

WE SEE  
HOPE

# VILLAGE INVESTORS PROGRAMME

IMPACT REPORT  
2019



# ABOUT US

At WeSeeHope, we are committed to creating sustainable change for vulnerable children in Southern and Eastern Africa through education, child rights and economic empowerment initiatives.



We work across five countries – Kenya, Malawi, Tanzania, Uganda and Zimbabwe – in areas where children are acutely impacted by lack of opportunity, isolation and exploitation.

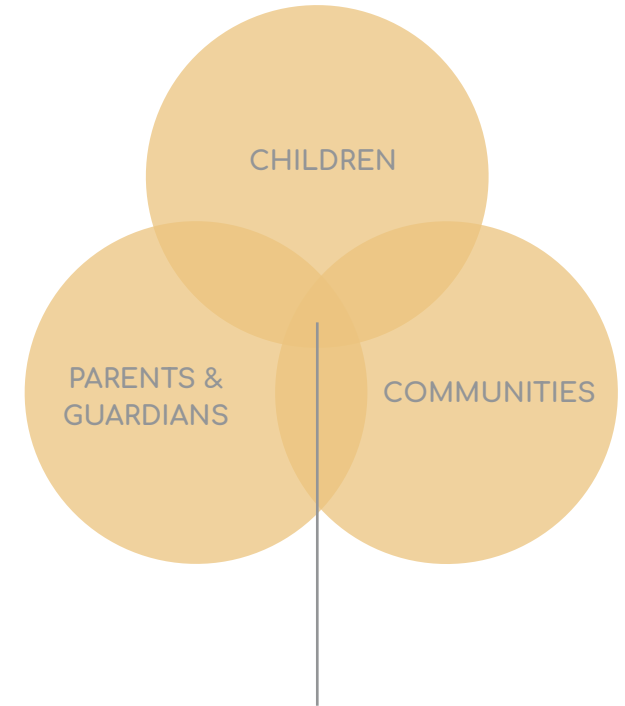
We address these issues through seven community-led programmes, which:

- **Teach** vulnerable children life, leadership and entrepreneurial skills, helping to open up opportunities for their future.
- **Enhance** the skills of parents and guardians to provide for their children, enabling them to set up small businesses and economically empower themselves within their homes and communities.
- **Equip** community volunteers and leaders with the skills to identify when a child is vulnerable and to support them with their social, emotional and educational development.

By sharing our resources, technical expertise and guidance with a network of in-country partners, we build their capacity to deliver our programmes in areas where they are most needed.

Together we equip communities with the skills to run our programmes independently of any support within four years.

Our aim is to ensure vulnerable children have the skills to change their own futures, and we work with their families and communities to make sure they are supported along the way.



## SKILLS FOR SUSTAINABLE FUTURES

## ABOUT THE VIP

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This is an annual impact report about our village savings and loans initiative, the Village Investors Programme (VIP).

We introduce the VIP into communities to economically empower parents and guardians of children who are part of our six core programmes, and the community volunteers who run them.



Our CEO, Mark Glen, explains the significance of the VIP: "When adults in a household can earn a more reliable income, and save on a regular basis, the impact on their children is transformational. Their rights to an education, safety and sustenance are far better protected, and their futures become more secure. Multiply this change across a number of households in a community, and you see exponential change start to happen; it is extraordinary."

Since 2014, we are extremely proud that...

**23** in-country partner organisations have been trained to deliver the VIP across Kenya, Malawi, Tanzania, Uganda and Zimbabwe.

**1,000+** VIP groups have been set up thanks to our partners.

**20,000+** VIP members have been economically empowered through savings and loans groups.

**60,000+** vulnerable children are being better provided for as a result of the VIP.

## NEMAYIAN

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*"Life started getting better for me and my family, and that's when I decided I should expand my business too. I'm now well respected in my community... I am a business lady."*

Nemayian started selling second hand clothes and shoes after joining the VIP in Loitokitok, Kenya. She first took loans to open her own shop, and has now diversified her business to sell fruit and vegetables too!



