

# Deki Impact Report 2020

Deki's vision is for a  
world of opportunity,  
not poverty



**DEKI**



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

“Deki loans are the starting point for us women. We are thankful from the deepest part of our hearts”

Adjo, Novignon Anone women's empowerment collective

# CONTENTS

Joint letter from Deki's CEO and IADES' MD .....	4
Message from Deki's chair of trustees .....	5
Deki's strategy - Our theory of change .....	7
Sustainable Development Goals .....	8
2020 Highlights .....	9
Success story .....	10
Women's empowerment collectives .....	12
Agricultural cooperatives .....	15
MUSA: Healthcare for all .....	18
Akadi: The clean energy enterprise project .....	21
Meet the team - UK .....	24
Meet the IADES team - Togo .....	25



## We would like to start by thanking you for joining us and supporting our mission to empower communities in Togo to work their way out of poverty.

Like many charities the big ambitions we had for 2020 were not achieved in the way that we'd planned. But the pandemic taught us new ways of working, both in the UK and in Togo.

When Togo went into lockdown in March many of the families that we support lost their income overnight. To stop the risk of spreading the virus we immediately paused our fortnightly visits to rural communities. Instead, we changed our focus to providing emergency loans via mobile money, alongside emergency food and PPE parcels. When we were able, we started to slowly resume our normal activities.

We're proud that the work that we do has impacted close to 3,000 people in 2020, not always in the way that was planned, but in the way that was best in such unprecedented circumstances.

2020 gave us time to reflect on our work and the impact that we'd like to create together. Our passion for helping families to develop sustainable livelihoods and become financially resilient is at the heart of everything we do. With this in mind our plan to achieve this in 2021 focuses on four strategic programmes.

- **Women's Empowerment Collectives** - Empowering women through leadership and financial inclusion
- **Agricultural Cooperatives** - Supporting small-scale producers to work together to grow their livelihoods
- **MUSA: Healthcare for all** - Providing access to health services and education
- **Akadi: Clean Energy Enterprise Project** - Increasing access to affordable, clean energy

We have included information about each of these programmes in this report, if you'd like to find out more, please do email Vashti to arrange a conversation.

Thank you once again for your generous support. We are looking forward to keeping you updated.

Here's to creating the change we want to see in the world!

Best wishes,

Cordialement,

Vashti Seth

Christian Kadangah

Vashti@deki.org.uk



Vashti and Christian in Togo - November 2019

**“If you want to go fast, go alone.  
If you want to go far, go together”**

**African Proverb**

## Message from Deki's chair of trustees – Consulota Price OBE

The COVID-19 pandemic has effected Deki, both within the communities where we work in West Africa and the way we work in the UK.

### COVID-19 in Togo

Cases of COVID-19 were first reported in Togo in March 2020. The government took measures to contain the spread of the virus by restricting movement and promoting self-isolation through school, road and market closures.

In comparison to other countries, Togo's COVID-19 reported cases have been low, however, the effect of the crisis on Deki entrepreneurs has been profound. They depend on their income to pay for their most basic of needs, some Deki Entrepreneurs lost their primary sources of income overnight.

In response to the crisis, Deki and IADES have worked closely over the last 10 months to provide relief and support. An emergency pandemic committee was set up in Togo to coordinate official advice and to help identify where support was needed the most.

When safe to do so, IADES staff visited hard to reach communities, bringing up-to-date information, dispelling rumours and helping communities to protect themselves and look after each other.

Widows and families living in rural areas were identified as amongst the most vulnerable and these Deki Entrepreneurs were the first to receive donations of masks, hand gel and emergency food supplies.

Throughout the crisis, we have continued to support our community groups - during July and August, we provided nearly 200 emergency loans and delayed repayments to relieve financial pressure.

Whilst activities have just about returned to normal and we are looking forward to a busy 2021, our priority remains to protect the health of our team and our beneficiaries. The team in Togo will continue to follow official advice; wearing protective equipment and adhering to social distancing.

