60 __decibels

FUCEC

Impact Performance Report



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About This Report

This report is designed to provide you with an in-depth understanding about your customers, their profiles, the outcomes they experience, how satisfied they are, and how you can improve your impact and business performance.

The insights are based on phone interviews with 277 customers in Togo. These interviews were conducted by 60 Decibels trained researchers. We really enjoyed hearing from your customers – they had a lot to say!

We employed a random sampling method to select respondents.

To contextualize your results, you can see how your performance compares to other Financial Inclusion companies in the <u>Performance Snapshot</u> and <u>Appendix</u>.

We encourage you to use these results to set targets and identify ways you can further improve your impact performance over time.

277 customers interviewed, 43% were female.

About 60 Decibels Methodology

In February – April 2025, 60 Decibels' trained researchers conducted 277 phone interviews with FUCEC customers who have a savings account and/or a loan from FUCEC. Here is the breakdown of how we collected this data:

| Country | Togo |
|-----------------------|-------------------------------|
| Contacts Received | 1,759 |
| Interviews Completed | 277 |
| Response Rate | 45% |
| Languages | French, English, Ewe, Mina |
| Average Survey Length | 14 mins |
| Confidence Level | 95% |
| Manaia af Eman | 50 / |
| Margin of Error | 5% |

About FUCEC

Faitière des Unités Coopératives d'Epargne et de Crédit du Togo (FUCEC) is the largest microfinance institution in Togo, serving 1.1 million customers (members) through 35 branches and 114 service points, mostly in rural areas (62% of depositors and 58% of borrowers). It is an apex of cooperatives (Caisses d'Epargne et de Crédit) that was established in 1983 and licensed as a network in 2008. FUCEC is a sustainable MFI, with a self-sufficiency ratio above 100% for the last three years. The institution offers several financial products and services including credit, savings, insurance and mobile money. About 42% of FUCEC's depositors are women.

SCBF project 2022-01: <u>Factsheet</u> and <u>Final Report</u> Project period: January 2022 – March 2024

SCBF project FEW-30: Factsheet and Final Report

Theme: Enabling digital financial services

Product: Digital savings

Target population: Low-income populations, rural

women

Following a successful pilot, FUCEC-Togo and the West African Confederation of Financial Institutions (CIF) initiated a technical assistance project with the support of the Swiss Capacity Building Facility (SCBF) to scale up the digitalisation of the on-site depositing system (SYSCOFOP).

SYSCOFOP, is a digital tool for on-site collection of deposits for savings and credit products for low-income clients, mainly from rural areas. The tool enables mobile agents from FUCEC-Togo to collect savings deposits at the client's home or place of business with an instant digital transaction. Through the project and the parallel financial education campaigns, clients are sensitized and are able to gradually build up savings for the opening of an account at FUCEC-Togo. During the implementation phase of the project, clients were able to build up 46.5 billion CFA francs or 68.3 million CHF in savings in two years and benefited from 68,041 nano and micro credits for an amount of 61.9 billion CFA francs or the equivalent of 91.03 million CHF.

60dB Perspective

Top Insights

1 FUCEC has a positive impact on the financial management and saving behavior of its customers.

FUCEC helps customers improve their financial habits and feel more in control of their money. 91% say their savings have increased, 89% report improved ability to manage their finances, and 88% say they spend less time worrying about finances.

Among customers with a savings account, 77% use FUCEC's savings collection service. Of these customers, 92% report that their ability to save has improved.

These results suggest that FUCEC's services go beyond financial access and are equipping customers with the essential tools, knowledge, and confidence to take charge of their finances.

See pages: 9, 14, 15.

3 FUCEC is serving a previously underserved population.

67% of customers reported having no access to a similar service before FUCEC. Additionally, 15% of customers live on less than \$2.15 per day, compared to 20% of the national population. This has resulted in an Inclusivity Ratio of 0.87, indicating that the model is effectively serving low-income individuals who were previously excluded from formal financial services.

However, there are disparities in outcomes. Female and non-urban customers report lower financial gains compared to their male and urban counterparts. This suggests that while access has expanded, targeted support may help these groups see financial improvements over time.

See pages: 7, 8, 23.

Recommendations

1 Expand and tailor support for female and non-urban customers.

FUCEC can consider investing in targeted financial education, flexible loan products, and strengthen digital support to deepen impact among the underserved, particularly female and non-urban customers.

Closing the impact gap for female and nonurban customers will enable FUCEC to fulfill its promise of financial inclusion for the underserved.

