



Kenya Education Endowment Fund

- Empowering Young Kenyans

www.kenyaeducation.org

Email: keefcan2010@gmail.com

KEEF Newsletter #13 October 2014

Jambo Grill Brunch a Big Success

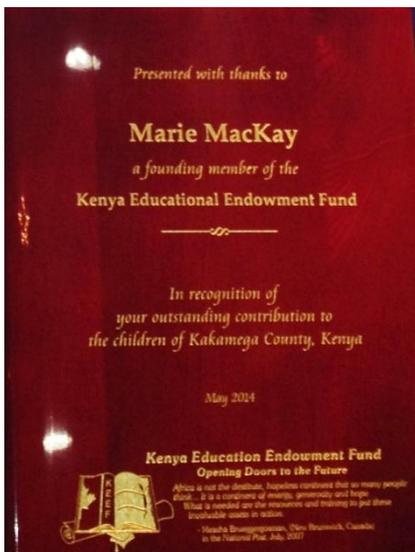
Our last issue included an invitation to an East African Brunch at the Jambo Grill on Kingsway in Vancouver. We are pleased to report that the brunch was a great success. Eighty three people attended, generously donating \$7800 to KEEF!

We are hugely indebted to Anisa Kassam who was the key organizer, along with the restaurant owner, Nash, who kindly offered his restaurant for our event. We also acknowledge everyone who helped make the event a success, including *SIR*



Janice presents plaque to Marie

Printing and Copying, Leonard Smeltzer, Moneca Gabriel, and several KEEF Board members lead by Janice Trenholme and Dick Glassford. Thank you all, especially all the participants.



A highlight of the buffet lunch was the presentation of a plaque to KEEF Board member Marie MacKay, in recognition of her work in Kenya for KEEF, but also for many other organizations.

Marie has spent six months of

each year for many years in Kenya volunteering for KEEF, CHES (Canadian Harambee Education Society), ACCES (African Canadian Continuing Education Society) and CES (Community Education Services Canada). As a retired nurse, with first hand experience of the HIV/AIDS crisis in Vancouver in the 1980s, Marie has presented student workshops in Kenya for all of the above organizations, as well as having worked with many Kenyans in health-related activities.

Marie MacKay Scholarship

At our Board meeting of September 14, 2014, the KEEF Board approved the criteria for a new **Marie MacKay Scholarship**. This scholarship of \$500 will be awarded to a top KEEF secondary graduate “called” to a post-secondary institution. Recipients will be entering their first year of a post-secondary program.

[See also the **Chapman Bursary** on page 5.]

Why Support Workshops?

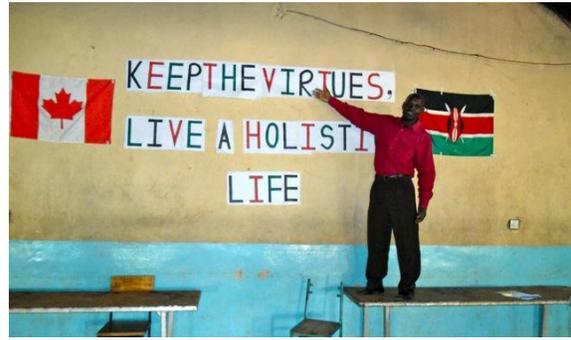
Although we regularly report on the annual secondary student workshops (see the April 2014 issue), we have not recently explained to members and donors the importance of workshops. Usually held in late November at the end of the school year, “life skills” workshops provide a variety of opportunities that students do not receive in school to develop skills such as financial literacy,

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first aid, study skills, resume writing and so on. KEEF supports students in numerous schools, many kilometres apart, and the cooperative activities at these workshop sessions bring KEEF students together who otherwise may never connect with each other.

The workshop leaders are often former KEEF students who serve as excellent role models for younger students. Recall that most KEEF students come from rural villages with very limited resources, so the workshops and the connections with other students are often essential to their future success.



Anthony Napali, teacher, leader, facilitator, supporter, has assisted at workshops for over a decade.

Workshop funding support needed: Of course, these workshops require funding, and in past years a few generous donors have designated funding for this purpose. We hope to continue workshops for many years and by making donations designated for this purpose, you can help ensure that happens.

