



KCB

FOUNDATION

In partnership with



# INSPIRING CHANGE, CREATING OPPORTUNITIES:

The *2Jiajiri* Story

Impacting People. For Better.



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# Message from the Managing Director, KCB Foundation

**E**ach year, more than one million young Kenyans enter the labour market, bringing energy, ambition, and an aspiration for dignified work. Yet too many face constrained pathways into productive employment, whether due to limited access to skills training, finance, or market opportunities. With youth forming over a third of Kenya's population, how we respond to this moment will shape the country's economic and social trajectory for decades to come.

At KCB Foundation, we view youth employment not only as a social imperative, but as a core economic opportunity. Since 2019, we have worked toward a shared ambition: enabling young people to access decent and sustainable livelihoods by 2030. This ambition aligns closely with Kenya's Vision 2030 and its emphasis on inclusive growth led by youth and women.

Through the 2Jijiri and Young Africa Works strategy, we translate this ambition into action. The programme combines vocational and workplace-relevant skills development with enterprise support, mentorship, and access to finance. It is designed to strengthen young people's employability while also enabling micro, small, and medium enterprises to grow, absorb labour, and participate more fully in the formal economy.

Our approach recognises that jobs are created within systems. We therefore work across the full employment value chain:



supporting MSMEs that have struggled to access credit, building the capacity of bank staff to serve enterprises more responsively, and expanding access to tailored financial products, digital tools, and markets. This integrated model allows opportunity to scale, rather than remain fragmented.

The impact is visible in growing enterprises, more resilient livelihoods, and expanding job opportunities across sectors such as agriculture, manufacturing, housing, healthcare, marketing, and emerging digital industries. Above all, it is reflected in the stories of young people who are building livelihoods with greater stability, confidence, and choice.

This report captures the progress of the 2Jijiri Young Africa Works Programme, the partnerships that make it possible, and the lessons shaping our path forward. It is an invitation to continue building solutions that are practical, inclusive, and grounded in Kenya's economic realities.

**Mendi Njonjo**  
Managing  
Director, KCB  
Foundation

*Through the 2Jijiri Young Africa Works Programme, we translate this ambition into action. The programme combines vocational and workplace-relevant skills development with enterprise support, mentorship, and access to finance.*

# From Struggles to Success: Tobistus Nafula's Journey to Entrepreneurship



and grow her small business. Inspired by the 2Jiajiri training she received through the KCB Foundation, she improved her cooking skills at home and developed a strong interest in catering.

Today, Tobistus employs one person and has set ambitious goals for the future. By 2026, she plans to open another posho mill in a new location and expand her catering business. She also hopes to venture into baking, building on the skills she continues to develop.

Her journey shows how education, hard work, and a clear vision can transform lives. Tobistus serves as an inspiration to many young women striving to overcome challenges and build better futures for their families.



**T**obistus Nafula's story is one of resilience and determination. At 32 years old and a mother of four, her early life was marked by hardship. She dropped out of school in Form 2 in 2010, after fearing punishment from her father for a mistake she had made.

Soon after, she married, facing the challenges of young motherhood while searching for ways to support her family.

Tobistus tried various small businesses to make ends meet. She sold fruits,

fish, mandazi, donuts, and cakes, finding ways to keep going despite the obstacles. Her turning point came in 2024, when she joined Sigalagala Technical and Vocational College (TVC) and enrolled in a Food Technology course. This training significantly sharpened her skills, especially in donut making, giving her greater confidence and expertise.

After completing her course, Tobistus worked in sales for an Arabian company, where she saved enough money to buy a posho mill. This investment has been a game changer, allowing her to support her family

*Tobistus serves as an inspiration to many young women striving to overcome challenges and build better futures for their families.*

# Growing a Dream into a Business:

## Dorcas' Journey of Building Tei Cereals from Scratch



**F**rom a humble background, Dorcas Katei dreamed of working the land, growing food, and feeding communities with natural produce. This is an inspiration she had growing up in Mutula, in Machakos County. However, as she grew older, that dream felt out of reach. She did not own land, could not afford to lease, and life was moving faster than her farming ambitions.

Instead of giving up, she found another path. If she could not grow the food herself, she could source it, refine it, and bring it closer to people who valued natural living. That is how Tei Cereals & Spices, located in Syokimau, was born, offering natural spices, cereals, and supplements to customers seeking healthier solutions for their skin, meals, and wellbeing.

Two years in, Dorcas has learnt the patience and discipline of building a business from the ground up. "The mistake most people make is expecting a business to sustain their lifestyle immediately. You get in and realise it takes time, focus, and consistency."

Her sister eventually introduced her to the KCB Foundation 2Jijiri Programme to help her business grow, although she admits she did not show up the first time. Her sister persisted, shared her contact, and that second chance changed everything. The programme exposed her to young entrepreneurs like herself, showing her she was not alone in the struggle. It also helped her refine her business, teaching her record keeping, understanding her market, customer relations, risk analysis, and even

evaluating whether her shop was in the right location.

The highlight was the one-on-one coaching. Business coaches visited her shop, went through her records, and helped her identify gaps and opportunities for growth. That personalised support encouraged her to push Tei Cereals & Spices further than she

thought possible.

Now, the Actuarial Science graduate from KCA University is still driven by the dream that began in her childhood, a dream of nourishing people naturally. "It is not easy, but it is not difficult when you find yourself doing what you love. I have been following my passion, and now, I have employed someone and am looking forward to expanding Tei Cereals & Spices into a supplier, not just a retail business."

*The mistake most people make is expecting a business to sustain their lifestyle immediately. You get in and realise it takes time, focus, and consistency.*



# From KShs. 3,000 to Two Minimarts: How Training Turned a Hustler into a Business Owner

**W**hen 31-year-old Daniel Kanogo talks about how he grew up, he always begins with his father's tiny hotel, named Budget Hotel in Narumoru. It was famous for its big mandazis that sold cheaply, and he laughs when he recalls how neighbours started calling them "The Budget Family."

"That is where business started for me. My dad would wake us up in class six to make mandazis before school. He used to tell us that discipline and biashara go together," he says.

His entrepreneurial spark lit early, and it planted the seed that would later become Budget Store and Budget Mart, the first minimarts in Castle, Narumoru town.

But his journey began in 2019 with just KShs. 3,000, selling bread from his tiny room that doubled as a shop and a house. Gradually, he added more items to his kiosk, saved slowly, and eventually opened his first store, naming it Budget Store and then recently, Budget Mart.

In January–February 2025, the KCB Narumoru branch approached him to join the KCB 2Jijiri Programme. He signed up, hoping for mentorship. "I had never gone for any business training before, so when I heard it's

about skills, I said why not?" he explains.

The programme taught him record keeping, shelving, customer service, business structuring, and how loans work. The most significant shift was improving his way of running a business. "Record keeping changed everything. I can now see what moves and what doesn't, so I make decisions confidently," he says.

Daniel says his customer base has grown, not by luck, but through structure. The neat display, better service, and better tracking have also set him apart.

"Other shops in Castle are now copying the model, and that shows me I'm doing something right," he laughs.

His business now employs three people, up from one, and has reduced the need for residents to travel to Narumoru for shopping.

He is also mentoring his peers. "I tell youth, wherever you are, give it your all and save slowly by slowly. One day it will make sense."

Looking ahead, he dreams of buying a commercial plot in Castle and eventually building a supermarket. He is grateful for the opportunities presented to him.

"I thank KCB Foundation for the training and KCB Bank for walking with me financially. My life has changed."

*I tell youth, wherever you are, give it your all and save slowly by slowly. One day it will make sense.*



# Rising from Uncertain Beginnings to a Beacon of Hope for Youth



**A**t the height of the COVID-19 pandemic, when businesses were shutting down and the world was in shock, Duncan Sande, founder of Decent Skills Self-Help Group, never imagined what the future held. Five years later, he is running his own workshop and employing eight young people he personally trained.

At the time, Duncan had no formal skills. He earned a living selling second-hand clothes (mitumba) in Ruiru, sourcing his stock from Gikomba. When the pandemic hit, supply stopped, customers disappeared, and his only source of income collapsed.

He had to look for something to do. By chance, he found an opening at a local timber yard, an environment that felt familiar because he had always been passionate about woodworking. As he continued learning on the job, a friend noticed his interest and told him about the 2Jiajiri programme under the KCB Foundation. Duncan applied, was accepted, and in 2021 began studying carpentry and joinery at the Panesar Training Institute. That marked the turning point in his life.

