



# Women's Center for Job Creation

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**FROM: Charity Nduhura (APM)**

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

**DATE: 2nd February 2017**

**SUBJECT: January 2017, Report**



Namulondo Hasifa at her Nursery School

## **1.0 Achievements**

### **1.1 Women in Business (WiB) Groups Formation**

WCFJC started implementing working in groups system. So far four (4) groups have been formed. A few exception individual cases for example being the only one from the village and have demonstrated trust worthiness will still be advanced loans as individuals until they mobilize colleagues from the same area. This is allowed for proper transition from working with individuals to working in groups without excluding anybody. Below are the groups formed and list of participants allowed to acquire individual loans.

<b>WCFJC WiB GROUPS</b>			
<b>Group</b>	<b>Name</b>	<b>Business</b>	<b>Sub-county</b>
A	Peninah Mugaru	Drug shop	Mafubira
	Sajjabi Hasifa	Catering	Mafubira
	Nangobi Josephine	Salon	Mafubira
	Kayemba Betty	Nursery school	Bugembe
	Mawubanya Evelyn	Bakery	Mafubira
B	Namwase Mary	Tailor	Mafubira
	Nakiryia Suzan	Forestry	Mafubira
	Kagoya Lydia	Grocery	Mafubira
C	Ndikusoka Apofia	Tailoring	Mpumudde
	Ndirabirawo Ruth	Drug shop	Mpumudde
	Bagambirebyo Lucy	Drug shop	Mpumudde
	Mirembe Jacky	Retail and Juice	Mpumudde
	Margret Isabirye	Market vendor	Mpumudde
	Sowobi Monica	Tailoring	Mpumudde
	Namuwaya Racheal	Tailoring	Mpumudde
D	Jemimah Manyike	Restaurant	Budondo
	Majimbi Sarah	Water	Budondo
	Kawala Hajira	Grocery	Budondo
	Namukaya Phina	Tailoring	Budondo
	Namale Zaituni	Catering	Budondo
	Namulondo Hasifa	Nursery school	Budondo
	Babirye Ruth	Tailoring	Budondo
	<b>Participants qualifying for a loan as individuals</b>		
	Mulondo Regina	Farming	Butagaya (after paying phase VII loan)
	Matege Rebecca	Tailoring	Bugembe
	Odongo Agatha	Paper Jeweller	Walukuba
	Kasambira Joy	Salon	Mafubira
	Sempa Jenipher	Processing	Mpumudde

As explained above, those recommended to get individual loan have no other members close to them to form a group with and have a good track record of paying back. As they look around in their areas to get people they can form a group with, they can get individual loans for now. We would not want to lose our good old participants because they do not have people to team up with for now. These members could not be part of the groups with the members they do not know well for fear of losing their money since there is guaranteeing each other. They have been given a grace period of 6 months to commit to a group.

Jenipher is processing a drink called Kumbucha from mushrooms, aloe vera , pineapple, and ginger.

### 1.2 WiB New Recruited Participants

The WCFJC - APM recruited four (4) new WiB participants as recommended by group members. These participants were visited and interviewed by the APM before recruitment. These members will qualify for an in-kind loan after the training scheduled for February 15th 2017. Below is the list of the new participants:

<b>NEW WCFJC WOMEN IN BUSINESS PARTICIPANTS</b>						
<b>#</b>	<b>NAME</b>	<b>ADRESS AND CONTACT</b>	<b>BUSINESS</b>	<b>DESCRIPTION</b>	<b>RECOMMEN DATION</b>	<b>REFEREE</b>
1	Mawubanya Evelyn	Sub County: Mafubira Village: Wanyange	Bakery	Spends 200,000/= on ingredients and saves 60,000/= monthly	Improve on the Arrangement of the Bakery	Mugalu Peninah
2	Kisakye Betty	Sub County: Bugembe Village: Budhumbuli	Nursery School	Spends 494,000/= on teachers and school requirements and saves 54,000/= monthly	Fencing the school	Mugalu Peninah
3	Namulondo Hasifa	Sub County: Budondo Village: Namizi Central	Nursery School	Spends 1,989,000 on Teachers and other school requirements and saves 100,000/= monthly	Working on class rooms floor	Majimbi Sarah
4	Babirye Ruth	Sub County: Budondo Village: Buyala Trading	Tailoring	Spends 400,000 on materials and saves 100,000/= monthly	Improving on arrangement of her Kiosk	Manyike Jemimah



Namulondo Hasifa at her Nursery School



Kisakye Betty at her Nursery School

### **1.3 WiB phase VII Budget**

WiB phase VII budget is ready to be reviewed and approved by the Director before implementation. WiB program is tending to cover more of skills work and reducing support to retail shops trading businesses. This is because WCFJC gives in-kind loan which is proving hard for retail shop owners who are only interested in stock replenishment. In addition to that there is no more recruitment of participants in retail shops beginning 2017. The details of phase VII budget are attached in an excel sheet.



