

helping
the poorest
help themselves



the mutunga partnership

the mutunga update
march 2007 - issue #10

10 Communities
800 Clients
6 Workers

Editorial

by Morris stuart

Twelve months after commencing our work on the ground in Kenya, Gideon and the staff of Africashare are to be congratulated for their ground-breaking work. Our donors and partners are also to be congratulated for their generosity, commitment and support. Together we are making a huge difference to our clients (now totalling 800) and their extended families (possibly as many as 8000 persons), as we support them as they lift themselves out of chronic poverty. Client savings are approaching \$25,000! (this is equivalent to the annual wage for 7000 poor people). We still have a way to go to reach our goal of 20 communities and 1600 borrowers in our first year of operation, and I am certain we shall get there before too long. ***The main challenge facing us now is our ability to keep up with the funding.***

Typically, the summer period has been incredibly lean! Hopefully as we progress into the year 2007 the situation will improve! We still need your support, and urgently!

Micro-credit hits the world stage!

In an impressive ceremony held in the Oslo Town hall on 10th December 2006, the micro-finance pioneer Muhammad Yunus was awarded the Nobel Peace Prize for 2006. Moved by the tragedy of the catastrophic famine in his country in 1976, he began his efforts for the poor by lending US\$27 to 42 women. Today, the Grameen bank lends over \$800million to six million borrowers in Bangladesh alone. The bank has lent \$7 billion since its inception. All of the money is now sourced from within Bangladesh, 96% comprising the savings of Grameen borrowers, 95% of whom are women. In his speech to the gathering at the ceremony, The Chair of

the Nobel Prize Committee said: "Micro-credit has proved to be an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions..." It is encouraging to see such recognition for micro-credit. You can download Muhammad Yunus' speech and see the award ceremony at nobelprize.org.

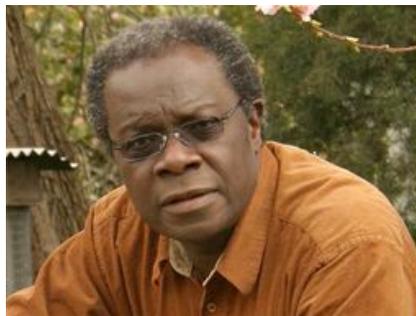
Field Trip: 31 March-15 May 2007

During April and May, Barb and I will travel to England (and possibly Holland), where we have been exploring the possibility of setting up donor bases. Hopefully we will be able to achieve this. We then shall go to Kenya to visit the communities, meet as many clients as possible, and consult and engage in some training with the board and staff of Africashare.

Stories, Stories, Stories!

This update is about stories of people who make up a unique partnership. They are stories of hope, of service, of discovery, of transformation and of challenge. They tell us that The Mutunga Partnership is now a solid reality. I am particularly gratified by the growing number of people who are volunteering both here in Australia to assist us in our growth and in Kenya to implement our model on the ground.

Welcome to Issue #10, February 2007.



Snapshots

The Mutunga Partnership is making a real difference to the very poor in Kenya: training people, stimulating enterprise, releasing creativity, fostering self-esteem, creating employment and lifting people permanently out of poverty.

Patricia Ndeti

Here is a sketch of Patricia's past life: no regular source of income, coupled with the responsibility of taking care of her mentally challenged husband, an ageing mother-in-law and two young children! Life ahead looked very grim for Patricia. Responding to her predicament, her mother-in-law gave her a grant of KES 5,000 (\$90) to begin a small retail business. While she was struggling to organize her Kiosk Retail business, the good news of Africashare micro-credit services reached her at her village, 6 kilometres north-east of Tala town where she learnt of Africashare through her local church pastor.

Patricia together with 14 other members formed Wikwatyo (meaning hope) Self Help Group and started saving with Africashare. The group was first trained in business management. After saving for a while, Patricia applied for her first loan of KES 10,000.00 (\$180). "I did not even own a bank account. Thanks to Africashare who advised me to open one." says Patricia. She reports that her business has scaled up and her family income improved. "I now sell many things like sugar, rice, cooking fat, maize flour,

salt, tea leaves etc. Africashare has been of a great help to me". Patricia is full of praise for Africashare and God. **She has already repaid her first loan and is currently saving to apply for a second loan.**

Mutheu Kioko

Mutheu's story was first featured in the last newsletter (Update #9). She received her first loan last August. Today she is a happy lady! She is now able to buy bananas directly from the grower without going through "middle-men" as she used to seven months ago. Her business has expanded tremendously, thus making it possible for her to double-up as a "middle-lady" selling the product to her colleagues in the market. Her family income has improved substantially.



