

# CIC User Support Guide

Sarafu - English

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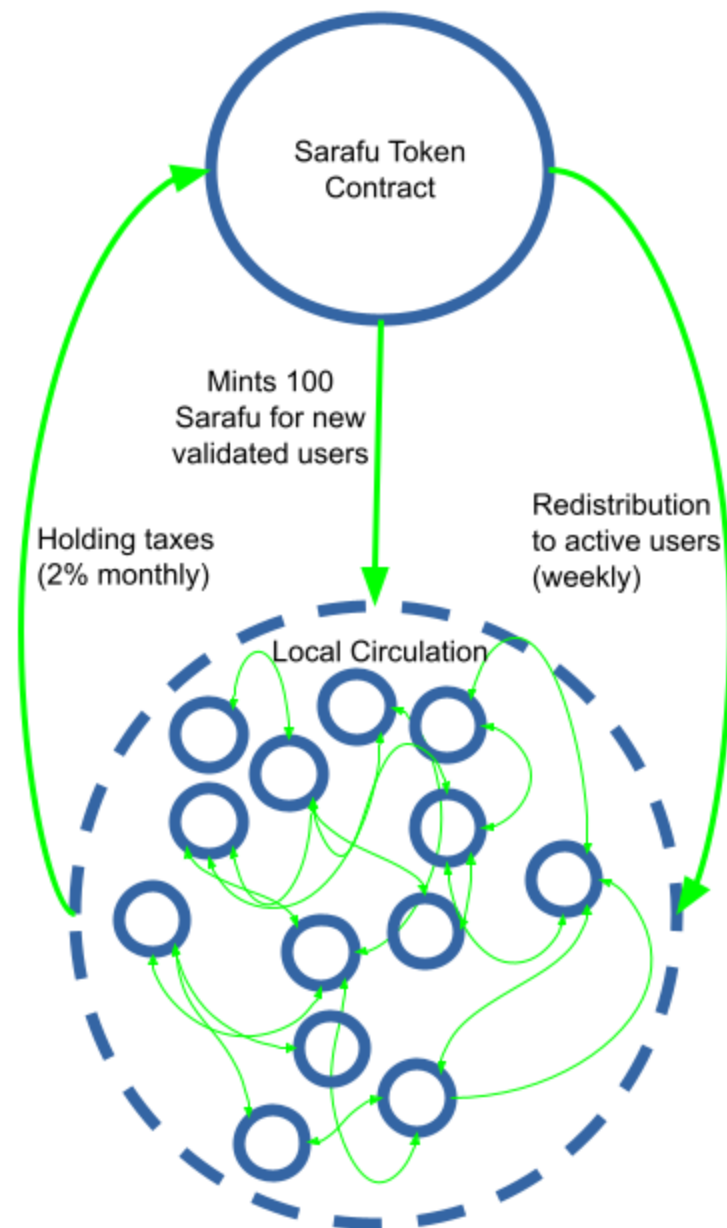
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## What is Sarafu?

Following COVID-19 implication, Grassroots Economics Foundation, in conjunction with the Danish and Kenya Red Cross Society, local administrations, local businesses, Mosques, Churches, chamas, schools, and individuals alike are working to create healthy and sustainable communities in the face of hard economic conditions through the **introduction of a basic income system called Sarafu Network which distributes a blockchain-based token called Sarafu to anyone in Kenya**. Since piloting in 2020, now over 40,000 households and small businesses have joined Sarafu Network and over 200 Million Sarafu have circulated among users to support each other to trade food, water, education, labour and more.

Sarafu Network is a basic income program that aims to empower and support vulnerable Kenyan households by creating a cushion in times of financial crisis through the



distribution of Sarafu tokens. The charitable acceptance and usage of Sarafu tokens by both businesses and communities helps vulnerable households receive support and in turn helps local economies to keep moving during a crisis or when Kenyan Shillings are lacking (like barter trade). Note there is no exchange for Sarafu and Kenyan Shillings.

**The program is free and open for anyone in Kenya to join** and is currently most active in Kwale, Kilifi, Mombasa, Nairobi and Siaya. Users and businesses that don't need Sarafu are encouraged to share their basic income of Sarafu with vulnerable households and to accept Sarafu for their goods and services.

**To enroll you simply dial \*384\*96# on your Safaricom line or \*483\*46# on Airtel.** Once you dial the code, you first choose your preferred language, and **enter a secret PIN (Pin yako ni Siri Yako).** You'll then receive **50 Sarafu** on registration and can immediately start sharing it with those in need and accepting more Sarafu for your goods and services; based on usage you will receive more weekly.

## Sarafu Network

### Community Support System

- Enrollment is Free
- You get Sarafu when you enroll and more weekly based on usage
- There is no cash exchange for Sarafu
- Do not share your PIN

Support vulnerable households by accepting Sarafu for your goods and services.

