

Just Small Change

Impact Report



2017-2018

Just Small Change

This report is based on the results of surveys and interviews carried out in May 2017 and March 2018, and on data available up to end March 2018.

OUTPUTS

**167 clients
trained**

**262 loans
issued**

**52% of
clients
HIV+**

**574
dependents
supported**

In the three years to end March 2018

- One full time microfinance professional has been employed and all her salary and overhead costs met
- 167 clients have each received 5 full days of business training covering topics such as business management, financial management, customer relationships, communication and leadership. Accessible delivery methods used include role play, group work, puzzles and discussion.
- 25 neighbourhood trust groups have been formed of 5-6 clients each
- 142 clients have received loans. The remaining 25 were trained in March 2018 and will receive their first loans in April 2018
- 142 clients have received ongoing mentoring and support in running their businesses.
- 52% of clients were HIV+.
- 139 of the clients with loans are still active (one has died and two have left the area)
- These 139 clients support 574 dependents between them (average 4.14)
- 262 loans have been issued, with some clients receiving second and subsequent loans once the original loan has been repaid
- The average loan size to date has been KSH 12,385 (£90.40)
- The total amount loaned to date has been KSH 2,995,000 (£21,703)
- The current value of loans outstanding is KSH 1,890,458 (£13,699)
- 2.51% of loans to date have been written off due to illness or death of clients
- 6.55% of loans to date have been rescheduled due to illness or other client difficulties
- Since the project's start, 95% of the funds provided by Just Small Change for the loan fund have been re-loaned once (as at end March 2018) and will be available to loan yet again, once current loans are repaid. This means that 95p of each pound donated to the loan fund has, so far, been loaned twice.

Below are key statistics from the project, in both Kenyan shillings and pounds sterling.

Year ending	Number of woman clients	Total number of clients	Total loaned since start KSH	Number of loans since start	Current average loan KSH	Value of outstanding loans KSH	Default %	Rescheduled %
Start*	39	40	325000	40	8125	8125	0	n/a
Mar-14	39	40	640,000	64	6,620	264813	0	n/a
Mar-15	41	42	1,305,000	106	15,833	665000	0	n/a
Mar-16	41	42	1,305,000	106	9,771	410400	0	n/a
Mar-17	90	91	2,120,000	168	8,131	739950	3.54	9.38
Mar-18	141	142	2,995,000	262	13,313	1890458	2.51	6.55

*May 2013

Year ending	Number of woman clients	Total number of clients	Total loaned since start £	Number of loans since start	Current average loan £	Value of outstanding loans £	Default %	Rescheduled %
Start*	39	40	2355	40	59	59	0	n/a
Mar-14	39	40	4638	64	48	1919	0	n/a
Mar-15	41	42	9457	106	115	4819	0	n/a
Mar-16	41	42	9457	106	71	2974	0	n/a
Mar-17	90	91	15362	168	59	5362	3.54	9.38
Mar-18	141	142	21703	262	96	13699	2.51	6.55

The project's pilot phase ran from the start date in May 2013 to March 2015.

OUTCOMES

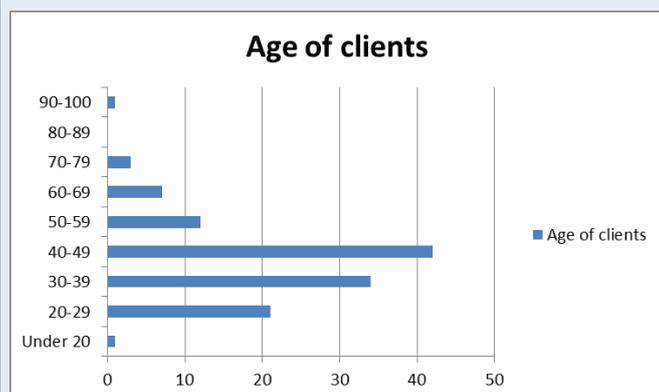
'Now I have my business, it has restored my dignity. I have a voice in the community. I can feed my children better; they now eat vegetables and small fish, and sometimes chicken'

Susan Atieno, who runs a food kiosk.

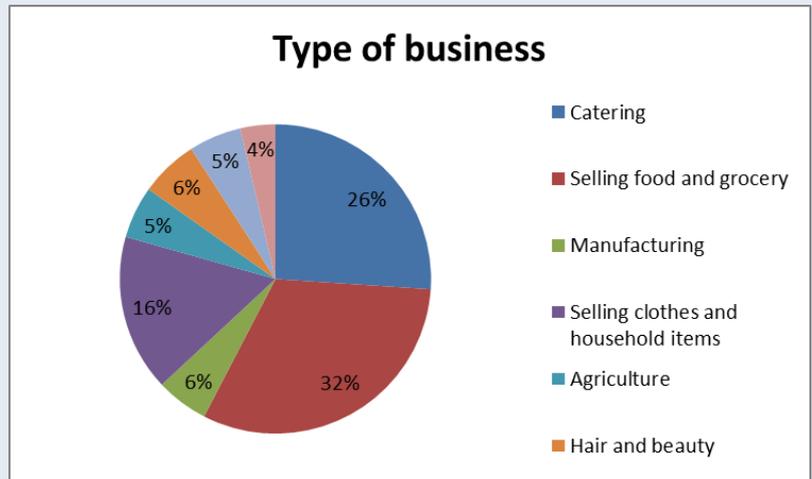
Clients and types of business: The project currently has 142 clients, almost all female. It is

open to male applicants, but to date the most pressing needs arise in households led by women, often HIV+ and often widows. The clients vary widely in age; the youngest is 19 and the oldest 93. All are supporting dependents who may be siblings, their own children and grandchildren, orphaned children they have taken in and, in some cases, elderly parents or grandparents too. The number of

dependents in each household can reach as high as 12; the average is currently 4.14.



