



African  
Management  
Institute

## 2020 Impact Report

# A year of struggle, hope & resilience

*Caroline Otsieno, pictured, is a staff member with the Kenya-based Apiculture Venture, a beneficiary of AMI's Survive to Thrive programme.*



## About AMI

**AMI enables ambitious businesses & entrepreneurs across Africa to thrive.**

AMI is pioneering practical business learning for Africa, that equips entrepreneurs, leaders and managers with the tools and training they need to succeed.

**We believe ...**

skilled people build thriving businesses, thriving businesses create quality jobs, and quality jobs drive prosperity and dignity.

**AMI across Africa**

**AMI has over 70 staff** with offices and presence in seven countries: Cote d'Ivoire, Kenya, Nigeria, Rwanda, Senegal, South Africa, and Uganda.

# Contents

2020 Impact: Overview.....	4
AMI reach by country.....	5
Letter from our founders.....	7
Small business support programmes.....	8
Five themes emerging from our MSME support work.....	17
Leading through partnerships.....	22
AMI's team.....	29



# 2020 Impact: Overview

<https://www.africanmanagers.org/2020impactreport/>

In 2020, we made it our primary mission to help micro, small and medium businesses survive the pandemic, with practical tools and resources.

# 15,155

individuals engaged directly by AMI in 2020



from **39** countries

Up from **15** countries in 2019



# 11,560

engaged in the **Thrive Network**

Launched in April 2020 to provide free light touch support to MSMEs

# 4,852

**Programme Participants**

AMI programmes provide more structured support for entrepreneurs & teams

1,257 participants engaged in both AMI programmes & Thrive Network

# 3,703

businesses supported by AMI MSME bootcamps & programmes

Core MSME programmes  
**100%**  
Survival Rate

\* 487 businesses / 78% response rate

# 40k+

jobs protected by participating businesses\*

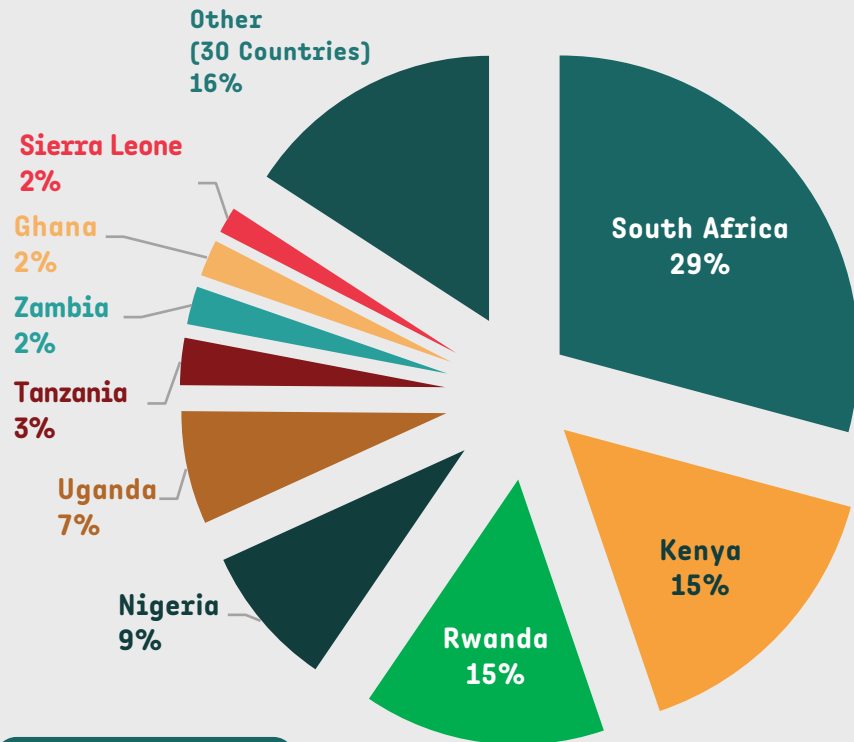
Estimated  
**202K+**  
livelihoods protected

\* Calculated based on average number of employees and gender breakdown for responding businesses on core programme (after any job losses in 2020), multiplied by business survival rate per programme, extrapolated for total businesses reached through core and bootcamp programmes. For livelihoods number, each job protected is multiplied by average number of households members per breadwinner.