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To enroll and use dial:

**\*384\*96#** Safaricom (free)  
**\*483\*46#** Airtel (with charges)

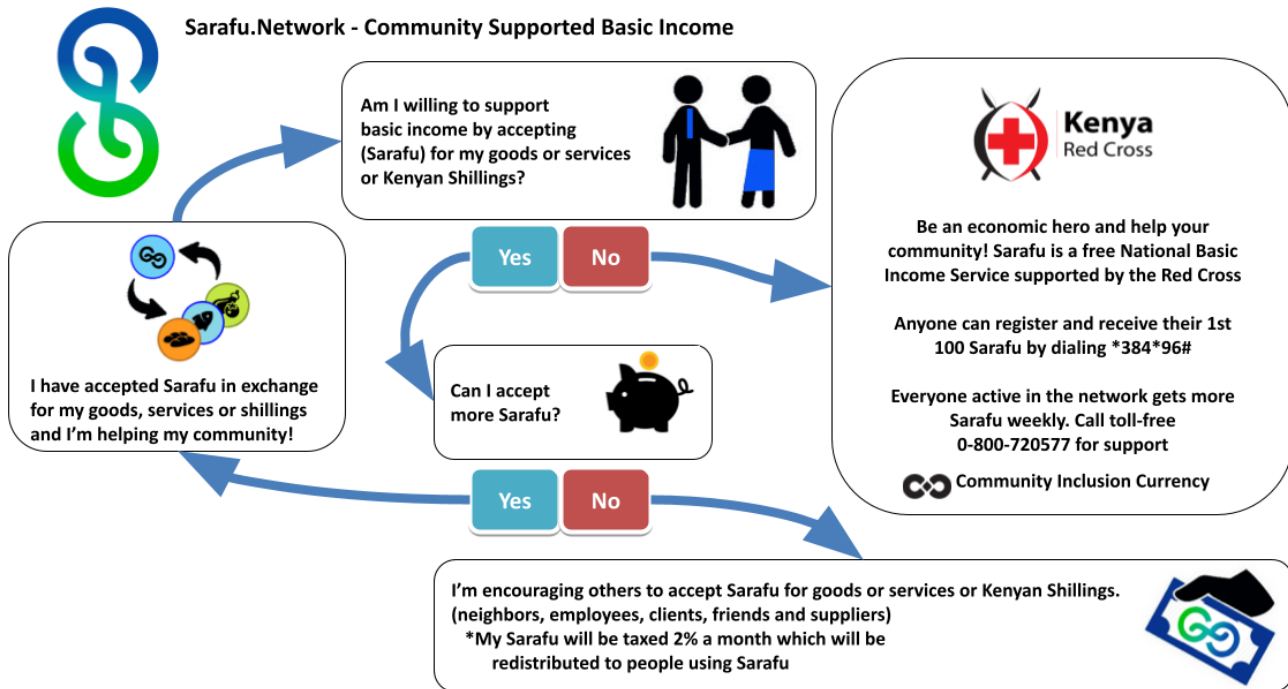
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For more information call 0800 720 577  
or please-call \*130\*0757628885#

<http://grassecon.org> [info@grassecon.org](mailto:info@grassecon.org)





## Basic Principles

These principles are what we want to instill to each user and especially field officers and volunteers working to build a Support Network in their area.

1. **Training Approach:** Everyone is a Trainer of Trainers. Everyone is empowering other people to go out and teach other people to teach other people ... and so on. No one walks away without understanding enough to teach others. Everyone should be empowered to enroll at least 3 people - and those 3 people should enroll another 3 (everyone they trade with or are supporting).
2. **Support Network:** We, our friends and family all know vulnerable people, and if there is no support network it is a bad place to be for all of us. This is why anyone can receive Sarafu when they join and will continue to receive Sarafu as they use it to acknowledge the support of others.
  - a. **Supporting the vulnerable:** Sarafu can be accepted and support can be given in MANY ways, care, time, goods, services, listening, teaching, etc. Just asking how someone is and how you can help is a form of support. Sarafu can be given from the person receiving support to acknowledge that support and appreciate them.

