



# Hope and Kindness Ministry Newsletter



**November 2005 - Issue No. 2**  
*Bringing a message of Hope and Kindness to Kenya*  
UK Registered Charity No. 1108996

## Our Third Anniversary!

As you read this we will be marking a very special anniversary for it is just over 3 years since we first traveled out to Kenya and exactly 3 years since the first children, Brenda and Calvins, came into our Kosele home. In that time, their new family has grown to 28 and the school within their home has grown to 3 classes, educating and feeding almost 60 children a day.

In those 3 short years we have witnessed remarkable changes in many of the children. Like all children blessed with a healthy diet they have grown "up" and filled out, but the transformation goes much deeper than that. Their photographs and the accounts given by visitors paint a picture of children who are vibrant, confident, full of fun and children who know they "belong." Looking through the short clips of videos we see children who sing, dance, play and, just like real families, have the occasional "squabble" together. Our trustee Diane Philpott has just returned from a 3 week visit. She was delighted to find the children in excellent health, full of energy and enthusiasm in their schoolwork and in their play and full of song from the moment she arrived to the moment she finally had to say good bye.

Although it is something we do almost every day, this three year anniversary seems like a good time to

say a very big "THANK YOU," first and foremost to God and then to you, our sponsors. Without your support and commitment the transformation of these children's lives would never have been possible, we only wish that we could take you all there to see for yourselves just what a difference your "gift" has made. Truly it is nothing short of "miraculous." Asante sana (Thank you so much!)

It is now our hope and our prayer that the children will continue to experience that same love and support through to their adult lives to the point where they eventually "leave home." Consequently this means that, like all good parents, we now need to plan for their "long term" future. Inside this newsletter you will read about some of the plans we have for helping some of our Kosele neighbours. In doing this we are effectively piloting some income generating ideas with those who need to sustain themselves and their families today. This should in turn help us to learn the best and most effective ways of equipping our children to do the same in the future for theirs.

In the time that we have been working in Kenya a lot of things have happened - in the world and in our "bit" of Africa. G8 has come and gone and we wait to see how much difference the decisions made at Gleneagles will



Brenda and Calvins - brother and sister who have been with us since the start.

make to the developing world. A new round of trade talks has begun and it would be easy to become disheartened about the lack of progress being made in making "world trade" fairer. We can't ignore the deliberations of the developed nations but neither can we be put off our work because of the slow pace of world economic reform. Recently we read a Unicef report that said "more than 18 million children in sub-Saharan Africa could be orphaned by Aids by the end of 2010." Like most people we can feel overwhelmed when we hear of the staggering number of children affected. We are not a large organisation, in fact we are very small. However, as a result of your trust in us and your faithful "giving" we have, together, made a huge impact on the lives of almost 60 children, our staff and their families and many of our neighbours. Thank you.

## New Challenges

This year our landlord has told us that he needs to sell the property. Like many Kenyans who find it difficult to find regular paid employment he needs to raise capital for members of his immediate and extended family to pursue their secondary and higher education. We have come to an agreement with him where he has arranged to divide the land and the buildings into four parts, each with their own title deed. We will endeavour

to buy the property from him over a period of 4 years with the first payment of £8000 due in January 2006. Even in installments, buying the property is clearly a big challenge for us and represents a big step of faith.

Some of the money will be raised from our "Gift Aid" claim this year but there will still be a balance to pay. We have sent out an appeal to our friends and colleagues at work to try to raise more funds (Continues on back page)

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# African Starter Motor

Contrary to popular opinion I reckon that African drivers are amongst the most skilful in the world - at least when it comes to "starting off" on a journey.

For the first three months we were living in Kenya we had to use public transport because we didn't have a vehicle of our own. We enjoyed a number of interesting trips, (average occupancy of a family estate car used as a taxi was 11 people!) and saw some real ingenuity in making the vehicles start. Time after time we saw the African starter motor in action - the ultimate low tech solution to a high tech problem.

The African starter motor consists, ideally, of 2 or 3 blokes to push start your vehicle. The real ingenuity in using it is the skill required to achieve a bump start in as short a distance as possible, on the worst possible kind of roads. African drivers have got this skill off to a fine art - and once started they invariably keep the vehicle going!

