



Business Plan and Organizational Summary

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Business Plan

Executive Summary

Hearts for Kenya, based in Louisville, Kentucky, exists for the purpose of combating poverty, hunger and disease in small, agrarian communities in the Nyanza province of Kenya. The core of the venture spearheaded by *Hearts for Kenya*, now in its eleventh year, is a project aimed primarily at increasing agricultural productivity and establishing a niche crop. Ancillary projects, which are vital to the success of the agricultural project, are centered around (1) building, (2) nutrition, (3) education, (4) assistance to orphans and widows, (5) health services, and (6) a tree nursery. The intent of *Hearts for Kenya* is to enable the local citizens to carry on the projects autonomously.

Hearts for Kenya has received ongoing financial support and manpower from a variety of churches and individuals. In order to further its goals, a five year budget (2009-2013) has been completed.

Mission

The mission of *Hearts for Kenya* is to empower the Oyugis community to address the critical needs of poverty, hunger and disease through education and training projects.

Background and Structure

Hearts for Kenya is the assumed name of Play Source International, Inc., a 501(c)(3) not-for-profit Kentucky corporation. Headquartered in Louisville, it has a four-person board of directors. John E. Willingham, Jr., a seasoned missionary with a bachelor's and master's degree in agriculture, serves as President and is the primary person involved in the *Hearts for Kenya* operations. The secretary of the corporation is G. Kennedy Hall, Jr., an attorney with the Louisville firm of Middleton Reutlinger. Other key persons, including the Kenyans who coordinate the day-to-day operations of the program, are listed in the ***Key Persons List*** at Appendix A.

The country of Kenya straddles the equator in east Africa. (See ***Maps***, App B.) It extends from the Indian Ocean to Lake Victoria and is bordered by Somalia, Ethiopia, Sudan and Uganda on the north and by Tanzania on the south. Its population is approximately 37 million, with 50% of its citizens below the poverty line. Kenya has democratically elected national and provincial governments, although tribal structures also wield varying degrees of power and influence. Neither the government, the tribes, nor local non-governmental organizations (NGOs) have succeeded in combating the

effects of extreme drought, unsophisticated farming methods, and a history of poverty. As a result, nearly eleven million Kenyans are on the brink of starvation.

Oyugis is a village of about a thousand inhabitants that lies in Nyanza province, the westernmost and poorest of Kenya's eight provinces. Although there is commercial fishing activity along Nyanza's Lake Victoria shore, most of the people who inhabit Nyanza are totally dependent on the crops they grow. The province has been farmed for over three thousand years but without any replenishment of the soil. As a result, the soil of Nyanza is extremely poor. In addition, farmers of Nyanza have historically lacked draft animals and mechanized farming equipment as well as knowledge of modern farming methods. Understandably, crop yields have been extremely low -- insufficient to provide adequate sustenance. These conditions have resulted in starvation for many inhabitants.

Besides a lack of adequate food, the people of Oyugis have experienced the myriad problems that accompany extreme poverty throughout the world. Infectious diseases -- especially malaria, tuberculosis and AIDS -- are rampant, compounded by a lack of trained medical personnel, by a lack of drugs or the means to properly distribute them, and by dysfunctional cultural patterns. Sanitary drinking water has been non-existent. Adequate structures in which people can gather for education, governance and mutual support have been lacking. Although realizing the need to maintain its focus, *Hearts for Kenya* saw that attention to a handful of other social problems was critical to the success of its agricultural program. It, therefore, made an early decision to selectively extend its involvement into various social problems to allow effective impact of its primary purpose.

The community in which *Hearts for Kenya* is currently active includes the village of Oyugis and outlying lands comprising roughly forty square miles with a total population of approximately 12,000. References to Oyugis are sometimes confusing because the area extending out several miles from the village is also often referred to as Oyugis, or sometimes as "the Oyugis area." When *Hearts for Kenya* was first formed, Oyugis farms were yielding about 300 pounds of corn (maize) per acre. There was no significant ongoing fertilization, irrigation or crop rotation. There were no animals or machines to pull a plow. Sixty percent of the children of Oyugis were infected with HIV/AIDS virus. Starvation and infection were the leading causes of death. Waterborne infectious diseases were spreading freely among the people. The few public buildings and churches that existed, being built of mud and sticks, were not durable.

Although dire conditions remain, significant progress has been made in Oyugis since 1997 due to the efforts of *Hearts for Kenya* and the initiative of the local people. Corn crop yield has been increased from 297 pounds to over 1,263 pounds per acre. There is now enough corn grown locally to sustain the local populace, with some left over from each harvest to sell. Significant progress has also been made in irrigation, fertilization and farming methods. A sanitary water system has been built, as have three churches. A community center is now under construction. The eleven schools in the community are now better stocked with books and supplies, and five with playground equipment,

although they still lack desks. Although the recent drought has ended, the problems of malaria, TB and AIDS remain rampant. Local people are exercising enough leadership and initiative to sustain the gains made thus far. However, they will require much additional time and help in order to have a chance to overcome the various other barriers to survival that are characterized by the extreme poverty. *Hearts for Kenya* is ready and willing to continue providing that help, and it needs a continual flow of resources in order to accomplish that goal.

Target Community

Hearts for Kenya hopes ultimately to serve the entire population within the Oyugis area. However, for the sake of simplicity and clarity, it is helpful to think in terms of the present target community as being the three groups of people who are presently being directly served by the *Hearts for Kenya* agriculture projects: (1) the 80 families in the farm co-op, (2) the 90 orphans in the Church of the Brethren orphanage, and (3) the 300 students who attend the eleven schools. *Hearts for Kenya* anticipates that the changes brought about in these three projects will have a positive spillover effect throughout the Oyugis area.

An 80 family cap was established as the maximum size for the programs furnished by *Hearts for Kenya* to be effective. Plans to begin a second co-op, also to be capped at 80, are already under discussion. As there are thousands of farms in the Oyugis area, and interest in the present co-op's progress runs high, the establishment of numerous similar co-ops throughout the area is a hopeful potential.

Other Players

The Oyugis area exists in a virtual vacuum in the sense that it is largely untouched by aid from domestic and foreign governments and NGOs. The Kenya Ministry of Agriculture is supportive of *Hearts for Kenya's* efforts but has no resources to apply to the area's problems. There is a limited level of Peace Corps activity in a small area of the province. As far as *Hearts for Kenya* has been able to discover, there is no activity in Oyugis from any United Nations agencies. There is an ongoing project at Omani that is conducted by an English church, but producing little or no overlap with the *Hearts for Kenya* efforts.

The Agricultural Program

For several years after his first contact with Kenya in 1997, John Willingham and other volunteers have worked in Oyugis on the many projects. A central fact that became increasingly evident was that the farms in the area simply did not produce enough to sustain the families that farmed them. John and the *Hearts for Kenya* volunteers found the reasons for the poor crop yield were (1) use of old seed from the previous year, (2) lack of nutrients in the soil, (3) a lack of means to adequately prepare the fields, (4) a lack of money to buy new seed or fertilizer, and (5) a lack of knowledge of modern farming methods.

