Student Driven Solutions
Empowering students to solve global problems in local ways
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Letter from Our Founder and Executive Director

Thanks for your support! It has been a year of milestones for us and we would not have been able to achieve our goals without the dedication of our trusted community. Together we have built a strong family that believes in the mission of empowering girls through financial literacy and business training.

We have launched Student Driven Solutions at a very critical time in Malawi. Over 75% of Malawians are under age 14. If youth are disenfranchised and voiceless, Malawi’s development, peace, and security will suffer. However, if the majority population is empowered to lift themselves and their communities out of poverty, Malawi will no longer rank as one of the most disadvantaged nations in the world.

Student Driven Solutions provides Malawi’s girls with a path for positive change. Our students learn how to become financially independent women who can support themselves and their families through businesses that employ others. Our curriculum stresses the importance of service to the community and sharing one’s talents to assist others. Our mission is simple – to provide financial literacy and business training to girls. Our vision is extraordinary – to ensure that women and girls are financially independent change agents for Malawi.

With much Gratitude!

Rebecca Gross
Who We Are

Our vision is to see more financially literate and financially independent adolescent girls and young women becoming the agents of change in Malawi.

Our mission is to provide financial literacy and business skills, together with social justice awareness and mentorship, to girls in secondary school and female school dropouts and recent alumni in Malawi.

Our overarching goal is to ensure that one thousand Malawian girls ages 15-25 achieve economic independence and serve as change agents in the community by 2020.

Girls Empowered Program

In the first school year (March 2015 - September 2016), SDS launched its "Girls Empowered" program at three secondary schools (Tsokamkanasi Secondary School, Kaps Model School and Malindi CDSS) in peri-urban areas of Zomba and Lilongwe.
The SDS Approach

Our Goals

Female Empowerment    Financial Literacy and Business Development    Community Action

How

Training targeted to girls aged 15-25
Guest speakers discuss careers and future goals
Goal setting and leadership activities
Theatre as a tool for expression
Mentorship and psychosocial support

25 lessons on financial literacy and business development
Bank visits
Practical exercises such as saving and budgeting
Loans available to trained students
Business advising

Lessons targeted towards active citizenship and social justice
Student-led community engagement activities
Girls Empowered Program Results

✓ **75** girls completed the entire 5-month training course
✓ **58** girls are now small scale business owners
✓ **68** girls participated in engagement community projects serving **150** community members
✓ **54** of these girls now know and understand financial terms

77% Business Ownership
64% of students now save using more reliable methods such as banks and village saving loans – some are investing in businesses

90% increase in community participation
Community Projects

- **Community performance**: Students from the Zomba project advocated for girls to stay in school. They created, produced, and performed a skit for the community! It was a story about a bright young girl in school whose parents arranged her marriage to an old man in exchange for money. The girl ran away from her village, stayed in school, and with the help of a teacher, became a nurse and returned to her village to provide health education services.

- **Door to door malaria prevention project**: Due to the high incidence of infant mortality caused by malaria in their community, the students identified five households with breeding grounds for mosquitoes, informed the residents about the causes of malaria, cleared the property, drained stagnant water, and gave the residents mosquito nets for their homes.

- **Getting children back to school**: Children from our students’ villages were not attending school due to lack of food and school supplies. Our students provided five such families with porridge, notebooks and pencils and encouraged the children to return to school.

- **Empowering girls**: Our students observed that other girls in their villages had dropped out of school to marry or become prostitutes. The SDS students shared the skills they were learning with the other girls, including setting goals, creating budgets, saving and investing and helped them begin their journey toward entrepreneurship and independence.

- **Environmental projects**: One group realized that, due to power outage and expense, many were using charcoal as a source of energy, thus contributing to deforestation. Given the global campaign to reduce deforestation and protect our environment, our students sought to produce an energy source using recycled paper. After collecting papers from schools, they created paper briquettes and delivered them to several households. These families reported that they had been trying to save money by not buying charcoal and found these briquettes to be equally effective. Another group collected damaged plastics from their community, sold them to plastic recycling industries and used the money to purchase several items for children at an orphanage.
Alumni Businesses

Upon completion of the 5-month training course, the girls form groups to plan and launch their enterprises. They receive a partial loan and partial grant of materials for their start-ups that must be repaid by transactions at a bank. The following chart indicates the businesses created by our students.

