



THE ZURI INITIATIVE

www.zuri-initiative.com

2020 ANNUAL REPORT

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DIRECTOR'S MESSAGE

Dear Reader,

2020 was a year that changed the world as we know it.

It was a year that started off with great determination and optimism. 2019 was the year that Zuri laid down its foundation and was looking at 2020 as the year to propel its operations forward.

The year started off with great excitement and enthusiasm. In January, we officially started retailing the 200ml Zuri haircare products. We spent the early months of the year establishing formal relations with our field partners, and were filled with excitement over our large-scale recruitment drive for the Zuri Initiative Women Empowerment Program (ZIWEP).

After the successful trial run in 2019 of the Zuri led and FrauenPower e.V. funded Social Capital Credits (SoCCs) program, we were looking to expand SoCCs in partnership with Asia Initiatives to a wider audience.

All our operations came to a grinding halt in mid-March, when the first case of COVID-19 was confirmed in Kenya. In line with Government directives there was a ban on public gathering, restricted hours of operations for non-essential shopping centres and closure of learning institutions. This was a difficult time for a lot of people. On one hand we had to take precautions and ensure everyone's health and safety took precedence. But on the other hand, many of our Zuri women who are daily wage labourers were at risk of losing their income with no other means of earning a livelihood. It was and still is a fine balancing act.

In strict adherence of the Government directive, we immediately suspended all our field operations. This meant that we had no direct access to our sales agents and no physical means of communicating with them. This was a time that tested our commitment to the cause and made us seek out innovative ways in which we could stay in touch with our new and old recruits. We adopted technology and used phone calls, sms, WhatsApp, Zoom, Microsoft Teams, google drive and YouTube videos as a means of communicating internally and externally. We focused on hygiene, safety tips and mental health. We wanted to provide women with a safe space for reaching out to our team. We wanted them to know that they are not alone, and we are all in this together.

We received funding from Asia Initiatives and FrauenPower e.V. (FP) for the training and recruitment of Zuri sales agents. At the start of the year we were on track to meet our set target of training 120 women, but as COVID-19 began to affect our operations we had to pivot and reinvent our ways. We created YouTube videos during times of isolation and once social distancing measures were in place and government restrictions removed, we resumed training sales agents in Kibera. We are happy to inform you that we had a group of women successfully graduate from ZIWEP in 2020.

We have always advocated for a dignified way of dealing with the issues faced by women in the society. Our approach to solving problems has always been to have a bottom up approach and community led initiative, which ensures local ownership of all our programs.

We are eternally grateful to the generous support we continue to receive from FrauenPower and Dr. Mayuri Odedra-Straub. Through their philanthropic and charitable effort, we were able to make masks, soap and provide food relief packages to many households who were in desperate need of support during the peak of the pandemic. The relief package distribution was split in two phases, with the first set of distribution going out after a few weeks of lockdown coming into place, and the second phase of distribution taking place soon after.

aThroughout the year, we discovered that this was a year to collaborate and share resources. We noticed that one of our partners had started a great project of Vertical Gardening in their local community. Through FP, we were able to receive a grant in order to replicate and implement the same Vertical Garden project in Kibera. This was a great way to ensure food security for the local community.

From a sales perspective, 2020 was a very difficult year. Zuri Haircare products are not seen as a basic commodity and more of a luxury item. This resulted in a dip in sales and as such the income generated from sales was not enough to support our operations. We may not be breaking even, but from a social impact perspective, we are providing a service that supports and empowers women.

Despite this hurdle, we are optimistic that things will get better. We hope to focus more on sales in 2021 and believe the Zuri social enterprise model can work. We need a bit more perseverance, dedication and some good fortune to come our way.

2020 will forever be remembered as a year that called for grit, determination, innovation, reinvention, reflection, resilience and compassion. A special mention goes to our team who have worked tirelessly behind the scenes to ensure Zuri continues to remain relevant in the face of adversity. Team Zuri, it has been difficult but you have been amazing!

Thank you to all our supporters, partners, well-wishers and customers for your continued support and determination in 2020. We look forward to more of it in 2021.

With warm regards,

Yusra Akif Butt
Director



ABOUT THE ZURI INITIATIVE WHO WE ARE

The Zuri Initiative (Zuri) is a Social Enterprise, founded in 2018 with the aim of empowering women from low income backgrounds in Kenya. To achieve this aim, Zuri runs as a hybrid model of a social enterprise which combines a social business, a not-for-profit entity and social capital.

The Social Business involves the production and retail of hair care products to the mass market.

The Non-Profit Entity, namely The Zuri Trust, is charged with the running of the Zuri Initiative's programs, such as The Zuri Initiative Women Empowerment Program (ZIWEP) and the Zuri Social Capital Credits(SoCCs) Initiative.

