

In 2023 we reached 40 counties, provided 10,000 people with access to safe and clean water and touched the lives of over 2.4m people!



SHOFCO is a leading community-based organization mobilizing the largest network of social groups in Kenya to provide holistic, needs-driven services and redefine the potential of citizen-led change. We partner across the public, private, and social sectors to deliver best-in-class services ranging from health and education to economic and social empowerment programs. These services are informed by our community advocacy platforms, which equip individuals with the knowledge and skills to seek tangible change in their community and society at large.

Our vision

We envision a world where empowered local communities hold the voice, access, and knowledge to shape a future defined by resilience, equality, and boundless opportunity.

Our mission

Our mission is to unleash the inherent power, dignity, and hope of communities in informal settlements creating opportunities for them to thrive.

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Welcome!

Friends, I am so happy to share this special report with you as we celebrate SHOFCO's 20th anniversa of unleashing the power, dignity, and hope of communities in informal settlements. What a time it! The world is finally starting to listen to local lead and recognize the power of communities and the solutions they hold.

We started SHOFCO with a mission to unlock urban promise and are now on a journey towards unlock promise for an entire nation and inspiring systems change across Africa and beyond. We are living prothat localization is the future and that aid must be decolonized. The world is hearing our voices, and I thank those who have been with us along the way.

Twenty years ago, I stood at a kiosk in the Kibera slums and used my last 20 cents to buy a soccer ba wanted to see if I could unite my community to sol our challenges. Because if we couldn't do it togethe then who could? Many had tried and failed. But wit Kibera's chaos, I looked upwards and saw hope – t blue sky. SHOFCO blue.

Our 2023 Annual Report highlights what a community-based organization can achieve in 20 years, but let me start by sharing my favorite moments.

- In 2009, with \$10k from 100 Projects for Peace, wife Jessica and I founded the Kibera School for Girls, with a passion to end inequality and withi years we had clinics, community centers and sa houses in Kibera and Mathare.
- In 2016, we pioneered a first-of-its-kind aerial piping system, delivering clean, affordable wate 37k households.
- By 2017, we were reaching 4 slums and the SHOFCO Urban Network (SUN) hosted its first peace rally uniting 5,000 community members.

ary for ders	 And, in 2020, as the pandemic hit and international players left, we stepped up and became the most recognized COVID-19 response organization, screening 1M residents in three months and administering 30k vaccines the following year.
n ing	 In 2021, learning from the pandemic, we set up the Global Alliance for Communities to drive systemic change and empower grassroots leadership. Our coalition has already reached 150+ community- based organizations across 3 continents.
oof	 In 2022, SUN's peacekeeping efforts contributed to Kenya's most peaceful election process in history.
	 And, in 2023 we reached 40 counties, provided 37k people with access to safe and clean water and touched the lives of over 2.4M people.
all. I Ive er, thin :he	Today, I am proud to say that we are a leading, international voice on urbanization and international development best practices. But with climate change intensifying and global populations bulging, now is the time for our greatest momentum.
	This is no longer about just an urban promise, but a promise for the world. This is just the beginning.
	Friends, I invite you to learn more about our impact within this report and join us as we shape the next 20 years.
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	April



Founders Kennedy Odede and Jessica Posner Odede reflect on the remarkable journey of SHOFCO over the past 20 years. They share their insights on where their story began, the valuable lessons they've learned, and their vision for the future.

20 years of impact

Where our story began

What we've learned

SHOFCO started as a simple idea discussed among a group of individuals dreaming about the future. This is why we feel it belongs to so many. From the very beginning, SHOFCO was about shared ownership and the realization that every individual holds immense power and knowledge. We saw that when people unite with a sense of hope, we can break down barriers of inequality and work towards a brighter future.

The joint efforts of so many allowed SHOFCO to grow and flourish and become a movement much bigger than us.



Over the past 20 years, our biggest learning has been that success is a collective effort. It has many fathers, mothers, brothers, and sisters. From the beginning, we sensed this truth, but our journey has continually shown us how real wisdom is found in community with others. We've learned to deeply listen and discovered the power of genuine partnerships.

With SHOFCO, we are tackling huge societal challenges and while we see a lot of hope and joy, we also witness suffering. In the toughest moments, those real struggles, we are collectively shaped into better leaders. For so many, SHOFCO has been a healing journey and a place where you witness the magic of unity among people from diverse backgrounds.

We've learned and proven time and time again that if you listen with an open mind, you will be surprised by the wealth of knowledge you uncover. Everyone at the table has something important to contribute, yet society often underestimates local knowledge. We truly believe that if more people and institutions embraced indigenous wisdom, we'd face fewer global challenges. That is what we tap into at SHOFCO and it has been transformative.

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Finally, we've seen that there's an inverse relationship between time and knowledge. The more time we each spend, the more we realize how much we don't know or understand. Humility is crucial. Running an organization, finding and keeping people, moving together with a shared vision – these are incredibly challenging tasks. Convincing others that you're not crazy, that this vision is worth pursuing, has been part of the journey and we've been fortunate to have people join us on this path who have become like family.

