



In partnership with



Displaced and Refugee Youth Enabling Environment Mechanism (DREEM) project

Nurturing growth in Kakuma and Kalobeyei

June 2026

📍 Kenya



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Front cover photo: Fabiola Nzoyikorere at her milling shop
Photo: Farm Africa / Bertha Lutome



Introduction

Across refugee settings globally, livelihoods are often framed within the narrow confines of humanitarian assistance: food aid, shelter and basic services. While these interventions are critical, they rarely unlock long-term economic independence or dignity. In Kakuma Refugee Camp and Kalobeyei Settlement in north-western Kenya, a different narrative is emerging, one that shifts from dependency to agency and from survival to sustainability.

Between 2022 and 2025, Farm Africa implemented the Displaced and Refugee Youth Enabling Environment Mechanism (DREEM) project in partnership with the Mastercard Foundation and World University Service of Canada (WUSC). The programme was designed to move beyond traditional aid models which focused on basic survival needs by fostering an enabling environment where refugees and host communities can build resilient, market-driven livelihoods.



Project key objectives

1. To stimulate innovation, growth of micro and small enterprises in refugee communities
2. To enhance the capacity of businesses to serve as job creators and create employment opportunities for those in their communities.
3. To extend business grants to marginalized refugees (especially women) for improved household livelihoods and economic growth.

Through the Strengthening Economic Opportunities for Refugees (SEOR) pillar, the programme combined innovation grants with tailored business development services (BDS), including mentorship, capacity building, financial linkages. These interventions aimed to enhance business performance, create dignified employment, promote sustainability and encourage diversification.

Project location



Intervention Areas

- Kakuma refugee camp and Kalobeyei Settlement, Turkana County, Kenya

Background

Kenya hosts 860,297 registered refugees and asylum seekers (Kenya Statistics Package, August 2025).¹ Of these, 433,761 are in Dadaab, 309,169 in Kakuma and Kalobeyei, and 117,367 in urban centres, mainly Nairobi. Around 80% are women and children.

Kakuma and Kalobeyei host an estimated 2,500 businesses, about 30% of all known enterprises in Turkana County.² Most are small, early stage ventures in trade and services. General retail accounts for 37.3% of businesses; 10.2% are grocery stores, 9.3% meat retailers and 8% hotels.³

Refugee-led enterprises face barriers such as limited finance, weak infrastructure, low literacy, inadequate technical training for young people and inconsistent regulatory information. Refugees also face resistance to engaging in certain types of business, including in livestock and forestry value chains, which are often seen as reserved for host communities.

In response, the DREEM programme adopted a market-based approach to strengthen micro and small enterprises (MSEs) by addressing systemic constraints, supporting enterprises and livelihoods while building an enabling environment. A total of 244 businesses were supported across five cohorts: 62 micro-enterprises (Cohort 1), 42 small enterprises (Cohort 2), 90 micro-enterprises (Cohort 3), eight digital enterprises (Cohort 4) and 42 women-led enterprises (Cohort 5).

¹ <https://www.refugee.go.ke/sites/default/files/2025-11/Kenya%20Statistics%20Package%20-%202021%20August%202025.pdf>

² UNHCR, 2018. The Kalobeyei Integrated Socio-Economic Development Programme Phase One: 2018-2022 Comprehensive Refugee and Host Community Plan in Turkana West, Kenya.

³ UN-Habitat Dadaab Survey 2021: Report on Socio-Economic Conditions, Businesses and Local Economic Development

(Bottom left) Caren Taalam at her hotel in Kakuma.

Meaningful job creation



Green at Mind Limited employees alongside their employer Ubeling at the workshop in Kakuma. Photo: Farm Africa / Bertha Lutome

The programme successfully demonstrated the resilience and potential of small enterprises in refugee settings, with job creation being one of its standout achievements. There was a 15% growth in jobs created. This increase can be attributed to several factors, with the most significant being the improved performance and expansion of businesses, especially among those owned by refugees.