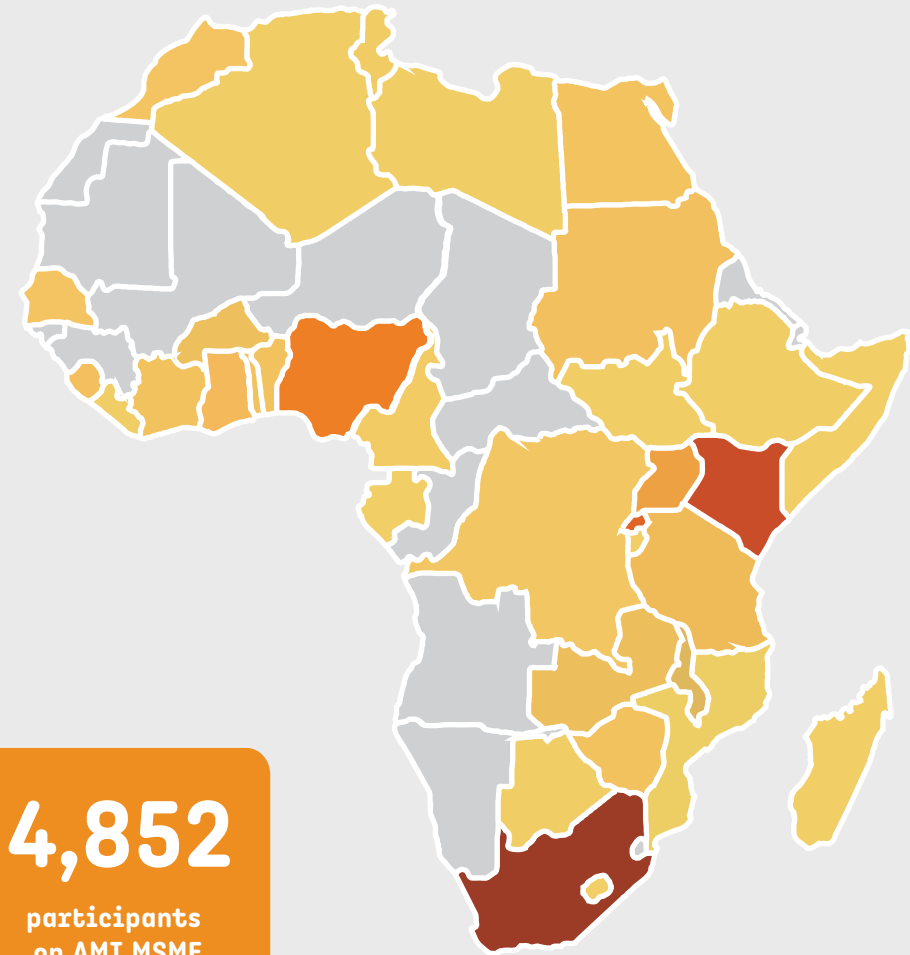
# AMI reach by country

## Businesses

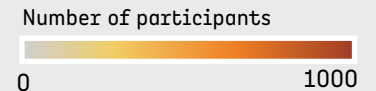


**3,703**  
businesses supported by AMI MSME bootcamps & programmes

## Participants



**4,852**  
participants on AMI MSME bootcamps & programmes





# A year of struggle, hope & resilience

The pandemic brought upheaval and hardship for Africa's ambitious businesses in 2020. Businesses closed. Jobs were lost. People suffered.

Yet despite all this, through ingenuity and practical tools, entrepreneurs and their teams were resilient, protecting tens of thousands of jobs and livelihoods. We've been inspired by their determination to survive, and thrive. This report tells the story of their struggle, resilience and hope.

---

# Letter from our founders

In 2020, everything changed for Africa's ambitious entrepreneurs and their teams.

Yet despite the struggle, which continues into 2021, the story we saw play with thousands of small businesses across the continent was often one of hope and resilience.

For every business forced to shut their operations, at least temporarily, many more pivoted to meet new customer needs. Thousands embraced digital for the first time, discovering new business models and markets. And while jobs were lost, many of the entrepreneurs we supported worked tirelessly and creatively with their teams to protect their staff and cut costs elsewhere.

We are thrilled to report that 100% of the businesses we supported on our core MSME growth programmes are still operating, based on a 78% response rate. Our broader Covid-19 emergency response for African MSMEs reached ten times as many businesses as we supported in 2019, helping protect an estimated 40,400 jobs and impacting 202,000 livelihoods.

Rwandan entrepreneur [Joella Muhimpunda](#) is an example of creativity in the face of numerous hardships we saw play out last year. She used her time away from

work during the lockdown to develop a catering and food micro-blogging business that generated income and created new job opportunities, using entrepreneurial skills she picked up as a participant on an AMI programme. Read her story on p12.

AMI enables ambitious businesses across Africa – like Joella's – to thrive, through practical tools and training. We believe that skilled people build thriving businesses, thriving businesses create quality jobs and quality jobs drive prosperity and dignity. Through our business and management programmes and resources, we help entrepreneurs protect and build their businesses. We also help larger companies develop their managers and leaders, building motivated and productive teams.

As an ambitious business ourselves, we made it our primary mission in 2020 to help as many small and micro businesses as possible to survive. Knowing there was no textbook for navigating a global pandemic, we realised businesses would need support with practical tools they could use immediately to help them forecast cash, reduce costs and pivot to new opportunities.

As well as redesigning core programmes and shifting fully online, we expanded our reach tenfold, supporting over 15,000 people in 39 countries through our free Covid-19 Business Survival Bootcamps and Thrive network, launched in April 2020. Our goal was to empower, connect with and inspire ambitious businesses.

It is important to not understate the hardship that COVID-19 inflicted on Africa's entrepreneurs and their teams. We are incredibly proud of our own team's resilience. Like most organisations, we shifted to a fully

remote working model, increasing our impact while also navigating the disruption and personal challenges brought about by the pandemic. Their commitment has been inspiring. Thank you #dreamteam.

This short report provides a snapshot of AMI's impact in 2020, drawing on quantitative and qualitative data from businesses and individuals across Africa. As the outlook remains uncertain and challenging for even the most resilient entrepreneurs, our goal is to paint a picture of hope, despite the struggle.

2021 is already set to be another record year for AMI's impact, as we strengthen our local leadership base, expand into Francophone West Africa and launch new partnerships. Our new partnerships are with the Alliance for a Green Revolution in Africa (AGRA) through the [CALA programme](#), [Agence France de Development](#), [Farm Africa](#), [Aceli](#) and others.

If you have any questions, or think we should work together, please get in touch at [rebecca@africanmanagers.org](mailto:rebecca@africanmanagers.org).

Warmly,

**Rebecca Harrison**    **Jonathan Cook**  
C.E.O & Co-Founder    Chairman & Co-Founder

# Small business support programmes

Building resilience & community with businesses and entrepreneurs during the covid season.

