SENIORS WITHOUT BORDERS (SWB) FIELD REPORT

Introduction	The overall purpose of this Field Report is to provide a description and update of the current situation of the SWB project – the part which is carried out by MAPLE Microdevelopment in Uganda. This will especially involve the groups identified by SWB in Bufumbo, Kapchorwa and Bududa districts in Uganda. There will also be an attempt to uncover areas of potential problems and to make recommendations that will address these areas.
Time Period	Jan – March 2012
Made by	MAPLE Mbale, Field office
Description	MAPLE Mbale started working with Seniors Without Borders (SuG) groups in January 2012. Their representative in Uganda, from Farm Mountain, Mr. Junior Kassim helped us to get introduced to the 3 districts where we were received very well. **Bufumbo groups (2 VLSAs initially now 3 groups)** Initially we met with the Bufumbo Farmers Association Coordinator and General Secretary on the 18th of January in Mbale upon invitation to Mbale by SWB representative. Given the number of members in this Farmers Association which is 824 members, we expressed our need to start with only 2 groups (as per our contract with SWB) and they would use their own criteria to select the members of the 2 groups with a maximum number of 35 members per group. Within the group, the members had opted to use location as basis for selection as well as criteria for forming (Upper and Lower Bufumbo) to avoid others traveling long distances for meetings. To choose the members of the groups they would also use the following criteria a) those that had installed an environmentally friendly low emission stoves in their homes, b) those who had sold organic coffee to Elgonia International as priority. They decided to call their VSLAs by the names of **Bufumbo Upper** and **Bufumbo Lower.** It was agreed that the meetings would be held twice a week because now it is dry season and they have more free time. Due to the fact that the coffee farmers association has 824 members,

	they felt that with only 2 groups, other members were being left out. To solve this issue, they suggested forming a third group which would accommodate an additional 35 members. We informed them that the third group could only be formed if they could buy the tool kits which were not being provided for by Seniors Without Boarders as the contract was for training only two groups in Bufumbo. They informed us that their Farmers association (which is the Umbrella for these coffee farmers) have a board meeting on the 16th where they would decide which members would belong to the third group and also agreed that they would finance the Toolkit of the third group. On the 17th of February following the Board meeting on the 16th, the third group was formed and was given the name **Bufumbo Central**. Therefore among other things done during that meeting, the Bufumbo Central group managed to elect the executive committee to govern the group in this cycle. Now in Bufumbo, there are 3 groups, made up of 35 members each. We meet them twice a week. In all the meeting, the members are being trained in the VSLA trainings. The members were trained on how the VSLA would operate and what was required from them as VSLA members. The members agreed in the meeting about the following; Value per share: Ugx 2,000, Emergency: Ugx 500 and Monthly subscription: shs 2,000. So Bufumbo Upper members made their first savings on the 31st of January. On the meeting of the 7th of February, the members of Bufumbo Lower made their first savings and Bufumbo Upper made their second savings in this meeting. On the 14th, the members met again and we handed over the passbooks to the members as they had been made by this day. We also had a practical VSLA meeting with members. The groups also met on the 21st and 24th of February to make savings. On the 28th, being the fourth week of making saving, Bufumbo Upper

and Bufumbo Lower were able to give out loans to the members. By the end of the meeting on the 28th, Bufumbo Upper had a total of Ugx 788,500 and Ugx 87,500 as emergency.

With this money, 9 members were able to access loans from the group with a total of Ugx 634,000 given out as loans. In the same meeting, 3 members borrowed money from the emergency worth Ugx 65,000 and they would return the money within 2 weeks.

This meeting was attended by 31 members of which 18 were men and 13 were women.

For Bufumbo lower, the group made savings worth Ugx 114,000 and emergency fund Ugx 18,500 on the 28th. By the end of meeting, the group had a total of Ugx 489,200 as loanable fund of which 3 members borrowed loans from the group worthy Ugx 102,000.

A total of 34 members from Bufumbo lower attended the meeting with 25 women and 9 men.

In terms of the Business Skills trainings, these three groups attend at the same time. We started training the Bufumbo groups in the business curriculum on the 24th of February and by the end February, these groups have been trained in the first 2 sessions of the first module that is on the 24th and 28th.

The groups have met 5 times in the month of March that is on the 2nd, 6th, 9th, 13th and 16th. This is because they agreed to meet twice a week (on Tuesday and Friday) so that they could complete the Business Skills training early.

Given the fact that they are in the same geographical location, they attend the Business training together. They have had 5 sessions of the Business training so far in the month of March and the last time we met them(on the 16th), we delivered the third session(***Seize opportunities to sell and sell where customers buy the most***) of the second module (***Increase your sales***) of the Curriculum.

The next meeting the groups shall be having the last session of the second module (***Set the right price***). The members attend the trainings in big numbers and during the trainings, the members are very participative.

In terms of making savings, these groups make savings once a week

	(on Tuesday) thus they have made savings 2 times in Macrh, thus 6th and 13th. Below are the financial details for each of the 3 VSLA's. 1. ***Bufumbo Upper VSLA:*** On the 6th of March, the group made savings worthy Ugx 138,000 and Ugx 16,000 was collected as emergency. In addition to this, the group also collected Ugx 3,000 as fines and Ugx 6,500 as monthly subscriptions. And prior to this meeting, the group had disbursed loans worthy Ugx 634,000 to 9 members. With the loans given out, the members started testing the sweetness of the VSLA set up. On the 13th, the members collected savings worthy Ugx 148,000 and emergency worthy Ugx 15,500. In addition to this, they also collected fines of Ugx 4,500 and members who had borrowed money from the emergency fund paid back a total of Ugx 45,000. The group was able to lend out Ugx 80,000 to some members from the emergency fund. By the end of the meeting on the 13th, the group had a total of Ugx 464,500 as loanable fund and Ugx 19,000 as emergency left in the box. 2. ***Bufumbo Lower VSLA:*** On the 6th of March, this group collected Ugx140,000 as savings and Ugx 15,500 as emergency fund. The group was able to give out loans of a total of Ugx 173,000 to 4 members during this meeting. 2 other members did borrow a total of Ugx 13,000 from the emergency fund. On the 13th, the group also made savings worth Ugx 136,000 and also collected emergency fund of Ugx 18,000. In this same meeting, the group did collect fines of Ugx 4,000. And members who had borrowed from the emergency fund paid back Ugx 43,000. 3. ***Bufumbo Central VSLA:*** On the 6th of March, this group did make savings worthy Ugx 130,000 and Ugx 17,500 was collected as emergency fund.

The group did meet on the 13th of March, and a total of Ugx 136,000 was collected as savings and Ugx 17,000 was collected as emergency fund. In addition to this, they also collected Ugx 2,500 as fines and Ugx 6,000 as monthly subscription.

Kapchorwa groups (2 VLSAs)

In Kapchorwa we went together with the SWB Rep - Junior who introduced us and our programme. On that day they were 25 members present. Kapchorwa Farm Mountain Coffee Association gender representation is well balanced almost 50/50. They have less than 70 members, so it was be easy for us to have 2 groups started.

For our next meeting, the groups were given home work to organize themselves into two and start thinking of potential members as executive members of the VSLAs. The next meeting was be Friday 3rd February and they decided they would like to meet at 14h00 every Friday.

The groups met 3 times in the month of February on the 3rd, 17th and 24th.

In the group meeting on the 3rd, Rogers explained to them what it meant being in VSLA and the benefits that come with it.

Rogers also informed the members about the need of having an executive committee for each of the group and also talked to them about the qualities of each of the executive committee member which they would use as guidelines to elect the members in these positions. Since it was late as the meeting started late and because the members were not in time, they agreed that they would elect the executive committee the following week.

The next meeting was on the 17th where Rogers took the group through the practical session of a VSLA meeting.

By the next meeting on the 24th, the groups had elected the executive committee for both groups and the groups were given names of **SIPI VSLA** and **NGASIRE VSLA.** They had also agreed to start making savings on the 24th but unfortunately since most members turned up late for the meeting, Rogers advised them to start making saving the following week (on the 2nd of March).

The 2 groups resolved the following;

	That there share value is Ugx 1,000; Emergency is Ugx 500 and monthly subscription is Ugx 2,000. Membership per person is Ugx 5,000 and Annual subscription is Ugx 10,000. 1. ***Sipi VSLA;*** The group has met 3 times in this month, that is on the 2nd, 9th and 16th. On the 2nd, the group made its first savings and a total of Ugx 127,000 was saved. The members also collected emergency fund of Ugx 10,000. On the 9th, they made savings worth Ugx 15,000 and collected emergency of Ugx 5,000 plus fines of Ugx 2,000. On the 16th, savings worth Ugx 41,000 were made and emergency of Ugx 10,000 was collected plus fines of 3,200. 2. ***Ngasire VSLA;*** The group has met 3 times in this month, that is on the 2nd,9th and 16th. On the 2nd, the group made its first savings and a total of Ugx 177,000 was saved. The members also collected emergency funds of Ugx 12,500 plus fines of Ugx 500. On the 9th, they made savings worth Ugx 54,000 and collected emergency of Ugx 13,000 plus fines of Ugx 3,000. On the 16th, savings worth Ugx 60,000 were made and emergency of Ugx 13,500 was collected plus fines of Ugx 2,000. **Bududa groups (1 VLSA and 1 SACCO)** We also went to Bududa with Junior the representative of SWB. We explained our objectives and the contract conditions with SWB to them. We agreed to meet once a week on Wednesdays. They meet at a school where the headmaster is a member and he gave us permission to conduct all trainings at the school in the future. On the first meeting, the group was also given home work to start thinking of how they would elect their executive and agree on a name for the VLSA. They were also asked to write down what they think as the objectives of the group, as well as the bi laws (constitution) for the group.

This group took the name of **Bududa Farm Mountain VSLA** and they met 4 times in February, that is on the 8th, 15th, 22nd and 29th.

On the 8th, the members were taken through the VSLA training and by the end of the meeting, they were set up into a VSLA and they also elected the executive committee to lead the group in this cycle. Of the 9 executive members, they have 6 Women and 3 Men.

In this same meeting, the members resolved with our guidance the following;

- Value per share: 2,000, Emergency: 300, Annual subscription: 5,000, Monthly subscription: 500, Interest rate: 10%, Fines: Ugx 200 for any offence committed.

In the meeting on the 15th, we were at the meeting by 10am which is the agreed time of meeting but the members were not there yet. They later came and the meeting started a few minutes to 11am. We took the members through the VSLA meeting procedures that they will be following in their meetings for the savings and loans activities. One member raised a question of how safe their money would be in the Cash box. But after an explanation of how this would be done, the member was contented.

We also stressed to the group that the success of the group would depend on the commitment of the members through attendance of the group meetings, regular savings and good loan repayment habits. The members resolved that they should start making their savings on the 22nd of Febraury.

On the 22nd, the members met and made their first saving. The meeting was attended by 21 members of which 11 were women and 10 were men. The group collected savings worthy Ugx 96,000 in addition to Ugx 35,000 collected as annual subscription hence a total of Ugx 131,000 available after the meeting as loanable fund. In the same meeting, members also collected emergency fund worthy Ugx 6,000.

The group had its last meeting of the month on the 29th of February. This meeting was attended by 21 members (8 men and 13 women). In this meeting, members collected emergency fund worth Ugx 7,200 and savings worth Ugx 128,000. In addition to this, the group collected Ugx 15,000 as annual subscription, Ugx 2,000 as fines and Ugx 11,000 as

	monthly subscription. By the end of the meeting, the group had a total of Ugx 287,000 as loanable fund and a total of Ugx 13,200 as emergency fund. In March, the group has so far met 2 times, on the 7th and 14th. The group is *still undergoing VSLA training and at the same time making savings.* On the 7th, the group made savings of Ugx 187,700 and collected emergency of Ugx 8,100. And this meeting, the members agreed and resolved that starting from the next group meeting (on the 14th), they will meet at 1pm instead of 10am. On the 14th, the members met and they made savings of Ugx 189,000 and collected emergency of Ugx 14,700. They also collected fines of Ugx 1,000 during this meeting. They will start receiving the Business Trainings the next time we meet them on the 21st of March. We have not yet scheduled the SACCO workshop but initial plans for holding the workshop have been earmarked for April 2012.
Challenges	In Bududa, it was not really a challenge for us but it was more to the group members. The group used to meet at 10am and they use one of the classrooms at a primary school. At this time, it's usually break time thus the room is free but since the break time is short, the kids find themselves having to wait for the meeting to end before they can access the class room. Secondly, some of the members of the group are teachers at the school thus during the meeting, the students were left unattended. For this case, the group suggested that the meeting time be changed from 10am to 1pm. This is because at 1pm, it is a lunch time break which is usually a longer one. And also, the teachers who are members of the group can get an opportunity of attending the meeting because they teach the lower classes which study up to 1pm therefore after one, the teachers have time to be in the group meeting. One other challenge is that the cost of travelling to the 3 districts was under budgeted due to ignorance of the actual location of the groups during the time we were making the budgets. The difference is 20% less than the actual cost. One other issue is that the members are asking if we could give them certificate of attendance on completion,

	which we did not put in the budget and the cost of the certificates is 3,000Ugx each.
Opportunities	Given that the additional third group in Bufumbo was formed using their own funds, Maple is training them together with the 2 groups from SuB. This can be seen as an opportunity though the group is a bit too big for the training but we are managing.

BUSINESS SKILLS TRAINING PROGRAM

BUFUMBO EVALUATION SURVEY REPORT

INTRODUCTION

- **Background**(why we carried out the surveys)

The evaluation surveys were conducted after the business skills trainings that were offered by Maple micro development to the 3 groups engaged in village savings and loans association activities formed by the coffee farmers in Bufumbo. A Village Savings and Loan Association (VSLA) is a group of people who save together and take small loans from those savings. These groups form part of the project financed by Seniors Without Borders. The groups are located in Bufumbo Sub County- Mbale district and they include Bufumbo Lower, Bufumbo Upper and Bufumbo Central. These groups were trained together twice every week, that is on Tuesdays and Fridays. The trainings started in the month of February 2012 and were concluded towards the end of the month of April, 2012.

