

# Annual Impact Report 2022/23



HAND IN HAND  
INTERNATIONAL

**Our vision** is a world where every woman has the power and the means to raise herself and her family out of poverty.

**Our mission** is to change lives by empowering women to beat the odds and succeed as entrepreneurs.



Cover image:

© Hand in Hand Sweden / Hand in Hand Eastern Africa

# Our goals by 2026

Our vision is a total of

# 7m jobs

created across the global Hand in Hand network by 2026



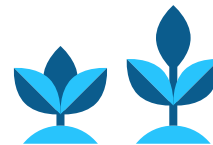
**Two in three**

women will have the power to make decisions about the things that affect their lives



**One in three**

women who already run enterprises will scale up their businesses through our acceleration programme



**75,000**

agricultural entrepreneurs will kickstart their transition to regenerative agriculture

## A word from our chair



“Two decades ago, our commitment to training women to earn and control their own incomes put us at the forefront of a sea-change in international development.”

This year, we mark Hand in Hand's 20th Anniversary. Two decades ago, our commitment to training women to earn and control their own incomes and lead dignified lives put us at the forefront of a sea-change in international development. Today, it's widely acknowledged that empowering women economically is one of the most effective ways to lift families out of poverty.

Since then, this global network has created over four million micro businesses with one or maybe two employees. Now, Hand in Hand International continues to innovate and adapt, listening to the entrepreneurs we work with and supporting them find their own solutions to the specific challenges they face. In Kenya, this means giving women the skills to scale up and create bigger enterprises with four or five employees, transforming whole communities. We call it the accelerator programme, and this is how we impact the Kenyan economy at the macro economic level.

I had the honour of visiting one of the accelerator programmes and meeting some of the amazing, inspirational and ambitious women we work with. In particular Jane (pictured left).

Jane has built up a successful catering business from her kitchen, Jeannie's Cookies, and is keen to expand both her online presence and her physical presence and open a shop. As Jane explained all this to me I found myself discussing overheads, costs, profit, branding and expansion plans before I remembered I was not in the boardroom but in one of the most deprived parts of Kenya. Jane had not had the education nor the many other privileges that I have had, but here we were discussing business on equal terms. A phrase often repeated is you cannot choose your parents but you can choose your future, and Jane is the embodiment of that phrase.

Across the world, there are millions of women like Jane. Thanks to your support, many more now have the opportunity to realise their potential – and create a brighter, more prosperous future for themselves, their children and their communities.

Thank you.

**Bruce Grant**

Chair, Hand in Hand International

# By the numbers



**2,378,872**

**Lives improved**  
(18,151,807 cumulatively)



**539,592**

**Businesses added**  
(4,041,333 cumulatively)



**637,453**

**Jobs added**  
(6,299,568 cumulatively)



**410,737**

**Members added**  
(3,927,592 cumulatively)

*Cumulatively refers to the total figure since Hand in Hand's inception.*



**283%**

**increase in  
net monthly profit**

*This data is drawn from eight projects that concluded in 2022-23, with 29,361 participants.*

*\*Known as financial resilience, or the ability to withstand a financial shock without having to borrow money or sell an asset. This compares to an average of 31.5% of people across Kenya and Tanzania who would be able to withstand a financial shock without having to borrow money or sell an asset (Source: World Bank). Four of the eight projects ending this year measured financial resilience.*

*† Compared to an average 40.3% of women in Kenya, Tanzania and Afghanistan who reported that they were able to participate in decisions that affect them, such as household purchases, family visits and healthcare. (Source: World Bank)*



**80%**

**women able to make  
decisions in the home†**



**86%**

**enterprises still operational  
after one year**



**41%**

**participants have enough savings  
to withstand a financial shock\***

# How we work

Our training gives women the skills they need to succeed as entrepreneurs.



