



Tusaidiane Uganda Limited

Management Advisory & Implementation Services

Mobile: +256752766402/401 / www.tusaidiane.com

Certificate of Incorporation No. 97141

e-Tin 1000111344 / URA File nr. 99865

Email: tul.kees@gmail.com /

tul.sharifa@gmail.com

P.O. Box 32071
Kampala - Uganda

7. PROJECT VISIT AND REPORTS

On 20th of April 2015 Tusaidiane Uganda, guided by a member of CHIDFEA management, visited 13 individual loan takers. There was progress in every lady's business and the loans helped them to improve their lives. Below is what the ladies had to say about themselves, their lives and their projects.



We started at Nakabito Olivia's place. She used her loan of 300.000 to add more stock in her bar, buying more cow meat and also to cater for the kids. She stays with one kid and the two others are in the village with their grand. The loan helped her to pay out of



the profits school fees, ranging from 150.000 to 250.000. Her profit is 10.000 on a daily basis. She is the sole provider of everything at home.



Namutebi Bernita took also a loan of 3000.000. She makes banana crisps and she sells charcoal. She had very little capital and a very big family. The loan pushed her business. On a daily basis she gets 5.000 profits on a bag of charcoal, which she buys for 50.000. From both



businesses she gets a profit of 20.000 per day. The profits are helping her to pay school fees for her grandchildren. Some are at the university and others are in secondary and primary. Next time she wants to get a bigger loan. She has many customers but she can't serve them because of little capital.



Nakikulwe Margret is another lady experiencing progress. She is selling drinks like soda, water and she sells fish and distributes it to the hotels within Ggaba. Fish is expensive because Lake Victoria is not supplying enough. She is buying daily between 120.000



and 200.000. She has two kids and 6 grandkids of her children. All are staying with her. She is paying their school fees; the fees are 90.000-100.000 for primary kids.



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Nabukalu Deborah narrated that her restaurant business is good, because she has many customers. During weekly days she buys for 80.000, on which she gets a profit of 50.000. Over the weekend she uses 100.000 and she gets 70.000 profits.



She sells sodas and passion fruit juice. She stays with four grand kids. She is not paying school fees for them; it's their parents and she only feeds them. The loan helped her to increase her working capital; the increased profits are enabling her to pay house rent and electricity. She is now in the position to help some of her relatives in the village with money in case they need.



Nakayi Safinah has also a restaurant, which is not so good. KCCA (town council) demolished her shelter, where the customers could sit and get their food. Now she has to move around with the food to find the customers, which is too much work for her. She



has two helpers and she pays them 2.500 per day (€ 0,75). She uses 170.000 per day for buying and gets a profit of 20.000. She has four kids and she caters everything for them, because the husband is not so supportive. School fees are the major challenge for her. For all the kids it's too much for her.



Nalukuma Juliet shared with us that so far her electronics business is not so bad. She rents the house at 300.000. She has two kids and she pays school fees from 400.000-600.000. Their daddy is not so supportive in the family. On daily basis she gets



profits of 80.000-100.000. She buys her merchandise from Nakasero, Energy Centre and Kikubo. She has a plan of also stocking mattresses. That needs capital of around 3 million. Her challenge is that sometimes she gets fake merchandise, which chases away customers. But so far her business has been moving on well.



We also visited Auma Teopista and she moves around with second hand clothes, mostly for kids, which are moving faster than for adults. Prices are ranging from 2000 to 3000 shillings. So far business is not bad and there are enough clients. Profits





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are 20.000 on 50.000 buying. She buys the clothes from Owino Market, She wants to get a permanent place for selling her clothes, but she is scared of renting because house rents are high in Ggaba.

She has three kids, her husband is supportive and they stay together as a family. The husband even pays school fees for the kids and they can take three meals a day.



Nakaziba Sylvia added her loan into her restaurant business. She topped up for buying a fridge. So far business is not bad. Her challenge is rent, because it's 300.000. She also needs chairs for the customers to sit. Sometimes she borrows chairs from neighbours.