The overall objective of the trainings was to impart knowledge and skills in the business sphere and provide financial education to the group members. This knowledge was geared towards helping them become better business people and enabling them become independent as this would help them make right and better decisions when it comes to the use of money. Bufumbo farmers

The business training program is based on an adapted Freedom from Hunger's *Credit with Education* curriculum and was offered to these groups by Maple Micro development. The trainings entailed the 3 modules of the Business curriculum of Maple micro development that is **Plan for a better business, Increase your sales and Manage your business money**. MAPLE had two trainers per week who speak the local language of the region, Ligishu. Both of the trainers visit each VSLA group during every training session to make it more convenient for the group members, specifically with respect to the cost and time of transportation.

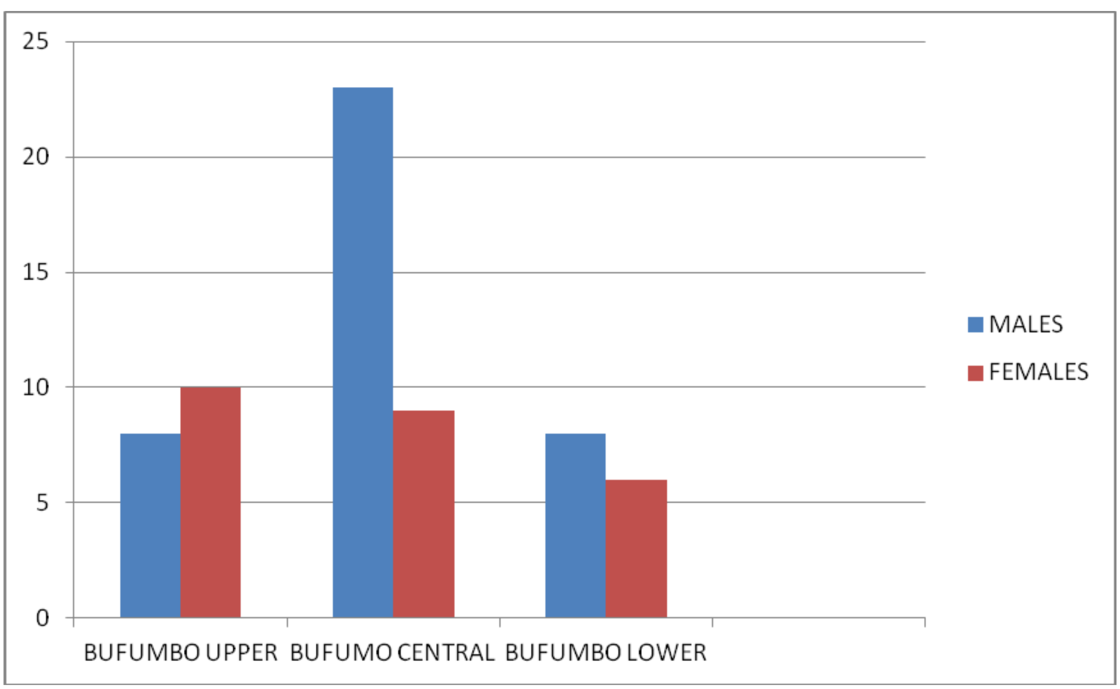
After the trainings, the maple field officers carried out the evaluation surveys that were aimed at finding out if there was an improvement in the group members' businesses and to find out the relationship between trainings and the improvements in these businesses if any. There was also the need to know whether there is a connection between the implementation of the businesses and financial skills that were obtained in their day to day lives and how this had improved their standards of living.

METHODOLOGY

- **Survey design**
  This was explanatory and qualitative in nature. The questions were in two sets, the first part was made up of questions directly from the training sessions whose purpose was to find out how much the participants had gained from the trainings. The other part was made up of questions that were to enable Maple as an organization to obtain feed back and be better guided on the way forward in terms of how to improve on its services to these communities.

- **Sources of data**
  The data was collected from the members of each savings and loan group association who participated in the business skills training offered by Maple. The participation of members was as follows:

GROUP	NO. OF MALES	NO. OF FEMALES	TOTAL
BUFUMBO UPPER	08	10	18
BUFUMBO LOWER	23	09	32
BUFUMBO CENTRAL	08	06	14



- **Data collection methods**
  The data was collected using questionnaire forms that were designed to obtain the necessary information and get feedback from the members about the value and/or the impact of the trainings towards their daily businesses. Obtaining feedback was generally in two ways as explained in the survey design.

- **Survey Sample**
  The evaluation survey forms were given to all the members who came to take part in the exercise. The overall number of the people who participated were 64(39females and 25males) from all the 3 groups. All the field officers participated in the exercise and helped to translate for the people who were unable to read and write in English. The members from each group randomly selected themselves basing on their willingness to participate and their availability on the day of the survey.

  All the field officers, that is Rogers, Franc, Tina and Paul, carried out one on one conversations with each member who had come to participate in the evaluation process. This is because they could not fill out the survey questionnaires by themselves since they are illiterate and the questionnaires were in English. There was only a small section of people who were able to read and write in English but to some extent they also needed some help.

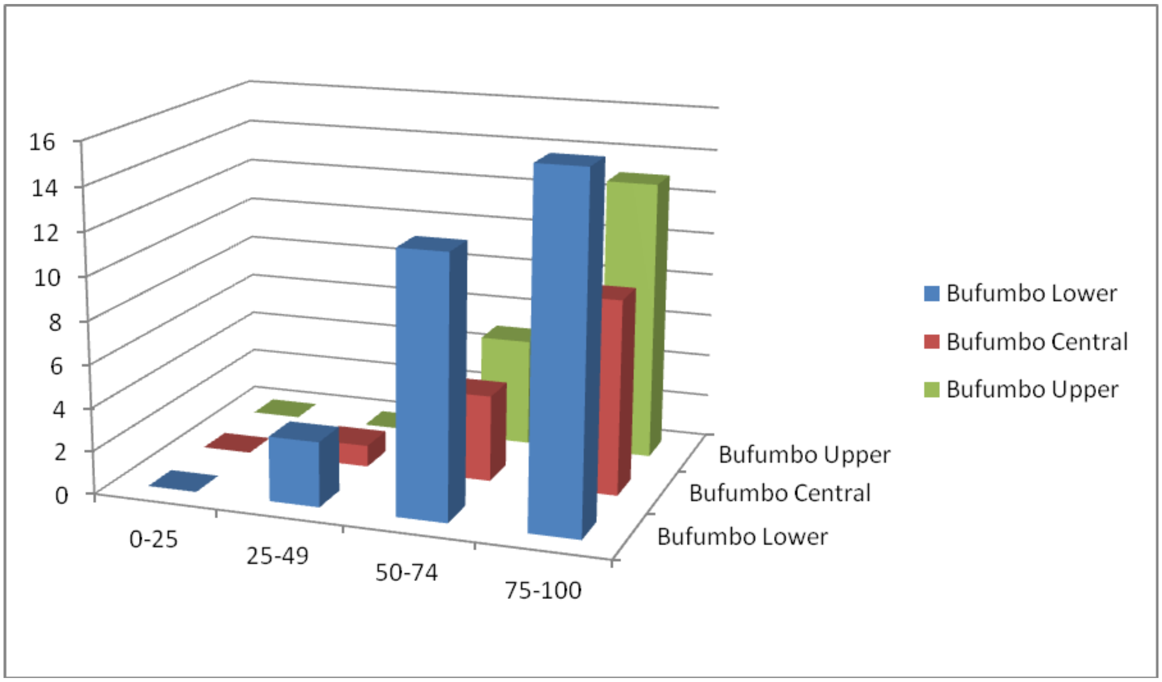
FINDINGS

Basing on the responses given by the participants in the survey, the general observation is that most of the participants acquired the necessary information from the training to help them boost their businesses. The performance of the group members is summarized in the table below basing on the marks they obtained after marking their questionnaires. It is important to note that the percentage of members who were below average is very small that is (6.25%). This shows that although some of the members did not get the pass mark, they understood some things in the training because the marks they got were close to reaching the pass mark.

Table showing the performance of members in the different categories as rated below,

CATEGORY	GROUPS		
	BUFUMBO LOWER	BUFUMBO CENTRAL	BUFUMBO UPPER
0-25	0	0	0
25-49	03	01	0

50-74	12	04	05
75-100	16	09	13



In this same part, some questions were opened ended while others were close ended. The observation made is that the participants, as expected, were able to freely express themselves in the open ended set of questions where their responses were not limited. Some close ended set of questions had answers that were almost similar and this put the participants to task of selecting the best/ right answer.

In addition, it is observed that both the table and the graph indicate that the percentage of members who obtained marks ranging from 75 to 100 was the biggest in comparison with the total number of people who attended the survey. The data from the table indicate that 38 people out of 64, which is 59.4%, performed excellently during the evaluations. Also the total of those who got above average that is to say above 50% was very impressive where by 59 people, which is 92.1%, managed to perform above average. This clearly shows that the topics which were taught during the trainings were properly understood by these people.

In spite of the fact that some members are illiterate and hence could not read and write, they were able to recall what they learnt in the training because of the different methods of training that were employed during the training such as role plays, memorizing the previous sessions and getting them involved during the training sessions among others.

The third part of the survey (questions No.1-10) was made up of questions that were directed to obtaining feedback from the participants which would be used as tool of trying to make improvements where there is need. Basing on the answers given, the general picture obtained is that members were able to use the knowledge got from the trainings to improve on their businesses. This is evidenced by the fact at least every member was able to make an improvement in the profits gained in their businesses after receiving the trainings as seen in question No.5. Below is a summary of the responses given by the participants in part c.

NO.1 (asked what they learnt from the training and how it had helped their economic life)

- Knowing what to do
- Knowing the income and expenditure of the business
- How to separate personal money and business money
- Knowing how to start a business
- Plan for their businesses
- Good customer language
- Learnt how to sell their products and make more profits
- Learnt how to save money
- Learning how to start business with small money
- Not using loan money on personal use
- Knowing how to make profits and losses
- Learnt how to expand the businesses

NO.2&3 (asked whether they have had any real change in their lives after the training)

Most of the participants gave a yes answer and their answers were backed by the following comments;

- "I now calculate my profits and re-invest them in the business for more profits"
- Know how to make business and count my money
- Know how to use loan money
- Received business knowledge
- Saving money and getting loans
- Planning before doing any thing
- Now I can meet with friends and talk business issues
- I have borrowed a loan and expanded my business
- Now I know that I should put all the loan money in the business
- I learnt how to plan for my business and not giving people things on credit
- Learnt how to talk to customers and make more sales

No. 4 (part ii) [asked if they needed any help and how exactly they needed the help]
- They needed money to boost their businesses

- Money to pay school fees
- Problems in running the business
- Loans from bank, support to run the business
- Goods to add in their businesses
- Needed workers in their businesses
- Place for work(location)
- Adding another business
- Making friends
- Expanding and maintaining my business
- How to pay back loan money on time
- need to know more of business knowledge to improve my business
- To have enough to meet customers' demands, to promote business and get enough and promote the standard of living in our families.
- Some wanted to get loans from anywhere else in order to expand their businesses

No. 5 [asked if there has been change in their income since they started receiving training]

- from 2000 to 4000 as savings per week
- Increased by 10% per month
- From 30000 to 60000
- From 50000 to 70000
- 50000 to 80000 in sales
- 60000 to 100000 per week
- Increased by 25% in a month
- 2000 to 5000/6000 as profits
- 1000 to 2000 profits
- 1000 to 2500
- 10000 to 60000 per day
- reduced spending and more savings now because of the trainings
- 3000 to 5000 daily
- 20000 to 30000/40000 weekly
- 30000 to 50000 per week
- change by 10000
- by 40000 because of marketing my products

No. 6 [Asked if they found the topics relevant in connection to their businesses and how exactly]

- savings
- separating business and personal money
- how to keep the money
- how to use the money
- displaying my products
- how to use loan money in the business
- budgeting
- the trainings have helped me make profits, helping my family and saving for the future

- avoiding losses in the business
- made me run my business in a good way
- all topics were relevant
- book keeping
- taking good care of customers
- helped me get more money in my business
- how to pay back the loans
- how to start a business
- record keeping and saving for emergency

No. 7 [asked which topics they did not understand]

- None
- Production
- Management training
- Marketing
- Long term costs in my business
- I understood all
- In case you got a loan and got problems in the business what can I do
- All topics were understood

No.8 [Asked what they think should have been done differently]

- nothing
- may be after the trainings, some help
- we only need to keep on more refresher trainings in order not to forget what we have learnt
- helping us in terms of money
- more training programs in agriculture
- a loan to improve my business
- nothing because they taught well all things
- another chance for business trainings
- how to look after agricultural products and how to make candle wax

No. 9 [Asked if there is something they could do now, which they could not do before the trainings]

- I have started a business now
- Saving
- Was able to know when and how to get a loan and use it
- Diverting loan money is bad and can lead to collapse of the business
-
- growing crops, rent place for the business
- understand business am doing, have enough skills and knowledge to make profits, and how to bring customers
- making customers your friends

- can save, can separate money
- selling 2 different products
- confidence in running my business
- I can now manage my shop and making improvements in my business
- I can now manage to handle a better business with more capital than before
- budgeting, now I know the costs in my business
- can run my business in a good way
- avoiding losses
- re-investing profits into the business
- separating business money and personal money
- how to use loan money packaging for my customers
- how to make profits especially in different seasons
- give bonuses to my customers
- have learnt how to record the sales and costs down
- before I was so lazy in my business unlike now and also I don't give on credit like before
- talking well to customers, handling customers well
- book keeping
- losses before trainings but now profits after the trainings
- accountability for my business
- can now borrow money from the group to increase the business
- before, I did not know that its important to sell complimentary goods
- starting business, changing a business place
- how to be clean and getting a good place for the business which has customers
- bringing goods that are good for the customers

No. 10 [asked if there was any other thing they would to tell us]

- would like to appreciate the trainings because I have learnt how to use loan money
- the organization to help us get loans that can be paid in year instead of a month
- getting donors for them
- I want the organization to help me chase poverty out of my home
- giving us trainings in terms of agriculture and how we can expand on our saving groups
- more help in knowing what to do
- in case of more programs/training, we welcome them
- I thank Maple for the business skills training because I can now run my business effectively
- should continue visiting us
- appreciate the trainings, help with money to enable us expand our businesses
- support from your office
- trainings completed now we request for loan to increase our business
- the training helped us to know many things
- Thank the trainers so much and God bless you
- Maple should also take this training to other people in other Villages
- more training in addition to what we received
- Request educational trainings in literate so that we know how to read and write

- I thank you for training us and expanding our brains and how to run our business. Please come back and stop there
- before we did not know about the business but it was good to have this training because it has taught us alot
- I would like you to keep on monitoring to see what and how we do things

CONCLUSION AND RECOMMENDATIONS:

The trainings were of great value to the Bufumbo communities as seen in both part one and two of the evaluation survey forms. In the part two of the questionnaire, the different participants had various things they are able to do after the trainings which they could not do before. In addition to this, they also expressed an improvement in their incomes after receiving the trainings.

