



Your six-month Community Report: Ntirimiti

Prepared for: The Association of Corporate Treasurers

September 2019



Our warmest thanks

Thank you for your very generous donation to Hand in Hand Eastern Africa's Village Programme. This is the second update on your donation at work in the community of Ntirimiti in Kenya, six months into the project.

Summary of achievements so far

Main Activities	Results to September 1 st 2019	Targets to August 31 st 2021
Community members enrolled in the project	233	500
Self-Help Groups mobilised	10	25
Members who have started or enhanced small enterprises	24	350
Jobs created in the community	33	455

See it in action

We recently had a chance to film some of our members. Unfortunately, our camera operators could not make it to Ntirimiti but Agnes' story below is an example of how your project will help families in Ntirimiti. We hope it makes you feel proud to be part of it.



An update from Ann Wamwea, your business trainer



In our last update, we introduced you to Ann Wamwea, the trainer supporting Ntirimiti members on their journey from subsistence to success.

When asked about the programme so far, Ann Wamwea tells us, “The welcome from the Ntirimiti residents has been fantastic. They have taken on the early lessons in saving and control of their finances to such a degree that I can already see the impact on their fledgling businesses.”

Learning and saving together

Since the project got underway in March 2019, we have mobilised 10 groups, comprising 233 members (163 women and 70 men).

We tend to focus on mobilising women; not only is it the right thing to do, but international research shows that when women earn more, they are more likely than men to spend what income they earn on their children’s food, housing, health, and education.

Every group meets fortnightly and their trainer joins them every fortnight. All 233 members have already completed the first and second modules of the curriculum - how to run their groups effectively so that they can start to save collectively, and how to keep records of their outgoings and income to identify savings.

Members collect their savings in ‘piggy banks’ at home (pictured right). At this stage, members’ weekly savings are still low, ranging from KES 100 (US\$0.95) to KES 300 (US\$2.8). For most of the women, this is the first time they have set money aside as most must provide for four or more children on an average income of US\$2.30 a day.



‘Piggy banks’ (known as home banks) used by members to collect savings.

Members bring their savings to the group meetings where they are added to the group 'savings pot' and distributed as short-term loans to members wanting to buy materials for their businesses. Collecting as a group, rather than as individuals, means their savings can go further.



We hope the people of Ntirimiti will follow in the footsteps of one of our members, Philomena Nduku Mutuku (whose video you can watch on the left), a 67-year-old poultry farmer who managed to save KES 55,000 (US\$524) per month and single-handedly brought up a family of ten people.

Business as 'unusual'

Many of the individuals enrolled in the project are already working as small-scale, mostly subsistence farmers growing crops like potatoes, carrots, peas and beans. With the dry climate in Ntirimiti, harvests are unpredictable and in some months, families can earn nothing.

The third module, 'Enterprise Development', will introduce the community to more modern farming techniques and crops that are better suited to the conditions so they can move from the hand-to-mouth existence of subsistence farming to selling surplus crops. Members will also learn how to diversify their income – such as rearing chickens, goats and rabbits, and keeping bees. 203 people either have completed or are currently taking this module.

160 members are now taking the 'Financial Management' module where they are learning essential business skills such as marketing and bookkeeping.

Finally, because capital is vital to start any business, members will move on to the fifth module in our training – 'Credit Management' – which teaches members how to borrow and repay loans. Once they have demonstrated a history of repaying these loans, they will be able to access a loan from a local bank or micro-finance institution. If a member still does not have the necessary collateral to apply for a loan from a formal financial institution, they will be able to access a small loan (worth around US\$100) directly from Hand in Hand.

Voices from the village

Florence Makena



Florence Makena is 26 years old and a mother of three school-age children.

When asked about her training so far, Florence tells us, “Encouraged by Ann, our trainer, I decided to use my savings to buy chicks and chicken feed. Over the past few months the chicks have grown and now I can sell their eggs at the nearby market.”

Florence now earns an income of KES 3,000 (US\$30) a month, which helps supplement her husband’s income of KES 7,000 (US\$67) in buying food for the household.

Esther Karianki



Esther Karianki is 57 years old with five children. Esther tells us, "Before joining Hand in Hand we had so little money we could not afford to pay the school fees for the two youngest children."

"All that has changed now."

"The Hand in Hand group saving system meant I could access a loan of KES 5,000 (US\$48) from my group's savings fund, which I decided to invest in two ducks (I knew they would fetch a better price than chickens at the market). Once those first two ducks laid their eggs, I 'brought on' the ducklings and then sold them at the local markets for between KES 3,000 (US\$29) and KES 5,000 (US\$48) each. I made enough money to pay the loan back and even make improvements to our home."

"Now I have a quite a flock of ducks – egg layers and then ducklings. The money I earn goes towards food and clothes for us all," says a very happy Esther.

Judith Gakii



Judith Gakii is 47 years old and mother of four school age children.

Judith Gakii tells us, “I had been farming carrots for a few years but, although I worked hard, I never seemed to make much money.”

“Thanks to Hand in Hand I now know how to keep business records and keep track of my costs and income. Now, I calculate how much profit I make every *day* from the sale of carrots! I estimate that each month I earn about KES 18,000 (US\$170), which means we can afford to eat more regularly, pay the school fees and buy the odd thing for the house, when we need it.”

What's next?

Over the next 24 months of your project, Ann Wamwea will continue to train and mentor Ntiriti's residents – travelling on her motorcycle from group to group on the dusty roads. Ultimately, Ann Wamwea's aim is to support Ntiriti's members to create 350 small enterprises, which will ultimately lift some 2,000 children and adults out of poverty as business owners, employees, and family members.

We look forward to sharing the successes – and setbacks – over the next 24 months as the program unfolds. Your next report, measuring the project's progress after 12 months, will be sent in March 2020.

Keeping in touch

We pride ourselves on meeting deadlines and maintaining low overheads. Accordingly, we keep your reports prompt and simple. Of course, we also endeavour to provide all the information you require. If you have any questions, comments or suggestions, please don't hesitate to contact [Dan Browne](#) . We also hope that you will take the opportunity to come and visit Ntirimiti village over the course of the project, as well as get to know the Hand in Hand team in Nairobi.

Once again, we would like to thank you for creating change for the poorest of the poor by supporting Hand in Hand Eastern Africa.