

UPG PROGRAM SIMPLE VISUAL GUIDE

How We Help Households Move Out of Poverty
A 12-Month Journey

What is the UPG Program?

The Ultra-Poor Graduation (UPG) program helps the poorest families in Kenya start their own businesses and build better lives. Over 12 months, we provide:

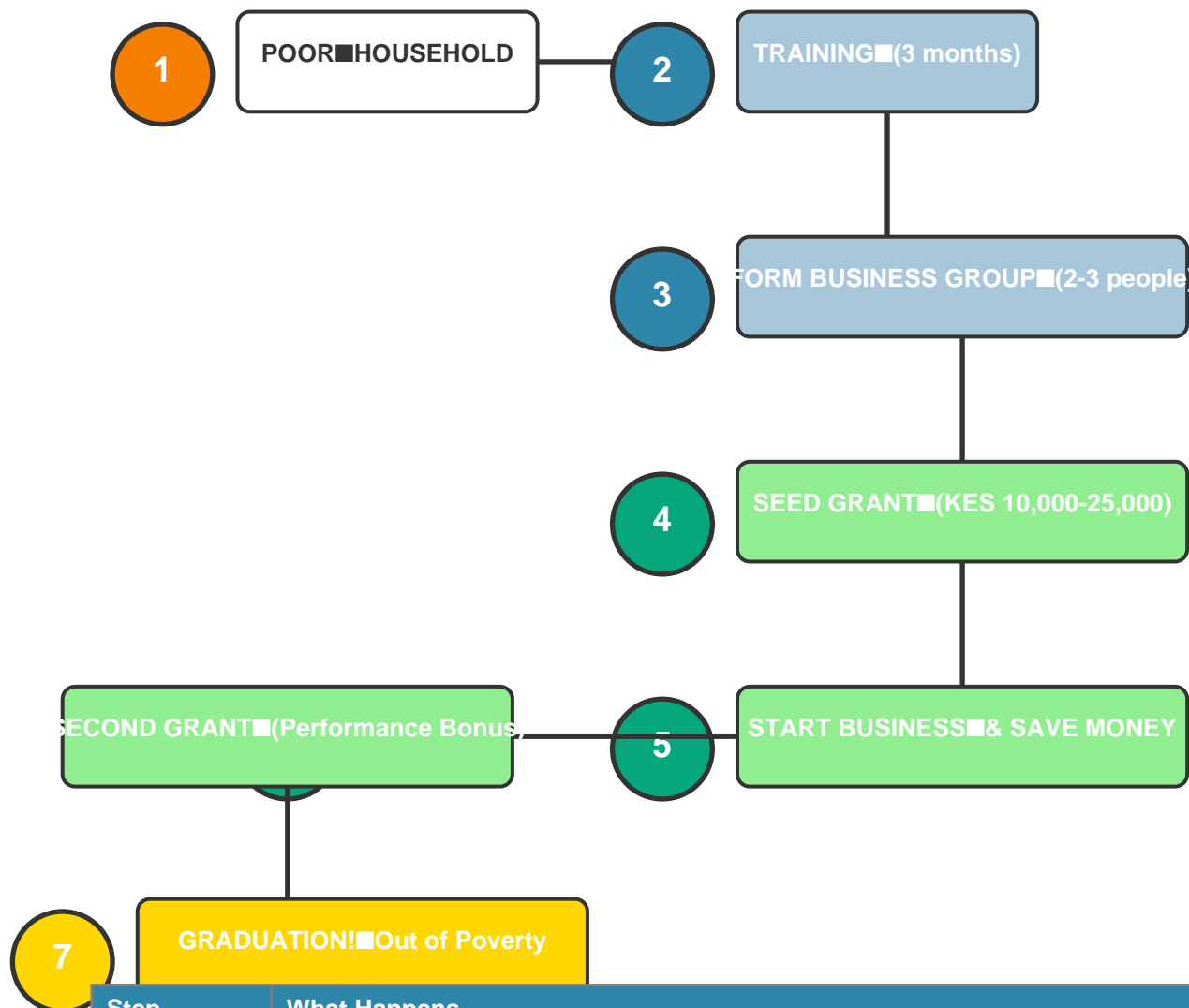
- **Training** - Learn business skills
- **Grants** - Money to start a business
- **Mentoring** - Ongoing support and guidance
- **Savings Groups** - Save money together

This guide shows you exactly how the program works, step by step.

