

THE ZEALOTS COMMUNITY BASED ORGANIZATION
KAYOLE NAIROBI, KENYA
FIRST QUARTER REPORT
29th March 2024

Introduction:

The Zealots Community Based Organization is a registered community-based organization based in Kayole, Embakasi Central Subcounty, Nairobi County, Kenya. It was registered on 22nd November 2023 with active membership of 20. The membership is comprised of members of Grace Restoration Ministries International (GRMI) under the leadership of Apostle Walter and Pastor Jecinter.

Source of Income

The main sources of income at the moment are savings from members, repayment of loans disbursed to members, grants from well-wishers and profits from group investment. In November 2024, the group received a seed money of Kshs. 360,000 from We Care USA.

Loans

So far, we have managed to disburse loans totaling to Kshs. 270,000 to 16 members and started a group investment worth Kshs. 100,000. Most of them have already embarked on their respective businesses and already working on their grace period to start repaying their loans.

Capacity Building

Capacity building through training is now considered a vital component in maintaining competitiveness in the small business sector of those living in low income areas like Kayole, Kenya. After informing our members about the funds we received from our partners, We Care USA and that we were getting ready to start giving loans that will help them in starting and strengthening their small businesses. We decided to conduct a brief training to the pioneers so that they understand the objective of this group and the reason as to why WE CARE USA had given us the seed money to help our members start and grow their businesses. We had to do conduct this training because the majority of them thought that this was a grant to be given to everyone freely. We explained that this was a seed money that was to act as a revolving fund and if grown well, be able to help many people who are living in a deplorable state. The training was conducted in December 2023 and the beneficiary were small business men and

women who are members of Grace Restoration Ministries. All these members were interested in getting loans from Zealot Sacco, a group that had been formed to help members of the church improve their economic strength. This was aimed at improving the loan repayment performance of the project beneficiary small business owners.

THE BENEFICIARIES:

1. MOSES OCHOLA



Moses Ochola is a member of Grace Restoration Church, he is married and blessed with 3 children. He stays in a single room in one of the slums in Kayole. Before receiving the loan, he had been hassling with no hope of even paying rent consistently leave alone getting food for the family. When this program was introduced in church, he was one of the first group to apply for the loan. After attending some business sessions organized by the group leadership, Moses did a feasibility study and came up with a business plan of buying a hand cart that will help him to carry for people their supplies from the market. He is running this business in Kayole Junction area along Kangundo Road Since he started this business, he is able to pay his house rent promptly, pay his tithe and get something to eat with his family.

2. PETER WESONGA



Peter Wesonga is married and has 2 children who are still young. Him and his family worship in Grace Restoration Ministries International. He had been operating a motorbike as a means of public transport. Due to high cost of living and increase in the prices of spares, his motorbike got grounded because of lack of service.

He applied for the loan of Kshs. 10,000, that he used to repair, service and bought the riding gear the motorbike. He was able to go back on the road and able to work extra hours and work under the rain. He is running this business in Nairobi CBD Kamukunji area and able to get food for his family and pay house rent which used to be a big problem for him.

3. IRINE ACHOKA

Irine Achoka is a very committed member of Grace Restoration Ministries. Through her commitment she was able to influence her husband who was a drunkard to come to church. She is having two school going children and she had been going through a financial hardship. She had been praying that once she gets money, she will be able to do fish business. When she got a loan of Kshs. 10,000, she went straight and started a fish business whereby she buys raw fish at wholesale, value adds and sells to her customers at retail price. She is running her business in Kayole just within the estates. Since she started her business, God has blessed her with customers and she is able to buy food and pay the tithe and the rent of the premises she is using for the business.



4. CHRISTINE NYAMBURA



Christine Nyambura is married and blessed with 2 children; she is one of the leaders in Grace Restoration Ministries International. She had been doing milk business for some time and due to stiff competition, she decided to apply for a loan of Kshs. 10,000 to help her add some value into her milk by making yoghurt and other milk products. She is currently selling Yoghurt and this has helped her to employ 2 workers who are helping her in her venture. Her business has expanded and she is trusting God to expand this business to other parts of Umoja Estate by end of this year.

The loan she was given helped her to brand her retail shop to make it more visible to customers.

5. GLADYS NYANGW'ONO



Gladys Nyangw'ono is a single mother who has been blessed with 2 boys. She divorced and now she is staying with her children after the husband had married another woman. She is a member of Grace Restoration Ministries International. She was able to apply loan of Kshs. 10,000 to help her start a business of selling second hand clothes in Kayole. This business has enabled her to pay her house rent and buy food for her family. She is very grateful to this initiative since it has saved her from begging.

6. SIMON NJOROGE



Simon Njoroge is married and has been blessed with one child. He is a member of Grace Restoration Ministries International. He has a wife who is sickling and her condition has really affected him financially. He had been doing odd jobs as a laborer in Kayole and had financial problems taking care of his family. He applied for a loan of Kshs. 10,000 so that he could buy a donkey to help him in transporting cattle food from the market to the farms where they are keeping cattle. He has started this business and so far he is doing well.

7. Hillary Easter

Hillary Easter is a young man who is in college and is a member of Grace Restoration Ministries International. He and his two friends came up with an idea to start a new business that would help them use the knowledge they are receiving in school and help them get out of poverty. He applied for a loan of Kshs. 10,000 to help them start a business known as Gear One Revivals. This business idea is to rebuild and customize bikes. They have passion in reviving old bikes and giving them a new lease on life by modernizing and upgrading them to fit the needs and style of his customers. They have in their team an experienced mechanic and designers who work tirelessly to take old, rusted bikes and turn them into unique and customized pieces that are sure to turn heads.

