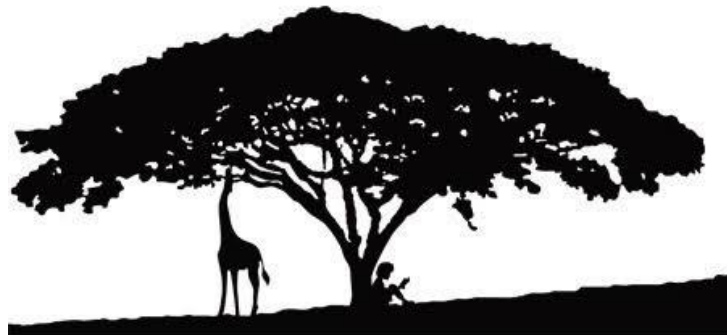


# **William and Nancy Budd Scholarship Fund 2020 Annual Report**



*Budd Scholar M. Evans M., in his final year of secondary school, wrote a letter that can be found in Attachment 5*



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

## **Introduction**

We are pleased to submit the 2020 Annual Report of the William and Nancy Budd Scholarship Fund. This report includes the perspective of our administrator, Imelda Namayi, emphasizing the importance and impact of the Fund. The report also discusses the disruptions to the school year and challenges faced by the students due to the COVID-19 pandemic. There were no new Budd scholars in 2020 so there are no stories to share. Instead, we included several letters from the students expressing their gratitude for our support. We hope you will agree that the students' words are inspiring and compelling.

### **Report by Imelda Namayi Budd Fund Administrator Senior Program Officer, National Council of Churches of Kenya**

#### **Scholarship Programme Report:**

The National Council of Churches of Kenya has been engaged in scholarship for bright and needy students since the 1960s when NCK was pioneering the Vocational training and cottage industries. The objective is to mould responsibility and self-reliance among the youth from disadvantaged backgrounds. Students from bright and needy backgrounds are able to access secondary school education and this has transformed lives and brought about sustainability as testified by the NCK scholarship alumni.

#### **Education Updates in Kenya**

##### **i) Coronavirus Pandemic**

The announcement that a patient had tested positive for Covid-19 in Kenya on March 12, 2020 sent the country into panic and elicited a flurry of response and control measures. The President of Kenya directed closure of all public/social gatherings. All education institutions across the Country closed and all learners were sent home in March 2020 before Term 1 was completed. The COVID-19 cases kept rising and the Government put in place a National multi-stakeholder COVID-19 response committee appointed by the president to review, guide and advise the Government on the reopening of schools. The NCK Deputy General Secretary was nominated to participate in this National Level committee.

The government-institution - Kenya Institute of Curriculum Development commenced in April 2020 to provide school programs via the radio, television and online where all learners could access and continue with the learning. Some secondary schools organized online classes and worked with parents to pay facilitation fees to the teachers so that students could progress with the syllabus. Although learners from well off families had the opportunity to access the learning facilities and progressed, there were many learners who did not have access to learning due to financial hardships and inability to access digital learning platforms. Most NCK scholarship students' families and guardians/parents were negatively affected by the COVID-19 pandemic because of the strained economic situation. Majority of them are casual labourers and they lost their livelihood during the COVID-19 lock down periods. During this challenging period, NCK through regional staff and the religious leaders offered psychosocial and

spiritual support to the learners as part of the scholarship program and continues to do this.

Learning institutions remained closed until October 2020 when the Government announced a phased reopening of physical learning for the Form 4 students to resume their second term from 12th October to December 2020 and the other primary and secondary classes in January 2021. Twelve Form 4 students that are supported by the William Budd fund returned to school. We facilitated timely payment of their term 2 school fees and upkeep of Ksh 5,000 (approximately \$47) for each of the learners to facilitate travel and purchase school items at the time they resumed school.

In January 2021, the Form 4 students anticipate beginning Term 3 and the Form 3 students anticipate resume learning for Term 2 until the end of March 2021, at which time the Form 4 students will take the Kenya Secondary of Education (KCSE) final examination. [Editor's note: The Kenyan school year consists of three terms and typically begins in January and ends in October.]

## **ii) The Revising Academic Calendar**

The Ministry of Education is planning to revise the school calendar for the years 2020, 2021, 2022 and 2023 due to the extended period away from school since the closure of learning institutions in March due to the COVID-19 pandemic.

## **iii) Recruitment of 2020 Intake**

The COVID-19 pandemic has negatively impacted our scholarship program. NCK normally conducts recruitment on new intake in the Month of April each year however, 2020 recruitment was not done because schools were closed and it was not clear when they would resume because of the lock down measures due to the COVID-19 pandemic. Following the government's decision to revise the 2020/2021 and 2021/2022 academic calendar, NCK plans to facilitate the recruitment process for the 2021 intake which will be done in the nine regional offices involving the County Committee. The County Committees constitute heads of churches, clergy, laypeople including women, representatives of persons with disability, and the NCK regional staff in the region.

