



**USAID**  
FROM THE AMERICAN PEOPLE



Volunteer: JULIANA (Jillann W. RICHARDSON-ROHRSCHEIB)  
Country: UGANDA  
Country Project: Oil seed crops CP  
Assignment Title :VILLAGE BANKING  
Host: TABU INTEGRATED WOMEN'S GROUP  
Venue: BULAMBULI DISTRICT Local Gov't HQ  
Audience: District Chairwomen for SACCO &  
commercial officer  
No. People: 13  
Date: 8<sup>th</sup> DEC. 2014

*Note: this was a one day training session for non  
host members*



# 1. Assignment Goal & Objectives

*Build the capacity members of TABU's Farmers' Groups to manage their lidulis (saving and credit groups) by:*

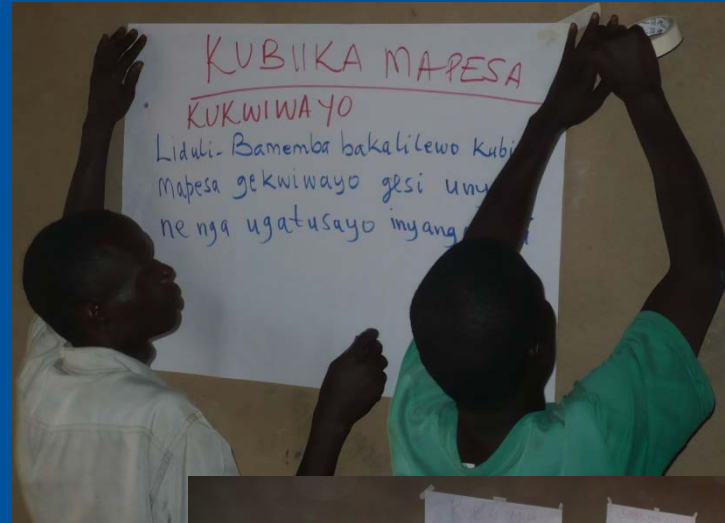
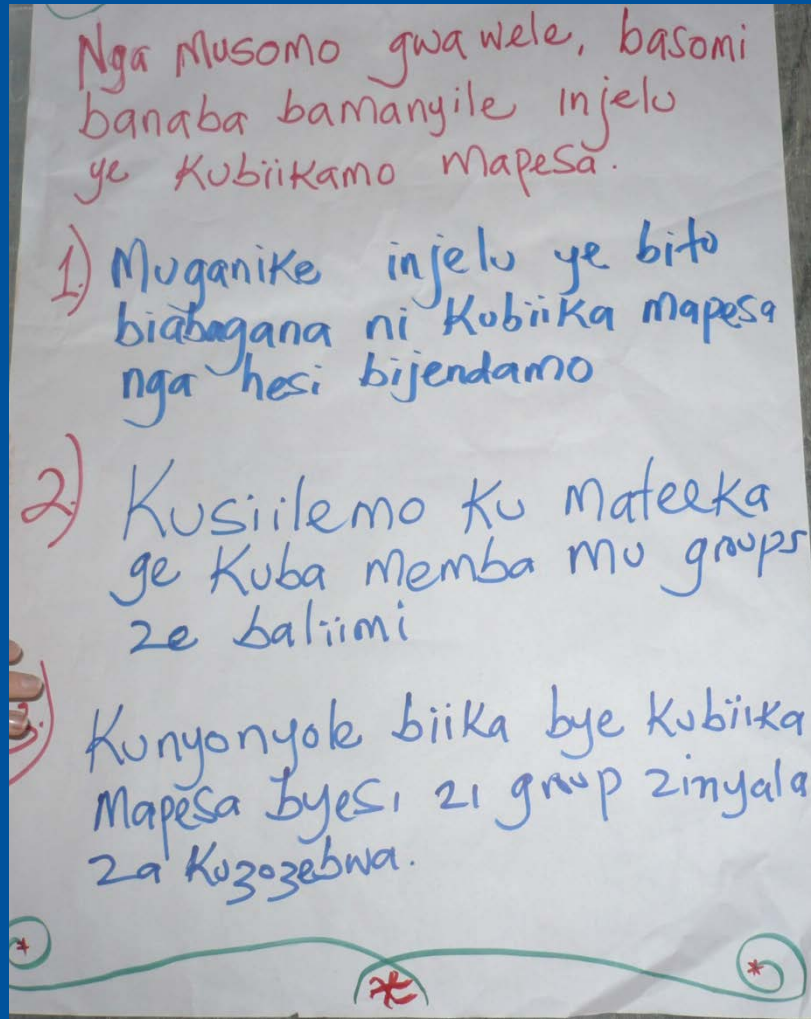
- ❖ Ensuring that *liduli* members understand the importance of group savings and how to save;
- ❖ Building members' capacity in managing loan funds and enhancing accountability; and
- ❖ Equipping management with skills to manage the *lidulis*.

