



ACTION FOR WOMEN FOUNDATION Bakery (AWB) Project Final Report

Project Title: Action for Women Bakery (AWB)

Project Lead: Yolanda Murekatete

Community Organization: Action for Women Foundation (AWF)

Implementation Dates: March 2017-September 2017

Award amount: \$5,263

Beneficiaries

Direct Participants

Female (24 and older): 58

Male (24 and older): 1

Female (18-23): 2

Male (18-23): 0

Female (6-17): 0

Male (6-17): 0

Female (0-5): 0

Male (0-5): 0

Indirect Participants

Female (24 and older): 257

Male (24 and older): 213

Female (18-23): 301

Male (18-23): 78

Female (6-17): 149

Male (6-17): 55

Female (0-5): 39

Male (0-5): 14

Please describe how individuals impacted benefitted indirectly:

The above indirect beneficiary numbers show the children of the 60 women in the AWF program who benefitted indirectly from the project, especially those whose parents were employed regularly at AWB. 60 women participated in a two week baking refresher

training for this project, gaining additional livelihood skills. 7 women and 1 man continued as regular bakery employees. These direct employees have a total 21 children, including 12 female children and 9 male children (10 females ages 6-17, 2 females ages 0-5, 7 boys ages 6-17, and 2 boys ages 0-5).

Children, especially the 21 children whose parents were employed directly by the bakery, benefitted in the following ways from the additional household income:

- increased food and water
- income for school supplies and fees
- increased health insurance coverage
- greater security (previously many AWF women sold vegetables illegally on the streets)

1. Using your initial proposal as a guide, please describe in detail the project's major successes and any setbacks it may have experienced:

Background

Action for Women Bakery emerged out of a 2015 World Connect grant to provide an oven and training to a group of women at Action for Women Foundation (AWF) in a low-income community in Kigali, Rwanda. In 2015, 60 women participated in a 16-part community finance Initiative training in partnership with Global Communities and Peace Corps, as well as a six session baking training with a professional baker. From this initiative, several women began baking and selling independently in 2015-16. In March 2017 World Connect provided a second grant of 5,600 to establish a bakery. AWF used the grant funding to hold a refresher training in baking for 60 women, purchase supplies and equipment, and hire the best graduates from the training to work in the Action for Women Bakery (AWB). From there the 8 women began baking and selling daily, offering a selection of cakes, donuts, chapatis, and samosa to local customers.

Project Successes and Setbacks

The project achieved many of the initial goals listed in the proposal (see question below for more details), but still faces challenges and significant equipment and training needs. The overall goal was to develop a sustainable organization offering respectable jobs with fair daily wages that fit the lives of HIV positive, single mothers in Nyabisindu. This has been partially met, and AWB has demonstrated resilience, problem-solving capabilities, and the ability to acquire the skills needed to become a sustainable business.

Major project successes are as follows (please see attached spreadsheet for details):

- **Production and revenue:** Average production, revenue, and gross profit rose from April into the summer, with the bakery demonstrating potential for growth and profitability.
 - Since April, the bakery has generated a total revenue of 10,112,000 RWF (\$11,843) and gross profit of 2,927,094 RWF (\$3,428).

