**Hosted by The Blessing Basket Project Kenya**
*Ten by Three's exclusive partner in Kenya*
*Ten by Three: creator of the Ten by Three® Model and Prosperity Wages®*

# The Nairobi Declaration on the Ten by Three Model

**Discovered in the entrepreneurial spirit of rural Kenyan women. Free to every nation. Owned by those who built it.**

*Ten by Three Paths to Prosperity Forum · KICC, Nairobi, Kenya · 10 November 2026*

## Preamble

**Too many Kenyan families live on one income: one crop, one buyer, one season.**

When that income fails, the nation pays. In February 2026 the Cabinet released 4.1 billion shillings for drought response, as 3.3 million Kenyans faced acute food insecurity.[1] More than eight in ten Kenyan workers earn their living informally.[2] Last quarter, more than three of every four shillings of tax revenue went to servicing debt.[3]

Kenya cannot borrow its way to resilience. And aid can stop overnight. In January 2025, it did.[4]

There is another way, and Kenyans have already proven it.

In 2012, Ten by Three® came to Kenya with a question, not a model. Can a path to prosperity be found in partnership with people living in poverty, whose voices are rarely heard? We bought what artisans made. We paid Prosperity Wages®, at least two and a half times the fair-trade standard.[5] Then we watched what the women did with it. They built livestock herds, farms, shops, transport and trade. Those who built several businesses fared far better than those who built one. The number that held was three.

The Model was not designed in an office. It was discovered in the entrepreneurial spirit of rural Kenyan women.

The artisans who proved it are in this room. Beside them stand the parliamentarians who represent them, the buyers who carry their work to the world, and Ten by Three, which has worked with them since 2012.

We have not come to Nairobi to ask for rescue. We have come to offer Kenya what its own people built.

Having seen what Kenya's artisans built, we make this Declaration.

## We declare

1. **That the Ten by Three Model works, and Kenya proved it.** A fair market becomes three businesses. Three businesses become many streams of income. Many streams of income become a family with no single source of failure. Across Kenya and six other countries, 10,000 graduates have built 40,000 businesses and 160,000 streams of income, without government funding.[13]

2. **That trade can finance what borrowing cannot.** When a buyer pays a Prosperity Wage, development is paid for at the point of sale, by the world's markets, not by the Exchequer or a donor's budget. A donor can stop overnight. A buyer who values well-made work comes back. Kenya already knows this: aid was paused in January 2025, while AGOA trade access was renewed to 31 December 2028.[6] Kenya already returns ten per cent of mineral royalties to the community where the mine stands, under the Mining Act 2016.[14] No rule does the same for the tea, the coffee, or the work of Kenyan hands.
3. **That poverty is not an absence of worth.** The artisan's skill is the asset, and her entrepreneurial spirit is the engine. She is met where she is, paid a Prosperity Wage for well-made work, and asked to build three businesses of her own. She is an entrepreneur and a partner with obligations, not a beneficiary. The obligation is the dignity.
4. **That one income is a single source of failure.** No family should rest on one crop or one job. No producer should rest on one buyer, no programme on one donor, no nation on one lender. Resilience begins with more than one source of income in every household, and the Model sets the goal at three businesses.
5. **That development must be measured by what remains.** Not by money spent or people reached, but by businesses still operating and streams of income per household at 12, 36 and 60 months after support ends. A programme that leaves nothing behind has developed nothing.
6. **That the Model belongs to those who built it.** It is free to every nation, never charged for, and always credited to the artisans and to Ten by Three, which built it with them. Kenya, where it was proven, is the first nation offered it.

## We call on the Government of Kenya

To be the first nation to study the Ten by Three Model for national economic policy, through one Motion of the National Assembly, by which:

1. **A Technical Committee is formed** under the Ministry of Investments, Trade and Industry within sixty (60) days, meeting with Ten by Three and producer representatives at least four (4) times in twelve (12) months;
2. **Three questions are answered:** what organisations should leave behind when their programmes end; how smallholders in export value chains can build businesses beyond their crop; and whether a voluntary, buyer-paid Prosperity Wage belongs in national policy;
3. **The Committee reports to the National Assembly** on or before 10 November 2027; and
4. **Handicraft is recognised and counted** as a sector of Kenya's economy, measured in national statistics.

*This asks nothing of the Exchequer, commits no one to a law in advance, and is already proven in Kenyan hands. The evidence, the gaps and the mechanism are set out in the Annexes.*

## We commit

**The artisans** commit to build, to keep building, and to sit with government as the Model is studied, because they are the ones who proved it.

