



KCB

FOUNDATION



Accelerating
Job Creation

2019
ANNUAL
REPORT



About this report

Since 2007, the KCB Foundation has worked to create shared value aimed at inclusive progress by supporting empowerment through targeted initiatives within East African communities.

To date, the KCB Foundation has invested an estimated KShs. 3 billion into community programmes in Kenya, South Sudan, Rwanda, Tanzania, Uganda and Burundi creating value for communities in the region. This report provides an overview of our activities for 2019.

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2019 Updates

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2jiajiri



KCB Foundation enabled 34,087 youth beneficiaries across the country access technical skills and financial literacy in the following sectors



17,570
Agribusiness



9,001
Building and Construction



2,083
Automotive Engineering



3,480
Beauty and Personal Care



1,638
Domestic Services



315
ICT



11,564 individuals who have accessed Business Development Support.



4,391 new businesses established.

With the support of KCB Bank Kenya Micro Bankers, loans worth **KShs.144 million (\$1,440,000)** have been disbursed to beneficiaries to support their business enterprises.

 **Tanzania**

 **Rwanda**

Offered grants worth **TZs 5,000,000** each to 17 'Malkia wa Nguvu' women empowerment beneficiaries making it a total grant of **TZs85,000,000**.



Launched *2jiajiri* youth empowerment in October, 2019

- Budget - **TZs75,000,000** to support **163 youth** through Vocational Training Center -VETA.
- The support is offered in form of scholarships which cover **100%** tuition fees, registration fees as well as uniforms and tool kits for the beneficiaries.



- May - Commissioning of the 2019 class
- November - Graduated **200** beneficiaries
- **10** businesses received seed capital in form of grants from KCB Foundation.



2 Mifugo Ni Mali

10 Number of counties where the programme is implemented



A total of **KShs.20 million** was spent towards supporting livestock producers



71 Number of Co-operatives trained on governance, business plan development and credit access



Established 3 demonstration units for farmers in productivity/ value addition/ market

Piloted 1 modern feedlot production system



Supported three cooperatives to expand their value addition initiatives

3 High school scholarships



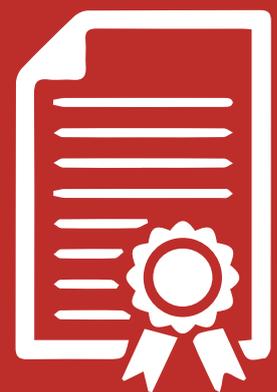
Sponsored **340** high school students across the country:

- **240** – KCBF
- **40** PWDs
- Partnered with Tullow Oil Kenya to sponsor an additional **100** students. The students under Tullow Oil are from Turkana, Garissa, Isiolo, Meru, Samburu, West Pokot and Lamu counties.



240 beneficiaries sat the KCSE exam in 2019. Out of these;

- **44** learners scored **A's**, **98** scored **B's** with 182 meeting the minimum university qualification (**79%** of the class).



Since inception, **1,903** learners have successfully completed their high school education through our programme recording a **98%** completion rate with an average grade of **B-** year-on-year



Message from the Chairman

Overview

In 2019, the KCB Foundation continued impacting the lives of people in the region through innovative solutions to job and wealth creation for the people who have given us a license to operate.

We scaled up operations when we started seeing the efforts of the last couple of years come to fruition as has been captured in the various edifying stories in this report. They are stories of hope triumphing tribulations, success against all odds and determination in the face of adversity. We believe we had reached a critical milestone during the year, when our investments had started maturing by looking at the number of people whose lives had been changed for the better as a result of our intervention.

The Foundation had made elaborate plans to ramp up these operations in 2020 but we see a marked slowdown in operations during the year.

Indeed, I foresee a reversal of some of the gains we had made in the last couple of years as the effects of the Covid-19 pandemic continues to severely impact the global economy. It is our hope that this is an ephemeral situation and that we will see normalcy setting in the second quarter of the year.

Nevertheless, we registered some major wins in 2019, top among them the USD125 million partnership with the Mastercard Foundation that is expected to create over 1.5 million job opportunities in Kenya over the next five years.

This is one of the largest and most ambitious plan which we hope will turn the tide of youth unemployment in Kenya. The programme – even with the hitch occasioned by the pandemic – is expected to buoy other sectors of the economy and impact economic growth.

At the same time, this support from Mastercard will further push our youth employment proposition – dubbed *Zjajiri* – to the next level. So far, *Zjajiri* has been successful, reaching out to over 34,000 young people since inception, a number that continues to grow exponentially as more youth embrace the programme.

This is a good example of what a focused approach to job creation can have.

Our *Mifugo Ni Mali* programme also had a positive impact on the pastoralist community, reaching over 80,000 farmers. At the same time, loans were issued to farmer's co-operatives in the semi-arid and arid areas, ensuring that people who have in the past been marginalised are finally being brought into the fold.



We registered some major wins in 2019, top among them the USD125 million partnership with the Mastercard Foundation that is expected to create over 1.5 million jobs in Kenya over the next five years. This is one of the largest and most ambitious plan which we hope will turn the tide of youth unemployment. The five-year programme – even with the hitch occasioned by the pandemic – is expected to buoy other sectors of the economy and impact economic growth.

I am also very proud of the work we have been doing in the education sector, especially to the support for people living with disabilities. In our effort to tackle the poverty menace, nobody should be left behind, especially PWDs who are more at risk. By providing them with a good education, we give them a chance to grow and play their rightful role in society.

These are the kind of initiatives that make us proud especially when one sees the actual impact our intervention is having

on the ground.

Looking forward

There is no doubt that 2020 will be a difficult year, and we should brace for the after effects of the Covid-19 pandemic. However, we will remain resilient in our support of the various programmes that we have at the Foundation, because we appreciate the magnitude of the impact that they have on unemployment.

We will continue working with our partners – including county governments – as we innovate around helping tackle the joblessness menace. In the face of adversity, we will not slacken our resolve. In the long run, we will only consider that we have achieved our aspirations when our services are no longer needed!

Conclusion

I am especially thankful to the Board of Trustees whose invaluable support has ensured that we have made huge inroads in tackling youth unemployment, lifting pastoralists by monetising their assets and registered quick wins for people who would otherwise find it difficult to put food on the table.

One more person out of the job market, one more educated child, one more young person who sets up a business with our support, is one more measure of success for us.

On behalf of the board, I would also like to extend my appreciation to the management of the Foundation – led by the Managing Director Jane Mwangi – for the energy and passion that they have injected into the various programmes.

It is a testament of their passion and commitment that we are seeing stories of despair turned to hope under the various programmes that we are running. I will not forget the youth and other beneficiaries who have placed their faith in us: we will walk this journey together. Finally, a special note of appreciation to our partners who have continuously registered their faith by providing support to us. We would not be where we are without your support.

Austen Baraza
KCB Foundation Chairman



Our Leadership



AUSTEN BARAZA
CHAIRMAN

Austen is a portfolio, programme and project management specialist with over 19 years' experience as a practitioner, consultant and lecturer at university level. He has completed Ph.D. studies in Project Management from Jomo Kenyatta University of Agriculture and Technology, holds both an MBA and a BCom Degree from the University of Nairobi. He also holds a Graduate Diploma in Management Studies as well as in Purchasing and Supply Management from the United Kingdom. He is a Certified Public Secretary, Certified Project Management Professional, Certified Project Scheduling Professional, Certified Risk Management Professional and a Certified PRINCE2 Practitioner.



JOSHUA OIGARA
TRUSTEE

Joshua holds a Masters Degree in Business Administration with a distinction in International Business Management from Edith Cowan University, Australia, a Bachelor of Commerce Degree, Accounting Option, from the University of Nairobi and is an Advanced Management Program Graduate from INSEAD, Fontainebleau, France. He is a graduate of the Program for Management Development (JuMP), Fuqua School of Business, Duke University, North Carolina, USA as well as a Certified Public Accountant of Kenya, CPA (K), having studied at the School of Accountancy, Strathmore University, Kenya.

Current KCB Group Board appointments: Joshua is a member of the HR, Nomination & Governance and the Finance & Strategy committees and serves as a member of the board of KCB Bank Kenya Limited and is a trustee of the KCB Foundation. **Other directorships:** Joshua serves as the Chairman of the Energy & Petroleum Regulatory Authority, and the Chairman of the Kenya Bankers Association Governing Council. He is a member of the Vision 2030 Board and also serves as a board member of YALI (Young Africa Leaders Initiative).



GEORGINA MALOMBE
TRUSTEE

Georgina is an audit professional. She holds a Bachelors degree in Agribusiness Management from Egerton University and a Master of Business Administration, Finance Option from the University of Nairobi. She is a Certified Public Accountant (CPA (K)) and professional trainer. She also holds a Certificate in Arbitration. Her key technical competencies include Audit Quality Assurance, Auditing, Accounting, Finance and Financial Reporting. Previously, she worked for The Registration of Accountants Board as the Executive Officer, The Institute of Certified Public Accountants of Kenya (ICPAK) as Manager, Public Policy and Governance as well as the Head of Compliance and Regulatory Affairs. Malombe is currently the Managing Partner of audit firm, Gemal and Company. **Current KCB Group Board appointments:** Georgina is a member of the IT & Innovations Committee. She is also a member of the KCB Bank Tanzania Limited Board. **Other directorships:** Georgina currently serves in the Board of the Association of Women Accountants of Kenya (AWAK) as the Vice-Chairperson. She is also a member of Professional Trainers Association of Kenya (PTAK) and the Institute of Internal Auditors.



ALICE KIRENGE
TRUSTEE

Alice holds a BCom. in Management and an MBA in Strategic Marketing. She is a Fellow of the Life Management Institute, USA, a qualified Underwriter, and an Associate in Customer Service. In addition, she has qualifications in project management, enterprise development and is an alumnus of Strathmore Business School and the Babson Business School – Boston, Mass, USA. She has several years' experience in senior management roles in the corporate world with close to 30 years in the insurance/financial services sector. Her experience in the insurance industry includes serving as the General Manager at Monarch Insurance Company and the Director of Operations at CFC Life Insurance Company. She has also had a stint in banking with the CFC Bank Group and served as General Manager in the healthcare and property development sectors. She is a founding member of the Starehe Girls Centre and has served on the Women's Enterprises International Board. She currently sits on the Board of Sokoni Women's Development Initiative and the Lamu Port South Sudan Ethiopia Transport Corridor Board where she serves as the Chair of the Finance and Administration Committee. She is also a member of the Institute of Directors.



JANE MWANGI
TRUSTEE

Jane has been the Managing Director of KCB Foundation since 2015. The Foundation is the social investments arm of KCB Group Plc. Jane is a member of the KCB Group Executive Committee and also serves in the board of KCB Foundation as a Trustee. She has over 30 years of experience in international development; having previously worked with the USAID Mission in different capacities in the East and Southern African region. At KCB Foundation, Jane is the brains behind the creation of *Zijajiri*, an enterprise development and wealth creation programme that supports young people in Eastern Africa. She also spearheads the Mastercard Foundation – funded *Young Africa Works* programme at the Foundation to upscale *Zijajiri* in the agribusiness, construction and manufacturing sectors; with the ultimate goal of creating over 1.5 million jobs in the next five years. She holds an MBA in Finance with a minor in Strategic Management and a BSC (Cum laude) in Accounting from the United States International University-Africa.



VIRGINIA KARANJA
SECRETARY TO THE BOARD

Virginia joined the Bank in 2014 and was appointed as the Secretary to the Board of KCB Foundation in 2015. She holds a Bachelor of Laws (LLB) Degree from The University of Nairobi and a Post Graduate Diploma in Law from the Kenya School of Law. Virginia is an Advocate of the High Court of Kenya and an Associate member to the Chartered Institute of Arbitrators (Kenya Chapter). She is also a registered Certified Public Secretary of Kenya (CPS – K) and an Accredited Governance Auditor.



Message from the Managing Director

Laying the foundation for the youth

2019 was a mixed bag for us at the KCB Foundation.

It was tough, in the sense that we had to hunker down, crunch the numbers and make the calls as we developed programmes to scale up our work, but there was also joy when we received a vote of confidence from our partners in the form of more commitments to work together.

We started the year with an invitation from the Mastercard Foundation to scale up *Zjajiri*, our flagship programme, and we took to the task with enthusiasm.

With its three stages, *Zjajiri* captures the essence of what we do as a Foundation in our mission to create jobs by addressing the lack of technical skills through sponsorships, helping graduates set up businesses and putting them in an ideal position to take loans from the Bank and advance their businesses.

We developed the proposal for Mastercard Foundation which they approved after tracking how we had designed and implemented the programme, delivering a complex concept in a simple and tangible way.

