


**CHEREHANI AFRICA
| CENTRE OF EXCELLENCE |**



FOREWORD

Cherehani Africa was born out of the desire by the Co-Founders to use fashion as a medium for poverty alleviation and innovative financial inclusion. The Co-Founders are congenial proponents of women empowerment through economic citizenship. One of the main obstacles faced by women entrepreneurs is lack of access to capital to help grow their businesses. According to the International Finance Corporation (IFC) as many as 70 percent of women-owned small and medium businesses in developing countries are unserved or underserved by financial institutions.

In rural markets women entrepreneurs are hardest hit mainly due to lack of business training, documented financial history, tangible assets or credible guarantors. Majority are excluded from economic opportunities because financial institutions lack systems to estimate the non-monetary value they possess (their skills). Cherehani Africa Centre of Excellence (COE) addresses this gap; it is the blueprint that guides our operations in providing training on tailoring, financial management, financing sewing machines and providing technical support to women who own tailoring businesses. To stimulate economic growth and build stronger, more prosperous communities we believe women entrepreneurs need to be economically empowered. We acknowledge and appreciate the input and support of Mr. John Wilson (Inxpice Consulting) and Prof. Glenn Pederson (University of Minnesota) in drafting the Cherehani Africa COE model. We hope this model will be replicated by other social entrepreneurs operating in rural and underserved regions to economically empower their communities or to support research activities in financial inclusion.



Robert Mboya
Co-Founder
Cherehani Africa.



TABLE OF CONTENTS

4	About the Centre of Excellence (COE)
5	Internal Systems of the COE
6	Leadership and Resource Mobilization
7	Organization and Management
8	Strategic Planning and Control
9-10	Program Design and Delivery
11	Program Assessment and Quality
12	Partnerships
13-14	Trainee Recruitment and Support
15	Financial Sustainability and Profitability
16	The Unique Selling Point of the COE Model



ABOUT THE CENTRE OF EXCELLENCE

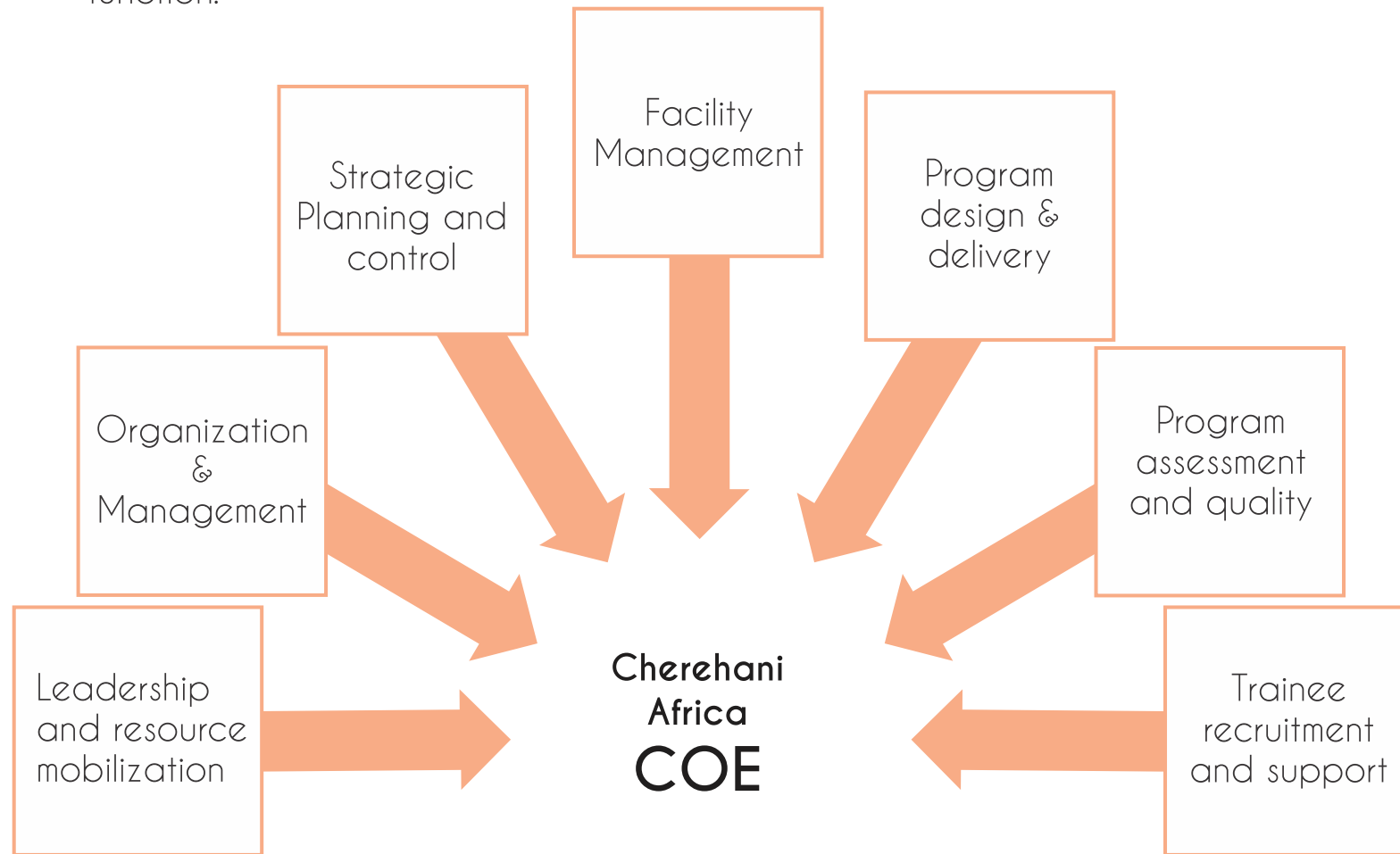
Cherehani Africa Centre of Excellence (COE) is a channel through which we provide business support and training to women who own textile and fashion businesses (beneficiaries). The content of the COE is data centric and the flow of operations is seamless, allowing for replicability of the model and ease of scaling our operations. The channel emphasizes product quality, best business practice, financial management, business diversification, beneficiaries' success and techniques to support environmental sustainability. It is through the COE that our beneficiaries access and make the most of our financial products. The COE has five (5) main pillars:

- 1) **Innovation:** Identify and promote innovation and best practice within their focus area or theme
- 2) **Upscale best practices:** Support tailors and other apparel businesses to scale-up and promote innovation and best tailors promoter training model that uses demos and learning materials.
- 3) **Continuous improvement:** Empowers them to train promoter tailors (training of trainers) from various areas in these practices, and seeks to find the business model and potential within it.
- 4) **Financial Management:** Empowers beneficiaries' to understand and manage their business resources.
- 5) **Beneficiaries' Success:** We are committed to our beneficiaries' personal growth and business success.



INTERNAL SYSTEMS OF THE COE

In Figure 1, we identify the internal systems of the COE with detail about each function.



LEADERSHIP AND RESOURCE MOBILIZATION

Leadership and Resource Mobilization: This is the thread that ensures that the COE maintains focus and improves our training offering as well as good stakeholder relationships. Key issues that are handled in this platform are;

- **Strategic direction:** There is a Centre of direction that ensures that the COE operates in harmony and is consistent with the set out Cherehani Africa strategic plan and mandate. This is the position that coordinates all the activities within the COE. It also ensures that resource mobilization is optimized while at the same time the center remains profitable and sustainable.
- **Stakeholder involvement:** Internal and external stakeholders require a certain defined and consistent level of communication and engagement. Directors, employees, government, suppliers, community leaders and development partners need defined levels of partnerships, these are managed from one point, including accountability and reporting. Other partnerships with research institutions locally, regionally and internationally are well coordinated and structured.
- **Continuous improvement:** This is the essence of learning and training, the COE ensures that there is all round improvement in clearly measurable ways, and that graduates also show similar changes. We strive to be intentional and not accidental hence the office of the county coordinator is tasked to ensure it works out.



ORGANIZATION AND MANAGEMENT

Organization and Management: This spells out how the COE runs within different mandates and ensuring an internal structure that supports quality and standards. Key areas include;

- a) **Organization Structure:** Based on the principle that the COE anchors Cherehani Africa's Vision, it is therefore imperative that the hierarchy of control and information is well managed with the channel's focus being kept in perspective.
- b) **Human Resource:** This is the pivot upon which the model revolves. The COE ensures well-balanced trainers who handle training including other support functions. The trainers are selected on agreed criteria that ensure quality and efficient management of the beneficiaries.
- c) **Management effectiveness:** Due to the important part that the COE plays not just as the channel of access to financing by the beneficiaries but also as a channel of quality fashion and tailoring products improvement and empowerment, the performance level of the trainers must be kept high at all times. Clear and incentivized performance measures have been adopted to ensure the COE delivers on its excellence promise.
- d) **Standard operating procedures:** The COE has a clear way of doing things that uphold quality and trust. How we relate with the beneficiaries, service providers, partners etc. This ensures that the uniqueness that defines the center is maintained across the board.