After completing the six-month course, he received a toolkit that became the seed of his business. In 2022, he

opened his own workshop, conveniently located just opposite the timber yard where he once worked. He began alone, supported only by a casual labourer. As business picked up, he began bringing in young people who had passion but lacked opportunity, training them himself.

Today, Decent Skills Self-Help Group has a team of eight. Six skilled employees, including two young women, were all trained by Duncan. He is also mentoring two students who could not afford school fees or access formal opportunities but showed the desire to learn.

Duncan hopes to expand Decent Skills across Kenya, setting up a dedicated showroom, growing his local client base, and exploring markets beyond the country.

He expresses deep appreciation to the KCB Foundation for helping him realise his dream of becoming a skilled carpenter, for providing the essential toolkit, and for teaching him the importance of giving back to the community, which he does diligently.

His message to young people is simple. "If you have a passion, follow it. Even if it is something you did not study in school, make time to learn it. It may become the very thing that sustains you and opens doors you never imagined."

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# Turning a Hustle into a Brand: The Simple Business that Grew into a Scalable Peanut Brand



**T**here is an undeniable taste of groundnuts that most of us can relate to, that earthy crunch, that warm roast, that familiar comfort found across the country. In South B, Effy Awuor Otieno is taking this humble nut to another level, refining it and giving it a name: Effy Peanuts.

Starting off, she just wanted something that would keep her occupied, make ends meet, and create some financial independence. What began as selling groundnuts in 2020, has evolved into

value addition and the desire to offer customers something unique. Through training and a lot of self-learning, she eventually mastered the art of making ground nuts and peanut butter.

"I remember when I started, I was a bit afraid that I might not get customers, but surprisingly, the reception was all well within the area, an encouragement to keep on doing it."

Just as with any other startup, she faced

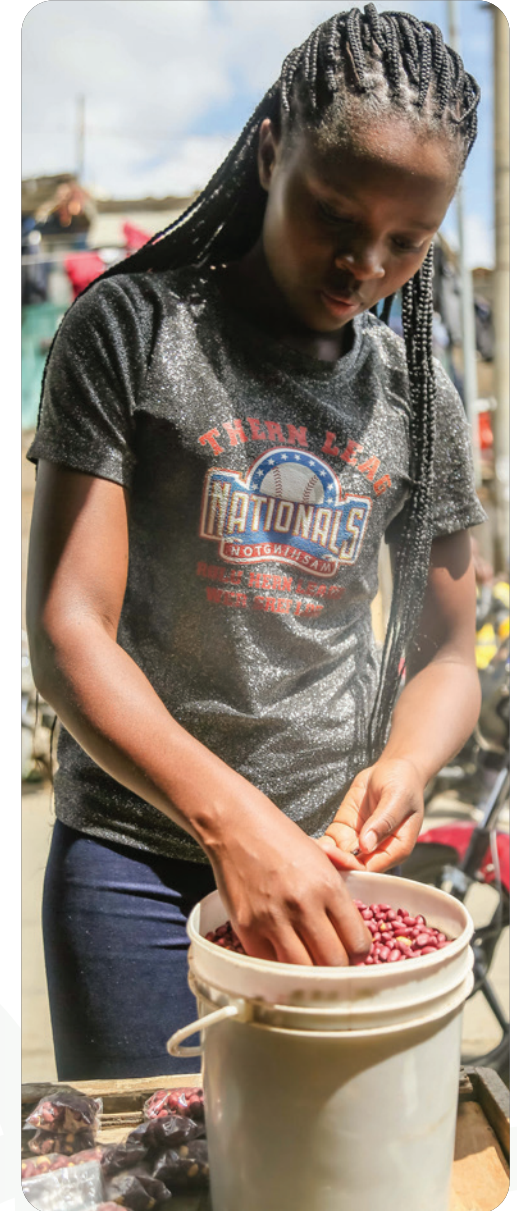
challenges, mainly around bookkeeping, fluctuating groundnut prices, and marketing her new venture. This is when her friend introduced her to the KCB Foundation's 2Jijiri programme, where she learnt how to keep proper financial records, track daily sales, and position her brand better.

The marketing lessons, specifically on creating visibility through social media platforms like TikTok, opened her eyes to the possibility of reaching customers far beyond her neighbourhood. With these skills, Effy Peanuts began shifting from a simple hustle to a structured small business.

"Peanut butter requires large quantities of groundnuts, and whenever prices rise, it directly affects production. I have learnt to adapt, adjust batches and focus on consistency and customer loyalty to keep my business growing."

Currently pursuing nursing at the Nairobi Hospital, Effy dreams of expanding her production, supplying supermarkets, and one day running a full processing outlet. She hopes her story inspires other young people from difficult backgrounds to turn small beginnings into meaningful ventures.

*I remember when I started, I was a bit afraid that I might not get customers, but surprisingly, the reception was all well within the area, an encouragement to keep on doing it.*



# The Journey of Duncan Munda: The Training that Turned into Craftsmanship

Every morning in Sarangombe Ward, as the sun spills over the tin rooftops of Kibra, the rhythmic sound of wood being shaped into something useful fills the air. Behind one of those workbenches stands Duncan Munda, a soft-spoken yet determined carpenter whose life is a testament to second chances and the power of opportunity.

Duncan's journey into carpentry did not begin in a workshop.

For years, he worked at City Market, doing whatever small jobs could keep life moving. But when he relocated to Kibra, fate placed someone important in his path, his friend Sam. The two met casually, bonded quickly, and soon began working together. That partnership still holds today, providing not just companionship, but strength, security, and shared hope.

His real turning point came in 2022, when Duncan was selected to join the KCB 2Jijiri programme. The opportunity opened doors he did not even know existed.

"Before the training, I did not even know how to take proper measurements," he remembers with a

smile. "Now, I can design, build, and finish work I never imagined I could handle."

For six months, Duncan immersed himself in carpentry, learning tools, techniques, safety, and the discipline of craft. He also explored agriculture and welding, but something about shaping wood called to him. After his attachment period, he stepped boldly into the world of business, armed with confidence and a skill he could grow.

But Kibra, vibrant as it is, presents its own challenges. The carpentry field is crowded, competition is stiff, and insecurity remains a daily concern. Still, Duncan shows up, determined. His workbench is more than a workplace; it is the foundation of his family's future. "From this job I pay my bills, school fees, and take care of the home," he says.

Today, Duncan is not just a carpenter. He is a husband and a father of two, a man who carries the hopes of his family on his shoulders. With every chair he sands, every cabinet he assembles, and every frame he builds, he inches closer to the life he envisions.

Originally from Usenge, Bondo Sub-county in Siaya County, Duncan dreams of expanding his business, reaching more customers, and one day owning a bigger workshop. "I have been

working since 2023," he says proudly, "and every day I gather more experience."

What began as a simple training opportunity has now become a livelihood, a passion, and a pathway to dignity. Duncan is living proof that when young people are given skills, mentorship,

and a chance, they can build more than careers; they can build futures.

*Before the training, I did not even know how to take proper measurements. Now, I can design, build, and finish work I never imagined I could handle.*



# From Rejected Police Dream to a Plumbing Entrepreneur: Martin's Shift from Manual Labourer to Running Two Businesses



**B**efore becoming a plumber, 27-year-old Martin Murimi spent his days carrying stones at construction sites in Meru.

After high school, he tried four times to join the police service, with each attempt ending in disappointment. "I really wanted to be a policeman, but life had

*Customer service helped me the most. You treat clients well, and they refer you*

other plans," he says.

Working at a construction site exposed him to plumbing, sparking a new interest. So when he saw a Facebook advert for the KCB Foundation 2Jiajiri programme plumbing course, he walked into the KCB Nkubu Branch and registered. "I just told myself, let me try," and he did.

The programme at Mitunguu Technical gave him training in customer

service, record keeping, business registration, and running a business. "Customer service helped me the most. You treat clients well, and they refer you," he shares.

With improved skills and confidence, Martin launched Murimi Plumbing and his referrals multiplied. He used his earnings from plumbing to open a shoe store in Nkubu, where he now employs two people. He also markets both businesses on social media, which, according to him, has opened many doors.

After graduation, the programme also provided him with professional tools like goggles, pipe cutters, a drill, and

more, which improved his work quality. "Those tools made me feel like a real professional," he says.

Raised in Tharaka Nithi, Martin says the programme has transformed his life. "I can take care of my child, support my family, and run two businesses," he says.

