

leadership



2008

Chairman
Philip
Mohochi



2015

Country
Director
Pauline
Wambeti



This is the year we've been waiting for. Chairman Philip Mohochi and I spent six years developing and leading a team of inspiring, courageous Kenyans and expats to try to achieve what few believed possible: to create a locally-led, self-sustaining integrated solution to eradicate extreme poverty – first in Philip's home of Kuria West sub-county and then scaling throughout remote rural areas of Kenya.

In May 2014, Philip was tragically killed in a car accident. In addition to the terrible pain of losing my friend, I was afraid that Nuru Kenya would not be able to survive the untimely passing of its courageous founder...afraid that the six-year struggle and gains that our expat and Kenyan teammates had made in the fight against extreme poverty would be all for naught.

However, in the days and weeks that followed his death, I soon discovered that I had nothing to fear. The Kenyan team that rose from this tragedy became the final proof point that Nuru Kenya had become a truly sustainable organization with a leadership pipeline capable of absorbing even the worst shocks.

Nine months before his death, Philip had chosen an incredibly talented leader named Pauline Wambeti to be his successor. Philip intentionally selected a leader from a different tribe because his vision was to reach all of Kenya, not just the tribal area that he came from.

At a quiet ceremony in June 2015, I officially handed the reins of Nuru Kenya over to Pauline and her team. Our Kenyan teammates had been leading Nuru Kenya and scaling it on their own for six months with us in overwatch, and it was clear that we expats were now just getting in the way. It was time for us to go.

Because of your unwavering support, Nuru Kenya has now become what Chairman Philip Mohochi and I had always intended it to be...Kenyans leading Kenyans out of extreme poverty permanently. Nuru Kenya is equipped to continue serving thousands of farmers for years to come.

As we work toward expat exit in Ethiopia, we invite you to continue on this exciting journey with us.

Jake Harriman
Founder and CEO

More than 300 Kenyans, 40 expats and 78,000 community members partnered to transform Kuria West with lasting meaningful choices.

2015 POSTS

[2015 Year in Review](#)
by Jake Harriman

[How Nuru helps farmers take their first steps out of extreme poverty](#)
by Matt Lineal

[Why is servant leadership important to Nuru?](#)
by Thomas Hong

[Can rural farmers cope with drought and famine?](#)
by Elias Fanta

[Nuru already delivering on 13 of 17 Sustainable Development Goals](#)
by Aerie Changala

Kenya

*Nuru Kenya is now 100% locally led and preparing to scale!
 Expat staff members exited in June.*



With the exit of expat staff

in June 2015, Nuru Kenya is now completely locally led and preparing to scale its programs to Kuria East sub-county.

The two sub-counties, Kuria West and Kuria East, are both located in Migori County.

Nuru Kenya established cooperatives to increase community ownership of programs and outcomes. Cooperatives are farmer-owned and farmer-run. Through cooperatives, farmers have access to all Nuru programs and services, including agriculture loans and market linkages for selling surplus crops at a fair rate.

migori county

launched in 2008



Progress Towards Impact

	PHASE 1		PHASE 2		PHASE 3
	Relevance	Effectiveness	Impact	Scalability	Sustainability
AGRICULTURE	●	●	●	●	Leadership ●
FINANCIAL INCLUSION	●	●	●	●	●
HEALTHCARE	●	●	●	●	●
EDUCATION	●	●	●	●	●
					Finances ●

● Achieved
 ● On track. Early evidence of impact demonstrated, attributable impact assessment in progress.
 ● Not achieved
 ● Not yet measured

STORIES ABOUT EXPAT EXIT

[Seeds of Promise](#) by Robert L. Strauss (Stanford Magazine)

[Expats 'the scaffolds' of locally led organizations](#) by Thomas Hong (Devex)

[Want to achieve the impossible? So does Nuru Kenya!](#) by Jake Harriman (ONE)

[31 reflections as I come home after 2 years in rural Kenya](#) by Alex Martin

[An end and a new beginning: reflections on Nuru expat exit in Kenya](#) by Jake Harriman

[What's next for Nuru Kenya?](#) by Pauline Wambeti

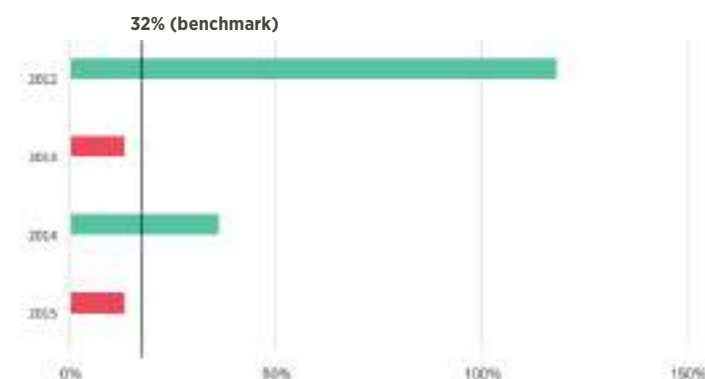
Agriculture

Increasing crop yields, food security and income

Nuru Kenya farmers who adopted the full crop diversified loan package demonstrate an advantage over non-Nuru farmers who planted just maize.

