



Miller Center

for Social Entrepreneurship

Name of social enterprise: Tugende

Mission statement: Helping people help themselves.

Webpage: <http://www.gotugende.com>

GSBI 2017 business plan presentation:

<https://www.youtube.com/watch?v=oNx0513z1VU>

Headquarters: Kampala, Uganda

Location(s) of research: Kampala, Uganda and surrounding areas of Uganda

Impact to date:

- Over 6,500 customers financed
- 2,600 leases fully repaid and ownership transferred
- 33,000 household members benefiting

Background: Motorcycles drive the economy in East Africa, transporting people and goods, and create an enormous number of jobs. Tugende's primary product is a lease-to-own financing package for motorcycle taxi drivers in Uganda, including financial training and health insurance. Ownership doubles take-home income for drivers and increases safety helping motorcycle owners help themselves. There are over 800,000 full-time motorcycle taxi drivers in East Africa, including 400,000 in Uganda. However, most drivers cannot afford to buy their own motorcycle or access formal credit, leading to informal rental relationships with "landlords" who can withdraw the motorcycle at any time. This leads to job insecurity—one can lose your key tool through no fault of your own-- and difficulty building savings due to the permanent rental status.

The challenge: Tugende is increasing its operational efficiencies to meet the demand of disbursing over 1,000 new motorcycles per month. To do so, Tugende needs help mapping its operational procedures so senior management can identify key bottlenecks prohibiting growth. Tugende also wants to create more robust procedures around its social impact reporting efforts. Fellows would have the opportunity to develop surveys, visit clients, collect impact data, and draft reports about how Tugende is changing its customers' lives.

Action research products needed:

1. Map organizational processes, identify bottlenecks prohibiting growth, and provide recommendations to management about how to overcome bottlenecks.
2. Create and conduct a social impact survey, and write a portfolio of blog posts that accurately depict the transformative impact an owned motorcycle has on our clients' lives.

Student skills needed: social science surveying, writing proposals, blogging, social media marketing, PowerPoint/Excel, and interpersonal, communication, and analytical skills.

Keywords: Scaling, Lease-to-own, Operational Analysis, Asset-Finance, Social Impact Assessment and Reporting.



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