

Deki Impact Report 2019



DEKI



A world of opportunity not poverty



Deki's mission is to empower communities to be
free from absolute poverty

Welcome to our 2019 Impact Report.

At Deki, we believe that everyone should have the opportunity to create an income, so that they can afford to send their children to school, access medical care and feed their families.

Working in Togo, West Africa, we invest in the future of hardworking entrepreneurs who are currently living in absolute poverty.

We provide access to ethical micro-loans, alongside business and community development training.

Focusing on women, we provide gender rights education, empowering women to become leaders in their homes and communities.

Deki entrepreneurs are enterprising people with big dreams, but with little opportunity.

We enable donors in the UK to have a direct impact by sponsoring groups, enabling members to get their businesses off the ground and keeping donors updated with personalised reports.

We multiply sponsors' impact by re-lending a group member's loan repayment, helping more and more communities to work their way out of poverty.



Letter from the CEO

In 2019, we celebrated Deki's 10th anniversary and with the start of the new decade we saw opportunities to make some big changes.

Deki comes from my inspiration to change just one girl's life - a Tibetan refugee called Deki Dolkha.

She was living in an orphanage with hundreds of other children. I would send her money every month, but she was trapped in a cycle of poverty, with no opportunities to change to her future.

When she was old enough, she would be moved to a hotel, where she would be a maid with very little opportunity. I soon realised that I didn't want Deki to live on hand-outs, but to be able to create her own future. I knew that there were thousands of other young women in the same situation.

I had no idea then, that from my desire to help Deki, we would go on to change the lives of over 60,000 people during the next ten years.





After a two-year break, I returned to my role as CEO in May 2019. Coming back with fresh eyes, I was able to see the changes that we needed to make.

As a small charity we are committed to constantly learning and evolving. Here are our two biggest lessons and biggest changes in 2019.

- As the African proverb goes 'It takes a whole village to raise a child'. If it takes a village to raise a child, then it's not about changing the life of one person, it's about changing the lives of the whole community.
- In order to be able to scale our work, Deki needed to be more efficient.

Deki began as a peer to peer lending platform, which meant that lenders were repaid and were responsible for re-lending their funds. Often, these funds sat unused in lenders' accounts when they could be re-allocated to another entrepreneur. Deki lost out further because we were unable to claim Gift Aid on loans.

In 2019, we changed our model so that instead of working with individuals we now only work with communities. Donors are able to sponsor groups within communities and see how their sponsored group members work their way out of poverty.

By 2030, predictions estimate that nearly 9 in 10 extremely poor people will live in Sub-Saharan Africa.

Deki believes that everyone should have the opportunity to work their way out of poverty, to create a better future for their families and to have the chance to change their lives and the lives of those around them.

We have some exciting projects planned for 2020 and we will continue our focus on women and subsistence farming, whilst developing environmentally positive enterprises.

Empowering communities to transform their lives remains at the heart of everything we do. In 2020, we will provide £200,000 in micro-loans, alongside continuous training opportunities in business management and welfare, to empower entrepreneurs to create a more sustainable livelihood, raise their families out of poverty and to inspire change with a hand-up, not a hand-out.

Having celebrated our 10th anniversary in 2019, the Deki team is excited to make the next decade the best yet, starting in 2020.

On behalf of everyone at Deki, I want to take this opportunity to thank you all. Without your continued, valued support, our work changing the lives of 60,000 people would not be possible.

Thank you
Vashti Seth





Finally, we are excited to be launching five new projects in the Maritime region of Togo.

- ❖ We will expand our programme to work with 32 more Women's Community Groups
- ❖ We will launch an agricultural co-operatives pilot project to increase income earning potential and improve market access for rural crop and livestock farmers living in absolute poverty
- ❖ We will take the first steps to introducing environmental enterprise initiatives across Deki programmes, starting with a feasibility study.
- ❖ We will work with our implementing partner and 10 health service providers to set up health insurance in Lomé and rural project areas.
- ❖ We will continue to fight against fuel poverty in rural areas by distributing energy efficient products including solar lamps and more fuel-efficient stoves.

In 2020 we will start implementing our new Strategic Plan (2020-2023) which has an increased emphasis on women's rights and environmental enterprise whilst harnessing the power of the community through our new Business Model.

In the first year, we will strengthen our internal fundraising and financial and information systems and we will continue to invest in monitoring, evaluation and learning so we can increase the effectiveness and impact of our work.





The key to empowering women in Africa



**At present there are 50.25% women to 49.75% of men in Togo.
Although the gender division is nearly equal, the rights for women are not.**

With our partner IADES we are educating women on their rights, empowering them to become entrepreneurs in their own right – aiding in lowering the poverty rates for everyone.