Donating Securities

Janice Trenholme



Did You Know?... that **making a charitable donation of publicly traded securities** (e.g. stocks, bonds, mutual

funds, etc.) **directly is much more efficient than selling the securities first, and then donating cash to your charity?** Since 2006, all capital gains triggered by donating publicly traded securities to registered Canadian charities have been eliminated.

It simply makes more sense to directly donate securities that have appreciated in value, than to donate cash of an equivalent amount.

Example: Suppose you have stocks worth \$100,000 (for which you paid \$50,000), which you wish to donate to charity. If you sell the investments first and donate cash, you trigger a \$50,000 capital gain, half of which is taxable. At a marginal tax rate of 43.7% (BC's top marginal rate), you'd pay \$10,925 in taxes.

If instead, you donate the stocks directly, your charity gets the full \$100,000 and you pay no tax on the capital gain. Due to the donation tax credit, you enjoy net tax savings of \$43,700 (varies by province). You are better off if you donate your securities directly!

NOTE: At this time, KEEF can only accept donations of securities to our Endowment (trust) Fund.

Example: Donation of \$100,000	Sell Securities & Donate the Cash	Donate Securities directly
Amount of Donation (Fair Market Value of stock)	\$ 100,000	\$ 100,000
Capital Gains Tax (43.7% x ½ of gain)*	-\$ 10,925	\$ 0
Tax Credit (43.7% x Donation)*	\$ 43,700	\$ 43,700
Net Tax Savings (tax credit – tax paid)	\$ 32,775	\$ 43,700
Your Net Cost of \$100,000 Donation**	\$ 67,225	\$ 56,300
* Assume a marginal tax rate of 43.7% (BC's top rate; varies by province)		
** Cost of donation is \$100,000 less the net tax savings		

Confused by the numbers? Call your Financial Advisor or contact KEEF (Email: keefcan2010@gmail.com, or Phone Janice Trenholme at 604-762-0622. We can help you obtain financial advice to see how this could work in your particular situation. The Vancouver Foundation manages our Endowment Fund and has the expertise to handle donations of securities as well as other forms of donations and bequests.

Nelson Juma Were's Story



I was born in the village of Nambale, Kenya. Life was hard and uncertain. My Dad's meagre salary as a security guard was barely enough to feed my many siblings, let alone pay for our school fees. I helped my mother sell vegetables and hawked onions in the streets to raise money for school supplies and food for our family. At one point I was so discouraged that I gave up going to school altogether.



Nelson's first day at Starehe

Fortunately, my primary school principal, Mr. Morris Onyango, believed in my academic potential (although none of my older siblings had even gone past primary school). Mr. Onyango waived all the fees and even got me application forms for the prestigious Starehe Boy's School in Nairobi, encouraging me to work hard and earn my way through scholarships.

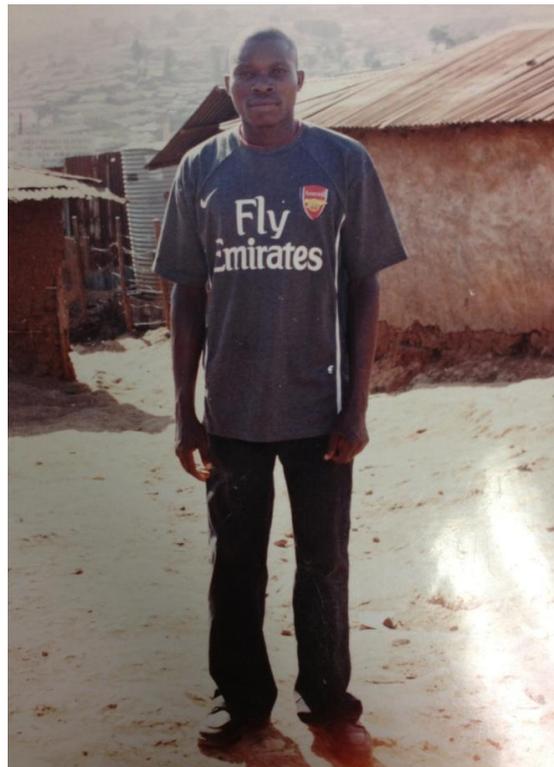
I knew Starehe was the only chance I had of pursuing my academic ambitions. I trusted in God and, as they say, "Hard work pays"! I scored very well and earned a full sponsorship, courtesy of a sponsor, who initially provided funds through the Save the Children Canada and later on through KEEF.

