

STEP BY STEP

Together, we carry hope.

One project, one life, **one step at a time.**

Stevo's Story

From hopeless to
changemaker



zoe ministries

Our Mission

Building stronger communities
through Christ

Our Pledge

Every person we serve will:



Be taught the Gospel and
how to live as followers of
Jesus Christ.



Have their specific physical
needs met through clean
water, shelter, and/or food.



Receive training and
resources needed to provide
a foundation for their future.



Experience continued
communication and
support from our
Christian community.

ZOE MEANS LIFE.

**"I have come that they may have
LIFE and have it to the full."**

- **John 10:10**

THE IMPACT OF YOUR GENEROSITY

These stories are just a small representation of the impact
you made not only this year, but for generations to come!



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"Zoe is a bridge. It has carried me
from hopelessness to a life full of
possibilities." - Steve



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"Seeing them now gives me great joy
that they will have a better future."
- Elijah



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"I am glad that I have a place to call home,
being with my aunt makes me feel loved, safe,
and cared for because she is very motherly.
I dream of being a doctor someday" - Jane



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"I can now get up every morning
with no worry of what my children
will eat." - Alice



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"I no longer miss school and
I'm now comfortably in class
without fear." - Caroline



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"I no longer have to worry about my
future because now it looks promising."
- Sheila

We can reach them. **YOU CAN HELP.**

My heart overflows with gratitude as I think back on the incredible journeys of those we've had the privilege to serve over the past nine years. As we prepared the last few months for this year's end-of-year giving campaign, I've spent time revisiting so many powerful stories of transformation—each one made possible because of your generosity. One story, in particular, stands out to me: **the story of Stevo.**

Back in 2017, Paul and I were called to a rural school to meet a boy in urgent need. A caring teacher had been looking after him, and that's where we first met Stevo—a child whose circumstances had taken away his hope and childhood. Steve recently told me, **"I wondered why God put me in this world.** Looking at my situation back then, I didn't see an outcome that was promising."

Later this month, Stevo will take his plumbing certification exam after completing his second year of trade school. It may seem simple, but that's what **restored hope** looks like. His story is changing the orphan narrative—because of you.

Step by step, we're creating new beginnings—just like Stevo's.

Over the next few pages, you'll read stories of lives transformed through Zoe's work. **I invite you to pause and see the hope you've helped create**—through the eyes of just a few. This year, our desire is that you'll see the step-by-step journey it takes to bring lasting change, and the lifelong impact it's making.

Leading Zoe allows me to see, again and again, the depth of God's love at work through our team—from the US to Kenya. Your prayers and support make these stories possible, and we'll keep sharing them so His grace continues to be known and celebrated.

Taylor Summers

Taylor Summers
Founder and Executive Director



"Great things are not done by impulse, but by a series of small things brought together."

— Vincent Van Gogh



AN UPDATE FROM LAST YEAR

Last year's end-of-year campaign focused on funding and building our new Pastoral Training Center in West Pokot, Kenya—and thanks to your incredible support, it's becoming a reality. We broke ground in January 2025, and construction is now nearing completion. This January, 12–15 students will begin their journey in our new program, which will run 12–18 months depending on each student's biblical background. We're eager to watch these men grow in their faith and be equipped to carry the light of Christ back into their communities. Thank you for helping make this vision come to life.



Stevo was born into poverty in a local slum. He was abandoned by his mother after separating from his father at an early age, leaving him with an elderly relative.

STEP BY STEP

BREAKING THE ORPHAN CYCLE

Stevo lived at Zoe for several years as our team worked through a long reintegration process with him and his father, involving counseling and bonding sessions. In 2024, after starting trade school, Steve was fully reunited with his family.

In early 2026, Stevo will begin his first job as a technician on our water team—bringing his dream full circle as he helps transform lives just as his own was transformed.

After his grandmother passed, Stevo was taken in by a neglectful neighbor, leaving him vulnerable. His teacher soon noticed his condition and began caring for him, ensuring he received at least one meal a day.

While growing up at Zoe, Stevo's dreams expanded. Inspired by our water team, he wanted to work with his hands. Since January 2024, he's been in trade school to become a plumber and will graduate later this year.

