



empowering lives | INTERNATIONAL

**Contact person:**

Mrs. Wendy Ludovici Twycross  
Shalom House C1  
St Daniel Comboni Road  
Dagoretti Corner, Nairobi  
PO Box 216 – 00502  
Nairobi

[dbsp@empoweringlives.org](mailto:dbsp@empoweringlives.org)

Tel:+254 721179061

Tel:+254 735479152

**Chairman:** Mr. Peter Twycross  
**National Project Director:** Mrs. Wendy Ludovici Twycross  
**Accountant:** Mr. Michael Mugambi

## **Project Outline**

The project addresses the problem of poverty particularly as it relates to high unemployment levels in Uganda, by training suitably selected people from a particular community to start their own viable business in their community. By the end of the course each trainee will have learnt and adopted basic business skills and be involved in a money-making activity that they have personally chosen, using the equivalent of \$7 US that each participant raises and contributes as their seed capital.

The project consists of a business training program targeting the poor and unemployed. It will be run by two of our qualified DBSP trainers who will carefully select 20 people from the community and conduct a 1 month business training course in the area where the participants actually live.

Alternate days will be spent in the classroom and the market place where lessons learnt will be practically applied and relevant research by the learner undertaken.

The one month intensive training will be followed by each participant being personally followed up at regular intervals at his/her business by a trainer over the course of the subsequent year. In addition to this each trainee will participate in a financial understanding exercise 5 months after the completion of the course to further assist with the application and adoption of the skills learnt on the initial course into their businesses.

Each participant will do the necessary research, write their own business plan and start an income generating activity while on the course, thereby attaining and applying the necessary skills to run their own business as well as gaining confidence from an informed perspective in starting and running their own business.

**Other participating organizations:** Our general policy is to raise funding for each course from different donors, each course or set of courses being covered by a specific donor. The fact that we run a number of courses each year means that we have a number of different donors involved in sponsoring the different courses run during each year. A number of our donors are already active in the various communities where we run courses in partnership with them and include the following:

*US AID/OTI, Compassion International Kenya, The Mission Society, The 410 Bridge International, The Greater Cincinnati Foundation, Samaritan's Purse, Humanitarian International Services Group and a number of private individuals.*

**Start date of project:**

**Duration of project:**

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## **1.0 DETAILED PROPOSAL**

### **1.1 THE PROBLEM**

32% of the population in Uganda is living below the international poverty line of US\$1.25 each day and most people are deprived of food and shelter. Agriculture places an important part in the economy as it employs more than 80% of the work force. However, agriculture workers and farmers are often vulnerable to shifts in weather patterns. And with the recent uncertain weather changes and series of floods in Uganda, it has damaged the food crops hence reducing the income of the agriculture workers. Aside from the uncertain weather changes, most farmers do not have the knowledge and management skills to run their farms successfully. Thus, without the necessary management skills and knowledge of business principles, they are often caught in the unbreakable cycle of poverty.

The struggle to survive captures all the creative energy of people living in abject poverty. While aid and food relief may help temporarily, what is needed is long-term change that comes from not simply meeting peoples' immediate needs, but empowerment through income generating skills. We see ourselves as operating differently from many current aid organizations and their practices in that we avoid the pitfalls of dependency and lack of sustainability with a proven training model that empowers.

At DBSP we believe that there is no real development without developing people themselves. Our focus is to overcome vulnerability and dependency of poor households by focusing on empowering people with the necessary business skills and confidence to break out of the cycle of poverty into economic freedom with sustainable solutions that truly enhance human dignity. Learners actually start their own businesses with their own limited capital.

### **1.2 THE STRATEGY TO SOLVE THE PROBLEM**

#### **1.2.1 Community Selection**

Recognizing that virtually all communities in Uganda would benefit from this business start-up training, DBSP prioritizes communities in which partnerships with other development organizations exist or can be cultivated as part of an overall strategy for community transformation. This ensures greater long-term results.



