

**William and Nancy Budd
Scholarship Fund
2017 & 2018 Annual Report**



*NCKK (National Council of Churches of Kenya) administers the scholarship
on behalf of the Budd Scholarship Fund.*

Introduction

We are pleased to submit the 2017 & 2018 Annual Report of the William and Nancy Budd Scholarship Fund. This report includes the perspective of our administrator, Grace Muthungu, emphasizing the importance and impact of the Fund. The report discusses the continued success of the students supported by the William and Nancy Budd Scholarship since 2000. They are training to be doctors, teachers, engineers, scientists, technology specialists, farmers, and entrepreneurs. It is an impressive achievement. We hope you will agree that the students' stories continue to be inspiring and compelling.

Report by Grace Muthungu

Budd Fund Administrator

Senior Program Officer, National Council of Churches of Kenya

ORIGINS OF NCK SCHOLARSHIP PROGRAM

The National Council of Churches of Kenya (NCK) has been engaged in Education promotion since the 1960s. The idea to initiate Village Polytechnics in the Country during the 1960s was informed by the Church's concern which needed to respond to the needs of young people who were dropping from school after elementary Education. In a research paper facilitated by the NCK, a report on *"After Education What"* captured the challenges young people faced in the Country if they did not qualify to join the few institutions of Higher learning at that time. The need to provide a relevant education to give young people vocational skills to improve their livelihoods in a sustainable manner was born and adopted by major Churches in the Country. This in return has given birth to the Industrial Cottages and Informal Business Sector, which is thriving in the Country and providing an alternative source of income to those who may not secure formal employment.

In the early 1970s, further engagement on the Education Sector by the Church revealed that some of the young people who were dropping from school after Elementary Education were quite bright but had no one to assist them with access Secondary School Education. NCK started to seek partnerships to embark on supporting needy students to access Secondary School Education. The key partners who supported NCK in early 1970s and in the 1980s were Kassel Fund and Ecumenical Scholarships. The students who secured good results to proceed to Universities were able to access Tertiary Education. Others were supported to go to National Polytechnics which were offering advanced training than the Village Polytechnics. The demand for scholarships was quite high and in 2000 William Budd Fund was initiated in a small way but it has continued to grow and transform lives in a special way.

In the early 1990s to 2003, the economic, political, Social and Health landscape in Kenya changed due to democratization processes and more focus on basic human rights, change of one party to multi parties as well as holding the Government more accountable and demand for quality services. In the area of Health, there was an increase in the number of people dying from HIV and AIDS related diseases since medicine was very expensive and in most cases unaffordable. Further difficulties arose because most people treated HIV/ AIDS as a curse, making it difficult for people suffering from

HIV/AIDS to admit having the disease and seek treatment. This resulted in loss of parents leaving young people who were in school to care for their ailing parents, and many times being orphaned and caring for their younger siblings.

The William and Nancy Budd Fund has partnered with the NCCK in an effort to support needy students' education at secondary and tertiary institutions. This partnership has brought about a transformation in the students. They have become self-reliant and confident to build their own lives. Having their school fees paid on time has made it possible for the beneficiaries to concentrate in school. Their good grades have created opportunities for them to secure placement in Public Universities to pursue their dream careers. This would never have been possible without the sacrifice of those who have contributed the funds for these children to learn.

Whereas the Government of Kenya had promised to contribute to the students' fees in what the Government plans to be free education for all, the need for funding remains great as the children may only access Ksh10,000 (\$98*) per year, while school fees per year would usually total to Ksh60,000 (\$588*) to 100,000 (\$980*) per year. The subsidized rates per student by the government remain far below the annual cost that each one of them is expected to pay.

** at the 2017 exchange rate of \$1=K shillings \$102*

Once the sponsored students qualify for University, NCCK works closely with the Higher Education Loans Board to access loans for at least 90% of the scholars, which in return reduces the burden of fees being paid so that this can go to another needy student in Secondary School. To this effect, University education is an area where NCCK can support the students with minimal funds.

WILLIAM AND NANCY BUDD SCHOLARSHIP FUND

The National Council of Churches of Kenya has had a great partnership with William and Nancy Budd Scholarship Fund for the last 2 decades. The beneficiaries have attested to what this support has done for them. To qualify for support under William and Nancy Budd scholarship (WD), the students are selected when in Form Two at Regional level schools using the following criteria:-

- (i) Needy
- (ii) Bright (Should at least have attained 360 marks and above in the National exams at Primary level)
- (iii) Good performance in Form One
- (iv) Ought to be in Form Two
- (v) Should not be attending a Private school
- (vi) Should have clear recommendation based on their background which should be confirmed by their local Pastor, Local administration and the school
- (vii) Should be self-driven, ambitious, courageous, brave, caring, respectful, focused and willing to be respectful as they interact with others. These attributes are in honor of William Budd in whose memory the scholarship was initiated.

Once admitted to the Program, the students are supported for 3 years, so the Program covers Form 2, Form 3 and Form 4. The final exams taken in Form four (Kenya Certificate of Secondary Education) around October to November are key in students' lives as they determine if the students will proceed to University or not. The NCCK Regional teams in collaboration with the Programmes Directorate provide psychosocial support to the students so that they gain confidence to interact with other students and become responsible citizens. The NCCK teams also support the students to pursue their

education. Those who are not able to access the loan are assisted to cater for their vocational training or part of their university fees.

It is exciting to note that most of the students excel. Minimum grade to secure placement in public universities is grade C+ although the competition is quite high. Those who do not make it to the University may join National Polytechnics. The William and Nancy Budd scholars have performed beyond the expectations of those who serve in the department because most of them attain grade B and above.

The Kenya Certificate of Secondary Education is only complete after one sits for National exams so the grades one gets play a major role in shaping their lives. On the other hand, the NCKK recognizes that the students supported by this program are from wanting and challenging backgrounds so they need psychosocial support to build their self-esteem. Those who may not attain grades to secure placement in the Public universities are recommended to pursue Vocational Training.

Whereas achieving good results is required, NCKK recognizes the need to work on character formation so that the beneficiaries are able to cope with other demands of society. To this effect, the students meet in their regional offices regularly during the school year and at the national level for an annual retreat. During these gatherings, they share experiences with their peers and get an opportunity to be trained on life skills for their personal development. Career Development is also discussed in these meetings.