His dream is to open a proper office for his plumbing business and expand his operations. To the youth, his message is hopeful, "Jitume. Don't lose hope. When you hear of opportunities, try your luck."

He credits his transformation to the programme. "KCB Foundation gave me skills and tools, and my life has completely changed."



# How Eunice Reinvented Her Business Through the MSME Programme



**E**unice Mutheu Mutua runs Eunix Upholstery Materials in Eldoret, a business specialising in car interior products such as roofing fabric, seat-cover material, door-panelling fabric, and floor lining. Her journey into the trade began after high school, when she joined her sister, who ran a similar business in Nairobi. There, she learned the practical side of upholstery work and developed a passion strong enough to want to start her own venture.

In 2022, Eunice opened her shop. She started with five rolls of seat-cover material and very little understanding of how tough entrepreneurship could be. Despite the excitement of finally running her own business, she struggled with issues she did not anticipate, especially

time management, financial discipline, and tracking her sales. She would open the shop whenever she felt like it and would simply count the day's cash in the evening, with no real record-keeping or stock-tracking system.

Her turning point came when a mentee invited her to the KCB Foundation 2Jajiri programme. Initially, Eunice was reluctant to attend because she did not want to close the shop, but persistent encouragement convinced her. Looking back, she says it was one of the best decisions she has made.

Through the programme, she learned the fundamentals of business. Proper record keeping, cashflow management, stock taking, and how to separate business

money from personal use. She came to understand how careless withdrawals were quietly suffocating the business. Now, she has systems that help her track daily sales, allocate funds wisely, and plan for growth.

Starting in Eldoret also came with challenges. She was new in the area, unfamiliar with the market, and often encountered customers who did not take her seriously because she was a

woman in a male-dominated industry. Some tried to bully or undervalue her work, but she learned to maintain professionalism, stay firm, and still secure sales without conflict.

Today, Eunice is more confident, organised, and eager to grow.

Her vision is to transition from a retailer to an importer and major supplier of upholstery materials across the region. "Thank you for making me understand myself and realise that I can do more and more," she says of the programme.

*Thank you for making me understand myself and realise that I can do more and more*



# Magnificent Outdoors: How Faith Turned a Simple Idea into a Fast-Growing Adventure Brand

**F**aith Nzioki's journey with Magnificent Outdoors began in 2018, sparked by what she describes as simple encouragement from friends who loved the outdoors. They often asked her to help source camping and picnic items, and what started as a casual favour soon turned into a small side hustle.

When profits began to materialise, Faith realised she had tapped into a genuine market need. That was the moment she decided to build Magnificent Outdoors, deliberately transforming it from an informal venture into a structured business supplying quality outdoor equipment for camping, hiking and picnics.

Her turning point came when she underwent 2Jiajiri training offered by the KCB Foundation. The program equipped her with essential business skills that have become the backbone of her growth. She learned bookkeeping, customer management, marketing, financial planning and how to set up systems for sustainable expansion. Faith often credits this training for shifting her mindset and sharpening her approach to entrepreneurship.

"The training changed

everything for me," she says. "It helped me understand my numbers, my customers and the importance of planning. It gave me the confidence to run Magnificent Outdoors as a real business."

Over the years, her brand has grown into a trusted supplier of outdoor gear, attracting everyone from weekend adventurers to seasoned hikers. Magnificent Outdoors stocks a wide range of equipment, including tents, camping furniture, picnic accessories, hiking tools and other essentials designed to help people explore nature comfortably and safely.

This year, Faith has taken an ambitious leap by venturing into tours and travel, a move inspired by her customers' evolving needs. Many who bought equipment from her also sought guidance on destinations and experiences, creating a natural opportunity to expand.

She "People no longer want just the gear; they want curated experiences," she explains. "Expanding into tours and travel allows us to give clients a full outdoor journey, from the equipment to the adventure itself," noted Nzioki.

Looking ahead, Faith envisions Magnificent Outdoors continuing to grow. She hopes to expand her product line, strengthen her digital presence and eventually establish a physical experience centre where customers can interact with products before purchasing. Her vision is clear and unwavering.

*I am grateful for how far we've come, but I'm hungry for more. My dream is to make Magnificent Outdoors the go-to brand for anyone seeking adventure.*



"I am grateful for how far we've come, but I'm hungry for more," she says. "My dream is to make Magnificent Outdoors the go-to brand for anyone seeking adventure. Whether they need gear, guidance or unforgettable travel experiences, I want them to think of us first."



# From Hands-On Hustle to Workshop Empire: Evans Mogaka's Forge Ahead



**E**vans Mogaka's life pivoted at 17, dropping out of Standard 8 due to a lack of school fees. He dove into "kazi ya mkono", manual labour, before landing a welding job. Honing skills in welding and car panel beating, he married at 18 and started a family amid financial strains that tested daily survival.

KCB Foundation's 2Jiajiri training at Keroka Institute changed everything. Completing the program equipped him with advanced expertise and a complete toolkit, launching his own workshop.

This breakthrough secured food on the table and funded the school fees for his five children. Bookkeeping skills from the training sharpened his financial tracking, turning profits into stability.

Today, Evans employs four at his bustling workshop, markets online, and thrives on client referrals. A lent-out motorbike generates extra income, alongside his posho mill side venture, proof of smart diversification.

His call to youth: Ditch job hunts for entrepreneurship; master hand skills. Future Plans? A pick-up truck to haul bigger jobs and workshop expansion for greater impact.

*Ditch job hunts for entrepreneurship; master hand skills. A pick-up truck to haul bigger jobs and workshop expansion for greater impact.*



# From Polio to Powerhouse: Millicent Anyango's Salon Success

**M**illicent Anyango's story is one of courage, determination, and hope. Millicent is a single mother of a 19-year-old and lives with a disability caused by polio in her childhood. Despite the many challenges that life has presented, she has refused to let her disability define her future.

Before starting her own business, Millicent worked as a day labourer, cleaning clothes for others. In 2018, she embarked on a new path by launching her own enterprise, but it was the 2Jijiri training she received from KCB Foundation in 2023 that truly transformed her journey. Millicent applied for support through a local group for differently-abled persons in Kisumu and was awarded a grant and a toolkit.

Armed with this support and a certificate from the National Industrial Training Authority (NITA), Millicent opened a salon, which now employs two staff

members. She also uses the space to train young women, passing on valuable skills and creating opportunities within her community. The toolkit has helped her enhance the range of services offered, attracting an increasing number of customers.

Millicent acknowledges that her disability is no barrier to success. She faces the daily challenges of running a business, including security concerns at her current location, but remains optimistic.

Her vision for the future includes expanding to a larger space, training more women, and employing additional staff.

She encourages young people to pursue formal training and certification, valuing the credibility it brings to their skills. Millicent's message to youth is clear: be responsible, embrace entrepreneurship, and believe in the possibilities that hard work and determination can unlock.

*Her vision for the future includes expanding to a larger space, training more women, and employing additional staff.*



# From Roadside Snacks to Cake Artistry: Husnah's Inspiring Baking Journey



**H**usnah Wamukhoya's journey from roadside snacks to a celebrated baker is a testament to perseverance and faith. Husnah's passion for baking began in 2021. Before then, she earned a living by selling viazi karai and samosas by the roadside in Shianda, Kenya. Her breakthrough came unexpectedly through a Facebook connection with a Tanzanian baker.

Starting modestly, Husnah baked on a traditional meko stove and communicated with the Tanzanian mentor via WhatsApp. She progressed from basic baking to cake decorating, moving to a new group for advanced bakers. Initially unaware of Kenya's larger baking scene, she imported decoration items from Tanzania. Husnah's early cakes were eaten mainly by her family or shared with neighbours. Her first cake order was a humbling start after it sank in the middle and sold for Kshs. 900.

With patience and hard work, she saved earnings and struck a deal with a local

supermarket, paying a small weekly fee to sell her cakes. This allowed her to eventually buy a cooker and tins, and move away from makeshift baking with a sufuria to investing in a hand mixer and later a big mixer for larger batches. Facing challenges like storing her cakes when a relative's fridge broke down, Husnah bought her own fridge, making her business more sustainable.

Her reputation mainly grew through word of mouth, gaining customers far beyond Shianda. Now, about 90 per cent of her clients come from outside her locality, with half based in the Gulf region and seven clients in Canada who order cakes for family back home. Husnah also diversifies her income with money bouquets and yoghurt products.