2 FUCEC contributes to an improved overall quality of life.

90% of customers report that their quality of life has improved since using FUCEC. Many attribute this improvement to increased business investment, greater financial independence, and a stronger sense of personal empowerment.

These outcomes demonstrate that FUCEC is enabling meaningful and lasting changes in its customers' lives, enhancing financial stability and promoting self-reliance.

See page: 12.

4 Customers exhibit good overall satisfaction.

FUCEC's Net Promoter Score of 39 reflects strong customer satisfaction, driven by trustworthy staff, business support, and good service. While both genders cite similar reasons for satisfaction and dissatisfaction, women report a higher Net Promoter Score than men (45 vs 34).

17% of customers have reported challenges with their loans or savings, primarily related to poor customer service, unfavorable loan conditions, and a lack of communication. Addressing these issues could deepen overall satisfaction and enhance customer loyalty.

See pages: 19, 20.

2 Address customers' complaints by strengthening service consistency and customer communication.

To improve customer experience, FUCEC can consider revising loan terms to better align with customer capacities and needs.

Additionally, strengthening communication channels through more proactive outreach can help ensure customers receive timely, clear, and consistent information.

Performance Snapshot

The performance column presents how you compare to the 60 Decibels Benchmark in the Financial inclusion sector in Western Africa. You can find additional insights of your results, in the context of the 60 Decibels Benchmarks, in the <u>Appendix</u>.

Benchmark Overview

Western Financial
Africa inclusion
geographical sector
focus focus

51 companies included

28,231 voices listened to

Performance vs 60dB Benchmarks

Bottom 20%
 Bottom 40%
 Middle
 Top 40%
 Top 20%

| Who are you reaching? | FUCEC Performance | Benchmark Performance |
|--|----------------------|--------------------------|
| Inclusivity Ratio | 0.87 | • • • • |
| Accessing product/service for first time | 67% | • • • • • |
| [+] What impact are you having? | | |
| % seeing significantly improved quality of life | 12% | • 0 0 0 0 |
| % seeing significantly increased income | 15% | • 0 0 0 0 |
| % seeing significantly increased savings balance | 17% | • 0 0 0 0 |
| % seeing significantly improved ability to manage finances | 28% | • 0 0 0 0 |
| % seeing significantly decreased financial stress | 24% | • • • • • |
| A How satisfied are your customers? | | |
| Net Promoter Score | 39 | • • • 0 0 |
| % experiencing challenges | 17% | • • 0 0 0 |
| % reporting high understanding of loan terms | 66% | • • • • • |

60 _ decibels



01:

Profile

This section helps you understand your customer base, and if you are reaching a previously underserved population.

The key indicators in this section are:

- Inclusivity Ratio: Are you reaching less well-off customers? How representative is your customer base of the national population of the country you are working in?
- First Access: What proportion of your customers are accessing a similar product/service for the first time?



A typical FUCEC customer is a 42-year-old male, living in a town in a household of 6 people.

Demographics

| Gender Breakdown | | | |
|------------------|-----|--|--|
| Female | 43% | | |
| Male | 57% | | |

| Ag | Age Distribution | | | | |
|----|---------------------------|------|--|--|--|
| | - | 67 | | | |
| | 90% between 26 - 58 | 42 | | | |
| | - | . 22 | | | |
| | | | | | |

| Location* | |
|-----------|-----|
| City | 29% |
| Town | 46% |
| Village | 25% |

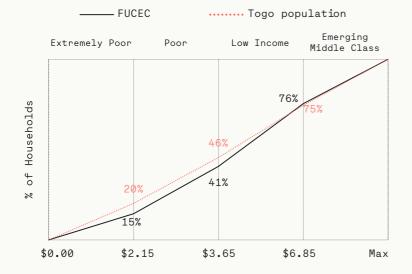
| Household | Size | |
|------------|------|--|
| 6.3 People | | |

^{*} For this report, we have categorized 'City' as 'Urban', and 'Town' and 'Village' as 'Non-Urban'.

15% of customers live under \$2.15 per day, compared to 20% of the national population.

