



Report





NRT Trading

NRT Trading is a business accelerator for social and conservation impact enterprises. It was established by NRT to accelerate the development of sustainable and resilient businesses across member conservancies at all levels of the social spectrum: from household businesses run by women and youth to conservancy based businesses that leverage community assets to businesses operated by NRT Trading to improve value chain dynamics and connect people to distant markets.

NRT Trading's 2020-2025 Strategic Plan outlines a three-pillar model:



Pillar 1
NRT Trading develops, pilots, and operates stand-alone, sustainable businesses in key value chains and economic sectors.



Pillar 2
NRT Trading enables conservancies to attract investors and operate businesses (such as tourism-based businesses).



Pillar 3
NRT Trading develops the capacity of men, women, and small groups to start and manage enterprises so they can diversify their household income and increase their economic resilience.

NRT Trading's Strategic Plan sets ambitious social and financial impact goals and an action plan for each pillar. In 2021, 82% of community members interviewed reported an improved socio-economic status because of their involvement in NRT Trading's enterprise programs.



82%

of community members interviewed said their socio-economic status improved because of their participation in NRT Trading's enterprise programs.



NRT Trading Socio-economic Baseline Survey

NRT Trading conducted a socioeconomic baseline survey in 2021 to assess the socioeconomic status of NRT-Trading community conservancy members and the impact of NRT Trading's programs on community livelihoods.

This survey engaged 2,851 respondents from 25 Community Conservancies across 4 counties from Northern Kenya (Isiolo, Laikipia, Samburu and Marsabit) and 2 counties from the Coast region (Tana River and Lamu).

Respondents were chosen based on their engagement with NRT Trading's core programs and included:

- Sellers in the Livestock-to-Market (LTM) business
- BeadWORKS beaders
- Northern Rangeland Sacco members and loan beneficiaries
- Financial and entrepreneurship training beneficiaries
- Ujuzi Manyattani vocational training graduates
- Fodder Bank beneficiaries

The following are some of the survey's significant findings:

- Only 1% of the respondents have a university education
- 59% live in temporary, traditional houses because they are herders, while others live in these structures because family income is too limited to construct a permanent house
- 4% of households have access to employment
- 66% of the respondents depend on livestock to cushion them from financial shocks
- 1% of respondents are involved in trade in gums, resins, dyes, and essential oils
- 96% of respondents said that they had never undergone any formal livestock training



Pillar 1: NRT Trading Businesses



Under Pillar 1, NRT Trading operates two enterprises:

1. BeadWORKS
2. Livestock to Market (LTM)

BeadWORKS

BeadWORKS is a handicraft business that harnesses the rich beading tradition of northern Kenya to improve livelihoods and empower women.

BeadWORKS currently empowers 1,190 women in nine conservancies, including 108 Star Beaders—who organize beading groups, train their members, manage raw material distribution, and are responsible for design input, prototyping, quality control, and ensuring on-time order production.



In 2021

- › the number of Star Beaders increased by **18**, from 90 to 108. Star Beaders were rewarded at the end of each year, based on the volume of production they oversee. In 2021 these financial rewards amounted to Ksh 602,207 (USD 5,474).
- › **101,518** BeadWORKS items were produced by BeadWORKS.
- › BeadWORKS earned **Ksh 12 million** (USD 109,090) as labor payment for the creation of beaded products in 2021 - up 28.27% compared to last year's Ksh 9.3 million (USD 84,545).
- › BeadWORKS generated **Ksh 30,085,774 million** (USD 273,507) from the sale of beaded products.
- › BeadWORKS contributes **5%** of revenue to conservation efforts in host conservancies (Westgate, Naibunga, Melako, Il Ngwesi, Leparua, Kalama, Sera and Lekurruki Conservancies). This amounted to Ksh 1.5 million in 2021 (USD 13,636). These conservation fees will be distributed based on production volume.
- › the BeadWORKS Kenya B2C e-commerce website was launched, generating about **Ksh 770,000** (7,000 USD) in sales.
- › BeadWORKS presented new products to NRT's Coastal conservancies' members to encourage them to join the program, so their income streams are diversified.
- › Star Beaders Conference: the BeadWORKS Program organized a two-day conference for star beaders' in 2021. This event converged **200** established women leaders from across the 43

