

helping
the poorest
help themselves



the mutunga update: 2nd Anniversary Issue
december 2007: issue #11
reflections: morris stuart



4000 jobs created
lifting **10,000** out
of chronic poverty

On the evening of 25th November 2005, supporters and friends gathered in Bayswater in Melbourne's outer east to 'launch' The Mutunga Partnership. One month earlier we had launched 'Africashare Partnership', our country Partner in Kenya. Three volunteers started the hard work of mobilising clients in two pilot communities. Over the previous 6 months, beginning with an initial donation of \$72, the Partnership had garnered \$20,000 from some 'foundation' donors who took on the challenge and risk of backing this new initiative.

Two years on, The Mutunga Partnership and its Kenya country partner Africashare now have 800 clients. We have loaned in excess of \$280,000 through several loan cycles. Our clients have created almost 4000 new jobs and have provided income not only for their own families but also for the families of their new workers. We estimate that, as a result of this initiative over the last two years, approximately 10,000 people -women, men and their children have begun their significant and steady climb out of chronic poverty.

Behind these statistics there are real people-with names and a story: Juliana Katheo and Christine Syokau who sell cooked beans – 'Kiambiu fast food'; Mutheo Kioko who sells bananas; Patricia Ndeti who runs a rural grocery kiosk; Jacinta Mueni Wambua who runs a quarry business employing 8 married men and supporting 37 women, men and children; **Elionora Masagwe who sells more belts than you have ever seen, and whose heart-rending story is a 'must-read'**. They are inspiring stories of hope, transformation and challenge. We feature some in 'Snapshots' in this issue.

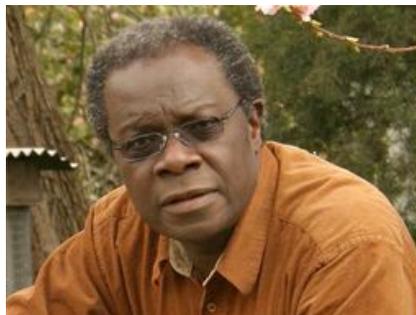
Looking back on 2007

We have been away from our home for almost seven months this year (end-March to mid-October) travelling in England, Kenya and Central Australia. In England we set up the beginnings of a support base. (The Mutunga Partnership is now registered as a Charity there and is able to attract tax-effective donations in the UK, where every £100stg. donated is worth £125). In Kenya we had the sheer joy of meeting with the staff and Board of Africashare Partnership, and especially meeting with many of our clients. In Central Australia we continued to strengthen our links with the Alice community and with Central Desert Indigenous communities.

Looking forward to 2008

2008 promises to be another big year as we plan our possible expansion into the Caribbean, as well as into two other African countries. We are now a solid reality, making a real difference to lives in Kenya. We have completed 'stage one' - exceeding our expectations. I am humbled by this and gratified by the growing number of people who are keeping company with us. I invite others to join us in this journey.

Welcome to the Second Anniversary Issue of 'The Mutunga Update' (Dec 2007).



Snapshots

'Snapshots' tells the stories of our clients, their challenges and triumphs. Loans are creating employment, redefining gender roles, strengthening families, empowering single mothers and supporting women-headed households. 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 chronic poverty.



JACINTA MUENI WAMBUA – Creating employment

How a loan of \$280 has changed the lives of 37 people!

Jacinta Mueni, 52, and a mother of 2 sons and 3 daughters has not only increased her family income through Africashare loans but has also created employment for others. Jacinta is a member of Victory Self Help Group. Previously, she had attempted a quarry business but was forced to stop after her husband sold all her

tools and misused the money. When she learned of Africashare, she together with others formed their group and started saving in readiness for her first loan. With her first loan of AU\$ 280, She employed two workers and bought tools for re-starting a Quarry Business. Her business has taken off and expanded. As a result of increased business volume, she has employed six more workers bringing the number to eight men who are married with a total of 14 children of which 6 are in school. This is just a pointer to how a small loan, if well managed, can work a miracle for the client family and directly impact others through creating employment. Jacinta is now servicing her second loan of AU\$ 460.