It's all about people, relationships, and sharing a vision of a better world. It's about inviting true partners and allies to join us on this journey, believing in the power of collective effort and the profound wisdom within our communities.

What the future holds

As we look toward the next 20 years, we see a future where SHOFCO continues to evolve and grow through the SHOFCO Urban Network (SUN). SUN is a network of diverse groups — women, men, and young people — each bringing their unique strengths and needs to the table. Through SUN, these subgroups organize themselves and come together with a larger agenda for the community.

The spirit of SUN is ownership and democracy. It has become bigger than us, bigger than SHOFCO. People are leading it on their own, believing in their community and equity, and the results have been amazing. This is the ownership we've always envisioned for SHOFCO. It's not about us; it's about a movement. SHOFCO started with a couple of people in a room discussing an idea. Over time, it has grown better and stronger, with countless individuals contributing their efforts and resources. In that way, SHOFCO has many founders. Everyone brings something unique to the table, and this collective ownership has driven our success. Today, SHOFCO operates in over 70 sites across 30 counties, impacting nearly 3 million people, directly and indirectly.

There's nobody saying, "Here's the expansion plan" or heading up our expansion or being tasked with developing new sites. Instead, it



all happens naturally because the community wants it, and someone new in a different area steps up to lead and establish it. These local leaders embrace the model as their own, driven by community needs.

We believe that SHOFCO is a model and a blueprint that can work in many contexts worldwide and extending our work beyond Kenya is always something we think about.

Our future lies in encouraging others to take ownership, replicate this blueprint, and lead their own communities to success. This is the future we believe in.

Timeline

Here are some of our favorite moments that demonstrate what a community-based organization can achieve in 20 years!



2004

Kennedy uses his last 20 cents to buy a soccer ball to unite his community. After playing soccer, he sits down with his friends to speak about the challenges in Kibera. Together they devise solutions in a safe and enjoyable environment.



2009

The first class of girls is admitted to the Kibera School for Girls (KSG) to break the cycle of poverty and inequality in urban communities and enable young girls to reach their full potential.



Margaret's Safe Place opens to provide temporary shelter for women and girls who have been victims of sexual and gender-based violence.

The first clinic opens in Kibera, combating the inaccessibility and poor quality of primary healthcare and health education in slum communities.



2011

The first community center opens with a community room, library, and computer room, providing a safe space to access information and resources for free, promoting literacy and education, and encouraging community engagement.



2012

The first SHOFCO water tower is built in Kibera addressing a lack of access to clean, treated drinking water.

2014

Mathare School for Girls (MSG) opens in Mathare, Nairobi, which sees SHOFCO's reach expand beyond Kibera so that more young girls can fulfill their potential.



2015

SHOFCO Urban Network (SUN) is formalized as a community-led advocacy platform, starting from a small number of 50 young people within a group in Kibera.



2016

SHOFCO pioneers an innovative, first-of-its-kind aerial piping system, delivering clean, affordable water to households in Kibera.

2017

Mathare clinic opens to reduce the staggering disparities seen across this collection of slums in Nairobi. The clinic provides low-cost medical services addressing primary healthcare issues.

SHOFCO begins efforts to serve communities in peri-urban and rural areas – feeders to larger slums in Kenya – by expanding to Kisumu, the 9th slum community reached by SHOFCO



SUN – now a large-scale advocacy platform – mobilizes 5,000 people for a peace rally to unite communities around a common cause and end violent election protests.

Sustainable livelihoods training sessions and job readiness initiatives begin, enabling slum communities to break survival mode and plan for the future.



organization to win the Hilton Humanitarian Prize from Conrad N. Hilton Foundation, the world's largest annual humanitarian award presented to nonprofit organizations.

2019

2020

SHOFCO becomes the most recognized COVID-19 response organization during the pandemic, screening 1.8 million people for COVID-19 at clinics and through household-level outreach within 3 months.





28M liters of clean water is distributed, installed handwashing stations are used 52M times, emergency food is distributed to 34,000 families, and 1,800 health volunteers are mobilized for hygiene education and disease prevention.



2021

SHOFCO becomes the first provider authorized to administer the COVID-19 vaccine in Kibera, administering 30,000 vaccines.

The World Communities Forum is hosted, a virtual gathering providing an opportunity for community-based practitioners and likeminded allies to connect and shine a light on solutions that hold the key to global progress.

The Global Alliance for Communities is incubated to drive systemic change and empower grassroots leadership.

2022

SUN's peacekeeping efforts are instrumental in the most peaceful elections in Kenyan history.

2023

SUN reaches 1.5M community members, and SHOFCO launches the Youth Voice and Empowerment program, with the goal of providing 2.1M young Kenyans with access to dignified work.