## 2. Achievements

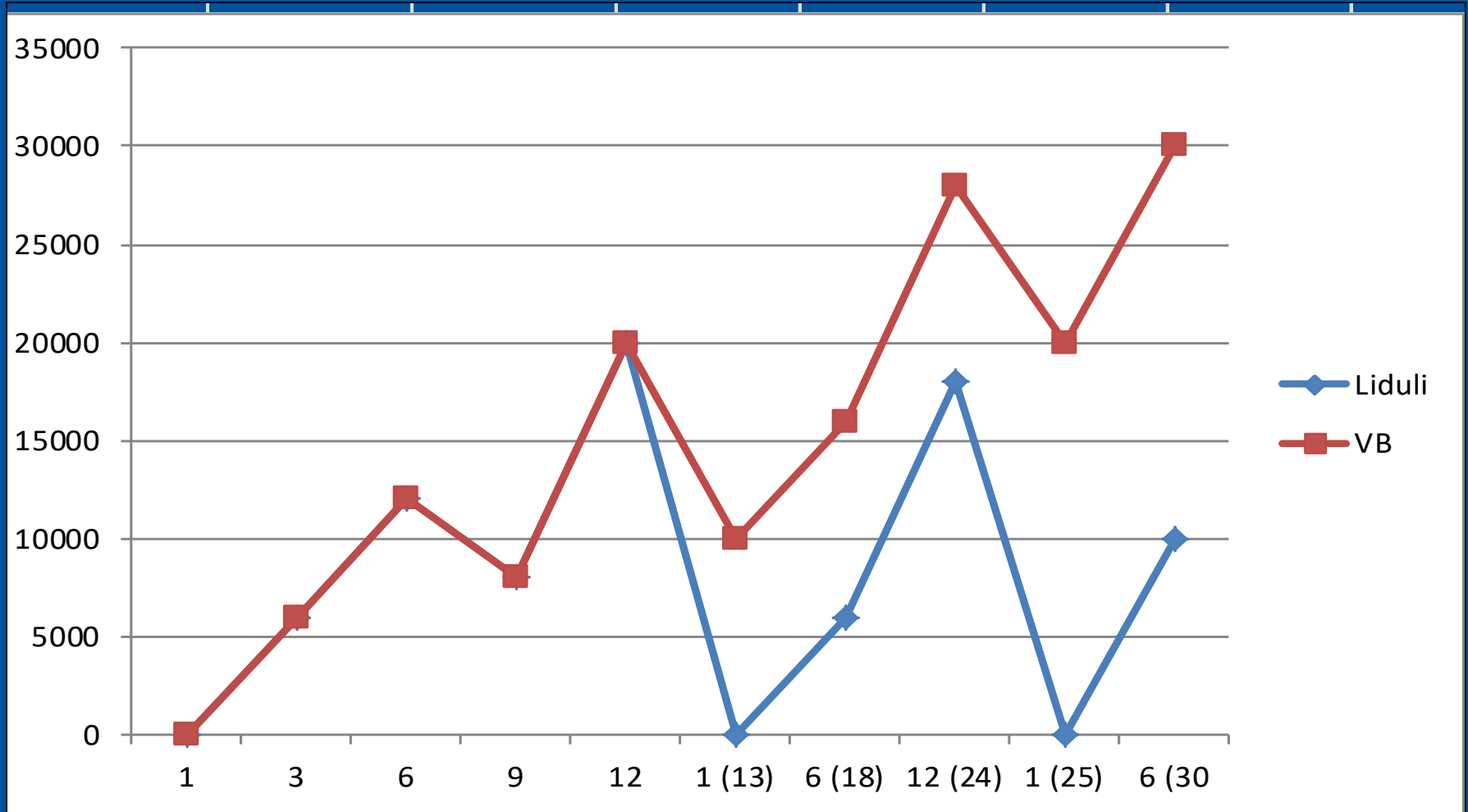
### **174 Women and 78 Men (252 Members) understand :**

- ❖ The difference between Required (*gaganiwa*), Voluntary (*kukwiwayo*), and Emergency (*kulinda*) Savings products;
- ❖ How to manage the three different Savings products;
- ❖ The benefits of creating a loan fund (*ligobi*) →
  - Stable fund of money for loans, allowing
  - More people to access loans for
  - Higher amounts, for
  - Longer loan periods and
  - Lower interest rates;
- ❖ How to create a grow a loan fund (6 months of required savings, increasing on a regular basis); and
- ❖ Four (4) women and One (1) man Trained as Trainers