The performance of most students on the national exams marks a new beginning as they are able to proceed to colleges or Universities. NCKK supports the beneficiaries to proceed by partnering with the Government for loans for those who qualify while others are supported to join colleges with clear terms on amounts available for support since private universities/colleges are quite costly in Kenya.

MANAGEMENT OF WILLIAM AND NANCY BUDD SCHOLARSHIP FUND

The fund has been managed by NCKK Capacity Building department since it was founded in 2000. The commitment of staff to accompany the students once they are admitted to the Programme has added value to this project as beneficiaries know they have the support they can count on any time of the day, both financially and emotionally. At a National level, the Senior Program Officer manages the coordination and design of the Program. Students are selected and maintained through regional structures. Visits are made to students and the students are also encouraged to visit the regional offices. The regional offices assist with internship placement. Students who do not have somewhere to go during the holidays are housed by the NCKK member Churches through the County Coordination Committees. Students and beneficiaries are encouraged to embrace networking for peer support and learning.

Each year between 9 and 12 students are admitted to the program. They come from every region of Kenya.

ACHIEVEMENTS TO DATE

Lives have been transformed, which is evident in the kind of students who are admitted into the Program and how they are after completing secondary school. There is increased confidence and opportunities for all beneficiaries.

CHALLENGES

There are too many students competing to secure a William and Nancy Budd Scholarship. The other challenge is the vast distances at both regional and National levels which makes it difficult to give each student individualized attention, which may be an area to address in the future. Whereas the challenge this program seeks to address is access to education, experience has proved that the background of some of the beneficiaries are too challenging with some of them heading their homes due to diseases or other fatalities which have robbed them of parents. Balancing the various responsibilities which come with this proves difficult for most which has a negative impact on their performance.

The basic requirements like toiletries, uniforms and transport are not covered by the scholarship, making it difficult for them to settle in good time which is a disadvantage for them compared to their counterparts.*

CONCLUSION

This project is indeed responsive to the target beneficiaries. Most of them have written letters appreciating the great impact this effort has had on their lives. These letters are forwarded to supporting partners (and have been included in past Annual Reports). We continue to support this initiative as we believe each child has a potential which needs to be discovered and nurtured. Serving the students from needy backgrounds and experiencing the joy of transformation among them has indeed been fulfilling and it is great to know we are part of their transformation.

Compiled by Grace Nthambi Muthungu

Senior Programme Officer, Capacity Building for Membership

10th July, 2018

with minor revisions by Emily Budd Baillos

***Editor's Note:** At the 2018 annual meeting, the William and Nancy Budd Scholarship Fund Board was made aware NCKC staffers have been providing the students with necessary supplies (i.e. toothbrush, soap, female products) that they otherwise cannot afford. The Board approved the creation of an annual \$1,000 (KSh100,000) discretionary fund that will help provide the students with these necessary supplies. At the time, due to staff changes, the Board did not implement this fund, but will in the future if needed.



2017 and 2018 Highlights

Student Enrollment: The Budd Scholarship Fund is in its 19th year in 2018. Over its lifetime, it has supported 188 students from needy backgrounds with academic promise and exceptional character—optimistic and caring for others even as they face their own challenges.

In 2018, the Budd Scholarship Fund supported 47 students in secondary school and 2 students in post-secondary education. This compares to 48 students in 2017 and 21 students in 2016.

A declining number of post-secondary students are supported by the Fund in recent years. This is due to most students receiving sufficient funding from other sources (primarily the Kenyan government). Many students get loans that cover the full cost of fees because they are high achievers. As a result, more secondary school students can benefit from our donations.

Nine new students were selected in 2017 and 14 new students in 2018. Their profiles are located in Attachments 6 and 7.

Student Achievement: Student achievement continues to be exceptional.

The final grades for the students completing secondary school in 2017 and 2018:

2017 Final Secondary School Grades

STUDENT NO	Name	MEAN GRADE
WD/01/15	Lilian O.	B
WD/02/15	Margaret K.	A-
WD/05/15	Wycliffe T.	B-
WD/17/16	Hannah K.	B+
WD02/15	KIRUI A.	B-
WD13/15	KATHERINE S.	C+
WD/06/15	MAURICE O.	B+
WD19/15	Misango E.	C
WD/09/15	Macyslvia K.	C-
WD/16/15	James M.	B
WD/04/15	Ramah K.	C
WD/11/15	Matilda K.	B
WD22/15	Henry M.	B
WD15/15	Lucas M.	A-
WD08/15	Glen M.	C
WD20/15	Nicole A.	A-

2018 Final Secondary School Grades

Student No	Name	Mean Grade
WD01/16	Felix V.	B
WD02/16	Bob M.	
WD03/16	Stancy K.	C
WD04/16	Martin M.	B+
WD05/16	Mary M.	B+
WD06/16	Evanson M.	B
WD07/16	Kapkarich N.	C-
WD08/16	Maxwel A.	B+
WD09/16	David B.	C
WD10/16	Grace M.	B+
WD11/16	Shem N.	B+
WD12/16	Teresa O.	B
WD13/16	Obadiah K.	B+
WD14/16	Eunice L.	C-
WD15/16	Tabitha A.	B-
WD16/16	Everlyne A.	B-
WD17/16	Francis G.	B-
WD18/16	Moenga O.	B+

2018 & 2017 Expenditures:

Expenditures (K shillings)

Item	2018	2017	2016
Retreat	214,713	207,291	
Secondary	1,312,075	1,552,230	1,300,759
Post-secondary	57,175	37,500	49,783
Administration	317,746	51,155	48,915
Total	1,901,709	1,848,176	1,399,457

The increase in administrative cost in 2018 is partially due to expenses incurred for student meals and transport during the board member visit in June 2018.

Number of Active Students Supported

Item	2018	2017	2016
Secondary	47	48	41
Post-secondary	2	2	3
Total	49	50	44

The average of NCKK-funded school costs per student in secondary school in 2018 was \$408 and 2017 was \$317, compared to about \$311 in 2016 (at the exchange rate of \$1=K shillings 102). The average cost for post-secondary students was \$280 in 2018 and \$183 in 2017 compared to \$162 in 2016.

The NCKK plans to continue selecting students each year from each of its nine administrative units, (aligned with the old provinces) each of which provided one Budd Scholar per year plus one student from the Kinyoro Primary School near Kitale, Western Province, where Daniel Ritchie served as a Peace Corps Volunteer.