Our impact in 2023

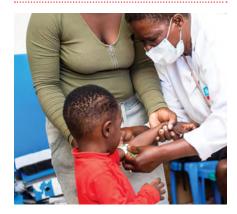
Health

partner facilities

183,578 total health outreach

46,323 primary healthcare visits

40,213 MCH visits



156,098 nutrition screenings



Education

613

students in Kiberia School for Girls and Mathare **School for Girls**

78 high school students

29 university students in Kenya

371

average KCPE score



Sustainable Livelihoods

76,614

Sustainable Livelihoods **beneficiaries**



9,963 **SWEP** members trained

25,302

participated in entrepreneurship training

3,205 internship placements

8,070 participated in vocational skills training

549 business grants provided

Libraries



libraries

257,339 library users

17,097 teenagers mentored





27 gender desks

10,229 **GBV** cases handled

4,497 Youth Mental Health Ambassadors trained **WASH** 41

water kiosks

14,216 water



23M

37,541 water users

5,350 girls supported with sanitary towels & training monthly

28,670 school students reached with hygiene promotion messaging

students in schools connected with SHOFCO

liters of water distributed

SUN ~250,000

SUN members (direct)

~1.5M SUN members (indirect)

84 **SUN sites**

32 counties where SUN is active



233,891 attended the SUN-Youth Forum training

Our approach

By 2045, the world's urban population is projected to reach six billion. Emerging economies, like Kenya, will have to endure this rapid growth but without the capacity to handle these challenges, urban poverty will explode.

Picture life without access to healthcare, affordable clean water, the platform to voice your rights, or the ability to provide opportunities for your children. SHOFCO works to address these key issues through our integrated holistic community model.

It is our belief that communities are best placed to articulate the challenges they face, to lay out the parameters and requirements of any proposed solution and should be involved and consulted in the process of implementing solutions (whether they're provided by governments, development agencies, or the private sector).

We remain committed to ensuring that essential services are provided to vulnerable communities to break survival mode. Where possible, these services are provided by the local government and implementing partners, but in some cases these services are managed directly by SHOFCO by providing critical services, operating community advocacy platforms, and building female leadership to create lasting change.

Once the survival mode is broken and communities have their immediate needs met, they are freed to form longterm plans and contribute to society instead of living day by day. Opportunity, in the form of vocational training, savings and loans groups and further economic empowerment activities can prevent regression and help individuals reach beyond survival mode toward their full potential.

Our programs

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Healthcare is key to SHOFCO's holistic approach to help build empowered, healthy generations.

Through our service model, we provide primary health and preventative care, pre and postpartum care, child immunizations, comprehensive HIV care, family planning, cervical cancer screening, gender-based violence response, and child nutrition program.

Health

Impact data standouts

46,323 primary healthcare visits

156,098 nutrition screenings

40,213 MCH visits

0% mother to child HIV transmission at SHOFCO clinics, compared to 15% nationally



Health



Medical staff from the SHOFCO clinic assists a patient during a health outreach exercise in Dagoretti, an informal settlement in Nairobi



Community healthcare workers exchange notes before heading out to their communities

Our facilities, led by a dedicated team of over a hundred qualified staff, provide a lifeline to those in need. From clinical care and pharmacy to laboratories, nutrition, mental health, and radiology, we offer comprehensive, accessible, and affordable healthcare. During the COVID-19 pandemic, our 1,800 community health workers became frontline heroes, spreading vital messages and pioneering free testing and vaccination centers across four counties in Kenya, reaching 1.5 million lives and saving countless others.

SHOFCO's health program has received prestigious Excel awards in family planning leadership and commendations for our COVID-19 response.

Our services include:

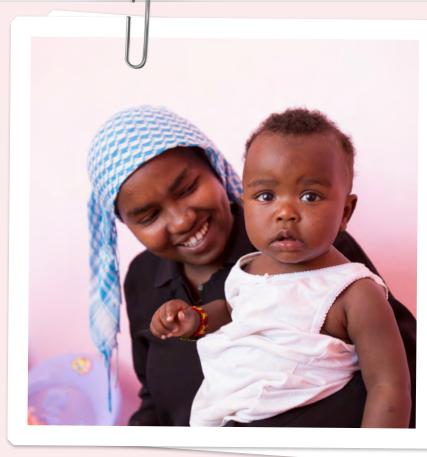
- Free primary health care to treat waterborne diseases and malaria and maternal services such as prenatal, postpartum, STI and cervical cancer testing and GBV response
- · Access to life-saving immunizations, such as TB, pentavalent, pneumococcal, oral polio, and measles
- Operating 4 clinics in Kibera and a comprehensive Care Center for HIV/AIDs patients
- Operational team of Community Health Workers & Volunteers that conduct ongoing home visits to raise awareness and improve access to preventive healthcare

Where it all began

SHOFCO's health programme began in 2014 when we recognized a critical need within Gatwekera for accessible primary healthcare. What started as a single clinic has since blossomed into a network of three clinics across the Kibera and Mathare informal settlements serving thousands with low investment, high impact services.

What the future holds

We are planning to establish community pharmacies across informal settlements in Nairobi to create greater access to affordable medicines for residents. Additionally, we aim to build partnerships with public facilities at the county level through a health systems strengthening approach with a view to reaching more people.



I was not able to feed my child a balanced diet because Llacked money. I am happy because now my daughter is cured..."

Jane's story

Jane is a 22-year-old resident of Mathare Slum in the Mradi area, living with her sister and facing unemployment while caring for her 10-month-old daughter.