Despite operating within a fragile economic environment, the enterprises supported by the programme were able to adapt and expand.

However, the programme also faced some challenges, particularly due to external economic shocks, such as aid reductions and the suspension of the Bamba Chakula initiative, which had a profound effect on micro-economic conditions of the region. The suspension of Bamba Chakula, a programme that provided digital cash transfers to refugees, disrupted the purchasing power of refugees and in turn, negatively impacted local businesses that relied on this income stream. As a result, some businesses saw a decrease in

revenue and job creation.

Nonetheless, even within such constraints, small businesses could still grow and adapt. Many enterprises diversified their products / services, invested in new sectors like digital services and improved operational efficiency, which in turn increased their business revenues and or profits, hence increasing their ability to increase their workforce. For instance, while some sectors, like beauty and cosmetics, saw declines in sales, others such as production, hospitality and retail recorded strong growth.

Overall, job creation within the programme was driven by a combination of factors. These included the capacity-building efforts provided through Business Development Services (BDS), which were integral to helping businesses develop key skills in management, financial literacy and marketing. As a result, the enterprises were better equipped to navigate challenges, optimise their operations and expand their workforce. Notably, the employment gains in refugee-led enterprises were more pronounced, compared to host-community owned enterprises.

Impact

Job creation within the DREEM Programme has brought about a remarkable shift in the lives of both refugees and host communities, demonstrating that small businesses can not only survive but also thrive, even in the face of significant challenges.

The increase in employment signifies more than just the growth of businesses; it demonstrates the adaptability, perseverance and sustained workforce retention of these enterprises, even in the face of considerable economic challenges. Despite external disruptions such as the suspension of the Bamba Chakula initiative and reductions in aid, refugee-led businesses were instrumental in driving job creation. Their continued success amid such adversity highlights the resilience of refugees and their essential role in stabilising and strengthening the region's economy.

The project has catalysed long-term economic stability, fortified resilience and encouraged deeper social cohesion within both refugee and host communities. By empowering small businesses, the project has laid a solid foundation for sustainable economic growth, reducing dependency on aid and enhancing local self-sufficiency. This impact proves that, with the right mix of funding, training and market access, even in the most challenging displacement contexts, businesses can create meaningful employment opportunities, foster social integration and lead transformative change within the local economy.

“I started the business alone and today, the company has 23 staff, producing over 1,300 cookstoves since inception,”

Ubeling Anefwa
Founder Green at Mind Limited

Photo: Farm Africa / Bertha Lutome

309,169

refugees in Kakuma and Kalobeyei

244

businesses supported by the project

15%

meaningful jobs created by the supported businesses



Business sustainability

Business sustainability was a central measure of success, reflecting the extent to which supported enterprises could withstand shocks, adapt to changing market conditions and continue operating beyond project support. Through a combination of innovation grants, tailored business development services (BDS) and continuous mentorship, enterprises were equipped not only to grow, but to endure.

Across the cohorts, many businesses demonstrated improved operational stability, stronger financial management skills and enhanced market positioning. Overall, enterprises maintaining sales records increased from approximately 72% at baseline to 92% at endline, representing 20% growth. Those keeping profit and loss records rose from about 36% to 77%,



indicating a 41% increase. Inventory tracking also improved from an estimated 50% to 72%, hence also indicating an increase by 22%.

These improvements in financial record keeping enhanced business decision-making, enabling entrepreneurs to better track performance,

manage costs and identify growth opportunities, ultimately reducing vulnerability to financial shocks. Further, it has served as a market opportunity for digital enterprises providing Enterprise Resource Planning (ERP) software as some of the enterprises sought to digitise this process.

Business diversification

Across all cohorts, a growing proportion of businesses established new income-generating activities, signalling increased entrepreneurial confidence and adaptability in a constrained economic environment.