### COVID-19 in the UK

Since the pandemic, Deki has adapted to new ways of working and reduced operating costs as much as possible. We continued to fundraise in order to continue supporting Deki Entrepreneurs and their communities. It is with enormous gratitude to our wonderful Deki community, that we have been able to continue supporting the most vulnerable throughout this emergency. It is due to the collective effort and generosity of the entire Deki community that we have remained viable and able to function during this challenging period. The team are now working towards an updated strategic plan that will allow us to further our mission to empower communities to be free from extreme poverty.

In the wake of COVID-19, supporting Deki's entrepreneurs has never been more important.



Deki's new chair of trustees - Consulota Price OBE





# We empower communities to be free from extreme poverty

It is our mission to empower communities to be free from absolute poverty. We invest in the future of hardworking entrepreneurs by providing ethical micro loans, alongside business training and community development projects. Working in Togo, West Africa, helping families develop sustainable livelihoods and become financially resilient, is at the heart of everything we do. Together with our partners and local communities, we achieve this through our four strategic programmes:

## EMPOWERING WOMEN

**Women's Empowerment Collectives** - our programme empowers women through leadership opportunities and financial inclusion

- Increased access to financial services
- Increased agency to make decisions
- Increased income and ability to save

## SUPPORTING SMALL SCALE FARMERS

**Agricultural Cooperatives** - our programme supports small-scale food producers to work together to grow their livelihoods

- Increased access to financial services
- Increased knowledge of sustainable agricultural techniques
- Increased access to markets
- Increased income and productivity

## IMPROVING ACCESS TO HEALTHCARE

**MUSA: Healthcare for all** - our health programme increases access to basic health services, information and education

- Increased access to basic healthcare services
- Decreased household out-of-pocket expenditure on health care
- Improved health education and literacy

## INVESTING IN CLEAN ENERGY

**Akadi** - our clean energy enterprise programme increases access to affordable and clean energy, whilst reducing carbon emissions and creating jobs for women

- Increased access to modern and affordable energy
- Decreased long-term household spending on energy
- Decreased household carbon emissions
- Creation of new clean energy jobs for women

Four Strategic Programmes

Key Programme Outcomes

# Which SDG's are our programmes working towards?

The Sustainable Development Goals are a collection of 17 interlinked global goals designed to be a “blueprint to achieve a better and more sustainable future for all”.

Deki's four programmes contribute towards the achievement of 11 of the Sustainable Development Goals.



**SDG 1 – No Poverty and SDG 10 – Reduced Inequalities:** Poverty and inequality reduction is the heart of our work. We provide opportunities for people living in poverty in hard-to-reach communities. We do this by increasing their access to basic services such as financial services, education, energy and health care.



**SDG 2 - Zero Hunger:** Our Agricultural Cooperatives programme supports small-scale farmers to increase their productivity and income, fighting rural poverty and hunger.



**SDG 3 - Good Health and Wellbeing:** Our Healthcare for all programme provided financial risk protection, contributing towards achieving universal health coverage for all by 2030.



**SDG 4 – Quality Education:** We provide adults with the opportunity to access business and entrepreneurship training.



**SDG 5 – Gender Equality:** We educate women about their fundamental human rights, such as their right to education and to be free from violence.



**SDG 7 – Affordable and Clean Energy:** Our new programme, Akadi, increases access to affordable and modern energy services by distributing solar lamps and improved cook stoves to hard-to-reach communities.



**SDG 8 – Decent Work and Economic Growth:** Through Women's Empowerment Collectives and Agricultural Cooperatives we provide access to financial services to previously 'unbankable' women and men



**SDG 11- Sustainable Cities and Communities:** Through Akadi and MUSA we help to increase access to basic services such as care from licensed health professionals and modern cooking solutions



**SDG 12 – Responsible Consumption and Production and SDG 15 – Life on Land:** As part of the Agricultural Cooperatives programme, we educate farmers about how to manage their farms sustainably. We help them to protect their forests, their soils and water sources.



**SDG 13 – Climate Action:** Akadi will help to reduce household carbon emissions and deforestation by increasing access to solar energy products and fuel-efficient cook stoves.



## Together with IADES and the Deki community, you have helped to...

### SUPPORT SMALL SCALE FARMERS

We launched our Agricultural Cooperative programme, benefitting 268 small-scale food producers in 12 months

### PROVIDE ACCESS TO BUSINESS TRAINING

Despite delays caused by COVID-19, we provided 99 training workshops on business management, cooperative management and technical agricultural skills.

