Employment and income open up pathways out of poverty and real opportunities for the future.

Sustainable growth is essential for this to occur, driven by an innovative private sector and adding value to underdeveloped regions and engaging disadvantaged populations as active market participants. This credo is the foundation of Swisscontact’s project work, which focuses on four core areas:

1. **Skills development**: facilitating access to the labour market and creating the basis for employment and income
2. **SME promotion**: supporting local entrepreneurship and aims to strengthen competitiveness
3. **Financial services**: facilitating access to local financial services such as credit, savings, leasing, and insurance products
4. **Resource efficiency**: promoting efficient resource use through energy and material efficient production methods as well as measures to promote clean air and sustainable waste management

In this way Swisscontact creates the conducive conditions for entrepreneurship. These are necessary for a competitive private sector devoted to principles of social justice and environmental sustainability, serving as the foundation of all development.

Swisscontact was established in 1959 as an independent organisation by prominent individuals from the worlds of commerce and science in Switzerland. It is exclusively involved in international cooperation and has carried out its own and mandated projects since 1961, maintaining close ties with the private sector since its foundation. The organisation is based in Zurich and in 2015, Swisscontact was active in 32 countries with a workforce of over 1,100 people.
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Reflecting on a year of consolidation and growth for financial services, it is satisfying to see just how much we have contributed to improving the livelihoods of some of the poorest people in our region.

In this report you will see impressive numbers that illustrate how we have achieved deeper engagement in our core thematic areas and extended our reach to new communities. In terms of access to credit and financial literacy for example, we increased the number of people accessing financial services by over a third last year. Many of these new beneficiaries are using now familiar channels such as SACCOs and Mavuno Groups.

Skills development remains a foundational aspect of our work. In Rwanda we concluded a three-year project phase in partnership with the Government, to deliver technical and vocational skills training for the informal sector. In just three years, five training centres were established and almost 3000 people accessed training ranging from metal work and fabrication to management and leadership training.

In Uganda and Tanzania, the MasterCard Foundation supported the U-Learn Programme that has gone from strength to strength. The Mavuno saving and lending approach pioneered in Kenya has migrated successfully to Uganda and is a key component of our local skills development projects. It is thanks to these programmes that some of the most marginalized and inexperienced youths in the region now have the practical and life skills with which to improve their lives.

Our inclusive markets approach, involving facilitation of private and public sector
engagement, is making real impact in value chains in horticulture, cocoa and honey markets. In Mozambique, we facilitate improved linkages between producers, farm input suppliers and distribution networks and as a result have a positive effect on the diversity and sustainability of local horticultural production. We support multi-stakeholder forums to address the systemic impediments in the cocoa and honey markets in Uganda. These SME promotion projects demonstrate the value addition we are able to offer by taking a holistic approach to market development.

It is well known that investing in women makes good business sense. One of the highlights of our Financial Services Programme - which is driven by financial inclusion - is our targeted support to women entrepreneurs in Tanzania and Rwanda with the Fanikisha+ Project in partnership with Equity Bank. Support extends both on the demand and supply side - our banking partner is assisted to develop female-friendly products and services, and business women are supported to extend their learning and experience to other start-ups, and create ‘enterprise clubs’ to encourage peer-to-peer knowledge sharing and support.

Another Kenyan export which continues to thrive in its adopted countries is the microleasing programme. Across East Africa we work with microfinance institutions, banks, insurance companies and other stakeholders to promote understanding of the needs of smallholder farmers and SMEs. Funding from Credit Suisse for this programme helps us deliver more impact at the farm and systems level as we work to support a more enabling regulatory environment.

Microleasing has also experienced substantial uptake amongst smallholder farmers and SMEs in the region. The majority of the almost USD 30 million in loans disbursed last year are still working for those farmers and small businesses, diversifying their revenue streams and lifting them out of subsistence.

Resource efficiency programmes are an important and growing part of our work. Reducing the harmful environmental impact of industry whilst simultaneously creating income generating opportunities and environmentally sustainable outcomes, feature in our work in waste management in Tanzania and the clay brick sector in South Africa.

Of course, we all know that numbers are just one part of the story. The real substance behind the figures are the stories of change and transformation; the young people who - through access to skills training - have established small businesses and started to lead productive lives; the women who have used training in entrepreneurship to expand their businesses, support their families and further contribute to the local economy; the thousands of people who found new ways to make a living and improve their futures. These stories reflect the true and lasting success of our development programme in 2015.

Veronique Su
Regional Director
Central, East and Southern Africa Programme
U-LEARN graduates in Tanzania proudly receive their certificates.
Highlights 2015

6 Skills Development, 5 Financial Services, 4 SME Promotion and 2 Resource Efficiency Projects were implemented in 6 countries (Kenya, Mozambique, Rwanda, South Africa, Tanzania and Uganda.

24,490 financially excluded and low-income targeted beneficiaries accessed financial credit, savings services and financial literacy in Kenya, Tanzania and Uganda – 18,278 through Saving and Credit Cooperative Organisations (SACCOs), 5,592 through Mavuno Saving and Lending Groups and 620 start-up women entrepreneurs through Equity Bank Tanzania under the Fanikisha+ Project.

