Proposal Outline
Program Name: Steet Business school

Section	Type Your Answers Below
Story	I was seven years old when I lost both of my parents. I still remember what that felt like. No one was there to make sure I ate. No one was there to tell me things would be okay. My grandmother took me in. She was a widow herself. She had no education and no formal job. She survived by doing manual labor, whatever work she could find, day by day just so the two of us could eat. I grew up watching her hands, tired from years of hard work, and I grew up learning something most people never have to learn so young: that hard work alone does not protect you. Without her own income, her own skills, or her own capital, she had almost nothing to fall back on. She depended on whoever would give her work that day. I grew up in Homa Bay County, where I watched this same struggle repeat itself in almost every home around me and I began to notice a pattern. Many of the young women I met were not engaged in any income-generating work at all. They depended entirely on a husband, a boyfriend, or a partner to provide for them for food, for their children's needs, for everything. Without their own education, their own skill, or their own capital, they had no way to earn anything of their own, even if they wanted to. That dependence is not a small problem. It shapes everything: whether a woman can leave an unsafe relationship, whether she can say no, whether she can make her own decisions about her life and her children's future. This is the problem Activate Action exists to solve.
Mission Statement (in 8-words)	Reduce women's HIV vulnerability through economic empowerment
Assets/Traction	• Youth-led team and lived experience – we understand the real challenges young people face • Community trust and relationships – strong connections with schools, local leaders, and partners • Proven programs and experience – delivering mental health, SRHR, and empowerment programs reaching thousands of young people • Land and physical space – our own land with two buildings, including office space and a youth-friendly center • Equipment and resources – computers and tools that support learning, training, and operations • Greenhouse and farm projects – supporting sustainability, learning, and income generation • Partnerships and networks – collaborations with organizations, donors, and stakeholders • 270 young women trained in entrepreneurship • 260+ businesses started or strengthened through the program • 6+ years of sustained community presence in Homa Bay • Peer-led model: participants become mentors and trainers • Integrated programs across SRH, mental health, and economic

	empowerment
The Problem Statement	Young women in rural Homa Bay Kenya face limited access to income and employment, leaving them economically dependent in a region carrying one of Kenya's most severe HIV burdens. Homa Bay County's HIV prevalence stood at 15.2% as of 2023 estimates against a national prevalence of about 3.3%, with women nationally affected at higher rates than men. This economic dependency is a direct driver of that risk, without independent income, young women are often unable to negotiate safer sex, leave transactional or abusive relationships, or say no to relationships that put them at risk. Kenya's HIV response has focused heavily on service provision: testing, treatment, counseling, without addressing what drives women into risk in the first place. Activate Action addresses that gap at its root: by equipping young women with entrepreneurship skills, financial literacy, mentorship, and startup capital, we give them a path to income that doesn't depend on transactional relationships. Economic independence increases a woman's ability to negotiate safer relationships, leave unsafe ones, and make her own decisions about her health, reducing her vulnerability to HIV from the inside out.
The Project (activities and timeline)	Project Duration: 1 November 2025 – 30 April 2026 (6 months) Target Group: 90 young women aged 18 to 34 in Homa Bay County The project provides a practical pathway to economic empowerment by equipping 90 young women with entrepreneurship skills, financial literacy, mentorship, and seed capita to establish or strengthen sustainable small businesses. By increasing participants' economic independence, the project seeks to reduce vulnerability to HIV and other social and economic risks while building confidence, resilience, and decision-making capacity. The project adopts the proven Street Business School methodology, which combines mindset transformation, practical entrepreneurship training, business planning, coaching, peer support, and access to startup capital. Participants will progressively move from developing an entrepreneurial mindset to launching businesses and receiving ongoing mentorship to improve business sustainability. **Timeline and Key Activities** **Month 1 (1–30 November 2025): Participant Recruitment & Orientation** • Community mobilization and participant recruitment. • Screening and selection of 90 eligible young women • Registration and baseline assessment. • Project orientation and expectations setting.

- Mindset transformation, confidence-building, leadership, and personal goal-setting workshops.

Months 2–3 (1 December 2025 – 31 January 2026): Entrepreneurship & Business Development Training

- Entrepreneurship and mindset development using the Street Business School curriculum.
- Identifying local business opportunities and market needs.
- Financial literacy training covering budgeting, saving, pricing, bookkeeping, and cash-flow management.
- Marketing, customer service, and business management skills.
- Business planning workshops where participants develop individual business plans with facilitator support.
- Mentorship sessions with successful local entrepreneurs.
- Weekly practical assignments, peer learning sessions, and business coaching.