Like our other partners, the Mastercard Foundation enables us to open up the underutilised and idle capital that we have from the infrastructure that the KCB Group Plc has created but which we are unable to use because of a lack of funds.

Overall, the partnership with the Mastercard Foundation is projected to create 1.5 million jobs over the next five years, and generate KShs.30 billion for the Kenyan economy over that period.

We report on the commencement of the work elsewhere in this report and I must say it is quite impressive, even at this early stage and with the interruption caused by the coronavirus pandemic. We should deliver on the promise we made.

Zjajiri continues to register successes as we learn and implement the Kaizen philosophy of continuous improvement. In 2019, 10,565 students graduated from the programme, bringing the total number of



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beneficiaries to 34,087 since the inception of the programme in 2016.

The Foundation gauged its impact by carrying out an in-depth assessment of the number of jobs created since the programme began, which we found to be 13,316 in 2019 alone bringing the total number of jobs created to over 34,000. This number includes both the entrepreneurs and those who have gone into employment.

One of the significant areas of success in *Zjajiri* this year was the doubling of the number of Persons with Disability (PWDs) that we support.

We trained 2,144 PWDs against a target of 1,000. This achievement was made possible by close collaboration with the Meru County Government in organising a workshop for 2,144 of them, many of whom are traders, a mix of skillers and upskillers. After the three weeks training, we had more than 1,200 of the traders open accounts with KCB Kenya, with most of them signing up on *Stawi*, the mobile lending app for Small and Medium Enterprises backed by KCB Kenya and three other banks.

We rely on partnerships to open up more opportunities and in 2019, we signed up more than 11 new strategic partners across governments and non-State actors.

Another area of success was in franchising, which we are implementing with Ashleys, through which we opened three new salons and barbershops under the Ashleys *Mtaani* brand. The idea was started in 2017 when we realised that most of our *Zjajiri* graduates preferred working under an established brand, and was concretised in 2019 by the Kenya Private Sector Alliance under yet another partnership. We feature one of the salons in this publication and I am happy with the progress made.

Our work in the subsidiaries continues, with the *Malkia wa Nguvu* programme in Tanzania and the *Igire* programme in Rwanda. So much has the success been in these two subsidiaries that we shall be scaling up the programmes significantly in the coming years.

Similarly, work in *Mifugo Ni Mali* has increased significantly, and we continue to register improvement. We also achieved more in the high school scholarships programme by having another partner join us in paying for the secondary education of needy but academically gifted learners.

The scale of disruption to the economy at the macro and the micro levels brought about by the coronavirus pandemic means that more will be demanded of the KCB Foundation in the short and long-term.

The crisis has brought onto the world a set of circumstances that has not been experienced since perhaps the last World War or the pandemics of a century ago. While the challenge will be great, we are confident that we shall rise to the challenge and be part of those not only bringing great ideas to the table but providing the solutions and connections.

Jane Mwangi
KCB FOUNDATION MANAGING DIRECTOR

OUR PARTNERS



Sustainable Development Goal number 17 leverages on the power of partnerships across all the three programmes to achieve development goals.

KCB Foundation, in line with Sustainable Development Goal number 17 leverages on the power of partnerships to achieve its development goals.

The Foundation is cognizant that the progress attained in its programmes has been accelerated by every partner who has played a key role in strengthening the programmes' reach and impact.

Below are our 2019 partners:

2jiajiri partners

1. Mastercard Foundation
2. Miramar International College
3. GEM Skills Kenya Limited T/A Arc Skills
4. Gearbox Pan African Network
5. Latia Agribusiness Solutions Limited
6. Filamujuani Foundation
7. Ashleys Limited
8. Tymax Agribusiness Solutions Limited
9. Top Quality Motors Ltd
10. BIK Investors Africa T/A Extreme Clean
11. GIZ E4D/SOGA
12. Kenya National Chamber of Commerce & Industry
13. Kenya Private Sector Alliance (KEPSA)
14. PZ Cussons
15. Research Triangle International (RTI) / Kenya Youth Employment and Skills Programme (KYES)
16. Tullow Kenya B.V
17. County Government of Kajiado
18. County Government of Makueni
19. County Government of Meru

Mifugo Ni Mali

1. County Government of Baringo
2. County Government of Isiolo
3. County Government of Kajiado
4. County Government of Kilifi
5. County Government of Kwale
6. County Government of Laikipia
7. County Government of Marsabit
8. County Government of Mombasa
9. County Government of Narok
10. County Government of Samburu
11. County Government of Taita Taveta
12. County Government of Turkana
13. Kenya Veterinary Association
14. Kenya Market Trust
15. Millennium Water Alliance
16. World Vision Kenya

Scholarships

1. M-PESA Foundation Academy
2. Tullow Kenya B.V

Skilling our youth for posterity



In 2007, the KCB Foundation was established to action the Group's corporate social responsibility programs. The aim was to ramp up sustainable development, reduce poverty and enhance the well-being of communities where we operate in.

We sought to identify and provide solutions to issues affecting the Eastern Africa community especially in areas related to enterprise development, education and health.

To achieve our goal, we chose to focus on youth unemployment, lack of access to education and an informal and the under-performing livestock sector.

KCB Foundation has been transforming lives through the *2jajiri* and *Mifugo Ni Mali* programmes. Through the programmes, we have been empowering the youth and livestock farmers by equipping them with necessary skills to grow their businesses, provide for their families and better contribute to society.

According to the Kenya National Bureau of Statistics (KNBS), Micro, Small and Medium Enterprises (MSMEs) contribute 28.5 percent to the Kenyan economy. Despite their contribution to the economy, they face challenges which include shortage of capital, lack of skilled manpower, and lack of markets.

A large number of these businesses operate informally, but if properly trained, they stand a chance of improving their entrepreneurial competencies.

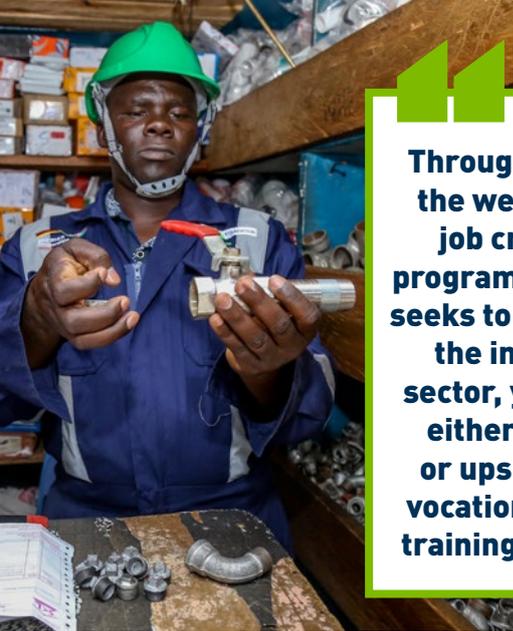
That is where we come in. Through *2jajiri*, the wealth and job creation programme which seeks to formalise the informal sector, youth are either skilled or upskilled in vocational skills training courses. There, they are empowered with skills necessary to access finance and grow their businesses. The idea is that when these young entrepreneurs are trained and helped to create wealth, they can employ up to five people.

Since inception, the KCB Foundation has

helped 34,087 youth receive technical and financial literacy skills across various sectors which include Construction, Automotive Engineering, Beauty, Domestic Services and Agribusiness. This was a huge milestone for the Foundation because, first, we empowered these young entrepreneurs to create sustainable businesses to increase their livelihood and second, we reached three times the number of youth we did in 2018.

The programme has been replicated in Tanzania and Rwanda where hundreds of youth have benefited from vocational training and skills development.

The programme, dubbed *Malkia wa Nguvu* in Tanzania has trained over 200 women in several informal sector trades. Seventeen of the trained women have received grants worth TZs5 million each, totalling to TZs8 million to boost their already existing businesses. In Rwanda, 200 youth graduated from the *Igire* programme after undergoing training in the fields



Through *Zjajiri*, the wealth and job creation programme which seeks to formalise the informal sector, youth are either skilled or upskilled in vocational skills training courses.



of Information and Communication Technology, Culinary Arts and Domestic Electrical Engineering.

Creating shared value is fundamental to how we do business at KCB Group. It is the Group's belief that our long term success can only be achieved by creating value for both our shareholders and society and that our shared value programmes like *Zjajiri* and *Mifugo Ni Mali* make a positive difference to our communities while contributing to our success.

Further, we have aligned our ambitions and commitments to the UN Sustainable Development Goals.

Since 2014, the *Mifugo Ni Mali* programme has worked with smallholder livestock farmers in arid and semi-arid areas across the country to increase productivity of their livestock and improve the livestock value chain.

To this end KCB Foundation, in 2019, spent KShs.20 million to support livestock producers. With financial backing from the Group, livestock farmers like those from Lualenyi Ranch have realised maximum returns from the modern feedlot that was piloted, and used to fatten bulls within the shortest period in readiness for the market.

Since its inception, the programme has been beneficial to farmers in equipping them with valuable skills like business development, leadership and management, financial literacy and value addition to help them increase their earning potential.

Meanwhile, we still continue to support bright, needy and physically challenged students through our KCB High School

Scholarship Programme which focuses on increasing access to education for the underprivileged.

Every year, the Foundation targets 240 beneficiaries, 40 of whom are Persons with Disability, who benefit from a full scholarship to see them through their secondary school education.

In 2019, we partnered with Tullow Oil and sponsored 100 more students bringing the total to 340. The class of 2019 performed exceptionally well, with 182 students scoring the minimum grade to join university.

Year-on-year we have been privileged to benefit from numerous partnerships with various organisations and institutions to support our local communities.

GIZ's E4D/SOGA-Employment and Skills for Eastern Africa programme has partnered with the Foundation since 2017 to empower and equip 4,000 youth in the informal agribusiness and construction sectors in Kenya to increase their employability and income generation.

To enable the youth start their micro-enterprises GIZ kitted them with construction starter toolkits that would create opportunities for them.

We have also capitalised on franchising agreements, such as that with Ashley's Kenya Limited to help thousands of youth interested in the personal care and beauty industry.

With adequate training and access to capital, beneficiaries are able to open their own salons and carry the brand name Ashley's *Mtaani*.

These partners, with whom we have common objectives, have been key to the Foundation's success and we look forward to more fruitful years ahead.



Francis Okello, *Zjajiri* beneficiary





Zjajiri beneficiary Peter Kanyi at his workplace.

Turning passion into a career

Ever since he was boy, Peter Kanyi loved cars. He was always fascinated by the way auto mechanics would fiddle under the hoods of cars and bring them back to life. It was therefore not surprising that his first hustle after he completed his secondary school education, was selling car spare parts.

In 2016, Peter got the opportunity of a lifetime to turn his passion into a career. Through his friends and social media, he found out about the KCB Zjajiri programme which was offering scholarships. He applied and after passing the interview took a two year course in Automotive engineering.

"I specialised in mechanical and electrical engineering at Eastlands College of Technology and graduated in September 2018," Peter says.

During his training, Peter got the opportunity to work as a paid intern at DT Dobie and Isuzu East Africa.

"The theory lessons in class were interesting but what I loved most were the practical lessons. I got to work on cars that I only dreamt about or saw on television. I learnt how to use diagnostic machines to fix electrical faults," he says.

The two-year course, he says, was the bridge that would connect him to achieving his dream of becoming self-employed. After submitting his business plan, Peter was given a KShs.167,000 loan to start his business, D-DEKX Autocare, which has been in operation for a year.

With the skills he acquired as an intern, Peter says, he is equipped with knowledge to fix clients' vehicles which come in with electric faults. He believes that electric cars are the future and his knowledge in

fixing them has already put him in front of the pack.

Working as a self-employed auto mechanic, Peter is enjoying making his own schedule, keeping all the profits and doing what he loves all day.

"After graduating from the Zjajiri programme I felt I would thrive better in self-employment rather than if I was employed," he says, adding "I like calling the shots."

Since starting the business, Peter has employed one person. He makes an average of KShs. 50,000 monthly from the business and comfortably repays his loan.

With the business skills he acquired in training, Peter is leveraging on innovation and creativity to combine car wash services and car repairs to maximise profits.

2jiajiri was my saving grace

Winnie Adewa was comfortably running a bar and restaurant at Wilson Airport in Nairobi when one day in 2015 she realised that the lease was coming to an end and her landlord was not willing to renew it.

She set out to look for another prime place to set up the hotel. But this time, she wanted a bigger place to allow her start outside catering services.

"I was determined to establish more than a restaurant. I wanted to start offering outside catering services," says the mother of four.

The police had at the time intensified a crackdown on drink driving. As a result, bars along busy roads such as Lang'ata Road bore the brunt as business suffered, especially on weekends, as revellers kept away.