Basing on the views of participants, the recommendation is that once in a while, field Officers representing the organization should visit these groups to find out how they are doing and to make sure that knowledge gained was really being put into practice.

It is recommended that the organization should try and outsource for additional personnel to help during the evaluation process instead of using only Maple field officers as this would solve the problem of getting biased or exaggerated information. This is because sometimes the members may fear to be honest with the field officers more especially in areas that they feel they did not understand or what they generally think about the training.

It should also be noted that some group members were not present on the day of evaluation. This is attributed to the season and field work for the farmers. Out of 105 members in the three groups, only 64 members participated in the evaluation process.

Finally, appreciation goes to the Maple organization and its field officers for delivering the training to these groups.

Please see the below appendix 1 (A copy of the Evaluation survey form)

APPENDIX 1

MAPLE EXIT SURVEY/IMPACT ASSESSMENT-The Business Skills Training programme in BUFUMBO, Mbale District-2012

EVALUATION SURVEYS FORMS

FOR SENIORS WITHOUT BOARDERS GROUPS IN BUFUMBO

TRAINING PERIOD: February to April, 2012

PART A: Personal information

Full Name: ……………………………… Age: ………….. Gender: Male ☐ Femal☐

Occupation: ……………………..………. Group name: ……………………………..

Tel No.: …………………………………….. Position in a group: ………………………..

PART B: Business knowledge

Section 1:

1. What do you understand by the term business? ....
   ……………………………………………………………………………………………
2. Why do you think people's businesses fail? ....
   ……………………………………………………………………………………………
3. What are some of the questions you must ask yourself when testing whether a business idea is good or bad?
   i. ……..……………………………………………………………………………
   ii. …..………………………………………………………………………………
   iii. ..…………………………………………………………………………………
4. What are some of the practices of a good businessperson? ....
   ………………………………………………………………………………………………
   ……………………………………………………………………………………
5. As a business person, what is the importance of understanding your customers?
   ………………………………………………………………………………………………
   ……………………………………………………………………………………
6. Why is it important to consider long term costs in your business? ....
   ……………………………………………………………………………………………
7. Give 2 ways in which you can reduce costs in your business?
   i. ……………………………………………………………………………………
   ii. ……………………………………………………………………………………

8. What are some of the ways you can use to increase your profits?

i. ……………………………………………………………………………………

ii. ……………………………………………………………………………………

9. How can you prepare for unexpected events/circumstances in your business?

……………………………………………………………………………………………

Section 2:

10. What are some of the expectations that customers might require to find when they come to buy things in a market?
    i. ……………………………………………………………………………………
    ii. ……………………………………………………………………………………
    iii. ……………………………………………………………………………………
11. Give some 3 elements of a sales plan?
    i. ……………………………………………………………………………………
    ii. ……………………………………………………………………………………
    iii. ……………………………………………………………………………………
12. What are some of the things you can do to increase sales in your business?
    i. ……………………………………………………………………………………
    ii. ……………………………………………………………………………………
    iii. ……………………………………………………………………………………

13. Which of the following is not a way of improving products and services in a business?
    a) Improve the quality and features of what you sell now
    b) Transform or change what you sell now
    c) Sell the same old products you had before in your business
    d) Add something new to sell

Section 3:

14. What is the difference between personal and business money? ....
    ……………………………………………………………………………………………
    ……………………………………………………………………………………………
15. How can you keep business money separate from personal money? ....
    ……………………………………………………………………………………………
16. Define the term **"Loan"**? ....
    ……………………………………………………………………………………………
    ……………………………………………………………………………………………

17. What is the importance of investing loan money in the business?
    ……………………………………………………………………………………………

18. Which of the following statement is not true when talking about the use of loan money?

a) Use all loan money for the business.
b) Diverting loan money to personal use is ok and can not affect your business.
c) Re-investing profits back into your business helps your business to grow.
d) Request only the Loan amount needed for the business and which you can easily pay back.

19. It is important to calculate how much the business is making so that you can;
   a) Put aside the right amount of money to re-invest in the business and help it grow
   b) Know how much to take out for the family
   c) Know how much to save
   d) All the above

20. What are some of the strategies of managing sales on credit?
   i. ………………………………………………………………………………………
   ii. ………………………………………………………………………………………
   iii. ………………………………………………………………………………………

21. What is a budget?
   a) It is a Plan b) Understanding your money c) Knowing your Expenses before hand
   b) None of the above

22. Which of the following is not a form of saving?
   a) Banks b) Goats c) Paying school fees d) Land

23. Saving for emergency is aimed at catering for;
   a) Expected expenses b) Unexpected expenses c) Small expenses
   d) Optional expenses

ANSWER TRUE OR FALSE FOR QNS 27-32

QUESTION	TRUE	FALSE
24. Having a business plan helps make your business more successful.		
25. Borrowing a loan to pay off a previous loan is beneficial to the borrower.		
26. Unexpected events affect your business in a negative way only but not in a positive way when they occur		

27. The price of commodities can be adjusted according to the market conditions to make more profits.		
28. Selling on credit is a good practice for businesses even if they don't pay on time.		
29. Separating personal and business money helps control spending but does not keep more money in the business therefore you cannot make more money		

PART C: Feedback section

1. What have you learnt from the training that has helped your economic life?
   …………………………………………………………………………………………………
   …………………………………………………………………………………………………
   …………………………………………………………………………………………………
2. Is there a real life change that you have experienced since receiving the business knowledge?
   Yes ☐ No ☐

3. If yes, what exactly is it that has changed? ....
   ………………………………………………………………………………………………

4. Do you need help in your business?

a) Yes b) No

If yes in number 4, how do you need help?

………………………………..……………………………………………………………………

…………………………………………………………………………………………………….

5. Has there been a change in your income since you started receiving our trainings?

If yes, by how much?

…………………………………………………………………………………………………..

6. Which topics did you find more relevant to your business? ....

…………………………………………………………………………………………………..

Explain how relevant it was?

………..

7. Which topics/areas did you not understand?

………..

………...

8. What other topics do you think could have been included in the training?

………...

………...

9. Is there something that you can do now, which you could not do before the trainings?

………

………

10. What else would you like to tell us?

………

………

……….

THANK YOU FOR PARTICIPATING!

MAPLE MICRODEVELOPMENT
"for the Alleviation of Poverty through Learning and Entrepreneurship"

SWB 12 Week Business Skills Training Curriculum
-Adapted from the original Freedom from Hunger documents

<u>Module 1- Plan a Better Business</u>

Session 1: 8 Steps of planning a better business- part 1

1. Intro	\$ Importance of business planning \$ Roadmap
2. Examine how your business is doing	\$ Identify good and bad business practices \$ Commit to making changes for improvement
3. Start with a good business idea	\$ What makes a good business idea \$ How to test a business idea
4. Understand your customers	\$ Importance of talking to and learning from customers
5. Plan your production	\$ Identify business production components \$ Developing a plan for production

Session 2 Steps of planning a better business- part 2

6. Plan your business costs	\$ 6 categories of business costs \$ Profit = Income - costs
7. Plan for more profit	\$ 4 ways to increase profits \$ Identify ways to increase your profits
8. Prepare for unexpected events	\$ Benefits of proper planning \$ Ways to plan for unexpected events
9. Find help for your business	\$ Sources of help in the community \$ Common information needs of businesspeople
10. Review 8 steps	\$ Review numbers 2-9

MAPLE MICRODEVELOPMENT
"for the Alleviation of Poverty through Learning and Entrepreneurship"

<u>Module 2- Manage your Business Money</u>

Sesion 1

1. Separate business and personal money	$ Importance and how to do it
2. Use the business loan for your business	$ Your whole loan should be put towards income generation $ Consequences of diverting loan money

Session 2

3. Calculate your profits	$ Demonstration and practice
4. Track plan and invest your business money	$ importance of controlling spending and reinvesting into your business $ Demonstrate how to track money

Session 3

5. Decide how to use your profits to meet business and personal needs	$ Reinvesting saving and responsibly using profits for personal needs
6. Prevent business money losses	$ Identify common sources of losses and how to prevent them

Sesion 4

7. Manage Credit Sales	$ Dangers of selling on credit and how to manage risks
8. Review the Manage your Business Money curriculum	$ Review 1-7

<u>Module 3- Increase your sales</u>

Session 1

1. Understand and respond to your customers	$ Customers drive business succes $ 5 elements of a sales plan

2. Treat your customers well	\$ Building better relationships with your customers

Session 2:

3. Sell to the right kind of customer for you	\$ Identifying promising customers \$ Strategies to target customers \$ Barriers to selling to certain customers
4. Improve your product or service	\$ 3 ways to improve products or services

Session 4:

5. Sell new, complementary products or services	\$ Developing a good product mix \$ Benefits of a good product mix \$ Ways to change your product mix
6. Seize opportunities to sell	\$ Create a calendar to show opportunities for each month \$ Identify products and services that sell well at different times of the year

Session 5:

7. Sell where customers buy the most	\$ Increase sales by selling where customers buy the most \$ Identify and analyze possible new locations
8. Set the right price	\$ Relationship between price, sales and profits \$ when, why and how to adjust prices for increased sales

Session 6:

9. Promote your business with good selling practices	\$ ways to promote your business and attract customers
10. Plan for increased sales	\$ How the 5 elements of a sales plan relate to each other to increase sales

	$ Make a sales plan for your business

Session 7:
1. Review
2. Feedback
3. Way forward

Potential future courses currently in development

- Self-esteem
- Occupational and family health
- Picking the right loan for your needs

SENIORS WITHOUT BORDERS (SWB) FIELD REPORT

Introduction	The overall purpose of this Field Report is to provide a description and update of the current situation of the SWB project – the part which is carried out by MAPLE Microdevelopment in Uganda. This will especially involve the groups identified by SWB in Bufumbo, Kapchorwa and Bududa districts in Uganda. There will also be an attempt to uncover areas of potential problems and to make recommendations that will address these areas.
Time Period	April –July, 2012
Made by	MAPLE Mbale, Field office
Description	MAPLE Mbale started working with Seniors Without Borders (SuG) groups in January 2012. We continue to work with their representative in Uganda, from Farm Mountain, Mr. Junior Kassim. **Bufumbo groups 3 VLSAs** These 3 groups namely Bufumbo Upper, Bufumbo Lower and Bufumbo Central have continued to progress with the VSLA activities of savings and giving out loans to the members. The Business Curriculum trainings ended and evaluations for these training were carried out in order to assess the impact of the trainings on the group members. A report was generated after the evaluation of the training and a copy was sent to Seniors Without Borders. It was agreed that since the carrying out the business skills training evaluation with all the three groups at once would be a cumbersome thing; each group should complete their evaluation surveys separately. With this idea, members resolved that Bufumbo Lower should be the first followed by Bufumbo Central and lastly Bufumbo Upper on the 13th, 20th and 27th of April respectively. During the evaluations not all members were present for this exercise. The reduced number of Bufumbo members who carried out evaluations was attributed to the fact that on that particular day, it was a day of elections by the Moslem Community and since most of the members of the Bufumbo groups are Moslems; they had gone for elections thus being absent for the evaluations. A separate report was made for the evaluations and submitted to Seniors Without Borders.

	1. Bufumbo Upper VSLA: After completion of the Business Skills Trainings, the members resolved that they should change the meeting time to 2pm, within the same meeting; the members resolved that since some executive members (in particular the money counters) absent themselves a lot, there was need to elect new ones who are active in the group. With this resolution, the group entrusted 2 members that is Asanat Mafabi and Charles Wachi as the new money counters for the group. During the months of April to July, Maple field officers continued to monitor the activities of Bufumbo Upper VSLA and are pleased to report that the group is doing very well. In addition to that, the group was able to replace some 4 members who failed to continue with the group as they had been absent for a long time and yet there were other members who were previous left out since the inception of the group because the Bufumbo Association has a total number of over 800 members. This group on average saves Ugx 150,000 per meeting since they formed in Febraury. But starting from July, the savings have generally dropped as the members say that at such a time of the year, there is scarcity of money. They say that this will change soon, in September when they start harvesting their Coffee which fetches them some reasonable amount of money. In terms of loan repayments, the members are repaying their loans promptly except for a few who have had their loans gone past the repayment periods. They attributed this to the season of the year which usually come with scarcity of money. But the loan repayments have been general fine. ***2. Bufumbo Lower VSLA:*** This group is composed of 36 members in total and most of them are women. The members of this group continue to meet weekly and are monitored by Maple field officers. On the 5th of June it rained so heavily and the field officers were not able to reach the field because the roads were impassable. However the group made savings worthy 78,000shs, emergency of 15,500shs and there were no fines on that day. A total of 17 members (4 male and 13 female) attended the meeting on the 12th. The chairperson did not attend this meeting because she had lost a sister in law and this explains why the attendance of members was poor and as most members had gone for burial. The group made savings of 68,000shs, emergence of 13,500shs, fines of 800shs and monthly subscription of 2,000shs. Members brought back emergence money worthy 51,000 and 293,200shs as loans paid back during the meeting. In the same meeting, they gave out 2 loans worthy 250,000shs and emergence fund of 59,000shs. On the

	19th, 16 members came to the meeting with 8 males and 8 females. Members made savings of 92,000shs and collecting an emergency amount of 16500shs. An amount of 45,000shs was paid back and 40,000shs was given out to other members. Monthly subscriptions of 2,000shs was paid. Members also paid back their loans, an amount totaling to 165,000shs was paid back. One member took out a loan of 180,000shs. On the meeting of the 25th of June, most of the members came late to the meeting and when asked why, they all said the busy harvest season had caught them a bit but promised to improve on time management as work reduces within the coming months. On this day, members saved 54,000shs and collected 17,000shs as emergency. Eight members paid back their loans worth 157,950shs. The general loan repayments were fair despite the fact that some did not show up. We however encouraged those who had turned up to try to inform other members who had not come to make their payments. The emergency brought back was 65,000shs. A total emergency fund of 90,000shs was given out to some members. The group generated loan application fee of 3,000shs and monthly subscriptions of 4,000shs. Three members took out loan worth 246,000shs. On this same meeting, we educated the group members on how to use the passbook to get loans. This was a concern for the field officers the previous week. The issue was that some members wanted to take out loans but their shares were not enough to guarantee the amount they wanted. Some members said they would top on the monthly subscriptions to the shares. When a field officer who had visited it on that day advised them that it was against the way the VSLA methodology works, they hesitated that it was the way it was taught to them by another field officer. This thing distorts the VSLA system thus we advised them to stop it and only use their passbooks. We went further to tell them the use of the monthly subscription that it is just there to boost the loanable fund. Members appreciated what we taught them and requested to be taught more of how the VSLA works. We are also in the process of helping these groups form a constitution for proper governance and transparency. On the meeting of the 17th of July, there was one key observation where by one had borrowed both emergency money and loan from the group and had not paid any installment. The chairperson and other members who are neighbors to this person had approached her about the same issue since the debt was overdue but all in vain. The members agreed to cancel her shares to cover for the emergency money but the loan money was still outstanding. The two guarantors were given the last option of following up this member for the last time and if they failed, then their shares were to be cancelled too.