### EMPOWER WOMEN

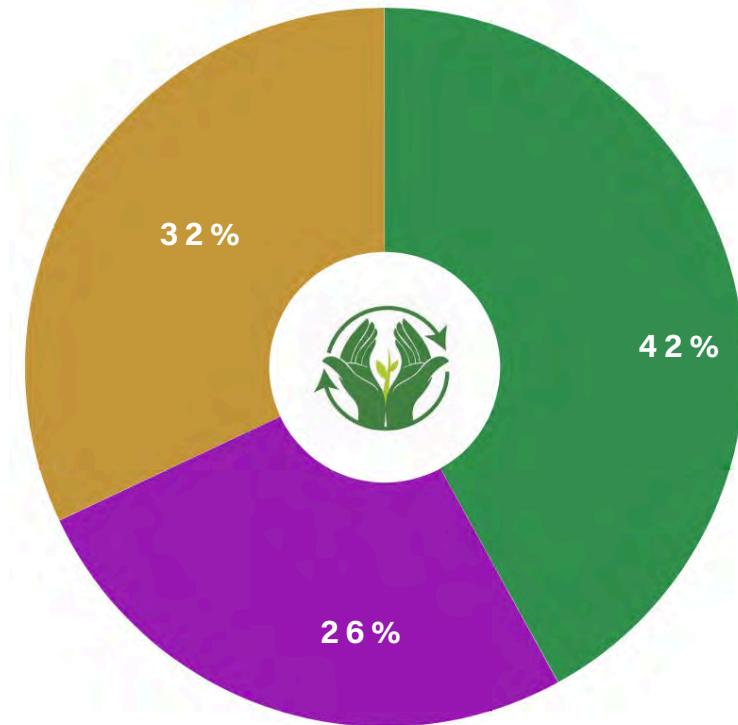
85% of all 2020 loans went to women  
Women occupied 91% of leadership positions in their groups

### IMPROVE ACCESS TO HEALTH CARE

All Deki Entrepreneurs were trained on COVID-19 preventative measures, such as mask-wearing  
We established 13 partnerships with public health centres

We delivered 43 health education workshops on topics such as preventing malaria and water-borne diseases.

### PROVIDE ACCESS TO FINANCIAL SERVICES



- 289 Livelihood development loans to Womens Empowerment Collectives
- 182 Emergency loans were awarded to women who had temporarily lost their income due to COVID-19
- 221 Cooperative members received livelihood development loans

## Madame Wassime - Continuing Deki's legacy and empowering the next generation of entrepreneurs

Madame Wassime, known locally as Afi, has been a Deki Entrepreneur since 2016. Without any formal schooling, Afi was unable to access financial services to invest in her business. She dreamed of buying a plot of land and building a home one day, but without capital, she never thought it could be possible.

Then she heard about the opportunities available to her through a Deki loan and joined the Ave Marie women's empowerment collective. Once Afi received her loan, she was excited to attend the training workshops which would support her to build her business and make it a success.

Four years later, Madame Wassime, has a successful, busy shop selling a variety of food produce, and she is keen to pass on the lessons she has learnt. Afi remains a member of Ave Marie and acts as a mentor to the new entrepreneurs joining, offering them her support, encouragement and advice. She is helping them to grow in confidence, to use their voices and to be successful entrepreneurs.

During the pandemic, with the increased need for clean water, Afi used her last Deki loan to help her community, and had a water fountain installed outside her shop. Until now, there had been no source of drinking water in her neighbourhood. Previously, many of the residents had struggled to bear the cost of buying fresh, clean water and would travel for miles, mostly on foot, to risk collecting unsafe water.

Now there is fresh, potable water readily available for the other women in her village and they no longer need to spend hours walking to gather dirty water risking disease or possible assault. Madame Wassime sells the water at cost price and asks only that it covers the maintenance of the fountain.

Afi has had her last loan for now, but she continues to be an inspiration, both to us and to the people around her.