It was while she was mulling her next move that she saw an advertisement in the newspaper seeking recruits for *2jiajiri*, a youth empowerment programme by KCB Foundation. A niece who knew more about the programme encouraged her to apply, and she was elated when her application was accepted and was enrolled at Kibondeni College of Catering and Hospitality Management in Kileleshwa, Nairobi. At Kibondeni, Winnie trained in hotel management and laundry.

She also learnt how to manage a business as well as planning, keeping records, marketing and advertising.

After graduating, she secured a loan of KShs.1.3 million, which she used to buy five tents, 300 plastic chairs, 40 collapsible catering tables, and utensils.

Though her outside catering business has taken off, she still runs a roadside café in Lang'ata, Nairobi where she serves boiled beef, fish and indigenous vegetables with the usual accompaniments.

Winnie remembers her first client with much affection - an elder at the PCEA Kit Mikai Church, which is in the rural areas of Kisumu.

She opens her record book and points at the first entry in December 2018. She was paid KShs.14,000 for the job.

There has been remarkable progress at Doviam Catering with the business growing rapidly forcing Winnie to travel to Kisumu on most weekends, sometimes having to cater for two events in a day.

She has employed a manager, a marketer and a coordinator to source for jobs and get things going before she gets on the ground and the real work starts. Winnie is naturally happy that her business has taken the right trajectory, and she is comfortably repaying her loan.

"I thank God I have done well and I have never missed the monthly loan repayments," she says.

When Winnie reflects on life and how things have worked since she shut down Aviators Bar and Restaurant, she reckons she is in a good place.



Winnie Adewa at her Nairobi eatery.

ASHLEYS

Barber & Salon Mtaani

2jiajiri came at the right time for Juliana



Beauty entrepreneur Juliana Githieya.

Juliana Githieya knew early in life what she wanted to do for a living.

When she was young, she enjoyed plaiting her younger sister's hair, and practised on other members of the family too.

"I used to plait my grandmother's hair. We would wheel her out with my cousins and braid her hair," she says.

There was therefore no agonising over her career choice. As soon as she finished secondary school in 2005 she enrolled at Alison Caroline Institute.

Rather than pursue a hairdressing course, though, she took up beauty therapy.

"I love everything to do with beauty from make-up to skin care," she says.

After school, she went to Mombasa to be part of the team that started the spa at Baobab Beach Hotel in 2008. After working there for a few years she left and joined Exhale Spa as the Head Therapist.

In 2010, she went to work at the Hilton Hotel as a Senior Masseuse. There, she dabbled in sales which she realised she didn't like and went back to beauty therapy. In 2017, Juliana left for Ashleys, where she worked at Westgate Mall and

as a part-time tutor at the Ashleys Hair and Beauty Academy.

Ashleys had been in partnership with the KCB Foundation, with the Ashleys Hair and Beauty Academy taking up 2jiajiri beneficiaries. The salons provide internship and employment opportunities.

The managers at the Foundation however realised that the beneficiaries were shy to take up loans from KCB after completing their training.

The Foundation therefore sought to develop a programme that would enable the graduates get the jobs they had been training for.

The idea for a franchise was then born, and the franchise agreement between the Foundation and Ashleys founder Terry Mungai finalised in 2019. Salons operating under the franchise would be branded Ashleys Mtaani and would be managed by former Ashleys employees and 2jiajiri beneficiaries.

Juliana fell in love with the franchise proposal the moment she was told about it.

"In fact, for me it was a blessing because I had reached a point in my career where I felt I needed something more," says Juliana.

"Ashleys was fantastic and I got to learn a lot but I kept asking myself, 'What else are you going to do?' When this opportunity came I volunteered and went through the process," she says adding, "2jiajiri came at the right time."

It was while going through the subsequent classes at Alison Caroline Institute that she realised she needed additional knowledge and skills.

She completed her Diploma in Salon and Spa Management and then took lessons under 2jiajiri on management of cash flow, bookkeeping, and business processes, and then took the KShs.5 million loan.

It was an opportunity for me to listen to people who have already made it or people who are making it and look at myself and think, I can also do this."
- Juliana

The money went into setting up the salon on the first floor of Ciata Mall on the busy Kiambu Road in Nairobi. The space was painted a dazzling white and fixtures fitted. Barber chairs, hair dryers, steamers, shavers, manicure tables, massage beds and various other equipment were bought and employees recruited.

The salon was opened on February 12, 2019.

"It has been a good journey so far, it has



2jajiri beneficiary Juliana Githieya attends to a client at her Ciata Mall spa.

been very positive," she says.

Juliana exceeded the threshold by raking KShs.300,000 against a projection of KShs.250,000 in the first month. She makes an average of KShs.800,000 income from the business, up from a paltry KShs.50,000 that she used to make before the 2jajiri support.

The salon draws customers from Runda, Ridgeways, Garden Estate, Fourways Estate and Thindigua finding it accessible and affordable.

"I was fortunate to get a fantastic team that, even as the customers identify with the brand, they get excellent service here," she says.

The salon and barber shop has created employment for 13 people, three of whom are 2jajiri graduates, with the rest from Ashleys.

Juliana attended the SOAR conference in 2019 courtesy of her relationship with KCB and the KCB Foundation.

"It was an opportunity for me to listen to people who have already made it or people who are making it and look at myself and think, 'I can also do this,'" she says.

Juliana hopes that the business continues to grow and that she can repay the loan within the set five years, and hopefully, start thinking about expanding the business.



Juliana's business offers multiple employment opportunities to fellow 2jajiri graduates in the beauty sector.

A winning partnership

The franchise agreement between the KCB Foundation and Ashleys was initiated to enable 2jajiri graduates with training in beauty and personal care get into employment.

While the graduates are empowered with the skills necessary to take care of clients in salons and barbershops and to manage their businesses, they were reluctant to take the loans offered, on the basis that they would not attract clients.

This sparked discussion on how to come up with a franchise and Ashleys was a natural choice because it is a recognisable and well-established brand that has already made a name for itself.

In 2018, the KCB Foundation

entered into a partnership with the Kenya Private Sector Alliance to guide the establishment of the franchise agreement with Ashleys.

Under the agreement, Ashleys is paid an agreed amount for its name to be used in the salon and barbershop set up under the name Ashleys Mtaani Salon and Barbershop. There is also a revenue-sharing structure.

Ashleys manages and supervises the running of the salons as well as supplying the products used.

Franchising has created a win-win situation for everyone: jobs have been created for the graduates, Ashleys reaches more clients and the Foundation brings its access to the infrastructure created by the KCB Group.



Money skills is the best gift Zjiajiri gave me

For years, Kennedy Ouma of West Nyakach worked as a fisherman in Lake Victoria. Daily earnings for the standard seven dropout ranged between 30 and 50 shillings a day.

Even in the good days when fish was abundant in Lake Victoria, most of the money from fish sales went into the pockets of boat owners. The crew, which sometimes worked through most nights, had to make do with the meagre pay offered by boat owners.

Out of his experience in the lake and the fish business, Ouma figured that to earn a reasonable income, he would have to strike out on his own. The first step was to put together money for buying fishing nets and hooks before leasing a boat.

The tricky bit was trying to save the meagre earnings that was paid at the end of every fishing expedition.

Ouma came up with a plan to save any little money he could spare. Each time he accumulated enough money, he would buy a goat. With time, he built up a good flock which he sold and bought his first fishing net.

Next he leased a boat at the cost of KShs.1,200 per month. He continued saving money until he was able to buy his own boat. He had one serious problem though - managing his finances.

"Even as my earnings improved, I had no idea about keeping records. I couldn't track my expenses and I was never sure when I was making profits or operating at a loss," says Ouma.

Things changed when representatives of KCB Foundation visited Songorota beach from where he was operating. They were looking for fishermen interested in acquiring entrepreneurial and finance management skills under the Foundation's *Zjiajiri* programme.

Ouma signed up for the seven months course that took him to Obange Training Institute, which is a branch of the Kisumu-based Tom Mboya Labour College.

After his training, KCB Foundation loaned him KShs.100,000 to expand his fishing business. He worked tirelessly and was able to repay the loan in three months.

He borrowed another KShs.110,000 from KCB and bought a second boat. He was able to clear his loan in five months instead of the projected one year. With the second boat, he was making an average of KShs.48,000 per month in profits.

"With the record keeping and finance management skills that I had acquired, I run my business professionally. I increased my fleet to four boats with two of them running on diesel engines," says

Ouma as he displays neat records in a ledger.

His next line of expansion was to acquire a car that he took on hire purchase. The vehicle, which he uses for his transport business, has supplemented his revenues and at one point he made KShs.300,000 in six months.

He managed to clear payments for the vehicle in 10 instalments. His record and tenacity of paying his loans way ahead of due date saw him secure a KShs.700,000 micro-loan with which he bought a second car to grow his transport business.

Once again, he repaid the loan six months ahead of schedule. "All this was possible because I now had the skills to keep records, manage expenses and the training to look out for new opportunities," he says.

His business is booming even as he plans further expansion. Ouma is a proud employer, with eight permanent workers under his wings. He says he is particularly happy about creating job opportunities for the youth, putting them in a position to support themselves and their families.

He has built himself a permanent house and is effortlessly putting two of his children through high school.



Samuel Muiruri at his farm.

Youth find success in soil-less farming

One day in November 2019, Samuel Muiruri Kibira and his six friends gathered at their small farm in Nderi, a village in Kikuyu near Nairobi, to see for the first time the real fruits of their labour.

The tomatoes were looking good, clean, pest and disease-free, but that was the least of their concerns.

Their real worry was what the people from Miramar International College would make of the produce of their labour over the last three months they had watched over the tomatoes.

"We were very excited," he recalls.

There was a good number of Grade 1 and 2 tomatoes, which fetch KShs.60 per kilogramme, and less of the Grade 3, which fetches KShs.20 per kilogramme. In total, they had 116 kilogrammes of tomatoes.

As the treasurer of the seven-member group, Samuel was happy with the KShs.30,000 they were paid for the produce.

"Farming was something I had always wanted to do," says Samuel, as he recalls his life journey.

Growing up in Kihumo, a village in Kikuyu, Samuel was leading a normal life and attending primary school at Forest View Academy when he was involved in a car accident in 2003 while in Standard Three.

He has since then depended on crutches to aid his movement, which also meant that he could not get into a physically

demanding job like farming.

Samuel was a good fit for *Zjajiri*, which targets to have 10 percent of its beneficiaries consist of Persons with Disabilities.

He attended Kiwan Computer College after finishing his secondary school studies, attained qualifications in Computer Graphics, and went on to Global Institute for a Business Management Certificate Course.

Samuel then pursued a Diploma in Business Management course at Miramar International College and immediately secured a job at Kiwan Computer College teaching school leavers how to use a computer.

It was while at Kiwan that a friend told him about *Zjajiri* and the training on hydroponic farming at Miramar International College.

Samuel was a good fit for *Zjajiri*, which targets to have 10 percent of its beneficiaries consist of People with Disabilities.

The 25-year-old did not hesitate and in 2018, he took to the three-month course with enthusiasm.

"We later on formed a group of seven people and registered a company known as Good Life Hydroponic Farming," said Samuel.

They secured KShs.1.3 million from KCB, which came in the form of the assets – the greenhouse, two tanks, drips, and pumice to host the nutrients and anchor the crops – required to set up the greenhouse, and which was undertaken by Miramar International College.

Setting up the farm involves laying down the pumice, where the crops are anchored, and connecting the pipes to the tanks where the nutrient-rich mixture is stored. The pipes are then linked to the drip system, which ensures that each plant is fed.

Growing tomatoes involves daily visits to the farm, early in the morning or in the evening when the sun is not too hot, to turn on the pumps to feed the nutrients into the pumice. When the plants are about to bear fruit, more labour is required to set up the horizontal conduits that support the twine, and to then train the vines.

Good support ensures the tomato is dry and clean, free of pests, has had the benefit of good air circulation, and is free of disease.

That was how Samuel and his colleagues ensured they had a good first crop.

The agreement to have Miramar International take the produce was negotiated by the Foundation.

As the Good Life group wait to plant the second crop, confident that they would have a market for it, Samuel is happy to have started on this path and he now faces the future with courage.

Carpentry skills offer youth hope

Under the scorching Mombasa sun, shaded by a *mabati* structure, Harrison Odengo, and two other men maintain a busy and noisy workshop at Midizon Furnishers where hammering, drilling, sewing and cutting goes on all day.

Couches that are yet to be padded, fitted with fabric and cushions sit in the middle of the workshop. Stools, coffee tables and other furniture ready to be picked by clients or sold are neatly stacked at one corner.

Harrison learnt the ropes of carpentry while under the tutelage of his friends. Soon after, the opportunity to join KCB Foundation's *Zjajiri* programme came knocking and he seized the chance.