NRT community conservancies to empower the women, promote diversity in leadership and identify and support future leaders. The women in attendance also learned about the NRT and NRT Trading conservation model and the connections to their respective conservancies. They also discussed societal issues affecting women and girls at the community and household levels. The health of women and girls, reproductive health, girl-boy child education, early marriage, and gender-based violence were among the topics highlighted.

- Maasai Mara Exposure Trip: funded by USAID, the BeadWORKS Program had 24 women from 8 conservancies travel to the Maasai Mara Wildlife Conservancies Association (MMWCA), located in the Mara, for an exposure tour. During the tour, the women learned from, benchmarked, and swapped ideas with women from the Mara about beading and sustainable businesses.



Earnings per Conservancy from BeadWORKS Products (2021)

Conservancy	Total BeadWORKS Items Produced	Total Earnings (Ksh)	Conservation Fees (Ksh)	Star Beaders Rewards (Ksh)
Melako	18,761	1,749,920	277,207	87,496
Sera	16,619	1,910,415	245,557	95,520
Kalama	10,098	1,278,180	149,205	63,909
Westgate	7,165	653,870	105,868	32,693
Lekurruki	3,168	447,850	46,810	22,392
Il Ngwesi	34,318	4,790,980	507,073	239,549
Leparua	2,715	263,974	40,116	13,198
Naibunga	8,674	948,950	128,164	47,447
Total	101,518	12,044,139	1,500,000	602,206



Did You Know?

The NRT Trading Local Works Project

The NRT Trading Local Works Project, (Local Works) is a three-year project implemented to economically empower northern Kenya communities so they can drive their own sustainable development.

Funded by USAID and with NRT Trading serving as the implementing partner, Local Works is scheduled to run from 2021 to 2024 in Lamu, Garissa, Isiolo, Marsabit, Samburu, Laikipia, Baringo, and West Pokot.

Northern Kenya has the lowest employment rates. The increasing vulnerability of poor and marginalized households can be addressed through a combination of livestock rearing and other income-generating businesses, employment, or crop production to make households more resilient by giving them more options.

During the Project, NRT Trading will work with the most vulnerable women and youth, and NRT-member conservancies to identify business priorities, and will seek private sector and governmental partners who can assist and invest in developmental solutions.

Pastoralism is the principal source of livelihood for northern Kenya communities, but the livestock production value chain is underoptimized due to different contributing factors. These include climate change, rangelands degradation, and low level of training and adoption of technology, resulting in disorganized production.

Local Works will be a catalyst for market-based development by strengthening the livestock value chain and local institutions, providing appropriate financial, entrepreneurship and vocational training courses, and creating market-supply linkages.

Northern Kenya also has immense tourism potential that can provide youth and women, who have peacefully co-existed with wildlife for centuries, an alternative income source. Through Local Works, NRT Trading will market northern Kenya as an exciting destination, and train communities in tourism operations and management.

NRT Trading will also consult, strategize, and engage with the local private sector on implementation. The County Governments of Lamu, Garissa, Isiolo, Marsabit, Samburu, Laikipia, Baringo, and West Pokot, and the National Industrial Training Authority are the other key partners in the Local Works Project.



The Livestock to Market (LTM) Program

The northern Kenya rangelands are under increasing pressure to support rising livestock numbers, and conservancies are at the forefront of efforts to better manage natural resources for the benefit of cattle and wildlife.

The NRT Trading Livestock-to-Market (LTM) business strives to increase pastoralists' and conservancies' income through livestock sales. LTM purchases cattle from conservancies directly and pays pastoralists directly using a transparent weight-based pricing system.

