



Women's Center for Job Creation



ANNUAL REPORT 2015/2016

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FROM THE FOUNDER

At WCFJC we are incredibly grateful for yet another year in which to serve the rural and peri-urban women micro-entrepreneurs in Jinja District, Uganda. In this report you will learn about our work in 2015/2016 and get to meet some of the women we are working with.

In 2015/2016, we watched our Women in Business (WiB) Programme take solid shape. After making a few adjustments, we now feel that we have a model worth scaling up.

On our shoe string annual budget of under US\$ 20,000, we continue to identify and vet potential WiB participants, provide in-kind loans, business management training and tailored business counseling.



In 2015/2016, we disbursed 51 loans worth US\$ 4,000 to 21 borrowers, with a loan repayment rate of 98 percent. Furthermore 34 percent of the WiB loan recipients who have been with the programme for over six months, showed a 50 percent average increase in sales since joining the programme. The businesses represented in our loan portfolio include retail, tailoring, catering and education.

We place special emphasis on record keeping during all our training workshops. We are therefore incredibly proud of the growing financial literacy among the WiB participants. Record keeping has vastly improved, spurred on by the quarterly director's award for the best kept financial records.

WCFJC always invites local district representatives to participate in our workshops. We are grateful for their attendance and continued support. We will work diligently to strengthen this strategic partnership with local governments.

My deepest gratitude goes to our Board of Directors, our Uganda Team (Charity Nduhura and Helen Nabukwasi), all our part-time trainers and our donors. Without you, none of this work would be possible.

Forwards!

Dorothy M. Tuma



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1.0 WCFJC OVERVIEW

Women's Center for Job Creation (WCFJC) seeks to train and equip economically disadvantaged women micro-entrepreneurs in rural and peri-urban East Africa, to grow their enterprises profitably. Launched in 2004, WCFJC has, to date, changed the lives of over 1,000 women and their families in rural Uganda, through the disbursement of interest free in-kind loans for rural farming and non-farming entrepreneurial projects; provision of relevant training and access to markets.

1.1 WCFJC Vision

Economically vibrant East African rural communities hosting thriving, job-creating women-run micro-enterprises.

1.2 WCFJC Mission

To train and equip economically disadvantaged women micro-entrepreneurs in rural and peri-urban East Africa to grow their enterprises profitably.

1.3 The Problem

- 29 percent of rural married women are in polygamous unions and find themselves solely responsible for providing for their families.
- Women start micro-enterprises to supplement earnings from subsistence farming but lack: a) business knowledge and skills b) financial resources c) sufficient time and d) the confidence to express their needs and/or fight for their rights to be respected.

1.4 The New Idea

- Expand women-owned micro enterprises to a) improve rural and peri-urban standards of living (and by projection national standards of living) and b) alter gender stereotypes.



2.0 WOMEN IN BUSINESS (WiB) PROGRAMME

The WiB programme was launched in October 2014, when WCFJC switched from focusing primarily on agricultural-based group initiatives to individual rural and peri-urban women micro entrepreneurs.

This programme is singled out for mention because it is the only programme in operation, in line with the new strategy. It has benefitted 45 women in different business sectors. As of December 2016, the direct beneficiaries had borrowed and repaid the equivalent of US\$ 4,000 in-kind loans. The loans were disbursed in six different phases during which WCFJC registered 98 percent repayment.



WiB 2nd quarterly meeting, 31st August 2016

2.1 Women in Business Programme Objectives

- Identify women micro-entrepreneurs who currently belong to a community group organized for business purposes in order to create a pipeline of project participants. Each micro entrepreneur will receive in-kind loans, tailored business counseling and training for a period of 24 months.
- Triple sales of each participating micro enterprise by providing business training/coaching, in-kind loans and access to markets.