*Josephine (right) used tools learnt in the Business Survival Bootcamp to continue offering services to the community and forecast the needs of her healthcare centre, Olivelink Health Care, Kenya.*



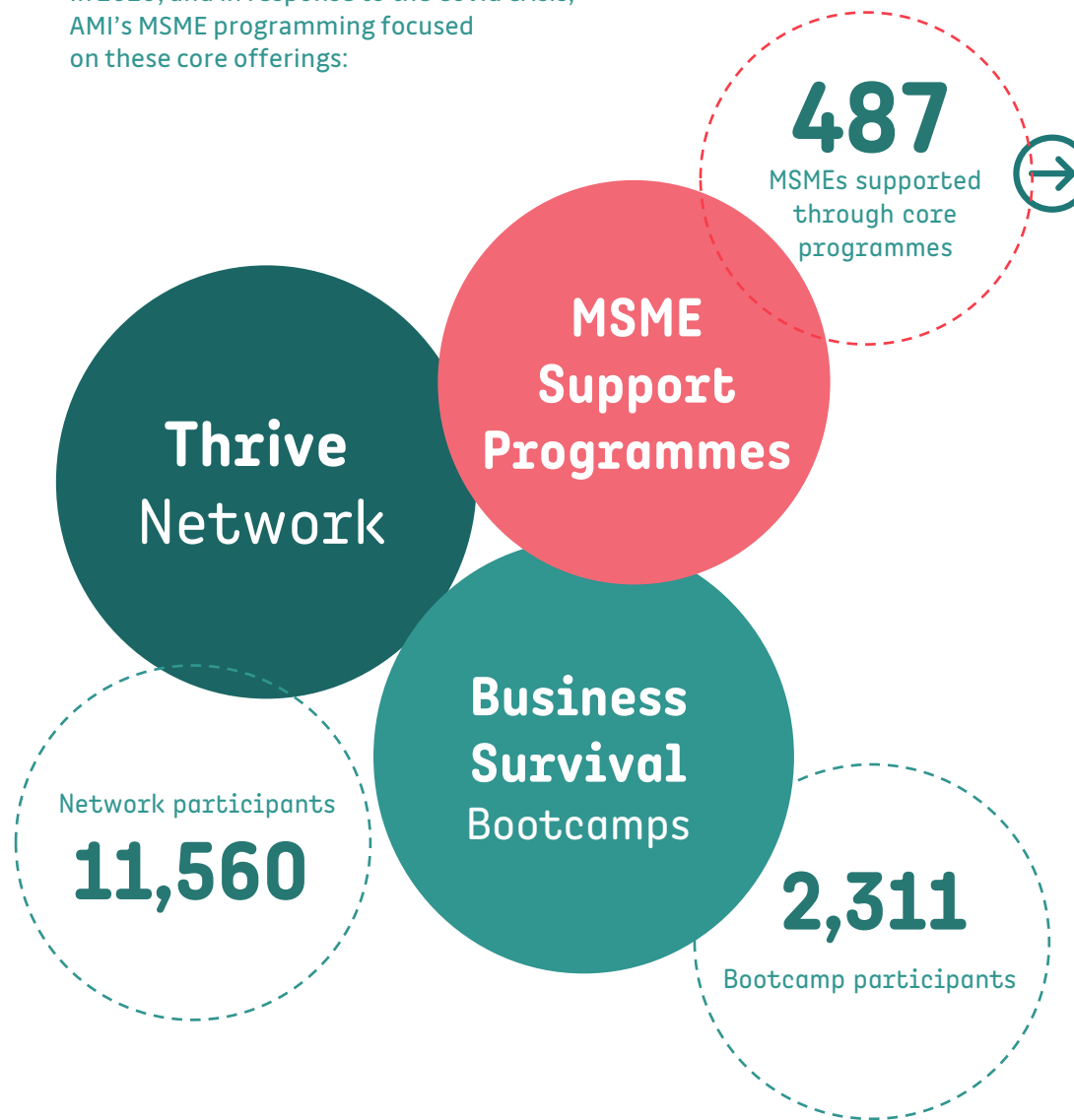


# Supporting entrepreneurs to survive and thrive in uncertain times

In 2020, AMI focused on reaching as many MSMEs as possible with practical tools and training to help them survive Covid-19.

Thanks to our rapid shift to a purely virtual model, we were able to increase the number of individuals reached to more than 15,000, reaching new countries, launching new products and running programmes in French and Kinyarwanda for the first time.

In 2020, and in response to the Covid crisis, AMI's MSME programming focused on these core offerings:



**1,192** individuals trained

**42%** are women-owned

**100%** survival rate (78% response rate)

**91%** of businesses who have completed Survive to Thrive say their businesses are stronger as a result

# MSME support programmes

## Open cohort programmes for MSMEs with Survive to Thrive

In response to the Covid-19 pandemic, AMI redesigned its MSME programming to offer Survive to Thrive, a 6-month virtual resilience and growth programme for African entrepreneurs and their teams with \$10-500k in annual revenue. These were the results:

- ❖ **Reached 227 businesses** (597 individuals)
- ❖ **42% are women-owned MSMEs**
- ❖ **100% survival rate for Survive to Thrive MSMEs** (with a 78% response rate)
- ❖ **19, 906 jobs protected** by participating businesses (227). Total extrapolated from job figures received from 71 businesses.
- ❖ **Median revenue fell 10%** due to the impact of the pandemic, less than expected. (vs +20% increase in 2019)

## MSME programmes with partners

AMI runs a range of MSME support programmes for and with partners, such as foundations and financial institutions, including the Mastercard Foundation, Kiva, Aceli, Stanbic, KCB, Mercy Corps, Uber and others.

These programmes are adapted to meet the needs of our clients, and the entrepreneurs themselves, sometimes with a specific sector or segment lens.

