THE MID-YEAR REPORT

KISOBOKA AFRICA
IT'S POSSIBLE

JANUARY – JUNE 2022

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BACKGROUND

Kisoboka Africa is a registered Non-Government Organization located and operating Lwengo District. Kisoboka was established in 2016 to address sustainable development goal number 2 with an interest of creating a No poverty zone in Lwengo, Uganda, and Africa at large. Our target is to ensure financial inclusion and youth economic empowerment by targeting underserved and hard-to-reach areas. Kisoboka means “It is possible”, its possible to mobilize parents to form school-based community banks through which they can save and borrow among themselves to embark upon income-generating initiatives that are in turn used to finance education for their children. As of today, Kisoboka has reached over 2410 people through its 5 major programs that are to say; School Community Banks, Young Saving Club, Revolving Fund, Nakivale refugee program and the chicken Model. On a day-to-day basis, Our work is informed through four departments that’s to say; the Programs department, IT and communication, Monitoring and Evaluation, Finance and Administration with over 7 full-time staff, 2 volunteers, and 48 SCOBA coordinators. To keep moving, our focus is kept on our vision, mission, and following our core values.

Our Vision

Ensure Financial Inclusion and Youth Empowerment in Rural and underserved Communities of Africa

Mission

Ending extreme poverty to ensure sustainable livelihoods in Uganda

- Rural communities
- Young people in rural/urban primary and secondary schools
- Youth and Women in underserved areas

Our Values

In all we do, our core values guide us in every step we take while working with the community to solve community-based problems. Among our values include the following Equity, Sustainability, Teamwork, Community Led, and Accountability. With this our journey has been smooth for the last 6 years we have been in operation.

OUR PROGRAMS

Kisoboka Africa today runs four major programs through which it has managed to create an impact in Lwengo, Lyantonde, and Nakivale refugee settlementst. The organization as well runs several supporting activities to enable these four major programs to run successfully.

SCHOOL COMMUNITY BANKS

The School Community Bank commonly written in short as SCOBA is the biggest program run by the organization. These are groups comprising of not more than 30 parents meeting weekly to save and borrow at school premises which in turn helps the parents to participate in the academics of their children directly. With the first SCOBA established in 2016, Today Kisoboka runs over 86 SCOBAs with over 2600 beneficiaries.

NAKIVALE REFUGEE PROGRAM

Kisoboka Africa runs a refugee program in Nakivale Refugee Settlement in Isingiro District 2021 with the purpose of assisting refugees to create alternative sources of income to support them and their families. The organization with support from its partners has managed to train over 40 refuge girls living in Nakivale in business training following the SBS curriculum. As an organization, we are more proud of our pilot group of 10 girls who have already graduated from the program and started meaningful income-generating activities which in turn they have managed to train other refugees and create employment opportunities for at least one extra refugee. Currently, over 30 girls are soon graduating from this program, we strongly believe that all these beneficiaries and their immediate household would have realized their potential before the end of this year that’s to say they will be in a position comfortably meet their basic needs like food and water.

REVOLVING FUND

Last year, we launched a revolving fund to boast the borrowing at SCOBA level for all the groups. The fact that our groups could borrow above their savings, the organization set aside a fund to be extended to a particular group in need to borrow from to boast their borrowing on paying back, this money is then given

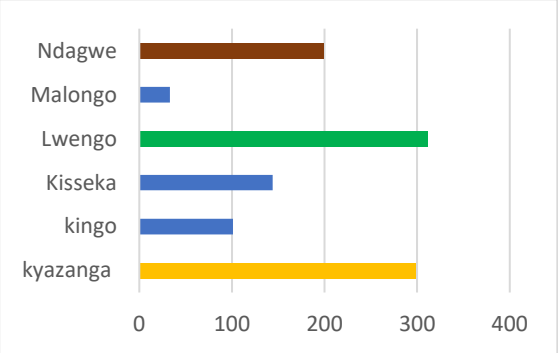
to others groups in need and like that it keeps revolving from one group to another. Today, Over 13 groups have expressed interest for the fund and the need continues to grow.