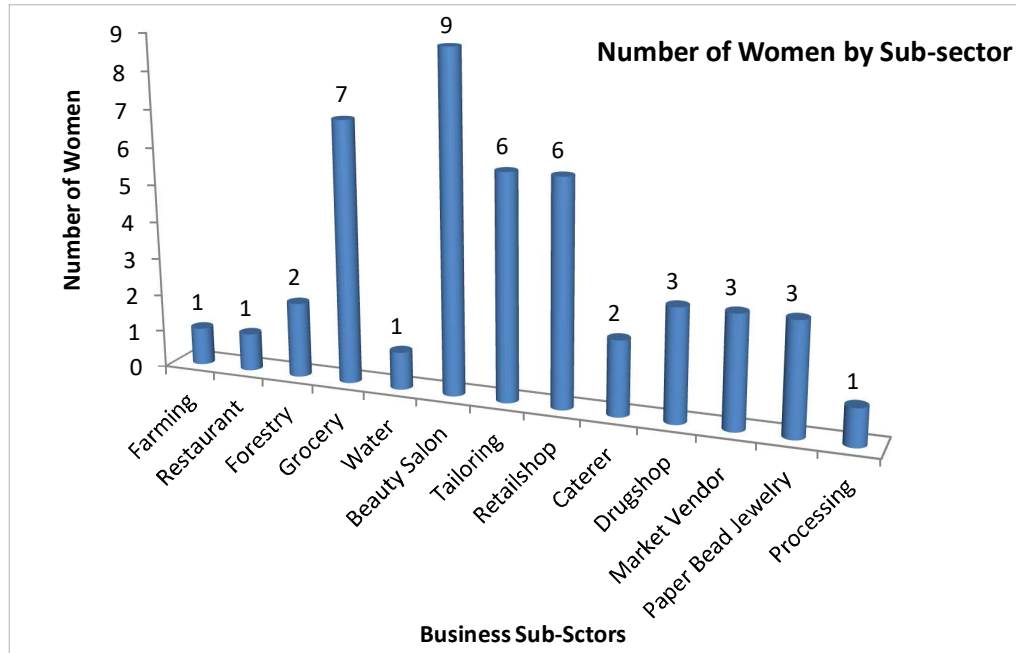


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- Engage graduating micro-entrepreneurs as field “evangelists” and mentors.
- Equip programme participants with advocacy skills.

3.0 BUSINESS SUB-SECTORS REPRESENTED

A total of 45 women in the WiB Programme represent 13 different business sub-sectors.



4.0 WiB ACHIEVEMENTS

- 29 WiB borrowers have received 51 loans since 2014, in six revolving-fund loan phases, resulting in a total loan disbursements of US\$ 4,000 disbursed.
- WiB participants are engaged in a variety of businesses including catering, forestry, paper jewelry, beauty salon, poultry rearing, retail trade and tailoring.
- 80 percent of beneficiaries were trained in record keeping and now keep proper financial records of their businesses.
- Four (4) beneficiaries are undergoing training as field evangelists or change agents/mentors.



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- 34 percent of beneficiaries demonstrate a 50percent average increase in sales since joining the WiB Programme.

5.0 SUCCESS STORIES

With a small budget of under US\$ 20,000 a year, WCFJC has found a way to make a positive and lasting impact on the lives of project participants and their families. Below are just a few success stories.

Agatha Odongo

Agatha, who runs a paper bead jewelry business, acquired a paper cutter under Loan Phase VI. She testifies that the machine has simplified her work. She now uses less energy and time to cut the papers she uses for jewelry making. This translates into higher production levels. Her current challenge is finding a market for her products. WCFJC will introduce her to other jewelry makers who will help her identify buyers.



