



Letter from a ZOE Graduate
MOSES NDEREBA
Meru County, Kenya

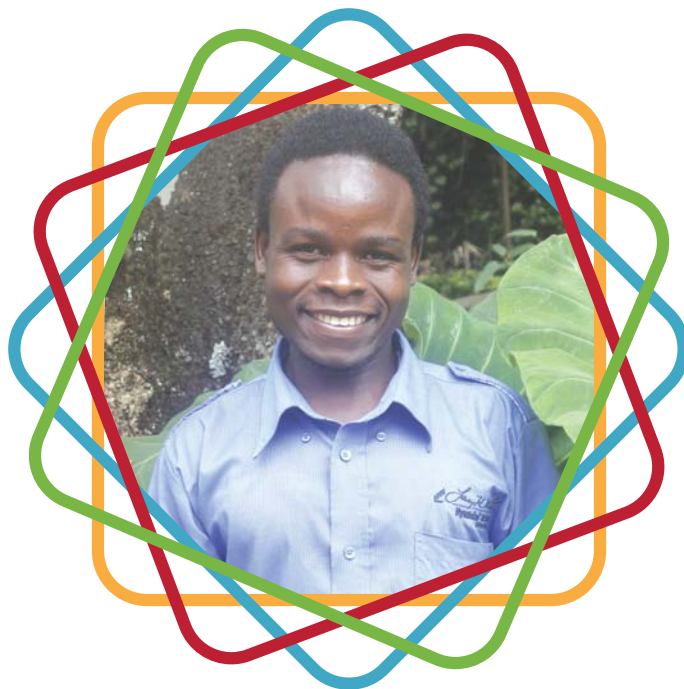
Dear friends of ZOE,

Life without both parents, and more so living in poverty is a thing everyone fears. Living with only my mother, without a steady job to feed us, struggling to give us the basic education are some of the events I wish not to remember. My father passed on when I was two years old, while my youngest sister was one year old. My mother struggled to meet the most basic needs for living.

My older brother, younger sister and my life took a complete turn over when I joined the Umoja Group under ZOE. In the group, we shared our life's events, and that encouraged us to work hard in all our daily activities. In our group, we started by planting potatoes, and later rearing chickens (egg-layers) as a group project. Two houses were built for two of my group members. Some of us received goats, and we attended seminars that trained us on various aspects of life.

Every individual in the group had an income generating activity. Out of the KSH (Kenya Shillings) 5000 (approx. \$50) that I was given for business start-up, I made water connections into my farm and within a span of 3 months was able to raise my sukuma wiki (leafy greens) production to 10 sacks per week, making a total of KSH 24000 (\$237) per month. I later diversified to onions, bananas, and cattle farming. I was able to raise money to go to university, and the group leadership was left under my younger sister for the rest of the program as I pursued a university education.

ZOE is very important to all children, especially those living in abject poverty. They give hope by providing a platform to meet with others and share their challenges and their success. ZOE gives lots of support through trainings, growing food and the business start-up kits – much of what I attribute my success to.



I thank you as donors who support the running of ZOE because through your support, children who felt rejected are able to see life in a positive perspective.

After completing my bachelor's degree, I am back to farming, because it is what enabled me to pursue the course of study. Barely a year after school, I have three dairy cows, two of which are producing 26 liters of milk daily, going for KSH 50 each, and two calves from the lactating cows. In the farm I also have poultry, and grow onions, kale and cereals (grains). The daily operations in the farm are run by my two permanent employees. My plan is to go to large-scale farming in the future. I want a most classic farm to inspire youth to venture into self-employment; particularly farming which is mainly done by the old in my community. Through prayers, determination and hard work, all is possible.

Thank you,
Moses Ndereba

ZOE gives lots of support through trainings, growing food and the business start-up kits – much of what I attribute my success to.

ZOE AT A GLANCE

ZOE is active in **seven** countries in Africa, Asia, and Latin America.
ZOE targets areas of high poverty with concentrations of vulnerable children.



 Guatemala  Liberia  Kenya  Rwanda  Malawi  Zimbabwe  India

WHAT IS ZOE?

ZOE is an opportunity for orphans and vulnerable children to have a chance at life through a three-year empowerment program. Using a model developed in Africa by Africans, ZOE gathers young people into mutually-supportive working groups and stands behind them with life skills training and resources. The group members work together to pull one another out of extreme poverty and into a sustainable future. After three years, they have moved from beggars to bosses, from a problem to a solution, all while living in their own community and knowing God's love.



ZOE's empowerment program served over
28,600
children in 2015.



ZOE invested a total of
\$3,031,274
to empower children so that they should never need charity again, with an average investment per child of

\$95

KENYA



Reegan Kaberia
*Kenya Country Manager
& Chief Program Officer*



Program Office Location
Meru County, Kenya

In 2015, to serve **10,663**
children in Kenya,
ZOE invested:



\$303,528 for job skills training and small business grants.