On a daily basis she gets a profit of 20.000-30.000; she puts 10.000 aside daily for rent. She keeps it on her mobile money number in order to spend it. She has three helpers and she pays them 3.000 per day. She has land and she plans to construct a house in the near future.



Nakato Mary used the loan of 300.000 for buying 6 goats at 60.000 each.

She gave the goats to her brother in the village who is caring for them. Nakato owns a hairdressing salon and she is using the profits from the salon to pay back the loan. She



doesn't want to sell off the goats, because she wants them to reproduce and get a big herd. The rent for the salon is 130.000/month. She has a stock of 700.000. She wants to add more capital in her business and for putting up finally a rental house in town. She already has a house in the village where the brother stays who is looking after the goats.



Nakiwuge Agnes is dealing in fish fillet (remaining flesh from already filleted fish).

She gets it from the Luzira fish factory and from Kanyanya Village.



The process is: putting salt on the fish fillet, sun dry it and export it to Congo. She buys the fillet in tonnes and each ton contains 1000 kilos and costs 1.800.000.

After drying the fillet weighs 400 kilos, which can be sold for 5.000 shillings per kilo.

There are no major challenges apart from rain, when the fillet doesn't dry.

Agnes has 6 kids and two are adults; she looks after the rest because the daddy passed away.





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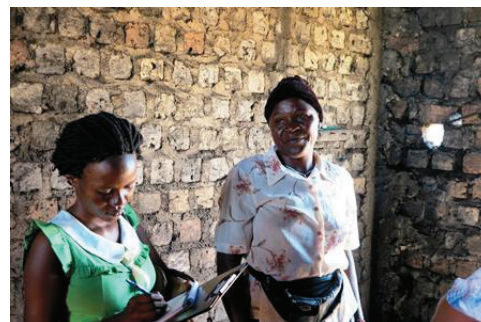
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Katushabe Christine is using her loan for charcoal business. Currently she has a stock worth 1 million. Christine used the loan to increase her stock from 700.000 to 1 million. Each bag costs 30.000 or 40.000. She sells it with 5.000 shillings profit. She



has 5 kids and she is single. Her husband disappeared. She rents the work place at 80.000/month. She owns her own home. She keeps her money in a little saving box.



From Christine we moved to Nabagala Annet, who is a primary teacher. With her loan of 300.000 she deals in second hand clothes as her second job, mostly during the holidays. Her kids are hawking during holidays, so that she can sell all the clothes and get enough



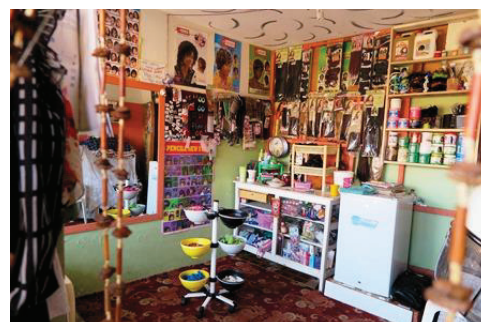
money to feed them. Originally she had a stock of 500.000 and now she has 800.000 as working capital. She buys a bale from Owino market and from selling she gets a profit of around 200-300.000 on a bale. She has no problem in paying back the loan. She has four kids and two are at the university. One of them is at Makerere University on government sponsorship and the second one is at Kyambogo paying 800.000 as tuition fee. She has a plan of going back to school for a business course.



Finally we visited Nakirijja Juliet.

She has a hairdressing salon, and she deals in clothes and shoes.

She used the loan to buy the retouching creams for 200.000 and for the rest of the money she bought shoes. Her rent for the shop is 300.000.



Her business is different during the week. On week days she gets a profit of 50.000. During weekends and festive days she can make 70.000 and more.

She wants to stock plastic sandals because they have high demand in Ggaba.



She has a helper and her helper gets a commission. She has two kids and the man is not supportive so she looks after the family.