



Interchristian Fellowships' Evangelical Mission (IcFEM Mission)

Accelerating Community Transformation

Holy Living & Hard Work

COMMUNITY REVOLVING LOAN SCHEME (COREL) BENEFICIARIES TESTIMONIES

Most of the beneficiaries in the COREL Scheme are doing well. Below we have provided testimonies for just a few of them and we can provide photographs.

Group 1

1) Rose N. Wekesa

Found selling little fruits worth Kshs.300, and after being loaned her stock increased enabling her cater for her family and relatives i.e. paying school fees for children, paying house rent in time, providing good health care, and providing employment to one young man who helps in fruit selling.

The increase of stock lead to her selling an increased variety of fruits and made her start moving from market to market during market days. This enabled her to buy a dairy cow and some household goods.

She has been loaned twice, completed her second loan and waiting to be reloaned.

2) Edward W. Barasa

Found running a home kiosk with goods of about Kshs.1000. After being loaned he increased stock and diversified his business of which part is run by his wife who operates a wholesale and retail shop. He now hawks horticultural goods e.g. Irish potatoes, onions, tomatoes and other goods according to season.

He also offers employment to 2 young men who helps in the hawking of goods, has bought 2 goats and 1 sheep, and a half-acre of land. Now able to cater for his family well and leads a happy life with his family.

Reloaned and about to complete his loan and be reloaned for the second time.

3) Esther A. Namunyu

Found mending clothes on a hired machine. After being loaned, she was able to buy her own machine, materials for display and tailoring purposes, scissors and a tape measure. Now sews and sells ladies, children, and men's wear, and school uniforms.

Helps her parents in educating her brothers and sisters, hires land for farming purposes and happy at her business with customers. Reloaned for the first time, completed repayment and waiting for the third loan.

4) Joakim Masawi

Found planting and selling horticultural goods i.e. vegetables, onions, and tomatoes, on a ¼ acre of land. After being loaned he increased production acreage that enabled him buy a plot. He also moved from a shamba and established a butchery on the bought plot in which he sells fresh, boiled and roasted goat and sheep meat. Now operates 2 butcheries and offers employment to 6 young men. Able to care for his family in education, and other family needs hence improved the living standard of his family. Happy family now.

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Reloaned for the first time and is about to complete repayment and be loaned for the third time.

5) Violet Midika

Found selling 20 kilos of maize in a day. After being loaned, she increased her stock and now sells 500 kilos of maize in a day. Leads a happy life with her family, constructed iron sheet house, and provides for her family, in partnership with the husband. Loaned twice and about to complete and be reloaned for the second time.

Group 2

6) Lillian N. Kariuki

Found selling second hand shoes. After being loaned started selling ready-made goods (malimali) i.e. clothes, shoes, and other body wear. Now moves from one market to another, leads a happy life with her family and offers employment to 1 young man who helps in selling. Completed her first loan and repaying her second loan.

7) Margaret N. Wandukwa

Found with one tailoring machine and some few materials for display. After being loaned bought 2 more machines, more materials and new shoes and other body wear. Offers employment to 2 people who help with the work. Has improved the living standard of her family. Loaned twice and still repaying her second loan.

8) Phanice Simiyu

Children could not go to school regularly due to lack of school fees, and found with a stock worth KShs.100. After being loaned, increased stock, able to cater for her family and even educate her children in boarding secondary schools. Happy with her family. Loaned twice and still repaying her second loan.

9) Maurice M. Otunga

Found making boxes and tin lamps from scrap metals. Had a very small stock. After being loaned worked hard to increase his stock that enabled him educate his son in secondary school after which he had to further his studies. Very happy.

10) Patrick S. Wamalwa

Found running a home kiosk with a stock of Kshs.300 and had inadequate food for the family. After being loaned, increased stock and also started buying and selling cereals. Now, hires land and produces more for family to use and sell. Improved living standard of the family, and bought a cow. Loaned twice and still repaying the second loan.

11) Henry W.Lusia

Found practicing bee keeping and had only 2 local beehives on his farm. After being loaned, increased the number of beehives on the farm to 8. These were of high quality that enables him produce a quality honey. Also ventured into maize buying and selling. Supports his family, parents, brothers and sisters. Loaned twice and still repaying the second loan.

This is the testimony of some members. Others testify in the same way on how the loan has helped them. Training and follow-up sessions have contributed a lot in the better performance of members. They return all the glory and honour to God for the availability of this COREL Scheme that has helped them in a way that could not be provided by other organisations that are based only in urban areas unlike COREL that operates mainly in rural areas.

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