TITUS MUANGE

Improved household income

Titus, a member of Kakuyuni Residents Group is involved in livestock business. Before joining the group his life was a shambles. He used to rely on casual jobs to support his mother who is a widow, as well as his five siblings. With his first loan of AU\$ 280 he was able to engage himself in a business of goat trading. He has so far been able to service his first loan and has taken out a second loan of AU\$ 460 to expand his business. He is now able to buy and sell on average 12 goats per week. With the money generated through his business, Titus is now able to support the needs of his family including paying school fees for his sister who had previously dropped out of school due to lack of school fees. Titus has also turned his life to Christ and he is currently an active choir member of his local church.



VERONICAH MUNYIVA (in blue) is a single mother with three children: one in college, another in secondary school and the youngest in primary school. She runs a business making and selling household upholstery e.g. curtains, towels, and clothes. Household income has improved from AU\$ 9 (i.e. an average of just over \$2 per family member per day) to \$28 per day. But this depends on the season. As a result she has been able to better care for and support her children. She cleared her first loan of \$280 and has now taken another loan of \$460. Her business has improved enabling her to meet her daily requirements. Veronicah plans to clear the second loan as soon as possible since the season is favourable now, then move to the next level and acquire the 3rd loan.

JOHNSTONE NYAMAI started green grocery in 1997 with one station but has now expanded to six grocery points within Umoja, Tena, and Innercore. He has employed six

people. The profit from the business is enabling him to take care of their rent and food needs.

He has already repaid his first loan of AU\$ \$280 and has now embarked on serving the second loan of \$740. Africashare loans have boosted his grocery business a great deal. This has enabled him to better support his wife and three children. The benefits from his business are also being enjoyed by others through employment.

MONICAH WANJIRU is a mother of three children. She runs a Pork Butchery and a Quarry. She has employed 3 people in the quarry and 1 person at the Butchery. She has repaid the first loan of \$280 and she is now on the second loan of \$740. Her family as well as her employees are enjoying the benefits accrued from the business. Her husband gives her good support in managing the Butchery while she attends to the Quarry business. Through Africashare, the family links have been strengthened. Monica works closely with her

husband and most of the Africashare meetings are attended by the husband while Monicah takes care of the businesses.

BENEDETTA NDUKU NDETO

Loan Repayment

Benedetta is a member of Tala Development Group and runs a Hardware/Agrovet business.

She is among the pioneer clients who were the first to receive first loans on July 7, 2006. With her first loan of AU\$370 she was able to expand her business volume by adding more stock. She has since repaid her first and second loans and she is now servicing her third loan of AU\$ 1,110. Benedetta is a happy lady. She knows too well that she can easily access another loan after repaying the current one. Her repayment record has been good. She has also benefited greatly from the training given by Africashare team on business management and entrepreneurs.

ELIONORA MASAGWE sells belts by the container-load! Hers is a story of hope and determination and a transformed life.

"I was born in 1985 as the last-born of a family of nine. I am a Chaga woman, originally of Rombo in Tanzania hailing from Tarakia on the border between Tanzania and Kenya. I have never known my father. He died when my mother was expecting me. My mother struggled through farming to educate the nine of us to class seven. Completing primary school was a struggle. I used to work for people to get school fees of \$8. Upon completing class seven, a friend who was working in Nairobi convinced me and took me to Nairobi. In 1996 (aged just

eleven) I was employed as a maid earning AU\$ 13 per month. In 1997, I was raped by the brother to the lady of the house and conceived.

The mother was so furious she tried all means to ensure I aborted. She even took me to the doctor but I ran away. When I continued to resist, she planned to take me to a far forest so that I could get lost. Finally they decided to take me to Tanzania to live with the parents of the man who raped me, my so-called "father and mother in-law". I stayed with them until I gave birth to my first child. For three years after the birth, the father never supported nor visited us. This situation led me to get involved in selling bananas for survival. My father and mother in-law were however very supportive.

"My situation continued to worsen, and finally in 2000 (at age 15) my mother decided to come and rescue me. However, the death of my father-in-law, necessitating a return visit to his home for his funeral led to further horrible circumstances including abduction, further rape by my child's father leading to another child. I refused to be overcome by misfortune and secured a good job in Dar es Salaam, built a six room house while awaiting the birth of my second child! However problems continued, made worse by serious illnesses suffered by my children. I eventually returned to Nairobi without my children, and after more adversity finally established my belt business with a loan from Africashare. I was able to buy a whole container of new and second hand belts.