Stevo knows he's a child of God with a bright future. Surrounded by strong support, he looks forward to providing for his future family—and today, he's rewriting the orphan narrative.

STEVO'S STORY

CREATING NEW BEGINNINGS

When Taylor and Paul first met Stevo in 2017 at Grasslands, he was quiet and unsure. Living with his grandmother in Kipsongo, life had been a struggle. Meals were inconsistent, and school often felt out of reach. Many nights he went to bed hungry, wondering if God had forgotten him. **"I never thought of dreaming big,"** Stevo recalls. "I didn't see a future that was promising."

Everything began to change **the day he arrived at Zoe.** For the first time, he had a safe place to sleep, three meals a day, and people who cared for him. "Zoe felt like home," he says. "It gave me peace and the chance to focus on my studies."

In those early days, **Stevo began to heal.** Counseling sessions with Lydia gave him a sense of security, and Ayub became a father figure—someone to guide him, listen, and point him in the right direction. Surrounded by mentors and friends, Stevo started to see his life differently.

One memory stands out in his mind: the day he first walked into **trade school.** "It was a moment I relive almost every day," he says. "It was something I never thought I would reach." Inspired by the Zoe water team, Stevo decided to study plumbing. He loved the hands-on work and saw how each pipe repaired meant clean water flowing into a community for the first time.

After completing his training, Stevo was **reintegrated with his father,** who welcomed him home with open arms. Their relationship has grown strong, built on mutual respect and accountability. His father continues to encourage him toward education, faith, and responsibility.

Today, Stevo is preparing to officially join the Zoe water team—the same team he once watched with admiration as a child. **"It excites me to work with the people who have been part of my journey,"** he says. "When a community receives clean water for the first time, I feel like I'm bringing change that will be felt for generations."

For Paul, Zoe's Country Director, watching Stevo's journey come full circle is deeply meaningful. **"It's amazing to see one of the children we rescued now preparing to work alongside us,"** Paul says. "His story reminds us that there is no life that cannot be redeemed. We are not limited by where we come from."



"Zoe is a bridge. It has carried me from hopelessness to a life full of possibilities."

When Stevo thinks about those who have prayed, given, and walked with him along the way, his words are simple yet profound: **"Thank you for seeing me as a person.** Your prayers have made me who I am today. Hope, for me, means more opportunities—to serve, to grow, and to bring change."

Stevo's story is a powerful reminder that **lasting change often begins with small steps.** When he first arrived at Zoe, he was simply a quiet boy in need of a meal, a bed, and a place to belong. Yet those simple acts of care—food shared, words spoken, time invested—became the foundation for transformation. Each step forward, from his first counseling session to his first day in trade school, built a bridge toward hope. Today, as Stevo prepares to join the very water team that once inspired him, his life reflects the ripple effect of compassion—proof that when we choose to show up in small ways, **God uses those moments to create something far greater than we could imagine.**

A FAMILY RESTORED

WHY STRENGTHENING FAMILIES MATTERS

When Lydia first met the five brothers from Kisawi—David, Emmanuel, Bramuel, Morgan, and Victor—the boys were living alone. Their parents had separated, and their father, forced to move away for work as a security guard, had no choice but to leave them behind. The eldest, only fourteen, did his best to care for his younger brothers. But food was scarce. School stopped. Their health began to decline.

When Zoe learned of their situation, **everything changed**. Our team located their father, shared what was happening, and stepped in to help. The boys were rescued in June 2023, and by December, they were back home—together. Their father received a job allowing him to provide for his family again. Zoe continues to support them through school fees and mentorship, walking beside them as they rebuild.

“It gives us joy seeing how they are thriving under the care of their father. We get to be part of their new journey as we see God work in their lives.”

Ayub & Maureen
Orphan Care leaders at Zoe Ministries



Today, the boys are thriving. They are healthy, in school, and surrounded by love.

“My boys mean the world to me. I love them so much, and when I couldn’t be there for them it really broke my heart. Seeing them now gives me great joy that they will have a better future.”

