

Village Enterprise

**ANNUAL
REPORT
2019**



**One million lives
transformed**

From the Leadership

Dear Friends and Partners,

Thanks to your support over the years, we celebrated an important milestone this year: one million lives transformed! By equipping over 185,000 first-time entrepreneurs with the resources to start sustainable businesses, Village Enterprise has enabled people to lift themselves and their families out of extreme poverty. According to the results of an independent randomized controlled trial, our Poverty Graduation program is particularly impactful for female business owners, who make up over 76% of our program participants. In addition to significant increases in income, nutrition, savings, and assets, women participants reported increased status in the community, improved mental health, and a greater overall sense of well-being. Not only are they better off financially, they have hope for the future!

The Village Enterprise community believes in the power of entrepreneurship and innovation to end extreme poverty. We continue to invest in program innovations and technologies that will increase our impact as we implement the first development impact bond (DIB) in poverty alleviation in Africa. We are encouraged by the results from our first two DIB cohorts that graduated: according to our internal monitoring and evaluation data, monthly per capita consumption increased by 113% and asset stocks increased by 115% in DIB households who completed the program. Digital cash transfers, mobile tools for business mentoring and training, and a new interactive training curriculum are only some of the improvements that contribute to these positive results.

Economic empowerment is just one aspect of our impact. Village Enterprise is also committed to gender equality and ensuring women in our program assume leadership roles, develop greater agency in their households and

communities, and benefit from shared control of their household resources. In FY19, Village Enterprise worked with members of the Graduation community on several important events and initiatives to make sure Graduation programming has a sustainable impact on women's empowerment and agency.

Village Enterprise also made safeguarding a top organizational priority this year. As we expand into new regions and countries, continue to work in refugee settlements, and adapt our program for youth, Village Enterprise seeks to ensure that the most vulnerable members of our community are safe from any harm. We are committed to protecting both Village Enterprise staff and the people we serve from sexual abuse, exploitation, harassment, and any other form of abuse.

Partnerships and collaborations continue to accelerate our impact and contribute to our tremendous growth. We believe in the African proverb: "If you want to go fast, go alone, but if you want to go far, go together." Together with African Wildlife Foundation, we expanded into the Democratic Republic of the Congo. We continued to develop partnerships to expand our work with refugees in Uganda with Mercy Corps and our work with women in Kenya with Lwala Community Alliance and World Bicycle Relief. We also continued our conservation work in Uganda by participating in a consortium led by the International Institute for Environment & Development.

Thanks to all of you and our 200+ team of stunning colleagues, we have positively impacted the lives of over one million East Africans. In the coming years, we look forward to continuing partnering with you to lift millions more out of extreme poverty!

Asante sana and thank you,



Dianne Calvi

Dianne Calvi
VILLAGE ENTERPRISE CEO



Katie Boland

Katie Boland
VILLAGE ENTERPRISE BOARD CHAIR



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A business owner in Hoima, Uganda, selects potatoes to sell at her stand.
Photo credit © Cartier Philanthropy. Photographer: Andrea Borgarello

ENDORSEMENTS





48,100+
Businesses



185,100+
New Entrepreneurs
Trained

One Million+ Lives Transformed



Meet Ruth.

Ruth dreamed of living in a peaceful, sturdy house surrounded by orange trees. For years, this seemed an impossible dream. She survived on the small amount of money she made from selling illegally-brewed alcohol. Ruth's compound was continuously full of men who came to drink and socialize; it was loud and dirty. It also wasn't very profitable because so many people would drink without paying.

Six years later, Ruth's home is an island of serenity: her beautiful house, surrounded by orange and mango trees, is quiet and peaceful. Friends and family sit around the compound talking. Sometimes a radio plays the news. "I'm living like someone in town," Ruth said. "If Village Enterprise hadn't come, I never could have done this."

Ruth and her two business partners received a small grant and business training from Village Enterprise. With part of the money they raised turkeys and pigs, as well as mango and orange seedlings to grow fruit to sell at local markets.

These various initiatives allowed Ruth to save enough money to begin molding bricks for a house. She feels so happy that Village Enterprise and her partners helped her realize a dream she long thought impossible. Her hard work also put her four children through school, one of whom completed university and is now a teacher. In fact, Ruth believes her businesses have been successful because she worked with a group of people who were equally committed and shared the same goal: they all wanted to educate their children.