Eager to get certification to enable him set up his own business, Harrison took up a course in Building and Construction and then specialised in woodworking. He says the course exposed him to a whole new world.



The business is doing well and orders are increasing. I have employed two carpenters to help me especially when there's a lot"
- Harrison



Harrison Odengo at his Midizon Furnishers workshop.

"There are woodworking machines that I didn't know how to use, and techniques I needed to learn. There are machines that I saw in school that I haven't seen anywhere in the field," he says.

He also learnt how to draw window designs. This has propelled his desire to venture into interior design as his career progresses.

Zjajiri was established in 2016 to offer the youth a bridge into the world of entrepreneurship by awarding them scholarships to undertake vocational training. The objective, is to empower out of school youth and existing micro business owners by skilling and upskilling through provision of technical skills training opportunities.

Harrison graduated from the programme in 2017, armed with skills and knowledge from the classroom and practical lessons, and seminars on how to improve the growth of his business.

"We were taught about book keeping, marketing and on how to deal with challenges in the business," he says.

To help the beneficiaries succeed, *Zjajiri* provides Business Development Services in the form of a lawyer, accountant and marketer. They help in registering the business, book keeping and tying in the four marketing principles of product, price, place and promotion.

Before attending the course, Harrison says he would make furniture and place them on display at his workshop and wait for customers to come to the shop. Some came through referrals. But after the training programme and gathering tips on how to attract customers, he created a photo album with photos of his best work which customers flip through whenever they come to the workshop.

Additionally, he created a Facebook page.

"One day, I posted a picture of a couch I had made on my Facebook status; someone called me and bought it," he says smiling.

With an solid business plan, Harrison applied for a KShs.100,000 loan, which he got. He had grand plans for the money; he wanted to buy land worth KShs. 60,000 upon where he would set up his workshop and use the rest of the money the buy carpentry machines like a jigsaw, smoothing plane and a rump.

He was, however, advised to start small. Instead, he rented space for his workshop in Mikindani and bought the equipment he wanted.

By July 2018, he had already finished repaying the loan.

"The business is doing well and orders are increasing. I have employed two carpenters to help me especially when there's a lot of work," he says.



KCB Foundation Managing Director Jane Mwangi (left) and KCB Tanzania Managing Director Cosmas Kimario hand over tools of trade to a *Malkia wa Nguvu* beneficiary.

2jiajiri rolls out in Tanzania

KCB Foundation successfully rolled out its youth empowerment programme *2jiajiri* in Tanzania in the third quarter of the year.

Supported by KCB Tanzania, the programme aims to create wealth and self-employment opportunities for youth aged between 18-35 in the country.

The first class targeted a total of 100 youth, but KCB Tanzania surpassed this target and secured scholarships for an additional 63 students bringing the first cohort to a total of 163 students. The comprehensive scholarship covers 100% tuition fees, registration fees as well as uniforms and tool kits for the beneficiaries.

The training that is geared towards enabling the youth to create their own employment is skills-based in the fields of Hairdressing and Beauty therapy, Food Production, Hotel Management, Decoration, Truck Mechanics, Welding, Graphic Design and Embroidery from the Vocational Educational and Training Authority (VETA).

'Malkia wa Nguvu', the women empowerment programme run by Clouds Media Group supported by *2jiajiri* and spearheaded by KCB Tanzania also saw 17 women-owned businesses receive business toolkits in the form of grants last year.

These tools are trade specific for businesses in Agribusiness,

Construction, Beauty and personal care, Automotive and Domestic services sectors.

These 17 women are from the *Malkia wa Nguvu* class of 2018, that saw a total of 245 women receive capacity building and financial inclusion training in the aforementioned trade sectors.

The roll out of *2jiajiri* in Tanzania will go ahead in addressing the low levels of employment among the youth as *Malkia wa Nguvu* supports women with small businesses to catapult their businesses through administration and financial training.

KCB Foundation is committed to playing its role in combating unemployment through its job creation efforts, using *2jiajiri* as the driver.



Janet Ernest Kipangula receives the keys to her truck from Antony Peter Mavunde (MP), Tanzania's Deputy Minister of State in the Prime Minister's Office responsible for policy, parliamentary affairs, labor, employment, youth and the disabled. KCB Foundation Managing Director Jane Mwangi (left) and KCB Tanzania Managing Director Cosmas Kimario look on.

From rookie to master entrepreneur

Like any other woman in business, Janet Ernest Kipangula, the proprietor of J&GG Hardware Company Ltd is committed to continuous improvement of her business. After all, it is her main source of livelihood.

So, when Janet heard about *2jiajiri*, a women and youth empowerment programme from her bank - KCB Tanzania - she readily signed up.

For her, this was an opportunity to shape her into an elite business woman, to master her skills and ultimately meet her objectives.

As a young entrepreneur, Janet had no strategy in place to help her grow her business. It was this gap that she wanted to address by going through the *2jiajiri* programme.

Among other courses, Janet was trained on business development, administration, taxation and legal frameworks. She was also one of the beneficiaries that received a TZs5,000,000 business grant from KCB Foundation.

She used the grant to purchase a truck to ease her day-to-day delivery capabilities which helped to grow her customer base whilst improving delivery turnaround time.

"The programme has improved my confidence as an individual and as a business owner. I'm now better poised to run the business and hold myself accountable against my set targets," she says.

Her business has also grown. She has employed two more people

bringing her staff to four. She has also implemented quality control in her supplies which has improved customers' loyalty. Janet believes she has better stakeholder relationship management thanks to a better grasp of the business environment.

Additionally, she is using the knowledge to mentor her employees to also grow their skills in business management.

Janet is also coaching fellow women within her network on how to start and run their businesses, while sensitising them on the opportunities arising from the challenges they're experiencing.

Ultimately, Janet hopes that more women will take up such programmes to enable them succeed in business.

We are boosting youth employability in Rwanda



The *Igire* graduation held at Kimisagara Youth Employment and Productive Centre in Kigali in November, 2019.

Last year, 200 youth in Kigali graduated from KCB Foundation's youth empowerment programme *Zijajiri*, dubbed '*Igire*' in Rwanda.

The beneficiaries, underwent six-month training courses in the fields of Information and Communication Technology, Culinary Arts and Domestic Electrical Engineering. The courses were conducted in Integrated Polytechnic Regional Centres located in Kigali, Ngoma and Huye.

The '*Igire*' programme is run by KCB Rwanda, supported by the Foundation in partnership with Rwanda National Youth Council.

Founded on April 18, 2018, the programme aims at bridging the unemployment gap in Rwanda, which the International Labour Organization estimates at 27.7 per cent, amongst graduates from institutions of higher learning.

In an attempt to address the unemployment challenge, KCB *Igire*

Programme provides targeted technical and vocational skills to youth across the country, selected based on the general skills gaps in the market.

The programme also provides beneficiaries with entrepreneurship training to encourage a mindset-shift from being an employee to a self-reliant employer.

Upon completion of the entrepreneurship training, students get an opportunity for mentorship and networking with business entrepreneurs who coach them on preparing business projects. The business proposals are reviewed by a joint panel from the National Youth Council and KCB staff members with the top-five exceptional business plans being awarded

grants for seed capital.

Other viable business plans are financed with interest-free loan facilities to start their businesses.

So far, 290 youth have graduated from the programme; 90 from the inaugural cohort in 2018 and 200 from the 2019 class.



Members of the Comfort Zone Craft group receive their seed capital from KCB Foundation during the graduation of the 2019 class.



Eugene Mukeshimana
at the green pepper
farm in Musenye.

How engineering graduate turned his fortunes around

Eugene Mukeshimana, 25, graduated from the Rwanda College of Science and Technology as an Electronics and Telecommunications Engineer in 2017.

Sadly, with no job opportunities in sight, Eugene decided to go back home to Kicukiro, a district in Kigali Province.

"I tried my hand at several businesses like digital advertising and selling second hand shoes. However, the

second-hand shoe business was short-lived after the government banned the trade," he says.

He then joined two of his former university colleagues in a fruit selling business in Rusizi, Western Rwanda. The two colleagues got a contract from the National Agricultural Export Development Board (NAEB) to supply fresh horticultural commodities such as passion fruits and peas.

It was a big opportunity, but there was one small problem. The team was tasked to supply 10 tonnes of peas but could not even mobilise 100 kilogrammes of the commodity.

It was while grappling with these hard realities that KCB Foundation's *Igire* programme came knocking.

Igire is a youth empowerment programme launched by KCB Foundation through KCB Bank Rwanda and the Rwanda National Youth Council in April 2018 to sponsor 100 youth for a six-month vocational

skills training to enable self-employment.

Eugene enrolled for a course in Information and Communications Technology at the Integrated Polytechnic Regional Centre in Kigali. He studied technical courses in Computer Maintenance, Software Development and Web Design among others at the government-run vocational school.

In the last two months of the classes, they were trained on entrepreneurship. The trainings were conducted in partnership with Digital Opportunity Trust Rwanda, a youth-led movement of social innovators with the tools, knowledge and networks to create opportunities and transform their own communities.

"Despite my university degree I decided to join Kigali IPRC because I wanted to hone my skills in technical applications and entrepreneurship. Most of what we learnt in university was theoretical. I wanted something practical that would

enable me to apply my skills to bring change in society," says Eugene who was part of the inaugural class.

Armed with technical and entrepreneurial skills, Eugene and his colleagues registered their business, CCE Business Group, in 2018.

They then ventured into full-scale horticulture business. The business currently owns and runs two farms; one for green pepper and another for French beans in Musenye and Kamabuye in Bugesera district in Rwanda's Eastern Province.

Eugene and his partners have invested Rwf12 million in the business where they have 40 casual employees at the four-acre green pepper farm in Musenye. They have also employed three technical staff, who include an agronomist to ensure

high productivity.

At Kamabuye they have 10 employees.

Although Eugene's business pitch qualified for seed capital from *Igire*, he did not obtain the funding because his partners had not gone through programme.

"We used our savings to pursue our dream of entrepreneurship in the agribusiness sector. We saw the huge potential and government support in agriculture and decided to stick to it," says Eugene.

He adds that they have a ready market for their produce, thanks to a contract they have with NAEB. They also promote their business via social media, where they receive orders and endorsements from the online community.

"Our business is self-sustaining and we are able to pay ourselves as well as our workers. Our goal is to integrate information technology into farming as a way of improving productivity," says Eugene.

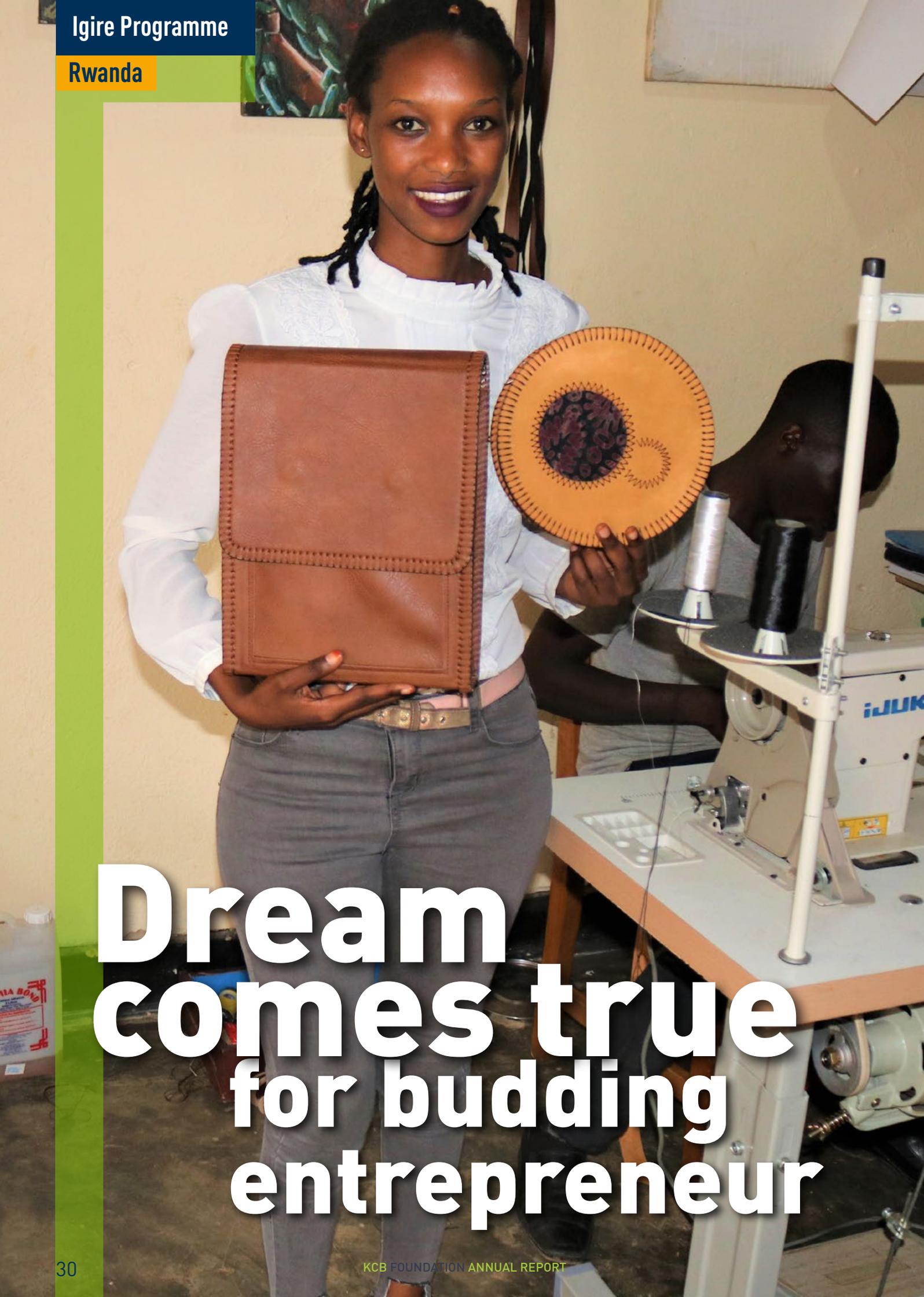
CCE Business Group has received recognition locally and internationally. It was recently recognised by the Rwandan Government as among the top three modern agriculture companies. They have also won awards including the Tony Elumelu Foundation Award.

