

Helping the very poorest

Unfortunately, helping the very poorest people in the world is becoming increasingly difficult.

At SAS-P, we believe social problems are solvable. All across the globe, passionate, determined people armed with good ideas are rising to the challenge of creating genuine impact. SAS-P gives social entrepreneurs that extra bit of backing they need to advance and implement their solutions. The initiatives SAS-P supports financially, have been proven to be effective and scalable, and have already permanently improved millions of lives.

In this magazine, we would like to present three inspiring initiatives, which have been able to grow in part thanks to the contribution of our AHAM tenants. Through Young Africa, Dorien Beurskens provides vocational training, professional skills and self-confidence to

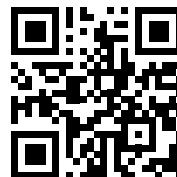
underprivileged young people in six African countries. Within five years, this investment has been returned six times over. Through Digital Green, Rikin Gandhi helps poor farmers in Ethiopia to make a healthy profit using smart AI technology, and Hastings Nhlane and Madalitso Chipekwe help poor young farmers in Malawi to get start-up loans and profitable, sustainable agricultural technologies through ACADES.

At SAS-P, we believe in the vision and determination of social entrepreneurs like these people. Our support enables them to expand their initiatives and to give huge numbers of people a fair chance of a dignified life.

Warm regards,

Suzanne van der Velden
General Manager of Philanthropy
SAS-P.nl

Want to know more about SAS-P?



Education through Young Africa

27 years ago, tireless advocate Dorien Beurskens and her husband Raj Joseph launched Young Africa. The organisation provides vocational schooling as well as business and skills training for young people in six African countries. It is one of the larger private Dutch NGOs and has reached some 350,000 youngsters so far.

She makes a lively impression early in the morning, at her computer at Young Africa's head office in Zimbabwe. Meeting her international colleagues over Zoom is part of 58-year-old Dorien Beurskens' daily routine. As a social entrepreneur, she heads up a team of 300 professionals, spread across six countries. Using a franchise system, Young Africa provides vocational training in educational institutes in

Zimbabwe, Angola, Mozambique, Namibia, Zambia and Nigeria. All the educational centres are independent organisations. The tutors who teach there are freelancers, who hire classrooms and receive a small remuneration from their students. Only the managers answer to Dorien. Sixty percent of Africans are under the age of twenty-five. The potential labour force on the African continent is gigantic,

but it remains mostly untapped due to insufficient education and an impoverished population. Dorien and her husband decided to do something about this. In 1998, with 1500 euros of start-up capital and a huge dose of enthusiasm, they launched their first educational and training centre in Zimbabwe, comparable to ROC colleges in the Netherlands and similar post-secondary vocational education and training centres in other countries. Young men and women can take all sorts of practical courses there. In six months they are trained for jobs such as car mechanic, stylist or hospitality staff. In addition, they follow classes in civics, digital skills, sex education and accounting. If necessary, the centres also provide psychological support



Dorien Beurskens with two students
(right) Young students proudly showing their workbooks



Young Africa

Where? Zimbabwe, Mozambique, Zambia, Namibia, Angola, and Nigeria.

What? Young Africa empowers disadvantaged youth with vocational and life skills training, helping them find jobs, start businesses and build independent lives.

Why? In Africa, youth unemployment is rising, and many young people are left behind.

Results? In the past 25 years, Young Africa has reached 350,000 young people.

Of the 70,000 who completed full vocational training, 70% now earn their own income, and 98% report feeling healthier, more confident, and better equipped to navigate life. In 2024 alone, 26,000 youth were empowered, and this number continues to grow.

On average, Young Africa invests €725 per student. Every euro invested creates six times its value within five years.

and coaching. 'No one drops out,' says Dorien. 'Generally speaking, the students are highly motivated and very glad to have a purpose in life. And we're happy to be able to teach them the tools they need to be self-sufficient.'

Don Bosco

Dorien's story illustrates the extent to which coincidence can determine the course of a person's life. She graduated in classical languages and went on to teach at a secondary school. 'But I didn't really find that fulfilling.' In 1995 she spent a few weeks in Kenya as a volunteer on an educational project for street children, run by the Catholic organisation Don Bosco. She was raised in a socially engaged home, so she had been familiar with the organisation from a young age. She became smitten by social work. 'I knew I was born to do this. It's amazing to genuinely be able to do something meaningful for another person.' By then, she had fallen in love with Raj Joseph, an Indian priest twenty years her senior. He was the managing director of Don Bosco's Kenian educational centre. Their encounter upended both their lives. She decided to relocate to Africa and he left the priesthood.

