



HAND IN HAND
EASTERN AFRICA

Inspiring Hope, Dignity and Choice



ANNUAL **REPORT** 2023

handinhand-ea.org

ABOUT US

Hand in Hand Eastern Africa (HiH EA) is registered in Kenya as a Non-Governmental Organization (NGO) with mandate to operate within the Eastern Africa region. It is a member of the Hand in Hand Global Network that comprises affiliated organizations that mutually pursue the shared goal of poverty alleviation while supporting poorer communities to create sustainable enterprises and jobs.

The organization strives to work with the marginalized communities in the areas of economic and social empowerment using a participatory approach aimed at helping people fight poverty and vulnerability.

The Hand in Hand enterprise and job creation approach is based on a philosophy of self-help, providing training, skills and support to enable poor people, particularly women and youth, to build and sustain independent, market-based, economic activities. This provides for a higher level of income for them and their families, which in turn contributes to greater food security, better education for children, increased access to healthcare, improved housing and overall improved livelihoods.

To facilitate enterprise creation, HiH EA uses a 4-step enterprise model that entails seven training modules that starts with set-up or mobilizing self-help groups that act as savings groups, delivering enterprise skills through training, enhancing financial management as well as financial access and providing linkage to broader markets. While entrepreneurship is the strategic focus of HiH-EA, the work is complemented by efforts in thematic areas that increase resilience to climate change, promote advocacy and human rights, and enhance gender mainstreaming, regenerative agriculture and circular economy among others.



OUR VISION

An empowered and resilient society with sustainable enterprises and jobs.



OUR MISSION

To facilitate communities out of poverty through training and enterprise development.



CORE VALUES

- Respect for all
- Community focus
- Innovativeness
- Professionalism
- Integrity
- Teamwork

ACRONYMS

HiH EA	Hand in Hand Eastern Africa
HiH EA – TZ	Hand in Hand Eastern Africa – Tanzania
NGO	Non-Governmental Organization
HiH EA EIF	Hand in Hand Eastern Africa Enterprise Incubation Fund
SHG	Self-Help Group
CBO	Community Based Organization
CUP	Community Uplift Program
ASDSP	Agricultural Sector Development Support Programme
MoU	Memorandum of Understanding
SMEs	Small Medium Enterprises
NEMA	National Environment Management Authority of Kenya
BRO	Business Relationship Officer
MPESA	Mobile Money Transfer Application
SMEs	Small Medium Enterprises
UN	United Nations
FSD	Financial Sector Deepening Kenya
HiH I	Hand In Hand International
HiH S	Hand In Hand Sweden
FINCA	Foundation for International Community Assistance
AMFI	Association of Micro Finance Institutions - Kenya

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THE BOARD CHAIR STATEMENT

“Hand in Hand remains similarly committed to raising its profile as a go-to agency for enterprise development in Kenya and beyond, to investing in its operations and its people, and to advocating for change on issues that are critical for microentrepreneurs.”



Amalia Johnsson
The Board Chair – HiH EA

It is always a privilege to introduce Hand in Hand Eastern Africa’s annual report. This is a particularly exciting year as the organisation has embarked on a bold agenda, launching a new 5 year strategic plan in March. I say bold, because having scaled quickly in its first ten years of operation, Hand in Hand Eastern Africa aims to double its current reach in half the time. The organisation is committed to reaching underserved groups, especially women and youth, and to expand into new, hard to reach geographies. At the same time Hand in Hand will continue to work for transformational change in the communities where it is present today, leveraging data, evidence and technology to better serve member entrepreneurs, and to ensure businesses not only boost their profits, but are resilient to economic and environmental shocks.

Hand in Hand remains similarly committed to raising its profile as a go-to agency for enterprise development in Kenya and beyond, to investing in its operations and its people, and to advocating for change on issues that are critical for microentrepreneurs. As we close the first year of this new strategic plan, I am pleased to say Hand in Hand Eastern Africa is already making huge progress on its agenda, with key highlights detailed in this report.

In parallel to launching a new strategic plan, this has been a very exciting year for Hand in Hand Eastern Africa’s Board. We have taken time to listen, understand and discuss with the executive team, making sure the organisation’s operations and governance evolve alongside it as it grows. The Board had the opportunity to come together in June, discussing effective governance now and in future, with interesting results. Later in the year Hand in Hand Eastern Africa hosted a network meeting, bringing together peers from Afghanistan, Kenya, Tanzania, Sweden and the UK for joint learning. Leveraging the Hand in Hand network for greater impact is an area where there remains great potential, and this will be a space to watch in coming years.

“We have taken time to listen, understand and discuss with the executive team, making sure the organisation’s operations and governance evolve alongside it as it grows.”

THE CEO’S STATEMENT

“We are grateful for the additional funding we received in 2023 from existing and new funders that saw us start a pilot with super accelerator category and gender with economic empowerment design.”



Albert Wambugu
Chief Executive Officer - HiH EA

We made significant strides in 2023 facilitating communities of entrepreneurs to establish their businesses, build resilience and generate higher incomes. This came in the backdrop of mixed fortunes for Kenya comprising a positive 5.4% economic growth rate and more than normal rainfall favorable for agriculture on one part, and inflation coupled with high public debt burden on the other.

The change of guard after elections at the national and most county governments meant reestablishing new relationships with the new office holder. We intentionally nudged communities to contribute in the making of laws, policies and development plans through public participation and self-advocacy. We expect that these efforts will yield functional ecosystems, sustainable collectives and viable enterprises.

In March we launch the strategic plan covering 2023-2027 foregrounding our bold aspiration to mark 650,000 members graduated at the end of plan period and to help members attain daily average incomes of USD 8. We fully committed to implement the plan, learning and adapt, share evidence of the change and position HIH EA as a go-to agency for enterprise development.

We stepped up building institutional expertise in Social Return on Investment (SROI) methodology, augmenting how we measure and account for impact. Work was in progress to visualize performance through dashboards aiming at significantly improved monitoring, evaluation accountability and learning. We reinforced our safeguarding structures and policies and enhanced the risk management frameworks at staff, management and board level.

We proudly counted over 25,000 tree seedlings planted

by staff and members, added new demo-farms as learning centers and co-funded innovation among entrepreneur groups all for sustainability. To support access to financial services and resilience, we upped collaborations with banks, SACCOs and insurance providers. With sharper focus on adoption of business plans and records and digital marketing, we noted improvement in enterprises and program monitoring.

We are grateful for the additional funding we received in 2023 from existing and new funders that saw us start a pilot with super accelerator category and gender with economic empowerment design. Our programing footprint expanded to Kilifi County with a new project on waste entrepreneurship.

In the HIH network, we hosted a first of its kind network meeting, exchanging learning and ideas and initiating a framework for more collaboration in the future. Across the border, HiH EA Tanzania had mid-term review of its strategic plan, expanded into 2 new regions and enhanced its establishment with the addition of two independent directors to the board.

It is with deepest gratitude that we reflect on the results of what our donors, staff, partners, other stakeholders and the communities we serve have teamed up with us to achieve. *Asanteni!*