ABOUT THE ZURI INITIATIVE

THE ZURI WOMEN EMPOWERMENT PROGRAM (ZIWEP)

Women from low income areas are provided with free training in life skills, business skills and technical skills through our ZIWEP Initiative. Zuri hopes that the skills they impart these women with will help them earn an income and better sustain themselves and their families.

After undergoing the ZIWEP training, the women also get an opportunity to retail the Zuri hair care products and earn a supplementary income.





THE ZURI SOCIAL CAPITAL CREDITS (SOCCS) INITIATIVE

The concept of social capital credits (SoCCs) was developed by Asia Initiatives, a New York based NGO. The idea behind SoCCs is for one to be rewarded for the social good they undertake. When women for instance engage in acts of social good within their communities, such as keeping their environment clean, helping their neighbors, volunteering, etc., they earn SoCCs, a virtual community currency. The women can then redeem these credits for items that they are in need of, such as fees and uniforms for their school going children, solar lamps, technical training courses, and so on.

Through SoCCs Zuri acknowledges the positive contributions made by women in their local communities and rewards them, with the aim of inspiring future generations to cultivate the habit of doing social good as a part of their ethos.

Having successfully completed a 6-month pilot phase of the SoCCs project in 2019, Zuri yet again implemented the concept in its work in Kibera, in Nairobi county.



OUR VISION

To create a sustainable future in which women and communities are socially and economically empowered.

OUR VALUES

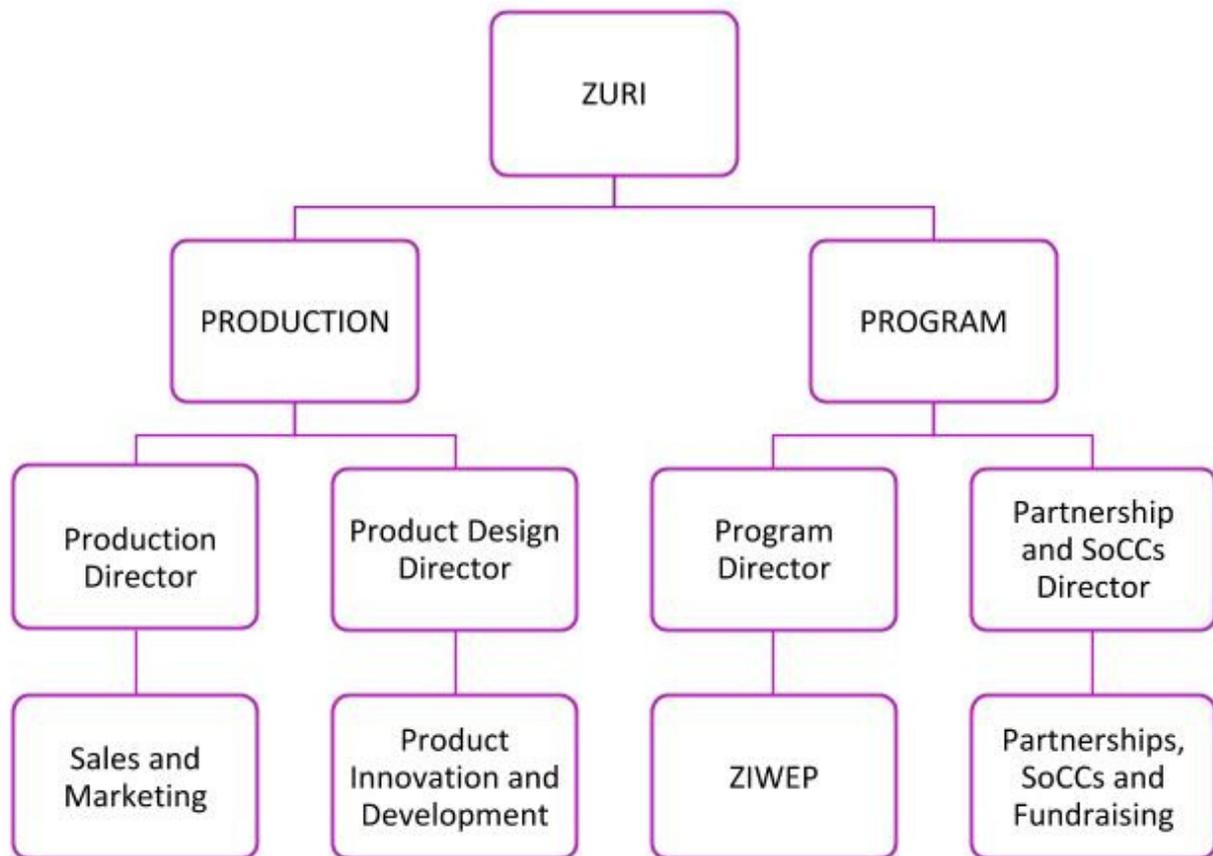
Honesty, Integrity, Accountability, Transparency, Respect, Innovation, Passion, Motivation, Compassion and Community.