- From April-September, the average revenue was 1,444,571 RWF (\$1,692)/month.
 - From April-September, the average gross profit was 418,942 RWF (\$491)/month.
 - From April-September, the bakery saw an average sale of 538 baked goods/per day, or 16,158 goods/month.
- **Potential for Profit:** During peak months of July and August, the bakery had a positive net income/clear profit, meaning the gross profits covered salaries, rent and other overhead, in addition to cost of goods sold.
- July sales were 862 goods sold/day or 25,843 goods sold/month.
 - July revenue was 1,696,700 RWF (\$1,988), gross profit was 843,751 RWF (\$989), and net income/clear profit was 396,161 RWF (\$464).
- **Employment gains:** AWB employed seven women and one man. The seven women earned a steady income of 30,000 RWF/month which covers approximately 70% of basic expenses for one household, such a food and medical insurance (called Mutuel de Sante and is 3,000 RWF/year for one person, which the women make in 3 days of work at the bakery).
- **New skills development:** Women were trained in baking and acquired financial skills.
- In March AWB held a 2 week refresher training with Lule Brian, an experienced baker from Uganda.
 - The women learned how to bake mandazi (donuts), cakes, chapatis, and sambusa.
 - All of the women in the bakery continued to participate in AWF's weekly savings group meetings and participate in trainings and sessions on different topics related to savings and money management.
- **Social capital and community:** Women have developed a “support network” and can support each other in their personal and professional lives.
- Previously when women were selling vegetables illegally or operating on their own and had family issues or illnesses, they did not earn income.
 - Now women can make arrangements to cover for each other as part of a network, and no longer need to engage in illegal selling.

Project setbacks were as follows:

- **Equipment:** the bakery needed improved equipment for increased production and efficiency. One of the largest challenges the bakery struggled with is mixing flour, as the women were unable to mix the large quantities needed for producing hundreds of baked goods/day. Mixing was an expensive and labor-intensive task and the bakery

hired a man to do the work, and overall still struggled to meet demand. A commercial grade mixer is a critical and immediate need.

- **Profitability and consistency:** the bakery has had challenges in covering SG&A Costs. While the bakery has achieved consistent gross profit, covering all business expenses including Salaries, Goodwill and Administration has been challenging. The bakery earned a positive net profit in July and August, but did not achieve a positive net margin in other months. The highest selling product (mandazi) also has the narrowest margin, and pricing schemes may need to be reconsidered.
- **Unexpected rent increases.** The rent for the AWB facilities rose in June (see rent tab), leading to unforeseen costs and overall gains.
- **Accounting systems:** the bakery needs accounting training and a reliable accounting software to support bakery growth. AWB is relying on spreadsheets managed by a few individuals combined with paper and pencil sales tracking.

2. Did your project accomplish all or mostly all of its original goals as stated in your approved grant application? Please explain in detail how the goals were met and if necessary explain how you adapted the goals to meet the needs of the project:

Overall, the bakery made strides and achieved many of the original stated objectives, demonstrating potential for growth and sustainability with additional equipment improvements. The overall objective as stated in the proposal is "using the skills received from the training provided by AWF in partnership with World Connect, single mothers will be able to deliver baked goods of high quality and manage their income and expenditures to maximize profits from their baking activities." AWB succeeded in training 8 women, opening a bakery, producing hundreds of goods and day, and generating an average gross profit of nearly \$500/month.

The main objectives as stated in the initial proposal as well as results from the project are as follows:

- **Employ 8 women, paying monthly wages of 22,000 Rwf per person.**
 - The bakery employed 7 women and 1 man (needed for mixing large quantities of flour). By May the women earned a set wage of 30,000 RWF/month, which was higher than the initial goal.
- **Sell 159 baked goods per day (40 goods per vendor) for the first sixth months, and 318 goods per day by the second six months (80 goods per vendor).**

- The bakery exceeded this number in the first six months, selling on average 539 goods/day.

➤ **Achieve a positive net income at the end of year one – currently estimated at \$1,525.**

- The bakery has not yet completed its first year so this objective cannot be determined. The bakery earned a positive net income in July and August, but did not achieve this in other months and is unlikely to achieve this goal without additional equipment.