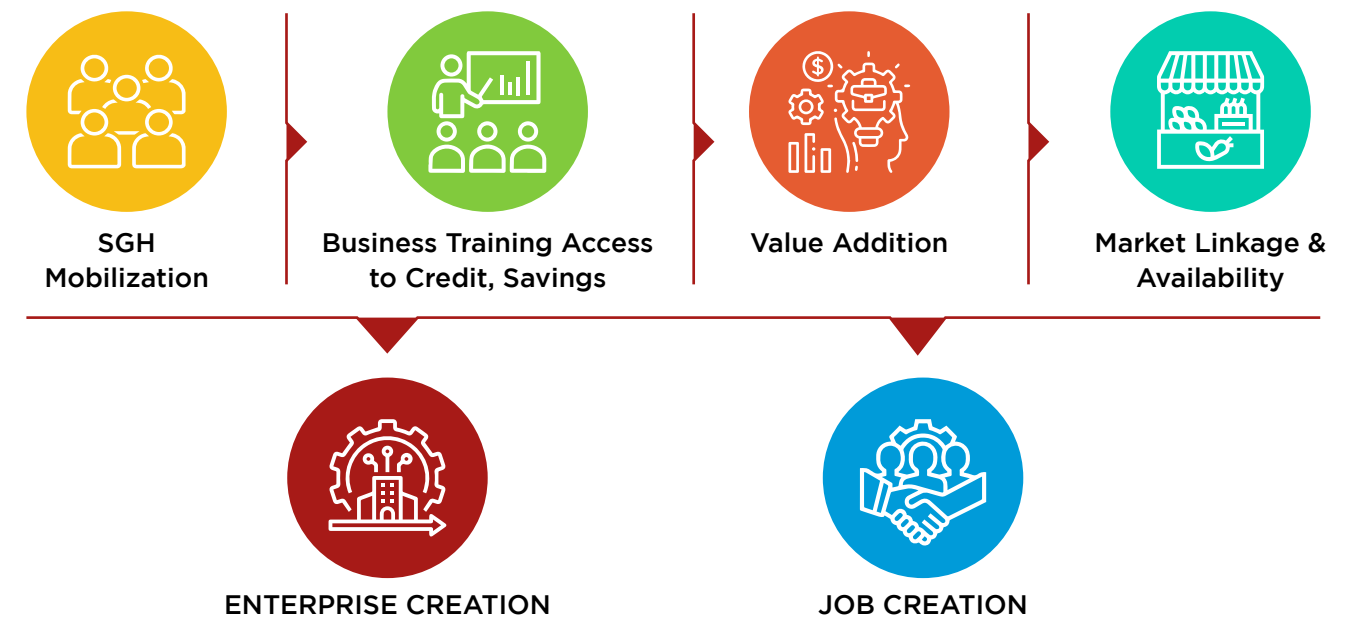



OUR APPROACH

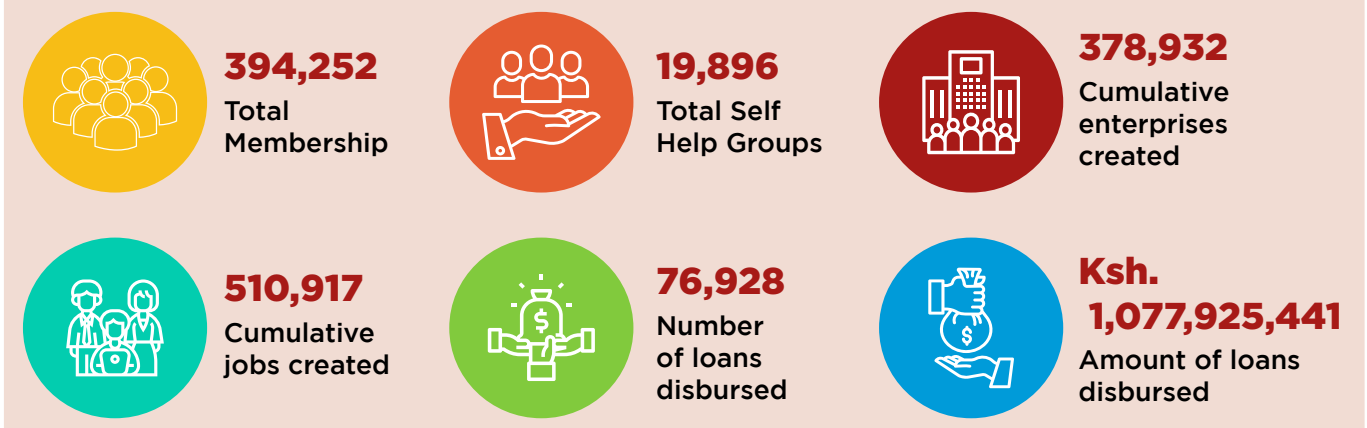
OUR APPROACH

The Hand in Hand enterprise and job creation approach is based on a philosophy of self-help, providing training, skills and support to enable poor people, particularly women and youth, to build and sustain independent, market-based, economic activities. This provides for a higher level of income for them and their families, which in turn contributes to greater food security, better education for children, increased access to healthcare, improved housing and overall improved livelihoods.

To facilitate enterprise creation, HiH EA uses a 4-step enterprise model that entails seven training modules that starts with set-up or mobilizing self-help groups that act as savings groups, delivering enterprise skills through training, enhancing financial management as well as financial access and providing linkage to broader markets



NUMBERS AS AT DECEMBER 2023



HAND IN HAND EASTERN AFRICA TRAINING MODULES

In achieving its mission and vision HiH EA has developed training modules to support in the delivery of knowledge and skills to participants. The training modules have been keenly developed and designed to promote and ensure socio-economic development of HiH EA members

The training modules are seven in number and start with set-up or mobilizing self-help groups that act as savings groups, delivering enterprise skills through training, enhancing financial management as well as financial access and providing linkage to broader markets.

The training modules include:



Group Mobilization and Formation



Savings and Resource Mobilization



Enterprise Development



Financial Management



Value Chain Development



Credit Access



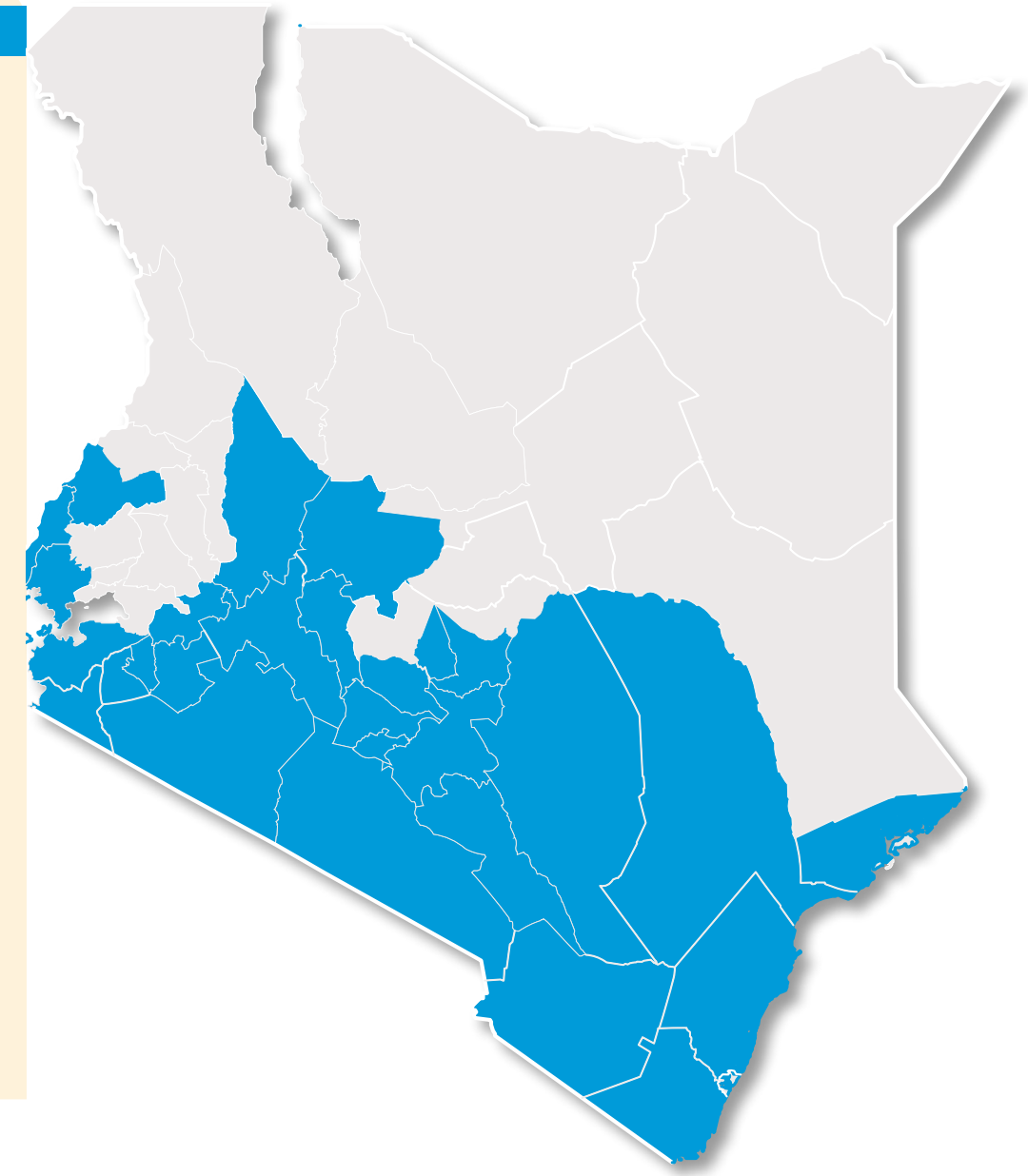
Climate Change Resilience Building



HiH EA 2023 GEOGRAPHICAL COVERAGE



- BRANCHES**
- Homa Bay
 - Kilifi
 - Mombasa
 - Busia
 - Bomet
 - Kabarnet
 - Nakuru East
 - Nakuru West
 - Tala
 - Machakos
 - Ruaka
 - Narok
 - Thika
 - Muranga
 - Embu
 - Naivasha
 - Nyahururu
 - Voi
 - Nanyuki
 - Kitui
 - Ngong
 - Kibwezi
 - Eldoret
 - Mombasa Road
 - Chuka
 - Meru
 - Migori
 - Nyeri
 - Kilifi



HAND IN HAND EASTERN AFRICA ENTERPRISE INCUBATION FUND (HiHEA EIF)

Business incubators support the development of start-ups by providing them with advisory and administrative support services. As start-ups mature and grow, they provide and create new job opportunities.