- ❖ **Reached 260 businesses** (595 individuals)
- ❖ **38% women-owned MSMEs** (AMI does not typically manage sourcing & selection for these programmes)
- ❖ **100% survival rate for Survive to Thrive MSMEs** (on 54% response rate – lower in this group because in some cases AMI does not hold the primary data collection relationship with MSMEs)
- ❖ **20,494 jobs protected** by participating businesses (**260**). Total extrapolated from job figures received from 40 businesses.
- ❖ **Median revenue in this group increased by 8%** most likely due to strong representation by agribusinesses, which performed better than average.

## Featured partners



Uber



- ❖ **Businesses who provided two years of data protected 1,280 jobs**, but shed a higher number of jobs per business than those in our direct programmes, at 3.55.
- ❖ **687 gig workers were also trained** through Uber partnership (not included in data above)

# Entrepreneur community & resilience support

As a response to the challenges of Covid-19, AMI launched two major new offerings to provide support to entrepreneurs. These two offerings, the Thrive Network and Business Survival Bootcamps, placed a focus on providing access to short experiences based around practical tools, as well as interaction with other entrepreneurs.

## Thrive Network

Thrive is a free community. launched in 2020. It offers inspirational monthly events including fireside chats with successful African business owners and informal virtual networking.

- **Grew from zero to 11,560 active members** by end 2020. **1,257** programme participants engaged in both AMI programmes & Thrive Network activities.
- **Attracted over 900 unique participants to Rise**, AMI's new weekly meditation and reflection sessions, which explicitly addresses the mental health and wellbeing of entrepreneurs.
- **Over 50% of Thrivers indicate that networking with other businesses** is critical as support during the Covid season.

## Featured content partners



## Business Survival Bootcamps:

Bootcamps are short, targeted and fully virtual programmes launched in response to Covid-19. Bootcamps were offered directly to entrepreneurs and their teams, as well as for specific cohorts on behalf of partners, such as BusinessDay Live, the Dutch Good Growth Fund, COLEACP.

**2,311** participants from 36 countries.

**72% survival** (on a much lower response rate of 20%). This lower response rate was expected due to the light touch nature of the programme. This appears to validate our assumption that focused support can have impact at scale, although sustained impact requires deeper engagement.

## Featured partners



AMI did not collect enterprise level performance data from Bootcamps, and the Thrive Network due to light touch nature of these offerings.

Rwanda

**Joella Muhimpundu,  
Daily Ideas For  
Cooking, Rwanda**

## Joella's story

Inspiring Managers programme participant

Joella Muhimpundu is a young professional in the hospitality and tourism sector, who made her way up through the ranks as a chef at The Park Inn by Radisson, one of Rwanda's premier hotels in the capital city. Joella was able to pivot during the lockdown with the help of AMI's programmes.

With less work and income, she kept doing what she loves, cooking. What she didn't realize is that it would ultimately lead her to start her own business and grow her reputation through her YouTube channel. However, Covid-19 was not the only reason she decided to start her own business.

Prior to setting out on her own, Joella – with the support of her employer – completed the African Management Institute Rwanda's Inspiring Managers programme for emerging leaders in Rwanda's hospitality and tourism industry, as part of the Mastercard Foundation's Hanga Ahazaza initiative. In the programme, she learned how to set smart goals, negotiate, communicate effectively and manage employees. This experience prepared her to adapt to her new situation, and gave her confidence to start out on her own.

During the lockdown, Joella was inspired by her friends who requested her to teach them how to

cook. They now had plenty of free time to learn. She taught them how to cook using the ingredients they had at home.

They loved her advice and encouraged her to start her own YouTube channel. Joella's channel and business started to grow, creating opportunities for her community.

"Since I started my own business, I've gained and worked with a lot of different clients," said Joella speaking to AMI in her home kitchen and YouTube studio.

**"My business doesn't only benefit me, but provides a source of income for others in my community, including supermarket owners, suppliers, and videographers who support me with filming."**

She encourages all professionals, especially women, to join one of AMI's programmes in Rwanda. She suggests it's an incredible way to advance their skills and knowledge in order to develop their careers.

South Africa



**Prince Mduzuzi Ndlovu,  
Founder, Vision Future  
Hub Beauty Spa - South  
Africa**

## Prince's story

MSME programme participant

Prince Mduzuzi Ndlovu, otherwise known as Bra Mdu, is an outgoing and entrepreneurial hairdresser from Soweto.

“A businessperson focuses on their workers, but an entrepreneur creates more opportunities and adds value to the community. I found myself with a business that wasn't making enough to sustain itself and the workers. That's when a good friend of mine told me about AMI”.

Mdu then enrolled for one of our open programmes, which helped him reshape his business in the face of the pandemic.

“I was able to reposition the business and transform it to create profit and sustainability through the knowledge I received at AMI. I identified gaps, added new services to the business and created incentives such as discounts and customer specials. This meant that I was able to hire more employees, keep the business running and ensure that I was thinking about the community's survival as well”.

Inspired to be more innovative, Mdu's business success in the backdrop of a pandemic is commendable.

**“Although COVID-19 is still affecting us, I am still applying the tools and resources I learnt from AMI. I'm innovating and discovering the links between my business and other businesses.**

Technology had a huge role to play in my interaction with other businesses. You don't have to look further to expand as a business. That's something I took away from the programme.”

Mdu credits his problem solving and innovative skills to AMI, and is now planning to implement further innovations in his business, for future growth.



Nigeria

**Vivien Torbunde,  
Founder, Me2U  
Popcorn, Nigeria**

## Vivien's story

Survive 2 Thrive programme participant

With over 10 years of business experience, Vivien Torbunde describes AMI's Survive to Thrive as a timely programme that helped her strengthen her business.

"I have learnt so much and I'm starting to thrive. When the pandemic hit Benue state in Nigeria, food businesses were allowed to continue operating, but we were still forced to shut down for about 3 months.

