Annual Report 2019

Authors: James Hennessy, Rachel Gordon & Alva Sheehy

Development Pamoja is a registered Community Based Organisation in Kenya (No. NKU/DSS/CBO/041). Development Pamoja Ltd. is a registered Charity in Ireland. CHY No 19370.
1 Mission Statement

To relieve poverty by assisting in the establishment of viable community-based co-operative enterprises in Kenya and providing financial, technical and all relevant assistance to such community-based co-operative enterprises.

In our operation our core values are:

- Transparency in both Irish and Kenyan operations and reporting to our donors and regulatory authorities
- Ensuring collaboration with the local community on all projects
- Efficient and innovative use of funds
- To keep salary and administration costs to a minimum.
- To learn from past projects and experiences
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3 Certification

Development Pamoja (Kenya) was registered as a Self Help Group in Kenya in June 2010 and we upgraded our status in 2011 to that of a Community Based Organisation (CBO), allowing us to work in more districts in the Rift Valley province.

Funding for the projects carried out by Development Pamoja CBO is provided by the Irish Registered Company, Development Pamoja Ltd., incorporated in June 2010. (CRO No 487136). Charitable Exemption was granted by the Revenue Commissioners to Development Pamoja Ltd on 27/8/2012 (Charity No: CHY 19370).

Authorisation as an “eligible charity” for the purposes of Section 848A Taxes Consolidation Act 1997 (Donations to Eligible Charities and Other Approved Bodies) was granted to Development Pamoja Ltd on 30/10/2014. This was renewed on 19/11/2019.

Development Pamoja Ltd is registered with the Charities Regulatory Authority in Ireland (Charity No: 20075859).
4 GOVERNANCE

Development Pamoja CBO is governed and funded by Development Pamoja Ltd. The Project Co-ordinator of Development Pamoja CBO reports to the board of directors of Development Pamoja Ltd.

4.1 DEVELOPMENT PAMOJA LTD. (IRELAND)

Development Pamoja Ltd. is governed by a board of directors, based in Ireland. The primary role of the board of directors is to ensure the success of Development Pamoja by directing its affairs, ensuring its principles are upheld and ensuring compliance with all legislation and regulation.

The board of directors meets quarterly and members are elected at the AGM. All members of the board serve on a voluntary basis and the current membership of the board is as follows: Rachel Gordon (Chairperson), Catherine Hennessy (Secretary), Lynn Sheehy, Thomas Cussen, Mary O’Connor, Deirdre Hennessy, Alva Sheehy and Brian Lyons.

4.2 DEVELOPMENT PAMOJA CBO (KENYA)

There are three permanent staff employed by Development Pamoja CBO to run the charity in Kenya; they are James Hennessy, Kipruto Maasai and David Okinja. There are also medical staff employed in the medical centre and a person employed to oversee the security of Development Pamoja’s buildings and assets.

James Hennessy is the Project Co-ordinator of Development Pamoja CBO. His two primary responsibilities are (1) the management and running of all current projects and (2) the identification and planning of future projects. He reports directly to the board of directors of Development Pamoja Ltd.
5 General Updates

During 2019 we were very happy to welcome a number of different visitors to Kenya to see the good work being done by our team. These included the following;

- Dr Jerome Murphy and Dr Kevin Murphy
- Michael O’Loughlin who volunteered with us
- Paddy Murray and Carole Boylan from CASA
- Séamus Crosse and Pat Dillon

We would like to thank everyone who visited us this year for the time they gave to Development Pamoja. In particular Michael O’Loughlin, who volunteered with us for 3 months, was invaluable and of great assistance with the renovations of the new medical centre. His fundraising work was also much appreciated.

We would like to thank everyone for their time and interest. We look forward to working together again in the future.
6 PROJECT UPDATES

6.1 MEDICAL CENTRE: SARAMBEI

Funded by Development Pamoja Ltd and CASA

2019 was the fifth year of our Medical Centre. We continue to provide much needed health care to the local community of over 3,000 people, some of the services include;

- General consultancy (small fee €0.50 per adult and €0.20 per child)
- Vaccination programs (free - in association with the Ministry of Health)
- Ante-natal care (free - in association with the Ministry of Health)
- Laboratory services
- Family planning
- Dispensary service for low-cost medication (as close to wholesale cost as possible)
- Physiotherapy
- Occupational therapy
- Mobile outreach clinics
- Ultrasound service

Our medical centre is staffed by a clinical officer, a laboratory technician, a nurse, a physiotherapist and a cleaner. (Note: the physiotherapist’s salary is part-funded by CASA through the Disability Program and the members of the CASA program avail of these services free of charge.)