Family strengthening is more than a program—it’s **prevention**. It keeps children from being neglected or sent to institutions by helping parents find stability, faith, and purpose. It gives children a sense of belonging, identity, and security—the **foundation every child deserves**.

Through Zoe Ministries this year, 91 children from 36 families have been impacted by our family strengthening program. 53 children have been kept out of institutions entirely. Every one of these stories is proof that when families are strengthened, hope takes root—and **generations are changed**.



Because of your support
IN 2025

53
children were prevented
from entering
institutional care

36
families are receiving
ongoing support

91
children are receiving
ongoing support

40
children were
successfully reunited
with their families

37
children are currently
receiving residential
care at Zoe

2026 Goal
Orphan Care
\$150,000

YOUR GIFT WILL...

- provide direct care to orphan and vulnerable children
- equip vulnerable families with tools for long-term strength
- continue our work of family restoration and reunification for orphaned children
- strengthen and scale our counseling services with a new second site to serve even more families and children

HELPING HEARTS HEAL

THE IMPORTANCE OF TRAUMA-INFORMED COUNSELING

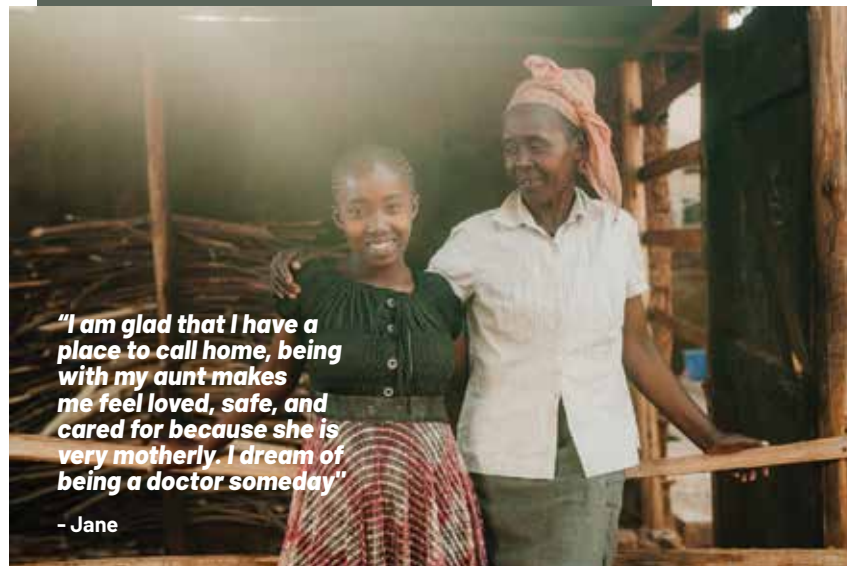
At Zoe, our small but mighty counseling team walks alongside some of the most heartbreaking stories imaginable. They work hand in hand with our orphan care and women's empowerment programs to provide holistic, Gospel-centered care that goes far beyond the surface. From the very beginning, we've understood that healing takes more than meeting physical needs—it means seeing and understanding the deep wounds many of our children carry from their past. Most have faced adversity beyond what we can comprehend, yet through the patient and compassionate work of our counselors, we've witnessed the beauty of restoration and hope take root one life at a time.

This isn't something we do occasionally—it's who we are.

In 2018, Jane entered our first Zoe home after walking through unimaginable loss. In a short span of time, she lost both of her parents and then her grandmother. With nowhere else to turn, Jane came into our care. For years, she carried the weight of grief, unsure how to process all she had endured. Though she knew she was safe at Zoe, her heart still feared what loss might come next. Simply put, she was afraid to attach.

Jane began her healing journey in 2019 alongside Lydia, our Counseling Director. Week after week, Lydia created a safe space where Jane could grieve the loss of her parents and grandmother—something she had never been able to do before. Through gentle, trust-based counseling and lessons on positive attachment, Jane slowly began to heal. The fear that once consumed her started to lift. For the first time in years, she was able to laugh, play, and simply be a child again.