Thanks to support from KCB Foundation through the 2Jiajiri programme, she trained at Sigalagala Technical Institute for six months and has taught some neighbours herself.

Her dream is to start a baking school, become a trainer at a technical institution, expand into pastry baking, and attend a wedding cake masterclass.

Her advice to youth: "Be courageous, fear nothing, and put God first."

*Be courageous,  
fear nothing, and  
put God first.*

# From Wires to Wins: Pascaliah Kerubo's Phone Fix Empire

**P**ascaliah Kerubo, 26, a single mother to a lively 5-year-old, faced a tough road after Form 4 in 2017. Kisii Polytechnic's electrical installation course fueled dreams of steady work, but two years of job hunting yielded nothing.

She pivoted to selling herbal drugs via a local group, then hustled second-hand clothes to keep her family afloat.

In 2023, KCB Foundation

*Join initiatives like 2Jijiri to skill up, don't wait for jobs.*

through the 2Jijiri programme, offered training at Keroka Technical Institution, which ignited her spark. Three months in, she went for attachment at Nyankoba Factory, graduating that August at just 24. Eager for more, Pascaliah apprenticed at a friend's phone repair workshop, eyeing her own shop amid Kenya's booming mobile repair demand.

Savings bought her a breakthrough: a reworking machine to revive faulty phones. She scaled

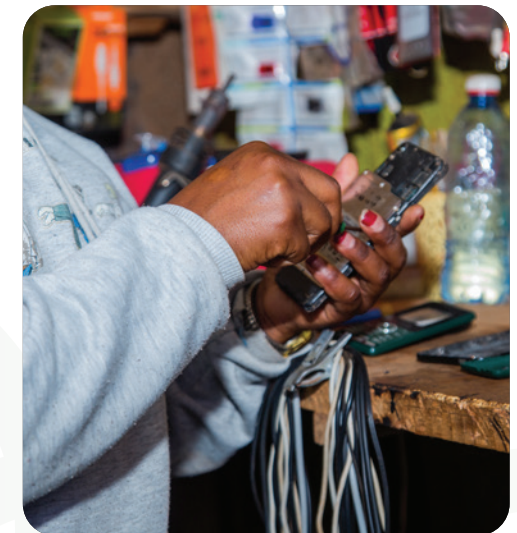


up with supplies, launching a shop stocked for community needs like daily essentials. KCB Foundation sharpened her edge business skills, marketing, and bookkeeping to track every shilling despite capital hurdles.

Today, Pascaliah's venture thrives, blending repairs with retail. She credits KCB Foundation for the toolkit that turned survival into success. Challenges persist, but her vision burns bright: to scale from wholesaler status and ditch retail limits.

Her advice to youth: "Join initiatives like 2Jijiri to skill up, don't wait for jobs."

Persistence powers Pascaliah's rise in Kenya's tech-savvy hustle.



# Kenyatta University Creative Turns Stationery Shop into Art and Music Hub

**G**eorge Ndambuki, the owner of Younique stationery shop at Kenyatta University, is redefining what a campus business can be. What began as a simple idea seven years ago as a student at The University of Nairobi (UON) has evolved into a vibrant centre for art, music, and youth creativity.

Ndambuki says his inspiration came from a deep desire to tell authentic African stories. "I wanted a space where young people could see themselves through art, music, and business," he says. "Back at

UoN, I kept imagining how we could use creativity to narrate who we are as Africans."

When he later noticed a gap in the quality of student-focused art products at Kenyatta University, he acted.

"Students needed a place that understands their creative journey," he explains.

That idea birthed Younique, a shop that now supplies art materials while doubling as a dynamic creative space.

One of its most unique features is the Jam Sessions, live music recordings hosted right inside the shop. The platform has

*I wanted a space where young people could see themselves through art, music, and business. Back at UoN, I kept imagining how we could use creativity to narrate who we are as Africans.*



featured prominent Kenyan musicians, including Nameless, Trio Mio, Clark Keeng, Le Laika, and many others. "I wanted Younique to be a home for talent, whether big names or upcoming artists," Ndambuki says.

Beyond selling creative supplies, Younique reflects Ndambuki's broader vision to "create, inspire and innovate" across Art and Architecture. He says the journey has been strengthened by his participation in the KCB Foundation 2Jijiri training. "The

programme sharpened my business skills and helped me stay relevant in a fast-changing market," he notes.

From a student with a dream to a creative entrepreneur influencing campus culture, Ndambuki champions the power of creativity in shaping the next generation.

"My goal is simple: to build spaces where young people can express themselves boldly," he says.

# Gideon Kibet: Finding His Footing in the Beauty Industry

**G**ideon Kibet Ngetich has found his place in the beauty industry, a space currently dominated by women. He specialises in hairdressing, nail services, and a full range of beauty care.

It is not something he wanted to do, even though he has always appreciated the craft ever since he was young. A simple observation changed his perspective, that many women prefer being attended to by male beauticians.

Before venturing into hairdressing, he tried juggling various informal jobs with little success. "After finishing form four, I tried my hand at various jobs. I was riding a boda boda, then later started selling second-hand clothes.

It was not sustainable, though, especially for selling Mitumba. Markets had no shelter from rain, hours were long, and making a steady income was challenging."

At some point, he was forced to leave his home

area for Nakuru to try his luck. "Life was not easy. I would say that town life is not for everyone. I decided to come back home, and it was during that time that I learned about KCB Foundation."

While listening to the radio, he heard about the 2Jiajiri scholarship from the KCB Foundation. He applied and was accepted to the Chemosot Vocational Training Centre. Though he had limited experience with shaving, he began learning hairdressing, nail-making, dreadlocks, and all the skills needed to thrive in the beauty industry.

At first, he felt shy in a female-dominated environment, but over time, his confidence grew. Today, many clients prefer him for their hair and beauty needs, returning again and again for his work.

He is currently employed in a salon in Litein, Kericho County, but has his focus on opening his own beauty business and expanding his skills further, and most importantly, providing a platform for more men like him who wish to pursue the same passion.

*After finishing form four, I tried my hand at various jobs. I was riding a boda-boda, then later started selling second-hand clothes. It was not sustainable, though, especially for selling Mitumba.*



# How Skills Gave Halima Control Over Her Future

**W**hen 26-year-old Halima Nyambura received a brochure advertising the KCB Foundation 2Jajiri programme, she knew it was an opportunity she couldn't ignore.

Though she had previously worked in a salon, her skills were unrefined, and she lacked formal training and certification.

Through the program, she enrolled in a nails and beauty course at Vera Beauty and Fashion College in Meru. At the institution, she trained in customer service, record keeping, business registration, and running a business.

For her, customer service stood out. "I learnt how to handle different customers and that alone has continued to bring me more clients," she explains.

Today, her business, Nyambu Nails Parlour, is located in a high-traffic area in Makutano, which helps sustain it.

She has employed two people, and her income is now more stable than when she relied on unpredictable salon jobs. "Before this programme, I didn't have an array of skills. Now I even

do makeup professionally," she says.

Nyambura's biggest challenge remains the unpredictability of clients, but she has learnt to plan better.

Her journey wasn't always a straight line. "I actually wanted to be a nurse. But life had other plans," she says.