# ABOUT THE VIP

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We work in communities across Kenya, Malawi, Tanzania, Uganda and Zimbabwe where there are a high number of low-income households who have no access to formal financial services. In these areas, households are often living day-to-day with very little or no financial security.

When a family does not have a reliable income, or a place to safely save money, children are far less likely to have long-term access to an education, basic necessities, good health and safety.

Through the VIP, we establish village savings and loans groups for parents and guardians of vulnerable children and community volunteers from our six core programmes. We do this by...



## TRAINING

community members as VIP Facilitators who are responsible for forming, teaching and managing VIP groups in their area.



## TEACHING

VIP members how to pool their money together to form a community banking system, which provides them with a safe place to save their money and take loans.



## TRAINING

members in financial and business skills so they can start and grow their own businesses.



## PROVIDING

each group with a VIP tool kit, which includes a safety cash box, padlocks, financial notebooks and calculators.



## ENCOURAGING

each group to set up a group income generating activity, the profit from which is used to increase the loan capital of the group.



## ENSURING

each VIP has a savings fund to support vulnerable children in their community with food, school fees and materials.

Using the VIP structure, members can take out loans to expand their businesses and then save their profits in the group.

# BEATRICE

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"Once we have saved our money, we put all of it on the table and we lend it to each other. We use the money for our businesses then return it with interest."

With access to loan capital through the VIP in Embu, Kenya, Beatrice is running her own dairy farming and tea growing businesses.



In 2019, on average, one VIP group was made up of **22** members like Beatrice who together collectively care for **64** vulnerable children.

# HOW THE VIP WORKS

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The VIP model is self-funded and self-regulated - groups only use internally generated funds and have no external funding - which creates high levels of accountability and ownership amongst its members.

In every community where we work, the VIP follows the same process.



1

VIP group members attend regular meetings where they each deposit money into a Savings Fund.

2

Loans are made from the Savings Fund to members who make a request and are approved by the rest of the group.

3

With their loans and knowledge from business and finance training sessions, members establish or improve a business, and use the profit to pay their loan back with interest over an agreed period of time.

4

To make sure their meetings run smoothly and on time, members are required to contribute to a Fines Fund if they arrive late or break any of the rules of the group.

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“When VIP members save, they must always use their own money. This builds trust and accountability because they are financially investing in themselves and each other. Our role is to help the members, the majority of whom are women, to establish the savings and loans structure and then to teach them business skills so their savings can multiply.”

Oswald Malunda, WeSeeHope's Africa Director



# DAVID

*"My advice to fellow group members is, work hard since the VIP has brought us together so that we can easily support the vulnerable children."*

Being creative with the loan he took from his VIP group in Pader, Uganda, David opened up a grocery store and film hall. He also agreed to help run his group income generating activity by setting up a produce store where they buy grains and re-sell them to other traders, sharing the profits among the VIP group members.



## 5

Each VIP group is encouraged to set up a group income generating activity, the profit from which is put into the Savings Fund. This enables the group to give out larger and more frequent loans so members can grow their own businesses and thus generate more interest. It also means that members are not solely reliant on their individual businesses in times of economic, agricultural or personal hardship.

**78%** of VIP groups operated a group income generating activity in their last savings cycle.

## 6

At the end of each savings cycle, which is usually annual, each group is required to have a "share-out". This is when the Savings Fund, which includes interest from the loans, fines and profits from the group income generating activity, is divided among members, depending on how much they have saved as an individual throughout the cycle.

On average, in 2019 each VIP member received **\$113** at share-out.

## 7

During every meeting, members contribute towards a Welfare Fund, which provides emergency interest-free loans for any member in times of hardship.

**92%** of VIP groups operated a Welfare Fund in their last savings cycle.

## 8

As part of the WeSeeHope VIP model, each group also has an Orphan Fund to help children who are in extreme need of support with food, school fees, materials and other necessities in their community.

