



## Best Practices of inclusion in SMEs

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28.04.2021



KENYA BUSINESS  
AND DISABILITY NETWORK

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- Wife, mother of 3
- CEO of Nyali Capital, Ecobiz SACCO and Enicapital Foundation
- Director, KNCCI Mombasa
- Founder, Women Lifting Women Series
- Member, KBDN

# Economic and Financial Inclusion



A non-deposit taking microfinance providing short term credit facilities, financial advisory services. We pride ourselves as the home of **LPO Financing.**

A SACCO focused on empowering the low-income cadre, especially the youth women and PWDs by:

1. Creating awareness about the savings culture.
2. Empower our clients to qualify for financing for their small trades using their savings as collateral.

A foundation whose vision is to financially empower 20,000 youth, women and PWDs in entrepreneurship in Africa by 2021 through:

1. Providing access to financial literacy
2. Capacity building
3. Incubation services

# Financing LPOs of pwds

Access to Government Procuring Opportunities (AGPO) is an opportunity and a very recent one given to preferential groups that include the Women the Youth and PWDs to supply to the government.

Challenges faced by this category that Nyali Capital provides a solution are

- ❖ Lack of capital
- ❖ Lack of collateral

# Beyond Financing LPOs of pwds

We reach out through our field and marketing visits, sensitization and business advocacy forums we have organized or attended.

We have membership in the business associations in the region e.g KNCCI and various contractor and business Whatsapp groups where these clients are also members and participants.

We are mobile and have been able to pay visits to these clients at their homes/places of work, saving them the hustle of visiting our physical offices for our services.

We build relationships with the paying institutions and this has seen us track and push for payments on their behalf once they are done with the projects and invoiced. This has given us an edge over other financiers and made these clients become repeat borrowers.

# Financing LPOs of pwds

## **Mombasa Branch Year 2020**

No of clients 6

No projects 20

Value : Ksh.25M

## **Eldoret Branch Year 2020**

No of clients 9

No projects 18

Value : Ksh.17.2M

## **Nairobi Branch Year 2020**

No of clients 10

No projects 23

Value : Ksh.8.4

# Enabling an inclusive environment

1

## Staff Trainings

Held staff training on best practices and disability confidence in handling PWDs

2

## Environmental accessibility

Carrying out renovations for our offices to include access ramp and other accessibility options

3

## PWD financial workshops

Carried out workshop on personal financial goal setting with 30 PwDs in February 2021 in partnership with Light of the World Africa



# Some photos from our activities



Financial goal  
Setting workshop Feb 2021



Client visit in Taita  
Taveta County March  
2021

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