<table>
<thead>
<tr>
<th>Business type</th>
<th>Number of groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Zitenje (wrappers)</td>
<td>4</td>
</tr>
<tr>
<td>Maize</td>
<td>2</td>
</tr>
<tr>
<td>Rice</td>
<td>2</td>
</tr>
<tr>
<td>Beans</td>
<td>1</td>
</tr>
<tr>
<td>Second-hand clothes</td>
<td>2</td>
</tr>
<tr>
<td>Cosmetics</td>
<td>3</td>
</tr>
<tr>
<td>Groceries</td>
<td>2</td>
</tr>
<tr>
<td>Sewing materials</td>
<td>1</td>
</tr>
<tr>
<td>Bicycle taxi</td>
<td>1</td>
</tr>
<tr>
<td>Cooked food sales</td>
<td>2</td>
</tr>
<tr>
<td>Stationary</td>
<td>1</td>
</tr>
<tr>
<td>Bicycle spare parts</td>
<td>1</td>
</tr>
</tbody>
</table>

12 business types 22 groups

Other Opportunities

Throughout the year, we provided additional opportunities for our students including entrepreneurship training facilitated by Global Health Corps, Financial Literacy Week events organized by the Reserve Bank of Malawi, and a training by Africycle in developing social enterprises. Additionally, we collaborate with Theatricks Intervention to provide theatre arts training for enhanced public speaking and community engagement.
SDS participants apply through a selective process to join our program. These participants receive free training in financial literacy and business. They develop community projects and receive mentorship and emotional support to discuss difficult topics. Guest speakers come to present on various sessions to enhance participants’ learning.

SDS provides business start-up loans and grants to group businesses. A business advisor works alongside each group to guide them. They receive weekly phone-checks by SDS and monthly follow up visits.

SDS leverages partnerships to provide alumni support. Alumni attend yearly retreats to review skills and talk to other alumni about their health, wellbeing, and profession.

I am a student, dropout, or recent alumnus. I am from a poor household. I am financially dependent. I am a girl.

I am financially literate. I am capable of running a business. I am an active citizen. I am a girl empowered.

I am the proud owner of a sustainable business. I am a business woman.

I am financially independent. I have attained a basic education. I run a thriving business that employs others. I am a community leader. I have improved socio-economic status. I am an involved and productive leader of the community!
Meet Precious Phiri. Precious joined SDS during her final year in secondary school. From day one, her enthusiasm, determination and talents were extraordinary. Since joining SDS, Precious has inspired others with her creative community engagement project ideas and unique business proposals. **Back in her community, Precious encourages the younger girls to go to school and uses her savings to buy math books for them.** Recipient of the SDS Future Businesswoman Award in 2016, Precious currently runs a bicycle taxi business while awaiting her examination results for college. Precious looks forward to becoming a nurse one day and hopes to be a successful business owner.
Meet Ellen Mphaya. Ellen enrolled in the program with a goal of becoming a skillful business owner. Since joining SDS, Ellen has opened a bank account in order to invest small amounts of money, including an allowance from her parents. Ellen says she now enjoys learning about how to organize her income and expenses and how to invest in her future. She appreciates the inspiration and encouragement of her SDS teachers and mentors who urged her to continue school and gave her the confidence and ability to start her own business. Currently, Ellen runs a small scale cosmetics business and is studying nursing at Trinity College of Nursing here in Malawi.
Meet Veronica Alexander. Upon graduating from Tsokamkanansi Secondary School and joining SDS in 2015, Veronica started a business making doughnuts with K5000 ($7) she received as payment for doing a small job for a neighbor. She believes entrepreneurship is important because it can improve lives for the youth. According to Veronica, SDS has helped her develop confidence and business skills to succeed on her own. She joined SDS with a dream of selling fashion materials and currently she is living that dream. She is the only person in her village selling such goods.

Graduate awards

Veronica Alexander and Precious Phiri were recipients of the future businesswoman award at their respective schools! Veronica is selling fashion materials and Precious has a bike taxi business.
SDS has a team of 3 full-time staff, 2 part-time staff, 12 volunteer staff and 13 mentors. We recently expanded to include Project Coordinators and a Communications Officer to extend our community and media outreach.