One of the most powerful factors we've found in a child's healing journey is connection—specifically, reconnecting them with their own family whenever possible. Our goal is always restoration: to see each child safely reintegrated back home with relatives who can love and care for them. While this isn't always possible, we've witnessed remarkable transformation when it is. Jane is one of those beautiful stories.



In 2023, Jane was joyfully reintegrated back home with her aunt—a decision we knew was best for her. Today, she shares a strong bond with her aunt and cousins and is thriving in school. At Zoe, we understand that true healing extends beyond the child; it reaches the caregivers too. That's why Jane and her aunt continue to meet regularly with our counseling team, receiving the tools, encouragement, and community support they need to flourish together.

"Caring for my niece is a great blessing to me. I loved my brother so much and being able to take care of his daughters gives me peace."

- Jane's Aunt

Here's something we can't overlook—healing happens through safe, consistent, and nurturing relationships. At Zoe, we work intentionally to create those spaces. Our houseparents, support staff, and teachers all play a vital role in each child's healing journey. They're part of the intervention process, standing in the gap until a child can safely return home to family. Today, their role is more crucial than ever. Through them, God is rewriting stories and restoring hope—one child at a time.

Jane's story is a reminder that restoration doesn't end when a child leaves our care—it's a lifelong journey we're honored to walk alongside. When we do this faithfully, healing happens.

X2

Your gift matched when you give by Dec 31, 2025.

A GIFT FOR YOU!

Receive a Zoe Tote and handmade mug when you give \$500 or more!



2025 Family Advent Guide

Free Printable



We have a special gift for your family as you celebrate the upcoming Christmas season!



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ZOEMEANSLIFE.ORG/ADVENT

Alice grew up in rural West Pokot, Kenya, where clean water is scarce and most live on less than \$1 a day. Each day, she walked long distances to fetch water for her children and livestock.

STEP BY STEP

CLEAN WATER IS ONLY THE BEGINNING



In 2022, our water team brought clean water to Alice and her community in Longolesia, transforming lives overnight and restoring hope.



After gaining clean water access, Alice joined our women's meetings on farming. She soon began growing kale and spinach on her small farm plot.



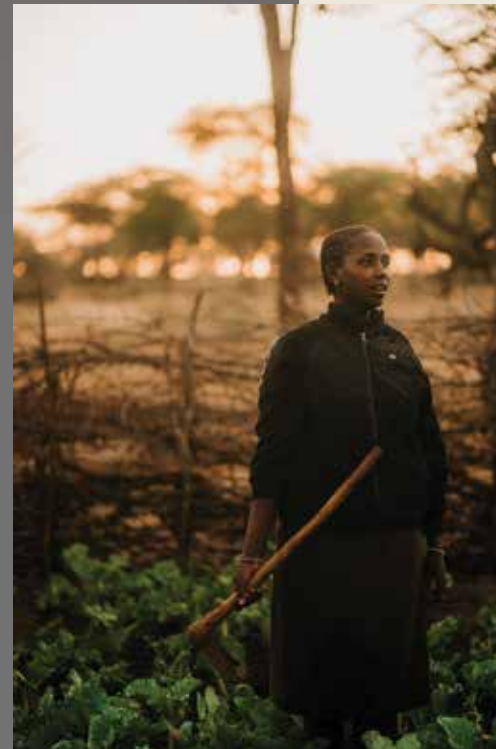
Since her first harvest in 2022, Alice's life has completely changed. No longer a beggar, she's her own boss—earning income to feed her family and send her children to school. Her farming success even allowed her to start a small poultry business, now owning over 30 chickens for resale.



Alice knows her children's future will be far different from her own. With big dreams for them, she no longer spends her days walking for water but now gets to be the present, loving mother they deserve.



Alice and the women in her community are pillars of strength. She's proof that empowering women transforms entire communities.



ALICE'S STORY

ACCESS TO CLEAN WATER CHANGES EVERYTHING

In the dry hills of Longolesia, West Pokot, a mother named Alice used to wake before dawn, gather her empty jerry cans, and **walk two long kilometers** to the river. The path was rough, and the journey consumed hours of her day. By the time she returned, the sun was high, and her children were often late for school—or stayed home altogether. The water she carried was muddy, but it was all they had.