## **1.4 Activity plan and Budget**

The WCFJC 2017 activity plan and budget covering all activities to be done in 2017 have been developed and submitted to the Director for discussion before implementation. The plan acts as a guideline on when activities should be implemented and within the budget limits.

## **2.0 Challenges and proposed Solutions**

**2.1** Some of the WiB continuing participants keep dropping off due to the WiB strategy of giving in-kind loans yet the beneficiaries are more interested in liquid cash as loans mostly to pay for school fees for their children and stock replenishment. This results in their participation in the program for the 1st and 2nd phase after recruitment. Then they go back to lending institutions like BRAC Uganda. The solution to this is concentrating on participants who are entrepreneurs in nature and need materials and support to develop their skill instead of retail shops. More so, the APM is also looking at participants who are in service delivery for example nursery schools to help them get the requirements they need to achieve their dreams.



Evelyn Mawubanya in her bakery

## **3.0 Upcoming Activities for February 2017**

- 3.1** Quarterly workshop scheduled for 15<sup>th</sup> February 2017
- 3.2** Disbursement of WiB phase VII items scheduled for 17th to 28th Feb 2017
- 3.3** Follow up on WiB program participants
- 3.4** Posting updates on Twitter and Facebook
- 3.5** Refurbishment of the Jinja Office
- 3.6** Writing 2016 Annual report
- 3.7** Develop 2017 training plan for WiB participants

### 3.8 Ensuring compliance with Jinja Municipal Council statutory requirements.

#### Annex 1

<b>WCFJC JINJA OFFICE REFURBISHMENT 2017</b>				
<b>ITEM</b>	<b>QUANTITY</b>	<b>UNIT PRICE</b>	<b>AMOUNT</b>	<b>LABOUR</b>
<b>REQUIREMENTS FOR ACARTEEN WOOD (2nd Priority)</b>				<b>30,000</b>
MDF boards double face (8*4)" (pieces)	2	95,000	190,000	
Timber flames (3*2)" pieces	5	7,000	35,000	
Star screw nails 6" (pairs)	12	600	7,200	
Tower bolt (lock) (pairs)	1	6,000	6,000	
Hinges 3inch (pairs)	1	3,000	3,000	
<b>Sub Total</b>			<b>241,200</b>	
<b>REQUIREMENTS FOR PAINTING OF THE OFFICE (1st Priority)</b>				<b>30,000</b>
Undercoat white emulsion 4 litres	1	20,000	20,000	
Soft white vynl silk 4 litres	1	60,000	60,000	
Brown - grey vynl silk	1	18,000	18,000	
Masking tape rolls	2	4,000	8,000	
<b>Sub Total</b>			<b>106,000</b>	
<b>REQUIREMENTS FOR THE OFFICE SHELVES (3rd priority)</b>				<b>40,000</b>
MDF boards double face (4*7)" (pieces)	2	95,000	190,000	
Star screw nails 6" pairs	24	600	14,400	
Hangers pairs	3	3,000	9,000	
<b>Sub Total</b>			<b>213,400</b>	
<b>Sub Total Labour</b>				<b>100,000</b>
<b>Transport</b>				<b>30,000</b>
<b>Grand Total</b>				<b>690,600</b>

## Annex 2

<b>Budget for Women in Business 1st quarter Meeting_15th Feb 2017</b>				
<b>No.</b>	<b>Item</b>	<b>Quantity</b>	<b>Rate (UGX)</b>	<b>Amount</b>
1	Transport (Materials) to & from the Venue	1	10,000	10,000
2	Markers	1	5,000	5,000
3	Break tea	30	2,000	60,000
4	Lunch	30	5,500	165,000
5	CDO's Fuel	4	20,000	80,000
6	Venue	1	80,000	80,000
7	Trainers fees (Transport 20,000 and 100,000 training fees)	1	120,000	120,000
	<b>Total</b>			<b>520,000</b>

## Annex 3: Summary February 2017, financial requirements

<b>Item</b>	<b>Cost (UGX)</b>
Office Rent (January, February and March)	1,320,000
Office Petty Cash	20,000
Quarterly Meeting (February 15 <sup>th</sup> 2017)	520,000
Office painting	106,000
APM Lunch	100,000
<b>Total</b>	<b>2,066,000</b>

Note: Jinja office rent has been increased by 10% since January 2017. WCFJC has been paying 400,000/= monthly now will be paying 440,000/= starting January 2017. This increment will cover monthly security. However the tenants are in disagreement and have written to the landlord requesting for a reduction of security fees. WCFJC is waiting for feedback from the landlord.