Customers' Income Distribution Relative to Country Average

% living below x.xx per person per day (2017 PPP) (n = 263**)



Inclusivity Ratio

Degree to which FUCEC is reaching low- income customers in Togo (n = 263)

0.87

1 = parity with population;
> 1 = over-serving;
< 1 = under-serving.
See Appendix for calculation.</pre>

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TOP 20% - 60dB Benchmark

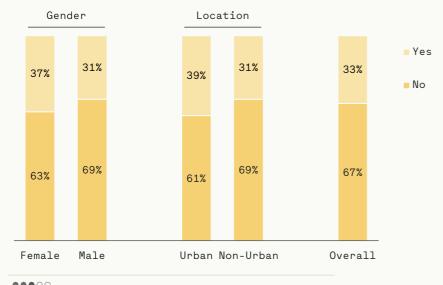
^{** 14} respondents declined to answer.



67% of customers say they had no prior access to a service like the one FUCEC provides.

First Access

Q: Before FUCEC, did you have access to a service like FUCEC provides? (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)

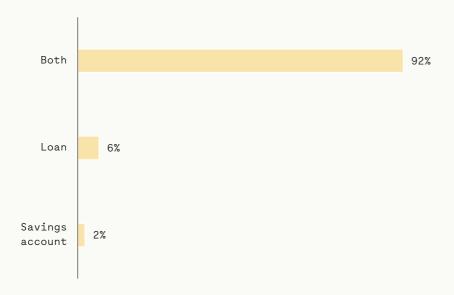


MIDDLE 60dB - Benchmark

92% of customers report having both a savings and a loan account with FUCEC.

Loan and Savings Subscription

Q: Do you have a loan or savings account from FUCEC? (n = 277)



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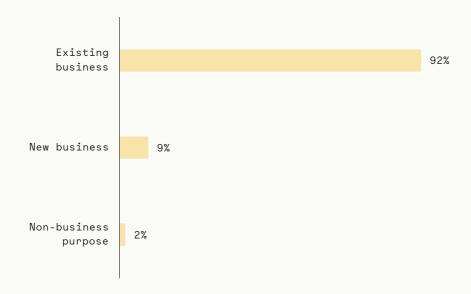
8



92% of customers say they plan to use their savings or loans to support their existing businesses.

Planned Savings and Loan Use

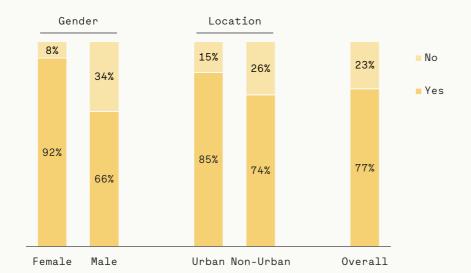
Q: How do you plan to use your savings or loan from FUCEC? Choose all that apply: (n = 277)



77% of savings account customers report using FUCEC's savings collection service.

Use of Savings Collection Service

Q: Do you use FUCEC's savings collection service? (n = 261*| Female = 114, Male = 147 | Urban = 75, Non-Urban = 186)



Insight

Female customers are more likely to have used the FUCEC savings collection service (92%) as compared to male customers (66%).

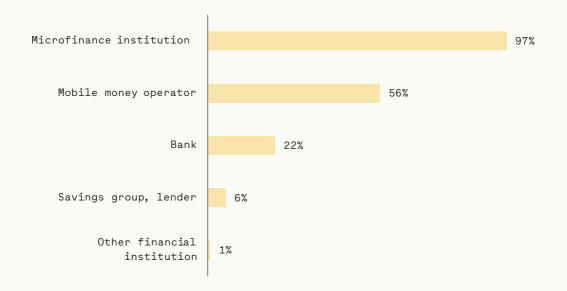
^{*} Asked only of those who have a savings account.



More than half of the customers use either a microfinance institution account or a mobile money operator account.

Financial Services

Q: Do you use any of the following financial services (e.g., savings or credit)? Choose all that apply (n = 277)



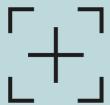




I am happier with FUCEC and have gained financial independence. My children now have access to better food and healthcare.

Female, 36

60 _ decibels 10



02:

Impact

We believe that the best way to understand the social impact that you are having, is to simply ask customers whether their quality of life has changed as a result of access to your products, and if so, how.

This section shows you the degree to which you are impacting quality of life, and what outcomes, if any, are customers experiencing, in their own words.

The key indicators in this section are:

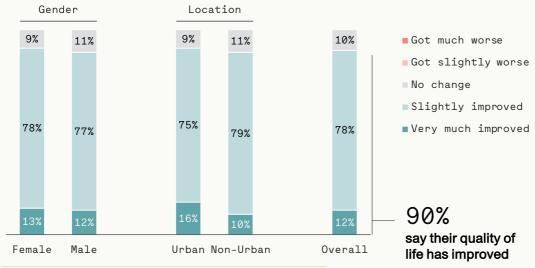
- Quality of Life Change: To what extent has the quality of life of your customers changed as a result of your products?
- **Income Change:** To what extent has the money customers earn changed because of FUCEC?
- Savings: Are customers able to save more money as a result of your offering?
- Financial Resilience: Are customers better able to withstand financial emergencies?



