

Q1 report



**YEP TANZANIA, ARUSHA
PROGRAM**

**ACTIVITIES REPORT
Q1+Q2 2022**



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1. Looking back

What has been done in the past 5 years together with TRIAS and TCCIA Arusha?

We look back to a successful end of the 5-year partnership with TRIAS and TCCIA Arusha. Along the years we noticed that each year the program attracts more advanced entrepreneurs, who appreciate getting knowledge, business coaching and connections above getting a loan.

In total the 5- year program included:

- ✓ **347 Recruited youth**
- ✓ **169 Youth trained**
- ✓ **40 Different classes, including specialized classes**
- ✓ **147 Shop visits conducted**
- ✓ **117 Business plan meetings held**
- ✓ **138 Graduates**
- ✓ **60 – 70 Regular coaching meetings**
- ✓ **35 loans disbursed, total volume of 61,829,332 mio Tsh**



Achievements (I)

- Managed to identify needs and behaviour of the students:
 - ✓ *special classes (live stock management, excel, TRA, make up, tailoring, green house, graphic design, bakery class)*
 - ✓ *short and practical online and physical classes*
 - ✓ Regular classes
 - ✓ Marketing expert pool
 - ✓ Online Helpdesk
- (online) platform for sharing information/ getting connected
- Provided record keeping books
- 'aftercare' through regular coaching sessions
- Make young entrepreneurs more self confident



Achievements (II)

Found areas of synergy with TCCIA Arusha, such as:

- ✓ Joined recruitment of young entrepreneurs in Arusha, who will be participating in the YEP program and will become members of TCCIA Arusha
- ✓ Joined business visits to see the impact of the YEP program
- ✓ Joined business plan meetings / loan preparation meetings where we can combine our expertise.



Lessons learned

- ❖ Focus on proper selection procedure
- ❖ The more 'mature' entrepreneurs appreciate knowledge above loan
- ❖ Besides the general entrepreneurship knowledge there is a strong need for more technical and specialized hands-on training
- ❖ Establishing your network takes 2 – 3 years
- ❖ Use of printed record keeping books has huge impact on keeping discipline
- ❖ Use of fellow entrepreneurs for sharing specific knowledge
- ❖ Continued dedicated hands on business coaching can accelerate the business growth



2. Recruitment

TCCIA Arusha and YEP started recruitment visits for the 2022 program. We did advertisement amongst others through:

- social media,
- what's app groups,
- TCCIA members,
- and former YEP beneficiaries.



Together with TCCIA Arusha we visited the applicants at their businesses. In total 41 entrepreneurs applied to the program.

Again, this year very potential businesses applied to join the program. Most of them are already in business for some time, but still not at a professional level. The YEP program will help to improve their business through teaching them on **record keeping, financial management, marketing, empowerment and more specialized technical classes.**

We noticed that out of 41 entrepreneurs:

- only 7 have a **business license** and **pay tax**,
- only 6 of them have an active account on **Instagram** for their business,
- and only 10 of them **keep records** in a more or less structured way.



3. Kick off event

On Monday 9th of May 2022 was the kick off event for the new group of YEP students. Representatives of TRIAS, TCCIA Arusha and YEP were invited to explain about the program and to motivate the entrepreneurs. The guest of honor was MR Privanus, the city trade officer.

Also a representative of SOMO Africa joined the kick off. Further on in this report will be explained more on our cooperation with SOMO Africa.



4. Classes

- Before the kick off event, YEP created a what's app group with all the new entrepreneurs. This what's app group is used for sharing online content (video's, slides, presentations, voice messages), ideas, challenges and other usefull information.

i. Basic record keeping

In the second week of May 2022 we started with the first class; basic record keeping. The content of this class was shared in a video first, on the what's app group. The week after the video was shared, the physical classes took place where the students could ask their questions, have discussions and where also the record keeping books (Money In and Money Out) were distributed.

For this session we invited Ditrick Valerian, student from the 2020 program to explain how he keeps his records. For two years now, since he got the knowledge from YEP, Ditrick is keeping records in a very disciplined way. Not only for his business (a training centre for languages and school children) but also for his personal issues.

Online no. of students watched: 27

Students in class: 22

Sessions held: 3 (Monday afternoon, Tuesday morning, Wednesday afternoon)





ii. 10 common financial mistakes in business

This class gives good insight in how people do business; basically, all common financial mistakes are addressed, and all solutions to avoid those mistakes are covered by the YEP program.

These are the 10 mistakes:

- 1. Spending Too Much Too Soon***
- 2. Overestimating Future Sales***
- 3. Failing to Manage “Money in Money out” (cash flow)***
- 4. Not using correct Prices***
- 5. Mixing Personal and Business Finances***
- 6. Confusing Profit with Cash Money***
- 7. Not paying Taxes***
- 8. Too few Investments in the Business***
- 9. Giving yourself a too low Salary***
- 10. Too little Savings***

Online no. of students watched: 25

Students in class: 21

Sessions held: 3 (Monday afternoon, Tuesday morning, Wednesday afternoon)



iii. Separating personal expenses with business expenses / budgeting

For this class we asked one of the YEP students from the 2021 program, Elibariki Shoo. Apart from his farming business, he is also the chairman of the TCCIA SACCOS of a Lutheran church, so he gives many presentations on this topic. His class was more in deeply on personal wallets. You have to **understand your 'money in' and 'money out'** first, in order to make a **good budget** for your expenses. After having made a budget, it's very important to **actually obey** to it (that is mostly the hardest part!). Set a certain maximum for expenses, such as expenses to church, saving money or helping others.

