

August 2020 – February 2021

STREET BUSINESS SCHOOL BY SI4DEV - IMPACT REPORT



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Executive Summary

In April 2019, SI4DEV received funding from The Spring Development Initiative and sponsored two graduates of the SI4DEV Partner Training program to travel to Uganda on a full scholarship for training as Lead Coaches of the Street Business School curriculum.

SI4DEV planned to use the Street Business School (SBS) curriculum to enhance our participants' capacity with business training. SBS is a six-month, mobile classroom uniquely tailored to meet the needs of low-income men and women in such communities as where SI4DEV works.

Several studies show that those living in lower economic groups are the most likely to lack the skills and confidence to start or grow their business. First rolled out in Uganda, SBS has been shown to increase income levels by more than 200% within 2 years of graduating by participants in various other African countries. SBS creates transformation by building confidence and igniting entrepreneurial skills in participants.

This training provides a skilled foundation for participants to build a sustainable business, teaching work ethics and values through role model engagement and coaching. The SBS by SI4DEV project encourages under-employed, self-employed and unemployed women and youth to enhance their economic self-reliance by promoting business start up from the acquired skills.

The Street Business School by SI4DEV Project was rolled out in August 2019 across 6 communities (2 rural and 4 peri-urban) in Nigeria. The first phase ended after an initial 6 months of training and coaching visits. Of 97 initial recruits, 75 participants graduated this phase of the project.

Another Cohort was rolled out in August 2020 across 3 communities (1 rural and 2 peri-urban) in Nigeria. The first phase ended after an initial 6 months of training and coaching visits of 70 initial recruit, 62 graduated this phase of the project.

Before beginning the next phase, which includes 6 months of monitoring and sustainability support, SI4DEV is putting together this progress report with the overall purpose of evaluating the extent to which the SBS by SI4DEV project achieved its main objective of increasing income.

Did the SBS by SI4DEV project participants successfully begin on the journey towards the validated results of the SBS curriculum? As a way of drawing lessons for future programming, we ask:

1. How applicable is the SBS project for the communities and participants?
2. What was the impact of the project on participants income?
3. Did the project effectively manage funds and provide value for money?

Monitoring and evaluation summary

S/N	Indicators	Source	Target	baseline	Final
1	Communities approved	Approvals	2	3	3
2	Participants recruited	Commitment forms	20	0	70
3	New businesses started	Coaching visits	15	40	62
4	Participants who start or continue saving habits	Coaching visits	15	10	60
5	Participants who start keeping business records	Coaching visits	15	2	59
6	Participants with business plan	Coaching visits	15	0	62
7	Participants who begin market research	Coaching visits	15	0	62
8	Participants who complete the 6-months training	Attendance booklet	15	0	62
9	Participants with increased income	Coaching visits	18	15	60

10	Combined % income change	Coaching visits	40%	0	70%
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SBS BY SI4DEV - PROGRESS REPORT

SI4DEV is currently the only global catalyst partner using the tried and tested Street Business School (SBS) curriculum in Nigeria. The SBS by SI4DEV Project supports women and youth living in urban slums and rural communities by equipping them with the knowledge they need to build sustainable businesses and increase their income. It empowers participants to believe in themselves and seize every business opportunity.

In other to respond to the evaluation questions, key findings are summarized below.

A. **Applicability:** Did we do the right thing in the right way for our participants?

Here we evaluate how applicable the SBS by SI4DEV project was to our Nigerian communities. What are the activities and outputs, and how were this affected by the local context?

The project is designed to serve the unique needs of individuals at the base of the economic pyramid by enabling them to be agents of change and igniting their entrepreneurial mindset. The SBS by SI4DEV Project second Cohort was rolled out in Nigeria starting in August 2020 in 2 selected locations Abuja and Kano

These community volunteers were trained to use the SBS curriculum to coach local women and youth to start or grow their business using the SBS model. Working together, all coaches supported participants to start or expand sustainable business ventures which can give them a reliable income stream. The lead and assistant coaches worked with 97 participants in six communities:

1. 1 community in Abuja(Karshi) – 26 women and two men
2. 2 communities in Kano (Brigade and Hotoro) – 33 Women and 1 Man

These selected communities are among the most disadvantaged/poor in the states and as economic growth has stalled over the past few years. The level of youth unemployment, hunger, and poverty in the country is exacerbated by our stuttering economy which is yet to recover from 2016 recession caused by the global slump in oil prices, and has led to increased violence, extreme terrorism and communal clashes.

The evaluation finds that most activities were completed within a reasonable margin. During the SBS program (August/Sept 2020 – Dec/Feb 2021), many students started or expanded their business using meagre savings or borrowing from friends, family or micro-finance cooperatives/banks.

