



Journeys of Solutions – Child Sponsorship Program

Kesho Fund Frequently Asked Questions (FAQs)

1. What is the Kesho Fund?

The Kesho Fund [*“kesho” means “tomorrow” in Swahili*] is part of Journeys of Solutions’ Child Sponsorship Program (CSP). The Kesho Fund was created in 2017 to support higher education endeavors, e.g. studies beyond Form IV, and is time-bound to retire in 2027, along with the CSP. We anticipate closing the CSP at the time our youngest student completes his higher educational endeavors, which may likely be eighteen years from the CSP’s inception.

Since 2017, general donations to the CSP as well as those specifically earmarked “Kesho Fund” have supported qualifying students who wish to pursue higher education studies *or* be awarded a one-time grant for business funding. Once a sponsored student graduates Form IV, all students must submit a Kesho Fund Request for Continued Learning or Request for Business Funding to be considered, even if they have an individual sponsor.

2. How do students qualify for Kesho Fund support?

Kesho Fund support is available for students currently enrolled in the JOS Child Sponsorship Program (CSP) who are in good standing within their respective studies, e.g. have maintained good grades and received positive behavioral reports.

In the case of students outside the CSP who are interested in Kesho Fund support, JOS will accept applications in February of each year. Only complete applications will be considered and must be submitted at least 6 months in advance of the desired course of study and/or proposed business pursuit. Funding is limited to a one-time gift.

3. How many years of Kesho Fund support are available to students?

This will vary depending on the student’s profile; see below for examples. In all cases, student academic performance and behavior will be evaluated every six months to ensure continued support. Likewise, an annual Kesho Fund request will be required.

- For Form IV graduates with Division I or II, **up to five years** will be considered.
- For Form IV graduates with Division III or IV or students without a Form IV certificate, **up to three years** will be considered.

4. Are CSP students currently enrolled in secondary school automatically awarded Kesho Fund support upon graduating Form IV?

It depends. Kesho Fund support should not be assumed for all CSP Form IV graduates. Rather, as detailed in #3, only Division I and Division II graduates who qualify for Form V will automatically be eligible for Kesho Fund support (up to \$2,500.00 USD per year) for Form V. And for Form VI studies, students must meet the requirements for academic performance and behavior as detailed below (see #15, #16, #17).

Form IV graduates who earn a Division III or Division IV grade and hope to continue learning must submit a Kesho Fund request at least two months before the next course of study begins. Student grades and behavior will be considered every year before future funding is awarded.



5. What amount of funding is available for students through the Kesho Fund?

The amount of funds depends upon the Kesho Fund request; see below for some examples.

- **Higher Education Studies** | After submitting a “Kesho Fund – Request for Continued Learning” and being approved, students will be eligible for **up to \$2,500.00 USD per year** for higher education courses, such as Form V and Form VI, certificate and/or diploma courses. The grant application can include monthly living costs throughout the duration of the program, including additional learning opportunities and related housing costs between school terms.
- **Jobportunity Apprenticeship Program** | After submitting a “Kesho Fund – Request for Continued Learning” and successfully completing the Jobportunity program interview process, students will be eligible for **up to \$1,200.00 USD** to complete the Jobportunity program. The grant application can include monthly living costs for the duration of the program. *NOTE: \$50.00 USD will be provided to eligible students so they can complete the interview process.*
- **Driving Course** | After submitting a “Kesho Fund – Request for Continued Learning” and being approved, students will be eligible for enrollment and license fees + TBD applicable transport and/or housing fees **up to \$300.00 USD**.
- **Language Course(s)** | After submitting a “Kesho Fund – Request for Continued Learning” and being approved, students will be eligible for enrollment fees + TBD applicable transport and/or housing fees **up to \$300.00 USD**.
- **Business/Seed Grant** | After submitting a “Kesho Fund – Request for Business Funding” including a detailed project proposal, students will be considered to receive a one-time grant of **up to \$500.00 USD**.

6. If students choose to discontinue studies before the 3- or 5- year funding period, are they eligible for Kesho Fund support in the future?

It depends. Students are only eligible for funding within their respective funding periods, e.g. 3- or 5- years from the time they began their first higher educational course. Students must submit a Kesho Fund request at least two months before their intended course of study begins in order to be eligible to access funds.

