



FROM: Charity Nduhura (APM)

TO: Dorothy M. Tuma (Director), Board Members

DATE: 4th September 2017

SUBJECT: August 2017, Report



Regina (right) welcomes Florence to a coaching session in Regina's home.

1.0 Achievements

1.1 Women in Business (WiB) follow-up training

The WiB participants were grouped into two groups basing on their business location. Each group meets in one of the participant's home for follow-up coaching once before the next quarterly training.

Following the WiB quarterly training held on 28th June 2017, the follow-up coaching for the first group was conducted on 23rd August 2017. The one day coaching was hosted at Ms. Regina Mulondo's home in Butagaya Sub-county, Jinja District. It was attended by five (5) participants.



The objective of the follow-up coaching was to emphasize group saving and setting targets. Using illustrations, the coach (Harriet) took participants through different saving methods including: table banking and village saving. The participants reported that they preferred saving with WCFJC citing challenges faced in village saving groups. The challenges include fear of losing their money due to untrustworthy leaders, treasurers run away with boxes storing groups' money, men asking them to borrow money from them which they never payback instead choose to marry other women, among others.

Way forward

Participants brainstormed and agreed on a weekly group saving target of approximately a three million (UGX 3,000,000) in four months to purchase maize shelling machine. The machine will generate income for the group to fund other projects.

Participants also agreed to hold group meetings twice a month to discuss the progress of their projects and assigned themselves responsibilities to research about the requirements for the maize shelling machine. The requirements included the supplier, exact price of the machine, fuel need for the machine, transportation, labor, among others.



Participants set weekly group saving targets in order to buy a maize shelling machine



WiB participants taking notes during the coaching session

Lastly participants got a chance to tour one member's projects (Regina's) after the coaching session as an opportunity to learn from each other's projects, share knowledge and brainstorm solutions to the common challenges faced.



Participants tour Regina's poultry projects after the coaching session



Regina explaining to WiB participants how biogas is made



Participants tour Regina's banana plantation

1.2 WCFJC Host Bugembe Sub-county NGO Board

The Bugembe Sub-county NGO Board Members & Community Development Officer visited WCFJC office to discuss WCFJC activities. The meeting was attended by three (3) Sub-county Officials, WCFJC Founder (Dorothy Tuma) and WCFJC Staff.

The WCFJC staff (Charity) took them through an overview of WCFJC, when WCFJC started, the projects implemented, current activities in progress and WCFJC beneficiaries. The Sub-county Officials had a chance to interact more with the founder about the vision and mission of the organization.



Bugembe Sub-county NGO board members & Community Development Officer, 2nd right, visit WCFJC office

1.3 Bugembe Sub-county NGO Board Monitoring and Supervision of WCFJC Activities

As a local government statutory requirement, the Sub-county is responsible for monitoring NGO activities operating in the Sub-county. A representative from Bugembe Sub-county NGO board also doubling as Sub-county Internal Security Officer (Stephen) visited WCFJC Beneficiaries to monitor and supervise WCFJC activities.

Stephen appreciated the support offered to the women through training and in-kind loans. He urged WCFJC to continue with the good work and to extend services to many other disadvantaged rural women in the Sub-county.



Stephen, the Bugembe Sub-county Internal Security Officer monitoring WCFJC activities



Bugembe Sub-county Internal Security Officer, Stephen appreciating WCFJC in-kind loan items to WiB participants



1.4 WCFJC Annual Registration at Jinja District

WCFJC Staff attended the Mafubira Sub-county NGO meeting on 8th August 2017 to present WCFJC achievements and activities to the Sub-county NGO board. WCFJC Staff made a presentation to the Board, which appreciated the work done in the Sub-county. The Board then recommended WCFJC registration at the District.

The Sub-county recommendation as a requirement for registration at the District was presented to the District. WCFJC awaits for a response from the District Evaluation Committee scheduled to meet before mid September 2017.

1.5 WCFJC hosted Ignacio ((Harvard MCMPE 2014)and Guadalupe from Spain

WCFJC hosted Ignacio and Guadalupe from Spain on 15th August 2017. who visited five (5) of the WiB Participants. Ignacio and Guadalupe appreciated the work of WCFJC in empowering women economically. They were amazed by the skills women have acquired over time through training and coaching. Guadalupe supported the business of one of the participants by buying address made by one of the tailors (Matege Rebecca). The participants were so excited by the visit and grateful for the encouragement from the visitors.



Ignacio & Guadalupe visit to WiB participants



Ignacio & Guadalupe interacting with Mary WiB participant about her tailoring business



Florence of WCFJC WiB shows her avocado/jackfruit powder product to Ignacio and Guadalupe



Ignacio & Guadalupe visit Regina's banana plantation

1.4 Phase VII Loan Repayments

The WiB phase VII that started on 19th April 2017 is in its final stages. The challenge is still on the participants with big loans, who delay to complete the repayments within the agreed period. WCFJC expects the remaining 6 (six) participants to complete the loan repayments by the end of September 2017(See Appendix II for loan repayments details)..

1.5 WiB participants' savings

The WiB participants' savings at the end of August 2017 amounted to UGX 655,395(See Appendix II for saving details).

2.0 Challenges and Proposed Solutions

WCFJC planned to conduct a half day follow-up coaching per group and did not provide for lunch for participants. This affects participants' concentration levels, as they are thinking of when to rush home to prepare lunch. More so more time is needed to interact, agree on ideas and set targets, which cannot be done in a limited time. To make it more interactive and comfortable we propose that lunch should be prepared by the host participants with support from WCFJC.



3.0 Upcoming Activities for September 2017

- i. Follow-up/monitoring visits of WiB programme participants.
- ii. Recovery of WCFJC Phase VII WiB loans.
- iii. Follow up training for WiB participants scheduled for 13th September, 2017
- iv. Follow up of WCFJC District Registration

Appendix I: Summary of Financial Requirements for September 2017

Item	Cost (UGX)
Office Petty Cash(August)	20,000
APM Lunch (August)	100,000
APM Internet (31st August - 31st November 2017)	129,000
Office visitors' book	20,000
Total	269,000



Appendix II: Women in Business Phase VII Loan Repayments and Savings as of 31st August 2017

LOAN DISBURSMENT DATE	REPORTING MONTH	LOAN PHASE	LOAN PORTFOLIO UGX	ACTUAL LOAN AMOUNT RECOVERED , 31st August	BORROWER SAVINGS AS OF 31st August	#ACTIVE LOANS	#WEEKS IN LOAN PHASE	WEEK AS PER REPORTING DATE	%LOAN PHASE COMPLETED	%LOAN PORTFOLIO RECOVERED	% COMPLIANT BORROWERS
April 19th 2017	August 2017	Phase VII	5,757,900	4,710,795	367,500	14	18	17	94	78	100