# Training #2 - Savings

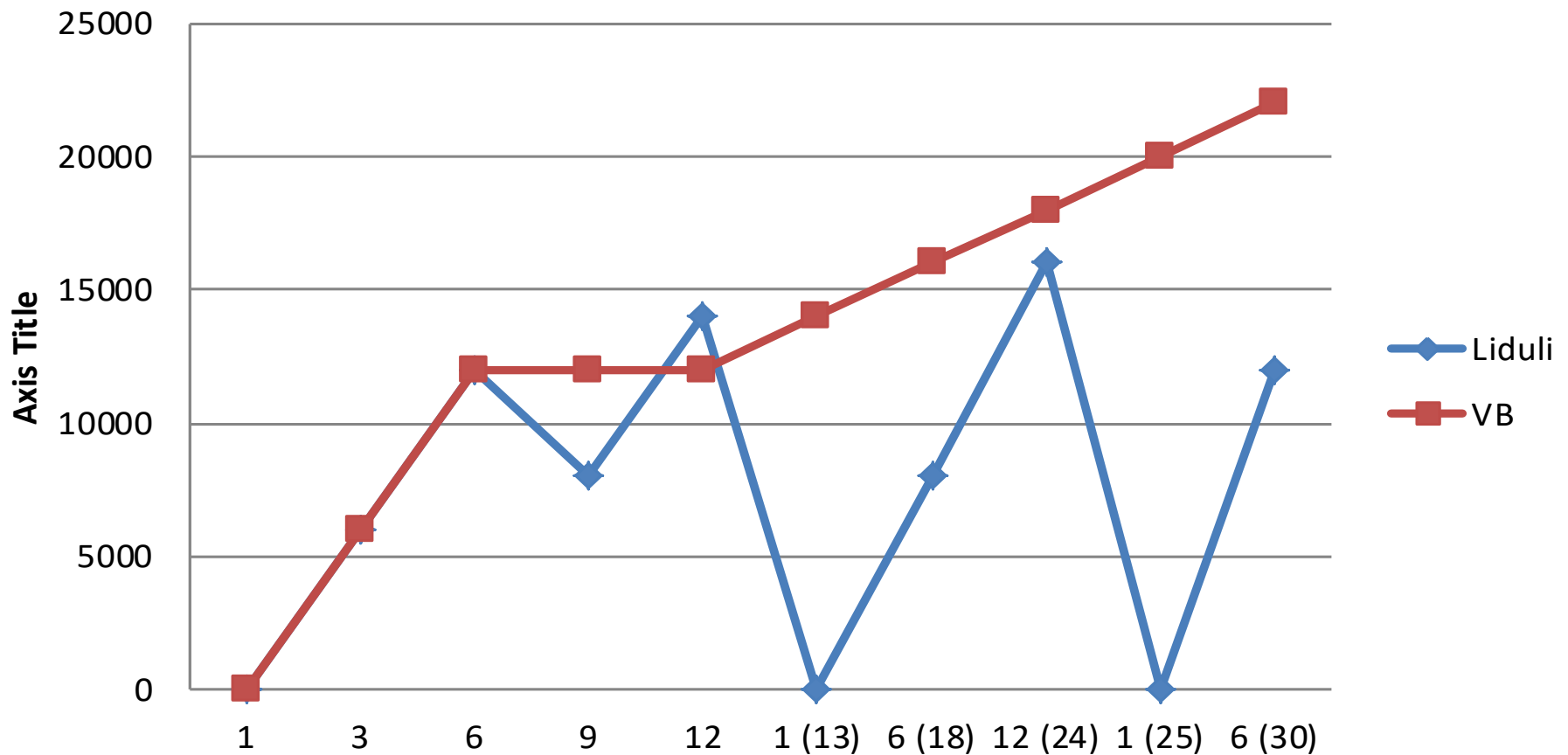


# Training #3 - Savings



# Training #4 - Loans

**Chart Title**



# Training #4 – Building Wealth

## Key #1 ~ COOPERATIVES

- ❖ Mutual Goal
- ❖ Mutual support
- ❖ Leverage
- ❖ Leadership
- ❖ Laugh & Celebrate  
Successes



- [illegible]