Alice dreamed of a better life for her four children—Stella, Ruth, Linda, and little Bravin—but without clean water, every day felt like a battle just to survive. **"I used to worry all the time,"** she remembers. **"When my children were sent home for school fees, I did not know what to do."**

Everything changed in 2022 when Zoe Ministries repaired the community borehole near her home. **For the first time, water flowed freely within reach.** What started as a simple repair became the beginning of transformation.

"When water came near me it not only quenched our thirst but also gave me income-generating activities. I can now get up every morning with no worry of what my children will eat."

With clean water nearby, **Alice began to plant a small garden of kale and spinach.** The vegetables grew strong, and soon neighbors began stopping by to buy them. Teachers from the local school became her regular customers. Her income allowed her to buy soap, tea leaves, and books for her children.

Encouraged by this success, Alice used her savings to start raising chickens. **Today she has more than 30, some already laying eggs.**

Her children no longer miss school. They attend Chemoror Primary each day in clean uniforms, their bellies full and their mother's face bright with confidence. **"I no longer depend on my husband for everything,"** she says with pride. **"Farming has given me confidence and hope."**

Alice's story is **one of many ripples** flowing from a single repaired well. Across West Pokot, hundreds of women are now farming, feeding their families, and sending their children to school because clean water came close.

As our water team leader Keith puts it, **"When I look at Alice and other women like her, I see transformation. Their hope and confidence grow through the ripple effect of our water program. That is what keeps us going."**

Clean water changed **everything** for Alice. And with your help, it can do the same for countless others still waiting for their turn.

Because of your support
IN 2025

165

wells were repaired and brought back to service

3

wells were drilled and installed

1,400

children are now able to attend school because of clean water

54

new believers were baptized

2026 Goal
Clean Water \$250,000

YOUR GIFT WILL...

- provide equipment, parts, and fuel to continue repairing and rehabilitating broken wells
- grow our team to reach more communities in Kenya & Uganda
- establish and equip our new water hub as the central base for all water operations
- provide clean water accessibility to communities who currently lack access

SEWING HOPE

EMPOWERING THE NEXT GENERATION

Earlier this year, our team in northwest Kenya launched a new initiative alongside our clean water efforts: distributing reusable **sanitary pads** to teenage girls who were missing school during their periods. What began as a response to declining attendance has grown into a movement restoring dignity and opportunity.

At our Teen Pregnancy Center, **young mothers are learning tailoring skills**—sewing pads that are now being distributed in local schools and remote villages.

13-year-old Caroline from West Pokot, Kenya, became one of the first girls to receive sanitary pads made by Rachel at our Teen Pregnancy Center. Before this, Caroline often missed school out of **fear and embarrassment** during her period.

Just like Caroline, hundreds of girls are finding new confidence through this initiative. Each month, our team distributes **250-500 sanitary pads** to girls in local high schools and at-risk communities across northwest Kenya. What began as a simple sewing lesson has become a movement of dignity, education, and hope — a reminder that when we empower women and girls, we transform entire communities.



“I no longer miss school and I’m now comfortably in class without fear.”

- Caroline

Because of your support

IN 2025

55

women are finding community and hope through weekly widow fellowships

346

women are participating in agricultural initiatives to strengthen their households

3,000+

menstrual hygiene kits were provided to adolescent girls across rural Kenya

5

young mothers are gaining skills and confidence through our Teen Pregnancy Center

2026 Goal

**Women Empowerment
\$100,000**

YOUR GIFT WILL...

- equip and sustain the growth of our weekly widow fellowship across multiple locations

- expand our women's farming program by adding new greenhouses and establishing an on-site market

- strengthen our support for teenage mothers through our Teen Pregnancy Center

- broaden the reach of our hygiene program for teenage girls through expanded pad distribution in rural Kenya





Born near Kitale, Kenya, Sheila lived a typical life until her family learned she was pregnant at 16. Everything changed then for Sheila.



Ashamed and fearful of the stigma, Sheila's family locked her inside their home. Isolated and hopeless, she wrestled with thoughts of running away or ending her pregnancy.



