



KUJENGA MAISHA EAST AFRICA-KUMEA

REPORT OF FINANCIAL MANAGEMENT TRAINING FOR DEVELOPMENT GROUPS –Mukuru Slum Development Project Phase 2



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MUKURU COMMUNITY CENTER

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1.0 EXECUTIVE SUMMARY

The Financial management training for Development groups engaged by Kujenga Maisha East Africa (KUMEA) was conducted as from Saturday, 12th September,2020 to Tuesday,15th September,2020 involving the following groups Focus Ghetto, Embakasi Beverages and Embakasi Integrated waste management. The training involved the following participants

The workshop facilitators adopted a strategy to achieve the objectives of the trainings.

First, the workshop adapted a synergy of methods small-group discussions, pairing and action-planning to allow for a critical interchange of ideas, to stimulate learning and to establish an on-going follow up through the process.

At the end of the workshops, evaluations were done to determine the level of understanding of participants which was found to be satisfactory. Some of the objectives of the workshops were as follows:

- I. Develop capacity of groups in financial mobilization*
- II. Define key roles and responsibilities of groups officials' in financial management*
- III. Improve financial documentation of the groups projects*
- IV. Attain more knowledge and skills in financial management*
- V. Share experience in financial management issues and challenges*

The trained participants formulated action plans for implementation in plenary to enhance sound financial management to address the various gaps identified. The action plans developed focused on the following key results areas;

- a) Improvement of financial management and record keeping*
- b) Develop budgets and financial plans to enhance sustainable financial management*
- c) Integrate financial control plans to monitor group expenditure*
- d) Develop business diversification plans for additional financial resource streams*
- e) Promote prudent and sustainable financial management principles*

The overall response has been positive based on the workshop plans developed. We therefore hope the action plans formulated will enhance effective financial management and improved investments opportunity. The trained resource persons will lead the activities in their own groups and provide framework for future development.

That the overall objective of sustainable financial management will be viable and that the various groups will adapt the lessons learnt from other groups and the issues covered to improve their performance hence ensure sustainability and growth of the target groups trained.

2.0 KEY GAPS IDENTIFIED DURING THE INITIAL ENGAGEMENTS

- 1.0 **Weak financial management systems;** *All the target groups do not have financial management systems in place hence cases of poor financial management are evident*
- 2.0 **Inadequate Financial Mobilization;** *The groups lack financial mobilization mechanism therefore not able to cater for their operational costs adequately and lack revenue generation streams.*
- 3.0 **Inadequate Investments;** *Apart from the projects granted to the groups by KUMEA the group lack other supporting investments to facilitate sustainability of their business.*
- 4.0 **Poor financial record keeping;** *Inadequate record keeping for various activities undertaken and funds paid by consumers towards service delivery are not adequately recorded leading to losses and apparent missing out on key projected financial outputs.*
- 5.0 **Poor coordination of activities and clarity of roles;** *The groups have no adequate coordination of their own activities due either laziness or inadequate planning. i.e. latrines start operations late due to inadequate planning. Poor delegation of activities has led to failure to undertake other key projects i.e. briquette production or inadequate follow up to ensure power installation is done at the plastic recycling plant for Embakasi waste management group.*
- 6.0 **Business diversification;** *Business diversification is lacking and inadequate due to inadequate research in appropriate investment opportunities. There is need to improve towards this front to enable the groups tap the diverse markets of the informal settlement to achieve growth.*
- 7.0 **Exchange visits;** *There is need for groups to be facilitated to visit other development groups for exchange visits to enhance their skills and capacity through sharing of experiences hence initiate transformation through bench marking.*
- 8.0 **Inadequate Capacity building;** *There is need to carry out more capacity building for development of the groups and frequent reviews to address their weakness and ensure the growth of the groups is maintained and supported adequately. Financial management capacity building has never been addressed earlier hence poor financial management.*
- 9.0 **Inadequate budgets and financial Control plans:** *The groups lack this key financial components to address their financial capabilities. There is therefore need to formulate financial control mechanism & plans. Also to prepare annual budget to facilitate their financial mobilization and develop financial strategies to improve their incomes.*
- 10.0 **Inadequate awareness on financial Management issues:** *Most of the groups are not versed on financial management issues and not able to value the importance of financial management procedures hence poor financial management in all the groups.*

ACTIVITY ONE: PARTICIPANTS INTRODUCTION AND WORKSHOP NORMS

Purpose

To reduce social distance, informally build group spirit and break the ice among participants with view of improving/facilitating interaction

Participants discussed and agreed on the following likes and dislikes during the workshop

Likes	Dislikes
a) Development	a) Poverty
b) Peace	b) Dirty surrounding
c) Watching movies	c) Divisions in society
d) Access to sustainable livelihoods	d) Gossip
e) Religion	e) Negative attitude
f) Doing business	f) Laziness
g) Education	g) Bad politics
h) Making friends	h) Drunkenness
i) Unity in the community	i) Ignorance
j) Working in groups for development	
k) Conserving the environment	
l) A healthy society	

NORMS.

