

Inkomoko

Supporting Communities to Thrive

Leveraging Inclusive Enterprise Development and a Market Systems Approach



About Inkomoko

We support micro and small enterprises across East Africa so that they can grow to **create jobs, improve livelihoods** and **create thriving communities**.



Barriers are not insurmountable



Micro and small businesses lack necessary funding to grow. Lending is predatory and expensive.



Entrepreneurs across the continent still lack access to the necessary skills.



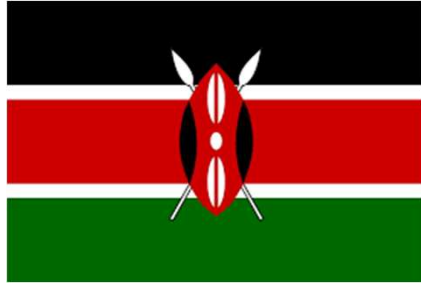
Business growth will always be limited when communities are disconnected and lack infrastructure



We serve clients in:



Rwanda



Kenya



Ethiopia



South Sudan

Our Track Record is one of impact and inclusion



57,000+
Entrepreneurs



20
Program sites

\$13M+ invested across EA



56%
Women



62%
Refugees



350
Staff

98%
Local staff



98%
Repayment
rate



57%
First-time
borrowers



43%
Youths



58%
Women in
leadership



25%
Islamic
Products (2021)

Today we will hear the journey of

Anab Gedi Mohamed

A young refugee entrepreneur in Dadaab, Kenya.



Mujanama Augustin Rusagura

A young urban refugee in Addis Ababa, Ethiopia.



Passion to be the change

Difficult circumstances in my home country Somalia found me and my family seeking refuge in Kenya in **1992**.

I grew up in one of the oldest camps in **Dadaab refugees complex** that is Ifo. I always had a **passion for doing business** and I knew there were not many opportunities in formal employment and **I wanted to be different**.

Sixteen years ago, I started my first business of selling groceries. **Challenges:** Working capital, Understanding the market trends, recurrent market fires, reliable suppliers posed a big challenge.

I later learnt making tie and dye and opened a **clothing store** with savings from grocery business. My very first stock was handmade fabrics that I had produced. While continuously listening to customers, I was able to add trendy products and **expand to neighbouring camps**.



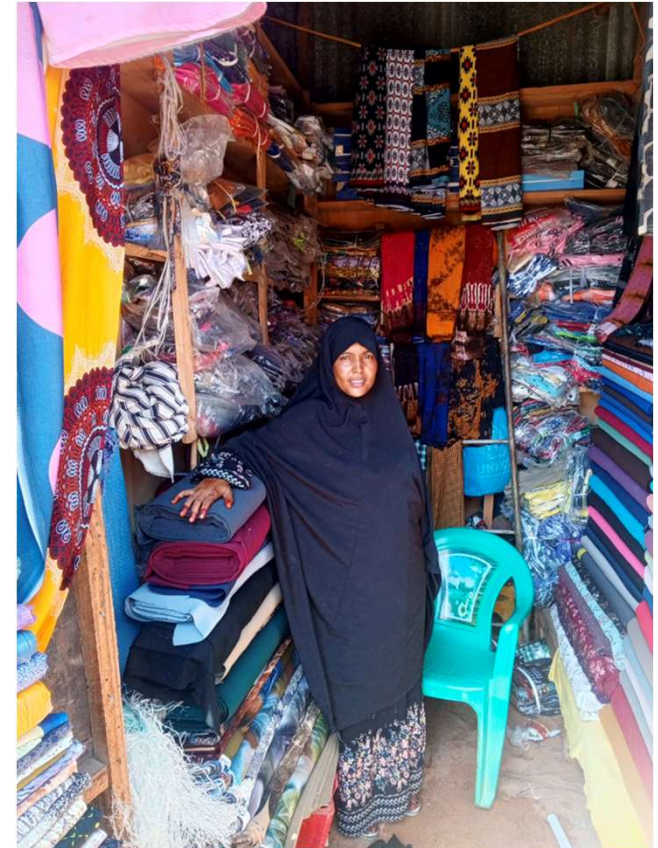
From COVID to Serial entrepreneur

When **covid** hit, it was devastating for me. Shops were closed, i could not get stock and I could not sell. That is when I decided to do **deliveries**, and the idea of **owning a car** was born.

