

FREMONT BABRA RUTH

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PROFESSIONAL PROFILE

Youth Enterprise Coach and BDS practitioner with practical experience supporting Agri-MSMEs and youth entrepreneurs under financial inclusion and rural development programs (RK-FINFA, GFYE). Skilled in delivering SIYB-based entrepreneurship training, conducting enterprise diagnostics, and supporting MSMEs to strengthen financial management, market readiness, and access to finance.

Demonstrated experience working within IFAD-funded ecosystems, supporting capacity building, financial literacy, and linkage of youth and smallholder-based enterprises to SACCOs, PFIs, and structured markets. Strong ability to simplify business and financial concepts (costing, pricing, cashflow) for youth and semi-literate groups using participatory and field-based coaching approaches.

CORE COMPETENCIES

- Enterprise Coaching & Agri-MSME Development
 - Financial Literacy (Costing, Pricing, Cashflow, Recordkeeping)
 - Business Diagnostics (CNA) & Action Planning
 - SIYB Methodology Training Delivery
 - Market Linkages & Value Chain Development
 - Financial Inclusion & SACCO/PFI Readiness
 - Youth Livelihoods Programming
 - KoboToolbox & Digital Data Collection
 - Monitoring, Evaluation & Results Tracking
 - WhatsApp-Based Coaching & Field Coordination
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PROFESSIONAL EXPERIENCE

ILO / SIYB AFRICA LTD

Associate Consultant | Jan 2025 – Present | Nairobi, Kenya

GFYE (Green Finance for Youth Employment) Project – Youth Enterprise Coaching & Training

- Delivering financial literacy and business development training to youth in priority agricultural value chains (poultry, dairy, aquaculture, horticulture).
- Supporting implementation of an integrated model combining training, BDS, and financial linkage to improve enterprise sustainability.
- Conducting Coaching Needs Assessments (CNA) using KoboToolbox to profile youth enterprises and identify capacity gaps.
- Facilitating structured group training and mentorship sessions targeting business planning, green investment, and market readiness.
- Supporting development of bankable business proposals and prepared youth for access to finance through SACCOs and financial institutions.
- Applying participatory, demand-driven coaching approaches including peer learning, group mobilization, and mentorship.

RK-FINFA Project – Monitoring, Evaluation & Financial Inclusion Support

- Supporting implementation of a large-scale IFAD-funded rural finance program targeting smallholder farmers and Agri-MSMEs.
- Tracking financial inclusion indicators including access to finance, enterprise growth, and engagement with SACCOs, MFIs, and banks.
- Contributing to capacity building efforts targeting MSMEs and farmer groups on financial literacy and business development.
- Working with Participating Financial Institutions (PFIs) and Technical Service Providers (TSPs) to support reporting, compliance, and performance tracking.
- Documenting enterprise success stories, learning insights, and program outcomes to support adaptive management.

Enterprise Coaching & BDS Delivery

- Delivering SIYB-based entrepreneurship training covering recordkeeping, costing, pricing, and profit analysis.

- Conducting business diagnostics and supporting MSMEs in developing practical improvement plans.
 - Providing one-on-one and group coaching to improve business performance, customer management, and sales strategies.
 - Supporting MSMEs in adopting digital tools (WhatsApp Business, Google Forms, Canva) for business operations and market engagement.
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PRIVATE SECTOR PARTNERSHIP PROJECT

BDS Consultant & Youth Enterprise Coach | Jan 2025 – Present

- Deliver Business Development Services (BDS) to youth- and women-led MSMEs including diagnostics, growth planning, and performance tracking.
 - Train entrepreneurs on pricing, recordkeeping, customer segmentation, and revenue optimization.
 - Support enterprises in improving market readiness through branding, positioning, and customer engagement strategies.
 - Provide continuous coaching via WhatsApp-based monitoring and follow-ups.
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KUJIA KENYA

Youth Enterprise & Digital Skills Mentor | April 2024 – December 2024

- Mentor youth on entrepreneurship, communication, and customer engagement within business contexts.
 - Facilitate structured training sessions aligned with enterprise development frameworks.
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KENYA RURAL ROADS AUTHORITY (KeRRA)

ICT Intern | Oct 2023 – March 2024

- Supported digital reporting and data systems used in program tracking and field operations.
- Trained staff on Microsoft Excel and digital tools to improve reporting accuracy and efficiency.

- Maintained databases supporting compliance and audit processes.
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SYSTEMS RE-ENGINEERED LTD

Developer Intern | Sep 2022 – Nov 2022

- Supported ERP systems development including finance and inventory modules relevant to SMEs.
 - Assisted in onboarding users and training on business system functionalities.
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EDUCATION

B.Sc. Software Engineering

University of Eastern Africa, Baraton | Graduated 2023

CERTIFICATIONS

- SIYB Certified Trainer – International Labour Organization (ILO)
 - Digitalize Your Business (DYB) – ILO (2025)
 - Women in Digital Business
 - Cybersecurity Fundamentals (2024)
 - AI Career Essentials (2024)
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TECHNICAL SKILLS

- Microsoft Excel (data entry, basic analysis)
 - KoboToolbox / ODK
 - WhatsApp Business for enterprise monitoring
 - Microsoft 365 (Teams, SharePoint)
 - Canva for MSME branding
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LANGUAGES

- English – Fluent
 - Kiswahili – Fluent
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PROFESSIONAL AFFILIATION

- Member – ISACA
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REFERENCES

Available upon request