3. In retrospect, what if anything might have been done differently to achieve or extend the project's goals?:

While the bakery saw a number of successes, it also experienced the challenges and uncertainties of a new start-up. Several things might have been done differently to extend the project's goals:

- Increased training on business management and accounting. A business venture was new for the organization, and it came with a learning curve. AWB began to produce larger quantities in goods, and needed a more efficient and effective system for accounting. Over the months the bakery began learning more about running a successful business and that revenues and prices need to cover salaries and all operating expenses in order to be sustainable. A partnership with a business training entity in Rwanda would be helpful in the future.
- Improved equipment. AWB seriously struggled to keep up with production goals due to the inefficiencies of mixing dough by hand. AWB also has received requests for bread, but did not have a proper oven for bread production. Equipment shortages prevented growth and progress in some areas, and could have been more carefully considered in the initial proposal.

4. Was there an individual who emerged during the project as a leader? If so, would you please describe how that leadership affected the project, the individual, and the other beneficiaries?:

MUHORAKEYE Beata: Beata excelled in coordinating the team, expanding markets, keeping time, and working without supervision. She paid more shares in the savings group and was awarded an incentive for best performance. Beata was also an example of AWF's role in mentoring women and providing them with more control of their lives in the household. Beata is among the 10% who is married and her husband left the family, stating that he was the only one providing for the family. Beata was living alone with 3 kids and got involved with the bakery and began earning money. Her husband came back, they resolved their marriage issues, and are now living together again. During the time of separation Yolanda, who is a trained social worker, provided counseling to help Beata manage the stress caused by the family situation.

Pricilla NYIRAHABIMANA: Pricilla carried out many physically demanding tasks such as security watch during the night and goods baking and distribution during the day. She demonstrated high integrity and motivation and was awarded an incentive of 5,000 RWF for her outstanding work.

5. If you answered yes to #4, please profile that individual. Provide their first and last name, age, marital status, special characteristics, hope for the future, a quote from that person, etc. Please also provide a photo if you are able:

MUHOAKEYE Beata is 38 years old and lives in Kigali, Gasabo District, Remera Sector, Nyabisindu Cell. She is a vulnerable mother of 3 children. She previously worked on building sites carrying heavy loads of cement and sand and suffered from chest and back pains. However, since joining the bakery she no longer struggles with physical pain. She is highly sociable and full of hope: "[I] am happy to be part of this project, my life is better and my children are healthier."

NYIRAHABIMANA Pricilla is 33 years old and lives with her one sister who has a baby girl and her 2 brothers. As a head of the family, she takes care of her siblings. As she says, "I am an orphan, raised myself and my siblings. Now I have a job, with a regular income and am able to cater for my siblings paying for their food, shelter, clothes, health insurance and education needs. I didn't have hope but now I am thinking of opening my own bakery. I am not alone facing all the problems of my life. There is AWB, it is my family and my hope."

6. Did you have access to the necessary tools, resources and/or support from World Connect to propose and implement a successful project? Please elaborate and provide examples of the types of support and tools that would have been helpful:

Yes, we had the tools and support needed from World Connect. World Connect will be visiting the bakery, and was consistent with follow-up and support. The visit will be a great opportunity to discuss the current status and future of the bakery.

7. Please share with us a list of any resources used by your project or any helpful lessons learned that could be shared with other project leaders implementing similar projects (e.g. curricula, training resources, local market surveys, business plans, etc.):

Lessons Learned

- Build off of existing programs and organizations: Yolanda has been working with the AWB women for years and knows the community and needs. This project built off of a previous grant from World Connect, and women were already familiar with many financial and baking concepts, already had small selling initiative going on, and could more begin the program more quickly.

- Invest in business training and financial systems. In order to more easily track revenue and profit, and an improved financial system was needed. The team spent extensive time at the end of the project reformatting all of the weekly and monthly financial reports and doing financial analysis. The next proposal includes business and financial management training.
- Consider equipment needs. Equipment needs were a major challenge to the project, and the initial proposal could have more carefully considered the needs for mixing such a large quantity of flour a day.