The repeated use of in-bred seed resulted in crops that were stunted and vulnerable to disease and weeds. The soil, depleted of nutrients by thousands of years of over-cropping, was too poor to sustain even a stand of crops grown from good quality seed. These problems could not be remedied without new seed and fertilizer. But the Oyugis farmers could not make full use of seed and fertilizer because they had no tractors or draft animals and plows with which to plow and till their fields.

Because of this critical dilemma, *Hearts for Kenya* began an agriculture program in late 2005. *Hearts for Kenya* bought eight bulls and four plows for 36 farmers to begin preparing their fields for the first 2006 crop. In February 2006, with hybrid seed and fertilizer supplied by *Hearts for Kenya*, the first crop was planted. With *Hearts for Kenya* continuing to provide seed and fertilizer, the agricultural co-op will plant its seventh crop in February 2009 with 80 farmers.

These 80 farmers constitute the maximum number that *Hearts for Kenya* set for this first group. *Hearts for Kenya's* goal in the beginning was just to enable these farmers to feed their families. Yields increased from 297 lbs./acre to 1,263 lbs./acre in just two years. Not only are the farmers now able to feed their families, but they are also able to sell some produce at market. Their profits enable them to contribute to the purchase of the next supply of seed and fertilizer as well as to buy some necessities for their families.

Hearts for Kenya's second goal was to start a co-op with these farmers so that, through economies of scale, they could reduce their expenses and increase their profits, enhancing their chance to become self-sufficient. The co-op, which has been named the *Bakers Community Development Project*, is now a reality. Kennedy Odhiambo Oguta, an Oyugis farmer, serves as chairman and is very active and conscientious in his role. The co-op farmers are already bringing a small portion of their crop to the co-op and selling it to contribute to the purchase of the seed and fertilizer that *Hearts for Kenya* supplies.

Hearts for Kenya's present goal for the agricultural program is for all 160 farmers now in the co-op activities to become fully self-sufficient by December 2013. To reach this goal,

Hearts for Kenya will need to continue teaching good farming practices and supplying ample seed and fertilizer. Once this goal is accomplished, *Hearts for Kenya* can then start again with a new group of farmers.

The economy of Oyugis is almost exclusively agricultural. There are very few jobs, so most families must farm to avoid starvation. Schools have no money to feed the students during the school day. Most schools, however, do have some tillable land. *Hearts for Kenya* capitalized on the availability of this land by starting an agriculture program in the schools for the older children. They use the school land to plant the crops and to teach the class. The school then uses the produce to feed the children one meal a day. This program has proven very effective and has been incorporated into the Bakers Community Development Project.



Original Corn Harvest



Hybrid Corn Harvest



Original Corn Crop

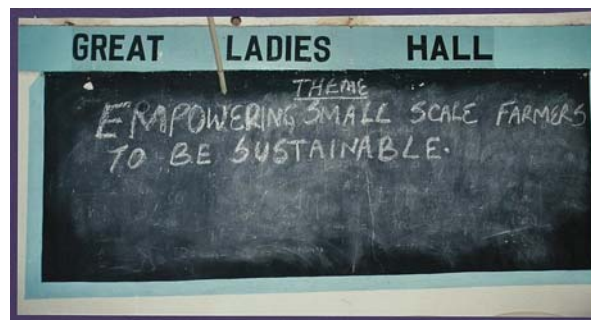


Hybrid Corn Crop

The Co-op Program

On the June 2008 trip to Oyugis, John Willingham met with the District Agricultural Officer of the Nyanza district, Pam Kemu. The purpose was to determine all that was needed to officially begin a co-op recognized by the Government. Ms. Kemu was very helpful in providing very informative assistance. The first step was to hold a meeting of the Bakers Community Development Project (BCPD) farmers with Ms. Pamu. That meeting occurred in June while John was there. Ms. Kemu explained to the farmers what would be expected of them by the government. She also explained how the government would help the co-op in teaching proper record keeping and the proper way to report these records to the government. They would also teach computer classes to make this process much easier. The farmers then voted unanimously to begin the official co-op. The minutes of the meeting were turned in to the District Agricultural Office as required and the BCPD officially became a recognized co-op. The officers of BCPD and the District Agricultural Office are now working to complete the bylaws of the co-op.

The training meetings for the farmers are being set up so that the farmers will be ready once the next harvest is completed. *Hearts for Kenya's* and the BCPD's dream of beginning an official co-op has now become a reality.



The Marketing Program

One of the major issues facing our farmers as their yields increase is marketing. How will the farmers sell 10 tons of corn? The first goal for the farmers was to increase yields to the point where they could feed themselves and their families. They also wanted enough crops to sell to buy clothing, pay school fees for their children, and supply other family needs. The Oyugis market, which is open 2 days a week, is large enough to fill this need. That first goal has therefore been accomplished.

The second goal was to begin a co-op that would make the farmers self-sufficient. This would require a much larger market. *Hearts for Kenya* has been working on a market strategy for the last year. After looking at a number of options, we found what we believe is a good market solution. The Catholic Diocese of Homa-Bay has as their mission the marketing of the crops of small farmers in the Nyanza District of Kenya. Oyugis is in the Nyanza District. The name of that Diocese mission effort is Agriculture & Environment Program (AEP). George Orero, the person who will be working with us, is the Assistant Program Coordinator for AEP. That program has markets throughout Kenya. There are markets for all the crops our farmers are growing. AEP is willing to work with us in determining the best crops to grow for the market demand. They will also work with us on the transportation needs of getting the crops to market.

Hearts for Kenya is very happy to be able to work with AEP and we are looking forward to a long, beneficial relationship.

The Construction Program

The construction program includes a variety of projects that have been undertaken for various reasons:

- **Playgrounds** -- When Play Source International first began assisting the Oyugis community, its emphasis was on constructing community playgrounds. This project was not intended to meet the most critical needs, but it provided a tangible benefit while enabling the volunteers to build the relationships that are a crucial prelude to building a co-op. It also provided a positive activity that promoted an important need to give children positive and constructive outlets and development, while separately promoting community acceptance.
- **Churches** -- The churches in Oyugis are important not only as places of worship, but also as meeting places and monuments to local pride. One of *Hearts for Kenya's* early activities was to replace three crumbling sticks-and-mud churches with bricks-and-lumber structures. Pews were also built. Although the significance of these physical improvements should not be diminished, some equally important aspects of this project are that it provided wages to local laborers, and it built bonds of mutual trust and understanding as the volunteers and their hosts worked side by side.
- **Rongo orphanage** -- The construction of a building at the Rongo orphanage was accomplished in order to take advantage of an opportunity to gain two free acres of land for the orphanage. The land was given by the government of Kenya, conditioned on the orphanage erecting a building on the land within a short time.
- **Amani Retreat Center** -- The Center at Amani houses the volunteers when they come to work in Oyugis. The original dormitories had fallen into a state of disrepair making them uninhabitable. *Hearts for Kenya* repaired and rebuilt them to make them again usable.
- **Community center** -- With funding provided by *Hearts for Kenya*, a community center was build in Oyugis. It provides a large meeting space, a small medical facility, and several rooms for orphans and battered women who need temporary shelter.
- **Utility infrastructure** -- When John Willingham first arrived in Oyugis, there was no running water, no sanitary water, no irrigation and no electrical power. In response to some of these deficits, *Hearts for Kenya* funded a hand-dug water well and a small, solar-powered generator for the Wire Clinic, a medical clinic serving the community. It has also installed two water purification systems that serve about 800 people each.

