



Annual Impact Report 2024

Empowering Women through Pastry & Bakery Skills, Entrepreneurship, and Self-Leadership Training



Tayo Foundation Annual Report 2024

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In 2024, Tayo Foundation proudly marked a major milestone in its mission to empower underserved women through entrepreneurship. With the generous support of a private donor who contributed €10,000, the Foundation successfully delivered training to two cohorts of women, culminating in the graduation of 108 participants.

Project Overview

The program focused on empowering women, most of whom are unemployed or underemployed by equipping them with practical entrepreneurship skills, specialized training in pastry and bakery, and self-leadership development. This comprehensive approach aimed to strengthen women's capacity to start and manage small businesses, build confidence, and foster a mindset of initiative and resilience. The program runs over six months and includes training in:

- Pastry and Bakery
- Business planning and management
- Marketing and customer service
- Record-keeping and budgeting
- Self-confidence and goal-setting
- Time Management
- Communication skills

Participant Background at Program Entry

Indicator	Count	% of Participants
Women with an existing business	36	33.3%
Women without a business or formal job	60	55.6%
Women formally employed	2	1.9%
Women who did not state their occupation	10	9.2%
Total	108	100%

Impact Metrics

Outcome Indicator	Result
Total women trained and graduated	108 (100%)
Women who started a business	38 (35%)
Women who expanded an existing business	36 (33%)
Women who got a job	3 (2.8%)
Women with no business or job post-training	21 (19%)
Women who did not give their status in terms of employment or self-employment	10 (10%)

Income Change Metrics - Average Monthly Income

Time Period	Monthly Income (KES)
Before Training	4,104.00
After Training	7,511.00
Average Increase	3,407.00 (83%)

Participants saw an average income growth of **KES 3,407**, indicating a strong economic shift.

Income Growth Distribution at Completion of the Training

Income Growth Range	% of Participants
No increase	27.6%
1–40% increase	16.3%
41–50% increase	7.1%
51–99% increase	8.2%
100% or more increase	41.8%

Income Growth at Program Exit:

- By the time of program completion, **72%** of participating women had experienced an increase in their income.

- **56%** of women experienced income increases of **50% or more**, with one-third more than doubling their income.

Thematic Impact from Participant Testimonies

Based on the responses from participants, several key themes emerge regarding the impact of the training course. These themes reflect the holistic transformation experienced by the women, not only in pastry, bakery and business skills but also in personal growth, self-esteem, family life, and community involvement. The following analysis groups the main findings into thematic areas, incorporating verbatim quotes and participant names to illustrate the depth and breadth of impact.

1. Empowerment and Increased Confidence

A dominant theme across nearly all responses is the personal empowerment participants experienced. Many spoke of newfound confidence, courage, and self-worth, which in turn has influenced their decisions and actions.

"It has boosted my self-esteem." – Merceline

"Before, I felt hopeless and defeated... I feel like I've been lifted from a deep hole and now I want to do something better in my life." – Abuya

"Initially I used to be shy but now I'm courageous and confident." – Catherine

"I've gained back the confidence that was once lost." – Brenda

"It has taught me how to relate and communicate better. It has made me love myself more and boost my self-esteem." – Modester

2. Acquisition and Application of Business Skills

Participants widely reported gaining practical business knowledge and skills, particularly in starting and managing small enterprises, record keeping, pricing, and customer service. These skills translated into tangible outcomes like new businesses, increased income, and business expansion.

"I have now my own business... it has made me gain courage." – Doris

"I didn't have a business but now I have started... it helped me manage time effectively." – Snaida

"It has allowed me to deepen my skills in baking and catering while giving me practical insights that I can apply directly into my business." – Achieng

3. Improvement in Cooking and Pastry Skills

Training in culinary skills, especially baking and pastry, was frequently highlighted. These skills not only improved home life but also opened opportunities for business, with many women taking orders or opening mini bakeries.

"I can now bake for orders... it has helped me greatly." – Shannon

"I learnt more about baking... now I can do my own business." – Hellen

"Have improved in my baking skills for both my family and business." – Dorah

4. Time Management, Organization, and Responsibility

Several respondents noted that they became better at organizing their time, handling responsibilities, and managing resources effectively, both at home and in business.