## Empowering women through leadership and financial inclusion

### From Poverty

Gender inequality remains a major obstacle to the eradication of extreme poverty in Togo, where 50% of the population live in extreme poverty. Togolese women do not experience the same educational or economic opportunities as the men: they are less likely to finish secondary school, access financial services, or know their basic human rights.

Whilst nine out of ten Togolese women run their own businesses, they lack access to essential services and often struggle to grow their income. Many of these women remain financially dependent on men, unable to work their way out of poverty or shape their own futures.

**Togo ranks 166**

out of 187 countries on the UN's Gender inequality index (2019)

**Nearly half**

of Togolese women between 15 and 24 can't read or write

**Only 1 in 3**

women in Togo own a bank account (2017)

“These days women become Presidents and Government Ministers - so we too have hope to succeed”

Marie, Deki Entrepreneur and Treasurer of the Victoire women's empowerment collective.

### To Opportunity

Our Women's Empowerment Collectives (WEC) simultaneously address gender inequality and poverty. We do this by providing women, who join our WECs, with the opportunity to access financial services, develop new skills, learn about their rights and become WEC leaders.

All of our WECs meet fortnightly, where they receive livelihood development loans, swap advice or receive training on a variety of topics: from customer service, to women's rights or family planning. As a woman grows her skills, business and confidence, she is supported in accessing larger loans. After four or five loans, it is our aim for woman to have grown her business so she no longer requires our support. At this point she may become a WEC mentor or graduate to formalised banking services.

# Our Impact in 2020

## 2020 Objectives

- To expand this programme to serve 32 more Women’s Empowerment Collectives, bringing our total to 56.
- To train each WEC in basic business and loan capital management, leadership, health, and human rights awareness workshops.

## 2020 Results

- We supported a total of 42 Women’s Empowerment Collectives.
- We provided 289 livelihood development loans. The average loan size was £107.00, and each was provided at a monthly interest rate of 1.5-2.0% on a declining balance.
- We also provided 182 emergency loans to women who had temporarily lost their source of income due to COVID-19 - due to schools and markets closing.
- Much of the training was suspended due to COVID-19. We provided 46 workshops on topics related to business management and social development. Topics included: budgeting, the dangers of selling on credit, children’s education and preventing water-borne diseases.

## Our Objectives for 2021:

- Continue to work with the existing Women’s Empowerment Collectives (WEC)
- Expand this programme to serve 14 new WECs
- Ensure that every WEC receives a human rights workshop
- Conduct a participatory evaluation to measure this programme’s impact on women’s economic empowerment.

## Why are men included in the Women’s Empowerment Collectives?

Best practice studies show that women’s empowerment is more likely to progress when both men and women are included in the conversation.



## Sustainable Development Goals





## The Milenovissi Women's collective

Before forming the Milenovissi Women's Empowerment Collective in September 2019, the group's 24 members had little access to financial services or training opportunities. Thanks to the generous support of the Deki community, the group have now received their first Deki loans, as well as a variety of training workshops.

The 24 members of Millenovissi run a variety of small businesses. Anani manufactures clay cooking pots, whilst Afoffa sells smoked fish - a local delicacy. Other members manufacture soaps, sell jewellery or make homecooked local dishes.

Before learning about our partner IADES, the members had difficulties accessing loans with affordable rates of interest. This kept them from investing in their businesses. They had no way of accessing support with book-keeping, stock management, customer relations or savings.

Since joining Millenovissi, they have received their first Deki loan, attended business training workshops, plus educational workshops on health and social issues, like malaria prevention, family planning and women's rights. They have learnt how to better manage their businesses, their stock and their income and believe it is a direct result of their training and the support from Bruno, their field agent.

The social workshops gave the group a deeper understanding of their human rights, such as their right to be free from sexual violence. One member told us that this training has helped her to "improve communications within [her] family".

The group have learned a lot about themselves and of their relationships this year, no longer shy of each other, they have an increased sense of belonging and friendship. Throughout the COVID-19 pandemic, the group and IADES have been a constant source of support for the members, particularly during the time when training and meetings were put on hold.

The women of Millenovissi are looking forward to resuming their fortnightly meetings in 2021, to receiving their second Deki loan and to continuing to build their skills.