1. Silent mode for phones.
2. Respect each other's opinion.
3. A locate question time after each session.
4. No noise making.
5. One speaker at a time.

ACTIVITY TWO: PARTICIPANTS EXPECTATIONS AND WORKSHOP OBJECTIVES

Purpose

1. Share hopes, fears and expectations about the workshop that can be monitored during the training
2. Explore the participants' constructive criticisms
3. Build participants' confidence and encourage communication on issues beyond the training program

Workshop Objectives

1. Develop capacity of groups in financial mobilization
2. Define key roles and responsibilities of groups officials' in financial management
3. Improve financial documentation of the groups projects
4. Attain more knowledge and skills in financial management
5. Share experience in financial management issues and challenges

Expectations

- 1) The workshop will be successful.
- 2) The workshop will lead to meeting objectives of the groups
- 3) To acquire financial management skills for better leadership and group management
- 4) Improve financial management and utilization by the target groups

ACTIVITY THREE: OVERVIEW & UNDERSTANDING FINANCIAL MANAGEMENT

Purpose

Create a better understanding on the need of effective and efficient financial management by groups to realize their benefits and investments.

Plenary presentation

- a) Financial management is one of the most important aspects in business.
- b) In order to start up or even run a successful business, you will need excellent knowledge in financial management.
- c) So what exactly is this form of management and why is it important?

Financial Management	Objectives of financial Management
<ol style="list-style-type: none"> 1. Financial management is the strategic planning, organizing, directing, and controlling of financial undertakings in an organization or an institute? 2. Financial management includes applying management principles to the financial assets of an organization, while also playing an important part in fiscal management. 	<ol style="list-style-type: none"> 1. Maintaining enough supply of funds for the organization; 2. Ensuring shareholders of the organization to get good returns on their investment; 3. Optimum and efficient utilization of funds; 4. Creating real and safe investment opportunities to invest in.

ACTIVITY FOUR: ELEMENTS OF FINANCIAL MANAGEMENT

Purpose

Participants to understand the elements of financial management to facilitate effective financial management procedures

Key elements	Rationale
1. Financial planning	<ol style="list-style-type: none"> a) This is the process of calculating the amount of capital that is required by an organization and then determining its allocation. b) A financial plan includes certain key objectives, which are: c) Determining the amount of capital required; d) Determining the capital organization and structure; e) Framing of the organization's financial policies and regulations. f) Financial control: This is one of the key activities in financial management. Its main role is to assess whether an organization is meeting its objectives or not.
2. Financial control	<ol style="list-style-type: none"> a) This is one of the key activities in financial management. b) Its main role is to assess whether an organization is meeting its objectives or not. c) Financial control answers the following questions: d) Are the organization's assets being used competently? e) Are the organization's assets secure? f) Is the management acting in the best financial interests of the organization and the key stakeholders?
3. Financial decision-making	<ol style="list-style-type: none"> a) This involves investment and financing with regards to the organization. b) This department takes decisions about how the organization should raise finance, whether they should sell new shares, or how the profit should be distributed.

ACTIVITY FIVE: FINANCIAL MANAGEMENT AND RECORD KEEPING

Purpose

To make the groups understand how to handle primary documents and also apply them in the day to day running of the Group business

Primary documents- All expenses/items that the group will need to spend money on during the year in order to carry out its normal business. Where initial transactions in a group business are done e.g. Receipts, Vouchers, Bank Statements, Cheque Book, Invoices, Banking Slips, Purchase Order Book

Secondary Documents-Cash Book, Ledger, Inventory

Type of documents	Information required
1. Asset Registers	Maintains record of groups assets
2. Invoice	List of items purchased (quantity, quality, price and terms of sale offered by supplier)
3. Members register	List of members and their personal names among other details
4. Receipt Books	Record of all the money paid by the group
5. Payment Voucher	This shows that money going out was paid for the right purpose
6. Stock taking Journal	Shows quality of stock, status and value
7. Order Book	To order for services and goods
8. Delivery Note	It shows goods and services delivered
9. Cheque	Used for paying or settling a debt
10. Cash Book	Record of all money paid in or out through cheque or cash
11. Ledger-	Summary of all transactions in a business
12. Statement of Affairs	-Reflects a summary of all accounts on a ledger

The following is the rationale for financial records keeping

- 1. Planning purposes**
- 2. Stock and asset management;**
- 3. To know groups debtors/creditors;**
- 4. To know cash position;**
- 5. To be able to explain to the membership the revenue and utilization of the revenue;**
- 6. To maintain credibility of consumers and customers of the groups business**
- 7. To be able to account for any donations to the Group**

ACTIVITY SIX: BANK RECONCILIATION PROCESS

Purpose

To ensure the group are able to understand funds management and handling of funds adequately.