The business is currently testing the waters in *chilli* processing for the domestic market. Eugene and his partners are also working on a software to improve productivity among local farmers.

A water reservoir at the farm used for irrigation.

Our business is self-sustaining and we are able to pay ourselves as well as our workers. Our ultimate goal is to integrate information technology into farming as a way of improving productivity"

- Eugene.



Dream comes true for budding entrepreneur

Umutoniwase Jeannette sews decorative stitches on pockets of authentic African bags in downtown Nyarugenge in Rwanda's capital Kigali as she supervises her employees.

The 25-year-old is the founder of Inzira Dreamz Network, a social enterprise that manufactures affordable African bags, clothes and shoes. The business also aims at coaching and mentoring young girls to lead them to self-reliance and full employability. She has four employees; a graphics designer, a production technician, sales and marketing and social media manager to boost her enterprise.

Jeannette was in the inaugural class of *Igire*, the youth empowerment partnership launched by KCB Foundation. This was made possible through KCB Bank Rwanda and the Rwanda National Youth Council in April 2018 to sponsor 100 youth for a six-month vocational skills training to enable self-employment.

"I saw an advert about a new youth skills and entrepreneurship training programme by KCB Foundation on social media and also heard about it on radio. I gave it a shot and luckily got a full sponsorship to study information and communications technology at the Integrated Polytechnic Regional Centre in Kigali," says the *Young African Leaders Initiative* graduate, who worked as a relationship manager at a tours and travels company after completing high

school.

An initial failure of her business idea in 2017 due to lack of funds did not dent her determination and Jeannette resolved to enroll for the *Igire* programme to acquire and sharpen her entrepreneurial skills. She conducted a market research and settled on the bags.

"This was a good business idea since I realised that people were looking for unique African design bags to appreciate African fashion," she says.

Her main obstacle however, was startup capital for the business. Regardless, upon graduation in November 2018, she registered her business in anticipation of getting business running.

Lady luck smiled on her when she got Rwf3 million (KShs.337,000) in seed capital from KCB Foundation. Her project under the 'Made in Rwanda Handicraft' category was among the five best proposals from the graduating class that were each awarded Rwf3 million seed capital to start their own business projects. She used the funding to purchase equipment, including four sewing machines. She then started off with one employee.

"*Igire* instilled in me more entrepreneurial skills that I utilised to actualise my idea that had failed in 2017. I started off by selling bags in the streets of Kigali before venturing into online marketing, using Facebook and Instagram to reach out to customers," says Jeannette.

Using the skills she acquired, Jeannette

has integrated information technology into her business; from design to management.

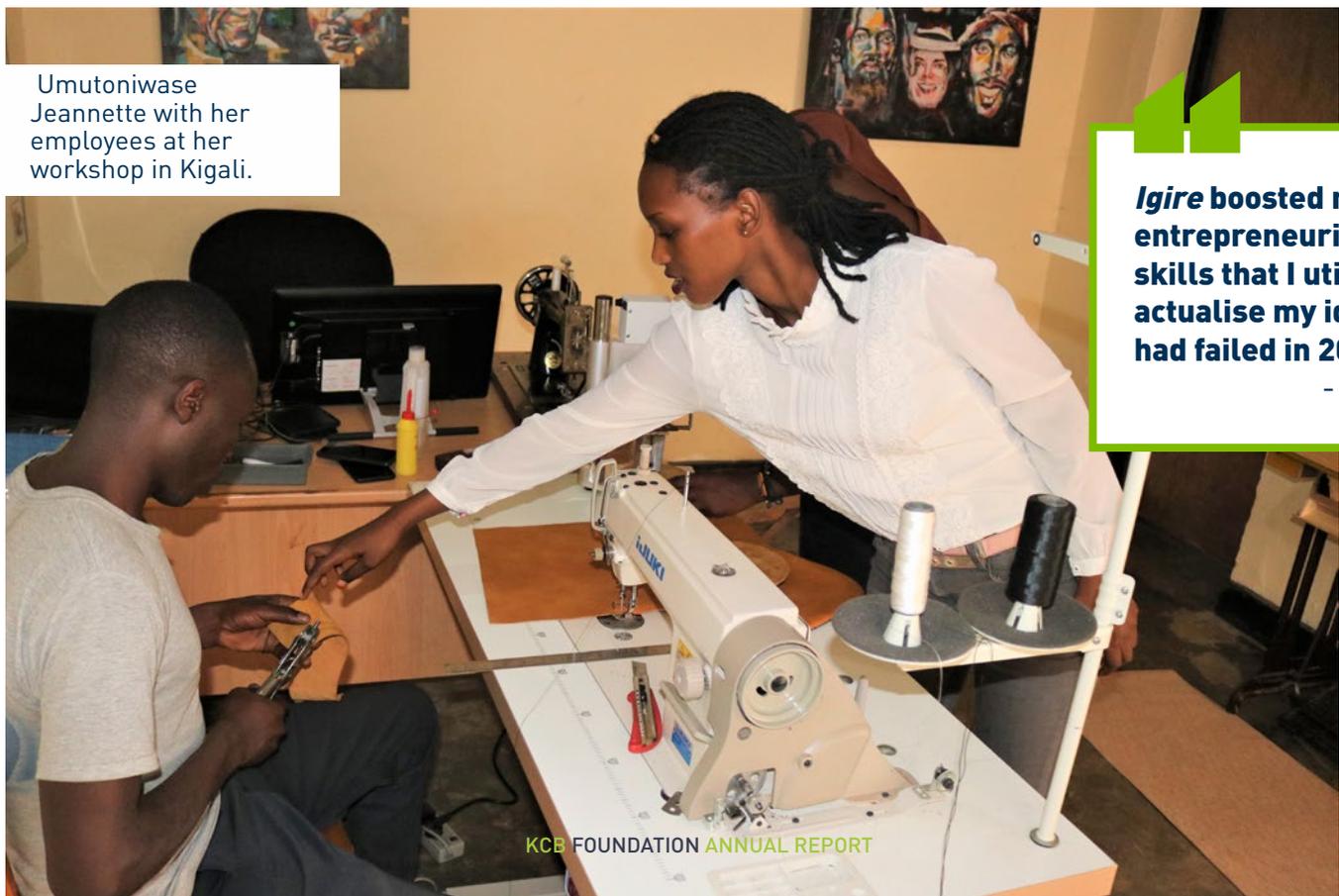
Her massive breakthrough came in August 2018 when an American lady spotted her products on Instagram and instantly placed an order for her bags worth Rwf314,000 (KShs.36,000). Jeannette has a commitment from the American customer of 30 bags every month.

Besides selling her products online, Jeannette sells her products at exhibitions and designated areas in Kigali like Kimihurura crafts markets and Kimisagara area. She has so far made close to Rwf1 million (KShs.113,000) since establishing her business. She is currently exploring partnerships with business establishments including hotels and malls, to leverage on Kigali's hospitality industry.

From the business, Jeannette supports her siblings and father.

The ambitious go-getter plans to enroll at a university to study commerce and entrepreneurship to boost her business prowess. She also has big plans in the next five years; to engage in massive production where she will train and employ fellow youth.

"Thank you KCB Foundation for giving us hope and dignity. As young people we are now taking charge of our own destiny through self-employment. I encourage young people to work hard towards attaining their dreams," says Jeannette.



Umutioniwe Jeannette with her employees at her workshop in Kigali.

***Igire* boosted my entrepreneurial skills that I utilised to actualise my idea that had failed in 2017."**

- Jeannette





Enabling Success

Equipping the next generation of construction workers

KCB Foundation's partnership with GIZ has seen 580 youth equipped in the construction sector over the last one year.

The trainees received construction tool kits to help them establish their businesses and be competitive in the building and construction sector.

The toolkits valued at KShs.20 million were awarded to the beneficiaries who completed their skills and entrepreneurship training programme in various Technical and Vocational Education and Training institutions across the country.

The tool kit handover was made possible courtesy of the partnership between *2jiajiri* and GIZ's E4D/SOGA – Employment and Skills for Eastern Africa Programme last year.

The beneficiaries from Nyeri, Meru, Kisumu, Mombasa, Eldoret and Nairobi counties were handed the trade-specific tools for roofing, masonry, tile laying, carpentry, plumbing and pipe-fitting, welding and fabrication and electrical installation.

The beneficiaries were trained over a period of six months; three months in classroom where they underwent theory lessons and three in the industry, where they gained hands-on experience in the construction sector.

This was followed by the development of business plans and registration of businesses that enabled them receive the business starter toolkits.

Through the partnership, KCB Foundation aims to empower, equip and engage 4,000 young people, to increase their employability and income generation odds in the informal construction and agribusiness sectors in Kenya.

Of these, 2,897 were supported in the construction sector in a two-pronged approach, where an estimated 1,738 will secure employment in housing construction projects in selected counties, while 580 will establish their businesses in the construction sector.

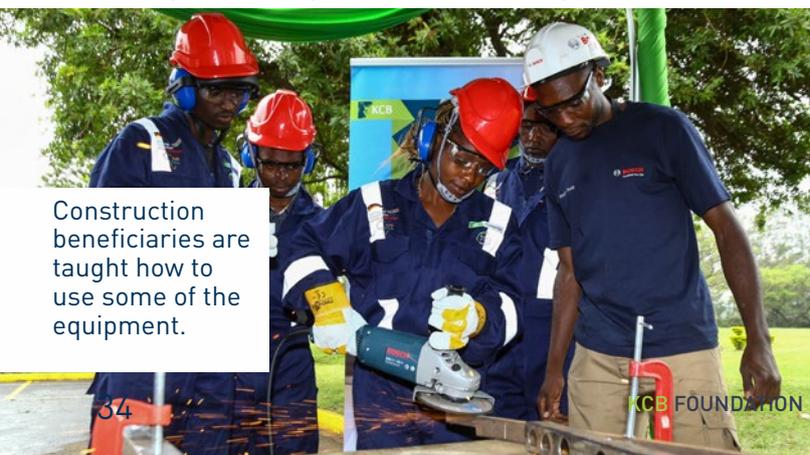
Close to 6,000 Kenyan youth have benefited under the building and construction pillar of KCB Foundation's *2jiajiri* programme since 2016.



KCB Coast Regional Business Manager Jane Isiaho (left) and Mombasa Governor Hassan Joho hand over toolkits to a beneficiary at the Kenya Coast National Polytechnic.



From right: KCB Foundation MD Jane Mwangi, Meru Youth, Sports and Culture CEC Koome Miriti, *2jiajiri* beneficiary Phylis Magige, German Embassy's Nils Foll, Programme Director, Sustainable Economic Development and E4D/SOGA Kenya Aregash Asfaw and Ministry of Education Deputy Director for Vocational Training, Joan Omuruli during a toolkit handover ceremony at KCB Karen Leadership Centre in October 2019.



Construction beneficiaries are taught how to use some of the equipment.



KCB Foundation Programmes Manager Stephen Matee and a representative of Uasin Gishu County with a *2jiajiri* beneficiary.

From apprentice to plumber

When Evans Kasuku sat his KCPE exam at Kenya Primary School in Migori, his parents couldn't afford to take him to high school.