Overall, approximately 45% of enterprises diversified their operations by establishing additional income streams. These new ventures were largely aligned with existing business models, though a notable share expanded into entirely new sectors, demonstrating both horizontal and vertical growth. This represents a significant shift from baseline levels, where diversification was limited. Diversification was recorded in retail, bakery, electricity and internet distribution sectors.

Diversified enterprises reported strong financial performance, with higher average monthly revenues compared to single-stream businesses. In addition, it contributed meaningfully to employment creation, with an estimated 12% increase in jobs linked directly to new business lines. Youth accounted for the majority of these employment opportunities, with women's participation particularly strong within micro enterprise categories.

(Bottom left) Emmanuel Patience at his poultry farm in Kakuma.
Photo: Farm Africa / Bertha Lutome

Impact

This case study reflected in the ability of enterprises to survive, adapt and grow within a highly constrained economic environment. Overall, the programme reached 244 enterprises across five cohorts, spanning subsectors such as agribusiness, retail, hospitality, services and digital enterprises.

Most businesses remained operational despite declining support, with 85%-100% active by the end, demonstrating resilience. Cohort 1 saw a 138% sales increase, while other cohorts showed mixed results. The project supported inclusion, with 54% female-owned and 64% refugee-owned enterprises.

Sustainability was achieved through business continuity, job retention and creating a self-sustaining ecosystem, including a refugee-led organisation for future support.

45%

of enterprises diversified their operations by establishing additional income streams.

20%

increase in enterprises keeping records.

Training and capacity building

The programme provided trainings to enterprises through a blended approach of classroom training, one-on-one coaching and peer-to-peer mentorship. Peer-to-peer mentorship was especially valuable as it encouraged knowledge sharing and practical application, helping newer businesses learn from more experienced ones. This collaborative learning fostered problem-solving, supported business adaptation to market changes and built strong support networks.

Business development services

A total of 147 micro-enterprises (60% of all supported businesses) from Cohorts 1, 3 and 5 participated in structured classroom trainings, with each cohort receiving 12 sessions over three months, amounting to 36 group training sessions. Attendance remained consistently high across cohorts, indicating strong demand for structured learning and relevance of the training content.

All 244 enterprises (100%) received tailored one-on-one coaching, delivered twice monthly over six months, resulting in approximately 2,940

individual coaching sessions. This ensured that enterprises received customised support aligned to their specific business challenges and growth stages. The 50 enterprises (20%) in Cohorts 2 and 4 received intensive, coaching-only support, reflecting their more advanced operational needs.

Peer-to-peer mentorship further strengthened knowledge transfer, with three mentorship sessions reaching up to 97 enterprises per session, facilitating learning between small enterprises (17%) and micro-enterprises (26%). This approach enhanced practical learning and contributed to increased confidence and problem-solving capacity among entrepreneurs.

“Now, I write down every coin I spend and earn because I was well trained on record keeping.”

Nanga Mulasi
Founder, Hope Africa Beauty Salon



Recruitment and training of refugee-led organisation (RLO)

To institutionalise business development services, the project recruited and strengthened a Refugee-Led Organisation (RLO), Kalobeyei Initiative for Better Life (KI4BLI), over a nine-month capacity development period.

The RLO received four structured institutional trainings, covering the delivery of business development services, financial management, business planning and leadership and