During a SHOFCO community outreach program, her daughter was diagnosed with severe malnutrition, prompting referral and support for treatment at the SHOFCO clinic despite financial constraints. Starting at 3kg, her daughter received RUFT supplements.

"I was not able to feed my child a balanced diet because I lacked money. I am happy because now my daughter is cured and I am learning soap making and tailoring. I will use these skills to start my own business," shares Jane.

Jane's daughter has increased her weight within a month and is now a healthy 6.7kg, and Jane continues to receive counseling, with ongoing support including monthly food packages and assistance with rent arrears.

Girls are the key to long-term change that will break the cycles of poverty in urban poor communities.

SHOFCO's Girls Leadership and Education Program offers transformative education for girls in Kenya's urban slums, extending holistic services to their families and communities, with continued support through prestigious high schools globally.

Education

Impact data standouts

580 girls educated annually, averaging B+ in KCPE

98% student daily attendance rate

100% of students matriculate to high school

75% of SHOFCO students attend university



Education



Students gather at the main hall for the 2023 PRE-K Graduation at Kibera School for Girls



Students perform a cultural dance at the school's main hall at Kibera School for Girls

SHOFCO's education program provides free education to girls in Kenya's urban slums through its Girls Leadership Academies. The curriculum emphasizes leadership and holistic development, enhancing students' emotional growth and resilience. Post-graduation, SHOFCO supports students' placements in prestigious Kenyan and U.S. high schools, offering scholarships and mentorship programs. For U.S.-bound students, SHOFCO provides intensive preparatory training, logistical support, and cultural orientation.

Additionally, the program includes leadership training and community service projects, empowering students to apply their skills in real-world contexts and become agents of change in their communities.

Our services include:

- 2 model girls schools in Kibera and Mathare offering free education
- A system of learning that empowers girls to actively participate in their own learning
- Intra-curricular activities, including music, debating and coding, and socio-emotional support
- Scholarships for attending Kenyan high schools and gap funding for attending U.S. high schools and international universities



"

Kibera School for Girls helped me to find my voice."

Where it all began

In 2009, the first class of girls was admitted to the Kibera School for Girls (KSG) to break the cycle of poverty and inequality in urban communities and enable young girls to reach their full potential.

What the future holds

We are designing a new, mixed income school moving to bridge class divides in Kenya and expanding our education reach into the other communities we serve.

Brenda's story

Brenda Khamali, 19, began at Kibera School for Girls (KSG) at age 5. KSG provided her with education, growth, and self-discovery, shaping her character and boosting her confidence.

"Kibera School for Girls helped me find my voice," Brenda says.

In 2018, Brenda scored 335 marks in her KCPE exams and earned a scholarship to St. Albertina Kiongwani Girls, where, despite experiencing some challenges, she achieved a C in the 2022 KCSE.

After completing her KCSE, Brenda secured a place at GladTechnology, a computer coding boot camp that further fueled her interest in technology. This opportunity led her to Akira Chix, an institute of technology in Nairobi, where she is now deepening her passion for computer science.

Brenda has been active in SHOFCO's community programs, including peer mentorship, reproductive health awareness campaigns, and the distribution of sanitary pads to young girls in Kibera. She plans to pursue a diploma in Information Technology at Thika Institute of Technology. Our water, sanitation, and hygiene (WASH) program has transformed water access in urban slums with our innovative aerial water piping system.

We keep our communities healthy through hygiene education and safeguard women and girls by providing improved sanitation facilities.

WASH

Impact data standouts

52 Water ATMs

37,541 people accessing safe water daily

23M liters distributed

5,350 teenage girls benefit from menstrual hygiene and sanitary pads each month





WASH



A resident poses for a picture as she joins her neighbors in accessing clean water for domestic use from SHOFCO's clean water tanks



A SHOFCO-blue water tank stands high on the horizon overlooking Kibera informal settlements. Residents will gather at these tanks to access clean and affordable water for domestic use.

SHOFCO has transformed water access in urban slums by installing state-of-the-art water purification equipment and implementing 18km of aerial piping, which safely delivers 189 million liters of clean water annually. This innovative setup prevents contamination by elevating the pipes above potential sources of sewage and theft. Over 40,000 households benefit daily, either directly from SHOFCO kiosks or through local vendors, with water costs reduced more than threefold compared to rates previously charged by cartels.

This initiative ensures the provision of essential, safe drinking water to some of the poorest communities using effective and simple technology.

Our services include:

- Clean water access for residents across slums in Kenya's two largest cities, provided at a 60% lower cost than private water vendors
- First-of-its-kind aerial water piping system connecting to water kiosks in Kibera and Mathare
- Menstrual hygiene education and sanitary pad distribution for young women
- Community outreach and education on proper hygiene techniques and the importance of using clean water for consumption

<image>

"

SHOFCO water supply is a better option than other private and public water supplies due to its aerial piping system."

Where it all began

In Kenya's slums, most households lacked clean water access, leading to high rates of diarrheal diseases, a major cause of death for children under five. Residents depended on cartels that illegally tap and sell contaminated water at inflated prices. To address this, SHOFCO started with a single borehole in Kibera, providing clean, affordable water.