Hand in Hand Eastern Africa Enterprise Incubation Fund (HiH EA EIF) provides low interest loans of 13% p.a with a maximum repayment period of 18 months to new enterprises to prosper and create jobs for individuals. For one to qualify for this loan they ought to have undergone HiHEA training module. Currently HiH EA EIF gives members a loan of between ksh 5,000 to ksh 30,000. Further, it provides members with linkage to other financial institutions that provide low interest rates such as affirmative fund so that they get loans from such institutions.

OUR CURRENT LOAN PRODUCTS



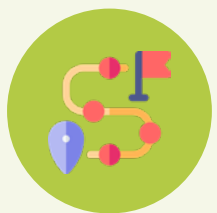
- Normal Enterprise Incubation Fund
- Kiva loans
- Safaricom loans
- Mazingira loan products
- Maji safi
- Water pan liner

HOW INDIVIDUALS/GROUPS CAN ACCESS LOANS



- Through monthly savings with HiH EA then applying 10 times the savings - group guarantorship loans. Maximum loan one can apply is **KSh. 30,000.**
- Through linkage to other institutions such as women enterprise fund so that they get loans from such institutions.

FUTURE PLANS



- **To introduce** more loan products
- **To partner** with other likeminded credit institutions
- **To embrace** digitalization in every aspect of credit



**SPECIAL
FEATURE**

SPECIAL FEATURE

Empowering Communities through Gender and Advocacy Initiatives



By
Maureen Mburu,
Program
Manager;
Gender and
Advocacy.

gender and advocacy programs have made significant strides, showcasing the transformative power of inclusive development.

HiH EA recognizes that gender equality and equity is not just a fundamental human right but also a cornerstone for sustainable development. Our programs are designed to dismantle barriers that hinder women's participation in economic activities. By providing women with access to financial resources, training, and markets, we empower them to become active contributors to their communities' economies.

HiH EA offers comprehensive Gender Action Learning System (GALS) training which is a method that offers a pathway for HiHEA projects and programs to mainstream gender equality by addressing the power relationships at the root of inequality to meet HiH EA strategy on

Over the past years Hand in Hand Eastern Africa (HiH EA) has long been committed to empowering communities through sustainable economic development. Central to our mission is the advancement of gender equality and advocacy, ensuring that both men and women have equal opportunities to thrive. Our



“The impact of our gender and advocacy programs is evident in the success stories of women who have transformed their lives and communities.”

well-being and their communities' economic growth. For instance, our programs in the central region of Kenya have seen remarkable progress. Women participants have reported increased incomes, greater financial independence, and improved decision-making power within their households. These changes not only benefit the women but also lead to broader socio-economic improvements in their communities.

gender transformative programming and women's empowerment. The method can be applied to all sectors of HiH EA projects including value chains, finance, agribusiness and entrepreneurship enabling women to take on leadership roles within their communities.

Through growth advocacy approach, community have been able to participate in key forums including County Integrated Development Plan (CIDP) process.

Further, HiH EA actively engages in advocacy efforts to empower community to drive their own change. In this model HiH EA work with local leaders and policymakers to create an enabling environment for women entrepreneurs. Our awareness campaigns challenge societal norms and encourage the community to support women's economic participation.

Despite the progress made, there is still much work to be done. HiH EA remains committed to expanding our gender and advocacy programs, reaching more communities, and creating a more inclusive and equitable society. Our focus will continue to be on providing the tools, resources, and support needed for women to succeed and lead. The journey towards gender equality and effective advocacy is ongoing, but the achievements of HiH EA's programs offer a beacon of hope. By empowering women and promoting gender equality, we are not just changing individual lives; we are paving the way for a more prosperous and equitable future for all. Our commitment to this cause remains unwavering, and we will continue to champion the rights and opportunities of women across Eastern Africa

The impact of our gender and advocacy programs is evident in the success stories of women who have transformed their lives and communities. Women who once had limited economic opportunities are now thriving business owners, contributing to their families'



OUR STORIES

Small in Size, Big in Returns

It is evident that human population is increasing daily while land as an important natural resource has constantly continued to decrease. It is therefore becoming difficult especially to small holder farmers to keep large ruminants and at the same time farmers be able to do mixed crop-livestock farming. Alice and her husband Joseph are a good example, since they shied away from doing dairy cow farming because of their small piece of land and the labour intensity involved. Instead, they have embraced dairy goat farming and they are enjoying immense benefits from the enterprise.

Alice joined Hand in Hand Eastern Africa in 2019 following a mobilisation outreach activity carried in her area. She wanted to learn more on how to do goat rearing as an agribusiness, be financially stable and independent. Prior to being a member of HiH EA, Alice had three goats that she was rearing on free range method. She was frustrated as she was not getting any income from the goats as such she almost sold them. Further, she was managing the enterprise alone which was challenging and overwhelming.

For Alice, encountering HiH EA under these circumstances proved to be opportune. Through the support of HiH EA, Alice with some members from her group had an exposure visit to a dairy goat farm in Mwihoko. Further, she was trained on record keeping, financial management and how to do goat rearing as an agribusiness. Additionally, the Gender Action Learning System (GALS), being one of the training modules,



“Through the support of HiH EA, Alice with some members from her group had an exposure visit to a dairy goat farm in Mwihoko.

significantly contributed to enhancing her enterprise, her husband joined her in the business thus enabled them to chart their vision road journey.

As time passed, Alice took a loan from HiH EA Enterprise Incubation Fund and joined forces with the husband to construct a standard dairy goat shed and added the herd to ten toggenburg goats. Since then she has progressed very well in her enterprise and she now has 18 goats which she is using for breeding. She is also making her own dairy feeds and mineral supplements reducing cost of production. Through HiHEA networking with other groups, Alice received an order from the groups to supply them with 30 kids, at Ksh. 15,000 each.

Alice says she has experienced a paradigm shift from the time she had three goats and now. She is now happy that she can run the enterprise together with her husband and plan on their finances. She thanks HiH EA that she is now financially independent and her dream of dairy goat farming as an agribusiness has to come to pass. She says in Kiswahili “Nashukuru sana HiH EA kwa kufanya nifikie maono yangu na nijisimamisha kama mama”. Her future plans are to venture into milk value addition and breeding due to the prevailing demand of goat kids.



OUR STORIES

OUR STORIES

Entrepreneurship a pathway for poverty eradication



By
Antony Mwangi Maina,
Branch
Manager –
Murang'a

Poverty and Entrepreneurship

Global poverty continues to be a pressing issue, affecting millions worldwide. Recent World Bank data indicates that approximately 648 million individuals were living on less than \$2.15 a day in 2021. Addressing poverty was a key objective of the Millennium Development Goals and remains a significant concern in the Sustainable Development Goals, with the United Nations aiming to eliminate poverty by 2030. Despite numerous initiatives, economic growth has not been evenly distributed, leaving many in both developed and developing nations in poverty.

Traditional methods of alleviating poverty, such as charity and donor aid, provide only temporary relief. Consequently, alternative strategies, including entrepreneurship, are being considered as more sustainable solutions. Research suggests a reciprocal relationship between entrepreneurship and economic development, where entrepreneurial activities can drive economic growth and vice versa.

“Research suggests a reciprocal relationship between entrepreneurship and economic development, where entrepreneurial activities can drive economic growth and vice versa.”

The Two Faces of Entrepreneurship

Entrepreneurship is divided into two categories: opportunity-based and necessity-based. Opportunity-based entrepreneurs seek to improve their economic and social status, motivated by “pull” factors like independence and higher income. Necessity-based entrepreneurs, driven by “push” factors, start businesses due to a lack of other employment options. The Global Entrepreneurship Monitor highlights these differences, noting that necessity-driven entrepreneurship can provide a means of livelihood for those with no other options, particularly in peri-urban and rural areas.

HiH EA: Bridging the Gap

With over a decade of experience in providing business development services, Hand in Hand Eastern Africa understands the intricate and significant relationship between poverty and entrepreneurship.