As our team prepared to open the new teen pregnancy center in 2024, concerned neighbors alerted our social workers about Sheila's situation. After giving birth to a baby girl, we welcomed her into our program in January 2025. Seeing her child for the first time, Sheila was filled with joy and gratitude.



After joining our program with her baby, Sheila began learning tailoring along with parenting, financial literacy, home economics, and discipleship—equipping her to build a better future for herself and her child.



While in our care, our counseling team helped rebuild Sheila's relationship with her family. Over time, those wounds healed, and her family is now proud of the mother she's become. They are no longer ashamed of her.



Sheila will soon take her tailoring certification exam and begin an internship with a local company. Afterward, she plans to open her own shop making uniforms and dresses, earning enough to proudly provide for her daughter.



Sheila knows she's a child of God with a bright future ahead. She dreams of watching her daughter grow up with the hope and opportunities every child deserves.

STEP BY STEP EMPOWERING A GENERATION

SHEILA'S STORY

A FUTURE FULL OF HOPE

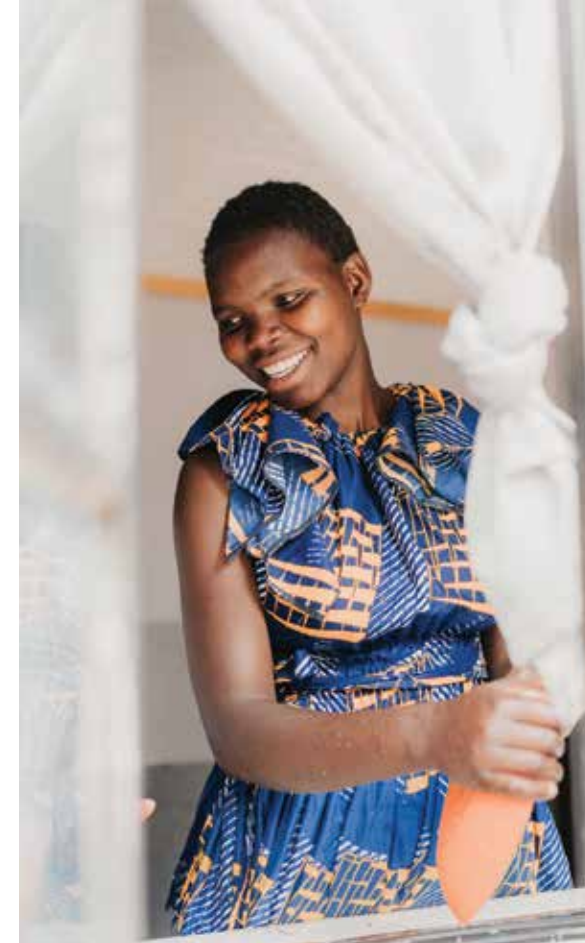
When Sheila discovered she was **pregnant at sixteen**, her world was filled with fear and confusion. "I had a lot going on in my mind," she recalls. "One of the thoughts was aborting the baby or running away from home because I knew that my relationship with my grandmother would get worse."

But everything changed the moment she met her daughter. "When I saw my child after being born, I was very happy that I decided to keep her," Sheila says. **"There was overwhelming peace that filled my heart when I held her in my arms.** I love her so much, and even as I see her take every step, my heart is filled with so much joy. When I see her play with the other children, it motivates me to work hard and create a better life for her."

Motherhood has given Sheila a new **sense of purpose**. "I now have someone calling me mum who is dependent on me," she explains. "This motivates me to work harder and create an environment for her to thrive. It has brought out a sense of care and protectiveness in me."

When Sheila came to Zoe, her daughter Angel was just four months old. "When I was home, immediately after having my baby, I never thought I would be a student again or wear a uniform. I didn't see my life changing. When I came to Zoe in January, I was able to get back into class and not only that but also find a good place to sleep, three meals a day, and people who took keen interest in my life. **I no longer have to worry about my future because now it looks promising.**"

"I would like to have employees of my own and if possible be able to help some who are in the same situation I was in, as I empower my community."