"This course has made me maintain time... helps me to save money and keep records." – Jemmima

"I can plan myself well. I can keep records. I have known myself better and built confidence." – Akoko

"I now know how to save. I can now do budgeting on my own." – Janet

5. Leadership Development and Role in Community

The course instilled leadership skills and inspired participants to become mentors, change-makers, and responsible citizens within their families and communities.

"This program has had an impact in my life since now I can be a good leader, a good cook and I can also be independent." – Akoth

"The knowledge gained here has been shared among my colleagues and friends." – Marion

"I have also attained knowledge on how to be a responsible person in the society, being a good sister, mother and a responsible daughter and wife to my intended future husband." – Emmaculate

"It has helped me to improve the lives of society and my family and also as per individual level." – Christie

6. Strengthened Family and Social Relationships

The transformation also extended to the family sphere, with women reporting better communication, more respect, and greater ability to care for and support their loved ones.

"I love doing it. My family sees a lot of changes in me in the way I interact with them and how I handle my children when they do wrong." – Atieno

"I have learnt how to be a good wife, mother, sister in the society." – Diana

"It has helped me learn how to stand and protect my family with the little money I have." – Sharon Otieno

"I have learnt a lot in terms of business and even on how to relate with people like children, siblings, in-laws and relatives at large." – Everlyne

7. Financial Literacy and Economic Stability

Participants noted increased understanding of financial principles like budgeting, saving, calculating profits, and reinvesting in business, resulting in more stable and sustainable livelihoods.

“I know how to calculate pricing, making profit and how to add stock.” – *Faith*

“I can save and invest so easily... do a lot of research and marketing.” – *Akinyi*

“I know how to manage my business without having any loss.” – *Sherryl*

“My income increased and business knowledge is top notch.” – *Celestine*

“I have learnt to calculate my cost of sales and at least I make good profit unlike before.” – *Celestine Akinyi*

8. Vision for the Future and Hope

Finally, a profound sense of hope and optimism for the future pervades many testimonies. Many women express a clear vision for growth, resilience, and the desire to uplift others.

“I now look to life with hope... I want to do something better in my life and give my daughter a good life.” – *Abuya*

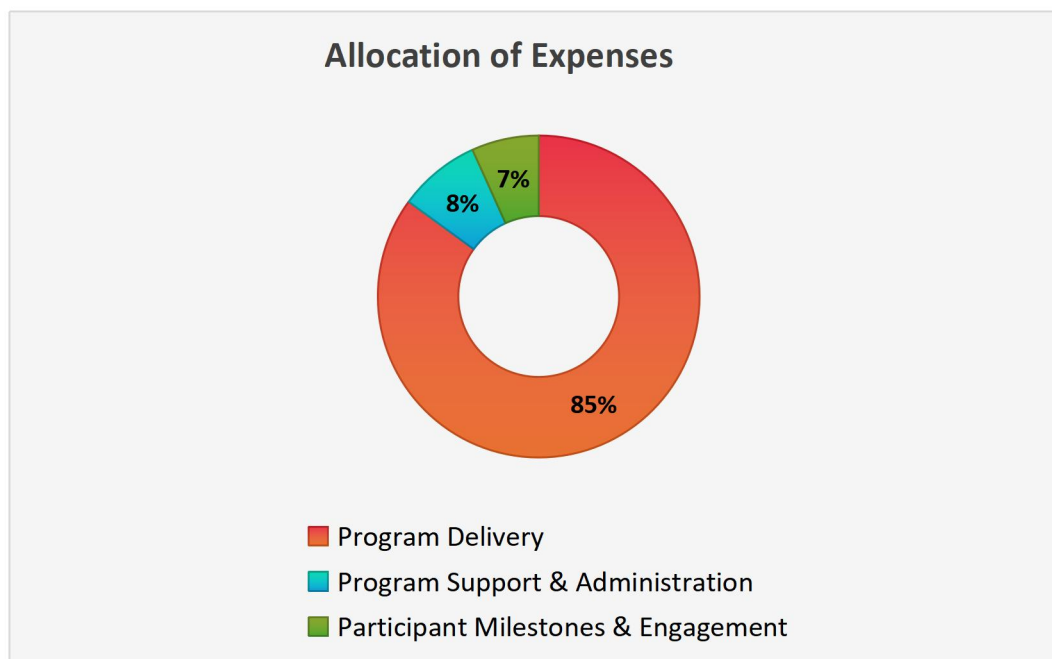
“Once I open my business I know how to calculate pricing... the class has impacted me big time.” – *Faith*