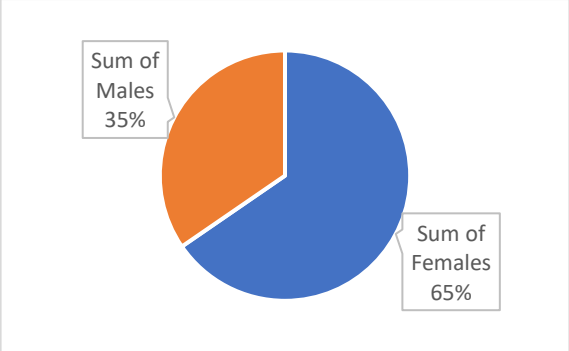
YOUNG SAVERS CLUB

Lastly, we run the young savers club in the different schools where we operate. These are clubs in which young people, children, and OVCs meet to learn and share about money. Saving and borrowing. These young people are trained to save, borrow and make investments. Through the same program, we reach out to schools to support the OVCs in terms of improving access to basic necessities like clean and safe water and sports.

SCOPE

Our team has reached over 2410 beneficiaries so far. In the Lwengo district, 1108 people have been reached between January to June this year 2022 through our different activities which include business training technical support, chicken model, revolving fund, and young savers club. We have reached 6 sub-counties so far with the majority being in Kyazanga, Lwengo, and Ndagwe 65% of the beneficiaries we have reached so far are females and 35% are males.





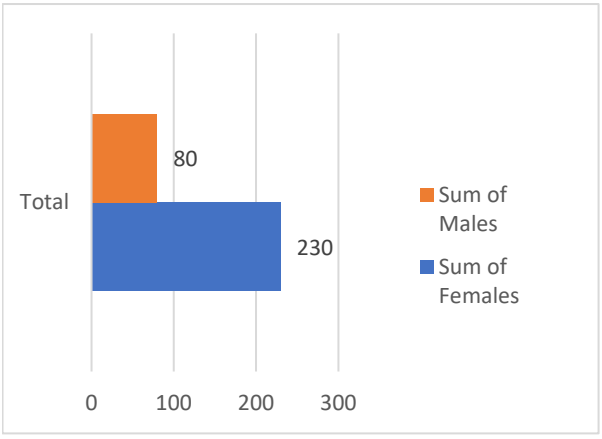
We have reached our beneficiaries through different activities among which include the following;

- Business Trainings
- Technical support
- Chicken model

- Revolving Fund
- Sensitization and mobilization
- Nakivale Refugee Program

Business Training

In partnership with Street Business School, this half of the year, we have managed to reach over 310 people. These have been trained through the following modules; Getting Out of your comfort zone, Business opportunity, and Identification, finding capital and starting small, Bookkeeping, and Market research among others. These groups are yet to be trained in the last 3 modules of the curriculum including the following Business planning, Money management, and growing customer base. With these skills, we believe our beneficiaries will be in a position to start income-generating activities or even boast already existing businesses.



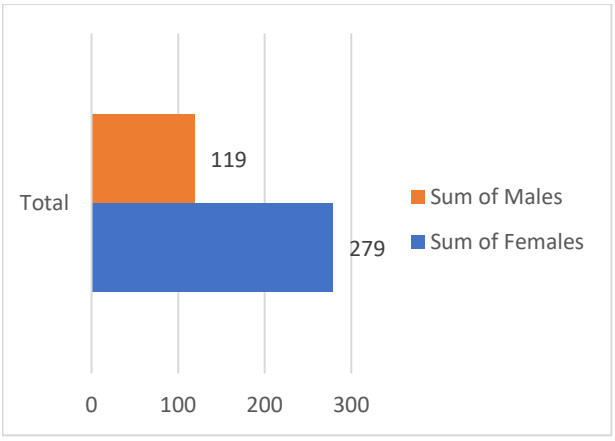
A graph showing number females and males & males reached through business trainings

Some of the graduates from the business training in one of the SCOBAS

Among the businesses started by our groups include retail shops in different sizes, hardware shops, saloons for both men and women, street vending, agricultural retail outlets among others. Business trainings are offered to SCOBAs or groups that are fully formed and functional that's to say those that have well-established structures of the SCOBA, fully learnt everything about the SCOBA model, and those that have at least saved, borrowed and shared well their profits among themselves. Currently ,over 18 of our groups are enrolled and soon graduating from this curriculum.

Technical Support

Currently we have 86 school Community Banks rolled out in the different counties and parishes in Lwengo. In the six months, over 398 people who are members of our different SCOBAs have benefited from this activity.