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9,950 smallholder farmers in the horticulture sector in Mozambique, and the cocoa and bee keeping sectors in Uganda benefitted from improved production technologies and better access to markets for their products through the inclusive market support projects.

8,1 million US Dollars of new loans disbursed through SACCOs, Equity Bank and Mavuno Saving and Lending Groups to its members/clients. Total new savings of USD 7,72 million was mobilised by the SACCOs and Mavuno members.

16,146 assorted productive asset leases valued at USD 8,934,678 were disbursed to smallholder farmers and SMEs in Kenya, Tanzania and Uganda through the Microleasing Programme. Over 90% of the beneficiaries continued using the assets and realised annual average income increases of USD 1,331.

1,107 loans amounting to USD 1,924,592 were disbursed to women entrepreneurs in Tanzania by Equity Bank through the Women Entrepreneurs’ Development Project (Fanikisha+), leading to expansion and growth of their enterprises.

8,424 tons of Co2 emission reduction achieved through use of the improved vertical shaft brick kiln technology in South Africa and through business-oriented waste separation and recycling in Morogoro region of Tanzania.

3,497 youths, including young mothers, gained technical, entrepreneurship and life skills and increased their financial capability in Kenya, Rwanda, Tanzania and Uganda.

331 beneficiaries of the Microfinance Education Programme implemented in collaboration with Universities and Colleges, gained microfinance management and development skills. 90% of the beneficiaries continued serving the microfinance sector in Kenya, Tanzania and Uganda.
# Swisscontact Working Areas

## Kenya (Counties)
- Nyeri
- Nairobi
- Meru
- Machakos
- Kisii
- Nyamira
- Kisumu
- Homa Bay
- Kilifi
- Mombasa
- Kwale
- Eldoret
- Bungoma
- Laikipia
- Nakuru
- Nyandarua
- Kiambu
- Kericho
- Turkana

## Mozambique (Province)
- Nampula (Nacala Corridor)
- Rubite
- Nyamasheke
- Karongi

## Rwanda (Districts)
- Rusizi
- Nyamasheke
- Ngorore
- Rutsiro

## South Africa (Province)
- Western Cape
- Eastern Cape
- Gauteng
- KwaZulu Natal
- Free State
- Limpopo
- Mpumalanga
- Northern Cape
- North-West

## Uganda (Districts)
- Jinja
- Buikwe
- Kampala
- Mukono
- Bukeeda
- Mbale
- Iganga
- Mayuge
- Bugiri
- Busia
- Nakasongola
- Manafwa
- Luwero
- Nakaseke
- Kabale
- Kanungu
- Bundibugyo
- Mubende
- Hoima
- Kibaale
- Budaka
- Wakiso
- Masaka
- Rakai
- West Nile
- Acholi
- Lango

## Tanzania (District)
- Kilosa
- Mvomero
- Morogoro
- Kilombero
- Kongwa
- Mpwapwa
- Manyoni
- Iramba
- Singida rural
- Babati
- Nzega
- Igunga
- Bariadi
- Same
- Moshi rural
- Siha
- Hai
- Shinyanga rural
- Maswa
- Kondo
- Bahi
- Chamwino
- Rombo
- Kishapu
TANZANIA AND UGANDA

Learn, Earn and Save (U-LEARN)

Deogratius poses in his own leather shop which he started with other youth trained from the project.
The goal of the U-LEARN Project is to empower disadvantaged youth in Tanzania and Uganda through access to technical and life skills that enable them to build stable and sustainable livelihoods for themselves and their families. The project targets youth with limited or no formal education and virtually no access to skills training. The project is funded by the MasterCard Foundation from July 2011 to June 2016.

U-LEARN aims to reach 3,600 youths (including young mothers) and build the capacity of public and private stakeholders to use the U-LEARN model to deliver similar skills development programmes. U-LEARN targets youth beneficiaries aged 16 to 25, from families below or slightly above the poverty line in the Lake Victoria area in Uganda and Tanzania.

The project collaborates with the respective local district governments (24 Sub-County Local Governments) in Uganda and Tanzania, the Department of Community Development Services, Small and Medium Enterprises (SMEs) in the respective districts, the Directorate of Industrial Training (DIT) in Uganda, the Vocational and Education Training Authority (VETA) in Tanzania, financial Institutions such as Centenary Bank in Uganda and Equity Bank and FINCA in Tanzania, among other local and international organisations supporting skills development.

Through a learning group approach, the project facilitates technical skills training in trades such as tailoring, leather works, electricity installation and repair, welding and metal fabrication, hairdressing, poultry farming, baking and confectionery, motorcycle mechanics, knitting and masonry.

In addition to skills training, the project promotes financial capability among the target beneficiaries through facilitating Mavuno Saving and Lending Groups and ultimately link the groups to the existing formal financial service providers to ensure sustained access to financial services.

