



TRAILBLAZERS



YOUTH ENTERPRISE DEVELOPMENT FUND

Stars of the Sea

Coast Youth Dreams Sail into Reality



Q1 2025-2026



youthfund.go.ke

Table of CONTENTS

PAGE

I	Foreword by the Board Chairperson
I	Word from the Chief Executive Officer
II	Note from the editor
III	Contributors
01	From Repair Bench to Tech Tycoon Kennedy Muteti's Rise from Mombasa's Streets to ICT Glory
03	From One Mirror to Many Dreams The Inspiring Rise of Margaret Malenga and Magy Salon
05	From Firewood to Fleet The Inspirational Journey of Binti Musa Ganzala
06	From a Modest Shop in Ukunda to Building a Real Estate Legacy The Remarkable Journey of Constance Wanje
07	From One Windscreen to a Thriving Enterprise The Inspiring Rise of Lulu Solutions
08	How to Access YEDF Loan Products
06	Rising Together The Inspiring Journey of Inuka Youth Group in Kilifi County
10	From Volunteerism to a Dynamic Social Enterprise
11	From a Tree Shade to a National Model of Social Transformation
12	From Vision to Action: The Rise of a Young ICT Entrepreneur
13	Lessons from the Youth Success Stories



Hon. Fatma Bakari Barayan
Chairperson Youth Enterprise
Development Fund Board

Foreword by the Board Chairperson

It is with great pride that I present the inaugural edition of Trailblazers, our regional success stories series. This booklet, Stars of the Sea, celebrates the resilience, innovation, and determination of young entrepreneurs along Kenya's Coast.

The Youth Enterprise Development Fund's mandate is to give our young people the wings to soar, and what better proof of impact than the stories shared here. These stories reflect the energy and possibilities of our youth.

As a Board, we remain committed to ensuring that more young people not only access financial support but also the mentorship and networks they need to thrive. I applaud the beneficiaries featured here for turning opportunities into success and for inspiring others along the way.

May these stories ignite belief in every reader that with determination, discipline, and support, the youth of Kenya can transform our economy and shape a brighter future.



Josiah Moriasi, MBS
Chief Executive Officer

Word from the Chief Executive Officer

The Youth Enterprise Development Fund has, since its inception, been guided by one central mission: to unlock the potential of Kenya's youth through access to affordable credit and enterprise development support. This booklet is a testimony to that mission in action.

In this Coast edition, we spotlight inspiring youth who have turned YEDF loans into thriving businesses. Their journeys remind us that access to finance, when combined with vision and hard work, can open limitless doors. Whether in trade, services, transport, or the creative industries, our youth are proving that they are not just job seekers but job creators.

To all young people reading this, know that your ideas are valid, your dreams are possible, and your courage to take the first step matters. As YEDF, we will continue to walk with you, empowering, equipping, and enabling you to succeed.

Let these success stories be your encouragement: the next feature could very well be yours.



Benson Muthendi, OGW
Corporate Communication
Manager

Note from the Editor

Welcome to Stars of the Sea, the Coast edition of Trailblazers, our Youth Enterprise Success Stories booklet. It has been a joy curating the powerful voices and journeys of young men and women who dared to dream and act.

Each story featured here is unique, yet they all share common threads, resilience, creativity, and the transformative role of YEDF support. You will meet youth who started with little but through discipline and perseverance have built businesses that not only sustain their families but also create jobs and impact communities.

This booklet is more than a record of achievement; it is an inspiration for others and a call to action. To every young person holding this copy, let these stories be proof that your environment does not define your destiny, your determination does.

We thank the youth featured here for allowing us to use their stories. Some declined for privacy reasons, and we respect their decision.

We look forward to bringing you more stories from across Kenya in future editions. For now, immerse yourself in the brilliance of our youth at the coast, the true Stars of the Sea.

“ We thank the youth featured here for allowing us to use their stories. Some declined for privacy reasons, and we respect their decision. ”



CONTRIBUTORS

Writers: Benson Muthendi, Catherine Wanjiru

Logistics: Samuel Mwai

Review: Felista Moraa, Rebecca Barasa, Nancy Wahu

Field Coordinators: William Sifa, Rachel Jembe, Edwin Mwangala, Martha Ngala, Maria Mwangombe, Jawa Mwachupa, Billington Muchiri

Graphic Design and Photos: Obadia Ogeto

From Repair Bench to Tech Tycoon

Quick Facts

- **Beneficiary:** Mr. Kennedy Musyoka Mteti
- **Business name:** Hot Spring Technology
- **Loan product:** Asset Financing Loan
- **County:** Mombasa, Mwembe Tayari
- **Youth Fund loan received:** Ksh 1,000,000
- **Jobs created:** 8 youths employed

Kennedy Musyoka Mteti is the founder of Hot Spring Technology in Mwembe Tayari, Mombasa. His journey shows how passion and determination can turn a small dream into a real business.