NURU FARMERS ARE INCREASING CROP YIELDS, 2012-2015

Net difference equals % change in crop yield from baseline of Nuru farmers minus % change in crop yield from baseline of comparison farmers



Nuru Kenya experienced a very low loan repayment of 44% as of Q4 2015. This is the consequence of Nuru Kenya internalizing risks, including discounting loans after the 2013 drought and accepting farmers with outstanding loans in subsequent years to not exclude extremely poor farmers who had multiple failed harvests due to weather and pests.

The failure was hoping that a better harvest next year would offset debts incurred by the current harvest; but the golden harvest never came. To reestablish its position as a lender, Nuru Kenya consolidated farmers into cooperatives.

These member-owned, member-run organizations absorb risk by administering a revolving fund to purchase inputs year after year and by offering market linkages so farmers can earn income by selling surplus crops.

IMPACT INDICATORS

	BASELINE KG/ACRE	2012	2013	2014	2015	
% Change In Crop Yield Over Baseline	Nuru Farmers	523	123%	-49%	46%	16%
	Non-Nuru Farmers	631	5%	-63%	10%	3%
	Net Difference	n/a	118%	13%*	36%	13%
% Food Security Experienced During Peak Hunger Season	Nuru Farmers	n/a	59%	52%	52%	63%
	Non-Nuru Farmers	n/a	48%	47%	54%	68%
	Difference	n/a	11%	5%	-2%	-5%

PERFORMANCE METRICS

	2009	2010	2011	2012	2013	2014	2015
Number of Nuru Kenya farmers (Total # of farmers taking loans)	594	1,266	975	2,783	5,518	4,318	6,738
Total number of acres farmed	1,450	3,283	1,198	3,391	6,236	4,614	7,298
Average loan per farmer	\$160	\$147	\$97	\$98	\$104	\$101	\$96
Total loan amount issued	\$95,329	\$185,697	\$95,023	\$272,875	\$574,656	\$436,941	\$647,930
Repayment rate	98%	80%	86%	97%	95%	76%*	44%

*The 2014 end of year loan repayment includes an adjustment for select farmers who were permitted to refinance a small portion of their debt into their 2015 loan.

Financial Inclusion

Increasing ability to cope with economic shocks and diversify income

Financial Inclusion expanded services and increased membership across Kuria West by enrolling farmers who joined the Agriculture Program in early 2015. It hit all quarterly and annual targets, also proving positive impact for the second year in row.

Savings behavior trends among Nuru members demonstrate that they rely more often on savings or credit to cope with common shocks such as a household illness.

Mild and moderate shocks can keep people trapped in extreme poverty for generations. For Nuru farmers, average deposits per member have surpassed the targeted amount needed to cope with a mild shock. Nuru members are coping with moderate shocks through accessing credit from groups' savings accounts.



Each Nuru member has a small booklet to record weekly savings contributions.

NURU FARMERS CAN COPE WITH MINOR SHOCKS

Nuru encourages farmers to save at least \$58.82 USD to have the ability to cope with a minor shock. On average in 2015, Nuru Kenya farmers surpassed this savings target.



PERFORMANCE METRICS

	2012	2013	2014	2015
Total enrolled FI members	1,659	2,115	2,408	2,898
% of targeted Nuru farmers engaged in group savings and loan programs	n/a	47%	46%	40%
Total savings deposits	\$22,773	\$25,473	\$50,617	\$62,019
Total number of loans issued	n/a	242	288	354
Total amount of loans issued	\$32,095	\$12,989	\$33,545	\$47,362
Average loan size per client	\$240†	\$78	\$116	\$136
% of members taking loans	n/a	5%	4%	5%
Repayment rate	98%	100%	99%	99%

† Average loan size was higher because Nuru Kenya provided income generating loans, which were discontinued mid-2012.

Healthcare

Decreasing maternal and child morbidity and mortality through healthy behaviors

2015 data show Nuru farmer households are adopting healthy behaviors.

Nuru farmer households in Kehancha improved their overall practice of the 10 healthy behaviors by 14 percent; Mabera Nuru households increased the adoption of these behaviors by 10 percent; whereas the comparison group increased their behaviors by only 4 percent.