A graph showing number females and males & males reached through technical support

A group of our beneficiaries receiving technical support about book auditing

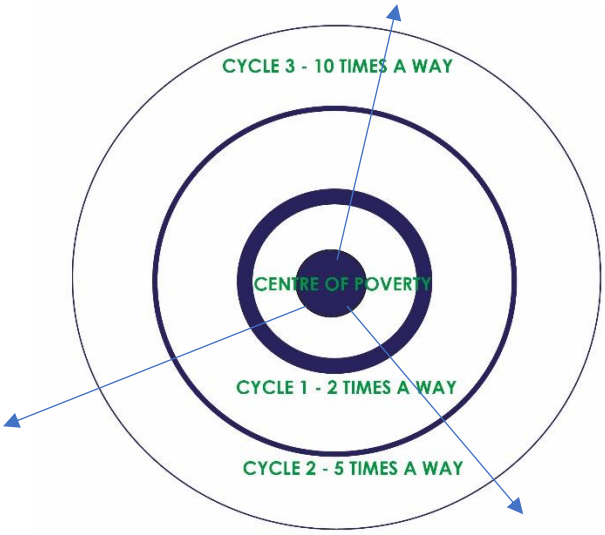
All these groups have been taken through the initial stages of establishing a SCOBA and now are being supported technically supported through the following; election of leaders and responsibilities, setting and writing constitution to govern the group, setting rules and procedures of borrowing, filling and auditing the books of account, sharing and counting of profits, buying and selling of shares among others.

This year, Majority of our beneficiaries that have received technical support have been women with over 70%. This is among the key performance input indicator of economic empowerment as we keep moving away from poverty in Lwengo district.

Chicken Development Model

This year we happy to launch our chicken development model in one of the 86 SCOBAs called Lwengenyi Bazzadde Kweggata group. With over 70 beneficiaries, resilience, commitment, organization, saving and borrowing culture of this group, it was unanimously selected and seconded to be the pilot group for this model. The model is already being implemented through 4 phases that to say; Identification, Incubation, Implementation and Harvest. For start, the model is targeting 7 members who are set to received comprehensive support all through

including but not limited to; 25 High quality layer birds out of blooder, All inputs, technical support among others.



Concentric illustration of how our beneficiaries shift away from poverty

Our project leader, Nsubuga Thomas training our beneficiaries about the model

With this model, Poverty fades away as we continue moving away from the center of the circles. Its within our interest is to shift all the people away from multidimensional poverty through concentric circles. This is going to be realized through increased savings and household income that doubles in the first cycle and multiplies by five times in the second cycle

The model is designed to shift people in phases with 7 members per phase who in turn support seven new members to join the model in cycle 1. As the first seven move into the second cycle, their savings and house hold incomes multiply by 5, at this stage they can comfortably afford all basic needs of life as well as pay school fees for their children. .

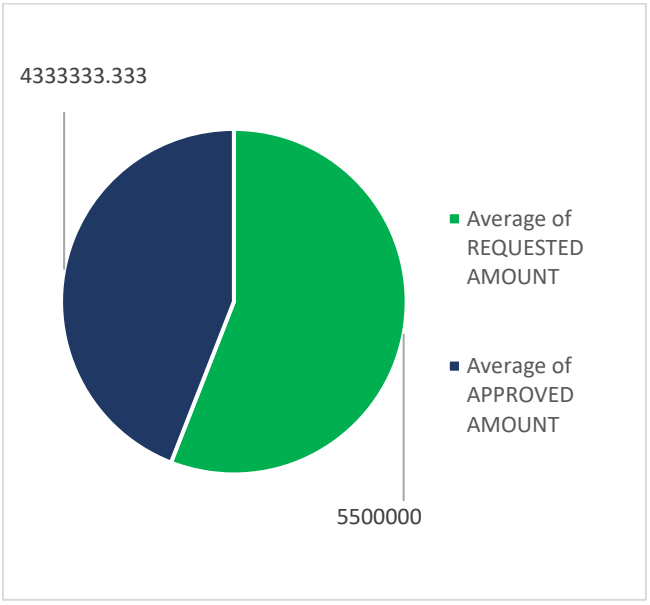
Our volunteers collecting data on social and demographic factors of beneficiaries