After graduating from the Technical University of Mombasa with a degree in Accounting, Kennedy discovered his love for computers and electronics. He worked in an ICT shop where he learned repair skills and customer service. His dream was to one day run his own business.



Kennedy Musyoka in his shop



In 2022, he started Hot Spring Technology, offering computer repairs, software installation and sales of refurbished machines. When demand grew during the COVID period, he added CCTV installation, biometric systems, printer repairs and computer accessories.

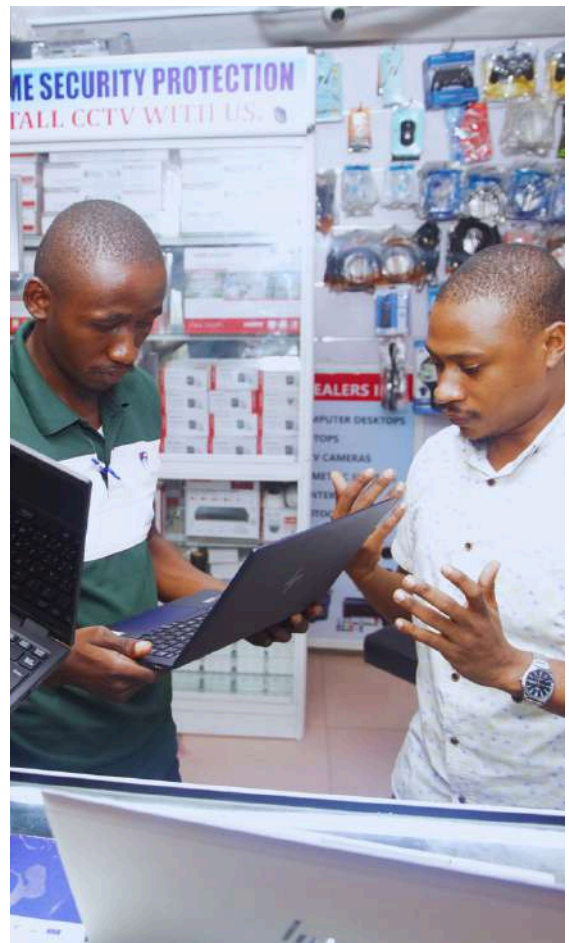
As the business expanded, transport became a challenge. Kennedy applied for support from the Youth Fund and received Ksh 1 million through asset financing. With this loan, he bought a vehicle which improved delivery, installation and bulk purchases. This simple step greatly boosted customer trust and business growth.

Today, Kennedy runs both a wholesale ICT shop and a service center. He has created jobs for eight young people and trains them as they work. He uses Facebook and TikTok to market his services and attract more clients.

The journey has not been easy. He has faced dishonest clients, supply delays and even conmen. But Kennedy stayed resilient and sought advice from mentors. His message to youth is clear: step out of your comfort zone, start with what you have and work smart.

Looking ahead, Kennedy dreams of turning Hot Spring Technology into a regional ICT company with international links in Dubai and China. He hopes to expand into e-commerce and also supply hospitals with digital equipment.

His story shows how the Youth Fund, combined with hard work and vision, can help young people build successful businesses and create jobs for others.



From One Mirror to Many Dreams

Quick Facts

- **Beneficiary:** Ms. Margaret Malenga
- **Business name:** Magy Salon
- **Loan product:** Individual Vuka Loan
- **County:** Taita Taveta
- **Youth Fund loan received:** Ksh 100,000
- **Jobs created:** 3 youth employed

Margaret Malenga comes from Mbololo in Taita Taveta County. After studying in the region, she followed her passion for hairdressing and decided to start her own business. In 2019, with savings of Ksh 30,000 from her previous job, she opened Magy Salon. At the beginning, she only had a chair, a mirror, a sink and a blow dryer. It was a simple start but it gave her courage to dream bigger.

Running the salon taught her that business has seasons. She did well when university students were around, but during the long holidays business slowed down. Even so, she stayed strong, kept adjusting and never gave up.