The school asked me to write a thank you letter to my sponsor, whose name I did not even know! However, Janice Trenholme wrote back and told me about herself and her family in Vancouver. Communicating with Janice was the best thing that ever happened to me, and knowing that someone in Canada loved me was awesome! It

really boosted my self-esteem, and I no longer felt like the poor boy who had struggled for his entire life to make ends meet. This had an extremely positive impact, both on my social and academic life. Janice was more than a sponsor, she was a mentor, a mother and a close friend. With her encouragement and advice to work hard, I scored an A-minus in high school, and in 2007 I became the first person in my community to ever attend university.

Throughout my undergraduate studies, Janice continued to support me through KEEF, which enabled me to earn my Certified Public Accountant Certificate (2009) and my Bachelor of Commerce in 2011. These academic qualifications opened up many doors: I was recruited by a local bank and then joined PricewaterhouseCoopers where I have risen through the ranks to become a Senior Associate CPA.

To acknowledge the great work that KEEF and many others (including Janice Trenholme, Marie MacKay and other KEEF Board members) are doing to raise funds for kids in Africa, I am currently supporting 2 girls from the slum in Nairobi so they can attend high school and ultimately have access to a university education. I



[Nelson's story continued] have also constructed a well in my village so my community can have access to clean water. I provide children with food and clothing, and have almost completed construction of a home for my elderly parents who have not had decent shelter, food or clothing.



Well funded by Nelson in Nambale

I value education so much, because I recall the statement my pastor wrote on my application to Starehe High School -- that I was a 'destitute kid who desperately needed help.' I am moved to tears as I write this, because I am no longer destitute and am instead a pillar of strength for so many others. Were it not for the support I got from Starehe and KEEF, I would not be what I am today! Your sponsorship has had a life-altering impact, not only on me, but on the many young people who have so generously been sponsored by KEEF.

"Education is, quite simply, peace building by another name. It is the most effective form of defense spending there is." Kofi Annan

Polite Reminder - Scholarship Fees 2015

Secondary Students: If you are sponsoring a secondary student, please send the fees (\$600) for next year by early December. We will be sending a bank wire before Christmas to ensure fees are on hand when the new school year begins in January.

Post-secondary Students: Over the past few months, sponsors were emailed reports that listed your donations and student expenses for 2013-14. Please check the balance on those reports to see if students need your support to cover additional fees.

Please don't hesitate to contact KEEF if you have any questions.

Annual General Meeting, Sept. 14, 2014

Our AGM was held at Delbrook Community Recreation Centre. A small but enthusiastic group of members and supporters attended and received reports outlining activities for the 2013-14 fiscal year.

We thanked two board members who had to leave the board in the past year: Pamela Frydenlund and family have moved to Kelowna, and Monshe Mobambola, with two small children and a new business, had to resign for lack of time.

KEEF Directors for the coming year are: Dick Glassford (President), Shelagh Armour-Godbolt, Peg Klesner, Marie MacKay, Susan Peake, Don Reimer, Janice Trenholme and Alinda Ware.

KEEF Endowment Fund Update



The KEEF Endowment (trust) Fund has continued to grow, as several donors have directed their donations to that account. The fund balance is now approaching \$20,000, thanks to your generosity.

Isaac Kerina, First Year Electrical Engineering, Moi University



Post Secondary Support – the Chapman Bursary

Isaac Kerina is one of about two dozen KEEF secondary graduates who have received a Chapman Bursary of \$125 to assist them in their first year of post-secondary education. Students with very high marks in their secondary school final exams are “called” by institutions and some of their expenses are covered.

However, in the first few months there are inevitably unanticipated expenses that the Chapman Bursary helps students to meet. Without a little extra support, some very bright students have had to drop out. In the second term students are eligible for educational loans, although they do not fully cover expenses.