The scholarship program gives the beneficiaries the opportunity to be in school without interruption due to an inability to pay school fees. This enables the students to concentrate and excel in their class work.

One of the major challenges this program faces is the limited available resources to support many requests for the bright and needy students. However not all were enrolled to the program due to a fixed number that the available resources can accommodate.

## **iv) Beneficiaries Retreat**

NCK had planned to hold a student retreat in the year 2020 but it did not take place because of the coronavirus pandemic.

**Compiled by: Imelda Namayi**  
**Programme Manager- Education, Health and Nutrition**  
**31<sup>st</sup> May 2021**  
**with minor revisions by Emily Budd Baillos and William Budd III**

## 2020 Highlights

**Student Enrollment:** The Budd Scholarship Fund is in its twenty-first year in 2020. Over its lifetime, it has supported 206 students from needy backgrounds with academic promise and exceptional character—optimistic and caring for others even as they face their own challenges.

In 2020, the Budd Scholarship Fund supported 29 students in secondary school. This compares to 38 in secondary students and 1 student in post-secondary education in 2019.

No new students entered the scholarship program in 2020 due to the COVID-19 pandemic. Since there are no new students' stories to share with this report, we have included several letters written by the students expressing their gratitude for our support. These letters can be found in Attachment 5.

**Student Achievement:** Due to the interrupted school year, the students did not complete their studies in 2020. The students' achievement in the 2020 school year, currently scheduled to end in July 2021, will be included in the 2021 Annual Report.

### 2020 Expenditures:

#### Expenditures (K shillings)

Item	2020	2019	2018
Retreat	0	0	123,095
Secondary	645,000	1,417,713	1,312,075
Post-secondary	0	13,950	57,175
Administration	158,883	134,232	317,746
Total	803,883	1,565,895	1,810,091

The decrease in secondary cost is due to the interrupted school year and no new students in 2020.

Most post-secondary students receive sufficient funding from other sources (primarily the Kenyan government). Other students get loans that cover the full cost of fees because they are high achievers.

#### Number of Active Students Supported

Item	2020	2019	2018
Secondary	29	38	47
Post-secondary	0	1	2
Total	29	39	49

The average of Budd Scholarship funded school costs per student in secondary school in 2020 was \$217, compared to about \$298 in 2019 and \$408 in 2018 (at the exchange rate of \$1=K shillings 106). The average cost for post-secondary students was \$137 in 2019 compared to \$280 in 2018. The Budd Scholarship did not support post-secondary students in 2020.

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 two Budd Scholars per year including one student from the Kinyoro Primary School near Kitale, Western Province, where Daniel Ritchie served as a Peace Corps Volunteer.

**2020 Contributions and Transfers:** Thirty-one contributors donated \$17,800 in 2020; the individual contributors are acknowledged in Attachment 3. We transferred \$21,000 to NCKK in 2020. The Balance Sheets and Profit and Loss Statements as of December 31, 2020 can be found in Attachments 1 and 2.

**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 \$14,445 (13.2%) in 2020.

**Reserve Fund Value**

December 31, 2020	December 31, 2019	December 31, 2018
\$123,968	\$109,253	\$93,732

**Fund Management:** At the 17<sup>th</sup> Annual Meeting on August 9, 2020, the Board discussed the difficulty communicating with NCKK due to offices and school closures due to Covid-19. While the students are still in need, the Board recognized this may be a difficult year for soliciting new donors. Despite the concern in August 2020, the board was able to raise funds from 31 donors by the end of 2020 including 11 new donors. The board made an effort to broaden the donor base given that many donors have supported the fund for more than ten years.

William Budd III and David Budd continue making periodic updates to the website. Mary Budd Logan continues to work with Maddy Hansen to develop the students' stories into video for marketing materials. These videos have been added to the website and can be viewed at <http://buddscholarship.org/>.

Emily Budd Baillos and Michael McCarthy produced the 2020 Balance Sheet and P&L Statement. Emily Budd Baillos and William Budd III created this Annual Report with support from the board members.

The Board members continue to meet on a monthly basis.



