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

DATE: 7th August 2017

SUBJECT: July 2017, Report



1.0 Achievements

1.1 Women in Business Achievements – Participant Profiles

1.1.1 Ms. Namwase Mary a Tailor was recruited in the WiB programme in November 2015. So far she has received two in-kind loans in the form of tailoring materials worth a total of UGX 702,000. She has attended all the WCFJC WiB workshops since she joined the WiB Programme.

Before joining the WiB Programme, Mary had only 2 tailoring machines and typically purchased material worth UGX 100,000 every month. She mainly provided tailoring services to clients who brought her their own materials because she could not afford to stock a variety of materials for the customers to choose from. At the time, Mary's weekly savings amounted to UGX 5,000 only.



Mary before joining the WiB programme

Since enrolling in the WiB Programme, Mary has bought two additional sewing machines for her business. She buys material worth UGX 200,000 every week and has also increased her customer base. Customers are attracted to the improved display of a wide variety of materials in her tailoring shop. Furthermore, Mary's weekly savings have increased from UGX 5,000 to UGX 30,000. Mary is one of the winners of the UGX 100,000 book keeping award from WiB programme after going through WCFJC WiB record keeping training and coaching.

Mary gives back to her community by providing subsidized tailoring training to young ladies who have dropped out of school for a variety of reasons. She is currently training seven (7) trainees who pay UGX 200,000 each, for an average of six (6) months of training. Mary is planning to acquire a counter in the next WiB Phase VIII to improve her display.



Mary after joining WiB Programme



Mary training her students

Challenges

The major hindrance to Mary's business growth has been the servicing of a commercial bank loan of UGX 2,000,000 with an interest of 27 percent. She secured the loan in order to complete her house, prior to joining the WiB programme. The loan's out-standing balance is UGX 240,000 which she hopes to complete paying back in September 2017. Mary is also



concerned about the security of her business, which is becoming more popular and is viewed by her community as growing very fast.

1.1.2 Mugalu Peninah was recruited into the WiB Programme in November 2015 and has so far received three (3) in-kind loans, totaling UGX 1,230,000.

Before enrolling for the WiB Programme, Peninah operated a poorly stocked drug shop and did not keep proper financial records.

After joining the WiB Programme, Peninah received a counter as her first in-kind loan. She then received a stock of drugs followed by a freezer (valued at UGX 800,000) as her second and third in-kind loans. She uses the freezer both to store drugs at the prescribed temperatures and to generate daily income through the sale of soft drinks to drug shop clients and school children.

After the WCFJC WiB record keeping training, Peninah started keeping proper business records. Subsequently, Peninah became one of the record keeping competition winners of the quarterly UGX 100,000 award.



Peninah in her drug shop with the freezer obtained as a WiB in-kind loan



Challenges

Peninah's major challenge is a limited stock of drugs. She however expects to increase her stock with support from an in-kind loan in the WiB Programme phase VIII loan disbursements.

1.1.3 Kisakye Betty was recruited into the WiB Programme in February 2017 and received an in-kind loan of twelve (12) chairs and one (1) table valued at UGX 300,000 for her nursery school.

Before enrolling in the WiB Programme, Betty could not afford any furniture so the children used to sit on the carpeted floor.

The WiB in-kind furniture loan has served to improve the schools' image. Betty hopes to increase the number of children enrolled in the near future.



Baby class using the seats and table acquired as an in-kind WiB Loan

Challenges

The major challenge facing Betty's business is limited space at the school. She however hopes to be able to rent additional space from a neighbouring property owner.