Mutheu, which means clean in the Kamba language, was among the first beneficiaries of Africashare loans. She got a loan KES 20,000 (about \$350) seven months ago which she used to expand her banana business. This was her first ever loan. Previously, although aware of the existence of other micro-finance institutions in the area, she feared borrowing loans from them due to the high interest rates which they charge. Before getting this loan, she typically

earned very little from her banana business. Mutheu, who is a widow, is now able to support her family. She is now saving for the second loan. **Mutheu is a member of Fumar group in Mavoko cluster.**

Nashon Nthiwa

Nashon Nthiwa who runs a cereal shop was among the first recipients of Africashare loans in Machakos town. After receiving training on entrepreneurship and loan acquisition policy, Nashon, begun saving with Africashare towards the end of last year. By December 2006, he had saved enough to qualify for the first loan of KES 15,000 (\$275). The training offered by Africashare was an “eye-opener” says Mr. Nashon. This loan enabled him to stock and supply green grain to other cereal dealers in a bigger volume than before.

As a result of good use of the loan, Nashon’s business has enlarged. Previously, he only managed the business alone, but the expansion of his business has now necessitated the inclusion of his son to run the shop while he is out sourcing for the cereals from the farmers.

“Thanks to Africashare; my son has found something useful to do instead of being idle”.

“The four-week grace period was enough to put my business in order and in motion” says

Mr. Nashon. He is almost through repaying the first loan. Nashon has, for a long time, wanted to get a loan to expand his business, but the high interest rates and harsh repayment terms imposed by other micro-finance institutions scared him. **Nashon is a member of Ngwatania group in Masaku cluster.**

Young Australian volunteers for Africashare

During 2006 Steve Walker a young Melburnian, took a year out from his science degree, packed his bags and headed for Kenya. He worked in a home for street children, stayed with his family-friend Gideon Mbuka, saw the work of the Partnership on the ground first hand, and came back with a legacy of life-changing experiences and recovering from malaria!

Coming to Africa is something I have always wanted to do. For as long as I can remember I have felt that God gave me a desire to serve those who were without the basic needs that I never dreamt of doing without. For me this is



a search for justice in an unjust world.

In 2005, as a result of a visit to our church by Charles Mulli, who started one of Kenya's largest homes for neglected street children, I decided to take a year out of my science degree and volunteered to work in Kenya to learn and see how life is for the poor.. While there, I spent part of my time at Mully Children's Family teaching and helping with other general duties. I also volunteered for **Africashare Partnership** (an affiliate of The Mutunga Partnership) visiting the slums of Nairobi and also Kitengela and Mavoko. Many children at MCF had come from the very slum areas in the city where, coincidentally, Africashare Partnership is assisting the poor with small loans to generate income to improve their living conditions.

Mully Children's Family (MCF) is located up country in Kenya's Machakos district, which is a semi-arid area. Among the children who were undergoing rehabilitation at the home were many aids orphans and street children. To a new arrival, the transformation was very evident and there was a real feeling of hope and love in the home. I was very touched by the children's care and concern for one another and felt much challenged through my time there.

Many of the children at MCF were my students and my friends. And even though they felt very privileged to live in such a home, they had terrible pasts of physical or sexual abuse, leaving them with a message of being unwanted in the world. This struck me hardest as I found it unbelievable that these wonderful people had been so grievously mistreated. It pained me to think of it.

The director of Africashare - Gideon Mbuka has been a long time family-friend and, being able to see his passion, his work for the poor - was a great thing for me. After my time of teaching, I travelled with one of Africashare's group coordinators, Michael Mendeni, to see

some of the groups in Nairobi in the clusters of Kiambui, Kitengela, Kibera and Mavoko. These groups, located in slum areas, industrial areas and the city dump area, usually meet in homes, churches or the shops of the group members. It was fascinating to see the people in the groups comprising Christians and Muslims, men and women from a variety of occupations from hand carvers through to shoe-salesman. Despite the range of people, some commonalities were a hardworking lifestyle, a desire to support their families and to see their children have better opportunities, and a desire to help their communities improve.

On first seeing the Kibera slum I could only cry. From the higher ground, you could see the metal sheds (that are people's homes) stretching across the valley covering it completely. Even being in Kenya for 5 months had not hardened me to the injustice of this place; the harsh reality that such a huge number lived in. I felt that something was terribly wrong with the world. That we had somehow broken it, that we as westerners were somehow implicated or maybe it was more that we were connected with these people and had responsibilities to them as our global neighbours.

At Kibera I had the chance to spend some time in a primary school run for the poor there by a long time Kibera resident. It operates in the midst of the slum and is the same sort of structure as the houses except it has a second storey, leaving it standing visible from much of Kibera. Here the students are taught in composite classes of around 50 students and are given not only education but love, safety and very importantly, lunch! It was very exciting to see a community project such as this one, run by the locals with very little possessions but with great heart to help those around them.

One special day, which will remain for me as a memory of Africashare was when we went to Kiambui on the east side of Nairobi City.

Here the group name is "osiepe", which means friends in the local language. They had formed a group on their own initiative and then contacted Africashare about getting a loan. It was a group with a lot of enthusiasm, gratefulness and hope, and on the day we were there they were receiving their first loans. This simply amplified these characteristics. There was a celebratory cake and the traditional special food of maandazi (soft triangular donut-like bread which is very tasty). After some instructions and explanations of the loan, certificates of undergoing the Africashare business training were given out along with the loans. Some in the group were already expressing their desire to repay the loan quickly so they could get the next one.