90% of customers report that their quality of life has improved because of FUCEC.

Quality of Life Change

Q: Has your quality of life changed because of FUCEC savings and/or loan? (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)



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BOTTOM 20% - 60dB Benchmark

Customers reporting improved quality of life cite increased business investment. Those seeing no change are primarily new customers.

Customers Reporting Improved Quality of Life

Open-ended question, responses coded by 60dB (n = 248)

Customers Reporting No Change Quality of Life

Open-ended question, responses coded by 60dB (n = 29)

62%

talk about increased business investment

(55% of all respondents)

36%

mention increased financial independence (32% of all respondents) 32%

talk about being new customers
(9 respondents)

21%

mention economic challenges (6 respondents)

18%

report being more personally empowered (16% of all respondents) 11%

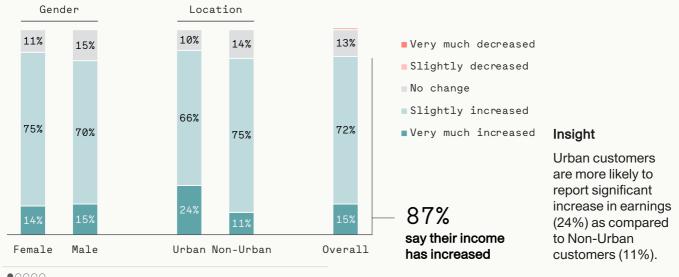
report having unsuccessful investments (3 respondents)



87% of customers report that their income has increased because of FUCEC.

Income Change

Q: Has the money you earn (your income) changed because of FUCEC savings and/or loan? Has: (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)



BOTTOM 20% - 60dB Benchmark

Customers attribute their income increase to business expansion, while those reporting no change cite a decrease in sales.

Customers Reporting Income Increase

Open-ended question, responses coded by 60dB (n = 241)

64%

talk about **business expansion**

(53% of all respondents)

26%

mention improved financial management (22% of all respondents) **Customers Reporting No Change in Income**

Open-ended question, responses coded by 60dB (n = 36)

36%

talk about decrease in sales

(13 respondents)

28%

mention economic challenges (10 respondents)

26%

report increased stock capacity (22% of all respondents) 19%

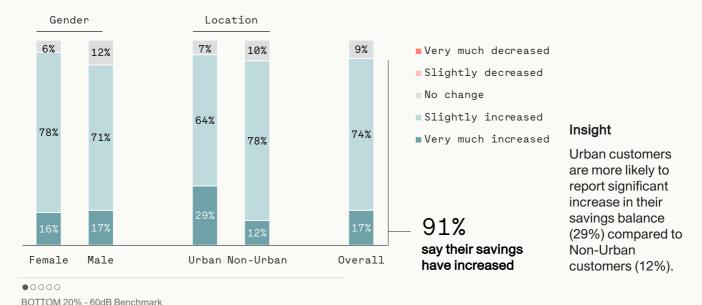
report awaiting return on investment (7 respondents)



91% of customers say their savings have increased because of FUCEC.

Savings Balance

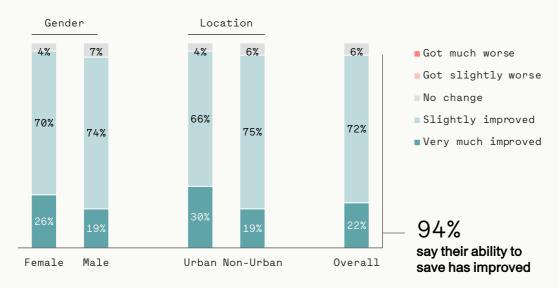
Q: Has the amount of money you've saved changed thanks to FUCEC savings and/or loan? Has it: (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)



94% of customers using the savings collection service say their ability to save has improved as a result of the service.

Ability to Save

Q: Has your ability to save changed thanks to the digital collection of your savings at home/work? Has it: (n = 202* | Female = 105, Male = 97 | Urban = 64, Non-Urban = 138)



Insight

Female customers are more likely to report significant improvements in their ability to save (26%) compared to male customers (19%).