2017/2018 Contributions and Transfers: Twenty contributors donated \$11,875 in 2017; the individual contributors are acknowledged in Attachment 3. The Balance Sheets and Profit and Loss Statements as of December 31, 2017 can be found in Attachments 1 and 2. \$14,550 was wired to NCKK in June 2017.

In 2018, the scholarship received sixteen contributions totaling \$15,000; the individual contributors are acknowledged in Attachment 5. The Balance Sheets and Profit and Loss Statements as of December 31, 2018 can be found in Attachment 4 and 5. There was no transfer of funds to NCKK in 2018.

Reserve Fund: The Reserve Fund was created in 2010 and is managed by Platt Investment Counsel, LLC through an Ameritrade account. The fund increased in value by \$12,612 (14%) in 2017. The fund decreased in value by \$3,515 (3.6%) in 2018.

Reserve Fund Value

December 31, 2018	December 31, 2017	December 31, 2016
\$93,732	\$97,247	\$84,635

Fund Administration: Grace Muthungu advised in late 2013 that she had been given new responsibilities at the NCKK and would be stepping down as administrator of the scholarship fund. She indicated she would stay connected with the students and the program in some fashion and confirmed that Gladys Ndungu and Micah Makongo, the treasurer, would continue to administer the Fund. Despite her new duties, Grace has remained actively involved in the Fund throughout 2017, and is likely to stay engaged until she retires from the NCKK sometime in the next few years. In spite of this arrangement, it has been difficult to obtain information and documentation in a timely manner. During board's visit in June 2018, the board members observed the scholarship program is well run at the regional level and the coordinators are providing high quality support to the students. The board is looking into the issues at the national level.

Fund Management: At the 14th Annual Meeting on September 19, 2017, the Board reaffirmed the 2015 decision to keep the William and Nancy Budd Scholarship Fund active and supporting additional students in the coming years. The Board members are working with the NCKK to determine dates for a site visit, but it has been delayed due to the unsettled political situation in Kenya. It is likely to take place in mid-2018. In addition, the Board approved soliciting funding in 2018 for the coming year.

To assist with efforts to seek new donors, the William and Nancy Budd Scholarship's website has been refreshed and updated. Vice President David Budd added a new design to the site, which can be viewed at <http://buddscholarship.org/>.

Emily Budd Baillos and Michael McCarthy produced the 2017 Balance Sheet and P&L Statement. Emily Budd Baillos created the 2017 Annual Report with support from the board members.

The Board members continue to meet on a monthly basis.

At the 15th Annual Meeting on August 12, 2018, the Board voted on doubling the number of incoming students supported per year, from 10 to 20. The Board members who visited Kenya in June 2018, learned that secondary education in Kenya will not be free in the foreseeable future. The government provides about 15-20% of the school fees per student. Despite the government's promises in the past to fully fund secondary school fees. So, there is still a significant need for a program like the William and Nancy Budd Scholarship Fund.

The Board members collected photographs and video footage during their visit in June. They plan to use this material to update the scholarship's marketing materials and website.

June 2018 Visit to Kenya:

In June of 2018, three members of the board and their spouses visited Kenya. They visited the headquarters of the National Council of Churches in Kenya (NCKK), met with Grace Muthungu and other administrators and headed to Alliance High School outside of Nairobi. While there, they met with two Budd Scholars, Francis and Shem, who took them on a tour of the school. Despite their heavy workload and long days, both boys were very grateful to be attending Alliance and very thankful for what the Budd Scholarship program had afforded them. In the afternoon, the group went back to Nairobi to meet with Crispin, a Budd Scholar who is in Medical School at the University of Nairobi. He gave them a tour of his dorm, his school and the adjoining hospital. Despite the

spartan conditions by American standards, he was very proud of his accomplishments and goes back to mentor students at his alma mater.

The next day, the group met with fifteen Budd Scholarship alumni at the NCKK headquarters. Daniel Ritchie reviewed the origin of the Budd Fund, after which the scholars spoke about their family backgrounds, educations and post-university lives. Fifteen very different stories were told, but a common thread was that they are all looking forward to giving back to others so they can have a chance to receive an education as they had. When they were younger, most of the alumni had been in and out of school because they couldn't afford the school fees. They lost so much, both academically and in personal relationships. One alumni told of being sent home almost every semester (over a dozen times) due to lack of fees and having his teachers doubt he could ever catch up on his work. Not only did he catch up, he finished at the top of his class. Many said that after struggling so hard for so long just to stay in school, receiving the Budd Scholarship gave them security and enabled them to focus on their studies and not worry about being sent home. It was exciting to learn that there were doctors, accountants, business students, teachers and potential lawyers in this group. One of the Budd Scholars owns a technology consulting company that has 18 employees. Many of them had kept in touch at previous NCKK outings and had helped each other find jobs. This group of young Kenyans was truly inspiring, particularly because of what they have been able to achieve, coming from such difficult backgrounds. This is wonderful because they are the future of the country.

On the third day, the group drove to Machakos, a town outside of Nairobi, to visit the NCKK regional office and meet five more Budd Scholarship alumni. Their stories were very similar to those the group heard in Nairobi. Following the meeting, a luncheon feast was prepared by Grace's family at their home. They met with Grace and the regional NCKK administrators to review the state of the Budd Fund and discuss the future of the program. The board members were impressed with the quality of the regional staff working with Grace. They seemed like very smart, capable people that really care about the scholarship students and are passionate about the program.

Upon reflection, the board members feel that the William and Nancy Budd Scholarship Fund is truly making a difference in the lives of many young Kenyans. When listening to the stories these young people shared about their lives, one realizes that, without the support they received from the Fund, it is very unlikely they would have achieved their successes. Furthermore, it is inspiring to hear them speak of financially supporting and mentoring the next generation of Budd scholars.