We are very proud of the benefits our medical centre brings to the local community. We have a qualified doctor, laboratory technician, nurse and physiotherapist. If we cannot provide the required service, we refer our patients to reputable hospitals. Not all medical centres give such a comprehensive service. A nearby medical centre has a program of ‘free medical outreaches’, which essentially means herding people together and providing everyone irrespective of the ailment with an antibiotic. It means people in the area who would not have purchasing power to begin with favour a two-minute medical assessment and a free antibiotic to a proper medical examination. We have had numerous situations where people have attended the free medical assessment, were told they have the flu, only for them to visit our clinic and be diagnosed with typhoid or malaria after having undergone a blood test.

In 2018 we started an outreach in the village of Mangu. After a very positive start, the amount of people attending the outreach slowed considerably. We eventually stopped the outreach in August as we got closer to the opening of our new medical centre in Rongai as Mangu is situated approximately 10km from Rongai. We informed those who attended the outreach that our services would be available in Rongai from November 2019.

We were very pleased this year to welcome Doctors Jerome and Kevin Murphy to work with us for two weeks in June. We decided to offer those who came to the centre in those two
weeks free medical check-ups. It was a really successful trip and our staff learned a great deal from these two doctors. Our income for June was lower than normal as a result but we felt that this was a small price to pay for the benefits these services brought to the community.

The second part of the year saw unseasonably heavy rains. When this happens particularly over a sustained period of time the roads surrounding the medical centre are impassable. As a result there was a drop off of people coming to the hospital from September and we experienced a drop in income due to this.

The cost of transport is still a problem in Kenya in general. At the end of 2018 a large increase in the price of petrol meant fewer people could afford transport to our centre. This unfortunately has continued into 2019.

FINANCES

2019 was another difficult year financially for the medical centre. The income was not enough to cover all of the expenditure, however Development Pamoja are happy to cover the shortfall considering the huge benefit the medical centre brings to the local community.

The income was lower than normal for a number of reasons. As stated above transport costs are still reducing patient numbers, the late rains also reduced the footfall in the centre in the last quarter of the year and the free medical aid we provided in June when the two Irish doctors visited meant lower incomes during these months. Our labour costs also increased this year both due to the labour market and because we kept on the nurse who covered our clinical officer’s maternity leave. We did this as we knew we were opening the medical centre in Rongai and did not want to lose the opportunity to retain an excellent trustworthy member of staff.

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<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Income</td>
<td>1,188,325 Kshs</td>
<td>(€10,513)</td>
</tr>
<tr>
<td>Expenditure</td>
<td>1,404,566 Kshs</td>
<td>(€12,426)</td>
</tr>
<tr>
<td>Deficit</td>
<td>216,241 Kshs</td>
<td>(€1,913)</td>
</tr>
</tbody>
</table>
6.2 MEDICAL CENTRE: RONGAI

*Funded by Development Pamoja Ltd and Fr. Francis McAuliffe.*

In 2017 we were approached by the Irish supporters of a Kenyan charity, Save the African Slum Children Association (SASCA), to take over the running of their charity. They were based 5km from the village of Rongai which is approximately 40km from our base in Sarambei. The assets consisted of a plot of land (more than 5 acres) on which SASCA had built a building to act as a children’s home and school.

We felt that this was a great opportunity for Development Pamoja to expand its services to benefit a new community. Following an investigation of the activities, management and assets of the SASCA Charity and detailed discussions with the Irish supporters, we agreed to take over the assets of SASCA. We did so on the condition that Development Pamoja could decide how the assets of the charity could be best used to cater for the needs of the community.

The process of gathering information on the charity and negotiating the transfer of assets meant our Project Co-ordinator spent a lot of time in the area. From speaking with locals it was clear that access to reliable healthcare was a major issue in this community. So in light of our knowledge and experience of working in the Sarambei area and running a successful medical centre there, we decided that a medical centre would satisfy the greater need of the community at this time in the Rongai area.

So, as soon as the legal title to the property was transferred and registered in the name of Development Pamoja CBO we began renovating the property and turning part of it into a medical centre. To comply with the requirements of the Ministry of Health we had to employ an architect to submit plans for the conversion of part of the building into a medical centre.

We employed a builder, painter, electrician and a plumber to rectify various issues and to ensure we had adequate hygiene facilities (including a new outside toilet unit). We also had to construct an incinerator unit for the safe disposal of medical waste.

Finally, new furniture and medical equipment was needed before being able to open the centre. In 2020 further work will be required on the building to convert and equip one room for physiotherapy, and it is proposed to grow food crops on the adjoining land (five acres).