\$76,532 to grow food and provide livestock.



\$64,985 to prevent disease and improve health.



\$37,791 for housing materials to repair and build homes.



\$121,204 for children to enroll and succeed in school.



LEAH

As a teenager, Leah took over as provider after her mother was injured in a motorcycle accident. She found work as a helper in a salon, but was paid very little. On the best days, her family ate once per day. They struggled to survive.

In 2015, Leah began her journey out of extreme poverty by joining a ZOE working group in their Kenyan village. Leah and her family were taught agricultural techniques and given seeds and farming tools. Leah now grows corn and potatoes, with plenty to eat and sell. ZOE provided Leah with two piglets that have since multiplied under her care.

Since Leah already had hairdressing skills, ZOE merely had to provide her with start-up funds and materials to open her own salon. After a few months, using savings she was able to set aside, Leah opened a second business next door selling shoes and other fashion items.

When Leah's mother died in 2015, her group prayed for and with her, providing spiritual and emotional support. When Leah worried that relatives would try to take her land, ZOE staff assured her that legal support was available.

Leah's businesses have done so well that she was able to pay for the school fees and uniforms for her three younger siblings to return to school. She has also reached out to her fellow group members, teaching them to style hair so they can start their own salons.

HONORINE

Honorine and her brother Oliver never knew their father, and their mother died when they were young. They went to live with their grandmother, and dropped out of school to work and beg for food. They were isolated from their community, and felt abandoned by God. When they joined ZOE, they were suffering from intestinal worms and eating just a yam or cassava each per day.

Honorine and Oliver received a hoe and vegetable seeds to plant a small garden at their grandmother's house. With their ZOE working group, they planted and tend a productive banana farm. While they waited for their harvests to come in, ZOE provided Honorine a micro-grant to sell beans, bananas, and avocados in her village.

Today, Honorine and Oliver are healthy, happier, and have returned to school. With two goats that ZOE provided, they started a business raising goats.

Honorine and her family are food secure – they have milk, eggs, and vegetables to eat twice a day. Their faith in God is renewed and they attend church again.

"My dreams were based on what to eat just for a while, but from the time I have been helped by ZOE, I no longer think only about food – now [I am] thinking of being a doctor," Honorine said.



RWANDA



Epiphany Mujawimana
*Rwanda Country Manager
& Empowerment Model
Founder*



Program Office Location
Muhanga Town, Rwanda

In 2015, to serve **9,505**
children in Rwanda,
ZOE invested:



\$133,563 for job skills training and small business grants.



\$105,191 for resources to grow food and raise animals.



\$23,678 to prevent disease and improve health.



\$147,792 for housing materials to repair and build homes.



\$39,375 for children to enroll and succeed in school.

ZIMBABWE



Barbara Matsanga
*Zimbabwe Country
Manager*



Program Office Location
Mutare, Zimbabwe

In 2015, to serve **3,174**
children in Zimbabwe,
ZOE invested:



\$104,880 for job skills training and small business grants.



\$129,700 to grow food and provide livestock.



\$16,100 to prevent disease and improve health.



\$6,000 for housing materials to repair and build homes.



\$5,100 for children to enroll and succeed in school.



GRACE

A life of poverty meant Grace's mother died of something simple and preventable: malaria. Grace never knew her father, so she lived with her grandmother in a dilapidated house. Together they struggled for years, getting by on day labor work and handouts from their church and neighbors.

Grace was overjoyed when she joined a ZOE working group and was told that God loved her and had a plan for her life. Together, Grace and her group learned to farm on a plot of land. At home, Grace used her new skills and seeds from ZOE to start a vegetable garden. When the harvests came in, Grace set aside some of her profits to buy four chickens as a source of food and income.

ZOE taught her to care for livestock, and provided her with two goats. With sustainable sources of food and income, she and her grandmother are eating well. With adequate clothes and confidence, Grace and her grandmother now attend church each Sunday. Grace sings during worship, and was recently baptized.

When Grace's group learned about the poor condition of her family home, they all decided to help build her a home using materials provided by ZOE.

According to Grace, "we are very happy to now be living in a house made of brick and cement. In my entire life, we have never experienced this lifestyle. We thank God for this wonderful gift of a home."

KALIYEKHA

Kaliyekha's father was murdered when he was just 14, leaving the family destitute without his income. His mother remarried to support herself, and Kaliyekha and his younger brother Banda went to live with his grandmother. Kaliyekha was forced to drop out of school to support everyone. He worked hard wherever he could, but struggled to provide even one meal per day.