A variety of businesses have been set up, each based on the clients' business plans. In each case the client makes use of his or her available resources and meets a local need. This makes the local economy more resilient. Four clients have taken on employees, creating additional jobs for local people.



Income improvement: Interviews with 78 clients, in March 2018, showed an average increase in weekly income of 130.3% (an increase of £4.78 a week) Mostly, this was spent on providing an improved diet for their families, including more vegetables and some protein, on children's education (school fees and uniform) and on rent or housing improvements, such as a sheet metal roof in place of thatch. 94% of clients were also investing in business improvement. Many clients remarked on the increased respect they had gained in their families and in the local community. Self-esteem had grown and several reported a decrease in domestic violence as a direct result of their new earning power.



Training: All the clients interviewed had found the 5 day business training very useful, with input on money management and on customer relations the most valued. The customer relations workshop uses the characteristics of different animals to discuss types of customers and how they should be handled. The picture on the left shows group feedback from the recent training course in March 2018.

Trust groups: All the clients also spoke very positively about the support they received from their neighbourhood trust groups. Many groups have started running a small group savings system which helps with cash flow management. Many have also started operating a group 'shamba' or kitchen garden. Both of these initiatives are contributing to a reduction of the economic vulnerability of these local communities. In addition, the groups are used to share advice on business, health and family matters and to give emotional and in some cases financial support. Here are two client comments about their groups:

'It's very helpful, I like sharing ideas, seeing what works for others. If one of us is down (in spirits), another is up and can encourage us. We are all neighbours and see each other often.'

'I enjoy the group. It helps to hear what others are charging, paying for supplies and gives me ideas on how to improve my business. It is also helpful talking about family problems, it reduces my stress. If everyone has problems, then mine do not seem so big'

Mentoring: The ongoing mentoring provided by the project coordinator is invaluable in helping the clients overcome the difficulties they face. Examples of support include :

- Accompanying a client with little education to a meeting in order to discuss a contract for supplying lunches to factory workers. The contract was awarded.
- Helping a client to investigate alternative supply sources when rains affected transport routes and therefore supply
- Accompanying a client to a meeting with her landlord to discuss a proposed rent rise. The rent rise was reduced and postponed.

Improved health: finally, evidence was gathered from the medical staff at OLPS' central clinic. Nurses who are in weekly contact with the HIV+ clients reported that the combination of reduced stress, better diet (both due to higher income), improved self-esteem and hope for the future all contributed to an increased determination to maintain medication and to better physical health for their patients.



Ladies from a trust group

IMPACT STORIES

Keziah and Charles

Both orphans, this married couple are aged 23 and 26, with baby Gerry who is 1. The small family was almost destitute when Keziah joined the project. Charles earned a small amount riding a bicycle taxi, but they had barely enough to eat.



Our project coordinator arranged for Keziah to attend a 2 week training course in beadwork. Keziah learned how to make rosaries and bead necklaces. She then taught Charles and used her loan to buy materials. Charles has given up the bicycle taxi to work in the business. They sell on all their stock at a margin of over 100%, and the profits, as well as paying for their very small home has allowed them to increase their stock levels. They sell at a church on Sunday and also Charles travels to large religious gatherings to sell. They also sell their rosaries and necklaces wholesale. They employ one other orphan, Joel

The larger income has improved their accommodation and diet, and opened a new future to them. They are slowly buying sheet iron towards building themselves a better home. Keziah looks visibly better fed and more relaxed and happy, Charles also looks very well.

Damaris

Damaris is a widow with 4 dependents. She is extremely poor. For many years she scraped a living by taking in washing and braiding hair. She often couldn't afford food for herself and her children. Then disaster struck, in the form of a hand injury. For some time the family was destitute. Since joining the project in May 2016, Damaris has set up a small business making liquid soap. She says is a good business because 'demand is steady.' She is a hawker with a very positive attitude and is good at asking for custom from larger businesses. She is now a regular supplier of a local hotel.

She has used some of her profits to get a hen house built and to buy chickens. The eggs and chickens bring in more income, as well as providing food for her family.

Her profits have enabled Damaris to send her children to school, feed and clothe them, and to improve her home. She is visibly proud and energised by what she has achieved.

Her ambition for the future is to sell her soap on a market stall; more sales, less walking!



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Vivian



Our youngest borrower, at 19, Vivian is an orphan who is head of her family of siblings. She runs a fruit and vegetable kiosk in a local slum area. A young woman with a keen eye for business, she buys the vegetables which are most popular and tries to keep her stock as fresh as possible. She enjoys running her business. Out of her profits she is paying the rent on the family home, feeding herself and her 4 siblings, paying one set of school fees and saving up to pay for a part time business degree at the local university in Kisumu. She intends to complete this qualification in the evenings over the coming years. She hopes to grow her business

and to become a very successful businesswoman in the years to come .

Philgona

A widow, with 6 children plus her sister's orphan, Philgona has 7 dependents. She says life was very bad before joining the project. To feed her family, she was digging for people or doing washing for them. She now trades in young goats, buying them in the countryside and selling in the town market. The profits pay for better food and for school fees for some of the children. Philgona chose this business as all the work is done early in the day leaving the rest of her time for housework, cooking and domestic tasks. She now enjoys more respect in her home and in her community.



Pamela, seller of small fish



Nancy, market trader



Hellen, makes bags from waste plastic

Finally, a message to our donors from the project coordinator in Kisumu: 'Once more, thank you very much for your commitment to our people. Your dedication and support makes a great difference in the lives of the less privileged grass roots community'