"If Village Enterprise hadn't come, I never could have done this."

Epegai Ruth
Ngora, Uganda

Completed the Village Enterprise Graduation program and started her business in 2013

Today, Ruth still has her turkey business. She and her fellow business owners share the responsibility of caring for the birds.



2,750+
Business Savings
Groups (BSG) formed*



1,042,900+
Lives Transformed

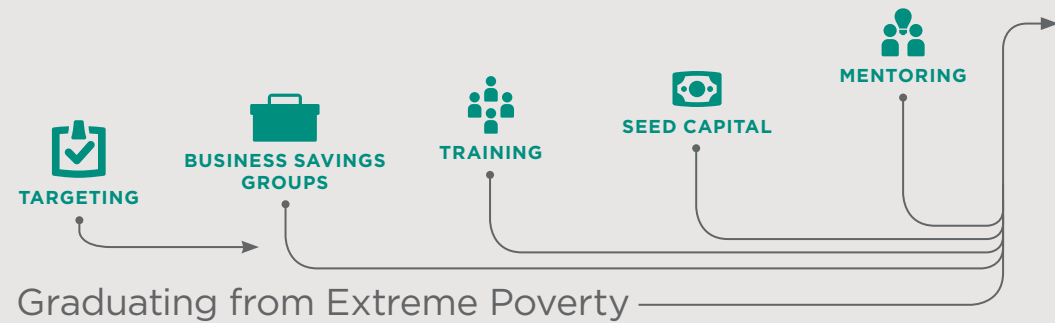
Estimation. Village Enterprise started the BSG program in 2010.



Village Enterprise believes in the power of entrepreneurship and innovation to transform lives. The people who participate in our unique Graduation program and lift themselves out of extreme poverty prove this every day.

With 30 years of experience as a pioneer in the quest to end extreme poverty in rural Africa, Village Enterprise's community-based, participatory program reflects a bottom-up approach to microenterprise development. Our poverty Graduation program is designed for rural Africans who live on less than \$1.90 per day, the World Bank's definition of extreme poverty, and equips them with the resources to start small, sustainable businesses and savings groups. As found in our recently completed large-scale, independent, three-year randomized controlled trial (RCT) with Innovations for Poverty Action, we have solid evidence that our Graduation program is a cost-effective, scalable, and sustainable solution to increase the income and savings of people living in extreme poverty. Village Enterprise combines highly effective targeting with a group-based business creation program featuring cash grants, business skills and financial literacy training, ongoing mentoring, and the formation of savings groups.

Village Enterprise entrepreneurs are better able to provide adequate nutrition for their families, send their children to school, pay medical expenses, build household savings for the first time, and improve their living conditions.



“Over the past 4 years, I have been impressed by Village Enterprise’s commitment to work with the poorest, to provide them with the tools to live a decent life. They are constantly improving on their model and are not afraid of taking on very ambitious challenges, such as successfully putting together the first development impact bond for poverty alleviation in Sub-Saharan Africa.”

Pascale de la Frégonnière,
Executive Director, Cartier Philanthropy

Village Enterprise’s program has been designed and adapted to work effectively with three segments of the population in Africa.

Women

Women make up 76% of Village Enterprise’s business owners, and women’s empowerment is a crucial part of Village Enterprise’s mission. A sub-analysis of our RCT found that households with female program participants benefited more than households with male participants in regards to increases in income. Women also reported improved overall sense of well-being, agency, and increased standing in the community.

More on page 8

Youth

Over 60% of East Africa’s population is younger than 35. For rural youths, their current socioeconomic environment means they have few, if any, opportunities in the formal sector. Village Enterprise has adapted our poverty Graduation program specifically to transform rural youths into entrepreneurs who can shape their economic future and the economic future of the world around them.

More on page 11

Refugees

At the start of 2019, Uganda held over 1.3 million refugees. Unrest and civil war in the Democratic Republic of Congo, Burundi, and South Sudan mean that the number is growing every day. Several of Uganda’s refugee camps are among the largest in the world. These refugees have skills but few opportunities to earn an income and rebuild their lives, so Village Enterprise adapted our Graduation program for refugees. As they graduate the program and become entrepreneurs with flourishing businesses, they have more hope, greater independence, a reduced reliance on aid, and the ability to help fellow refugees.

More on page 11

2019 has been a year of innovation and improvements to better help our business owners.