For students with individual sponsors: If funds are neither requested nor received funds within the funding window, sponsors will be contacted and funds could be repurposed for another student.

7. Will students with outstanding performance and behavior be able to receive Kesho Fund support beyond the 3- or 5- year period detailed above?

It depends. In some special cases, students may be eligible for additional educational funding beyond the 3- or 5-year time period. Consideration will be made six months before the end of the student’s course of study. Students must submit the applicable Kesho Fund request form.

8. What happens once a student completes his/her 3- or 5- year funding period?

Students who successfully complete their higher education pursuits will be eligible for a one-time transition grant of up to \$500.00 USD. JOS will work with the student to identify employment opportunities as applicable, along with mentorship and similar support. The student must submit a Kesho Fund request form: “Request for Business Funding.”



9. What if course costs and/or expenses exceed the amount available to eligible students?

If costs exceed the amount available (see question #5), the student's guardian or the student will be responsible for paying the difference. The student acknowledges that failure to pay may result in the student being sent home in the case of lacking school funds, or the student will not have funding for monthly needs such as rent, food, toiletries etc. JOS will enter into a signed agreement to reflect this understanding. If/as applicable, JOS will inform the student and/or the guardian two months before JOS funds will be exhausted so that payment plans can be made.

10. Do students receive phones and/or laptops for use during school terms?

In most cases – and primarily for college students – yes.

Since online learning is prevalent in college-level courses, college students will receive smart phones and laptops for school use shortly before their first school term. Students are expected to care for their devices and if/when damaged, any repair fees will be deducted from their funding. Sim cards and modest monthly credit will be available to ensure students' learning is uninterrupted. If a student loses a phone and/or laptop, they should inform JOS immediately. There is no guarantee devices will be replaced. If students are put on probation at school and/or are transitioned out of Kesho Fund support, laptops and phones must be returned to JOS.

Since most secondary schools do not permit phone use, secondary school students might only receive a simple, non-smart phone to be held by a school teacher/administrator during school terms. This will be decided on a case-by-case basis. If schools do not permit students to have a phone and the student disobeys the rules and their phone is confiscated, JOS will not replace the phone. Laptops will not be available for secondary school students.

11. Does JOS provide support between school terms?

Yes. JOS has historically provided funding for tutoring, room and board, and additional course work between school terms. Specifically in the case of students awaiting higher education placements (can be up to 9 months), JOS will work with the students so that they can enroll in courses and/or secure internships, volunteering opportunities, etc.

For all students over 18 (in good standing academically and behaviorally) who are thus considered adults and cannot by law reside at Shalom Orphanage,¹ Kesho Fund support will cover housing and food costs in-between school terms so that students can continue their educational endeavors close to their learning institutions. Modest transport monies will be available as well. Funding will likely be paid directly to the guesthouse or center (pending placement), though in some circumstances students may receive these monies directly. In the case of students receiving money directly, receipts must be kept by students then given to JOS.

JOS cannot assume guardianship for students over 18 years of age, though will assist students in also identifying mentorship and similar support if/as needed. And, if the student chooses to live with a guardian/family member during school holidays, JOS might provide a modest amount of money to the family for food and other needs.

¹ Per section 138 of the Child Act of 2009, those who are over 18 years of age cannot live at a children home/orphanage with children under the age of 18.



12. What is the expected level of commitment from the student (if living independently)/ guardian?

A modest commitment from the student and/or student's guardian/family may be required. This could include, but is not limited to: housing during the course of study or during holidays; providing transport funds to/from school; providing a phone and credit for the student; providing pocket money; purchasing school items etc. Again, as applicable, JOS will inform the student, and guardian/family two months before funds will run out so that payment plans can be made.

13. How is individual sponsor commitment taken into consideration?

We are very grateful to individual sponsors for their partnership with the students as they navigate their educational paths!

In the case that an individual sponsor decides to discontinue support and the student has maintained good grades and good behavior at the end of the school year, the student will be eligible for Kesho Fund support through submitting the appropriate request [*Business Funding or Continued Learning*].

If an individual sponsor discontinues support and the student has not maintained good grades or good behavior by the end the school year, no future funding will be available, as detailed below (see #15, #16, #17).