Despite the economic upheaval brought on by the Covid-19 pandemic, LTM operated cattle markets in conservancies in 2021 while upholding health and safety standards.



In 2021

- › In the Songa, Shurr, Biliqo Bulesa, Namunyak, and Leparua Conservancies, **5** LTM markets were held, and **447** cattle were sold. Due to adequate rainfall in 2020, the livestock weighed more and fetched higher prices, increasing the pastoralists' income.
- › As the planned reduction in the trading operations continued, sellers earned Ksh 9.3 million (USD 84,545). Out of the 158 sellers, 30 were women.
- › The sellers contributed a cumulative **Ksh 302,000** (USD 2,745) in conservation fees to their respective conservancies as contributions for conservancy projects. These contributions, together with those from NRT Trading's, amounted to Ksh 604,000 (USD 5,490), obtained from LTM, in 2021.
- › **30** women from Kalama, Naibunga, Westgate, Il Ngwesi, and Sera Conservancies underwent training on poultry farming. The goal is to boost their income by enabling them to take advantage of the growing poultry demand in the region. This will incorporate women in the livestock sector under the new Local Works Project.

Total Amounts Paid to Households from the Livestock to Market Business (in Millions of Ksh) from 2012-2021

Year	Total Amounts Paid to Households from the Livestock to Market Business (Ksh Millions)
2012	40.3
2013	23.9
2014	69.0
2015	107.9
2016	61.4
2017	-
2018	96.2
2019	63.3
2020	76.9
2021	12.9

Pastoralism is the primary source of income for indigenous communities in northern Kenya, and the majority of the population depends on livestock for their livelihood. Therefore, with the support of USAID's Local Works Program, NRT Trading is adopting a fresh approach to beef production in northern Kenya.

NRT Trading began a training program in 2021 to educate herders in Isiolo, Laikipia, Samburu, and Marsabit Counties on a variety of topics, including modern livestock keeping methods, feeding, breeding, disease surveillance, rangelands management, and access to markets. The program aims at shielding pastoralists from the effects of drought and climate change.

300 herders so far, from Kalama, Westgate, Sera, Biliqo, Songa, Melako, Shurr, Jaldesa, Ltungai, and Naibunga Lower Conservancies have enrolled for the new program.



Unveiling the ‘Ufugaji Bora Mashinani’ Livestock Extension Program

NRT Trading has unveiled a farmer field-school approach to enhance the practical training of pastoralists on animal selection, animal husbandry, animal feeding, and marketing of livestock. NRT Trading has collaborated with county technical subject matter specialists to ensure ownership and sustainability.

Baseline Survey

NRT Trading teamed up with Dr. Francis Chabari, a highly reputed livestock consultant, to conduct a comprehensive survey of knowledge, skills and practice gaps so as to improve herd productivity.

The productivity gaps assessment was done in ten conservancies: Naibunga and Il Ngwesi in Laikipia County, Biliqo and Nakuprat-Gotu in Isiolo County, Ltungai and Kalama in Samburu County, and Melako, Songa, Jaldesa, and Shurr in Marsabit County.

The significant gaps identified included:

- the capacity to diagnose and treat livestock diseases; curative drugs usage in terms of correct drugs, dosage, and method of application; or drug administration (including the use of dewormers)
- the capacity to identify fake drugs in circulation
- the disastrous effects of underdosing, particularly with antibiotics
- the dangers of consuming meat, blood and milk from treated livestock within the withdrawal period
- the safe use of pesticides and other formulations for ectoparasite control, and also sprays for crop pest control

On August 30th 2021, NRT Trading organized a one-day workshop in Isiolo to share the baseline survey findings, obtain recommendations from the community members and identify areas of collaboration with partners.

The workshop drew 60 participants (55 men and 5 women) from the national and county governments, conservancy management, the National Industrial Training Authority (NITA), and other non-governmental organizations working in the landscape.