A business owner receives the notification on his mobile phone that his business group’s seed grant has been received.

MOBILE MONEY IMPROVES EFFICIENCY AND SCALABILITY

In October 2018, Village Enterprise began making mobile transfers in lieu of cash grants to business owners in Kenya thanks to a partnership with Safaricom. The new cashless transfer system is safer for business mentors and owners, requires fewer staff, and improves traceability and trust within business savings groups. After the success in Kenya, Village Enterprise piloted mobile money disbursements in Uganda in May 2019. In the coming year, Village Enterprise will continue to expand its use of mobile cash transfers throughout its areas of operation.



Zita Akwero, a Field Associate in northern Uganda, walks a handful of business mentors through a module from the new training manual.

TABLET-BASED REVAMPED TRAINING CURRICULUM ENHANCES PARTICIPANT LEARNING

Beginning in fall 2018, the Village Enterprise Innovations team revamped our training and mentoring curriculum and tools using Human-Centered Design in order to make it more effective for our program participants. The new, interactive training materials use a more approachable, visual, and concise format, and they focus more on interaction and learning by doing. Some goal-setting tools have been added to standardize content for each mentoring visit and make sure every business owner receives proper training. Our business mentors can now access the training curriculum and video review modules digitally on their tablets.



A business owner in Paicho, Uganda, weeds her cotton field. Once the cotton is ready to harvest, she can sell her crop directly to the Gulu Agricultural Development Company.

MARKET LINKAGES INCREASE PROFITABILITY OF BUSINESSES

Developing market system approaches that reach the very bottom of the pyramid is increasingly becoming a priority in order to improve the profitability and sustainability of our microenterprises. Village Enterprise is running two pilots, one connecting Ugandan business owners to the cotton market in partnership with Gulu Agricultural Development Company (GADC), and one connecting Kenyan business owners to the French bean market in partnership with Farm Africa and VegPro. Both GADC and VegPro provide farming materials, agronomic advice, and a guarantee to purchase farmers’ products, which gives the farmers peace of mind.

Our Impact

Key Impact Statistics in 2019



101,880

Lives Impacted



15,269

New Entrepreneurs Trained



5,094

New Businesses Started



283

New Villages



76%

Women Business Owners

Exit Results After Our One-Year Program



\$1,000

Average total savings per business saving group



311%

Increase in household savings



71%

Increase in annual household per capita consumption and expenditure



21%

Increase in daily meal consumption



144%

Increase in weekly animal protein consumption

Empowering Women

Results from the randomized controlled trial (RCT) conducted by Innovations for Poverty Action (IPA) showed that Village Enterprise program participants experience significant increases in consumption, nutrition, assets, and income. Our gender sub-analysis indicates that households with female program participants increased their total assets and consumption more than households with male participants. Female-headed households benefited most from access to savings groups, as compared to male-headed households.

In addition, women in the Village Enterprise program reported increased standing in the community, improved mental health, and a greater overall sense of well-being.

We recognize the importance of empowering women in ending poverty and ensuring intergenerational poverty relief. Village Enterprise actively researches the impact of our poverty-alleviation program on women's empowerment and agency and continues to explore new ways to monitor progress internally.

Driving Impact

To increase our impact, Village Enterprise continues to improve our adaptive management systems and find better ways to measure the progress of business savings groups and businesses. Through an extensive and collaborative process, we developed dashboards that field staff can use to proactively monitor their businesses and business savings groups and to adapt their mentoring appropriately.

While technology is important, it is not sufficient on its own to create a strong culture of performance. Leaders across Village Enterprise are shaping an organizational culture that adapts and addresses problems based on evidence. Village Enterprise continues to value insight and reflection in all areas of our practices.

"Thanks to the availability of dashboards monitoring businesses' and savings groups' progress, the field teams are able to identify challenges and act upon those in a timely manner."

