



**Your 12-month Community Report: NGWATA and
KINYAMBU VILLAGE**
Prepared for: HOIST
JULY 2019



Self Help Group members in a meeting.



Members in a group meeting in Kinyambu

Our warmest thanks

It has been a year since your generous donation began to put the community of Ngwata and Kinyambu village, Kenya, on a path from subsistence to success.

This report, sent directly from the team leading your project in Kenya, celebrates that anniversary. If there is anything you would like to discuss, I'd be very happy to arrange a call to chat further.

Review against targets

One year into the project, together we have achieved the following results in Ngwata and Kinyambu villages.

Main Activities	Results as of 1st July 2019	Targets over 2.5 years (HiH Sweden)
Number of community members trained in business skills	605	700
Number of Self-Help Groups mobilized	27	36
Number of members who have started or enhanced small enterprises	337	400
Number of jobs created in the community	442	600

Lights, camera, action!

In your last report we shared a video of Agnes Waguthie, a dairy farmer who started a business making and selling yogurt. This time, we'd like to introduce you a self-help group in a similar project to yours. We hope it helps bring your project to life until you can see it for yourselves one day.



An update from Joshua Etindi, the business trainer in Ngwata village
(Joshua is 25 years' old, studied BSc. Agricultural economics in Chuka University)



You already know Joshua Etindi (pictured above), the trainer supporting Ngwata village.

When asked about the project so far, Joshua tells us, the members are coping well with the training, majority have started small enterprises and are doing well, they have also been able to perfect the

group records and also follow their group constitution; they have learned skills which are helping them start enterprises

An update from Doreen Wanja, the business trainer in Kinyambu village

Doreen is 24 years' old, studied Bachelor of Arts in Community Development at Karatina University



You already know Doreen Wanja (pictured above), the trainer supporting Kinyambu village.

When asked about the project so far, Doreen tells us, the members are well conversant with the training. They have been able to perfect their group records which have helped them in efficient running of their groups. Most members have learnt skills that have helped them start viable enterprises, which has contributed to improvement of their livelihood.

Learning and saving together

One year in, we have mobilized 27 groups comprising of 605 members (498 women, 107 men) out of the total target of 700 members. Together they support 3000 family members.

The groups are continuing to meet with their trainer every fortnight. 558 members have completed the first training module: how to run the groups effectively and keep minutes and a cash register to track savings. These tools will ensure they continue to save and thrive long after your (and our) support has ended.

538 members have completed the second module: saving. Some members are now saving up to KES 200 (2USD) per week, keeping tight records in savings books like those you can see pictured below.



Savings and loans books.

The power of learning

200 of the 605 members in Ngwata and Kinyambu village left school at the young age of 15 or, in some cases, even younger. Your support provides them with a once-in-a-lifetime opportunity to catch-up on the skills they need to break the cycle of poverty and ensure their children have a better life than they have had.

453 of the project members have completed the next step in their journey: training on Enterprise Development. As you read this report they are discovering how to translate their existing skills and resources into income, differentiate themselves from competition, set their prices at the right level, and more.

When the CEO of Microsoft, Steve Ballmer famously said, what gets measured gets done. This applies to the aspiring business owner's in Ngwata and Kinyambu villages well as the biggest companies. 152 members have already completed the fourth module in the training program: Financial Management, starting with basic bookkeeping a skill that will enable them to manage their costs, separate their household expenses from their business costs and calculate whether they're making a profit.

Seed-funding businesses

When members require more capital than their group's savings can provide, we link them to local affordable microfinance institutions or banks. Often, however, our members still do not have the collateral or credit history to meet a bank's requirements. At this point, Hand in Hand steps in with a small loan. These loans are provided to members who present a viable business plan and have demonstrated a good savings and repayment history within their groups. Our objective is to bridge members to larger loans from open-market lenders so we limit the loans to just one per member, typically around USD 100 only. Loan repayment rates of more than 99.5 percent are testament of the success of this approach.

The knowledge the members have gained so far in the training has enabled the project members to start 337 small businesses in total. Popular businesses include: poultry keeping, vegetable selling and mixed farming.

Sustainable businesses

The next module in the training curriculum teaches members to add value to their products and scale-up their businesses by improving their packaging, source cheaper supplies and accessing larger markets. As an example, we teach farmers modernized production techniques to increase competitiveness or link farmers to the Kenyan Ministry of Agriculture's value chains to provide a ready-market for their home-grown mangoes or avocados.

As you know from your first reports, Kenya has been suffering from a severe drought. One Kenyan farmer explains, this year, we had no rain for four whole months from January to April. This is highly unusual, as this used to be known as the rainy season in Kenya. As small farmers, our means are limited: were willing and eager to adapt, but we can't do it alone.

Our program can change that. The seventh module teaches villagers to adapt to climate change. Here they learn techniques such as water conservation or irrigation, or planting drought-resistant crops that can earn them money even if the rains don't come next season. They will also learn to diversify their income into green enterprises, such as water purification businesses, upcycling and charcoal briquette production. 98 members in both Ngwata and Kinyambu village have already completed this module.

Voices from the village

Rose Mwandoe, green grocer.



Rose Mwandoe in her green grocer business.

Rose Mwandoe is 46 years old and has five children. Before joining Hand in Hand, Rose Mwandoe used to wash people's clothes to earn a living and also do casual work, her life was difficult because she could lack the casual work and go for days without work.

When asked about her experience with Hand in Hand so far, Rose Mwandoe tells us, "Hand in Hand opened my eyes to the opportunities to make money in Kinyambu village. Thanks to Doreen Wanja training, through the hand in hand training I have learnt how to manage my enterprise through good record keeping and also how to handle customers, Record keeping and Business diversification. The ideas will help her manage her enterprise and also expand through the skills she acquired. Her current income is KES, 10,000 from a previous income of KES 4,000; she is also planning to borrow from hand in hand to expand her enterprise. She is now able to provide for her family with ease due to her increased income.



School going children on their way home from school.



Veronica Kambua in her kales and tomatoes farm

40 year-old Veronica kambua is a mother of nine who used to be a casual worker. Veronica was earning just KES 3500 per month.

Veronica tells us, she has learned how to do crop rotation in her business portion her farm and grow different crops in her small farm, keep records for her farm. Her current income is KES 15,000. Veronica is now able to provide basic needs with ease to her family members and also take her children to a better school.

Damaris Kaia, Tree Nursery



Damaris selling tree seedlings to a customer

Damaris is 50-years-old and is a mother of 6. When asked about her training so far, Damaris tells us, “Before Hand in Hand, I used to be a house wife. The trainer showed me how to start an enterprise with the resources I have and also manage a business” She was depending on her husband for everything but she started a tree nursery business where she is now earning KES 8,000 per month. Through the savings training she is also saving in the group table banking and also using the home bank mode of saving. She uses the savings to expand her business and also use some to pay school fees.

What’s next?

Joshua and Doreen, the business trainers, have a busy 18 months ahead of them, they will work hard to recruit the remaining 95 members, then graduate all 700 from our ‘grassroots MBA’.

We look forward to sharing the successes – and setbacks – over the next 18 months as the program unfolds. You will receive your next reporting in six months.

Keeping in touch

We hope this report makes you feel proud to be the driving force behind the lives you are changing.

Please don’t hesitate to contact Hand in hand Sweden, nils.garcia@handinhandsweden.se if you have any question. Thank you again for helping to create brighter futures for women, children and family members in both Ngwata and Kinyambu village.