Healthcare began working in five new sublocations, conducted Ministry of Health refresher training, improved the household mapping process and assisted in cholera outbreak containment.

Behavior change takes time. Kehancha Nuru farmers who have received Nuru Healthcare services over a longer period of time are adopting the most healthy behaviors of the three groups measured.

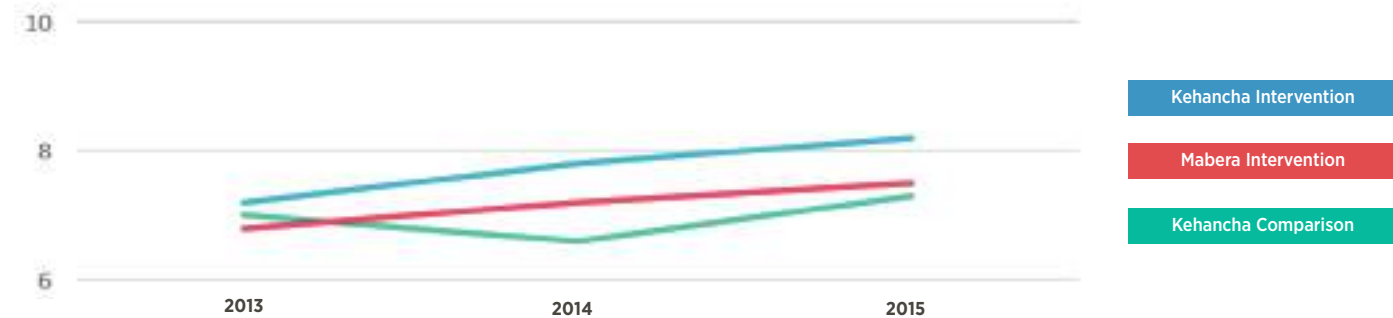
HOUSEHOLDS PRACTICING 10 HEALTHY BEHAVIORS

	2013	2014	2015	% CHANGE
Kehancha Comparison <i>(0 years intervention received)</i>	7.0	6.6	7.3	4%
Mabera Intervention <i>(2 years intervention received)</i>	6.8	7.2	7.5	10%
Kehancha Intervention <i>(3 years intervention received)</i>	7.2	7.8	8.2	14%

Scores above are incidence rates, meaning the reported frequency or rate that households practice each of the 10 healthy behaviors during the years Nuru provided interventions.

AVERAGE HOUSEHOLD ADOPTION OF 10 HEALTHY BEHAVIORS, 2013-2015

Healthy behaviors include safe pregnancy, childbirth, safe water, sanitation and malaria prevention



PERFORMANCE METRICS

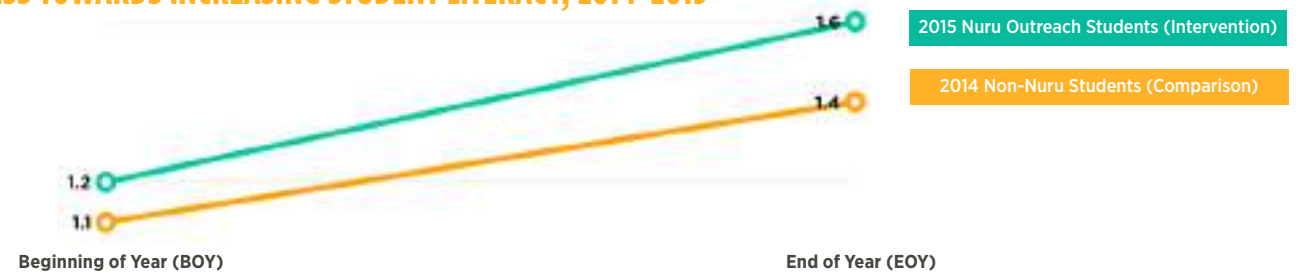
	2012	2013	2014	2015
Number of Nuru farmer households receiving monthly home visits	1,496	1,495	4,016	4,605
Average home visits completed per household per year	n/a	13	9	9
% of deliveries in a clinic	n/a	92%	97%	93%
% of newborns visited within first 3 days of life	n/a	69%	92%	89%

Education

Increasing literacy of children in rural farmer households to a Standard 2 level before they reach secondary school