Highlights 2015

- 48 occupational trades were facilitated for 64 learning groups in Tanzania and Uganda.
- 782 youths (469 female) benefitted from technical skills training, financial literacy and entrepreneurship and life skills.
- 60 Community Development Officers and Community Based Trainers gained career guidance and counselling skills.
- 111 Mavuno Saving and Lending Groups comprising 2,156 members were formed and saved up to USD 25,491.
- 640 youth beneficiaries have been linked to the existing local financial service providers and accessed a total loan amount of USD 110,313 from financial institutions Post Bank, Local Government Funds, FINCA and Centenary Bank.
- 3,939 youths completed training, with 2,639 subsequently entering employment; 963 are employed by SMEs, while 1,676 are self-employed. Incomes increased to USD 507 per from a baseline of USD 10 per month.
Local Skills Development for Youth (LSDY)

The project contributes to poverty alleviation through creation of employment opportunities for young women and men, within a sustainable economic environment in Eastern Uganda. Funded by Medicor Foundation and Gebauer Stiftung, the project started in January 2013 and will end in December 2016.

The project aims to reach unemployed rural and urban young women and men aged between 16 and 30, in the eight districts of Eastern Uganda. It uses a learning group approach to impart occupational skills training, social and life skills support and access to financial services with the objective of exposing them to sustainable opportunities that lead to income enhancement and improved livelihoods. In collaboration with the local governments in the target districts, the project has identified vulnerable youths, formed learning groups and conducted skills training in marketable trades chosen by the youths. The project further collaborates with the private sector to ensure that the training is competence based, internship opportunities are offered to the trainees and employment and market linkages are strengthened and sustained. To facilitate accreditation of the acquired competencies, the project partners with the Ministry of Education, Directorate of Industrial Training and the private sector develop assessment and training packages in the non-traditional trades leading to award of Workers’ PAS, a local private sector driven accreditation system for technical vocational skills. To enhance financial capability among the trainees and trained youth, the project facilitates Mavuno saving and lending group activities through trained Community Based Trainers. Youth trained in the group saving and lending model gain financial literacy, save money monthly and acquire small loans for business start-ups and meeting other livelihood needs. This ultimately reduces vulnerability among themselves and their families.
SKILLS DEVELOPMENT

Highlights 2015

- 493 youth (225 female) benefitted from technical and entrepreneurship skills training.
- 200 graduates were assessed for the Workers’ PAS award.
- 458 youth benefitted from post-training that comprised entrepreneurship skills, skills upgrading, product development and business coaching.
- 134 Mavuno Groups with a total membership of 3,098 (69% female) were formed. The groups saved USD 77,671 and disbursed USD 127,420 as loans to its members.
- 1,079 (776 female) of the trained youth entered into self-employment after skills training, while 429 were employed by various establishments.
- The employed and self-employed beneficiaries have realised an additional monthly income of USD 199 per beneficiary, up from an average baseline of USD 3.
SKILLS DEVELOPMENT

RWANDA

Promoting Market Oriented Skills Training (PROMOST)

Short term carpentry training in Kabaya, Ngororero District.
The project supports the Government of Rwanda’s effort to improve accessibility, quality and relevance of its Technical Vocational Education and Training (TVET) system, with an overall goal of contributing towards increased employment and income generation for the rural population in the Great Lake Regions. The pilot phase started in 2013 and ended in October 2015. It was made possible through funding from the Swiss Agency for Development Cooperation (SDC).

PROMOST supports the Government of Rwanda’s effort to improve its TVET system through delivering four main outcomes:

1) Increased access to TVET for the rural population in the Western Province of Rwanda, targeting disadvantaged groups and women;
2) Improved quality and relevance of vocational training, through the development of competency-based curricula in collaboration with the private sector;
3) Enhanced institutional and organisational capacity of key stakeholders in the Western Province of Rwanda, in order to enable them to play their roles in a labour market oriented TVET system; and,
4) Facilitating national and regional harmonisation process of curricula, examination and certification to promote mobility and a wide market for skills.

Main interventions implemented by the project include training of trainers, capacity building of TVET Managers and the authority responsible for TVET, short-term competency-based training of target beneficiaries, rehabilitating and equipping of micro-training providers in the informal sector and linking the private sector to the TVET providers.

**Highlights 2015**

- 1,695 benefitted from technical skills training, 1,158 being short-term training programmes.
- Five Vocational and Training Centres (VTCs) built by the project enrolled 537 trainees (127 female).
- 20 non-formal Micro Training Providers (MTP) were rehabilitated and their workshops equipped to provide quality and innovative training opportunities.
- Seven Competence-Based Training (CBT) curricula have been developed and are being utilised by 21 TVET centres.
- A total of 125 TVET Managers, a Deputy School Manager and Bursary Officers were trained in leadership, management of TVET institutions and business planning during 2014 and 2015.
- 705 graduates from both VTCs and short-term training gained self or contracted employment in 2015, while 272 female graduates entered into remunerated employment.
- The average monthly income per beneficiary increased from nearly zero to USD 36.20 for beneficiaries who entered into employment and self-employment. Female beneficiaries realised an average additional monthly income of USD 36.9.
UGANDA

Improving Markets for Honey and Cocoa

The inclusive market project aims to increase the incomes, employment opportunities and livelihoods of smallholder farmers and micro-enterprises within the cocoa and honey market systems. This is done by increasing farmers’ access to market, as well as access to productivity-enhancing technologies, market information and agricultural financing mechanisms. The project is funded by SDC and the Swiss Private Sector; it started in 2013 and ends in December 2016.