What the future holds

It is our aim to expand our water services to reach over 100,000 new unserved and underserved populations living in the informal settlements, under the SHOFCO Water and Sewerage Company.

Aurelia's story

Aurelia, a mother of five living in Kibera, remembers the hardship of buying water at high prices and waiting in long lines just to get a few liters. For years, she and her neighbors struggled to access affordable, clean, and treated water. That all changed with SHOFCO's free water kiosk in her neighborhood. This has transformed the community's hygiene and sanitation standards, significantly improving their lives.

"SHOFCO water supply is a better option than other private and public water supplies due to its aerial piping system," Aurelia says.

This system ensures that the water is free from contamination and safe for all domestic uses. Now, Aurelia uses SHOFCO water for cooking, drinking, washing, and all her household needs.

Aurelia no longer has to spend her hardearned money buying 20 liters of water from private vendors. Instead, she can use that money to buy food for her family.

SHOFCO has lifted the burden of water scarcity, and the future now seems brighter for the residents of Kibera.

Our gender and inclusion program addresses the heightened vulnerability of women and children and bolsters economic independence.

We provide sexual and reproductive health education, safe shelters for victims of gender-based violence (GBV), and connect survivors to our sustainable livelihoods program. This supports women to start and grow their own businesses, helping to end financial dependency that often underpins violence.

Gender and Inclusion

Impact data standouts

10,229 GBV cases supported

160 Gender Champions

4,497 Youth Mental Health Ambassadors trained

27 Gender Desks



Gender & Inclusion



Community members gather during a sensitization exercise on gender-based violence (GBV)



Young people gather to champion and advocate for an end to gender-based violence and to use art to share messages for mental health support in their communities

SHOFCO's interventions to combat GBV include doorto-door visits, awareness campaigns, legal and mental health support, and group therapy, supplemented by rehabilitative wellness and livelihood programs. Our Gender and Inclusion department collaborates with Kenya's State Department of Gender and has contributed to the nation's first GBV conference and a strategic fiveyear plan to end GBV.

SHOFCO's safe house has been recognized as one of Kenya's most effective GBV response models.

Our services include:

- Combating the high prevalence of domestic violence, community violence, and a lack of social safety nets in slum communities through violence prevention, risk mitigation, and response services
- Door-to-door visits and awareness campaigns
- Legal advocacy support
- Mental health counseling, group therapy and rehabilitative support through wellness, health, and sustainable livelihoods programs



"

... Life has become more meaningful since I have skills that I can use to get income to support myself."

Where it all began

Women and girls living in informal settlements are even more likely to suffer from GBV due to harmful gender norms, such as female genital mutilation and early marriages. In response, in 2010, SHOFCO opened Margaret's Safe Place to provide temporary shelter for women and girls who have been victims of sexual and gender-based violence.

What the future holds

We plan to offer increased holistic gender empowerment and gender mainstreaming initiatives to the women and communities we serve across Kenya.

Mary's story

Mary, aged 28, is a single mother of three children who found herself homeless and financially destitute following her separation from her husband, who gained custody of their twin boys.

Enduring the harsh realities of life on the streets of Nairobi, she tragically experienced rape and became pregnant as a result. She was later referred to hospital due to pregnancy complications, resulting in the heartbreaking loss of her unborn child. Feeling overwhelmed and hopeless, she was directed to seek psychosocial counseling support from SHOFCO. Undergoing a series of counseling sessions alongside medical assistance, shelter, and various training programs, Mary's outlook on life transformed significantly.

"SHOFCO took me for training such as tailoring, soap making and bead making. I am so grateful that SHOFCO further supported me in paying 2 months of my rent and provided me with a business grant after finishing my training. Life has become more meaningful since I have skills that I can use to get income to support myself," Mary shares.

With newfound strength, confidence, and readiness to tackle life's challenges, Mary now feels equipped to navigate her journey with purpose and resilience. SHOFCO community libraries aim to enrich communities by providing access to knowledge, lifelong learning, and literacy.

The lack of access to information and resources is a challenge for many communities, particularly in slums. Our community libraries offer a solution to these challenges by providing free access to information and resources, promoting literacy and education, and encouraging community engagement.

Libraries

Impact data standouts

17 operational community libraries

257,339 users across the country served in 2023

17,097 teens participated in mentorship sessions

30 primary schools with debate clubs



Libraries



Children gather to select books to read from the library shelves. Many students use the library to access learning materials they cannot access at home.



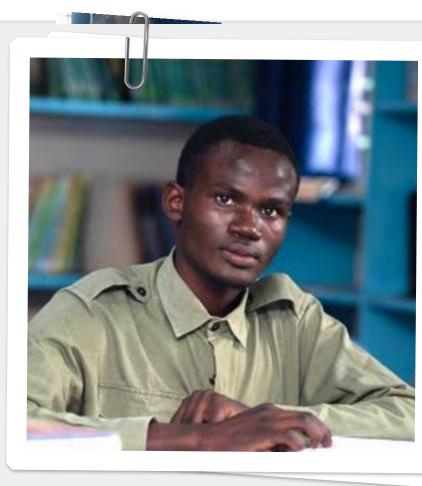
A student smiles while participating in a Math Symposium for Kibera Schools organized by SHOFCO's Library Department

Today, SHOFCO operates 17 community libraries across regions including Kibera, Mathare, Mukuru, and Korogocho. Our libraries provide literacy programs for all ages, from storytime for children to writing workshops for adults, and host community engagement events like book clubs. They also offer unique resources such as a large collection of rare books, specialized technology, local history materials, and creative resources like music and art materials.