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THE BIG PICTURE

Here's how the 12-month UPG program works from start to finish:



Step	What Happens
Step 1	We identify very poor households who need help
Step 2	Families attend training to learn business skills
Step 3	2-3 families form a business group together
Step 4	The group receives money (grant) to start a business
Step 5	They start their business and join a savings group
Step 6	Good performers get a second grant to grow
Step 7	After 12 months, families graduate out of poverty!

WHO DOES WHAT?

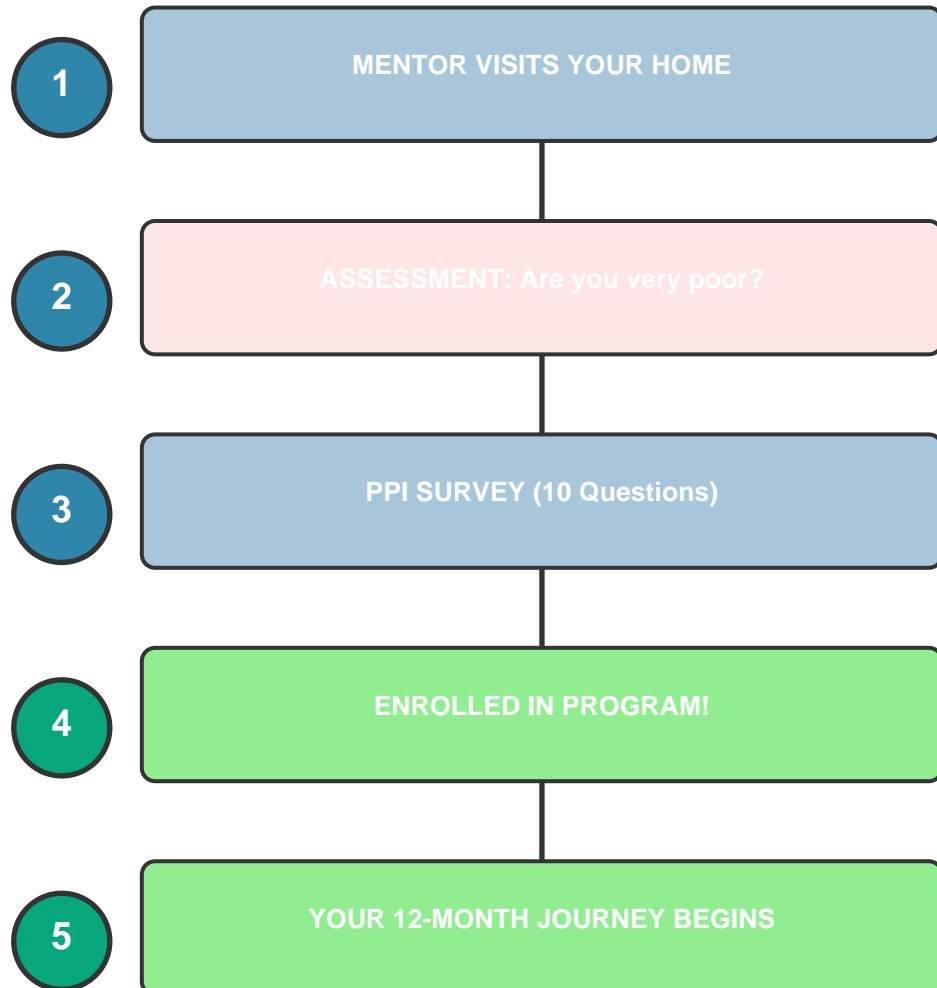
Different people have different jobs in the UPG program. Here's who you'll meet:

Person	Their Job	What They Do For You
MENTOR (Field Worker)	Your main helper	Visits you at home, teaches training, helps with applications, answers
FIELD ASSOCIATE (Supervisor)	Manages mentors	Makes sure mentors are doing their job well, organizes training sessions
M&E STAFF (Monitors)	Tracks progress	Checks if the program is working, creates reports, improves the program
PROGRAM MANAGER (Decision Maker)	Approves grants	Reviews grant applications, decides who gets money, ensures fair distribution
ICT ADMIN (Computer Expert)	Runs the system	Manages the computer system, creates user accounts, fixes technical

IMPORTANT: Your MENTOR is your main contact person. They will guide you through the entire program!