Dan Ouko, Village Enterprise Senior Livelihoods & Technical Manager

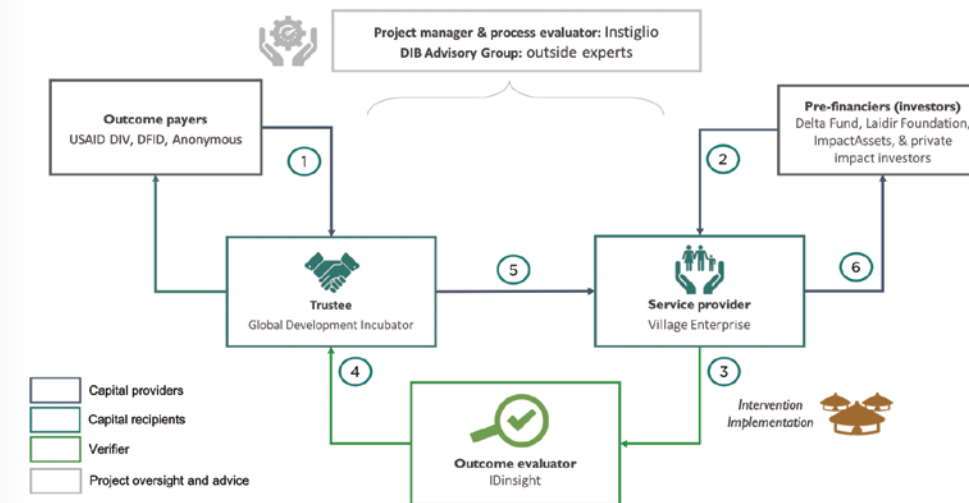
Village Enterprise Development Impact Bond

PARTNERS



Results-Based Financing Drives Positive Outcomes and Innovation

Selected by our development impact bond partners from over 80 organizations based on the strength of our randomized controlled trial (RCT) results, Village Enterprise launched the first development impact bond (DIB) for poverty alleviation in Africa in November 2017.



To date, Village Enterprise has successfully launched 3,107 small businesses and trained 9,228 people living in extreme poverty in five cohorts of the planned seven. Cohorts 1 and 2 graduated the program, and the internal, end-of-cycle results from those cohorts are encouraging: monthly per capita consumption increased by 113%, and asset stocks more than doubled among participating households. The field team also reports improvements in the quality of businesses started. We are optimistic that we will perform well on the RCT that is being conducted by IDInsight, an outside evaluator. In this RCT, we are testing the impact on income of two grant sizes: \$150 and \$450 per three-person business groups. The first results will be available in summer 2020.

THE DIB HAS BEEN TRANSFORMATIVE IN MANY WAYS AND HAS HELPED US TO:

- Increase our focus on performance and impact.
- Improve our training curriculum and mentoring, as well as implement more efficient delivery processes such as mobile money disbursements.
- Strengthen organizational systems and procedures, including risk assessment, adaptive management, and safeguarding.
- Tighten collaboration among all of the project partners.
- Increase Village Enterprise's visibility and thought leadership.

"It has been extremely exciting to witness Village Enterprise's willingness and desire to innovate, especially with their enhanced adaptive management systems aiming at improving field program delivery. The Village Enterprise DIB is a fantastic example of the potential of outcome-based funding to solve social issues."

Radana Crhova, Development Impact Bonds Adviser, UK Department for International Development/UKaid

2019 Partnership and Funder Highlights



HEALTH

A Migori County business owner tries out her brand-new bicycle as part of a partnership with World Bicycle Relief.

In a program funded by the **Greater Impact Foundation**, Village Enterprise and **Lwala Community Alliance** joined forces to address both health and economic development issues in Migori county in southwest Kenya. In the third year of this partnership, we trained 1,483 new entrepreneurs, formed 48 business savings groups, and started 494 new businesses. Village Enterprise provides its poverty Graduation program, while Lwala offers community-led health initiatives. To further increase both organizations' impact, **World Bicycle Relief** became a partner this year and provides our business owners in Migori County with bicycles to ease transportation challenges.



SAFEGUARDING

A member of the Village Enterprise Ugandan field staff proudly wears her new T-shirt received at the new safeguarding processes and policies' training.

Safeguarding is the practice of preventing both staff and communities from sexual abuse, exploitation, and harassment. This year, Village Enterprise made safeguarding one of our strategic priorities. Thanks to funding from the **UK Department for International Development (DFID)/UKaid** and **Imago Dei Fund**, we strengthened all policies and procedures related to what we refer to as the four pillars of safeguarding:

- Code of conduct
- Sexual harassment policy
- Child protection policy
- Whistle blowing policy

Village Enterprise held a "Train the Trainers" workshop in February and two countrywide safeguarding seminars for all staff in Kenya and Uganda in March. Refresher trainings will take place quarterly, and we are creating new hotlines and reporting systems to ensure our staff and our program participants are safe from harm.



