

The Global Foundation for Education and Economic Mobility The Kenya Brief

Dates of Travel: October-November 2020

Purpose: The Global Foundation for Education and Economic Mobility, Inc. (GFEEM) team traveled to the country of Kenya to launch a new partnership with the registered Self-Help Organization, Dominion Daughters. A signed MOU was signed between organizations with the goal of increasing our partner Dominion Daughters' ability to grow its organization and maintain its mission to economically empower Kenyan women. We visited with the founder of the organization and her Executive team in Mombasa, Kenya and traveled across the country to Nairobi, Kenya and Nanyuki, Kenya- mobilizing additional women towards Dominion Daughters' programs. We 'cut the ribbon' at their new multi-family housing development and successfully held a series of capacity building workshops for more than 350 women.

About Dominion Daughters: Dominion Daughters (DD) is a female-led, grassroots organization with a mission to "be the she-voice of economic freedom". Since its founding in 2015, the organization has grown from 57 inaugural members to more than 200 active members. Its core program focus is to facilitate asset acquisition for women, by aggregately accumulating and leveraging financial resources through member savings and investments.

Dominion Daughters utilizes a real estate investment fund model that provides an avenue for women to own a share in real estate, and/or own their own property. Members have committed to save 100 Kenyan Shillings (1USD) per day for five years. The accumulation of these savings has allowed for the group to purchase over 44 acres of land.

GFEEM's Deliverables for Dominion Daughters:

1. The GFEEM team presented formalized Capacity Building, Governance, and Professional Development Training to 350 Dominion Daughters / adult women across Kenya (October 2020 - November 2020)



- Hosted four training sessions "Goals, Dreams and Ideas" (D.I.G. for Success) for Dominion Daughters members, two in Mombasa, one in Nairobi and one near Nanyuki, Kenya.
- Introduced strategies for Dominion Daughters' leadership to initiate networking opportunities between their members who are business owners, so that each member- regardless of socio-economic status, can receive value to grow their enterprise.
- Met with the National Coordinator of Deliverance Church, International Reverend Margaret Muchai (representing over 2,000 congregations throughout Kenya) to discuss how to increase Dominion Daughter's program's visibility, access, and invitation to women within their denominational church.
- 2. Cultivated the human and financial resources of corporate, public, and charitable organizations who are able to provide essential inputs into the Dominion Daughters Impact Model.
- Held meetings with potential corporate partners and funders such as UNAITAS Bank's SVP of Business Development and Shelter Afrique's Head of Policy Research and Partnerships, Dr. Muhuammad Gambo.
- 3. Explored the due diligence process and cost required to begin a commercial real estate development project in Kenya.
 - Visited and assessed Dominion Daughters' land and property sites.
 - Increased our knowledge of Kenya's agriculture and real estate markets through meetings with experts in the field:
 - 1. Sub-regional Agricultural Officer of the Ministry of Agriculture Damaris Waswa to discuss best agribusiness farming practices in Kenya.
 - 2. Farmer and proprietor Muhammad and Gladys Kariuki, owners of a 7,000 chicken poultry farm, to discuss their business growth needs and agricultural practices- poultry, fish farming and crops.
 - Increased our familiarity with the second property site in Kilifi property, and set expectations for the Development Team roles and communication standards.
 - initialized discussions with GFEEM's team about our participation in their next development activities with construction team -including milestones and timeline.
 - Increased our understanding of the legalities related to real estate marketing and development in Kenya from practicing lawyer and commercial real estate developer, asa-Mr. Mulwa J.D.



- 3. Explored the feasibility of establishing a revolving loan fund, and initiating an Individual Development Account in partnership with a formal Community Development Financial Institution (CDFI), like Nairobi-based community bank, UNAITAS or ACCION.
 - Members of the Dominion Daughters will participate in a certificate-granting training program before receiving qualification to apply to the Loan Fund for:
 - The purchase of home (acting as down payment assistance and/or Gap financing (self-held GFEEM mortgages)
 - Education and Professional development (Payment of their children's k-12 School fees or tuition to attend a post-secondary school or participate in a US-Africa education exchange program.
 - Business development needs- (ex. farmers buying seed, land, livestock

Next Steps:

GFEEM has agreed to return to Kenya to provide consultation and instructions on business development matters; to launch the loan fund; and to explore the rollout of an agribusiness/agri-technology program for women with Amma from Startup Africa.