The counseling Sheila received has also helped mend her relationship with her grandmother. "The counseling that Lydia has had on both ends has softened the relationship with my grandmother which was initially quite strained," she says. "I have **reconciled with my family** who are now taking keen interest in my life."

As she looks ahead to her next steps, Sheila's heart is full of hope and determination. "I feel happy about the anticipated **new step in my journey** because of the experience and interactions it holds," she shares. "I can't wait to start a business where I can use my skills to meet the needs of my community."

Her dream is clear. **"I dream to start a business where I will have a couple of machines that will be sewing clothes,"** Sheila says.

And her greatest motivation remains the little girl who started it all. "My dream for my child is to see my daughter Angel grow and study and have a better life," Sheila says. "To give her a good life where she is **free to dream.**"

PLANNING FOR 2026 & BEYOND

We've been extremely blessed over the past nine years has been more than we could have ever imagined, and we truly believe the greatest days for Zoe Ministries are still ahead. We're **deeply grateful** for all that 2025 has held and for every life that's been transformed through this work. We hope the stories you've read have moved your heart as much as they've moved ours.

As we look ahead to 2026, we're excited for what's to come across every area of ministry at Zoe. We'll continue investing in creating more step-by-step stories of restoration and hope. One major milestone will be the launch of our new **multi-location counseling program**—serving both the children in our care and the families we're reintegrating and supporting. With one location on-site at Zoe and another in Kitale town, our counseling team will be able to expand their reach and ensure every child has the opportunity to begin their healing journey.

In early 2026, we'll also begin construction on our **new Water Team Hub** in West Pokot, Kenya—a permanent home for our growing clean water ministry. This facility will include a garage, workshop, storage space, offices, and a classroom for our technicians. It marks Phase 2 of our ongoing ministry base in the region and will be located on the same property as our Pastoral Training Center, allowing both initiatives to work hand in hand to bring life and hope to surrounding communities.

As our water team continues to expand, so do our needs. In 2026, we plan to add another service truck, additional tools, and more technicians to keep up with the growing demand. Our goals for the year include repairing and rehabilitating over 200 wells and drilling 4 new clean water systems. *With your partnership, we can turn these goals into reality and bring clean water to even more communities in need.*

In February 2020, we purchased an additional four acres of land to serve as a space for empowerment and long-term sustainability for Zoe. Since then, the property has been used for farming and is home to our community Zoe Church. In 2026, we plan to make further investments in this land to strengthen our women's empowerment programs and sustainability initiatives. Our plans include adding **two more greenhouses** and building a **roadside market space** where we can sell fresh fruits and vegetables grown from our land and greenhouses—creating both opportunity and impact within the community.

Our new market will also serve as a **launchpad** for teen mom graduates—a place where they can begin their tailoring businesses and sell their products before fully stepping out on their own. We're incredibly excited to watch them thrive, gain confidence, and provide for their children independently.

GIVE ONLINE

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WHY WE PARTNER WITH ZOE MINISTRIES

Our partnership with Zoe Ministries reflects core values of the Nichols family, and our support for their work in Kenya gives us the opportunity to share in the continued efforts to bring the word of God to the people of Kenya. Through water projects, women empowerment, and pastoral training, Zoe has become a lifeline to many people who would otherwise not have the chance to hear the gospel. We are truly blessed to be able to support the ministries provided by Zoe. We are grateful for the chance to help in a small way to see Jesus's name spread throughout Northwest Kenya.

We continue to support Zoe because of the multiple projects that are continuously bringing new opportunities to the people of Kenya.

- The water projects hold a special place in our hearts because of our life-long involvement in the water industry. Being able to bring clean water to families in Kenya along with the chance to share the living water of Jesus Christ is a blessing beyond measure.

- The new homes for single mothers are a vital ministry for these women so that they have the chance to raise their children with the support of Zoe.

- The mission trips to Zoe provide supporters the chance to meet the Kenyan people and bring realistic perspective to the efforts of Zoe Ministries.

- The Nichols Family



2026 GOALS

Orphan Care - \$150,000

Clean Water - \$250,000

Women Empowerment - \$100,000

Total - \$500,000



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CARRY HOPE TO THE
MOST VULNERABLE.**

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