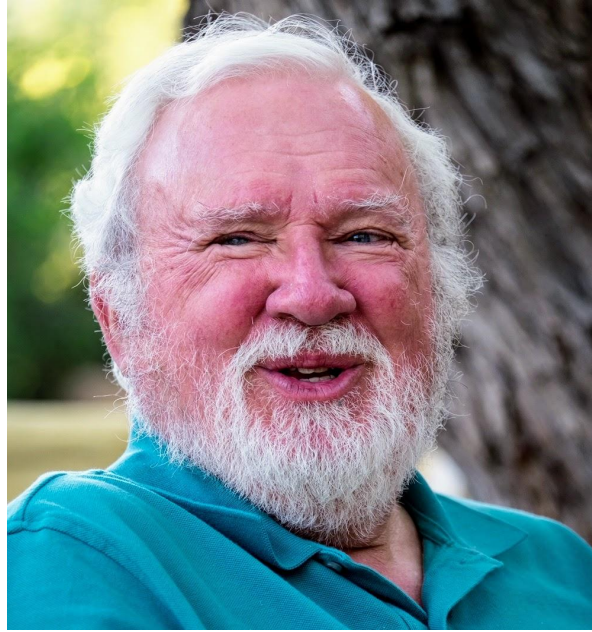
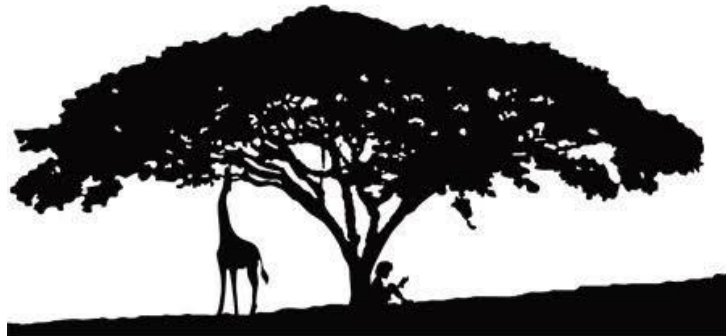


# **William and Nancy Budd Scholarship Fund 2021 Annual Report**



*Michael McCarthy, a longtime friend of the William and Nancy Budd Scholarship.*



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

## **Dedication**

The 2021 Annual Report is dedicated to two friends of the William and Nancy Budd Scholarship Fund, whom we lost this year.

Michael McCarthy was an integral part of the William and Nancy Budd Scholarship Fund since its inception, initially serving as Treasurer, then as a Board member. He was able to visit Kenya and witness the profound effect that the Budd Scholarship has on students' lives. We truly appreciate his many years of dedicated service.

Doug Platt was the administrator of the William and Nancy Budd Scholarship Fund's endowment since it was created in 2008. We are grateful for his years of diligence on the fund's behalf.

## **Introduction**

We are pleased to submit the 2021 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 residual changes to the school year due to the nine month closure in 2020 and resulting impact on the scholarship program, most notably that there were two student intakes in 2021 due to no new students in 2020. The new student intake biographies are available to read on our website - [First Intake](#) and [Second Intake](#). Several letters from current students expressing their gratitude for your support are included in this report. We trust you will find their words and stories 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, Kenya has been engaged in supporting scholarships for bright and needy students since the 1960's, when it began pioneering the development of vocational training and cottage industries. The objective is to mold responsibility and self-reliance among the youth from disadvantaged backgrounds. These students are able to access secondary school education, which transforms their lives and enables them to support themselves and their families.

#### **General Elections in the year 2022**

The general elections are scheduled to be held in Kenya on 9 August 2022. Voters will elect the President, members of the National Assembly and Senate, County Governors, and members of the 47 County Assemblies. The election campaign period runs from April to the eve of the election and, if there is a runoff election, it could be extended to the 31st of October. Based on the experience of previous elections, there is a potential for heightened tension, leading to disturbances. Schools are in session

during the month of August, but will take a short mid-term break to coincide with Election Day. It is our prayer that the Country will uphold peace during this period.

Note: The August 2022 elections were peaceful.

## **Education updates in Kenya**

### **i) Coronavirus Pandemic**

Kenya is progressively recovering from the devastating COVID-19 pandemic, which has created major social, economic, and educational disruptions. At the peak of the pandemic, students were impacted by the sudden closure of schools across Kenya and the interrupted academic calendar. The closure of educational institutions has led to learning losses, an increase in the number of dropouts, and mental health issues among students. These losses will not easily be recovered, even if schools quickly return to their pre-2020 performance levels. The Government is expected to work through the post-COVID education challenges.