Additionally, our libraries support personal and professional development through access to online learning platforms and a variety of educational workshops.

Our services include:

- Free access to information and resources, including books, magazines and newspapers through the establishment of community libraries
- Libraries that include specialized technology resources and online learning platforms
- A safe space for literacy programs for children and adults
- Community engagement and shared learning through events and book clubs



The SHOFCO library gave me a quiet and safe space to continue my studies with access to class books and the internet for research"

Where it all began

From its modest beginnings in 2011, when the first library was opened alongside a community center in Kibera, the SHOFCO library program has grown tremendously in size and influence. SHOFCO's libraries have become vibrant hubs of activity, buzzing with the excitement of discovery and learning. Inspired by its success, community members in informal settlements across Kenya started establishing their own libraries, reflecting the original's spirit.

What the future holds

We plan to continue our library expansion, with our latest opening in Nyalenda, Kisumu andhost further youth programs and events where young people have access to a safe and supportive environment that promotes education.

Fred's story

Born and raised in Homa Bay, Fred's life changed dramatically when his family moved to Mathare, one of Nairobi's toughest slums.

Battling constant noise from neighboring shanties, Fred found it difficult to study at home. His father, a laborer, could barely afford their basic needs, and Fred often missed school due to unpaid fees. Despite these challenges, Fred aspired to become an engineer.

In 2016, as a Form Two student, Fred discovered SHOFCO's library services. Registering immediately, he found a quiet refuge where he could study undisturbed and access books and the internet for research. The library became his sanctuary, enabling him to focus on his education even when sent home from school.

Fred's academic journey took a turn after scoring a B in his KCSE exams, earning him a government sponsorship to study economics and statistics at Machakos University. Now a final-year student, he continues to use the SHOFCO library for personal studies and online research. Fred credits the library for broadening his intellectual abilities and paving the way for a brighter future.

Empowering slum dwellers to break the cycle of poverty through access to financial programs.

Our financial empowerment programs provide resources to further economic opportunity and advance human rights and to create space for individuals to pave personal paths out of poverty.

Financial Services

Impact data standouts

18,340 SACCO members

KES 224M

(USD 1.75M) in savings

KES 275M (USD 2.15M) in loans to SACCO members

4.7% current SACCO loan default rate



Financial Services



A woman displays the SHOFCO SACCO mobile phone app



A SHOFCO SACCO staff member interacts with a small business owner at the local fresh produce market

SHOFCO's financial services address the severe income inequality in slums, offering residents tools to break the cycle of poverty. Initiatives like the Savings and Credit Cooperative (SACCO) and the Group Savings & Loans program enable savings and borrowing to grow economic activities. The SACCO provides loans ranging from \$50 to \$7,000 with minimal initial deposits, while the Group Savings & Loans has shown strong propensity for savings among members.

Additionally, SUN DUKA supports slum retailers by supplying competitively priced quality products, aiding sustainable business growth.

Our services include:

- SHOFCO SACCO promotes saving and offers loans to enhance economic status among community members
- Group Savings & Loans enables savings for school fees, small business startups, and personal emergencies
- SUN DUKA delivers quality products at competitive prices to slum retailers, bolstering their business capacity
- SHOFCO's offerings provide improved security through guarantors, minimum deposit rates of \$10, loan sizes that range between \$50 to \$7,000, and a six-month waiting period for members

Where it all began

Slum residents lack access to fair markets, public services, and civic representation, trapping them in survival mode. Income inequality is also extreme, particularly affecting women. Traditional banks and financial institutions have barriers to access, such as high fees and prohibitive loan requirements, further exacerbating the financial hardship slum residents face.

What the future holds

We plan to offer a series of youth-friendly products and services with competitive offerings and incentives to attract young people to increase their loan uptake and grow their businesses exponentially.



"

Many young people with outstanding business ideas fail to actualize their dreams because they cannot access affordable loan products without collaterals."

Esther's story

Esther Owanda, is 28-year old entrepreneur from the Imara Daima Estate in Nairobi.

"Many young people with outstanding business ideas fail to actualize their dreams because they cannot access affordable loan products without collaterals."

Having seen the positive impact that SHOFCO Urban Network (SUN) had on her family and friends, Esther joined the SHOFCO SACCO in 2022 where her regular savings paid off within six months and she obtained a loan of KES 188,000. She used the loan to expand her business and she is now providing employment opportunities to four young individuals. Sustainable Livelihoods enable slum communities to break survival mode and plan for the future.

SHOFCO's Sustainable Livelihoods program equips communities with business and entrepreneurship training, vocational skills, internships, and job placement, enhancing family income and savings, which improves education access, nutrition, living conditions, and health for a more productive life.