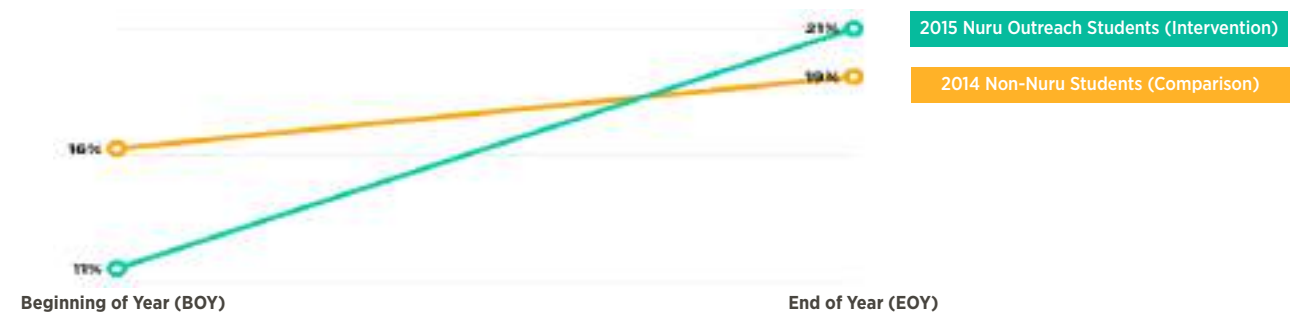
Students experienced larger gains in literacy after receiving one year of Nuru's Outreach program in 2015 compared to 2014 without Nuru's services. Despite two government teacher strikes lasting a total seven weeks, 2015 Nuru students increased average literacy rates by 4 percent and paragraph and above levels by 6 percent in comparison with 2014 non-Nuru students.

PROGRESS TOWARDS INCREASING STUDENT LITERACY, 2014-2015



Average literacy proficiency represents the average literacy level of children in grades 2-5, where 0=none; 1=letter; 2=word; 3=paragraph; 4=story; and 5=literate.

PERCENTAGE OF CHILDREN WHO CAN READ PARAGRAPH LEVEL AND ABOVE, 2014-2015



PERFORMANCE METRICS

	2012	2013	2014	2015
Number of public primary school students reached	3,806	4,063	5,782	7,150
Number of schools where Nuru Outreach is working	9	12	17	25
Number of Nuru Outreach sessions per class per year (target of 30)	n/a	21	29	27

Ethiopia

Families farmed a second season with Nuru Ethiopia and gained access to newly created financial inclusion, healthcare and education programs.



Progress Towards Impact

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AGRICULTURE	●	●	●	●	Leadership ●
FINANCIAL INCLUSION	●	●	●	●	●
HEALTHCARE	●	●	●	●	●
EDUCATION	●	●	●	●	●
					Finances ●

● Achieved ● On track. Early evidence of impact demonstrated, attributable impact assessment in progress. ● Not achieved ● Not yet measured

TWO NEW PROGRAMS LAUNCHED IN 2015

1,439 Nuru households received agricultural inputs from nine cooperatives established by farmers with support from Nuru Ethiopia.

This marks a successful start to the approach of revolving funds through cooperative business.

In order to test the efficacy of the integrated model, Nuru Ethiopia has selected a comparison group of farmer households that will receive only the Nuru Agriculture intervention versus the fully integrated model.

This study will test the efficacy of integrated programming as it compares to only agriculture-based programming and non-intervention comparison, contributing much needed evidence for the Nuru Model and the sector as a whole.

Healthcare successfully launched in Q4 with maternal and child health training co-facilitated with the government. Nuru developed plans with kebele administrators to co-facilitate building of maternal waiting homes as part of the initiative to improve community knowledge, attitude and practice of selected healthy behaviors. It also worked with local water committees to identify water sources across seven kebeles it will repair in 2016.

Education successfully launched its program after partnering with Save the Children in August 2015 to implement the Literacy Boost model in addition to several other activities. The Education staff co-facilitated an eight-day training of trainers in October and offered its first monthly teacher trainings.

Agriculture

Increasing crop yields, food security and income

In 2015, Ethiopia experienced the worst food crisis in a decade. 10 million people in Ethiopia were acutely food insecure, representing the largest food insecure population on Earth at that time.

Farmers, particularly those in the lowland areas of Boreda woreda where Nuru Ethiopia works, were impacted by drought and sporadic rainfall throughout 2015. Given the crisis, Nuru instituted a robust plan to responsibly manage risk and enable farmers and cooperatives to continue working with Nuru Ethiopia.

Stage one involved cash transfers to Nuru households worst impacted by drought and crop failure. This helped stabilize farmer livelihoods while protecting them against using unsustainable coping strategies, such as selling off productive assets, migrating to the city or even selling off property.