Agatha happily displays her paper cutter (in-kind loan from WCFJC)



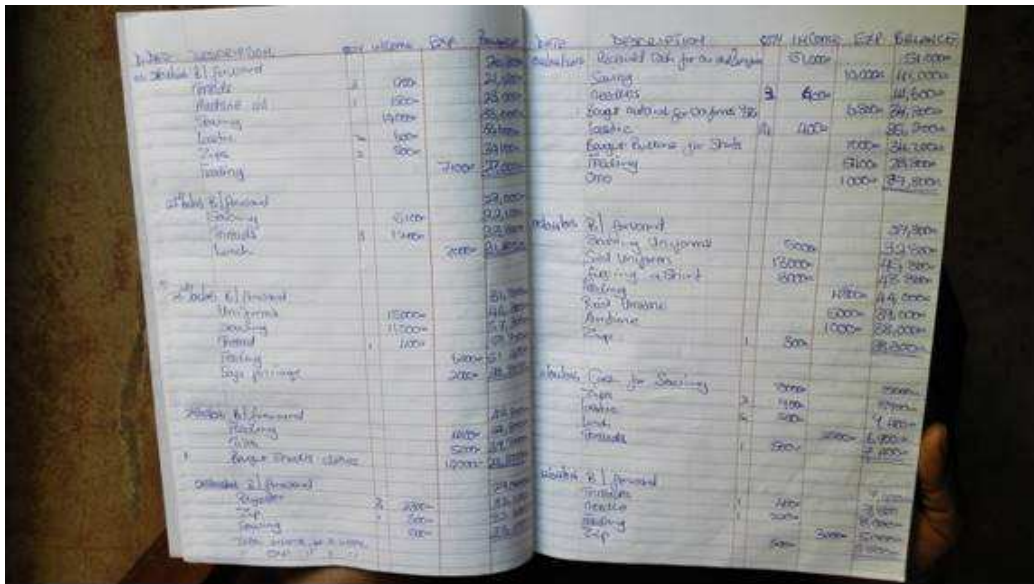
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Rebecca Matege

Rebecca operates a tailoring business. She did not know how to keep proper records before joining WiB. After the training held in February 2016 and with the help of WCFJC, she acquired a new record-keeping book and now keeps a neat book with clear entries. She won a record keeping award at the 1st WiB quarterly workshop.



Rebecca's records before joining WiB Programme



Rebecca's records after receiving training with WCFJC



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MugaluPeninah

Before joining the WiB Programme, Peninah paid no attention to proper financial record keeping. She made various entries in a number of different books. Peninah attended the training held in February 2016 and with the help of WCFJC, she acquired a new record book and started keeping proper records. She won the record keeping award as the best performing record keeper at the 2nd quarterly workshop held on 31st August 2016.



Peninah in her drug shop attending to a client



Peninah(right) receiving her UGX 100,000/= record keeping award from the Trainer at The 2nd quarterly workshop (August 2016)



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Florence Kitabye

Florence Kitabye's business mills jackfruit and avocado seeds into a nutritious powder. Before joining WCFJC, Florence sold each packet of milled flour for UGX 1,000 (US\$ 0.30) and earned UGX 5,000 (US\$ 1.50) a week. With WCFJC training and support, Florence now sells her milled flour in plastic jars that boast a new label with a bar code and expiration date. Each plastic jar fetches UGX 10,000 (US\$ 3). Weekly earnings are up from UGX 5,000 (US\$1.50) to UGX 100,000 (US\$ 30.63).



Florence with her avocado and jackfruit seeds product



6.0 WiB WORKSHOPS

WCFJC organizes WiB workshops to discuss progress and train participants in skills that will help them run their businesses profitably. The areas covered so far are listed below.

Date	Training
July 2015	Customer Care in Business
August 2015	Gender Training with Uganda Women Entrepreneurs Association (UWEAL)
September 2015	Entrepreneurship
October 2015	Guided Tour of Uganda Industrial Research Institute (UIRI)
November 2015	Orientation and Financial Literacy Training
February 2016	Record-keeping Training
May 2016	Record-keeping Training
August 2016	Customer Care and Marketing
November 2016.	Family Planning Services

WCFJC started out with monthly workshops at the launch of the WiB programme in October 2014 then switched to quarterly workshops in February 2016. This adjustment was made to give participants more time on their businesses between workshops, without monthly interruptions. Below are the details of some of the trainings.