Official launch of the chicken model by the Team Leader Katende Stephen

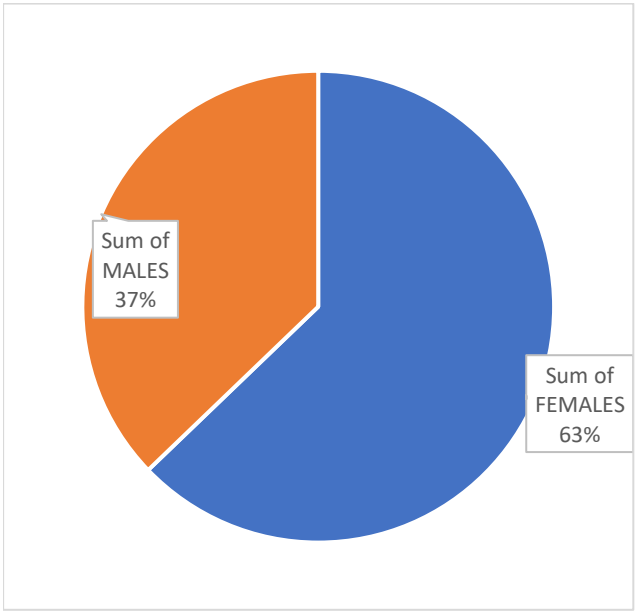
Among the major activities carried out, include house hold needs assessment and our team collected data on the different parameters. Among these included the social and demographic factors.

The revolving fund

The fund was initiated last year as away of boasting the funds available for borrowing in the different SCOBAs. For as long as the group has borrowed all the money they have saved and invested it, the groups then apply for a revolving fund from the us to boast their borrowing in this time. Over 13 groups have so far benefited from this fund borrowing over 66,000,000 ($18055).

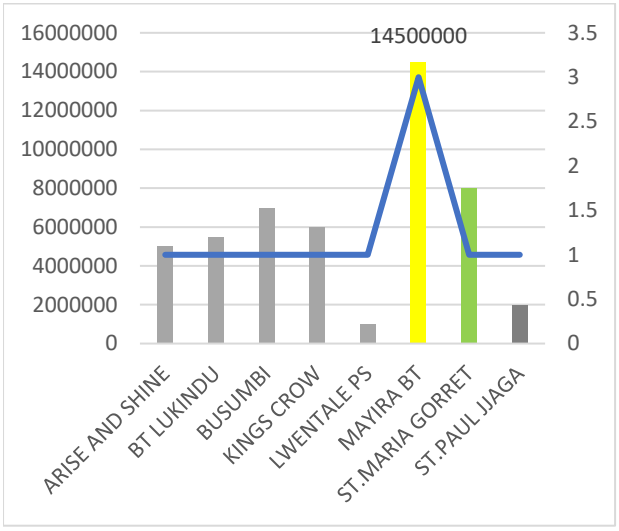


Average amount requested by the groups this year Vs Average amount approved

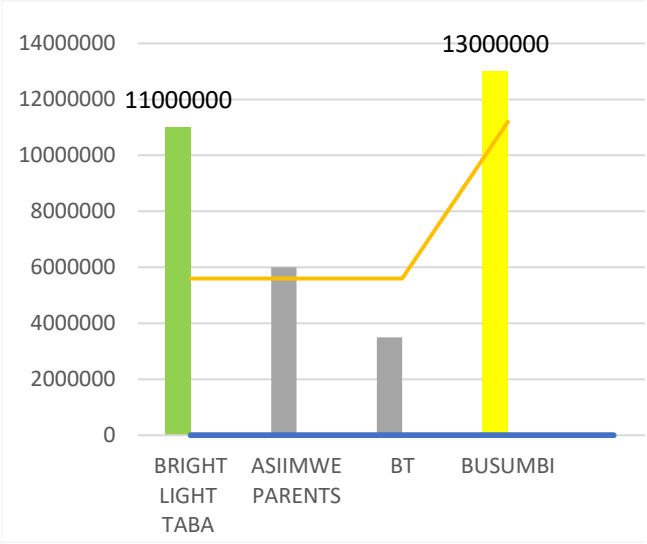


Distribution Of beneficiaries benefiting from the fund by SEX

On average, it takes about 5 to 7 working days to approve a revolving fund requested by one of the groups. On average, our groups request up to 5500000 ($1527) and through the different requirements, they must meet to be given a revolving fund, an average of about 4333333 ($1203) has been approved and rolled out to all the groups that requested. 37% of our direct beneficiaries are men and 63% are women. Its very important to note that young people aged between 18 to 35 years have expressed less interest in borrowing the revolving fund.