**The parliamentarians and public officers** commit to carry this Declaration into the National Assembly and to support the Motion.

**The buyers and partners** commit to consider a Prosperity Share of their Kenyan sourcing at the Prosperity Wage.

**Ten by Three** commits to teach the Model freely, to share its methods and data openly, and to serve without fee as technical adviser to Kenya and to any nation that adopts it. It will hold the names Ten by Three® and Prosperity Wages® in trust, so that no one can sell what is given freely, or claim the standard without meeting it.

## The pledge

*To be read aloud together at the signing.*

We will not wait to be rescued. We will build.
We will not rest our families on a single source of failure.
We will let fair trade pay for what borrowing cannot.
We will measure not what was given, but what remains.
What the women of Kenya discovered, we give freely to every nation,
**and it will always belong to those who built it.**

## Signatures

*Signed in Nairobi, Kenya, on the tenth day of November, 2026.*

### For the parliamentarians and public officers

_____

**Sen. Agnes Kavindu Muthama**
Senator, Machakos County

_____

**Hon. Dr. Joyce Atieno Bensuda**
Woman Representative, Homa Bay County

_____

**Hon. Ruth Adhiambo Odinga**
Woman Representative, Kisumu County

### For Ten by Three

_____

**Dr. Theresa Carrington**
Founder & CEO, Ten by Three

### For the artisans

*The artisans who proved the Model add their signatures on the attached artisan signature pages, which form part of this Declaration.*

### Buyers, partners and witnesses

| Name | Organisation | Signature |
|---|---|---|
| | | |
| | | |
| | | |

*The Ten by Three Model: discovered in the entrepreneurial spirit of rural Kenyan women, free to every nation, owned by those who built it.*

ANNEX A

# The case for Kenya: the gaps this fills

Kenya counts jobs, loans and people trained, one income at a time. It measures the organisations that work with its producers by what they spend, not by what remains. No policy sets the one goal that keeps a family out of poverty: more than one source of income.

## The cost of one income

**Every drought.** In February 2026 the Cabinet released KSh 4.1 billion in drought response as 3.3 million Kenyans faced acute food insecurity.[1] A household with one crop is one failed season from relief. A household with three businesses has a hard season and gets through it.

**The scale.** In 2025, 18.1 million Kenyans, 83.8 per cent of all workers, worked informally; 87.2 per cent of the 822,100 new jobs created were informal.[2]

**The fiscal wall.** From July to September 2026, the first quarter of the 2026/27 financial year, KSh 490.5 billion of KSh 631.8 billion in tax revenue, or 77.6 per cent, went to servicing public debt.[3] Kenya cannot borrow its way to resilience.

**Trade outlasts aid.** United States foreign aid was paused overnight on 20 January 2025.[4] AGOA trade access survived and now runs to 31 December 2028.[6]

**Kenya has already chosen this direction.** The Shirika Plan, launched by His Excellency the President at State House on 28 March 2025, moves refugee-hosting areas from aid dependency to self-reliance by 2036.[7] This Declaration applies the same logic to every Kenyan producer who sells to the world.

**The uncounted sector.** Kenya has no official count of its handicraft sector. KIPPRA estimates more than 50,000 artisans in beadwork production alone.[8] What is not counted is not planned for.

## Seven gaps, and what fills each

| The gap | What Kenya has today | What is missing | What fills it |
|---|---|---|---|
| **1. Fiscal** | Development financed by the Treasury or by donors | No development money that does not come from borrowing or a donor's budget | Development financed by the world's buyers at the point of export; registration as the door into the tax base |
| **2. Resilience** | Programmes that create one job, one loan or one trade per person | No goal of several businesses per household; no measure of streams of income per household | Graduation means three operating businesses; headline measure is streams of income per household at 12, 36 and 60 months |
| **3. Wage** | Minimum wages and market prices set a floor for survival | No standard for pay high enough to invest | Prosperity Wages®: a wage uplift where wages are paid; a verified Prosperity Wage-equivalent premium where producers are paid per kilo, stem or piece |
| **4. Theory of change** | NGOs register, keep audited accounts and file annual reports (PBO Regulations, 18 March 2026)[9] | No requirement to state what will change in the economy for the producers served, or to report against it | An Economic Theory of Change filed with every producer programme and reported at 12, 36 and 60 months |

| | | | |
|---|---|---|---|
| **5. Exit** | Assets must stay in public use if an organisation dissolves | No requirement that a project leave skills, enterprises, assets or local ownership behind | A Sustainability and Exit Plan at design; a Community Exit Test before closure |
| **6. Market** | Credit (the Hustler Fund has reached about 28 million borrowers)[10] and training | No guaranteed buyer at a fair price. A loan without a customer becomes a debt | A Prosperity Share: buyers commit a defined share of sourcing at the Prosperity Wage |
| **7. Value** | Smallholders grow about 60 per cent of Kenya's tea; 99 per cent of Kenya's tea went to export markets in 2023[11] | No rule returns any export value to the communities that produced it. The Mining Act 2016 returns 10 per cent of mineral royalties to host communities;{sup(14)} nothing does the same for tea, coffee or handicraft | A buyer-paid premium, ring-fenced and returned to producing communities by formula |

