



**Farm Africa.**

**Enterprise development for  
refugees and IDPs.**

**June 2024**

# FARM AFRICA WHO WE ARE

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Farm Africa is a leading NGO specialising in growing agriculture, protecting the environment and developing businesses in rural Africa.

We help farmers grow more, sell more and sell for more, while protecting the environment for years to come.



## **AGRICULTURE**

Developing agricultural expertise for long-term change.



## **ENVIRONMENT**

Safeguarding the environment for years to come.



## **MARKET ENGAGEMENT**

Boosting business to drive prosperity.

# KEY CHALLENGES IN THE REFUGEE BDS ECOSYSTEM

## 1. LACK OF ACCESS TO FINANCING

- Businesses are small with no track record of transactions.
- Refugees lack proper registration documents to access loans from formal financial institutions.
- Lack of collateral which is required by most financial institutions.

## 2. LIMITATION ON THE BUSINESSES REFUGEES CAN CONDUCT

- Refugees are limited in the businesses they can conduct due to limited movement, work permits, licences
- Refugees cannot work in some sectors that require specific licences or registration in GOK online platform as they don't have PIN'S
- The refugee ID does not allow them to register with the Kenya Revenue Authority.

## 3. LACK OF BUSINESS SKILLS

- The illiteracy rates for refugees are higher than national average.
- Few programs have focused on building the capacity of refugees to run successful businesses.

## 4. POOR INFRASTRUCTURE IN THE REFUGEE CAMPS

- During the rainy season roads become impassable thus hindering movement and passage of goods and services
- Insecurity is a major challenge in the refugee camps.

# Farm Africa's interventions in Kakuma and Kalobeyei

Displaced and Refugee led enterprises interventions by Farm Africa.

## 1 BDS curriculum development

Farm Africa developed BDS curriculum for micro and small enterprises Kakuma and Kalobeyei refugee camp in Turkana County in Northern Kenya.

## 2 BDS trainings and mentorship

Farm Africa has delivered BDS trainings to more than 200 refugee led enterprises in Kakuma and Kalobeyei.

Delivered through one on one coaching, group training and peer to peer mentorship.

## 3 DREEM innovation fund management

Farm Africa managing the disbursement of the DREEM innovation fund to refugee owned enterprises.

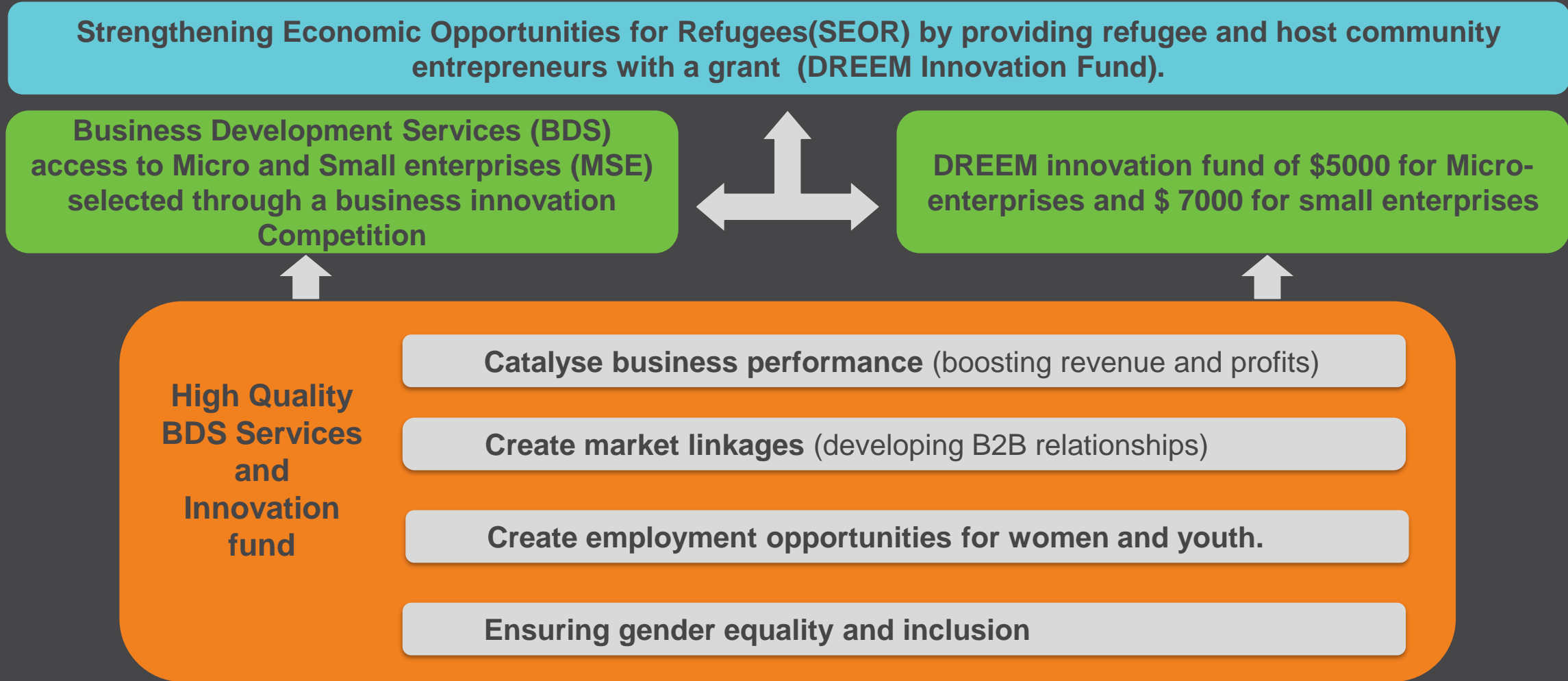
Funds are between \$5000- 10,000 per enterprise.