Like other young people his age, Kasuku was restless and longed to leave home in search of greener pastures. He understood that he lived in an environment that offered little hope for teenagers armed with nothing more than basic education.

Fortunately for him, he had an uncle who was working as a plumber in Kisumu. During a visit home, the uncle was touched by his nephew's plight. He offered to take him to Kisumu if he was willing to work as an apprentice under his tutelage.

It was an offer that Kasuku could not resist. Besides offering him a chance to learn a trade, it also presented him with the opportunity to escape the village life.

He worked under his uncle for three years before he set out on his own.

After a few months, he realised that most customers were more inclined to contracting only certified craftsmen.

"These days, most people are looking for quality work. They understand that for people to deliver quality, they too must have received quality training. Despite the years I had spent learning the trade, all I could get were casual jobs," says the plumber who operates from Nyamloli market in the city of Kisumu.

His big break came in 2018 when KCB Foundation staff visited a construction site where he was doing a casual job as a plumber. The visitors talked to the casual workers at the site about the Foundation's *2jajiri* programme whose mission is to equip the youth with employable skills through scholarships to vocational training institutes.

It was with great anticipation that Kasuku filled out the forms given out by KCB Foundation officials. His dream of earning recognised qualifications was no longer a mirage.

Kasuku was among the lucky youths who got scholarships that took them to Kisumu Polytechnic. For the next six months, he honed his skills in plumbing. In between, he did three months'



Evans Kasuku at his hardware shop in Kisumu.

attachment with the Kisumu based Sesa Contractors. He emerged from his training with a certificate in plumbing.

"The training opened fresh opportunities for me. Customers who were previously hesitant in giving me jobs were now confident that I was qualified to meet their needs and standards," he says.

As he gained confidence, he started combining plumbing with general construction works. In these kinds of jobs, he hires artisans with various skills to handle aspects of work where he lacks training while he takes care of the plumbing end of things.

Within one year, he had saved enough money to open a shop selling plumbing hardware. He reveals he opened the shop because each time he got a big job;

dealers in plumbing hardware would give him commission for buying from their shops. With his own shop he reasoned, the profits were certain to get better.

As he gets more and more clients, he is consolidating the necessary capital to compete for bigger jobs like those offered by the county government and various institutions around Kisumu.

"With more disposable income, I have transformed the life of my family. We live in a bigger house. We have access to better food and healthcare and our three children attend good schools. All this has been possible because of the KCB Foundation *2jajiri* programme," says Kasuku.

How casual worker got his lucky break

Life for casual labourers in Nairobi has never been a bed of roses. With many of them earning an average of KShs.300 per day, they live from hand to mouth. On a bad day when no job is forthcoming, most of them go to bed hungry.

Their problems go beyond getting enough to eat. Their little earnings cannot afford them the comfort of transport or decent housing. Most of them live in deplorable conditions in Nairobi's informal settlements.

It was under such conditions that Francis Okello found himself. The native of Karachuonyo in Homa Bay County had relocated to the city after his secondary school education.

He had hoped he would find a job in the city. After a long and fruitless search, it became clear that jobs for unskilled young people like him were non-existent.

It was during his hopeless search for a job that some friends invited him to join them at Gikomba with the hope that he would learn welding in order to earn a living. Even after on-the-job training, he found that making a decent living at Gikomba was difficult.

"The competition was stiff. We were making similar items and making a sale was difficult. Cost of living in Nairobi is very high. Life was hard. I decided to relocate to Kisumu in 2014."

With savings of KShs.10,000, he bought welding tools required to set up a business. While he wasn't earning as much as he had hoped for life in Kisumu was relatively cheaper and it was much easier to support his family.

His fortunes changed in 2017 when KCB Foundation granted him a scholarship to study mechanics, welding and fabrication at the Kisumu Polytechnic. The course also equipped him with sales and marketing skills.

"I was also lucky in that the KCB Foundation, through the *Zijajiri* programme, also gave me a KShs.100,000 interest free loan. With the money, I managed to buy the materials and equipment that I needed for fabrication works".

He set up a workshop at Kibuye market along the Nairobi-Kisumu highway. It was a strategic location with good display for his products that included boilers, ovens, swings and gas cookers.

Unfortunately, his stay at Kibuye was short-lived. When construction on the highway started, his workshop was among those that were earmarked for demolition.

"I was forced to relocate my business to a plot owned by my late parents in Manyatta estate. While this location is not as conducive for display as was in the case in Kibuye, I'm lucky because it is next to an estate and therefore accessible to customers," he notes.

Two years after leaving the polytechnic, business is booming. He is currently busy making swings for county primary schools. He won the tender last year after registering his own company.

He has also been contracted to supply stretchers to several health facilities within Kisumu in addition to making boilers for a number of learning institutions in the area.

He is forever innovating. He is particularly interested in turning a profit through use of waste material from his works. He has improvised a machine that makes briquettes from waste material generated by his workshop.

Francis has four permanent employees working for him. When he has huge orders to meet, he employs other craftsmen on a casual basis. In future, he hopes to start a factory to make the things that he loves making.



Francis Okello at work at his yard in Kisumu's Manyatta estate.

WhatsApp message that changed my life



Jimmy Haro at his electrical shop.

Twenty-six-year-old Jimmy Haro never used to pay attention to his WhatsApp messages. They were usually memes, gifs or stale forwards that he mindlessly scrolled through. That was until one day in 2016 when an interesting WhatsApp message popped up on his screen. It was an advertisement by the KCB Foundation announcing *Zjajiri* scholarship application.

Without wasting time, he went to the KCB Kilifi Branch, filled the scholarship application form and took it to the Kenya Coast National Polytechnic. After passing the initial interview, he undertook a course in Electrical Installation Grade 3.

After three months of classwork, Jimmy took up an internship position at Umoja Rubber for another three months.

"The electrical field is wide. I learnt a lot from the training from complex machines to controls. Before I went to school I had pedestrian knowledge and would get on by through trial and error. I used to do maintenance work but I was not perfect. But today, I do it without a problem, its smooth sailing," he says.

After high school Jimmy dabbled in odd jobs trying to make ends meet.

"Sometimes, I would hustle the whole day without getting anything. It got to a point I would ask for money from people to buy

food or I would go hungry," he says.

After graduating from the programme, Jimmy felt he was ready to venture out on his own. He wrote a business plan which a mentor from KCB Foundation helped to fine-tune and come up with a budget. After one year, he was granted the loan he had requested. He received a loan of KShs.130,000.

"I needed switches, valves, sockets, pipes, switch boxes, meter boxes and so much more," Jimmy says.

Jimmy spent KShs.19,000 on fitting his shop with shelves to display products, while the rest was used to buy stock from Mombasa.

The tools he has now are a far cry from the hammer and pliers he once had when he ventured into his career.

He describes himself as a trailblazer because he claims to be the first person to set up an electrical shop in Kiwandani, Kilifi.

"My life has changed tremendously because in Kiwandani, people used to go all the way to town to look for an electrician and buy electrical supplies. But now they come to my shop, tell me their problem and I go to fix it with the products I already have in stock", he says proudly.

The most lucrative job he has done, yet, was late last year which earned him

KShs.50,000. He is currently in talks to install lights in Jila Primary School.

After the programme, he also carried out electricity installation for two flats and a hospital. But the biggest lesson Jimmy learned on the field and in training was who his target market is and pricing.

"I carried out installation for a certain hospital but looking back now I realise that I was underpaid. I now prefer to work with individuals rather than companies. Individuals pay better because I use my own materials and I know how much they cost so I know how to price my labour," he says.

To help them sustain and boost their businesses, the programme hires three consultants that are critical for the *Zjajiri* beneficiaries' business; an accountant, a lawyer and a marketer.

The Kilifi born electrician says the trainings also involved lessons on entrepreneurship.

"The lessons taught me how to talk to clients and market my business," he says.

With his modern tools like a drill and digital tape measure, Jimmy has also found a new avenue to make more money.

"Some electricians don't have equipment like the ones I have. That means I have to accompany them to their work sites and I charge them for my labour and cost of renting out my tools," he says.



**Former house
help earns
millions
fabricating
water bowzers**

Zijajiri beneficiary
Salome Malala.

Inside a walled compound in Mamboleo estate in Kisumu stands a water bowser its new blue paint sparkling in the midday sunlight. The undercarriage has a fresh coat of black paint.

The bowser looks like a new delivery from a factory. The difference is that this particular bowser has been built from scratch by Salome Malala, who is trailblazing her way through a world that has previously been the domain of men.

Salome is among the few women in the country who has ventured into the world of welding and fabrication. In the last one year, she has assembled and sold four water bowsers each selling at KShs. 650,000.

Her story is remarkable. Barely two years ago, Salome had resigned herself to a life that alternated between being a house-girl and roaming urban centres washing clothes to earn a living.

This uncertain existence had been her life for seven years since leaving Mung'ang'a High School in Mumias in 2009.

"Working as a house girl is a tough job. In most cases I'd be up before five in the morning and retire at midnight for little pay. Washing clothes in the estates puts you at the risk of many physical dangers. But since I had siblings and parents to support I persevered," she says.

The kind of work she was doing had exposed her to contemptuous treatment by various employers to the extent that she suffered low esteem, believing being a domestic servant was her destiny.

Her ego had been battered so badly that when a teacher who was her neighbour brought her forms for scholarships by KCB Foundation in 2018, she never gave it a thought.

Instead, she telephoned her younger brother in Mumias, telling him to urgently travel to Kisumu. In her mind, dreams of going for training in a national institution like Kisumu National Polytechnic were long past her.

"I had simply given up on life. I did not expect anything better than washing clothes and taking care of other people's families. I thought my brother stood a better chance of securing the KCB *Zijajiri* scholarship," says Salome as she puts final touches on the top of the water bowser.

By a twist of fate, her brother did not know his way around Kisumu. So on the morning of the interview, she had to accompany him to Kisumu Polytechnic.

While they were waiting for the interview, Salome got into a conversation with a

teacher at the polytechnic. When he learnt she had brought her brother, he wondered why she too wasn't trying her luck.

"I actually laughed and told him I was way past such joining college. He asked me my age and when he learnt I was 32 years old, he convinced me that my life was ahead of me. I agreed to do the interview not because I believed in myself but because I didn't want to disappoint this stranger who had taken interest in my welfare," she says breaking into laughter at the memory of that chance encounter that was to change the course of her life.

When people train in fabrication, they only think about gates. I wanted to be different. After registering my company, I specialised in fabricating bowsers and farm equipment such as ploughs.
- Salome

Salome passed the interview but her brother failed. It was the boost she needed to regain faith in herself.

Once she was admitted to study welding and fabrication, she put her body, mind and soul into the course. After six months at the polytechnic, she did three months internship with Farm Engineering Company before graduating with a certificate in welding and fabrication.

"In college and while on attachment, I interacted with people who treated me with respect, people who admired me for what I could do with my hands. This helped me build self-confidence so that by the time I finished training, I was ready to face the world on my own terms."

Salome says that when people train in fabrication, they only think about gates. She wanted to cut an unbeaten path. After registering Birunji General Works, she concentrated on making bowsers and fabricating farm implements such as ploughs.

Being a woman in a man's world, she has had to work extra hard to win over customers.

A fast learner, Salome learnt to repair stone crushers during her attachment at

Farm Engineering. As far as she knows, she is the only woman doing this job and the fame of her expertise is growing fast. The job takes her throughout Kisumu County and sometimes as far as Trans-Mara and Narok.

In her first year of operation, Salome handled business worth KShs.1.3 million. Salome currently makes an average of KShs.50,000 per month from her undertakings.

At any one time, Salome has 10 to 15 people working for her. She says her plan is to one day own the biggest fabrications company in East and Central Africa. Going by how far she has come in a space of one and a half years, this is clearly no idle dream.

Salome lauds the KCB Foundation *Zijajiri* programme for empowering women like herself but for her, it is more than just a trade.

"For me, the *Zijajiri* programme gave me something more than a trade. For a timid girl who used to wash clothes in estates in Nairobi, Nakuru and Kisumu, it has been a journey in self-discovery, a fresh lease of life."



KShs.1.3 million

Value of business she handled
In her first year of operation



KShs.50,000

Average amount she currently makes
per month from her undertakings.



10 to 15

Number of people working for her
at any one time.



Change partnership

Boosting artisans to craft a livelihood

Gearbox, a company that provides technical training is an essential part of the Foundation's efforts to create jobs. Located in Nairobi's industrial area, Gearbox offers technical support, training as well as space for hardware entrepreneurs. It provides flexible working space, shared facilities for the creation of prototypes, training in manufacturing, fabrication and design as well as mentorship for trainees. Gearbox has supported *Zijajiri* in several

ways: as a trainer for artisans, the provision of machines for setting up makerspaces and as a fabricator of the parts for making greenhouses.