8. Robert Francis

Robert Francis is a young man who is a member of Grace Restoration and a



praise and worshipper. He took a loan of Kshs. 10,000 to help him boost his business of selling second hand shoes in Landi Mawe area. So far, the business is doing well, his stock and sales has gone up. He can now pay his rent, tithe and support his mother who is a widow financially.

9. George Oduor



George Oduor is married and blessed with 2 children, He is a member of Grace Restoration Ministries International. He is doing public transport business where he operates a taxi. He applied for the loan of Kshs. 10,000 to help him buy good tyres since the vehicle had been grounded. He is now able to operate it and able to support the family. He is operating this business in Nairobi city and its environs.

10.Elizabeth Maingi



Elizabeth Maingi is married and blessed with two children; she is a member of Grace Restoration Ministries International. She has been operating a small community Pharmacy business in Umoja Estate. For some time the business had been so low to the extent that her stock was affected, she was not able to pay the rent for her business premises. She applied for a loan of Kshs. 30,000 to help her boost the stock and make her stand again. She is now doing well and able to support herself and family and comfortably pay her tithes and offerings every week.

11. Sophia Munoru



Sophia Munoru is a married woman and blessed with three children. She is a pastor in Grace Restoration Ministries International. She is operating a business of selling second hand bags in Gikomba Market in Nairobi city. She applied for a loan of Kshs. 30,000 to help her add the stock in her bags business that had gone down due to bad economy in the country. The loan enabled to jump back to her feet. She is now able to support herself and family and able to get time to serve God in her calling. She is also able to pay her tithe and offerings faithfully.

12. Pamela Okoth:



Pamela Okoth is a widow who was left with three children and staying with 2 more orphans who were left to her by her late brother. She is a member of the church and running a business of food kiosk and outside catering in the suburbs of Nairobi. She runs this business in industrial area. She applied for loan of Kshs. 30,000 to help her with the stock and she is now doing well and able to meet the needs of her customers. She is able to support her family and the work of God by giving tithes and offerings.

13. Sylvia Achieng:



Sylvia Achieng' is married and blessed with 2 children. She is a committed member of the church who serves as a worshipper. For a long time, Sylvia had been praying to get a start-up capital to help her start a business that would enable her get an income of her own. She took a loan of Ksh10,000 which helped her to start a business of selling socks in Kayole Kona and she is picking up in her business right now.

14. Moses Nyaga:



Moses Nyaga is married and blessed with two children. He is a deacon in church and very much committed in the things of God. He runs a dairy farming in Kayole where he sells milk to his customers who stay around. He applied for a loan of Kshs. 70,000 to help him buy another cow to boost the current milk production. He has already bought the cow that is expectant and, in few weeks, he will be having a calf.

15. Evaline Asiko



Evaline Asiko is a single mother with 3 children whom she is taking care of single handedly. She has been a casual laborer who does laundry for people in their houses whenever there is need. Since this has not been consistent

because some days may pass without her getting any job she decided to start a business of selling foodstuff. She applied for a loan of Ksh 10,000 to help her initiate this business and already she is at it and she trust God that it shall be well with her.

16. The Group Investment



As a way of making sure that we don't put all eggs in one basket, we decided to have a business that is run by the group. We set aside Kshs. 100,000 for this group project. We leased a one-acre piece of land and prepared it ready for planting as we are getting into the long rainy season anytime from now. We are planning of dividing it into paddocks and planting different vegetables that we will be able to sell to the market. Currently we have hired 3 people who are helping us to prepare, plant and market the produce. We have projected that if all goes the way we have planned then we will be able to earn an income of Kshs. 3,500 a month. This will be ploughed back into the group account and help us build our income.

LOAN REPAYMENT:

After being given 2 months grace period to start repaying the loans, some people have started submitting their repayments yet others are yet to begin. So far we have received Kshs, 42,663. We are optimistic that this exercise will be successful and we will be able to give more people loans from these repayments. Members have been encouraged to work on clearing their current loans within the stipulated time so that they qualify for higher loans to help them grow their businesses. They have also been encouraged to save at least Kshs. 200 per month.

SUMMARY OF THE PROJECTION OF MONTHLY INCOME:

1. If all loans are paid promptly the total monthly income from loans will be Kshs. 30,421.
2. If all 20 members save a minimum of Kshs. 200 per month the total monthly income from savings will be shs. 4,000.
3. The expected profits from the group investment is Kshs. 3500.

CONCLUSION

As a community-based organization, we thank Elohim for blessing us with this brilliant idea and we trust that He will expand this business idea to grow to greater level that it will be able to help those who are suffering and can't afford a meal a day not just in Kayole but to other parts of Kenya. Since this initiative was launched, we have seen many lives change and giving has also increased in church by ten percent. This initiative has brought both social and spiritual cohesion among members and some new people have joined the church when they heard the testimonies from their neighbors and friends whose financial lives have changed after they were given loans to help them start business. Some of these new members have been led to Christ and are now being disciplined.

We appreciate Apostle George and Pastor Grace for always thinking about the plight of those who are underprivileged in the society. Thanks again for connecting us to We Care International who generously gave us the seed money to help us start this wonderful venture which is changing lives. Thanks to We Care International for their generous support. We promise to make you a happy partner by making sure that we change lives through this project.