I know with God’s will, I will bake and supply to some schools and churches.” – *Millicent*

“It has made me acquire skills which can help me to run and start a business.” – *Modester*

Funding and Cost Efficiency

- **Total funding received:** €10,000 from a private donor
- **Total Expenditure:** €9,808
- **Cost per participant:** ~€91 (KES 13,314)



Return on Investment (ROI) Analysis

An ROI analysis was conducted to assess the economic benefit of the six-month training program targeting 108 women. At program entry, the average monthly income of participants was KES 4,101. Upon exit, the average monthly income had increased to KES 7,511, representing a monthly gain of KES 3,410.

Out of the 108 women who completed the training, 77 (72%) reported an increase in income. For these participants, the annual income gain resulting from the training is estimated at KES 40,920 (KES 3,410 × 12 months). The cost of delivering the training was KES 13,314 per participant.

Based on these figures, the net gain per woman after one year is:

$$\text{Net Gain} = \text{Annual Income Increase} - \text{Training Investment}$$

$$\text{KES}40,920 - \text{KES}13,314 = \text{KES}27,606$$

This results in a one-year return on investment of approximately:

$$\text{ROI} = (27,606 \div 13,314) \times 100 \approx 207\%$$

The **ROI after one year is approximately 207%** per woman whose income increased.

This means that for every shilling invested, there was a return of nearly **2 shillings** in increased income within a year. This demonstrates strong economic value and effectiveness of the training intervention in enhancing participants' earning capacity.

Note: Assumptions Underlying the ROI Calculation

1. Income Increase is Attributable to the Training

It is assumed that the increase in income observed among the 77 women is directly attributable to the six-month training program, and not to external factors such as seasonal employment, unrelated job opportunities, or broader economic changes.

2. Income Gains are Sustained over 12 Months

The ROI is calculated over a full year based on the increased monthly income reported at program exit. This assumes that the income gains remain constant (KES 3,410/month) for 12 months following the training, with no decline or further increase.

3. Only Women with Increased Income are Counted in ROI

The ROI calculation is limited to the 77 women (71% of trainees) who reported an

increase in income. The economic gains (and returns) of the remaining 31 women are excluded from the ROI calculation, assuming no return for them.

4. **Average Income Increase Reflects the 77 Women Only**

It is assumed that the reported average monthly income increase (KES 3,410) applies specifically to the 77 women with positive outcomes, and not across all 108 women.

5. **No Opportunity Cost Included**

The calculation does not account for opportunity costs, such as lost income during training or alternative uses of time and resources.

6. **No Discounting of Future Income**

Future income is treated at face value without applying a discount rate for time value of money, since the ROI is computed over a relatively short 12-month horizon.

7. **Accurate Self-Reporting**

It is assumed that the income data provided by participants is accurate, truthful, and reliably measured at both entry and exit points.

Looking Ahead: 2025 Strategic Goals

- **Expand Training Outreach:** Enroll and train at least 120 women through Cohorts 6 and 7, continuing to build on the success of previous cycles.
- **Introduce Individual Mentorship:** Integrate one-on-one mentoring into the program to provide tailored support and guidance, enabling participants to set and achieve personal and business goals.
- **Foster Sustainable Savings Groups:** Establish strong, mutual support groups (*chamas*) as a platform for collective saving and borrowing, empowering women to initiate and sustain their businesses.
- **Strengthen the Alumni Business Network:** Enhance peer learning opportunities by reinforcing the alumni network, encouraging knowledge exchange, collaboration, and shared growth among graduates.

Conclusion

In 2024, Tayo Foundation made a measurable difference in the lives of 108 women. Beyond skills, the program fostered courage, creativity, and community. It inspired action in homes, businesses, and hearts.

We thank our donor and partners for their trust. Together, we're building a future where more women thrive, lead, and lift others with them.