Makerspaces are places where fabricators can access machines that will enable them work faster and with precision. This is done under the gym concept, where the machines are accessible to anyone who needs them at a fee.

Gearbox has also been deployed in the fabrication of materials used for the

construction of greenhouses under the *Young Africa Works* programme by the KCB Foundation with funding from the Mastercard Foundation.

Using *Kunja Bolt*, a pipe-bending machine developed by an engineer William Maluki, Gearbox has been creating the pipes that make the skeleton of the greenhouses. Gearbox has also been making the plates used in the greenhouses. It also provided the experts needed to get the construction of the greenhouses going.



Gearbox engineer William Maluki (right) with KCB Foundation Managing Director Jane Mwangi and Mastercard Foundation President Reeta Roy and her team.



Gearbox and KCBF have provided machine for makerspaces – areas where fabricators can access machines that will enable them work faster and with precision.

2jiajiri beneficiary Samuel Mwangi at his workshop.

Training opened my eyes to new opportunities

Samuel Mwangi sells gas appliances and repairs gas cookers and burners in Kamukunji, Nairobi, business he started in 2016.

"When I started, I did not have a shop to operate from. I had this big box where I stored all the equipment and if a customer needed me to fix something in their hotel, I would run to my uncle's shop where I used to keep it, pick up my tools and rush to do the job," he says.

That was how he operated until in 2017, when he heard about *Zjajiri*, the KCB Foundation initiative that seeks to empower the youth through vocational training to provide them with skills needed to launch or grow their businesses.

"On enquiring further, I learnt that the

Zjajiri programme would not only offer technical skills training scholarship, they would assist me buy all the appliances I needed," he says.

But that's not the only motivation he needed. Often when he would go to install gas appliances for his customers, they would also assume he knew how to fix electrical wiring issues. He did not.

So when the training opportunity presented itself, he took up a six-month course in Electrical Installation.

He was given a loan of KShs.550,000 which he used to set up shop, and buy a variety of gas burners..

Since gaining an extra set of skills, Samuel now does both gas detailing and electrical installation.

His customers base is growing too and he has employed one person to assist. Additionally, he also runs an M-PESA shop.

"I'm always out fixing things for clients, and that's why self-employment works best for me. You can get a lot done when your self-employed, sometimes, especially when I have servicing jobs from big hotels I work overnight since they do maintenance at night," he says.

Samuel's training was in partnership with Gearbox, a hardware prototyping initiative that offers training in manufacturing, fabrication and design.

With the training he got, Samuel learnt how to make juakali gas cookers.

Zjajiri
beneficiary
Samuel
Mwangi.



Eunice Kativo arranging metallic boxes at her shop in Kamukunji.

How I stand out in a crowded jua kali industry

Every day, Eunice Kativo wakes up at 5 am and prepares her three children for school. By 7 am, she is at her business premises called Kativo Fabricators in Kamukunji, Nairobi where among other things, she sells metal boxes for students, *jikos* and pots.

Eunice ventured into the juakali sector five years ago. While she got on by with the products artisans made for her, she was not satisfied with their quality. They were not up to standard and customers kept on complaining.

In 2018, she heard about the KCB Foundation *Zijajiri* programme through officials in Kamukunji.

In partnership with Gearbox, a hardware prototyping initiative that offers training in manufacturing,

fabrication and design, Eunice took up a six-month course where she learnt how to make quality products that she hoped customers would like.

"I was taught how to make standard, quality products and have a business that attracts customers. There were lessons on record keeping as well," she says. She attended classes on Monday to Friday in the morning.

Armed with better skills, Eunice bought raw materials which she took to the artisans with precise specifications on what to she wanted fabricated.

"To make my boxes unique, I now know the kind of paint to use and how to display them to attract customers. I also have the best *fundis* who can manufacture just like I envision them. Customers don't complain as much as they used to because quality of my

products has improved. Others used to complain about the cost, but now I know how to price the boxes according to the quality they want," she says.

Depending on the demand, she fulfils her orders weekly or monthly. On a good day, Eunice says she sells goods worth KShs.10,000.

After graduation, Eunice got a loan from KCB which she used to stock her business.

With the business doing well, Eunice is able to pay school fees on time for her three children.

She has also employed six artisans which means that even when schools open and the demand for the storage boxes is high, production does not stop and her clients are satisfied.

She hopes to open two more shops.



Mifugo Ni Mali



Unlocking full potential of livestock farmers

In 2019, the KCB Foundation trained 71 livestock Farmer Producer Organisations (FPOs) who comprised co-operative societies and group ranches. Cumulatively, we have reached more than 80,000 members from 187 groups since the inception of the *Mifugo Ni Mali* programme in 2014.

The FPOs were trained to develop business plans as well as productivity plans for milk, meat, fish, and honey value chains. In addition to the Foundation's work, three more FPOs were supported to embrace value addition measures.

The Foundation also extended the provision of 15 Business Development Services (BDS) officers to the FPOs. The provision of BDS officers to beneficiaries of the Foundation's programmes has been found to work with graduates of KCB Foundation 2jajiri beneficiaries.

The BDS officers offer support and advice to the beneficiaries, assisting them to develop and implement

business plans and to run their businesses professionally.

The BDS officers assisted the FPOs in business development and financial literacy, risk management and insurance, governance, leadership and management, value addition, and livestock productivity.

Mifugo Ni Mali is also involved in development of market linkages, farmer training and exposure, and helping farmers and farmers' groups access to finance.

The BDS officers also performed a needs assessment in order to provide the FPOs with the exact services they need.

Overall, KShs.20 million was spent on supporting livestock producers in 2019.

The Foundation also assisted 60 livestock cooperatives to review business plans and develop productivity plans for milk, meat, fish and honey.

The Foundation supported the government develop Livestock

Identification and Traceability (LITs) Legal Framework and oversaw the establishment of two demonstration units for farmers.

They also piloted a modern Feedlot production system with FPO/ Cooperative and supported two co-operatives start value addition initiatives.

The Foundation also improved access to markets by upgrading existing infrastructure and establishment of new trading spaces in Wajir and Laikipia counties.

They supported Taita Taveta conduct a livestock auction in December 2019 and three demonstration units were set up for farmers to learn on productivity and value addition.

The Foundation piloted one modern feedlot production system, and established a model that co-operatives can use to train farmers and which individual farmers can also access as a resource to learn.

The new feedlot at Lualenyi Ranch funded by KCB Foundation's *Mifugo Ni Mali* programme.

10 arid and semi-arid counties reached in Kenya



KShs.20 million spent on supporting livestock producers



71 Livestock co-operatives developed business plans and productivity plans for milk, meat, fish and honey value chains



Established 3 demonstration units for farmers in productivity/ value addition/ market

Piloted 1 modern feedlot production system



Supported 3 cooperatives to expand on value addition initiatives



Lualenyi Ranch
Chairman John
Kimbio Msabaa.

Training has helped us grow our herd

Growing up, John Kimbio Msabaa always knew that he would become a livestock farmer. His father was among the founders of Lualenyi Ranch in Taita-Taveta County, which was established in 1963 and is now a generational ranch that consists of 52 members.

So much has changed since the 106,000-acre ranch was founded; their knowledge has improved and the quality of production has improved. But this was not always the case.

"There was a time when production was low. Although we had herds of cattle, we faced administration challenges and we were not making profits," he adds.

Recording keeping was non-existent. The farm did not have crucial equipment like a chaff cutter and members' morale was low because they were not earning dividends.

But this changed in 2019 after the ranch partnered with KCB Foundation's *Mifugo Ni Mali* programme.

"KCB has been our banking partner since 1963. Since joining the programme, we have bought bulls to fatten and repaid a KShs.1 million loan we had taken earlier. We took another loan worth KShs.10 million which we have repaid fully. We are in the process of applying for another facility to buy more bulls," he says.

With the funds, the ranch has built modern feeding lots. Before, bulls were feed from improvised plastic containers, which were not long-lasting.

The ranch has also constructed two silos to store feed since the cattle are fed on silage mixed with molasses and hay.

John says that about four years ago, the ranch had about 1,000 heads of cattle which has grown to 2,400. In late 2019, *Mifugo Ni Mali* helped link Lualenyi Ranch to the beef cattle market to help sell their cows.

"For the last four months, we have sold about 500 heads of cattle, that's about 100 every month," he says, adding "This is a significant boost from 30 or 40 bulls we used to sell per month".

They also sell meat to Choice Meats who only buy cows that weigh between 380 to 400 kilogrammes.

According to John, the lowest weight that a cow can be sold is 140 kilogrammes, which goes for about KShs.56,000.

"Since joining the programme, we are more knowledgeable. Thanks to improved animal husbandry, production has increased, and so have our earnings. Our record keeping is up to date. Members morale has improved and as a result, they are buying more shares," he says.

John says they are in the process of putting up a fence to keep away wild animals since the ranch borders the Tsavo West National Park.

The ranch has had to employ more staff to tend to the growing herd.

"We used to have about 13 employees and paying them was a challenge. The number has since grown to about 65. Paying salaries is no longer a problem," he says.

The ranch also sponsors needy students from the neighbouring community. So far, they have spent about KShs.320,000 towards this course.

Since joining the programme, we are more knowledgeable. Thanks to improved animal husbandry, production has increased, and so have our earnings. Our record keeping is up to date. Members morale has improved and as a result, they are buying more shares," - John Kimbio

High school scholarship programme





Grit and persistence pays off for learner

It was a double blessing for the family of Chrisanthus Omwenga. He had passed KCPE exam with flying colours and was admitted to Friends School Kamusinga. His sister too, who happened to be his classmate, passed well and admitted to St Augustine Girls in Kisii.

However, to join high school Chris required KShs.72,000 while his sister needed KShs.54,000.

His father, a guard in Nakuru, earns KShs.10,000. The combined fees required by Chris and his sister was way beyond their father's savings. Besides, there were four other children in primary school.

"We got together as a family to figure our way out of the predicament. The only solution we could find was for me to repeat Standard 8 while my sister, being older, proceeded to high school," Chris recalls.

It was not what he would have wanted but he believed the family had arrived at the best decision under the circumstances.

Chris did not give up his dream of joining high school that year. He remembers getting to his knees every night praying that something would come up and facilitate his transition to high school.

He applied for bursaries and scholarships from every institution that he could think of. Eventually, it was KCB Foundation that came through for him. The Foundation undertook to pay his entire high school education.

"It was one of those special moments in my life. I was on the point of losing hope. I knew that even if I repeated Standard 8, there was no guarantee that school fees would be available the following

year," says Chris, immaculately dressed in a white shirt and red tie.

Each year, the KCB Foundation awards scholarships to 240 students. The scholarships target students with physical disabilities and those from poor backgrounds.

Besides school fees, the scholarship covered Chris' other requirements such as school uniform and other personal effects. He was also allocated a mentor who regularly visited him in school to monitor his progress.

Chris sat his KCSE exam in 2019 and did not disappoint his benefactor. He scored A- with 75 points. He is hoping to join university later this year to pursue medicine.

Speaking outside the KCB Egerton University branch, Chris says after the scholarship, he is now more conscious of the problems in the society and the need for social support systems.

"At Friends Kamusinga, I met many students from various backgrounds. Some of them were dependent on uncertain bursaries and support from relatives. This made me realise how lucky I was."

Chris says he is determined to give back to society in every possible way. As he waits to join medical school in September, he devotes most of his free time volunteering at a home that shelters orphans in Njoro, Nakuru County. He gives lessons, plays and interacts with the children giving them encouragement and hope.

Chris hopes other organisations will join KCB Foundation to reach as many young people as possible. He adds that such community outreach programmes can turn around the lives of many young people trapped in hopelessness.



Chrisanthus Omwenga is on course to becoming a doctor.

Giving life to a girl's dream

Brighid Achieng has a dream. Sometime in the future, she will bring the first free medical camp to her village of birth, Musinaka in Emuhaya, Vihiga County. The camp will help people in her village access free diagnostic services.

The free medical camp will just be a stop gap measure because she has a bigger dream. One day, she hopes that she will help set up a hospital in her home district to serve people in her community.

Her dream is not far-fetched. Achieng knows the hazards of living in an area where health interventions are limited. Not long ago, her neighbour died of meningitis simply because her condition was not diagnosed in good time.

Four years ago, Achieng would not have dared dream this big. In 2015, she sat her KCPE exam at Esirulo Primary School. She scored 406 marks earning herself a place at the prestigious Loreto High School, Limuru.

"It was a very exciting moment for me. Loreto was the school of my dreams. I knew by gaining admission to Loreto, I would be well on course to pursuing my dream," says Achieng, her face lighting up at the memory of those heady moments.