Plenary presentation

A bank reconciliation is a very important procedure for a Group as it is a way of checking that the books of accounts tally with what is in the bank and/or petty cash box. Bank reconciliation is the process of harmonizing the balances of money at the bank and in petty cash against all recorded income and expenditures. Bank reconciliation is done by taking the current bank statement and checking all the entries – receipts and withdrawals - to see if all the cheques issued have been presented and cleared. At the same time, it is also helpful to confirm if all the cheques issued to the organization have been cleared before making a decision to pay from the account.

The Bank Reconciliation Statements is a tool to ensure that the accounts balance. Principally the question being asked is:

Does the money you started with (A)

- ✓ Plus, the additional money received (B)
- ✓ Less the amount expended (C)
- ✓ Less the amount you remain with (D)
- ✓ Equal zero?

In other words, does $(A+B = C+D) = 0$

If it does NOT then there is a problem that needs to be found and/or explained. The Bank Reconciliation Statement should be made at the end of each month.

In reviewing the Bank Reconciliation Statement, the Chairman should:

- 1) Refer to the Bank Reconciliation Statement for the previous month**, to ensure that the figures in relation to the amounts present in the bank account and in the petty cash at the end of the month are the same as those found Carried Forward at the start of the month in question.
- 2) Refer to the Bank Account Statement, and 3 Column Cash Book**, to ensure that all funds received have been taken into consideration.
- 3) Refer to the VOUCHERS and the 3 Column Cash Book** to ensure that all transactions have been documented.
- 4) Physically count the money in the Petty Cash and review the Bank Statement** to ensure that the funds remaining at the end of the month are accurately reflected in the Bank Reconciliation Statement.

When the Bank Reconciliation Statement does NOT Balance for whatever reason say a cheque has been signed but has yet to be cashed then the Chairman MUST ensure that the discrepancy is adequately explained. The Bank Reconciliation Statement Format allows for such explanations.

ACTIVITY SEVEN: ROLES AND RESPONSIBILITIES OF GROUP AND ITS MEMBERS IN FINANCIAL MANAGEMENT

Purpose

Participants to understand their roles in financial management of the group and how they can participate to improve efficiency & sound financial management

Position	Key Role	Responsibilities
1. Consumers of services	To use the facilities responsibly and efficiently	<ol style="list-style-type: none"> 1. Pay the user fees 2. Report any misuse of the facilities
2. Group Members	<p>To ensure the group continues to provide value for money giving the benefits it was developed to provide</p> <p>To keep the leaders accountable in ensuring the service delivery</p>	<ol style="list-style-type: none"> 1. Developing and following an effective constitution 2. Electing an effective management committee 3. Keeping the management committee accountable for their actions 4. Attending group meetings when required and giving ideas on how best to manage group investments 5. Participate in any work assigned whenever necessary 6. Offer to serve in the leadership
3. Management Committee	To manage the project effectively and sustainably	<ol style="list-style-type: none"> 1. To organize and call group meetings and other relevant meetings 2. To run project bank account 3. To prepare budgets 4. To recruit and employ staff when necessary 5. To ensure equitable distribution of group benefits 6. To keep and maintain project records 7. To ensure project accounts are audited 8. Conflict resolution
4. Chairman	Provide leadership to the management committee to enable it to fulfill its roles	<ol style="list-style-type: none"> 1. Chair all project meetings 2. Guide on project policy matters 3. Ensure all project records are properly maintained 4. Ensure smooth running of project activities 5. Enforcement of by-laws
5. Secretary	Keep all the records of the organization	<ol style="list-style-type: none"> 1. To record minutes of all meetings 2. To maintain a Minute Book 3. To maintain a Members Register 4. To ensure and maintain correspondence with partners
6. Treasurer	To be responsible for all finances of the organization	<ol style="list-style-type: none"> 1. Keep records of the groups assets and finances 2. To check all payments 3. To sign all payment vouchers 4. To ensure banking of all monies received on behalf of the group

ACTIVITY EIGHT: BUDGET PREPARATION PROCESS

Purpose

Participants appreciate and understand the need for budget formulation to enhance their financial controls and sustainability