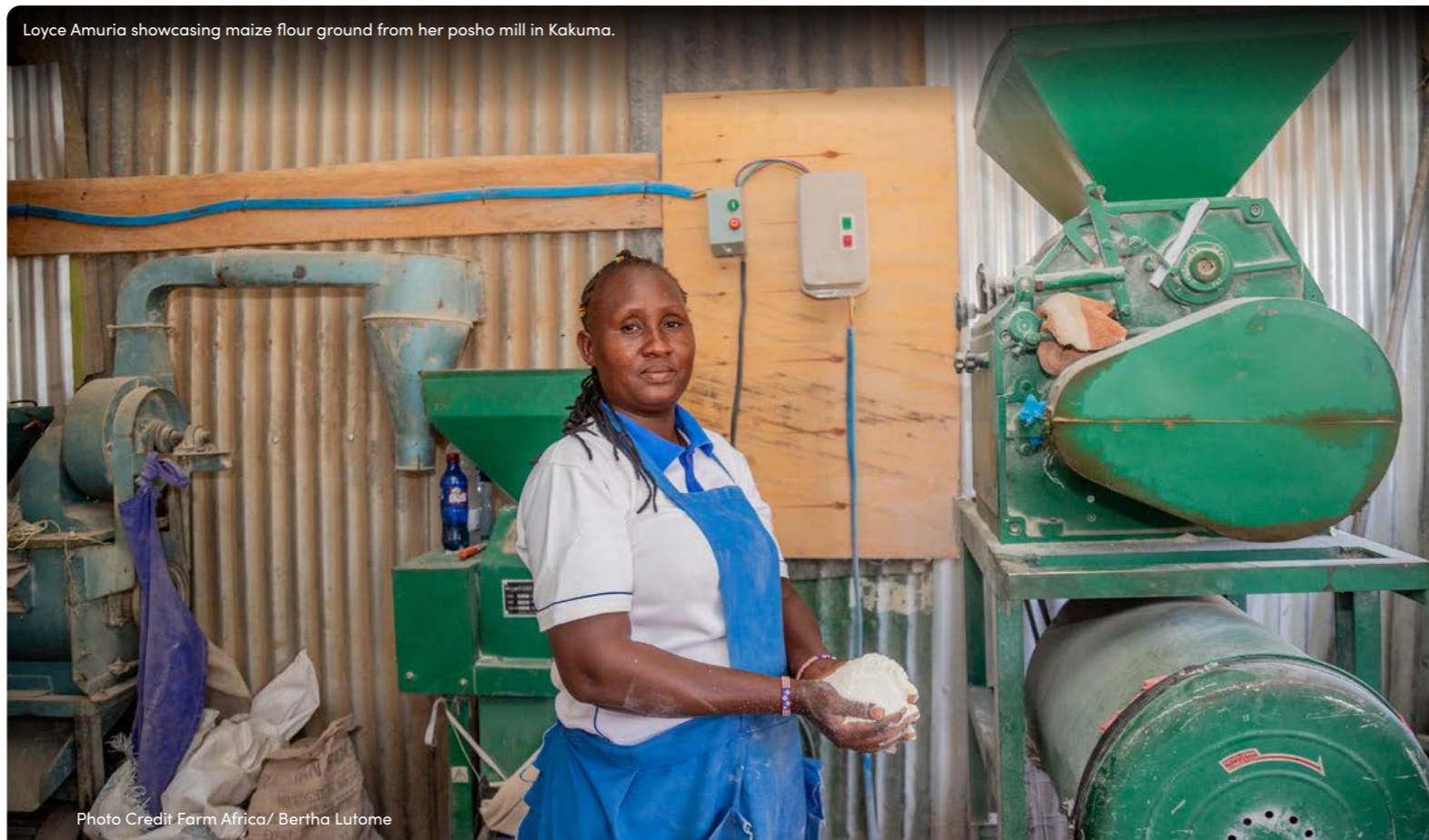
governance. These interventions strengthened both technical delivery capacity and organisational systems, particularly in financial accountability, reporting and governance structures.

Additionally, four staff members (100% of the core technical team) were embedded within Farm Africa’s BDS delivery team, gaining hands-on experience in enterprise training, coaching and monitoring. This practical exposure significantly improved the RLO’s capacity to independently deliver business support services.

“After being selected, I was trained on how to market my business on social media, having a board that shows my services and also word of mouth. That is what has made my business popular here in Kakuma.”