We empower women by offering microloans, savings plans, business and community development training, enabling them to work their way out of poverty.

Togo is a small country in West Africa, and the tenth poorest in the world, with a population of 8.08 million – and over 50% of these people live below the international poverty line.

Togo is one of the worst countries in the world for women to live.

The Togolese government have made progress with women's rights over the last decade, but compared to much of the world, there is still a long road ahead. Women are underpaid compared to men, a husband is legally free to forbid his wife to work or to control her earnings. Domestic violence is rife and often ignored by the police. Forced and early marriages are still practised, and although outlawed in 1998, genital mutilation is still practised.

Limited access to property and financial services can be challenging – female empowerment is low, and poverty is high.



Why women?

Deki is committed to supporting remote and forgotten communities with micro-loans with a strong emphasis on providing loans to female entrepreneurs.

90% of Deki entrepreneurs are female to address gender inequality and to empower female entrepreneurs.

Overcoming gender inequality is critical to achieving a sustainable livelihood for our female entrepreneurs.

Women often bear the responsibility for meeting the needs of their family; yet they are frequently denied the resources, information and freedom of action to fulfil this responsibility. Studies show that when women are empowered, all of society benefits.

When women are empowered, they can make decisions and exercise control over resources and are free to exercise these decisions without fear of repercussion. They have the opportunity to participate in community activities and are encouraged to speak for their communities. Thereby becoming leaders and role models.

Women and girls have access to the resources and skills they need to become equal participants in society when they are given the chance to run their own businesses or have an education and are therefore able to spend less time on menial or household work.

They can change their futures for the better and change the lives of those around them.



Domelevo Ablavi is a new Deki Entrepreneur and at the age of 55 has recently taken out her first loan of 50,000XOF.

She has been selling soap for a number of years, working 42 hours per week and it has been very hard to make ends meet. The loan will help her buy new stock and to be financially independent. Her husband is a very hard-working plumber and she doesn't want to just stay at home and let him to do everything for her. She enjoys the freedom of having her own business and income.

She is a very warm and funny woman, eager to tell Deki how happy she is that they have come to listen to her voice and the voices of other women.



Domelevo has learnt many lessons from running her own business. She says it can be very tempting, when there is a bit of extra money to buy the expensive shoes or clothes, or to buy the biggest fish in the market to show her husband that she is the best wife. But she knows that it's better to put that bit of extra money back into the business and to help it to grow.

Domelevo has already had access to one of our field partner IADES' training groups on Women's Rights and she believes that women should be educated about a wife's rights in marriage. She learnt about the importance for a woman to be married officially, with papers from the government, so that in the event of her husbands' death she won't have to share what belongings they had with anyone else. She has found the knowledge that she has gained during the course to be very helpful to her and urges other women to join their community groups, to have access to a start-up business loan, development training and ongoing support.

She is hoping that with the Deki loan, she will be able to expand her soap business, increase her income and create the opportunity to also put some money away for her children's futures. Domelevo and her husband would like to eventually buy some land for their family so they will always have a place to live or to be able to have a business of their own too.





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Deki and microfinance

Positives of Micro Finance

80% of a household income goes towards food purchasing or creation. For families living in poverty, this is defined as living on \$1.25 a day or less. Poverty in Togo is mostly a rural phenomenon, with 68.9 % of rural households living below the poverty line in 2015. Micro-finance can enable people to provide better for their families, allowing more opportunity for income accumulation.

Micro-finance can benefit the people who need it most. The primary recipient of micro-loans tends to be women. In the developing world, women are a catalyst towards economic growth. IADES-Deki entrepreneurs attend workshops facilitated by Women in Law and Development in Africa (WiLDAF).

Through micro-loans, repayment rates tend to be higher than traditional banks. A survey by Zenger Folkman showed higher integrity and honesty in female-lead leadership roles. Vulnerability is higher among women because they have fewer economic opportunities and are underrepresented at high levels of decision making. Investing in women leads to micro-finance institutions seeing repayment rates of 98% and higher.

Micro-finance allows children the security of education. Loans reduce the threat of no funding, children can spend less time working and parents can afford to send them to school. Because of this, girls are less likely to marry at a young age and have teen pregnancies.

Families unable to afford health care often rely on the women and adolescent girls who sacrifice their education to take on waged work to cover costs. Because of this, women tend to be the primary recipient of micro-loans. IADES-Deki entrepreneurs can attend workshops facilitated by Women in Law and Development in Africa (WiLDAF).

Health care can be expensive - a lack of access to health care is one of the four leading causes of death in Togo. Deki offers entrepreneurs a health insurance service that aims to address the burden of cost associated with health care.