### 1.2.2 Trainer Selection

DBSP ensures that all training is done by Ugandan nationals who are sensitive to culture and language, so that the business concepts and practices are contextualized, appropriately communicated and clearly understood by the

learners. Each carefully selected trainer has him/herself been on the course themselves prior to undergoing our trainer's training which emphasizes the principles of effective adult education and facilitation skills.

All DBSP trainers are in business themselves, having started their own businesses which they continue to run as a pre-requisite of being a trainer. This ensures that they model what they are teaching and have personal experience of the issues and situations facing the people they train and can identify with them. They also demonstrate ongoing commitment to the learners and their businesses for the year following the course.



*Paul Kagiri* is a Certified Electrical Engineer and consultant with his own company, having been in business for 13 years. He is also an international evangelist.



*John Mwangi* is a Community Development Worker trained in sustainable agriculture. He is also certified in Waste Management and runs his own training business in addition to farming.



*Phelistus Waithera* has been trained in Adult Education as well as Community Development and is active amongst youth in this regard. She has her own scrap metal and plastic recycling business.



*Joshua Mwita* is a qualified Community Development Practitioner. He is involved in business as Language and Orientation Specialist as well as an auto spares trader and a farmer.



Micah Mwati has a diploma in Agricultural and Community Development. He has worked with Empowering Lives International and the Association of Vineyard Churches to help people start sustainable projects in Kenya and S Sudan. He also has his own taxi business.



Jayne Nyarangi is a certified counselor and has a qualification and experience in Fashion Design. She currently runs her own catering and flower arrangement business.



Dennis Andaye has a diploma in Journalism and Public Relations. He is the founder and director of Odops Media Company and currently pursuing a BA in Journalism and Media Studies at Nairobi University.



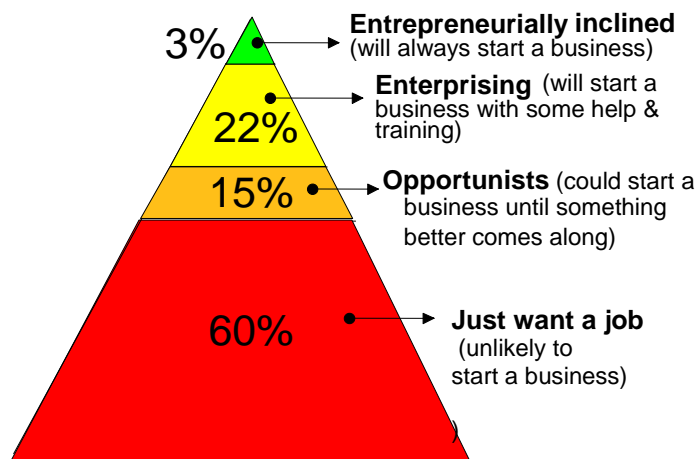
Aggrey Ijeji worked as a buyer for the National Cereals Procurement Board. He now works as a pastor and a builder (trained mason), who focuses on increasing his assets.

### 1.2.3 Training Philosophy and Methodology

The educational methodology used has been designed for effective adult learning and the application of skills. This intentional focus on formation rather than mere information, where the skills become part of the learners' lives is brought about by the following factors:

- Carefully designed course content that has been fine-tuned over years of implementation and adapted to suit specific situations.
- A careful selection process precedes each course, so as to ensure suitable candidates (see diagram 1) are selected to the course on the basis of their aptitude and motivation. Each course is restricted to 20 learners.