Up to 43 Million UGX was requested by over 8 groups in 2021

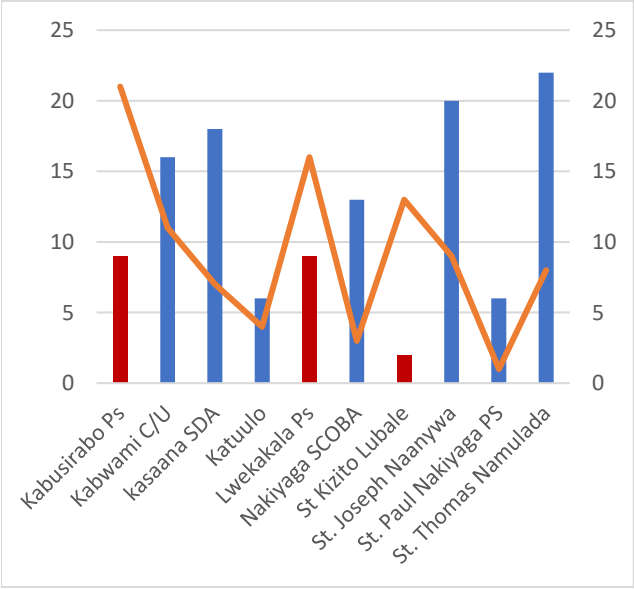


Up to 33 Million have been requested by only four groups this year

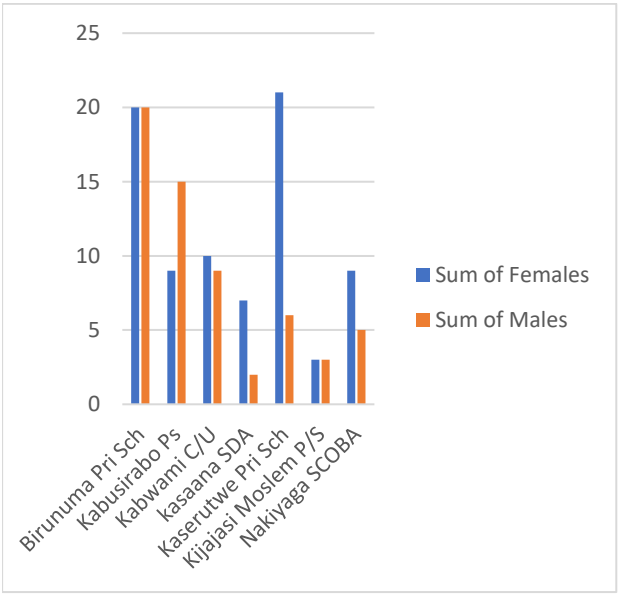
For this year, there has been an increase in the amount requested by the different SCOBAs in form of a revolving fund. This is an illustration of increased needs in the community and this is accounted by increased support from the organization.

Sensitization and mobilization

This is among the initial stages of establishing an effective and strong SCOBA in a community. It involves a number of activities among which includes identification of the hosting school, meeting the Headteachers, and members of the parent-teachers committee among others. During this stage, the organization together with the guidance of the rest of the members identify a potential contact person who in turn becomes the eyes and ears of the organization in the new community.



A graphical illustration of the number of females and males in SCOBAs under sensitization and mobilization



A graphical illustration of SCOBAs that have successfully been formed from sensitization and mobilization this quarter

Out of the 10 SCOBAs mobilized, at least 7 manage to start saving and borrowing among them selves. During formation our SCOBAs receive the SCOBA KIT that has the following items;

- A saving Box
- Calculator
- Saving bags
- Saving books
- Pens
- Three padlocks
- Stamp
- Ink Pad
- Two Coin Dishes
- Ledger book

All the above-mentioned items serve the different purposes of ensuring that the group successfully delivers a complete cycle of operation. From this stage these groups continue receiving technical support according to their needs.

One of Our staff, Daniel during a SCOBA formation activity

Meet our SCOBA KIT

The entire team is trained through the different uses of these items and each ot the members pays a membership of 10,000($3) that's payable within the first three months of operation of the group.

Nakivale Refugee Program

Uganda is among the largest host countries for refugees in Africa and the world today. Kisoboka Afica to day is among those few organisations have created opportunities for refuges around Nakivale to become self realiat and thus achieve better and quality life.

