



# *Neema Ya Ajabu*

ANNUAL REPORT | 2018-19  
UNDER THE SAME TREE





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# 2018-19 Highlights

## SOME OF OUR FAVORITE MOMENTS

ANNUAL BANQUET

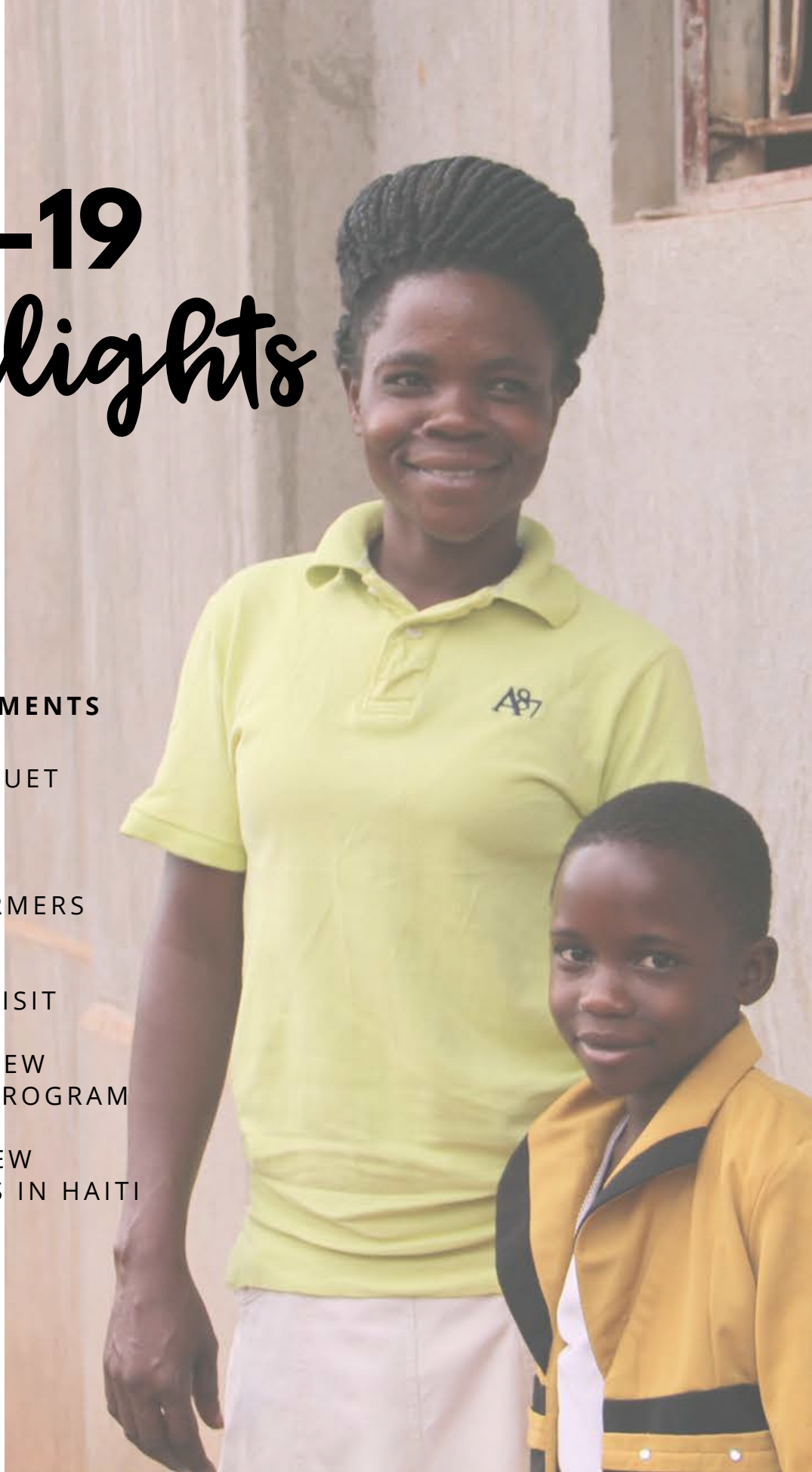
TRIVIA NIGHT

SATURDAY FARMERS  
MARKETS

EAST AFRICA VISIT

WELCOMING NEW  
FAMILIES TO PROGRAM

LAUNCH OF NEW  
PARTNERSHIPS IN HAITI







## MESSAGE FROM THE *Executive Director*

BY KAITLYN GRESHAM

This is not a report of what myself or my team has been up to over the past year. Yes, it is mainly a report back to you on how your funds were used and what was accomplished, but it's really so much more than that. This annual report is **evidence**. It's evidence that what you hope is true - that the course of a family's life trajectory for generation could be changed with just a few hundred dollars, that women with less than 3rd grade education levels could become savvy business owners, that dozens of children could be prevented from growing up in orphanages, and those in orphanages and institutions could return home to family.

That hope could be placed in the vision of a 23 year old girl, barely out of college, and that people would trust her to see it through - for six years now.

Yes, my friends, each one of these things you hoped for has come true. And this report is the evidence.

When we choose to hope for the most unlikely of things, it requires a certain amount of courage, but what a delight it is when that hope does not return void.

So, this report is the return on the investment of your **hope**. It is the evidence that what may seem unlikely may be the best choice of all.

Thank you for your hopes, friends. It's an honor to play a role in stewarding them.





# How We Work

We come alongside people who are innovative, resourceful, and hard-working who are trapped in a web of poverty, and empower them to create sustainable sources of income. Poverty-related vulnerabilities are interconnected, and the web is nearly impossible to escape. By addressing the source of the web, we prevent families from experiencing the traumatic effects of poverty, and they are able to move from a web of poverty into a cycle of empowerment and entrepreneurship.