### Rough division of people in any 1 community

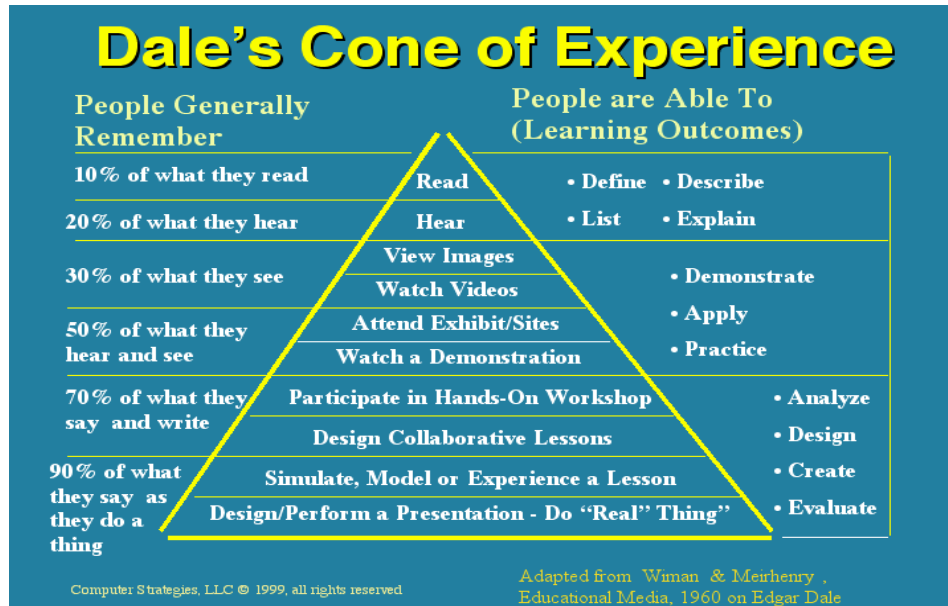


**Diagram 1**

- All courses are run in the particular communities where the learners live and work, so that their skills are tried and tested in their particular context where they will actually operate their own businesses.
- The methodology of alternate days in the classroom and the market place to research or apply what is being taught is followed through-out the course.
- Each participant contributes \$7 US (in local currency) of their own money as seed capital used in an income-generating exercise after the first week of the month long course. This ensures that each learner has hands on experience of making money whilst learning business principles.
- The methodology in the “classroom” includes lectures of quality content that are well delivered, but focuses on group-discussion and interactive learning, particularly in the context of the learners reporting back to each other and

receiving input from each other relating to the previous day's market experience. In this regard our trainers are skilled facilitators.

- The entire programme is designed in accordance with the way adults learn. This is illustrated in diagram 2 reflecting the research of Edgar Dale.

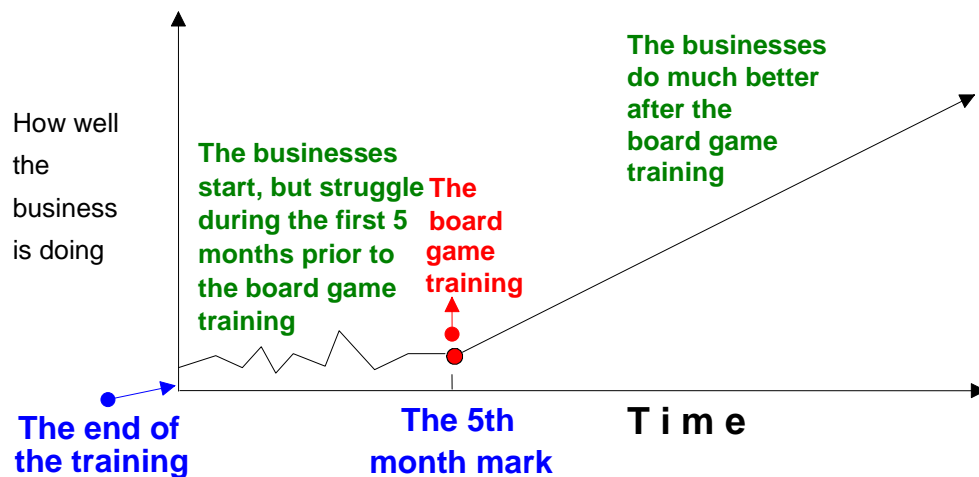


**Diagram 2**

According to Dale, adults generally remember 90% of what is simulated, modeled, experienced or actually performed in real life. This is the methodology that DBSP employs both on the course as well as in the follow up activities as opposed to the more traditional approach of merely presenting material through lectures.

- At the completion of the 1 month course, each learner receives 5 personal follow-up visits to their businesses over the period of a year for further coaching and mentoring.
- Five months after the training the learners return for an additional financial understanding exercise at which they hone their business skills, particularly in terms of record-keeping and decision making. This has proved to boost business success indicated in Diagram 3.