CONSERVATION

Elephants roam free in Murchison Falls and Elizabeth parks, Uganda, protected from poachers.

Funded by the **UK Department for Environment, Food and Rural Affairs (DEFRA)**, Village Enterprise joined a consortium led by the **International Institute for Environment and Development (IIED)**, with the **Uganda Wildlife Authority**, the **Wildlife Conservation Society**, the **Uganda Conservation Foundation**, and other local NGOs to tackle illegal wildlife trade. In this four-year project, Village Enterprise is implementing a sustainable alternative livelihood program in Kiryandongo, Uganda. The objective is to reduce illegal activities, such as selling bushmeat, timber, or ivory, by providing an alternative steady income for the rural poor.



REFUGEES

A mother and child in Bidi Bidi, Uganda, one of the largest refugee camps in the world.

Village Enterprise partnered with **Mercy Corps** for a second year to implement our Graduation program in three refugee settlements in West Nile, Uganda: Bidi Bidi, Palorinya, and Rhino Camp. 300 refugee households, as well as roughly 120 host community households, participated this year as part of a pilot program funded by DFID/UKaid. Many of the refugees who completed the program gained not only income, but hope, a sense of purpose, and a way to help others around them. The program has been highly successful, and a five-person delegation of the United Kingdom Parliament's International Development Committee visited the entrepreneurs in Bidi Bidi to see their progress. Inspired by our positive results, other organizations like Innovations Village have reached out to us for support in business training and coaching.



YOUTH

A young business owner has new hope for her future as an entrepreneur.

Village Enterprise's partnership with the **Mercy Corps DYNAMIC program** (Driving Youth-led New Agribusiness and Microenterprise), financed by the **Mastercard Foundation**, has successfully transformed over 1,000 unemployed rural youths in Kitgum, Uganda, into entrepreneurs. In addition to implementing our poverty Graduation program, Village Enterprise used a rural market development approach to empower the young participants, improve their employability, and promote agricultural market systems. By helping youth start sustainable businesses, Village Enterprise is helping them break out of the cycle of poverty.



WOMEN'S EMPOWERMENT

Village Enterprise Field Associate, Eunice Kiombe, and business owner, Carolyn Nawire, celebrate the house Carolyn built with her savings.

Village Enterprise is committed to improving women's agency and empowerment in addition to increasing their income and savings. Since 2016, Village Enterprise has partnered with **Cartier Philanthropy**, a Swiss-based foundation committed to improving the livelihoods of the most vulnerable, particularly women and children. Through this three-year partnership, we are on track to start 900 businesses, form 90 business savings groups, and train 2,700 people living in extreme poverty in the Hoima region of western Uganda. Through collaboration with other like-minded organizations, Village Enterprise is working to further increase its impact on women's empowerment.

Village Enterprise Extend

Transforming 20 Million Lives by 2030

Village Enterprise Extend was created to achieve our mission of ending extreme poverty in rural sub-Saharan Africa more rapidly through large-scale NGO and government partnerships. We are now uniquely positioned to expand our Graduation program throughout sub-Saharan Africa. We bring more than a decade of experience providing technical assistance to partners who focus on fostering health, education, conservation, gender equity, and opportunities for youth in rural and underserved communities.

With funding from the **Arcus Foundation**, Village Enterprise is partnering with **African Wildlife Foundation (AWF)**, the leading international conservation organization focused solely on Africa, in the Democratic Republic of Congo (DRC). The goal of the partnership is to improve the livelihoods of residents in the Lomako region, while protecting the bonobo population. Two Extend team members, Mike Kamiru and Anthony Omogin, trained the AWF team, recruited AWF business mentors, targeted program participants, and provided oversight for the first cycle of participants.

"In the DRC, [AWF] support[s] communities by developing sustainable businesses that reduce their dependence on hunting and reliance on natural resources, and instead provide them with alternative, sustainable livelihood options. AWF engaged Village Enterprise to support our efforts by helping us to replicate their proven Graduation model in this new context. We have been impressed with Village Enterprise's flexibility, positive attitude, and professionalism, and look forward to achieving great things together!"