- ***Storage facility*** -- Once the co-op farmers began growing more maize than their families consumed, they needed a way of preserving the excess. To begin to meet this need, *Hearts for Kenya* built a small (200 gal.) silo for storing the maize.

The construction programs have required adjustments to the decision-making process. *Hearts for Kenya* has had to continually learn more about the workings and values of Oyugis. To cross the cultural gap, *Hearts for Kenya* volunteers have had to shed many pre-conceived notions about what people need in a foreign, destitute land. This challenge is magnified in the construction program.

In Nairobi, a first-time visitor to Kenya finds a modern city. But as the visitor travels west to Oyugis, the differences in the surroundings are striking. The most striking differences are in the buildings – homes, churches, schools and businesses. Ubiquitous conditions that might surprise affluent visitors include dirt floors, cramped space, an absence of electricity, artificial lights and running water, a scarcity of clean water, door-less entrances, pane-less windows, and a lack of furniture. Inside a school the visitor is struck by the difficulty of hearing the teacher above the roar of the frequent rains pounding on the metal roof. The next day the visitor may see classes postponed while the students busy themselves collecting mud and packing it into the rain-pocked schoolhouse walls.

The instinctive desire is to place a high priority on improving or replacing these buildings. For their Oyugis hosts in the throes of poverty, however, building construction is usually a much lower priority, and with good reason. The buildings they do have are functional in that they do provide shelter. The quality of these shelters is not a major roadblock to their survival. The main threats to their survival are hunger and disease. The Oyugans understand well that to combat these threats they need food, disease prevention and healthcare far more urgently than nicer buildings.

Pertinent to the construction program, the *Hearts for Kenya* volunteers voice these lessons:

- that visitors in a poor land must vigilantly guard against the impulse to make construction too high a priority
- that devoting resources to construction instead of farming, for example, can diminish the chance of survival by those being helped
- that construction projects should be chosen very carefully
- and that construction should be allowed to consume the visitor's resources only when it will, in some crucial way, empower the hosts to fight hunger and disease

After construction of the Oyugis community center, there are presently no construction projects identified as crucial to the *Hearts for Kenya* mission. That may change. For example, it may prove necessary to install additional irrigation and water purification systems. It may also be worthwhile to build a structure for the co-op that could house an office and serve as a storage and marketing facility. If soybeans are ultimately chosen as

the niche crop, it may be helpful to build a small, soybean processing facility. A canning facility could be another useful construction project. These ideas are under consideration, but *Hearts for Kenya* has not yet been funded on a level that allows a decision on any of them. Ultimately it may be best to implement some of these ideas after a second or third co-op is established. By that time, the co-ops may be able to undertake the construction with little or no assistance. Any such projects, however, would be undertaken only when it appears to be instrumental to the advancing of the *Hearts for Kenya* ultimate mission of self sufficiency. For now, at least, it appears that *Hearts for Kenya*'s goals for the construction program have been met.

The Education Program

After initially focusing on the recreational needs of the schoolchildren, *Hearts for Kenya* has turned its focus to nutritional needs, instructional materials and vocational training. Its response to the nutritional needs, as described in *Appendix D*, has been to extend the agriculture program into the schools. Its contribution of instructional materials has been on-going, often in the form of suitcases full of school supplies being transported to Oyugis on the annual *Hearts for Kenya* group trips.

Hearts for Kenya's assistance in the vocational area has been concentrated in areas that help meet the necessities of food, clothing and shelter. In the farming program, students are learning to grow the food that will sustain them. In the sewing program, students are learning not only how to keep themselves and their families clothed, but they are also learning tailoring skills that will be marketable. In the carpentry program, students are learning building trades that enable them not only to take care of their own homes, but to earn wages on various construction projects.

Hearts for Kenya's assistance to the vocational programs have helped provide the tools of the trade: farm implements and tools, carpentry tools and sewing machines.

Although one tenet of *Hearts for Kenya's* philosophy is to abstain from providing any direct assistance to individuals, it has made two educational exceptions to this. The first is in the case of Robinson Ogulgia, a pharmacist who works part-time at the Wire Clinic. When he was in pharmacy school, *Hearts for Kenya* assisted him with his tuition and books expenses. The second case is Jacob Tindi Oongo, a native of Oyugis who is now a nursing student at Kampala International University in Uganda. *Hearts for Kenya* assists Jacob with his tuition and books expenses. As other students from Oyugis progress to the university level in a degree program that would enable them to empower the Oyugis community, *Hearts for Kenya* may offer additional tuition assistance as well.

The eleven schools in the community are now better able to teach marketable skills to their students in farming, tailoring and carpentry because of implements, tools and training that *Hearts for Kenya* has provided. They are also somewhat better stocked with books and supplies, and five with playground equipment. They still lack adequate desks.

Because the education program overlaps considerably with the other programs, its goals overlap as well. The primary goals of the education program are (1) to ensure a continuing supply of tools and materials necessary for instruction, and (2) to establish a farming curriculum that will enable the schools to adequately feed all the students. In the eleven schools that it now serves, *Hearts for Kenya* estimates that it has achieved about 80% of those goals.

The Nutrition Program

Providing for immediate nutrition needs was not initially a goal for *Hearts for Kenya* since the overall mission is to empower people to meet their own needs. However, it soon became evident that malnourishment, or undernourishment, was preventing the Oyugans from doing the things they would have to do in order to sustain themselves. In order to begin making progress on the farms and in the schools, *Hearts for Kenya* put some of its initial resources into providing food.

The children of Oyugis do not look like the classic, malnourished child with a distended belly and on the verge of dying. They are, nevertheless, not well fed or well nourished. Those families who are not in the co-op are unable to grow or obtain enough food for even one meal a day. Most people in Oyugis consume less than half of their daily caloric needs. For many children daily intake consists of merely the one 215-calorie meal they receive at school, well short of their daily need of 1,300 to 2,900 calories. A visitor seeing the typical meager diet might wonder why the children are not dying of starvation. Many are, but the reason some are not is that the body adapts to starvation by slowing down, or decreasing the caloric need for basic metabolic functions. We can survive on very little food, but many of the human systems, *e.g.* the immune system, suffer making it difficult to fight infections, heal wounds or survive trauma. Ability to learn is diminished. So even though the primary schools are free, without adequate nutrition, education is difficult. An estimated 25% of the people have HIV or AIDS. The medications are free, but without adequate nutrition they are not very effective. With this overall decrease in energy, calorie-burning activities such as working and playing become self-defeating.

Among the co-op families, the Rongo orphans, and the students in the schools served by *Hearts for Kenya* and BCDP, the problems of malnourishment and undernourishment are about to be overcome because of the success of the agriculture program. These people are achieving the power to feed themselves. In turn, this success in the overall mission has allowed *Hearts for Kenya* to greatly reduce the amount of resources used for direct food aid. *Hearts for Kenya* envisions periodic expansion of the same efforts to other communities not yet touched by *Hearts for Kenya* as a means of having an impact on the same needs as the agriculture program spreads throughout the region.