- b. **Support Positive Community Identity and Values:** Let's encourage a community that values the vulnerable and seeks to take care of the elderly, the children and the sick.
    - c. **Reduce debt:** Accept Sarafu instead of holding the debts of others (kukopesha).
  3. **Sarafu:** Use Sarafu as a way to appreciate support given to you so that it can be measured and continue to flow around the whole community as you appreciate others for supporting you.
    - a. **Balance:** Balance supporting others and receiving support. We all need support in various ways and often just need to ask for it. Those with a low balance of Sarafu should seek out way to support those with more. Use Sarafu instead of accepting and staying with debts. Accept and hold as much Sarafu as you would debt and try to spend it rather than just waiting for it to be repaid.
    - b. **Flow:** As support flows in one direction and Sarafu flows the other direction around the community in cycles it can unlock the potential to trade goods and services that were stuck due to missing Kenyan Shillings or stagnate debts.
    - c. **Unblock:** Note that Sarafu can also accumulate and people can accrue large balances. If the users that have a lot of Sarafu and choose to just hold it - a holding tax will slowly redistribute it to the people in need. Generally this means that a user with a high balance needs to seek out support so that she or he can use their Sarafu, or it can be given to needy family members or other local vulnerable households.
  4. **Acknowledge:** Knowing where people stand in terms of supporting the community is a powerful way to acknowledge and honor that support. A strong community supporter is someone who receives a lot of Sarafu for supporting the community over time and also returns that Sarafu to the community by accepting others' support or giving to those in need.

## User Interaction

### Introduction

1. Hello how are you? My name is \_\_\_\_\_ I'm calling you from Sarafu Network / Red Cross
2. Sarafu is a community trade network of people and businesses that support the vulnerable and each other by offering our goods and services using Sarafu - which is a digital token like Bonga points.
3. You can offer support to someone and accept Sarafu from them in return. Then offer the Sarafu to others when they support you or give it to a vulnerable household to support them.
4. Anyone can enroll by dialing \*384\*96# (Safaricom) or \*483\*46# (airtel) they will receive 50 Sarafu immediately and another 50 if they call the office to verify their information.

*(Pause to listen to them.)* Repeat back what they said to confirm.

To get more Sarafu give Support

1. **Give support:** You can support others by offering your goods or services to others for Sarafu in return (even a % of the price).
2. **Referrals:** If you are the 1st to send to a new user you get 50 Sarafu.
3. **Promotions:** The more Sarafu you use the more chance you have for getting a weekly support bonus.
4. **Donations** in Mpesa or bonga points goto supporting networks around vulnerable households.
  - a. **Mpesa:** Get more Sarafu via Mpesa using Paybill 631685 account # = your phone #
  - b. Or **Bonga Points:** Dial \*126# to use Bonga Points via Paybill 631685 account # = your phone #
    - i. Note that donations.

(Pause and allow the user to talk.) Repeat back what they said to show you listened.

To use more Sarafu ask for Support

1. **Ask for and reward support given to you with Sarafu:** If someone gives you a day of farm labour worth 200 Kenyan Shillings you can acknowledge that support by giving them 300 Sarafu.
  - a. What support do you wish you could receive in return for Sarafu?
  - b. Be clear that you will accept the Sarafu in return for your support of goods or services.
2. **Support Projects:** Employ people to work on larger projects? ( like farming or water catchment or collecting trash?)
3. **Give support:** You can give vulnerable households, your family, pastor, friends and neighbors Sarafu to support your community.
  - a. Do you know any vulnerable people in your area that need support? Give them some Sarafu.

Deductions

1. **Don't hold Sarafu long term!** Monthly 2% of your Sarafu balance will be deducted and given as dividends to network users. This rewards Sarafu users and makes sure that it won't stagnate.
2. **Costs:** It is free on Safaricom \*384\*96# when available. When using \*483\*46# There is a 1 ksh airtime deduction on Safaricom and 3 ksh airtime deduction on Airtel when you use sarafu. These are Safaricom and AfricasTalking charges for USSD usage.

**“Do you have any questions?” (Listen closely and answer)**

Verify Details:

Ok, I want to verify your details and send you an extra 50 Sarafu

- a. Please verify your:
- b. name, \_\_\_\_\_
- c. location, \_\_\_\_\_
- d. what you sell \_\_\_\_\_

## Final Test

### After you have explained Sarafu and verified their details - Test them on using it:

1. “You use it by dialing \*384\*96# or \*483\*46# then choose 1 to send
  - a. Then enter the phone number of whom you are sending to
  - b. Then enter the amount you wish to send
  - c. Then enter your pin (keep it a secret)”
2. “I’m going to send you 50 Sarafu - but I am going to send you 1 Sarafu first”
  - a. They should receive 1 Sarafu from you (sent to them on your phone)
  - b. They should see the receipt sms
3. “Please send that 1 Sarafu back to me now to make sure it is working and you understand.”  
\* If they don’t have airtime on airtel – send them 5 bob (Sambaza) and have them send you back (5+1) = 6 Sarafu.
4. Once they have sent to you - send the Sarafu receipt to the office and the office will disburse them 50 Sarafu (**office disbursement**)
5. “I have received your Sarafu and sent you 50 more for the support you will give your community.
6. Welcome to Sarafu Network!
7. **Connect them to others (aim for 3 people) - ensure they can trade with others! else Circular trade.**
  - a. Practically connecting users to each other is so important! Ask them what kind of support they would like to offer others and also what kind of support they need (where they would like to spend Sarafu and help enroll that person and connect the 2 together into a loop. (Braid the rope))
8. “Is there anything else I can help you with?” (*listen closely and repeat back*)
9. Congratulations! You are now a sarafu user. “Have a great day! Remember to use Sarafu \*384\*96# \*483\*46# to support your community.”