We are delighted to announce that we opened this new medical centre in November 2019. The services we offer are the same as for the medical centre in Sarambei, apart from physiotherapy which will be available in 2020. Since it opened the response from the local community has been great, and we continue to see an increase in numbers availing of our services.
FINANCES

The transfer of legal title of the property and land to Development Pamoja was not straightforward and there was a significant cost as a result. The property was registered in the name of a deceased Kenyan citizen, so as a result her 6 siblings were required to approve the transfer of the deeds. Following Legal Advice from our Kenyan Lawyer, discussions with the Irish promoters of the SASCA Charity and a considerable delay a compensation package was agreed. The agreement also included Development Pamoja CBO paying all legal costs, stamp duty and outstanding debts due by SASCA.

The total costs of transferring the legal title to the property to Development Pamoja CBO was 2,192,900 Kshs (€19,406), the breakdown of which is given in the chart below;
The renovation of the property and cost of equipment in order to open a medical centre was a large once-off cost and came to a total of 1,302,824 Kshs (€11,529). The breakdown is as follows;

Costs of Transferring Assets
- Outstanding Bills, 75%
- Legal Fees, 17%
- Compensation, 7%
- Other (facilitating meetings), 1%

Cost of Set-up for Medical Centre
- Building Work, 72%
- Equipment, 20%
- Opening of Centre, 2%
- Registration, 4%
- Other, 2%

The medical centre was in operation for the last two months of 2019. While the initial outlay to purchase drugs was covered in the costs of opening the centre, the income did cover the rest of its expenses. The full list of finances is as follows;

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Transfer of Assets</td>
<td>2,192,900</td>
<td>Kshs (€19,406)</td>
</tr>
<tr>
<td>Cost of Set-up for Medical Centre</td>
<td>1,302,824</td>
<td>Kshs (€11,529)</td>
</tr>
<tr>
<td>Operating Costs</td>
<td>121,744</td>
<td>Kshs (€1,078)</td>
</tr>
<tr>
<td>Income</td>
<td>160,380</td>
<td>Kshs (€1,419)</td>
</tr>
</tbody>
</table>
6.3  **Demonstration Farm**  
Partly Self-Financing, with support from Development Pamoja Ltd.

2019 was once more an erratic year weather-wise in the whole of Kenya. The long rains which should have started in late March did not arrive until May and were not as beneficial as other years. The short rains which usually start in late October came early, in September and lasted much longer than usual. It rained throughout the entire month of December, in all the years since we purchased the site of our farm, we have never experienced one single day of rain in December.

While the difficulties arising from a lack of rain are obvious, erratic weather patterns also make it very difficult to plan farming activities.

The progress on each of the main components of our farm is as follows:

**Greenhouse Farming**

2019 was the most disappointing year we have had with the greenhouses. In July we planted tomatoes but the seeds failed to germinate. We then purchased new seeds which were far more expensive. While these did germinate we were only able to harvest twice, when we would have expected to harvest 7 times. After the second harvest the plants simply died. They are required to have a head to the stalk to continue flowering, yet almost ninety percent of the plants failed to generate a new head to their stalk meaning no new flowers originated. We would have estimated a harvest of more than 20,000 Kshs. Instead we recouped 8,630Kshs which barely covered the cost of the seeds.

Vegetables for the past two years have done very well in the greenhouses. So, throughout the year we also planted spinach, kale and local vegetables. The issue with greens is they will never provide big profit margins. Our income from these vegetables was 3,265kshs. It should however be noted that we also used the produce from the greenhouses for the various social events we have at our medical centre on a monthly basis for our disabled and elderly events.
Open Field Farming

As in 2018, open field farming was far more productive in 2019. When the rains eventually came, we planted maize, beans and sweet potato. The maize and beans proved very productive: we harvested 360kg of beans and 810kg of maize. This food was used in our food aid program.

We planted sweet potato in May and began harvesting in December. As of December 31st, we sold sweet potatoes to the value of 3,565Kshs. We continued to harvest sweet potato into January 2020.

Fruit trees continue to provide a source of income, albeit on a small scale. Bananas had a poor start to the year, mainly because of the erratic rain patterns. In the early part of the year a number of plants died. Towards the end of the year the banana plants began to sprout again and hopefully will be ready to harvest in 2020. The paw paw trees again were very successful. We harvested paw paw throughout the year and they provided us with an income of 4,745Kshs. Unfortunately, the existing trees have reached the end of their cycle. We have planted replacement trees but don’t know if these will be successful, we won’t know for a few months if the tree will bear fruit (if the tree is male then it does not produce fruit). We will know which tree is female in February or March 2020.

The mango, orange and avocado trees, planted in the past two years, continue to mature but they still have not reached a point where we can harvest their produce. In most cases the trees have yet to produce flowers. These trees represent a long term project which will bear fruit both literally and figuratively in the future.

Some maintenance needed to be carried out on the farm fencing and new fencing was erected around the orchard.