"Our worries have eased because IADES encourages us with advice which goes straight to our hearts." - A member of the Millenovissi Women's Empowerment Collective



# Supporting small-scale food producers to grow their livelihoods

## From Poverty

Seven out of ten people in rural Togo live in poverty. Many families live in precarious situations; lacking access to clean drinking water, electricity, health services and stable employment.

Whilst rural communities rely heavily on the income from small-scale agriculture to meet their basic needs, farmers, especially women, suffer from a lack of investment and support. This restricts their ability to grow their livelihoods and work their way out of poverty. Many farmers lack access to financial services, such as credit, which prevents them from being able to afford essential inputs such as goods seeds, tools and labour. As a result, many work small plots of land using rudimentary tools and techniques, unable to produce enough to make a decent income.

**69% of Togo's**

rural population live under the national poverty line

**Two-thirds**

of Togo's population are employed in the agriculture sector which accounts for 41.7 % of GDP.

**Southern Togo**

has two rainy seasons, from March-June and from September to late October.

## Reaching the furthest first...

We are committed to ensuring that we are reaching marginalized people living in poverty.

Poverty data estimates that when beneficiaries joined this programme, 64% were living on \$3.20 a day or less with 27% living on \$1.90 a day or less. 55% of beneficiaries surveyed did not own any type of motorised transportation. Only 36% lived in a house with solid or brick walls.

Over the next few years, we will continue to collect such data to monitor how the beneficiaries of this programme are progressing out of poverty.

## To Opportunity

In 2020, we launched a new Agricultural Cooperative programme to invest in and improve the livelihoods of small-scale farmers in the Maritime region of Togo.

This programme aims to alleviate rural poverty by helping farmers to grow their livelihoods together. Working with local government, we train farmers to form self-managed cooperatives. Being part of a cooperative, enables farmers to pool resources, work collectively and achieve bigger goals. We then provide the cooperatives with loans to buy inputs and fortnightly training to develop new skills, increase agricultural productivity and their income-earning potential.

# Our Impact in 2020

## 2020 Objectives

- Create and train 27 self-managed agricultural cooperatives
- Promote gender equality in agriculture, by ensuring that at least 40% of cooperative members are women
- Provide 594 farmers with livelihood development loans and training opportunities.

## 2020 Results

Despite the delays and difficulties caused by COVID-19, we made some excellent progress in the first year of this programme:

- We worked with 268 farmers who formed 14 self-managed cooperatives, each with an elected President, Treasurer and Secretary. 63% of cooperative members were women, who occupied 56% of leadership positions. This greatly exceeded our original target of 40% participation.
- 221 cooperative members received a livelihood development loan. The average loan size was £89.00.
- We provided access to 30 workshops on business management. Modules delivered included: customer relations, risk management and avoiding over-indebtedness.
- The Institution of Technical Support (ICAT) provided 39 workshops on cooperative management. Modules delivered included: understanding cooperatives and cooperative organisation.
- ICAT also ran technical training workshops to improve farming methods. Topics included: benefits of organic fertilizer, soil fertility management, how to choose seeds and good breeding practices.

## Our Objectives for 2021:

- Continue to work with the 14 cooperatives
- Expand this programme to include 17 new cooperatives
- Improve this programme by integrating solutions for farmers to combat irregular rainfall, assisting farmers to secure access to more lucrative markets and improving access to on-farm data.



## Sustainable Development Goals







## Albert, Secretary of the Lumière Cooperative

Before joining the Lumière Cooperative, smallholder farmer, Albert worked his land with little financial or technical support and struggled to produce enough to make an income. Albert is now Secretary of the Lumière Cooperative, a group working together to grow their incomes and improve their food security.

Father to three, his day begins early, at 5.30am, starting with domestic chores, such as washing the clothes, getting the children up and giving them breakfast, before leaving for the fields where he will stay until around 6pm.

Before joining the Lumière Cooperative, Albert had been farming for six years, cultivating corn, plantains and yams and raising a small flock of sheep. As a small-scale farmer working on his own, Albert faced enormous problems. Whilst he worked hard to cultivate his land, he did not know many agricultural or breeding techniques and found it difficult to make a profit. Once, he lost nearly all his sheep to disease.