Plenary presentation

Preparation of an annual operating budget is the first step an organization must take to ensure that there is an accountable and transparent financial management system in place and that the WUA operates on a financial sustainable basis. There are various reasons why a budget is important:

- a) An annual budget, prepared by the finance committee, is submitted to the management committee and subsequently to the membership for approval.
- b) Preparation of an annual budget requires information regarding expected income and expenditure to run the water project, and requires planning for capital costs.
- c) Expenditure should be kept within the approved budget according to each budget line.
- d) A budget helps to enhance transparency and accountability, quality of works, service provision and efficiency and effectiveness

Key terminologies and definitions to understand the budget process

TERMINOLOGY	DEFINATIONS
1. Budget	A summary of the expected income and expenditure associated with a particular activity.
2. Fixed cost	These are costs that are not related to how much the group produces
3. Recurrent cost	These are costs that are dependent to how much funds the group produces or generate
4. Variable cost	Same as recurrent costs
5. Operating Cost	Costs incurred in the operation
6. Revenue	Income to the Group
7. Capital cost	Cost incurred for something that has a life span that extends over several year
8. Operating Balance	Revenue less operating costs (fixed and recurrent costs)
9. Operating ratio	Revenue divided by operating costs.
10. Capital replacement	Describes a situation in which the revenues are sufficient to cover costs of replacing the assets

A budget has two major components – revenue (income), and expenditure – fixed costs and recurrent costs:

1. Revenues	a) Money expected to come in during the year from joint venture payments, workshop incomes, sales of products, payments of the water bills, and any other revenues
2. Costs	a) All expenses/items that the Group will need to spend money on during the year in order to carry out its normal business. b) These include cost of fuel for the pump, cost of spare parts, workman's fees, office rent, committee allowances, unexpected breakdowns, etc.

ACTIVITY NINE: PROCUREMENT GUIDELINES

Purpose

Participants understand the need for good procurement procedures that will enable them save funds for various activities involved

Plenary Presentation

Sample Procurement Guidelines to be adapted by groups

The groups through its constitution, by-laws or AGM may set up procurement rules that can be structured as follows:

a) Up to Ksh. 10,000 by direct purchase

In regard to items to be procured at any one time for which the total amount to be procured does not exceed Kshs. 10,000 procurements can be made through direct purchase on the checking of prices. Written quotations will not be required.

b) From Ksh. 10,001 to Ksh. 100,000

For all procurement of goods and/or services (including contractors) for the project, between a total of Kshs. 10,000 to a total Kshs. 100,000 a minimum of **three written** competitive offers will be required. The selection of the supplier will be made by the procurement sub-committee based on the quotations, taking into account price, quality, availability and timeliness of delivery. In each case the procedures followed must be documented and all quotations/bids collected and /or submitted must either:

- ✓ Be filed as supporting documents attached to the voucher reflecting the purchase, or
- ✓ Be filled separately with a reference made on the voucher as to the location (file name of the supporting documents)

c) For purchases over Ksh. 100,000

In regard to items to be procured at any one time for which the total amount to be procured exceeds Kshs. 100,000, the procurement sub-committee will:

- ✓ Prepare the list of items to be procured;
- ✓ Determine the closing date for the submission of quotations;
- ✓ Determine the list of suppliers/contractors to be invited to quote. The list shall be approved by the management committee prior to requesting quotations and shall be displayed on the groups notice board;
- ✓ Send out requests for quotations ensuring a reasonable period of time for suppliers to prepare their quotations;
- ✓ Arrange the opening and evaluation of quotations;
- ✓ Evaluate and determine the preferred supplier/contractor.

- ✓ In each case the procedures followed must be documented and all quotations/bids collected and /or submitted must either:
- ✓ Be filed as supporting documents attached to the voucher reflecting the purchase, or
- ✓ Be filled separately with a reference made on the voucher as to the location (file name/page of the supporting documents)

Procurement of services

The procurement of services will follow the same procedures for the procurement of goods. The supply contracts for the provision of skilled and unskilled labour shall follow the procedures as indicated above. In each case the procedures followed must be documented and all quotations/bids collected and /or submitted must either:

- ✓ Be filed as supporting documents attached to the voucher reflecting the purchase, or
- ✓ Be filled separately with a reference made on the voucher as to the location (file name of the supporting documents)

ACTIVITY TEN: FINANCIAL CONTROLS

Purpose

To ensure effective use of finances and reporting procedures

Plenary presentation

10.1 Key purpose of financial controls is to ensure the following;

- ✓ Books of accounts are properly kept and the actual cash in hand and in bank corresponds to what is described in the books;
- ✓ Actual expenses do not exceed the amount budgeted;
- ✓ Actual income corresponds to plans;
- ✓ Actual cash can cover expected expenses

10.2 The following are the Tools for Financial Controls

1. Approved Annual Budget;
2. Bank Reconciliation;
3. Financial Report;
4. Internal Audit Report;
5. External Audit Report;
6. Procurement Guidelines;
7. Procurement Report.