Our customers were locked in their homes with limited disposable income. This affected our sales, making it hard for us to maintain staff salaries among other business obligations."

It was during this time that Vivien joined AMI. She says that the programme gave her confidence to push herself and lead during the crisis. Together with her team, they enrolled in the programme which helped them get back on track.

**"Through this programme I was able to restructure and in June we reopened. Having closed shop, our sales had really dropped but after reopening, things started to pick up.**

What we made in 6 months, 4 of which we were actively part of the programme is what we would make on average in a year. It was beyond our imagination"

Being part of the programme pushed Vivien out of her comfort zone, which led to her landing a big contract, something that she says has never happened before.



Uganda

**Alex Okello, Founder,  
St Eliza Healthcare  
Services- Uganda**

## Alex's story

Business Survival Bootcamp participant

When COVID-19 hit Uganda, Alex Okello saw revenue at his affordable healthcare clinics drop by more than 50% almost overnight, as patients delayed non-essential visits.

Alex, the co-founder of St Eliza Healthcare Services, knew his business was in trouble but wasn't sure about what steps to take to ensure survival.

As one of the first participants in AMI's Business Survival Bootcamp, launched in March 2020, the free two-week programme and tools came at the right moment.

Using the scenario mapping and cash-flow planning tools he pulled his team together and came up with an emergency cost-cutting plan to keep the hospital afloat.

**“I'm so happy that I realised the impact this was having on cash-flow early,” said Alex, whose clinics provide quality healthcare services for women, children, and the elderly in Kampala.**

“With the cash flow projection tool, we realised our business would be losing if we continued operating the way we were operating. We worked together with our staff to come up with a solution, and the buy-in, ideas and collaboration from our team was powerful.”

More than 2,000 entrepreneurs like Alex have now taken AMI's virtual 'rapid response' Business Survival Bootcamp, from 36 countries in Africa.

# Five Themes

Five themes emerged from our work with micro, small and medium enterprises across Africa.

- 1 Cash is king, but that doesn't always mean layoffs**
- 2 Successful entrepreneurs embrace digital**
- 3 Innovate & adapt... all the time**
- 4 Mindset is more important than ever**
- 5 Funding is scarce, and not evenly distributed**



*Elvine Binamungu, AMI's Senior Programme Manager facilitating the Empowering Managers Programme, French Cohort.*



1

## Cash is king, but that doesn't always mean layoffs

When the pandemic hit Africa in Q1 2020, it became clear from conversations with entrepreneurs that many felt powerless and paralysed, lacking the tools to forecast the impact of lockdown on cash, and then respond accordingly with spending reductions.

We developed a 'rapid response' toolkit, including a simple spreadsheet to calculate 'days of cash', and rolled it out through our bootcamps and more structured programmes.

Based on qualitative feedback, we believe this focus on cash was the single biggest driver behind the high business

survival rates we saw across our programmes. Many entrepreneurs told us that without this simple tool, they would likely have run out of cash and been forced to close their businesses. By facing the sobering reality of the crisis, many were able to eliminate costs early, and survive.

We anticipated that a focus on survival and cost reduction would lead to job losses. However, while our businesses did overall shed just over 2 jobs per enterprise, qualitative data suggests that entrepreneurs on our more structured programmes chose to only lay off staff as a last resort, with businesses led by women less likely to have layoffs.

Some entrepreneurs implemented team engagement tools to seek input from employees on how to reduce costs without eliminating jobs. This might be the reason for relatively small job losses among supported businesses.



Through this programme, I must say I have been empowered in terms of resources to run my business and exposure to look at things differently as an entrepreneur. I have now learnt the importance of being up to date with my finances. In case I go looking for an investor or if I want to sell my business, I can easily go for it because all our financial records are in place.

Talking to other participants in the programme from across Africa was one of my key highlights. Just by listening to other business owners share how they were coping with the pandemic made me start looking at things differently.

- Pauline Otila, Managing Director, Apiculture Venture

2

## Successful entrepreneurs embrace digital

A striking number of the businesses who successfully navigated the pandemic in 2020 embraced digital to keep serving customers. For many, this was as simple as shifting to online delivery, or running their first digital ad campaigns when they could no longer depend on walk-ins.

We were also surprised by how enthusiastically MSMEs embraced virtual business support. While in the past MSMEs in our network had insisted on the value of in-person workshops and networking sessions, hundreds joined our fully virtual programmes and events during 2020.

Clearly this was driven by necessity. However we were surprised to see engagement rates – in terms of programme completion, online platform activity and net promoter scores – actually improve after we shifted our programmes online. That has continued into 2021.

Thanks to the fully virtual approach, we have been able to open programmes to entrepreneurs from across the continent, including in French, reaching participants from 39 countries.

Many entrepreneurs commented that virtual sessions were easier to fit around intense and unpredictable work schedules and enjoyed engaging and learning from businesses from across the continent, rather than being restricted to local markets.

We have been particularly encouraged to see strong engagement on programmes with marginalised or lower-income groups such our partnership with Mercy Corps to support refugee business owners in Kampala.

Before the pandemic hit, our core clients used to be walk-ins who would visit our shop and buy goods - pharmaceuticals and non-pharmaceuticals.

Through this programme we have learnt how to adjust our business model to help boost our sales. We started advertising online and offering consultation services which brought in new clients who are now visiting our shop to buy goods.

- Catherine Mutia, Managing Director, County Chemicals Limited



3

## Innovate & adapt... all the time

While the pandemic has had a devastating impact on African MSMEs and jobs, many entrepreneurs were able to identify new opportunities to meet customer needs, limiting the impact on revenue and profits.

Our data showed a very wide range of business performance, with some sectors clearly impacted more than others.