Curriculum Development

Based on the findings of the Baseline Survey, NRT Trading was commissioned to create a specialized curriculum for the pastoralist livestock-keeper, the key stakeholder in the livestock production value chain in the pastoralist areas of northern Kenya.

The curriculum is designed to assist pastoralists in their day-to-day management activities, enabling them to not only produce better cattle for higher returns but also manage and utilize the grazing environment sustainably. NRT Trading appreciates the guidance provided by the NITA team in aligning the curriculum with Kenya’s new Competence Based Curriculum learning model, which aims to recognize competencies among individuals who have not had the opportunity to attend formal schooling.



NRT Trading also acknowledges the contributions of teams from the counties of Isiolo, Marsabit, Laikipia, and Samburu (specifically, Dr. Joseph Muriira, Dr. Peter Mwai, Dr. Boreya Lekenit, Dr. Wario Sake, Francis Nganga, and Emily Kioko) who played a significant role in the creation of the content of this manual.

NRT Trading deployed the 'Ufugaji Bora Mashinani' curriculum from Q4 of 2021. 300 livestock-keepers from 10 conservancies were recruited for the modular field-school program. In addition to increased livestock productivity, the following outcomes are expected:

- organized herder structures, improved access to information on livestock health, and coordinated animal husbandry activities
- improved livestock supply competitiveness
- enhanced access to markets and market information

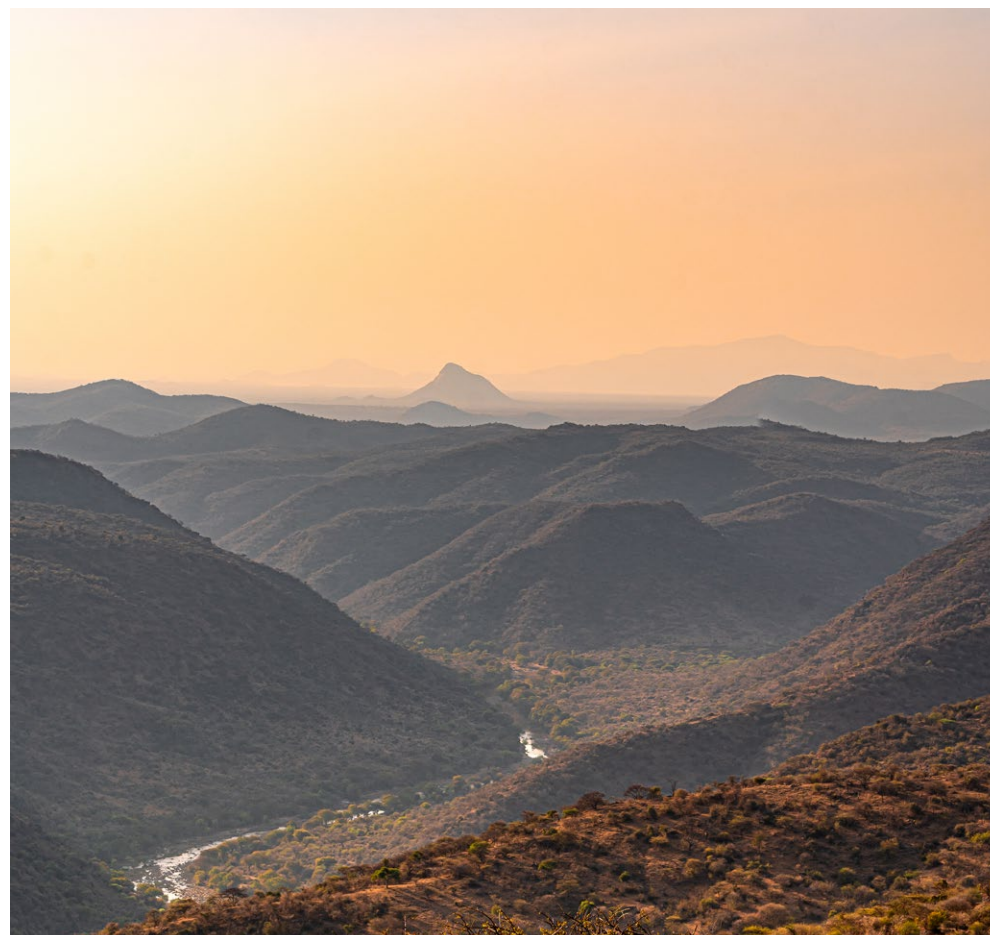
NRT Trading also organized trainings to equip women from NRT member conservancies with the skills and knowledge required to engage in the poultry farming business.