They wanted to continue working with young people in sub-Saharan Africa. 'Raj had worked for eight years in Kenya as an educational missionary, and he had a wealth of experience. He is the architect of our business model and he envisaged what our educational centres should look like.' Their mission became to teach youngsters the skills they needed to be able to support themselves economically. Zimbabwe was interested from the get-go. 'They had secondary schools there, but no vocational colleges yet,' says Dorien. 'When young people want to become independent, that's precisely when they can use some support.' As a means for fund-raising, they set up a foundation in the Netherlands. 'By chance, my father had just taken early retirement. He offered to be our chairman. Two friends of mine joined the board. For many years, they were the engine driving Young Africa in the Netherlands.' She laughs: 'I don't distinguish between my private life and my professional life.'

Educational centre

Dorien went in search of Dutch sponsors. She met the owner of Ruac, an IT company, who believed in their project. 'He was willing to

register me as an employee and pay me a minimum wage of 1200 guilders, which was enough for Raj and me to live on.' In 2003, her former secondary school in Apeldoorn organised a big campaign. 'That was another pivotal moment. The money enabled us to really start growing.' Meanwhile, Dorien and Raj had settled in Chitungwiza, Zimbabwe's largest township, with a million residents. They were able to establish their educational centre in the vacant premises of a Catholic church. They also set up some hostels for girls from children's homes, who came to them to learn a trade. They themselves simply lived in the township among the people. In 2006, after launching a second educational centre, they decided to relocate to Mozambique. There they built a new educational institute and in the bush they set up an agricultural training centre. 'As soon as a project is up and running, we hand it over to local people,' says Dorien. 'Others can copy the model centre. We operate in various African countries, in order to maximise our impact.'



Knowledge for farmers in Malawi

ACADES is a collective of 3,000 young farmers in Malawi. This collective trains young agriculturalists, equipping them with knowledge about lucrative and sustainable agriculture, as well as loans. Thanks to ACADES founders Hastings Nhlane and Madalitso Chipekwe, tens of thousands of young people now have sustainable incomes and are financially independent.

In 2013, a group of five agricultural students at Lilongwe University of Agriculture and Natural Resources, decided to start a farm together after graduating. Without it being their specific intention, their company evolved into ACADES Agribusiness Youth Development Association. They bring together young farmers, 45 percent of whom are women, in small business clubs, where they provide them with knowledge and

loans. Their return on investment is fivefold. One of the founders, Hastings Nhlane, comes from a farming family. He was the first of his family who was able to study, but he was initially disappointed to be selected for agricultural university. 'I really wanted to study technology. My mother is a farmer, and she always told me: "If you don't work hard at school, you'll become a farmer." Becoming a farmer is the

last thing young people in Malawi want. It's really only a last resort. I had never met a farmer who owned a car or a nice house. Nothing motivated me to become a farmer. My uncle was a primary school teacher. He was the only man I knew who owned a car. So I wanted to be a teacher too.' At age 21, after graduating, he returned to his parents to become a farmer himself. 'My parents were perplexed, angry even. Was this

what they sent me to university for?' Ultimately, Hastings left his village. Together with his former university buddy Madalitso and three others, he rented a piece of land where they started growing onions and soy beans. The problem was, however, that they had to wait a long time between harvests. They weren't able to supply their customers all year round. Which is why they reached out to thirty other local farmers to

ACADES is now a key stakeholder in Malawi's agricultural sector.

organise and collaborate.' Hastings: 'When the first farmer earned 250 dollars, that was major news. It was unprecedented. Word spread like wildfire and within six months, 170 farmers had joined us. By the end of the first year there

were 500. We analysed the obstacles these smallholders faced to operating successful businesses. They lacked the knowledge and skills needed to grow the most commercial crops, and they needed investment capital to purchase seed.'

ACADES

Where? Malawi, where the majority of the population is young and lives in rural poverty.

What? ACADES supports young people with agricultural advice, business guidance, materials, and loans.

Why? Youth unemployment in Malawi is extremely high, with 81% living below the poverty line. Although agriculture has huge potential, young people often lack the resources, training, and funding to succeed.

Results? Since its launch, ACADES has reached over 61,000 farmers, positively impacting nearly 184,000 people. In just one year, farmers saw 149% income growth and a 75% increase in production. Average household income rose from €30- to €750. The cost per impacted life is €68, with a €5 return for every euro invested.

The model has earned national recognition—including Malawi's Presidential Zikomo Award—and was featured in a FAO report as a leading example for youth employment in Africa.