In those exciting moments, there were some factors she was not taking into consideration. As things stood, her parents were struggling to keep her elder sister in her school. In fact, her sister had to join a day school from boarding school where school fees was affordable.

"My parents patiently explained these facts to me. The reality of the situation was that my only hope of transiting to high school lay in joining a day secondary school like my sister. I was devastated," she recalls.

A born fighter, Achieng refused to give up on her dreams. She wrote appeals to several financial institutions including KCB.

Of course she did not expect a response in a matter of days but the clock was ticking away. She had a deadline within which she was expected to report to Loreto.

In desperation, she decided to travel to Kisumu where she visited the regional branch of KCB and placed a face to face appeal with the head of the institution in the region.



High School
Scholarship
Programme

Brighid Achieng is a beneficiary of the KCB Foundation High School Scholarship programme.

"I was pleasantly surprised when they told me I stood a chance of receiving a scholarship though KCB Foundation but I would have to go through an interview. I was also to meet set benchmarks to qualify for the scholarship."

A few days after the interview and a background check, Achieng received a call from KCB Foundation. She had qualified for a scholarship. The scholarship covered her school fees for four years. It also covered other necessities like school uniform and travel expenses.

"It was a great day for me, the family and the village when I set off for the long journey to Loreto. Against all odds, I was on track towards achieving my dreams," she recalls, speaking in the living room of her parents iron roofed and mud walled house.

At Loreto, she discovered how lucky she was to have secured the KCB Foundation scholarship. Many of her fellow students were struggling to remain in school. Some of them were constantly sent

home for school fees. By the time they completed Form Four, they had huge fees balances.

Achieng sat her KCSE exam in 2019 and scored an impressive A with 81 points. She qualifies to study medicine. She hopes to join her college of choice, University of Nairobi later this year.

She is, however, actively looking for a scholarship that can enable her to study medicine in North America. So far, she is on the waiting list of several local and international agencies that sponsor bright students to study abroad.

"I believe that studying abroad will give me a broader perspective of the world. It will also help me in creating international networks which will help in achieving some of my goals."

Such goals include setting up a foundation that would not only help her build a hospital, but also help fund bright and needy students through high school.





Improving students' success in higher education

In 2019, KCB Foundation sponsored 340 high school students, 100 more than the annual target of 240 thanks to support from Tullow Oil.

The 100 beneficiaries supported by Tullow Oil are from regions that the company operates in. These include Turkana, Garissa, Isiolo, Meru, Samburu, West Pokot and Lamu counties.

Out of a total of 340, 40 are students with disabilities which is in line with the Foundation's commitment to support the vulnerable members of society and accordance to Vision 2030 requirement for inclusion in access to education.

The scholarship programme aims at increasing the transition rate of students who complete their primary school education to secondary school.

The comprehensive scholarship package includes; a full scholarship for four years of secondary education in a public school encompassing school fees, stationery and uniform. The students are also assigned to a mentor from their home branch for quarterly one-on-one mentorship sessions.

Forty-four beneficiaries scored A's, 98 scored B's with 182 beneficiaries meeting the minimum university qualification (79% of the class).

Since inception, 1,903 students have successfully completed their high school education courtesy of the programme, recording a 98% completion rate and recording an average grade of B- year on year.





KCB Foundation's *Zjajiri* beneficiaries assemble greenhouse parts manufactured by Gearbox at a farm in Ngong.

Setting our sights on creating 1.5 million jobs

The year 2019 saw the KCB Foundation record the highest dividends from the job creation proposition that aims at providing a partial solution to unemployment problems in the six East African nations in which KCB Group operates.

According to the International Labour Organisation (ILO), employment in sub-Saharan Africa is characterised by widespread low-productivity employment in smallholder agriculture. The foregoing is cited as a primary reason why 35.9 per cent of workers in the subregion were living in extreme poverty and an additional 25.4 per cent in moderate poverty in 2019.

ILO reports that 140 million out of the 234 million workers living in extreme poverty across the world in 2019 were in sub-Saharan Africa.

The organisation projects that this share will rise since poverty reduction in the sub-region is proceeding at a slower pace than elsewhere. Informal employment is mostly the norm, affecting 89.2 per cent of workers. Even when agricultural workers are excluded, the informality rate still stands at 76.8 per cent.

Formed in 2007, KCB Foundation's principal goal was to implement the KCB Group corporate social responsibility programs. It was designed as a sign of commitment to sustainable development and to alleviate poverty and enhance well-being.

These programmes are central to our contribution to the achievement of the United Nations Sustainable Development Goals - 8 of which were adopted by KCB Group in 2017.

Principally, KCB Foundation evolved to create lasting impact through employment creation programmes, and by 2019, had invested an estimated KShs.3 billion towards these goals.

KCB Foundation's job creation proposition is conducted through our flagship programme *Zjajiri* a youth, empowerment program that comes in three stages;

Stage One is where we address the problem of technical skills. We solve that problem by giving scholarships to young people to go to technical schools to acquire the necessary skills for the job market.

Stage Two is where the graduates from Stage One set up some businesses along the lines of the skills acquired. Those who are not entrepreneurial are set up with available job opportunities in the market.

Stage three is where the Foundation exits, and the graduates-turned-entrepreneurs now walk into the bank well prepared for business conversations.

Case Study



Scholastica Ngute Kyuli undertook a two-month masonry course through the KCB Foundation *Young Africa Works* sponsorship programme. She was hired to construct hydroponic greenhouses in a project funded by Mastercard Foundation in Kibiko, Ngong. While on the job, she has acquired steel making skills courtesy of Arc Skills Kenya. She hopes to open a hardware through the help of KCB Foundation.

KCB Foundation is supporting the local manufacture and assembling of greenhouses.



In 2019 alone, we trained 10,565 *Zijajiri* beneficiaries.

This brings the total number of beneficiaries to 34,087 since the programme's inception in 2016.

Every year we target to have at least 10% of our cohort enlisted from Persons with Disabilities. We are happy to report that in 2019, we surpassed that target to attain 21%, recruiting 2,144 against a goal of 1,000.

The 2,144 were further split into two groups of skillers, being those who are young people with no experience and the second group of upskillers who are traders already in micro-business.

The *Zijajiri* proposition attracted the attention of the Mastercard Foundation, whose executive leadership came on a visit of our projects in 2019 and challenged us to draw up a proposal that would scale the work.

Our proposal secured KShs.125 billion (\$12.5 million) funding from the Mastercard Foundation, specifically for scaling up *Zijajiri*. It is set to multiply our impact manifold and is presently the single largest support that Mastercard Foundation has delivered anywhere in Africa.

The funding was extended under the Mastercard Foundation's *Young Africa Works* programme and was announced in Nairobi on June 20, 2019.

The innovative 5-Year (2019 -2024) nationwide programme aims to create 1.5 million work opportunities under *Zijajiri*.

Young Africa Works in Kenya is a public-private partnership between Mastercard Foundation, the Government of Kenya, and the private sector to enable five million young people to access dignified work through expanding technical, vocational, and work readiness skills that are critical to economic growth.

KCB Foundation is one among seven beneficiaries in Kenya of this ambitious KShs.30 billion (US\$300 million) commitment by the Mastercard Foundation in 10 African countries to grow micro, small, and medium-sized enterprises.

The programme will scale-up the existing *Zijajiri* programme by providing technical training, Business Development Services, access to finance, and linkages to structured markets through an ecosystem approach.

We will focus on providing technical training to 114,000 beneficiaries from

Micro and Small Enterprises in the three economic sectors of agriculture, manufacturing and construction in line with the Government's Big 4 Agenda.

Under the partnership, KCB Foundation will collaborate with over 20 partners in the agribusiness, manufacturing and construction sectors.

This programme will be implemented in the three phases of *Zijajiri* that encompass technical training, incubation where enterprises will access capital and Business Development Services and formal linkages to mainstream markets for the entrepreneur and labour markets for the skillers.

The programme is premised on the

KShs.882,000

Estimated cost of a fully catered greenhouse with projected returns of KShs.1.8 million per year when fully operational.

fact that micro, small, and medium enterprises in the informal sector make a significant yet under-acknowledged contribution to national economies in the East African region generally and for Kenya in particular.

The Foundation is keen on capitalising on the existing strengths and opportunities in the informal sector to create more jobs and absorb greater numbers of youth within a shorter time-frame.

The plan is to pre-qualify every two beneficiaries to own a fully catered greenhouse estimated at a cost of KShs.882,000 with projected returns of KShs.1.8 Million per year when fully operational.

At inception, the KCB Foundation will provide a loan of KShs.800,000 towards the set-up of the greenhouse while the beneficiaries should raise the remaining 10%, at KShs.44,100 per person (total KShs.88,200).

The country-wide programme is currently running in Nairobi and its environs: Kitengela, Kajjido, Kikuyu, Thika and Ruiru. It will gradually be rolled out to Central, Great Rift, Western and Coast regions.

Of immediacy is skilling young people in the necessary craft in agriculture,

manufacturing and construction, after which they will proceed to business development training and upon successful completion, they will qualify for the loans from the bank.

The KCB Foundation and Mastercard Foundation programme will scale-up the existing *Zijajiri* programme by providing technical training, Business Development Services, access to finance and linkages to structured markets through an ecosystem approach.

In 2019, a programme ran under a partnership with the German Development Cooperation (GIZ), came to successful maturity after running for two years.

The programme started in 2017 when the KCB Foundation formed a partnership with GIZ to collectively empower, equip and engage 4,000 young people to increase their employability and income generation odds in the informal construction and agribusiness sectors in Kenya.

The project that ended in 2019 supported 2,897 youth to progress in the construction sector.

About 60% of them (1,738 youth) are expected to secure employment in housing construction projects in selected counties, while 20% (580 youth) have since established their micro-enterprises in the construction sector.

Close to 10,000 Kenyan youth have benefited under the building and construction pillar of the KCB Foundation's *Zijajiri* programme since 2016.

In 2019 alone, KCB Foundation, in partnership with GIZ's *Employment and Skills for Eastern Africa* Programme, equipped 580 youth with construction starter toolkits.

The toolkits valued at KShs.20 million were awarded to the youth who had completed a skills and entrepreneurship training programme in vocational training institutions across the country.

The tools are trade-specific for roofing, masonry, tile laying, carpentry, plumbing and pipe-fitting, welding and fabrication and electrical installation. The beneficiaries were selected after they underwent TVET training, attended workshops, developed business plans, registered their companies and attained work experience in their respective fields.



Moving forward

2019 was the penultimate year of the implementation of the KCB Foundation's strategy, which means that it is time to reflect on what the Foundation has done since inception and craft a new way going forward.

The Foundation has definitely learnt a lot since inception, especially about the power of partnerships, applying the philosophy of continuous improvement, and observing the pillars of the strategy that were implemented faster than others.

As the Foundation looks to the future, enterprise development will remain central to its strategy.

There is enough evidence, published in this report and seen out in the field, that enabling members of the society to create enterprises is one of the surest ways to bring about development and, importantly, create employment.

Every programme the Foundation has implemented under the enterprise development pillar has had a tangible impact on society: there are now more technically skilled workers in the job market, jobs have been created, and businesses that meet the needs of society continue to thrive.

For the programmes under the Agriculture pillar, the next logical step for the Foundation is value addition, and we have started work with partners that will bring this idea to fruition. We hope to show and tell of our success in this line of work in the next report.

Another addition the Foundation has found necessary under Agriculture will be to work out insurance, so that the young entrepreneurs running the hydroponics farms can have a fall-back when things fail to work out for them.

The Foundation's partnerships can only grow stronger and by anchoring programmes through anchor partners that the Foundation has worked with consistently, there is guaranteed growth and economic development.

Looking forward, the Foundation will be looking to put in place stronger Monitoring and Evaluation on its programmes, and working with its anchor partners, who themselves have strong Monitoring and Evaluation systems, to ensure that there is a good return on the investments made, and the impact of the programmes is well documented.

By implementing our theory of change, we aim to begin influencing communities: changing people's mind-sets from looking for jobs to self-employment, wealth creation and ownership of capital, and the fact that this is a long-term goal that starts with the youth and is guided by consistency.

One of the pillars the Foundation hopes to develop over the middle and long term is on Hospitality. While progress on this front has been limited, there are emerging opportunities evident, and the beauty of the Foundation's systems is that it can be a natural fit to the ongoing programmes and grow on the infrastructure already established.

As we create a new strategy, we have the benefit of experience, a philosophy of continuous improvement and successes that show us that we are moving in the right direction.

We have the confidence and agility to scale up what is working, change what needs to be changed and set aside what is proven not to work. We have the right ethos in place, we are confident about the future.