8. Do you have any recommendations on how World Connect can improve its grant application process and its support of projects? We welcome your insights and ideas:

N/A

9. Would you recommend working with World Connect to other Peace Corps Volunteers and community organizations? Please briefly explain why or why not:

Absolutely. World Connect offers constructive and detailed feedback, support, and follow-up. World Connect is willing to work with needs on the ground, interested most in locally-driven projects, and eager to invest in its partners long-term (for example, World Connect is visiting the bakery this month, and also another site where a PCV implemented projects but has since left). The organization follows up regularly with projects and volunteers, even after their service has ended. We have had nothing but positive experiences with World Connect.

10. Please let us know the name of and a good point of contact at any schools in the U.S. that you think might be interested in World Connect. We are looking for middle schools, high schools, prep schools, charter schools, etc. to connect with and appreciate your support!:

Ann Arbor Open, Ann Arbor, MI 48103. Tel: 734-994-1910. This is the public school, grades K – 8, of Naomi Kaczor who lived in Rwanda 2015- 2016 and helped at AWF children's party. Naomi will be a 7th grader starting Fall 2017.

Testimonials:

"It has been a joy to see the Action for Women Bakery grow from an idea into a program that is truly changing lives. I remember listening while Yolanda and Marvin, the program's founders, first told me about the need for economic opportunities for the women of Nyabisindu. I learned that this was a new direction for the 30 member women's savings group they had started early in 2015 in the same, low-income area of

Kigali, Rwanda's capital and largest city. The growth has happened because of the incredible determination and commitment of Yolanda, as a leader, and the women themselves. Yolanda has a husband and three young children of her own to care for, and yet she is putting in 50 - 80 hours a week to help the AWF program continue its service. The women have lives that are full of set-backs, and yet when I observe one of their Sunday afternoon meetings, they sit with quiet dignity and poise, proudly following all the rules and instructions. On my most recent visit (June 2017) there were about four women baking the cakes in one small building. Down the street in the other building, four to five others were running the cafe. Customers were in the cafe enjoying their lunch and the bakery business has found regular customers among the small shop owners throughout the area, thanks to the hard work of the women selling the baked goods. I expect AWB will continue to grow and provide economic opportunities for more and more women, just as Yolanda and Marvin dreamed it would"

-Ruth Ann Church, AWB advisor, M&E Coordinator, Michigan State University, Community Sustainability Program

"World Connect funds enabled us to run a training refresher for 42 and training for 18 women, making a total of 60 women divided into two groups of Voluntary Savings and Loans Associates. This funding allowed us to realize our dream of starting Action for Women Bakery (AWB). Women are practicing their skills and making a living out of it." Yolanda Murekatete, AWF Founder

"With World Connect funding selected women are able to make a living from working in the bakery as bakers and distributors of baked products. From the salaries they receive they can meet the minimum living expenses, medical care and school fees. They are active and appreciated contributors to their communities from being from the marginalized end." -Yolanda Murekatete, AWF Founder

"This has had a lot of benefit to me and my family because I did not have a job; now I can afford food, shelter, medical care and money to save, I work a part time to AWB, get income and out of work I do other businesses and have time of taking care of my kids. I feel that am now a proud member of my community, a dignified woman and human being." -Jeanine NIYIGENA, 27 years old

"After the training refresher I improved my skills in marketing and door to door trading enabling to have the highest number of clients in my group. I feel so happy because Action for Women Foundation recognized my efforts and gave me a reward of 5,000 RWF. Now am confident that one day I will run my own bakery." -Beata MUHORAKEYE, 38 years old

"I am happy to be able to produce baked cakes, mandazi, chapattis and samosa from mixing ingredients to presenting them on a plate. From the income I make I pay medical insurance for me and my siblings, I bought a cow and give it to a friend who is guiding it and when will be sold will share the benefit. I save money in saving group and when we

will share out I will be having money and I will go in my village and start my own bakery for preparing my future.” -Pricilla NYIRAHABIMANA, 33 years old



Pricilla making samosas





Hamissa Valentine, AWF volunteer teaching the seller how to record all the daily activities on selling.