The project contributes to private sector development by using the inclusive markets approach to address systemic constraints impeding market development for honey and cocoa in Uganda. The goal of the project is to increase the incomes, employment opportunities and livelihoods of 30,000 smallholder farmers and micro-enterprises within the cocoa and honey value chains by 2016. At market system level, the project aims to strengthen capacity of core and support market players in the cocoa and honey sectors, so that they may effectively participate in the market.

The project’s specific interventions include:

- Supporting farmer organisations to develop into business-oriented organisations.
- Working closely with financial institutions to enable actors access to affordable financial services.
- Facilitating access to market information, to enable actors make informed decisions.
- Bringing all actors - including government agencies and business development service providers - together through multi-stakeholders platforms.
Highlights 2015

Cocoa Market
• 4,536 smallholder cocoa farmers (1,360 females) were reached by three partners.
• Cocoa productivity per household increased by 85% - from 778Kg per acre to 1,442Kg per acre in 2015.
• Four partners established 64 cocoa collection centres and purchased 1,885 metric tons of cocoa beans worth USD 4,585,928 from 9,578 smallholder farmers.
• ICAM Chocolates Ltd and Semuliki Cooperative Union among other partners, were successful in linking farmers to cocoa markets.
• 74 new Mavuno Groups comprising 1,121 members (864 females) were formed. Collectively, they saved USD 12,935 and disbursed loans to the amount of USD 8,000 to members.
• Household incomes for smallholder cocoa farmers grew from USD 1,463 in 2013 to USD 3,016 in 2015.

Honey Market
• 2,813 beekeepers have been supported by partners to access markets for beehive products. Collectively, 19,527Kg of honey, 842Kg of beeswax and 479Kg of propolis tincture was sold by farmers' companies.
• 44 new honey producer groups comprising 2,265 beekeepers were identified and registered by partners.
• Cumulatively, the project supported 7,033 beekeepers (2,165 female).
• The project partners exported bee products valued at USD 43,000 to Rwanda, Southern Sudan, Tanzania and the United Kingdom.
• 51 new Mavuno Groups with a total membership of 1,712 (1,020 females) in the honey sector were formed in 2015.
• The groups mobilised total savings of USD 34,401 and disbursed loans to the amount of USD 32,111 among members.
• The household incomes of beekeepers increased by 145% - from USD 319 to USD 782 per year.
MOZAMBIQUE

Increasing Income of Horticultural Smallholder Farmers (HORTI-SEMPRE)

Harvesting cabbage in Nampula, Green Zone.
Funded by Swiss Development Cooperation (SDC) and implemented by Swisscontact and GFA Consulting, the Horti-sempre Project seeks to foster rapid, sustained and broad-based economic growth in the Nacala Corridor’s small-scale horticultural sector. Specifically, it aims to boost competitiveness of local producers by increasing marketable supply of quality vegetables all year round in order to increase their income and help to alleviate poverty. The project was launched in March 2013 and will run until December 2016.

Demand for horticulture is increasing in the Nacala Corridor, but cannot be fully met by local supply and small-scale producers. These small-scale producers have an average income of only USD 300 per year, and face various constraints such as access to inputs, irrigation or extension services. Based on an Inclusive Markets approach, Horti-sempre targets systemic change in the horticulture value chain for the benefit of small-scale producers and has built its strategy around the belief that horticultural transformation can be triggered with targeted interventions on a number of bottlenecks. By December 2016, Horti-sempre expects to reach over 4,000 small-scale horticulture producers (30% women) in Northern Mozambique’s Nacala Corridor, increasing their annual net income from horticultural production by USD 300.

The project strategy is based on a strong cooperation with the private sector and four pillars of intervention:

- Introduction of new horticultural seeds/varieties from Brazil.
- Introduction of irrigation solutions, affordable to horticultural smallholder farmers.
- Dissemination of improved horticultural practices in selected clusters of production.
- Strengthening the city of Nampula as a trading hub through the introduction of improved standards and packaging and logistic services, in cooperation with the Association of Wholesale Traders.

**Highlights 2015**

- 1,769 new farmers were reached with improved horticulture production technology.
- 14 new horticulture varieties were registered by the public authorities and eight varieties are in the pipeline.
- Mozambican seed providers sold 221 kg of new horticulture variety seeds, benefitting 2,065 smallholder farmers (18% female) by increasing the productivity for lettuce, cabbage, tomato and onion by up to 30%.
- 994 hip-pumps introduced to the local market by the project were sold by the Mozambican equipment provider, benefitting 2,863 smallholder farmers (24% female).
- Testing of 12 mini-tunnels commenced, to introduce protected cultivation during the rainy season in the Nacala Corridor.
- 2,775 Smallholders (25.4% female) benefitted from the plastic boxes for tomato and pepper and 370 smallholders from mesh net bags for onion through reduced transport losses and added value created from sorting and grading.
- Benefiting smallholder farmers (23% female) have increased their annual net income by USD 135.
Energy Efficient Clay Bricks (EECB)

Funded by the Swiss Agency for Development and Cooperation’s (SDC) Global Programme on Climate Change, EECB aims to increase energy efficiency and reduce greenhouse gas emission in the South African clay brick sector. The project represents phase II of the 4-year Vertical Shaft Brick Kiln (VSBK) Project and was launched in November 2013 with a duration of another four years.