Urban customers also show a higher likelihood of reporting such improvements (30%) compared to Non-Urban customers (19%)

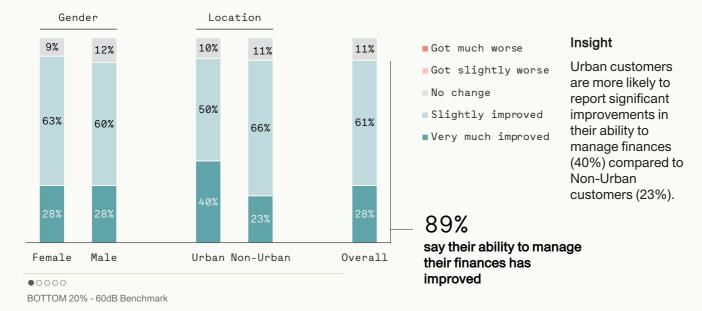
^{*} Asked only of those who used the savings collection service.



89% of customers say their ability to manage finances has improved because of FUCEC, with 28% saying it has 'very much improved'.

Ability to Manage Finances

Q: Has your ability to manage your finances changed because of FUCEC savings and/or loan? (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)



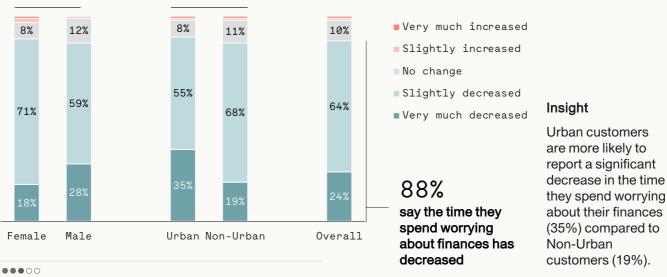
88% of customers say their financial stress has decreased because of FUCEC, with 24% saying it has 'very much decreased'.

Financial Stress

Gender

Q: Has the time you spend worrying about your finances changed thanks to the savings and/or loan from FUCEC? Has it: (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)

Location



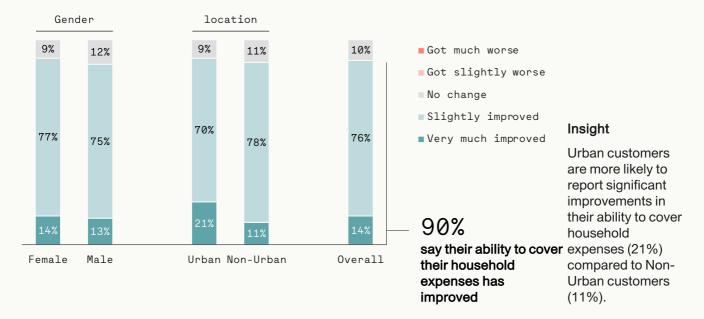
MIDDLE 60dB - Benchmark 60 __decibels



90% of customers say their ability to cover household expenses has improved because of FUCEC.

Household Expenses

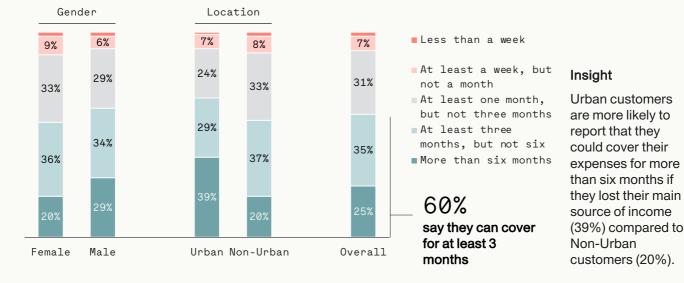
Q: Has your ability to cover your household expenses changed because of FUCEC savings and/or loan? Has it: (n = 277 | Female = 120, Male = 157 | Urban = 80, Non-Urban = 197)



60% of customers say they could cover their expenses for at least three months if they lost their main source of income.

Ability to Face Loss of Income

Q: Tomorrow, if you lost your main source of income, how long could you continue to cover your normal expenses, without borrowing money? (n = 268* | Female = 114, Male = 154 | Urban = 72, Non-Urban = 196)



^{* 9} respondents declined to answer.

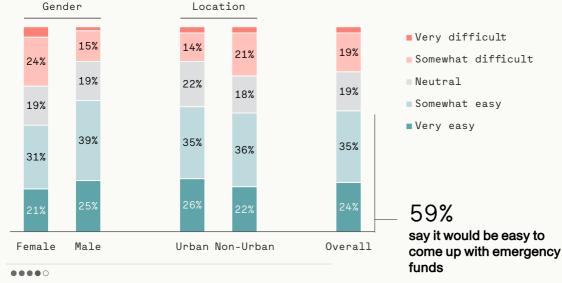


59% of customers say it would be easy to come up with emergency funds, suggesting good financial resilience amongst customers.

