit reception back in February.

In support of our operations on the ground that are carried out by EPID-Kenya, James Munthali (Director) was able to deliver a much needed, fully loaded laptop computer donated by one of host donors Melanie Gillespie, who has since contributed a second laptop that we hope to deliver in 2010. In addition to the computers, a second host donor, Carol Bryan, lent her services by developing a tracking mechanism to facilitate essential program data collection, analysis and reporting.

Finally, we are truly thankful for the support and leadership of Ed Parker and Mark Reimer, who have helped to spearhead this effort from the very beginning.

Thanks also goes to the following hosts and benefactors. With a new year ahead of us, we hope we can continue to count on your support as we seek to build the program to a sustainable level.

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|----------------|--------------------------|
| Jim Whitfield  | Rev. Dr. Beth P. Braxton |
| Terese Colling | Carol and Rick Bryan     |
| Jill Davidson  | Mark Reimers             |
| Lyle Barlow    | BJ and Craig Postlewaite |
| Elly Brtva     | Ed Parker                |
| Art Moore      | Bob and Linda Hemm       |
| Michael Beck   | Chimwemwe Munthali       |



EPID-Kenya Board of Directors