"Thank God for Africashare partnership. I registered and began saving with them in 2006 (now aged 21). After training and saving with Africashare, I was given my first loan of AU\$

260. I invested the entire loan in purchasing the bale. I started experiencing a difference in my sales. I brought my children aged nine and six years to live with me and in safety at last! They are now in a good private school. I am able to feed and clothe them and still send something to mum at home.

“I have bought a plot of land for AUD\$650 which I plan to develop in future. I have supported my nephew who had been depending on me to start a barber shop. I am also planning to open a business for my niece who is currently working as a maid. I have also employed a lady who is helping me both in the house and at the business place”

The story of Elionora is one of desperation, determination and hope. At aged 22 and a mother of two children, she has known what it feels to be neglected, abused, wounded, hated and despised. Listening to her story, anyone in a difficult situation gets encouraged to hang on and live.

Elionora's belt business has greatly expanded. She is now operating in two places; Mtindwa and Ngara Markets. Her monthly sales have risen to \$900 per month enabling her to cater for her family needs and still continue expanding her business. Her children have a high hope of getting quality education and motherly care. Her face radiates a ray of joy and hope. The difficulties and challenges she previously faced compared to her present situation have moved her closer to God.

Introducing....

Florence Senelwa: staff member

Portrait of a lioness!

Florence Senelwa (30) is a graduate of Maseno University, Kenya, and is one of four Cluster Coordinators based in the Nairobi office. She oversees and supports 20 savings groups comprising 225 clients. Hers is the heaviest client load in the Partnership! Walking with Florence through the streets of Kiambiu, Embakasi and Kibera slum earlier this year, watching her deal with clients, and observing her address a conference of pastors, was challenging as well as inspiring to me. Here is



her story in her own words. (Morris Stuart)

“I believe in hard work, ever on the move! I know that time wasted in life can never be recovered. I was born in 1977 the fourth-born of 12 children from a polygamous family. My dad had four other wives from whom, in time, he separated. My mum subsequently ‘inherited’ all of the children! I lacked a father’s love as

my dad visited just once a year and rarely sent money home. Mum sold bananas to get school requirements, food, clothing and medical care. On other occasions she would sell pots. I would often accompany her to my aunt’s place 100kms away on foot to exchange the pots for maize.

“When I was in class three, (about nine years old) in order to supplement the family income, I started selling jiggery (sukari nguru) at school over break time to schoolmates. Later I sold vitumbwa (made from ugali flour) and still later sugarcane over weekends at the market. Responsibility to me is in-born. With my earnings I could buy school effects for myself and for my siblings.

“I had high hopes of joining secondary school, but this was not possible because of so many other siblings who also needed to complete at least primary school. At the age of fourteen, I began working as a house-help. However, after two years, with the help of my Pastor and American lady who employed my sister, I returned to high school, and eventually qualified to enter Maseno University. I had to overcome resistance from my father and sisters to the idea of girls being educated. My elder sister told me “Why don’t you look for a husband get married then be taken to college?”

“With the help of a loan and a bursary I entered university. I worked during vacations and supported my family even managing to open a shop for my mum. At university I served as the Christian Union prayer secretary as well as a worship leader. Upon completion of my course, I gained a World Vision internship, working at the World Vision Soweto Area

Development project from 2002-2003 earning about AUD\$200 per month. This was a great achievement in life. I managed to save and took my sister through a beauty and hairdressing college. My internship was very fruitful, I was in charge of HIV and AIDs and Christian Impact. I trained pastors in planning and general development issues, reached out to the youth in schools and churches with HIV and AIDS information through video shows. The internship acted as a paradigm shift for me from the rural set-up to the urban.

"I trusted God to be absorbed in World vision after internship. After the one year I was absorbed and posted to Busia Budalangi in 2003-2004 earning appx AUD\$1080 per month. I managed to put up a good house for my parents, install big tanks for water catchments, built a house for my grandmother and put my younger brother through secondary school then rented a house in Nairobi for him and the sister who had graduated from the hairdressing and beauty course.