Financial Resilience

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with 32,246 XOF* within the next month. How easy or difficult would it be to come up with this money?



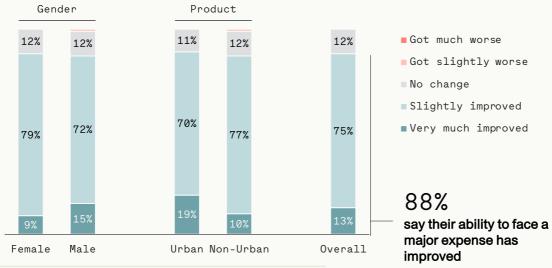


TOP 40% - 60dB Benchmark

88% of customers say their ability to face this major expense has improved because of FUCEC.

Ability to Face Major Expenses

Q: Has your ability to face this major expense changed because of FUCEC savings and/or loan? (n = 276* | Female = 120, Male = 156 | Urban = 79, Non-Urban = 197)



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BOTTOM 20% - 60dB Benchmark

* 1 respondent declined to answer.

^{* 1/20} of GNI per capita is used to represent a benchmark for assessing poverty or minimum living standards.



03:

Experience

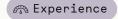
If your customers are unhappy, it's unlikely they will continue to choose your products or recommend to others.

This section uses the popular Net Promoter Score [®] to understand the level and drivers of customer satisfaction and loyalty. Additional insights on challenges and suggestions for improvement highlight areas you can improve.

The key indicators in this section are:

- Net Promoter Score: How likely are your customers to recommend FUCEC to a friend?
- % Experiencing Challenges: What proportion of customers experience challenges with your savings and/or loan?

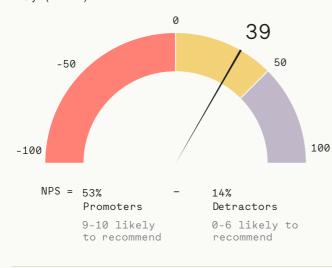
60 _ decibels 18



FUCEC has an NPS of 39 in Togo, which is good and at par with the 60dB Financial inclusion Benchmark in Western Africa of 36.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely is it that you would recommend FUCEC to a friend, where 0 is not at all likely and 10 is extremely likely? (n = 277)



The Net Promoter Score® (NPS) is a gauge of respondent satisfaction and loyalty. The NPS is the percent of customers rating 9 or 10 ('Promoters') minus the percent of customers rating 0 to 6 ('Detractors'). Those rating 7 or 8 are 'Passives'.

The score can range from -100 to 100. FUCEC in Togo has a NPS of 39, which is a good score.

| NPS |
|-----|
| 45 |
| 34 |
| 50 |
| 35 |
| |

●●●○○ MIDDLE 60dB - Benchmark

Promoters value trustworthy staff, business support, and good customer service. Detractors want to see flexible payment terms.

Follow up from NPS question: We ask respondents to explain their rating to provide an insight into what they value and what creates dissatisfaction.

53%

are Promoters

They love:

- 1. Trustworthy staff (33% of Promoters / 17% of all respondents)
- 2. Business support(31% of Promoters / 16% of all respondents)
- 3. Good customer service (25% of Promoters / 13% of all respondents)

33% 😑

are Passives

They like:

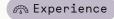
- 1. Reliable service (26% of Passives / 8% of all respondents)
- 2. Good customer service (22% of Passives / 7% respondents)
- 3. Efficient loan processing (22% of Passives / 7% respondents)

14%

are Detractors

They want to see:

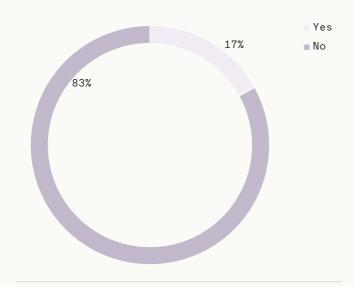
- 1. Flexible payment terms (36% of Detractors / 5% of all respondents)
- 2. Lower interest rates (31% of Detractors / 4% of all respondents)



17% of customers report facing a challenge with FUCEC.