10.3 Rationale of financial controls

Financial controls are a set of procedures that assist the groups and their members to have confidence that:

- a) Funds are being spent in line with intended use and according to the approved budget;
- b) That discrepancies in financial records are noticed early on and rectified;
- c) That revenue is in line with expected amounts and any discrepancies are noticed and acted on;
- d) That procurement activity follows the guidelines agreed by the group or as set out in the Constitution or bylaws.

10.4 Sample financial control plan to be adapted by groups

Issues	Action needed	By Who	When
1. Ensuring that monthly income and expenditures tally with money in bank and petty cash box	Monthly bank reconciliation	Accountant Chairman of Financial Sub-Committee	Monthly
2. Ensuring that all receipts, vouchers, accounts etc are being properly kept	Internal and External Audit	External Auditor Chairman of Audit Sub-Committee	Internal audits – quarterly External audits - annually
3. Ensuring that assets belonging to the project are properly recorded	Update Asset Register	Accountant Counterchecked by Chairman of Finance committee	Quarterly
4. Ensuring that expenditures are consistent with approved budget	Check expenditures against approved budget	Chairman of Audit Sub-Committee	Monthly or quarterly
5. Revenue is consistent with budget	Reconcile monthly revenue against budget	Accountant Chairman of Financial Sub-Committee	Monthly
6. Procurement is following approved guidelines	Procurement Audit Procurement notices placed in project office and public places	Chairman of Audit Sub-Committee	Quarterly
7. Members/consumers are informed of project accounts	The following documents should be presented at the AGM: <ul style="list-style-type: none"> ✓ Annual budget ✓ Financial Report ✓ Auditor Report 	Project Chairman	Annually
8. Audit queries are dealt with properly	Maintain record of Audit Queries and action taken	Accountant Chairman of Audit Sub-Committee	Quarterly

ACTIVITY ELEVEN: PRUDENT USE OF FINANCES -CURES OF LEAN PURSE

Purpose

To facilitate improvement in prudent use of finance to ensure sustainability in financial management

Plenary presentation

<i>First Cure</i>	<i>Second Cure</i>
<ul style="list-style-type: none"> a) Start they purse to fatten b) For every ten coins you place in your purse take out for use only 9 . Your purse will start o fatten at once and its increasing weight will feel good in your hand and bring satisfaction to your soul c) Don't ignore it, it is true and truth is always simple d) You will manage to get along your life using the 9 your life won't change e) What do you desire the most is it gratification of wine, better raiment, more food things that come quickly and forgotten? Or it substantial belongings, gold, lands, herds, merchandise, income bringing investments? 	<ul style="list-style-type: none"> a) Control Thy Expenditures. b) You have to budget and secondly prioritize that budget what do you buy first, what do you buy second What can wait. c) You earn differently but all have lean purse. Some have large families to support d) That which we call "necessary expenses' will always grow to equal our incomes unless we protest to the contrary. e) Don't confuse necessary expenses with desires. f) We have more desires than our earnings, so will we spend our earnings to gratify these desires? g) Tis a false idea. There are limits to time, strength distance you can travel, what you can eat. h) Write down what you desire, select the necessary and possible through the 9/10, cross out the restart regret not. i) Budget then thy necessary expenses, Touch not the 1/10 let that be your great desire. j) Keep working with thy budget, keep adjusting it to help you. k) Make it your first assistant in defending thy fattening purse
<i>Third Cure</i>	<i>Fourth Cure</i>
<ul style="list-style-type: none"> a) Make thy Gold Multiply. b) This is what will call investment, do invest c) A man's wealth is not in the coins he carries in his purse, it is the income he builds, the golden stream that continually flow in his purse and keep it bulging. That is what every man desireth . An income that continues to come whether you work or travel. d) Gold increase rapidly when making reasonable earnings 	<ul style="list-style-type: none"> a) Guard thy treasures from loss b) Gold in a man's purse must be guarded with firmness else it be lost. We must first secure small amounts and learn to protect them before God entrust you with larger. c) The first sound principle of investment is security for your principal d) Don't be trapped by desire for large earnings when your principal may be lost. e) Before parting with thy treasure have an assurance it may be safely reclaimed, don't be misled by desire to make wealth quickly. f) Before you loan to somebody be assured of his ability to repay and is reputation of doing so, don't present him your hard earned treasure. g) Before entrusting it to any investment acquaint yourself with dangers which may befall it. h) Don't take investment advice from people who are not in that profession e.g. asking financial advice from maybe a mason or construction. i) Asking for construction advice from a financial person j) Consult with the wise men, secure advice of those experienced in the profitable handling of gold, let their wisdom protect thy treasure from unsafe investment