HOW DO I JOIN THE PROGRAM?

Here's the step-by-step process to join the UPG program:



What is PPI (Poverty Probability Index)?

The PPI is a simple survey with 10 questions about your household, such as:

- How many rooms does your house have?
- What is your roof made of?
- Do you own any livestock?
- How many children go to school?

This helps us identify the families who need the most help. A lower score means you qualify for the program.

YOUR 12-MONTH JOURNEY

Here's what happens each month during your time in the UPG program:

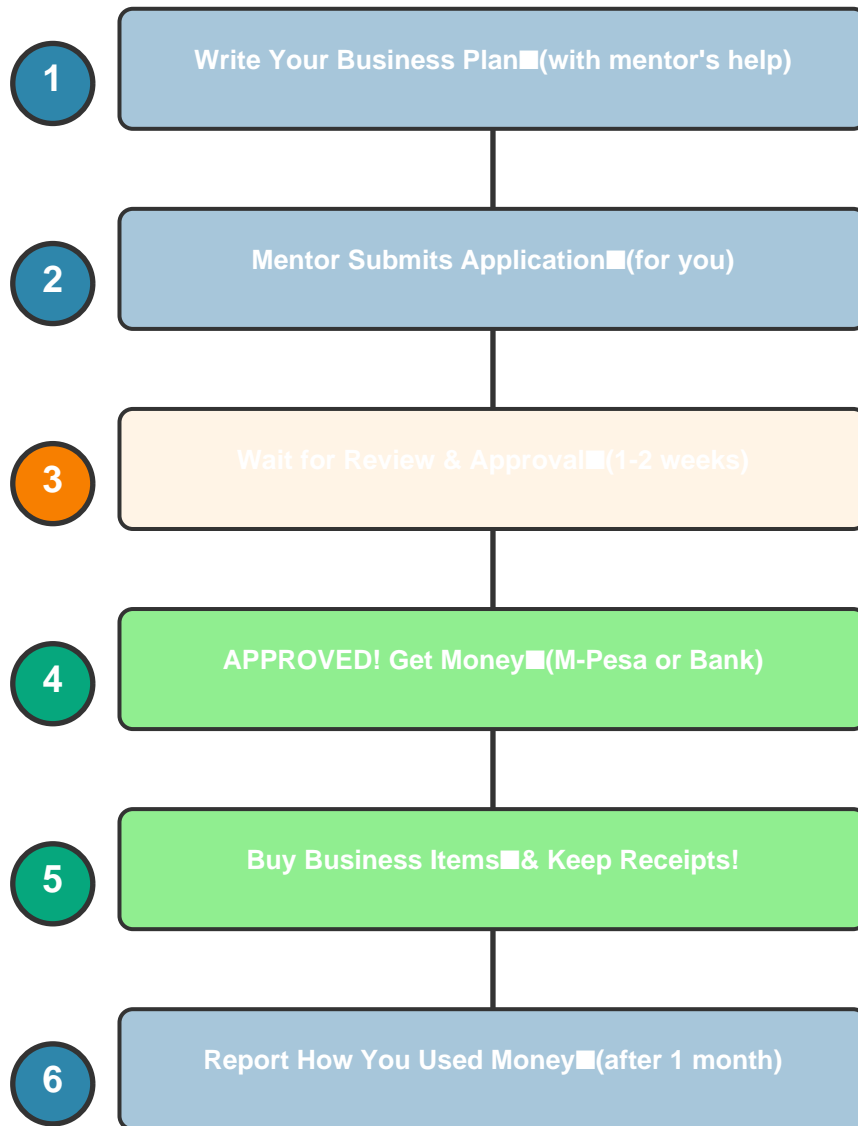
Month	What Happens	What You Do
1	Training Starts PPI Survey	Attend training classes Learn business basics
2	Form Business Group	Find 2-3 partners Choose a business idea together
3	Make Business Plan	Write down your business idea Plan how to spend money
4	Apply for First Grant	Submit application Wait for approval
5	GET MONEY! (KES 10,000-25,000)	Receive grant Buy what you need for business
6	Start Your Business	Open your business Start earning money
7	Check-in Survey	Answer questions about progress Get help if needed
8	Join Savings Group	Save money with 25 people Help each other
9	Assessment for 2nd Grant	Show how well business is doing Prove you are saving
10	Apply for 2nd Grant	Apply for performance bonus Get money to grow business
11	Final Check	Survey about your progress Prepare for graduation
12	GRADUATION DAY!	Celebrate success You are out of poverty!