Zero Grazing Dairy Farm

The zero grazing project was a very successful part of our farming activities this year. In total we produced and sold approximately 3,900 litres of milk. One litre of milk retails at 35 Kenyan Shillings so in total we received 137,319 Kenyan Shillings from milk sold throughout 2019, up from 77,405 Kenyan Shillings in 2018. This represents a 77 percent growth in milk production and can be attributed to having more cows in production.

During the year we took the decision to sell the Holstein Friesian cow we had in our herd (due to her breed, she consumed a lot of our limited supply of fodder). We purchased this cow in 2017 for 60,000 Kshs and having provided us with one female calf we sold her for 45,000 Kshs. She has provided us with a very healthy offspring and we hope that her cross-breed calf will adapt to the semi-arid climate of Sarambei.
We also started the year by purchasing a local breed, an in-calf heifer. She later gave birth to a cross breed bull calf. Another cow in the herd also gave birth to a bull calf. We sold one of the bull calves in December for 10,000 Kenyan Shillings and hope to sell the second bull calf in early 2020. The calf sold in December was a local breed, whereas the bull calf to be sold in early 2020 is of the Ayrshire breed and we expect to get a better price for him.

Grass & Hay

On the new land purchased in 2018 we continued with the same swarth of grass that was planted when we purchased the land. We did however fence the top three acres to allow the cows graze on some fresh grass. The remaining eight acres were used to grow hay which we harvested twice in 2019. In January we harvested 165 bales and in early September we harvested 760 bales, after a consistent period of rain. It cost approximately 70 Kshs per bale to harvest and transport the bales.

We sold 150 bales. The remaining 775 bales are held in storage and are currently used as fodder for our herd. If the price per bale rises in 2020, we will sell some of our stock as we will harvest the meadow again in early 2020.
FINANCES

In 2019 the total income from sales of farm produce amounted to 259,779 Kshs (£2,299). This was an increase of 76% compared to 2018 income (an increase of 56% excluding the sale of livestock).

Farm expenditure for 2019 was 153,170 Kshs (£1,355). The normal farm income (excluding the sale of livestock) more than covered the expenditure, leaving a substantial surplus.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Income (Total)</td>
<td>259,779 Kshs</td>
<td>(£2,299)</td>
</tr>
<tr>
<td>Farm Income (excluding sale of livestock)</td>
<td>229,779 Kshs</td>
<td>(£2,033)</td>
</tr>
<tr>
<td>Farm Expenditure</td>
<td>153,170 Kshs</td>
<td>(£1,355)</td>
</tr>
<tr>
<td><strong>Surplus</strong></td>
<td>106,609 Kshs</td>
<td>(£943)</td>
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</tbody>
</table>
6.4 Disability Program

Funded by Caring and Sharing Association (CASA) Ireland, Fr. Francis McAuliffe (Kiltegan Society), Rachel Irungi & friends.

The disability program is funded exclusively by the Caring and Sharing Association in Ireland. In February this year, we had the pleasure of welcoming Carole Boylan and Paddy Murray from CASA in Ireland. We travelled to individual households to visit members of the program, and we also had mass at our medical centre in Sarambei, attended by Paddy, Carole, the Development Pamoja team and all members of the disability program.

This was the eight year of this very successful program and the format of the program remains the same with the core activities being:

- A monthly meeting where the participants and their carers are provided with a hot meal. All attendees are also given free medical treatment and the disabled are provided with free physiotherapy.
- Physiotherapy is also provided two days a week free of charge to the disabled members of the program.
- Medication for the disabled is provided at our medical centre free of charge.

In total 92 people were provided with free medical assistance as part of this program during 2019. The majority were disabled people but we also treated their guardians and children. Physiotherapy was provided to 23 people, with 17 attending on a weekly basis.

Some members (18) were referred to other hospitals for medical services not provided by our medical centre. This was primarily for those suffering from mental disabilities but also included a successful surgery for one of our members. All members referred to other hospitals had their costs covered by the program.

As well as the normal activities of the program there were some additional supports given as follows;

- For the past two years, at Easter and Christmas, we provided care packages to all families in the program. This was funded by Development Pamoja and Rachel Irungi. These packages included mosquito nets and in May was followed by the disbursement of 100 mattresses to the families of the program.
- Food aid was provided to 13 families, helping to feed approximately 70 people.
- Three families received regular food support.
- Education costs were covered for 3 school children and one adult for a polytechnic college.

Three separate groups within the disability program began their own savings groups under our Table Banking program. These have been very successful and have allowed the members access to cheap finance for loans.
FINANCES

CASA provide annual funding of €10,000 for the disabled program.
6.5 Elderly Program

Funded by Kiltegan Fathers, Kenyan Irish Society and Development Pamoja Ltd.