It was a very useful class and complemented the YEP classes well.

For this class we also invited a former YEP student, Eliya Kiberenge, who had some personal issues (accident, hospitalized father) and no savings which led to the closing of his business because he had to use all his business money to cover those costs. So, he came to explain his situation and advised his fellow entrepreneurs to start saving or get insured.

Online no. of students watched: no online class

Students in class: 16

Sessions held: 1 (Wednesday morning)



iv. Tree of life

The first part of the empowerment block is the tree of life class. Through the tree of life class, the entrepreneurs reflect on their past, their challenges and achievements so far, and their future dreams. It was impressive to see how open the entrepreneurs were about their life and how touching their stories were. All of them had to overcome many (personal) difficulties to reach where they are now.



Online no. of students watched: 28

Students in class: 26

Sessions held: 4 (Monday afternoon, Tuesday morning, Wednesday afternoon, Wednesday evening)

5. Coaching visits

From January 2022 up to end of May 2022 YEP did 39 coaching visits to YEP beneficiaries from previous years. The entrepreneurs were visited at their business to discuss their current business situation, challenges and future plans.

We were happy to see that out of the 39 entrepreneurs, at least 97,5% keeps records in a more or less professional way. Especially the student group (class of 2021) who received the YEP record keeping books ('Money In' and 'Money Out' book) are more motivated and disciplined to record their finances. The feedback we receive from the entrepreneurs on keeping records is that it gives them more confidence in facing TRA, anticipating on seasonal effects of price of raw material or being able to analyze making profit or loss.

We also see that entrepreneurs become more active on Instagram or what's app, promoting their business.

Furthermore, we decided to narrow down the group of entrepreneur we still coach, back to a yearly number of 25 entrepreneurs. For our small team, this is the number we can manage well and we can really focus on helping them and making follow up. We have noticed that, in order to really make an impact through coaching meetings, you need to make a close follow up and do hands on coaching.

More detailed information on the monitoring visits can be found in the Database (excel document) or on Google drive.





6. Bakery internship

Every year, Prisca Mwakalasi, through her business Vena Cakes (a YEP beneficiary from 2017) provides a free bakery internship for underprivileged girls. This year, the YEP program decided to support her on this through financial support, business education for the girls and project management. In Q2 the selection of the girls was made, and 8 girls were selected. They will also become member of TCCIA and started joining the regular YEP trainings in order to be well prepared once they start their own business. The internship started first of June and is for one full month. In that month the interns learn how to make 3 different cakes.





7. Sunflower project

The sunflower project is a project initiated by one of the YEP entrepreneurs of the 2020 program, Joy Lyanga. She has a milling station for sunflower oil and approached the YEP team to assist her in the following. Joy saw that there was a shortage of sunflower seeds in the market, due to the high demand from Kenya and the bad harvest (due to weather). She wanted to create a market for herself on the one hand, and support Maasai women on the other hand. So her idea was to provide sunflower seeds and training to Maasai farmers (with focus on woman) in villages. After growing the sunflowers, the seeds would be sold to Joy (contract farming).

YEP and her program partners TRIAS and TCCIA welcomed this initiative and decided to support her on program management and facilitating the transport. Also, TRIAS connected Joy to an agronomist from TAHA who gave trainings to the farmers and who is involved in the follow up.

By now the seeds are planted (30 farmers are involved) and expected harvest is in August. Due to the lack of rain however, many farmers faced challenges. The program partners will have a meeting to discuss this, way forward and lessons learned.





8. Cooperation with SOMO Africa

YEP Tanzania was approached by SOMO Africa, an NGO from Kenya, to collaborate on trainings in Arusha. SOMO has developed advanced tools for online sharing of entrepreneurship knowledge. For example, they have developed a tool to share their curriculum through what's app messages, or voice messages. Furthermore, their entrepreneurs have access to a digital record keeping tool, which is also on what's app. We did a pilot for 8 YEP beneficiaries to try out the digital tools. They were very positive about it, so for the coming cohort of YEP, we will also implement it. Furthermore, we share and compare the content of each topic, in order to provide the best possible classes to our students, and to create more impact on their businesses.



9. Going forward → *Activities June – September 2022 (i)*

From June to September 2022 we plan to conduct / facilitate the following 13 topics during approx. 30 physical classes:

- *Time management*
- *Variable / fixed costs*
- *Margin & Profit*
- *Wallets*
- *Problem solving*
- *Behaviour change*
- *TCCIA*
- *TCCIA SACCOS*
- *Laon management*
- *Mental health/ dealing with stress*
- *Contract & law issues*
- *Negotiation*
- *CANVAS business model (3 sessions including focus on Marketing, 5P's)*



Going forward→ *Activities June – September 2022 (ii)*

From June to September 2022 we plan to conduct **30** coaching visits.



Going forward→ Activities June – September 2022 (iii)

Support YEP / TCCIA entrepreneurs to have a stand on Nane nane? TBD with program partners

YEP to prepare them during classes (be prepared with social media account, packaging, business cards, general presentation etc)