OUR MISSION

To empower women, promote entrepreneurship, alleviate poverty and transform communities using the power of Social Capital.



ZURI'S ORGANIZATIONAL STRUCTURE



THE ZURI TEAM

Directors



Dr. Mayuri Odedra - Straub
Partnership Director

Dr. Mayuri heads the partnerships, fund-raising and SoCCs departments at Zuri.



Yusra Akif Butt
Program Director

Yusra is in charge of the program department at Zuri and also oversees Zuri's internal operations.



Jasneel Dhanjal
Production Director

Jazz is in charge of the production department and oversees the sales and marketing of the Zuri hair care products.



Deepa Sohan
Product Design Director

Deepa heads the process of product innovation and development at Zuri.

THE ZURI TEAM

Staff Members



Jacinta Ndolonga
Program Manager & Head
of Field Operations

Jacinta joined Zuri in 2019 and leads the field operations. She oversees the ZIWEP training and is actively involved in implementing the SoCCs initiative on the ground.



Rhoda Mamati
Program Associate

Rhoda joined Zuri in 2020 and supports the field operations. She conducts the business skills training, as well as support the sales and marketing of Zuri merchandise and products.

WHERE WE WORKED

In 2020, Zuri operated in the areas of Kibera, Lavington and Ngong within Nairobi and Kajiado counties as seen below.





THE ZURI INITIATIVE WOMEN EMPOWERMENT PROGRAM (ZIWEP)

Zuri kick started the year 2020 with an ambitious goal; that of recruiting no less than 120 women, from informal settlements around Nairobi, into the ZIWEP program. The women were to receive training over a 14-week period, at the end of which they were expected to have become confident enough to venture into entrepreneurship or work as sales agents for the Zuri hair care products.

Thanks to a generous donation by FrauenPower e.V. and Asia Initiatives, as well as the support of some partner organizations, we were able to sign up 100 women to participate in the program from the areas of Kibera, Mukuru, Mathare and Dandora in Nairobi County, at the beginning of the year 2020.

On the 28th of February 2020, Zuri delivered its first ZIWEP training of the year to a group of 14 women in Kibera. The group later on became known as the Zuri Inuka Group.



THE ZURI SALES MODEL

Zuri's sales model involves a sales force of women from low-income communities, who retail the products within their social networks or in retail shops and salons. The women then get to keep a generous commission on the sales they make. This method of sales encourages entrepreneurship among the women and helps to empower them economically.

The Zuri hair care products are targeted at the mass market, packaged in small quantities and sold at reasonable prices. This is done to make it easier for the women sales force to retail the products.





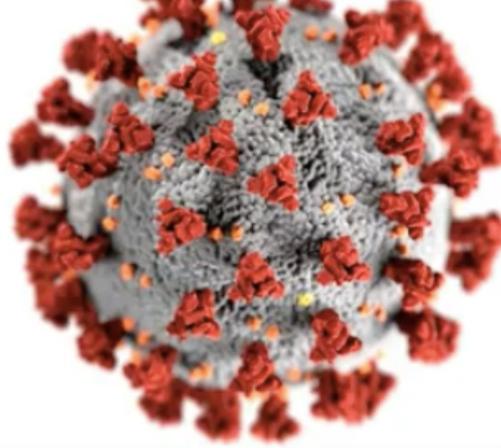
THE IMPACT OF COVID-19 ON ZURI'S OPERATIONS

DISRUPTION OF ZIWEP REGISTRATION AND TRAINING SESSIONS

On the 12th of March 2020, the first case of COVID-19 was reported in Kenya, and a government ban on all social gatherings soon followed. This brought majority of the operations at Zuri to a grinding halt.

We had to suspend training sessions for the Zuri Inuka group in Kibera, which as of then, was on their third week of the ZIWEP training. We could also not continue with the ZIWEP registration process for the remaining 85 agents whom we had signed up from the areas of Mathare, Mukuru kwa Njenga, Dandora, Lucky Summer and Parklands.