The immediate goal of the nutrition program – to provide direct food aid until people could begin properly feeding themselves – has nearly been met. In order to establish a diet that is not deficient in any vital nutrients, some additional goals will likely be formulated. However, implementing those goals will be an activity of the *Hearts for Kenya* Agricultural program and are likely to involve continuously increasing crop yield, diversifying dietary crops and developing adequate means of food preservation and storage.

The Orphans Program

In 1997, on his first trip to Kenya, John Willingham met Daniel Ochieng, a minister who was pastoring the Church of the Brethren in Oyugis. Daniel was also directing a program caring for several orphans. An increasing incidence of AIDS and malaria had helped swell the number of orphans. In 1999, responding to a request from Daniel, John began helping with the orphans program. At that time there were 26 orphans in the program, all living in one small mud hut.

By 2001 the orphanage had grown to 56 orphans. Daniel moved them to a new site – the Church of the Brethren in Rongo, Kenya, about forty miles away. There they had two mud huts, one for the boys and one for the girls, and could use the church building when needed. One problem that was identified then was that, as older children left the orphanage, they lacked skills that would enable them to earn a living. *Hearts for Kenya* responded by starting a tailoring class at the orphanage.

In 2004, with 74 orphans, the orphanage once again moved, this time to a two-acre plot of land in Rongo, given to it by the Kenyan Government. In order to qualify for the land grant, the orphanage had to build at least one permanent building on the land. With financial and manpower assistance from *Hearts for Kenya*, a small building was built within the qualifying time. *Hearts for Kenya* started a carpentry class for the orphans which helped with the completing of the building. *Hearts for Kenya* furnished a generator, saws, drill, and other tools needed for the work. The orphans helped and learned as they worked. They developed new, usable skills in carpentry.

Another skill area that is crucial for the people of Oyugis is farming. *Hearts for Kenya* was instrumental in starting a farm program at the orphanage in 2005. The farm program has two basic purposes – enabling the orphans to feed themselves and teaching farming skills. *Hearts for Kenya* has provided four bulls, plows, and enough chain to harness the bulls to the plow. We have also made regular donations of seed and fertilizer, and are now in the process of buying four more acres of land (adjacent to the present two acres) to enable the orphanage to expand its farm work.

As of December 2007 there were 90 orphans in Brother Daniel's orphanage. Over ten years, John and *Hearts for Kenya* volunteers have built three dorms for the orphans and have built bunk beds and provided mattresses. *Hearts for Kenya* has also provided mosquito nets to help in the fight against malaria, as well as a water purification system. The lack of potable water is a critical issue throughout Kenya.

Hearts for Kenya has also given the orphanage several cows (for milk), goats (for milk and meat) and chickens (for eggs and meat). The orphans' overall health has improved greatly because of these efforts. *Hearts for Kenya's* medical team checks each of the

orphans each year and has confirmed that there has been a substantial improvement in nutrition and overall health.

The goal of the Orphans project, as with all of the *Hearts for Kenya* projects, is to enable the orphans to become self-sufficient. With the use of the new farm land the farming program is expected to enable the orphans to have enough food to eat, as well as enough to sell, so that they can buy the seeds and fertilizer needs for their next crop. In the process, the orphans will continue to build farming skills. In order to assure the continuous acquisition of tailoring and carpentry skills, *Hearts for Kenya* has donated more sewing machines and a continual supply of carpentry tools and materials. As the orphans leave the orphanage, these skills will enable them to find work or to farm to support themselves.

The St. Matthews Episcopal Church, through *Hearts for Kenya*, has been especially generous and helpful in supporting the orphans program, even to the extent of providing total financial support to the orphanage for the past two years. The Church's assistance serves as a shining example of how people in an affluent land can enable people who are in the depths of poverty to survive and to have a chance to thrive.

The Tree Nursery Program

The Tree Nursery program was initiated to supply four important needs:

- cooking fuel
- lumber
- dietary fruit
- soil stability

As they have done for several millennia, the Oyugans cook over open fires. The firewood comes from local trees. There is not a viable, affordable fuel alternative. The local trees also serve as the Oyugans' sole source of lumber. Although their primary building materials are sticks, mud and sun-baked bricks, lumber is in constant demand. The use of trees for firewood and construction takes a continual toll on the local timber. Local trees also serve as the sole source of nearly all dietary fruit consumed by Oyugis families. Although the fruit trees are not actively destroyed, they do become depleted simply as a result of their natural life cycles.

The tree nursery serves to replenish the supply of firewood, lumber, and dietary fruit. In addition, it serves as a source of trees for planting along the local riverbank to stabilize the soil. Without stabilization, soil erosion along the Oyugis River causes a significant loss of farmland.

Although the cost of creating and maintaining the tree nursery has been modest by the standards of affluent societies, it was not affordable to the Oyugans before *Hearts for Kenya's* assistance. The nursery requires only about a third of an acre. A simple irrigation system is the only improvement. The trees are started from seeds that are available in Oyugis, and they are harvested as whips (18" to 24" tall seedlings.) About half of the trees in the nursery are fruit trees -- primarily mango, passion fruit and orange. Most of the remainder are blue gum, a leafy evergreen hardwood that is the favored wood for use in local construction. The initial expense to start the nursery was less than \$2,000. All labor in establishing and maintaining the nursery has been provided through *Hearts for Kenya*. Enough whips are sold each year to meet the annual operating expenses of less than \$50.00.

The tree nursery is now self-sufficient. *Hearts for Kenya's* goal for this program has been met.



Empowerment Goals

AGRICULTURAL CO-OP

Involvement

To enroll 180 active farmers in the co-op from the Nyanza District

Knowledge

For all of our farmers to have an understanding of proper cultivation practices, preservation and storage of crops, and marketing opportunities for their crops
For there to be at least 5 members of the co-op to have knowledge of farm machinery repair and maintenance

Resources

To have farm implements sufficient to enable our co-op farmers to work their crops with reasonable efficiency
To have sufficient irrigation systems for the crops in needed areas
To establish at least one niche crop
To have preservation and storage facilities sufficient to allow year round consumption for their harvest
To have access to a building in which the co-op members can meet
To have proper access to a mechanic and a vet

Finances

To have our co-op farmers increase yields to increase profits
To maintain profits sufficient to enable the co-op farmers to meet all operating expenses
To maintain a system of business recordkeeping with proper accounting controls
To have an established marketing outlet
To have a workable system of getting the crops to market

Leadership

To have a local honest and capable coordinator
To maintain sufficient leadership and support from Hearts for Kenya

EDUCATION

Involvement

To have active participation in 25 schools in the Nyanza District

Knowledge

To have as many students as possible learn a trade or continue their education

Resources

- To have sufficient books and supplies for the students
- To have enough sewing machines and tailoring supplies sufficient for grades 6 through 8 to learn textile trade
- To have building supplies and tools sufficient for grades 6 through 8 to learn building trades
- To have farm supplies, land, and tools sufficient for grades 6 through 8 to learn farming
- To use the yields of the crops used in teaching to support a sufficient feeding program for the orphans of the school
- To have sufficient numbers of teachers or volunteers capable of instructing students in agriculture, building, and textile trades
- To have playground equipment and supplies sufficient for students to play