The elderly program is similar to the disabled program but it is not yet as developed. Like the disabled program, the main event of the program is a monthly meeting at our medical centre. Here the participants avail of free health care and physiotherapy. They are also provided with a hot meal. The main object of the program is to make the elderly feel more included in society. Many of them lead very isolated lives as they are immobile and live far from their nearest neighbour.

Our biggest expense in this project is transport. The most popular mode of transport in rural Kenya is motorbike taxi, however the majority of the elderly are over 70 so cannot travel as passengers by motorbike. To facilitate the monthly meetings we hire a sixty-seater bus to transport the elderly from their homes to our medical centre. The bus has to make two trips (more than sixty people in the program), travel a large distance and all the participants must be returned each evening, so it is a major operation. It costs approximately €100 to hire the bus to do this work on each day of the meeting.

In 2018 we started visiting the elderly in their homes because many live in isolation. We continued to do this in 2019 and it has proven very popular. Those who suffer from ailments such as arthritis, hypertension and diabetes are treated at our medical centre the day of their monthly meeting but do not have any health check-up again until the next meeting. While we cannot see everyone in the program in their homes each month, we do try to see those who are most needy. We travel with the nurse from our medical centre who treats the elderly in their homes.

The program has proved hugely successful. The participants are extremely grateful that they have an event to look forward to each month and crucially, members of the group are provided with medical assistance without which their health would be adversely affected.

Towards the end of 2018 the group began to divide themselves into smaller groups, meaning we now have three distinct groups within the program. They have divided themselves along village lines. A group for the villages of Sarambei and Mogotio. A group for the villages of Uchumi, Imei and Banita and a group from the villages of Arahoka and Rigogo. As these villages are close in proximity the members themselves (those who are mobile) try to meet once a month on a separate day in their villages. They also try to visit any member who is housebound and when members of the groups are hospitalised, they nominate people to go visit the member of the group in hospital.

The following are some of the achievements of the project this year;

- Over one hundred people over the age of 65 attended our monthly elderly meetings.
- Over eighty people were provided with medical assistance.
- Twenty-five people received regular physiotherapy.
- Fifteen elderly people were visited in their homes on a monthly basis.

Unfortunately three members of the group died in 2019.
FINANCES

The total cost of the Elderly Program in 2019 was 342,805 Kshs (€3,034). The largest cost incurred on the day of the social is food (37%) but it is closely followed by transport (29%).
6.6 **Education Program**

*Funded by Davis family and friends, Carole Boylan and Development Pamoja Ltd.*

6.6.1 **Davis Education Program**

2019 was the fifth year of our education program funded fully by Anne Davis and her family and friends. The school year is the calendar year.

In 2019 we provided full educational support to 16 children, ranging from primary, secondary, polytechnical colleges and university. In a number of cases we also provided financial support to their guardians.

There were a number of achievements from our students this year some of which were;

- Two students completed their diploma in Mogotio Polytechnical College
- One student who completed his secondary education proceeded to University studying a bachelor of education.
- We added one student to our program, who will be attending secondary school.

6.6.2 **Other Educational Support**

We continue to educate Brian Kipchirchir who we have educated since 2012. He is studying an Economics degree in Egerton University and 2019 was his third year of a four-year course. Brian’s education is fully funded by a very generous donor.

We have sponsored Dominic Kipyegon to attend Mogotio Polytechnical College who was previously educated by CASA under the disability program.

Finally, we began educating Edwin Omondi as he joined secondary school. We have known Edwin since he was four. He suffered first degree burns on his face when he fell into an open fire. We assisted him when he needed medical assistance in 2007 and we have kept in contact with his mother despite her having moved from the village of Lomolo. Carole Boylan who organises the funding for our disability program has been contributing to Edwin’s education since 2013. The money has been put aside for the past 6 years and is now being used to pay for his secondary school fees and hopefully we will also take him to university.

Note: educational support given to disabled children is covered under the Disability program

**FINANCES**

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
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<tbody>
<tr>
<td>Davis Education Program</td>
<td>237,623 Kshs (€2,100)</td>
</tr>
<tr>
<td>Other Educational Support</td>
<td>175,504 Kshs (€1,553)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>413,127 Kshs (€3,653)</strong></td>
</tr>
</tbody>
</table>
6.7 Loan Book

Funded by Development Pamoja Ltd.

In 2018 Development Pamoja reworked our micro finance program. We resolved to stop providing people with individual loans. People would invariably tail off when repaying their loans, last payments remained outstanding and in extreme cases people simply absconded without paying anything.

We have started a Table Banking program as an alternative means of facilitating cheap finance to the community. This program helps to organise small savings groups who control lending within these groups. This is covered in the next section.