Month 4 (1–28 February 2026): Business Mentorship, Monitoring & Graduation

- Monthly business coaching and mentorship visits.
- Peer support and accountability group meetings.
- Monitoring of business performance, income growth, and participant progress.
- Documentation of success stories, lessons learned, and case studies.
- Endline assessment and project evaluation.
- Graduation ceremony to recognize participants' achievements and connect them to ongoing support networks.

Months 5–6 (1 March – 30 April 2026): Business Plan Presentation & Seed Grant Disbursement

- Participants finalize and present their individual business plans to a review panel.
- Feedback and refinement of business plans.
- Disbursement of seed grants (USD 50 each) to all Graduates
- Business launch or expansion support.
- Initial business setup visits by project staff.

Budget

Expenses

Item	Unit Cost $	Units	Unit type (Per hour, person, day, months)	Total $	Requested Amount
Seed grant per participant	$ 50	90	Person	$ 4,500	$ 4,500
Lead facilitator facilitation fees	$ 300	4	Person	$ 1,200	$ 1,200
Training materials & workbooks	$15	90	Person	$ 1,350	$ 1,350
Venue / room hire	$50	12	Days	& 600	0
Mentor / coach stipends	$ 480	4	Months	$ 1,920	$1, 920
Monitoring visits (transport)	$ 50	10	day	$ 500	$ 500
Program coordinator stipend	$ 360	6	Months	$ 2,160	$ 2160
Communication (airtime, data)	$ 100	6	Months	& 600	$ 600
Stationery & printing	$ 200	1	Lump sum	$ 200	$ 100
Graduation & closing event	$ 1000	1 event	Day	$ 1000	$ 1000
Bank charges	$ 10	6	Months	$ 60	& 60
Total				**$ 14,090**	**$ 13,490**

Budget - Income

Source	Total	Notes
Street Business school	$ 1000	Printed Participant hand books
In-kind: Venue Support	$ 600	Activate Action’s community space used for sessions (valued at $600)
In-kind: Volunteer Mentors	$ 400	2 volunteer business mentors from Activate Action (valued at $400)
Total		**$ 2,000**

Budget Narrative:

- Seed Grants (USD 4,500): Seed capital of USD 50 will be provided to each of the 90 participants to support the establishment or expansion of income-generating businesses upon completion of the training.
- Lead Facilitator Fees (USD 1,200): Professional facilitation fees for four experienced trainers to design and deliver entrepreneurship, business management, and financial literacy sessions.
- Training Materials & Workbooks (USD 1,350): Procurement and printing of participant manuals, workbooks, handouts, and other learning materials required for effective training delivery.
- Venue Hire (USD 600 – In-kind): Training venue provided by Activate Action as an in-kind contribution, eliminating rental costs to the project.
- Mentor/Coach Stipends (USD 1,920): Stipends for business mentors providing post-training coaching, technical guidance, and follow-up support to participants during business start-up.
- Monitoring Visits – Transport (USD 500): Transportation costs for field monitoring visits to assess participant progress, provide technical support, and monitor project implementation.
- Program Coordinator Stipend (USD 2,160): Six-month stipend for the Project Coordinator responsible for project planning, coordination, implementation, financial oversight, monitoring, and donor reporting.
- Communication (USD 600): Airtime, internet, and communication costs to facilitate coordination with participants, mentors, trainers, and project stakeholders throughout implementation.
- Stationery & Printing (USD 200; USD 100 Requested): Office stationery, printing of attendance registers, monitoring tools, certificates, and administrative documents. The remaining cost will be contributed by the organization.
- Graduation & Closing Event (USD 1,000): Costs associated with the project close-out event, including participant certification, venue setup, refreshments, branding, and stakeholder engagement.
- Bank Charges (USD 60): Bank transaction fees and financial administration costs related to the management and disbursement of project funds.

Organizational Contributions

- Street Business School (USD 1,000): Contribution of printed participant handbooks and entrepreneurship learning resources.
- Activate Action – Venue Support (USD 600): In-kind provision of the organization's community training facility for all project sessions.
- Volunteer Business Mentors (USD 400): In-kind contribution of professional mentoring services provided by two volunteer business mentors to strengthen participant business growth and sustainability.