Diagram

3

### 1.3 GOALS AND OBJECTIVES

To train and assist unemployed people to earn their own money by self-employment, thereby getting themselves out of the trap of poverty as well as providing jobs for others.

To provide outcomes based foundational business skills training, information and aftercare support to entrepreneurially and enterprisingly motivated individuals, particularly those from economically disadvantaged backgrounds so that they are able to establish (or improve) the own viable and sustainable businesses in both urban and rural areas.

To this end we will deploy 2 of our selected Ugandan trainers to run a course which will involve:

- Selecting 20 suitable learners from the community
- Training each learner to identify and research business opportunities
- To put business theory across in a dynamic, easily understood and interactive way
- To have each learner demonstrate competence by starting up and successfully managing their business in their own community.
- To give each learner “hands on”, practical experience while they learn the necessary business theory.
- To enter detailed data on each learner and their businesses into our computer data base for our analysis as well as monitoring for further effective follow-up.
- To monitor and mentor each learner for 1 year after the completion of the course, by way of 5 follow-up visits.

- Five months after the completion of the course, to invite each learner to participate in a financial understanding exercise (board game) to further improve their skills and developing business practices.



#### **1.4 MEASURABLE ACTIVITIES, OUTPUTS AND OUTCOMES**

Outcome/ Indicators	Baselines	Means of Verification	Outputs	Key Deliverables/ Milestones	Activities	Inputs
85% of selected learners earning sufficient income to be economically self-sufficient through running their own businesses	Average income of each learner less than \$40 per month	Follow up programme reporting business progress and increase in income levels to an average of \$150 per month	20 learners initiated on the course with 95% course completion rate	Selection of appropriate learners	i) Location identification	a) Venue hire
					ii) Candidate learner selection	b) Accommodation and transport for trainers
					iii) Course preplanning and consultation	c) Trainer course and follow-up fee
				Course completion (certificate of completion to each learner)	i) Presentation of course by trainers ii) Post-course report on learners' participation and progress	a) 2 trainers per course b) Course material c) Accommodation, catering and transport of trainers and learners
				Initiation of an income-generating activity by each learner (started on course)	i) Business plan development by learners ii) Business activity initiation by learners	a) Investment of \$7 as seed capital by each learner b) Suitable venue with market access
				Course completion report on each learner by trainers	Trainers visit and then compile reports on learner progress	a) Transport and accommodation for trainers b) Assessment forms
				-Completion of post-course financial understanding exercise (after 5 months) -Certificate of competence for those in business after 6 months	Post-course financial understanding exercise	a) Material to facilitate exercise b) Transport and accommodation for trainers and learners
				5 follow up reports on each learner's progress in business, ending 12 months after initial course	i) Trainers generate reports on each learner ii) Mentoring by trainers iii) Data collection and entry into central database	a) Transport and accommodation for trainers b) Assessment forms
Multiplier effect of each self-sufficient family has on their community						

## 1.5 RISKS AND ASSUMPTIONS

- **Attracting opportunists instead of entrepreneurs or enterprising persons,** which we address in our rigorous pre-course selection.
- **Attracting learners who are merely seeking capital (loans etc) rather than being empowered by our training.** We regularly, particularly at the commencement of the course, clarify expectations by stating that DBSP is not involved in micro-financing, but training.
- **Trainers being incapacitated during the course due to illness or other demands and thereby affecting the training program.** It is our policy to deploy 2 qualified trainers on each course, to provided adequate back-up in any eventuality. We also have a “pool” of trainers who can be called upon at any time should the need arise in connection with training and follow-up.
- **Discouragement or loss of motivation before a business is properly established by each learner.** To this end trainers follow-up each learner with a visit each participant 5 times in their own businesses over the course of the year following the actual course. Furthermore the financial understanding exercise (board game) each learner participates in 3 months after the end of the course provides additional skills, experience and additional impetus for the learners.
- **Insufficient funding to cover the expenses for a course and the subsequent follow-up** thereby hampering or prematurely terminating the overall learning process of the learners. We never embark on a course until the full funding is in place for that particular course.
- **Lack of commitment to the learning process by the learners.** Although the learners are sponsored due to the unaffordable cost of training of this level, each learner is required to contribute Ksh 500 as seed capital to be used by them on the course in a money making exercise of their choice subsequent to their market research.
- **Theoretical “overload” with insufficient life-related practical application and experience.** The methodology consists of a 4 week intervention, during which a unique combination of field and classroom work is employed. Business concepts learned in the classroom are applied directly in the community in which the learner will run his/her business. In this way the taught principles and concepts of business are reinforced in a real, practical environment. The field work includes researching actual business opportunities, and choosing the niche market strategy which best suits the learner’s skills, interest and abilities. The profitability and sustainability of the new business is analyzed, the most suitable marketing and management strategy is selected and the new business is started. Ways and means of