The other thing that amazed me about travelling by road in Kenya was the ingenuity and physical graft that drivers and "mechanics" use in keeping vehicles on the road. I remember, for example, watching a punctured tyre being replaced. At Kwik Fit the tyre would have been skimmed off by a machine in seconds. In Kenya the mechanic and his mates levered it off with a metal bar and added a patch to the already considerable collection of them on the inner tube. They fix lorry and bus tyres the same way!



And another one bites the dust - time to change the wheel.

Most of the cars, buses and minibuses that we travelled in would never have passed an MOT in England and most of the vehicle maintenance that we experienced was based on the principle of mending it until the next time it breaks! Still the vehicles keep going.

The problems involved in keeping vehicles on the road in Kenya provide a neat allegory for the problems that most of the people we know and love out there have in keeping their own lives going. Like the mechanics most of our friends and neighbours have to go through their lives without a manual and with very few of the tools they need to keep themselves on the road. The solution to these problems is to adopt a short term view, (mend it until the next time it breaks), work hard and improvise. What we aim to do is to help them to achieve more permanent solutions that they own themselves.

This aim is at the heart of everything that we are involved with in Kosele. It is the foundation of our care and support for the children, the guiding principle of our conduct as employers and the motive for our involvement in community projects. And the great thing is, that just like the cars, once you have given the initial push people work hard at keeping going. The children in the home and school are thriving physically, emotionally and socially. All of the workers on the project have a real commitment to their jobs and to the families that they support with their wages. Our friends and neighbours in the community want to be independent and self-supporting.



Charles and his team - preparing for the future.

Recently I read an interesting article about a bank that gives unsecured loans to the poor in Bangladesh and was struck by the very high percentage of loans that were paid back in full, on time, by people that the commercial banks would not think of lending money to.

The Grameen Bank ("rural bank" in Bengali), was started by Professor Muhammad Yunus and is today the largest rural bank in Bangladesh. It has over 2 million borrowers and works in 35,000 villages throughout the country. The bank actively seeks out the most deprived in Bangladeshi society: beggars, illiterates and widows, yet it claims a loan repayment rate of 99 per cent. Most western banks would be delighted with such a

bad debt ratio.

Professor Yunus explains on the Grameen bank web site what started his project. (<http://www.grameen-info.org/agrameen/profile.php3?profile=2>) One day, interviewing a woman who made bamboo stools, he learnt that she was basically stuck in poverty over a matter of pennies.

She made bamboo stools, but couldn't afford to pay the equivalent of 20 U. S. cents to buy the bamboo. She had to borrow the money from the bamboo trader, then sell her stools to him at a price he dictated. So the woman ended up earning 2 cents a day.

Yunus took a student around the village and came up with a list of 42 people in the same situation. Their poverty was not a personal problem due to laziness or lack of intelligence, but a structural one: lack of capital. The existing system made it certain that the poor could not save a penny and could not invest in bettering themselves. Some money-lenders set interest rates as high as 10 per cent a month, some 10 per cent a week. So, no matter how hard these people worked, they would never raise themselves above subsistence level. What was needed was to link their work to capital to allow them to amass an economic cushion and earn a steady income.

When he added up the total amount they needed, Professor Yunus got the biggest shock of his life: It added up to 27 dollars! He felt ashamed of himself for being part of a society which could not provide even 27 dollars to 42 hard-working, skilled human beings.

He loaned them the money, telling them to pay it back whenever they could afford to. Yunus asked bankers for help, but they were all skeptical that the money would be repaid by people who were too poor to offer collateral. He set no interest rate and no repayment date: "I didn't think of myself as a banker," he said, "but as the liberator of 42 families."

He got every penny back, so he went to other villages and did the same thing, always getting repaid. But the banks still wouldn't do anything to help.

So he started a bank of his own. Grameen Bank now works in thousands of villages in Bangladesh, lending about \$500 million a year -- with the average loan being less than \$200.

**(continues on next page)**

The thing that got under my skin the most about this story was the obvious simplicity behind the idea, and the incredible effect that a small loan had on so many people's lives. 55% of the people who had taken out loans were lifted above the poverty line – and when you start to consider where the poverty line is drawn you begin to appreciate how lucky we are in the West.