Balance Sheet

William Budd Scholarship Fund Balance Sheet As of December 31, 2018

	Dec 31, 18	Dec 31, 17	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Ameritrade			
account	93,732	97,247	-3,515
Network for Good	523	0	523
North Shore Bank	20,141	12,503	-7,638
PayPal	850	1,466	-616
Total			
Checking/Savings	115,246	111,215	4,031
Total Current Assets	115,246	111,215	4,031
Other Assets			
Pledges Receivable	10,100	2,750	7,350
Total Other Assets	10,100	2,750	7,350
TOTAL ASSETS	125,346	113,965	11,381
LIABILITIES & EQUITY			
Equity			
Board Restricted			
Fund	55,000	55,000	0
Opening Bal Equity	1	1	0
Retained Earnings	58,963	49,339	
Net Income	11,381	9,623	1,758
Total Equity	125,346	113,965	11,381
TOTAL LIABILITIES & EQUITY	125,346	113,965	11,381

**William Budd
Scholarship Fund
Balance Sheet
As of December 31, 2017**

	Dec 31, 17	Dec 31, 16	\$ Change
ASSETS			
Current Assets			
Checking/Savings			
Ameritrade			
account	97,247	84,635	12,611
Network for Good	0	0	
North Shore Bank	12,5030	18,466	-5963
PayPal	1,466	1,250	216
Total			
Checking/Savings	111,215	104,351	6,863
Total Current Assets	111,215	104,351	6,863
Other Assets			
Pledges Receivable	2750	0	2,750
Total Other Assets	2750	0	2,750
TOTAL ASSETS	113,964	104,351	9,613
LIABILITIES & EQUITY			
Equity			
Board Restricted			
Fund	55,000	55,000	0
Opening Bal Equity	1	1	0
Retained Earnings	49,340	41,752	7,588
Net Income	9,623	7,598	2,026
Total Equity	113,965	104,351	9,613
TOTAL LIABILITIES & EQUITY	113,965	104,351	79,613

Profit and Loss Statement

William Budd Scholarship Fund Profit & Loss

	Jan - Dec 18	Jan - Dec 17	Jan - Dec 16
Income			
Contributed			
Income	15,125	11,750	11,700
Dividend			
Income	1,367	1,376	1,245
Investment			
Gain (Loss)	(4,195)	11,858	5,322
Misc. Income	11	0	0
Total Income	12,308	24,984	18,267
Expense			
Misc.			
Expenses	927	811	669
Transfer to			
NCKK	0	14,550	10,000
Total Expense	927	15,361	10,669
Net Income	11,381	9,613	7,598

2017 and 2018 Contributors

A. and D. R.	Washington, DC
D. and J. J.	Rocklin, CA
M. and C. S.	Berkeley, CA
J. K.	Washington, DC
K. and M. M.	Shorewood, MN
L. and G. M.	Newtown Square, PA
T. and W. R.	Wayzata, MN
M. and K. D.	Washington, DC
V. and E. J.	Washington, DC
M. and G. M.	Fairfax, VA
N. and B. B.	Wilton, CT
E. and D. B.	Denver, CO
B. B.	Fairfield, CT
W. R.	Minneapolis, MN
R. S.	Washington, DC
Nancy Budd LLC	Wilton, CT
M. G.	
M. and M. L.	Wilton, CT
Iterate Design	Wilton, CT
Morgan Stanley	
David M. Budd Photography	Denver, CO
P. L.	Denver, CO



2017 Secondary School Students and Expenditure

(in Kenyan Shillings)

Student No.	NAME	AMOUNT
WD01/15	Lilian O.	25,000.00
WD01/16	Felix V.	45,000.00
WD02/15	Neema K.	60,000.00
WD02/16	Bob M.	45,000.00
WD03/15	Grace M.	17,000.00
WD03/16	Stanley K.	16,000.00
WD04/15	Ramah K.	38,000.00
WD04/16	Martin M.	55,000.00
WD05/15	Wycliffe T.	45,000.00
WD05/16	Mary M.	45,000.00
WD06/15	Maurice O.	55,000.00
WD06/16	Evanson M.	47,000.00
WD07/15	Brian N.	10,000.00
WD07/16	Kapkarich N.	32,000.00
WD08/15	Morris O.	32,000.00
WD08/16	Maxwell A.	32,000.00
WD09/15	Macysylvia K.	25,000.00
WD09/16	Margaret A.	65,000.00
WD10/09	KAZUNGU K.	21,900.00
WD10/16	Grace M.	40,000.00
WD11/15	Matilda K.	30,000.00

WD11/16	Shem N.	45,000.00
WD12/16	Teresa O.	45,000.00
WD13/15	Katherine S.	35,674.00
WD13/16	Obadiah K.	35,000.00
WD14/15	Catherine M.	32,000.00
WD14/16	Eunice L.	35,000.00
WD15/15	Lucas M.	45,000.00
WD15/16	Tabitha A.	39,000.00
WD16/15	James M.	39,500.00
WD16/16	Everlyne A.	39,000.00
WD17/16	Francis G.	45,000.00
WD18/15	Edwin G.	60,000.00
WD18/16	Moenga O.	55,000.00
WD19/15	Eusebia M.	45,000.00
WD20/15	Nicole A.	45,000.00
WD22/15	Henry K.	35,000.00
WD23/15	Hannah K.	45,000.00

TOTAL

1,501,074.00

2018 Secondary School Students and Expenditure

(in Kenyan Shillings)

Student No.	Name	AMOUNT
WD01/16	Felix V.	55,000.00
WD01/17	Casey D.	55,000.00
WD02/14	Alvin O.	10,000.00
WD02/15	Margaret K.	10,000.00
WD02/16	Bob M.	55,000.00
WD03/16	Stanley K.	32,000.00
WD03/17	Sarah W.	58,776.00
WD04/16	Martin M.	50,000.00
WD04/17	Hillary G.	60,000.00
WD05/16	Mary M.	45,000.00
WD05/17	Ann K.	45,000.00
WD06/16	Evanson M.	32,000.00
WD06/17	Faith C.	37,000.00
WD07/16	Kapkarich N.	7,000.00
WD07/17	Patience N.	39,000.00
WD08/17	Paul O.	7,000.00
WD09/16	Margaret A.	37,477.00
WD09/17	Amani S.	75,000.00
WD10/16	Grace M.	50,529.00
WD11/15	Matilda K.	7,000.00
WD11/16	Shem N.	55,000.00
WD12/16	Teresa O.	55,000.00
WD13/15	Katherine S.	7,000.00
WD13/16	Obadiah K.	55,000.00
WD14/15	Catherine M.	39,000.00
WD14/16	Eunice L.	65,000.00
WD15/15	Lucas M.	114,293.00
WD15/16	Tabitha A.	32,000.00
WD16/16	Everlyne A.	32,000.00
WD17/16	Francis G.	25,000.00
WD18/16	Moenga O.	45,000.00
WD22/15	Henry K.	10,000.00
WD23/15	Hannah K.	10,000.00
TOTAL		1,312,075.00

2017 Post-Secondary Students and Expenditure

(in Kenyan Shillings)

Student No.	NAME	AMOUNT
WD05/09	CHARLES W.	7,500.00
WD09/05	LILLIAN C.	30,000.00
TOTAL		37,500.00

2018 Post-Secondary Students and Expenditure

(in Kenyan Shillings)

Student No.	NAME	AMOUNT
WD09/05	LILLIAN C.	52,175.00
WD09/09	Julius S.	5,000.00
TOTAL		57,175.00

BACKGROUND STORIES FOR HIGH SCHOOL STUDENTS SELECTED FOR 2017

WD/01/2017 CASEY D.