6.1 Gender Training - Uganda Women Entrepreneurs Association (UWEAL), August 2015

The objective of the training was to identify the challenges faced by women in business and discuss solutions. Gender training helps women utilize their potential to achieve gender equality, which is a responsibility for all in society. Gender equality promotion needs to be integrated into enterprise development programmes at all stages of the programme cycle.

Topics:

- i) Basics in gender and entrepreneurship
- ii) Gender equality promotion
- iii) Business woman and her environment
- iv) The business project



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- v) Organization management and managing people
- vi) Business cycle.

The WiB participants were also trained to set objectives for their business, separate business funds from personal funds and to join networks to enable them to grow their businesses.

Trainers:

- i) Hannah Owot-Trainer from UWEAL, Kampala
- ii) Asa Tugume- Business Specialist from Christian BIZNestLtd., Mukono



Participants learning how to use networks in business

6.2 Entrepreneurship and Developing a Business Idea Training, September 2015

The training objectives were to help participants understand the concept of entrepreneurship and to teach them how to develop a business idea.



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Topics:

- i) Characteristics of an Entrepreneur
- ii) Conducting a SWOT Analysis

Furthermore the participants were encouraged to be passionate about what they do by giving their best to their businesses.



Mrs. Ngobi talking to the participants about developing a business idea

Trainer:

Mrs. Rhona Ngobi, Chairperson UWEAL Jinja Chapter

6.3 Guided Tour of Uganda Industrial Research Institute (UIRI), October 2015

In partnership with Uganda Women Entrepreneurs Limited (UWEAL) Jinja Chapter, WCFJC organized a one day Women in Business (WiB) guided tour to Uganda Industrial Research Institute (UIRI) on 12th October 2015. The group consisted of 15 WCFJC WiB beneficiaries, 15 UWEAL members and 22 students of Jinja Secondary School entrepreneurship class. The tour to UIRI was recommended by one of the WCFJC Trainers (Mrs. Rhona Ngobi) who is also the Chairperson UWEAL Jinja Chapter.



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The objectives of the tour were to expose the women to new technology that could be incorporated into their ventures; and challenge them to look at opportunities for the growth and development of their businesses. Departments visited included among others:

- i) **Paper pilot plant:** producing handmade paper, paper jewelry, and paper bags.
- ii) **Meat processing plant:** processing of white meat, red meat, rabbit meat and making fish and chicken sausages.
- iii) **Dairy processing plant:** processing of milk, farm products like cheese, yogurt, ice cream, soya milk and soya yogurt.
- iv) **Fruits and vegetable processing:** wine-making from fruits; producing tomato sauce and chili sauce; making hand and body lotions from cucumber, aloe-vera, water melon, carrots, and passion fruits; perfume and soap from local resources and producing charcoal out of banana peelings.
- v) Cow horn products: plates, cups, combs, and decorations out of cow horns.
- vi) **Textile department:** making sweaters, blankets and curtains.
- vii) **Bamboo project:** making toothpicks, chairs and tables.



Hand and body lotions made out of fruits



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Fruit juice plant



UIRI Staff explaining the making of products from cow horns



6.4 Orientation and Financial Literacy Training, November 2015

The main objective of the workshop was to orient the new WiB participants selected from the five sub-counties of Budondo, Mafubira, Mpumudde Kimaka Division, Walukuba Masese Division and Bugembe Town Council. The workshop had 38 Women in Business participants including continuing beneficiaries.

The following Community Development Officers attended the workshop;

- i) Simon K. Lubaale –Senior Community Development Officer, Jinja District
- ii) Allan Ndhala - Community Development Officer (CDO), Mafubira
- iii) Charles Wansagi – Parish Chief, Namulesa and Deputy CDO (DCDO), Mafubira
- iv) Emmanuel Kakaire – Council CDO, Bugembe Town
- v) Irene Musasizi – CDO, Walukuba Kimaka Divison
- vi) Kampi Esther – Community Development Officer Representative, Jinja District.