- ❖ Step 1 – Do What You Like &  
Know How To Do
- ❖ Step 2 – Conduct a Market Survey
- ❖ Step 3 – Make a Plan & a Budget
- ❖ Step 4 – Decide Savings & Credit Needs
- ❖ Step 5 – Marketing & Customer Service
- ❖ Step 6 – Financial Management &  
Recordkeeping

### 3. Recommendations to TABU

- ❖ Complete the translation of the document “How to Transform a *liduli* to a Village Bank”
- ❖ Continue to sensitize member Farmers’ Groups on the benefits of implementing the three (3) proposed Savings Products
- ❖ Continue to sensitize member Farmers’ Groups on the benefits of creating a loan fund (*ligobi*)
- ❖ Continue to provide on-going support to member Farmers’ Groups in leveraging training (e.g., Cooperative Management/Leadership, Skills Development, Agriculture/Animal Raising, Health, ...)

## 4. Anticipated Impact

At least 300 women and men in the Bulambuli District will have increased their personal, Farmers' Groups, and Communities' wealth over the next two years by participating in short-term, long-term and emergency savings schemes, and/or accessing affordable loans through their groups' loan fund.

## 5. Recommended Future Volunteer Assistance

- Cooperatives Management and Leadership Training
- Agriculture as a Business (intermediate technologies, village processing plants, sustainable ag and diversity, high-value crops, crop storage...)
- Entrepreneurship & Business / IGA Development

## 6. Recommendations to Stakeholders

- **CRS/Farmer-to-Farmer** could provide follow-up to this training in a couple of months via Skype with Juliana and members of the Farmers' Groups
- **Dept. of Commercialization (Coops)** could provide on-going support to the Farmers' Groups in developing their farm businesses
- **SACCO and Banks** could provide follow-up training to the Farmers' Groups on long-term savings management, management of the loan fund, sound lending practices (5 C's), etc.
- **Feed the Future / UNDP / Others** could continue to provide training on any of the afore-mentioned subjects and invite TABU and its member Farmers' Groups

# Action Plan for TABU

RECOMMENDATION	SPECIFIC ACTION	RESPONSIBLE PERSON	BY WHEN
1) Translate "How to Transform a <i>liduli</i> to a Village Bank (VB)"	<ul style="list-style-type: none"> <li>Complete translation into Lugiso</li> <li>Scan and send via email to Juliana (<a href="mailto:jwrr@aol.com">jwrr@aol.com</a>)</li> <li>Juliana will put together the manuals and send to Maria at FtF for printing</li> <li>FtF will facilitate a follow-up training in Mbale via Skype with Juliana (with manual)</li> </ul>	<ul style="list-style-type: none"> <li>Mme. Florence to identify translators and oversee the process for translation and scanning</li> <li>Juliana will coordinate with Maria at FtF</li> <li>Maria and Mme. Florence will coordinate</li> </ul>	<ul style="list-style-type: none"> <li>Translation by end of January 2015</li> <li>Manual completed by end of February 2015</li> <li>Training session in mid-March</li> </ul>
2) Sensitization on using Required, Voluntary, and/or Emergency Savings	<ul style="list-style-type: none"> <li>The lead trainers should identify 1-2 VB promoters in each FG and provide training/support</li> <li>The trainers and promoters will continue to support groups that choose to adopt the savings products</li> </ul>	Mmes. Florence, Grace, Betty, & Justine & Msrs. Simon & Samulson (?) to coordinate and support	<ul style="list-style-type: none"> <li>Identification December 2014 &amp; January 2015</li> <li>Follow-up and support December 2014 and on-going</li> </ul>
3) Sensitization on the benefits of creating a loan fund ( <i>ligobi</i> )	<ul style="list-style-type: none"> <li>The lead trainers should identify 1-2 VB promoters in each FG and provide training/support</li> <li>The trainers and promoters will continue to support groups that choose to create a loan fund</li> </ul>	Mmes. Florence, Grace, Betty, & Justine & Msrs. Simon & Samulson (?) to coordinate and support	<ul style="list-style-type: none"> <li>Identification December 2014 &amp; January 2015</li> <li>Follow-up and support December 2014 and on-going</li> </ul>
4) Leverage training opportunities	All members of the Farmers' Groups will explore their networks to find appropriate training opportunities for their members.	Sub-committee elected by the TABU member groups will coordinate	Sub-committee elected by end of January 2015 and responsibilities are on-going

## 7. Recommendations to CRS

- Ensure that a complete SWOT has been conducted by the Project Coordinators and the Hosts prior to the Volunteer's arrival
- Consider providing/coordinating long-distance follow-up training when appropriate between Hosts & Volunteers

# WANYALA! THANK YOU!