High repayment rates of microloans means they can easily be reinvested into the community, leading to a sustainable cycle of loans that target the most vulnerable households.

The benefits of investing in entrepreneurs in developing countries leads to employment opportunities for their communities. New local businesses need employees. This creates a cycle of growth in the local economy.

Micro-loans have a positive effect on stress. They reduce the stresses of earning a reliable income, paying bills or purchasing food. They allow families to be optimistic and motivated to work their way out of poverty.

Micro-finance has long been considered a vital tool in aiding financial inclusion and building resilience to economic / health hardships.



Improving Microfinance, Enhancing Health - Poverty is both a cause and a consequence of poor health

Deki's programmes are developed based on communities' needs. Poverty is a complex issue, so we work collaboratively with our field partners and the local community to ensure long lasting, sustainable change.

The communities we work with are not only getting loans and business training, but other, complementary support as well, such as healthcare workshops.

This is Frank Solomon, a Government Health Outreach employee, who teaches a breast cancer awareness workshop to Deki-IADES entrepreneurs. The workshop encourages attendees to regularly check for signs of breast cancer and to speak openly about it to break down stigma. Attendees learn how to check for its signs, where to go for additional checks/mammogram and associated costs. While these workshops are beneficial (and popular) with the communities we work with, by themselves they are not enough.

Marginalised groups and vulnerable individuals are often worst affected by poor health; deprived of the information, money or access to health services that would help them prevent and treat illness.

Doctor's fees, medication and cost of transport to and from a health centre can be instrumental in sustaining household and individual poverty levels. The reality is, individuals are forced to delay seeking medical care, self-diagnose and self treat, or forego much needed treatment.

Illness also effects more than just the individual. Relatives are called upon as carers, or for help in reaching and paying for treatment. The burden of caring is often taken on by women and adolescent girls who sacrifice their education to take on waged work to help cover costs and make up for losses in household income.

Missing out on education has long-term implications for a woman's opportunities later in life and for her own health.

Integrating health insurance into microfinance services offers a unique opportunity to address these barriers to improve health and increase financial protection for marginalised groups for whom it is easier to pay a little each month than to save large sums of money.



Together with our partner IADES, we are piloting a health insurance service for 2,000 entrepreneurs in Togo. This project aims to address the burden of cost associated with health care for the four leading causes of death in Togo when left untreated (diarrhoea causing diseases, malaria, wounds and prenatal complications).