The workshop was opened by the Jinja District Senior Community Development Officer (CDO) in charge of Gender (Simon K. Lubaale) who thanked WCFJC for being their development partner. He commended WCFJC for the good programmes geared towards helping women achieve economic independence. He informed participants about ongoing and upcoming government programmes at the sub-counties. The programmes included Oxfam for fruit preservation and the Youth Livelihood Programme that provides business capital, mentorship and skills development. He urged workshop participants to keep working in organized groups in order to benefit from Government programs, which he encouraged them to join.



Agatha (participant) asking the Jinja Senior CDO (Simon) about the new programmes

Trainers:

- i) Waiswa Daniel Cyprian – Jinja Branch Manager, Standard Chartered Bank
- ii) Henry Akugizibwe – Standard Chartered Bank Officer
- iii) John Paul Wamono – Standard Chartered Bank Officer

Topics:

- i) Tracking expenses
- ii) What to consider before you get a loan
- iii) Discipline in the business



John Paul, Standard Chartered Officer Training

6.5 Record Keeping Training, May 2016

The main objective of the training was to equip WiB participants with basic record keeping skills. Participants discussed the pros and cons of keeping good records. They also learned a simple means of documenting all payments paid out and received.

The Director's Award is meant to boost the participants' morale in record keeping. The three WiB program participants who emerge the best in record keeping in any given quarter receive the Director's Award of UGX100,000/= each. This competition has greatly improved book keeping since most of the participants do their best to keep sound records and win. So far, eight participants have won the prize bringing the total prize money to UGX800,000/= since the award was launched in March 2016.



1st quarter record keeping competition winners (left to right) Lukia, Mary & Rebecca



2nd quarter record keeping competition winners (left to right) Agatha, Trainer Monica, Jemimah and Peninah



3rd quarter record-keeping competition winners Lydia (left) and Hasifa (right)

6.6 Customer Care and Marketing, August 2016.

The main objective of the workshop was to train and equip WiB participants with basic knowledge and skills in Marketing and Customer Care Services. The workshop was attended by 36 WiB participants. The trainers were Dorothy Nakato who trained in Marketing and Monica Bidasala who took participants through customer care services.



Participants acting a role play on customer care



7.0 WiB CHALLENGES AND SOLUTIONS

One of the WiB participants, Mrs. Regina Mulondo's layers (poultry) were stolen in October 2016. Out of 800 birds, 40 died in the brooder and 460 were stolen in their first week of laying eggs. The 300 layers remaining give 6 trays of eggs per day. This is a very big setback for her and WiB, since feeding and vaccinating the layers before they start laying eggs is quite costly. Regina is committed to repaying her in-kind loan used to buy day old chicks UGX 1,500,000 (\$ 459.4). WCFJC has adjusted her repayment plan to give her more time to pay back.

One of the WiB participants, Naiwumbwe Fauza, has not been able to repay her loan balance of UGX 156,250 (\$47.9). She claims that in April 2016, robbers broke into her kiosk and robbed both stock and money. Her unpaid installment puts the WiB Loan Phase VI recovery at 98 percent. This debt has been written off in WCFJC books as a bad debt, a decision that allows WCFJC not to incur any more expenses in attempting to recover the debt.



Regina with the remaining 300 layers



8.0 LESSONS LEARNED IN 2015/2016

WCFJC has learned that lending to groups results in more reliable loan recovery than lending to individuals. Group members undertake the responsibility to recover each other's loans by serving as guarantors for each other. In case one group member fails to pay, the other group members are held responsible. Consequently, WCFJC decided to start lending to small groups of four to five borrowers, instead of working with individuals. Each borrower will still receive an individual loan but, it will be guaranteed by her group members.