Loyce Amuria
Founder, Tanimoi posho mill



Loyce Amuria showcasing maize flour ground from her posho mill in Kakuma.

Photo Credit Farm Africa/ Bertha Lutome

60%
of supported micro enterprises participated in structured classroom trainings.

100%
of supported businesses received tailored one-on-one coaching offered.



Digital marketing and safeguarding trainings

The programme offered trainings on digital marketing to help participants advertise their products and safeguarding to prevent any form of harm.



Cohort five participants during the launch of the programme. Photo: Farm Africa / Bertha Lutome

The programme delivered a targeted four-day online marketing training to all 42 enterprises (100%) in Cohort 5, comprising women-led businesses, to strengthen their participation in digital platforms.

The training covered digital marketing fundamentals, branding, storytelling, content creation and platform utilisation, including Facebook, Instagram, Tik Tok, WhatsApp and e-commerce platforms. Participants also gained skills in photography, video production, customer engagement and sales conversion, alongside the use of analytics to track performance.

By the end of the training, 100% of participants had created or improved their digital business profiles and developed actionable online marketing plans, positioning them to expand their customer base beyond their immediate physical markets.

Safeguarding training

The programme placed a strong emphasis on safeguarding to ensure the well-being of all participants and prevent any form of harm, exploitation, or abuse. As part of the training, participants were informed about key

safeguarding issues, including Sexual Exploitation, Abuse, and Harassment (SEAH), Gender-Based Violence (GBV), Child Abuse, Mental and Emotional Abuse, Physical Harm, Discrimination and Bullying.

The training emphasised the importance of awareness, where participants were encouraged to actively discuss safeguarding in their daily interactions, respect others and create an environment where harm is reported promptly.

It also focused on prevention, urging businesses to establish clear rules that prevent exploitation and abuse. Furthermore, participants were trained on the importance of reporting safeguarding issues swiftly, empowering them to seek help from trusted community leaders or organisations, ensuring that action can be taken within 24 hours.

By incorporating safeguarding practices into the daily operations of the businesses, the DREEM Project aimed to create a safe, supportive environment for all involved, helping to protect vulnerable individuals and promote dignity and respect within the enterprise ecosystem.



Cohort 5 participants during a training session in Kakuma. Photo: Farm Africa / Bertha Lutome

Impact

The programme's training and capacity-building interventions yielded measurable improvements in the performance, resilience and operational practices of the 245 supported enterprises. A significant number of businesses reported adopting improved financial management systems, with record-keeping practices being among the most widely implemented. This development allowed enterprises to track their income, expenses and profitability more effectively, which in turn enhanced their financial stability and decision-making.

Classroom sessions and peer mentorship engagements provided continuous learning, ensuring that knowledge was not only retained but also applied in practice. This learning approach contributed to higher levels of operational efficiency, stronger customer engagement and an enhanced ability to adapt to changing market conditions.

As a result, businesses demonstrated increased sales, better cost control and improved profitability. The enterprises that actively implemented the training content were more likely to maintain operations, with data showing 85%-100% business continuity across cohorts, even amidst declining humanitarian support and reduced liquidity.

100%

women in Cohort 5 gained proficiency in digital marketing

One of the key impacts of the training was on the digital marketing skills of women entrepreneurs. In particular, 100% of women in Cohort 5 gained proficiency in digital marketing, which enabled them to expand their market reach and access new opportunities. This training empowered them to use digital platforms effectively, increasing their visibility and engagement with a broader customer base, thus contributing to business growth.

Furthermore, the safeguarding training, which was integrated into the broader capacity-building efforts, had a profound impact on participants. It raised awareness about the importance of maintaining safe and respectful business environments.

By emphasising safeguarding issues such as sexual exploitation, harassment, gender-based violence and child abuse, the training equipped participants to recognise, report and respond to safeguarding concerns.