**79%** of VIP groups operated an Orphan Fund in their last savings cycle.

## THE VIP FROM 2014 - 2019

1,059

VIP groups have been formed.

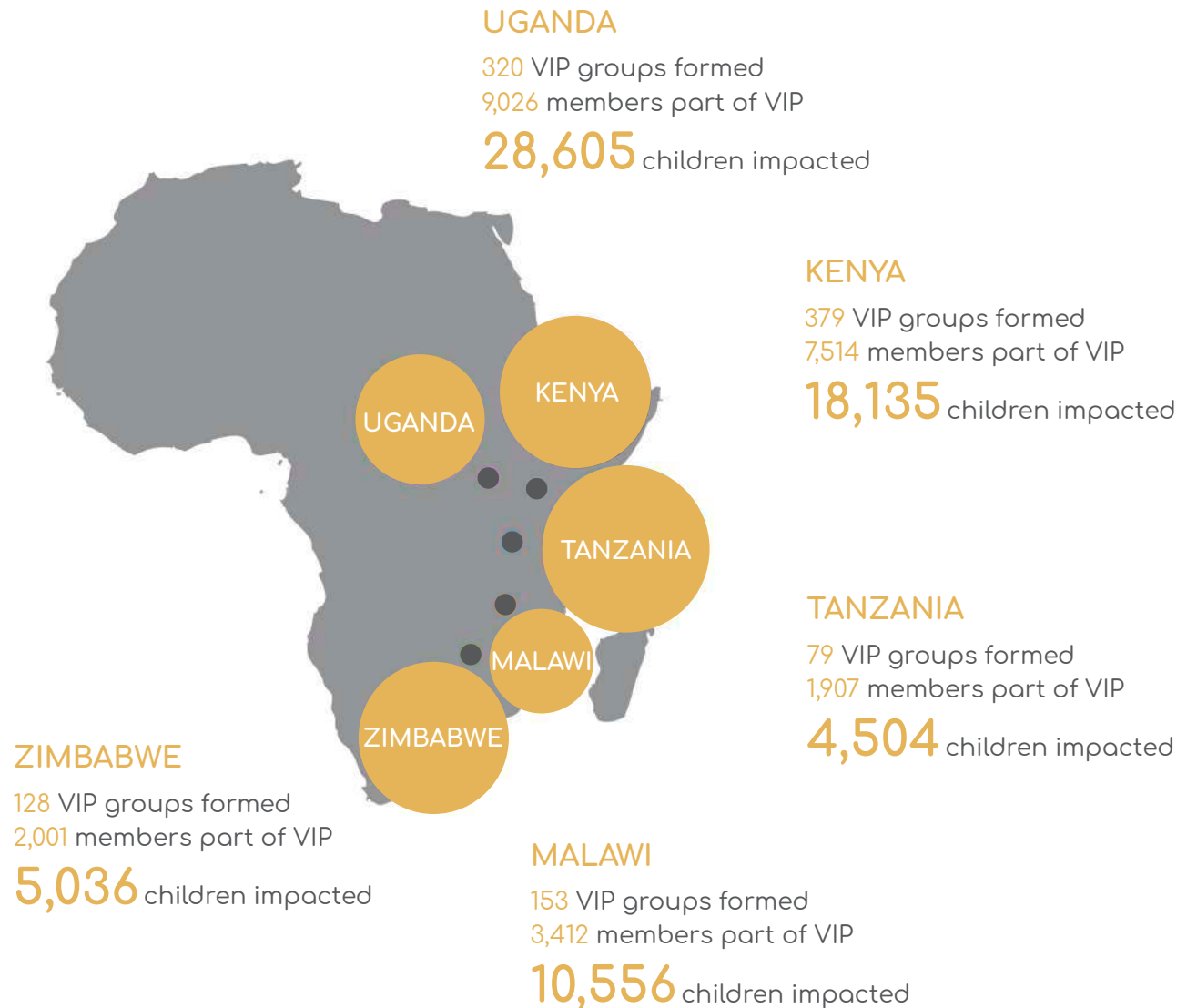
23,860

parents, guardians and community volunteers have been trained in savings and loans.