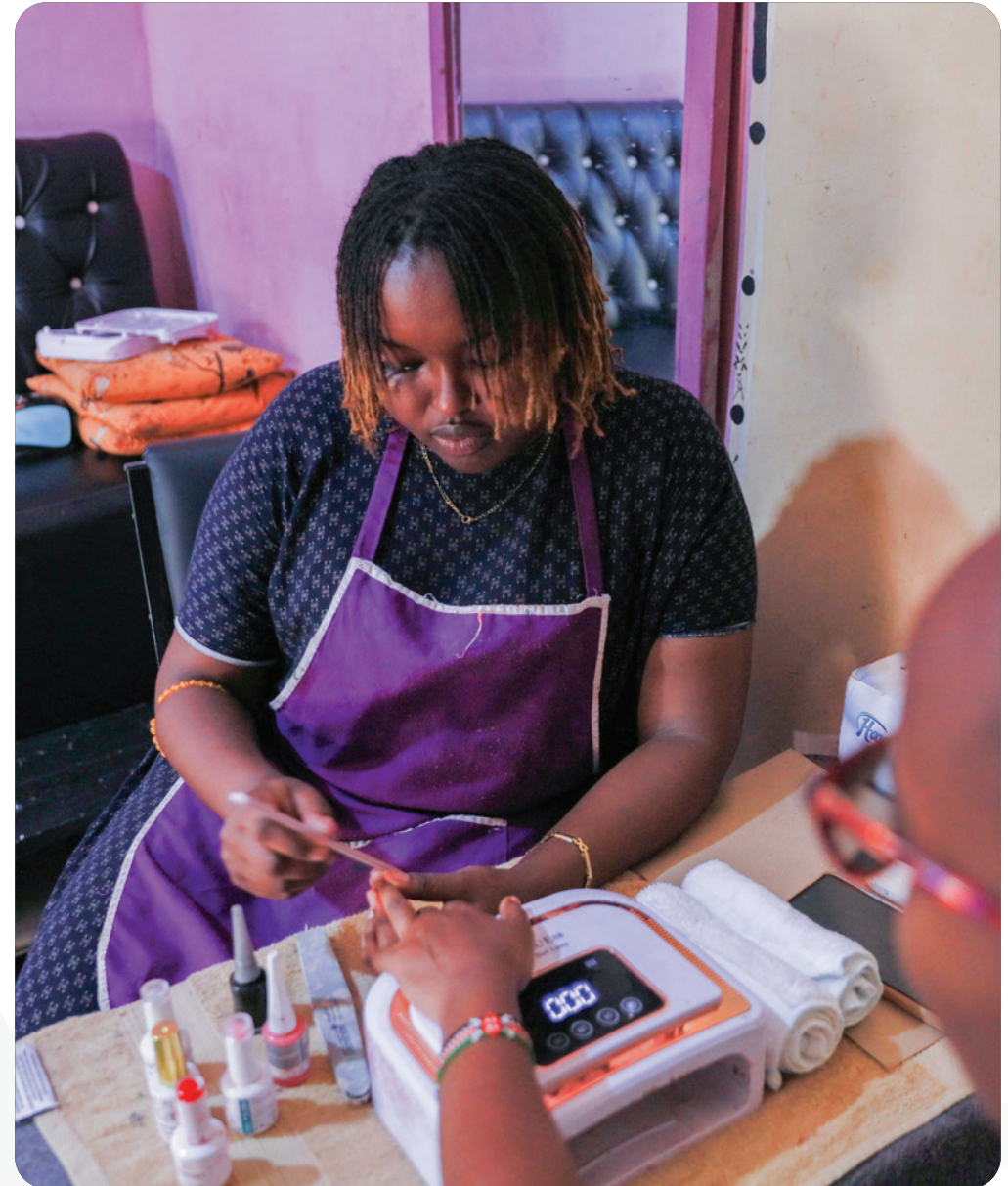
When finances prevented Nyambura from pursuing that dream, she found herself working in a salon and slowly discovered her passion for beauty. "Sometimes life redirects you and that redirection can still be your blessing," the mother of two says.

Her long-term vision is to expand her parlour and offer more services. Beyond business, the programme gave her confidence, "I can now create nail art comfortably. Before, I would panic and self-doubt."

For young people, her message is straightforward, "Look for skills. Treat your customers well and you will make it."

She is also grateful for the programme. "I thank the KCB Foundation for the skills because with them, my life has changed," she says.

*I can now create nail art comfortably. Before, I would panic and self-doubt.*



# Young Artisan from Kisumu Creating Jobs and Inspiring Hope in Nairobi's Jua Kali Sector



**A**t just 28, John Otieno is redefining what it means to be a Jua Kali artisan. Hailing from Seme in Kisumu County, he is quietly but powerfully reshaping the lives of young people by creating employment opportunities within his workshop at Kamukunji, Jogoo Road.

The Federation of Kenya Employers notes Kenyans aged 18–34 face the highest unemployment rate at 67 per cent. Otieno stands as living proof that determination, grit, and commitment to community can break barriers. His journey

*That training was a game-changer for me, to be honest. Through the training, I was able to learn about bookkeeping, how to manage customers*

reflects the potential of Kenya's informal sector when innovation meets purpose.

He joined the informal sector back in 2017, working for someone in his home County before deciding to move to Nairobi in 2018, where he continued with the same endeavour. As fate would have it, John established his workshop, Faith General Workshop, in 2022.

"There is nothing as terrible as unemployment. I came to Nairobi with one objective: to create a life for myself and my family. When I started the shop, I had no idea how it would run. I just wanted to make a living. Since then, my growth

has been gradual. I am happy because through me, other people are also earning a living," noted an ecstatic Otieno.

When Otieno learnt from his friend that KCB Foundation was offering training for small business owners through the 2Jijiri programme, he didn't think twice before attending the 2025 edition in Nairobi.

"That training was a game-changer for me, to be honest. Through the training, I was able to learn about bookkeeping, how to manage customers, marketing strategies, and business development skills. I have applied these crucial elements in my business, and I have seen the advantages," added Otieno.

When he started, he could barely make KShs. 5,000 a month, but through his

consistent innovation coupled with KCB Foundation's training, he now earns between KShs. 30,000 and KShs. 50,000 a month, a true reflection of his sheer hard work.

He manufactures a wide range of products at his workshop, including metal boxes, working tables, chaff cutters, posho mill machines, pans, and various other equipment tailored to customers' needs.

The father of three has also ventured beyond the workshop into the world of agriculture. Back home, Otieno runs a thriving livestock enterprise and engages in several other farming activities, further strengthening his family's livelihood and creating an additional stream of income.



# The Beauty Entrepreneur: A Young Mother's Journey to Independence



**G**rowing up in Langas, one of Eldoret's toughest neighbourhoods, Stacy Adhiambo Oduor learned early what it meant to push through hardship. "Life in the ghetto teaches you how to be tough, be it a lady or a man. On the flip side, it also makes you dream of something better."

For Stacy, that dream was always about beauty and fashion. Even in school, she experimented with makeup, sometimes clashing with teachers. However, she lacked the means to turn her passion into a livelihood. Financial struggles at home made it difficult for her to progress beyond high school, leaving her idle and

increasingly discouraged.

"I hated being jobless. Even getting the basics was hard. I wanted to work, but I did not know how to start."

Everything changed when a friend told her about the KCB Foundation 2Jajiri programme. She applied, was accepted, and joined Vera Beauty and Fashion College in February this year.

After her coursework, she secured a three-month internship, sat for her NITA exams, and achieved first-class honours, which qualified her for a start-up beauty toolkit from the KCB Foundation. This was all she needed to start her own business, including a hair dryer, shaver, blow dryer, nail gel machines, and other accessories.

"That toolkit was the beginning of my life changing for the better."

In just five months, the 21-year-old mother of one has established a vibrant business in Eldoret. She provides nail services, makeup, facials, manicures, pedicures, and a variety of massages, including deep-tissue, hot stone, and Swedish massage. She also operates a growing cosmetics shop selling braids, perfumes, and skincare items, where she has employed someone to help manage the premises.

While KCB Foundation planted a seed in her life, credit also goes to her for her commitment and undeniable passion to realise her dream. While studying, she took small side gigs to earn and save her own capital. That money became the capital for the cosmetics shop she now proudly owns.

"I am already self-employed, and I even offer jobs to other youth. I want to grow my business, employ more ladies, especially from the ghetto, just as a way of giving back to the community," she says.

*I am already self-employed, and I even offer jobs to other youth. I want to grow my business, employ more ladies, especially from the ghetto, just as a way of giving back to the community*



# Walking Into a Bank, Walking Out With a New Beginning: The Loan and Mentorship that Laid the Foundation for Lilian's Construction Business

**W**hen Lillian Khatili walked into KCB Eldoret West Branch, all she wanted was a loan, just enough support to keep her young construction business afloat. What she did not expect was that this single step would completely change her journey as an entrepreneur.

Lillian runs Sticshift Enterprise, a building and construction company that supplies materials such as sand, ballast and blocks, and constructs exhaustible toilets for schools across various counties. It is work she ventured into two years ago, when a previous employment contract had ended, and she urgently needed a way to sustain her family.

Her interest in construction was born earlier, while building her own house in Syokimau. The experience opened her eyes, realising she understood the process and that there might be a place for her in the sector.

However, starting was not easy. Projects came, yes, but she struggled to complete them. Without proper financial backing and no experience in running a business, she constantly found herself in a tough cycle. Income in, expenses out, and no clarity in between.

*Even if the bank had given me money without the training, I would have misused it. Thank you to the bank for seeing my weaknesses and choosing to walk with me.*

So the day she went to KCB to request a loan, she explained her challenges honestly to the Bank Officer. Instead of immediately processing the loan, he guided her to the KCB Foundation 2Jijiri Programme.

