

KIMASA WOMENS' GROUP SCHEME



ANNUAL AND FINANCIAL REPORT 2006

KIMASA COMMUNITY



The name Kimasa is an acronym from the first two letters of 3 shanty villages (Kitovu, Makenke, and Sakabusolo). These 3 villages are found in Mafubira Division, Butembe County in Jinja District.

Most of the people living in these 3 villages are refugees and internally displaced persons from Sudan, Northern Uganda and Eastern Uganda. This is because of the endless war that has persisted in the Northern part of the country living the inhabitants with no other alternative but to move to a safer place.

These poor people live as squatters on other peoples land. 78% according to the area Local Council Chairman 1 are women and children with no source of income for sustainability.

The Social Services Department, Diocese of Jinja, Mill Hill Missionaries in East Africa and elsewhere, Mirembe and Melania and friends of the community have specially aided the women.

Land has been bought for cultivation and income generating activities have been put in place to cater for women and their children, greatly improving on the livelihood of the community, the women and children.

Women are now able to cater for their families financially, socially and morally. Standards of living have improved. There is a shift from living in mud and wattle structures to semi permanent structures. Mothers are able to cater for their children in school unlike before.

KIMASA WOMEN'S GROUP ACTIVITIES



The women of Kimasa have joined themselves into small groups and formed over 43 groups(219 women). The target of the groups is 80 women's groups which we hope we will achieve by the end of the 3 years.

These women are trained in group formation, savings and credit, simple accounting skills and management skills. After the training women can access loans of between 50,000/= Uganda shillings and 200,000/= shillings.

Group security is the only way these women are able to return the money back. These women being very poor and have no access to property, the group they belong to becomes their security in returning the money.

The women have started small businesses like selling vegetables, foods, charcoal, rearing animals, telephone business and fishing. Although many of the women have got as little as 50,000 Uganda shillings, it has improved on their household income and on the community's livelihood. Their children are able to go to school, medical requirements are meant regularly and there is improvement in the community in terms of developments. The standard of living is improving.



KIMASA WOMEN'S GROUP KIOSKS



10 Kiosks have been built under the loan scheme and these kiosks (small shops) are owned by the group and given out to members of the Kimasa Women's Group. 10 groups have been given the kiosks to create room for group business.

Women as a group form a business and use the kiosks to sell merchandise as a group and for the group.

For example we have the Tukwatilewamu Women's Group that is dealing in general merchandise in the community.

If the women's group that owns the kiosk want to retain the kiosk, the money used to construct the kiosk should be returned to the Kimasa Women's



Group Scheme in the same procedure as the normal loans are returned.

This initiative is mainly to help women improve on their businesses as a group and work for the betterment of the group not an individual.

INTEREST FROM THE LOAN SCHEME



Out of the 16,550,000/= Uganda Shillings that has been used this year, 6,750,000/= million shilling has been used on trainings and construction of Kiosks that women can use as shops to sell their items. These remain a property of the Kimasa Women's Group.

980,000/= Uganda shillings has been realized as interest.

The interest has been re-loaned to the vulnerable women of Soweto. 19 women have received loans of 50,000/= and have been integrated in the Kimasa Women's Group.

Kimasa Women's Group is proud to have 43 groups of women with 5 women as members of each group. However some groups have 4 members only.

As already said in the previous article on the women's activities, the groups are continuing to grow and by the end of the 3 years, Kimasa Women's Group Scheme will have more than the anticipated 80 women's groups. More and more women are joining the scheme and are becoming more confident to participate in the improvement of their livelihoods through groups. Women are learning to work in groups for their benefit and to improve their social status as women and not as individuals.



MESSAGE FROM MARY THERESA KAFUKO

Coordinator of the Women's Group Scheme



Love is a will to extend oneself to another's growth. And this is what a lively team of Mirembe has and continue to go for humanity especially to Kimasa and Soweto Women's Groups.

You have addressed needs of women and children that nature has failed to meet.

You have given these women and children a happy living which is a science and an art. You have restored these women's self esteem and confidence through different small projects that help them earn a living and improve on the community's livelihood. Women have been given the strength to go on loving and caring for their families and communities through trainings and good credit management. Women now have regular meetings, own accounts, savings and involve themselves in participatory work not for the benefit of one but a group/community.

The women's groups are a tenth of all women in the communities of Kimasa and Soweto. There is therefore a lot more to be done to improve their livelihoods. But I have hope the women who are already in the group will be other women's teachers/animators so that the livelihood of women is completely transformed.

We shall do what we can today and leave the rest to God, the loving Father.

Thank you so much Mirembe and Boxmeer for the support you have rendered these most vulnerable women.

Thank you so much



FINANCIAL REPORT FOR KIMASA WOMEN'S GROUP LOAN SCHEME			
DATE	ITEM	Number	AMOUNT
10/04/06	Workshops on group formation and savings and credit schemes for 50 women	2 wkshops each @ 250,000/=	500,000
17/04/06	Loans of 50,000 given to those who attended workshops	10 women	500,000
27/04/06	10 kiosks as a loan built for 10 women's groups @ 450,000	10 kiosks	4,500,000
27/04/06	Printing of 500 loan books @ 1,000/=	500 books	500,000
05/06/06	Workshops on micro finance and simple accounting skills for 50 women	2 workshops at 250,000/= each	500,000
12/06/06	Workshop on management skills @ 250,000/= for 60 women	1 workshop	250,000
19/06/06	Loan of 50,000/=	34 women	1,700,000
	Loan of 100,000/=	21 women	2,100,000
	Loan of 200,000/=	5 women	1,000,000
4/09/06	Workshops on group formation and savings and credit schemes for 50 women	2 workshops each at 250,000/=	500,000
16/10/06	Loan of 50,000/=	50 woman	2,500,000
13/11/06	Loan of 100,000/=	10 women	1,000,000
	Loan of 50,000/=	20 women	1,000,000
		Total	16,550,000
4/12/06	Loan of 50,000/= to 19 women of Soweto		
	From the interest received.		950,000

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