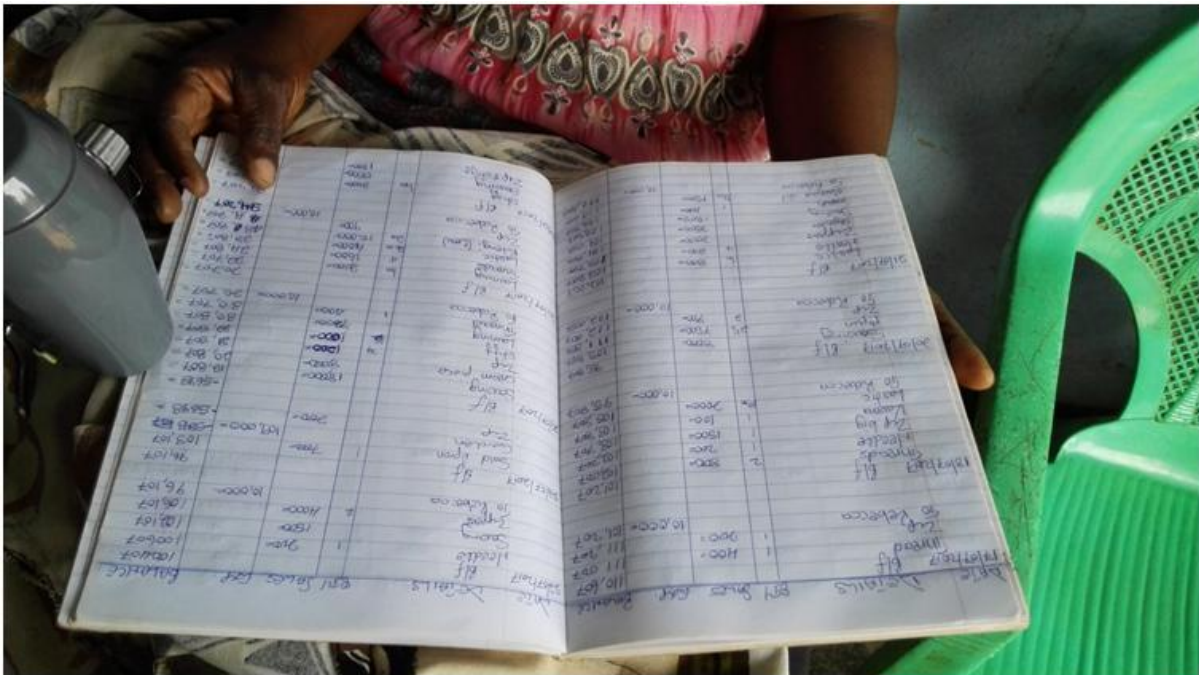
Baby class with their teacher

1.2 Record keeping follow up and Coaching

During the month of July, the WCFJC staff concentrated on record keeping coaching. The Assistant Project Manager (APM) helped mentor new participants who still struggle with record keeping. Through follow up visits, the APM discovered that, some beneficiaries do not follow through and implement the record keeping training provided at every WiB quarterly workshop. There is therefore a need for constant supervision and monitoring.



WCFJC APM coaching one of the WiB beneficiaries in record keeping



1.3 Registration of WCFJC at the Sub-counties

WCFJC has successfully been registered in five (5) of the six (6) sub-counties where it operates namely: Butagaya, Budondo, Bugembe, Walukuba and Mafubira. Registration at Mpumudde Sub-county has proved to be impossible due to an uncooperative Community Development Officer (CDO). The CDO is never available to meet, even after appointment dates and times are confirmed ahead of time. WCFJC has decided not to pursue registration at Mpumudde Sub-county.

WCFJC is following up the recommendations from the sub-counties as a pre-requisite for registration at the district level. The annual registration at the district level is a statutory requirement under the new NGO Act.

1.4 Phase VII Loan Repayments

The WiB participants who received in-kind loans on 19th April 2017 are completing repayment of the loans. Although the process has been successful, participants are still getting used to collecting payments within their groups prior to delivering the payments to the WCFJC Office.



It has been observed that due to heavy family responsibilities, large loans tend to be a burden to the women borrowers. Women view their small enterprises as the solution to every need in the home. Demands range from paying school fees, purchasing daily food for the home to paying medical bills for sick relatives. Consequently, WCFJC has resolved that the maximum value of a WiB in-kind loan will be UGX 500,000. .

This is the first loan phase during which WiB participants are also saving, as indicated in Appendix II. With continued training we believe women will appreciate the value of saving. Thus WCFJC expects higher levels of savings in future loan phases. On the other hand however, the women belong to several village saving groups which leave them with very little to save with the WiB programme. According to observations made, the risk of losing money in those groups is high since most of the groups are not registered and lack financial management skill. WCFJC hopes that with time, the women will come to appreciate the stability offered through WCFJC and shift more of their savings to the WCFJC saving programme.

The WiB participants' savings at the end of July 2017 amounted to UGX 638,895 (See Appendix II for loan repayments and saving details).



Lydia putting aside the funds to pay back her loan



2.0 Challenges and Proposed Solutions

2.1 WiB Participants' Challenges

The main challenge reported by the WiB participants is price fluctuations. They buy materials or stock at high prices but the resale prices tend to drop with time. This leads to reduced profits and sometimes losses.

Another challenge is bad debts and delayed receipts from debtors resulting in slow business growth. A number of participants are affected.

As mentioned earlier participants look to their small enterprises to meet every need in the family, resulting in delayed repayments.

Finally, not paying back loans in the required installments leads to delayed completion of the loan phase.

WiB participants will be challenged to identify solutions to all the above challenges during the next WiB quarterly workshop.

3.0 Upcoming Activities for August 2017

- i. Follow-up/monitoring visits of WiB programme participants.
- ii. WCFJC presentation at Mafubira Sub-county on 8th August, 2017.
- iii. Recovery of WCFJC Phase VII WiB loans.
- iv. Follow up training for WiB participants scheduled for 23rd August, 2017

Appendix I: Summary of Financial Requirements for August 2017

Item	Cost (UGX)
Office Petty Cash (June)	20,000
APM Lunch (June)	100,000
Trainer (Follow up training fees)	120,000
Total	240,000



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

LOAN DISBURSMENT DATE	REPORTING MONTH	LOAN PHASE	LOAN PORTFOLIO UGX	ACTUAL LOAN AMOUNT RECOVERED , 31 ST JULY	BORROWER SAVINGS AS OF 30 TH JUNE	#ACTIVE LOANS	#WEEKS IN LOAN PHASE	WEEK AS PER REPORTING DATE	%LOAN PHASE COMPLETED	%LOAN PORTFOLIO RECOVERED	% COMPLIANT BORROWERS
April 19th 2017	July 2017	Phase VII	5,757,900	3,972,295	638,895	14	18	12th	67	66	100