Many organisations that work with refugees target creating access to basic needs like shelter, food and medical supplies however Kisoboka Africa is targeting on creating resources inform of businesses, employment among others that assist refugees to comfortably meet their basic needs of life.

Today Kisoboka Africa has trained over 40 refuges girls equipping them with business skills following the Street Business School curriculum. Upon graduation, these receive capital of about $100 each to facilitate them in starting their businesses. These continue receiving technical support according to their respective needs.

One of the business Trainings in Nakivale

A saloon established by one of our beneficiaries employing 2 refugees and trainings others

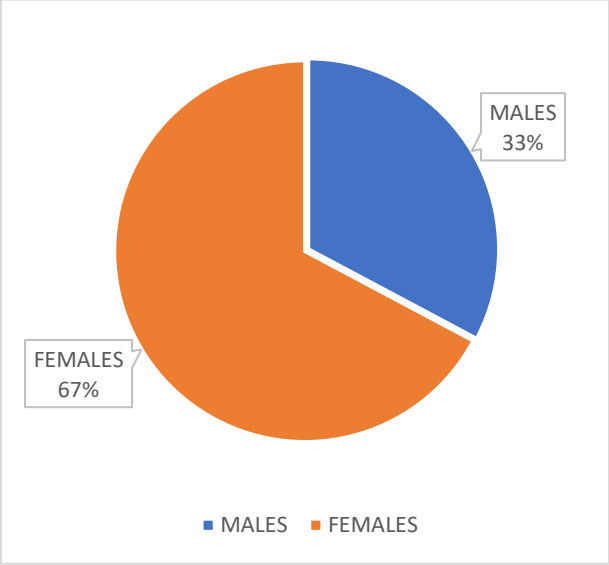
Today over 30 girls from Nakivale have been trained through at seven modules and very soon will be graduating from this curriculum. With the knowledge they will be having, they will be in a position to establish meaningful and self sustainable businesses to support their households with basic needs like food and water.

SOCIETAL IMPACT

Since its establishment, We have managed to impact different lives directly and indirectly through our different programs. Our impact is best explained in terms of the program, type of the beneficiaries, and duration. Overall, we have managed to reach over 2646 beneficiaries directly and impacted over 10,584.

Impact measured by sex

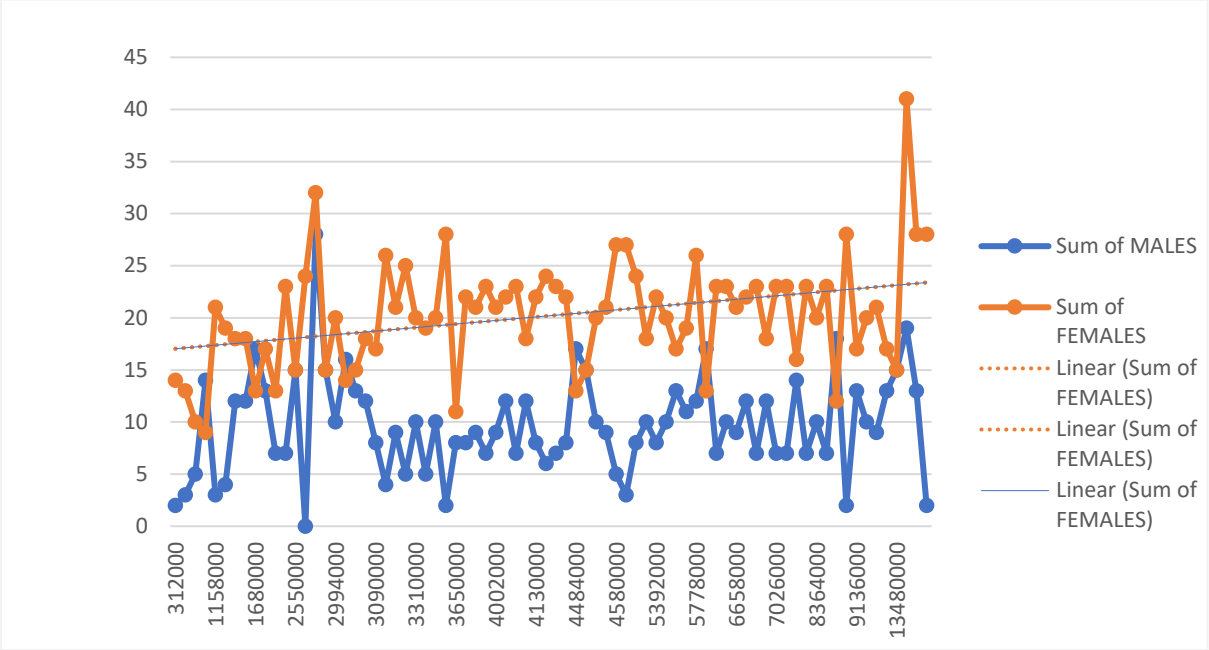
Majority of our beneficiaries this year have been women with over 67% and this is followed by 33% being men. Despite of the fact that females are more, there has been a big increase in the number of men participating in the day to day activities of our school community banks.