	3. Bufumbo Central VSLA: Members of this group also continue to meet. Just like Bufumbo lower, Maple field officers failed to make it to the group meeting of 5th of June. However members carried out the normal VSLA activities. During the group meeting of 12th, 14 members (10 females and 4males) met and made savings of Ugx 106000, collected emergence of Ugx 12000 and monthly subscription of Ugx 8000. Members brought back a total of Ugx40000 as emergence and Ugx 40000 as loans. They also gave out emergency fund worthy Ugx 50000. During this period, the poor attendance by some members is due to the busy harvest season during this month as most of them are harvesting. Members saved 70,000shs. The group members also conducted Vsla activities on the 26th of June and the meeting was attended by 11 members (4 males and 7 females). They made savings worth Ugx 102000, emergence of Ugx 13900, monthly subscription of Ugx 6000 and fines of Ugx 2000. A total of Ugx 9400 was paid back as interests accruing from the loans members had taken since they all failed to pay all their installment funds. They also paid back emergence money of Ugx 30000 and gave out loans to 2 members worthy Ugx 110000. This group was the last to be formed amongst the groups in Bufumbo and they are trying to adopt to the Vsla system. The members do have a few challenges in terms of time keeping and a few members who have not paid their loans on time but the most of the members are doing their best to make sure that pay up all what they owe the association. **Kapchorwa groups (2 VLSAs)** Sipi VSLA and Ngasire VSLA groups continue to meet four times month. The two groups continue to attend the Business Skills Training together. The Kapchorwa groups have continued to have their normal VSLA activities alongside having the business skills program. The members enjoy the training so much because they were able to come up with their own calendar of the year and allocated target days when people buy most. On the 15th of June, we visited the groups in the company of Alfredo Burlando, an Assistant Professor, Department of Economics, University of Oregon who was visiting Maple in Mbale. The members welcomed the team and Alfredo had firsthand experience of how the groups conduct their business.

	On the meeting of the 22nd of June the groups began the last module on the topic, **manage your business money.** Members looked enthusiastic with this topic. The first session was on how to separate personal and business money. Members enjoyed the lessons and wanted to continue but for the sake of time, we had to end after the one hour of learning. These two groups were able to finalize the business skills training on the 20th of July when we delivered the last training session "Managing credit sales and preventing losses in businesses" and later completed the evaluation surveys which we carried out on the 27th of July. Members of both groups did endeavor to avail themselves to complete the evaluation and on that day, a total of 34 members (17 from each group) did complete the evaluation surveys. After the surveys, members also requested for certificates since they had completed the business training and taken the examination's (surveys). ***Sipi VSLA;*** On the 15th of June we visited the groups in the company of Alfredo who was visiting Maple Mbale. The members welcomed the team and Alfredo had firsthand experience of how the groups conduct their business. On the meeting of the 22nd, the groups began the last module on the topic, **manage your business money.** Members looked enthusiastic with this topic. The first session was on how to separate personal and business money. Members enjoyed the lessons and wanted to continue but for the sake of time, we had to end after the one hour of learning. There was an issue that we had earlier noticed. This group had elected a secretary but was not active in meetings. The problem was that she was a primary school teacher. This made it difficult for her to come to the meeting since it is the time that she has to be in class. We advised the group members to elect a new secretary because the treasurer was doing both roles. The executive members requested to receive some basic training on how to do their activities during the meeting. ***Ngasire VSLA;*** This group is also at the same level in the trainings since they meet in one place for the trainings. On the 15th of June, they saved an amount of 45,000shs and on the same day collecting an emergency fund of 19,000shs and monthly subscriptions of 26,000shs. Members also paid back an emergency of 160,000shs and the same amount was given to some of the members. On the same day, some members paid back their

	loans totaling to an amount of 737,00shs. They also met the following week makings savings of 52,000shs. Emergency collected that day was 125,000shs and monthly subscriptions of 11,000shs. Members paid back some emergency money of 40,000shs and 20,000shs was given out. On the same day, it was the first day this group disbursed loans. The value of loans was 240,000shs. The last meeting was also on the rainy day with 14 members being present with gender attendance balancing. They saved 26,000shs collecting an emergency fund of 11,500shs. The social/emergency money paid back was 95,000shs with only one member who did not attend not managing to pay. After, the rain it was late to continue with the trainings. We agreed with the members to complete the session the following week. **Bududa groups (2 VLSAs have been formed)** These two groups finalized the business trainings on the 20th of June and we managed to carry out the evaluation surveys in this same month. Group-2 members were the first to complete the surveys (started of the 18th of July and then the rest did it on the 25th) while Group-1 members completed their evaluations on the 25th of July. In total, 25 members in Group-1 managed to fill the evaluation survey forms and 23 members in group 2 did fill the evaluation survey forms. **Bududa group 1 VLSA** On the 6th of June the topic that members learned was how to calculate profits, track and invest business money. Most of the members did not know how to calculate profits. They appreciated what Maple was doing in the area as far as teaching them business skills. This is after they realized how that can be done by considering all costs related to the business operation of the individual. Members made savings of Ugx 142,000shs, collected emergency fund of 9,300shs, fines of 1,200shs and monthly subscriptions of 7,000shs. Within the same meeting, some members made their loan installment repayments of 139,900shs while others who had earlier borrowed from the emergency fund repaid an amount of 75,000shs. The members disbursed loans to 2 of their members worth 290,000shs. The second meeting was held on the 13th in the month. This was the final day of the trainings of business skills trainings and the training was done by Paul. The last topic was how to prevent losses in the business and handling credit sales. There were 22 members present with 11 males and11 females. Members saved 176,000shs collecting

fines and monthly subscriptions of 400shs and 500shs respectively.
The members' collected emergency fund worth 8,300shs was collected and 78,000shs was paid back. The members gave out an emergency fund to new members of 85,000shs.
The members paid back loans amounting to Ugx300100shs. Three members took out loans worth 690,000shs.
We identified a need for more training in the ways of using the passbook to keep track of loan repayments dates and how the whole Vsla system works

Bududa group 2 VLSA

This is the second group that was created by members' own contribution to form a VSLA. In the meeting of 6th June, the group members met for their Vsla activities. They made savings worth 168,000shs, collected emergency fund of Ugx 10800 and fines of 3,300shs. Some members who had earlier borrowed from the emergency fund made their repayments of 45,000shs. The group members also disbursed 2 loans of 194,000shs to 2 members.
The second meeting of 13th June also went on well. There were 22 members present with 6 males and 16 females. Members saved 138,000shs. They collected fines totaling to 4,000shs. Members paid monthly subscriptions 95,000shs. Loan application fee of 19000shs was discovered to be in the box. Initially the group adopted a system of loan application form fee but the records of receiving such amounts were not properly registered. We advised them to be recording all the money in the books for transparency purposes.

The group also met on the 27th. Members had resolved that they would meet at 2.00pm since the trainings had ended the previous week. However most of them were late on this day. In terms of attendance, there were 22 members present with 6 males and 16 females. Members saved 84,000shs and collecting a total emergency fund of 9,900shs. The emergency paid back was 33,800shs. On the same day, 12 members paid back their loans worth 204,400shs. Fines collected were 32,00shs and monthly subscriptions of 15,00shs. There was a member who came in to replace one drop out. She paid all the money that the other drop out had paid earlier. The only issue was that she wanted to take out a loan on the very first day. We advised them not to do that since it was her first day and the fact that she wanted more money. We shall continue educating them on the criteria of bringing in new members. We advised this member to save for at least 4 weeks so that she can be legible to borrow after all members have known her well.
There are some people who wanted to form up a third group. One of the members said she had over 30 thirty members who are ready. The problem is that the group is in another sub-county which is far away from the one where the two Bududa groups are meeting. This looks to be a challenge in terms of transportation to these villages given the

	small budget we have from the seniors without borders project. We did not give the groups hope but later requested field officers to bring the issue in the meeting to see if we could help them. In the Maple house meeting we discussed about this issue and we resolved that this third group be put on hold as Maple finds a way of raising more funds so that Maple field officers can be in position to reach these areas to serve the community. A field officer was assigned to visit the location to determine the existence of the group and also the distance and cost of transportation to the group's meeting place. In conclusion, it can be said that these groups are managing to continue savings and at the same time give out loans to the members. The farmers are pleased to have such a program in their area as it is helping them obtain micro loans which they could not get before as most of them lack the collateral security that is required by the financial institutions. Some members have gone on to refer to the groups as their saviour because they have an opportunity to borrow from the emergency fund with ease whenever they have any emergencies. Coupled with the Business knowledge from the Maple trainings, the members are continuously realizing the importance of savings as they are practically doing that. And also that they can save money no matter how small it is, later it will grow big and this help them to use it in investing in their businesses to enable them grow.
Challenges	We faced a challenge of capacity in June when as one field officer resigned his position from Maple and it meant extra work for field officers for example in Bududa where there are two groups that are still being nurtured by Maple. The other main challenge we faced during this period is that in most groups it is the element of poor time keeping. Many of the groups have been starting their meeting late because the members were coming late and sometimes the key keepers would delay to come thus delaying the meeting. As it is the rainy season, almost daily it rains in the mountains and that does disrupt the transportation system as the roads become impassable some times.
Opportunities	We were approached by some members in Bududa who are asking to form a group if Maple would assist in helping them form a VSLA. This was seen as an opportunity for next year's budget should Seniors Without Border opt to continue funding Maple activities in the district.

Rapport over 2012 VSLA program i Mbale regionen

VSLA programmet blev startet i begyndelsen af januar 2012. Vi havde på forhånd aftalt med MAPLE, vores samarbejdspartner i Uganda, at der skulle startes 5 VSLA'er og en intensiv undervisning af en dårligt fungerende SACCO i Bududa.
Vores koordinator, Junior Kassim, havde oplistet interesserede deltagere i foreningerne og der blev holdt stiftende generalforsamlinger i januar/februar i alle 5 foreninger.
Der viste sig at være en overordentlig stor interesse i en af landsbyerne, Bufumbo, som dækker et meget stort område og har mange familier spredt ud over hele området. Her blev det så besluttet at danne en tredje VSLA: Bufumbo Central, hvor gruppen selv investerede i materialerne (pengekasse med 3 låse, opsparingsbøger, regnemaskine m.v.). Denne VSLA skulle også have hjælp af MAPLE til at fungere.

Efter arbejdet med undervisning og hjælp til administration i SACCOen i Bududa blev deltagerne i undervisningen opfordret til at danne endnu en VSLA, som blev dannet i slutningen af april måned.

Der blev m.a.o. dannet i alt 7 opsparingsforeninger (VSLA'er: Village Savings and Loans Associations).

Arbejdet i grupperne har været en overordentlig stor succes og vi ønsker at videreudvikle grupperne også med undervisning i "small business development" og endvidere etablere yderligere VSLAer i regionen. Vi har ansøgt CISU om støtte til et arbejde i stor skala, hvor der bliver uddannet lokale VSLA-undervisere.

Kapchorwa:

SIPI VSLA – 31 medlemmer – heraf 14 kvinder -
NGASIRE VSLA – 31 medlemmer – heraf 16 kvinder -

Bufumbo:

Bufumbo Upper – 31 medlemmer – heraf 15 kvinder -
Bufumbo Lower – 36 medlemmer - heraf 24 kvinder -
Bufumbo Central – 36 medlemmer – heraf 27 kvinder -

Bududa:

Bududa 1 – 35 medlemmer – heraf 20 kvinder -
Bududa 2 – 37 medlemmer – heraf 27 kvinder –

Vi vedlægger 2 Field Reports over arbejdet i grupperne indtil august måned. Vi får også en 3. rapport tilsendt i december måned, som vi vil sende videre til jer lige så snart vi har den.
Vi vedlægger ligeledes rapport fra "Governance Workshop" i Bududa.

Vi har sendt penge ned til dækning af MAPLEs arbejde i 4 puljer, og har lige sendt den sidste pulje. Derfor kan vi vedlægge en kopi af regnskabet, som nu ligger klar.

Vi vedlægger også aftalen med MAPLE og MAPLEs budget.
Vi vil også sende yderligere dokumentation når vi er tilbage fra monitoreringsrejsen jan/feb 2013.