Casey was born in Homa Bay County in December 2001. She is the second born child to Fred and the late Linet. She is a partial orphan. Casey hails from the Suba Community in Suba constituency in Homa Bay County. She sat for her KCPE at Homa Bay Children's Home Academy in the year 2015 and attained 416 marks out of 500. She then proceeded in the following year and joined a Girls High School. At school, Casey is industrious with good character and academic performance. Her father is a widower and is jobless; he has been doing subsistence farming though with difficulty since one of his arms is deformed due to a fire accident. The family stays in a grass thatched house. She would like to be an aeronautical engineer.

WD/03/2017 SARAH M.

Sarah M. is the second born in a family of five. She was born in March 2000. She joined Primary School where she studied up to class six. She was later transferred to an academy where a well-wisher supported to clear her primary education. Her elder sister is in Form Four and her three siblings are in Primary School. Their father left home in 2013 and his whereabouts are unknown. Their mother is currently their sole breadwinner who does casual jobs like washing people's clothes.

Sarah scored 386 marks and was called to Secondary School but owing to financial challenge she was unable to join the school. She stayed at home until her mother approached the Principal of the Secondary School who accepted to admit her with a little fee and a promise to pay the fees balance gradually. She says that she faces challenges at home and had an outstanding fees balance before becoming a Budd Scholar which made it difficult for her to concentrate on her studies. She is hard working and her class performance is good. With the financial support from the Budd Scholarship, Sarah hopes to improve her performance and also be able to assist her siblings in the future.



WD/04/2017 GIKUNDI G.

Gikundi was born in August 2002 in Meru County. He is the second born in a family of three. The family are squatters in the sprawling slums. His father is a Casual laborer, 45 years old, and the mother is a 52 year old housewife who occasionally ventures out to work casual jobs to complement the meagre earnings of the husband. The family gets an income of an average of 4,000Kshs a month.



Gikundi was enrolled in class one at Primary School where he worked very hard despite the daily struggles of insufficient basic needs. At one time his performance deteriorated since he could not get time to revise as he had to assist his parents in their daily tasks after school and on weekends. In addition, there was no electricity at home to do his homework. However, due to self-motivation and personal initiatives, he worked hard and his performance improved.

Luck was on his side because his uncle transferred him to a Boarding Primary School. He worked very hard at his new school and managed to score 411 marks out of 500 in KCPE.

Gikundi secured a place at a National Secondary School in Bondo. He was able to join the school though a few weeks late through a fundraising organized by his relatives, church and well-wishers. Gikundi has continued working hard in secondary school despite the school fees challenges and the uncertainties surrounding his family's daily financial struggles. He is determined to achieve his dreams and assist his parents and siblings. Currently he is in form Two.

Gikundi was recommended by the NCKK Regional Committee. He can perform better given the best studying conditions. He is hardworking and committed to his studies.

WD/05/2017 ANN K.

Ann was born in September 2001 to a family of three children. She went to a nearby school from her early childhood education and later one of the best Primary Schools in her hometown. Since her parents wanted the best for her, they really struggled for her to be there. Her father later lost his only source of livelihood as a Matatu [taxi] driver.

Life really became hard with two children in high school and one in primary school. Due to this, her father was really affected and became an alcoholic. His daily routine changed to going to the bar from morning till evening. He misused the little amount he had saved and this led to the children being frequently sent from school to collect school fees.

Following her good performance in school, her head teacher got a sponsor for her who paid her primary school fees. It was unfortunate that he was only to sponsor her for the time she was in that school. Luckily, she scored good marks and was called to a Girls Secondary School. Her parents' high regard for education led them to take a loan from a self-help group they were members of to secure her admission.

Her parents are getting older and weaker; doing casual work in the farm has become a really hard task for them. They struggle to cater for the family because her other siblings are currently unemployed.

Becoming a Budd Scholar has allowed her to be at school to study uninterruptedly. She strives to achieve her ambition which is to help the less fortunate get their rights and change their country for the better.



WD/06/2017 FAITH WANJIKU CHEGE

Faith Wanjiku Chege was born in September 2002. She comes from a very poor background as her family owns 1/8 of an acre. She has two other siblings who are in school.

Both parents are casual laborers and very needy. Faith sat for her KCPE in 2015 at Primary School and attained 383 and admitted at a Girls High School. The family is in need of financial help in order to educate their children.

WD/07/2017 PATIENCE N.

Patience was born in June 2001 as the 2nd born child in the family of Samuel and Carolyne in Bungoma County. Both her parents are peasant farmers.

She sat for the KCPE at Primary School and attained 375 marks. The little income that the parents raise from their farm is too little to meet their basic needs and pay her school fees and for her siblings. She has other siblings in secondary school and primary and this causes her to be always in and out of school thus affecting her grades.



WD/08/2017 PAUL O.

Paul is a total orphan, lost his mother at a very tender age and doesn't know who the father is. The mother passed on in January 2017 leaving him under the care of well-wishers. Before then, his family were victims of the post-election violence making their lives so hard and miserable. His primary schooling was filled with so much hardships, struggles and pain of not affording the basic needs let alone the money for his schooling. In his entire life, Paul has only known to depend on well-wishers who of course cannot provide everything for him and give him the best education he requires. He is however a very bright boy, much disciplined and very hardworking with vision to excel in life and make his suffering a testimony to others.



Amani was born in a very humble background. In his Primary School he encountered many problems concerning school fees and spent more time at home than in school because his parents could not meet the basic school requirements. What was required in Primary School was school uniform and mandatory levies which costs about US \$20 per year.

The parents separated when he was in class three, and his mother had to take care of the basic needs. Being always away from home affected his socialization and he almost lost hope but decided to seek ways to complete his primary education.

His mother could take so long to raise the funds for school fees. It reached a point, when he was in class seven, things got worse again leading him to consider dropping out of school for good. His mother encouraged him and he was able to complete primary education and doing well after which he was admitted to join a prestigious Secondary School, which he says was a big dream for him.