Fifth Cure	Sixth Cure	Seventh Cure
<ul style="list-style-type: none"> a) Make of thy dwelling a profitable investment. b) Invest in thy children wife, home c) Without their peace you can't have yours d) No man can fully enjoy life unless you have a plot where children can play and wife plant her garden. e) Let every man own a roof that sheltereth him and his. f) It is not beyond the ability of a well-intentioned man to own his home. g) A lender will readily give for such commendable purpose when you pay regularly. When the house is built you can pay the lender regularly as you paid d the landlord. h) You will be glad to own a valuable property. i) There come many blessings to a man who owns his own house and it will greatly reduce his cost of living making more available his earning for pleasure and gratifications of his desires. j) OWN THY HOME. 	<ul style="list-style-type: none"> a) Insure a future Income b) You proceed from childhood to old age and you can't deviate from this path. c) You need to make a suitable income for the days to come, when he is no longer young and make preparation for his family should he no longer be with them to comfort and support them. d) You should plan certain investments or provisions that may endure safely for many years yet will be available when time comes which he has so wisely anticipated. e) Insure thy self, life assurance policy, it leaves fortune to your family should one pass. f) A lean purse to a man no longer able to earn or to a family without its head is a sore tragedy. g) Provide in advance for the needs f thy growing age and the protection of thy family. 	<ul style="list-style-type: none"> a) Increase thy ability to earn. b) Have surplus earnings capacity to repay the loan. c) Have a strong desire to earn more, a proper and commendable desire. d) Preceding any accomplishment must be desire. Thy desires must be strong and definite. e) General desires are weak longings, for you to wish to be rich is of little purpose. f) Wealth Is accumulated first in small sums then in larger ones as a man learns. g) Desire must be simple and definite; it defeats purpose should they too many confusing or beyond a man's training to accomplish. h) If you perfect yourself in your calling so does your ability to earn increase. i) More interest in your work, more concentration in your task, more persistence in your effort, with reasonable promptness your increased skill will be rewarded. j) The more of wisdom we know the more we may earn. If you seek to learn more of your craft, you will be greatly rewarded. k) Be in the front rank of progress and not to stand still lest you be left behind. l) Have several income streams. m) If you are Mama Mboga can you be supplying the produce. n) Can you add another line of production?

ACTIVITY TWELVE: ACTION PLANS FOR IMPLEMENTATION OF FINANCIAL MANAGEMENT

ACTIVITY	WHEN	WHERE	HOW	WHO IS RESPONSIBLE
<i>1. Initiate financial record keeping for the transactions undertaken by the groups including procurement of financial record documents</i>	<i>September,2020-October ,2020</i>	<i>Mukuru</i>	<i>Group meetings & forums</i>	<i>Group chairmen</i>
<i>2. Preparation of financial budgets and plans</i>	<i>October,2020</i>	<i>Mukuru</i>	<i>Group meetings & forums</i>	<i>Group Treasurer</i>
<i>3. Develop financial control plans</i>	<i>October,2020</i>	<i>Mukuru</i>	<i>Members to register</i>	<i>Group Treasurer</i>
<i>4. Identify other business for diversification and improve financial streams</i>	<i>October-December,2020</i>	<i>Mukuru</i>	<i>Group meetings & forums</i>	<i>Group chairmen</i>
<i>5. Mobilize resources for investments</i>	<i>October-December,2020</i>	<i>Mukuru</i>	<i>Agree on amount required</i>	<i>Group chairmen</i>
<i>6. Initiate fees and penalties to increase financial mobilization for groups financial sustainability</i>	<i>October,2020</i>	<i>Mukuru</i>	<i>Group meetings & forums</i>	<i>Group chairmen & Members</i>