## OUR PROGRAM MODEL

1. Training and business planning
2. Creating opportunity
3. Equipping the next generation



We fund lending pools that individuals are able to borrow from to invest in a business that is tailored to the needs of their community. We prioritize single mothers with no other way to support their family. Our program members are trained in small business management and finance, we assist them in developing a business proposal, give them access to start-up capital, and then monitor their progress as their business grows.

While in our program, we provide a child sponsorship stipend to ensure that the children of our program members are set up for future success while their parent is able to focus on working towards present stability. As the startup capital is repaid, it is lent out again and again, creating sustainable and maximized impact. We work in partnership with other ministries and organizations in local communities worldwide, with the goal of maximized impact for all involved.

## PROGRAMS BY REGION

### EAST AFRICA

- Currently serving 23 families; 8 being added this year
- **Locations served:** Informal settlements of Nairobi Kenya, as well as rural Kiboga, Uganda
- **Partner Organizations:** Grace Covenant Church and Care for Orphans and Community Development Uganda (CAFOCOD)

### CARIBBEAN

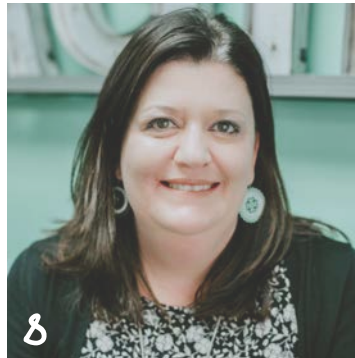
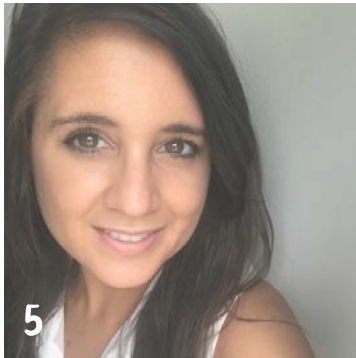
- Currently Serving 13 families; 10 being added this year
- **Locations Served:** Port Au Prince and various rural communities in Haiti
- **Partner Organizations:** Rapha House, Ambassadors for Christ, Haiti, and Lifeline Christian Ministries

### LATIN AMERICA

- Pilot program launching in 2020, targeting Honduras and N. Mexico

### USA

- Currently serving 11 families from Iraq, Syria, Afghanistan, and Central Africa via the Refugee Artisan Co-op
- Locations Served: South Saint Louis, MO