"In 2005 I was transferred to Teso district as KATSO-Kenya AIDs Treatment and Support for Orphans and Vulnerable Children project, a USAID funded project. My earnings rose to appx AUD\$1250. I transferred my brother to a boarding school. In August 2005 God blessed me with a marriage partner in a colourful church wedding. I managed to buy a grade cow for my parents. I still supported my stepsisters and brothers, six of whom were still at home under the care of my mother.

"Over the last two years, I have bought two plots of land and have put up a temporary

house on one of them. I have purchased iron sheets for a house at home back in Machakos and took a total orphan through a tailoring and dressmaking course. I have opened two hairdressing salons. One salon employs one sister. Another sister manages the second which employs two people. While managing this salon, she also works at her own dressmaking business, built on sewing machines which I also bought. So, the hairdresser and the dressmaker could now support themselves.

"God answered my prayer and blessed me with a job with Africashare Partnership. The job entailed what I like most: reaching out to the community at the grassroots to improve living standards through mobilization, group formation, follow-ups and the provision of affordable low interest loans. I believe in expansion and within 8 months I mobilised and formed 8 new groups. Strategies are in place to reach out to many small business people who are struggling for lack of enough capital.

"My immediate future plans are to put up rental houses, connect electricity, start construction for the house at in Machakos, enrol for my masters, support my husband to enrol for a hotel management course and so many other issues. In the two saloons, I have employed a total of 7 people who are able to support themselves and their families through the commission they get.

"I believe in being self-driven, future focussed time and resource focussed. I trust God to enable me to accomplish the many things in my mind. I have learnt the secret of balancing time and resources. Over weekends and

evenings I serve in my local church in teaching the word of God to the congregation. It is not the abundance of money that does great things, but it's how strategies are put in place and implemented." **(Florence Senelwa)**

Wow, what a story! Is this Kenya's answer to Helen Reddy ("I am strong. I am invincible. I am woman!") Florence the Lion-heart. And she is our staff-worker on the ground...a young woman who has done in her own life what she is encouraging her clients to do!

This is the summary of what a thirty year old Florence has been able to achieve: Providing for the family; Putting up a good house for the family; Putting up rental houses for the parents; Opening a shop for parents; educating and taking to college 6 siblings; opening Two hairdressing salons and a barber shop and employing 7 people; taking a total orphan through to college; purchasing of two plots of land; purchasing construction materials for her home; putting up her own temporary house in Nairobi to save on rent and plans to take her brother through college and her step-sister to form one. She is glad to be her father's pride in the village.

Comings and Goings

One of the pleasing things about the Mutunga experience over that past year has been the number and range of visitors to our projects in Kenya. Lorinda Prentice: twenty-something Aussie chick, intrepid adventurer, and budding travel writer, fitted three days with the Africashare team in Nairobi into her Indian Ocean/East African/Zanzibar trek.

Africa has its own way of getting under you skin. It can be romantic, devastating, reminding you of how lucky you are, of how ridiculously complicated Western life is. And you will inevitably come back for more. More... throwing up in backpacks, more dead toe-nails - courtesy of Mt Kilimanjaro, more marriage proposals from gorgeous locals with dreadlocks, more demands of "give me \$100" from five year olds, more ugali, evil white bread and sodas! More kisses from random old ladies who love mzungu; half hour negotiations over the price of drums and teaching Maasai men how to pull 80's dance moves at 2am on the beaches of Zanzibar; more stories that'll break your heart and experiences you can never quite put into words.

But my three days with the Africashare team in Nairobi....incredible. It was a privilege to spend some time with the Africashare and Mutunga Partnership team. Having had some exposure to NGO's in Australia that work with Micro Finance and Community Development,

in countries like Kenya and witnessing some of the ongoing issues they face, I was so excited and impressed to see just how effective this project is. The experience, knowledge and wisdom of the team were very evident and, I believe, a key factor in their success, as was their integrity and the way in which they engage with clients. Kenya is a country of such contrasts; Nairobi a busy city, the pavements filled with people and the roads littered with cars like wildebeest during the Great Migration. The Maasai Mara is a vast, stunning and endless landscape. Two things you can be assured of: you will meet some beautiful people and have your eyes opened to some gut-wrenching poverty. Thus it was so wonderful to meet some of Mutunga's clients and see first hand these pockets of hope. For too long we in the West have believed that we have all the answers and solutions to countries that are not even ours, yet here is a project that clearly shows that in partnership and given the opportunity, people's lives can face a new direction. They can have hope in a future that is not dictated by circumstance and their dignity can be restored. I am so grateful to Gideon, Florence and Pearson for their warmth and hospitality and look forward very much to my next visit!