## 4 Size of enterprises targeted

Micro- enterprises with annual turnover of <\$ 7000.

Small enterprises with annual turnover of > \$7000

# THE DREEM (DISPLACED AND REFUGEE YOUTH ENABLING ENVIRONMENT MECHANISM) PROJECT



# DREEM project

## Refugee and host community led enterprises engaged

- A total of 105 refugee youth and host community owned enterprises have been engaged in the project consisting of 63 micro-enterprises (Less than \$7000 annual turnover) and 42 small enterprises (More than \$7000 annual turnover).

## Refugee and host community led enterprises funded

- A total of 63 micro-enterprises have received a milestone based grant amounting to \$5000 each, either as an asset or stock.
- The 42 small enterprises have received their milestone based grant amounting to \$7000 each.

## Business skills training

- A total of 105 enterprises have received business skills training utilizing the Farm Africa customized BDS curriculum.
- The business skills training was delivered through a hybrid group training and one on one support .Including peer to peer mentorship.

## Jobs created

- The enterprises engaged have created a total of 194 new jobs as at March 2024.

# DREEM project Impact

## Improved sales and revenue

**Over 80% of the enterprises reported improved sales and revenues.**

This was attributed to adoption of the skills from the business skills training including:

- Improved marketing skills e.g. improved business display, putting sign boards, improved customer relations.
- Improved financial management: Enhanced ability to track sales, revenue and profits from keeping proper business records.

## Business expansion

**95% of the enterprises reported business expansion through:**

### **Product diversification**

A total of 70 % of the enterprises have been able to diversify the products they offer and / or reach new clients within the primary markets they operate in.

### **Opening new branches:**

Some 30% of the enterprises have expanded and opened new branches of their businesses. E.g.

- An ECDE center that built more classrooms and was able to accommodate more students.

## Employment of new employees

**Due to business expansion, 80% of the Enterprises reported to have employed a new employee/s to help in running their business.**

- The 63 Micro-enterprises employed a total of 194 new employees.

## Diversity of business sectors:

- ▼ In the Kakuma and Kalobeyi region the business sectors are not diverse.
- ▼ Businesses in retail form the largest demographic of businesses.
- ▼ Identification of the enterprises with unique innovations help in identifying those with huge potential for growth.

## Previously trained enterprises

- ▼ Businesses that have benefitted from business training from other donor agencies in the region are more organized and able to provide clearer business information compared to the ones that have not received any training.

## Refugee owned Vs Host community enterprises

- ▼ Refugee-owned businesses have stronger business cases compared to enterprises that are owned by the host communities.
- ▼ The barriers make the refugees to be more innovative to survive and thus pose a better business proposition.

## Delivery of BDS using local coaches:

- ▼ BDS training and coaching is delivered using refugee and host community staff known as business coached.
- ▼ This has been seen to be effective as the BDS coaches have an understanding of local context and language.
- ▼ This also helps to quickly identify any risks as the staff are embedded in the community.



## Delivery of BDS:

- ▼ In the project the trainings are delivered through a combination group training and one on one coaching.
- ▼ The combination of the weekly joint training sessions and the one-on-one coaching proved to be effective as the businesses undertake continuous learning which address their common needs during the group sessions and while the individual needs are addressed during the one-on-one sessions.

## Impact of the business skills training on business growth

- ▼ Majority of the businesses reported to have realized improved sales and profits.
- ▼ This was directly attributed to adopting the skills from the business skills training and coaching such as:
  - ▼ Improved marketing skills e.g. improved business display, putting sign boards, improved customer relations.
  - ▼ Improved financial management: Helped them to separate their business and personal finances and thus facilitating business growth.
  - ▼ Improved ability to track sales, revenue and profits from keeping proper business records.

# Photos

## KAKUMA 1 AND TOWN TRAINING PHOTOS.



Left: The beneficiaries doing an evaluation on Financial Management module.



Above: Issa a beneficiary explaining a point.  
Left: BC-Debra training in Stevelyn Hotel.



Right: BDS Coordinator answering the inquiries from beneficiaries.



## BUSINESS PLAN DEVELOPMENT TRAINING FOR SMALL ENTERPRISES.



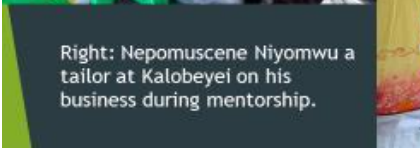
1. Stephen Kiiru - Business Manager taking through the entrepreneurs of small enterprises on Business Plan development.
2. Joseph Lowei - BDS Coordinator explaining the business plan.
3. Abdikadir Noor an Entrepreneur presenting promotional plan in hospital business.



## MONTHLY MONITORING & COACHING FOR MICRO - ENTERPRISES PHOTOS IN KALOBYEI VILLAGE 1, 2 & 3.



Left: BC - Bwami Motemi taking through Adelle Mubalama on the monthly monitoring.



Right: Nepomuscene Niyomwu a tailor at Kalobeyei on his business during mentorship.



Above: BC - Bwami taking through Kaoma's shop attendant on Record keeping.



**FARM**

**IMPORTANT INFORMATION**

**CAMEROON**

**IMPORTANT INFORMATION**

**PLEASE REMOVE ALL JEWELLERY TO A VILLAGE**

Thank you!

 **FARM AFRICA**

[www.farmafrica.org](http://www.farmafrica.org)    

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