He has gone through the same challenges of being sent home for fees and is currently hopeful that life will be brighter after being awarded a scholarship by NCKK to proceed with his education. He has huge balances which make it difficult for him to concentrate fully.

BACKGROUND STORIES FOR HIGH SCHOOL STUDENTS SELECTED FOR 2018

GEORGE O. – WD/01/18

George is the first born child in his family. He was born in October 2000. His parents are alive and are involved in peasant farming. George has five siblings that includes one brother and four sisters. He sat for his KCPE exams in the year 2016 and managed to score 412 marks.

George is a member of the Pentecostal Evangelistic Fellowship of Africa (PEFA) where he is actively involved in the youth ministry. He is a very brilliant boy, well behaved whose character is above reproach displaying an all-round individual.

George's parents are not able to support him in school due to their poor economic status. They entirely depend on their small farm for their livelihood. Their total monthly income is less than KES 10,000 (about \$100) which is not enough even for the family upkeep. George also has a younger brother who is in form one and thus straining the family finances further as they are unable to support the two of them in school. Since George is in a national school, his school fees are high. He has also never received any other financial support either through bursaries or well-wishers, and is often at home for lack of school fees. Despite these challenges, he has continued to post excellent results in his academic performance. His desire is to be an excellent social worker and therefore the selection committee decided to pick him as one of the beneficiaries of the education scholarship to enable him to pursue his dream.



ONESMUS K. -WD/02/18

Onesmus was born in June 2003 being the fifth born in a family of sixteen children. His parents have been farmers and depend on their 2 acre land and one cow for family upkeep. However economic inflation compared to deteriorating price of market commodities have made the situation worse whereby the family is already struggling to make ends meet in terms of family upkeep as well as paying school fees, a factor which has resulted to Onesmus and their other siblings being frequently sent home for lack of school fees. Despite all the struggles, Onesmus has proved his dedication to education whereby he managed to score 389 marks in 2016 KCPE out of the possible 500 marks which gave him admission to secondary school. He has shown tremendous improvement in his

studies especially in 2018 where scored an average of a B-. His head teacher recommends the student as very well behaved, diligent and focused individual. His pastor describes Onesmus as honest and faithful. The area chief in his locality validates that indeed the family is needy especially due to the many children in the education sector therefore any assistance accorded to the family will be of valuable help.

STEPHEN K. – WD/03/18

Stephen was born in October 2002. He sat for KCPE in 2016 and scored 403 marks. He is currently a Form 2 student. He is an only child and his mother is single. She doesn't own land and does casual jobs in town which cannot sustain them. Stephen says that his problems started when he joined primary school. He missed school for weeks due to lack of school requirements like books and uniform. After noting Stephen's brilliance and the problems he was facing, a well wisher supported him for his primary education only.

Stephen confesses that it was only by the grace of God that he was able to report for form one. His commitment in church touched his pastor who paid some amount to assist him in securing the chance in the school. Stephen says that they have been experiencing challenges with paying for rent where their house has been locked frequently by their landlord; owing to huge rent arrears. This has been forcing them to be hosted by neighbours. Stephen noted that his mother is incapable to cater for all their needs and thus he has been forced to stay out of school severally for long durations. Stephen is a hardworking, disciplined and responsible student according to the recommendations. He is determined to excel in his studies and to support his mother and community. Giving him a scholarship enables him to achieve his life goal.



GABRIELA W. – WD/04/18



Gabriela was born in August 2002. She is currently in form two. She is an only child and her mother is single. The mother is a vegetable vendor and her income is too low to sustain the family. Due to her family's direly needy situation, Gabriela has been depending on well-wishers to support her education since primary school. For instance, she was sponsored by Victory Junior Academy who intervened after observing her good performance in a nearby public primary school and which could greatly improve if she was well supported. This support indeed bore fruit as she scored 410 marks in KCPE out of the possible 500.

However, the said academy could not continue sponsoring her in secondary school. She is often sent home for lack of school fees. Currently, she has a huge balance which distracts her mind hence affecting her academic performance despite the great potential she possesses. Since her mother stays in Mombasa most of the time, she's been staying with her aunt, who has four children. Sadly, her aunt lost her husband in 2017 which affected the little support Gabriela would receive from her as the burden to fend for the family is greater. Gabriela is well spoken discipline-wise and is a talented artist. She engages in Red Cross and St. John's Ambulance activities and is also an active Christian Union member. She's seeking for sponsorship in order to excel in her studies and become an engineer. She hopes for a better life in future for herself and her family after completing her studies. Gabriella has been found to be a deserving student for consideration for the scholarship.

KEITH M. – WD/05/18

Keith was born in September 2001. Keith is from a single parented home. His father passed away and he was left under the care of his mother who does not have stable income. He is the 1st born son in a family of three being raised by their mother.

His mother operates a small daycare in their single room makeshift structure. She struggles to make ends meet as the people who come to get her services are few and sometimes manages to buy food and clothes but when children are not brought to the daycare life becomes unbearable.

Keith dropped out of school at class five and tried to do some menial jobs like pulling carts (Mkokoteni) for water vendors. The job was stressful and tiresome and risky. He was greatly depressed and

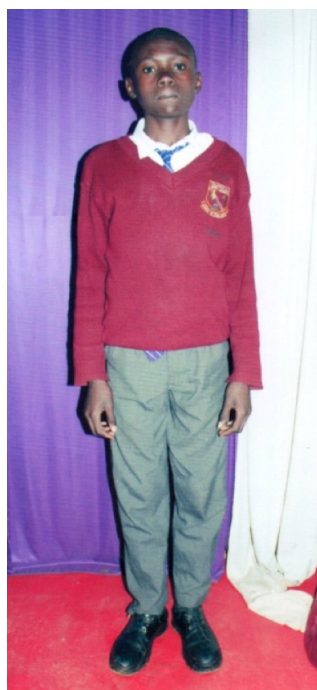


distressed. This led him to stay at home for three years where his grandfather came and took him to his home where he enrolled at a public primary school. His grandfather is a peasant farmer and tried to support him financially. He would be in the top position from class six to class eight. He was also on the Top Ten performers in his subcounty.

Keith sat for his KCPE and attained 399 marks and was admitted to a national high school. His grandfather gathered some money and sent him to school for admission. Life has become very difficult since his grandfather is very old and cannot continue supporting him. The grandfather is able to only pay very little money which sustains him for a short while as he waits for the family to seek help elsewhere. Due to this, he has been in and out of school and this has affected his performance.