*The thread through all seven is a single source of failure: one income for the family, one buyer for the producer, one donor for the programme, one Treasury for the nation. The Model removes it at every level.*

ANNEX B

# The Technical Committee

The Motion asks the Government to form one committee, meet four times, and report in one year. It commits no one to a law in advance.

## Who sits on it

| Member | Role |
|---|---|
| **Ministry of Investments, Trade and Industry (State Department for Trade)** | Lead |
| **The National Treasury and Economic Planning** | Fiscal and economic policy |
| **Ministry of Co-operatives and MSME Development** | Producer groups, co-operatives and enterprise |
| **Ministry of Agriculture and Livestock Development** | Smallholders in tea, coffee and horticulture |
| **Ten by Three®** | Technical adviser, without fee |
| **Producer representatives** | Artisans who have graduated from the Model, and smallholders |

## The three questions

1. **What organisations leave behind.** What should organisations working with Kenyan producers be required to commit to change in the economy, and to leave behind, when their programmes end?
2. **Smallholder resilience.** How can producers in export value chains, including tea, coffee, horticulture, fisheries and handicrafts, be supported to build enterprises beyond their primary crop, so that households gain resilience and need less public relief in drought?
3. **Prosperity Wages®.** Should a voluntary, buyer-paid Prosperity Wage, applied through a Prosperity Share where it can be, form part of that policy?

## Timeline

| Step | What happens | When |
|---|---|---|
| 1 | Nairobi Declaration signed; a Member's Statement at the next sitting | 10 November 2026 |
| 2 | Motion lodged with the Clerk; notice given | Same week |
| 3 | Motion moved, seconded from the other side of the House, and adopted | December 2026 to early 2027 |
| 4 | Technical Committee established | Within 60 days of adoption |
| 5 | Meeting 1: confirm the gaps; terms of reference | Within 30 days of establishment |
| 6 | Meeting 2: what organisations leave behind | May 2027 |
| 7 | Meeting 3: smallholder resilience; | September 2027 |

| | | |
|---|---|---|
| | the Prosperity Wage | |
| **8** | Meeting 4: agree recommendations | October 2027 |
| **9** | Report to the House through the Departmental Committee on Trade, Industry and Cooperatives | 10 November 2027 |

*Timing: the Motion should be adopted early in 2027. Business pending when the 13th Parliament ends before the August 2027 general election lapses; once formed, a Government committee keeps meeting through the election.*

ANNEX C

# The national mechanism, if the Committee recommends it

**A Prosperity Share at Prosperity Wages®.** Buyers of Kenyan exports voluntarily commit that a defined share of their sourcing in a value chain is purchased at the Prosperity Wage standard. Buyer-paid, not a tax on exporters. Sector-neutral: handicraft proves the method; tea, coffee, horticulture and fisheries can follow.

**A ring-fenced fund.** What is paid on the Prosperity Share goes into a ring-fenced Community Development Fund or trust, never into general revenue.

**Money returns home by formula, not discretion.** 60 per cent is returned to registered producers as Prosperity payments, in proportion to the well-made work each supplied: earned, not granted, for them to invest in businesses of their own. 35 per cent goes to community priorities aligned to County Integrated Development Plans. At most 5 per cent goes to administration and audit.

**Registration is the key.** Any producer who registers gains equal access. Registering to take part does not, by itself, create a tax bill. It is a key to the door.

**Published, audited, measured by what remains.** Collections, payments and outcomes are published by county and value chain; an independent annual audit; results measured at 12, 36 and 60 months.

**A pilot, not a leap.** An 18-month pilot, extendable to 36 months on published results. It does not touch emergency relief, cuts no producer's pay, and asks nothing of the Exchequer to begin.