While opportunity-based entrepreneurs are often recognized for their contributions to GDP and job creation, necessity entrepreneurs—those who start businesses out of necessity rather than opportunity—play a crucial role in alleviating poverty, especially in developing countries. Hand in Hand Eastern Africa acknowledges that lower per capita income and higher income inequality are linked to increased entrepreneurial activity, which can help reduce poverty and promote economic stability.

This understanding has led the organization to divide its projects into two main interventions: Bottom of Pyramid (BOP) and Accelerators. BOP focuses on necessity entrepreneurs who have no alternative source of income due to high unemployment rates. These entrepreneurs start businesses out of necessity, and their ventures are vital for survival and economic stability in low-income regions. Research supports that necessity entrepreneurship is essential in alleviating poverty by providing income-generating opportunities and enhancing economic resilience.

The second type of intervention by Hand in Hand Eastern Africa is known as Accelerators projects, which focus on opportunity entrepreneurship. These projects aim to scale and expand businesses, contributing



significantly to economic growth. Such businesses create jobs, drive innovation, and boost GDP. Growth-oriented entrepreneurship has a substantial impact on overall economic activity through increased productivity and competitiveness.

Challenges Facing Women Entrepreneurs in Murang'a

Murang'a County, located in the central region of Kenya, is home to many women who have embraced entrepreneurship out of necessity. Faced with limited employment opportunities and the pressing need to support their families, these women have turned to small-scale businesses as a means of survival and economic stability. The ventures started are characterized as those that require minimum startup capital and basic skills. These businesses are often in the informal sector, including activities such as agricultural ventures, retail shops, services, and food vending.

Despite their attempts, many of these ventures continue to operate at a subsistence level, characterized by low productivity and poor product quality, frequently failing to sufficiently support the owners and their families. Furthermore, these enterprises face a high failure rate, with 80% not surviving beyond the first three years. A strong entrepreneurial learning orientation considerably enhances enterprise performance, which suggests a notable positive effect on poverty alleviation and job creation due to the benefits stemming from enterprise growth.

In Murang'a, there is a noticeable gender disparity in

enterprise sizes, with women-owned businesses typically being smaller than those owned by men. This disparity suggests differences in entrepreneurial learning processes among other factors. Female entrepreneurs encounter distinct challenges, including lower education levels compared to men, a lack of business knowledge and skills, and patriarchal structures that affect their roles as wives and mothers.

Hand in Hand Interventions to the Challenges

Hand in Hand Eastern Africa has designed interventions to address these challenges. By providing entrepreneurship training, access to microcredit, marketing strategies, and value addition techniques, the organization helps women like Nduta, who transitioned from a dependent housewife to a successful entrepreneur. In early 2021, Nduta joined the Expanding Pipeline project with Hand in Hand Eastern Africa. The project provided a four-step approach that included entrepreneurship training focused on the dairy value chain, access to microcredit, marketing strategies, and value addition techniques.

Empowered by this training and a 20,000 KES enterprise incubation fund loan, Nduta started a retail shop selling dairy feed formulations. Her business has flourished over the years, and she now employs two people, including her son. Nduta has become a respected member of her business community.

Conclusion: A Model for Sustainable Development

The connection between poverty and entrepreneurship is evident in the success of Hand in Hand Eastern Africa's enterprise development model. By emphasizing job creation, entrepreneurship training, access to finance, and market linkages, HiH EA shows that both necessity and opportunity entrepreneurship can significantly contribute to economic growth and poverty reduction. Their approach highlights job creation as an effective development tool, viewing micro-entrepreneurs as essential drivers not only of SDG 1 but also as catalysts for Kenya's Vision 2030.

Despite these advancements, challenges remain for necessity-driven entrepreneurs, particularly women in regions like Murang'a. Tailored interventions that boost female entrepreneurial self-efficacy and enhance their learning processes are crucial for the sustained development of female entrepreneurship. Through continuous support and innovative solutions, organizations like Hand in Hand Eastern Africa play a pivotal role in empowering women entrepreneurs to overcome these challenges and contribute meaningfully to economic development.

OUR STORIES

Kenya's Dairy Hero: Samuel's Journey from Struggle to Triumph



Kenya's dairy sector plays a significant role in the country's agricultural economy, contributing approximately 14% to the overall agricultural GDP. The primary producers of milk are smallholder dairy farmers, accounting for 56% of the total output. Remarkably, this sector comprises around 1.8 million smallholder farmers, representing about 80% of all producers.

Nyandarua County, situated in Central Kenya, stands out as a major milk producer due to its substantial population of dairy cows. However, reports indicate that the dairy production potential in Nyandarua County

remains underutilized, as such, there is a pressing need to enhance the efficiency of dairy production and marketing.

It is in heart of this County where Samuel Ngoyo's story unfolds—a tale of resilience, dreams, and the promise of a better tomorrow. Samuel, a young man of thirty, stood at the crossroads of life with his university degree in hand, he embarked on the uncertain path of job hunting. It was during this time that Samuel met HiH EA through a friend.

Although Samuel was already into dairy farming he was

“Following the training, Samuel has witnessed a remarkable transformation. He now obtains an average of 66 litres of milk per day from his two cows, selling a litre at Ksh 50.”

like any other dairy farmer practicing free range farming method. He was rearing 2 dairy cows which gave him 4 litres of milk each in a day which translated to Kshs 10,400 in a good month. This could be attributed to lack of quality feeds and fodder, poor herd management, poor pest and disease management, lack of genetic potential leading to low milk production and climate change.

Having enrolled into HiH EA programs Samuel attended and participated in HiHEA's training programs with an aim of improving his cattle's milk production to improve his income. Samuel received training on enhanced agricultural practices, value addition, including market and financial linkages.

Further, exposure visits and training organized by HIHEA on feed and mineral salt formulation, fodder

production e.g. nappier grass, purple vetch, Lucerne and Azolla farming, he has been able to cut cost of production. Prior to HiH EA trainings he would spend Ksh 21,000 on commercial feeds which were not of good quality thus low production. Currently he spends Ksh 7,000 by formulating his own feeds i.e. homemade machicha and dairy meal by using readily available materials in his farm. To improve the security of his herd, Samuel has insured them against death and theft.

Following the training, Samuel has witnessed a remarkable transformation. He now obtains an average of 66 litres of milk per day from his two cows, selling a litre at Ksh 50. This translates to a substantial monthly income of Ksh 99,000 during peak production periods. The key factors contributing to this improvement include the adoption of quality feeds and better herd management practices.

Samuel's success story exemplifies how targeted training and improved practices can significantly enhance dairy production and livelihoods for smallholder farmers in Kenya. In the near future Samuel plans to expand his dairy enterprise. He is also planning to venture into potato farming as a way of enterprise diversification. He says, “I am grateful to HiHEA for the trainings which have changed my life.”



INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF HAND IN HAND EASTERN AFRICA

Opinion

We have audited the financial statements of Hand in Hand Eastern Africa set out on pages 7 to 27, which comprise the statement of financial position as at 31 December 2023, statement of comprehensive income, Statement of changes in fund balances and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of material accounting policy information.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Hand in Hand eastern Africa as at 31 December 2023, and its financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards for Small and Medium-sized Entities.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organisation in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in Kenya, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The board of directors are responsible for the other information. The other information comprises the organisation information, the report of the board of directors and the statement of board of director's responsibilities. The other information does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express an audit opinion or any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the board of directors for the financial statements

The board of directors is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards for Small and Medium-sized Entities and for such internal control as the board of directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the organisation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the organisation or to cease operations, or have no realistic alternative but to do so.

The board of directors is responsible for overseeing the organisation's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.



2023
FINANCIAL
REVIEW

INDEPENDENT AUDITOR'S REPORT (Continued)

Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organisation's internal control;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors;
- Conclude on the appropriateness of the director's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organisation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organisation to cease to continue as a going concern; and
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

The engagement partner responsible for the audit resulting in this independent auditors' Report is CPA Tom Nyakoe, Practicing Certificate No. 2283.