Overall, we saw a reduction of only 3% in median revenue year-on-year among businesses on our structured programmes who reported data for both years.

There was a bigger drop in median profit (-46%), but feedback from MSMEs indicated that, broadly, they were able to pivot their offerings and business models to limit the fallout of the crisis and find ways to continue generating income.

AMI addressed this need very directly through specific sessions on Survive to Thrive, as well as our Business Survival Bootcamp, which was indicated by many entrepreneurs as a key contributor to their success.



The AMI scenario planning tool got me thinking about what we could do to continue earning money during the lockdown.

A few weeks down the line, we ended up transforming our idle nursery into a garden centre that could accommodate walk-in clients in line with the government restrictions which led to a rise in retail sales.

- Mimi Ade-Odiachi, Owner, Omar Gardens

4

## Mindset is more important than ever

We were quickly exposed to the emotional toll the crisis was taking on business owners through our rapid response bootcamps. Prior to the pandemic, research had already identified the psychological challenges faced by entrepreneurs.

A widely cited study in 2015 by Michael Freeman and colleagues at the University of California found that mental health concerns were present across 72% of the entrepreneurs in their sample, significantly more than that of the comparison group.

We began to consider how we might augment our offerings to meet this need. In April, we began a regular meditation, 'Rise', designed to help leaders cope emotionally and support their teams, reaching several hundred people.

We also reflected on how we could help entrepreneurs to adopt a positive cognitive approach to innovation and problem solving, and proactively integrated positive psychology

approaches into our redesigned Survive to Thrive, helping entrepreneurs identify and articulate areas of strength that may help them tackle and address business risks – empowering them to take action to save their businesses.

Our revenue projection for 2020 was 1 million dollars but with COVID-19, everything changed,” said Mohamed speaking with AMI from Dakar.

This programme, Survive to Thrive, really came at the right time because when COVID-19 hit we barely had much going on with the business. Things were so complicated. We spent a lot of time running back and forth to the bank to just make sure we were still on the same page on matters finance. Being part of the programme helped me re-centre all my goals. I loved it from the word go, the name outrightly spoke to me: Survive to Thrive!

- Mohamed El Moustapha, Agro-Industries of North LLC  
(Agro Industries Du Nord Sarl)



5

## Funding is scarce, and not evenly distributed

According to a recent survey of 2,500 entrepreneurs participating in the COVID-19 Business Survival Bootcamps, 87% of entrepreneurs fear they may not survive the effects of the pandemic and need support to prevent financial loss.

[The survey](#), capturing data from over 40 countries in Africa highlighted the urgent case for liquidity for small businesses. More than 75% of entrepreneurs believe a loan would help their chances of survival, with over 50% indicating that small loans of less than \$50,000 could be the difference between survival and closing down.

The missing middle financing gap is well documented, with estimates of the global

gap at as much as \$930 billion. Covid-19 is widening that gap, as MSMEs require relief funding to withstand the storm.

Data from AMI's network supports these findings, with 88% of our programme alumni stating that they need a loan of \$50k or less. However, less than 10% of responding businesses from our structured programmes accessed a loan in 2020.

Our hypothesis is that the crisis has widened the gap between entrepreneurs with strong social capital and international links/exposure, and local entrepreneurs – particularly women – who have fewer sources of capital and may lack the confidence and skills to articulate the business case to lenders and investors.

To help meet this need, and to help entrepreneurs leverage their own business data and business growth efforts, we began experimenting with a new finance link offer in 2020, where AMI is partnering with financial institutions to link businesses who have been successful on our growth and resilience programmes, with appropriate debt finance.

This is still in the early stages of piloting but saw an uptake of over 40% from graduates of our programmes, with most seeking small working capital loans, indicating the very real need for flexible financing for small businesses.



In the first half of 2020, AMI conducted a survey of 2,500 entrepreneurs participating in the COVID-19 Business Survival Bootcamps. In the survey 87% of entrepreneurs said they feared they may not survive the effects of the pandemic and needed support to prevent financial loss.

The survey, capturing data from over 40 countries in Africa highlighted the urgent case for liquidity for small businesses. More than 75% of entrepreneurs said a loan would help their chances of survival, with over 50% indicating that small loans of less than \$50,000 could be the difference between survival and closing down.

# Ecosystem collaborations: innovating MSME support with partners

*Graduates of AMI and Uber's Skills For The Future Programme (R), a 4-month pilot programme developed to support gig workers on the platform.*



# In times of crisis, ecosystem collaboration is more important than ever

## Featured partners



In many ways, as a digital-first organisation already working with an innovative online platform and methodology, we were well equipped to respond to Covid-19.

We quickly realised we had a role to play in supporting – and learning from – the broader ecosystem, beyond our own programming.

We collaborated with Village Capital and the Dutch Good Growth Fund on the NextGen programme to reach 42 mid-level managers at 23 entrepreneur support organisations through a fully virtual but interactive programme.

We also worked with the Dutch Good Growth Fund to train 541 Entrepreneur Support Organisations across the continent in emergency response, and made our platform and content available to 10 ESOs in the ANDE and Argidius partner networks.

In addition, AMI also benefited from the expertise of other partners, such as Aceli to develop a new access to finance module for MSMEs. We have also been intentional about sharing what we learn, through our own [insight reports](#), [roundtables](#), and contributions to sector reports such as Dalberg’s report on Digitization of Business Development Services.

## De-risking agri MSMEs for capital

Many of our partners are specifically interested in how AMI can support agri MSMEs to absorb finance and de-risk the businesses for investment. Aceli Africa is a new initiative focused on unlocking access to capital for agricultural MSMEs who may be excluded from lending from traditional financial institutions. Aceli Africa engaged AMI to test providing targeted technical assistance for agri MSMEs, adapted for the Covid context.