Charly Facheux, Vice President, Policy and Strategy, African Wildlife Foundation



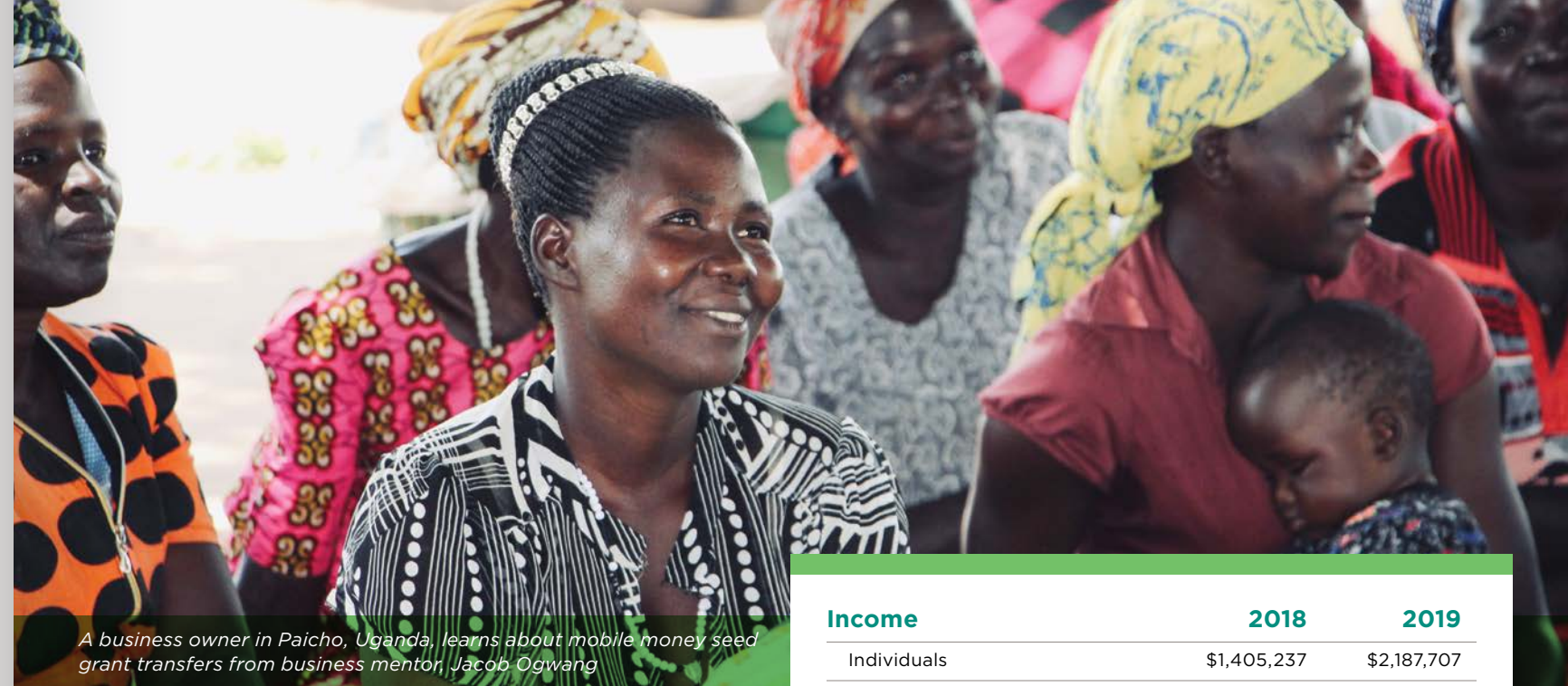
Two business partners work hard to grow their tailoring business.

To come in FY20

Village Enterprise has developed strong relationships with potential partners interested in adapting and adopting our Graduation approach in the DRC, Republic of Congo, Ethiopia, Malawi, and Mozambique. We continue to work together with those partners to co-design projects and co-write the funding proposals that could make our joint ambitions a reality.

Village Enterprise is partnering with **Wasafiri Consulting** and **Open Society Foundations** in West Pokot, Kenya to help the Kenyan government at the county level develop a coherent way to scale up Graduation and integrate it into existing social and economic interventions. This project will also seek new approaches to connect our business owners to existing markets. The success of this project will be used to establish a highly innovative, county-based Graduation model that can be integrated with local and national government systems.

PARTNERS



A business owner in Paicho, Uganda, learns about mobile money seed grant transfers from business mentor, Jacob Ogwang

Financials

The 2019 fiscal year ended on June 30, 2019, and it showed continued revenue growth, most notably in the individual giving sector. Over the past three years, annual revenue has more than doubled, in part because of Village Enterprise's recognition by charity evaluation organizations such as The Life You Can Save, Charity Navigator, Guidestar, and Founders Pledge. This recognition resulted in new individual donations from over 10 countries, ranging from \$5 to \$250,000.