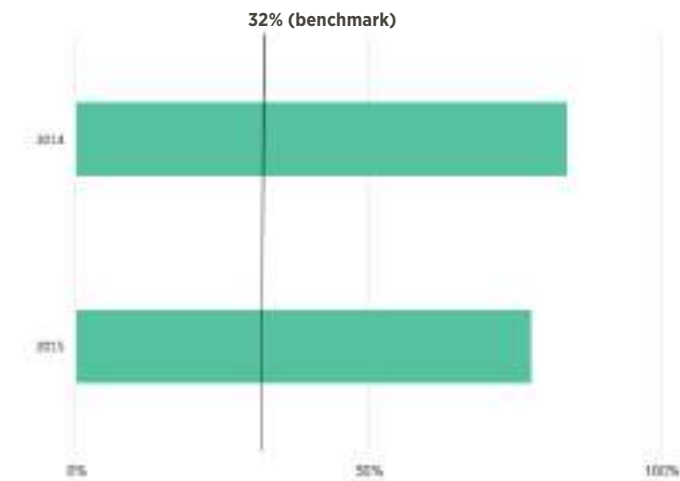
The second stage involved establishing risk reserves in cooperatives to jumpstart agricultural production in 2016, creating viability for a major harvest following two successive crop failures in 2015.

This investment signifies Nuru's promise to see the end of extreme poverty in its partner communities.

PERFORMANCE METRICS	2014	2015
Number of Nuru Kenya farmers (Total # of farmers taking loans)	488	1,439
Total number of acres farmed	489	1,951
Average loan per farmer	\$65	\$89
Total loan amount issued	\$31,575	\$128,670
Repayment rate	90%	79%

NURU FARMERS ARE INCREASING CROP YIELDS, 2014-2015

Net difference equals % change in crop yield from baseline of Nuru farmers minus % change in crop yield from baseline of comparison farmers



IMPACT INDICATORS

		BASELINE KG/ACRE	2014	2015
% Change In Crop Yield Over Baseline	Nuru Farmers	378	92%	36%
	Non-Nuru Farmers	631	8%	-42%
	Net Difference	n/a	84%	78%
% Food Security Experienced During Peak Hunger Season	Nuru Farmers	88%	99%	98%
	Non-Nuru Farmers	75%	97%	98%
	Difference	13%	1%	0%

Financial Inclusion

Increasing ability to cope with economic shocks and diversify income

PERFORMANCE METRICS	2015
Total enrolled FI members	274
Total savings deposits	\$2,326
Total number of loans issued	205
Total amount of loans issued	\$15,397
Average loan size per client	\$75
Repayment rate	97%

All three cooperatives in the Gocho Cluster voted for the spouses of successful 2014 farmers to join the cooperatives as savers. Women received training from Nuru on financial literacy and numeracy skills, budget management and business plan development.

80% of savers received a loan (average loan value of \$75 USD) to start small income generating businesses. Women savers demonstrated excellent loan repayment throughout the year.



This family belongs to a cooperative in Meteke Mele. The husband is a farmer and the wife is a saver.

determination



2015 is behind us. The rains are over (both figuratively and literally) and we've broken ground on our amazing 100,000 unit poultry facility in Kisumu. So the last few times I started writing this letter, I wanted to end after this update. But then I thought, if I take you on this journey with me, you'll of course realize just how great this adventure that we're lucky enough to call Nuru Social Enterprises (NSE) truly is.

So imagine. Imagine a contractor who forgets to add the foundation to his building plan. (Don't worry; we caught it on the plan.) Imagine the long rains season hitting just as we are supposed to break ground. Imagine a water tank which is our main source of water about to tip off the building. (Don't worry; we caught this too—literally). Imagine trying to register our Ethiopian entity eight times.

Except, yes, this was our reality in 2015. There were days when it seemed that NSE took one hit after another with no break in sight. But you know what? We made it. Some people call it resilience or determination. Those who know me well call it stubbornness. Either way, here's what I learned:

1) Enabling local leaders is just good business. All three of our businesses (poultry, dairy, and consumer products) are run by people who have been with Nuru International for over four years. They've "grown up" with Nuru, and we've learned from them as much as they've learned from us.

2) We can make tough decisions. "Calling it" in Ethiopia was rough, not only because of the team we'd hired but also because of the promise we saw in what could have been. But banging our fists against a brick wall, otherwise known as the regulations against foreign investment, meant using valuable time and resources that we could allocate to other countries.

3) There will never be a truly bad day in this business. We're making impact daily. We're providing eggs and yogurt and pasteurized milk to families. And so yes, water tanks may fall over, our day may include examining cow dung as we turn it into biogas, and we may scream at the number of permits it takes to construct a building in Kenya. But we promise you, our investors and stakeholders, that there's never a day that we don't strive to leave the communities we serve better than when we came.

And so, I thank you for supporting us in 2015 and ask that you please continue to share the NSE journey with us in 2016. Can you imagine what the year will bring?