Excitement and hope are the two feelings I share with Osiepe in what I see in Africashare and really, all over Kenya. My feelings are that this country is the midst of a transformation. There seems like so much work has been done here and there are so many working hard to improve the lot of those most in need. The suffering here is still immense, but there is a path that can be walked which many are already on, which is the way out. This means commitment, support, love for others and smart choices by those in the lead and the country as a whole. I am fairly young now and I believe we will see a world where no one needs to go without the basic dignities of life if we persevere in these things.

Kenya is a country that has huge unemployment problems, and while many are without official jobs it is very common for people to have small businesses. However unlike in Australia where small business owners are reasonably well off, here in Kenya many struggle daily to make a few dollars.

Steve Walker 2006





facilitator before proceeding to graduate studies in the United States. Currently she is an administrator with the International Livestock Research Institute (ILRI), an international organization committed to making the world better for poor people in developing countries by improving agricultural systems in which livestock are important. Hellen is also an Oversight Team Member of the Mission Base Initiative, a missionary society whose mandate is to inspire the body of Christ for informed and holistic involvement in missionary activities.

Africashare is very conscious of the critical role played by women in Africa. Hellen plays a pivotal role in Africashare Partnership as Board member, due to her expertise and experience in community work.

Introducing Hellen Rugoiyo, Africashare Board Member

Hellen Rugoiyo is the only woman currently serving on the seven-member Board of Africashare Partnership. She holds a BA in Economics/ Sociology from Egerton University, Kenya and a MA in Public Administration and MS in Training & Development from the University of Houston, Texas. Her main interests in the development field are effective implementation of sustainable development programmes, programme evaluation, micro enterprise development, and community empowerment through capacity building. She has a passion for improving the lives of the poor through research and development. Her eight years of professional work experience which began after her graduation have been in international research and development. She worked for six years with World Vision Kenya and Action Aid Kenya as a development

And...another volunteer:

Julie Renner, our long-standing friend, will be our travel companion on the Kenyan leg of the forthcoming field trip. Her interest in



international development, tackling chronic poverty and micro-enterprise initiatives extends over some decades. She has lived in Latin America, has travelled extensively, and has an academic background in international development. As part of her volunteering with Africashare, I have asked Julie to engage in some grass-roots qualitative research amongst women in particular, in the areas of delivering health and education outcomes in our client communities over the next ten years. This is a critical second stage of our work in poor communities as we plan to leave a secondary school and a health facility in every cluster within a ten year period. Her research will help inform our models and practice.

already participated, and this Lenten season a community in Seattle, Washington USA will do the challenge. Copy this link into your browser for more details: www.msainfo.org (and download the toolkit for lent 2007).

In addition, a group of people in Alice Springs will also be doing the challenge. More information is on our website www.mutunga.com, or e-mail us at info@mutunga.com for further details.

**Mutunga briefing Sat 10th
March 2007 2pm-5.00pm at 16
Paxton street, Ringwood, Vic
3134.**

Would you like to know more about The Mutunga Partnership and its work? Would you like to meet other donors and partners? Are you interested in being 'trained' to represent us or are you interested in volunteering? Then this briefing is for you. RSVP to 0409003004 or email: info@mutunga.com.

Nuts and bolts

The Nairobi Office

Africashare Partnership now has six staff comprising Gideon Mbuka (Director), and accountant and four cluster coordinators.

The Mutunga \$2 Challenge®

The Mutunga \$2 Challenge® is becoming a regular feature of our Partnership landscape both as a fund-raising tool and an awareness-raising product. If you haven't yet tried it, why not gather some friends and have a go? It's a challenge! It's fun. It will do your lifestyle good. It will connect you with the experience of the poor – and raise money for our projects. Groups of people in Melbourne, Sydney and Perth have

The Mutunga Pledge

Last August we launched a Pledge Programme, with the goal of signing up Mutunga Pledge Partners. These are people who would be prepared to contribute either \$100 or \$50 or \$30 a month to assist us in our work amongst the poorest. 300 Pledge Partners contributing \$100 per month would almost cover our budget for the first full year of our operation!

The Pledge Programme

- enables us to build the financial security of the programme into the future, giving certainty to the communities with whom we work, thus avoiding the hazards of fluctuating funding.

- provides consistency to the work of transforming the lives of the poorest (for example, a pledge of \$100 per month will support up to 12 loans a year and impact up to 120 people. Over a 5 year period such a pledge could provide 392 loans, positively impacting approximately 3900 people).
- makes a significant contribution to changing the face and circumstances of Africa – the world's poorest continent.

Become a Mutunga Pledge Partner today and contribute to changing the face and circumstances of Africa and the Caribbean. Contact us at [for further details.](#)

Payment via the website from anywhere

We have added a secure on-line payment facility on to our 'donate' page on our website www.mutunga.com. Donations can now be made either by credit card (the facility charges an admin. fee per transaction) or by using 'PayPal' if you are a member. Payments can be made from just about anywhere in the world, and this facility is the best option for donors outside of Australia.



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