The training was conducted in two three-day sessions, held in two locations in Kalama Conservancy from the 4th to the 6th of October 2021, and in Naibunga Conservancy from the 11th to the 13th of October 2021. Women of all age groups residing in Il Ngwesi, Kalama and Naibunga Conservancies were the target trainees. The trainees chosen as Trainers of Trainers (ToTs) will be expected to train other women in the conservancies on best poultry rearing practices and marketing techniques.

The training covered a wide range of topics including poultry production systems, poultry housing, breed selection, incubation, chick brooding, chick management, feeds and feeding, feed formulations, indigenous chicken health and disease control and management, marketing, and record-keeping. At the end of the training, the participants (ToTs) are expected to be able to set up well-established poultry farms and train fellow women from

their respective groups on poultry farming and the long-term generation of income from poultry and poultry products in the long run.

Hands-on practical sessions, mini-lectures, focus group discussions, brainstorming sessions, plenary sessions, case studies, ice breakers, songs, and demonstrations were among the information delivery methods employed during the training sessions. On the last day of the training, the trainees were assisted in developing action plans based on their learnings.



Pillar 2: Conservancy Businesses



Tourism **Creating financial sustainability and conservation incentives through tourism**

Following the outbreak of the Covid-19 pandemic, which disrupted global travel and upended normal business operations these last two years, tourism in conservancies is on the upswing.

For NRT - member conservancies, tourism revenue totaled Ksh 84 million (USD 763,636), a 34% rise from Ksh 62 million (USD 563,636) the previous year, and the four community bandas generated a revenue of Ksh 2.7 million (USD 24,545).

Tourism revenue helps fund essential operations (such as ranger remuneration and vehicle maintenance) and community-wide projects (such as education and health).



In 2021

- Despite the Covid-19 pandemic and security concerns, tourism experienced a modest recovery, albeit overall tourism revenue was still 37% lower than the high of 2019.
- The NRT landscape's tourism revenue is heavily centered in 7 conservancies which include Namunyak-Nalowuon, Sera, Kalama, Il Ngwesi, Ngare Ndare, Namunyak-Ngilai, and Westgate.
 - Melako has the best overall income improvement for conservancies with self-catering facilities or campgrounds. Stakeholders are increasingly embracing community-based tourism properties.
- For conservancies with bandas, NRT has restored and improved these self-catering facilities considerably, and there are 5 operating now in the northern landscape.
- Despite the ongoing pandemic-related challenges and insecurity scares, the bandas have seen repeat business and have remained prepared to attend to guests when people can travel. Each banda operation has a chef or room steward and a food and beverage waiter, ensuring guests are properly catered for.

Tourism Trainings

NRT Trading currently provides 2 types of tourism-related trainings to NRT member conservancies to facilitate competitive service delivery and a skilled management team to run community-owned bandas sustainably. The 2 trainings follow a curriculum designed by NRT Trading and approved by USAID's Local Works Program.

1. Tourism Enterprise and Governance Training

This is provided to conservancy board members to equip them with banda management skills. Currently, NRT Trading markets, takes bookings, receives

incomes, and manages expenditures on the boards' behalf. Consultatively, NRT Trading has constituted a core team drawn from the boards that will be trained further on how to accomplish these tasks. To that end, in 2021, Nkoteiya Conservancy board members underwent 2 training sessions on tourism development and enterprise.