Nisha Chakravarty
President of Nuru Social Enterprises

2015 POSTS

[Looking Back on 2015](#)
by Nisha Chakravarty

[Transitioning out of Ethiopia
to Implement Regional
Sustainability](#)
by Nisha Chakravarty

[Announcing the Launch of
Women@Nuru](#)
by Nisha Chakravarty

Nuru Social Enterprises Dashboard

Overview

All currency in USD

Operational self-sufficiency	<i>NKSE revenue/NKSE expenses</i>	67.41%
Profit		-58,745
In-country NGO expenses		1,569,000
Financial Sustainability Ratio (FSR)	<i>NKSE profit/NK expenses</i>	0%

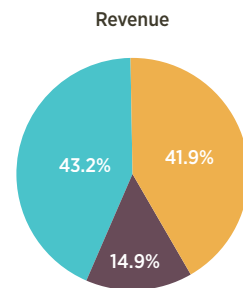
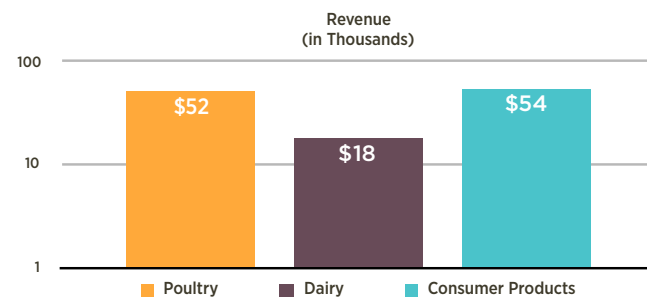
Investment Portfolio

Poultry	Q4	YTD
Total number of chickens	11,322	11,322
Number of eggs produced	-	334,860
Number of eggs sold	-	328,340
Revenue from eggs sold	-	31,195
Revenue from cullings	-	5,010
Revenue from broilers	8,520	14,825
Gross margin		20%

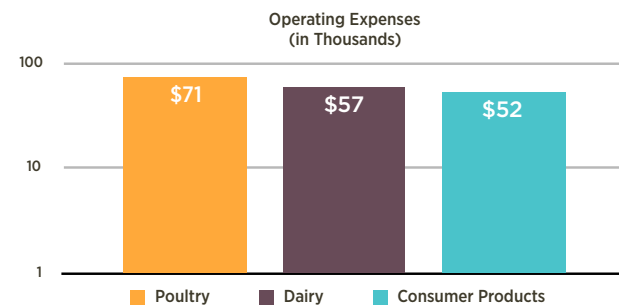
Dairy	Q4	YTD
Size of cow herd	11	11
Milk produced (liters)	11,125	34,830
Milk sold (liters)	10,090	28,710
Revenue from milk sold	6,720	16,445
Revenue from A.I. services	355	1,610
Gross margin		9%

Consumer Products	Q4	YTD
Total items sold	9,002	59,625
Total revenue	14,700	52,000
Gross margin		24%