In 2022, Margaret applied for a Youth Fund loan and received Ksh 100,000. The money was useful but not enough to expand the salon as she had planned.

She decided to be creative and invested in onion farming, which gave her extra income. From there, she opened a posho mill and later started a grocery shop. The grocery business was a smart idea because even when students went home, university staff and local families still needed food supplies.

“Do not wait for jobs, start with what you have, remain committed, and avoid laziness.”



Magret Malenga attending to her customer

With time, Margaret managed to employ three young people to help her run the businesses. Balancing family and business was not easy. As a wife and mother of two, she often woke up early to go to the market and came home late after work. She also faced challenges with unreliable employees and the pressure of paying rent, bills and salaries during slow seasons.

Still, Margaret remained focused and hardworking. She believes in training herself, staying active and never waiting for someone else to push her forward. Her advice to young people is clear: do not wait for jobs, start with what you have, remain committed and avoid laziness.

.



Through the Youth Fund, she has learned patience and responsibility. She hopes the Fund can do more in the future by supporting young entrepreneurs with equipment and marketing.

Looking ahead, Margaret dreams of opening a cereal shop and starting another branch in Voi. Her journey is proof that with determination, creativity and support, a small idea can grow into something much bigger



From Firewood to Fleet

Quick Facts

Beneficiary: Ms. Binti Musa Ganzala
Business name: Kongowea Ndogo
Loan product: Vuka Individual Loan
Location: Kombani, Kwale County
Youth Fund loan received: Ksh 500,000
Jobs created: 3 youths employed

Ms. Binti Musa Ganzala's journey is a true story of resilience and determination. She is the founder of Kongowea Ndogo in Kombani, a small enterprise that has transformed her life and created jobs for young people.

After losing her formal job in 2022, Binti refused to let the setback hold her back. With Ksh 300,000 saved from her firewood business, she decided to invest in something more sustainable. She dreamed of buying a tuk tuk, but when the cost proved too high, she shifted to starting a grocery and cereal shop while still hoping to invest in transport later.

Kongowea Ndogo quickly took root, sourcing stock from Kongowea Market, Taita Taveta, and Tanzania. As her business grew, she learned about the Youth Fund. She was impressed by its low 5 percent interest rate and supportive terms. With guidance from a Youth Fund officer, she secured her first loan of Ksh 100,000 to boost her grocery stock.

Encouraged by the growth, Binti later applied for asset financing under the Youth Fund. Using the logbook of her first tuk tuk as security, she received a Ksh 500,000 loan and bought a second tuk tuk. This not only improved her delivery services but also raised her profile in the community.



“ I beat the odds, and so can you. Youth Fund loans are real and worth applying for. ”

Today, Binti runs a thriving shop and transport service. She employs three young people, two in the shop and one operating the tuk tuk. Her enterprise not only provides for her family but also supports youth employment in Kombani.

Her journey has not been free of challenges. Vehicle breakdowns, unpredictable income, and strict repayment schedules sometimes slow her progress. Yet she remains consistent and focused. She says, “I beat the odds, and so can you. Youth Fund loans are real and worth applying for.”

At only 34 years old, Binti dreams of expanding further, venturing into property, and building wealth. She acknowledges that Youth Fund loans are short-term and wonders if she will still qualify once she reaches the age limit, but her ambition remains unwavering. From firewood to tuk tuks, her story is proof that courage, persistence, and opportunity can change lives.



Binti at her shop

Modest Shop to Real Estate Legacy

Quick Facts

Beneficiary: Ms. Constance Wanje
Business name: Shalom Ganja Timber & Hardware
Loan product: Individual Vuka Loan
County: Ukunda, Kwale County
Youth Fund loans received: Ksh 1,000,000
Jobs created: 6 workers employed

In 2016, **Ms. Constance Wanje** began with a small electronics shop in Ukunda. With a background in teaching and faith as her foundation, she balanced family, preaching, and business. Though it started small, she saw it as the first step toward building a lasting legacy.

Her turning point came when she noticed the growing demand for construction materials. She shifted from electronics to timber and hardware, and the decision paid off. Over time, she expanded into more outlets, including one along the highway and another in Shimoni.

Expansion required more capital, and in 2018 she secured a Ksh 1 million Youth Fund loan. This enabled her to restock, renovate her shops, and build consistency in supply. She says the loan was a lifeline, with fair terms and affordable repayment that helped her grow without being weighed down by bank rates.