# OUR Team

## 1. HARRIET NAMULONDO

UGANDA PROGRAM MANAGER

## 2. TOM ANGOTE

EAST AFRICA PROGRAM DIRECTOR

## 3. STEPHANA LORWINSKY

HAITI PROGRAM MANAGER

## 4. BAILEY COX

REFUGEE ARTISAN CO-OP MANAGER

## 5. KAITLYN GRESHAM

EXECUTIVE DIRECTOR

## 6. HEATHER MOYER

DONOR CARE MANAGER

## 7. STEPHEN POLITTE

DIRECTOR OF MARKETING

## 8. CHRISTY HORTON

DIRECTOR OF MOBILIZATION

## 9. LISA HAYES

2019 PRACTICUM STUDENT

## 10. REBEKAH SEGRIST

2019 INTERN

## 11. TILLY GLASCOCK

2019 INTERN





”

*I WANT TO TEACH OTHER  
WOMEN IN MY COMMUNITY  
ABOUT ENTREPRENEURSHIP  
SO THAT THEY CAN START  
THEIR OWN BUSINESSES.  
THAT WAY I WILL BE  
EMPOWERING WOMEN.*

“

*-Shiro*

# NEEMA YA AJABU

*Amazing Grace*



Most organizations have a "poster" example of someone who exemplifies what success looks like in their organization. While Under the Same Tree actually has many examples of success to draw from, Neema has been the fastest and most innovative.

From the beginning, Neema's life had her fate spelled out for her. Of all the billions of lives on this earth, hers fell among the most vulnerable. Without a mom at a young age. Exposed to predatory family members. Limited access to education. Marriage arranged at a young age.

Neema had such limited agency over the direction of her life and what happened in it.



Soon, she had two daughters of her own. Her husband decided to go north to the huge city of Nairobi to look for work. They left their home at the base of Mount Kilimanjaro, left the sprawling grasslands of Moshi. They settled among three million people living in a three mile space in the slums of Nairobi.

The slums are dirty; there's a stomach-turning smell you can never get away from. Nothing ever feels clean. Human waste is not removed. You never feel safe. The noise never quiets. You are always feeling a little sick. Sometimes more than a little. Sometimes a lot. The green fields where her kids once played were traded for alleyways damp with sewage. People she'd known her whole life were traded for hundreds of too-close neighbors, all desperate.

Her husband joined crowds of day-labor seekers who wait outside of factories, hoping to be offered a day's work. She began to see less and less of him. One day, he never returned.

Little education, little experience. Two children. Rent. School Fees. Food. Neema found herself faced with three options:

- 1 Return to Tanzania and be rejected in the community for being the woman who couldn't keep her husband home.
- 2 Surrender her children to a children's home and resort to a life of high risk survival activity.
- 3 Fight hard to create opportunity in a situation where there was none.

She chose to fight.





Neema identified a busy intersection where many people would pass on their way to work. She began to rise early to sell cups full of porridge to passers-by for five cents each. She went to a school and convinced them to enroll her daughters in exchange for her help cleaning the school. On her own, Neema had found a way to keep her life afloat.

That is where we met her.

We started Neema on a small business loan on just \$100. She knew exactly what she wanted to do with it. She took the background and context of her life and turned it into opportunity. First, she invested in her porridge business so that she had the equipment to make larger quantities and increase her morning revenue. She then moved to diversify her revenue stream by adding a secondary source of income. She began having a friend back in Tanzania send her traditional Tanzanian clothing that was difficult to find in Nairobi. She developed a client base, and in the afternoon, began delivering the clothing to her clients.

She didn't stop there. During her third year in our program, Neema used her loan to invest in the lease of a plot of land outside of the city where she planted corn and potatoes, and paid people in the local community to farm it. During harvest season, she would get a boost in income when she would bring the crop to be sold in the big city. She would use this income to be able to afford special treats for her daughters around the Christmas holiday, or to get them new school supplies.