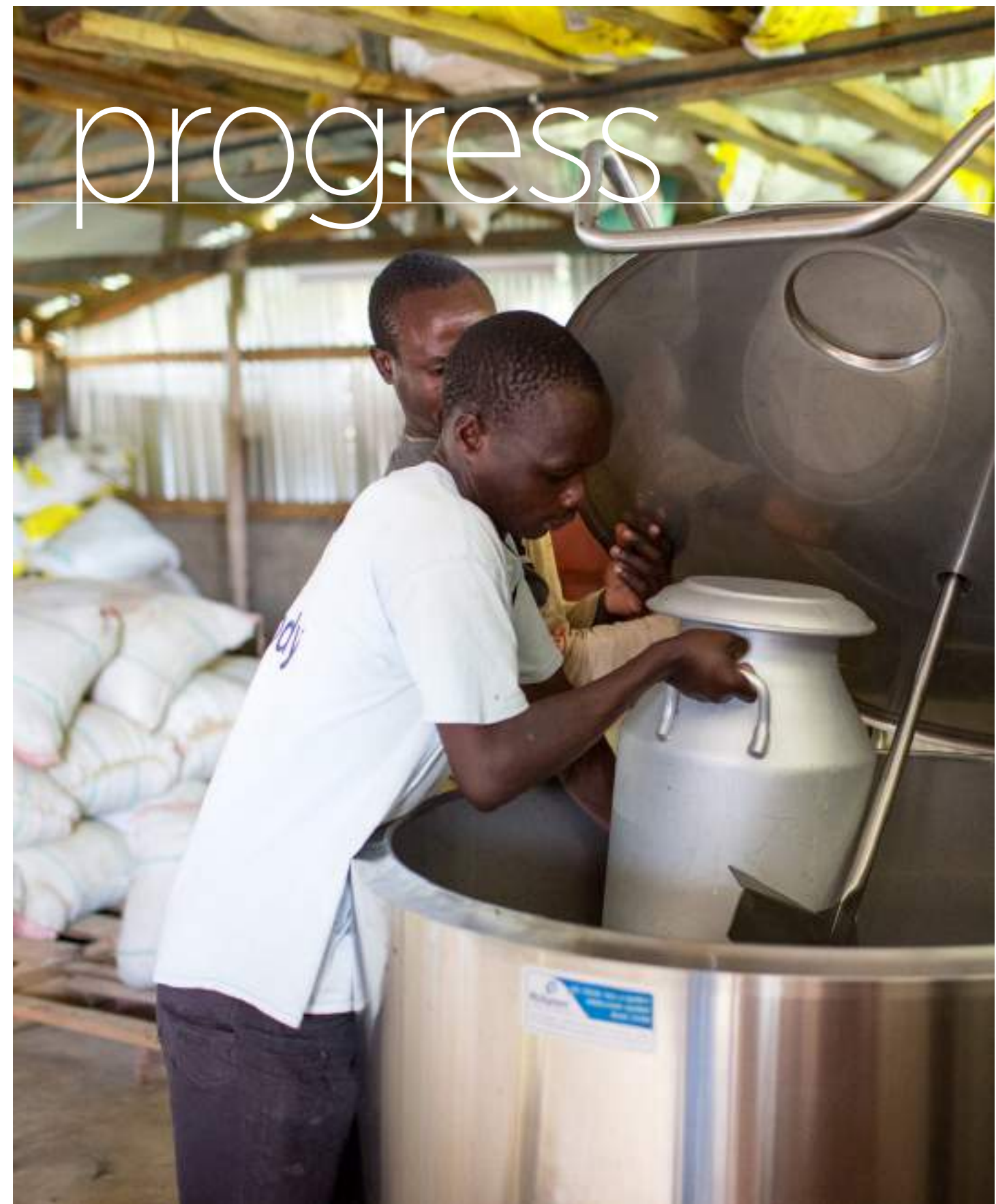
YTD Revenues



YTD Expenses



Audited by **KIKO**



Nuru International Dashboard

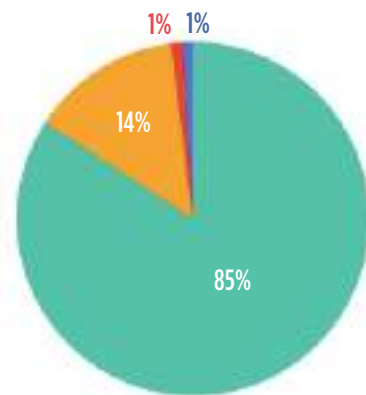
FINANCIAL RATIOS

		2012	2013	2014	2015
Program Efficiency Ratio	Program expense/ Total Nuru expense	0.77	0.79	0.86	0.86
Operating Reliance Ratio	Unrestricted revenue/ Total Nuru expense	0.92	0.83	1.09	0.88
Fundraising Efficiency Ratio	Unrestricted revenue / Fundraising expense	18.41	11.72	25.40	17.74



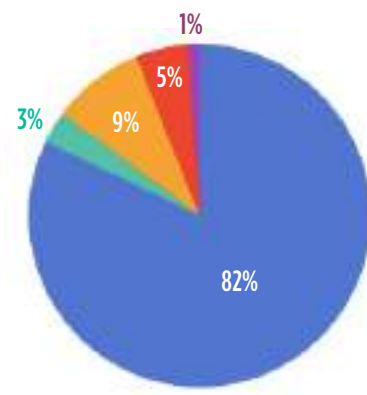
Nuru Ethiopia leaders work together to create impact programs for Zefine.

REVENUES



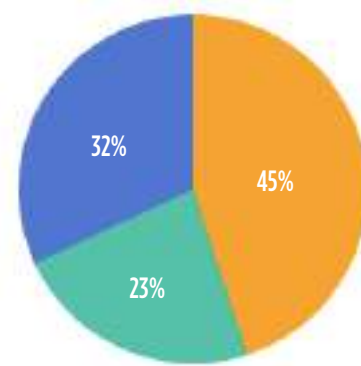
GRANTS AND DONATIONS
IN-KIND DONATIONS
INVESTMENTS
OTHER INCOME

EXPENSES



INTERNATIONAL DEVELOPMENT
AWARENESS
MANAGEMENT AND GENERAL
FUNDRAISING
UNREALIZED LOSS ON INVESTMENTS

GRANTS



NURU KENYA
NURU ETHIOPIA
NURU SOCIAL ENTERPRISES

Financial Information

PUBLIC SUPPORT AND REVENUES

Grants and Donations	4,349,131
In-Kind Donations	701,388
Investments	67,066
Interest	1,165
Gain on Disposition of Fixed Assets	1,457
Miscellaneous Income	1,077
Total Revenues	5,121,284