The EECB Project aims to foster sustained and broad-based Energy Efficiency (EnE) in the Clay Brick Sector, by targeting the entire market system. Based on the Inclusive Markets approach, the EECB Project which has evolved from and forms the second phase of the Vertical Shaft Brick Kiln Project (2009 – 2013), invests in a diverse set of stakeholders within the Clay Brick Sector of South Africa by supporting and capacitating clay brick makers and industry service providers in adopting a systematic approach to energy management. The Project not only contributes to technology transfer, but also addresses sector constraints within the enabling environment as well as the demand levels of the clay brick market system.

The overall objective of the EECB Project is to facilitate EnE within the Clay Brick Sector, reducing CO2 emissions and thereby contributing towards the country’s overall targets in increasing EnE and lowering carbon emissions.

By October 2017, the EECB Project expects to reach 50 producers who reduce their CO2 emissions by 320,000 tCO2 annually and reach a 10% reduction in overall input energy. On the supply side, the project engages actively with clay brick producers and related service providers, equipping them with the necessary capacity and knowledge needed to shift to more energy efficient production practices, including the Vertical Shaft Brick Kiln (VSBK) technology. With regards to a more enabling environment, EECB facilitates close cooperation between private and public stakeholders and facilitates access to specific financial products and funding schemes. On the demand side of the bricks sub-sector, the project promotes the use of energy efficient clay brick among the building sector, in an effort to grow market share and create a pull effect for the main drivers of change - the buyers.
Highlights 2015

- 24 shafts of the Vertical Shaft Brick Kiln (VSBK) technology were constructed and are operational.
- Construction of a pilot plant in South Africa to demonstrate the new Habla Zig Zag Kiln (HZZK) technology.
- Sector Energy Efficiency Guidelines were developed for the Clay Brick Sector to provide brick makers with a list of measures and best practices, that can implemented to improve energy efficiency.
- A Thermal Analysis Tool was developed in order to guide energy consultants and brick makers towards the biggest areas of energy losses in their present manufacturing process.
- Supported Clay Brick Sector engagement with National Government and the Department of Energy to discuss, review and respond to the Energy Management and Reporting Regulation and with National Treasury on the draft Carbon Tax Bill.
- Reduced emissions by 7,200 tons CO2 in 2015.
RESOURCE EFFICIENCY

TANZANIA

Developing Economic Opportunities in Waste Collection (Taka ni Mali - TnM)

Mr. Mkasi (a trained CBOs worker) shows the collected and sorted recyclable waste.
**TnM** aims to develop local economic opportunities in the solid waste collection and recycling sector and reduce environmental degradation and health risks through an efficient and sustainable Solid Waste Management (SWM) in Morogoro Municipality of the Republic of Tanzania. The project is funded by SDC and Swiss Private Sector, and runs from 2013 to December 2016.

The TnM Project is implemented in the Morogoro Municipality – also known as urban Morogoro, which is the major township of the Morogoro region with a population of 315,866. It targets Community Based Organisations (CBOs) and their employees, individuals, and company employees involved in the existing but under-developed recycling sector.

The project aims to deliver five solid outcomes, namely:

- To increase the amount of recyclables recovered at the household level.
- To increase the value of recyclables by promoting waste separation at household level.
- To contribute to enhancing the recycling sector by creating a greater supply of recyclable materials and as a result generate more economic opportunities, green jobs and net additional incomes.
- To improve urban hygiene by reducing the amount of mixed waste discarded into public areas, which causes drain clogging, localised flooding and other forms of environmental pollution.
- To reduce the amounts of mixed waste to be disposed in landfills where decaying waste causes ground and water pollution through leaching; this ultimately negatively affects the population’s health.

The project aims to build the capacity of 15 CBOs in Morogoro Municipal engaged in waste collection. Additionally, it works with various actors within the recycling sector - mainly private sector and local government.

**Highlights 2015**

- Six new CBOs from 10 administrative wards benefitted from training and working gear, which improved their working conditions.
- 66 CBO workers (36 female) who received management and technical trainings in 2015 are in full employment and receiving a regular salary.
- 9,070 households from 10 wards have been reached by the project.
- 80 tons of recyclables (polyethylene terephthalate (PET), hard plastic, tins and cans) were collected and sold by the CBOs in 2015.
- 50.2 tons of compost was sold by two CBOs operating compost sites within the Morogoro Municipality.
- The CBOs income increased from USD 370 to USD 450 per CBO worker, per year.
- 576 tons of waste was recovered (equivalent reduction of CO2 emission).
KENYA, TANZANIA AND UGANDA

Financial Services East Africa Development Programme

*The programme facilitates financial inclusion among the excluded segment of the population in rural Kenya, Tanzania and Uganda. The current phase of the programme started in January 2013 with funding from the Swiss Agency for Development Cooperation and the Swiss Private Sector, and will end in December 2016.*

The project aims to push the “banking frontier” further down the poverty line thereby increasing access to financial services, through which micro-enterprises, subsistence farmers and low income households are able to increase their economic activities.