2. Lodge/Banda Staff Training

This training focuses on the acquisition of catering and accommodation skills.

In 2021, 6 staff from Olgaboli and Koiya underwent training on various topics including preparing a range of recipes, customer service, housekeeping and general camp standard operating procedures.

The plan is to widen this scope to include unemployed youth from the community who can be recruited whenever business improves or the bandas need a staff member replaced.

In addition to the banda staff training, 5 tour operators were taken on a familiarization trip to each of the 5 community-owned bandas in 2021.

Income Generated by the Conservancy Bandas in 2021

Bandas	Income				
	Jan-Mar	April-June	July-Sept	Oct-Dec	Total
Olgaboli	174,000	49,000	140,000	260,200	623,200
Koiya	116,000	180,000	154,000	216,000	666,000
Melako	258,000	191,000	248,000	428,000	1,125,000
Nkoteiya	-	132,100	6,000	124,000	256,100

Staff Employed in Conservancy Tourism Facilities: 2021

CONSERVANCIES TOURISM FACILITIES				
Conservancy	Eco-Lodge	No. Employees	Status	Ownership
Il Ngwesi	Il Ngwesi Lodge	4	Operational	Community-owned and run
Naibunga	Koiya Star Bed	3	Operational	Community-owned and run
	Ole Gaboli Bandas	3	Operational	Community-owned and run
Nkoteiya	Nkoteiya Eco-Lodge	3	Operational	Community-owned and run
Westgate	Sasaab	36	Operational	Private Investor
Kalama	Saruni Samburu	44	Operational	Private Investor
Nalouwon	Sarara Camp	37	Operational	Community-owned; Private Operator
	Tree houses	28	Operational	Community-owned; Private Operator
Sera	Saruni Rhino	10	Operational	Community-owned; Private Operator
Ngilai	Kitich Camp	12	Operational	Community-owned; Private Operator
	Reteti House	-	Just completed	Community-owned; Private Operator
Kalepo	Kalepo Tented Camp	8	Just completed	Private Investor
Lekurruki	Tassia	16	Operational	Community-owned and run
Melako	Melako Bandas	3	Operational	Community-owned and run
Ngare Ndare	-	13		
Total		223		

Tourism Income to NRT Member Conservancies (2013-2021)

Conservancy	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Namunyak	14,463,833	17,802,000	16,961,339	16,427,099	21,665,718	22,911,700	38,247,520	-	-	
Namunyak - Ngilai	1,446,383	1,780,200	1,696,134	1,642,710	2,166,572	2,291,170	3,824,752	3,839,719	1,412,600	3,407,000
Namunyak - Nalowuon	14,980,716	14,646,899	14,730,965	14,784,389	19,499,146	20,620,530	34,422,778	36,200,000	20,148,260	20,619,901
Kalama	5,245,514	7,523,501	7,675,264	7,047,550	8,880,000	13,921,356	19,041,860	24,711,375	7,335,135	17,555,918
Ngare Ndare	3,281,709	3,200,000	4,600,000	6,797,497	6,800,000	8,987,982	9,800,000	15,220,000	10,357,887	12,789,788
West Gate	7,553,007	6,961,902	2,807,661	5,109,296	7,197,111	10,567,004	11,527,515	16,000,000	6,509,814	7,116,046
Lekurruki	3,554,585	5,178,495	3,444,980	2,553,600	2,034,174	-	3,200,000	2,505,500	900,000	-
Lower Tana Delta		1,457,500		1,433,302	-		592,295	-	350,000	-
Kiunga									100,000	-
Il Ngwesi	15,203,937	13,086,610	15,042,840	11,958,480	10,522,050	12,773,837	20,531,715	22,857,736	9,365,082	14,946,610
Nakuprat-Gotu		620,000	1,562,000	1,320,166	673,154	72,500	655,000	30,000	56,000	29,000
Sera	810,000	1,803,248	2,208,162	403,029	84,490	3,002,000	5,647,000	6,649,000	2,977,400	4,288,000
Ruko	1,356,406	50,000	1,039,750	200,000	198,100	211,000		103,400	384,415	-
Melako			2,945,000	2,052,000				-	1,469,000	1,125,000
Nkoteiya										256,100
Ltungai			2,968,200			-		-	-	-
Ishaqbini		56,000	400,000			147,000	40,000	-	-	67,000
Biliqo-Bulesa	522,091	329,306	116,000			-	-	-	250,000	190,000
Naibunga Upper	57,000				68,000	-	-	20,000	89,600	-
Naibunga Lower									542,000	1,289,200
Meibae		25,000			9,000	-		-	-	
Oldonyiro - Nanapisho			116,000		100,000	13,000	150,000	-	-	-
Oldonyiro - Nanapa								4,900,000	-	-
Kaptuya								-	-	-
Songa						4,460,000	-	-	-	-
Total	54,011,348	56,718,661	61,352,956	55,302,019	58,231,797	77,067,379	109,432,915	133,036,730	62,247,193	83,679,563