Neema's success with her businesses has enabled her to transition from focusing on day-to-day survival to a place in which she has the time and energy to devote to one of her passions - serving her community. She makes time to lead a Sunday School program in the slums, and she mentors several vulnerable single mothers in her neighborhood. Today, Neema is proud because not only have her children been able to consistently attend school, they are performing at the top of their class. She's worked so hard to make their futures bright. Neema Ya Ajabu - Amazing Grace. It has truly been amazing to watch her story unfold.





# OUTCOMES

*We collect our Monitoring and Evaluation data through surveys conducted with our program members. These are the results of our Life Skills and Resources data tool, in which individuals answer questions with a "yes" or "no." Scores under 80% are areas that we have targeted for improvement.*

*\*Note that incorporating new program members into generalized reporting skews scores to be lower*

## **Business Management:**

*This measure enables us to ensure that individuals are acquiring the skills that they need to succeed in growing their income.*

- 92% Have successfully completed repayment or are making satisfactory progress towards completing repayment of current loan.
- 68% Can determine current monthly income
- 64% Can determine current monthly expenses
- 68% Can determine monthly business cost
- 72% Can use a calculator for basic math
- 44% Can keep paper records of profit and loss
- 96% Can make change
- 12% Can make a credit card transaction
- 20% Can accept and cash a check
- 72% Can incorporate cost of supplies into sales price
- 95% Are currently saving money

## **Safety**

*This measure enables us to track our effectiveness in preventing vulnerability to human trafficking, exploitation, and abuse.*

- 95% Feel safe in family relationships
- 96% Feel safe in relationships at church
- 76 % Feel safe at work
- 80% Feel safe in my neighborhood
- 84% Know who to go to if they feel unsafe
- 72% Feel that their neighborhood is safe enough
- 80% Feel that their children are safe to play outside

## **Water, Hygiene, Sanitation**

*This measure enables us to track our effectiveness in preventing poverty-related illness.*

- 95% Have access to safe drinking water
- 81% Feel that their children are in good health
- 90% Feel that their family is free from recurring illness.
- 86% Say that they are personally in good health
- 81% Report being able to afford medical care

## **Community Resources**

*This measure enables us to track our effectiveness in creating networks of community resources and interconnectedness.*

- 84% Report having close friendships
- 96% Report being an active part of a church
- 96% Report having someone they can go to for advice and emotional support
- 95% Report having friends who would help in a time of crisis
- 95% Report having friends who would watch their kids in an emergency

## **General Quality of Life**

*This measure enables us to track effectiveness in ensuring basic family needs are met, and to track life satisfaction.*

- 95% Report children are consistently enrolled in school
- 84% Feel able to set and achieve goals
- 44% Report being able to consistently pay my rent
- 80% Report having a satisfactory social life
- 88% Report feeling generally happy and hopeful
- 60% Report having enough food to eat
- 84% Report being proud of their accomplishments
- 60% Feel able to provide for the basic needs of my family
- 64% Feel able to save money for the future
- 52% Feel prepared for emergencies

# OUTCOMES (CONT.)

*These are the outcomes of our Business Tracker tool, in which individuals answer each question on a scale of 1-5, with 5 being the highest. Overall scores under 3.5 are areas we have targeted for improvement.*

*\*Note that incorporating new program members into generalized reporting skews scores to be lower*

**Avg 3.45 out of 5:** Report that their business is profitable enough to cover recurring business costs

**Avg 3.3 out of 5:** Report that their business is profitable enough to cover their personal budget

**Avg 2.35 out of 5:** Report having a spouse present who contributes to their monthly budget

**Avg 3.35 out of 5:** Report being satisfied with the amount of money they are currently able to save

**Avg 4.55 out of 5:** Feel that they have the skills i need to do well in my line of work

**Avg 4.5 out of 5:** Report being satisfied with the line of work that they have chosen

**Avg 4.1 out of 5:** Report having access to business mentors in their community

**Avg 4.6 out of 5:** Feel that their customers are satisfied with their product or service

**Avg 4.2 out of 5:** Report ability to retain old clients

**Avg 4.55 out of 5:** Report ability to attract new clients

**Avg 2.9 out of 5:** Feel that they have good advertising for their business

**Avg 3.9 out of 5:** Feel that they have an advantage over competitors

**Avg 3.6 out of 5:** Have a consistent space to sell products or provide my service

**Avg 4 out of 5:** Report following a step-by-step business plan

**Avg 4.4 out of 5:** Feel that they can use their knowledge to benefit the lives of others in need

**Avg 1.5 out of 5:** Report making use of the internet, social media, and technology to promote my business and keep records