Before the pandemic, Kenya had made remarkable progress in improving access to and equity in basic education. The Government introduced Free Primary Education and Free Day Secondary Education policies in 2003 and 2008, respectively. As a result, the Primary School Gross Enrollment Ratio increased from 56% in 2002 to 92% in 2018, while the Secondary School Gross Enrollment Ratio increased from 67% in 2016 to 71% in 2019.

Kenya has sustained COVID-19 response measures through the mass vaccination of its population aged 15 years and over. This has increased herd immunity here by lowering the incidence and prevalence of the COVID-19 disease. The COVID-19 restrictions were lifted in March of 2022.

It is no longer mandatory for people to wear face masks or social-distance in public gatherings.

Unfortunately, while life is back to pre-COVID normalcy, this is causing a spike in new cases of the virus. The positivity rate today is 5.6% and 30.9% of Kenyans are fully vaccinated.

### **ii) The Revised Academic Calendar**

The Ministry of Education revised the school calendar for the years 2020 through 2023, following the ten month COVID-19 school shutdown, which began at the end of Term One of the 2020 school year. The Government developed guidelines for the safe re-opening of schools and all institutions were given timelines to adhere to. Schools were re-opened on 4th January 2021 and the academic calendar has been followed strictly. We are currently in Term One of the 2022 academic year that began on 25th April 2022. Kindly refer to the taxable below.

#### **2022 Academic/school calendar**

	<b>OPENING</b>	<b>CLOSING</b>	<b>DURATION</b>
<b>Term 1</b>	25 <sup>th</sup> April 2022	1 <sup>st</sup> July 2022	10 Weeks
Holiday	2 <sup>nd</sup> July 2022	10 <sup>th</sup> July 2022	1 Week
<b>Term 2</b>	11 <sup>th</sup> July 2022	16 <sup>th</sup> September 2022	10 Weeks
Holiday	17 <sup>th</sup> September 2022	25 <sup>th</sup> September 2022	1 Week
<b>Term 3</b>	26 <sup>th</sup> September 2022	25 <sup>th</sup> November 2022	9 Weeks
Holiday	26 <sup>th</sup> November 2022	23 <sup>rd</sup> January 2022	7 Weeks
KCSE Period	1 <sup>st</sup> December 2022	23 <sup>rd</sup> December 2022	3 Weeks
KCSE Marking	2 <sup>nd</sup> December 2022	20 <sup>th</sup> December 2022	3 Weeks

At the end of this year (December 2022), the Government will have addressed the ten month loss in education and the resulting backlog of students.

In January 2023, the Government will resume the normal schedule, in which the academic calendar begins in January annually. It is anticipated that students will have made up their missed work and be at their normal class levels by this point.

### iii) Kenya Certificate Secondary Education (KCSE) Results

The Kenya Certificate Secondary Education (KCSE) national examination results were released on the 23rd April 2022. The NCKK scholarship programme had a total of 65 students (**17 students** under the **BUDD Foundation** and 48 students under CEF). The beneficiaries who sat for the KCSE performed well amidst the COVID-19 pandemic and interrupted school year. The examination scores were as follows: A (1), A- (5), B+ (14), B (11), B- (12), C+ (8), C (5), C- (4), D+ (3), D (1). A total of 52 beneficiaries qualified (grade C+ and above) to join public universities as government students and 13 qualified to join tertiary institutions (grades C, C-, and D+). They will enroll in vocational training.

A total of 16 beneficiaries of the Budd Foundation will gain entry to Kenya public university, as summarized in the chart below. Note: Entry to public university as a government sponsored student requires a C+ or above.

#### Grades

A	A-	B+	B	B-	C+	C	C-	D+
1	1	5	3	4	2	0	0	1

### iv) Recruitment of 2021 Phase 2 Intake

Following the government revised calendars for the 2020/2021 and 2021/2022 academic years, the NCKK completed the recruitment process for the 2021 Phase 2 Intake in November 2021. The process was undertaken in the nine regional offices by the religious leaders in the NCKK regions.