AMI is offering our flagship Survive to Thrive programme, targeted for agricultural value chain agri MSMEs, to an initial pilot group of 50 Aceli agri MSME clients from 4 countries (Kenya, Tanzania, Uganda and Rwanda), with the specific aim of de-risking loans to these clients. The target group is MSMEs with an annual revenue of \$50k-\$500k. AMI and Aceli seeks to use this pilot programme as an opportunity to test the effect of this research-backed programme on the risk profiles of their clients.

We expect the de-risking to be achieved in two ways; by helping agri MSMEs implement key business practices that are research supported to improve their performance, and by working with them to collect and record financial data, creating a digital financial footprint that can support these enterprises as they seek to access finance.

Aceli clients are drawn from a cross-section of agricultural value chains including food crops, cash crops, livestock and agroforestry, with a concentration in food and cash crop clients.

AMI's intervention and approach has been customized to agri MSMEs working in agricultural value chains, addressing challenges that are specific to agri MSMEs in this sector – such as access to raw material, seasonality of production and demand and access to markets.

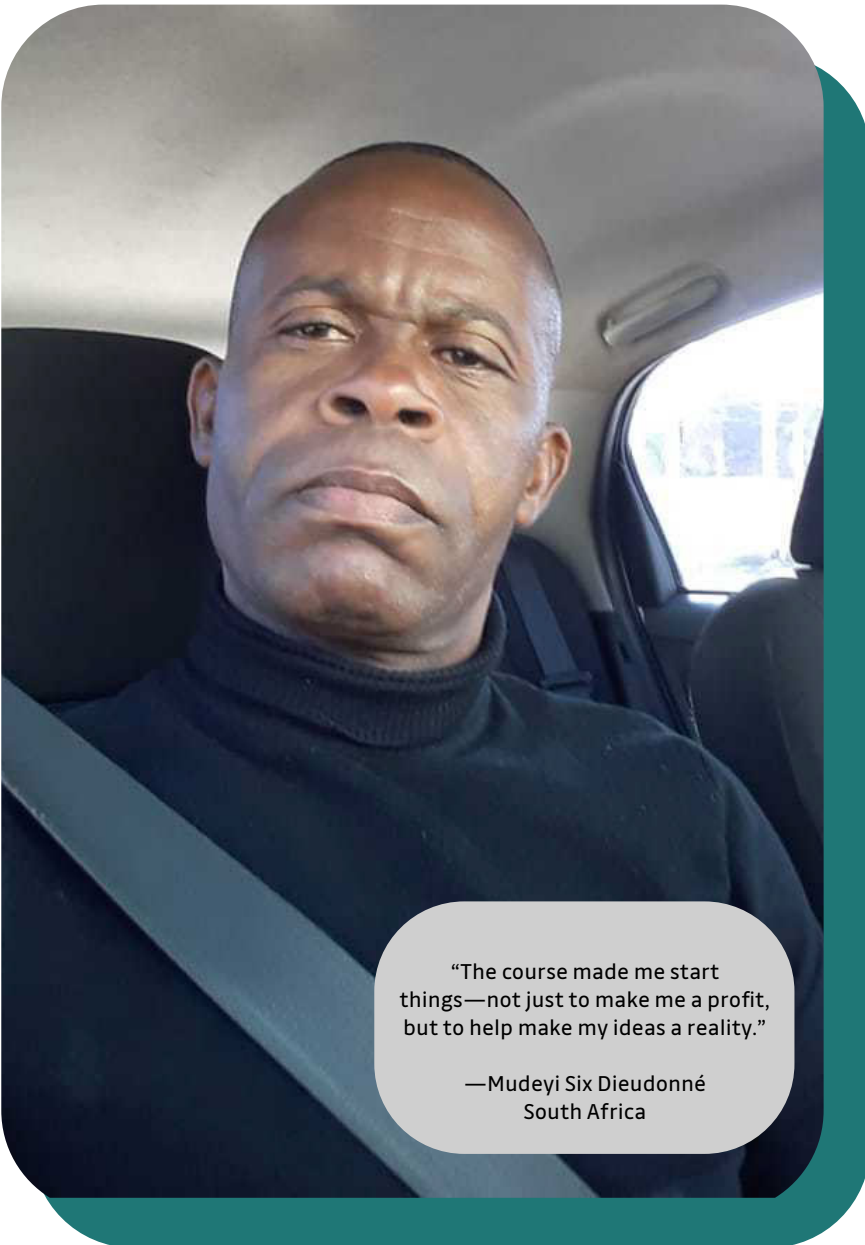
The programme is still ongoing, but so far, from the 28/45 businesses that completed the progress review survey, said yes to applying learnings very often and sometimes (100%), 96% of those who responded observed an improved revenue since joining the programme, 57% of those who responded created jobs since engaging with the programme and 75% of those who responded observed an increase in profitability since joining the programme.

“The AMI Learning Lab has been amazing. We already have a feeling that we'll be better in our business by the end of the program” – Irriwise Solutions.

AMI's work with banks, including KCB in Kenya, has already shown that business support delivered to a financial institutions existing clients encourages uptake of financial services and improves customer loyalty. We are excited to determine, in collaboration with Aceli, whether our programmes can also directly improve bankability and potentially repayment in the agri-business context.







“The course made me start things—not just to make me a profit, but to help make my ideas a reality.”

—Mudeyi Six Dieudonné  
South Africa

## Driving business forward

Mudeyi Six Dieudonné, a 43 year old Rwandan national, lives in Cape Town, South Africa. Like so many versatile gig workers, Mudeyi has various businesses, all of which require adept management skills. One business is as an Uber driver partner. He’s just one example of the over 700 Uber partners in Kenya and South Africa that have benefited from AMI and Uber’s Navigate to Tomorrow programme since 2019.