Finances

- To use the money gained from crop yield, building projects, and textile work to buy the supplies needed to continue the teaching of trades

Leadership

- To have school principals and teachers involved in the teaching of trades
- To have local volunteers involved in helping and training

BUILDING**Involvement**

- To build a durable Community Center for the Oyugis area
- To repair Amani so that it may again become a retreat and educational center for the Nyanza District

Knowledge

- To train a person to coordinate the use of the Community Center
- To have an educated pharmacist to work with medications for AIDS patients and others
- To have a coordinator to work with meetings and guests that come to Amani

Resources

- To have sufficient skilled workers to complete the Community Center and to repair Amani
- To have sufficient materials to complete both projects
- To have sufficient volunteers to coordinate the Community Center for use as a temporary shelter for orphans and battered women
- To have sufficient staff at the Community Center to provide support group for AIDS patients and their families
- To have a coordinator that provides time and space for community meeting and farmers' meetings
- To have sufficient staff to coordinate the housing and feeding of the guests and to coordinate meetings and training sections

Finances

- To make adequate money from guest and meeting to continue the operation and maintenance of Amani
- To make adequate money from the meeting and pharmacy at the Community Center to maintain the building

Leadership

- To have honest and capable building project managers and volunteers for the Community Center and Amani

ORPHANS**Involvement**

- To support up to 100 orphans in the orphanage

Knowledge

- For all orphans to acquire marketable trades in Farming, Carpentry, Tailoring, or in continuing their education

Resources

- To build sufficient housing for all orphans
- To have sufficient beds and mosquito nets for the orphans
- To have sufficient water purification system for the orphans to have clean water
- To acquire sufficient land, farm machinery, farm supplies, an irrigation system, and storage facilities to enable the orphans to grow their own food
- To grow sufficient food for their own use and enough surplus to sell to pay for the supplies for the next crop
- To have sufficient sewing machines for the orphans to learn the trade of tailoring
- To have sufficient tools and materials to teach the orphans carpentry
- To have sufficient funds for those able to continue their education

Finances

- To establish a reliable income stream from farming, tailoring, and carpentry to meet the needs of the orphans

Leadership

- To have a capable director of the orphans
- To have sufficient teachers and volunteers to help with the trades to be taught

NUTRITION

Involvement

To increase the nutrition in the diet of the people in the Nyanza District

Knowledge

To have sufficient knowledge of the nutritional value of the foods grown

To have sufficient knowledge of additional crops or animals (cows for milk) that may be needed to have the complete nutrition need for the people

Resources

All the resources of the Hearts for Kenya farmer's co-op

To have sufficient food grown continually

Finances

To have the crops grown through the Hearts for Kenya co-op

Leadership

To have a capable manager of the Hearts for Kenya co-op

To have a capable nutritionist to determine the nutritional needs of the people

SEEDLING TREE NURSERY

Involvement

To establish a seedling tree nursery for the people of the Nyanza District

Knowledge

To grow sufficient seedling trees for fruit production and for building purposes

To help in stopping the deforestation of the area

Resources

To have sufficient land and water for growing seedling trees

To have sufficient supplies of seedling fruit and hardwood trees

To have sufficient soil and containers for planting

Finances

To sell sufficient seedling trees to keep the nursery replenished

Leadership

To have a capable and knowledgeable project manger

To have capable volunteers to work in the nursery

Appendix A: Key Persons List

January 19, 2008

Location: Kenya, West Africa

Florence Achieng – A nurse at the Rongo orphanage

Tom Juma – The Director of Amani Retreat & Agricultural Center; oversees all *Hearts for Kenya* building projects

Pam Kemu – The District Agricultural Officer of the Nyanza District of Kenya

Daniel Ochieng – The Administrator of the Rongo Orphanage

Ker Meshack Riaga Ogalo – The Chief of the Luo Nation, Kenya

Robinson Ogulgia – A pharmacist at the Wire Clinic; *Hearts for Kenya* assisted him with his pharmacy school expenses

Kennedy Odhiambo Oguta – An Oyugis farmer; Chairman of the Bakers Community Development Project

Jacob Tindi Oongo – A nursing student from Oyugis attending Kampala International University in Uganda and receiving assistance from *Hearts for Kenya*

George Orero – The Coordinator for Agricultural & Environmental Program for the Nyanza District

Location: United States of America

Peter Bell – A Director of Play Source International, Inc.; Technical Director for the Kentucky Center of the Arts, Louisville, Kentucky

Nancy Gary – A Director of Play Source International, Inc.

G. Kennedy Hall, Jr. – A Director of Play Source International, Inc.; Attorney with the firm Middleton & Reutlinger, Louisville, Kentucky

Gary Householder – A teacher at Presentation Academy in Louisville, Kentucky; has been to Oyugis several times, twice taking a group of his students; contributed the description of the *Hearts for Kenya* education program

Dianne Kinny – Has written the nutrition narrative

Edith Murray – An active *Hearts for Kenya* volunteer; Director of Missions, First Baptist Church of Jeffersontown, Kentucky

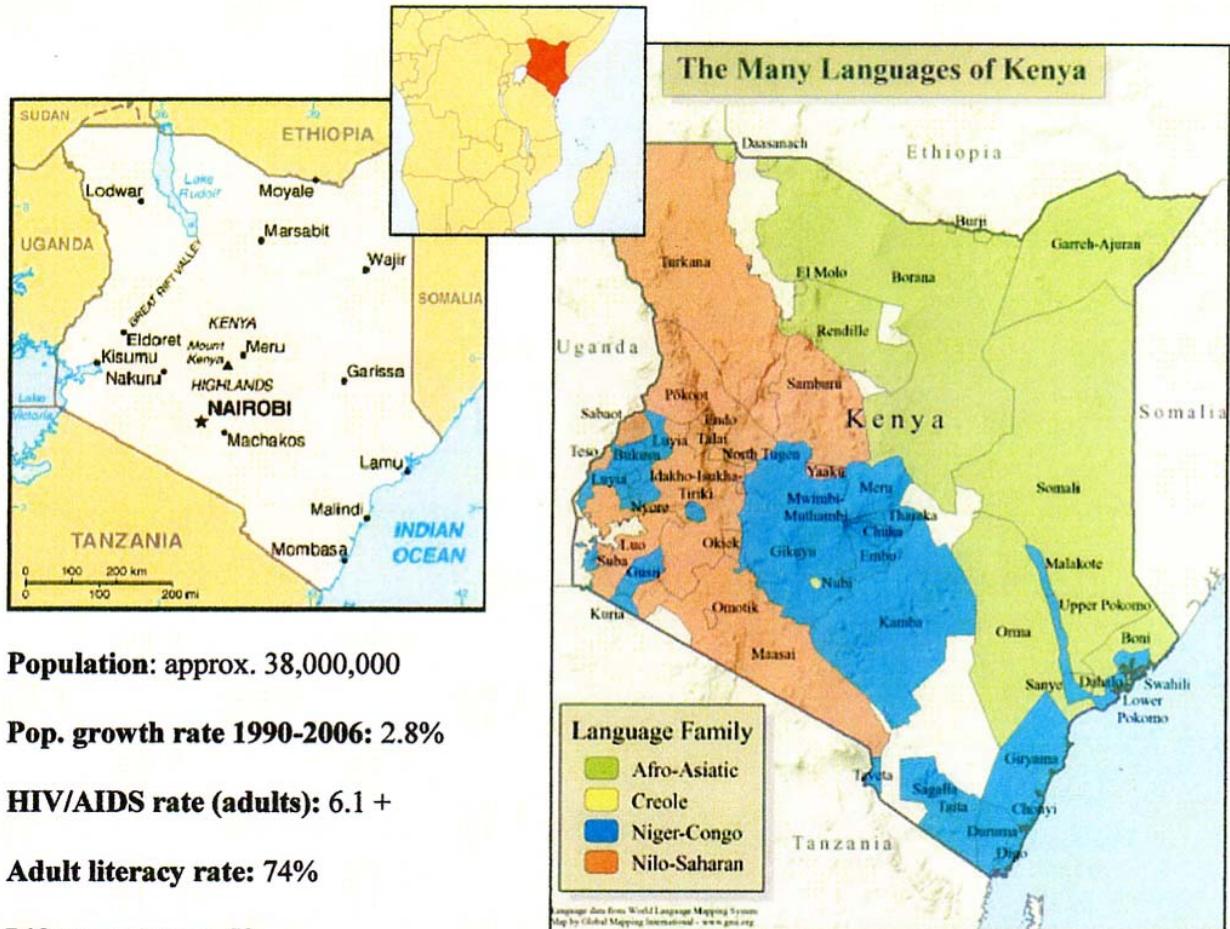
Kevin Nelson – Pastor of First Baptist Church of Jeffersontown, Kentucky

