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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: **8th 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

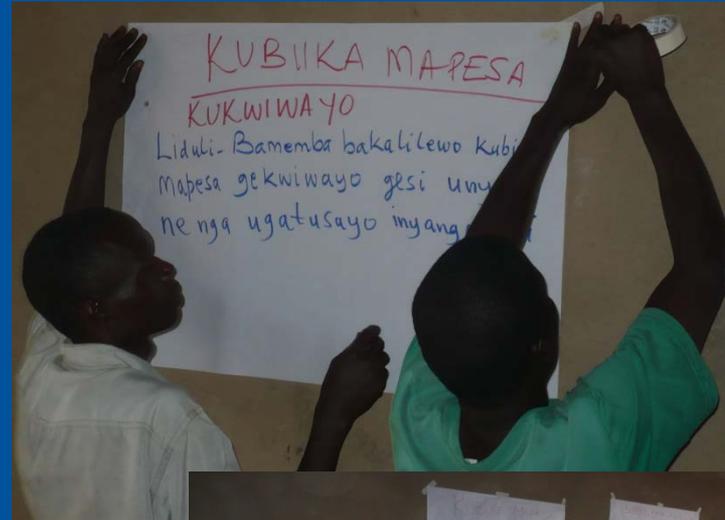
174 Women and 78 Men (252 Members) understand :

- ❖ 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

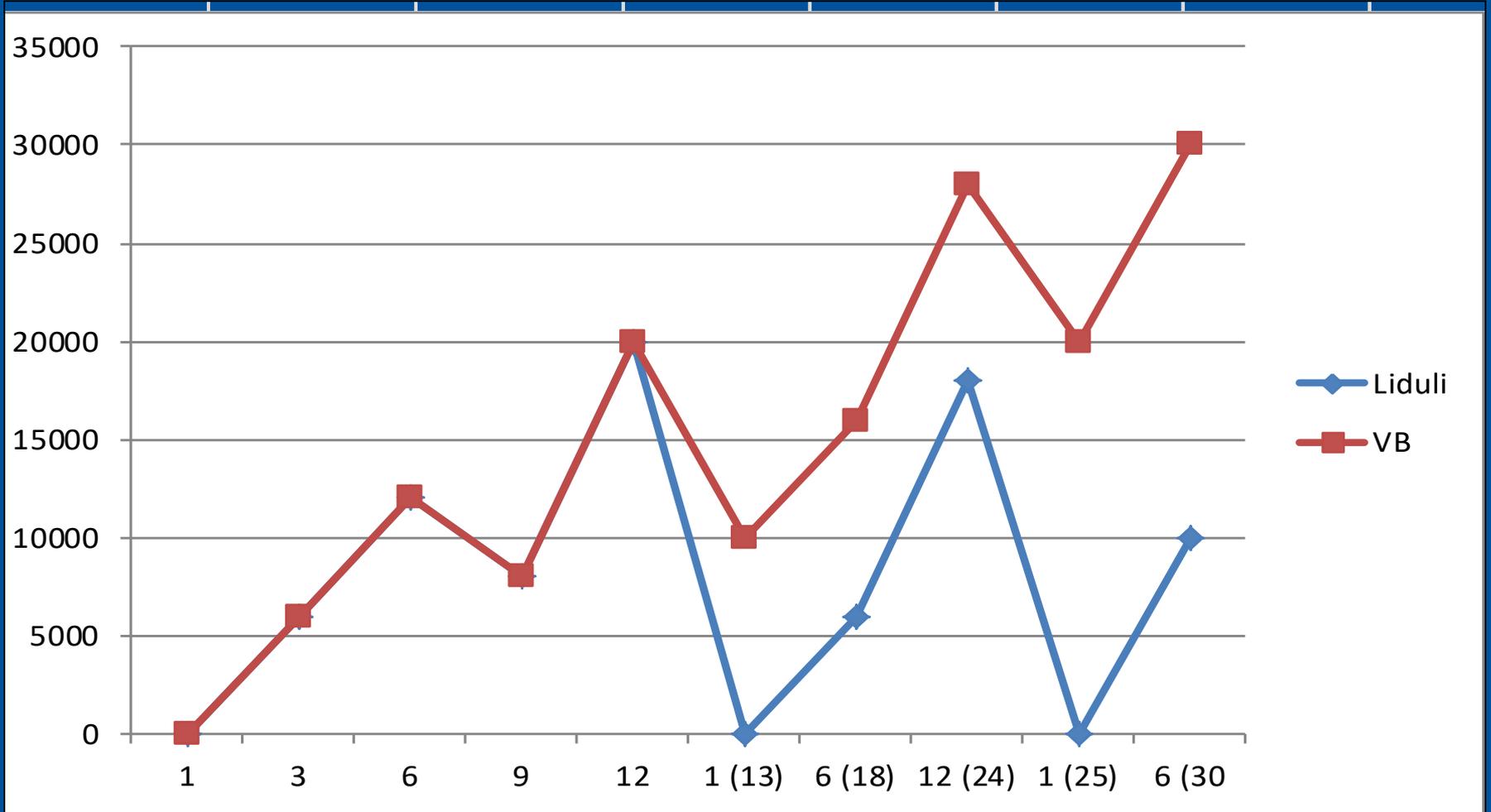
Training #2 - Savings

Nga Musomo gwa wele, basomi banaba bamanyile injelo ye Kubiikamo Mapesa.

- 1) Muganike injelo ye bito biabagana ni Kubiika Mapesa nga hesi bijendamo
- 2) Kusiilemo ku mateeka ge Kuba memba mu groups ze baliimi
- 3) Kunyonyoke biika bye Kubiika Mapesa byesi, zi group zinyala za kuzozebwa.