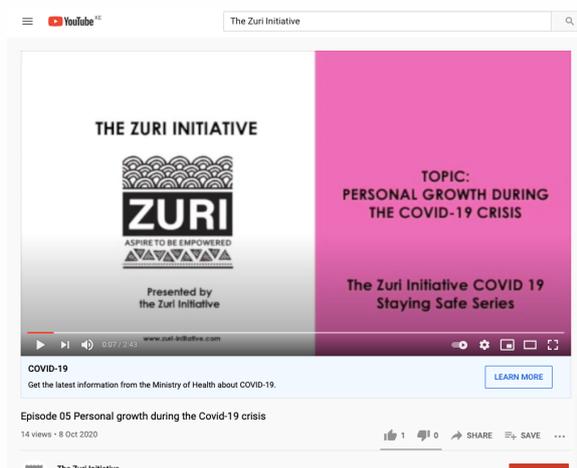
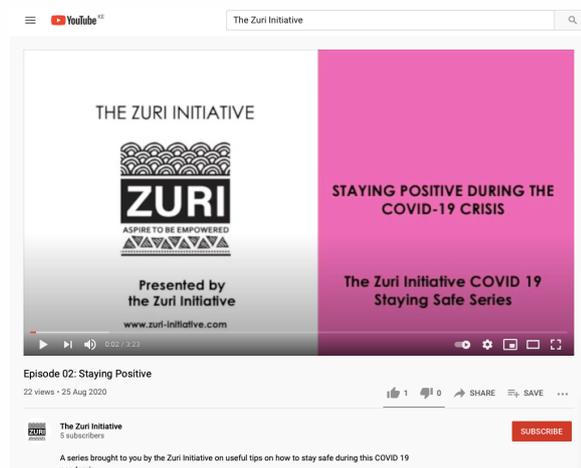
Tips for protecting children **from corona virus infection**

STAYING CONNECTED TO OUR AGENTS

2020 was a difficult year for the Zuri agents. COVID-19 had brought about the loss of their income sources, social isolation, and untold stress and hardship.

Throughout the period, we wanted our agents to be assured that we were still behind them and supporting them, even though the modalities of doing so had temporarily changed. We therefore utilized social media to maintain the connection to our agents by preparing and sharing a series of educational and inspirational videos on the following topics:

- maintaining positivity during the COVID-19 pandemic,
- ensuring personal growth during a pandemic period,
- health and safety measures to take in the midst of a pandemic, and
- financial tips for surviving a pandemic.



THE IMPACT OF COVID-19 ON THE RESUMPTION OF ZIWEP TRAINING

In August of 2020, Zuri began planning a strategy for the resumption of the ZIWEP registration process and training sessions. We however encountered challenges tracing majority of the women we had signed up for the ZIWEP program at the beginning of the year.

This was because most of these women, who were casual laborers working for a daily wage, lost their income sources due to the economic impact of the pandemic. This made it difficult for them to survive in the city and forced them to move back to their rural homes.

Fortunately 13 of the 14 members of the Zuri Inuka group in Kibera were available and eager to resume the ZIWEP training. We therefore picked up the training sessions with them from where we had left off in March.





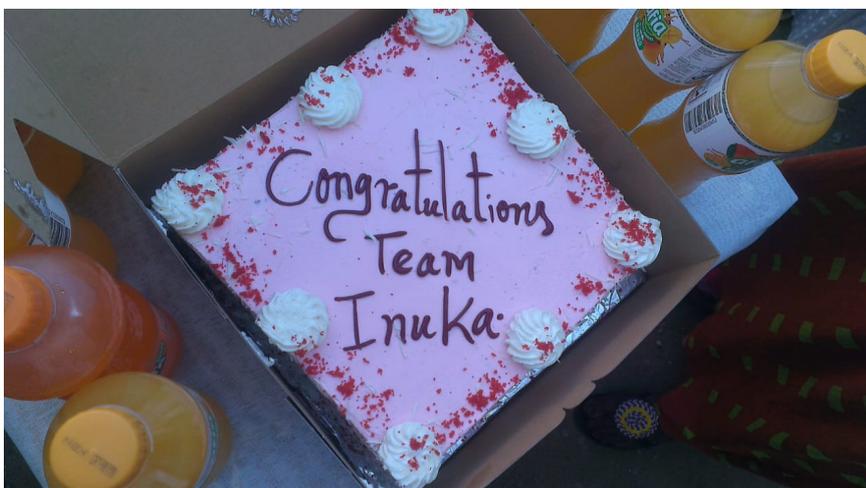
BACK TO CLASS IN THE COVID-19 ERA

We considered the option of delivering ZIWEP training sessions virtually and found it unfeasible, as:

- most of the Zuri women lacked access to smartphones
- affordable and reliable internet connection was a challenge
- the discipline and concentration required to attend virtual training sessions was lacking among the women.

We thus opted to resume classroom training sessions, with strict adherence to the COVID-19 prevention measures prescribed by the government.