*George O. is in his final year of secondary school. He wrote a letter of gratitude which can be found in Attachment 5 of this report.*

## Balance Sheet

### William Budd Scholarship Fund Balance Sheet

As of December 31, 2020

	<u>Dec 31, 20</u>	<u>Dec 31, 19</u>	<u>\$ Change</u>
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Checking/Savings</b>			
<b>Ameritrade</b>			
<b>account</b>	123,968	109,252	14,716
<b>Network for Good</b>	475	0	475
<b>North Shore Bank</b>	22,960	18,104	4,856
<b>PayPal</b>	1,564	342	1,222
<b>Total</b>			
<b>Checking/Savings</b>	148,966	127,698	21,268
<b>Total Current Assets</b>	148,966	127,698	21,268
<b>TOTAL ASSETS</b>	<b>148,966</b>	<b>127,698</b>	<b>12,268</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Equity</b>			
<b>Board Restricted Fund</b>	55,000	55,000	0
<b>Opening Bal Equity</b>	1	1	0
<b>Retained Earnings</b>	72,696	70,345	2,351
<b>Net Income</b>	21,269	2,352	18,917
<b>Total Equity</b>	148,966	127,698	21,268
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>148,966</b>	<b>127,698</b>	<b>21,268</b>

## Profit and Loss Statement

### William Budd Scholarship Fund Profit & Loss

	Jan - Dec 20	Jan - Dec 19
<b>Income</b>		
<b>Contributed</b>		
<b>Income</b>	17,750	12,250
<b>Dividend</b>		
<b>Income</b>	1,514	2,134
<b>Investment</b>		
<b>Gain (Loss)</b>	23,920	14,084
<b>Misc. Income</b>	51	18
<b>Total Income</b>	43,235	28,485
<b>Expense</b>		
<b>Misc.</b>		
<b>Expenses</b>	966	1,287
<b>Transfer to</b>		
<b>NCKK</b>	21,000	24,846
<b>Total Expense</b>	21,966	26,133
<b>Net Income</b>	<b>21,269</b>	<b>2,352</b>

## 2020 Contributors

Jim J	Rocklin, CA
Rob B	Boston, MA
Davye & Michael G	Washington, DC
Albert K	
Daniel & Alicia R	Washington, DC
Jeff & Dee K	Washington, DC
Edward and Victoria J	Washington, DC
Michael & Karen D	Washington, DC
Roger and Marguerite S	Washington, DC
Wint & Tina R	Wayzata, MN
Mr and Mrs. John N	Cary, NC
Carrie M & Kent C	Bow, WA
Maggie & Contee S	Berkeley, CA
Mike and Kay M	Excelsior, MN
Pete and Emily B	Winnetka, IL
David B	Wilton, CT
Johnny E	
Mary & Mark L	Wilton, CT
Iterate Design	Wilton, CT
Piper L	Wilton, CT
Frannie L	Wilton, CT
Nancy Budd LLC	Wilton, CT
William B	Fairfield, CT
Eugene and Mandy M	Fairfax, VA
David M. Budd Photography	Denver, CO
Paul & Sitta H & family	Westport, CT
John L K	New York, NY
John W	Chicago, IL
Mike C	Marlborough, MA
William and Nancy B	Wilton, CT
Laura M	Seattle, WA



## 2020 Secondary School Students and Expenditure

(in Kenyan Shillings)

WD01/18	George O	30,000.00
WD01/19	Beryl L A	20,000.00
WD02/18	Onesmus K L	10,000.00
WD02/19	Steve A O	20,000.00
WD03/18	Stephen K	25,000.00
WD03/19	Joan C	20,000.00
WD04/18	Gabriel N W	35,000.00
WD04/19	Emmanuel K	20,000.00
WD05/18	Keith K M	35,000.00
WD05/19	Kivala M	20,000.00
WD06/18	Reuben O	35,000.00
WD06/19	Sharon N	20,000.00
WD07/18	Kemboi B J	35,000.00
WD07/19	Mourdecae K	20,000.00
WD08/18	Collins K K	50,000.00
WD08/19	Gatwiri L K	20,000.00
WD09/18	Mwenga M D	25,000.00
WD10/18	Peter T T	20,000.00
WD10/19	Gerald N	20,000.00
WD11/19	Ngethe F K	20,000.00

<b>WD12/19</b>	<b>Gitwande A N</b>	<b>20,000.00</b>
<b>WD13/18</b>	<b>Francis M</b>	<b>25,000.00</b>
<b>WD13/19</b>	<b>Synaida L O</b>	<b>15,000.00</b>
<b>WD14/18</b>	<b>Evans M M</b>	<b>25,000.00</b>
<b>WD15/19</b>	<b>Faith J</b>	<b>15,000.00</b>
<b>WD16/19</b>	<b>Daniel M</b>	<b>15,000.00</b>
<b>WD17/19</b>	<b>Mary S U</b>	<b>15,000.00</b>
<b>WD18/19</b>	<b>Patrick K K</b>	<b>15,000.00</b>

<b>Sub total</b>	<b>645,000.00</b>
<b>Adm</b>	<b>158,883.20</b>
<b>Total</b>	<b>803,883.20</b>

## SELECTED LETTERS OF GRATITUDE FROM BUDD SCHOLARS

M [REDACTED] EVANS M [REDACTED]  
 P.O BOX 89  
 MARIMANTI

29<sup>th</sup> APRIL 2021

TO: REGIONAL MANAGER  
 THE NATIONAL COUNCIL OF CHURCHES OF KENYA

RE: PERSONAL LETTER OF THANK YOU - WD/03/18

I am a third born child in a family of six children. We live at Marimanti in Tharaka South where I have grown. This is an arid area with unreliable rainfall.