The Street Business School by SI4DEV project was delivered in four stages:

1. Selection

The selection stage is to Identify impoverished “necessity entrepreneurs” who can take advantage of this unique model, and to select community living in poverty.

3 communities were selected for the program which all fit into the criteria needed to implement the Street Business school. 70 men and women (impoverished “necessity entrepreneurs”) were selected from these communities.

This stage of the project was verified based on the trainer's reports, signed commitment form, letter of acceptance by community, attendance booklet, funds spent, and monitoring by SI4DEV Operations Manager and Lead coaches.



Participants at orientation in Brigade community, Kano state

2. Business Training

This involves a practical, hands-on, and immediate relevant content for people living in poverty. It includes 8 modules:

- i. Coming out of your comfort zone
- ii. Business opportunity Identification
- iii. Finding capital and starting small
- iv. Record keeping and Bookkeeping
- v. Market research
- vi. Business planning
- vii. Growing your customer base
- viii. Money management

This stage was verified by trainer's reports, post module quizzes, Participants testimonials, post module evaluations, coaching visits, attendance booklet, funds spent, and monitoring by SI4DEV Operations Manager and Master Trainers.

Modules	Activity Description	Immediate Result	Class Activity	Achievement
Coming out of your comfort zone	Participants were made to get out of their comfort zones so that they can better recognize the potential within them, and instill a sense of urgency/immediacy to utilize that potential to	Participants were able to see that success in business is not about fate, but about hard work, self-confidence, and the understanding of basic business principles. Afterwards, participants begin to see their situations differently	The Rope obstacle game was used to illustrate the coming out of your comfort zone module	After the first module 80 percent of participants came out of their comfort zones and started businesses.

	empower them to better their circumstance.	and dispel myths about being a successful business owner.		
Business Opportunities Identification	Participants were trained on how to identify a potential business idea that will be successful and sustainable in their community.	Participants acquired basic business principles that are needed to actualize business idea, determine a viability of a business in their local community and are able to choose the right business that will work in their community	Participants were divided into groups and asked to come up with business ideas using the resources in the classroom. They then used a worksheet to see if business is Viable	80 percent of participants without business ideas came up with businesses, 20 percent of participants added new businesses to their initial one
Finding capital and starting small	Participants were trained on what capital and resources are, and how they can use both to start a business.	Participants were able to think creatively on how to access capital	Participants played the resource card game in class, this proved to them that money is just ¼ of the resources needed to start a business	65 percent of participants were able to sell some of their old items they were not using to raise capital to start up their businesses
Bookkeeping and Record Keeping	Participants were trained on basic bookkeeping skills for their business and were taught to understand the value and necessity of recordkeeping	Participants were able to prepare financial records for managing their business and were able to decide whether to start a business venture based on potential profitability	Participants used the Bookkeeping and record keeping template to solve a case study questions	95 percent of participants now record their businesses
Market Research	Participants were trained to understand the local competitive market before they invest their time, money, and resources to start a business	Participants understood the principles and process for conducting market research and its value in starting a successful and sustainable business	Participants did a simulation exercise; they went out for market research using the SBS market research template	80 percent of Participants did market research before venturing into a new business

Business Planning	Participants were trained on how to plan a business and the importance of planning for a business, as well as the value and benefit of developing a business plan	participants were able to create a practical and useable business plan	Participants were given an SBS business plan template and they were able to create practical and useable business plan for their businesses	100 percent of participants prepared a business plan for their businesses
Growing your customer's base	Participants were trained on the importance of actively pursuing customers to grow revenue	Participants were able to build a plan to integrate promotions and customer care into business	They did a role play on good customer service and poor customer Services	They were able to know why good customer service pays.
Money Management	Participants were taught the importance and value of saving and managing money wisely.	participants were able to plan financially for present and future needs and understand the importance of managing money	They were able to set life goals and financial freedom goal	85 percent of participants now have savings



Participating in one of the module in Brigade community, Kano state

3. Coaching Visits

	Activity Description	Immediate results
Baseline coaching visit	The coaching and baseline visit enabled coaches to build trusting relationships with participants. It was the first opportunity they had to meet one-on-one with participants, and to they laid the foundation for participants to believe in their own abilities. During this visit, baseline data was captured and recorded.	Coaches were able to build strong rapport with participants, capture baseline information, complete the baseline data capture forms
Mid-Coaching Visit	This is the most important interaction of the entire SBS experience for participants. Coaches had the opportunity to solidify relationships and recognized participant's accomplishment till date. Those with no business coaches evaluated barriers and provided solutions and encourage participants to start one.	Street business school coaches checked on progress of business, provide on the spot business advice and support, monitored progress and implementation of lessons learned from the trainings and capture information by completing the street business school Mid- Training Evaluation form.
Exit Coaching Visit	Participants had one on one interaction with coaches. Coaches gathered information to assess the results and success of the SBS Training.	Participants are able to plan for the next steps in their business development after graduation



Baseline Coaching visits in Karshi community Abuja

4. Graduation

A formal graduation was held to publicly recognize graduates, and to celebrate with them. It symbolizes participants becoming skilled, empowered and confident individuals who can economically sustain themselves and their families 62 Participants graduated from the Street Business School by SI4DEV Program in cohort 2.