Through the programme, Lillian was trained in business planning, bookkeeping, business model canvas, marketing, and financial management. Her trainer worked closely with her, helping her understand her numbers and structure her operations.

Before the training, Lillian only had two youth assisting her informally. After gaining new skills and eventually accessing a loan, she was able to expand. Today, she has a manager, a driver, a site attendant, and several casual workers supporting day-to-day operations.

*"Even if the bank had given me money without the training, I would have misused it. Thank you to the bank for seeing my weaknesses and choosing to walk with me. Thank you for introducing me to the KCB Foundation."*

Looking ahead, Lillian sees herself bidding for even bigger contracts and winning them. With the Foundation's knowledge and the bank's financial backing, she now has the confidence, structure and capacity to grow Sticshift Enterprise beyond counties.



# Entrepreneur Eyes 1,000 Jobs as Juice Party Marks One Year of Fresh, Natural Juice

**A**t just one year old, the Juice Party in Ruaka along Limuru Road is already punching above its weight, driven by the bold dream of its co-founder, Mary Anne Nyambura, who hopes to one day employ at least 1,000 people across East Africa.

Nyambura, who runs the fast-growing juice business alongside her partner while still holding a full-time job, says her vision is anchored in creating meaningful livelihood opportunities. "I want to build a business that not only grows financially but changes people's lives through employment," she says. "1,000 jobs is not just a number for me, it's a mission."

Today, Juice Party has three staff members: two permanent employees and an intern, but Nyambura sees this as only the beginning. She plans to expand operations beyond the Ruaka flagship to new branches across Kenya, Rwanda, Uganda, and Tanzania.

Her commitment to family matches her passion for entrepreneurship. A proud mother, she has already introduced her children to the business, bringing them along every weekend to learn how it



operates. "I want them to understand the value of work and the power of vision," she says.

The shop has carved a niche for itself by offering fresh, natural, preservative-free juices at a time when consumers are increasingly seeking healthier options.

Their bestselling flavours include Sugarcane Ginger Lime, Unleash the Dragon, Pineapple Mint, Detox blends, and ginger shots, each crafted to meet

the preferences of the growing health-conscious market.

Nyambura credits part of her entrepreneurial growth to the KCB Foundation 2Jajiri training programme. She says she was particularly inspired by a trainer named Alice, whose mentorship, follow-up visits, and guidance helped her refine her business strategy. "Alice pushed me to think bigger and structure my business better. Her support made a real difference," she recalls.

From a simple idea to an expanding brand with regional ambitions, Juice Party Centre is steadily positioning itself as a refreshing force in the fresh-juice market. And if Nyambura's determination is anything to go by, the dream of employing 1,000 people may not be far off.

*I want them to understand the value of work and the power of vision*



# From Boda boda Rider to Skilled Electrician: How Moses Lit up his Business

**W**hen you first hear the name Mzungu Mweusi, you don't think of an electrical shop in Tharaka Nithi. That's exactly why 35-year-old Moses Mwiti chose the name.

Laughing, he says, "I wanted to spark curiosity. When people enter to ask who the 'Black Caucasian' is, and they end up buying."

Moses discovered the KCB Foundation's 2Jiajiri programme on Facebook, through a post by Laikipia Woman Rep Jane Kagiri. At the time, he was a frustrated boda boda rider who had studied business management but couldn't find employment. "I decided I needed skills that depend on my own hands, not waiting for a job," he explains.

The husband and father of two was tired of depending on his measly boda boda income and wanted a skill he could build a life around, something that didn't rely on someone hiring him.

He joined the electrical wiring course at Nanyuki Vocational Training Centre in May 2024 and completed it in November. The programme trained him in business registration, naming

a business, record keeping, and saving through the bank.

What stood out most was record keeping. "Before, I was just operating blindly. Now I record everything and track everything. It changed my whole mindset," he says.

With the skills gained, Moses opened the business, which his wife now runs. Business has been picking up steadily through referrals and growing networks.

Moses now gets electrical jobs directly and dreams of running his contracts without relying on a foreman. "I want to reach a point where clients call me directly," he says.

His personal life has also changed. He can now comfortably pay school fees and support his family. "The programme opened doors for me, and KCB Foundation has really transformed my life," he says.

He adds a gentle plea and hopes that future cohorts receive financial aid or tools support after training to kickstart their journey.

"Don't wait for white-collar jobs, go to tertiary institutions and apply for opportunities. KCB Foundation can change your life."

*I wanted to spark curiosity. When people enter to ask who the 'Black Caucasian' is, and they end up buying.*



# How Noah Turned Temporary Work into a Steady Welding Business

**N**oah Langat Kiprotich runs a welding business specialising in steel gates, windows, metalwork, and fabrication in Kipwastuiyo, Bureti, Kericho County. His journey into entrepreneurship began when he frequently visited welding shops in search of work, only to be assigned painting jobs that offered no long-term stability.

Motivated to create something sustainable for himself, Noah decided to take control of his future. When he joined the 2Jijiri programme, he chose to embrace it fully, learning everything he could about the technical aspects of welding and the business skills needed to run his own workshop.

After graduating in August 2024, he received a toolkit through the KCB Foundation, which became the foundation of his business. "Back then, life was hard. Even the basics were difficult to manage." Today, he operates his own workshop and a retail business, growing steadily with a clear vision for the future.

Now, he employs three people, including his wife, who handles painting and record keeping, and a friend who had no prior skills but now has a steady job in the workshop. "He is not going

home empty-handed anymore."

As he reflects, he notices the difference between uncertainty and opportunity. Previously, his career options were limited, temporary, and unpredictable, and he was only offered simple jobs with no one willing to fully teach him.

After starting his business, he learned about the 2Jijiri programme, which he attended diligently and has helped him gain critical business skills, including record-keeping, profit tracking, customer interaction, and identifying key areas to focus on.

"I can confidently say that KCB Foundation has made me who I am today. That is where I acquired the skills to start a business, and I still have the opportunity to learn more about running it. It is a privilege I don't take for granted." He notes.

He urges other young people to seize such opportunities. "There are several courses that will fit your needs, and I am confident you will get the right support," he says.

Now, Noah is building a growing enterprise, creating more employment opportunities for his friends, and gaining recognition in his community. He has set his sights on expanding his workshop and starting other businesses as he climbs the ladder of entrepreneurship.

*Today, he operates his own workshop and a retail business, growing steadily with a clear vision for the future.*



# Rozzy's Glow-Up: From Job Hunter to Beauty Boss



**R**ose Onyonge, 25, once dreamt of steady employment after four years studying Food & Beverage at Kisumu Polytechnic (2018-2022). Job hunting proved brutal, leading to a temporary attachment at a local bookshop.

There, a recruitment advertisement from KCB Foundation's 2Jiajiri Programme caught her eye. In 2023, she pivoted to Beauty training at YMCA Kisumu, shifting her mindset from employee to employer.

To survive, Rose hawked homemade liquid soap while practising techniques on her 5-year-old sister, buying her own products during classes. Post-training, she landed a salon job in Nyamasaria,