This focus on safeguarding contributed to creating safer, more inclusive spaces for both employees and customers, enhancing the overall sustainability of the businesses.



“I enjoy training enterprises on digital marketing so that their products and services can reach to a wider audience.”

Wanjira Maina
Founder, Iko Media Marketers Limited

Photo: Farm Africa / Bertha Lutome

Lessons learnt

Key lessons from the programme reveal valuable strategies for enhancing business support, driving innovation, improving enterprise readiness and accelerating growth through tailored interventions, diversified income, and access to productive assets.

➤ Targeted needs assessment enhances effectiveness of business support

Conducting detailed enterprise-level needs assessments ensures training and coaching are relevant and practical. Many businesses were already using tools like record books introduced by other partners. Therefore building on these practices improved skill adoption and reduced confusion since new practices were not introduced.

➤ Limited market diversity requires innovation-focused selection

Kakuma and Kalobeyei's business landscape has low sectoral diversity, with many similar retail enterprises. Identifying businesses with unique innovations or growth potential is crucial for stronger performance and job creation.

➤ Prior exposure to business support influences enterprise readiness

Enterprises with prior training from other partners were more organised and provided accurate information, improving efficiency. This underscores the need for thorough screening to prevent funding duplication, ensuring equitable resource distribution and maximising programme reach.

➤ Blended BDS delivery (group and one-on-one) drives great outcomes

Group training and one-on-one mentorship addressed both shared and individual needs, enhancing peer learning, offering tailored solutions, reducing management stress and improving business practices.

➤ Access to productive assets and diversification accelerates growth

Grants for productive assets and business diversification drove growth, with equipment upgrades boosting productivity and quality products. Diversifying income streams or expanding operations led to significant gains, including increased revenue and job creation.

Conclusion

The DREEM programme demonstrates that supporting enterprise growth in challenging contexts requires a strategic, adaptive approach. Success hinges on understanding the local business environment and tailoring interventions to meet real needs. By fostering innovation, encouraging diversification and combining collective learning with individualised support, enterprises are better positioned to thrive, generate income and create jobs. These insights highlight that sustainable business development depends on context-sensitive strategies that empower entrepreneurs to adapt, innovate and grow.



Groundnuts from Amazing Food Company in Kakuma. Photo: Farm Africa / Bertha Lutome

One key issue encountered was the consistent performance gap between male and female-owned enterprises, as women encountered unique obstacles, including household responsibilities and limited support from partners. Insecurity was another significant challenge, with some businesses suffering losses from theft or violence. Additionally, businesses in farming were hindered by informal land leases that led to arbitrary charges and harassment. The asset disbursement process faced delays and confusion due to unclear roles between partners, as well as quality issues with some supplied items, undermining the process and impacting business performance.

Caren's culinary journey



Caren Taalam at Ronnex View Hotel in Kakuma. Photo: Farm Africa / Bertha Lutome

Caren Taalam, a 33-year-old mother of two and an agronomist by profession, co-founded Ronnex View Hotel and Grill in Kakuma Town with her brother in March 2021.

Starting with a small 15-persons space, the business faced challenges due to limited knowledge, space and capital.

"The hotel started off at a very small space that we rented in Kakuma town, however, as the numbers increased from 15-seater to 30-seater, we were encouraged to construct a bigger hotel," Caren recalls. However, the expansion drained their finances and by 2023, Caren was unable to pay her employees and was accumulating debts.

It was then that they engaged with the DREEM programme.

"We received stock which comprised of food stuff that we use daily, such as maize and wheat flour, cooking oil, maize and rice. We used this for a month and so it came in handy since I did not have money to purchase stock," Caren explains.

This intervention helped her stabilise the business, allowing it to expand its offerings to outside catering services and home deliveries within Kakuma.

"The Business Development Counsellors trained us on different business aspects and management. We learnt how to run the business well and they emphasised bookkeeping," Caren adds.

