



2016 Annual Review



Letter from a ZOE Graduate

# SHADRECK TANYANYIWA

Mutare, Zimbabwe

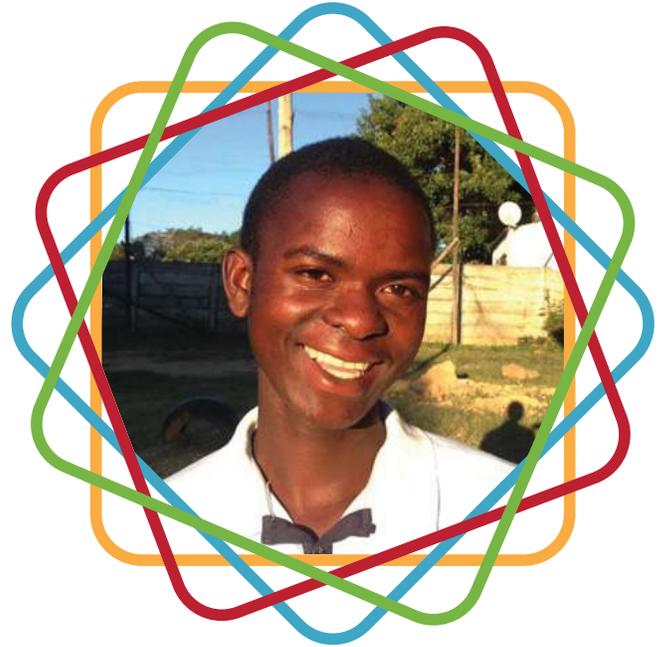
Dear Friends of ZOE,

My name is Shadreck Tanyanyiwa and I am 19 years old. I lost my only parent, my mother, when I was 12 years old. Life became increasingly difficult for me because I was left to take care of my three siblings; two of them were my nephews and one was my younger brother. At such a tender age, I had no clue what life was and what I was supposed to do to take care of my family. Our relatives refused to take care of us. Instead, they took all our property. We started to live on the streets and survived on begging. Most of the days we slept on empty stomachs.

In 2011, my nephew Tedious and I decided to migrate to Mutare because we heard that life was better, but it was just the same. People were not friendly to us and it was hard for us because we had left our siblings in Masvingo.

In 2013, I was recruited into the ZOE empowerment program and life began to change for the better. I joined the Jesus Walks Group under ZOE. I was more than happy because the group became a family that I cherished. We started a group vegetable market and also ventured into buying and selling of groceries. We were managing to pay for rent and other utility bills just like any average citizen. People from the city were astonished seeing our lives changing. We started to dress properly and refrained from begging and people started to like us again. They no longer viewed us as thieves or deviant children.

I started to sell cell phone chargers, batteries, and shoes. Under the guidance of ZOE, my business started to boom. I would make a profit of \$10 per day but as I increased my stock, I would realize a profit of \$25-30 a day. I then went back to Masvingo Province to look for my two siblings that we had left two years before. I spent more than a week looking for them because they were destitute with no fixed abode. When I met them I cried unstoppably.



I bought them food and clean clothes and took them to Mutare where my business was growing.

Thank you ZOE for the support. I am now reunited with my siblings and I am managing to look after them. It was my everyday prayer to God that I want to be like any other children of my age and ZOE has made it possible.

My siblings have integrated back into school and I am able to pay for their fees and scholastic materials. During the weekends and school holidays, they help me with my business in the city. Currently, I am planning to rent a small corner store in the city. Tedious is no longer staying with me because we noticed that for us to reach our fullest potential we must live in different homes so that each one of us will be self-sufficient. He now has property like me and he is another living testimony.

Thank you,  
*Shadreck Tanyanyiwa*

***It was my everyday prayer to God that I want to be like any other children of my age and ZOE has made it possible.***

# ZOE AT A GLANCE

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



## ZOE'S EMPOWERMENT MODEL

Building on a foundation of indigenous staff, community leaders, and local resources, ZOE empowers orphans and vulnerable children to become socially, economically, and spiritually strong. ZOE's distinctive, holistic model provides the vital relationships, training, and resources to empower young participants to overcome the isolation and stigmatization associated with extreme poverty. In only three years, they become empowered, self-sustaining young people who are not only meeting their own needs but reaching beyond themselves and their siblings to empower others - transforming entire communities in the process.