When he joined ZOE in Malawi, Kaliyekha was ready to work hard to change his life. He began by planting corn and vegetables on his grandparents' land after he received training, seeds and fertilizer from ZOE. Using the money he made from selling five bags of corn from his first harvest, he bought a goat and was able to repair and renovate their home as well. With a much improved living situation, Kaliyekha is poised to achieve his dream of farming in "a big way."

Kaliyekha and his family connected with their local church, and now he loves to sing in the choir. In Christian love, he shares his blessings with others in need.

"I really would like to thank ZOE from the bottom of my heart for giving me support. This support has made it possible for us to have a united and happy household because we can now afford to buy food," Kaliyekha reflected.



MALAWI



Mercy Nyirongo
Malawi Country Manager



Program Office Location
Lilongwe, Malawi

In 2015, to serve **2,461**
children in Malawi,
ZOE invested:



\$48,650 for job skills training and small business grants.



\$44,920 for resources to grow food and raise animals.



\$10,863 to prevent disease and improve health.



\$2,000 for housing materials to repair and build homes.



\$6,000 for children to enroll and succeed in school.

LIBERIA



Isaac Dowah
Liberia Country Manager



Program Office Location
Monrovia, Liberia

In 2015, to serve **1,140**
children in Liberia,
ZOE invested:



\$9,100 for job skills training and small business grants.



\$50,400 to grow food and provide livestock.



\$7,196 to prevent disease and improve health.



\$2,250 for housing materials to repair and build homes.



\$5,250 for children to enroll and succeed in school.



RUTH

Sixteen-year-old Ruth and her sister have struggled for as long as she can remember. Her father died when she was five, and her mother could not provide for them. Eventually, they went to live with their grandmother, working long hours and begging for food to eat. Though they worked hard, they earned very little, and ate only rice and broth.

When a ZOE group was formed in Ruth's village, she was excited to join. Ruth and her group learned good practices for business, money management and raising animals. ZOE gave Ruth six chickens that have now become a sustainable source of food and income.

For additional income, Ruth also received a micro-grant from ZOE to start a business selling plantain chips. After several months, she had earned enough to invite her younger orphan cousins to live with her.

With her group, Ruth learned about health, hygiene and disease prevention. ZOE provided her family with mosquito nets, a reference guide for safe water use, and soap. In addition, all the children in the family returned to school.

Ruth and her family faithfully attend church, and she recently invited a new friend she made to go with her. Ruth tithes in thankfulness for God's blessings.

"I am now joyful because I feel God's love through the help of ZOE," Ruth said.

YOGESHWARI

Yogeshwari, her sister, Elikiya, and her mother were abandoned by their father when the girls were very young. Then her mother started suffering from a chronic illness that prevented her from working. Yogeshwari dropped out of school to become a housemaid, using her meager earnings to pay for rent, her mother's medication, and one meal per day of rice porridge.

When Yogeshwari joined ZOE, she and her sister were suffering from malnutrition, and had little hope for a better life.

Through ZOE, Yogeshwari and her group were provided training on how to start a business, manage money, and handle government regulations. ZOE staff helped them pore through a list of 200 different business ideas. Yogeshwari knew that she had the skills to run a small shop. She decided to operate a kiosk selling small grocery items near her home, and ZOE provided a micro-grant for her to buy a cart and inventory.

"Now, I am able to get 300-400 rupees a day which helps my family to have morning breakfast and dinner," said Yogeshwari of her success through ZOE.

With seeds, tools and training from ZOE, Yogeshwari planted a garden at her home with vegetables, including eggplant and okra. She has harvested her first crops and learned to properly cook food. Today, her family is eating two nutritious meals each day, with hope for a bright future.

INDIA



Jabez Williams
India Country Manager



Program Office Location
Chennai, South India

In 2015, to serve **1,152** children in India, ZOE invested:



\$16,025 for job skills training and small business grants.



\$50,666 for resources to grow food and raise animals.



\$7,749 to prevent disease and improve health.



\$8,030 for housing materials to repair and build homes.



\$31,260 for children to enroll and succeed in school.



GUATEMALA



Carla Gonzalez
*Guatemala Country
Manager*



Program Office Location
Quetzaltenango, Guatemala

**In 2015, to serve 583
children in Guatemala,
ZOE invested:**



\$26,400 for job skills training and small business grants.



\$74,100 to grow food and provide livestock.



\$2,120 to prevent disease and improve health.

A NEW CONTEXT FOR ZOE

While Guatemala has fewer children living without parents and homes, a very high number of these children are still chronically poor, living without hope. Our program partner, The Living Heritage Foundation, assists ZOE participants with education, allowing our program to focus more resources on other areas of need.