Participants graduating in Kano communities



Participants graduating in Karshi community, Abuja

B. **Impact:** Did the program achieve the planned results?

A summary overview of progress towards each objective follows below.

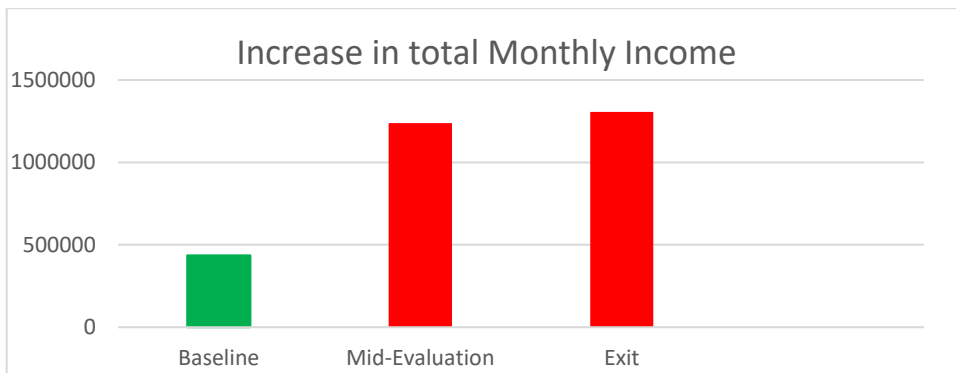
Objective 1: Increase the income of SBS by SI4DEV graduates

98% (62 out of 63) of participants increased their income based on the data captured during the baseline coaching visit, Mid-coaching visits and Exit coaching visits.

62 participants (99%) had a business at exit compared to 40 (64%) at baseline. participants (23%) had an income at baseline; this more than doubled to 60 (95%) at the exit visits.

Of the 15 participants who had an income at baseline, their combined total income grew by 99%.

Of 22 participants who did not have any source of income at baseline 98% (62) had started a business with an income by the end of the 6 months of training. Their average income per person grew from zero to 6000 naira per month at the end of the training.



Participant's Stories

Ruth Danbaba from Karshi community, Abuja:

"I produce household items such as liquid soap, detergent, air freshener and disinfectant" After the module, coming out of my comfort zone, I started learning how to sew, at the end of the training I now sew beautiful dresses. My income grew from 40,000 monthly to 100,000 Naira monthly.

Objective 2: Improve the business capacity of participants through the training

An analysis of project narrative and post-module quizzes completed by the participants shows that a high proportion of capacity building targets were reached under this objective. 100% of all planned activities were delivered as designed and graduates acknowledged a change for improvement in their business skills and behavior.



Business Capacity training in Karshi community, Abuja

Participant's Stories

"I lost my Job as a class teacher during the COVID-19, the Street business school program made me start a new business, I now sell food stuff, just in front of my house 60000 naira monthly, compared to what I was earning as a school teacher which was 25,000 naira. I am now happier" Veronica from Karshi community, Abuja.

Jummai from Brigade community had an accident, this affected her business, but after the module coming out from her comfort zone, she went back to her business of selling roasted corn.

"The Recordkeeping, Market survey, and growing your customer base modules improved my fruit business, my customer base has increased," Rose from Hotoro community,

Objective 3: Increase the number of new businesses in local communities

As verified through coaching visits, pictures, testimonials from participants and phone conversations, 60 participants had started new businesses or expanded existing businesses by adding new lines of products or services.



Exit coaching visit in Hotoro community, Abuja.

"The Street business school taught me how to come out of my comfort zone, I started selling charcoal and firewood in front of my house because I don't have a shop. Street business school coaches taught me how to save." – Alice from Hotoro community

"Before the training, I had no business, during the business opportunity identification, I came up with a business idea, I started selling roasted corn – Jummai from Brigade community.

C. Value for money

For the Street Business School by SI4DEV project, value for money encompasses a range of factors including the extent to which the training is able to deliver on its promise, while simultaneously ensuring effective management of costs, guaranteeing efficiency in delivery and using the right approach.

With all expenses taken into consideration, the cost of the project over the reporting period is

486900 Naira. This translates to 7728 naira per SBS by SI4DEV graduate.

Compared to the cost of a business school training, and considering the income increases and the businesses started by the SBS graduates in their communities, this is great value for money!

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STREET BUSINESS SCHOOL THEORY OF CHANGE BY SI4DEV