My family is a humble family where my parents are peasant farmers. This has made it difficult for them to cater for our needs fully. My desire is to pursue a career in the field of medicine. I like this career as I love rendering quality services that gives hope to the sick people. I also like creating awareness to people about different diseases.

Biology as a subject interested me much as it carried my career. My hobbies are reading novels and conversing with different people. This inspires me much and also it enables me to create many friends.

In future I would like to transform the society

by educating several needy children. This is an act that I have learnt from NCK that have treasured the lives of many children by educating them. I would like also to teach the church to spread their generosity to many as this pleases God. Again I would like to give hope to the young people in the church.

In life I would like to make several investments that will enable me sponsor many children. I would also want to help my parents as a way of appreciating their love and care. Moreover I would like to move together with NCK and contribute in supporting other children.

I would like to work in hospitals in order to give attention to the society's sufferings. This will help me to ~~the~~ reach many people and give them good services.



This scholarship has given me a serene environment for studying. It has motivated me to work hard in school to achieve my dreams. In addition to this it has enabled me to continue schooling. I have been having a conducive environment for learning through this help.

I am sincerely grateful for your support and I have no means to convey my

genuine thanks to you. I pray that God may  
bless you and favour all what you will  
do. I desire much to move together with  
you even in the next level.

Yours faithfully

~~Evans~~

M  Evans M 



George O 

  
13<sup>TH</sup>, MAY 2021.

NATIONAL COUNCIL OF CHURCHES OF KENYA,  
P.O. BOX  
KISUMU.

Dear sir/Madam,

RE: MY PERSONAL LETTER

I hereby write this letter as a beneficiary of CEF scholarship. I am a teenage boy from a humble background in a remote village called Pedo. My parents are peasant farmers who do farming on small scale and that is what we depend on for our daily survivals. My mother's health is fine but for my father, he is physically handicapped as he was involved in a fatal road carnage which confiscated his legs. As for me, I would like to be a medical doctor or to pursue civil engineering or pharmacy. I have chosen ~~these~~ ~~caree~~ either of these careers and most so medicine and surgery to help the ill people whose numbers are increasing at an alarming rate. I also want to help bring up my remote village and also help educate those who are not able to pay for their school fees like me. I studied all the sciences, English and Geography because they mostly entail all the happenings globally. ~~For~~

For the church and society, ~~the church~~ I would like the church to grow more stronger and continue to feed the youth with spiritual nourishment. My hobbies are ~~factba~~ playing football. In my life, I would like to be an experienced medical doctor.

and help the church and the society. In future, I would like to work in Canada or in the United States of America. As for the CEF Scholarship, I have benefited a lot from it. My school fees for secondary education has been paid by it alongside other learning equipment and I am very grateful for it.

I would like to tell this organisation to continue supporting the financially unstable and to continue with Jesus' works of charity. I will be happy if you offer me another sponsorship in the University. Once again from the bottom of my heart, I would like to say many thanks to this organisation and promise to be loyal and trustworthy to it and elsewhere.

Once more, many thanks and may God protect you in the rock of ages!

Yours faithfully,

~~George~~

George 

[REDACTED]  
KIVALA M [REDACTED]  
[REDACTED]

NCKK LOWER EASTERN OFFICE,

Greetings in Jesus' name. First and foremost, I would like to thank <sup>the</sup> you ~~at~~ almighty God for granting us a new year. I would still like to take this opportunity to thank you all for your concern even at this tough moment of the Covid-19 pandemic.

Closure of schools in early March has greatly affected my life as a person. Because of your scholarship, I had hopes that I would complete the academic year with no disturbances or fear dues. I would like to thank you for that.

Your inquiries during the pandemic has made me become positive in life. Life outside school is tough but you made calls and sent messages to inquire on my doing. You advised me and gave me hopes of change.

As I leave for school on the fifth of January 2021, I kindly request you to continue supporting me and I promise you that I won't fail you. May God Almighty bless you as you support me in following my dreams as well as others. Thank you.

Yours faithfully