Today, members of the Inuka group are selling the Zuri Hair Care products to supplement their current income, having completed the ZIWEP training back in December 2020.





THE IMPACT OF COVID-19 ON THE SALES OF THE ZURI HAIR CARE PRODUCTS

The economic impact of COVID-19 led to a great deal of people losing sources of income. This had the ripple effect of causing them to cut down expenditure on non-essentials.

Unfortunately, in the face of the pandemic majority of our target market did not regard hair care as a necessity. This meant that they opted for alternative hair care products which were cheaper.

Additionally, out of concern for the health and well being of our women sales force, in light of the COVID-19 pandemic, we advised them that they limit in-person marketing and selling of the hair care products.

Both of these scenarios led to a drop in the sales of the Zuri hair care products in 2020.

2020 AGENT SUCCESS STORIES

Kemisa Mackbul:

"Thanks to the training in financial literacy and business planning, I am now able to budget well. I can also create a business plan for my business."

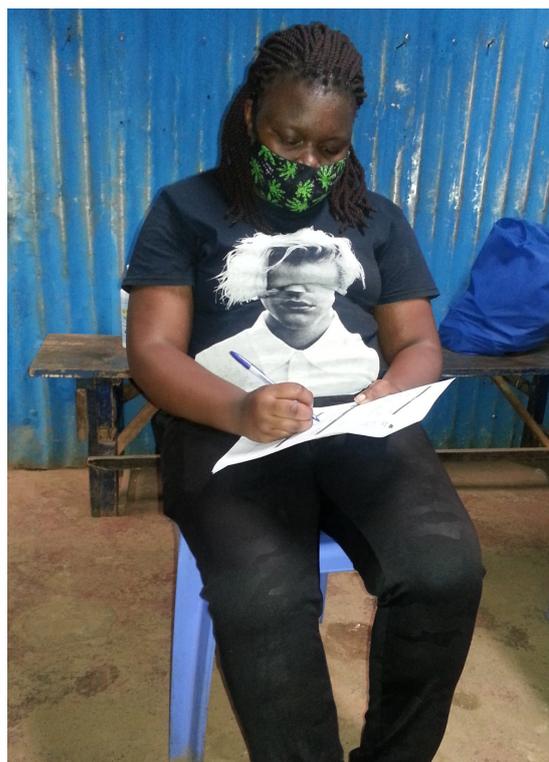


Jane Michira:

"The training in business planning is affecting my daily life. I will now budget and plan effectively for my business. My business will never be the same again."

Joan Atieno:

"The business idea generation and evaluation training helped me know the kind of business that's most likely to succeed in my locality. The training on building self esteem, self confidence and stress management taught me how to love and accept myself."



2020 AGENT SUCCESS STORIES

Adei Adam:

"By participating in the SoCCs project, I have learnt how to contribute towards keeping my environment clean. The training on Building Self Esteem, Self Confidence and Stress Management has also helped me to better manage stress and acquire the confidence to speak publicly."



Mariamu Bakari:

"The training in entrepreneurship has taught me how to start a business and manage its risks in order to make profit."

Esther Kola:

"The training in personal Growth and Self Development has helped me recognize my worth and motivated me to be the best I can."





OUR IMPACT IN 2020: ZURI'S COVID RESPONSE

with the financial support of FrauenPower e.V., Zuri distributed food rations to households and individuals, who were hardest hit economically by the pandemic, in the areas of Kibera and Ngong within Nairobi and Kajiado counties.

In Kibera, Zuri distributed food rations with the help of Kibera Daycare For The Elderly, who helped us identify 50 senior citizens who would benefit the most from the food distribution.

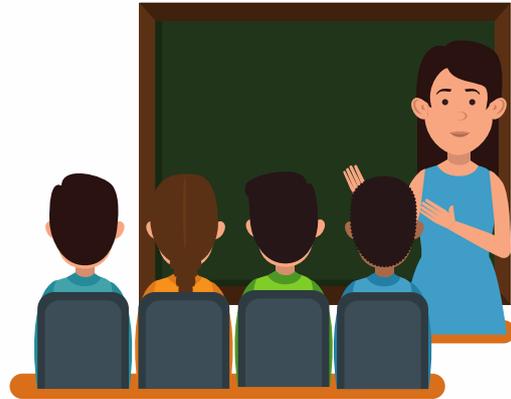
In Ngong, the food was distributed through Jukumu Letu, a community based organization, which received a cash donation that was utilized to provide food rations to 150 families in Ngong .