Grameen bank considers that a family has lifted itself out of rural poverty if it has:

- A rainproof house
- A sanitary toilet
- Clean drinking water
- All children of school age attending school
- Three meals a day
- Access to regular medical check ups

So, where is this all leading this time? – First of all to thank God that I live in a country where everybody passes the Grameen Bank poverty test, and secondly to wonder what else I can do to help my neighbours in Kenya, most of whom fail the test on every count.

Because I live in the UK I lead a privileged life. Because my friend Charles lives in Kenya he doesn't – it's never made much sense to me. The longer I am involved with our work in Hope and Kindness Ministry the more I am vexed with the problem of priming the African starter motor – the little push that gets the motor running. If Prof. Muhammad Yunus from Grameen bank can find the money to start lending it to people who need it I'm sure I can. I have no ambitions to start a bank, but I do believe in investing in people. I think I'll start on a small scale, about £30 a month and I'll give a new person a push every month. When each loan is paid back I'll lend it to someone else – a sort of pyramid loan system.

If you want to find out more about Grameen bank look at their website. [www.grameen-info.org/index.htm](http://www.grameen-info.org/index.htm).

If you get bitten by the microcredit bug email me at our website:

([terry@hopeandkindness.org](mailto:terry@hopeandkindness.org))

– the more hands pushing the motor the quicker it will start!.

Terry Mott - November 2005

## Thank You - Fund Raisers!

We have been both amazed and greatly heartened by the support we have received from fund raisers and visitors to Kosele since our last newsletter in May.

In June Lindsay Coldicott braved the elements and stormed up Mount Snowdon in Wales to raise money for the agricultural project that Terry started during his visit in August. Lindsay is a fantastic fund raiser and has been involved in many, usually gruelling, fund raising events. Ignoring



Lindsay on top of Snowdon

the temptation to take the train up the mountain Lindsay and her equally determined Mum and Dad made it to the top of Snowdon. Many thanks for your hard work and determination. Thanks

also to Heather, (Lindsay's mum), for her unflagging support for our work.

We must also thank Jean and Tony Pratt for being such a marvelous encouragement to us this year and especially for their enthusiasm for new fundraising ideas. In September we

had a great time at the "Live Ate" fundraising meal that Tony and Jean arranged on our behalf at the Eagle and Sun pub near Hanbury Wharf. The evening was a great success. 84 people turned out for a great meal and took part in raffles and competitions to raise even more funds. By the end of what was almost the last sunny summer/autumn evening, a fantastic £800 had been raised! Jean is now busy producing pledge cards to encourage people to donate money to our work in place of Christmas presents, (similar to the Buy a Goat campaign that was introduced last Christmas by a large charity that works in Africa).

Thanks must also go to Matthew Trevor. His sister Emily visited Kosele for 3 weeks in July. What she shared on her return about the things she had seen and experienced prompted Matt to nominate us as his charity for his sponsored run in "The great Northern Run." So again, "Asante sana" to both of you for your direct support and for your encouragement to us all.

## Playing God

During our visit in April this year we received many requests from widows and grandmothers seeking a place for their youngest children/grandchildren as "day-scholars" in our school. Although our teachers are very good and our class sizes significantly lower than the 60+ found in most of our local schools, we knew that at the heart of their request was a desperate desire to have their children receive the nutritious food that does more than simply keep the children alive. Throughout the two weeks we repeatedly had to explain that our present accommodation and funding made it impossible for us to add any more children.

On the very last evening before returning to England, another grandmother came to make the same request. Her face seemed familiar and I knew we had met before. As we talked I realised that I had first met Gladys and her two very small grand children Lydia and Victor in January 2003. At that time we had no more

accommodation for residential children and the two children were too small to walk the long distance from their home to the school as "day scholars." We searched the files for the records written on that January day and saw where I had written across them in red pen "Possible future day scholars." It was then that I realised Gladys had only talked about Victor so I asked "What about Lydia?" She told me that Lydia had become sick, her tummy had become swollen, she had grown weaker and had died the previous May.....