We work with communities to **challenge the social attitudes** that hold women back

We establish **self help groups** so women can learn and save together

We provide **business training** that builds women's skills and confidence

We offer support to access **credit**, so they can grow their business

We create **market connections** linking women to new value chains, often as part of producer groups

## Result

**Women run profitable, sustainable businesses that lift them and their families out of poverty.**



# **But we don't stop there**

**Next, we support women entrepreneurs to transform their communities.**

**Accelerator programmes:**

We help entrepreneurs to scale up their businesses and reach larger markets through our 'accelerator' programme, creating even more local jobs.

**Regenerative agriculture:**

We give smallholder entrepreneurs the skills they need to restore soils, protect biodiversity and increase yields through our regenerative agriculture programme, while remaining profitable.



# Accelerating past the poverty line

**Hand in Hand helps generate grassroots economic growth in some of the world's most deprived places by giving women who already run enterprises the support they need to scale up their businesses. Our acceleration programme creates jobs and transforms communities from the ground up – as well as raising business owners' families well above the lower middle-income poverty line of USD 3.20 a day.**

This year, we concluded our first ever accelerator programme, a three-year project with Visa Inc., providing advanced business skills, e-commerce training, mentoring, support to access finance and connections to larger markets to 1,600 existing business owners in Nairobi's poorest informal settlements. We also provided

standard business training to 8,200 first time entrepreneurs. Despite running throughout the Covid-19 crisis (which wiped out a third of Kenyan small and micro-enterprises) the programme achieved remarkable results:

## **+\$192 monthly profit**

Women boosted their profits by 95% or USD 192 (compared to 15% for first-time entrepreneurs).

## **90% boosted sales online**

90% of women who had been trained to use e-commerce platforms saw increased sales.

## **84% more jobs created**

Women who scaled up their existing businesses created 84% more jobs than those created by first-time entrepreneurs.

“This scheme turns one-woman start-ups into job-creating local businesses.”

Carl Manlan, Vice President, Social Impact for Visa Central and Eastern Europe, Middle East, and Africa, Visa

### Looking forward

Hand in Hand has partnered with Happel Foundation to support a further 3,000 entrepreneurs to scale up their businesses, while further testing and honing the digital skills element of this programme. Thanks to support from Hilti Foundation we are also implementing a rural acceleration programme, boosting the incomes of 3,000 agri-entrepreneurs in Tanzania and Kenya. In the next five years our aim is for one in three of the women entrepreneurs we support to be part of an acceleration programme.



Tabitha and her daughters have built up their family chicken business using social media, increasing their profits threefold.

# Shifting social attitudes so women entrepreneurs can succeed

**Supporting women to earn and control their own incomes is one of the most effective ways to help families escape the cycle of poverty. But, in the communities we work within, women spend between 8-10 hours a day on domestic labour and childcare, leaving them little time to run a business. Over 60% of them don't even have the freedom to visit friends and family without their husband's permission.**

Three years ago, we started an ambitious new project to shift the social attitudes that make it difficult for women to succeed as entrepreneurs in rural Arusha, Tanzania – with the generous support of Cartier Philanthropy.

As well as providing 600 women with business skills training, the project also offered additional gender training – designed to challenge ideas about what women and men's roles can be. 300 of those women's partners (and the wider community) were also given gender training, with trainers working closely with village elders and church leaders to get their 'buy in' and support. The programme was evaluated by global research institute the International Center for Women's Research (ICRW). They found that engaging with men and community leaders (Male Engagement Programming) as well as the women themselves resulted in:

## **+\$95 additional income per month**

Women whose partners had taken part in the Male Engagement Programming earned an additional USD 95 a month (this was for the

second cohort of couples. The impact on the first cohort of couples was not statistically significant).

### **+49% increase in savings**

Women whose partners had taken part in the Male Engagement Programming increased their savings by 49% – compared to women whose partners did not take part, whose savings decreased by 43%.

### **+1hr a day spent by men on domestic labour**

Men who had taken part in the Male Engagement Programming training reported spending approximately one hour more per day on domestic work – including household chores and caring for children.