Loan Book

<table>
<thead>
<tr>
<th>2019</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Book @ Start of Year</td>
<td>15,000 Kshs (€133)</td>
</tr>
<tr>
<td>Loan Book @ End of Year</td>
<td>0 Kshs (€)</td>
</tr>
<tr>
<td>New Loans within Year</td>
<td>0 Kshs (€0)</td>
</tr>
<tr>
<td>Payments within Year</td>
<td>0 Kshs (€0)</td>
</tr>
<tr>
<td>Bad Debts within Year</td>
<td>15,000 Kshs (€133)</td>
</tr>
</tbody>
</table>
6.8 **Table Banking**  
*Funded by Misean Cara, Electric Aid and Development Pamoja Ltd.*

Table Banking is a group funding initiative where members save within a group and borrow from that group (according to agreed terms). This program aims to empower members (mostly women) by giving them access to adequate funding to develop or start their own business or cover the cost of education for their children. The main aspects of the program are as follows;

- Small groups
- Development Pamoja provides an up-front amount of capital to supplement members savings (to facilitate sufficient loans at high demand times e.g. start of school year)
- We also act as a bank for each group
- Meetings are held at our medical centre.
- Members take small loans from the available money and pay it back in agreed instalments over a defined period.
- Members have control over approving loans within their own groups.

At the start of 2019 we had three table banking groups. A fourth was added which includes employees of Development Pamoja in Kenya.

While we aimed at reaching 6 groups by the end of the year we realised that we needed to be cautious about choosing groups and members. Micro finance is a buzz word in developmental economics and small micro finance and table banking groups are prevalent throughout Kenya (we know of a number of organisations in Mogotio providing such programs). However, micro finance programs have become synonymous with the non-governmental sector, and are viewed by many people as free money funded by western donors. We found that many people are not interested in saving, only taking and repaying loans and assume that there are no consequences of not repaying loans. We had this issue when we provided individual loans.

One particularly successful group attracted much attention in the community as they were able to purchase water tanks from us as part of this program. On seeing this, others asked to join, however the group (with our input) decided to stick with the original members. We encouraged the others to form their own group. We printed savings books for them, they conducted two meetings at our centre in Sarambei and they saved a small sum. Unlike the other groups however, they did not agree to allow Development Pamoja have custody of their savings. This was not a problem of course, however when the group realised that we were not willing to provide them with ‘free’ tanks when they had no savings/collateral to speak of, the group dissolved.

So even though we only have four groups we are very happy with how this program is progressing, with some of the positive signs being;

- Two of the groups have increased their membership
- All groups are actively saving, taking out and repaying loans.
The most successful womens group pay interest on their loans and have expanded to having 3 different loan types; long-term loans, short-term loans (within month) and interest-free loans (where Development Pamoja purchase a water tank for the group and members pay back fixed amounts at monthly meetings).

**FINANCES**

The cost of this program to Development Pamoja for 2019 was 339,000 Kshs (€3,000) which covered the up-front capital for one additional group. This capital is for use by the groups but as loans are expected to be repaid in full, should be money which we will retain on our books (whether on loan or not). In the future as groups increase their savings and size we may be able to reduce the amount held per group to fund additional groups.

<table>
<thead>
<tr>
<th></th>
<th>Total Capital provided in 2019</th>
<th>Total Capital held by Development Pamoja (2018-2019)</th>
<th>Total Exposure (Outstanding Loans minus Savings)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>339,000 Kshs (€3,000)</td>
<td>1,386,960 Kshs (€12,000)</td>
<td>115,810 Kshs (€1,025)</td>
</tr>
</tbody>
</table>
6.9 Solar Lamps

_Funded by Afri Ireland and Development Pamoja Ltd._

We started this program in 2017 and it has proved very successful. The area where we work in Kenya is almost on the equator and therefore night and day have equal length all year long. This also means that it gets dark at about 6 pm every evening. Most people in the area have no electricity, and therefore no light after 6 pm.

Solar lamps are a cheap, safe and reliable way of lighting homes. They can be installed in individual homes quickly and easily and take advantage of the most abundant local resource, the sun. A single lamp is sufficient to light each home’s living space. It allows children to do homework, mothers to cook and do other chores and everyone to enjoy reading. And they can also charge mobile phones which are a lifeline in such remote locations.

In 2017 we installed 41 solar lamps mainly targeting those in our disability and elderly programs and other needy people in the Sarambei area who are patients of our medical centre. In 2018 we installed a further 40 lamps. We continue to identify the most vulnerable in society and provide them with the lamps.