growing the new venture are also explored. A business plan and record keeping systems are drawn up the business opportunity.

As part of the methodology, each participant must have the equivalent of \$7 U as seed capital for the money making aspects of the program *ensuring commitment*. This money making aspect of the program is essential to put the theory directly into practice and to stimulate the learner's self esteem and confidence. This personal development plus the fact that the learners self-fund from a start-up capital point of view greatly increases the probability of success.

### **1.6 LINKAGES TO CLOSELY RELATED PROGRAMS**

While we are prepared to serve in any community we are invited into, it is our preference and general practice in DBSP to become involved in communities in partnership with other organizations who are already involved with those communities, and thus be part of a bigger overall strategy to address poverty through empowerment. Our major consideration in this regard is sustainability.

We are specialists in the area of practical and effective business training for motivated members of communities who have entrepreneurial aptitude. We recognize that we have a particular contribution to make that has a track record of proven success, but by its very nature is focused. In terms of the overall and holistic contribution to significant transformation in any community we see it as necessary to work with other organizations who make complimentary contributions to this overall objective and understand our limitations as well as strengths. We have worked with the following organizations:

- US AID
- Compassion International Kenya
- The 410 Bridge International
- Empowering Lives International
- The Mission Society
- Samaritan's Purse
- Humanitarian International Services Group (HISG)

### **1.7 PLAN FOR MEASURING AND DISSEMINATING RESULTS**

At the end of each course each trainer submits a detailed account of various aspects of the training as well as the progress of each participant. These details are compiled into a comprehensive report. Furthermore detailed and accurate data on each learner and their business ideas are entered into our computer database. This forms the basis of monitoring and further mentoring. It also forms an accurate and detailed

basis for our ongoing evaluation of the program as a whole, from which we are able to record our results and publish our rate of success. These results are up to date and available upon request.

**(See enclosed Course Report)**



## 2.0 BUDGET

	1st course	2nd course	TOTAL
<b>Personnel</b>			
Trainers' Fee	\$1,000.00	\$1,000.00	\$2,000.00
Trainer Expenses	\$1,200.00	\$0.00	\$1,200.00
Trainer Transport	\$300.00	\$0.00	\$300.00
Monitoring and Evaluation	\$500.00	\$0.00	\$500.00
Program Manager	\$1,000.00	\$1,000.00	\$2,000.00
<b>Follow Up</b>			
Follow Up Fee	\$1,000.00	\$1,000.00	\$2,000.00
Financial Understanding Board Game	\$200.00	\$200.00	\$400.00
Trainer Expenses for Follow up	\$1,500.00	\$0.00	\$1,500.00
<b>Administration</b>			
Data Entry	\$400.00	\$400.00	\$800.00
Office expenses	\$400.00	\$400.00	\$800.00

Promotion and Development Expenses	\$400.00	\$400.00	\$800.00
<b>Training Costs</b>			
20 Course Manuals x \$60	\$1,200.00	\$1,200.00	\$2,400.00
Stationery	\$150.00	\$150.00	\$300.00
Venue	\$300.00	\$300.00	\$600.00
Catering	\$1,320.00	\$1,320.00	\$2,640.00
Sub TOTAL	\$10,870.00	\$7,370.00	\$18,240.00
<i>ELI Handling Fee 10%</i>	<i>\$1,087</i>	<i>\$737</i>	<i>\$1,824</i>
<b>TOTAL</b>	<b>\$11,957.00</b>	<b>\$8,107.00</b>	<b>\$20,064.00</b>

### 2.1 BUDGET COMMENTARY (Based on 2 courses being run simultaneously)

Personnel costs relate to Trainer-Facilitator and Project Management fees and expenses.