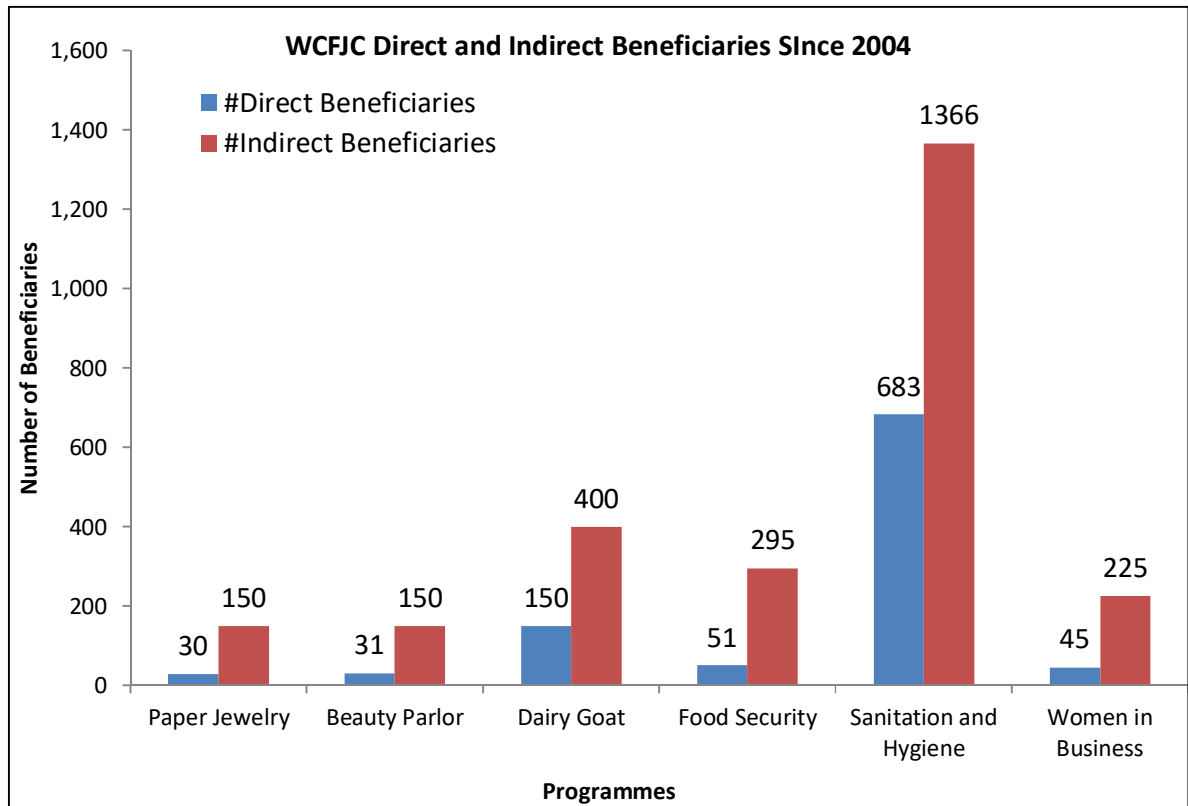
This strategy was presented, discussed and approved during the November 2016 workshop. It was decided that implementation would begin in January 2017, after group formation.

9.0 WCFJC IMPLEMENTED INITIATIVES (2004-2016)

Between 2004 and 2014, WCFJC worked primarily with rural subsistence farmers interested in farming as a business. WCFJC spent the first half of 2014 winding up programmes that did not fit with the new focus on individual rural and peri-urban women micro entrepreneurs. The programmes that were closed are - paper jewelry, beauty parlor, dairy goat, food security, water, sanitation and hygiene.

The WiB programme in line with WCFJC's new strategy was launched in the fourth quarter of 2014 and has been the only programme implemented by WCFJC since October 2014.

The graph below shows WCFJC's closed and current programmes as well as the number of direct and indirect beneficiaries since 2004 to date.



10. 2017 WAY FORWARD

WCFJC will on developing and scaling up the WiB Programme. WCFJC will also seek to identify and develop new streams of revenue and funds as well as new partners.