**Together, we served over**

**33,000**

**children in 2016.**



**The average investment in 2016 to empower one child to move beyond charity:**

**\$90**

# KENYA



**Reegan Kaberia**  
*Kenya Country Manager  
& Chief Program Officer*



**Program Office Location**  
Meru County, Kenya

To empower **11,585**  
children in Kenya,  
ZOE invested:



**\$260,769** for job skills training and small business grants



**\$33,820** to grow food and provide livestock



**\$22,919** to prevent disease and improve health



**\$42,422** for housing materials to repair and build homes



**\$31,798** for children to enroll and succeed in school



How Maggie found the strength to keep going is a miracle. After the death of her father, it seemed every day brought another hardship. First, it was simply getting enough to eat. Soon, her four siblings stopped attending school.

Then the family's shelter collapsed and an uncle took their ancestral land. No one was able to assist them as they spiraled downward. Living in a "house" they constructed from tattered cloth and working for nominal wages they merely existed.

Fortunately, those days are behind her, and Maggie offers this advice to those who want to help others: "Do not focus on our poverty but focus on our future."

This is ZOE's approach. First, guide the children to create a vision of their future and then provide tangible support so that vision becomes a reality.

ZOE taught Maggie about her land inheritance rights and helped her regain ownership of her property. She now farms and raises pigs, chickens, and rabbits.

With supplies from ZOE and help from her group, Maggie constructed a new home. By the end of her second year she had begun three businesses: a barbershop, a salon, and a grocery stand. Her siblings have returned to school and one sister will soon attend university.

Maggie is grateful for the resources and training, but she reflects, "The biggest thing the ZOE program has given me is respect and confidence." Assets she will never lack again.

*"If I give, it is not because I have a lot, but because I feel compassion for others who are struggling as I did before. God has fulfilled my needs that's why I cannot close my eyes when it comes to helping others,"*

— Thacien, first year ZOE participant.

People familiar with ZOE witness how it changes the lives of orphans and vulnerable children forever, but there is also a pervasive ripple effect that is hard to document.

Like Thacien in the quote above, once ZOE children experience improvements in their lives they feel compelled to share their blessings. Some do so by hiring other vulnerable people in their community.

For example, with a small grant from ZOE, Thacien quickly built his wealth running a "canteen" and selling produce. With his profits he purchased a cassava farm. Now he employs others – at fair wages.

ZOE groups often visit and supply food to elderly people living in isolation. They also adopt other vulnerable children and use their own earnings to provide them with a similar ZOE transformation.

During graduation ceremonies, Rwanda groups often pass on the gift of empowerment by distributing goats or business grants to those in need so that they too may start their own journey to self-sufficiency.

The way ZOE's empowerment program touches the entire community is amazing, especially how the transformative ripple expands far beyond the program itself.



# RWANDA



**Epiphane Mujawimana**  
Rwanda Country Manager &  
Empowerment Model Founder



**Program Office Location**  
Muhanga Town, Rwanda

To empower **9,103**  
children in Rwanda,  
ZOE invested:



**\$122,266** for job skills training and small business grants



**\$76,380** for resources to grow food and raise animals



**\$33,334** to prevent disease and improve health



**\$105,714** for housing materials to repair and build homes



**\$44,728** for children to enroll and succeed in school

# ZIMBABWE



**Barbara Matsanga**  
*Zimbabwe Country  
Manager*



**Program Office Location**  
Mutare, Zimbabwe

To empower **4,519**  
children in Zimbabwe,  
ZOE invested:



**\$142,412** for job skills training and small business grants



**\$58,831** to grow food and provide livestock



**\$29,579** to prevent disease and improve health



**\$10,000** for housing materials to repair and build homes



**\$7,100** for children to enroll and succeed in school



The harvest in 2016 was poor in many southern African communities and revealed how erratic weather is demanding new approaches to agriculture and lifestyles. Fortunately, the children of ZOE are ahead of the curve.

In Zimbabwe, a typical harvest for a ZOE trained household is about ten 50kg bags of corn. During the 2016 season, that number fell to five bags but was still better than their neighbors' average of three. More importantly, the agricultural challenges did not negate the many other achievements the children have made through ZOE.

Noah and his four younger siblings are a good example. In 2015, their first year's harvest was 17 bags of corn, but in 2016 it was only half a bag. The family would have regressed to begging if not for ZOE's comprehensive empowerment model.

Noah was taught to "bank" his harvest in order to sell later at a higher price. In that first year, ZOE also provided grants so he could raise goats and poultry and start a grocery business. He learned to manage his money so that the family was well fed, clothed, and educated. By maximizing and saving his profits Noah was able to build a three-room house.

When disasters strike, those who previously received subsistence aid risk losing the progress they have made, but with ZOE's comprehensive approach to empowerment, resilience is nurtured so that families can rebound and become even stronger.