Follow up involves trainers' fees for the 5 personal visits to each learner in the year following the course, as well as the venue and catering costs for the one-day financial understanding training day which occurs 3 months after the course.

Administration includes accounts, data entry, follow up management as well as office rent, communications expenses and costs related to marketing tools, branding and fundraising.

Training costs include hiring venues and paying catering costs (lunch and tea) for the courses as well as the actual training manuals and training materials.

ELI Handling Fee is Empowering Lives International's fee for DBSP's use of their registration as a non profit in the USA (allowing for all financial gifts to be tax deductible) as well as their local registration in Kenya and other East African countries.

### 3.0 EXIT STRATEGY

The whole nature of the program is a composite of independently run courses in different areas of Uganda as the opportunity arises in order to meet overwhelming need.

Built into the very nature of each course is a strategy and methodology, that both ensures sufficient input in terms of training and mentoring appropriate to each stage of the course as well as facilitation for each learner to be increasingly strengthened by the process so as to reach the point of independently running a sustainable and viable business of their own. Important is that they have chosen what appropriate business to start after their own market research, compiled their own business plan

and refined their business practices during the course of the initial month of initial training and the subsequent year of follow-up.

The “exit strategy” and avoidance of dependency is implicit in all that we do (as described in the various parts of this proposal) and illustrated by diagram 4:

### A graphic representation of how the training works

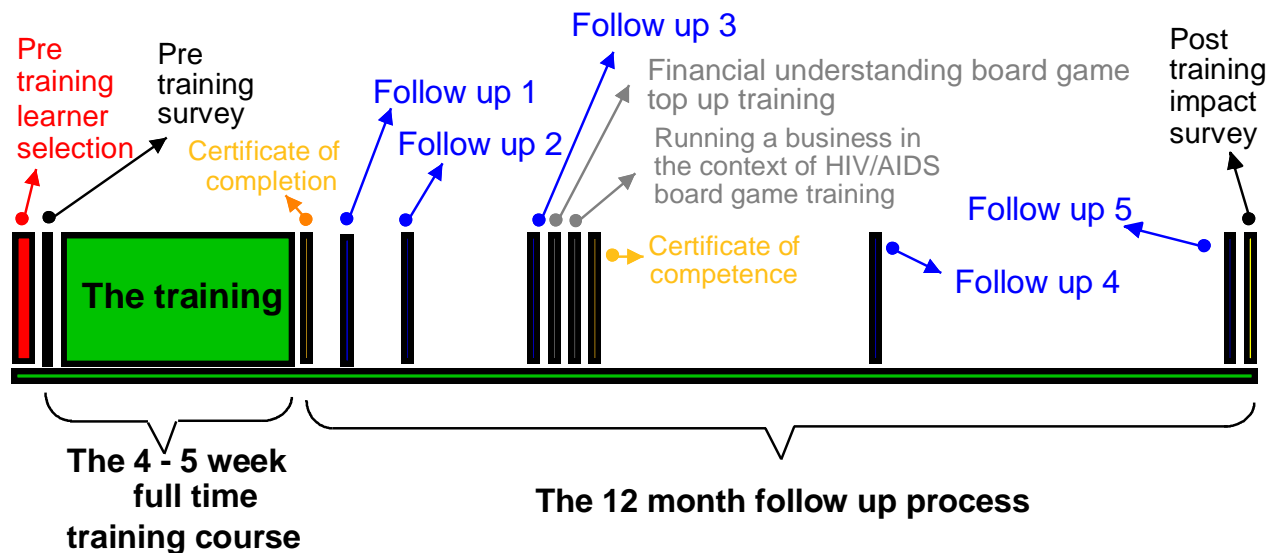


Diagram 4

#### 4.0 PROJECT MANAGER

##### WENDY LUDOVICI TWYCROSS

Box 216 Karen Nairobi 00502 KENYA

[wendy@ludovici.com](mailto:wendy@ludovici.com)

+254 735-479152

US Passport #208893128

##### **EDUCATION**

2010 Masters of Organization Development from the United States University, Nairobi, KENYA.

1984-1987 Masters of Arts and Religion at Asbury Theological Seminary. Wilmore, KY. USA.