Albert joined the Lumière Cooperative because he felt that collaboration would help everyone to work more efficiently and produce a higher yield. In December 2020, Albert reported that due to the training he received, along with the support and advice from his peers, he has gained new skills which have improved his ability to care for his animals and his crops. This year he was able to expand his cultivatable area which has increased his productivity potential. And thanks to his first Deki loan, he was able to raise his animals without financial difficulty.

Albert is proud of how the Lumière Cooperative have worked together to help each other grow their income and work towards food security. He told us: "My life has changed since I joined the cooperative and received my loan - my worries have diminished, and I even managed to save money thanks to the training I received."

Albert's next ambition is to buy a tricycle so that he can transport his produce to market more easily.



"...my worries have diminished, and I even managed to save money thanks to the training I received."



“I was astonished by how much I saved at the hospital. All my family will join MUSA and I have already started recommending MUSA to my friends.”

**Komla, a MUSA Beneficiary**

## Improving access to health services and education

### From Poverty

Under 10% of Togo’s population have health protection. This lack of protection means that poor families struggle to afford the basic healthcare services - creating a cycle of poor health and poverty.

In Togo, when a member of a poor uninsured family becomes sick, households face paying high out-of-pocket expenses to access care, and often end up delaying care or self-medicating. Illness can reduce a low-income family’s ability to work, to save or invest in their children’s education and pushes vulnerable families further into poverty. To compound this, low literacy levels, lack of access to the internet and healthcare services means that many families in Togo find it difficult to obtain important healthcare information, precluding their ability to make informed decisions about their health.

**Only 8%**  
of the Togolese  
population  
have healthcare  
protection

**At 19.8%**  
prevalence of modern  
contraceptives is  
amongst the lowest in  
the world (2017)

**1 in 40**  
infants in Togo  
do not live past  
their first year  
of life

### To Opportunity

We improve access to basic healthcare services by providing access to “MUSA”, a not-for-profit health insurance mutual designed by our partner IADES for families living in poverty.

MUSA works by subsidising 70% of costs at partner health centres – reducing out-of-pocket spending and making health care more accessible for families with little savings. It covers a range of leading illnesses, including malaria, waterborne diseases and treating wounds – as well as four antenatal consultations and childbirth. Importantly, MUSA is affordable, rural families can join MUSA by paying a one-time membership fee (£2.11) and an annual contribution (£4.23 per family member.)

To combat a lack of access to information, we run health education workshops covering topics such as malaria, waterborne diseases and family planning. Participants act as ‘community health champions’ by sharing newly acquired knowledge with other community members.

# Our Impact in 2020

## 2020 Objectives

- To raise awareness about MUSA in all the communities where Deki works
- To have established 7 partnerships with health centres.
- To have extended MUSA to include 300 beneficiaries.
- To continue to deliver health education workshops to Deki Entrepreneurs.

## 2020 Results

Activities focused on awareness-raising and securing partnerships with health centres. Although the arrival of COVID-19 severely delayed activities, good progress has been made.

- Awareness raising sessions about MUSA were carried out with over 800 household representatives. In these sessions people learnt about mutual health insurance, the subscription conditions and partner health facilities. Sensitisation is important as many people have not heard about a healthcare mutual before, even fewer will have had the opportunity to access health protection.
- We established 13 partnerships with health centres – 7 in the Lomé area, and 6 in rural areas – greatly exceeding our target. MUSA beneficiaries will be able to use their cover at any of these 13 health centres.
- At the end of 2020, MUSA had 140 beneficiaries.
- We delivered 43 health education workshops to Deki Entrepreneurs. Modules delivered included: hygiene at work, waterborne diseases and malaria prevention. In addition all Deki Entrepreneurs were educated about COVID-19.

## Our Objectives for 2021:

- Promote family policies to ensure that more children benefit from MUSA and expand MUSA's member base to at least 1000 beneficiaries.
- Strengthen community health systems by creating and training village health committees.
- Roll out a revised health education programme, adding training on the importance of ante-natal care and treating wounds and preventing infections.