Keith is a member of the Salvation Army Corps and he is actively involved in the Youth Ministry during the holidays. The Captain of the Salvation Army Central Temple has fully recommended him since he knows his background and the degree of need. Keith aspires to become a neurosurgeon which he dreams of many times he prays he can be in school throughout to achieve good grades to qualify.

REUBEN O. – WD/06/18



Reuben was born in August 2003 as the 2nd born child out of 3 children in the family. His father is disabled having been affected by polio when he was a young boy. His mother works as a house help and earns very little which is not able to support the family considering he has other siblings in school.

Reuben sat for his KCPE and attained 398 marks. He was able to complete his primary education and because of his good performance he joined high school. The little income that the mother gets from her job is not sufficient to settle his school fees. His grandfather has also been instrumental in his education and he would sell milk from his 3 cows to supplement what the mother pays. The grandfather later on became ill and had to undergo surgery which has left him bedridden. They were also forced to sell the cows to cater for his grandfather's treatment thus the boy solely depends on his mother's income which is barely enough.

His brother has been forced to drop out of college for one year to allow him to join form one. The one year turned into two and currently the brother is still not able to resume his studies due to financial inability. Reuben aspires to become a civil engineer. His head teacher recommended him as being above average in class and of good character. He noted that Reuben is very well behaved. His area chief also indicated Reuben requires support to help him undertake his education successfully.

BARBARA J. – WD/07/18

Barbara was born in the year 2004. Her parents disowned her, then her mother got married elsewhere. Jebet has been taken care of by her grandparents who are very elderly now and can barely take care of all her needs with their minimal income.

Jebet's schooling has been supported by well-wishers and fundraising efforts of the community and the church who have seen so much potential in her. She sat for KCPE Exams and garnered 389 marks and has maintained an A- Grade in secondary school. Her teachers describe Jebet as a disciplined pupil, trustworthy, hardworking, committed and God fearing student.

Her aged grandparents have no stable income to sustain Jebet in school and offer her the necessary basics she requires. Her entire schooling has depended on the well-wishers, but left her to engage in other menial jobs in the village to further cater for her basics and also support her grandparents. This situation has caused her frequent absence from school and hence missing out on the syllabus and knowledge that her other pupils enjoy. Jebet is often sent home due to lack of school fees because the amount raised by the community and the church can barely cater for all the school expenses and the grandparents are not able to raise the rest. Nevertheless Jebet has managed to work hard and not to allow her family challenges affect her.



She purposes to work hard in school and pursue a career in Law so as to contribute towards empowering her community. She is a committed Christian and youth member at Anglican Church (ACK). She was recommended by her Vicar as a needy child that needs assistance. She is an orphan that has defied all odds to achieve her academic goals.

COLLINS K. – WD/08/18

Collins was born in May 2001. He is a 3rd born in a family of eight siblings. Two of his siblings are in college, pursuing diplomas in Education and under self-sponsored program while the rest are in upper primary.



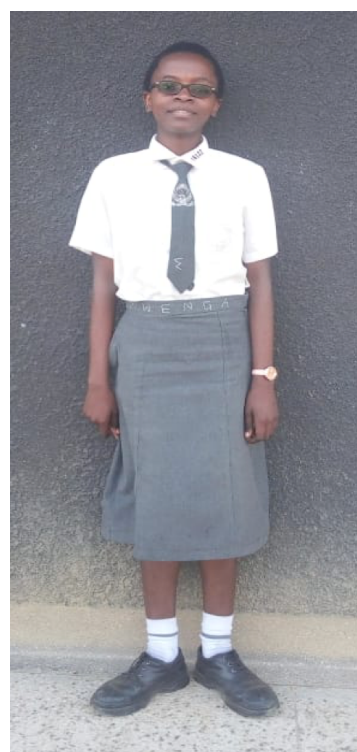
Collins' parents are among the few families in this county who exercise farming in order to meet their day to day activities. They own one and a half acres of land which the family grows potatoes. Considering the monthly weather challenges and capital issues, what is harvested is barely enough to cater for Collins and his other siblings. This has greatly affected Collins and his other sibling's upbringing and schooling. The money earned, in the end, monthly is too little to cater for basic needs and to pay school fees for all the children. However, Collins' other siblings in college have managed through village Harambees to be sustained in school and a few relatives who have endlessly supported them due to their good performance in school.

Collins' schooling has been supported by well-wishers and fundraising efforts. He sat for his KCPE Exams and garnered 413 marks and has maintained a B Grade in secondary school. The head teacher describes him as a highly disciplined pupil, hardworking, committed and focused student. Collins also portrays his leadership skills through his duties as the class representative. A duty the class teacher confirms that he does with passion.

He is a well behaved and reliable Sunday school pupil at KAG church. He was recommended by the parish pastor as a needy case that needs financial assistance so as to complete his studies. Collins has a dream to become a Doctor in the future. A dream he believes will help him support his family and help his other siblings to higher levels in life.

MARY D. -WD/09/18

Mary was born in June 2004 in slums from a humble family background. She is the 3rd born in a family of 5. She sat for KCPE in 2016 and scored 412 out of the possible 500 marks. Her performance in secondary school is excellent with an average of A- in her form one exams. Mary is an active member of the Methodist Church of Kenya and also an active member of the Christian Union. However, she is afraid that her education can be discontinued anytime as life gets hard for the family. The mother who has been working as a school matron is ailing with a heart problem, a condition which continues to deplete already scarce family resources, for medication, which is biting the family. Her father is working as a casual laborer with meagre earnings which cannot support food, medication and school fees for the girl. Mary's father also takes care of his brother's children following the death of their parents. The elder siblings to Mary have not yet secured jobs so they have no income hence not able to give assistance to the family.



The Area Chief, the local Church Pastor and the School Principal confirm the same and described Mary as a hardworking, disciplined, intelligent, well behaved and a needy student who deserves attention and urgent help.

PETER T. - WD/10/18



Peter was born in September 2001. He is the 8th born in a family of 10. He sat for KCPE in 2016 scoring 392 out of the possible 500 marks. He has had financial constraints that would force him to leave school early to go hawk coconut in the nearby shopping Center, for him to get a few coins to buy pens and also cater for the family food. Currently he is a form 2 student. His aged father has struggled a lot to cater for his education. The area Member of County Assembly (MCA) later offered a bursary which helped him to join high school towards the end of term one when he was in form one. Both his parents are alive and rely on their less than 2 acre piece of land to feed the family and raise money for his school fees. The elder siblings have no employment yet and therefore cannot provide assistance to the family. His siblings who were in high school had to drop out of school due to lack of fees. His performance for the exams he sat for towards the end of term one in Form one was C+ , he had stayed home for long periods missing lessons when was constantly sent home for fee.