1979-1983 Bachelor of Music Education at North Texas State University. Denton, TX. USA.

##### **RECENT WORK EXPERIENCE**



2006-Present National Project Director for the Dynamic Business Start up Project with Empowering Lives International KENYA. Responsible for management of accounts, personnel, and administration.

1994-2006 Director of Educational Programmes, Empowering Lives International. Eldoret KENYA. Responsible for ethnomusicology, youth and student sponsorship administration involving cross cultural management and training in East and Central Africa.

2001-2006 Assistant Coordinator of Association of Vineyard Churches East and Central Africa. Responsible for development, administration and overseeing music ministries.

2003-2007 Instrumental Music Instructor at West Nairobi School...Karen. KENYA

1996-1998 Lecturer at Daystar University...Nairobi, KENYA.

### **REFERENCES**

Dr. Darrell Whiteman, V.P. and Resident Missiologist, The Mission Society  
6234 Crooked Creek Rd. Norcross, GA 30092-3106. USA.

Mr. Chris Black, CEO and International Project Manager, DBSP  
P.O. Box 378, North Riding, 2162. SA

### **5.0 BACKGROUND INFORMATION ON DBSP**

The Dynamic Business Start-Up Project is relatively new to Kenya and Uganda, but not a new organization. DBSP was started in 1997 in South Africa. The programs were developed by DBSP South Africa along with professionals from the University of the Witwatersrand Business School's Centre for Developing Business. The development team has over forty years of experience in working with new, as well as established entrepreneurs.

In South Africa, DBSP trained more than 3500 people between the years 1997 and 2006. During that time 85.5% of the learners established their own small businesses and were still in business at the time of their final follow-up visit one year after the end of the course which they attended.

Having seen the contribution that DBSP made in South Africa, Chris Black was invited to come to Kenya in May 2006 at which time he spent a month exploring opportunities to start DBSP here. As a result of his visit a committee was formed and 10 months later in March 2007 DBSP KENYA began with a pilot course. Chris Black, DBSP National Project Manager from South Africa was the trainer/facilitator for the course and modified the course materials to fit the Kenyan context.

Five people were selected to be included on the course as learners with the hope that they would emerge as future trainers for DBSP Kenya and Uganda. This became a reality; they as well as an additional 9 people emerged as gifted trainers so there are currently 14 Kenyans and Ugandans equipped to serve as trainers for DBSP Kenya and Uganda courses. We are committed to ethnic diversity which is reflected in our trainers and DBSP has partnered in the Rift Valley in their peace and reconciliation initiatives. We are also committed to gender equality and the need to redress past attitudes and imbalances, which is reflected in our trainers and learners.

Four DBSP trainers have also been equipped to coach new trainers. This will pave the way for DBSP to expand into the surrounding East African countries as Kenyan and Ugandans trainers are now able to introduce the DBSP training as well as raise up local trainers in each new country.

To date we have trained 800 people in Kenya and Uganda and are seeing an 85% success rate, where 85% of all learners are successfully running their own businesses at the time of the last follow-up visit a year after attending the one month training.

DBSP Kenya operates under the registration of Empowering Lives International and is overseen by a Board:

Peter Twycross	Executive Chairman
Julius Toroitich	Vice-Chairman
Veronica Birgen	Human Resource Advisor
Mike Mugambi	Treasurer
Paul Antrobus	Secretary
Wendy Ludovici	National Director
Sekou Rubadiri	Administrator

You can also log on to [www.dbsp.co.za](http://www.dbsp.co.za) to read more about the history and vision of DBSP and its current expansion into different parts of the world to empower the poor to start their own businesses.

We welcome the opportunity to do an audio-visual presentation to potential sponsors/donors and answer any questions that might arise.