The key components of the project goals are:

- Facilitating access to financial services to support the acquisition of productive assets and other pre-requisites for income generating activities to the aspiring people at the bottom of the pyramid.
- Supporting financial services providers in enhancing their services to the bottom of the pyramid.
- Improving the financial literacy of target beneficiaries in order to enable them make informed choices and optimise use of the financial services.

Key interventions include:

- Supporting microfinance training and curricula development in partnership with universities and colleges in Kenya, Tanzania and Uganda and in collaboration with microfinance institutions and national associations of microfinance institutions.
- Supporting Saving and Credit Cooperatives (SACCOs) governance and management capacity to effectively and sustainably deliver financial services to their clients.
- Facilitating mobilisation, formation and training of Mavuno Saving and Lending Groups as part of the financial solution to the financially-excluded segment of the population.
- The project has worked with a total of 77 saving and credit cooperatives, seven universities and colleges offering microfinance education, and 176 community-based trainers for groups saving and lending in Kenya, Tanzania and Uganda.
Highlights 2015

- 5,592 new beneficiaries (3,812 female) formed 242 Mavuno Groups with total savings of USD 103,269 and loans of USD 238,043.
- The project has worked with one housing and 76 SACCOs since 2013, which includes 12 young and two mature new SACCOs.
- 16,811 new beneficiaries joined SACCOs in 2015 and started benefitting from improved financial services such as financial education, saving, and loans products.
- The SACCOs (young and mature) mobilised an additional USD 7,598,101 as savings and disbursed additional loans amounting to USD 7,836,666 in 2015.
- 331 beneficiaries of microfinance education programmes have gained microfinance management and development skills and continued to serve the sector in Kenya, Tanzania, and Uganda.
Microleasing Project

Poultry farming for egg production practiced by Microleasing beneficiaries in Central Kenya.
The project aims to make financial leasing available to smallholder farmers and SMEs in rural areas of East Africa. Acquisition of productive assets among the target beneficiaries enables them to generate additional incomes and diversify their income sources. The current phase of the project – funded by Credit Suisse - started in August 2014 and ends in August 2017.

Microleasing innovation is an integrated private development support package that involves the participation of financial services providers, including insurance firms, suppliers of productive assets and technical extension and advisory providers. The aim is to support small-scale producers to acquire economically productive assets for income generation and employment creation. The innovation addresses constraints faced by smallholder producers in the acquisition of loans and asset credit, and aims to enhance productivity, grow enterprises and diversify income sources for better and sustainable livelihoods. Swisscontact acts as a market facilitator by conducting feasibility and market studies, convening preliminary dialogues with the necessary stakeholders (e.g. banks, insurance companies, farmer groups and training providers), and supporting the negotiation of contracts between key microleasing parties. Technical support is provided for training financial service providers and farmers, product development and installing monitoring structures.

In collaboration with its microleasing partners, Swisscontact assesses the regulatory environment for microleasing in order to ensure that the final design of the products meets the regulatory requirements of a given country. The training needs of farmers are also prioritised in order to maximise outcomes.

Highlights 2015

- 3,533 smallholder farmers in Kenya, Tanzania and Uganda were reached with training on microleasing procedures, farming techniques, value addition and entrepreneurship.
- 298 Business Development officers were trained to facilitate microleasing.
- A feasibility study was undertaken to introduce the microleasing project in Rwanda.
- Farmers in Kenya, Tanzania and Uganda benefitted from 16,146 new leases of productive assets valued at USD 8,934,678.
- According to an impact assessment undertaken in August 2015, the average additional income for beneficiaries of asset leasing was USD 1,331 per year.
RWANDA AND TANZANIA

Promotion of Women Entrepreneurs (Fanikisha+)

The project, implemented in partnership with Equity Bank, supports young women entrepreneurs in Tanzania and Rwanda to grow their businesses and increase their income. The Fanikisha+ scale-up phase in Tanzania, started in May 2014 ended in October 2015, while the Rwanda Project started in January 2015 and ends in June 2016. Fanikisha+ is funded by the Swiss Capacity Building Fund (SCBF).

Women entrepreneurs and aspiring entrepreneurs face a myriad of constraints that work against unlocking their entrepreneurial potential, particularly in the developing economies. The challenges range from social-cultural barriers to economic barriers, including barriers to accessing financial credit and business development advisory services. On the supply side of the financial services, bank products and outreach strategies do not properly target different clients’ needs or their business attributes. Fanikisha+ is therefore geared towards providing financial and business development solutions to overcome the constraints that inhibit the growth and success of women-led enterprises in Tanzania and Rwanda.

Fanikisha+ specific interventions include training of Equity Bank staff, in order to equip them with skills to facilitate the training of women entrepreneurs and support product development, administration and executive human capital support to high potential female entrepreneurs to enable them undertake mentoring and coaching roles to early start-up women entrepreneurs.

The training of Equity Bank staff was supported by experts from the International Labour Organisations (ILO), while executive human capital support to the existing high potential women entrepreneurs was delivered by executives from Credit Suisse. The intervention included design, development and monitoring of the Fanikisha+ credit product and integrating the product into the bank’s financial system management.