### **Looking forward**

To further test, refine and develop what we've learned, we are delivering a gender-specific curriculum to a further 7,600 Tanzanian women entrepreneurs and their communities in two new projects, running between 2020 to 2025. From 2023, all new projects in Kenya will use the Gender Action Learning System (GALS) methodology,

used by organisations including Oxfam and the UN, which aims to improve the incomes of vulnerable people in a gender-equitable way.



Bright Nnko's future really is looking bright, thanks to the income from her grandmother's wholesale maize business.



“Veneranda’s business earns about TZS 240,000 (USD 100) a month – tripling the family income.”

# Veneranda's story

Life for Veneranda Mushi, her husband Wilfred and their three children is changing – they are adding a second room to their house, building a toilet and the children have all the clothes, shoes and books they need for school.

Before joining Hand in Hand, there was never any question that Veneranda would earn money or that Wilfred would take care of the children to enable her to do so.

After her business skills training, Veneranda started a small business buying and selling groceries, but, after taking part in gender specific training, Wilfred realised that if she grew the vegetables herself, they could make more money.

So, for the first time, Wilfred gave Veneranda a plot of land for her to grow vegetables to take to market.

Today Veneranda's business earns about TZS 240,000 (USD 100) a month – tripling the family income. Two days each week Veneranda takes her produce to the market and Wilfred stays at home to look after the children, take care of the chickens and cook the meals.

Working as a team has relieved the pressure on Wilfred to be the sole breadwinner, and made life easier for everyone.

# **Cultivating skills for farmers to thrive**

**70% of the women entrepreneurs we support are smallholder farmers. Year after year, the low yields caused by soil degraded by intensive farming are trapping these farmers in a cycle of poverty.**

In partnership with the IKEA Foundation, Hand in Hand is providing 1,600 Kenyan smallholders with the sustainable farming techniques they need to restore damaged soil and improve their yields – boosting incomes and food security and offering a lifeline to vulnerable rural communities.

This year, we finalised our regenerative agriculture and circular economy curriculum, developed with Kenyan farmers and global soil expert and UN FAO advisor, Dr Pablo Tittonell, and his team.

This curriculum gives women farmers the skills and tools they need to succeed as agri-entrepreneurs, and includes techniques such as:

- continuous cropping and minimum tillage (to keep carbon locked in the soil)
- agroforestry to combat soil erosion
- communal management of waterways for effective irrigation
- livestock integration to fertilise crops (reducing reliance on expensive and harmful commercial fertilisers)
- natural pest management (avoiding commercial pesticides which threaten wildlife, including bees and other pollinators).



## Looking forward

Agriculture contributes 33% of Kenya's GDP but, with as much as 50% of the country's soil badly damaged by monoculture farming and chemical pesticides, farmers are in crisis.

We'll work with 75,000 farmers to kickstart their transition to regenerative agriculture. Together, we'll refine a scalable and replicable programme across East Africa, restoring soils and boosting yields and incomes.



# Finances

These financial statements are limited to Hand in Hand International, our UK operation, for the year ending 31 March 2023. As a family of legally independent organisations, the Hand in Hand network does not prepare consolidated group accounts. Audited statements for other Hand in Hand organisations are available at [info@hihinternational.org](mailto:info@hihinternational.org).

## Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
<b>Fixed Assets</b>			
Tangible Assets	7	<b>23,552</b>	29,853
Long term debtors	8	<b>197,451</b>	377,395
<b>Current Assets</b>			
Debtors	9	<b>1,694,622</b>	1,501,464
Cash at bank		<b>3,743,483</b>	4,945,451
		<b>5,438,105</b>	6,446,915
Creditors: Amounts due in one year	10	<b>(519,049)</b>	(297,758)
<b>Net current assets</b>		<b>5,116,507</b>	6,526,552
<b>Net assets</b>	11	<b>5,140,059</b>	6,556,405
<b>Funds</b>			
Restricted funds		<b>2,271,967</b>	4,541,260
Designated fund		<b>1,713,219</b>	1,204,518
Unrestricted funds		<b>1,154,873</b>	810,627
<b>Total funds</b>	<b>14</b>	<b>5,140,059</b>	<b>6,556,405</b>

This information is an extract taken from the full audited accounts to 31 March 2023, which received an unqualified audit report in September 2023. The financial statements and the notes to the accounts can be obtained on the Charity Commission website at [register-of-charities.charitycommission.gov.uk/charity-search](https://register-of-charities.charitycommission.gov.uk/charity-search).