In 2019 we supplied a further 20 solar lamps to people in and around Sarambei, focusing mainly on our elderly program. The solar lamp that we had originally distributed and retailed at 1,700 Kshs was discontinued forcing us to purchase a different solar lamp. We settled on a light from the same company, DLight called T200. One-unit costs 2,200 Kshs approx. €19.50.

FINANCES

Total cost of the program in 2019 was 44,000 Kshs (€389).
6.10 OTHER PROJECTS

Funded by Development Pamoja Ltd and Fr. Victor Dunne, Fr. Francis McAuliffe

The activities we undertook in 2019 that do not fit in any of the above programs are as follows;

Repairs to Underground Water Tank

Following problems with our underground tank in 2018 we needed to line the tank with 1mm plastic. We completed this in early April and the tank has not caused us any problems since. This was funded by a generous donation from Fr. Victor Dunne who wished that the money was to be used in water projects. Water from this tank is provided to the local community at a small cost (to prevent wastage) and so its repair will be of great benefit during times of drought.

Food Aid

Throughout the year we also donated food aid to twenty six families outside of our food program in the disability program. In most cases we donated food from our own harvest of maize and beans, however we did purchase maize in April 2019 when our stock was depleted. We would like to thank Fr. Francis McAuliffe for funding this.

Community Contributions

As in all previous years since we purchased the three-acre site in Sarambei we have continued to assist various social activities in the area, namely wedding and funerals. We do this in two ways. Firstly, we give a monetary contribution, particularly in the case of funerals and secondly, we provide our tent and chairs for those events held locally. We also contribute to medical appeals where we as Development Pamoja are unable to solve the medical issue. Very few people have health insurance in Kenya, particularly in rural areas, so when someone gets seriously sick they invariably raise money locally to offset any hospital bills.

All donations were assessed by our team to ensure support went to the most in need in the community. The breakdown is as follows:

- 23 funerals in Sarambei and surrounding villages.
- 4 medical appeals for people requiring medical attention that we cannot provide, the most common being cancer treatment.
- 2 contributions to local weddings.
- 2 medical outreaches in the village of Koisaram. One was held when Doctors Jerome and Kevin Murphy visited in June. The outreaches focused primarily on the children attending Koisaram primary school. We also purchased food and desks for the primary school in Koisaram.
- Donated to seven education fundraisers for children in Sarambei who wished to attend second and third level education and are not covered by our education program.
FINANCES

The total expenditure for all other projects was 294,011 Kshs (€2,602)
7 FINANCIAL STATEMENT

7.1 EXPENDITURE (KENYA)

The total expenditure for 2019 was 9,280,323 Kshs (€82,127). This covers project expenditure (capital expenditure and operating costs) and administration costs. Expenditure on projects is by far the largest cost at 84%.

Note: the salaries of the medical staff are included in the project operating costs of the medical centre (the physiotherapist’s salary is covered by CASA in the disability program and the rest of the medical centre salaries are covered by the income from the medical centre).

7.1.1 Project Expenditure

Total project expenditure for 2019 was 7,753,147 Kshs (€68,612). This includes the cost of the transfer of SASCA assets (building and land of the new Rongai Medical Centre). The breakdown by project (both with and without the cost of the asset transfer) is shown below.
It should be noted that both the Farm and Medical Centres are also sources of income. Together the income covered 96% of their costs. Also, the full capital used for the table banking program is included here even though we would expect this to be available to us in the future once the programs are well established.

The breakdown of expenditure into capital expenditure and operating costs for each project is as follows.
For all projects combined, capital expenditure was 48% versus operating costs at 52%. Excluding the cost of the transfer of the Rongai assets the percentages would be capital expenditure of 5% versus operating costs of 95%.
7.1.2 Administration & Salary Costs (Kenya)

The total expenditure in Kenya outside of project costs for 2019 was 1,527,176 Kshs (€13,515). This included the purchase of a new motorbike. Motorbikes are the only mode of transport provided for our staff and this new bike replaced the first motorbike purchased by Development Pamoja which had been run into the ground. This bike was primarily funded by Dr. Jerome Murphy.

Note: The salary costs include the 3 permanent Development Pamoja staff. The salaries of the medical staff are not included here and are instead part of the medical centre expenditure.

The breakdown is as follows;

Note: Taxes & Immigration included statutory deductions.
7.2 **Expenditure (Ireland)**

Expenses in Ireland are kept to an absolute minimum and all work is done on a voluntary basis – our board members and volunteers do not receive any remuneration.

There was a higher than normal spend on Transport this year. The annual flight for the program co-ordinator to report to the board in Ireland was 22% more expensive than last year. The rest of the transport costs were due to multiple visits to Kilkenny to negotiate the transfer of assets from the SASCA charity.

We were pleased to be able to show our appreciation to some of our biggest supporters who were able to meet with us when visiting Ireland this year. As such we incurred some hospitality costs which we tried to keep to a reasonable level.