The year 2021 had two recruitments, with the earlier one having been completed in March. A total of **68** students (**41 boys and 27 girls**) were enrolled in the scholarship programme. Among them, 18 (9 boys and 9 girls) are under the William and Nancy Budd Scholarship Fund and 49 are supported by the Christian Education Fund. Ninety percent of the students recruited are in the top national and extra-county schools in the country. Additionally, the opportunity was offered fairly to both boys and girls. Due to the constrained available budget, the programme did not admit differently abled students in the 2021 Phase 2 Intake. In 2021, a total of **63** students (**39 boys and 24 girls**) were admitted to the scholarship programme. Of these, 18 students (9 boys and 9 girls) are supported by the William and Nancy Budd Scholarship Fund.

### Summary of ongoing beneficiaries

The scholarship programme gives the beneficiaries the opportunity to attend school without interruption. This enables students to concentrate and excel in their class work. Once they qualify to join the universities and colleges, they have the opportunity to apply to the Higher Education Loans Board (HELB) for assistance in furthering their studies. Unfortunately, many times the delay in awarding government scholarships makes it difficult for some students to pay their semester fees, and room and board. Some students are denied a government scholarship, which affects their ability to continue their education.

One of the major challenges this program faces is the limited availability of resources to support many requests of bright and needy students. The regional staff received more requests for financial assistance than we were able to accommodate.

#### **iv) Beneficiaries Retreat**

The NCKK intends to hold a student retreat in the year 2022. This is important to give the students an opportunity to network, mentor each other, and provide psychosocial support. We were unable to organize the retreat in 2020 and 2021, due to the COVID-19 pandemic. We are hopeful that we will raise adequate funds to host a retreat this year.

**Compiled by: Imelda Namayi**  
**Programme Manager- Education, Health and Nutrition**  
**31<sup>st</sup> May 2022**  
**with minor revisions by Mary Budd Logan**



## 2021 Highlights

**Student Enrollment:** The Budd Scholarship Fund is in its twenty-second year in 2021. Over its lifetime, it has supported 242 students from needy backgrounds with academic promise and exceptional character—optimistic and caring for others even as they face their own challenges.

In 2021, the Budd Scholarship Fund supported 36 students in secondary school and 2 students in post-secondary education. This compares to 29 secondary students in 2020.

Thirty-six new students entered the program in 2021. Typically the Budd Scholarship accepts eighteen students per academic year, but there was no intake in 2020 due to the pandemic. The profiles of the thirty-six new students in 2021 are located on the Budd Scholarship website ([First Intake](#) and [Second Intake](#))

**Student Achievement:** The students completed the 2020 school year in July 2021. Their performance continues to be strong.

### 2020 Final Secondary School Grades

STUDENT NO	NAME	MEAN GRADE
WD/01/18	GEORGE O.	A-
WD/02/18	Onesmus K. L.	C+
WD/03/18	STEPHEN K.	B+
WD/04/2018	Gabriela N. W.	B-
WD/05/18	Keith K. M.	B
WD/06/18	Reuben O.	A-
WD/07/18	BARBARA C.	B-
WD/08/18	COLLINS K. K.	B+
WD/09/18	Mwenga M. D.	B
WD/10/18	Peter T. T.	B
WD/13/18	Francis M.	Not Available
WD/14/18	Mwenda E. M.	B

### **2021 Expenditures:**

#### **Expenditures (K shillings)**

<b>Item</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Retreat	0	0	0
Secondary	1,562,198	645,000	1,417,713
Post-secondary	36,798	0	13,950
Administration	117,223	158,883	134,232
Total	1,716,219	803,883	1,565,895

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**

<b>Item</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Secondary	46*	29	38
Post-secondary	2	0	1
Total	48	29	39



*Joan M, Central Region*

\*Note: The forty-six secondary students supported in calendar year 2021 consists of:

- 12 students that completed their studies in the culmination of the 2020 school year (July 2021)
- 18 students from the 2019 intake who will complete their studies in 2021 school year (March 2022)
- 16 students from the first 2021 intake who will complete their studies in 2022 school year (November 2022)

The average of Budd Scholarship funded school costs per student in secondary school in 2021 was \$380 (at an exchange rate of \$1=K shillings 113) compared to \$217 in 2020 and \$298 in 2019. The average of Budd Scholarship funded school costs for post-secondary students was \$163 in 2021, compared to \$137 in 2019. 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.