“Agreement between SuG, Seniors without Borders and MAPLE, Uganda
In terms of services provided by MAPLE Microdevelopment, our business development group will:

1) Establish and serve a minimum of 5 VSLAs (2 in Bufumbo, 2 in Kapchorwa, and 1 in Bududa).MAPLE will also establish additional VSLAs in the villages if demand exists and if requested by the community.
2) Provide a business development curriculum with monitoring and follow up of progress to help VLSA members generate increased income in order to strengthen the VSLA savings and loan program. The business development curriculum MAPLE uses has been adapted, with permission, from the Freedom from Hunger curriculum, and revised to meet the local needs of Ugandan communities and village savings and loan groups.
3) Provide individual mentoring and business plan development services to individual VSLA members as needed and requested.
4) Develop and deliver a set of workshops on governance to a minimum of 1 underperforming SACCO in Bududa and expand the focus on governance issues to other groups and VSLAs as needed.
5) Measure financial and social outcomes of services provided and report field activities and outcomes transparently to Seniors Without Borders.
6) Provide all financial records and receipts related to the funding for purposes of accountability.
7) Consult, if desired and requested by Seniors Without Borders, on any aspects of the project that overlap with expertise within MAPLE and its governing board and advisors, including issues related to stoves, emissions, health, etc.
8) Communicate regularly with Seniors without Borders and their representatives in Uganda to develop a strong and lasting relationship.

In terms of timeline, the budget covers services provided from the first week of January through the last week of December, 2012. Initially, two visits per week for two weeks to each village will be required to introduce and implement the VSLA processes. Following the two-week set up phase, the MAPLE business development team will visit VSLAs in each village once a week for the remainder of the year to provide instruction, monitor activities, and strengthen group outcomes.

Due to the distance between villages, the initial set up for VSLAs within each village will be staggered (for the initial two weeks only). The VSLA model will be introduced to the 2 groups in Kapchorwa during the first two weeks of the project starting in January. Kapchorwa was chosen as the starting place, because it is the closest area to savings groups MAPLE currently serves, thus making travel arrangements easier. Beginning in the 3rd week of the project, groups in Kapchorwa will be visited once a week while the business development team visits Bufumbo twice a week for the next two weeks to establish VSLAs there. Beginning in the 5th week, the newly established VSLA groups in Kapchorwa and Bufumbo will be visited once a week, each, while the team also travels to Bududa, twice a week for the next two weeks to establish the new VSLA and to begin conversations with the non-performing SACCO on governance issues. Bududa was chosen as the third place to visit to enable MAPLE’s business development team to work with its Ugandan advisor, Lecturer Luganda Fred (Makerere University Business School specialist in microfinance and governance), to develop a baseline study in order to assess the governance needs of SACCO members. Starting in the 7th week of the project, the 5 new VSLAs and the 1 SACCO will receive weekly visits for the remainder of the year and participate in trainings, mentorship, outcome measures, evaluation, and reporting processes.

It is important to note that, occasionally, weather does not permit travel to particular villages. MAPLE does not send its trainers into steep mountainous areas if the likelihood for landslides is large. A recent landslide caused by weeks of torrential rain recently killed over a hundred people in the area of Bududa. MAPLE communicates in advance with village groups if any visit needs to be postponed and reschedules the visit so no trainings are missed. Village members also sometimes communicate with MAPLE and reschedule meetings if unexpected events occur, such as a burial ceremony occurring on the same day a training was scheduled.”

MERKUR
Den Almennyttige Andelskasse

Forsendelseskode 87 9999-99 EBOK

9999

SUG reg. Midtjylland
v/Kjeld Holmboe
Grønfeld Bygade 15 A
8400 Ebeltoft

Merkur
Aalborg afdeling
Bispensgade 16,1
9000 Aalborg
70 27 27 06

17. januar 2012 Side 1 af 1

Notanr. 8401103A20160036
Trn. 8401103A20160036

AFS. BETALING VIA SWIFT

Overført beløb	USD	1.841,44
Modtagende banks omkostninger	USD	25,84
	USD	1.815,60
á kurs 582,14 (kursdato: 17.01.2012)	DKK	10.569,33
Modtagende banks omkostninger	DKK	150,00
Provision	DKK	0,00
Gebyr	DKK	60,00
Afregningsbeløb	DKK	10.779,33

Afregningsbeløbet har vi hævet på Deres kontonr. 84011158270 valør 17.01.2012
Ordregiver betaler alle omkostninger i forbindelse med overførslen.

Modtagende kunde
MAPLE MICRODEVELOPMENT

Kontonummer:
39007026

Ordregivende kunde

SUG REG. MIDTJYLLAND
GRONFELD BYGADE 15 A
8400 EBELTOFT
Overført via - ALBADKKK
ARBEJDERNES LANDSBANK A/S

Overført gennem - CHASUS33
JPMORGAN CHASE BANK, N.A.
4 NEW YORK PLAZA
FLOOR 15
NEW YORK,NY

Modt. bankforbindelse -
PACIFIC CONTINENTAL

Regnr./Kontonr:
/FW123205135

Betalingsbetingelser
FROM SENIORS WITHOUT BORDERS, DENMARK

Med venlig hilsen

Merkur

CVR-nr. 24255689 København
471

B/0600009BTILUDMT

To whom it might concern

Receipt

By my signature I , Wanaguttu Kassim, conferm, that I have received 200 US$ for my work with the VSLA's

Mbale, the 20/02/2012

Hukama.
recieved with thanks

1140 d.kr

Den Almennyttige Andelskasse

Forsendelseskode 87 9999-99 EBOK

9999

SUG reg. Midtjylland
v/Kjeld Holmboe
Grønfeld Bygade 15 A
8400 Ebeltoft

Merkur
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9000 Aalborg
70 27 27 06

23. marts 2012 Side 1 af 1

Notanr. 8401103A20830009
Trn. 8401103A20830009

AFS. BETALING VIA SWIFT

Overført beløb	USD	1.815,60
á kurs 562,31 (kursdato: 23.03.2012)	DKK	10.209,30
Provision	DKK	0,00
Gebyr	DKK	60,00
Afregningsbeløb	DKK	10.269,30

Afregningsbeløbet har vi hævet på Deres kontonr. 84011158270 valør 23.03.2012
Modtager betaler de udenlandske omkostninger og ordregiver betaler de danske omkostninger.

Modtagende kunde
MAPLE MICRODEVELOPMENT

Kontonummer:
39007026

Overført gennem - IRVTUS3N
THE BANK OF NEW YORK MELLON
ONE WALL STREET
NEW YORK,NY 10286
NEW YORK,NY

Ordregivende kunde

SUG REG. MIDTJYLLAND
GRONFELD BYGADE 15 A
8400 EBELTOFT
Overført via - ALBADKKK
ARBEJDERNES LANDSBANK A/S

IRVTUS3N FW123205135

Modt. bankforbindelse -
PACIFIC CONTINENTAL

Regnr./Kontonr:
/FW123205135

Betalingsbetingelser
FROM SWB, DENMARK

Med venlig hilsen

Merkur

CVR-nr. 24255689 København
325

MERKUR
Den Almennyttige Andelskasse

Forsendelseskode 87 9999-99 EBOK

9999

SUG reg. Midtjylland
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Grønfeld Bygade 15 A
8400 Ebeltoft

Merkur
Aalborg afdeling
Bispensgade 16,1
9000 Aalborg
70 27 27 06

25. juni 2012 Side 1 af 1

Notanr. 8401103A21740030
Trn. 8401103A21740030

AFS. BETALING VIA SWIFT

Overført beløb	USD	1.815,60
á kurs 596,05 (kursdato: 25.06.2012)	DKK	10.821,88
Provision	DKK	0,00
Gebyr	DKK	60,00
Reparationsgebyr (IBAN mangler/er forkert)	DKK	75,00
Afregningsbeløb	DKK	10.956,88

Afregningsbeløbet har vi hævet på Deres kontonr. 84011158270 valør 25.06.2012
Modtager betaler de udenlandske omkostninger og ordregiver betaler de danske omkostninger.

Modtagende kunde
MAPLE MICRODEVELOPMENT

Kontonummer:
39007026

Ordregivende kunde

SUG REG. MIDTJYLLAND
GRONFELD BYGADE 15 A
8400 EBELTOFT
Overført via - ALBADKKK
ARBEJDERNES LANDSBANK A/S

Overført gennem - IRVTUS3N
THE BANK OF NEW YORK MELLON
ONE WALL STREET
NEW YORK,NY 10286
NEW YORK,NY

Modt. bankforbindelse -
PACIFIC CONTINENTAL

ONEWALL STREET NY 10286
Regnr./Kontonr:
/FW123205135

Betalingsbetingelser
QUARTERLY PAYMENT MBALE REGION SWB VSLAS

Med venlig hilsen

Merkur

CVR-nr. 24255689 København
411

MERKUR
Den Almennyttige Andelskasse

Forsendelseskode 87 9999-99 EBOK

9999

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Bispensgade 16,1
9000 Aalborg
70 27 27 06

26. september 2012 Side 1 af 1

Notanr. 8401103A22690025
Trn. 8401103A22690025

AFS. BETALING VIA SWIFT

Overført beløb	USD	1.815,60
á kurs 581,27 (kursdato: 26.09.2012)	DKK	10.553,54
Provision	DKK	0,00
Gebyr	DKK	60,00
Afregningsbeløb	DKK	10.613,54

Afregningsbeløbet har vi hævet på Deres kontonr. 84011158270 valør 26.09.2012
Modtager betaler de udenlandske omkostninger og ordregiver betaler de danske omkostninger.

Modtagende kunde
MAPLE MICRODEVELOPMENT
PACIFIC CONTINENTAL

Kontonummer:
39007026

Ordregivende kunde

SUG REG. MIDTJYLLAND
GRONFELD BYGADE 15 A
8400 EBELTOFT
Overført via - ALBADKKK
ARBEJDERNES LANDSBANK A/S

Overført gennem - IRVTUS3N
THE BANK OF NEW YORK MELLON
ONE WALL STREET
NEW YORK,NY 10286
NEW YORK,NY

Modt. bankforbindelse - IRVTUS3N
THE BANK OF NEW YORK MELLON
ONE WALL STREET
NEW YORK,NY 10286
NEW YORK,NY

Betalingsbetingelser
QUARTERLY PAYMENT FROM SWB, DENMARK

Med venlig hilsen

Merkur

MERKUR
Den Almennyttige Andelskasse

Forsendelseskode 87 9999-99 EBOK

9999

SUG reg. Midtjylland
v/Kjeld Holmboe
Grønfeld Bygade 15 A
8400 Ebeltoft

Merkur
Aalborg afdeling
Bispensgade 16,1
9000 Aalborg
70 27 27 06

11. oktober 2012

Kundenummer	0031679125
Terminal	W0000CBF
Bogføringsdato	11.10.2012
Tidspunkt	14.26.29

Ekspedient
Margit Hansen

UDBETALING

VI HAR DEN 11. OKTOBER 2012 BOGFØRT FØLGENDE BELØB SÅLEDES:

KONTONR.	BELØB	RENTEDATO	TEKST
8401 1158270	645,00-	05.10.2012	UDLAND - gebyr

SUPPLERENDE OPLYSNINGER

Gebyr vedr. ref: 8401103A20830009

Gebyr vedr. rettelse af SWIFT-kode

Udenlandsk gebyr	USD 60,00	345,00 DKK
dansk gebyr		300,00 -

Med venlig hilsen

Merkur

CVR-nr. 24255689 København
420

pMAPLE MICRODEVELOPMENT UGANDA AND SENIORS WITHOUT BORDERS.

GROUP GOVERNANCE, COHESION, SAVINGS MOBILIZATION AND COLLECTIVE MARKETING BUDUDA

FINAL REPORT

August, 2012

This publication was produced for review by the Maple Microdevelopment and Seniors without Borders. It was prepared by Fred Iga Luganda and Joshua Balina Kisembo.

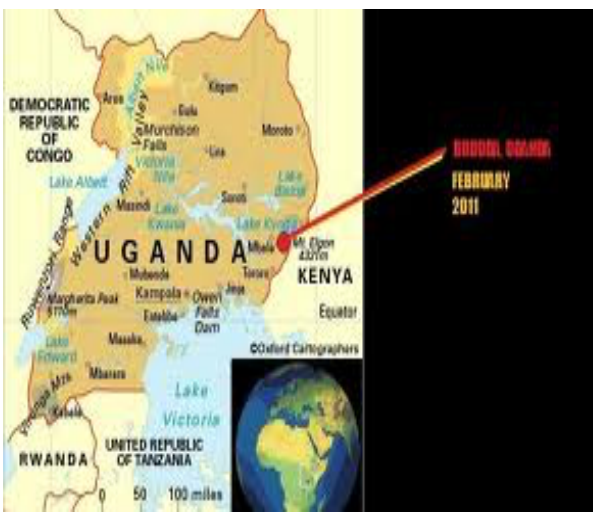
EMPOWERING THROUGH FINANCIAL GROUPS IN EASTERN AND NORTHERN UGANDA

GROUP GOVERNANCE, COHESION, SAVINGS MOBILIZATION AND COLLECTIVE MARKETING BUDUDA FINAL REPORT

FINAL REPORT

Drafted by **Fred Iga Lugnda**

Joshua Balina Kisembo



The author's views expressed in this publication do not necessarily reflect the views of the Maple Micro development or seniors without Borders.

With Support from Seniors without Borders (Denmark).

This report submitted by Fred Iga Luganda and Joshua Balina Kisembo /AUGUST 2012.

Executive Summary

The Farm Mountain group is a group of about seventy farmers all involved in a coffee growing on the slopes of Mt. Elgon in eastern Uganda. The members belong to a cooperative organization which has faced various governance and management challenges which has affected members who thus resorted to Village, Savings and Loans Associations to overcome the challenges of access to loans and savings. With support from Maple, the cooperative members are slowly regaining the once diminished group cohesion. In order to support the members; MAPLE micro development with the support of seniors without borders organized a one day training to strengthen the VSLA and also reflect on the cooperative by refocusing on the governance, group cohesion, gender dynamics and Value chain. Using a participatory approach, members were taken through the above sections identifying the principles, challenges and opportunities that can be exploited towards wealth creation.

Conclusively the trainers observed that gender dynamics, agribusiness management, Cooperative marketing can be introduced as future training interventions and MAPLE maintains a CBT within the community to nurture the group as it is still young.