“Don’t wait for someone to give you permission. Use what you have, and take that first step”

The success of her hardware business inspired her to venture into real estate. In 2024, she purchased land for both a materials yard and housing development. Encouraged by professionals, she shifted her plan from selling plots to building affordable apartments under “Shalom Estate.” Her goal is to create a living community while supplying her own materials.

Like many entrepreneurs, Constance has faced setbacks. A client once disappeared with materials worth Ksh 254,000, shaking her finances and spirit. Yet she refused to give up. “Don’t wait for someone to give you permission. Use what you have, and take that first step,” she tells other youth and women.

Today, Shalom Ganja Timber & Hardware employs six people, including four young workers. It is a family-run business, with her husband managing one branch. Constance is proud to inspire her siblings and other women in her community, proving that success is possible with discipline, faith, and persistence.

Looking ahead, she plans to expand Shalom Hardware into more counties, complete her real estate project, and create more jobs. Her vision is not just wealth, but impact—using her blessings to uplift her community and show what is possible when opportunity meets determination.



Ms. Constance Wanje at her workplace

From One Windscreen to a Thriving Enterprise

Quick Facts

Beneficiary: Ms. Fatma Madi

Business name: Lulu Solutions

Loan product: Vuka Individual Loan

Location: Ukunda, Kwale County

Youth Fund loan received: Ksh 500,000

Jobs created: 5 youths employed (two full-time staff and three casuals)

Ms. Fatma Madi built Lulu Solutions into a growing glass business in Ukunda. The name Lulu means a rare and precious pearl, a reflection of her determination and the support she received from mentors, her family, and the Youth Fund.

Her journey started in 2007 in a small shop. With little more than ambition, her first job was fixing a windscreen for a Qashqai car. That single task opened doors, built networks, and grew her interest in automotive glass.

Along the way, she met Michael, a mentor in the glass industry, who guided her on quality standards and business strategies. This advice helped her expand beyond car windscreens to glass for buildings, windows, and door panels.

Transport was a big challenge. She sometimes paid as much as Ksh 5,000 to move a single windscreen. With her husband's support of Ksh 200,000, she bought stock in bulk and reached more customers. The real breakthrough came in 2021 when she secured a KSh 500,000 Youth Fund loan during the COVID-19 period. With this, she restocked, expanded, and opened a second branch in Likoni. Today, she employs five people.



Ms. Fatma Madi at her workshop

“Do not fear challenges. Even if things fall apart, encourage yourself and keep going. Your dream is still valid.”

Her growth has come mostly through referrals. Satisfied customers spread the word, and over time, she has served big clients such as Mazaro Hotel and Coco Beach. Still, she has faced setbacks. Once a client rejected completed work, and another time a contractor failed to pay her. Yet she kept going, reminding herself that “God has a plan.”

In 2022, she bought her own vehicle, cutting transport costs and making deliveries easier. She still faces challenges like glass waste disposal, but continues to think strategically. “You have to think smarter than the rest,” she says, a principle that has kept her ahead in a competitive market.

Fatma now advocates for Sharia-compliant loans and training programs to support women and youth in business. Having cleared her loan, she is ready to expand further, create more jobs, and establish herself as a leading glass solutions provider. Her message to the youth is simple: “Do not fear challenges. Even if things fall apart, encourage yourself and keep going. Your dream is still valid.”



How to Access YEDF Loan Products

Visit your nearest Youth Fund county office

1

2

Seek information regarding the best suited loan product from our county officer

Agree on the suitable days for entrepreneurship training and pay for the appropriate fees

3

4

Submit the correctly filled loan application form including the required documentation to the Youth Fund county officer

Loan proceeds will be deposited into the bank account after processing

5

6

Ensure the loan is used for the purposes it was applied for

All loans MUST be repaid within the stipulated timelines using appropriate payment channels

7

Scan this QR Code to view our loan products



Rising Together

Quick Facts

Beneficiary: Inuka Youth Group
Business name: Inuka Youth Group
Loan product: Stawi Group Loan
Location: Gongoni Market, Magarini, Kilifi County
Youth Fund loan received: Ksh 1,000,000
Jobs created: 16 youth employed

Inuka Youth Group was formed in Gongoni Market, Magarini, by 12 young people who wanted to change their lives through business. Led by their Chairperson, James Mureithi, the group came together in 2014 with the belief that unity and hard work could open new opportunities.