Alice Willingham – A former Director of Play Source International, Inc.; a pre-school teacher; wife of John Willingham

John Willingham – President of *Hearts for Kenya*; Chairman of the Board of Directors of Play Source International, Inc.; farmer, horticulturist and retired youth minister

Appendix B: Map of Kenya Today

Kenya Today



Population: approx. 38,000,000

Pop. growth rate 1990-2006: 2.8%

HIV/AIDS rate (adults): 6.1 +

Adult literacy rate: 74%

Life expectancy: 53

Major ethnic groups: Kikuyu 22%; Luhya 14%; Luo 13%; Kalenjin 12%, Kamba 11%.

Religions: Protestant 45%, Roman Catholic 33%, Muslim 10%, “indigenous beliefs” 10%.

Annual income per person (2007): \$460.

Foreign aid (2005): \$768.3 million.

Refugees: 263,000 (mainly from Somalia, Sudan, and Ethiopia).

Internally displaced persons (2007) (mostly due to electoral violence): 250,000-400,000.

Presidents: Jomo Kenyatta (1964-1978), Daniel Arap Moi (1978-2002), Mwai Kibaki (2002-).

Sources: UNICEF, CIA World Factbook, USAID

Appendix C: Timeline

1996

Ministers from Oyugis, Kenya, West Africa meet John Willingham in Louisville Kentucky.

Play Source International, Inc. is formed and incorporated

1998

John Willingham travels throughout Kenya, West Africa looking for mission projects

1999

John Willingham travels to Kenya, West Africa and chooses the Oyugis area as our mission site

Play Source International Inc. begins helping Daniel Ochieng's orphans

2000

John Willingham and a small group travel to Oyugis, Kenya to prepare for the church building project

2001

John Willingham takes first group to work on a mission project in Oyugis, Kenya

Builds 7th Day Adventist Church

Builds 36 pews for the church

Does medical work at the Wire Clinic

Builds one playground

Daniel Ochieng's orphans moved to Rongo about 20 miles from Oyugis, Kenya

2002

John Willingham takes a small group to evaluate the work done and to find continuing projects

Does medical work at the Wire Clinic

2003

Group goes to work on mission projects in Oyugis, Kenya

Builds Church of the Brethren

Builds playground for church and one for Daniel's orphans in Rongo

Does medical work at the Wire Clinic

Replaces the roof on the Wire Clinic

2004

Group goes to work on mission projects in Oyugis
Installs solar energy system at the Wire Clinic as well as doing medical work
Starts Tree Nursery at the Baker School
Daniel's orphans move to a new orphanage on a 2 acre land grant site
Assists in building 2 dormitories on the new orphan site

2005

Play Source International, Inc. files d/b/a *Hearts for Kenya*
Hearts for Kenya takes annual trip to Oyugis
John Willingham meets with 36 farmers in Oyugis, beginning the *Hearts for Kenya* agricultural program
The average corn crop for Oyugis is 297 lbs. per acre
The Baker Community Development Program (BCDP) is formed in Oyugis to work with the farmers
Kennedy Oguta is elected chairman of BCDP
Hearts for Kenya builds two playgrounds and a basketball court for local schools and medical work is done at the Wire Clinic
Hearts for Kenya buys 8 bulls and 2 plows to begin preparing field for farmers of BCDP

2006

BCDP farmers plant their first and second corn crops with seed and fertilizer given by *Hearts for Kenya*
Hearts for Kenya takes its annual trip to Oyugis
Hearts for Kenya group helps harvest first corn crop
Hearts for Kenya installs a water purification system at the Wire Clinic and medical work is done at the Wire Clinic
Hearts for Kenya has well dug for the Wire Clinic
Hearts for Kenya builds bunk beds for Daniel's orphans in Rongo

2007

Hearts for Kenya takes annual trip to Oyugis
Hearts for Kenya installs 2 water purifications, one for Rongo orphans and one for the Amani camp and medical work done at the Wire Clinic
BCDP farmers plant third and fourth crops with seed and fertilizer given by *Hearts for Kenya*
BCDP farmers harvest third crop, yielding 1,263 lbs per acre

2008

Hearts for Kenya takes its annual trip to Oyugis
Hearts for Kenya installs first irrigation system
BCDP officially registers with Kenyan Government to become a cooperative
BCDP and *Hearts for Kenya* establishes marketing connections with Agriculture & Environmental Program of Homa-Bay

Appendix D: Five-Year Plan

Hearts for Kenya is proposing a Five Year Plan for the completion of our farmers' co-op in Oyugis, Kenya, West Africa. *Hearts for Kenya* feels that this co-op can be self-sufficient by the end of 2013 if we can meet our budget plans. The co-op will then have the means to continue operations and even add more farmers if they desire.

The co-op will have 180 members. All of these members will be contributing crops to the co-op. When these crops are sold the co-op will have the funds to buy new seed and fertilizer for the next crop. They will also have the funds to pay those needed for proper record keeping and reporting to the Government.

The co-op will have a tractor and implements as well as the 8 bulls and 2 plows they already have to prepare their fields as well as new fields.

The co-op will also have a truck to help in getting the crops to the market. We have already set up a market for the farmers through Agriculture & Environment Program of Homa-Bay. A.E.P. is able to market all the crop yields our farmers can produce.

Our construction work will be completed. Our Community Center will be built and in operation for the people of Oyugis. The repair work will be completed and we will be working toward getting more groups from the U.S. to stay and work there as well as working toward getting the Local Government and Organizations to meet there.