Background

1.0 Introduction

MAPLE Micro development has been supporting various communities in eastern Uganda and northern Uganda using a holistic approach to empower these communities. Central in MAPLE'S activities using student interns has been the promotion of savings groups in these communities using the newest approach and darling now amongst development partners and grass roots communities "*the village and savings and loans Associations* (VSLAs). The VSLAs commonly known as *Masu Dubara* and replicated from West Africa have been promoted by Plan and CARE Uganda as a better approach to empowering unbanked communities in developing world. In eastern Uganda, poverty levels have reached record levels and from recent statistics some of the most impoverished communities in Uganda are in the eastern region; the Bugishu area is populary known for Coffee farming and this has been the main income generating activity/crop amongst the mountainous communities in Bugishu. From a historical perspective, the majority of the farmers in this region were organized in some kind of cooperative organizations which enabled them to market their coffee and earn market prices.

However the liberalization of the economy and the demise of the cooperative Unions severely dented the ability to market and negotiate for higher prices of the coffee. This left many of the farmers without a reliable source of income and no place to save. The remaining cooperatives have also struggled with governance issues, bad management, political interference and a lack of adherence to cooperative principles. As such, distrust of cooperatives emerged and the coming of more grass rooted organizations with a simplistic approach without government interference has created an avenue for proliferation of the VSLAs.

The *Farm Mountain Farmers Association* located in Bugilimwa Village, Bududa Subcounty in Manjiya Sub county in the now eastern district of Bududa is a cooperative society that has been struggling over the years and working with the Elgonia Café International based in the neighboring eastern town of Tororo to market the coffee from farmers to Denmark. Through this linkage in Denmark the farmers have been able to market the coffee through the cooperative and earn a living. As pointed the challenges affecting cooperatives in Uganda has been the interference by government, failure to understand the principles of cooperatives and failure of the governance and management systems in the cooperatives. The lack of collective member participation has served a few thus serving interests of a few and leaving majority in abject poverty. The extension of MAPLE activities especially the VSLA trainings and basic business clinics has provided a platform for the farmers to regroup since February 2012 where the seventy farmers (70) of the cooperative have divided into two groups of 35 members to undertake savings and lendings. The mistrust in cooperatives and the high interest charges from banks and some Microfinance Institutions has significantly affected the accessibility to financial services in the Bududa area; the problem has also been further compounded by the lack of financial literacy amongst the members. This education and awareness is not provided by banks and some MFIs; the VSLA model has provided a platform to the cooperative members to gain financial literacy but also have a sense of group cohesion which was diminishing.

It is against this background that MAPLE Micro development undertook to the train the members in *"Good Governance, group cohesion, savings mobilization and Collective marketing".*

2.0 Scope of the Work (SOW).

The principal tasks that were to be completed under this SOW were as follows:

In order to conduct an informed and well structured training; the trainers undertook to study the following;

- Assess the nature and level of governance and management structures existing in the Cooperative and the VSLA.
- Examine the state of group cohesion in the Cooperative and VSLA.
- Analyze the marketing structures and the Value chain process in the Cooperative.
- Assess the gender dynamics in the community especially how the cooperative members relate to the gender roles.

Based on the above the training was developed to strengthen the VSLA model which has been accepted by the members as the cooperative has developed problems and may not serve the interests of the members. The lessons and experiences from the cooperative were used to show how they could be transferred to the VSLA if principles of the VSLA were not followed.

Thus the training centered on the following Aspects;

- The necessary management and governance structures of the VSLA.
- Building Group Cohesion in the VSLA and sharing a common interest.
- How gender could be affecting savings, production, marketing and livelihoods.
- Generating "Vision of the individual, family and Community".
- Understanding of the Value chain and how the VSLAs could still work under a marketing cooperative to overcome poverty and increase wealth.

3.0 Activity Summary

The primary activities accomplished under this assignment were the delivery of a one day training workshops as indicated below:

- Training on Governance and Management, reviewing the roles of all stake holders in the VSLA.
- Analyzing the value chain, the gender roles and how this could be affecting savings and production
- Reviewing the group cohesion, enabling factors and challenges in maintaining it.

3.1 Training Content

Group Cohesion

- The training focused areas like group cohesion where members defined the meaning of a group as a collection of people who must interact with one another; be socially attracted to one another; share goals or objectives; and have shared identity which distinguishes them from other groups.

The trainer also took the participants through the two types of Cohesion which included

- Task Cohesion – the degree to which members of a group work together to achieve common goals
- Social Cohesion – reflects the degree to which members of a team like each other and enjoy each other's company
- They also defined group cohesiveness as the extent to which members are loyal and committed to the group.

  The trainer also took the participants through the factors which affect Cohesiveness as indicated below;

<u>Increase</u>

- Intergroup competition
- Personal attraction
- Favorable evaluation
- Agreement on Goals
- Interaction

<u>Decrease</u>

- Large group size
- Disagreement on goals
- Intergroup competition
- Domination
- Unpleasant experiences

Group governance

- The facilitator with members defined group governance as

The facilitators took participants through the 8 major characteristics. of good governance which included participatory, consensus oriented, accountable, transparent, responsive, effective and efficient, equitable and inclusive and follows the rule of law. It assures that corruption is minimized, the views of minorities are taken into account and that the voices of the most vulnerable in society are heard in decision-making.

Participation by both men and women is a key cornerstone of good governance. Participation could be either direct or through legitimate intermediate institutions or representatives. It is important to point out that representative democracy does not necessarily mean that the concerns of the most vulnerable in society would be taken into consideration in decision making. Participation needs to be informed and organized. This means freedom of association and expression on the one hand and an organized civil society on the other hand.

Transparency means that decisions taken and their enforcement are done in a manner that follows rules and regulations. It also means that information is freely available and directly accessible to those who will be affected by such decisions and their enforcement. It also means that enough information is provided and that it is provided in easily understandable forms and media.

Effectiveness and efficiency: Good governance means that processes and institutions produce results that meet the needs of society while making the best use of resources at their disposal. The concept of efficiency in the context of good governance also covers the sustainable use of natural resources and the protection of the environment.

Responsiveness: Good governance requires that institutions and processes try to serve all stakeholders within a reasonable timeframe.

Accountability is a key requirement of good governance. Not only governmental institutions but also the private sector and civil society organizations must be accountable to the public and to their institutional stakeholders. Who is accountable to whom varies depending on whether decisions or actions taken are internal or external to an organization or institution. In general an organization or an institution is accountable to those who will be affected by its decisions or actions. Accountability cannot be enforced without transparency and the rule of law.

Consensus oriented: There are several actors and as many viewpoints in a given society. Good governance requires mediation of the different interests in society to reach a broad consensus in society on what is in the best interest of the whole community and how this can be achieved. It also requires a broad and long-term perspective on what is needed for sustainable human development and how to achieve the goals of such development. This can only result from an understanding of the historical, cultural and social contexts of a given society or community.

Equity and inclusiveness: A society's well being depends on ensuring that all its members feel that they have a stake in it and do not feel excluded from the mainstream of society. This requires all groups, but particularly the most vulnerable, have opportunities to improve or maintain their well being.

Rule of Law: Good governance requires fair legal frameworks that are enforced impartially. It also requires full protection of human rights, particularly those of minorities. Impartial enforcement of laws requires an independent judiciary and an impartial and incorruptible police force

SAVINGS MOBILIZATION

The facilitators and participants defined saving as cash or physical products set aside for future use. Participants were informed that in rural communities, savings are made through traditional credit rotation groups, or purchase of domestic animals (goats, pigs, chickens or cows).

The trainer also informed members that every micro-enterprise needs injection of capital or funds which may be owner's money or a loan. When a loan is used, it is someone else who has done the saving.

Micro enterprises, like other businesses, convert savings (of the owners and of others) into investment, in the generation of wealth.

The facilitators went through the various reasons as to why people save which included the following

People save for different reasons (economic, social, political, cultural).

People's ability to save depends on:

Earnings;

- Consumption habits;
- Socio-cultural obligations;
- Personal ambitions; and
- Surrounding conditions.

People will want to save for some of the following reasons:

- to start a business enterprise or expand on an existing one;
- to provide for a growing family's health, education (school fees) and housing (build a house);
- to buy new equipment;
- to provide for old age;
- to provide for unforeseeable circumstances (eg drought leading to crop failure);
- to buy physical assets like land; and
- to develop a relationship with lending institutions that will provide credit.

The Nature of Savings:

In low-income communities, the ability to save is low and often is in cash or kind. Saving in cash is cheap and convenient.

- Savings in kind (ie keeping preserved items in storage) include:
- grains (maize, millet, simsim [sesame], beans, groundnuts);
- livestock (cows, goats, sheep, chicken); and
- processed food (millet flour, smoked fish, smoked beef.).

Where to Save:

The facilitators first asked participants how they were saving before and they gave the following answers in the roof, pot, walls, underground or under a bed and the trainer told them that Savings cannot be converted to investment when it is under a bed.

He also informed participants to save in VSLAs so as to contribute to the creation and development of micro enterprise activities and therefore the creation of wealth and reduction of poverty).

Mobilization of Savings:

The facilitators told participants that no matter how poor a person may seem s/he should be persuaded and encouraged to save as the income rises for reasons earlier mentioned.

He also encouraged members to save periodically (weekly, monthly, on the periodic market day) save accordingly with their groups.

Members were also informed that group savings can effectively be mobilized using the following simple procedure:

The group must determine the amount to be saved by each member;

A specific day should be agreed for payment of savings to ensure regular savings;

Each group member should be given a savings book into which amounts saved are recorded by group officials;

The group should open a group's savings account into which all members' savings will be deposited;

The group should keep a general savings register to record monies collected from each member before sending to the bank. Information in the register should agree with what is in the individual savings books;

All savings should be collected at the group's meeting days to ensure accountability and transparency; and the total amount collected at a meeting should be announced to all present and recorded into their minute's book and then handed over to the treasurer to be paid to the bank.

Collective marketing

- Definition of collective marketing
- Why go collective marketing
- Examples of collective marketing association in Uganda e.g. Rakai and Kapchorwa
- Possible collective marketing activities
- Maize grain marketing as an example
- How to achieve quality (issues to consider)

How to achieve quality factors

- Grading, sorting and cleaning
  Moisture measurement
- Communal storage
- Transport and marketing

Gender and Value Chain:
The use of Gender Action Leaning System was briefly introduced through the initial stages of the training using a focus group discussion and then later recouped at the end of the training. Central under GALS is the Vision. The group was introduced to individual, family and Community aspects of visioning.

3.2 Training Design.

The training design approach used was highly participatory to allow lively debate, sharing and exchange of ideas among the participants. The training methodology used includes a combination of deliverables to enhance learning and these were

- Lecturing , question and answers
- Practical presentation especially on issue affecting their marketing (coffee) cooperative.
- Brain storming on key pertinent issues.
- Open discussion especially at the end of the training and this greatly enabled participants to share experiences and getting more clarifications

4.0 Major Observation/ findings

- It was observed that there were gender imbalances in terms of roles and responsibilities and this could also be attributed to the low savings and low productivity.
- The failure of cooperative model can be attributed to the lack of awareness of member's rights.
- The training revealed that most group members had left their marketing cooperative as their chairperson had violated their group constitution and not accepting to have elections as the constitution says.
- The most crucial capacity gaps were identified in areas of support supervision and follow up these groups as they lacked a community based trainer who would a make-up regular field visits to these groups and mobilize more members to join and as the principals and methodology of VSLA indicates that the CBT must be an area based.
- With the cooperative where members market their coffee ,it was observed that there is need for the area trainer to get in touch with the District cooperative officer to help the group with the formulation of cooperative by-laws.
- It was also evident that the members were dependent on majorly coffee as the main source of income; there was no clear idea about diversification.
- Visioning seemed to be lacking in the group and individual level; this critically a self-analysis of oneself.

4.1 Challenges faced

- It is still difficult and challenging for most coffee farmers to understand, analyze and pool their coffee with the current leadership of the cooperative.
- Time management by group members is still a challenge as members arrived late for the training.

4.2.1 Recommendation and way forward.

- It is strongly recommended that the members are taken through a training in Gender, value chain and Visioning.

- Good farming practices and agribusiness management principles need to be instilled in the group.
- There is need for continued capacity building of the community in record management as well as adult literacy training to alleviate/ reduce on the level of literacy at grass root levels.
- There is also need to impart practical skills which should be adopted by the farming community and have exposure visits to areas where such practices are in place especially in collective marketing.
- There is also a need to have a community based trainer at community level where members can rush for immediate advises on issues affecting their group as it was discovered that the trainer travels 60kms to and fro if he is to go and meet the groups which in many times might put both the trainer and the groups at risk.
- Groups under VSLA must be encouraged to follow the methodology as it was discovered that group numbers goes beyond the required maximum number
- Members should be encouraged to keep time especially when they are invited for trainings so as to save time.

5.0 Conclusion

The VLSA under the support and training with MAPLE should be supported with future trainings but emphasizing sustainability of the VSLA and undertaking a Joint business. There is potential in the members achieving better returns through undertaking a joint business enterprise in the Coffee business but also a need to diverse their income generating streams. It is thus a focus on agribusiness processes and management be scaled up and this should be accompanied by gender trainings.

It also important that MAPLE establishes permanent presence in the area through a community based trainer who will live within the community to nurture this young group to maturity and the cooperative nature is maintained for marketing purposes. However this would also require training in Cooperative marketing and streamlining the governance of the existing cooperative or forming a new cooperative that meets the member’s needs.

With continued support and capacity building for the community in areas of group governance, savings mobilization, group cohesion and collective marketing there is a likely improvement in sustainable development thus resulting into better management practices hence increased house hold income at farm level.

Annexure 1: Training Schedule

ONE DAY TENTATIVE TRAINING PROGRAMME ON GROUP COHESION, GOVERNANCE, SAVINGS MOBILIZATION AND COLLECTIVE MARKETING MBALE DISTRICT 8TH AUGUST 2012.

Activity	Time	Date	Responsible Person
Self-introduction	9:00am-9:30am	8th August 2012	Hosting
Workshop objectives	9:30am-9:40am	"	Trainer
Group governance, Gender & Vision	9:40am-10:30am	"	Trainer
Break	10:30am-11:00am	"	Hosting
Group Cohesion	11:0am0=11:30am	"	Trainer
Saving Mobilization	11:3am-12:00pm	"	Trainer
Collective Marketing & Value Chain	12:00pm-12:45pm	"	Trainer
Way forward/closure	12:45-1:00pm	"	Trainer
Lunch	1:00pm	"	Hosting

Annexure 2: Attendance.