66,836

vulnerable children are benefitting from the VIP, with one group on average supporting 64 children.

Since we established the VIP in 2014, we have trained 23 in-country partner organisations to deliver it in Southern and Eastern Africa.





# THE VIP IN NUMBERS

**\$2,290**

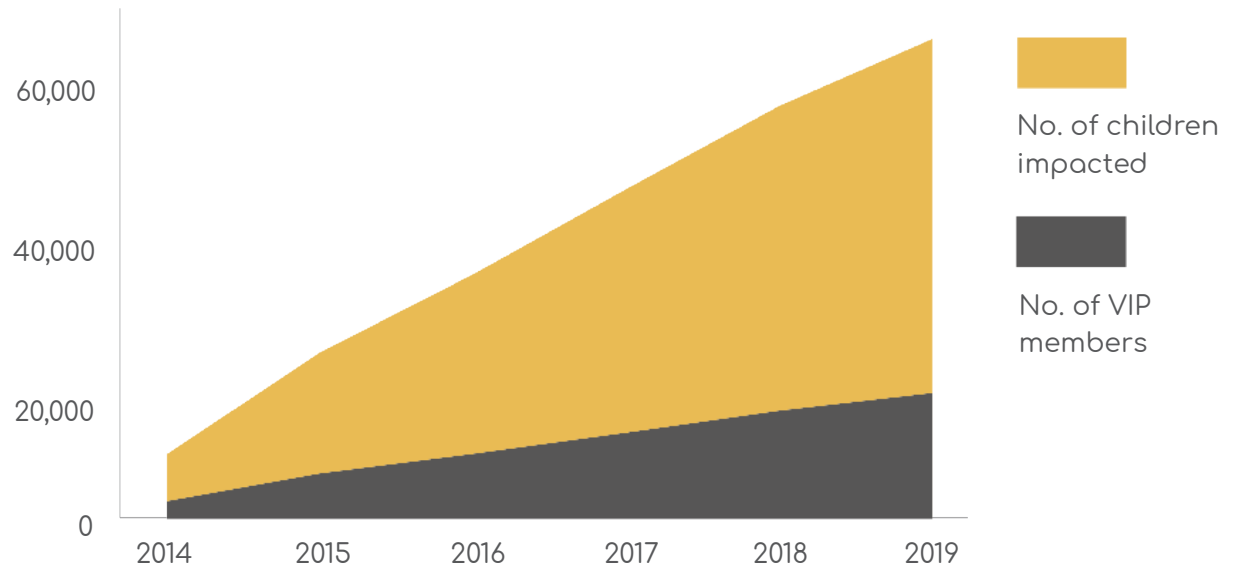
On average, in 2019, each VIP group saved \$2,290 per savings cycle.