Their first breakthrough came when they secured a Youth Fund loan of Ksh 100,000. With this, they started a secondhand clothes business, buying bales from Gikomba in Nairobi and Kongowea in Mombasa. Their idea was simple, buy in bulk, sell affordably, and create jobs for others. The business picked up quickly and allowed them to employ two young people in their area.

After repaying the first loan, they qualified for a second loan of Ksh 200,000 in 2021. This helped them expand the clothes business and also encouraged members to branch into other small ventures while staying committed to the group. With every step, the group gained more confidence and skills in business management.

Like any journey, theirs has not been without challenges. Some bales of clothes were of poor quality, leading to losses. A few members delayed in making repayments, which slowed progress, and they also faced difficulties using the eCitizen platform for loan management. Despite these hurdles, the group stayed determined. They moved from market to market to reach more customers and turned to social media for advertising. These efforts improved their sales and taught them new skills in digital marketing

Today, Inuka Youth Group has received a total of Ksh 1 million from the Youth Fund. They run an active business at Gongoni Market and have created jobs for 16 young people. James says the group has learned valuable lessons in teamwork, discipline, and financial responsibility. They are committed to completing their loan repayment and growing stronger.

The story of Inuka Youth Group is proof that you do not need a lot to start. With unity, determination, and support from the Youth Fund, young people can grow small ideas into businesses that not only change their lives but also uplift entire communities.



Chairperson, James Mureithi, with a client,

Volunteerism to a Dynamic Social Enterprise

Quick Facts

Beneficiary: Mkoroshoni Community Policing Group
Business Name: Mkoroshoni Community Policing Group
Loan Product: Group Loan
Location: Shanzu, Mkoroshoni Ng'oa, Mombasa County
Youth Fund Loan: Ksh 100,000 (first loan), Ksh 200,000 (second loan)
Group Composition: 16 members including youth, women and elderly

The story of Mkoroshoni Community Policing Group is one of resilience and transformation. What began in 2009 as a volunteer effort to keep the neighborhood clean and safe has today grown into a social enterprise that supports livelihoods in Shanzu. The group, which once had 79 unpaid members, shrank over time but a committed 16 stayed on, determined to make their work sustainable.

A turning point came when the Kenya Sustainable Development Program offered a grant of Ksh 500,000. This support helped them buy wheelbarrows and carts, renovate their office, and establish proper structures. It was the start of their journey from volunteer work to a real business serving the community.

Their partnership with the Youth Enterprise Development Fund (YEDF) further fueled their growth. In 2022, they received their first loan of Ksh 100,000, which they used to buy plastic chairs for hire. This simple idea brought in steady income. A year later, with a second loan of Ksh 200,000, they added a Tuk-tuk to improve transport for both their recycling work and commercial services.

Today, Mkoroshoni runs several enterprises. They supply borehole water, collect garbage, recycle plastics, run a cyber café, make briquettes, and rent out event equipment. This mix of activities not only brings income but also provides important services to the community. Their diversity makes them stronger and more resilient.

The group is guided by a strong philosophy: work done with dignity is valuable, no matter the job. Under the leadership of Mr. Haron Mbura, they continue to push for youth inclusion, skills training, and adoption of technology to make their work more efficient. Their example shows that young people can turn even small ideas into meaningful businesses when given the right support.

Mkoroshoni still faces challenges such as stiff competition in water sales, low returns from recyclables, and safety risks from inadequate protective gear. Yet their vision is bold: to grow into a model social enterprise in coastal Kenya, create more jobs, expand their services, and formalize their operations. Their story is proof that with perseverance and access to loans, community groups can move from survival to growth, and from local impact to regional influence.



From a Tree Shade to a National Model of Social Transformation

Quick Facts

Beneficiary: Safe Community Youth Initiative (SCYI)
Business Name: Safe Community Youth Initiative (SCYI)
Loan Product: Group Loan
Location: Timboni in Kilifi County
Youth Fund Loan: Ksh 100,000

In the small village of Timboni in Kilifi County, young people once struggled with drug abuse, exploitation, and joblessness. It was here, under the shade of a tree, that Mr. Benjamin Kahindi and his peers came together to find solutions. Their simple meetings grew into a powerful movement to restore dignity and create hope for the youth.

From those early gatherings, the Safe Community Youth Initiative (SCYI) was born. What started as a small idea became a registered community organization working to empower young people, especially girls, through training, advocacy, and business opportunities.