Proportion of Customers Reporting Challenges

Q: Have you experienced any challenges with FUCEC? (n = 277)



| Segments | % Reporting Challenges |
|-----------|------------------------|
| Female | 15% |
| Male | 18% |
| Urban | 15% |
| Non-Urban | 18% |
| | |

BOTTOM 40% - 60dB Benchmark

The 17% who experience challenges mainly report poor customer service and unfavourable loan repayment conditions.

Most Common Challenges

Q: Please explain these challenges. (n = 47) Open-ended, coded by 60 Decibels.

45%

talk about poor customer service

(8% of all respondents)

17%

talk about **poor communication** (8 respondents)

23%

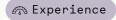
mention unfavorable loan repayment conditions

(4% of all respondents)

66

I had a late payment once, and I didn't like the way they treated me.

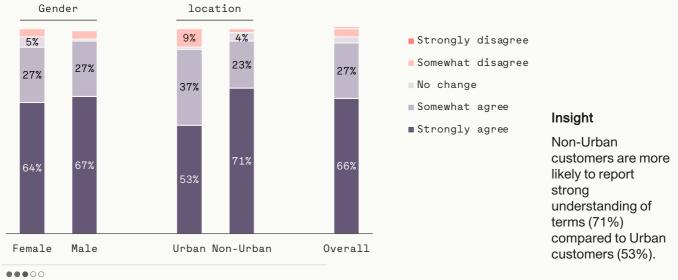
- Female, 41



66% of FUCEC loan customers say they 'strongly agree' that they fully understand the loan terms and conditions.

Loan Terms Understanding

Q: To what extent do you agree or disagree with the following statement: "I understand all of the terms and conditions of FUCEC loan, including payments, penalties, and loan insurance.? (n = 271* | Female = 118, Male = 153 | Urban = 79, Non-Urban = 192)

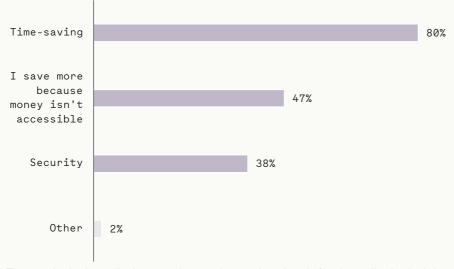


MIDDLE 60dB - Benchmark

Customers say that having their savings collected from home or work is advantageous because it saves time.

Product Advantages

Q: What are the advantages of having someone come to your home/workplace every day to collect your savings? Choose all that apply: (n = 60)



^{*} The sample size is smaller because the question was introduced after data collection had already started.

^{*} Asked only of those who used the loan service.



04:

Segmentation Analysis

Not every customer is the same. Understanding your impact across different groupings of customers can reveal additional insights into how you can improve performance.

This section disaggregates results by gender and location across six key indicators introduced in previous sections.

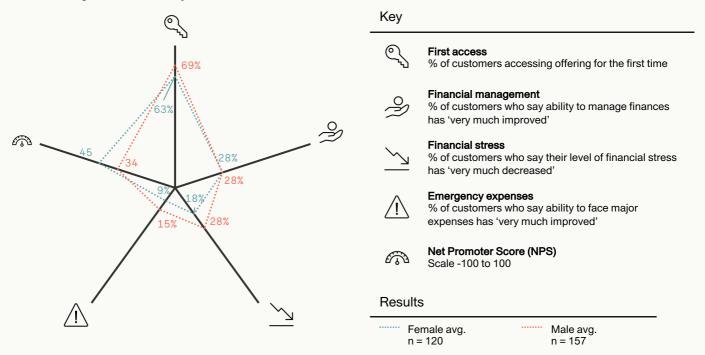
The key indicators in this section are:

- First access
- · Financial management
- Financial stress
- Emergency expenses
- · Net Promoter Score



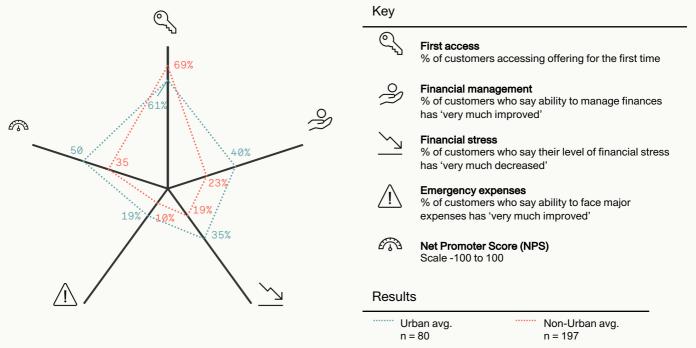
FUCEC's male customers generally report more positive impact, while females report higher overall satisfaction.