Our team has worked tirelessly to ensure that we would have a successful first year. We have formed strategic partnerships with local organizations (e.g. Chancellor College which provides the mentors for our students in Zomba), and have worked together to launch exciting initiatives, mobilize resources and make informed decisions.
MEET OUR MENTORS

Students in the Little Big Prints club at the University of Malawi Chancellor College serve as our mentors in Zomba. They work closely with the SDS teachers to deliver the course work and also plan several activities that inspire, motivate and uplift the girls!

Question and Answer With Our Mentor, Faith

Q: Do you feel that SDS has changed you?
A: Yes, it has. I have learned a lot about the girl child, financial literacy and Malawi. My goals have changed because of SDS.

Q: What is your best memory from SDS so far?
A: A L00000T! Where do I even start? When Theatrics came to teach us how you can use theatre for community development. Problem solving activities where we all come and solve problems together. Lunch with famous Malawian entrepreneur, Anne; watching one of our mentees give a great speech about SDS and how it has changed her life. Having the girls tell us how their lives changed when asked about their involvement with SDS. I have too many!

Q: Do you see change in the girl’s through the program?
A: They use the terms and concepts from class to talk about solutions and they talk about solving local problems and being active citizens by speaking out about what affects them. Most of the girls also mention how they save their money now, which is something they didn’t do before.

Q: What is your favorite part about being a mentor?
A: Probably knowing that I made a positive impact on someone’s life!
Thank You to Our Partners!

This year we worked with some incredible partners to achieve our goals.

**Africycle** taught us about social enterprises in Malawi.

**Global Health Corps** invited our girls to entrepreneurship trainings at mHub.

**Little Big Prints** provided wonderful individualized mentor support to our students in Zomba.

**Small Medium Enterprise Development Institute (SMEDI)** partnered with us to provide continued business support to our alumni as they launched their enterprises.

**Theatrics Intervention** joined us at each of our schools to illustrate how theatre acts can be used for community development.

**The National Girls Network of Malawi** continues to be a supportive sounding board.

**The Reserve Bank of Malawi** visited our partner school to discuss financial literacy.

**Timveni** is featuring Student Driven Solutions in its TV and radio episodes on financial literacy and business development.

**Youth for Development and Productivity (YODEP)** introduced us to numerous community groups in Zomba to help us recruit our first cohort of Girls Empowered students.
### Funding Breakdown

$19,506 Individual Donors
$1,000 Corporate Donor
$1,000 Family Foundation Donor

**Total Funds Raised From**
December 2014 – December 2015
$21,506

**Total Expenditure During 2015 Budget Year**
$14,155

**Total Funds Remaining for 2016 Budget Year**
$7,351

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### 2015 Breakdown of Expenses

- **Personnel Expenditure** ($4,009)
- **Program Expenditure** ($6,646)
- **Administrative Expenditure** ($3,246)
- **Capital Expenditure** ($252)
**Future Plans**

**School expansion:** 3 schools in 2015-16 school year; 6 schools in 2016-17 school year; 8 schools in 2017-18 school year; 10 schools in 2018-19 school year; 12 schools in 2019-20 school year

**Program enhancements:** Increased community involvement; Enhanced psycho-social support; Introduction of sexual reproductive health rights education; Involvement of male champions

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**Projected Growth**

<table>
<thead>
<tr>
<th>School Year</th>
<th># of Direct Beneficiaries</th>
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<tbody>
<tr>
<td>2015-16 School Year</td>
<td>90</td>
</tr>
<tr>
<td>2016-17 School Year</td>
<td>180</td>
</tr>
<tr>
<td>2017-18 School Year</td>
<td>240</td>
</tr>
<tr>
<td>2018-19 School Year</td>
<td>300</td>
</tr>
<tr>
<td>2019-20 School Year</td>
<td>360</td>
</tr>
</tbody>
</table>

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**Exciting Moments**

**Further Education**
Three of our students are pursuing tertiary education. Two were selected to University of Malawi and another at Trinity College of Nursing.

**Fellowship Opportunities**
As a result of the experience our mentors received with SDS, two of our mentors, Lucy Chihana and Sarah Kazira, have been accepted in the first cohort of CorpsAfrica.

**SDS Team Accomplishments**
Our founder, Rebecca Gross presented at YouthSpeak during the 2016 Women Deliver Conference in Copenhagen

Our program officer, Becky Nzawa, facilitated the quarterly National Girls Education Network Meeting in Lilongwe

**SDS Family Grows!**
Two of our teachers, Mr. Jumbe and Mrs. Muhota, welcomed new babies to the family – Congratulations!