



# 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:**

- \$2,700,000 created in asset ownership to date. \$9,000,000+ in assets disbursed.
- Over 42,400 lives improved, including more than 9,400 clients and their families.
- *Doubled* the daily income for over 3,900 completed clients.

**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 building a sustainable customer pipeline so that it can disburse over 1,000 active leases each month. To do so, Tugende needs to create targeted marketing campaigns that effectively communicate the company's primary product and the impact it has on its clients' lives. 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. Help Tugende create targeted marketing campaigns to create a sustainable customer pipeline that enables Tugende to disburse over 1,000 motorcycles each month. Monitor and evaluate the campaigns and make recommendations to Senior Management about how they can be improved.

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.