I believe that **hard work, continuous improvements and patience** pays and for me this led to owning a successful clothing store, a grocery stall and a car hire/service business.

Through Inkomoko support, I am now able to **diversify my commodities**, develop a competitive business model and **access islamic shariah compliant investment**, that were not there before.

To **give back to the community**, I established a CBO- Halgan community based organization. We support women through skills building and income generating initiatives and also support kids not in school to rejoin learning.

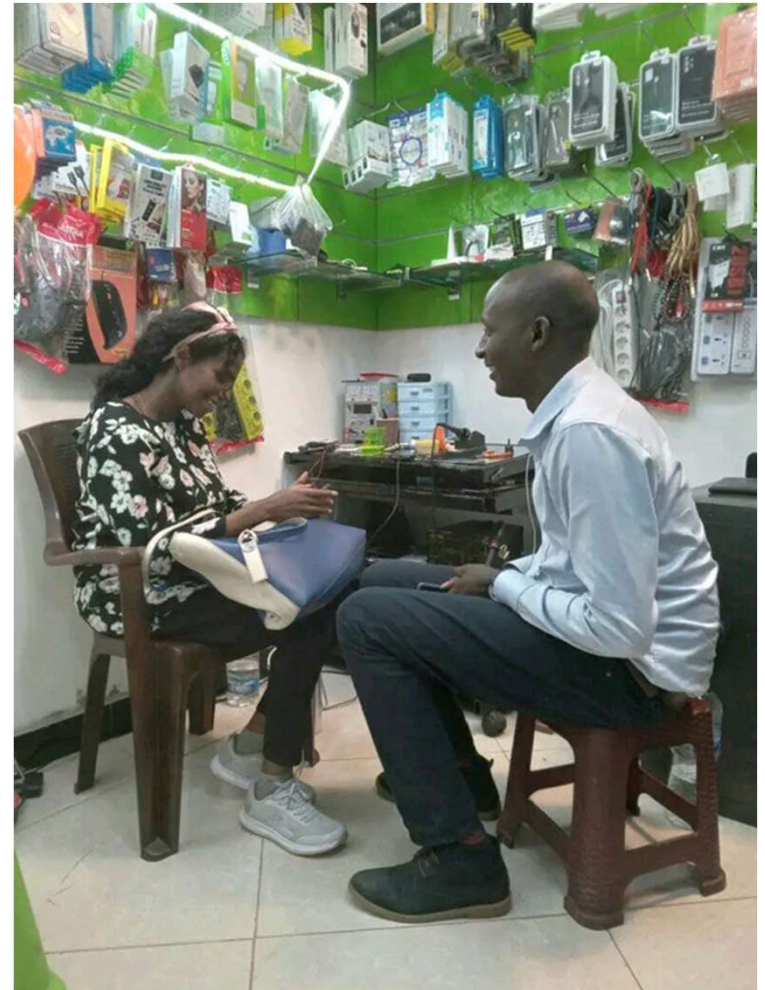


My Business Journey

Fled DRC in 2009 because of persecution and discrimination.

I saved every penny I got from payments doing translation and social work with UNHCR and other organization to use as a startup capital for my business.

Following my skills and interest, I opened an electronic shop in Addis Ababa 2022.



Factors that helped me succeed

- Hard work and never giving up
- Adapting myself to the environment
- Creating and maintaining connections
- Developing trust with the community and customers
- Inkomoko support: Business skills training, personalized consulting, new customers through a bazar, possible investment.



Thanks you!