*The scale of the prize, as an illustration only: Kenya's top four exports in 2024 were horticulture (KSh 203.6 billion), tea (KSh 189.1 billion), apparel (KSh 56.8 billion) and coffee (KSh 38.4 billion), about KSh 488 billion in all.[12] If Prosperity payments equalled about 1 per cent of that, some KSh 4.9 billion a year would return home: about KSh 2.9 billion paid to producers as earned income to invest in businesses of their own, and KSh 1.7 billion for schools, clinics and water.*

ANNEX D

# The seven principles, and the proof

Any nation, community or buyer that adopts the Ten by Three® Model holds to these seven principles.

1. **Market first.** A guaranteed buyer comes before a handout or a loan.
2. **A Prosperity Wages® for well-made work.** Pay high enough to invest, not only to survive. Where producers are paid per unit, a verified Prosperity Wage-equivalent premium.
3. **Three businesses, by agreement.** Each one different. Many start five before three succeed. The obligation is the dignity.
4. **Many streams of income.** Each business averages four. Success is measured per household.
5. **No single source of failure.** For a family, a community or a nation.
6. **Measure what remains.** At 12, 36 and 60 months after support ends.
7. **Owned by those who built it.** Free to every nation. Always credited. Never a fee. Its names are held in trust, so the free Model cannot be sold and the standard cannot be claimed without being met.

## Proof: already working in Kenyan hands

| Measure | Evidence |
|---|---|
| **In Kenya since** | 2012, with rural women weavers working in sisal and natural grasses |
| **The rule** | Ten products a month, for three years, at a Prosperity Wage of at least 2.5 times the fair-trade standard[5] |
| **The outcome** | Three businesses per artisan before graduation: livestock, farms, shops, transport, trade |
| **Across seven countries** | 10,000 graduates · 40,000 businesses · 160,000 streams of income[13] |
| **Government money received** | None. No USAID funding, no government grants, ever |
| **Proof it outlasts its founder** | The Blessing Basket Project® in Ghana, founded in 2006, is entirely Ghanaian-led and approaching half a million exports on its own |
| **Standing** | UN ECOSOC consultative status, granted 2025; products sold in Whole Foods Market stores across the United States |

*In her own words: Celestine Mbula, artisan and kiosk owner, Kenya.*

> *"Every time we are paid after weaving, I elevate the state of my kiosk by increasing stock. At home I have more livestock and poultry which I resell for more money. I am empowered to help my husband take care of the household. I support in paying school fees, buying clothes for our children. Our meals have also improved, and there's a lot of peace at home."*

ANNEX E

# How this sits beside what Kenya already has

Kenya already moves money to communities through the NG-CDF and, in three counties, through the World Bank-financed KDRDIP Community Investment Fund. The Ten by Three Model does not replace either. It supplies what both leave out: a buyer, a business, and a measure of what remains.

| | NG-CDF | KDRDIP Community Investment Fund | The Ten by Three Model |
|---|---|---|---|
| **Where the money comes from** | The Treasury: not less than 2.5% of the national government's share of revenue (KSh 58.8 billion in FY2025/26) | A World Bank IDA credit, US$103 million (2017), repaid by Kenya | The world's buyers, at the point of export. No Treasury money, no debt |
| **Where it reaches** | All 290 constituencies | Garissa, Turkana and Wajir, refugee-host areas | Any producer in any value chain who registers; sector-neutral |
| **What it builds** | Classrooms, bursaries, roads, water, clinics | Schools, boreholes, health centres, plus livelihood grants to groups | Three businesses per household, each with several streams of income; 35% to community priorities |
| **Who decides** | The Member of Parliament proposes; the NG-CDF Board administers | Communities prioritise, with local government | Formula, not discretion: 60% to producers in proportion to the well-made work supplied |
| **How long it lasts** | Annual budget vote | Ended April 2023 after a one-year extension; no successor guaranteed | As long as Kenya sells to the world |
| **How success is measured** | Projects completed; budget absorbed | Outputs: facilities built, groups funded; a midterm review | What remains: businesses still operating and streams of income per household at 12, 36 and 60 months |
| **The household it serves** | A community that gains a building | A community that gains a facility and some groups that gain a grant | A family that no longer rests on a single source of failure |

## The gaps both leave open, and this fills

1. **No buyer.** Both give infrastructure or grants. Neither gives a producer a customer. A grant without a market becomes a building without an income. The Model starts with a guaranteed buyer at a Prosperity Wage.
2. **No business goal.** Neither sets a target for businesses per household or measures income per household. The Model sets three and measures it.
3. **No measure of what remains.** Both count what is built or spent. Neither returns at 12, 36 and 60 months to ask what is still standing. The Model does.