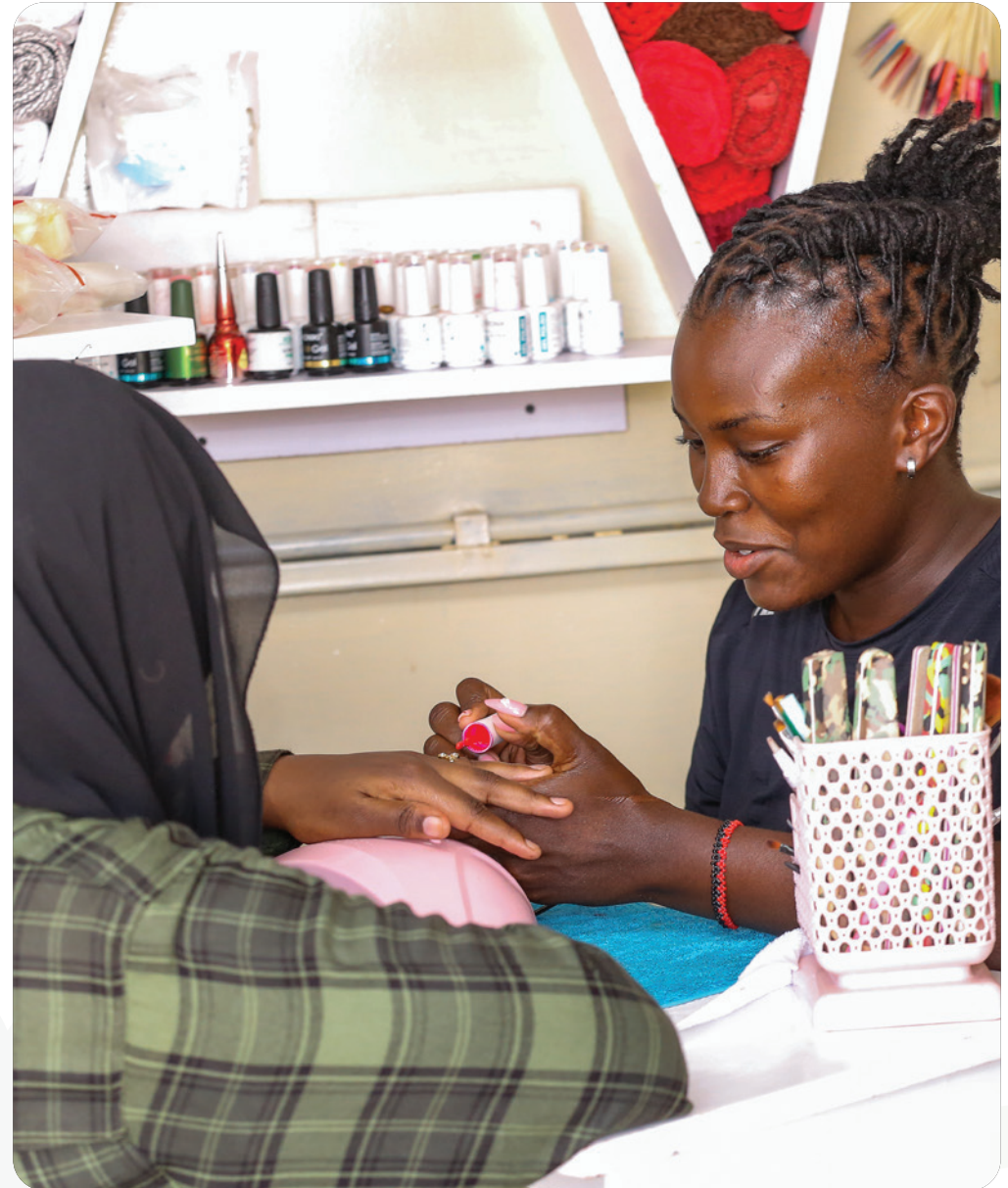
where she shared photos of her work on social media. Referrals poured in, fueling savings for her big leap.

The KCB toolkit, which included a UV nail dryer, supercharged her side hustle as she started making house calls. Delaying her December 2024 launch due to slow traction, Rozzymshine Beauty Parlour opened strong in March 2025.

Strategic offers drew crowds; proper bookkeeping from training tracks every shilling, while marketing savvy amplifies her reach online beyond word-of-mouth.

Now employing two hairdressers, Rose is focused on expansion: a larger parlour with barber services, massages, and lash installations. Her mantra? "Seize every chance, persist through prayer." In Kisumu's vibrant beauty scene, Rose shines as proof that bold pivots birth empires.

*Seize every chance, persist through prayer.*



# How Tailoring Training Helped Selena Rewrite Her Story

**G**rowing up in Muragara village, Tharaka Nithi, raised by her grandmother, Selena Gatumi always dreamt of becoming a tailor.

"I loved fashion from when I was small," she says. But financial hardship after finishing high school in 2018 kept that dream out of reach.

She worked odd jobs until she landed employment at a textile shop in Chuka, which reignited her passion. She, however, remembers days when she was unsure whether she'd be paid or even whether there would be work. "Sometimes they would tell me 'leo hakuna kazi'. It was tough," she recalls.

When she later saw a Facebook advert for KCB Foundation's 2Jiajiri programme, she didn't hesitate. She went for interviews at Muthambi Polytechnic and was selected.

She took a six-month course in 2024, learning tailoring, life skills, customer service,

budgeting, and business management. Customer service changed her the most. "Before, I would get angry very fast with difficult customers. Now, I know how to handle people," she admits.

After completing training, she returned to the textile shop where the owner offered her a chance to run the stall. She now operates Gatumi Designers, supports her siblings' education, and cares for her own child, who attends a private school. "I've gained confidence to create. Before the training, even simple designs scared me," she says.

Her vision is to expand and employ other young people. She hopes to one day mentor girls who grew up with big dreams but little opportunity like she did.

Her message to youth reflects her own journey: "Never lose hope. If you hear of opportunities, go for them. Try your luck through the KCB Foundation website"

She is deeply grateful for the programme. "My life has truly transformed. I thank the KCB Foundation from my heart."

*Never lose hope. If you hear of opportunities, go for them. Try your luck through the KCB Foundation portal.*



# Bold Steps Redefining Victor's Journey Through Welding From Owning Nothing, to a Workshop he Proudly Calls his Own

**A**t just 24 years old, Victor Cheruiyot is steadily forging his own path in the metalwork industry. Born and raised in Chesingoro, Litein, Kericho County, he is among the many young people transformed by the KCB Foundation's 2Jiajiri programme.

Initially, as he put it, life was a bit uncertain. He had to depend on tough manual jobs to make ends meet. This would mean that he had no defined schedule or direction on a day-to-day basis, just running with whatever crossed his path, as long as it paid.

The turning point came when a friend told him about a post he had seen on Facebook, which invited youth to apply for a free vocational training course. Initially, he did not believe it, but he eventually applied.

The application secured him a place at the Chemosot Vocational Training Centre, the nearest to his hometown. What followed was a year of training that completely transformed his future. It all began with the basics: safety, protective gear, and the realities of working with electricity. Then came theory, tools and equipment, and finally hands-on welding. Step by step, Victor gained competence, confidence, and a

clear sense of direction.

He ventured into entrepreneurship immediately after graduating in 2024. Starting, however, was tough. He had only one welding machine, insufficient tools, no customers, and little visibility in the region. "Those first days were heavy. I had the skills, but not much else."

Today, he has acquired more machines, expanded his customer base, and built a reputation in his community. He has even employed someone he personally trained, turning a friend with no skills into a partner at the workshop. "It makes me proud seeing him learn and grow. Soon he will be an expert." During busy periods, Victor recruits additional workers, creating income opportunities for others as he expands.

His family has seen the change, too. "Now, when I leave home, they know I will be coming home with something to make them smile."

His dream is to keep growing, purchase more equipment, and fully establish his welding workshop. "KCB Foundation, thank you so much for the skills and the life you have given us.

I did not have anything I could confidently say was mine, not even a skill. Right now, I can see my life changing."

*Now, when I leave home, they know I will be coming home with something to make them smile.*



# How Good Records Gave Struggling Totos Kona Structure: Learning that Every Sale Counts Changed Ruth's Life



**W**hen 34-year-old Ruth Kerubo started her clothes business, keeping records was the last thing on her mind. She was juggling a newborn, living in a new town in Makindu, and feeling the pressure to make ends meet. Writing down her sales expenses while hawking and serving customers was simply not a priority.

"How can I start writing in the middle of the market when I'm serving up to five customers? Sometimes I would

only record what I had at the end of the day, forgetting I spent on expenses such as transport, meals, and city council fees. Sometimes, I wouldn't make any sales, so what was the point of writing it down? It was demotivating," Ruth says.

But everything changed when she joined the KCB Foundation 2Jaijiri Programme, an initiative that supports small business owners. After one-on-one training sessions with coaches and sharing experiences with her peers, she quickly realised that her business was not growing because she was not keeping proper records.

Even the loan she took from her husband to start the business was hard to repay because she couldn't

track her profits or losses. Ruth launched Totos Kona in 2021 after giving birth and moving to Makindu. Tired of idling at home, she began selling second hand clothes, and what started as hawking gradually turned into a baby shop selling new baby clothes. Still not tracking her finances, she felt like the business wasn't progressing.

However, the training changed that.

"I was taught that record keeping can show you how much you've earned and spent in a month. Having proper records lets you see whether you can afford to hire someone and pay yourself, too. So I realised I need a helper in the shop,

whom I hired, and now I track everything; I know how much sales I have each month and what's in my bank account," she says.

The online marketing lessons have also boosted her business, as Ruth has embraced TikTok, posting regularly and even selling during live sessions. The results have been immediate, with customers calling to buy clothes and others visiting the shop.