**2021 Contributions and Transfers:** Nineteen contributors donated \$14,578 in 2021; the individual contributors are acknowledged in Attachment 3. \$13,000 was transferred to NCKK in 2021. The Balance Sheets and Profit and Loss Statements as of December 31, 2021 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 \$14,057 (11.3%) in 2021.

**Reserve Fund Value**

December 31, 2021	December 31, 2020	December 31, 2019
\$138,025	\$123,968	\$109,253

**Fund Management:** At the 18<sup>th</sup> Annual Meeting on August 11, 2021, the Board remarked on how the prior year had been difficult for the scholarship students and NCKK staff due to the interrupted school year (Kenyan schools were closed in March 2020 due to the COVID-19 pandemic, and resumed Term Two in January 2021, resulting in a nine-month lapse). There was also discussion of whether the students that continue their studies after secondary school could be supported further. In the past the Budd Fund supported several students with their post-secondary tuition fees. Part of the reason for the dwindling support of post secondary students is there are now government assistance programs, though not all of the students' costs are covered by these programs. For now, the fund continues to support students with post-secondary studies through the NCKK program.

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 [buddscholarship.org](http://buddscholarship.org).

Emily Budd Baillos and William Budd Jr produced the 2021 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 transitioned to a bimonthly meeting frequency in 2021.



## Balance Sheet

### William and Nancy Budd Scholarship Fund as of December 2021

	31 Dec 2021	31 Dec 2020	\$ Change
<b>ASSETS</b>			
Current Assets			
Checking/Savings			
Ameritrade account	138,025	123,968	14,057
Network for Good	-	475	(475)
North Shore Bank	-	22,960	(22,960)
Wintrust	20,063	-	20,063
Donations not yet Deposited	5,600	-	5,600
PayPal	831	1,564	(733)
Total Checking/Savings	164,519	148,967	15,552
Total Current Assets	164,519	148,967	15,552
<b>TOTAL ASSETS</b>	<b>164,519</b>	<b>148,967</b>	<b>15,552</b>
<b>LIABILITIES &amp; EQUITY</b>			
Equity			
Board Restricted Fund	55,000	55,000	-
Opening Bal Equity	1	1	-
Retained Earnings	93,966	72,696	21,269
Net Income	15,553	21,269	(5,717)
Total Equity	164,519	148,967	15,553
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>164,519</b>	<b>148,967</b>	<b>15,553</b>

## Profit and Loss Statement

### William and Nancy Budd Scholarship Fund

	Jan - Dec 2021	Jan - Dec 2020
<b>Income</b>		
<b>Contributed</b>		
<b>Income</b>	14,578	17,750
<b>Dividend Income</b>	1,764	1,514
<b>Investment Gain</b>		
<b>(Loss)</b>	13,208	23,920
<b>Misc. Income</b>		51
<b>Total Income</b>	29,550	43,235
<b>Expense</b>		
<b>Misc. Expenses</b>	1,038	966
<b>Transfer to NCCK</b>	12,960	21,000
<b>Total Expense</b>	13,998	21,966
<b>Net Income</b>	<b>15,553</b>	<b>21,269</b>

## 2021 Contributors

Dayve & Michael G.	Washington, DC
Daniel & Alicia R.	Washington, DC
Jeff & Dee K.	Washington, DC
Edward and Victoria J.	Washington, DC
Wint & Tina R.	Wayzata, MN
Mr and Mrs. John N.	Cary, NC
Maggie & Contee S.	Berkeley, CA
Mike and Kay M.	Bloomington, MN
Pete and Emily B.	Winnetka, IL
James J.	Rocklin, CA
Mary & Mark L.	Wilton, CT
Iterate Design	Wilton, CT
Frannie L.	Cambridge, MA
William B.	Fairfield, CT
Eugene and Mandy M.	Fairfax, VA
David M. Budd Photography	Denver, CO
John K.	New York, New York
William and Nancy B.	Wilton, CT
David B.	Wilton, CT

## 2021 Secondary School Students and Expenditure

(in Kenyan Shillings)

