



P.O. Box 32071  
Kampala - Uganda

# Tusaidiane Uganda Limited

## Management Advisory & Implementation Services

Certificate of Incorporation No. 97141  
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### REPORT ON REVOLVING MICROCREDIT FUND

The Woman and Widows Club from Manaya-Rakai re-started their revolving fund in June 2014 under local management. The initial capital was provided by the Mirembe and Melania Foundations. The Women & Widows Club asked Tusaidiane Uganda (TUL) to assist them in managing and developing their fund. TUL visited recently different women projects in Mannyia. The purpose of the visits was to evaluate progress and train in a few business skills.

#### The Farmers



We started our visits with the farmers; Nalubowa Jaliya, Namuliira Specious and Nalubega Annet.

They all took loans of 200.000

shillings and planted already their crops to be harvested at the end of this year. So, seedlings were still young and small. They expect high yields to sell and to get some income for their families.



We like the way their gardens are organised and the mixed farming method, which gives some variety of food to the families. We encouraged them to look after their crops for high yields.



#### Challenges

The ladies are renting the land which makes the start up capital a little high.

There is fluctuation of prices in the market, which makes their expected income calculation difficult.

The farmers, who grow maize, are affected by the low value of the produce they sell to middle men. There is no possibility to upgrade themselves the produce to posho flour due to lack of grinding machines in Mannyia. Posho flour could be sold to the schools. Now the schools have to buy from far away. Middle men are earning large both from buying the maize and selling later the posho flour to the schools.

#### The Business Women

The business ladies were also waiting for us and most of them got working capital loans to extend their stock, either larger quantities of products or new articles for selling.

We visited a saloon, a grocery shop, a drug shop, a vegetable shop and a lady who was making "mandazi" (a doughnut), chapatti and samoza's.





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The business women are also doing a little farming in combination with the business they are undertaking.

We encouraged them to save more in order to increase their stock.



They are able to pay school fees for their children. Men are leaving such responsibilities to the women. Women have to look after the children and also have to feed them.

### Challenges

All are facing the problem of high transport costs, because it is far and costly to the trading centre on the main tarmac road. So, they restock from nearby wholesalers who are expensive, which affects their profit margin negatively.

They were advised to come together as women and to consider to introduce pool shopping themselves, whereby the transport costs are shared amongst the business women