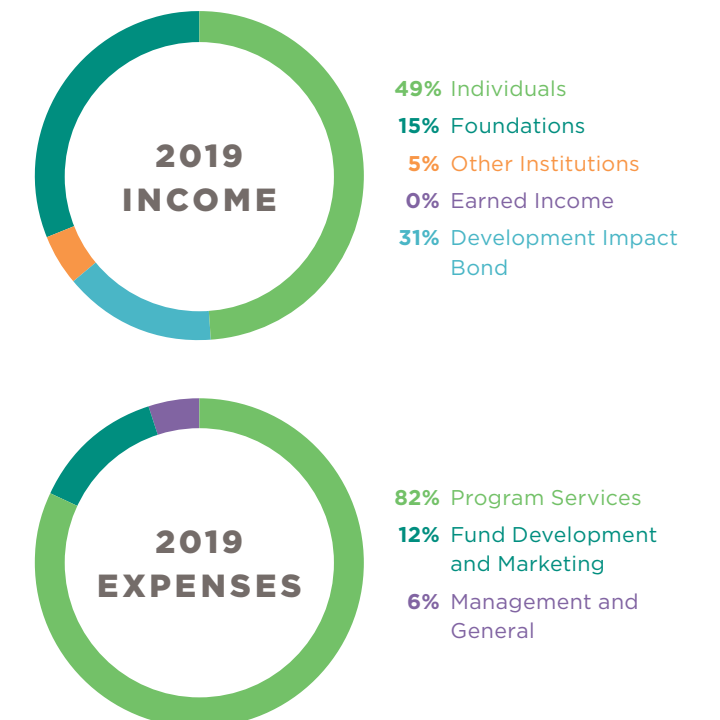
The Development Impact Bond (DIB) also continued to provide a strong revenue stream, with an increase of 24% over the prior year. Our relationship with DFID (the UK Department for International Development /UKaid) as an outcome payer in the DIB resulted in Village Enterprise receiving \$30,000 in government funding this year to support our safeguarding initiative. A \$300,000 grant from the UK based Montpelier Foundation and \$30,000 from a Czech restaurant group demonstrate the international expansion of Village Enterprise's fundraising base.

In FY19, we continued to focus our expense growth on field program improvements and testing an increased grant size as part of the DIB. By generating operational efficiencies through initiatives such as mobile money disbursements, we were able to invest more funding in enhanced employee training, create an adaptive management system to deepen training impact, and develop new programs to link our small business owners to local markets. As we look to the future, we plan to target spending on expanding our use of mobile technology and designing systems that will allow us to transform even more lives.

Income	2018	2019
Individuals	\$1,405,237	\$2,187,707
Foundations	\$1,598,005	\$685,293
Other Institutions	\$247,899	\$227,228
Earned Income	\$48,359	\$1,038
Development Impact Bond	\$1,127,281	\$1,398,323
Total	\$4,426,781	\$4,499,589

Expenses	2018	2019
Program Services	\$2,585,928	\$3,269,687
Fund Development and Marketing	\$163,185	\$487,747
Management and General	\$423,603	\$249,226
Total	\$3,172,716	\$4,006,660
Net income/loss	\$1,254,065	\$492,929

2019 Financials—July 1, 2018 through June 30, 2019



Lead Donors & Funders

Visionary Level \$100,000 & Above

Arcus Foundation
Katie and Brian Boland
Ken and Cheryl Branson
Cartier Philanthropy
Bill Elmore
The Earl & Bettie Fields Automotive Group Foundation, Inc.
Global Development Incubator
Greater Impact Foundation
Hampshire Foundation/Montpelier Foundation
Laidir Foundation
Mercy Corps Uganda
The Younger Family Foundation
Village Enterprise Impact Bond LLC