**Avg 4.2 out of 5:** Feel confident in their ability to make repayment of their loan monthly

**Avg 3.8 out of 5:** Feel able to give back to their community, extended family, or church financially

**Avg 4.45 out of 5:** Feel able to attract new customers to their business

**Avg 4.45 out of 5:** Feel able to use their business to mentor others

**Avg 4.65 out of 5:** Are satisfied with training they have received through UTST

**Avg 4.75 out of 5:** Are satisfied with the structure of UTST programs

**Avg 4.8 out of 5:** Are satisfied with UTST leadership

**Avg 4.85 out of 5:** Feel that their input and questions are valued and responded to

**Avg 4.8 out of 5:** Are satisfied with the requirements of the program







# REFUGEE *Artisan* CO-OP

This year, our Refugee Artisan Co-op has doubled in size! We currently have 11 active members. Our artisans are women who have been resettled in Saint Louis, Missouri, from countries such as Syria, Iraq, Afghanistan, Burundi, and the Congo. Through the co-op, they have access to coaching in artisan skills, product development, marketing, finance and budgeting. We seek out opportunities for these ladies to sell artisan products throughout the Saint Louis area and online - in boutique shops, pop-up shops, farmer's markets, craft fairs, and more. We follow a participatory program model, and base the program's structure on the group's input and goals.

## OUTCOMES

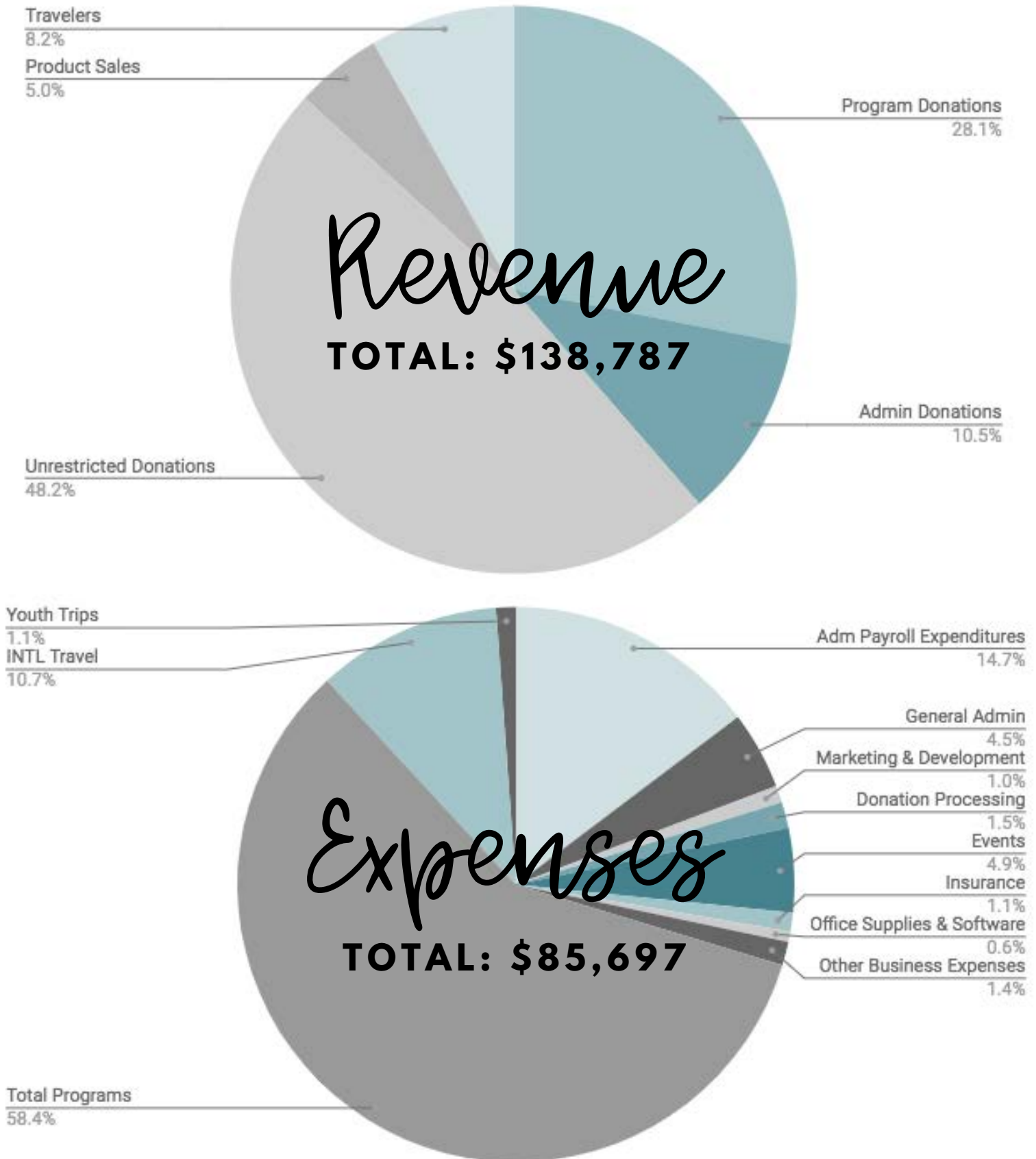
**In our 2018-19 year, 7 women collectively brought in over \$20,000 in sales. This money goes directly to the women and their families.**