These bursaries are available thanks to a generous donation from Lee Chapman in 2012. If you are interested in helping KEEF to sustain this type of assistance, just direct your donations to “post-secondary support.” [See also the article on the new **Marie MacKay post-secondary scholarship** on page 1.

KERINA ISAAC
P.O. BOX 1085
KAKAMEGA

Dear Sir/Madam;

It is with great appreciation that I write this letter to thank the entire KEEF fraternity for tremendous effort they have shown so far in supporting my education.

Since my high school years, I can never forget that were it not for KEEF I would have left school at primary level. The financial support and academic advice that I received was key to my success and I will forever be grateful.

Moreover, I also want to appreciate the financial support that I received upon starting my university studies. Specifically, the Chapman Bursary which was instrumental in ensuring that I commence my studies.

It is my hope that upon my completion of university education I will strive to help needy students like me courtesy of the kindness that KEEF has expressed to me.

I believe with the continued support of KEEF even as I start the second year of my studies I will be in a position to do well.

Yours faithfully,
Isaac Kerina
KERINA ISAAC.

A note from Marie MacKay:

Isaac's Mother sells mangoes in the Kakamega market. Isaac also had a scholarship to Strathmore in Nairobi to do accounting - which he did before going on to University. He wants to some day have his own business and thought accounting would be useful!

Faith Chemtai, Engineering Student



My third academic year at the Technical University of Kenya (TUK) has been a great year, though time has flown quickly but I have had a

chance to learn a lot. Last year in September I was privileged to do a leadership program called Inuka Leadership Training which was facilitated by a group of young people who are passionate to empower young people in this nation. It was a 10 week training program which we would meet twice in week enabling me to balance both my studies and at the same time do the training and in December I "graduated" as we called it. This training was a great opportunity for me as it was an eye opener and a challenge to do more with my life other than just study and ensure I strike a balance in my studies. In line with this I am hoping next semester to be a student representative in my institution if my fellow students will give me that chance by voting for me.

In the course of this year I joined Red Cross - TUK chapter and was able to attend two of their workshops on first aid and fire fighting training which were quite informative. I finished my third year classes in April and proceeded immediately to



the attachment because of the lecturer's strike that had occurred in the middle of the semester causing the school to close unexpectedly for two weeks so as to save time.

The attachment has been good, with a lot of practical to do in different labs. The Technical University of Kenya has a program called internal attachment where students have a rotational program to the different labs present in the school. In my case, engineering students go to different labs i.e. civil, mechanical, and electrical labs. This is because in our line of work we network, so we were encouraged to learn little bit of other disciplines that may be relevant to us.



We had a 10 week program to go to the different labs and in a week we would go to school twice, Monday and Tuesday. In electrical lab we familiarized ourselves with most of the equipment present in the labs, their function and performed several experiments. In mechanical lab we learned using the model present in school on power production as most of the process involves mechanical engineering, we also did some welding in the labs practically using MMA (arc welding) and oxy-acetylene processes. We also learnt about motor vehicles - the layout and the engine largely because modern vehicles are applying electrical knowledge in making of automated cars.

It was great to learn from the practicals but I felt I had a lot of time in my hands, I requested one of my lecturers to help me to get an attachment where I would just go and learn and utilize my time more effectively. Luckily I got an attachment with a government organization which I started on 30th of July. As I write I have completed my attachment in school and currently am doing the internship. I am attached to the Communications Authority of Kenya, which is the regulating body of

[Faith's story continued] communications in our country. I have had a chance to learn more about TV and radio incensing and issuing of frequencies to media or relevant parties. It is a 3 month program and I believe by the time I finish I would have learnt more. I will be opening school on 1st

of September though I may not be able to finish the 3 months but my bank of knowledge would have definitely grown. I have interest in specializing in telecommunication engineering come my 5th year and this attachment has been an exposure in the same field.

GC4C Project Updates – July 2014

Global Change for Children

continued its partnership with KEEF with new projects at Mwikhomo School for the Deaf and at Kimangeti Girls Secondary School.



At Mwikhomo School GC4C provided new beds for the boys' dormitory, and at Kimangeti Girls School, a new water supply has been installed in partnership with the community.