The workshop was attended by the members of the 2 VSLAs in Bududa. The starting time was a bit delayed due to members' late coming, an issue which was also addressed by the workshop. In total the workshop was attended by 54 members of whom 26 members were from Bududa VSLA group 1 and 28 members from Bududa VSLA group 2. Out of the 54 members present, 38 were female and 16 were male.

Bududa Farm Mountain VSLA GROUP I

WORKSHOP ATTENDANCE

MAPLE microdevelopment

8th Aug - 2012.

REGISTER OF ATTENDANCE

No	Name	Type of Business	Gender F	Gender M	Week 1	Week 2	Week 3	Week 4	Week 5
1	MALONU CHARLES			✓					
2	Teopista Muyonga		✓						
3	MUYONGA PEREZI			✓					
4	MASHIPWE J. BOSCO			✓					
5	WANDEBA SAMUEL			✓					
6	Maaka Jacob			✓					
7	Lorna Nabulwala		✓						
8	Deborah Kutosi		✓						
9	Agnes Mutoboko		✓						
10	GRACE WANERA		✓						
11	WATSEMWA KEVIN		✓						
12	ALICE Bwaya		✓						
13	Matsanga James			✓					
14	Robina Kutosi		✓						
15	Beatrice Wanga		✓						
16	JUDITH MUSAMALI		✓						
17	Edith Namakiya		✓						
18	Florence Wanatoyo		✓						
19	SARAH MANYANYA		✓						
20	Edith Matsanga		✓						
21	BUKOMA GETU		✓						
22	WANEKOBAH DAMASCUS			✓					
23	WAMOKA PETER			✓					
24	WAMAKIYA JAMES			✓					
25	Florence Nakuma		✓						
26	NAMWOKOYI AHAMAD			✓					
27									
28									
29									
30									
31									
32									
33									
34									
35									
36									
37									
38									
39									
40									

VILLAGE (S): ....

26 ⇒ male 10
female 16

54 done
3 - 61

BUDUDA FARM MOUNTAIN → GROUP TWO

Vsha.

8th Aug - 2012.

MAPLE microdevelopment

WORKSHOP ATTENDANCE

REGISTER OF ATTENDANCE

No	Name	Type of Business	Gender F	Gender M	Attendance Week 1	Week 2	Week 3	Week 4	Week 5
1	matsetse Emma			✓					
2	Matsanga Agatha		✓						
3	Victor Wabukoya		✓						
4	JULIET MUSAMALI		✓						
5	AIDA WAMBETE		✓						
6	NABUSAYI IRENE			✓					
7	Walasaha Issa		~~✓~~	✓					
8	Grace Khaemba		✓						
9	Jane wanganda		✓						
10	ALICE Nagami		✓						
11	Margret Wamema.		✓						
12	Stella Mahaka		✓						
13	WAMBETE-LATIFU			✓					
14	NAMBALE AIDAH		✓						
15	HADIJJA WATERA		✓						
16	GRACE MUKOYA		✓						
17	Gorrety weboya		✓						
18									
19	Namanda cathirine		✓						
20	MAFAMBU ALICE		✓						
21 ~~22~~	MADINA WIBONE		✓						
22	makyl Sylivia		✓						
23	Kucoba moses			✓					
24	Naluboka Jennifer		✓						
25	SHISOSO SAMSON			✓					
26	Wakubona Jennipher		✓						
27	Nabuzale Joyce		✓						
28	penina Wandeti		✓						
29	Agnes Khaemba		✓						
30									
31									
32									
33									
34									
36									
37									
38									
39									
40									

VILLAGE (S): ....

28 ⇒ male
⇒ female

→ 26 ⇒ male | 4
female | 22

Annexure 3: Photographs From Training.

Inset trainer Fred Iga Luganda with some of the children before the training (the venue for the workshop was at Namakuli primary school) .

Inset trainer Maple Team Rogers Muduku standing in blue shirt and Susan wearing cap sharing a light moment before the training.

Inset trainer below trainer Joshua Balina interacting with some of the participants in the training.

MAPLE Mbale Rose Project Budget for 2013

Organization: MAPLE Microdvelopment Uganda

Year: 2013

Project: Rose project (Sanitary pads making project)for the Tenage girls in the villages of the Mt.Elgon region

Submitted by: Rogers Muduku and Christine Kamede

Training Budget for Rose project in Bufumbo (1 group), Kapchorwa (1 group), Bududa (1 group), and Buginyanya (1 group)

Line	Item	Description/Justification	Qty.	Unit Cost/Rate	Total USD	DKK	
1	Mechanical Eqiupments	Sewing machine	4	$ 450,00	1.800,00	10.800,00	
		Threads (box)	*4*	$ 22,00	88,00	528,00	
		Pair of Scissors	*4*	$ 5,00	20,00	120,00	
		Tape measure	*4*	$ 10,00	40,00	240,00	
		Cotton wool(box)	*4*	$ 50,00	200,00	1.200,00	
		Gauze material	*8*	$ 50,00	400,00	2.400,00	
		Maintanance of sewing machines(through out the year)	*4*	$ 100,00	400,00	2.400,00	
		Needles	*4*	$ 50,00	200,00	1.200,00	
		Others minor requirements	*4*	$ 50,00	200,00	1.200,00	
		Sewing paper (for practicing)	*4*	$ 68,00	272,00	1.632,00	
					-		
					-		
					-		
2	Salary for trainer	Training of Trainers	1	$ 500,00	500,00	3.000,00	
	Salary for trainer	Stipend for 2 field officers	4	$ 300,00	1.200,00	7.200,00	
4	Training materials	Stationery needed for the period	4	$ 25,00	100,00	600,00	
5	Transportation - training	No of trips made for training the girls in Kapchorwa	8	$ 18,00	144,00	864,00	
6	Transportation - monitorining	No of trips made for monitoring & evaluation Kapchorwa	8	$ 18,00	144,00	864,00	
7	Transportation - training	No of trips made for training in Bufumbo	8	$ 15,00	120,00	720,00	p
8	Transportation - monitorining	No of trips made for monitoring & evaluation in Bufumbo	8	$ 15,00	120,00	720,00	
9	Transportation - training	No of trips made for training in Bududa	8	$18	144,00	864,00	
10	Transportation - monitorining	No of trips made for monitoring & evaluation in Bududa	8	$ 18,00	144,00	864,00	
11	Transportation - training	No of trips made for training in Buginyanya	*8*	$ 27,00	216,00	1.296,00	
12	Transportation - monitorining	No of trips made for monitoring & evaluation in Buginyanya	*8*	$ 27,00	216,00	1.296,00	
13					-	-	
14					-	-	
					-	-	
15					-	-	
				Total	**6.668,00**	**40.008,00**	
					6.666,67	40.000,00	

Regnskab for VSLA 2012

24.10.12

Doneret af Bjørn Ragle Fonden

Modtaget den 14.12.11		48.000 d.kr.
17.1.12 1. rate MAPLE	10.779,33 d.kr.	
20.2.12 Junior Kassim 200 us$	1.140,00 -	
23.3.12 2. rate MAPLE	10.269,30 -	
25.6.12 3. rate MAPLE	10.956,88 -	
26.9.12 4. rate MAPLE	10.613,54 -	
11.10.12 bankgebyr	645,00 -	
Ialt	44.404,05	44.404,05 d.kr.
Tilskud til monitoreringsrejse til Mbale	28.1.13 – 9.2.13:	3.595,95 d.kr.*
Balance		48.000 d.kr.

*4 medlemmer af Miljøgruppen rejser sammen og får hver tildelt et tilskud på 899 d.kr.
Billetterne er vedlagt som bilag.

Miljøgruppen – Region Midtjylland

Kort beskrivelse

Miljøprojekt i Mbaleområdet i det østlige Uganda er nu godt i gang. Forberedelsen startede tilbage i 2009, den første forundersøgelse fandt sted i januar 2011 og en kombineret monitorerings- og forberedelsesmission blev gennemført i november samme år. I den mellemliggende periode blev der skaffet penge til de første aktiviteter fra private fonde, Lauritsen Fonden og Frellsen Kaffe.

Projektets udgangspunkt har været at skabe bæredygtige energialternativer til brugen af træ, der har haft en række negative konsekvenser: faldende kvalitet af kaffen, erosion, dræbende mudderskred, sundhedsproblemer m.v.

Fra starten har vi samarbejdet med FarmMountain i Randers, der forsøger at øge kaffebøndernes indkomster gennem forøgelse af kvaliteten af kaffen. Ikke ved tilplantning af ny jord.

Sammen har vi hovedfokus på tre af FN's 2015-mål: skabelse af globale netværk og partnerskaber, bæredygtig udvikling og forbedring af kvindernes vilkår i civilsamfundet.

Samtidig med vi arbejder mod disse mål, søger vi at øge opsparingen i lokalsamfundet og fremme skabelsen af små lokale virksomheder.

I sammenhæng hermed er der opstået et basalt behov for uddannelse af områdets kvinder, spændende fra alfabetisering, via basal sundhed til styrkelse af deres muligheder for aktiv og kvalificeret deltagelse i lokalsamfundet.

Så fra at være et rent miljøprojekt har projektet udviklet sig til en mere integreret udvikling af lokalsamfundet omfattende miljø, sundhed, indkomstforhold, og ikke mindst styrkelse af lokalsamfundets organisationer.

Alle aktiviteter er udviklet i tæt samarbejde med de lokale organisationer, CBO'ere og vore lokale implementerende partnere, JEEP, MAPLE og UWCM. På lokalt plan har vi ansat en lokal koordinator.

Her i 2012 har vi indledt et samarbejde med Rotary i Ry omkring forebyggelse af malaria. Sygdommen er nu blevet et problem p.g.a. den globale opvarmning. Foreløbig har Rotary afsat 250.000 kr. hertil.

Området.

Vi arbejder i fire såkaldte landsbyer, der ligger op ad vulkanen Mt. Elgon. Såkaldte fordi det snarere er en agglomeration af huse, der er svære at opdele i skarpt adskilte landsbyer. De ligger i ca. 1.000 meters højde, har rigelig nedbør og et ideelt klima for dyrkelse af kaffe og bananer. Området er tæt befolket og mange flytter til højere op ad vulkanen. Dette fører til omfattende træfældninger, der desværre resulterer i årligt tilbagevendende mudderskred.

De fleste har ikke adgang til elektricitet, hvor træ er den eneste reelle energikilde. Dette giver de miljø- og sundhedsproblemer der allerede er omtalt.

Selve Projektet

Titlen er: Et miljøprojekt med en social profil

Formålene med projektet er:

1. at etablere en bæredygtig energiforsyning i foreløbig fire landsbyer i Mbaleområdet,
2. at forbedre levevilkårene i området generelt, men helt specielt for kvinder og underprivilegerede grupper – enker og forældreløse børn,
3. at mindske forbruget af trækul og brænde for at mindske afskovningen og sundhedsproblemerne specielt blandt kvinderne,
4. at videreudvikle eksisterende opsparingsforeninger – SACCO's – så de bliver i stand til at varetage kollektive investeringer og vedligeholdelsesopgaver, bl.a. på energiområdet. Dette gennem oprettelse af VSLA'er i de fire landsbyer og Business Skills Training.
5. at styrke lokalsamfundet ved at udvikle CBO'ernes kompetencer og opbygge en uddannelse i basale formelle og informelle kvalifikationer blandt kvinderne.

Projektet udvikles løbende i tæt partnerskab med CBO'er i de fire landsbyer og i samarbejde med FarmMountain Randers, Randers Kommune, JEEP (Joint Energy and Environment Programme) i Kampala, MAPLE(Microdevelopment for Alleviation of Poverty through Learning and Entrepreneurship) og UWCM (Uganda Women Concern Ministry) i Mbale.

Det er planen at projektet senere skal overføres til andre landsbyer i området. Her kommer landsbybeboerne til at spille den ledende rolle.

Projektet har foreløbig modtaget vigtig finansiel støtte fra**:**

- LauritzenFonden, kr 80.000 til opsætning af solpaneler,
- Frellsen Kaffe, kr 85.000 til kurser i bygning af lerkomfurer og indkøb af skorstene og sollamper,
- Bjørn Ragles Fond, kr 48.000 til afholdelse af VSLA-kurser,
- CISU, kr. 197.000 til uddannelse af kvinder

Denne meget værdifulde støtte vil vi gerne udtrykke vores varmeste tak for

Problemanalyse, projektplaner og foreløbige resultater

Manglen på energi (elektricitet) skaber som nævnt en række problemer:

- Der er en omfattende fældning af træer, hvilket skaber erosion og udtørring af jorden.

- Manglen på skyggetræer er en bremse for at produktiviten i landbruget kan forøges. I dette område bremser det mulighederne for at forøge kvantiteten og kvaliteten af kaffeproduktionen, som er en helt afgørende indtægtskilde.
- Anvendelsen af træ og trækul indendørs på åbne ildsteder er årsag til en række alvorlige og i sidste ende dødelige luftvejssygdomme.
- Manglen på lys rammer også familierne og børnene. Lys i et par lokaler i de lokale skoler har skabt et samlingssted, hvor børnene kan læse lektier efter mørkets frembrud. Her er der også opladestationer til mobiltelefoner. Indtægterne herfra opspares og bruges til nye udviklingsformål og til vedligehold af batterier til solpanelerne. Der er opsat solpaneler på 3 skoler. Der etableret opladestationer til mobiltelefoner og andre batterier. Dette drives kommercielt. Vi har fået midler fra Lauritsen Fonden til at videreudvikle dette yderligere.
- Der er allerede nu bygget næsten 1.000 komfurer i de fire landsbyer. De der har fået bygget komfurer er blevet forsynet med sollamper og en lokal smed fremstiller skorstene, så røgen ledes væk fra hytterne. I fremtiden skal bønderne selv bidrage hertil gennem deres opsparing.

I den kommende fase vil vi give prioritet til produktion af bioenergi. Etableringen af en energiforsyning der er lavteknologisk vil skabe lokale indtægtsmuligheder i form af høst af f.eks. jatrophanødder, presning af olie, salg af denne, produktion af lamper og briketter, vedligehold af solpaneler, yderligere produktion af brændebesparende komfurer og ovne. En del af disse aktiviteter vil være oplagte muligheder for områdets kvinder, enker og forældreløse børn.