This training led to immediate improvements, with Caren learning to track expenses and income, helping her assess profits accurately.

"At the end of the day, when you calculate income versus revenue, at least you will know the profit incurred," she says.

Today, Ronnex View serves up to 300 customers daily. Caren employs 12 workers, an increase from seven and offers a wider menu.

She looks ahead with optimism, planning to construct a conference facility and digitise her accounting systems.

"Running a business needs passion, good attitude and great customer service," Caren concludes with an advice to young hoteliers.

Janvier's path to agribusiness

When Ombeni Janvier arrived in Kakuma refugee camp in 2017, he had little more than determination and a love for farming.

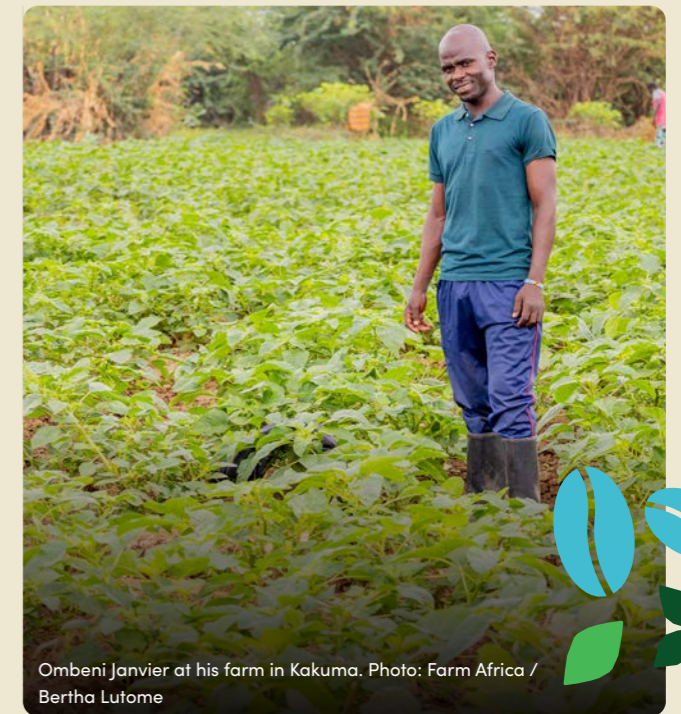
A 29-year-old family man with a French-speaking education, Janvier faced numerous challenges, including language barriers and unemployment.

"Life was hard," he recalls. "I couldn't apply for most jobs, so I decided to fall back on something I had always loved, farming."

Janvier teamed up with four friends who shared his vision and together, they dug a shallow well and started cultivating vegetables on a small plot of land.

"I started with just 100 basins of crops," Janvier says. "My revenue was around Ksh 15,000 a month and even that was unpredictable."

The turning point came when Janvier joined the programme and improved his farming skills.



Ombeni Janvier at his farm in Kakuma. Photo: Farm Africa / Bertha Lutome



"The DREEM programme provided me with pipes, a water storage tank and training on agribusiness. Before that, I was just farming for food. Now, I farm as a business and I am able to share the knowledge with other young people."

One of the biggest changes was the new irrigation system, which replaced the manual watering method. "I used to rent pipes and pumps at Ksh 3,500 a week. It was unsustainable," Janvier recalls. "Now, I save that money and water a larger area more efficiently."

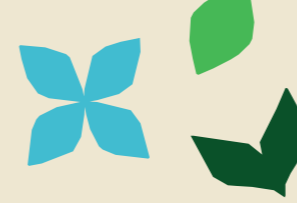
The programme also helped Janvier learn business management practices like record-keeping and market analysis.

"I keep track of every amount I invest in the business and what I make out of it. I have also expanded my customer base beyond the refugee camp. My dream is to supply all of Kakuma."

With growth came job creation. "I employ eight people now, up from just three," Janvier says. "We supported each other as friends. Now, each of us has our own farm."