With renewed confidence in herself and her business, Ruth is now confident in her financial discipline and in her ability to grow her stock, and she believes she will eventually open another shop.



So, and  
*I was taught that record keeping can show you how much you've earned and spent in a month.*

# How Training Gave Sajay Agriventures an Identity: From Informal Hives to a Credible Beekeeping Business



In 2024 Sarah Musango was overjoyed when she applied and was accepted into the KCB Foundation 2Jijiri programme. She had the products, experience, and knowledge from extensive previous training. However, what she didn't have was a business name or a registered business.

Often, her coach, Steve Kyeva, would tell her during training sessions, "Sarah, you have very nice ideas," but she hadn't even settled on a name for her business.

Her journey into apiculture began in Ikutha in Kitui County, where she was born, and was inspired by cooperatives that trained young people in agribusiness. Among all ventures offered, including horticulture, which was popular with many, Sarah was more interested in beekeeping, mainly because, as a child, she learned from her father, who

was also a keeper. She also learned from other trained farmers and older beekeepers. This was all before she owned a hive.

But in 2023, Sarah bought her first beehive and mounted it at a neighbouring farmer's homestead in Kikumbulyu in Makeni County not far from her home. However, the farmer was afraid he couldn't farm because he was scared of the bees. Even though Sarah volunteered to buy him a beekeeping suit, he would not change his mind. Eventually, she relocated the hive to her father's homestead, where she steadily added more beehives.

By the time she joined the KCB Foundation 2Jijiri Programme, she had over 20 beehives, but her business lacked an official identity.

"Steven pushed me to formalise my business, and he helped me come up with the name Sajay Agriventures. He followed up and assisted me with the registration. Registering your business legitimises it because people seek something credible, and they recognise you as a professional due to your training. They might even refer you to others because they know your business by name," Sarah says.

Sarah also gained valuable lessons in

customer engagement and maintaining consistency in her business. Additionally, she recognised the importance of online marketing, and she now posts regularly on her social media platforms to reach clients who cannot visit her physical shop. Her products, honey, propolis tincture, propolis suspension, propolis tincture with ginger, wax blocks, body cream, bathing soap, and lip balms, now enjoy visibility beyond her shop.

Sarah is currently actively building her business portfolio as she hopes to apply for a loan to grow Sajay Agriventures.

*Steven pushed me to formalise my business, and he helped me come up with the name Sajay Agriventures.*



# The Agrovet that Gave Birth to a Multi-income Business: She Began with an Agrovet and Expanded into Four Other Businesses

**B**efore she ever dipped her toes in the world of entrepreneurship, Sharon Mwikali Musa was simply going through the motions of the 9-5 routine.

However, after six months of unpaid work in Nairobi, she quit her job and returned home to Mtito Andei, discouraged but still resolute. With a background in agriculture, Sharon remained determined to make something of herself. She shared her plan with her parents, who gave her KShs. 50,000.

This was the seed money that launched her first business in 2018: Digi Destiny Agrovet in Kyumani, Mtito Andei. Money was tight then, and she couldn't fully stock the shop, so she only bought what her customers ordered at a time. Sharon was also practising crop farming at the time, and after harvesting her maize, she ploughed the KShs.100,000 she earned back into the business.

Sharon's curiosity led her to apply for the KCB Foundation 2Jijiri Programme, eager to learn more about business. The program opened her eyes to diversification and customer and staff management.

"I love business a lot, and after attending the MSME proposition training, I was taught that I can diversify and not rely solely on income from

one source. That was an aha moment for me because I learnt I could have another business besides the agrovet," Sharon says.

Sharon now rears pigs, runs a KCB Mtaani and M-PESA Agent, and owns a chemist. She sets targets for employees at each shop and rewards them for achieving them. Improved customer service, staff management, and marketing have boosted her business performance.

"At the MPESA agent, I used to earn less than KShs. 8,000 a month; now I earn over KShs. 20,000, sometimes KShs. 30,000. Sales at the agrovet have also increased. The KCB Mtaani Agent is now better known, and people are saving their money in their accounts and then withdrawing it at my shop," she reveals.

Her consistency and enhanced business skills helped her qualify for a KShs. 1,000,000 loan from the Bank, which she believes she wouldn't have received without the programme's training.

Sharon used the loan to stock the agrovet, and the remaining amount she invested in starting the pig farming business. She now has over 200 pigs and 50 piglets, and has employed a worker to oversee the enterprise. Additionally, she now owns the plot of land where the agrovet sits, is proud to own a car, and comfortably pays her children's school fees.

*I love business a lot, and after attending the MSME proposition training, I was taught that I can diversify and not rely solely on income from one source.*



# From Guesswork to Growth: How Coaching Scaled Seif Kombo's Goat Business

**T**hree years ago, Seif Kombo began goat farming in Kisauni, Mombasa County. He dived in with enthusiasm because he believed there was quick money to be made, especially during holidays when demand for goat meat rises.

What he didn't realise was that he would need goat herders once his herd increased, and that he would have to pay them KShs. 600 per goat, regardless of sales.

He also didn't foresee disease outbreaks which could cost him up to KShs. 1500 to treat a single goat. All this happened because he overlooked a vital factor: market research.

Like many first-time entrepreneurs, despite having previously earned a living selling sardines, he wasn't keeping proper records. Instead, he only made mental notes of the herd size, births, sales, and income from sales.

"I didn't think record-keeping was important. If you don't have records, you might be surprised that you've spent the money for the business without realising it," Kombo says.

Seif, 30, started his business with four goats, partly financed by savings and a grant. Even with the

initial capital, he hadn't anticipated expenses such as county fees for Lunga Lunga, where he purchases the goats, transportation costs, medicine, and restocking. However, the prospect of making a profit from the demand for goat meat in Mombasa for biriyani kept him motivated.

The lessons from the KCB Foundation 2Jajiri Programme training sessions became his turning point. His mentor, Martha, taught him market research, how to have an edge over his competitors, and how to grow his business.

"Sometimes, I offer people free goat-slaughtering services. I deliver, too, and I send customers photos of my goats. Sometimes they come to see them here, where they sleep."

He also learned about using his digital skills to market his business online, where he now posts on WhatsApp Status and TikTok. He even created a logo for the company, Seif's Goat Enterprise, which he didn't have before the training.

Today, Seif is keeping records and has over 30 goats.

With plans to expand his goat shed through KCB SAHL banking, he is now running a structured, formal business that pays his children's school fees and supports his family.

*I didn't think record-keeping was important. If you don't have records, you might be surprised that you've spent the money for the business without realising it.*



# From Fear to a Flourishing Funeral Business: Finding Opportunity and Comfort in a Venture She Hesitated to Start

**T**he idea of running a coffin business unsettles most people. The same feeling was true for Seth Mwendu before her husband persuaded her to start one together, claiming that it is a business like any other, only that this one offers grieving families some comfort.

In 2019, Seth used her savings from farming activities as capital for what is now Samseth Funeral Services in Makindu, Makueni County. Together with her husband, they approached KCB Bank and requested a loan to supplement their savings and purchased their first car, which they used as a hearse. Soon after, they began offering a broad range of services, including the sale of coffins, flowers, funeral programmes, and transfer and transport services.

But the company wasn't growing as they had envisioned. This was partially because Seth had adopted a wait-and-see approach in the business.

"I used to open the shop and wait for customers," she says.

She also didn't have enough money to buy quality coffins, maintain her existing hearse, or purchase a new, more efficient one, which customers in her line of business prefer.

When the link to join the KCB Foundation 2Jijiri Programme arrived on her WhatsApp, it marked

the beginning of a learning journey that has transformed her business. Seth appreciated the training sessions that covered branding, online marketing, and saving.

Today, instead of waiting for customers to visit her shop, she uses WhatsApp Business to promote her business and seek networking forums.

"We were taught the importance of saving, not to spend all your profit because you never know when emergencies will arise. When you make a profit, save it so that when business is slow, you have something to fall back on," she says.

Using her savings, Seth enhanced her business, and qualified for a KShs. 2 million loan to buy a new hearse, a Toyota Hiace. The results were almost immediate, as it is now in demand and has enabled her to repay the loan on time.

Today, Samseth Funeral Services operates in the Coast, Western, Rift Valley, and Nairobi regions. The company has a fleet of five vehicles and a team of six employees, including drivers and staff at the coffin shop. Her next goal is to expand into a morgue.

*We were taught the importance of saving, not to spend all your profit because you never know when emergencies will arise.*





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