The Journey is Divided into 5 Phases:

Phase	Months	Focus
TRAINING	1-3	Learn business skills & form your group
FIRST GRANT	4-5	Get seed money to start business
BUSINESS LAUNCH	6-8	Open business & join savings group
SECOND GRANT	9-10	Grow your business with more money
GRADUATION	11-12	Final assessment & celebrate success!

HOW TO GET YOUR GRANT MONEY

Getting grant money is easy! Just follow these steps with your mentor's help:



How Much Money Will I Get?

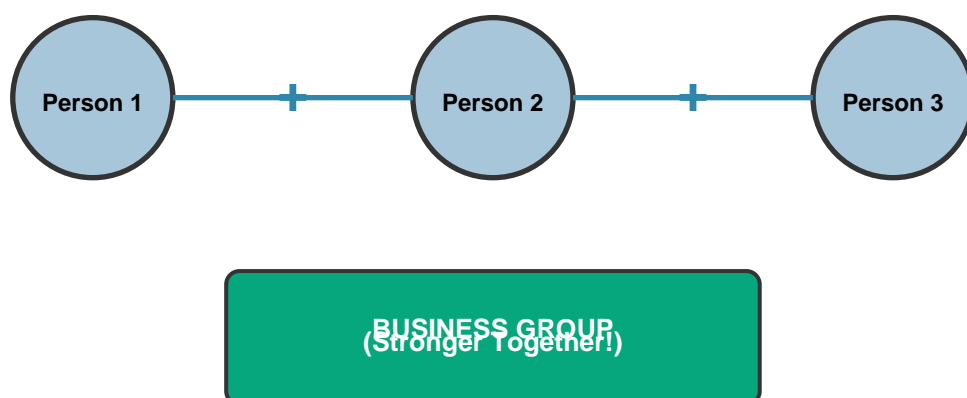
Grant Type	When	Amount	What For
SEED BUSINESS GRANT (SB)	Month 4-5	KES 10,000 - KES 25,000	Start your business Buy inventory, tools, equipment
PERFORMANCE GRANT (PR)	Month 10	KES 10,000	Grow your business Expand or improve your business

IMPORTANT THINGS TO REMEMBER:

- ✓ **Keep ALL receipts** - You must show how you spent the money
- ✓ **Use money for business only** - Not for personal expenses
- ✓ **Start business within 1 month** - Don't delay!
- ✓ **Second grant is a bonus** - Only if your business is doing well
- ✓ **Your mentor helps you** - Ask questions anytime!

BUSINESS GROUPS: WORKING TOGETHER

In the UPG program, you don't work alone! You form a business group with 2-3 other people. Here's how it works:



Why Work in a Group?

- ✓ **Share Ideas:** Three heads are better than one!
- ✓ **Share Work:** Divide tasks among members
- ✓ **Help Each Other:** If one person is sick, others can run the business
- ✓ **Get More Money:** Bigger groups can get up to KES 25,000
- ✓ **Learn Together:** Support and encourage each other

Each Person Has a Job:

Role	What They Do
LEADER	Makes decisions, represents the group, talks to mentor
TREASURER	Handles money, keeps records, tracks expenses and income
SECRETARY	Keeps notes, reminds members of meetings, tracks activities

What Kind of Business Can We Start?

- **Retail Shop:** Sell goods like soap, sugar, cooking oil
- **Farming:** Grow vegetables, maize, or other crops
- **Livestock:** Raise chickens, goats, or cows
- **Services:** Barbershop, tailoring, phone charging

- **Skilled Trade:** Carpentry, mechanics, bricklaying

SAVINGS GROUPS: SAVING TOGETHER

In Month 8, you'll join a Business Savings Group (BSG) with about 25 people from your community. This helps you save money and support each other!