14. What are the rules for Kesho Fund recipients in terms of donor communication?

Given the nature of our work - with vulnerable/underserved populations in Tanzania - direct contact between the donors and students is not offered for the duration of sponsorship support. All communication must go through JOS; this includes letters, photos, videos, etc. This is not due to a lack of trust in donors or students. Rather it is to avoid creating unreasonable expectations of the relationship between sponsors and students on both sides that may ultimately result in unforeseen negative consequences for the student.

Upon completing educational endeavors and transitioning to living independently, JOS will remain the point of contact between the formerly-supported student and the donor(s).

15. How are students evaluated academically?

Students' academic performance is evaluated every six months directly with the learning institution and if applicable, guardian/family.

- **Students in Forms V & VI** | Students must maintain majority A's and B's and/or a 2.5 or higher GPA for each year in order to be considered for subsequent years of funding.
- **Students pursuing Certificate and/or Diploma Courses** | Students must maintain majority A's and B's and/or a 2.5 or higher GPA for each year in order to be considered for subsequent years of funding.
- **Students pursuing Vocational Courses** | Students must maintain a B average or higher for each year in order to be considered for subsequent years of funding. In cases where grades/GPA are not considered for the course, a report/recommendation from a senior administrator/leader will be considered.



16. How are students evaluated in terms of behavior?

In addition to maintaining high marks in their studies, students are required to maintain responsible and respectful behavior throughout their sponsorship, including regular attendance at school lessons, responsible financial habits etc. Secondary school environments, especially those that offer boarding options, can seem strict compared to higher education institutions where students have more freedom over their schedules, might live off campus etc. As students experience their new freedoms we expect them to uphold their academic and personal behaviors (see #17 and #19).

17. If a student's academic performance or behavior is lacking, are they put on a probationary period and given time to improve?

Yes – we want to give students the opportunity to adjust their behavior when needed and ultimately succeed.

In terms of academic performance (see #15): at the mid-year mark, if student grades do not meet the necessary requirements, they will have six months to improve their grades. At the end of year, if grades have not improved, students will be transitioned out of the program and support will be discontinued. Consideration for a one-time transition grant is not guaranteed.

In the event of first-time behavioral misconduct (see #19), students will receive one warning – verbal and written – and will have two months to improve their behavior, or support will be discontinued. School administrators will be consulted as applicable to ensure improved behavior. And, students will need to write an apology letter to the individual/program that was wronged and explain reasoning for the misconduct.

In the event of second-time behavioral misconduct, students will be transitioned out of the program within one month. Consideration for a one-time transition grant is not guaranteed.

18. If a student is transitioned out of JOS' program due to misconduct, are they prohibited from any future funding?

In most cases, yes. One exception is for female students who become pregnant during their studies. If the student cannot complete her course of study due to learning institution constraints/regulations, she might be eligible to receive remaining funds through submitting a Kesho Fund request. If awarded, these monies can go towards education at another institution or towards business pursuits. *See #19 for additional details about pregnancy.*

19. What are some examples of misconduct?

- **Misuse of School/Program Fees** | When a student misuses school/program fees, he/she will be given a verbal and written warning, and will be required to pay the funds back to JOS within two months to ensure continued support.
 - The student will need to write a letter explaining the misuse of funds and give to JOS and the school/program within one week.
 - If the student repays the funds within this period, he/she will be able to continue studying and any remaining school payments for the same year will be made by JOS.
 - If the student cannot repay the funds within a period of two months, the amount of funds will be deducted from future, same year school/program fees. This means any debt incurred at the school/program will be owed by the student, or the student's family/guardian, not JOS. The student acknowledges that failure to repay JOS or the school/program may result in the student being sent home until payments can be made.
 - If payments are not made back to JOS within six months, all support will be discontinued & the student will be ineligible for future support or transition grants.