And in case life in Melbourne feels too boring I've vowed to employ some African culture to spice it up. First, I'm going to use my horn a lot more when I'm driving! You know you can use it to say: "move, I'm coming through!" "Pedestrians stop I'm need to get through" or just simply to remind everyone of your presence. Second, I'll pay full price for nothing! Unfortunately though, I think this would last all of 30 seconds and mean that I'll never leave the airport.



Reflections on Nairobi May- June 2007

Although we completed this visit almost seven months ago, the experience still reverberates. They were exhausting, inspiring, challenging and exhilarating days. Lasting impressions were the love, generosity and care of the Kenyan 'Mutunga' community; the wise and trustworthy leadership of Gideon Mbuka; the quality and dedication of the staff of Africashare, and the calibre of their board. Our Kenyan colleagues are to be congratulated on a job very well done. They have taken the model to a new level, refining it into a quality product and service. The ingenuity and creativity of the clients impressed too, as did their discipline, excitement, hope and thankfulness to our donors and partners, here in Australia and in other parts of the world. Seven months on, it is clear that the Mutunga Partnership has built a solid base in Kenya. We have completed 'stage one' of building this project. Now we face the challenge of sustainability. **The stories are in. The model is working impressively, and we can confidently invite partners – new and old to give generously and invest heavily in this initiative to give it a solid future. This is my personal invitation to each person reading this newsletter.**

On a more personal note, it was so good to share some of our time in Kenya with our friend Julie Renner. She stayed on for almost another month to volunteer her services to the infant partnership, conducting grassroots focus group research, which will in time feed into our planning for 'Mutunga Special Projects'. But Julie also contributed to the lives of the leadership couples, and formed some special friendships as she immersed herself in the lives of our staff-workers and board members. It was a special gift to have her share her experiences so effectively at a Melbourne gathering of our partners in June shortly after our return.

Nuts and bolts

How a client group is organised, supported and funded.

- 70-80 borrowers are recruited and mobilised
- The 70-80 borrowers typically are organised into appx. 6 groups
- At this stage the groups are trained for about three months by the staff of Africashare Partnership (our Kenyan country-partner)
- Upon completion of their training, each group is offered the opportunity to register with Africashare Partnership
- Upon registration, clients savings commence and after 10 weeks of savings a client, approved by the group, is able to apply for a loan
- A loan application procedure is followed
- On the provision of a loan, a client is given a grace period of 4 weeks and then commences repaying the loan, which is repaid with interest within 6 months
- Each client group (70-80 borrowers) is allocated AUD\$20,000 for loans
- Interest is charged at 12% p.a. simple interest. For example, a loan of \$100 is repaid within 6 months with interest = \$106. This amount is then loaned again for another 6 months and repaid = \$106. This is to say, that each \$100 donated for loans, enables the Mutunga Partnership

to lend \$200 p.a., However only \$12p.a. is paid in interest.

- Hence, Start-up funds of AUD\$20,000 enables the Partnership to lend AUD\$40,000 p.a.
- \$20,000 start-up generates a consolidated fund of appx \$100,000 after 5 years (comprising start-up funds + interest payments +client savings).

***So far in Kenya since July 2006 we have loaned in excess of AUD\$ 280,000 to almost 800 borrowers over several cycles of borrowing. We have had only one default of \$300! This amount exceeds the total amount we have remitted to Kenya by almost AUD\$100,000!

The Mutunga \$2 Challenge[®]



Some of us participated in another 'challenge' experience in December 10-16th. This is continuing to be every bit the consciousness raiser and community builder as we had hoped. Do plan to participate in 2008. A complete resource book, with shopping guides and recipes is available. More information is on our website www.mutunga.com or e-mail us at mutungaadmin@mutunga.com for further details.

Online Payments

Payment via the website from anywhere

We have added a secure on-line payment facility on to our 'donate' page on our website . 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.

*The Mutunga
Partnership:
working to lift
people out of
chronic poverty,
"one family at a
time".*



helping
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help themselves

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