Above: Boys' Dormitory at Mwikhomo School for the Deaf where the new beds (below) will be placed



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Kimangeti Water Project



Sealing the well after pump was installed



Above: Water tank on stand Below: Running water!



The tank provides water at a new tap in the Kimangeti girls' compound so girls

do not have to carry water from the neighbouring boys' school. This GC4C project will support 300 girls this year plus 130 more for each of the following two years as the school grows to its full capacity.

Become a KEEF Sponsor: How Can You Help?

KEEF seeks donations of all amounts to assist in our work. The board members and overseas agents of KEEF are volunteers, and **100% of your donations** will go directly to support students, unless you direct them to special purposes such as workshops or operational expenses. We raise funds through special events to cover our low operational expenses.

Our web site has several options for donors, including:

- **Scholarships** Our prime purpose is to provide scholarships for secondary students at an average of \$600 per year. Ideally, donors will sponsor their student through four years of high school.
- **Student Support** Donations of any amount are always welcome, and enable us to “top up” fees as needed or to provide students with essential items such as school supplies or medical care.
- **Endowment (trust) Fund** Established in 2013, this fund will grow for a few years until it can provide funds while the capital continues to grow.
- **Gifts cards in someone’s name** See our web site for more details

With an annual donation of \$100 or more, donors will be recorded as **Members** of the Kenya Education Endowment Fund, with the usual voting rights set out in the BC Society Act. We also have the category of **Supporter**, based on a minimum \$25 annual donation to encourage small donations, including gifts to KEEF on behalf of others. Check out our gift cards for weddings, birthdays or other special events or holidays. Both Members and Supporters will be included in our email contact lists.

**Charitable tax receipts will be issued
for all donations.**

Donation by cheque: payable to **KEEF** and mail to:
Margaret (Peg) Klesner,
Suite 904, 2135 Argyle Ave.,
West Vancouver, B.C. V7V 1A5

Donation online: go to www.kenyaeducation.org
and donate through **PayPal** or **Canada Helps**.

For more information: Please go to the [KEEF web site](http://www.kenyaeducation.org)
or contact Peg Klesner at lachaiaam@telus.net
or tel: 604-926-3018

www.kenyaeducation.org

About KEEF

KEEF was established to provide financial assistance to Kenyan young people to assist them in furthering their education and in developing skills that will empower them and their communities.

KEEF was registered in 2004 under the Societies Act of B.C. and granted charitable status by the Canada Revenue Agency in 2006. # 845413145 RR 0001.

KEEF is a non-profit organization, not affiliated with any government or religious organizations. **All of the monies donated to KEEF are designated for educational purposes in Kenya.** Our very low operational costs are covered through sales of Kenyan crafts and other special fund-raising events.

Contact us at keefcan2010@gmail.com or
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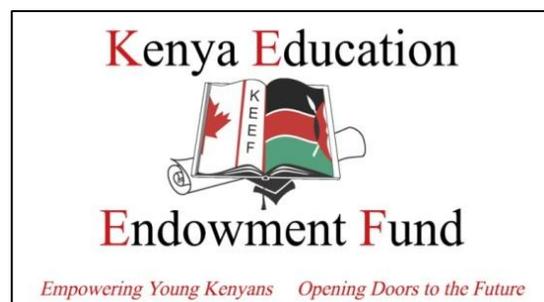
Call for Volunteer KEEF Agents

Do you have an interest in visiting and working in Kenya? This opportunity provides a rich cultural experience in an extraordinarily diverse country, combined with the rewards of making a meaningful contribution.

KEEF has about 100 students in secondary schools and over 40 students in post-secondary institutions in Kenya. Students bring in their marks, fee structures and letters to sponsors at the close of each term. Canadian volunteers help monitor the program.

Volunteers pay their own travel, housing and living expenses, but there are provisions for tax benefits under Canada Revenue regulations. To learn more about KEEF's activities visit our website: www.kenyaeducation.org.

If you are interested in an adventure and a chance to make a difference in someone's life, please contact us at: keefcan2010@gmail.com



Newsletter prepared by Don Reimer.

Please feel welcome to share this newsletter!

KEEF Newsletter October 2014

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