# MALAWI



**Mercy Chikhosi**  
*Malawi Country Manager*



**Program Office Location**  
Lilongwe, Malawi

**To empower 2,632**  
**children in Malawi,**  
**ZOE invested:**



**\$66,363** for job skills training and small business grants



**\$19,033** for resources to grow food and raise animals



**\$5,845** to prevent disease and improve health



**\$18,703** for housing materials to repair and build homes



**\$21,928** for children to enroll and succeed in school.

Children often recount how before ZOE's program they felt subhuman. Sick, dirty, homeless, and sometimes stealing in order to survive, these children's social dislocation affects every interaction they have. Upon joining ZOE's program, many changes occur which affect how they are perceived and how they feel about themselves.

Children first build self-esteem through acceptance by their group peers. Additionally, the group provides social, economic, and spiritual support critical to healing. As children have healthy diets, new clothes, and successful businesses, they are viewed differently by others. There are dramatic changes even in their posture and how they make eye contact.

Eventually the larger community embraces these children. As Malawi Country Manager Mercy Chikhosi explains, "The children run businesses locally which were previously only available at distant trading centers. And since they usually have bumper harvests, the community can depend on them during food scarcity periods. The members are also seen as trustworthy, since they are taught to have good morals through the spiritual aspect of ZOE. The chiefs and pastors from different churches frequently accept invitations to participate in ZOE functions, provide land for crops, and intervene helpfully to solve problems."

ZOE graduates lift the entire community with the work they do, moving from invisible people to fully contributing members of the community.



# LIBERIA



**Isaac Dowah**  
*Liberia Country Manager*



**Program Office Location**  
Monrovia, Liberia

To empower **1,918**  
children in Liberia,  
ZOE invested:



**\$59,150** for job skills training and small business grants



**\$13,662** to grow food and provide livestock



**\$10,246** to prevent disease and improve health



**\$4,780** for housing materials to repair and build homes



**\$10,312** for children to enroll and succeed in school



Already fatherless, when her mother died from Ebola, Bendu says “My whole life became spoiled and I had no hope for any future.” Bendu had to find a way to care for her two younger siblings, but being young and unskilled put her at constant risk of abuse. This is when ZOE came to her community.

Unfortunately, many girls (and boys) who join ZOE have experienced sexual abuse or forced prostitution; a fate Bendu was desperate to avoid. ZOE addresses this terrible reality in multiple ways.

ZOE participants learn that, as God’s children, their lives have value that no one can diminish. All group members learn about laws governing child rights and are connected to adults who are able to advocate with them. ZOE’s trained staff offer counseling as needed. Finally, these young people bond with their groupmates and find strength in mutual support.

As Bendu reflects, “I now know that if a man tries to violate me, I can go to child protection, my mentor, my group or the ZOE staff. I feel courage to report it now because of my group support. Before ZOE, I had no idea I could report violence against me. The boys in my ZOE group would also join us in taking it up with authorities.”

Only one year into ZOE’s empowerment program and Bendu owns a hair salon and a business selling pastries and dry goods. She is a confident young woman with great expectations.

ZOE is combating entrenched poverty by bringing empowerment to one of the most challenging places in the world – the slums of Chennai, India. Here, the daily struggle to survive is complicated by the lawlessness of the environment.

The slums are tightly controlled by “strong men” and outsiders are distrusted. Through patience and perseverance, Jabez Williams, ZOE India’s Country Manager, gained the support of the slum gatekeepers and now helps hundreds of vulnerable children achieve what others thought impossible - financial and social empowerment.

Fatherless and unable to walk, Lakshmanan was a slum orphan without resources or opportunities to support himself and three siblings. However, as he now observes, “ZOE is giving life to people who are physically challenged.”

After ZOE provided training in computer/ cell phone repair and a grant to purchase a laptop, tool kit, and soldering equipment, Lakshmanan launched his small business. A short time later, he added a motorbike delivery service. Now he can take his business outside the slum and connect with the larger community; a primary goal of ZOE.

Lakshmanan epitomizes how ZOE transforms the lives of children no matter what environmental or physical challenges they face. This success is sustainable because ZOE provides three years of business training and mentoring while the group offers support, protection, and facilitates continued investment. Through ZOE, many young people in the slums of Chennai are no longer caught in a cycle of extreme poverty.



# INDIA



**Jabez Williams**  
*India Country Manager*



**Program Office Location**  
Chennai, South India

**To empower 1,994  
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

To empower **1,285**  
children in Guatemala,  
ZOE invested:



**\$101,449** for job skills training and small business grants



**\$8,543** to grow food and provide livestock



**\$5,010** 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 chronically poor, living without hope. ZOE's program partner, The Living Heritage Foundation, assists ZOE participants with education, allowing our program to focus more resources on other areas of need.