**In addition -**

- 75% reported an increase in life skills and language skills
- 88% have reported sales showing an improvement in meeting basic needs.
- 63% of program members report an increase in community connections.
- 75% attended 80% or more of meetings and sales opportunities.
- 25% attended 100% of the time.
- 38% reported improvement in overall well-being.

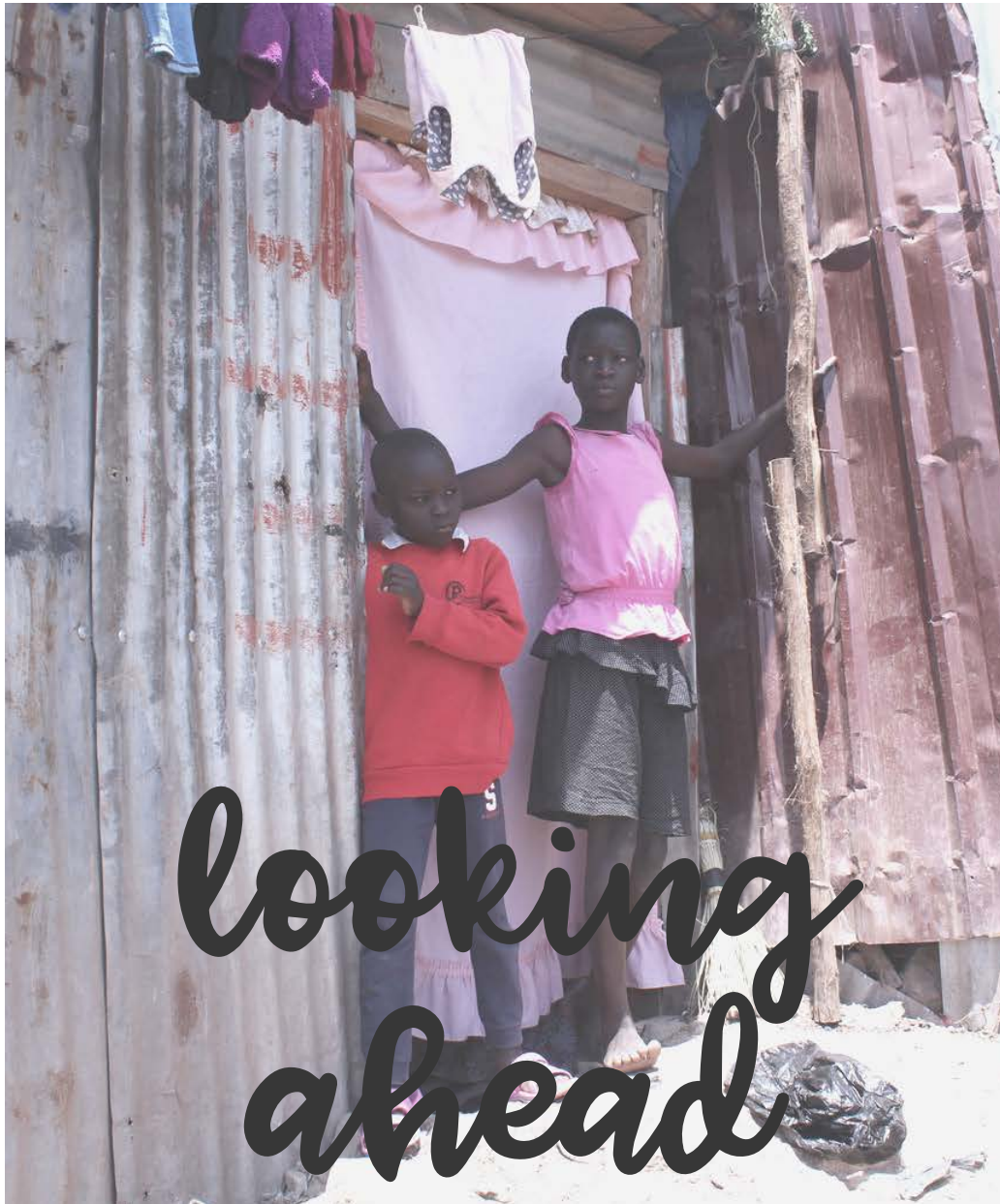
# FINANCIALS

FISCAL YEAR MAY 2018-APRIL 2019



TO VIEW OUR FULL FINANCIAL REPORTS, VISIT  