On behalf of Ernst & Young LLP Certified Public Accountants
Nairobi, Kenya

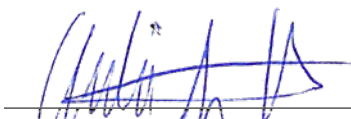
26 March,2024

Hand In Hand Eastern Africa Annual Report and Financial Statements For the Year Ended 31 December 2023

STATEMENT OF FINANCIAL POSITION

	Notes	2023 Kes	2022 Kes
Assets			
Non-current assets			
Land and buildings	5	18,891,452	9,176,887
Property and equipment	5	32,708,765	39,882,350
Intangible assets	6	3,619,481	6,292,299
Total Non-current assets		55,219,698	55,351,536
Current assets			
Loans and advances	7	32,304,815	68,448,672
Receivables	8	33,433,417	27,754,388
Cash and cash equivalents	9	817,867,564	750,348,826
Total Current assets		883,605,796	846,551,886
Total Assets		938,825,494	901,903,422
Reserves and Liabilities			
Reserves			
Accumulated funds		87,903,372	48,285,852
Capital fund reserve	11	2,137,157	3,351,827
Revolving fund reserve	16	64,470,327	64,470,327
Hand in Hand EA reserve fund	17	42,819,350	36,219,629
Loan loss reserve	18	1,317,161	1,317,161
Total reserves		198,647,367	153,644,796
Non-current liabilities			
Deferred income	10	63,634,678	66,350,703
Retirement benefit obligations	12	41,852,994	31,702,020
Borrowings	14	46,295,730	65,630,465
Total Non-current liabilities		151,783,402	163,683,188
Current liabilities			
Payables	13	65,115,598	33,835,480
Borrowings	14	50,608,517	49,248,023
Member deposits	15	40,102,404	80,652,608
Deferred income	10	432,568,206	420,839,327
Total Current liabilities		588,394,725	584,575,438
Total Reserves and Liabilities		938,825,494	901,903,422

The financial statements were approved by the Board of Directors on 23/3/ 2023 and signed on its behalf by:


 CHAIRPERSON


 CHIEF EXECUTIVE OFFICER

**Hand In Hand Eastern Africa
Annual Report and Financial Statements
For the Year Ended 31 December 2022**
STATEMENT OF COMPREHENSIVE INCOME

		2023		2022		2022	
	Notes	Kes	Kes	Kes	Kes	Kes	Kes
Revenue		Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
Restricted income	3a	888,307,429	-	888,307,429	785,900,936	-	785,900,936
Unrestricted income	3b	-	12,077,347	12,077,347	-	30,143,199	30,143,199
Interest income	3a, 4a	18,131,891	39,135,475	57,267,366	14,772,641	30,640,467	45,413,108
Other income	4b	-	17,615,683	17,615,683	-	20,987,463	20,987,463
Amortised capital grant	10	17,056,262	-	17,056,262	8,457,877	-	8,457,877
		<u>923,495,582</u>	<u>68,828,505</u>	<u>992,324,087</u>	<u>809,131,454</u>	<u>81,771,129</u>	<u>890,902,583</u>
Expenditure							
Project costs	23 a)	860,966,160	14,159,874	875,126,034	761,918,857	8,452,854	770,371,711
Administration costs	23 b)	45,473,160	1,795,818	47,268,978	38,754,720	3,820,439	42,575,159
Depreciation and amortisation	23 c)	17,056,262	1,696,833	18,753,095	8,457,877	573,997	9,031,874
Total expenditure		<u>923,495,582</u>	<u>17,652,525</u>	<u>941,148,107</u>	<u>809,131,454</u>	<u>12,847,290</u>	<u>821,978,744</u>
Surplus for the year		<u>-</u>	<u>51,175,980</u>	<u>51,175,980</u>	<u>-</u>	<u>68,923,839</u>	<u>68,923,839</u>

**Hand In Hand Eastern Africa
Annual Report and Financial Statements
For the Year Ended 31 December 2022**
STATEMENT OF CHANGES IN FUND BALANCES

	Notes	Accumulated fund	Capital reserve	Revolving fund	HIH EA Reserve Fund	Loan loss reserve	Total
		Kes	Kes	Kes	Kes	Kes	Kes
Year ended 31 December 2023							
At start of year		48,285,852	3,351,827	64,470,327	36,219,629	1,317,161	153,644,796
Amortisation of capital reserve	11	1,696,833	(1,696,833)	-	-	-	-
Transfers to capital reserve during the year	11	(482,163)	482,163	-	-	-	-
Transfer to Fanikisha Company		(6,173,409)	-	-	-	-	(6,173,409)
Transfer of general reserves to revolving fund reserve	16	-	-	-	-	-	-
Transfer to project expenses	16	-	-	-	-	-	-
Transfer to HIH EA fund reserve	17	(6,599,721)	-	-	6,599,721	-	-
Transfer specific loan loss Provision	18	-	-	-	-	-	-
Surplus for the year		<u>51,175,980</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>51,175,980</u>
At end of year		<u>87,903,372</u>	<u>2,137,357</u>	<u>64,470,327</u>	<u>42,819,350</u>	<u>1,317,161</u>	<u>198,647,367</u>
Year ended 31 December 2022							
At start of year		9,551,510	3,305,529	53,924,350	17,435,853	3,630,191	87,847,433
Amortisation of capital reserve		573,997	(573,997)	-	-	-	-
Transfers to capital reserve during the year		(620,295)	620,295	-	-	-	-
Transfer of unrestricted fund to revolving fund reserve	16	(7,806,067)	-	7,806,067	-	-	-
Transfer of general reserves to revolving fund reserve	16	(3,553,356)	-	3,553,356	-	-	-
Transfer to project expenses	16	-	-	(813,446)	-	-	(813,446)
Transfer to HIH EA fund reserve	17	(18,783,776)	-	-	18,783,776	-	-
Transfer to loan loss reserve	18	-	-	-	-	(2,313,030)	(2,313,030)
Surplus for the year	10	<u>68,923,839</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>68,923,839</u>
At end of year		<u>48,285,852</u>	<u>3,351,827</u>	<u>64,470,327</u>	<u>36,219,629</u>	<u>1,317,161</u>	<u>153,644,796</u>

**Hand In Hand Eastern Africa
Annual Report and Financial Statements
For the Year Ended 31 December 2022**
STATEMENT OF CASH FLOWS

	Notes	2023 Kes	2022 Kes
Operating activities			
Surplus for the year		51,175,980	68,923,839
Adjustments for:			
Depreciation on equipment	5	16,080,277	7,462,619
Amortisation of intangible assets	6	2,672,818	1,569,255
Gain on disposal of assets		(1,688,233)	(20,935)
Increase in provision for retirement benefit obligation	12	28,464,844	24,296,244
Payment of retirement benefit obligation	12	(18,313,869)	(18,402,026)
Changes in working capital:			
Receivables		(5,679,029)	(9,513,006)
Payables		31,280,118	5,560,415
Deferred income		9,012,854	(76,945,865)
Loans and advances to members		36,143,857	23,715,311
Members Deposits		(40,550,205)	12,232,445
Transfer from revolving fund		-	(813,446)
Transfer from Loan Loss Reserve		-	(2,313,030)
Net cash flows generated from operating activities		108,599,412	35,751,820
Investing activities			
Purchase of equipment	5	(19,055,327)	(20,756,209)
Purchase of intangible assets		-	(2,336,368)
Proceeds from disposal of equipment		2,122,303	39,549
Transfer to Fanikisha Company	19	(6,173,409)	-
Net cash flows used in investing activities		(23,106,434)	(23,053,028)
Financing activities			
Proceeds from borrowings		15,035,770	46,859,994
Guarantee Fund Transfer to Loan Revolving Fund		-	(7,806,067)
Loan write-off		(460,086)	(87,035)
Repayments of borrowings		(32,549,926)	(20,829,323)
Net cash flows used in financing activities		(17,974,242)	18,137,569
(Decrease)/increase in cash and cash equivalents		67,518,738	(5,438,777)
Movement in cash and cash equivalents			
At start of year		750,348,826	755,787,603
Increase/(decrease) during the year		67,518,738	(5,438,777)
At end of year	9	817,867,564	750,348,826



2023 DEPARTMENTAL HIGHLIGHTS

2023 DEPARTMENTAL HIGHLIGHTS

Finance Department

Success in the Face of a Volatile Macroeconomic Environment



CPA Daniel Mwaniki
Chief Finance Officer - HiH EA

- (ii) Connects the poor and vulnerable to growth through access to skills, productive jobs, and capital, and
- (iii) Strengthens households' resilience to shocks, particularly extreme weather shocks given their growing incidence, and the importance of agriculture as a salient sector from an inclusion perspective. The recommendations align very well with what hand in hand eastern Africa has committed itself to achieve.

However, like any other organization, the operating environment for Hand-in-Hand Eastern Africa has been impacted by high inflation, the depreciation of the Kenyan Shilling, and high interest rates among other macroeconomic variables. The following is an outline of the three variables:

1. Inflation

A general increase in prices and a decrease in the purchasing power of money is known as inflation. The rate of inflation fluctuated during the year, reaching as high as 9.23% in February 2023 and as low as 6.63% in December 2023. As a result, maintaining programs and services presented unique difficulties, putting further strain on already limited budgets, particularly concerning the cost of labor, field travel expenses, stationery, project inputs, and office running costs, just to mention a few.