## Frequently Asked Questions

**Can I cash out my Sarafu for Kenyan Shillings?:** No. Never. It is just meant to continue flowing for community support.

**Where can I use Sarafu?:** Among your clients and suppliers. Try offering your support to others with your goods or services and accepting Sarafu in return.

**Where does Sarafu come from?** The supply of Sarafu is simply created based on the target population. When holding fees are taken from user accounts they go back into weekly support rewards.

**See for group training and more in depth self study:**

<https://drive.google.com/file/d/1AOiNur6d3fw9wldAJLV9-aRUFqx-EfWc/view?usp=sharing>

## Examples (Mifano)

### **Pesa ya Jamii kusaidia wanaohitaji - (Community Money Helps the Vulnerable)**

Sarafu can be used by the community when Kenyan shillings are scarce. Any person can use it to help themselves if they are missing Kenyan Shillings.

#### **Mama Njeri explains Sarafu**

“Each day around 5 people who are in need come to my shop and I give them tomatoes on loan. I make sure to never give out more than 100 Kenyan shillings of tomatoes like that in a day – as sometimes they never pay back.

Now because everyone has a basic income in Sarafu – I can accept 100 Sarafu in a day from people in need and use that Sarafu with other businesses in my network.

And I don't accept more Sarafu until I have spent all the Sarafu I have or my customers buy back some Sarafu from me.

With 10 people trading like this daily on our street we can see 1,000 KSH of extra trade in a day among each other and increase our business and support those in need.”

#### **Deni ya Hoteli (Restaurant Debt)**

Restaurants sometimes accept debt as a way to maintain their established clientele or as a way of helping those who aren't able to pay. They often keep a record of the bill as a debt, which sometimes can last a long time. The solution to this can be accepting Sarafu based on the level of debt they are comfortable keeping with their clients. They could then spend the amount of Sarafu they accumulate before accepting more.

#### **Faida ya Mtu wa Duka (Shopkeeper profits)**

Instead of holding debts with clients, you can simply accept Sarafu and spend it on things you need like food, water, clothing, stocking up your shop or offer them to the vulnerable people you are supporting already. The benefit you gain is increased turnover and community building through increased trade, rather than sitting on a debt.

#### **Mradi wa Jamii (Community Projects)**



A group wants to make an urban garden to grow vegetables. They come together and pay for the inputs and labor to build it and maintain it using Sarafu ( by buying the labour, resources and tools they need like seedlings, manure, watering cans etc) - and accept Sarafu in return for the vegetables harvested. This way people can feed themselves when there are no Shillings.

## Test your Knowledge with the Sarafu Quiz below

(Mark all the apply)



**1. How much Sarafu do new members get automatically?**

- (a) 50 (b) 100 (c) 200 (d) 400

**2. Where can I use Sarafu?**

- (a) Only among your clients and suppliers.  
(b) Only among your friends and family  
(c) With anyone that accepts it

**3. Where does Sarafu come from?**

- (a) Holding fees are taken from user accounts and redistributed  
(b) 100 Sarafu is created for each new user so there there is enough Sarafu made for the entire population  
(c) Aid Kenyan Shillings

**4. When can CICs be exchanged for Kenya Shillings?**

- (a) End of the month and only 50% of their balance  
(b) When you have more than 10,000 CICs  
(c) Never

**5. How much are holding fees?**

- (a) 20 Sarafu a week  
(b) 2% of your Sarafu balance monthly.  
(c) Nothing as long as you use Sarafu

**5. How can you get more Sarafu?**

- (a) Accept it for trade  
(b) Accept it instead of debts (kukopesha)  
(b) Get weekly bonuses

**6. What does it mean if you have too much Sarafu?**

- (a) I have much more Sarafu than I started with  
(b) I need to sell more products for Sarafu  
(c) I should be buying more goods and services with Sarafu

**7. What does it mean if you don't have enough Sarafu?**

- (a) I should be spending Sarafu it as fast as possible  
(b) I have spent Sarafu with other members.  
(c) I need to sell more products or services for Sarafu

**8. How do non-members use Sarafu?**

- (a) Receive it as change  
(b) They never get to use it  
(c) They can accept it voluntarily as payment for work or community services.  
(d) They need to register for an account

**8. What does it mean to balance trade?**

- (a) I have spent as much Sarafu as I have received  
(b) I have spent more than I have received  
(c) I have received more than I have spent

*User Quiz Answers: 1.) a 2.) c 3.) b 4.) c 5.) a 6.) a, c 7.) b, c 8.) d*