[WWW.UNDERTHESAMETREE.COM/IMPACT](http://WWW.UNDERTHESAMETREE.COM/IMPACT)





## A GLIMPSE INTO THE COMING YEAR

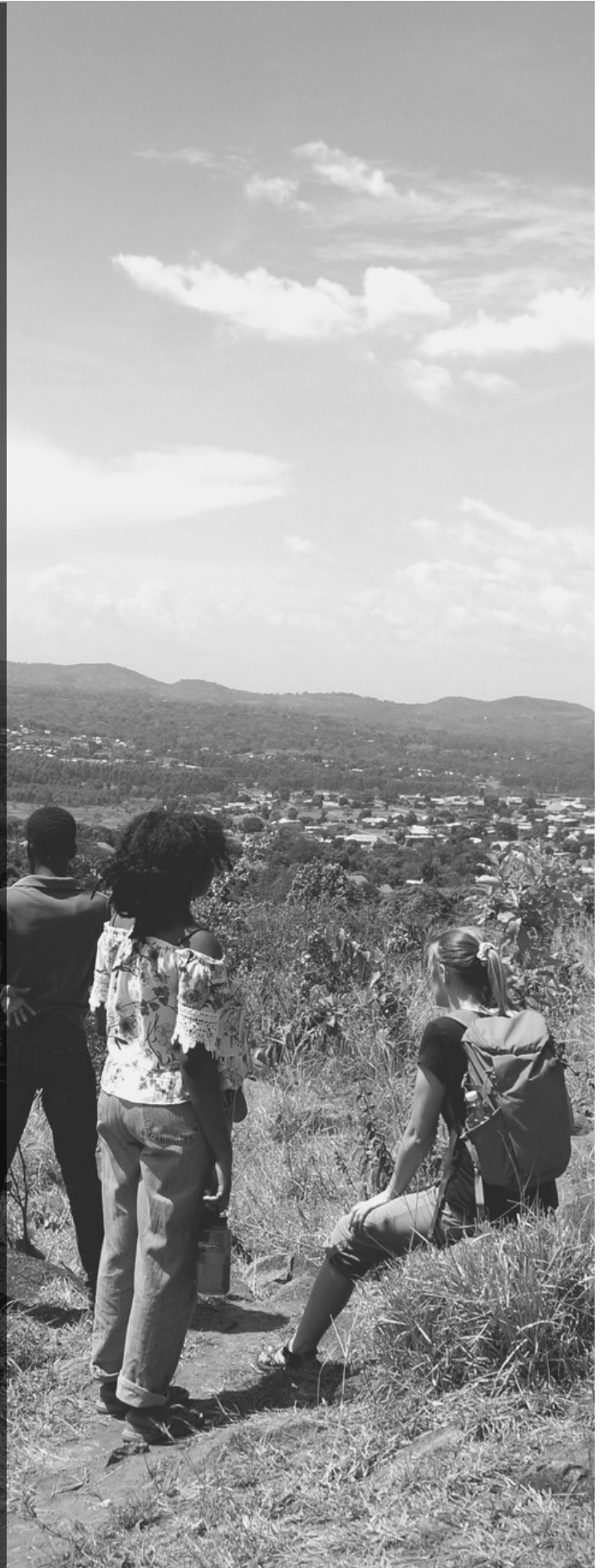
We are so proud of the fact that to date, our growth has been almost entirely fueled by individual donors; we believe that this powerfully demonstrates what can be accomplished through grassroots initiatives. Looking ahead, we are poised to continue to be powered by community, as well as expand our reach through partnerships in the US entrepreneur community and through partnerships with other non-profit organizations.