Nevertheless, HIH EA had to make the most of its limited resources to guarantee that its members businesses could withstand significant inflation during the period. One of the main strategies used by businesses to make sure that little capital is taken out of the enterprises to pay for household expenses is cost management. HiH EA introduced interventions including kitchen garden training to ensure that members always have access to enough safe and nutritious food that meets their dietary needs without depleting enterprise capital. Along with other cost-cutting initiatives like soap making and using components that are locally available for animal feed

According to a World Bank analysis, economic growth is a major factor in the decline of poverty. However, it is still crucial to quicken the rate of poverty reduction and reinforce the link between poverty reduction and economic growth. Longer-term growth and stronger macroeconomic variables which translate into increased societal well-being must be prioritized in the current tight fiscal climate. In addition, the report indicated that the 2023 slowdown in poverty reduction, the inequality of education and other opportunities, weak job creation, and persistently low productivity growth suggested the need for an inclusive growth strategy that leads to more widespread income growth and an increase in the purchasing power of citizens.

As a result, the nation will need to maintain its strict macroeconomic policies in the near term while laying out a plan for long-term, inclusive, productivity-driven economic growth. The report proposed the following, that the nation;

- (i) Increases the productivity of the private sector

“The Central Bank’s closing rate for the year 2022 was 8.75%. However, in December 2023, the Central Bank of Kenya raised its benchmark rate to 12.5%, surprising economists who had expected the rate to remain at 10.5%.”

preparation, the organization helps members install biogas, which gives them access to low-cost clean energy and so reduces their health risks. Among other activities, the aforementioned steps ensured that HIH EA members were more resilient during the spike in inflation.

2. Depreciation of the Kenya Shilling

The tight global financial conditions and the close difference in policy rates between Kenyan and advanced nations were the main causes of the sharp depreciation of the Kenyan shilling. Central Bank of Kenya report indicates that since 2021, the shilling has been gradually losing value in relation to the US dollar, and this was in line with the dollar’s general strengthening versus other major currencies. Its critical to note that the devaluation of the shilling intensified in 2023 and early 2024 despite a slight reversal in the strengthening of the US dollar. Kenya’s substantial debt servicing obligations, restricted access to external financing, and the unstable global financial environment were all cited as reasons for this depreciation. The Kenyan shilling lost 26.9 percent of its value against the US dollar in the year that concluded on December 29, 2023.

Fortunately, the depreciation of the Kenyan Shilling had a positive effect on the organization cash position since the donor funds received in foreign currencies resulted in foreign exchange gain. Although this seems like a cause for celebration, the increased implementation costs had an adverse effect on the good liquidity position. For example, according to EPRA report in January 2023, the price of Super Petrol in Nairobi was Ksh177.3, but by December 2023, it had increased to Ksh212.36. One of the main causes of the shift was the devaluation of the Kenyan shilling against the US dollar. Nevertheless, field officers must travel to where members are to implement projects, and sometimes, these locations are very remote where one can only ride or hire a motorbike to reach the members. This means a significant portion of the budget must be allocated to field travel costs, and the rising fuel prices have a significant impact on budget management.

3. Interest rates

The Central Bank’s closing rate for the year 2022 was 8.75%. However, in December 2023, the Central Bank of Kenya raised its benchmark rate to 12.5%, surprising economists who had expected the rate to remain at 10.5%. Due to this, borrowing costs increased to levels last seen in October 2012. High interest rates make borrowing money more expensive for members and enterprises. This could impede overall economic expansion and raise the poverty rate, particularly in marginalized communities. In response to the higher Central bank rate (CBR), banks accelerated their lending rates, with some banks lending at 18% annually, from an average of 12.7% in December 2022.

How did this affect HIH EA members’ borrowing from banks? High interest rates are a contributing factor to non-performing loans as they impact borrowers’ ability to repay the loans.

Businesses require funding in order to expand, banks and microfinance institutions are important sources of enterprise financing. In order to shield its members from excessive interest rates, HiHEA had to set up a guarantee fund with Equity Bank, which allowed members to continue receiving loans at a rate of 13% p.a on a reducing balance. Through partnerships the organization encouraged members to join the Saccos of their choice which typically provided loans at low interest rates in comparison to commercial banks.

Conclusion

Hand in Hand Eastern Africa’s vision is to empower society with sustainable enterprises and jobs. Elevated rates of interest, depreciation of the shilling, and inflation pushed HIH EA to take further action to avert people who have crossed the poverty threshold from falling below it again. Higher prices on food, gasoline, and utility bills mean less or no money for attending to medical services, school fees or even savings. In accomplishing its mission, HIH EA launched new initiatives during the year 2023, including projects like Increasing Net-Worth of Underserved Actors, Unlocking Micro Enterprises’ Potential and Growth, Waste to Profit, and Driving.

Innovation, Growth and Income among others. The results of these initiatives continue to serve as a source of inspiration for the numerous donors who give up their luxury and fortune in order to improve the lives of countless persons impacted by unforeseen events or circumstances.

2023 DEPARTMENTAL HIGHLIGHTS

Information Communication Technology



Mr. Paul Njoroge
Head of Information Communication Technology - HiH EA

in 2023 was the discontinuation of Office E2. This unexpected change prompted us to upgrade to Business Basic and Standard, requiring careful planning and seamless execution. This experience underscored our adaptability and ability to navigate change effectively.

Cyber Security

In an era marked by increasing cyber threats, our organization took proactive steps to enhance our defenses. Through a comprehensive cyber security training program, led by dedicated individuals within our team, we equipped our staff with the knowledge and skills needed to safeguard our digital assets. Their commitment to ensuring the security of our organization deserves recognition and applause.

Co-location

In 2023, the introduction of a co-location strategy marked a significant turning point for our organization. Recognizing the critical importance of our server's reliability and efficiency, we made the decision to transition our servers to a data center environment. This move was aimed at enhancing system availability and operational efficiency. Central to our objective of achieving a 99.9% system availability rate, co-location stands as a notable milestone in our journey towards that goal.

As we reflect on the past year, it's evident that 2023 was a year of both challenges and triumphs for our organization. Despite facing various obstacles, our collective resilience and dedication propelled us forward, resulting in significant achievements and invaluable lessons learned.

The Transition to Business Basic and Standard

One of the most notable challenges we encountered



2023 DEPARTMENTAL HIGHLIGHTS

Strategy and Fundraising



Catherine Owinyi
Head of strategy and Resource Mobilization - HiH EA

for recommitment, while new partners and donors found an easy entry to amplifying their impact in enterprise development.

The Hand in Hand Eastern Africa (HIH EA) 2023 -2027 strategic plan

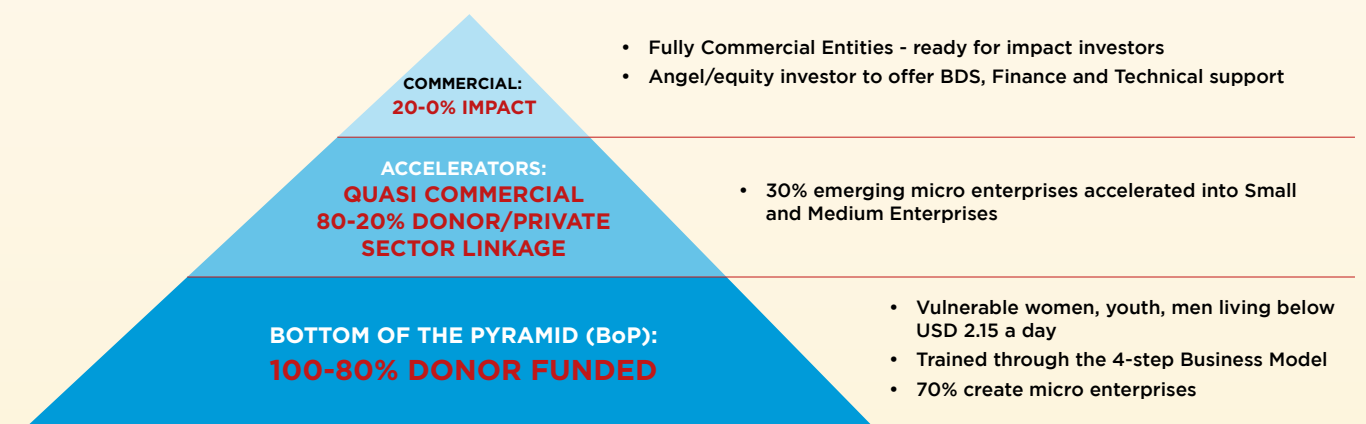
Since the HIH EA inception in 2010, we were happy to launch the 3rd strategy which aspired to double the reach of entrepreneurs served in past 10 year just in the 5 years. HIH EA had tested her 4-step enterprise development model and was ready to scale enterprises for the vulnerable Women, youth and men living at the Bottom of the Pyramid (BoP) living on less than USD2.15 a day. The organization was equally ready for accelerating the created enterprise with a target of up to 30% to emerge living on up to USD8 a day! The impact of the work of HIH EA was emerging as the informal Micro enterprises were growing into small enterprise space ready to attract private sector player as their products both Agricultural and nonagricultural hit the market.