While Mudeyi has experience running multiple businesses, such as selling fruits and delivering home-cooked meals, he considers enrolling in the AMI’s virtual programme as a turning point for him.

**“It’s been eye-opening for me,” he says. When I heard about the course through Uber, I grabbed the opportunity. I wanted to learn how to turn my ideas into action.”**

In 2019 and into early 2020, AMI partnered with Uber to support the upskilling of women driver partners in Kenya and South Africa. As a pilot programme, the 4-month programme focused on supporting independent female entrepreneurs develop skills to grow revenue such as risk management, problem solving, managing cash flow, communication, and setting and achieving goals. This set the stage for something bigger and even more critical when the unexpected Covid-19 crisis hit.

As lockdowns and restrictions emerged, the partnership expanded on the success of the pilot by offering a free virtual learning programme to men and women partner drivers in Kenya and South Africa. This included webinars and access to AMI’s mobile app-based courses and downloadable business tools to help Uber partners navigate the new challenges of the COVID-19 world.

As one of the drivers who signed up for the virtual programme, Mudeyi is now looking to develop more businesses with his new skills, such as a barber shop with a dedicated area for technology needs to support his community. “The space will be home to a printer, copy machines, and a jobs board, a space where community members can access the internet to apply for jobs.”

He’s also drawing on his experience as a semi-professional soccer player and is running the Future Footballers Academy, where Mudeyi helps children and their parents with sports fees and school fees. He says it’s about more than sports, “We want kids to have a positive mentality and be hopeful that whatever the situation and circumstances, that one day they might have education, discipline, and be good students.”

At AMI, we share Uber’s goal to create prosperity and dignity through thriving African businesses. We believe our partnership with Uber has helped entrepreneurs like Mudeyi navigate the Covid season and have a ripple effect in their communities.

As Mudeyi explains: “The money I make from Uber has not only helped me educate my children, but also expand my business and support the children in my community. The change is not just for me but for the life of children in the community as well.”

## Beyond the founder: supporting managers in larger MSMEs

# 98%

of participants apply learnings  
& progress their careers

While much of our focus during 2020 was on supporting entrepreneurs and their direct teams to survive, and then thrive, AMI also ran programmes for 662 staff, mostly managers and leaders, at 218 African companies in 27 countries.

It has become clear that accessing, retaining, and developing talent is one of the biggest challenges for ambitious businesses in Africa, with middle management frequently cited as a particular bottleneck.

97% of the businesses we supported with our employee learning programmes are small or medium-sized organisations, often slightly more established than those on our MSME programmes, and needing to develop stronger senior and mid-level management to reach the next stage of growth.

98% of participants on our broader management programmes report applying what they learned at work, and almost a third have been promoted, secured a pay rise or new job after participating in the training – despite the economic challenges of 2020.

Most of these engagements were through delivery of our Management Development and Leadership Development programmes, in partnership with high-impact organisations in the energy, agriculture, education and manufacturing sectors, as well as two programmes that built the capacity of leaders and managers in other entrepreneur support organisations.

### Featured partners



The AMI programme had a big impact on our team. It gave us a whole new language for managing the company together, improving performance, team work and productivity.

Joseph Rehmann, CEO  
Victory Farms.



Overall, the growth of the sales team has improved, because everyone understands what they want to achieve. The team is improving every day and focusing on the sales goals. We can now perform in line with company goals

Jared Winston,  
Sales manager  
Retail & Projects, Orb Energy,  
Kenya

## Empowering Managers Programme

One of our most successful management and leadership programmes has been Empowering Managers, a tailored programme for middle managers, new managers and supervisors in the off-grid energy sector.

The programme is supported by UKAID as part of the Transforming Energy Access programme. Available in English and French, this highly practical programme has so far empowered 476 team leaders at 85 companies in 23 countries to better drive results, address sector-specific challenges and manage geographically dispersed teams.

The programme combines regular interactive virtual workshops, robust online learning via AMI's online platform and mobile app, and team-based activities, allowing participants to learn valuable knowledge and skills that can be applied to real workplace challenges, benefiting organisations' overall performance and impact.

Among off-grid energy managers who have completed the programme, 100% reported improved management skills. 50% of responding companies with staff who participated in the Empowering Managers programme reported a reduction in turnover rates for employees managed by them. 75% of off-grid companies whose staff benefited from the mid-management training programme report improved personnel performance that contributed to company success.



Empowering Managers, implemented by AMI, was a programme of the "Off-Grid Talent Initiative" which aims to support the talent needs of off-grid energy enterprises across Africa, whilst empowering local talent to pursue careers in the energy access sector. The Off-Grid Talent Initiative is a programme run in partnership with AMI, Shortlist, FCDO, and the Carbon Trust and was funded with UK Aid from the British People.

### Featured partners



# AMI's team in 2020

As a company, we believe in creating an environment that is reflective of our mission, enabling our ambitious employees to thrive.

## AMI Company Culture Highlights 2020

- 51 staff at end 2020
- Offices in Kenya, Rwanda and South Africa
- 94% African team
- 61% women across the team
- 62% women in senior leadership positions
- Rating score of 4.5/5 rating for 'Would you recommend AMI as a great place to work'



*Joan Kamau and Naomi Kizungu, part of AMI staff and senior management team attending a partnerships round table in Nairobi pre-covid.*

**To learn more,  
contact AMI:**

**[www.africanmanagers.org](http://www.africanmanagers.org)  
[info@africanmanagers.org](mailto:info@africanmanagers.org)**

**Kenya Office  
+254 712 266 102**

**South Africa Office  
+27 11 568 2664**

**Rwanda Office  
+250 78 733 9435**



<https://www.africanmanagers.org/2020impactreport/>