Deki's Impact in 2019

763 loans funded

90% of all loans went to women

29 new community groups established

90% of loans went to individuals living in the Maritime Region

10% of loans went to individuals living in the Lomé Region

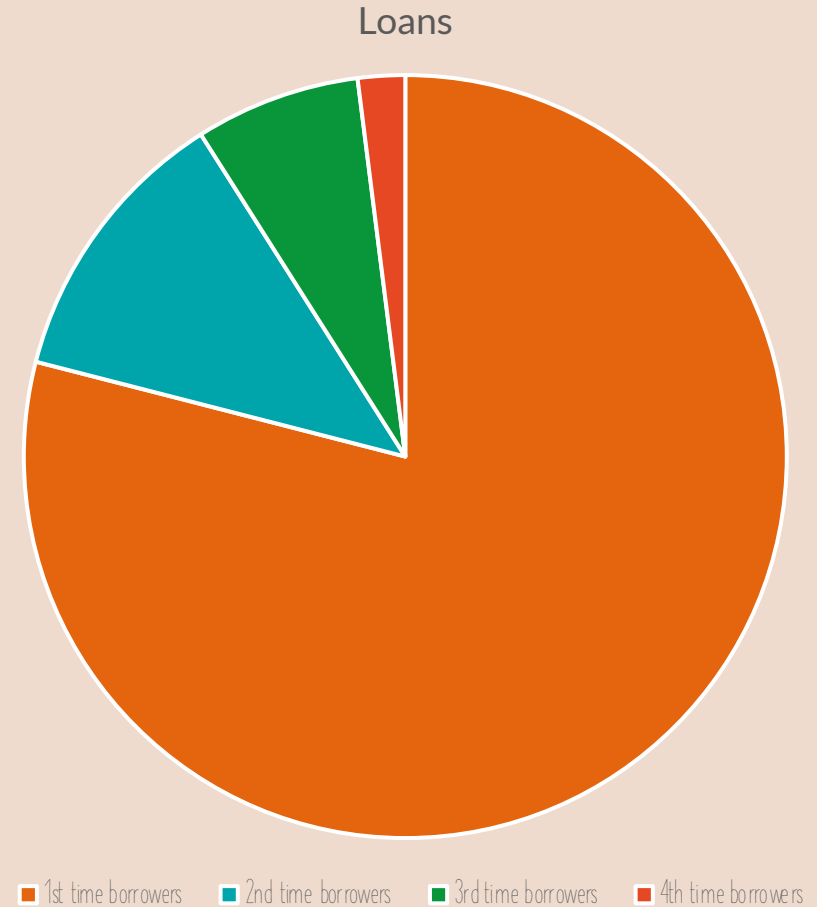
Training Sessions

a – Business – 194 sessions, 530 people attended

b – Technical – 64 sessions, 493 people attended

c – Social – 150 sessions, 498 people attended

Training sessions offered range from; Inventory management, Customer relations, Risk management, Hygiene in the workplace, Product promotion, Dangers of credit sale, Family planning, Women's rights, Dangers of self medication and Malaria prevention.



What do our entrepreneurs do?

Agriculture – 10%

Retail and food products – 71%

Manufacturing - 1%

Service Industry – 10%

Raw material trading – 8%



Healthcare

Healthcare

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The burden of caring is often taken on by women and adolescent girls who sacrifice their education to take on waged work to help cover costs and make up for losses in household income.

Integrating health insurance into microfinance services offers a unique opportunity to address these barriers to improve health and increase financial protection.

We are piloting a health insurance service for 2,000 entrepreneurs in Lomé, Togo. This project aims to address the burden of cost associated with health care for the four leading causes of death in Togo when left untreated. (Malaria, HIV, Tuberculosis and lower respiratory disease).

Togo is ranked 165th in terms of HDI (human development index) according to the UNDP 2018 report which makes it one of the poorest countries in the world.

70% of active individuals work in the informal sector and are excluded from the banking system; jeopardising the realization of the fundamental rights of almost millions of Togolese. The indicators provided by UNDP regarding education, employment, gender inequality and access to healthcare are alarming. The precariousness and poverty of families in Togo greatly reduce their ability to perform their duty in terms of health and child-rearing, which further accentuates their vulnerability. The strengthening and accessibility of health services, education and financial resources are therefore the most important sociodemographic challenges currently in Togo.



Community Champions

Our work would not be possible without the support of our Community Champions.

Together we are empowering communities in West Africa to become free from absolute poverty.

By becoming a Community Champion you are a catalyst for change, helping communities to unlock their futures and achieve their dreams.

Become a Community Champion and support an entire village!

Developing a partnership with Deki is a great way to fulfil your social impact objectives and engage your team.

Your donation of £2,400 will have a direct impact.

You and your team can follow your sponsored community's journey as they work their way out of poverty with a hand up not a hand out.

Are you a higher rate taxpayer?

Give directly to a community of hard working entrepreneurs and help them set up a business, whilst paying less tax.

Here's how it works:

Your donation: £2,400

Value to Deki (with gift aid) : £3,000

You can reclaim £750 tax (if a higher rate taxpayer)

What's more, you will see the impact you've made with quarterly updates from your sponsored community.



As a Deki Champion you will receive:

- Quarterly updates from your sponsored community
- Logo on the Deki website
- Use of Deki branding in your marketing materials
- Shout outs across social media
- Invitations to Deki's annual events
- PR opportunities
- Great ways to engage your team

If you are interested in becoming a Deki Community Champion or would like more information on how your contribution will help, please contact our founder Vashti Seth by emailing hello@deki.org.uk

Tel : 01179428970

Twitter - @deki_charity
Instagram - deki_charity
Facebook - Deki

www.deki.org.uk



A warm thank you to everyone who has supported Deki in 2019 as we continue to work towards our mission to create a world of opportunity, not poverty.

Without your generosity we would not have been able to change the lives of 694 women and 77 men, empowering them to create sustainable livelihoods.

We would like to thank the following Community Champions for their support in 2019.

Corporate

- ❖ Portland Brown
- ❖ Paradigm Norton
- ❖ BeMore
- ❖ Martin PR
- ❖ High Growth
- ❖ Friska
- ❖ Ecology Resources

Trust and Foundations

- ❖ W F Southall Trust
- ❖ Merriman Charitable Trust
- ❖ Seba Trust
- ❖ Fulmer Charitable Trust
- ❖ Peter Stebbings Memorial Charity
- ❖ The Archer Trust
- ❖ Wellington Reynolds Charitable Trust
- ❖ The Archer Trust
- ❖ The Bower Trust
- ❖ KM Harbinson Trust
- ❖ Open Gate
- ❖ Ashworth Charitable Trust
- ❖ The Edith Maud Ellis 1985 Charitable Trust
- ❖ Eleanor Rathbone Charitable Trust
- ❖ The NST Development Trust
- ❖ The Woodsford Trust
- ❖ Pat Newman Memorial Trust
- ❖ The Tula Trust
- ❖ Oakdale Trust
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