Our team is very much committed in ensuring that we have the number of males as we continue supporting the females.

Impact measured by savings

The saving rate of our beneficiaries has kept growing over time. The number of females saving is more compared to the number of males however the average saving rate of males is more than that of females.

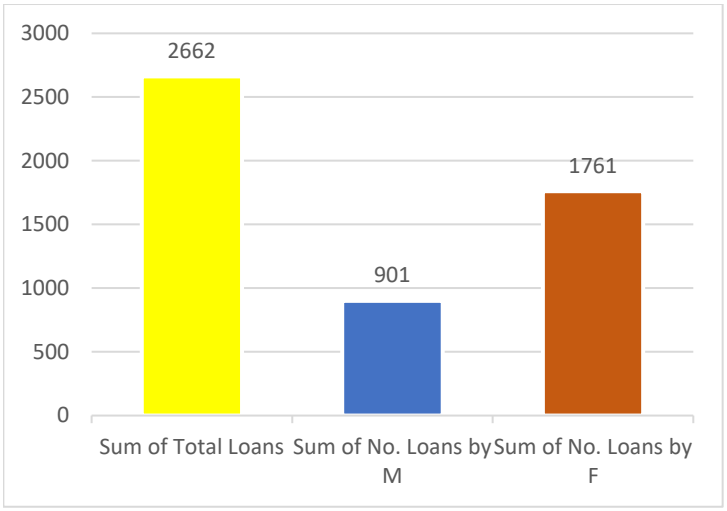


The average saving of females keeps growing with the increase in the numbers of women. However, the average saving of men is growing more in terms of money, this is an illustration that however few men are in group, they save more therefore encouraging more men to take part in the groups will definitely increase the amounts available for borrowing in groups.

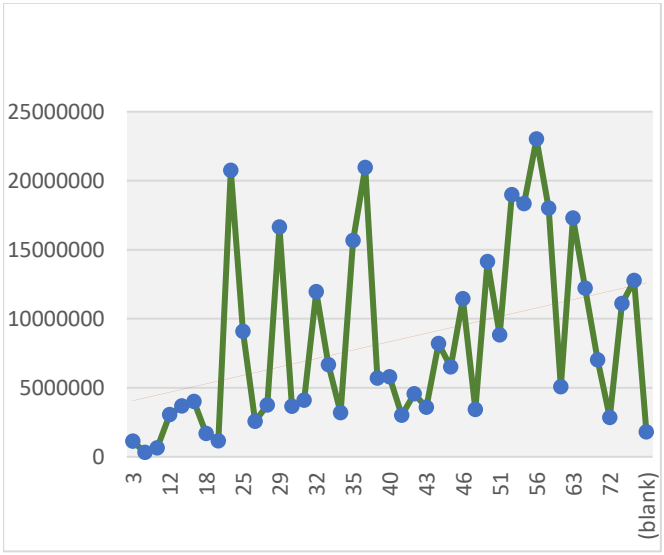
Photos showing some of our beneficiaries on a normal saving day

Impact measured in terms of borrowing

Over 2662 loans have been extended to support over 2662 households in the different ways at the SCOBA level. 67% of the beneficiaries are women with an average loan amount of about UGX 138,000 ($39). The average amount taken by men is UGX 158,000 ($44).