EXPENSES AND LOSSES

Program Services	
International Development	5,756,229
Awareness	211,212
Total Program Services	5,967,442
Management and General	617,154
Fundraising	343,891
Total Functional Expenses	6,928,487
Unrealized Loss on Investments	80,532
Total Expenses	7,009,019

NET ASSETS

Change in Net Assets	(1,887,734)
Net Assets, Beginning of Year	3,638,876
Net Assets, End of Year	1,751,142

Prepared by Elizabeth Atherton, CPA
All figures in U.S. dollars

Donor Recognition

LEAD INVESTOR \$300,001+

Anonymous



VISIONARY \$100,001 - \$300,000

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 Alex and Polly Ryerson
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LEADER \$1,001 - \$10,000

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 Amy Harlick
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 Battelle Eastern Science & Tech
 Bill Danjczek
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 Bright Funds Foundation
 Bryan Kidd
 BTIG, LLC
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 Capital Group Co Charitable Foundation
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 Johnny Wey
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 Kati Holland
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Life is GOOD follow Us (Lars, Suzi, Tiura, and Liva)
 Lisadenise Ricks
 Local Independent Charities
 Marc and Ana Rahlves
 Margueritte Bassali
 Marianne Berkovich
 Mark and Johanna Chu
 Matthew and Jodie Dodge
 Matthew and Madelaine
 McCullough
 Megan and James Bouck
 Melissa and Cris Larzo
 Mike and Jan Harriman
 National Christian Foundation
 Network for Good
 Nicholas and Tara Culp
 Nissa and Steve Van Riper
 Noah, Asher, and Ezra Schupp
 Objistics, Inc.
 Phill Sieg
 Rachel Seaman
 Renaissance Charitable Foundation
 Rich and Gina Kelley
 Richard and Sibyl Towner
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 Robert Pack
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 Steve and Liz Powell
 Steve Feldman and Leora Henkin
 Steve Fiscus and Carrie Batson
 Stuart Godwin
 The Priscilla Endicott Charitable Foundation
 The Wiles Family
 Thomas and Sarah Corder
 Timothy Whalen
 Todd and Tanya Mace
 Vanguard Charitable Endowment Program
 Wayne Snyder
 Zia and Paru Yusuf

PARTNER up to \$1,000

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 A Train

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 Aaron Seldon
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 Amanda Greco
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These Nuru Kenya savings club members meet weekly to pool funds that they can lend to one another and use to cope with shocks.



Jake Harriman delivering remarks at 2015 Presidential Leadership Scholars graduation ceremony in Dallas. [WATCH NOW.](#)

STRATEGIC LEADERSHIP TEAM



Jake Harriman, Chief Executive Officer

Jake graduated with distinction from the U.S. Naval Academy and served seven and a half years as an Infantry and Special Operations Platoon Commander in the Marine Corps. He led four operational deployments and was awarded the Bronze Star for actions in combat. Jake's experiences convinced him that the "War on Terror" can't be won on the battlefield alone; the contributing causes of terrorism – specifically extreme poverty – must also be eradicated. Jake left the military and enrolled at Stanford Graduate School of Business to found Nuru International. Upon graduation, Jake led a team to launch Nuru's first project in Kenya.



Marc Rahlves, Chief Operating Officer

Marc worked nine years with Bain & Company in the US, Europe, Asia and Australia and served as the Chief Financial Officer of Escuela Nueva before joining the Bridgespan Group in New York. Marc earned his M.B.A. with emphasis on entrepreneurship from UC Berkeley and B.S. in Business Administration from the University of Colorado at Boulder.



Nisha Chakravarty, President of Nuru Social Enterprises

Nisha previously led shared service strategy in Vice President roles at Lehman Brothers in India and Goldman Sachs in New York and served as Chief Financial and Operating Officer for KIPP LA. She earned a B.A./B.S. at the Wharton School and an M.A. in Quantitative Methods in Social Sciences at Columbia University.



Aerie Changala, Director of International Operations

Aerie speaks seven languages and served as a Peace Corps Volunteer in Burkina Faso before joining Nuru in 2008 as Team Leader and Financial Inclusion Program Manager for Nuru Kenya. He earned his B.A. in International Affairs from John Cabot University (Italy) and his M.A. in International Conflict Analysis from the University of Kent (UK).

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