Despite the progress, challenges remain. "The shallow wells sometimes dry up, leaving my crops vulnerable," Janvier explains. "And I don't have secure land tenure. Sometimes multiple people claim the land I am farming on."

Nevertheless, Janvier remains optimistic. "Don't be afraid of farming. Today, farming is a business, not just a traditional activity," he advises.



How Fabiola's porridge flour company is fighting malnutrition

In the heart of Kakuma refugee camp, where many rely on humanitarian aid for survival, Fabiola Nzoyikorera, founder of Amazing Food Company, is not only tackling malnutrition but also creating employment, promoting education, and fostering dignity among fellow refugees. Fabiola, a 35-year-old refugee from Burundi, arrived in Kakuma with limited resources but a passion for farming and food production.

"When I arrived, I saw that the porridge flour provided by the World Food Programme (WFP) was not enough," Fabiola recalls. "I knew that with the right ingredients, I could create something more nutritious and accessible for the community."

This insight led her to start Amazing Food Company in 2022. At first, she produced just 60 to 80 kilograms of porridge flour per week, working alone. But as demand grew, she expanded her team, employing four people. Today, Amazing Food Company has grown into a thriving business producing up to 700 kilograms weekly, employing

14 people, eight of whom are permanent staff.

The company produces two types of porridge flour. Amazing Family Porridge, made from a blend of maize, wheat, sorghum, sesame, rice, groundnuts, finger millet and soybeans, is designed for children, expectant mothers and breastfeeding women. The Special Porridge, made from soybeans and sesame, targets adults suffering from chronic health issues like diabetes, high cholesterol and high blood pressure. "Both products are fortified with essential nutrients, helping reduce malnutrition in Kakuma," Fabiola says proudly.

The turning point for Fabiola came when she joined the DREEM programme and improved her business running skills.

"The DREEM project helped me scale my business," she explains. "I bought a milling machine from the profit I made selling the flour, moved to a larger production space and even installed a fence to secure the area. Now, I can meet demand consistently."

The impact of the programme has been far-reaching, benefiting not just Fabiola's household but the broader community. "With improved income, my three children now attend private schools, access better healthcare and enjoy balanced meals," she shares. "I employ women, men, and persons with disabilities. We also collect used plastic bottles through a network of over 300 women.

In return, I give them porridge flour for their children. Many of these children were malnourished; now, they're strong, healthy and going to school."

Fabiola's porridge has also been a lifeline for many.

"I am living with an orphaned child whose parents died when he was 10 months old," says Nahimana Goretti, a mother in Kakuma. "He was severely malnourished. I no longer receive Bamba Chakula therefore I started collecting plastic bottles to get porridge flour from Fabiola. Just three months later, my child is healthy and has even started walking comfortably.

Another community member, Nduwimana Mary, shares a similar story: "I used to suffer from ulcers and high blood pressure. I couldn't afford hospital visits or food that wouldn't trigger my condition. Since I started taking Amazing Food's porridge, I

feel full faster, my health has improved and I no longer need to visit the clinic."

"I feel very happy when I empower the community, especially women who are very vulnerable. They have trusted my product and therefore, I look forward to selling the porridge flour more."

(Bottom right) Fabiola Nzoyikorera offering porridge to women in the community after receiving plastic bottles from them for recycling. Photo: Farm Africa / Bertha Lutome



Fabiola Nzoyikorera displaying her porridge flour
Photo: Farm Africa / Bertha Lutome





Loice Ngugi at her shop in Kalobeyei.
Photo: Farm Africa / Bertha Lutome

Summary

The DREEM project empowered refugees and host communities in Kakuma and Kalobeyei, Kenya, by supporting 244 enterprises. Through training, mentorship and innovation grants, businesses grew resilient, created jobs and increased incomes. The programme shows how targeted support can transform livelihoods and foster economic independence in challenging contexts.

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