Hearts for Kenya's work with the orphans will never be complete as long as AIDS, malaria, tuberculosis, contaminated water, and poor living conditions continue to exist. *Hearts for Kenya* has improved the living standards of these orphans and has given them training opportunities in tailoring, carpentry and farming. Through this training these orphans will have a chance to become self-sufficient.

Once this five-year plan is accomplished, we will be ready to repeat this program in another community. We are aware that a new community plan cannot be completed in five years. We have been working in Oyugis since 1999 and have been developing our co-op since 2005. We are also aware that all the conditions in the new community will not be the same as those in Oyugis. Because of our past experience *Hearts for Kenya* will be able to identify the needs of the community. With the help of the people of this new community we will find the best solutions for their needs.

Appendix E: Projected 5-Year Budget 2009 – 2013

As of August 24, 2008

	2009	2010	2011	2012	2013
Crops (seed, side dressing, fertilizer)	20,000	15,000	15,500	13,500	11,500
Co-op salaries, rent, office supplies, travel	3,200	4,500	6,000	7,000	8,000
Water (irrigation & purification)	5,000	7,500	7,500	8,500	9,500
Orphans					
Amani	4,000	5,000	6,000	7,000	8,000
Imani (AIDS)	2,000	3,000	4,000	5,000	6,000
Community Center	15,000	25,000	30,000	0	0
Amani Retreat					
Salaries	7,200	7,200	8,400	9,600	9,600
Building	10,600	13,600	14,600	16,400	16,400
H4K Salary	12,000	12,000	12,000	12,000	12,000
Trip Materials	4,000	4,000	4,000	4,000	4,000
Tractor	0	0	0	25,000	0
Truck	0	0	0	0	32,000
Miscellaneous	2,000	2,000	2,000	2,000	3,000
TOTALS	70,000	85,000	115,000	115,000	115,000

5-Year Total = \$525,000

Notes:

1. This budget assumes continuing assistance to the BCDP co-op, with expansion by 20 farmers per year through December 31, 2013.
2. Travel funds for all volunteer trips will be channeled through Hearts for Kenya but are excluded from all amounts shown.
3. St. Matthews Episcopal Church anticipates that it will continue to provide support directly to the Rongo Orphanage; those contributions are excluded here.
4. A number of Hearts for Kenya volunteers may make direct contributions, e.g. tuition assistance payments; those contributions are excluded here.
5. Also excluded here are all contributions of labor and in-kind contributions, e.g. medical and school supplies, clothing and eyeglasses, which have averaged over 2,000 pounds (carried on trips) per year.

Appendix F: Summary of Expenditures to Date

as of January 19, 2008

Year	Items	Amounts	
2001	Church construction	10,000	
	Playground construction	1,600	
	Orphans support (Rongo)	3,000	
	Sub-total 2001		14,600
2002	Orphans support (Rongo)	3,200	
	Sub-total 2002		3,200
2003	Wire Clinic roof	2,400	
	Church construction	13,000	
	Playground construction	900	
	Orphans support (Rongo)	3,400	
	Sub-total 2003		19,700
2004	Wire clinic solar energy	1,500	
	Tree nursery construction	2,000	
	Orphanage construction	1,600	
	Orphans support (Rongo)	3,500	
	Sub-total 2004		8,600
2005	Playground construction	3,000	
	8 bulls & 2 plows	2,700	
	Orphans support (Rongo)	4,000	
	Sub-total 2005		9,700
2006	Seed & fertilizer (58 farmers) – 1 st planting	4,800	
	Seed & fertilizer (58 farmers) – 2 nd planting	4,800	
	Water purification system	1,000	
	Water well	450	
	Beds for orphans (Rongo)	1,000	
	Nursing school tuition (Jacob Oongo)	1,061	
	Sub-total 2006		13,111

2007	Seed & fertilizer (80 farmers) – 1 st planting	6,800	
	Seed & fertilizer (80 farmers) – 2 nd planting	6,800	
	BCDP office rent & supplies	2,500	
	2 water purification systems	3,000	
	Water well	450	
	Cow for orphans (Arnani)	700	
	Other orphans support (Amani)	1,000	
	Nursing school tuition (Jacob Oongo)	2,122	
	Sub-total 2007		23,372
TOTAL EXPENDITURES TO DATE			92,283

***Notes:**

1. Financial records are incomplete prior to 2001.
2. Receipts have been submitted for all expenditures channeled through BCDP.
3. Travel funds for all volunteer trips have been channeled through Hearts for Kenya and are excluded from all amounts shown.
4. St. Matthews Episcopal Church has provided support directly to the Rongo orphanage in the sum of \$34,000 since 2006; those contributions are excluded here.
5. A number of *Hearts for Kenya* volunteers have made direct contributions, e.g., tuition assistance payments made to the pharmacy school for Robinson Ogulgia in the sum of \$1,061 per year; those contributions are excluded here.
6. Also excluded here are all contributions of labor and in-kind contributions, e.g., medical and school supplies, clothing and eyeglasses, which have averaged over 2,000 pounds (carried on trips) per year.
7. *Hearts for Kenya's* income in each year was equal to its expenditures.

Appendix G: Related Personal Stories

TO THE PRESIDENT HEARTS FOR KENYA, AND ALL THOSE WHO HAVE BEEN POSITIVE IN PROVIDING ASSISTANCE TO THE BAKERS COMMUNITY DEVELOPMENT PROJECT IN OYUGIS KENYA.

I can remember vividly one fine evening when the sun was almost setting, from a far I could see two gentlemen coming. This was Kennedy and Tom. At first I wondered what brought them to my home. They got me sitting on the floor of my grass thatched house trying to imagine what my children and the orphans I care for would have for supper. Things seemed so dark for me since my husband who could help me find a way out was no more. my seven children plus two orphans my sister left to me to care for a few days before she died way back in 2004.

Several thoughts crisscrossed my mind wondering if God could bring hope to my desperate heart and situation.

A soft speaking Kennedy asked me several questions about my plight. I can remember answering and trying to be very sincere, I could see in their eyes tears crisscrossing as I narrated to them the sad ordeal I have been through. I can't forget that a discussion ensued thereafter. They asked me if I could join them in a farmers group that embrace Agriculture as a way out of the adverse poverty. I started thinking of how I could plough my land, get seeds and fertilizer, leave alone the expertise in doing Agriculture. They asked me if all I see as a problem can be provided for, will I be happy? They asked.

What I can't forget to remember was that I jumped up and said that would be great in fact it sounded as a miracle. The next few days we were called in a farmers seminar and I saw the real hand of God on me. This was way back August 2005. In brief when it reached September the same year, we were given 50 Kilograms DAP fertilizer, Corn, Beans, Soya, Vegetables seeds and even side dressing fertilizers of 50 Kilograms of CAN.

A few months later we had the harvest time with us. It was really a bumper harvest. I could now have food on the table for my family something that was not practicable earlier.

Let me confess that since then I have been able to feed my family three times daily, afford for them some school needs ,clothes them and come little resources to take them to hospital.

My humble appeal now is that this wonderful project of the Bakers Community Development Project is a worthwhile Project that is really building real hope for the people of Oyugis .Kenya.