Gender Segmentation Analysis



FUCEC's urban customers report more positive impact and higher satisfaction compared to Non-Urban customers.

Location Segmentation Analysis





Appendix

Detailed FUCEC Impact Performance

Performance Relative to Benchmark indicates where FUCEC falls in the ranking relative to other companies in the Financial Inclusion in Western Africa.

| Benchmark Overview | # Companies | # Respondents |
|---|-------------|------------------|
| 60dB Western Africa Financial Inclusion Benchmark | 51 | 28,231 |

Performance vs 60dB Benchmark

| • 0 0 0 0 | Bottom 20% |
|---------------------------------------|------------|
| • • 0 0 0 | Bottom 40% |
| • • • • • | Middle |
| \bullet \bullet \bullet \circ | Top 40% |
| • • • • • | Top 20% |

| Indicator | Description | FUCEC | 60dB Benchmark | 60dB Top 20% | Performance Relative to Benchmark | |
|--|---|-------|-------------------|-----------------|---|--|
| Profile & Access | Profile & Access | | | | | |
| First Access | % accessing for the first time | 67% | 68% | 84% | • • • 0 0 | |
| Equitable Access | inclusivity ratio (normalized) | 0.87 | 0.60 | 0.80 | •••• | |
| [+] Impact | | | | | | |
| Quality of Life | % 'very much improved' quality of life | 12% | 44% | 58% | • 0 0 0 0 | |
| Income Change | % 'very much increased' income | 15% | 40% | 55% | • 0 0 0 0 | |
| Savings | % 'very much increased' savings balance | 17% | 30% | 47% | • 0 0 0 0 | |
| Financial Management | % 'very much improved' ability to manage finances | 28% | 49% | 59% | • 0 0 0 0 | |
| Financial Stress | % 'very much decreased' financial stress | 24% | 27% | 41% | • • • • • | |
| Satisfaction ■ Control of the control | | | | | | |
| Net Promoter Score | NPS, on a scale -100 to 100 | 39 | 36 | 61 | • • • • • | |
| Challenge Rate | % experiencing challenges | 17% | 13% | 7% | ••000 | |
| Loan Understanding | % reporting high understanding of loan terms | 66% | 69% | 81% | • • • • • | |

Calculations

Calculations and Definitions

For those who like to geek out, here's a summary of some of the calculations we used in this report.

Metric

Calculation

Inclusivity Ratio

The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an organization is reaching less well-off customers. It is calculated by taking the average of FUCEC % / Country %, at the \$1.90, \$3.20, and \$5.50 lines for low income and low-middle income countries, or at the \$3.20, \$5.50 and \$8.00 lines for middle income countries. The formula is:

Net Promoter Score®

The Net Promoter Score (NPS) is a common gauge of customer satisfaction and loyalty. It is measured by asking customers to rate their likelihood to recommend a product/service to a friend or family member on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of customers rating 9 or 10 out of 10 ('Promoters') minus the % of customers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.

Ideas for How to Use these Results

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

| Review Your Results | Review your results and qualitative customer responses. There's a lot of interesting feedback in there! |
|---------------------|--|
| Engage Your Team | Send the report to your team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places! Set up a team meeting & discuss what's most important, celebrate the positives, and identify next steps. |
| Spread The Word | Reach a wider audience on social media & show you're invested in your customers. |
| Close The Loop | We recommend posting on social media/website/blasting an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on improving your experience' |
| | If you can, call back the customers with challenges and/or complaints to find out more and show you care. |
| | After reading this report, don't forget to let us know what you thought: Click Here! |
| Take Action! | Collate ideas from team into an action plan including responsibilities. |
| | Keep us updated, we'd love to know what changes you make based on these insights. |
| | Set up the next Lean Data project – we recommend checking in again in 6 to 12 months. |

About 60 Decibels

60 Decibels is the world's leading customer insights FUCEC for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of [1,400]+ researchers in [80+] countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide — with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

Project Team

Kate Njoroge

Victor Thirima

Audrey Coulibaly

Grace Kanyi

Millicent Magak

For queries, please email:

audrey.coulibaly@60decibels.com;

victor@60decibels.com

60_decibels

Thank You For Working With Us!

Let's do it again sometime.

We'd love to hear your feedback on working with 60dB; take 5 minutes to fill out our feedback survey here!

Stay In Touch

Please sign up for <u>The Volume</u>, our monthly collection of things worth reading.

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