



Creating a Cash Cow in Kenya: Adventures in Starting a Social Business and Living in Africa

Nat Robinson

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What started as an eight-month assignment turned into a six-year adventure and the creation of a social business to help Kenya's farmers lift themselves out of poverty. The social business, Juhudi Kilimo, provides microloans to enable smallholder farmers to buy productive assets, such as cows, tools and so on. Since its foundation in 2009, Juhudi Kilimo has provided over 50,000 loans worth \$30 million and financed the purchase of 23,100 cows by some of Kenya's poorest farmers. In its six years Juhudi managed to rack up an impressive list of international investors — The Rockefeller Foundation, The Ford Foundation, Acumen Fund, Soros Economic Development Fund, Grameen Foundation, Deutsche Bank and Kiva.org. The company also won a Charles Schwab Social Entrepreneur of the Year Award and part of CIO Magazine's top 100 list. The challenges faced by the company in its early years reveal a dark underbelly of investor greed, corruption and the deep multicultural misunderstandings that can lead to conflicts. The company was driven by a young entrepreneur from the US, who admits he had no idea what he was doing but learned along the way. The lessons he presents here can help guide those starting new ventures or trying to defy the odds with a new social business in East Africa. The business stories are intertwined with his adventures, racing camels, running from rhinos and much more.

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