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- **Living Costs |** When a student misuses monies meant for monthly living costs – examples might include: providing inflated costs for items in the monthly budget, repeatedly losing items, and/or being careless with pocket money – they will be required to pay the funds back to JOS within two months.
 - The student will need to write a letter explaining the misuse of funds and give to JOS, or as applicable to the school/program within one week.
 - Students can choose for the amount to be deducted from two months of living costs or must pay back in cash within two months. If the student repays the funds within this period, he/she will be eligible to receive monies for future, same year living costs.
 - If the student cannot repay the funds within a period of two months, the student's family/guardian, will be responsible for paying the debt in order for the student to receive JOS funds for future living cost monies. The student acknowledges that failure to repay JOS will result in no more funds for living costs until the debt is paid.
 - If payments are not made to JOS within six months, all support will be discontinued and the student will be ineligible for future support and transition grants.
 - If a student has items stolen, they need to report it to JOS immediately. Pending the circumstances, JOS might consider providing monies to purchase items within the same calendar month. If items were stolen due to carelessness, e.g. trunk left open or improperly stored items, JOS will not provide monies to repurchase within the same calendar month. The student's guardian/family will be asked to provide the lost items.
 - In the event of an emergency/immediate funds needed which student does not have, only approved expenses will be reimbursed. The student should immediately contact JOS to explain the need. If a student does not consult JOS and instead chooses to borrow money from someone, JOS will not be expected to repay the debt.
- **Negative Report from School/Program or JOS partners |** The following are examples:
 - Damaging and/or stealing from other students or school property
 - Lying to school administrators and/or JOS
 - Low or no attendance at school lessons, skipping class, improper self-care (such as unaddressed or not-responsibly addressed health issues) or other.

NOTE: Students have access to funds for reliable and proper medical attention so they should responsibly care for themselves, take medicine as instructed by doctors etc. In the case of perpetual absence due to health concerns, JOS will consult the school and medical institution about the likelihood that the student can continue with studies without repeating a year.



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- **Pregnancy** | Since JOS provides education-focused support, sponsorship monies are available for educational-related expenses only. In the event a sponsored student becomes pregnant or impregnates someone out of wedlock, their support might be discontinued at the end of the same calendar year. If the student has an individual sponsor, the sponsor will also be contacted, however the ultimate decision about the student's welfare sits with the student's guardian/family, the student and JOS. In the event the student is sent away from the care of guardians, JOS cannot assume guardianship for the student or his/her child.

NOTE: this policy does not apply to female students who may have been assaulted and then became pregnant outside of consent. JOS will work with the student and their guardian/family, in these matters and may consult medical institutions for assistance and counseling. In the case that a male student assaults a female – regardless of whether or not the female becomes pregnant – the male student will immediately be transitioned out of the program and no further funding will be available.

- FEMALE students: If school fees have not been paid for the year and there are remaining monies in the student account, JOS will consult the school to see if the student can remain in the program before making any further school fee payments and/or providing living costs.
 - If the student's educational institution permits her to remain enrolled, JOS funding will continue through the end of the calendar year.
 - If the student is sent away from school because the educational institution does not permit pregnant students to study, JOS will consider rolling over the remaining funds and awarding them to the student once she submits and is approved for a Kesho Fund request.
- FEMALE students: If school fees have already been paid for the year and there are remaining monies in the student's account, JOS will provide education-related living costs (up to \$45.00 USD per month as available) for the remaining months of studies so the student can complete her school year/earn applicable certificates or diplomas.
- FEMALE students: If there are monies available in the student's account, JOS will provide medical fees to cover pre-natal visits (up to up to \$45.00 USD total) and labor costs at FAME (up to \$65.00 USD). The student will be responsible for her own travel to FAME and other labor-related needs.
- MALE students: If the sponsored student impregnates someone, his educational funding will lapse at the end of the calendar year, as it is assumed his support to the mother and child will be needed through earning money.
- FEMALE/MALE students: The sponsored student will be offered a one year grace period (from the time their funding lapses) to submit a one-time, final Kesho Fund request, either towards continued learning or business funding. Funding is not guaranteed.



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- **Criminal Activity/Arrest** | In the rare case that a student is accused of criminal activity or arrested, Kesho Fund support will be frozen until the student is exonerated. If the student is not exonerated, sponsors will be contacted and funds could be repurposed for another student.
- **Specific to Jobortunity Students** | When a student is placed on probation or an improvement plan at Jobortunity, JOS and Jobortunity will determine if the student can continue his/her studies. *NOTE: even if Jobortunity permits the student to continue studying, there is no guarantee JOS will provide ongoing living costs for the student.*