Student No.	NAME	AMOUNT
WD01/18	GEORGE O.	10,000
WD01/19	Beryl L. A.	60,000
WD01/21	Christine N.	45,000
WD02/19	Steve A. O.	45,000
WD02/21	Collins K. K.	31,100
WD03/18	Stephen K.	7,000
WD03/19	Joan C.	22,217
WD03/21	Eric W. K.	30,000
WD04/18	Gabriel N. W.	20,000
WD04/19	Emmanuel K.	70,000
WD04/21	Ruth J. M.	30,000
WD05/18	Keith K. M.	8,500
WD05/19	Kivala M.	35,205
WD05/21	Samuel K. W.	75,000
WD06/18	Reuben O.	10,000
WD06/19	Sharon N.	14,668
WD06/21	Sarah S. C.	31,870
WD07/18	K. Barbara J.	10,000
WD07/19	Mourdecae K.	60,000
WD07/21	Jessicah N. K.	45,000
WD08/18	Collins K. K.	10,000
WD08/19	Gatwiri L. K.	60,000
WD09/18	M. Mary D.	10,000
WD09/19	Janeandrea W. K.	73,718
WD09/21	Vivian M. L.	43,500
WD10/19	Gerald N.	45,000
WD10/21	Eric M. M.	30,000
WD11/19	Ngethe F. K.	50,000
WD11/21	James M. W.	30,000
WD12/19	G. Alicia N.	35,000
WD12/21	Winslet O.	30,000
WD13/18	Francis M.	7,000
WD13/19	Synaida L. O.	35,000

WD13/21	Evaline S. S.	30,000
WD14/18	Evans M. M.	7,000
WD14/19	Micheal O.	42,000
WD14/21	Esbone M. K.	45,000
WD15/19	Faith J.	62,000
WD15/21	Sharon M. G.	45,000
WD16/19	Daniel M.	42,000
WD16/21	Kingsley K.	45,000
WD17/19	Mary S. U.	35,200
WD17/21	Vincent M. O.	45,000
WD18/19	Patrick K. K.	44,220

**Sub total** **1,562,198**

**Adm** **117,223**

**Total** **1,679,421**

## 2021 Post-Secondary Students and Expenditure

(in Kenyan Shillings)

Student No.	NAME	AMOUNT
WD09/17	Amani K. S.	22,000
WD11/18	Prince M. N.	14,798
<b>TOTAL</b>		<b>36,798</b>

**Note:** 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. The Budd Scholarship Fund continues to support a small number of students who cannot fund their education through other means.

## SELECTED LETTERS OF GRATITUDE FROM BUDD SCHOLARS

WB/12/19

ALICIA AGNES

NAIROBI

20/05/2022

DIRECTOR GENERAL,  
NATIONAL COUNCIL OF CHURCHES OF KENYA,  
P.O. BOX 45009-0100,  
NAIROBI GPO.

Dear Sir/Madam,

RE: SUCCESS STORY ON HOW THE SCHOLARSHIP HAS HELPED ME

Receive christian greetings. I trust this finds you well.

As someone who grew up in a low-income household, the sheer amount of financial freedom the scholarship has provided was of great help to me. This is the first time in my life that I have been able to study without any disruption, which allowed me to solely focus on boosting my grades.

For as long as I remember my mother kept telling me that my success education was the key to my success. She really struggled paying for my primary school fees and after finishing my primary education she had another obligation of paying for my high school education. This was going to be a tough period for her and for me since it was more expensive than the primary one. I had lost hope in joining high school since I could see how much she struggled to provide for the family needs but the National Council of Churches of Kenya came through for me and <sup>offered</sup> gave me a scholarship. Through my whole high school journey they consistently



paid my school fees for the four years. I can't say that it was easy because it wasn't but I'm still <sup>thankful</sup> there since if it wasn't for their help I do not think that I would have joined OLC Mugori girls.

I wish to express my sincere gratitude for being considered and awarded a Scholarship by your organization. This award went along way in covering my school fees requirements for the years I was at school studying. I am most grateful for offering me an opportunity to continue with my classes uninterrupted. May you continue to offer your help to less privileged students like me who are struggling to pay their fees. I owe success to you and I will always be grateful.

Now my highschool journey has come to an end and it would not have been successful without your help. I do not know if I would have completed my highschool education ~~with~~ if your organization had not supported me but since you did now I will be able to pursue a course of my own preference and further my education which all depends on God.

Thank you for the opportunities that you gave me and the less privileged children to access education and have a bright future.

Thank you and God bless you.