Our impact in 2020: ZIWEP

14 women trained

under the Zuri Initiative Women Empowerment Program (ZIWEP)



2 trainers engaged

in the delivery of training to the 14 women

14 weeks

of training delivery covering life skills, and business skills



14 women graduated

from the ZIWEP program having been equipped with a range of skills

OUR IMPACT IN 2020: SOCCS

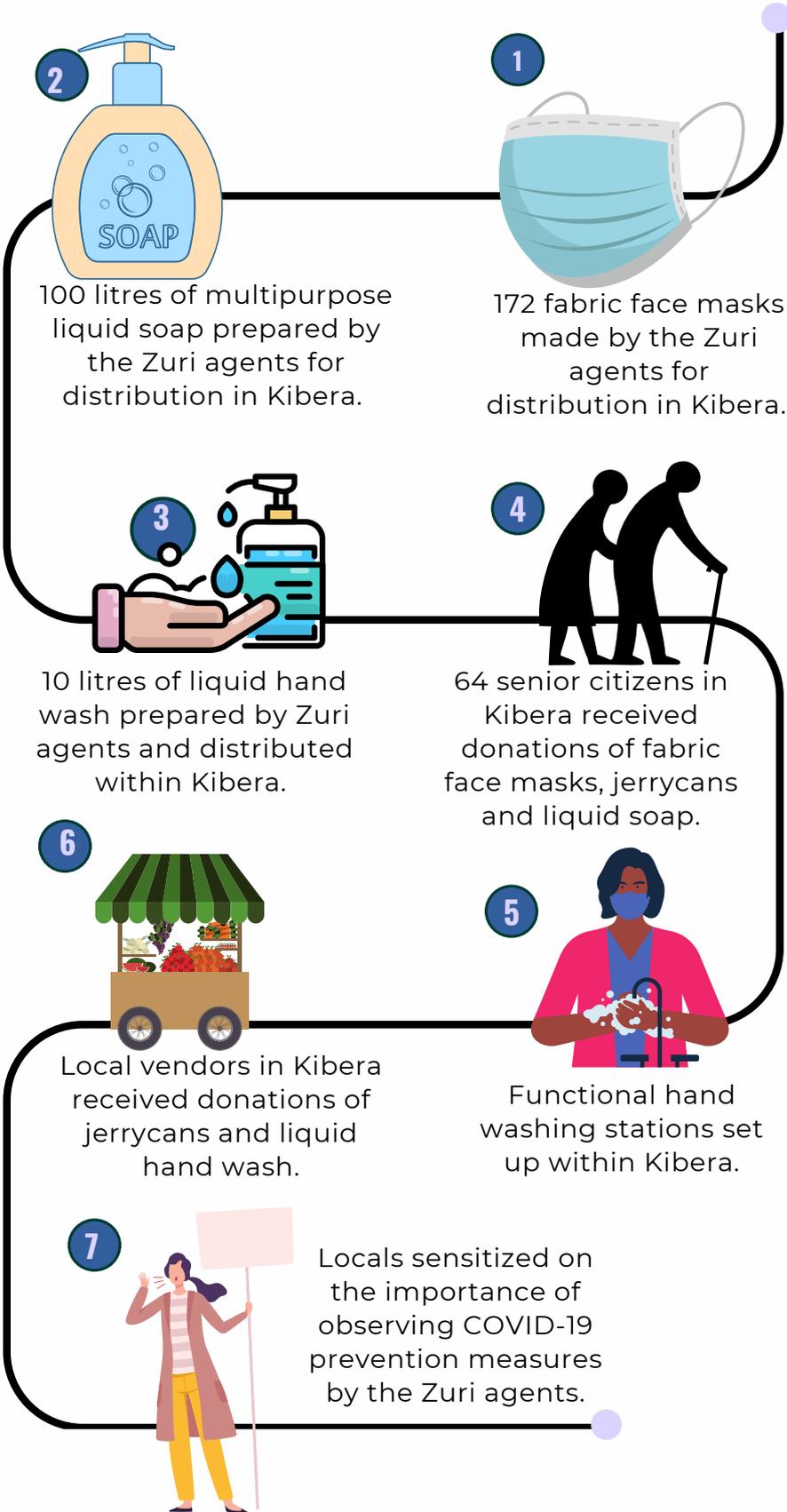
In May 2020, Zuri decided to come up with a COVID-19 response initiative which they would implement in partnership with their agents, while utilizing the concept of social capital credits. The Zuri Stawi group in Kibera was selected to participate in the SoCCs COVID-19 response initiative.

Zuri's aim of executing the SoCCs COVID-19 response project was to:

- contribute to the flattening of the COVID-19 curve in local communities by distributing face masks, as well as soap and water for hand washing,
- encourage the Zuri agents and the society at large to follow the prescribed COVID-19 prevention measures,
- offer the Zuri agents an opportunity to give back to their communities during the pandemic period, and
- offer the Zuri agents an opportunity to utilize their skills in sewing and soap making.