Children in ZOE programs are often disadvantaged because their father is no longer living, but for many in ZOE's Guatemala program, the presence of a father can add additional challenges. Alcoholism, abuse and chauvinism make life especially difficult for young girls like Ana.

When she first joined her ZOE working group, Ana was insecure, had a low self-esteem, and never smiled. Her father had blocked her from attending school, but at home there was little she could do to help her mother and siblings.

Within the supportive environment of her working group, Ana finally has the opportunity to imagine, and begin making progress, towards a better life. After ZOE provided a loom, Ana was able to learn the skill of weaving from her mother and start a business. With her earnings she purchased shoes and school supplies for her siblings and sought medical care for herself – the first time she has ever had the means to get professional health care when sick.

Ana has become an outstanding leader; coordinating her group's food sale income project and contributing ideas at meetings. Her new self-confidence also emboldened her to reach out to others. She is currently training a girl from another ZOE group and is saving to purchase a second loom so that she can "hire someone who needs a job." Ana is also putting aside money for her own education.

Now, she is even caught sharing an occasional smile.

## FROM THE CEO

When people first hear ZOE's claim that the most vulnerable orphans on the planet are able to become sustainably self-sufficient in just three years, the most common response is a healthy dose of skepticism.

I understand this response; based on previous experiences, it was my first reaction as well. At a recent ZOE board meeting, we asked attendees to share how they became involved with ZOE. Over half said something like, "I heard but did not believe that such radical and enduring improvements could be made so quickly and with so few resources. Then I traveled over and it was more effective than I had imagined." Put simply, ZOE works. It works consistently and across cultural boundaries with a success rate of approximately 85%.

What does it mean when ZOE claims to "empower orphans and vulnerable children to move beyond charity?" ZOE's goal and ultimate achievement is for each ZOE graduate to have:

- a consistently dependable source of food
- safe housing
- high standards of hygiene and access to healthcare
- an understanding of their rights and how to enforce them
- access to formal education or vocational training
- multiple, thriving businesses with plans for expansion
- a mutually supportive peer group
- an understanding that they are loved by God



These young people move from hopeless beggars to successful bosses; from a problem in their communities to contributors and leaders. It is a miraculous transformation.

Why does ZOE work so well? There are several reasons: strong local leadership and community involvement; a holistic approach simultaneously addressing all the areas that hold children in poverty; and transparent fiscal and quality controls.

However, I believe the most critical element is the community these young participants form with one another. If one child falls, others pick them up. They are not just orphans but young caregivers of one another.

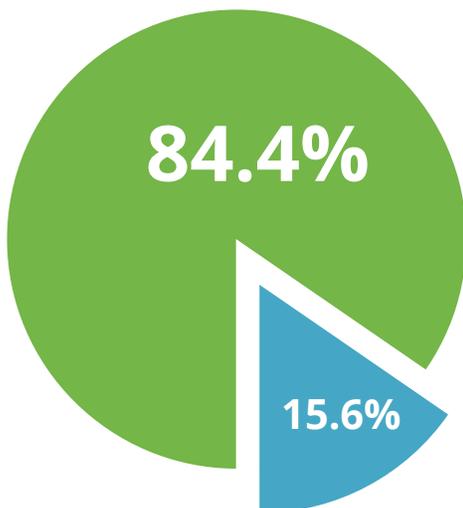
ZOE's basic unit - a group of 60 to 100 young people - becomes an extended family, reliant on one another for social, economic, and spiritual support.

Perhaps the greatest indicator of success is that as soon as their lives begin to stabilize, these young people bring other orphans into their groups, replicating the cycle of empowerment beyond ZOE's program.

Truly, ZOE is a movement of God. Thank you for partnering with us, and these incredible children, to accomplish amazing things. Together, we are ZOE.

Grace and Peace,  
*Gaston Warner, CEO*

## FINANCIAL SNAPSHOT



**Total Revenue:** \$4,443,861\*

\* includes pledges that have not yet been received as cash

**Empowerment Program Investments:** \$3,067,593

This represents the total ZOE invested in 2016 to operate the ZOE empowerment program in seven countries. To empower over 33,000 children, ZOE procured program resources locally in each country, including farm animals, seeds, sewing machines, fertilizer, and other items. Each program was managed and implemented by indigenous staff and many local volunteers.

**Administrative & Fundraising:** \$566,844

ZOE invested 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.

*"I know the plans that I have for you,"  
declares the Lord. "They are plans for  
peace and not disaster, plans to give you  
a future filled with hope."  
— Jeremiah 29:11*



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*ZOE is a 501(c)(3) organization and all  
donations are tax-deductible.*