Value for Money

- $250 – Provides entrepreneurship training materials and workbooks for 16 young women.
- $750 – Provides startup grants for 15 young women to launch or strengthen small businesses.
- $1,000 – Empowers 20 young women with startup grants and ongoing business mentorship.
- $1,500 – Equips 30 young women with entrepreneurship training, financial literacy, and learning materials.
- $2,500 – Supports 50 young women with entrepreneurship training and startup capital.
- $4,500 – Provides startup grants for all 90 young women participating in the programme.
- $6,745 – Fully supports 45 young women through the complete six-month programme, including training, mentorship, business coaching, monitoring, and startup grants.
- $13,490 – Fully funds the six-month Street Business School programme for 90 young women, providing entrepreneurship training, financial literacy, mentorship, seed grants, business monitoring, and graduation.

Monitoring, Evaluation and Learning

MEAL Component	**What Will Your measure?**	**How will you measure?**
Outputs (Monitoring)	The project will monitor implementation to ensure planned activities are delivered as intended. Key outputs include: • 90 young women enrolled and trained in entrepreneurship and financial literacy. • A structured six-month entrepreneurship training program delivered. • Mentorship and coaching sessions conducted for all participants. • Peer learning and support group meetings held regularly. • Graduation and recognition ceremony completed.	• Participant registration forms and attendance registers. • Training reports and facilitator session logs Mentorship and coaching reports. • Peer group meeting minutes. • Monitoring visit reports with participant progress notes. • Seed grant disbursement records and signed agreements.

	All graduates receive seed grants of USD 50 each.	
Outcomes (Evaluation)	The project will evaluate whether participants have achieved the intended changes, including: - Improved entrepreneurship and financial literacy knowledge. - Increased number of businesses started or strengthened. - Increased monthly income among participants. - Improved financial decision-making and confidence. - Reduced dependence on high-risk survival strategies	- Pre- and post-training knowledge assessments. - Baseline, midline, and endline surveys. - Business performance tracking at Months 4 and 6. - Income comparison surveys. - Self-assessment questionnaires using Likert scales. - Focus group discussions and participant interviews
Impact (Learning)	The project will generate evidence on long-term changes and lessons for future programming, including: - Increased economic resilience among 90 young women. - Sustainable income generation through strengthened businesses. - Greater financial independence and decision-making power. - Reduced vulnerability to HIV-related economic risks. - Emergence of peer leaders who mentor and inspire others. - Lessons and best	- End-of-project case studies and success stories. - Key informant interviews and participant testimonials. - Household and community feedback surveys. - Three-month post-project follow-up visits. - Reflection meetings with staff and participants to document lessons learned and recommendations. - Learning briefs capturing successes, challenges, and opportunities for scaling.

	practices to improve future livelihood interventions.	

Project Sustainability
Street Business School is designed so that impact continues well beyond the life of this grant.

- **Peer-led continuity**. Graduates return as peer mentors for future cohorts, meaning the program's expertise grows from within the community rather than depending on outside trainers who leave when funding ends. Each cohort strengthens the base of local mentors available to the next.
- **Income that outlasts the project**. Once a woman's business is generating income, that income does not stop when Activate Action's direct involvement ends. The goal of the program is not ongoing support, it is a woman who no longer needs it, because she has her own independent source of income and the skills to sustain and grow it.
- **Pathways beyond the program**. Graduates are connected to savings groups, table banking circles, and government enterprise funds so their businesses have room to grow beyond what a single startup grant can provide. This gives women a next step after Activate Action's direct support ends, rather than a hard stop.
- A **model built to reduce dependence, not create it**. Because the program's core theory of change is economic independence, not ongoing service delivery, sustainability is built into the model itself. A woman who has gained income, confidence, and business skills does not lose those things when the grant cycle closes. Unlike a health service that must be continuously funded to remain available, an entrepreneur, once established, continues operating on her own
- **Group-based continuity.** Rather than each woman operating in isolation after graduation, participants are organized into small groups that continue meeting after the program ends. These groups run joint group businesses alongside their individual ventures, practice table banking to build shared savings and provide small loans to members, and create a space for graduates to keep exchanging practical business knowledge with each other. This turns what could be a one-time training into an ongoing support structure that costs Activate Action nothing to sustain, because the women themselves keep it running