4. **Borrowed or voted, not earned.** NG-CDF is a Treasury vote in a year when 77.6 per cent of one quarter's revenue went to debt service. KDRDIP was a loan. The Prosperity Share is paid by buyers who want well-made work, and it grows every time Kenya sells to the world.

5. **Dependency with a deadline.** KDRDIP ended in 2023. A buyer-paid standard has no closing date.

## Constitutional ground

*Every ask in this Declaration rests on an article of the Constitution of Kenya, 2010. Three articles it does not touch are listed too, because a Treasury reader will check.*

| Article | What it says | What it does here |
|---|---|---|
| **201(c) Public finance** | "The burden and benefits of the use of resources and public borrowing shall be shared equitably between present and future generations" | A loan burdens the next generation. A buyer-paid Prosperity Share burdens none. |
| **201(d) Public finance** | "Public money shall be used in a prudent and responsible way" | A standard that costs the Exchequer nothing is the prudent option. |
| **201(a) Public finance** | "Openness and accountability, including public participation in financial matters" | Every payment published by county and value chain; independent annual audit. |
| **69(1)(a) Environment** | The State shall "ensure the equitable sharing of the accruing benefits" of natural resources | Returning a share of export value to the communities that produced it. |
| **10(2)(b) and (d) National values** | "Human dignity, equity, social justice, inclusiveness … protection of the marginalised"; "sustainable development" | Poverty is not an absence of worth. The artisan is a partner, not a beneficiary. |
| **43(1) Economic and social rights** | Rights to health, housing, food, water, social security and education | A household with three businesses pays for these itself. |
| **56 Minorities and marginalised groups** | Affirmative action for "special opportunities in educational and economic fields" | An economic opportunity programme reaching rural women. |
| **227(2)(b) Procurement** | Parliament may provide for "the protection or advancement of persons … previously disadvantaged" | The door through which a Prosperity Share preference can be written into law. |
| **118(1)(b) Parliament** | Parliament shall "facilitate public participation" | The Declaration, signed by artisans, is public participation on the record. |
| **Not triggered: 209** | Only Parliament may impose a tax | The Prosperity Share is a voluntary buyer commitment, not a tax. |
| **Not triggered: 206** | Public money goes to the Consolidated Fund | The ring-fenced trust holds buyer money, not public revenue. |
| **Not touched: 203, 204** | 15 per cent to counties; 0.5 per cent Equalisation Fund | The Model draws nothing from either. |

### Why it fits, rather than competes

**Same community structures.** The 35 per cent community share is aligned to County Integrated Development Plans, the same plans NG-CDF and county governments already use. The Model adds income to the clinics and classrooms they build.

**Same constitutional ground.** Article 10 names sustainable development and human dignity as national values. Article 69(1)(a) requires the equitable sharing of the benefits of Kenya's resources. Article 201 requires openness, accountability and public participation in public finance. The Prosperity Share returns a share of export value to the communities that produced it, published and audited.

**Same direction as the Shirika Plan.** KDRDIP served the refugee-host counties with a loan. Shirika chose self-reliance over aid for those same counties. The Model is the self-reliance mechanism for every producing community.

**A precedent in Kenyan law.** The Mining Act 2016 already returns a defined share of resource value by formula: 70 per cent to the national government, 20 per cent to the county, 10 per cent to the host community.[14] The Prosperity Share is the same principle, extended beyond minerals to the work of Kenyan hands, with the money ring-fenced, published and audited so that it arrives.

**A note on percentages.** The Constitution reserves not less than 15 per cent of national revenue for counties (Article 203) and 0.5 per cent for the Equalisation Fund (Article 204); the NG-CDF Act sets 2.5 per cent. The Model asks for none of these. It is the first instrument in this list that draws nothing from the revenue the others divide.

### Sources

*Primary source first. All checked 6 November 2026.*

1. Cabinet Dispatch, State House, 10 February 2026 (president.go.ke); The Standard, 10 February 2026.
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7. Department of Refugee Services, Shirika Plan launch, 28 March 2025 (refugee.go.ke).
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9. Public Benefit Organizations Regulations, 2026, Legal Notice No. 43, 18 March 2026 (Kenya Law).
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12. KNBS, Economic Survey 2025, top exports 2024, as reported by Kenyans.co.ke; coffee: KNBS via Xinhua, 26 February 2025.
13. Ten by Three, programme results, September 2026.
14. Mining Act, 2016 (Kenya), s.183(5), royalty sharing 70/20/10, as reported by The Star, 15 April 2026; Business Daily on unpaid royalties; Daily Nation on the High Court ruling striking the 2013 royalty regulations.

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