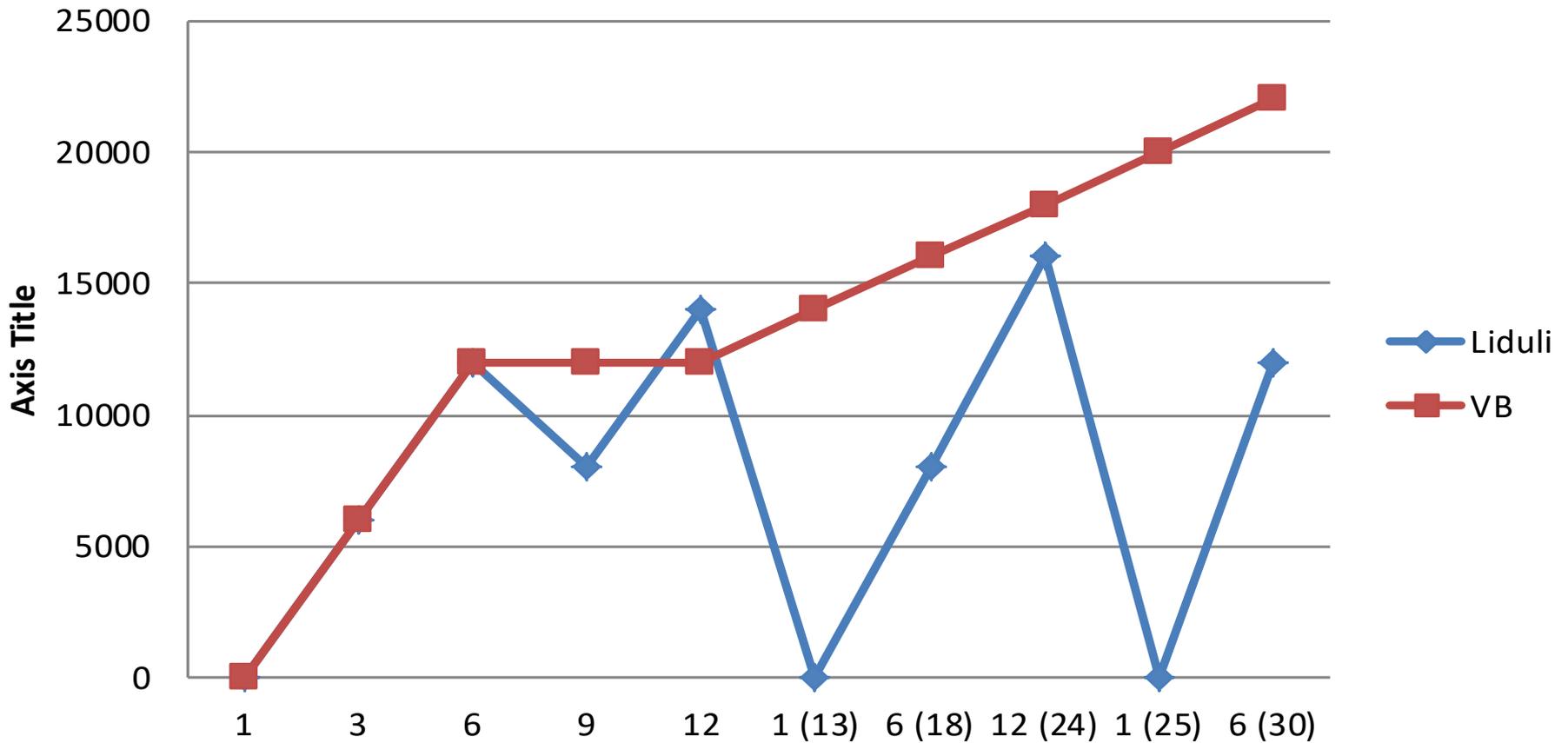


Training #3 - Savings



Training #4 - Loans

Chart Title



Training #4 – Building Wealth

Key #1 ~ COOPERATIVES

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



Training #4 – Building Wealth

Key #2 ~ TRAINING/EDUCATION

- ❖ Agriculture & Animal Raising
- ❖ Business / IGA Management
- ❖ Cooperative Management
& Leadership
- ❖ Personal (Skills) Development
- ❖ Village Banking
(Savings & Loans)



- ❖ 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"> Complete translation into Lugiso Scan and send via email to Juliana (wrr@aol.com) Juliana will put together the manuals and send to Maria at FtF for printing FtF will facilitate a follow-up training in Mbale via Skype with Juliana (with manual) | <ul style="list-style-type: none"> Mme. Florence to identify translators and oversee the process for translation and scanning Juliana will coordinate with Maria at FtF Maria and Mme. Florence will coordinate | <ul style="list-style-type: none"> Translation by end of January 2015 Manual completed by end of February 2015 Training session in mid-March |
| 2) Sensitization on using Required, Voluntary, and/or Emergency Savings | <ul style="list-style-type: none"> The lead trainers should identify 1-2 VB promoters in each FG and provide training/support The trainers and promoters will continue to support groups that choose to adopt the savings products | Mmes. Florence, Grace, Betty, & Justine & Mrs. Simon & Samulson (?) to coordinate and support | <ul style="list-style-type: none"> Identification December 2014 & January 2015 Follow-up and support December 2014 and on-going |
| 3) Sensitization on the benefits of creating a loan fund (<i>ligobi</i>) | <ul style="list-style-type: none"> The lead trainers should identify 1-2 VB promoters in each FG and provide training/support The trainers and promoters will continue to support groups that choose to create a loan fund | Mmes. Florence, Grace, Betty, & Justine & Mrs. Simon & Samulson (?) to coordinate and support | <ul style="list-style-type: none"> Identification December 2014 & January 2015 Follow-up and support December 2014 and on-going |
| 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!