**\$3.8m**

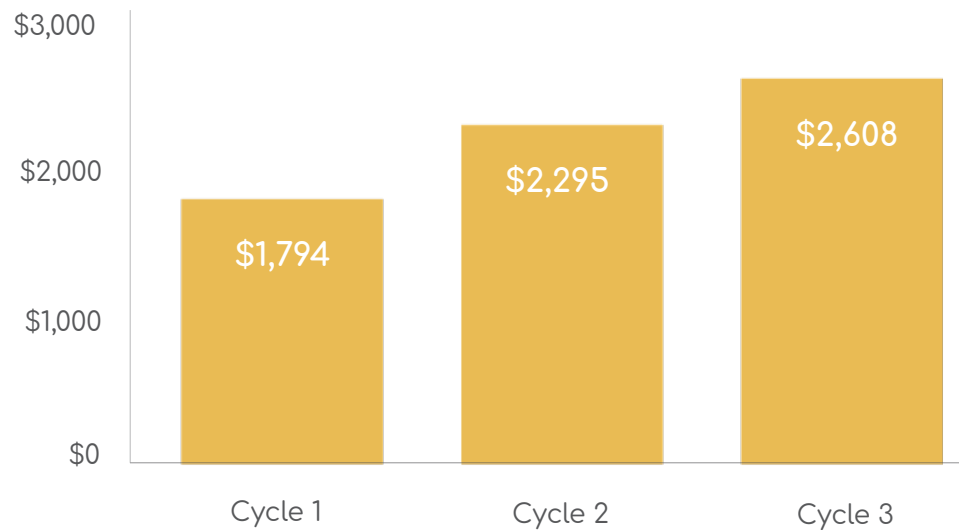
In total, VIP groups have saved \$3,825,793 since 2014.



## CUMULATIVE GROWTH IN NUMBER OF VIP MEMBERS & CHILDREN IMPACTED



## AVERAGE VIP GROUP SAVINGS FROM CYCLE 1 - 3



**45%**

On average, VIP groups are saving 45% more in Cycle 3, indicating a growth in members' businesses and group income generating activities.

# THE IMPACT OF THE VIP

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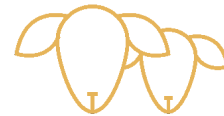
In communities where there is no formal banking system, members have access to loan capital that is otherwise very difficult or dangerous to access. They can also safely save their money, which is crucial in helping them to plan for their family's future.

We see that the VIP is vastly improving both the welfare of its members and the children who they care for in a number of ways.



## ACCESS TO EDUCATION

More children can attend school because their parents and guardians can afford fees, books, pens and uniforms.



## FINANCIAL SECURITY

Members can buy “naturally reproducing assets” such as goats, cattle, hens and pigs, which provide an economic safety net for their family. The animals not only produce milk, eggs and manure for fertiliser, but also offspring that the members can sell. This provides an income if their harvest fails, if their business has a low-income month, or if they need emergency money for school fees and medical costs.



## SAFETY

Children are better protected as VIP members are able to secure their homes or build new ones altogether.



## SUSTENANCE

VIP members can afford to buy food and fertiliser to grow produce.

**46%** of VIP group members purchased animals in their latest cycle, a clear indication of growing household income.



## GENDER EQUALITY

The majority of VIP members are women and we have seen that being part of a VIP group gives them more independence because they have an income and options of their own.



## CONFIDENCE

Members feel more informed about how to spend and invest their money, and no longer have to borrow from money lenders. They feel empowered by running and expanding their businesses, learning new business skills and being breadwinners of the family.



## HEALTH

As group members' income increases, they are able to pay for medical costs and more meals which improves the health status, quality of life and hygiene of their family members.



## SUPPORT NETWORKS

VIP groups are more than just a savings group; members also share issues, concerns and skills. Also, through the Orphan Fund, VIP groups have the capacity to support the most vulnerable children in their community.

# BABRA

*"I am able to give my children a good meal, contribute to some family expenses and even within the community I feel more respected because now people come to me for help."*

By joining her local village savings and loans group in Pader, northern Uganda, Babra received financial and business skills training. Taking a loan and using the skills she had learned, she opened her own grocery shop and is making enough money to feed her children and provide for her family.



# SUPPORTING & MEASURING THE VIP

We have developed a very strong model of support to ensure that the VIP continues to grow in communities and has the greatest impact on vulnerable children.



## COMMUNITY KNOWLEDGE - VIP FACILITATORS

Each group has a VIP Facilitator who is responsible for:

- Working with our partners' project teams to encourage parents, guardians and community members to become members of a VIP group.
- Training the group members in the savings and loans model, and in business and financial skills, having received training themselves.
- Attending every VIP group meeting to monitor, encourage and advise along with checking all group financial records.
- Providing training to new groups and continuing to run the VIP in their community after we have left.