Our Impact In 2020: SoCCs



SOCCS COVID-19 RESPONSE ACTIVITIES EXECUTED BY ZURI AGENTS

Sewing of face masks

Zuri agents sewed 172 masks for distribution within the highly populated area of Kibera.



Making of liquid soap

Zuri agents prepared 100 litres of multipurpose liquid soap and 10 litres of liquid hand wash for distribution within Kibera.

SOCCS COVID-19 RESPONSE ACTIVITIES EXECUTED BY ZURI AGENTS

Distribution of face masks, jerrycans and liquid soap

Sixty-four (64) senior citizens and a number of local vendors around Kibera received donations of face masks, liquid soap and jerrycans. The targeted beneficiaries of the distributions were those at the highest risk of contracting COVID-19; the elderly and individuals who are frequently in contact with large numbers of people.



Setting up of hand washing stations and sensitization of members of the public

Zuri agents set up hand washing stations in Kibera from 7 am to 6 pm for a period of 14 days. As members of the public visited the stations to wash their hands, they were sensitized on the importance of COVID-19 prevention measures. Within the period, a total of 1,544 people were recorded to have utilized the hand washing stations to wash their hands.



OTHER HIGHLIGHTS OF THE YEAR: ZURI'S VERTICAL GARDENING PROJECT

Zuri was inspired to implement a vertical gardening project by Jukumu Letu, a community based organization in Ngong town. Jukumu was involved in donation of vertical gardens to families in the informal settlements around Ngong, that not only helped to reduce the families' reliance on food donations from well wishers but also helped families to consume healthy fresh vegetables, such as spinach and kale, during the pandemic.



Zuri replicated the project within Kibera with the aim of providing their agents with a source of fresh vegetables to supplement their daily diet, or to use the gardening project as an income generating activity by selling the surplus vegetables in their community.

With the financial support of FrauenPower e.V., Zuri piloted the vertical gardening project in Kibera, with 18 women, for a period of 3 months.

The pilot project was implemented on the 28th and 29th October, with the installation of 7 farm mesh sack gardens and 1 multi-storey garden made using recycled tires.





MUTHAIGA GOLF COMPETITION EVENT SPONSORSHIP

In November, we were approached by members at the Muthaiga Golf Club, to supply them with over 50 Zuri shopping bags as giveaways for the participants of a ladies golf competition.

As a social enterprise, we look forward to these sort of events to boost our visibility and showcase our products to a wider audience.

On the competition day, we were provided with a stall to market our Zuri hair care products, masks and bags.



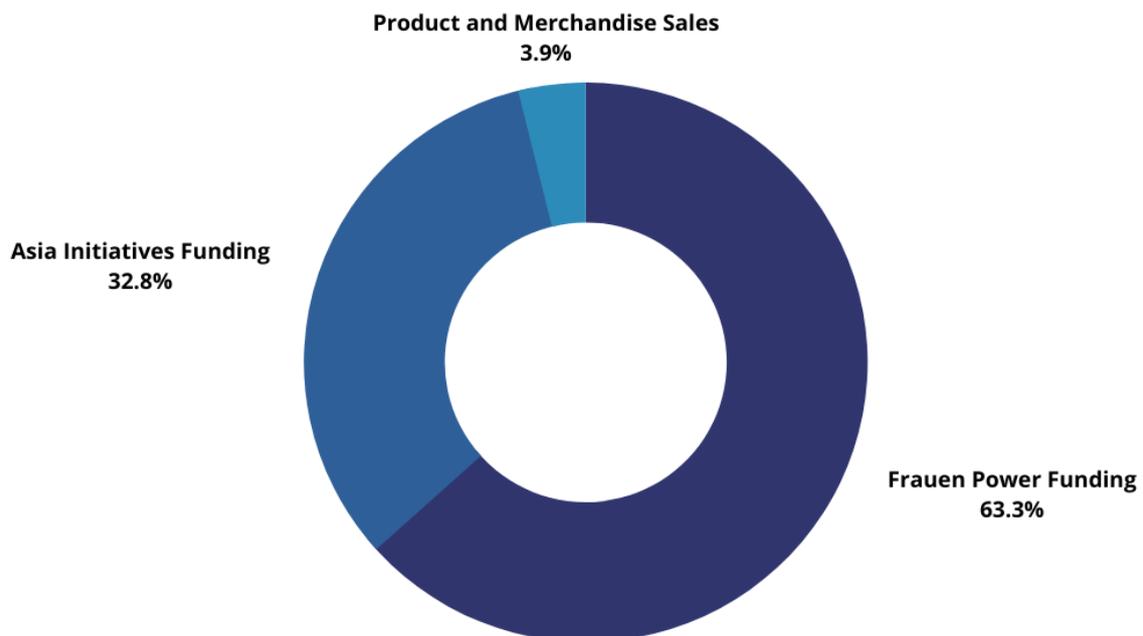
ZURI'S FINANCIALS

INCOME

In 2020, The Zuri Initiative received generous donations from two donor organizations, namely FrauenPower e.V. and Asia Initiatives. The donations were very pivotal in sustaining Zuri's operations in the year 2020.