# OUR EXPANSION STRATEGY

## BECOMING AN ORGANIZATION DEFINED BY PARTNERSHIP

We are aware and glad to exist in a world in which thousands of organizations are working to address thousands of causes in thousands of communities. As we get to know our peers among other organizations doing international work, it has become very clear that many organizations are aware of the way in which economic empowerment models can positively impact their work in the communities they serve. These organizations want to continue to focus on what they know how to do well, and the prospect of implementing a new, complex program focused on economic empowerment on their own can be overwhelming.

It is in this context that we have begun to pursue a strategy of expansion in partnership with other organizations working in similar contexts. Partnering in this way enables Under the Same Tree to move towards financial sustainability and increased impact, while strengthening the work of our partner organizations - they are able to provide for immediate needs while we focus on long-term sustainability in the lives of these families.







## INFLUENCER TEAM

We have such a dynamic community of supporters, and we are always working to use this resource as a means by which to spread the word about our mission and impact around the world. We are recruiting a team of social media influencers who can use their online presence to get the world excited about Under the Same Tree!

## FOR ENTREPRENEURS

We are excited to begin extending a unique opportunity to entrepreneurs and business leaders through our Mentorship Collective. This program gives you the opportunity to step into the story of one of our entrepreneurs, directly equip her to achieve her goals, and cheer her on along the way. Meanwhile, we will provide opportunities for you to gain exposure for your brand through our platform.





**YOU ARE**

*Invited:*

**2019-20 FINANCIAL NEEDS AND GOALS**

In the coming year, our goal is to continue moving towards the development of sustainable funding sources by moving from 1/3 (current) to 2/3 of our budget secured via committed recurring monthly or annual donations. This will enable us to grow in health and stability!

Recurring donors are able to give through child or family sponsorship, the Mentorship Collective, or to our general budget.

**WE ARE CURRENTLY SEEKING:**

- 10 people to commit \$200 monthly (\$2400 per year)
- 5 people to commit \$150 monthly (\$1800 per year)
- 10 people to commit \$100 per month (\$1200 per year)
- 10 people to commit \$50 per month (\$600 per year)
- 8 People to commit at \$30 per month (\$360 per year)

**Our goal is to secure a total of \$53000  
per year in new recurring donors!**

**Total budget for our 2019-20 year: \$159,615**





A photograph of a cluttered room, possibly a dormitory or a small living space. In the foreground, a large green plastic basin sits on a surface. Behind it, a doorway leads to another room where a yellow object is visible. To the left, a wooden frame holds some clothes. The overall lighting is dim, and the image has a slightly grainy, candid quality.

# Thank You!

We are looking forward to a wonderful  
2019-20 year together with you all.

[WWW.UNDERTHESAMETREE.COM](http://WWW.UNDERTHESAMETREE.COM)