## Statement of Financial Activities for the year ended 31 March 2023

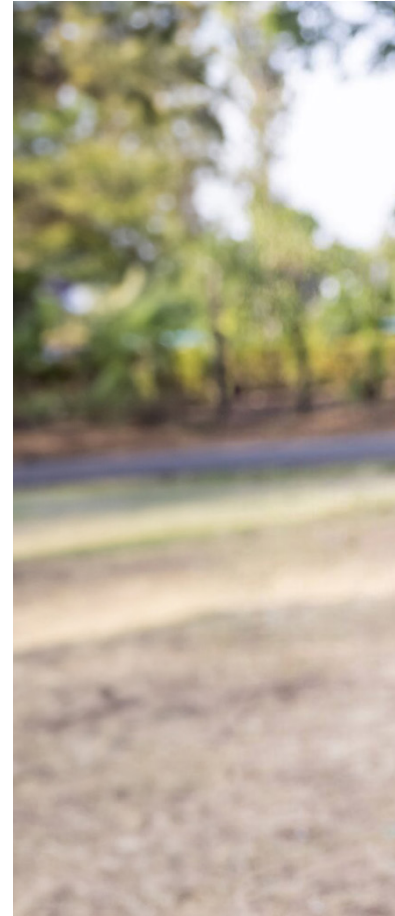
	Note	Restricted £	Unrestricted £	Designated £	Total 2023 £	Restricted £	Unrestricted £	Designated £	Total 2022 £
<b>Income from:</b>									
Donations and Grants	2	5,286,594	964,660	-	<b>6,251,254</b>	5,835,079	782,145	-	6,617,224
Other income		-	-	-	-	-	9,375	-	9,375
Interest		-	2,816	-	<b>2,816</b>	-	175	-	175
<b>Total Income</b>		<b>5,286,594</b>	<b>967,476</b>	-	<b>6,254,070</b>	<b>5,835,079</b>	<b>791,695</b>	-	<b>6,626,774</b>
<b>Expenditure on:</b>									
Raising funds		-	425,459	-	<b>425,459</b>	-	348,341	-	348,341
Charitable expenditure									
Supporting people in Afghanistan		1,322,826	52,115	-	<b>1,374,941</b>	434,570	148,396	-	582,966
Supporting people in India		-	-	-	-	112,554	1,684	-	114,238
Supporting people in Kenya		4,251,397	133,882	-	<b>4,385,279</b>	3,486,416	163,593	-	3,650,009
Supporting people in Tanzania		1,658,213	40,387	-	<b>1,698,600</b>	1,046,733	46,375	-	1,093,108
<b>Total Expenditure</b>	<b>3</b>	<b>7,232,436</b>	<b>651,843</b>	-	<b>7,884,279</b>	<b>5,080,273</b>	<b>708,389</b>	-	<b>5,788,662</b>
Net income/(expenditure) before foreign exchange gains/(losses)		(1,945,842)	315,633	-	<b>(1,630,209)</b>	754,806	83,306	-	838,112
Foreign exchange gains/(losses)		-	213,863	-	<b>213,863</b>	-	130,169	-	130,169
<b>Net income/(expenditure) for the year</b>		<b>(1,945,842)</b>	<b>529,496</b>	-	<b>(1,416,346)</b>	<b>754,806</b>	<b>213,475</b>	-	<b>968,281</b>
Transfers between funds		(323,451)	(185,250)	508,701	-	55,021	167,447	(222,468)	-
Funds brought forward		4,541,260	810,627	1,204,518	<b>6,556,405</b>	3,731,433	429,705	1,426,986	5,588,124
<b>Funds carried forward</b>	<b>14</b>	<b>2,271,967</b>	<b>1,154,873</b>	<b>1,713,219</b>	<b>5,140,059</b>	<b>4,541,260</b>	<b>810,627</b>	<b>1,204,518</b>	<b>6,556,405</b>