The economic effect of the COVID-19 pandemic placed a severe strain on Zuri's resources. Being an organization at the start up phase, the sales volumes of Zuri hair care products were just picking up when the COVID pandemic hit. Despite this, Zuri still managed to make some sales of its product and merchandise items.

A breakdown of Zuri's income for 2020 can be seen below:



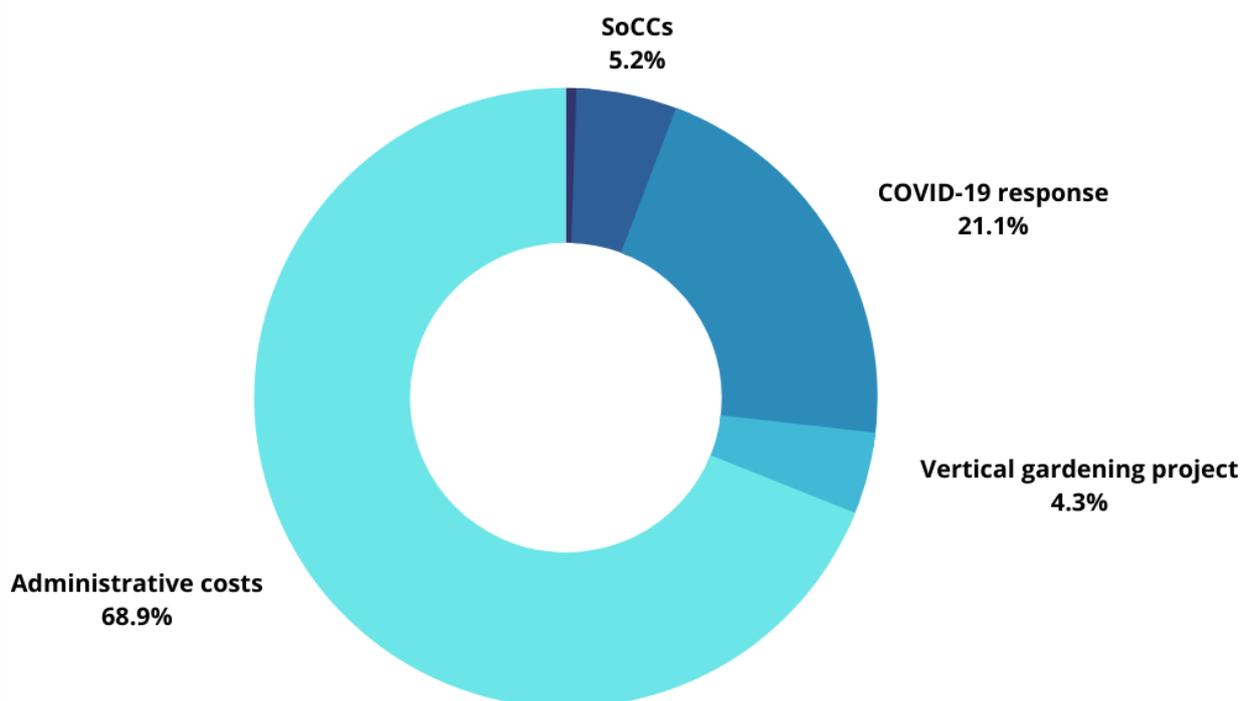
ZURI'S FINANCIALS

EXPENDITURE

In 2020, the bulk of Zuri's income was spent on administrative tasks, as well as for COVID response initiatives. The least of Zuri's resources in 2020 were spent on the ZIWEP program. This is because a government directive banning public gatherings resulted into the suspension of ZIWEP registration and training sessions. SoCCs activities were also narrowed down, in observance to government directives, hence the modest SoCCs expenditure.

A breakdown of Zuri's total expenditure for 2020 are:

- Total expenditure for 2020 - KES 1,116,357
- Recruitment and facilitation of the ZIWEP training - KES 6,040
- SoCCs related cost - KES 58,162
- Covid -19 Response - KES 235,034
- Vertical Kitchen Garden Project - KES 47,600
- Administrative Costs - KES 769,521



A BIG THANK YOU TO ALL OUR DONORS AND PARTNERS



D'VINE



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