How Savings Groups Work:

Step	What Happens
STEP 1	Everyone in the group saves a small amount each week or month
STEP 2	The group keeps the money in a safe place (like a lock box)
STEP 3	Members can borrow from the group for emergencies or business needs
STEP 4	Borrowed money must be paid back with small interest
STEP 5	At the end of the year, everyone gets their savings back PLUS interest earned!

Why Join a Savings Group?

BENEFITS:

- ✓ **Build Savings Habit:** Save small amounts regularly
- ✓ **Emergency Fund:** Money available when you need it
- ✓ **Earn Interest:** Your money grows over time
- ✓ **Community Support:** Help and be helped by neighbors
- ✓ **Financial Security:** Have money for school fees, medical bills, etc.
- ✓ **Business Growth:** Borrow to expand your business

EXAMPLE:

If you save KES 200 per week for one year, you'll have KES 10,400 PLUS interest!

HOW DO I KNOW I'M SUCCEEDING?

Success in the UPG program means you're moving out of poverty! Here are the signs:

SUCCESS SIGN	WHAT IT MEANS	TARGET
Your Business is Running	Open at least 5 days a week, making sales	Every week
Earning Money	Business makes more than it costs to run	KES 500+/week profit
Regular Savings	Saving money every week/month	KES 200+/week
Can Buy Food	Afford 3 meals a day for family	Daily
Children in School	Able to pay school fees	Every term
Improved Housing	Better roof, more rooms, or repairs	By month 12
Assets Growing	Own more than before (tools, inventory, livestock)	By month 12
Feel Confident	Believe you can support your family	Always!

What Happens at Graduation (Month 12)?

At the end of 12 months, we check if you've successfully graduated out of poverty:

WE MEASURE:

- Your PPI score improved (comparing Month 1 to Month 12)
- Your business is still running and profitable
- You're saving money regularly
- Your living conditions improved
- You feel less vulnerable and more secure

IF YOU PASS:

You GRADUATE! This means you're no longer ultra-poor. You have the skills and resources to continue improving your life. We celebrate your success!

IF YOU NEED MORE HELP:

Don't worry! We'll connect you with other programs or give you extra support to succeed.

FREQUENTLY ASKED QUESTIONS

Q1: Do I have to pay back the grant money?

Answer: NO! This is a GRANT, not a loan. You do NOT pay it back. It's free money to help you start your business!

Q2: What if my business fails?

Answer: Your mentor will help you avoid failure. But if it happens, we'll help you learn from it and try again. Don't give up!

Q3: Can I choose my own business partners?

Answer: YES! You choose who you want to work with in your business group. Pick people you trust and work well with.

Q4: What if I can't attend all training sessions?

Answer: Try your best to attend! But if you're sick or have an emergency, tell your mentor. Missing too many sessions may affect your eligibility for grants.

Q5: How do I get the second grant?

Answer: You must show that your business is doing well, you're saving money, and you're following the program rules. Your mentor will help you apply.

Q6: What happens after I graduate?

Answer: You continue running your business! You keep all the money you earned. You can stay in your savings group. We may check on you occasionally to see how you're doing.

Q7: Can my whole family participate?

Answer: The program enrolls one person per household, but your whole family benefits! You can include family members in planning and running the business.

Q8: What if I don't have a phone?

Answer: You don't need a phone to participate! Your mentor will visit you in person. But having a phone helps for quick questions and reminders.

CONGRATULATIONS!

You are about to begin an exciting 12-month journey out of poverty. With hard work, dedication, and support from your mentor and business group, you WILL succeed!

REMEMBER:

- ✓ Your MENTOR is your friend - ask them questions anytime!
- ✓ Attend ALL training sessions - they prepare you for success
- ✓ Work together with your business group - you're stronger together
- ✓ Save money regularly - even small amounts add up
- ✓ Keep receipts and records - this shows you're responsible
- ✓ Be patient - success takes time, but it WILL come!
- ✓ Never give up - challenges are opportunities to learn

NEED HELP?

Contact your mentor first. They are here to help you succeed!

UPG Program - Village Enterprise
Helping Families Build Better Lives

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