Strategy and Resource Mobilization

The year 2023 for Hand in Hand Eastern Africa (HIH EA), will be associated with the 2023 – 2027 Strategy launch! In the strategy, we applied ourselves to an audacious transformational goal of doubling our reach to the number of unemployed men and women trained in entrepreneurship to 650,000 that was costed at Ksh6.6B by close of 2027. From the strategy launch, we emerged with great success in resource mobilization exceeding the target for the first year 2023 at 126%. We achieved a 67% funding increase compared to the target of 20% anticipated from the previous year. The strategy offered our ongoing partners and donors an opportunity

Partnership for the Goal

The SDG goal number 17 has spurred conversations that is not only transforming the lives of entrepreneurs but the running of the organizations too. The clarity of what HIH EA was seeking, the articulation of it and the expected impact attracted like-minded donors and impact investors who are funding and investing at various segments of their choice. Each partner has a choice of the core segments; the Bottom of the Pyramid (BoP) for startups, accelerator enterprises that are heading towards commercialization and fully commercial and sustainable enterprises. The segments can be summarized as shown below:





A big Thank you to our Partners and donors

Anchored on our Network partners Hand in Hand International and Hand in Hand Sweden, together, we had the opportunity of onboarding several donors to whom we say “a big thank you!” These included: -

1. HILTI Foundation a major donor that has bought into the two segments – BoP and Accelerators. In the 2023 Hilti funded over 18% of the HIH EA budget and we are proud to consider them Core constituents in the drive to our mission.
2. Hand in Hand Sweden holding up to 10% of the 2023 budget with both BoP and accelerators, are the mother of testing the innovations and holding HIH EA hands to navigate in new zones towards impact.
3. Applied Value Group (AVG) who have got interested in the accelerators and are pushing the impact towards commercial entities were new entrants who saw an opportunity of HIH EA scaling their enterprise growth. AVG are offering

both financial and the much needed technical knowledge for scaling enterprises

4. CISCO who are supporting the digitization of our 4-step enterprise development model
5. Fanikisha Hub a social enterprise set up by Hand in Hand ready to off-take the the commercial entities and support impact investors offer financial and technical support to the enterprises.
6. Happel Foundation Started their journey with us help us to test digitalization at the market access for our accelerator segment
7. Gunvor, our long standing donor who has supported both BoP and accelerators and now allow us to test a gender transformative approach.

Last but not least is a big thank you to the HIH EA staff team who make the impact happen, and the many support teams always behind the scene in impact creation. and the community whose success story is our impact celebration!

2023 DEPARTMENTAL HIGHLIGHTS

Programs Department



Japheth Muli
Chief Operations Officer - HiH EA

her position in new thematic areas like Business Acceleration, Circular Economies and Regenerative Agriculture (CERA), Waste Management, Rights-Way Forward, Gender transformative approaches to project design and implementation among others.

The commitment to this journey besides having a CERA strategy was increasingly affirmed by beginning of a journey to develop a Resilience Building guide, a Waste Management theory of change and strategy as well staff capacity building in various specialist areas including the Rights-Way Forward.

With all this developments the core of our approach remained embedded our proven four-step approach to poverty reduction through enterprise development and job creation in every thematic area. In programming we intensified on good business practices including business planning, record keeping and viable business capital access among other initiatives.

The year 2023 was an amazing year in terms performance where most of the targets were exceeded in achievement showing that the organization is on track in living to her mission of helping people living at the bottom of the economic pyramid graduate from poverty.

During the year, Hand in Hand Eastern Africa (HIH EA) firmed up in new streams of work by strengthening

With this strong foundation, the year 2024 can only be better in performance with commitment to finish the initiatives started in the year 2023. I thank our donors, partners, government departments, our entrepreneurs and other stakeholders for believing in the mission of HIH EA, please let’s keep in the journey together for even a bigger impact in the target society.



2023 DEPARTMENTAL HIGHLIGHTS

Human Resource and Administration



Joyce Rugaita

Head of Human Resource and Administration - HiH EA

As part of the Human Resource and Administration Department efforts to elevate employee engagement and morale. As an organization, 2023 was a wonderful year, as we had an amazing opportunity to organize a successful team building activity at the Kenya School of Monetary Studies (KSMS). The colorful and vibrant gathering termed “sporty symposium” was held in the month of June and drew over 300 employees including

interns. We remain thankful for this golden opportunity, considering we had no chance to come together since 2019 due COVID-19 disruption. The symposium offered all employees a great opportunity to mingle, engage and collaborate with fellow staff members.

The HRMIS system at HiH EA continues to be of competitive advantage, in the words of one consultant, “Your organization can move mountains with this ERP”. Indeed, we have seen and felt the difference the powerful ERP makes on our system, with the use of Power BI, the HR team has been able to track and visualize key metrics on a dashboard. Additionally, tracking internship data was made easier with key updates to the system.

The review of the HR Policy Manual was a major milestone, with policy on remote working, internship and Volunteering being introduced into the manual.

On the procurement and administration front, our team undertook a successful supplier pre-qualification exercise for general supplies. Additionally, the procurement team commissioned a successful prequalification of consultancy firms, a first of its kind in HiH EA. Analytics with reference to procurement was implemented, offering insight data on HiH EA purchases. These insights offer valuable data on areas of improvement for the organization in the long run.




BOARD OF DIRECTORS

HiH EA BOARD OF DIRECTORS



AMALIA JOHANSSON HODGSON
Board Chairperson - HiH EA (K)
Advisory Council Chairperson - HiH EA (TZ)

Amalia is the Head of Programmes at HiH (UK) and has worked in international development for more than 12 years, specializing in financial inclusion and supporting rural livelihoods. Prior to joining Hand in Hand, she was Head of Financial Sector Development at Nathan Associates, overseeing the organization's portfolio of financial sector focused work. Amalia has worked with and advised a range of institutional and corporate donors, including DFID, SIDA, FSDA, Access to Finance Rwanda, MasterCard Foundation, Barclays, and Deutsche Bank. She also worked at Plan International UK, and spent several years at the OECD and in the UK financial industry. She has a Masters in International Affairs from Columbia University and a Bachelor degree in Economics from the University of Cambridge.



PROFESSOR CATHERINE NDUNGO
Secretary - HiH EA (K) Board
Chair – Human Resources & Nomination Committee
Member - TZ Advisory Council

Prof Catherine Ndungo is an Associate Professor in the Department of Kiswahili at Kenyatta University. She holds a PhD in African Oral Literature.

She also holds a Masters degree in Linguistics and African Languages. Prof Catherine Ndungo was formally the Associate Dean, School of Humanities and Social Sciences. Previously she was the Director, Institute of African Studies. She was the founder Chairperson of the Department of Gender and Development Studies.

She has published widely in her area of Scholarship. She is also a member of many professional bodies such as Association of African Women for Research and Development, Organization for Social Science Research for Eastern Africa among others. She sits in several boards and is also the Chairperson of British Institute of East Africa.

HiH EA BOARD OF DIRECTORS



DOROTHEA ARNDT
TREASURER - HiH EA (K)
Member – TZ Advisory Council

Dorothea joined Hand in Hand International in 2013 as Head of Communications.

In 2015, her role expanded to include Corporate Partnerships, and in February 2018 was appointed CEO of Hand in Hand International. Before joining Hand in Hand International, she managed sales and communications teams at six international organizations, including Shell and PwC. She was one of the first UK team members of Kelkoo, an e-commerce start-up ultimately acquired by Yahoo! for US \$500 million. She left the commercial sector to lead the digital team at the British Red Cross, where she formulated the organization's first digital strategy.



ABRAHAM BARNO
Member – Governance & Programs Board Committee

Abraham Barno has an education background with a MSc in Agriculture Economics from Benguet State University- Republic of Philippines and BSc in Agriculture from the University of Nairobi. He worked in the Ministry of Agriculture and Irrigation as Project Coordinator Small Scale Irrigation and Value Addition. He is also an alternate Director in a Government parastatal. Previous responsibilities include working as an Agriculture Attaché at the Kenya High Commission in London. He previously worked extensively as the Head of Agriculture extension services in the former Western and Rift Valley provinces in Kenya.