The Area Chief, the Christian Union Patron, his pastor and the School Principal described Peter as a hardworking, disciplined and a very needy student who deserves attention and urgent help. His principal describes him as a well behaved boy and the area chief says that he is a very needy boy who needs support. The Regional Committee confirmed the same during interviews and recommended him for the scholarship. Peter promised to improve his performance once he received support and settled in class, he believed C is not his grade, "My grade is A and my dream to pass with flying colours, join university and help my family from the yoke of poverty" Peter said during the interviews.

PRINCE M. – WD/11/18

Prince was born in September 2000 and currently attends High School. He sat for his KCPE and scored 342 marks.

Prince's both parents are jobless and not working they do low income jobs which earns them very little money to support the family. Mulwa has 3 other siblings who are also undergoing school fee challenges. The parents have no income and are now depending on well wishers to support them. The first born brother has not completed school and is jobless. Mulwa's sister joined University but due to lack of college fee she was forced to drop out and has since relocated to the rural areas to live with relatives. The other sister also has a large school fees balance.

Since joining High school life has been tough for him due to the huge fee balance in School. The boy has been in and out of school and he is now currently at home, not in school, this greatly affected him with his studies and also he is not in a position to do his end term exams. These exams shall begin next week which he will miss. Prince says it is very tough for him to get books to read so that he can catch up with those who are in school since when he is sent home he is not allowed to carry his books home.

Prince is a staunch Catholic where he has been baptized and attended Church. He has been participating in the Youth Drama Club and basketball which he goes for training in the afternoon when schools close.

Prince's ambition is to pursue Computer studies later when he finishes High School and to become an IT expert. He would also like to help the needy and give assistance to the students who will have fee issues since he has been a victim and sees how this gives a negative impact on one's studies.

Prince is urgently requesting to be considered for the NCKK Scholarship since he has also tried other bursaries in vain and he feels his education is threatened he is not sure whether the



school will admit him back next year. If he is given a chance and stays in school throughout the term he promises to do better and improve.

The committee recommends that this boy urgently needs help at least to sustain him in school so that he can learn with the others and not stay at home. These grades can improve drastically if given a chance since he is determined. The boy has undergone depression and pities himself while at home while the others are in school.

STACEY K. – WD/12/18

Stacey was born on 21st July 2000. She comes from a family of only one. She does not remember her father who died when she was young. Her mother is alive and does low income jobs to support her daughter.



Stacey has two conditions and she has not been in school for a whole term. Stacey was born with HIV virus and she's living positive. Stacey was also diagnosed with Kaposi Sarcoma which is Cancer of the Nerves. She was hospitalized last term for three months. She has moved to various hospitals for tests and treatment and has finally settled at Kenyatta National Hospital where she is attending her Chemotherapy after every two weeks. She is on drugs throughout.

Stacey sat for her KCPE in 2015 and managed to score 328 marks. She was admitted to secondary school which she rarely attended due to her poor health condition. The school is in a rural area and due to lack of good health facilities she has had to go back to form two this year due to lack of being in school throughout last year and this year 1st term. The mother made a decision to transfer her to a school in Nairobi so that she can get proper medical Care at a public hospital and provides the medical care and treatment for her condition. Stacey's medication and therapy has taken a toll on the family and well-wishers who have been helping her.

She is courageous and she's interested in pursuing her studies even with her poor health conditions. She is very cheerful.

Stacey is an active member of the ACK. The church's Reverend fully recommends her for the scholarship and says that she is a committed and disciplined girl despite her condition, she does not miss to attend church activities though her condition derails her from being active during the activities but she is present.

Stacey aspires to become a Doctor to help other people with complications because she fully understands the health issues and how to care for them. She was a victim of discrimination in

her 1st school and she would want to educate the public not to discriminate people with health issues but learn to live and help them.

Stacey's new school has promised to help her stay in school and not to be discriminated against. She will be given time to go to hospital for her medical care.

Stacey is confident that with proper health care and scholarship for her education she will be able to do well in her KCSE and improve her dwindling grades. She is courageous and brave and willing to live a normal life despite her condition.

FRANCIS M. – WD/13/18

Francis M. was born in May 2000. He has two other siblings, one is in the University and the other in primary school. Francis's late father worked as a Messenger/Tea boy at NCKK HQ. He was the sole breadwinner of the family.

The mother is now taking care of the children and income is low to enable her to take care of the family needs and the three children.

Francis struggled while in primary school. He would walk to school barefoot and in a torn school uniform. This led to his schoolmates mocking him which disturbed him a lot and affected his concentration in class.

He sat for his KCPE and scored 274 marks and admitted to Secondary school. During his admission it was a big struggle to get funds for him to be admitted since the mother is also taking care of the other children. He has been in and out of school and this affects his education and even improving his term grades which are very low. He feels if given a chance he can do much better.



EVANS M. – WD/14/18

Evans was born in March 2002. He is the third born in a family of six siblings. Three siblings are in Primary school and one at University.

His parents are peasant farmers with a one acre piece of land in the semi-arid areas of Kenya where crop failure is often experienced due to unreliable rains. Evans has worked in neighbors' farms and sometimes herding neighbors' livestock to assist his parents in raising school fees and money for basic needs during his primary school days.

Despite all these challenges, Evans participated in music festivals up-to the National level and was also an active football player of the school's football club. Evans managed to score 385 marks out of 500 from Primary School. He received an admission letter to a National Secondary School but his parents could not afford the school fees. In place, he joined a local High School.

He has been out of school numerous times due to lack of school fees. His grades have been affected but needless he has been able to attain an average mean score of B Minus for the four terms (1st, 2nd and 3rd term form one and 1st term form two) in high school. Evans aspires to work hard in school and get employment so as to break the chain of unemployment and illiteracy in his extended family. The local chief recommends Evans for sponsorship since he hails from a poor family.

He is a promising and determined young boy and a committed youth member of the Methodist church and a junior church teacher. The minister of the Methodist church describes Evans as a humble and obedient who when assisted to complete his studies can be instrumental and beneficial to the church and the community.

The principal recommends Evans for sponsorship citing that he is an above average boy and disciplined in school.