Thanks to the

President Hearts for Kenya Old man John Willingham Tor his exemplary leadership that gave birth to this mother of all projects in Oyugis. I can't forget to acknowledge the encouragement of his friends Louise Shawkat, Gary householder, Kevin Nelson, Blackford William, Nancy Gary, Alice Tiano, Little Sarah and Allyson and many more Hearts for Kenya friends who have come to see us on the ground. I cannot also forget to acknowledge the selfless wonderful leadership of the able Chairman of BCDP Mr. Kennedy Odhiambo and his Committee for their tireless efforts to see these great dreams come true.

I would wish to continue requesting all friends ,Churches ,organizations that do provide assistance to Hearts for Kenya to have the heart and continue generously to support this worthwhile project. The BCDP has become a pillar where many depend on.

Thanks for having been of great help to us and am looking forward to a greater farming year 2008 and beyond

Long live Hearts for Kenya

Long live Bakers Community Development Project

Long live the well wishers.

Yours greatly.

Susan Nyakado

BCDP FARMER.

As related by Nancy Gray -

As you know, our relationship with the people of Oyugis has been long coming. We could not have been successful without John's incredible understanding of the culture, his intense belief in our vision and his faith in God and his team members to help form those long term relationships. From our first trip team meeting we were all anxious about what tasks we would be assigned ... whether we would be assigned to the orphans in Rongo, the Wire Clinic, Bakers School or maybe a meeting with the farmers. When we got there John began.. once again. ...“remember, it is all about relationships, sit with the kids, read to them, play with them, hold their hands, hold them on your lap, talk to them even if they don't understand all of what you are saying. That child may have never had that experience. Go back to the basic human needs because that is where these people are basic human needs.” So, many of us did just that. I can't even write about it without becoming emotional. It would be impossible for me to describe the look of a four or five year old child who has never been held in a lap and read to.

One day while I was at the Wire Clinic an elderly, very thin woman came slowly walking up the dirt path. (I have no idea how old she was because malnutrition does incredible things to the aging process, she appeared to be at least 70). She was being led by a very small boy, maybe three or so. There were literally hundreds of people waiting for medical attention but she worked her way up through the “eye glass” line where Kay Nolan and I were fitting eyeglasses (donated, yea!). I could tell she could not see well as the little guy led her around with directions from team members. She spoke no English so our interpreter asked her what her needs were. It seems that she was responsible for nine grandchildren and was also responsible for several other children of family members who had died. She could not see well enough to plant the seeds that she had been given. We sat her down. The little guy sat close holding her hand tightly. We tried the first pair of glasses and asked her to read from an eye chart. At first I thought she did not understand what the interpreter was asking her to do but she got up, told the little boy ‘something???’ and out the door she went. We followed her and back behind the building, in a sparsely grown corn field, she got down on her knees, bent over and then I realized what she was doing. All she cared about was getting that seed in the ground –nothing else. She looked up at me and shook her head with sadness “no”. So we kept trying. ...in and out of the mud building until she found a pair of glasses that would work – not great but it worked. How can you describe what just happened. You can't, I can't.

Jeff –there are so many stories just like this one –I know emotion cannot be a part of a business plan but how can it not be??????? Human needs include emotional interaction! So many Americans just don't get it! That child that you hold on your lap very likely won't be there the next time you are there. We MUST address that child with emotion AND food. That is why we begin with relationships.

I have pictures on this adventure. I would be glad to share them with you. It sure helps to make it real.

THE GREAT BAKERS CO-OPERATIVE SUCCESSES

On behalf of the Bakers Development Group and the Bakers Co-operative i would wish to take this opportunity to than Hearts for Kenya for there good cordial relations with the above two groups. The Bakers Group was initiated four years ago after mutual and great talks between Hearts for Kenya and the BCDP. We started with a group of 28 farmers.H4K had great supplies of farm inputs fertilizers, certified seeds and also capacity building fot the farmers. There then were the great harvests. The farmers who could not afford meals were now able to eat well at least 3 meals a day. As days passed several needy farmers, widows inclusive started asking for them to be added to the group. The Oldman Mr. John Willingham listened to the pleas and the number increased to 45. This was 2006. In 2007 the impact was now great the farmers who were not able to come up with good decent housing were now all smiles. Thanks to the works of the Oldman John and friends. The children of the famers were now able to afford the basics of life-clothing, school fees and what to eat.

In 2008 Kennedy, the project co-ordinator of Bakers Group of Activities had further pleas to the Oldman John that more and more farmers need to get a share of the great aid . The Oldman accepted and Kennedy went ahead and added a double number. As at now the numbers have reached 90 farmers. This now means tonnes and tonnes of Planting and side dressing fertilizer plus certified seeds are always given to farmers coutesy of the Great Hearts for Kenya. as this good gesture gets on, last years Hearts for Kenya team visit brought in a new idea. The noble idea of a coop system. John and team leaders from the US and the BCDP TEAM went to the Government Coop Office and talked about the formation of a Bakers Cooperative. Several issues crisscrossed and there was it. The process of registration started there of. With good work come last December 2008 the BAKERS FARMERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED was registered in Nairobi officially. Bakers is now operating as a famers cooperative group and members have started saving in the coop for a better future.

So far there are several advantages of the coop to the farmers:

- farmers are now able to save excess income from their farms
- farmers are able to get loans and pay back with low interest rates
- enjoy capacity building in issues related to savings and credit issues
- meet basics e.g. fees, clothing, medical bills, housing issues etc

I believe with the support given to HEARTS FOR KENYA the coop issue will grow and grow. Thanks to all who have the HEARTS for us.

Long live BCDP LONG LIVE THE OLDMAN JOHN.

KENNEDY O OGUTA.
project co-ordinator,
BCDP/COOP

Copy of original letter from Elizabeth Ombogo, Oyugis, Kenya:

AGAWO PRIMARY SCHOOL
P.O. BOX 218
OYUGIS.
23/3/2009

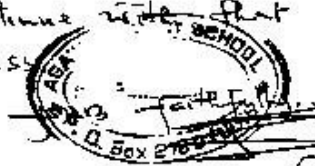
TO JOHN WILLINGHAMO,
HEARTS 4 KENYA
THRO'
CHAIRMAN
BAKERS COMMUNITY DEV. PROJECT.
P.O. BOX
OYUGIS

RE: APPRECIATION

Sir I am glad to forward my heartfelt appreciation on behalf of Agawo primary school. This is because of the support we have been getting from you.

The fertilizers maize seeds and vegetable seeds has boosted our income. Further more feeding programme in the school has become so steady throughout this time and especially catering for the orphans parents, teachers and the pupils are very much happy with your support.

Kindly continue with that heart
and bless



Elizabeth Ombogo
Head Teacher.

Transcription of the previous letter:

To: John Willingham
Hearts for Kenya
Thro'
Chairman
Bakers Community Dev. Project.
P.O. Box
Oyugis

Re: Appreciation

Sir

I am glad to forward my heartfelt appreciation on behalf of Agawo Primary School. This is because of the support we have been getting from you.

The fertilizer, maize seeds and vegetable seeds has boosted our income. Further more feeding programme in the school has become so steady throughout this time and especially catering for the orphans, parents, teachers and the pupils are very much happy with your support.

Kindly continue with that heart.

God bless,
?? faithfully,

Elizabeth Ombago
Head Teacher