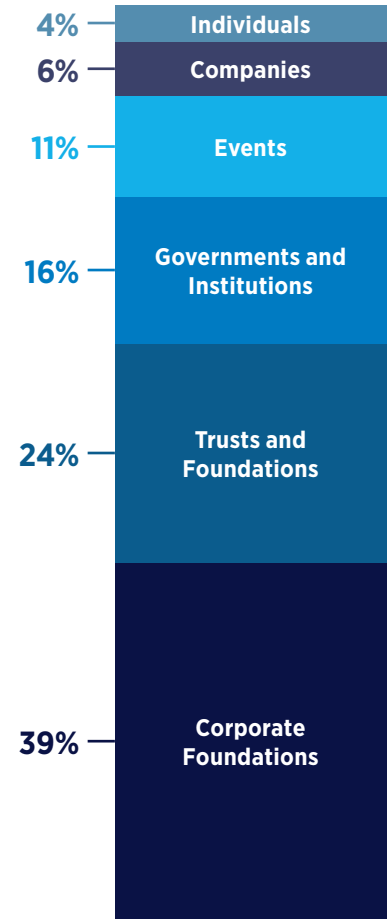
# Fundraising

**During the financial year to 31 March 2023, we received £6.25m in income and secured an additional £3.38m in multi-year grant funding for future years, bringing the combined funds raised in the year to £9.63m. Here are just a few examples of how our supporters go above and beyond to help women beat the odds and lift their families out of poverty.**

- As well as hosting the annual Let's Give Back Gala, raising almost £595,000 for Hand in Hand International, Applied Value Group also contributed vital pro-bono support, with employees helping to develop a business plan for a mango social enterprise which will spin out of our network partner organisation in Kenya, as well as supporting 200 entrepreneurs to access microloans in Tanzania.
- The Coca-Cola Foundation joined forces with Hand in Hand, training 1,000 Kenyan women to start their own recycling businesses, reducing plastic waste and raising incomes.
- Since 2019, The Linda Norgrove Foundation has helped 400 people in Afghanistan create profitable businesses so they can provide food for their families.
- Longstanding supporter Hilti Foundation has enabled 3,000 people in rural areas to scale up and formalise their enterprises – boosting local economies.

© Cartier Philanthropy / Karin Scherbrucker





# Leadership

Hand in Hand International's Board of Trustees is responsible for our governance and strategic direction, and is accountable for everything we do. Our board members have experience in finance, industry, law, agriculture, climate change and international development.



**Bruce Grant**  
Chair



**Dr John Barrett**  
Trustee



**Dr Madhvi Chanrai**  
Trustee



**Carsten Jorgensen**  
Trustee



**Lars G Josefsson**  
Trustee



**Paola Ugglia**  
Trustee



**Stephanie Whittier**  
Trustee

# Our global network

**We believe local communities hold the keys to their own economic transformation. Because of this, Hand in Hand's operating model is based on a strategic collaboration between expert practitioners in low and middle-income countries, and fundraisers in high-income countries.**

Hand in Hand International is part of the global Hand in Hand network, made up of seven equal, independent network partner NGOs.

Hand in Hand's programmes are designed and implemented by network partners in Afghanistan, Kenya, India, Tanzania and Zimbabwe – with trainers recruited from the

regions where these programmes are delivered. This ensures the network can respond to the needs of individual communities, across different cultures and contexts. Network partners in the UK (Hand in Hand International) Sweden, Germany and the US provide technical support and fundraising.

With a project portfolio under management of USD 26 million, Hand in Hand International's role in the network is to raise funds, maximise our programmes' impact, generate and share evidence, and facilitate knowledge sharing with the wider sector.

Hand in Hand International  
Caparo House  
101-103 Baker Street  
London W1U 6LN  
United Kingdom

+44207 514 5091

[handinhandinternational.org](http://handinhandinternational.org)



@HiHInt



Hand in Hand International

Charity number 1113868