Yours faithfully,

~~Alice~~

Alicia Agnes



MARY,  
LIMURU GIRLS SCHOOL

18<sup>th</sup> April, 2022,

THE NATIONAL COUNCIL  
OF CHURCHES OF KENYA,  
P.O. BOX 82275  
NAIROBI, KENYA

Dear Sir / Madam

I am writing this letter to convey my honest and genuine appreciation for walking with me down this journey of academic excellence in high school. Your scholarship is priceless and it has helped me in my educational endeavours. I was more than excited to have joined and be part of the family of NCK.

I am presently waiting for my final results after successfully sitting for my exams. All I hope for is the best and excellence. The journey has not been easy considering the biggest challenge that I faced. I had a patella dislocation while which led to a surgery. In as much as this was a threat to my journey I still believed in myself for I knew all roses have thorns.

Thank you once again for your bounteousness and assistance, helping me chase my dreams. The National Council of churches of Kenya has inspired me in many ways one of which is to give back to the community and be spiritually active and participation in spiritual activities.

After the results, my wish is to join the university to pursue my dream career. I would wish that NCK will be part of my university journey as well.

Once again, I lack words to express my gratitude. I pray that the Almighty will bless you and grant your heart desires. I pray for your good health and long life as you bless others through scholarship. God bless you!

Yours Faithfully

~~MARY~~

MARY



WD/02/19  
CHAVAKALI HIGH SCHOOL

MAY 4<sup>TH</sup> 2022

NCC K

P.O BOX 45009-00100

NAIROBI.

Dear sir/madam

RE: APPRECIATION FOR YOUR SUPPORT - WD/02/19

I would like to thank you very much for the tireless support you offered to me at a time I was really in need since my education was almost coming to an end. You have assisted me very much by paying my school fees from form two to form four when I completed my studies. Thank you.

My early life started in Ojolla sub-location where I started learning at Ongalo primary school. I was then transferred to Mikiya primary school in Mukoron sub-county in class four. A year later, I was transferred to Homabay County where I joined Homabay Primary School in class five and sat Kenya Certificate of Primary Education in 2017. I obtained 396 marks in KCPE and succeeded in joining Chavakali High School. I sat the Kenya Certificate of Secondary Education in March this year and obtained mean grade of A (Plain) with 81 points. Thank you.

I come from a very humble background. My mother is a certificate holder in ECDE and currently is informally engaged by Board of management as ECDE assistant. My father is a casual worker who struggles to support us. Often they go through challenges and sometimes I wish I could do something to support them but I cannot. My younger brother was born with Cerebral Palsy and this has put so much medical, psychological and financial constraints on my Parents.

A healthy nation, a healthy people and a healthy community is united, happy and work towards growth and prosperity. It's my passion and desire to contribute to eradicating society of disease and related causes of diseases, creating a disease-free community for prosperity and development. Poverty is a disease! I would like to pursue Bachelor of Medicine in Dental Surgery, since it's aligned to my dream of a healthy generation.

I developed love for biology as a subject. The novelty to communicate fluently with my peers, elders and leaders made me love English and Kisekubi a lot. My hobbies are reading motivational books (Arise and shine etc) and listening to music. My I would like to work in a hospital when I finish my studies. Further, I endeavour to be ready and actively engage in outreach programs in health and practice my art of medicine to help save lives anytime. I will always be dependable, reliable, accessible and available for all.



I endeavour to give a helping hand to the needy, giving back to the church and society, just like I have been assisted to actualise my dream. I would like to contribute towards the charitable initiatives and champion for a caring generation of cheerful givers. I intend to keep God first in all my undertakings, be a good role model and champion for change among my peers.

You came to my rescue and ensured I stayed in school. My primary schooling was untidy, and I was transferred several times. My first year in high school was also not steady as I was sent home many times for school fees. This worried me so much as my parents were not able to afford. I thank God that NCEK considered me for the scholarship and was able to concentrate on my studies. I was therefore kept in school and strive to work hard to achieve the best. The scholarship has driven me at times of need especially after the Covid-19 pandemic because the disease had affected us as a family and there were little hopes of me returning to school. I am very thankful for your continued support even when I delayed in submission of the required documents. May God, the Almighty bless NCEK abundantly.

I wish to sincerely thank you for investing in my education. I am humbled and doesn't take this for granted, for many were deserving. This is your success, This is your contribution. May God bless you and may your home be filled for more needy cases like me to be uplifted.

Yours Sincerely,



Attn 