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END OF YEAR 2015 MICROCREDIT FUND REPORT **ST. FRANCIS WOMEN AND WIDOWS CLUB MANNYA / RAKAI DISTRICT**

It is now coming to one and a half year since the women are managing their MCF themselves with the help of Tusaidiane. They started with loan management in June 2014 as part of FRALIBI CDA. Since March 2015 the Group is officially registered at the District.

On 3rd of December we visited a number of **Women Projects** who are using the WWC loans to start or support their different income generating projects.

We drove away from St Francis Little Birds for around 3 km and we found a lady called **Namuyiga Rose**, who took us to her farm.

She is a lady of 50 years taking care of more than 6 grand children and 4 of her own kids with whom she still lives. She invested the 300.000 Uganda shillings loan in a 4 acres banana plantation, which is producing the whole year around, year after year.

She is inter-cropping different cereal crops seasonally according to demand; this season she had intercropped mostly Irish potatoes and maize.



The garden looked fairly good. "It is almost impossible to keep out the weeds in the rainy season", she says. But the garden showed how hard working this lady is.

She cultivates all seasons on this piece of land, which causes soil exhaustion; yet the fertilizers are very expensive to buy.

She also faces poor market prices after harvesting by selling her products to passer by customers. But all those challenges can not affect her performance because she has the zeal to work and provide for her family.

She has managed to pay school fees from this

farming project and the surplus food is consumed by her family. She has also managed to repay her first loan and this now is her second loan. She is grateful to the women from the Netherlands, who donated this MCF to the WWC women from Mannya.



Just out of **Sanje town** we visited another lady called **Nasgwe Paullina**, 37 years, who told that she suffered domestic violence as is evident with a number of scars in her face. But with the women MCF she was able to develop herself and start rearing chicken for eggs. She started with a loan of 150.000 shillings to top up. Her chicks are now 4 months old. If she is not feeding the chicks then she is digging in her garden to support the family with



food. Piggery is also one of her activities. She has a big challenge in view of the price increment of feeds, which she did not budget in her business plan. The loan has helped her to run the chicken project from which she hopes to earn 40.000 shillings per day by selling eggs. She hopes for better income for the payment of school fees for her 5 children.



Then we moved to a very interesting lady called **Ezelia Namyalo** who was selling small dry fish which she buys from traders passing by. She got a loan of 300.000 and added it into her business. She is now selling charcoal, mats and small fish. On a good day she can get a profit of 40.000 shs. Her business is strategically located in the trading centre where most people come to buy other consumables.

She is different from other women because she is happy with her small business and she is not intending to expand it.

She separated with the husband and she is paying school fees for her 4 children. With the little savings she has a vision of buying land and constructing a house for her children because she is staying with her parents for now.



Nakawunde Betty, aged 26yrs, acquired a loan of 300.000 to add into the business of retail. Her business is not doing well because of high inflation causing high prices and affecting her sales. She goes sometimes to Kyotera to replenish or to Ssanje.

She makes a profit of 15.000 per day on a bad day, but on a good day it reaches 25.000. Despite the bad economic situation she is able to pay back her loan and will get another one after completion. Nakawunde, now renting, has a dream of building an own place for her and her children.



We visited a number of interesting projects but most of them are similar in set up. Most of the projects were in good progress and promising.

The smiles on the faces of the ladies while telling their stories of success, motivates Tusaidiane to continue to helping them. The women were grateful to the WWC MCF and specifically the donors.

Finances

The MCF started with a capital of 12 million donated by the Mirembe and Melania Foundations of the Netherlands.

From May 2014 onwards 153 loans have been given out for the total amount of 35 million, resulting in an interest amount of 2.6 million.

In July 2015 the MCF was not moving well because of poor repayments. The issue was brought to FRALIBI Board and the Management of the WWC, who worked hand in hand to solve the challenge of poor repayment.

Now at the end of the year there is an outstanding balance of 10.8 million, of which 50% overdue. We think that inflation and weather conditions have affected the repayment discipline negatively.

Marry X-MASS AND HAPPY NEW YEAR

Sharifa