To promote peer learning among women entrepreneurs, Fanikisha+ Enterprise Club was supported in Tanzania and initiated in Rwanda. The Fanikisha+ Enterprise Club is a strategic initiative of the bank to sustain and move the Fanikisha+ product to the next level in the Tanzanian and Rwandese financial sector. This Enterprise Club brings together high level SMEs, start-up women entrepreneurs, business advisory and development service providers.
Highlights 2015

Fanikisha+ Tanzania
- 56 new staff of Equity Bank were trained and supported in the implementation of the Fanikisha+ activities.
- The Equity Bank client base expanded from 70,000 customers in October 2013 to 87,278 in October 2015, with the bank’s branches expanding from seven to 12 branches within the same time horizon.
- Six high potential women entrepreneurs provided mentoring and coaching to over 500 developing women businesses.
- 620 women (90% from low-income households) entrepreneurs were trained.
- 5 Fanikisha+ loan products developed during the Fanikisha+ pilot phase were fine-tuned in 2015 and launched in May 2015 in all 12 branches of the bank.
- A total of 1,107 loans, valued USD 1,924,592, were disbursed to women entrepreneurs by the end of October 2015.

Fanikisha+ Rwanda
- Fanikisha+ Enterprise Club has been initiated and its structures, operational procedures and potential membership proposed.
- Development of Fanikisha+ policies, procedure manuals and system adaption for integration of Fanikisha+ into the banking system has been completed.
### Project Overview

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<tr>
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</table>
| Promoting Market Oriented Skills Training (PROMOST) in the Great Lake Region | Rwanda           | SDC                            | Dec. 2012 - Nov. 2015        | • 2,749 (1,778 short-term training programme) have benefitted from skills training.  
• 5 Vocational and Training Centres (VTCs) built and 971 beneficiaries (229 female) enrolled.  
• 20 Non-formal Micro Training Providers rehabilitated and their workshops equipped to provide quality and innovative training opportunities.  
• 705 Graduates from both VTCs and short-term training got self/contracted employment, of whom 272 female graduates entered into a remunerated employment.  
Average income per beneficiary per month increased from almost zero to USD 36.20. |
| U-Learn (Earn, Learn and Save)                                               | Tanzania and Uganda | MasterCard Foundation          | Jul. 2011 - Jun. 2016        | • A total of 3,711 youths (1,578 women, young mothers included) benefitted from technical skills training, financial literacy and entrepreneurship and life skills.  
• 111 Mavuno Saving and Lending Groups of 2,156 members were formed and saved up to USD 25,343.  
• 640 youths who have been linked to local financial service providers have accessed a total loan amount of USD 110,313 from local financial institutions such as Post Bank, Local Government Funds, FINCA and Centenary Bank.  
• 2,639 youths - out of a total of 3,242 who completed training - entered employment and increased incomes from USD 10 to USD 50.7 per month. |
| Local Skills Development for the Youth (LSDY) Project                         | Uganda           | Medicor Foundation & Gebauer Stiftung | Jan. 2013 - Dec. 2016        | • 1,498 Youths (826 female) benefitted from the technical training, 504 of whom were awarded the Workers’ PAS.  
• 108 Mavuno Groups of 2,341 members (68% female) were formed. The groups saved USD 58,743 and disbursed USD 127,420 as loans to its members.  
• 1,079 Youths (775 female) of the 1,498 who underwent training entered into self-employment after skills training and 97 gained employment through an employer, increasing the average income per beneficiary |
| Promoting Life Skills and Livelihood (Skills 4 Life) in Kakuma Kenya         | Kenya            | SDC                            | May 2013 - Jun. 2015         | • A total of 1,880 were reached by the project, through technical skills training, literacy and numeracy skills, financial literacy, and life skills/psychosocial support.  
• 527 beneficiaries (54% female) received technical and entrepreneurship skills training in 13 curricula delivered by the project.  
• 499 were reached with literacy and numeracy skills training only, while 690 beneficiaries received life skills training/psychosocial support.  
• 165 (125 female) joined Mavuno Groups’ saving and lending, gained financial literacy, saved a total of USD 9,351 and accessed loans to the amount of USD 26,732.  
• 180 beneficiaries formed business groups and generated a total income of USD 14,661 between May 2014 and May 2015. |
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| Skills Development in the Agricultural Sector    | Tanzania   | SDC             | Jan. 2013 - Dec. 2016     | • 1,382 (575 female) farmers and 1,036 youths (406 female) have benefitted from improved agricultural production and marketing skills, since 2013.  
• 8 partners and 17 partner staff had their capacity supported to deliver extension and advisory services to the farmers.  
• The average increase in net income per farmer was USD 169.  
• 23 Mavuno Groups of 508 (353 women) members have been formed and members trained - and ultimately saved USD 31,421 and disbursed total loans of USD 142,252 since 2013. |
| SME Promotion                                    | Mozambique | SDC             | Mar. 2013 – Dec. 2016     | • 14 new horticulture varieties were registered by the public authorities and 8 varieties are in the pipeline.  
• A total of 1404 hip-pumps, introduced by Swisscontact to the local market, were sold by Mozambican equipment provider, benefitting 2,863 smallholder farmers (24% female).  
• 2,775 smallholder farmers (25,4% female) benefitted from the plastic boxes and 370 smallholders from mesh net bags that reduced transport losses and added value created from sorting and grading.  
• 5,104 smallholders (23% female) have benefitted from the project, increasing their annual net income by USD 190 per year. |
| Improving Cocoa and Honey Markets in Uganda      | Uganda     | SDC             | Jan. 2013 – Dec. 2016     | • 13,686 cocoa farmers (4,105 females), organised into 106 cocoa farmers' groups have benefitted from services of the project partners.  
• Household incomes for smallholder cocoa farmers has grown by 128% from USD 1,463 in 2013 to USD 3,016 in 2015.  
• 19,527 Kgs of honey, 842Kg of beeswax and 479kg of propolis tincture have been sold by farmers.  
• The project partners exported bee products valued at USD 43,000 to Rwanda, Tanzania, Southern Sudan and United Kingdom.  
• Household incomes of beekeepers have increased by 145% from USD 319 to USD 782 per year. |
• Well selected, defined and researched two primary market (soybean and sunflower) and three interconnected markets (land preparation, improved seed and aggregation/storage). |
| Rural Livelihood Development Programme            | Tanzania   | SDC/HSI         | Apr. 2012 - Sep. 2015     | • 88,365 farmers accessed improved agricultural extension and advisory services and markets.  
• The outreach was facilitated through 37 contract farming partnerships.  
• Average productivity for rice, sunflower and cotton increased by 48% compared to the baseline in 2012. |
## Project Overview