Young farmers

They decided to focus on helping young farmers. In Malawi, 75 percent of the population is under the age of 35. Through a high-ranking civil servant at the National Youth Council of Malawi, they liaised with an aid organisation who showed them how to set up an organisation, how to plan strategically and how to manage data. These initial years were educational but tough. Three members of their team dropped out, leaving just Hastings and Madalitso. Madalitso: 'Everyone told us we were crazy. Our parents felt we were wasting our talents. We had little income and sometimes hardly anything to eat.' The turning point came when a sponsor donated 40,000 dollars to them. They began training young farmers and supplying them with small loans. In 2019 they were awarded a prestigious prize. The president of Malawi came to visit them and all their critics fell silent. Nowadays they manage a sixty-strong workforce. ACADES is now a key stakeholder in Malawi's agricultural sector. They are advisors to the government and participate in the national planning committee. Their agrarian network collective was held up at a conference in Nairobi as rural Africa's most successful development model for youth employment.



Farmers inspecting crops using a tablet



Training for farmers led by a volunteer



Farmer receiving grains for cultivation

Farmer.Chat helps farmers in Asia and Africa

Rikin Gandhi is CEO and co-founder of Digital Green, a non-profit spin-off of Microsoft Research, operating out of New Delhi. He developed the Farmer.Chat app, through which hundreds of thousands of smallholders diagnose agricultural problems and share their knowledge with each other.

Your Farmer.Chat app uses artificial intelligence to assist smallholders in underdeveloped agrarian regions. Could you explain how the app works?

'If a farmer is experiencing a problem, he can take a photo of it and ask a question in his own local language. For example: "Oh, I see there are insects on my crop, what can I do about that?" The AI system presents potential solutions

and it can also show one of the thousands of videos we have in our knowledge bank. The video could well have been made by another farmer experiencing problems with the same type of insect, and who knows exactly how to remedy the situation.'

Amazing! So AI isn't just a threat to working people, it can also build bridges.

'In Ethiopia, as in India, people

speak many different languages. It's very difficult for these farmers to find solutions to their problems using Google, because they usually have limited literacy and not much knowledge of English. By installing our app on their Android phone, they are immediately able to ask questions in their own language, and to upload photos of the problem on their farm.'

Is Farmer.Chat popular?

'Currently, some 250,000 farmers use the app. On average, each farmer consults the app 18 times a month. We have collaborated with over two and a half million farmers, and produced over 10,000 videos in forty languages. By now we operate in five countries in Asia and Africa. Users are farmers with smallholdings, who

Digital Green

Where? India, Ethiopia, Kenya, Nigeria, Zimbabwe, and Brazil.

What? The organisation supports smallholder farmers who often lack access to reliable agricultural advice. Their solution is Farmer.Chat: a free, AI-powered platform that gives real-time, climate-smart guidance through text, voice and images, in local languages.

Why? Without access to good advice, most of those farmers miss out on opportunities to improve their harvests, increase income, and build resilience against climate change.

Results? Since its founding, Digital Green has reached 8.4 million farmers, with each interaction costing just €0.012. At scale, impact is achieved for just €0.04 per farmer action—nearly 100 times cheaper than traditional, in-person guidance. And it works: 80% of users take action based on the advice. Every euro donated enables around 25 tailored farming recommendations to smallholder farms.

mostly grow a mix of crops. Some of them have a few live-stock animals. They face numerous challenges every day, and climate change is making things even tougher.'

Digital Green's mission is: 'to co-create a world where farmers use technology and data to build prosperous communities'. Where did that idea originate?

'It all started in 2006. I was twen-

ty-three and I had just graduated in computer sciences and aerospace engineering at MIT. Plus I'd just got my pilot's licence. As a child, I dreamed of becoming an astronaut, but when I applied at NASA, it transpired I needed an eye operation, so I had to park that ambition for two years.'

So your dream fell apart?

'Not really, I took a job at Oracle developing linguistic search algorithms. I visited friends in Mumbai,

who were setting up a biodiesel company. My parents are from India, and I was given the opportunity to work there for Microsoft's Research Technology for Emerging Markets. They were exploring the potential uses of technology in developing regions. This was before e-commerce, before fintech and before mobiles. I found it so interesting that I gave up on my application at NASA. I was also able to apply my technical knowledge here really well.'

What was it that appealed to you?

'It was completely new for me. I didn't even speak the language. I visited Indian village communities with the Green Foundation NGO and observed how they established relationships with farmers. I thought it was cool that some farmers were innovating. Three quarters of India's 260 million farmers are women. They work the land, while their husbands and sons leave to find work in the cities. Although since Covid, the number of jobs available has dropped, so there is a trend for one child to remain on the farm. When I first visited, twenty years ago, I met a widow who had developed a kind of bio-manure, which was a mixture of organic raw materials. She discovered the manure dramatically increased her productivity, despite limited rainfall. I thought other farmers should know about this too. Using a clunky camcorder, I videoed this farmer, and we showed the video using a video recorder and a TV in surrounding villages. This idea of enabling farmers to share their agricultural knowledge, became the inspiration for setting up Digital Green in 2008 and making it independent of Microsoft.'



Beekeeper inspecting his hives



Two girls proudly showing their earnings



Young farmers carefully recording their observations