ANNEX 1: WORKSHOP PHOTOS



1.0 Focus Ghetto Group Being Trained On Financial Management



2.0 Embakasi Waste Management Group being trained on Financial Management



3.0 Embakasi Beverage Group members being trained on Financial Management



4. Participants during the engagement process to discuss of financial management

ANNEX 2: WORKSHOP PROGRAM

08.09.2020(Tuesday)			
Group A	Topics to be Covered	Time	Objectives
	Group Dynamics	9:00-10:00am(1 hour)	Understanding how groups are run and operated ,the do's and don'ts
	Entrepreneurship	10:30-12:30 (2 hour)	How to harness your ability of doing business and taking opportunities available
	Financial Management	1:30 -3:30 (2 hours)	Understanding Finances and how to manage cash flow for sustainability.
09.09.2020(Wednesday)			
Group B	Topics to be Covered	Time	Objectives
	Group Dynamics	9:00-10:00am(1 hour)	Understanding how groups are run and operated ,the do's and don'ts
	Entrepreneurship	10:30-12:30 (2 hour)	How to harness your ability of doing business and taking opportunities available
	Financial Management	1:30 -3:30 (2 hours)	Understanding Finances and how to manage cash flow for sustainability.
10.09.2020(Thursday)			
Group C	Topics to be Covered	Time	Objectives
	Group Dynamics	9:00-10:00am(1 hour)	Understanding how groups are run and operated ,the do's and don'ts
	Entrepreneurship	10:30-12:30 (2 hour)	How to harness your ability of doing business and taking opportunities available
	Financial Management	1:30 -3:30 (2 hours)	Understanding Finances and how to manage cash flow for sustainability.

ANNEX 3A: LIST OF PARTICIPANTS DURING ENGAGEMENT FORUM & PROCESS

NAME OF PARTICIPANT	GROUP	PHONE CONTACT
1. IVINE KINAGU	EMBAKASI BEVAERAGE PACKERS	0758876217
2. EMILY MWOSA	EMBAKASI BEVAERAGE PACKERS	0716526287
3. KHAVERE BEATRICE	EMBAKASI BEVAERAGE PACKERS	0727248297
4. RACHAEL MUTHUI	EMBAKASI BEVAERAGE PACKERS	0798642732
5. WINFRED MWIKALI	EMBAKASI BEVAERAGE PACKERS	0721904045
6. SCOLLAR GIDEON	EMBAKASI BEVAERAGE PACKERS	0712318995
7. SAMMY KYULE	EMBAKASI BEVAERAGE PACKERS	0724169236
8. JOHNSTONE AMWIRA	EMBAKASI BEVAERAGE PACKERS	0745385956
9. COLLINS ONYANGO	EMBAKASI BEVAERAGE PACKERS	0746125175
10. ELIJAH MKALE	EMBAKASI BEVAERAGE PACKERS	07299879968
11. KAFIA IBRAHIM	EMBAKASI BEVAERAGE PACKERS	0726263414
12. PAULINE ALUOCH	EMBAKASI BEVAERAGE PACKERS	0725816317
13. DAVIES OMARIBA	MEMBER-FOCUS GHETTO YOUTH GROUP	0790455242
14. RAE MONGINA	MEMBER-FOCUS GHETTO YOUTH GROUP	0711379376
15. GRACE MUTHUI	MEMBER-FOCUS GHETTO YOUTH GROUP	0742069539
16. KENNEDY MANTHI	SECRETARY-FOCUS GHETTO YOUTH GROUP	0793627249
17. KELVIN MACHARIA MWANGI	TREASURER-FOCUS GHETTO YOUTH GROUP	0796340046
18. DANIEL MUSOMBA	MEMBER-FOCUS GHETTO YOUTH GROUP	0111339022
19. ANDREW WAMBUI	MEMBER-FOCUS GHETTO YOUTH GROUP	0795651801
20. KINYANJUI JOSEPH	MEMBER-FOCUS GHETTO YOUTH GROUP	0791882332
21. NANCY NYAMOITA	MEMBER-FOCUS GHETTO YOUTH GROUP	0725812339
22. DANCAN OMOKE	CHAIRPERSON-FOCUS GHETTO YOUTH GROUP	0745054063
23. VINTON NDOCHA	MEMBER-FOCUS GHETTO YOUTH GROUP	0748788719
24. VAERON TUNGA	MEMBER-FOCUS GHETTO YOUTH GROUP	0793627246
25. STEPHEN OKOTH	MUKURU INTERGRATED WASTE MANAGEMENT	0715091794
26. DOMINIC NJUGUNA	MUKURU INTERGRATED WASTE MANAGEMENT	0723457431
27. PAUL MBITHI	MUKURU INTERGRATED WASTE MANAGEMENT	0720821376
28. RALIYA ALI MOHAMMED	MUKURU INTERGRATED WASTE MANAGEMENT	0720024075
29. GIDEON THURANIRA	MUKURU INTERGRATED WASTE MANAGEMENT	0704251283
30. JOHN ALELA	MUKURU INTERGRATED WASTE MANAGEMENT	0714360245
31. AMOS ABONGO	MUKURU INTERGRATED WASTE MANAGEMENT	0720850393
32. JOSEPHINE NZULA	MUKURU INTERGRATED WASTE MANAGEMENT	0723724377
33. ANAM DAUDI	MUKURU INTERGRATED WASTE MANAGEMENT	0711545096
34. KENNEDY ANGUDHA	MUKURU INTERGRATED WASTE MANAGEMENT	0724103008
35. EDITH KISHA USIDE	MUKURU INTERGRATED WASTE MANAGEMENT	0726252547
36. DANCAN OLINGA	MUKURU INTERGRATED WASTE MANAGEMENT	0711957806
37. JOSEPH ODHIAMBO	MUKURU INTERGRATED WASTE MANAGEMENT	0724726131
38. JOHNSTONE KAMAU	MUKURU INTERGRATED WASTE MANAGEMENT	0700373543
39. SAMUEL ONYANGO	MUKURU INTERGRATED WASTE MANAGEMENT	0722396088
40. VICTOR ASWANI	MUKURU INTERGRATED WASTE MANAGEMENT	0769242090
41. FREDRICK EMILIO	MUKURU INTERGRATED WASTE MANAGEMENT	0724540408
42. MICHAEL OMONDI	MUKURU INTERGRATED WASTE MANAGEMENT	0702487216
43. GEORGE OTIENO	MUKURU INTERGRATED WASTE MANAGEMENT	0704900095
44. PETER MWANZIA	MUKURU INTERGRATED WASTE MANAGEMENT	0759231262
45. ONSOTI MOGIRE	MUKURU INTERGRATED WASTE MANAGEMENT	0720863245