HiH EA BOARD OF DIRECTORS



JANET MARO WOSTRY
Member – HiH EA (K) Board
Treasurer – TZ Advisory Council

Janet Maro is a graduate of Sokoine University of Agriculture (SUA) in Tanzania. She holds a BSc. In Agricultural Economics and Agribusiness as well as a MSc. Project Management.

Janet has a strong passion for sustainable agriculture and rural micro financing and this crystallized out during her work at Bustani ya Tushikamane (ByT) where she works with farmers on agro ecological farming, group saving and lending.

Janet is a co-founder and Chief Executive Officer (CEO) of Sustainable Agriculture Tanzania (SAT), a national organization in Tanzania. SAT's vision is to reduce the social and environmental problems and as well to provide sustainable food for the fast-growing global population. She was appointed to the Hand in Hand Eastern Africa Board in 2015 and has supported in the establishment of the Hand in Hand Eastern Africa -Tanzania (HiH EA -TZ). Janet is also a Board member of the Tanzania Organic Agriculture Movement (TOAM).



EDWIN NJAMURA
Member – HiH EA (K) Board
Member– Finance, ICT, Audit & Risk Board Committee

Edwin Njamura joined the Capital Markets Authority in July 2012 as Director, Corporate Services. With tremendous support of CMA colleagues and the Board through its various organs, he has been instrumental in the development of the institutional capacity of the Authority by leading transformational programs and maintaining high standards around Accounting & Finance, Human Capital & Administration, Information Technology, and Procurement operations. That is besides involvement in other CMA initiatives and activities including activation of the Code of Corporate Governance for Issuers of Securities to the Public.

Edwin sits on the Council of ICIFA – Kenya's Institute of Certified Investment and Financial Analysts and is a pioneering committee member of the AIRC – Africa Integrated Reporting Council. He is also a member of the Institute of Certified Public Accountants of Kenya.

HiH EA BOARD OF DIRECTORS



ESTHER NKAMBWE
Secretary – TZ Advisory Council

Ms. Esther Nkambwe is a qualified economist and a banker by profession. Experienced Chief Executive Officer with a demonstrated history of working in the financial services industry. Skilled in Research, Business Planning, Management, Customer Service and Business Strategy. Strong business development professional with a Master of Business Administration (M.B.A.) focused in Finance, General from University of Dar es Salaam.



FELISTERS GITAU MUTUGU
Member – HiH EA (K) Board
Member– HR & Nominations; Social Enterprise Board Committee

Felisters is the Deputy Managing Director (Commercial) - Farmers' Choice.

She provides strategic advice to the Board and prepares & implement comprehensive business plans. Also plans cost effective operations & market development activities. Other highlights:

- Verified Finance stewardship through planning and oversight of expenditure with budgets exceeding \$130M annually.
- A knack for Regional Business with 12+ years' experience in domestic and export markets across Sub-Saharan, Asia and Middle East region.
- Track-record of growing topline performance over 40% year on year by guiding business development initiatives to originate multi-million business case development.
- People leader; managed and mentored over 500 staff across the ladder.



2023
GALLERY



Brown Mwaiwa BRO setting up a beehive at HiHEA's Cheboin demo farm in Bomet.



Julius Kimani harvesting freshly grown vegetables in Kapsoya, Eldoret.



Members of Ciiko CBO after a successful harvest of potatoes in Kipipiri, Nyandarua County.



Mombasa Road branch Members conducting a river clean up activity in Mukuru Kayaba, Nairobi.



Joseph Maina feeding his goats with homemade goat feeds.



David Baya and Keziah Murugi weighing collected waste plastics at their shop in Freere town.



Phyllis Wanjiru HiHEA's Program Officer for Gender, Elius Kariuki and Salome Mbochi posing for photo during women learning event in Meru.



Jane Auma cultivating maize in HiHEA's Ngiya Demo farm in Migori County.



Peter Mutoni HiHEA trainer assessing the chickens of Katanu Mwema, member based in Kitui County.



HiHEA Staff team building held at Kenya school of Monetary Studies (KSMS) grounds in Nairobi.



Jelimo Kimeli officer in charge of Baringo Honey Value Chain Society demonstrating how they package their honey.



Kyeni kya Mkononi members thrashing and winnowing harvested pods of green grams in Kibwezi.



John Rioba, branch manager Nakuru East having a discussion with Stephen Kagongo Implementing dairy value chain training in Mogotio, Baringo County.



Mary Nyokabi beneficiary of GALS training providing water for her calf.



Nanyuki branch members presenting a traditional Maasai dance during commemoration of International Women Day in Doldol, Laikipia.



Hand in Hand global network team during a joint workshop at Tamarind Hotel in Nairobi, Kenya.



HIH EA CEO Albert Wambugu having a conversation with Werner Wallner, CEO HILTI Foundation and Mathias Gillner, chairperson of HILTI Foundation Board.



Our Senior Management team after a successful hike of Mt. Longonot which was part of their team building activity.

OUR DONORS

OUR PARTNERS





HiH EA BRANCH NETWORK AND CONTACTS

HEAD OFFICE

2nd Floor, Lower Hill Duplex Apartments, Upper Hill Road,
Tel: +254 703 960 766 / 020 266 0909/8

BRANCH	CONTACTS
KENYA	
1 BOMET	Koma Plaza, 3 rd Floor, Tel: +254 717 283878
2 BUSIA	Ingonyera Plaza, 3 rd floor, Room 5, Tel: +254 717 283870
3 ELDORET	The Anchor, 2 nd Floor, room 208. Tel: +254 725 057294
4 KIBWEZI	California Plaza, Tel: +254 708 264270
5 EMBU	Pearl Centre 3 rd Floor, Tel: +254 706 271 476.
6 MOMBASA ROAD	Even Business Park, 1 st Floor, Wing 1A1, Tel: +254 706 242374
7 NAKURU EAST	CK Patel Building, 7 th Floor, Block A, Tel: +254 726 596370
8 NAKURU WEST	CK Patel Building, 7 th Floor, Block B, Tel: +254 726 162323
9 NAIVASHA	Biashara Plaza, 3 rd Floor , Room 313, Tel: +254 703 960123
10 MIGORI	Emeralds Plaza, 2 nd Floor, Left Wing, Tel: +254 717 281175
11 KABARNET	Potter Business Centre, 1 st Floor, Room F 102, Tel: +254 706 271461

BRANCH	CONTACTS
12 RUAKA	Ruaka Square, Kiambu, 3 rd Floor, Room 310, Tel: +254 703 960 122
13 VOI	Maghonyiv Plaza, 1 st Floor, Room 1F3/ 1F4, Tel: +254 708 264271
14 MACHAKOS	Sartaj Building, 4 th Floor, building hosting Mass Mart. Tel: +254 703 960 119
15 MOMBASA	Mombasa Trade Centre Ltd Building 10 th Floor, South Tower, Tel: +254 110 859886
16 NYAHURURU	Kimwa Centre, 3 rd Floor, Room 301, Tel: +254 706 271480
17 TALA	Tala Mawathimo Building, Room 10, Tel: +254 703 960120
18 KITUI	Bonus Mall, 3 rd Floor, Room C5/C6/C7, Tel: +254 721 423768
19 NANYUKI	Ubii Plaza, 3 rd Floor, (Nairobi-Nanyuki highway opp. Cottage Road Nanyuki town) Tel: +254 725 057327
20 MURANG'A	Mentor Plaza, 6 th Floor Wing A, Murang'a Town, Tel: +254 114 056587
21 THIKA	Thika Business Centre, 4 th Floor, Room 13, Tel: +254 703960121
22 NGONG	Ngong Business Arcade 4 th Floor room 4 A1, Tel: +254 708 118647
23 KILIFI	Kilifi Plaza, 2 nd floor. Tel: +254 110 859886
24 MERU	Royal Business Park, 5 th Floor, North Wing
25 NYERI	Hawayu Premier Plaza, 2 nd Floor. Tel: +254 725 057327
26 CHUKA	Daima Plaza, 2 nd Floor, room BB6. Tel: +254 114089199
27 NAROK	Maisha Poa Building, Ground Floor. Tel: 254 708 118 647



HAND IN HAND

EASTERN AFRICA



Lower Hill Duplex, Upper Hill Road
P.O. Box 8562-00100, Nairobi, Kenya
+254 703 960 766 | 020 266 0909/8
info@handinhandea.org



@HandinHandEA



handinhandea



@HandinHandEasternAfrica



Hand in Hand Eastern Africa



Hand in Hand Eastern Africa



@handinhandea



handinhand-ea.org