NICOLAS

Nicolas' parents earn very little, so he left school to help earn money. His father struggles with alcoholism, and his sister and her two children recently returned home, fleeing an abusive husband. The children suffered from malnutrition and parasites, and Nicolas had frequent, severe headaches. Medical care was beyond their reach and the family's situation was dire. Nicolas wondered if God had abandoned them.

When ZOE invited Nicolas to join a working group, he learned that God had a plan for him. ZOE gave him a hen and soon he had raised a small flock as a source of food and income.

ZOE provided his family deworming medication, and Nicolas was connected to a health care center to manage his headaches. Nicolas and his group also learned how to obtain clean water and avoid parasites.

Nicolas's dream was to become a mechanic. To make his dream a reality, ZOE taught him to manage a business and sent him to vocational training to learn the hands-on skills he needs. When he is ready to open his business, ZOE will provide the tools he needs to get started.

Since joining ZOE, Nicolas attends church twice a week, has been baptized, and feels happier because he feels closer to God. Nicolas reflects, "I'm a better person now. I feel that my family gets along better now. I feel good because we go together as a family to church now."

FROM THE CEO

What a wonderful year 2015 has been. Established country programs in Kenya, Rwanda, Zimbabwe, and Malawi continue to grow, and our three newest programs in Liberia, India, and Guatemala have all come into maturity. This growth made it possible for 28,600 orphans and vulnerable children to be actively enrolled in this life-changing, three-year empowerment program in 2015. Upon graduation these talented young people should never need charity again. It is incredible to see what God is doing through the generosity of you and others in these children's lives.

There are times when a problem seems so large and complex that we can feel paralyzed. The humanitarian crisis of 200 million orphans and vulnerable children living and dying in extreme poverty is such a problem, along with the corollary horrors of child trafficking, starvation, fatal yet preventable diseases, child marriages, slavery, and loss of children's lives. What makes ZOE such a distinctive program is that it addresses the root causes of extreme poverty, while rebuilding community, and allowing children the dignity of caring for themselves. This paralyzing problem melts away with the partnership of people like you, and these courageous children, working for a better tomorrow. Thank you for the ways you have driven this ministry forward in 2015.

For me, one of the most powerful parts of ZOE's empowerment program is actually something which happens beyond the program itself. As soon as these

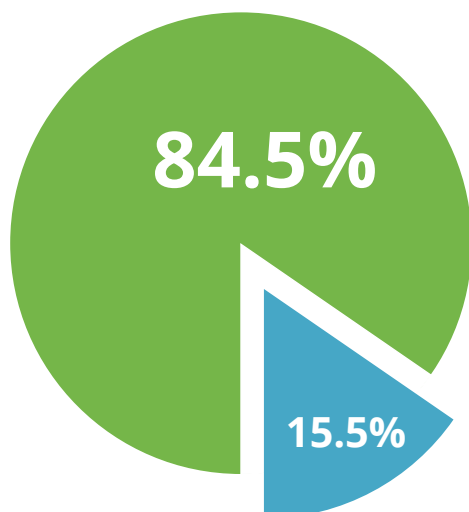


children's lives improve to where they have thriving businesses and ample food, they begin to share these blessings with other orphans and vulnerable community members. They do this through adopting them into their own families, bringing other orphans into their ZOE working group and sharing their training with them, employing other orphans to work in their businesses, and training them with business skills, or simply passing along kindness to those in need. When asked why they would do this, these once desperate young people talk about how God has blessed them, and how they want to be a blessing to others. They feel their lives have been redeemed by God, through the generosity of people who did not even know them, but stood behind them. These children who were a problem in their village, are now a solution and a once paralyzing problem seems no match for the miracle of God's redemption.

Thank you for being a part of this ministry. If you have not traveled over to see what God is doing through you with these children, I encourage you to do so. If you have traveled over, or traveling is not possible for you, we ask you to help us to advocate for these young people. Please introduce ZOE to churches, Sunday school classes and individuals looking to reach beyond themselves. Help us change the world for, and with, these children.

Grace and Peace,
Gaston Warner, CEO

FINANCIAL SNAPSHOT



Total Revenue: \$4,767,474

This total includes pledges that have not yet been received as cash.

Empowerment Program: \$3,031,274

The total ZOE spent in 2015 to operate the ZOE empowerment program in seven countries. To empower over 28,600 children, ZOE procured program resources locally in each country, including farm animals, seeds, sewing and knitting machines, fertilizer and other items. Each program was managed and implemented by staff native to each country.

Administrative & Fundraising: \$555,573

ZOE used these funds to employ three full-time and four part-time administrative and fundraising staff in the US. This amount also included financial audits and other quality control measures.

“For I know the plans I have for you,”
declares the Lord, “plans to prosper
you and not to harm you, plans to give
you hope and a future.”
- *Jeremiah 29:11*



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