STRATEGIC PLANNING AND CONTROL

Strategic Planning and control: This is the unit that is tasked with operations and actualization of the goals and objectives of the center. The functions include, but are not limited to the following:

- **Operational planning:** Yearly review of the performance and quality of services, focusing on the organization functions while at the same time ensuring that the financial resources are focused at achieving the objectives of the COE. These reviews are discussed and adopted at the Cherehani Africa's board level.
- **Financial management:** The COE uses central budgeting and accounting to ensure accountability. The projections are based on the financial department's strategic forecasting and the business unit being able to manage set budgets for sustainability and profitability of the program.
- **Performance measurements:** The unit is monitored to ensure that set standards and targets for the COE are met in the same quality as the set objectives. Such measures have been arrived at in a transparent and participatory approach.



PROGRAM DESIGN AND DELIVERY

Program Design and Delivery: This moves the focus to the training mandate of the individual trainer against the overall Cherehani Africa vision and strategy.

- a) **Program and curriculum:** In order for the beneficiaries to access the valuable knowledge to help them improve their tailoring and fashion enterprises in affordable ways, the curriculum is standardized to ensure that the COE operates and disseminates the same level of quality deliverables to all areas of operation of Cherehani Africa.
- b) **Training tools and Resources:** Cherehani Africa has invested in preparing standard and quality training manuals both for instructors and for the trainees. Such manuals are added to the overall cost of training and must also include DIY (do it yourself) for the beneficiaries to trouble shoot while in the field.
- c) **Operational Planning and organizing:** Scheduling the trainings while being sensitive not to adversely interrupt the beneficiaries and trainers enterprises.
- d) **Certification:** We issue certificates to show successful completion of our training, this is a prerequisite for financing.



PROGRAM DESIGN AND DELIVERY



Beneficiaries nucleus group meeting

PROGRAM ASSESSMENT AND QUALITY

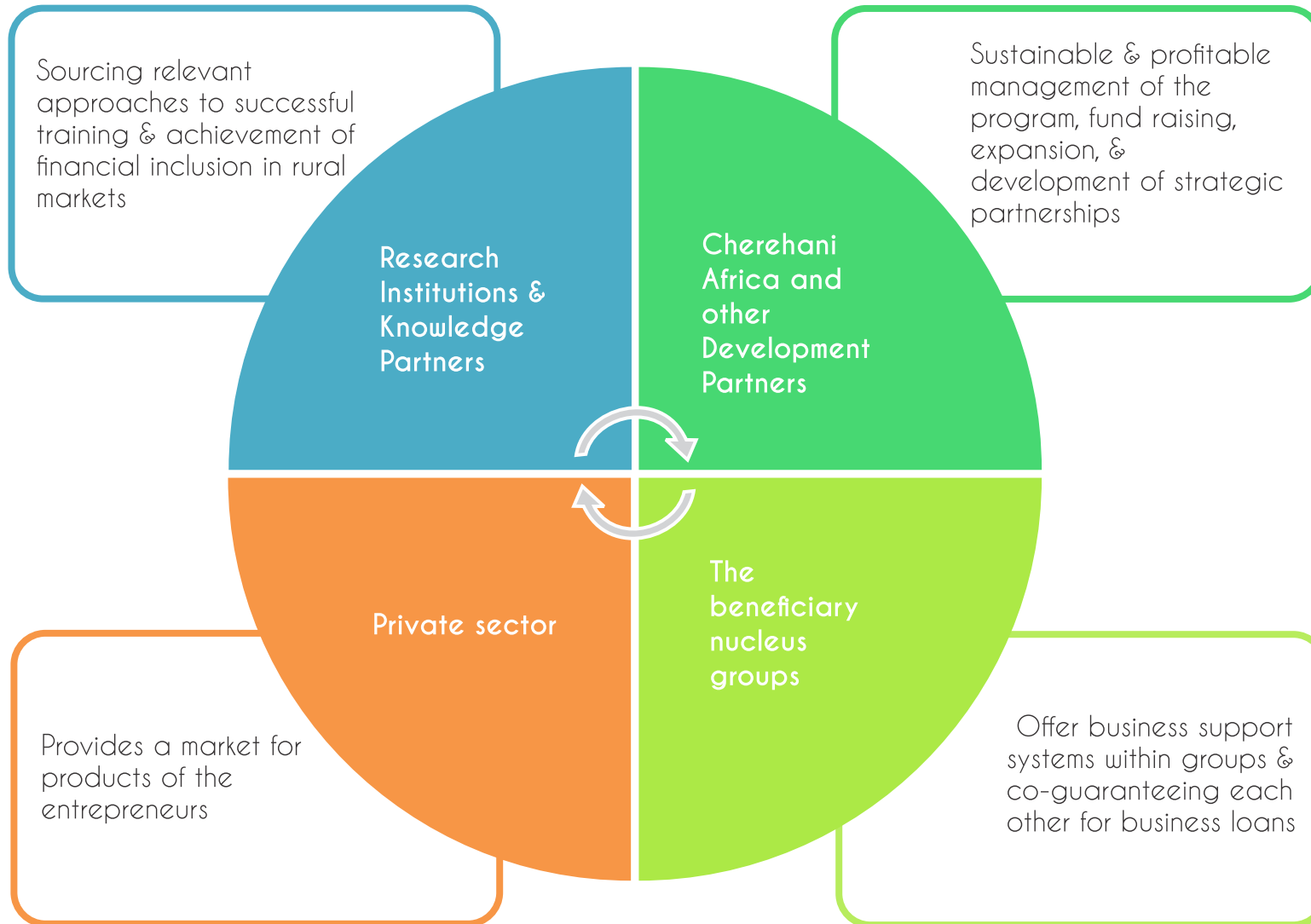
Program assessment and quality: The COE quality and continuous improvement must be upheld throughout. This includes the following components:

- a) **Assessment process:** This is a clear and consistent procedure for reviewing performance, including how often it is done and the manner in which the reports are done both from the trainers and the trainees.
- b) **Administration and records:** Records must be kept well at all times. They should be kept in a form that can be used to verify quality of training and also generate auditable reports.
- c) **Practical Experience:** The trainees go through hands on practical training as part of the course. The training is consistent with the quality statement for the COE.
- d) **Quality Assurance:** Success of the COE depends largely on the nature and structure of partnerships that allow it to deliver dependable and quality services.



PARTNERSHIPS

In Figure 2, we illustrate partnerships that allow the COE to deliver dependable and quality services.



TRAINEE RECRUITMENT AND SUPPORT

Trainee Recruitment and Support: This is the customer co-ordination unit of Cherehani Africa to ensure that the word and actions remain consistent in the mind and experience of the trainees and more so in the following areas;

- a) **Recruitment activities:** This guides how the trainees get invited to the Cherehani Africa COE, how the information is packaged and relayed. How the entrepreneurs are met and the forums that the COE will set aside for such activities.
- b) **Selection Criteria:** The trainees are selected according to their interest and entrepreneurship path. The training is done centrally or through attachment to an individual trainer. The level of education among the trainees is also considered.
- c) **Learning Environment:** This revolves around the facilities where training is conducted. Such environments must guarantee security and acceptable working conditions to both the facilitators and trainees.
- d) **Trainee support:** Ensuring that services are available to make the complete experience worth the investment.



TRAINEE RECRUITMENT AND SUPPORT



Trainee undergoing training by a recruited trainer.

FINANCIAL SUSTAINABILITY AND PROFITABILITY

COE will seek to ensure financial sustainability & profitability largely through the following broad considerations;

- a) **Training:** Cherehani Africa covers the affordable fee that has been negotiated with the trainers. This ensures brand loyalty & high quality of tailoring skills by the trainees.
- b) **Cherehani Financing:** the graduates are offered affordable asset financing of sewing machines and tools to begin their independent businesses. Successful repayment guarantees profitability to Cherehani Africa and sustainability of the program.
- c) **Biashara Support Fund:** affordable business loans are offered to their businesses for expansion, diversification of product lines & access to new markets.



THE UNIQUE SELLING POINT OF THE COE MODEL

- **Training** – quality and market focused training with lessons on best practices in the apparel industry, book keeping, business planning, financial management & sustainability.
- **Financial Products** – we offer access to financing for our beneficiaries with products tailored to their needs, i.e., Cherehani Financing, Biashara Support Fund & Dharura (Emergency) Fund.
- **Cooperative Formation** – our membership requires formation of women savings group in the markets. This ensures members get mentorship in business, save together and become co-guarantors to each other for business loans.
- **Value adding services** – our members have access to free consulting in financial management and business planning from our staff (experts). They also receive lessons in leadership, family growth, women empowerment and advocacy.
- **Beneficiaries' Success** – The COE provides a superior, consistent and effortless customer experience that is focused on the relationship with the beneficiaries.
- **Certification** – We issue certificates to those who have successfully gone through the tailoring process as proof of their proficiency