Total expenses amounted to €1,713 for the 2019 financial year, the breakdown of which is as follows.
7.3 **PROJECT INCOME**

Income was generated from both our farm and our two medical centres this year, totalling 1,608,484 Kshs (€14,234). The breakdown of project income is as follows:

<table>
<thead>
<tr>
<th>Project</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Centre – Sarambei</td>
<td>1,188,325 Kshs (€10,516)</td>
</tr>
<tr>
<td>Medical Centre – Rongai</td>
<td>160,380 Kshs (€1,419)</td>
</tr>
<tr>
<td>Farm</td>
<td>259,779 Kshs (€2,299)</td>
</tr>
</tbody>
</table>

More detail is given in the Project Updates above.

7.4 **LOAN BOOK**

More detail is given in the Project Updates above.

<table>
<thead>
<tr>
<th>2019</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Book @ Start of Year</td>
<td>15,000 Kshs (€133)</td>
</tr>
<tr>
<td>Loan Book @ End of Year</td>
<td>0 Kshs (€)</td>
</tr>
<tr>
<td>New Loans within Year</td>
<td>0 Kshs (€0)</td>
</tr>
<tr>
<td>Payments within Year</td>
<td>0 Kshs (€0)</td>
</tr>
<tr>
<td>Bad Debts within Year</td>
<td>15,000 Kshs (€133)</td>
</tr>
</tbody>
</table>
8  Funding

As can be seen from the graph below we rely heavily on donations so we would like to thank everyone who donated to Development Pamoja during 2019.

All general donations to Development Pamoja Ltd in 2019 and earlier years have been spent exclusively on project costs. None of this money was spent on staff salaries or other administrative costs (in Ireland or in Kenya) – these are funded separately, through sales or specific donations.

Note: funding graph above does not include funding from CASA (which was €10,000 in 2018) that specifically funded the majority of the Disability Program. (A separate financial report is provided to CASA)
### 8.1 Project Funding

The money used to implement/support our projects in 2019 came from various sources. Some funding was for specific projects. The funding for each project in 2019 was as follows:

<table>
<thead>
<tr>
<th>Project</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Medical Centre - Sarambei</td>
<td>Development Pamoja Ltd and Caring and Sharing Association (CASA) Ireland.</td>
</tr>
<tr>
<td>2. Medical Centre - Rongai</td>
<td>Development Pamoja Ltd and Fr. Francis McAuliffe.</td>
</tr>
<tr>
<td>3. Demonstration Farm</td>
<td>Partly Self-Financing, with support from Development Pamoja Ltd.</td>
</tr>
<tr>
<td>4. Disability Program</td>
<td>Funded by Caring and Sharing Association (CASA) Ireland, Fr. Francis McAuliffe (Kiltegan Society), Rachel Irungi &amp; friends.</td>
</tr>
<tr>
<td>5. Elderly Program</td>
<td>Funded by Kiltegan Fathers, Kenyan Irish Society and Development Pamoja Ltd.</td>
</tr>
<tr>
<td>6. Education</td>
<td>Funded by Davis family and friends, Carole Boylan and Development Pamoja Ltd.</td>
</tr>
<tr>
<td>7. Loan Book</td>
<td>Funded by Development Pamoja Ltd.</td>
</tr>
<tr>
<td>8. Table Banking</td>
<td>Funded by Misean Cara, Electric Aid and Development Pamoja Ltd.</td>
</tr>
<tr>
<td>10. Other Projects</td>
<td>Funded by Development Pamoja Ltd and Fr. Victor Dunne, Fr. Francis McAuliffe</td>
</tr>
</tbody>
</table>
ACKNOWLEDGEMENTS

Development Pamoja Ltd. would like to thank all our sponsors, donors (including those who wish to remain anonymous) and volunteers for their help throughout 2019. We would also like to thank our excellent staff who have worked so hard during the year to deliver the projects.

In no specific order, we would especially like to thank:

- CASA Ireland
- Carmel Ryan and Peggy Saunders (SASCA)
- O’Loughlin family (Michael, James, Anne & Marie-Claire)
- Afri Ireland
- Fr. Francis McAuliffe
- Fr. Victor Dunne
- The Kelly family (Kevin, Pamela & Caitrin)
- The Davis Family
- The Kiltegan Fathers
- Eithne Dunford
- Kenyan Irish Society
- Misean Cara
- Electric Aid
- CRS Refrigeration Ltd
- Oliver Sheehan
10 CONTACT DETAILS

For more information or to donate please visit our website/Facebook page or contact us by email.

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Email: devpamoja@gmail.com
Facebook: Development Pamoja Ltd.
Instagram: Development Pamoja Ltd.