## DEDICATED PARTNER RESOURCE - VIP OFFICERS

Each of our partners who run the VIP has a full-time VIP Officer, whose responsibilities include:

- Engaging community leadership and improving understanding of the VIP model.
- Identifying, training and supporting the VIP Facilitators.
- Supporting and training each VIP group for three years.
- Collecting annual data for analysis and report writing.

## EFFECTIVE MONITORING & EVALUATION - WESEEHOPE PROGRAMMES TEAM

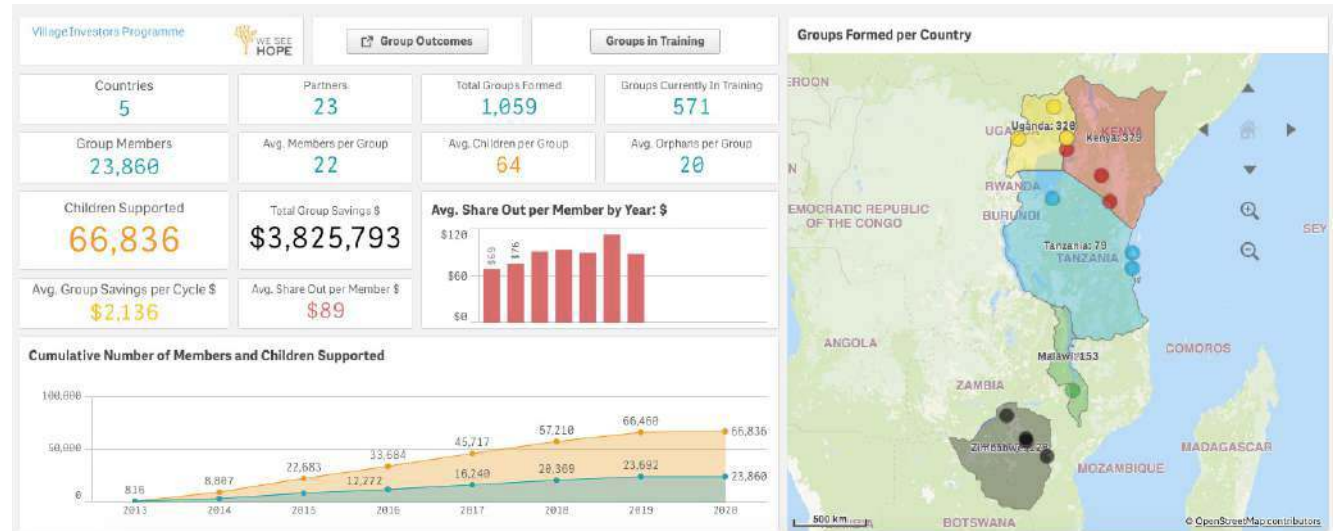
In order to evaluate the growth, successes and challenges of the VIP, the WeSeeHope team:

- Visits each partner twice a year to monitor and evaluate the activities and outcomes related to the VIP, and to check financial records.
- Validates and verifies the stated impacts on the lives of vulnerable children.
- Operates a database where all information about each VIP group is centralised and analysed.

# OUR NEW VIP DASHBOARD

In 2019, one of our long-term corporate supporters, Qlik, worked with us to develop a dashboard that automatically analyses the economic and social data we collect from every VIP group formed since we launched the programme in 2014.

This includes the number of members trained, the total number of children supported and the amount saved by each VIP group per annual cycle, as shown on the right.



Qlik is a leading data analytics software developer, helping enterprises around the world to work smarter and get more value out of data.

Our new dashboard has a wealth of information and powerful statistics which demonstrate the success and scale of the programme.



## OUR NEW VIP DASHBOARD

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Thank you so much to Qlik!

The VIP Dashboard is a hugely significant step forward as it gives us the ability to track the progress of the VIP in “real-time”.