## Sustainable Development Goals





## Meet Adjo, a mutual health member

Before joining MUSA, our partner's health mutual, lone mother of four, Adjo, would often have to self-diagnose and buy her medicines from an unlicensed street vendor. Thanks to joining MUSA, Adjo and her children can now afford to see professional health practitioners and purchase licensed medicines.

Adjo, has been with Deki since 2019 and is the President of the Manace women's empowerment collective. During one of her group meetings in 2020, Adjo heard about MUSA and how it could help her family afford to access health care services. Having had the subscription conditions explained to her, Adjo signed herself and her children up to MUSA, initially for one year.

So far, Adjo has used her mutual insurance twice and found it to be a very positive experience. Her health practitioner understood how her MUSA card worked, which gave her confidence. She was also very happy that her medical bill was greatly reduced. Her first consultation with a prescription cost her 5,000 CFA (£7.00) and on her second visit she spent less than 500 CFA on medicines (the equivalent of 70p).

In the past, Adjo could spend about 28,000 CFA, (roughly £39.00 - the equivalent of half a Deki loan) on a visit to the hospital. When she did not have enough savings to see a doctor, she would self-diagnose and buy medicines from a street vendor. Buying medicines from unlicensed street vendors is potentially dangerous, but for many people this is only option available to them. Approximately four out of five people in Togo self-diagnose and self-medicate.

Adjo feels relieved, happy and proud to be a member of MUSA. Her medical bills have been greatly reduced, and she has been given advice from the practitioners about health and sanitation in the home, which has greatly impacted her family's life. Adjo is now recommending MUSA to all the other members of the Manace group.



Daughter of the Dokplala village chief studies by the light of a solar lamp

## Increasing access to affordable and clean energy

### From Poverty

Energy is one of the most essential elements for sustaining livelihoods. Energy provides heat, warmth and light - cooked meals, potable water and safety. But in Togo's rural communities, eight out of ten households live without access to modern energy.

When the sun goes down in rural Togo, families struggle to continue to work or study. Homes are lit with dirty, dangerous and inefficient kerosene lamps and families cook with polluting traditional indoor stoves. These outdated energy sources are responsible for respiratory infections, childhood burns, house fires and deforestation, as well as being uneconomical both in time and household spending. Women and girls are the most affected by the lack of clean and affordable energy as they are often responsible for fuel collection and cooking.

**78%**

Togo's rural electricity access rate (2018)

**581,000**

premature African deaths per year are attributed to household air pollution. (2014)

**1%**

Togo's rural clean cooking access rate (2018)

### To Opportunity

In Spring 2021, Deki and IADES will launch a new programme to respond to this challenge. Akadi, which means light and fire in Ewe, the local language. Akadi is a clean energy social enterprise project which will tackle energy poverty, household air pollution and deforestation, all whilst providing new income-generating opportunities for women.

Clean energy products are often out of reach for the poorest, but through Akadi, families will be able to pay for solar lamps and clean cookstoves in small installments. With the savings made from lower fuel costs, they will be able to pay off the full cost of the products in only a few months. Local women will be trained to become Akadi Entrepreneurs and they will educate their local communities about the benefits of clean energy and be able to make a regular income from selling clean energy products.

## Our objectives for 2021

In the first year of Akadi, we plan to:

- Distribute 1,200 clean energy products to families experiencing energy poverty, starting with the rural communities Deki supports
- Hire a full-time Project Manager who, supported by IADES staff, will be responsible for delivering this project
- Training communities on the health and environmental benefits of clean energy products; for example, replacing a kerosene lamp with a solar lamp can save 1,320kg of carbon a year.
- Train women to become Akadi Entrepreneurs
- We will be working with leaders in the Clean Energy Industry to ensure the products we distribute are high-quality. We will use innovative technology to track the project's reach and impact.

**4,000**

people predicted to benefit from Akadi by April 2022

**2,548,054**

the additional number of hours of light we aim to provide by April 2022

**1,320kg**

of carbon a year can be saved by replacing a kerosene lamp with a solar lamp



### Sustainable Development Goals





## Chief Togbui Ahialoho Komlan ii

Dokplala village Chief Togbui Ahialoho Komlan ii, is a busy father of nine children and a farmer in this rural farming region. His was one of the first families in the area to trial the new solar lamps. Like the rest of the community, Komlan's family relied on outdated and expensive ways to light their home, this included torches, candles and kerosene lamps.