In such circumstances I could do nothing less than immediately add Victor to our current group of day scholars and hope that the other mothers and grandmothers would forgive me for appearing to go back on my word to them. Every visit to Kosele brings similar experiences - feelings of frustration and, all too often, helplessness in the face of so much unnecessary suffering and unnecessary death. (Continues on back page)

## New Challenges

(Continued from Page 1)

and will be appealing to our brothers and sisters in church for help and contributions. Any help that you are able to give, either directly or through sharing this story with friends - appealing to their generosity on our behalf, would be greatly appreciated by us and our "family" in Kosele.

Since starting the work in Kosele we have invested in improvements to water collection and storage, solar powered lighting and new latrines. We have established a very good physical, as well as spiritual, emotional and social environment for the children. Owning the property will enable us to make further investments to benefit the children and the community, e.g. sinking a borehole, and building proper classrooms.

As you know, all the funds raised go directly to the work in Kosele. We pay our own fares when we travel to Kenya and have no "middlemen" in our organisation. Please encourage your family, friends and neighbours to help us realise our dream of giving the children in Kosele a real stake in their futures by knowing they have a home that no one can take away from them.

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## Playing God

(Continued from previous page)

The new head teacher at my school in England has been helping us to prioritise our workload using the words "Urgent," "Important" and "Not."

"Undersized," "undernourished," "hungry" children are the norm in many of the homes around Kosele. Finding a way to increase the number of children we can first and foremost support with nutritious food has to qualify as "Urgent and Important."

By Judi Mott

# Future Plans

Our immediate priority for the future is to raise the funds needed to buy the property, that has become the children's home and school, from our landlord, (see front page story - New Challenges). This is a **big** challenge but buying Plainsview Estate is a vital step in establishing the base to work from that will give our work with the children and the community the long term security it needs.

We also have a number of other plans on the horizon. Paying the first installment on Plainsview Estate will enable us to consider buying additional land that can be used for expanding the school (taking us a step closer to adding more desperately needy children to our school and feeding programme.) For the next four years the main focus for our work will be improving and developing the accommodation that we have for the children and increasing the resources that we have for the school.

We provide a very high standard of education for all of the children, (residents and day scholars alike). The children who come to us as day scholars also receive 2 good meals in addition to their education. We would really like to build bigger classrooms so that we can take more day scholars into the school. We cannot physically accommodate any more children in our orphanage, but we could educate and feed many more children (mostly

orphans) from the local community and in doing so help their families. Our children are growing stronger and healthier because they are being fed properly. When you see the children you begin to appreciate just how much the work which we do in Kosele helps to make a difference to them. We want to help more children and will continue raising funds to build (literally!) on the



Healthy foundations - a good diet, loving care and a good education. Every child's birthright!

strong foundations that we have in Kosele.

We are encouraged by what has been achieved in Kosele so far and it really is a privilege to work there. From our privileged position in England we know that it is possible to do even more. With your help and encouragement we will be able to stretch our hands even further to bring hope and real acts of kindness to many more of the most vulnerable members of our local community - the children!

## The Last Word - From Mary

Mary Adouda is a very special person for us at Kosele. She was the first person we employed when we started the work and we now employ 20 people from Kosele, (a mixture of part-time and full time). They are a fantastic team and take their responsibilities very seriously.

Diane Philpott, (one of our trustees), brought back a lot of mail for us, including a letter from Mary. In it she wrote:

"Jambo Terry and Judi, I hope that you are well and enjoying the presence of the Lord among you in England. Back here in Kosele we are fine in the hands of the most high God. I'm very thankful to the living God who has taken strong hold of me. Truly God has fulfilled his promise to the orphans

and widows in Kosele and he really loves us. On my side I gain a lot and I think it is more than anybody else because through this my son joined a secondary school and we, (me and my children), are meeting our daily requirements. I also thank you for preaching the word of God through action. May God bless the work of your hands. We as the general staff are very happy and working together in love".

Mary's words are an inspiration and a great encouragement to us. Our thanks to all of our sponsors and supporters for the help that you give to the children and to the staff who care for them. If it was not for your kindness and generosity Mary and her family's lives would be very, very different.