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| Financial Services East Africa Development Programme | Kenya, Tanzania, Uganda | Swiss Private Sector and SDC | Jan. 2013 - Dec. 2016       | • 16,851 beneficiaries organised into 667 Mavuno Saving and Lending Groups have mobilised USD 506,548 savings and borrowed total loans amounting to USD 1,065,685.  
• 112,376 new beneficiaries joined Saving and Credit Cooperative Organisations (SACCOs) and continued to benefit from improved financial services.  
• The SACCOs mobilised an additional USD 7,598,101 as savings and disbursed additional loans amounting to USD 7,836,666.  
• 3,042 beneficiaries of the microfinance education programme have gained microfinance management and development skills, and continued to serve the sector in Kenya, Uganda and Tanzania. |
| Microleasing                                      | Kenya, Uganda & Tanzania | Credit Suisse               | Oct. 2014 - Aug. 2017       | • 3,533 smallholder farmers in Kenya, Tanzania and Uganda were reached with training on microleasing procedures, farming techniques, value addition and entrepreneurship.  
• 298 Business Development Officers were trained to facilitate microleasing.  
• 45, 120 leases of productive assets valued at USD 28,225,974 were disbursed to farmers in Kenya, Tanzania and Uganda. |
| Promotion of Women Small Businesses (Fanikisha+)  | Tanzania                 | Swiss Capacity Building Facility (SCBF) | Jun. 2014 - Oct. 2015       | • The Partner Bank’s client base expanded from 70,000 customers in October 2013 to 87,278 in October 2015, with the bank’s branches expanding from seven to 12 branches.  
• Six high potential women entrepreneurs provided mentoring and coaching to over 500 developing businesses.  
• 620 women (90% from low-income households) entrepreneurs were trained.  
• 5 Fanikisha+ loan products were developed and launched in May 2015.  
• A total of 1,107 loans worth USD 1,924,592 were disbursed by the end of October 2015. |
• Fanikisha+ Enterprise Club has been initiated and its structures, operational procedures and potential membership proposed.  
• Fanikisha+ policies, procedure manuals and system adaption for integration of Fanikisha+ into the banking system was done in 2015. |
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| EECB – Energy Efficient Clay Brick | South Africa | SDC | Nov. 2013 - Oct. 2017 | • 24 shafts of the Vertical Shaft Brick Kiln (VSBK) technology were constructed and operational. 48 shafts were under construction on three additional sites.  
• Construction of a pilot plant in South Africa to demonstrate the new Habla Zig Zag Kiln (HZZK) technology began.  
• Energy Efficiency Guidelines for the Clay Brick Sector were developed. The guidelines provide brick makers with a list of measures and best practices to improve energy efficiency.  
• CO2 emissions reduced by 24,000 tons of Co2 through adoption of VSBK technology. |
| MLED Project: Taka ni Mali (TnM)/SDAS | Tanzania | SDC and Swiss Private Sectors | Jan. 2013 - Dec. 2016 | • 12 CBOs from 10 administrative wards have been reached by the project.  
• 66 CBO workers (36 female) are fully employed and receiving a regular salary. Cumulatively since 2013, 169 CBO workers (85 women) have benefitted.  
• The net average income of the CBOs increased from USD 370 to USD 450 per CBO worker, per year.  
• 12,562 households from 10 wards have gained solid waste management skills.  
• 1,728 tons of waste recovered, with an equivalent Co2 emission. |
<p>| <strong>Technical Support</strong> | | | | |
| Technical support to Trademark East Africa | East Africa | Trademark | Mar. 2015 - Mar. 2016 | • Supported developing and managing export capacity trade programme of the Trademark East Africa. |
| National Bank of Rwanda | Rwanda | GIZ | Feb. 2015 - May 2015 | • Carried out a study in Rwanda on financial inclusion for women |</p>
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