ANNEX 3B: LIST OF PARTICIPANTS DURING THE FINANCIAL MANAGEMENT TRAINING

1.0 MUKURU INTERGRATED WASTE MANAGEMENT

NAME OF PARTICIPANT	CONTACT
1. TONY ODUOR	079644551
2. EMMANUEL MUTISYA	0794528537
3. PRISCILLA MUNCH	079942442
4. FRANCISCA MWENDE	0708867363
5. VERONICA MUMBUA	0710181720
6. KALEKYE MOHAMMED	071633116
7. ANAMI DALMAS	0700785505
8. JOHN KAMAU	0700373543
9. ABDI ADAN	0724219609
10. ELPHAS LIYAYI	0726698477
11. STEPHEN OKOTH	0715091794
12. JOSEPH ODHIAMBO	0715385261
13. ALELA JOHN	0714360245
14. DENNIS MAPARA	071307000
15. BONIFACE ODERA	0710725931

2.1 FOCUS GHETTO YOUTH GROUP

NAME OF PARTICIPANT	CONTACT
1. KELVIN MACHARIA	0796340046
2. AGNES MUMBE MUSILA	0711585034
3. DANCAN OMOKE APOKE	0745054063
4. RAE MUNG'INA	0711379376
5. ERIC KYOLE MUTHUI	0712318995
6. DAVIES OMARIBA	0790455242
7. ELIJAH MKALO	0729879968
8. EMILY MWOSA	0716526287
9. RUKIA ALI	0720261036
10. MORRIS ALUDA VIDIZA	0710599633
11. MARY WANJIKU MAINA	0796100425
12. NANCY NYAMOITA	0725812339
13. KENNEDY MANTHI	0798527249
14. VINTON NDOCHA	0748788719
15. JOSHUA MAKAU	0796265473
16. VAERON TUNGA	0759112685
17. GRACE MUTHUI	0742069539

2.2 EMBAKASI BEVERAGE PACKERS PARTICIPANTS

NAME OF PARTICIPANT	CONTACT
1. KHAVERE BEATRICE	0727248297
2. DANIEL MBITHI	0707726295
3. IVINE KINAGU	0738816217
4. SIMON KAGWE WANJA	0720331408
5. MWIKALI KAHWA	0721404590
6. COLLINS ONYANGO	0746125175
7. JULIA MBOTI	0722909095
8. ALICE WANJALA ROSE MUTINDI	0720832553
9. SCOLLAR GIDEON	0712318995
10. RACHAEL MUTHUI	0798642732
11. SARAH KALUNDA	0743273810
12. VERONICA MUTINDA	0791666392
13. KAFIA IBRAHIM	0726261436
OTHER PARTICIPANTS ATTENDING FROM KUMEA	
1. JOHNNY SHIKUKU	0722524459
2. ROSSLYN KULUHOMA	0722258993
3. BENTA OPEYO	0721363346
4. BRIAN GITONGA	0700297739
5. PETER M. OKAKA	0718854028