Leadership Level \$25,000 - \$100,000

Boeing Corporation
Miia Bovellan
Debby and Pat Brown
Susan Byrd and Mark Lampert
Cadenza Charitable Trust
Kirsten and Lewis Cirne
UK Department for International Development (DFID)/UKaid
Founders Pledge
Joyce and Jay Friedrichs
John F. and Mary A. Geisse Foundation
Debbie and Russ Hall
International Institute for Environment and Development (IIED)
Lisa Guerra and Charles Kung
Hurlbut-Johnson Charitable Trusts
Imago Dei Fund
Jasper Ridge Charitable Fund
Sue and Larry Langdon
Anonymous (2)
Laura Ellen and Bob Muglia
Mandy Lowell and Charles Munger
DeeDee McMurtry
Menlo Church
Jill and Erik Olson
Susan Packard Orr and Lyn Orr
Linda and Ted Schlein
Segal Family Foundation
UNFCU Foundation
Whole Planet Foundation
Hagit and Oren Zeev

Major Level \$5,000 - \$25,000

Jim Anderson
Anonymous (2)
Barbara Bishop and Michael Leavell
Terri Bullock
Jane and Robert Burgess
Dianne and Mauro Calvi
Charles Abbott Associates, Inc.
Stacey and Rob Chess
Cogan Family Foundation
Rebecca and Cy Colburn
Whitney and Craig DeVine
Affi Ekerenduh and Emeka Ajoku
MJ Elmore
Laura and David Ferenci
Lynn and Steve Freeman
Jennifer and Dale Fuller
Norm Godinho
Gravity Payment Services
Kathryn and Kirk Hanson
Heaven's Helping Hand Foundation
Julie and Bill Hooper
Paula Joyce
Joanne Kagle
Andrew Kahn
Angela and Nicholas Kalayjian
Beth and Guy Kawasaki
Gina and Rich Kelley
Heni Koenigsberg
Peggy and Pedro Lizaur
Geri and Scott Macomber
John and Tashia Morgridge
Mary and Andrew Naegeli
Teri and John O'Neel
Parncutt Family Foundation
Carole and Larry Peiros
Mona Sabet and Joe Chernesky
Pamela Smith-Mentz and David Mentz
Trinity Presbyterian Church
Kim and John Whitcombe
Julie Wissink and Randy Vagelos
Johanna and Caleb Wright
Susan and David Young
Zatizi Catering Group

Matching Gifts & In-Kind

3i Leadership Consulting
3M
Adobe
Amazon Smile
American Express
Apple
Bank of America
Boeing
Gap Inc
The Giving Game Fund
Google
Intel
Jones Day
Microsoft
Netflix
Pepsico
Pfizer
Portland General Electric
Salesforce.org

Development Impact Bond

IMPACT INVESTORS

Anonymous (2)
Bridges Impact Foundation
The Delta Fund
Joyce and Jay Friedrichs
Debbie and Russ Hall
Laidir Foundation
Silicon Valley Social Venture Fund (SV2)
Skees Family Foundation

OUTCOME FUNDERS

Anonymous
UK Department for International Development (DFID)/UKaid
USAID Development Innovation Venture (USAID DIV)



Our Team

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Founder and President, Plebys International
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Director, African Women in Agricultural
Research and Development (AWARD)

Staff

Our staff of 200+ are a passionate, innovative, talented, fun-loving, and pragmatic team of optimists whose passion for ending extreme poverty is contagious.

VILLAGE ENTERPRISE OFFICE LOCATIONS

- 📍 **Uganda**
Kampala / Soroti / Gulu
- 📍 **Kenya**
Kitale / Nairobi
- 📍 **San Carlos, California**

95%
of staff is East African

75%
Women in Leadership

The entire Village Enterprise Uganda field staff (top) and Kenya field staff (bottom) at the two countrywide safeguarding seminars in March 2019.



How can I support Village Enterprise?

DONATE

Online or via check. Gift card options are available online

Consider a gift of appreciated stock or mutual funds.

Check out corporate matching.

Find out about **PLANNED GIVING** opportunities.

FOLLOW US on Facebook, Twitter, and Instagram.

FOR MORE INFORMATION,

please contact
Caroline Bernadi at
carolineb@villageenterprise.org,
or visit us at
villageenterprise.org.



Above: A business savings group gathers under a tree in Hoima, Uganda, to take advantage of the shade as they learn how to become successful entrepreneurs. Photo credit © Cartier Philanthropy. Photographer: Andrea Borgarello.

Front Cover: A business owner cradles her newborn. Thanks to her business, she will be able to pay for her child's health care and future school fees



**Village
Enterprise**

Creating sustainable businesses.
Transforming lives.

Village Enterprise

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