Sustainable Livelihoods

Impact data standouts

9,963 women participated in SWEP activities

8,070 youths attended vocational training

3,205 slum residents were placed in jobs and internships

549 small business start-ups launched



Sustainable Livelihoods



Two young women graduate from the Sustainable Livelihoods program in Mombasa. Graduates will use their skills to create businesses or achieve gainful employment



Purity Wanja, a beneficiary of the SL program, assists a student in setting up her sewing machine during the tailoring class SHOFCO's sustainable livelihoods program strategically addresses the challenges faced by slum residents, particularly youth and women, in an environment marked by high unemployment and significant income disparities. With over a third of Kenya's population being youth, SHOFCO focuses on job readiness, entrepreneurship, and vocational training to empower individuals and reduce economic inequities. Initiatives include CV and interview skill workshops, business plan development, and financial management. Additionally, through the SHOFCO Women's Empowerment Program (SWEP), vulnerable women create and sell handmade goods, gaining skills and income. Partnerships with private enterprises and local institutes further support job placement and specialized training, optimizing community potential.

Our services include:

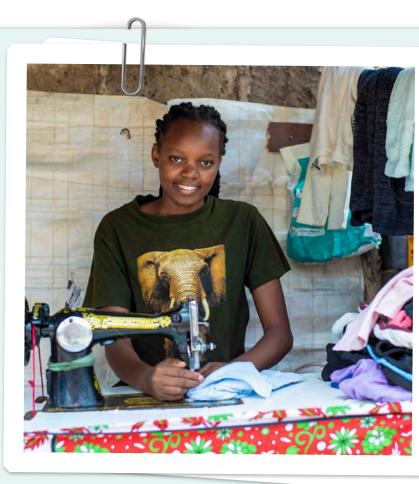
- Job readiness training facilitates the employment of slum residents and helps them to enter the labor market
- Training focuses on financial literacy, business plan development, and mentorship on growing small businesses
- Employability initiatives conducted for personal development, CV and interview skills, work ethic, and work-life balance
- SWEP provides business training, support, and additional income for women, with a priority to those living with HIV

Where it all began

Kenya's youthful demographic faces high unemployment, particularly in slums where jobs are scarce and women earn 42% less than men. In 2017, SHOFCO launched sustainable livelihoods and job readiness initiatives, initially reaching 4,248 beneficiaries in Kibera and Mathare, to help communities transition from survival to planning for the future.

What the future holds

We aim to expand and reach more vulnerable women through SWEP, build support systems in additional slum areas in urban, peri-urban and rural areas and reach 100,000 young people and connect them to employment and entrepreneurship opportunities.



"

I needed a skill. Unfortunately, no one in our family had the means to sponsor my college education and pursue my childhood dream of fashion design."

Esther's story

Esther Wanjiku, a 20-year-old entrepreneur, overcame poverty and lack of opportunity to start a thriving tailoring business in Mukuru, Kenya. Despite completing high school in 2022, Esther struggled to find a job due to a lack of skills.

"I needed a skill. Unfortunately, no one in our family had the means to sponsor my college education and pursue my childhood dream of fashion design." She says.

Esther heard about SHOFCO and its services through her aunt.

She took the time to investigate the organization, verifying if the claims about helping people and offering free training were true. She learned she could take a free tailoring course, and reignite her childhood passion for fashion design. With only \$3, Esther bought materials and used a borrowed sewing machine from her aunt to start making children's clothes.

Her hard work and dedication paid off. Esther now earns \$6 daily, enabling her to support her family and even pay part of her sister's school fees.

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The SHOFCO Urban Network (SUN) mobilizes social groups to organize large-scale advocacy campaigns, and access essential services.

SUN brings together individuals and households through independently run social groups, and organizes them to actively seek tangible change in their community and society at large.

SHOFCO Urban Network

Impact data standouts

1.5M SUN community members

KES 126M

in savings

70% of SUN members are Youth

84 active sites in Kenya



SHOFCO Urban Network



A jubilant woman in Western Kenya celebrates receiving maize seeds for her farm through SUN. With many subsistence farmers in the region, Kenya's food basket relies on farmers like her in the Western parts of the country



"SUN! Power!" Community members raise their fists in unison, demonstrating their belief in their inherent power and community-led change

SUN empowers community members to become leaders and advocate for their rights, providing resources and tools for socioeconomic improvement. It facilitates micro-level initiatives like peer-to-peer savings and entrepreneurial funds, and macro-level advocacy like large-scale peace marches. Starting with 50 members in Kibera, SUN has grown to encompass over 1.5 million people across 13 Kenyan counties, organizing extensive community actions, including effective responses to the COVID-19 pandemic through public awareness and health measures. This structured community effort enhances civic engagement and fosters economic empowerment, significantly impacting slum residents' lives.

Our services include:

- Elected executive committee that manages overall community development and cross-community initiatives
- Communities that are structured with appointed representatives managing group operations
- Peer-to-peer savings and loans groups and networks support businesses and micro-life insurance
- Capacity-building tools provided to improve living standards



"

SHOFCO is a great place for young people like me. Through it, I have learnt a lot of skills and how to interact with people. It has given me hope for the future."