Vi har lavet de første testplantninger. Enkerne og de forældreløse børn har spillet en meget aktiv rolle. Fortjenesten fra salget af planterne bestyres af CBO'erne og skal primært bruges på de underprivilegerede grupper, f.eks. til skolepenge, skoleuniformer m.v.

Da der er en manglende lokal opsparing, hvilket bremser en egentlig positiv og selvbærende udviklingsproces, har videreudvikling af de mandsdominerede opsparingsforeninger fået prioritet. Sammen med vores partner MAPLE og målgruppen repræsenteret ved CBO'erne, har vi etableret de såkaldte VSLA's (Village Saving and Loans Associations). På nuværende tidspunkt er der oprettet 6 grupper. Disse domineres.af områdets kvinder. De mødes med jævne mellemrum, afleverer deres små frie midler til en fælles kasse, hvorfra de senere kan låne. Medlemmerne bestemmer selv vilkårene. Der skal spares op før der kan lånes! I en af landsbyerne er medlemmerne også blevet undervist i Business Skills Training. Disse aktiviteter og resultater vil vi videreudvikle.

Den kommercielle støtte til og udvikling af selve kaffeproduktionen og markedsføringen heraf bliver varetaget af Elgonia OneCafe i Tororo og FarmMountain. Men vi arbejder tæt sammen under paraplyen ASAP (Association for Sustainable African Projects)

Vi har netop fået bevilget 197.000 kr af CISU til uddannelsen af kvinder i tre af de fire landsbyer. Der er kun tre, da den fjerde landsby først er knyttet til vores projekt efter ansøgningen blev fremsendt til CISU. Det er helt centralt at forbedre kvindernes vilkår i området. De er ramt af de samme problemer som andre steder i Afrika. For at dette kan ske er det vigtigt at de lærer at læse og skrive, at de får basale regnefærdigheder, men også at de får udviklet deres kompetencer og selvtillid så de aktivt kan deltage i civilsamfundet.

Fremtiden

Netop nu arbejder vi med en ansøgning til CISU om videreudvikling af de meget positive erfaringer med oprettelse af VSLA'er. De eksisterende skal videreføres, nye skal udvikles og der skal holdes kurser i hvordan man kan oprette og styre små lokalt baserede virksomheder.

En lille gruppe vil udarbejde et samlet projekt for fremstillingen af bioolie baseret på olie fra Jatrophaplanten.

De første testplantninger er gennemført. Der plantes som hegn omkring kaffemarkerne for at holde kvæget ud, men også for ikke at tage areal fra kaffebuskene og markerne med fødevarer.

Det er intentionen at kvinderne vil blive ansvarlige for udvikling af centrale områder omkring Jatrophaprojektet: Plantning, rådgivning omkring dyrkning, indkøb af nødder og oliepresning, fremstilling af brændebriketter og af sæbe.

Der er mange forældreløse børn og enker i området. Familier der er beslægtede med de forældreløse børn er forpligtede til at tage sig af disse. Dette er en voldsom økonomisk belastning, specielt omkrig skolegang, der er lovpligtig. Enkerne har en stor forsørgerforpligtigelse og en forøget arbejdsbyrde.

Derfor skal der i projektet tages specielt hensyn til disse grupper. Det vil blive undersøgt om de forældreløse børn kan skabe en indkomst ved f.eks. at være ansvarlige for planteskolerne. Knyttet hertil vil være et vejledningscenter.

Jatrophabusken vil blive plantet som hegn omkring bøndernes marker. 2 km hegn giver ca.1000 L olie. De høstede nødder vil blive solgt til en pressestation, som tænkes drevet af områdets kvinder. Olien herfra sælges tilbage til interesserede og kan i nogle tilfælde sælges ud af området. En del af fortjenesten herfra investeres i en fælles opsparingsforening eller investeringsfond. Den giver overvejende støtte til egentlige udviklingsformål.

Kvinderne vil blive uddannet til denne funktion af et lokalt landbrugscenter.
Olien vil blive anvendt til motorer (bl. a. oliepresseren), komfurer, fremstilling af sæbe og decentral belysning (olielamper).

Men inden vi folder hele jatrophaprojektet ud, skal vi have sikkerhed for at olien har den rette kvalitet og at vi har finansiering af hele projektet. Lige fra frø til presseudstyr, opbevaring etc.

Projektets faser

Projektet er opdelt i to faser. Hver af tre års varighed.

I **den første fase** der løber fra 2011 til 2013 vil vi:

- Opsætte solpaneler og gennemføre et vedligeholdelsesprogram. Dette er sponseret af Lauritzen Fonden. Dette er implementeret
- Sammen med JEEP gennemføre et kursus for 5 kvinder fra hver landsby i bygning af komfurer. Dette er sponseret af Frellsen Kaffe. Dette er implementeret.
- Indkøbe en sollampe til hver familie der erstatter de tre sten med et komfur. Dette er sponseret af Frellsen Kaffe. Dette er delvist implementeret.
- Lave de første forsøg med plantning af Jatrophabuske. Dette er implementeret og betales af private midler
- Lave formelle og informelle uddannelseskurser for kvinderne. Dette er ved at gå i gang
- Samme med lokale NGO'ere gennemføre kurser vedrørende opsparingsforeninger, VSLA'er. Dette har kørt det første halve år. Det første år er finansieret af Bjørn Ragles fond

I **den anden fase** 2012-2016 vil vi:

- Gennemføre et projekt hvor der plantes Jatrophahegn om kaffemarkerne
- Indkøbe oliepresser
- Skabe produktion af olie, sæbe, briketter m.v. på basis af olien og presseresten.
- Gennemføre uddannelse for kvinderne . Finansieringen er på plads via CISU og arbejdet startes i indeværende år.
- Videreudvikle VSLA'erne i landsbyerne, nu også med kurser i small business. Ansøgning sendes til CISU i september 2012.
- I en evt tredje fase vil vi prøve at sprede projektet til andre landsbyer og inddrage andre forhold, der kan forbedre levevilkårene i området.

Bredt samarbejde er win-win

Når en dansk virksomhed vil købe varer fra små afrikanske producenter, er det godt at indgå partnerskaber med tredjeparter. Det sikrer kontinuitet og udvikling til glæde for alle, siger Lars Bendix, direktør i Farm Mountain Coffee.

Af: Lone Jacobsen, Seniorer uden Grænser, Midtjylland

Lars Bendix, direktør i Farm Mountain Coffee, var på rejse i Uganda og besøgte nogle af de kaffebønder, som han gerne ville indlede et samarbejde med. En kaffefarmer sagde til ham: ”Der kommer to typer af europæere på besøg hos os. Den ene type har masser af penge med, bruger dem på forskellige projekter, rejser igen, og så ser vi ham aldrig mere. Den anden type har ingen penge med, til gengæld kommer han her igen og igen. Hvem af dem er du?
»Jeg fortalte, at jeg er type nummer to. For jeg er her for sammen med ugandnerne at udvikle kaffeproduktionen. Og da jeg samarbejder med andre om projektet, blandt andet ngo'en Seniorer uden Grænser (SuG), sikrer vi alles fælles bedste. Fordelene ved at koble business og ngo'er er, at vi ikke skal skynde os at få et projekt gjort færdigt. Vi har brug for hinanden og ser derfor langt frem i tiden,« fortæller Lars Bendix.
Han har sammen med SuG lavet et fælles værdigrundlag for projektet, som har fokus på tre af FN's 2015-mål: Mål 3 – at øge ligestilling mellem mænd og kvinder, Mål 7 – at sikre et bæredygtigt miljø og Mål 8 – at øge handlen i udviklingslande.
Parterne bag projektet, der foruden de to danske består af de lokale ugandiske organisationer, JEEP, Joint Energy and Environmemtal Project, og Maple Microdevelopment, er enige om, at bæredygtighed kun er mulig, når den bygger på det lokale økonomiske initiativ og ejerskab. Derfor sker alle tiltag i tæt samarbejde med lokalbefolkningen i de tre involverede landsbyer i det østlige Uganda tæt på den udslukte vulkan Mt. Elgon.
Og selvom omdrejningspunktet til dels er kaffe, går ikke alt op i bønner. For fokus bag det samlede projekt er - foruden samhandel med ulande – bæredygtighed og ligestilling. Derfor har parterne sammen med de lokale indført en række nye tiltag:
Kvinderne har oprettet opsparingsforeninger, VSLA'er, så de kan låne penge og stifte små virksomheder. Grupperne opbygger først en mindre kapital ved hver især at aflevere et lille beløb til foreningen. Den samlede pulje kan nu lånes ud. Vilkårene beslutter kvinderne selv, både hvem der kan låne til hvad, og hvad renten skal være. Alle er enige om, at lånet skal bruges produktivt, for renten er høj og løbetiden kort. Men med VSLA'en undgår kvinderne at komme i kløerne på de firmaer, der yder andre former for lån. Møderne holder kvinderne om aftnerne i landsbyskolen, hvor der er elektricitet via et solpanel, som Seniorer uden Grænser har støttet. Til solpanelet er knyttet en opladestation, så kvinder kan oplade deres mobiltelefoner her i stedet for at bruge mange timer på at rejse til den nærmeste by og købe strøm til deres telefoner der. I landsbyskolen betaler de ca. 1 kr. for en opladning - pengene bliver brugt til at vedligeholde solpanelerne.
Også i de enkelte husstande satser projektet på alternative energiforme. Solpaneler og energibesparende lerkomfurer er installeret i hjemmene for at mindske fældning af træer til brug ved blandt andet madlavning. Hver husstand, der har bygget et komfur, har fået en sollampe. Og den lokale smed har produceret lerkomfurernes skorstene.

Andre tiltag til at fremme bæredygtigheden finder sted i marken. Løbende bliver såkaldte skyggetræer plantet ved markerne og husene, og rundt om markerne planter bønderne nu jatropha-buske, som holdet kvæget ude. Fra plantens nødder kan bønderne presse olie, der kan bruges både til lamper og til at producere sæbe. Og selv resterne fra olieproduktionen kan bruges, når de blandes med kaffeskaller og sælges som brænde. Den opgave står de mange forældreløse børn og enkerne for.
Det næste initiativ, som partnerne lancerer, bliver et egentlig uddannelsesprogram for kvinderne.
Tiltagene er sat i verden for at give ugandérne nye muligheder for at øge deres levestandard.
Og netop det gør, at bøndernes afgrøder bliver bedre. Så mens produktionen af kaffe for få år siden var i en ynkelig forfatning, produceres der nu kaffe af meget høj kvalitet.
»Når kaffebønder kun bliver målt på hurtighed, volumen og pris, gider de jo ikke gå op i kvalitet. Det kan jeg godt forstå. Men nu kan de levere så god en kvalitet, at jeg kan sælge den i Danmark,« siger Lars Bendix, der forklarer, at han betaler kaffebønderne 3,5 gange verdensmarkedsprisen.

BOKS:
Business-ngo-samarbejde i Uganda

- Deltagere er Seniorer uden Grænser Farm Mountain Coffee, kaffefirma i Randers JEEP, Joint Energy and Environmemtal Project, Uganda ASAP, Association for Sustainable African Projects og Maple.
- Tre ugandiske landsbyer - KapChorwa, Bududa og Bufumbo – er med.
- I alt ca. 1.500 familier er knyttet til projektet
- Projektet er støttet af private fonde: LauritzenFonden, Frellsen Kaffe, Bjørn Ragles Fond
- Projektet har fokus på tre af FN's 2015-mål **Mål 3:** Øge ligestillingen mellem mænd og kvinder samt styrke kvinders rettigheder **Mål 7:** Sikre udviklingen af et bæredygtigt miljø og **Mål 8:** Øge samarbejdet om bistand, handel og gældseftergivelse.

Vedr. billeder
uganda aase 115.jpg. Tekst: med på en kigger. Fotograf Aase Zeuthen
uganda aase 269.jpg. Tekst: forarbejdningen af ler til komfur. Fotograf Aase Zeuthen
B4I5561. Tekst: Jeg bærer med smil min byrde. Fotograf: Lars Bendix
B4I6142. Tekst: Færdigt lerkomfur. Fotograf: Lars Bendix
B4I6032. Tekst: Kvidemøde. Fotograf: Lars Bendix

Training Budget

Organization:	MAPLE Microdvelopment	Year:	2012
Project	VSLA set up, Business Skills Training and SACCO Governance Workshops	Submitted by:	Susan Christiansen and Rogers Muduku

Training Budget for VSLAs Bufumbo (2 groups), Kapchorwa (2 groups) Bududa (1 group and 1 SACCO)

Line	Item	Description/Justification	Qty.	Unit Cost/Rate	Total
1	Tool kits which includes:	Standard tool kit as per VSLA training manual	5	$ 61,44	307,20
	Cash box		*5*		-
	Padlocks		*15*		-
	Stamp		*5*		-
	Stamp pad		*5*		-
	Bags for inside the box		*15*		-
	Secretary's journals		*10*		-
	Pens		*10*		-
	Ruler		*5*		-
	Calender		*5*		-
	Calculator		*5*		-
	Plastic bowls		*15*		-
	Passbook		150		-
2	Transportation - training	No of trips made for training and development to Bufumbo	50	$ 4,80	240,00
3	Transportation - monitorining	No of trips made for monitoring & evaluation Bufumbo	8	$ 4,80	38,40
4	Transportation - training	No of trips made for training and development to Kapchorwa	50	$ 6,40	320,00
5	Transportation - monitorining	No of trips made for monitoring & evaluation Kapchorwa	8	$ 6,40	51,20
6	Transportation - training	No of trips made for training and development to Bududa	46	$ 6,40	294,40
7	Transportation - monitorining	No of trips made for monitoring & evaluation to Bududa	8	$ 6,40	51,20
8	Consultancy fees + Delivery by Bududa trainers	Development and delivery of governance curriculum and workshops for Sacco (Bududa)	*1*	$ 1.000,00	1.000,00
9	Salary for trainers	3 trainers		$ 3.960,00	3.960,00
10	Stipends for Ugandan interns	VSLA development and expansion	1	$ 1.000,00	1.000,00
				Grand Total	**7.262,40**