A bar graph showing number loans by sex

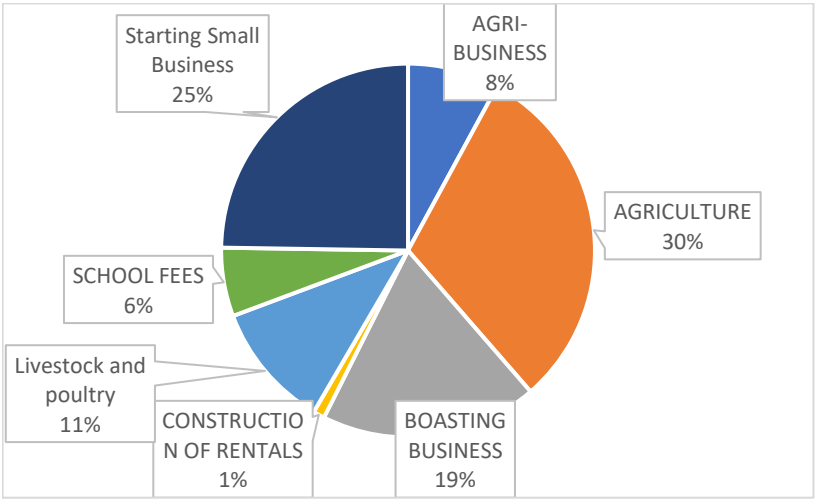


A line graph showing the borrowing rate

In general, the borrowing rate of our groups is increasing with an increase in the amount they are saving. Therefore, groups that save more borrow more, this is an indicator that soon borrowing rate will take over the saving rate.

Impact business formation

Creation of income-generating activities is among the key performance indicators we track while measuring impact in communities. Through our partners , we have extended business trainings to over 873 of our beneficiaries so far. For this quarter, over 15 SCOBAs have been enrolled onto the program. Among the different sources of capital for these business is the savings and borrowing at both the SCOBA level and revolving fund. This is the point from which we start tracking the business created and monitoring their performance and growth in terms of capital accumulation, and creation of employment opportunities among others. Most of the people in the different SCOBAs take the borrow or save to specifically to invest in either starting a new business or boasting an already existing business or investing in Agri-Business



A pie illustrating the different reasons for borrowing

44% of our beneficiaries borrow to invest in business this is in either boasting an existing business or start a new business. Investment in Agri- business is closely related to business but cutting across between agriculture and business. This is a positive indicator that soon all our beneficiaries will be in position to start an income generating activity with an increased access to finances and technical support provided by us and in the long run, these will be in position to pay school fees for their children.

Some of the business created by our beneficiaries

Impact as measured by access to education through business creation

Among the core interests of the organizations is creating avenues that enable parents meet school fees for the children. Despite 6% of the beneficiaries borrowing to pay school fees for their children, has an organization we are more interested in parents borrowing to invest in a business and then obtain school fees from the profits made out of business. With this model, we create sustainable solutions to school drop outs as a result of lack of school fees.

With an average of 3 schooling children per beneficiary of our program, over 2619 children have been in position to access education.

One of the beneficiary schools

Impact measured in terms of services extended to Orphan and Vulnerable Children(OVC)

We have made significant progress towards supporting OVCs especially the children studying in the schools where we run several programs. Among the key issues addressed this half year included a water tank that was given to bukubula primary school to solve the issue of water crisis in the area.

Daisy Handing over Netball kit to Head teacher of Kabassegu primary school

Stephen Katende handing over a water tank to St Micheal Kikoba one of our beneficiary schools

As of today, Over 500 children can quickly have access to safe and clean water as a result of this water tank. Over 26 young people and children have been enrolled onto our young savers program. They continue to receive technical support and guidance from our team in form of saving and other aspects of life.

Our team has also been supportive in building and naturing talent among the OVC, we have extended sports equipment for Netball to one of our beneficiary schools. Today over 100 pupils have managed to access the game and train.

Other important activities

GBV/SEA Training in Nakivale

A photo from the Leaders retreat organized by MNS foundation

Our team in partnership with Empowered Aid a project of Global Women`s Institute and World Rescue Mission Uganda had a successful training in Gender Based Violence and Sexual Exploitation and Abuse. Our Team leader Katende Stephen joined other leaders in Philadelphia US for a leaders retreat.

CONCLUSION

Kisoboka Africa is committed to its SDG goal of creating a No Poverty zone in Uganda and Africa at large through financial inclusion and economic empowerment of underserved communities.

APPENDICIES

A photo from one of the sharing activities in our groups

A photo of one of the businesses established by one of our beneficiaries

A photo from one of the young savers club's activity during the Youth Day this year

A photo of well trained link persons to assist us in monitoring and formation of new group

Our partners

QUEEN'S COMMONWEALTH TRUST

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