Sometimes they didn't have enough money to pay for the batteries or the kerosene, leaving their home in darkness. Komlan could see the visible damage that the kerosene lamps were doing to the inside of his house, sometimes the wicks on the lamps weren't always in a good enough condition, causing them to burn with black smoke, which they were all breathing in.

He worried about his children sitting too close to the lamps in the evenings doing their schoolwork. He is fortunate to have never had a house fire, but he knows there is always a risk when using kerosene lamps.

He was unaware of alternative ways to light his home until he met with IADES. Initially, he thought the lamps seemed expensive, costing slightly more than he was already paying on lighting his home. But he decided to invest, and bought two solar lamps with credit and found repayments were actually very affordable and very easy. He is happy too, that the lamps are easy enough for even his youngest child to use and come with a two-year guarantee, giving him confidence in his investment.

Today Chief Togbui Komlan Ahialoho doesn't spend anything on lighting his home and has begun to notice there is more money at the end of the month, which he is spending on food and looking after his wife and children. He is promoting the solar lamps within his community, encouraging people in his village to abandon traditional lighting in favour of the rechargeable lamps.

As Chief, he can't ignore the negative impact on people's lives caused by breathing in the smoke and fumes from kerosene lamps, and is leading by example.

Thanks to their new solar lamps, the children of Chief Togbui Ahialoho Komlan, no longer have to breathe in the harmful smoke of kerosene lamps whilst doing their homework.

As Chief, he can't ignore the negative impact on people's lives caused by breathing in the smoke and fumes from kerosene lamps, and must lead by example.



**Vashti Seth**  
Founder & CEO

“I founded Deki after helping just one girl build a better future. Creating opportunities for families to work their way out of poverty is at the heart of everything we do”.



**Anna Hulbert**  
International programmes manager

“Everyone can thrive, given the opportunity. Deki believes in providing that opportunity”.



**Nicky Hatergekimana**  
Operations manager

“I love how in tune Deki is with our partner in Togo. I also love how we get to see really tangible outcomes, and how as a small team, we all feel hands on”.



**Liz Stagg**  
Full time volunteer

“After a corporate career, helping people so directly by offering my skills and experience to Deki, gives me joy and a sense of self-worth”.



**Shelby Alexander**  
Digital marketing manager

“Seeing how Deki transforms the lives of women and families living in poverty has shown me how a small team can make a big change”.





### **Christian Kadangah**

Christian is the founder and Managing Director of IADES. He has over 13 years of experience in inclusive microfinance and working with underprivileged populations. In 2011, Christian left his job at a microfinance bank and used his savings to start IADES. He holds multiple qualifications in finance and sustainable development, including a degree in Finance and Accounting from the University of Lomé.



### **Olivia Lassey**

Olivia was IADES's second employee, joining Christian in 2013. She is currently in charge of IADES's operations and also heads up the Women's Empowerment Collectives programme. Olivia is deeply committed to empowering women and appreciates working with IADES, as through her work she can help vulnerable women to become self-sufficient. Olivia holds a degree in Marketing and Strategy and before joining IADES she was a marketing consultant at a company in Lomé.



### **Gabriel Hini**

Gabriel is IADES's Rural Manager and is responsible for the day-to-day running of the Agricultural Cooperatives Programme. He joined IADES in 2019 after studying for a degree in Sociology, during which he specialised in social development. He feels proud to be part of IADES and to be working alongside farmers to help achieve the sustainable development of Togo's rural communities.



### **Sylvie Beoui**

As Manager of our Health programme, Sylvie is responsible for all operational activities of MUSA, our healthcare mutual. Sylvie studied at the University of Lomé where she gained her diploma in Microfinance. She began her career by working for a mutual health insurance NGO, gaining over 10 years experience in microfinance and microinsurance before joining the IADES team in 2018. Being able to help families take care of their health is what motivates her every day.



“Deki is unique, in that it supports enterprising women from deprived areas, and I am delighted to play a small part in that. I love reading the stories of these women becoming independent, and supporting their families, and I am sure their daughters learn much from those very special mothers..” - Patricia, Deki Friend