Pillar 3: Household Businesses (Biashara Mashinani)

Biashara Mashinani

Transforming lives is at the heart of the community conservancy model. Biashara Mashinani inculcates skills in individuals and groups in conservancies, enabling them to start and manage enterprises. The program aims at bringing women and youth into the economic mainstream by supporting the development of diversified income sources and an asset base that is not solely reliant on livestock.

Biashara Mashinani is a structured, graduation-based program that combines training, business development, mentorship, and the provision of financial literacy tools such as savings, loans, mobile banking, and a savings and credit cooperative organization.

Vocational Training (Ujuzi Manyattani)

Ujuzi Manyattani is a mobile, village-based vocational training program that partners with polytechnic institutions as part of a drive to diversify livelihoods and encourage entrepreneurship amongst women and young morans in conservancies. It aims to eliminate unemployment, poverty, and conflict over natural resources while fostering entrepreneurship among illiterate morans prone to experiencing conflict cycles.

The Program is tailored to the needs and lifestyles of the pastoralists based on their proposals. NRT Trading's Community Economic Empowerment team solely provides advice and develops the program. Courses offered as part of the program include motorcycle mechanics, masonry, tailoring and dressmaking, mobile phone repair, welding, catering, hairdressing and salon management. So far, 209 trainees have successfully graduated with expertise in one of these skills and are self-employed or employed.

In 2021:

- › **514** youth and women underwent training in Songa, Nakuprat-Gotu, Nasuulu, Ltungai, Jaldesa, Shurr and Meibae Conservancies.
- › **313** trainees enrolled for vocational training; 158 were women, while 155 were men.
- › **150** trainees graduated at an event presided by the Principal Secretary (PS) State Department of Technical and Vocational Education and Training (TVET), Dr. Margaret Mwakima.
- › **7** new training centers were established, one each in: Ngaremara, Daaba, Kiwanjani, Nasulu, Songa, Shurr, and Jaldesa Conservancies.

NRT is working with the Ministry of Education to ensure the Ujuzi Manyattani Program is incorporated into the National Vocational Training Policy. Plans are also underway to scale the Program to train at least 300 trainees in 2022.

Additionally, NRT Trading is finalizing a memorandum of agreement with the National Industrial Training Authority (NITA) to facilitate mobile testing and the certification of Ujuzi Manyattani trainees.

Financial Inclusion: Creating an Ecosystem for Individual and Group Enterprise

Northern Rangelands Savings and Credit Cooperative (NR SACCO)

The Northern Rangelands Savings and Credit Cooperative (NR SACCO), founded in 2016, is a vehicle for delivering savings and credit solutions to communities within NRT member conservancies. It was established to help women and youth in conservancies build sustainable businesses as alternative livelihood options.