A major breakthrough came in 2015 when SCYI received a loan of KES 100,000 from the Youth Enterprise Development Fund. With this support, they bought a motorbike to improve outreach and 12 sewing machines to start a tailoring program. This program gave free training to girls under 19 and affordable lessons to women above 20, making the initiative both inclusive and sustainable.



Since then, SCYI has trained more than 200 girls in tailoring, dressmaking, and fashion design. Beyond technical skills, the girls also learn about self-confidence, reproductive health, and legal rights. The initiative has also created full-time jobs for trainers and program staff, while graduates are now earning a living making school uniforms and other clothing.

In 2019, the impact of SCYI reached beyond Kenya. A German organization gave support through funding, training materials, and mentorship, helping SCYI grow stronger and reach more people. These partnerships have increased its visibility and improved how it runs programs.

Even with this progress, SCYI still faces challenges like limited markets for products and little online presence. Yet its vision remains bold. The group plans to open a beauty school, create an online shop for trainee products, and expand its model to other counties. The story of SCYI shows how a small loan and strong local leadership can spark real transformation and inspire others across the country.



Mr. Benjamin Kahindi

From Vision to Action: The Rise of a Young ICT Entrepreneur

Quick Facts

Beneficiary: Mr. Zachary Ngugi Njoroge
Business Name: County Computer Centre
Loan Product: Individual Vuka Loan
County: Kilifi Town, Kilifi County
Youth Fund Loans Received: Ksh 500,000 (1st loan), Ksh 1,000,000 (2nd loan)
Jobs Created: 4 youth employed

Mr. Zachary Ngugi Njoroge, a graduate of Makerere University, brought his entrepreneurial vision to life when he founded County Computer Centre in Kilifi Town. Starting with mobile accessories, he soon identified a larger opportunity in ICT products and established a computer retail and service hub.

Through Youth Fund support, Zachary secured his first Ksh 500,000 loan, which helped him stock laptops, printers, and accessories while improving branding. A second Ksh 1,000,000 loan enabled him to expand further, offering software installation, cyber café services, and even diversifying into lifestyle products. Today, his businesses employ 4 youth while also providing digital skills training.



Mr. Zachary Ngugi Njoroge, during an interview

Despite facing personal challenges including donating a kidney to his ailing mother which strained his cash flow, Zachary remained accountable, even requesting repayment rescheduling on medical grounds. His resilience reflects discipline and integrity in entrepreneurship.

Zachary envisions transforming County Computer Centre into a regional ICT hub while continuing to mentor peers on seeking Youth Fund opportunities. He also appeals for Youth Fund to consider extending support to over 35s who have shown growth and impact, as their businesses still sustain jobs for younger youth.

His journey embodies the power of vision, adaptability, and responsible entrepreneurship, making him a true Youth Fund ambassador.



Five Key Lessons from the Youth Success Stories

1. Start Small, Grow Steadily

Many beneficiaries began with modest funding or simple ideas. Through discipline, reinvestment, and patience, they scaled their enterprises step by step.

Lesson: Growth is a journey; consistency and discipline are more important than overnight success.

2. Financial Discipline Opens Doors

Timely repayment and responsible use of YEDF loans enabled youth to qualify for higher funding and bigger opportunities.

Lesson: Accountability and good financial management build trust and unlock future support

3. Unity and Collaboration Multiply Impact

Groups like Pamoja Development Organization proved that teamwork can transform small table banking initiatives into million-shilling enterprises.

Lesson: Pooling resources and supporting one another leads to shared prosperity.

4. Youth Enterprise Creates Jobs Beyond the Entrepreneur

Beneficiaries not only improved their own lives but also created employment for fellow youth, empowered women, and uplifted communities.

Lesson: Your success can be the spark that changes many lives around you.

5. Opportunities Are Everywhere

From agribusiness to creative arts, transport, and ICT, youth turned local challenges into profitable ventures.

Lesson: Innovation and courage turn ideas into thriving businesses.



YOUTH ENTERPRISE DEVELOPMENT FUND

P.O. Box 48610, 00100, Nairobi, Kenya.

4th Floor Renaissance Corporate Park,

Elgon Road, Upper Hill Nairobi

Tel: 020 2211 672, +254 723 522 841

Email: info@youthfund.go.ke,
complaints@youthfund.goke

Website: www.youthfund.go.ke

Facebook: YouthFundKenya

WhatsApp: 0723 522 841

Instagram: Youth_Fund

X: YouthFund_Kenya