Where it all began

In 2015, SUN was formed so that individuals and households could affect tangible changes in their communities. By 2017, SUN had mobilized 5,000 people for a peace rally, and by 2022, it played a key role in facilitating Kenya's most peaceful elections.

What the future holds

Our plans include spreading the impact of advocacy initiatives to each of the 32 counties with SUN groups, supporting community members to drive local change.

Geoffrey's story

Geoffrey Musyoki, a Kibera resident, has experienced the transformative impact of community organizing. Through the SUN he was able to access support for his school fees, which enabled him to finish his high school diploma. Additionally, he enjoys attending SUN's youth forums which bring young people together to learn about leadership, civic responsibilities and provides a platform for them to be involved in shaping public policy.

Through SUN, Geoffrey also learned about the SHOFCO soccer team and instantly joined hoping to build a sense of community around him.

Geoffrey reflects, "SHOFCO's Urban Network is a great place for young people like me. Through it, I have learnt a lot of skills and how to interact with people. It has given me hope for the future."

Geoffrey encourages young people to spend their time wisely, avoiding drugs and bad company, and believes in the power of positive community involvement.

Key 2023 initiatives

Youth Voice and Empowerment

Kenya faces a significant youth bulge, with 800,000 youth reaching working age annually, but few modernwage jobs available, leading to high unemployment among those under 35. To address this, SHOFCO works with young people, women, and girls to provide critical services, community advocacy, education, and leadership development.

In partnership with Mastercard Foundation, SHOFCO aims to create opportunities for two million young people over the next five years by helping them access financial services, pursue employment, and engage in dialogues impacting their future.

Through this initiative, we focus on 5 interventions

 Voice and Advocacy: Empower two million young people in informal settlements to advocate and drive change within their communities.

- Financial Access: Enhance young people's access to financial services through credit access and financial literacy education, offering youth-focused financial products like loans for education, business startups, and investment capital.
- Employment: Provide job training and connections to employment opportunities, bursaries, and ongoing mentorship to support young people's transition to dignified work.
- Local Organizations: Support locally led organizations in convening young people, facilitating economic empowerment training, and civic engagement.
- Mindset Shifts: Address youth mental health needs and identify youth mental health ambassadors in communities, focusing on the most vulnerable young people in informal settlements

The Global Alliance for Communities

The Global Alliance for Communities (GAC), incubated by SHOFCO, is a coalition of community-based grassroots organizations of color that drive impact in underserved populations across the Global South.

Born out of a desire to end bias in the international aid sector, GAC's mission is to empower and amplify grassroots leadership through research, advocacy, and resource mobilization, driving systemic change with local solutions and equitable funding.

Despite decades of discussion about the need for localization, GAC stresses that funders have not yet met their goals, leaving local organizations underfunded. Funders must recognize and invest in the expertise that exists in local communities to drive durable social change.



Impact data standouts

- Trained 9,100 youth in financial literacy, with 61% being women (5,587)
- Placed 3,544 youths into internships or apprenticeships
- Reached 260,555 youth with bi-weekly engagement forums covering topics such as advocacy, civic participation, and mental health across seven counties
- Youth in Kakamega County successfully petitioned for the restocking of essential medicines in a neglected government pharmacy
- Selected and commenced collaboration with the first cohort of 30 Community-Based Organizations (CBOs) to support young people with financial resources and increase access to dignified work

Impact data standouts:

- GAC hosted the World Communities Forum with 900 attendees from 75 countries, including Chelsea Clinton and Samantha Power and other high-profile leaders
- GAC's Locally Led Development Event, in partnership with NEAR and CIVICUS, hosted workshops with 50 local leaders and donors
- GAC's whitepaper, "Road to Localization," was launched with recommendations for funders, including trusting community-based organizations, shifting power to drive impact, providing flexible funding, dismantling restrictive internal processes, and moving away from traditional metrics
- GAC includes members from Africa, the Middle East, Asia, and South America

GAC's mission is to empower and amplify grassroots leadership.





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Financial highlights





Assets		Support and r
Current assets: \$47, 150,453	84%	Foundation grant \$16,971,61
Property & equipment: \$5,772,171	10%	Individual contrib \$1,589,317
Noncurrent assets: \$3,146,9671	6%	Corporate contrib \$42,181
Total assets: \$56,069,591		Project income: \$2,833
		In-kind contributi \$19,562

Total support and revenue: \$19,483,396



id revenue

Exp	en	ses
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ntributions:	<1%	Total expenses: \$20,854,099	
ntributions: 8 17	9%	Supporting services: \$1,451,667	7%
rants: 610	91%	Program services: \$19,402,432	93%

<1%

butions:

<1%

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Donors

We thank the following organisations and individuals whose investments in our mission empowered us to achieve so much.

Thank you for standing together with us as we seek to touch move lives with shining hope.

\$100,000 and Above

Children's Investment Fund Foundation
Ford Foundation
If! International Foundation
Imaginable Futures
Jeremy Mindich
Leslie Bluhm and David Helfand
Mastercard Foundation
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