NR SACCO is an independent, community-owned, and membership-driven organization, which receives oversight, critical technical support, and training from NRT Trading. The Sacco works closely with conservancies to administer savings and micro-credit loans. Through its provision of entrepreneurship, financial literacy and life skills, and business development services, community members get to be self-employed.

Business ventures financed through the Sacco include posho mill operations, livestock purchase, transportation, beadWORKS, food and beverage sale, poultry farming, agro vet services, cosmetic products sale, and motorcycle and phone repair.

“

Women have been trained on financial management, which helps us run beadWORKS and other businesses. Thanks to the funds we receive from the Northern Rangelands SACCO, several women have started businesses, and others are expanding.

Ngilian Lokorukoru

Westgate Conservancy, also owns a motorcycle and livestock business

“

Since I joined the Northern Rangelands Sacco, my life has changed. I took my first loan of Ksh 25,000 and used it to expand and restock my shop business. With my savings and a good loan repayment plan, I took another loan of Ksh 50,000 and started buying and selling goats, a venture that has earned me lots of profits. With the two businesses operating successfully, I decided to expand my small hotel in Gotu Town to accommodate more customers and added some meals to my menu. The earnings from my three ventures have helped me educate my children, cater for our needs and save even more.

Hadija Hussein

NR Sacco beneficiary from Nakuprat-Gotu Conservancy



In 2021: ---

- › NRT Trading received **Ksh 36.6 million** (USD 332,727) for onward lending by NR Sacco to the members.
- › NR Sacco made a contribution of **Ksh 27 million** (USD 245,454) to fund community enterprises.
- › NR Sacco membership stood at **5,040** active members.
- › **1,375** new members joined the Sacco.
- › **3,420** people underwent financial literacy training on entrepreneurship, financial literacy, and life skills prior to acquiring loans.
- › NR Sacco disbursed loans worth **Ksh 63.6 million** (USD 578,181) to finance 1,656 women and youth-run enterprises.
- › **Ksh 12.2 million** (USD 110,909) was accrued by members in savings and shares.
- › **36** trained Community Enterprise Agents (CEAs) were placed to promote access to financial services and entrepreneurship education in villages.
- › Borrowers repaid **Ksh 24.5 million** (USD 222,727) in loan repayment.
- › The Sacco was active in **39** of the 43 NRT member conservancies. NRT Trading conducted a mapping exercise in 10 NRT member conservancies to identify business opportunities and marketable skills.
- › A capacity assessment of **400** entrepreneurs was undertaken, and the findings were used to develop a business training program that addresses the identified skill gaps.



Fodder Banks

NRT Trading is assisting pastoralists in building hay reserves for their livestock, an endeavor that bolsters drought resilience, increases household income, and boosts peace initiatives. The existence of fodder banks increases livestock milk yield, raises household income, enhances child nutrition, and increases food security.

In 2021:

- **125** (women, men and youth) from Ltungai and Biliqo Bulesa Community Conservancies underwent training on business development and fodder bank production.
- **1,443** square bales valued at Ksh 505,050 (USD 4,591) were harvested. Drought in the region has led to a decline in production.
- **87,561** bales of hay were rebailed from reserves in Lewa, Ol Pajeta and Elkarama Conservancies in Laikipia.
- **33,650** bales were issued to pastoralists in NRT member community conservancies to help them weather the drought.

To date, 6 fodder stores have been established at strategic locations in the conservancy so farmers are able to store surplus bales and sell or use them later.

Ltungai Conservancy Fodder Banks Project

Summary	Gender of Membership	2019	2020	2021
Total Acreage		50.5	166	28.5
Total Bales Harvested		2,152	20,760	1,443
Approximate Price per Bale: Ksh 300		645,600	6,228,000	505,050
Gender	Youth	8	12	4
	Women	8	9	3
	Men	12	16	6
	Total	28	37	13