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“I have seen the power of capturing, analysing, and reporting on data in the humanitarian space: it provides a unifying foundation on which to base discussion and decision-making.”

Tyler Waterfall, App Developer at Qlik, developed the VIP Dashboard alongside our Programmes team.



# HOW THE VIP SUPPORTS OUR OTHER PROGRAMMES

We introduce the VIP once we have been working in a community for a year through any of our six core programmes, which teach vulnerable children and young people life, leadership and entrepreneurial skills.

Our aim is that by economically empowering the parents and guardians of the children who are part of these programmes, and also the community volunteers who run them, the VIP will sustain the programme activities and enable communities to continue them independently of any support far into the future.



## PRE-SCHOOL PROGRAMME

Parents and guardians of children at our pre-schools can afford meals and other basic necessities, which improves the children's development. They can also afford fees for local primary school to continue their education.



## KIDS' CLUB PROGRAMME

The community volunteers who run our Kids' Clubs are better equipped to provide for the emotional and social needs of the vulnerable children in their communities.



## CHILD RIGHTS PROGRAMME

As income generating opportunities within a community increases, the VIP helps to address the financial challenges that can cause children to drop out of school or be pushed into forms of child labour and exploitation.



## CHILD HEADED HOUSEHOLDS PROGRAMME

The community volunteers who form the support networks for child headed households are better able to provide them with financial support.



## STREET WORK PROGRAMME

Young people living on the streets can pool their resources together in a safe environment and invest money to build their group businesses.



## VOCATIONAL TRAINING PROGRAMME

Once graduates have been trained in the likes of carpentry and tailoring, they can take loans to buy more start-up materials and grow their businesses.

# WORKING TOWARDS THE SUSTAINABLE DEVELOPMENT GOALS

At WeSeeHope, we are proud to be working towards several of the UN's Sustainable Development Goals through our education, child rights and economic empowerment programmes.

In particular, our VIP is achieving these goals by making members' livelihoods more prosperous and sustainable.



The VIP seeks to break the cycle of poverty for vulnerable children by financially empowering those who care for them so they can afford an education, good health and safety.



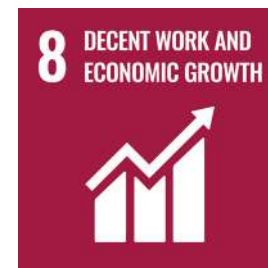
By increasing income within households and communities, VIP members can afford to grow produce, buy livestock and provide nutritious meals for their families.



By saving on a regular basis, and working as a team, the VIP not only enables members to pay for school fees for their own children, but also to help vulnerable children in their communities to access education.



The VIP largely consists of women, and as they set up their businesses, save money and make a profit, they become the breadwinners of their families and a force for change in their communities.



Through financial and business skills training, and by helping community members to set up businesses, the VIP encourages sustainable economic growth in households and communities.



The VIP evidences growth rates in household expenditure or income per capita among the bottom 40% of the population.



## BEATRICE

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"Personally I see in ten years' time, our lives will be better than today, because I see myself as a future businesswoman."



## PLEASE SUPPORT THE VIP

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A donation of **£30** could enable a parent or guardian like Beatrice to become a member of the VIP and transform their family's future.

If you would like to make a donation, please visit

[WeSeeHope.org.uk/donate](https://WeSeeHope.org.uk/donate).

If you are interested in finding out more about our work and how you can get involved, please visit [WeSeeHope.org.uk](https://WeSeeHope.org.uk).

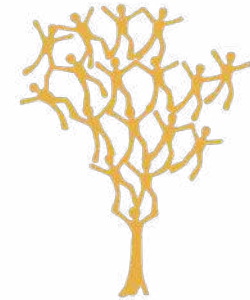
THANK YOU!



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**FUNDRAISING  
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## SKILLS FOR SUSTAINABLE FUTURES

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## GET IN TOUCH

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