# END OF QUARTER REPORT

**KISOBOKA AFRICA**

**April to June**

**2023**

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## TABLE OF CONTENT


3 Executive Summary

5 Background

7 Key Metrics

8 SCOBA Management

9 Financial literacy

10 Revolving Fund

11 Young Savers Program

13 Possibility Hub

16 Monitoring and Evaluation

18 Committees

19 Budgets

21 Partners

## EXECUTIVE SUMMARY

In this quarter, Kisoboka Africa continued its relentless efforts towards catalyzing economic empowerment for the underserved in rural Uganda. Through its Massive Transformative Purpose, the organization aimed to build skills and ensure access to finances for women and youth in rural and refugee communities, fostering improved livelihoods.

The School Community Bank program proved instrumental in empowering women to form groups, engaging in collective savings, and gaining access to financial resources and business skills training. Revolving funds further supported group members in scaling their enterprises, promoting financial inclusion and entrepreneurship

Under the Possibility Hub, Kisoboka Africa successfully mentored and trained rural youth in agribusiness, organizing pitching competitions that provided seed capital to winning teams. This initiative not only nurtured entrepreneurship but also addressed pressing social needs, fostering community development. The Young Savers Program focused on equipping children with financial literacy, entrepreneurship, and leadership skills from an early age.

SCOBA management received special attention, with efforts directed towards documentation and engaging with the local government to enhance organizational visibility and opportunities.

Monitoring and evaluation played a pivotal role in assessing program impact, and various surveys were conducted to measure

the transformation brought about by SCOBA and the Young Savers Program. The organization conducted 8 fundraising meetings and 3 communications meetings, strategizing and enhancing outreach efforts. Departmental meetings were held weekly, reviewing performance, adopting changes, and finding solutions.

With a focus on gender inclusivity, Kisoboka Africa supported female beneficiaries in engaging in various income-generating activities. However, gender disparities persisted, with men making more profits in rural areas.

Expenditures were allocated strategically across programs, with diligent financial management. Monitoring and evaluation efforts ensured program effectiveness, as highlighted by surveys assessing business and school transformations.

Fundraising, Revolving and communications committees played crucial roles in securing resources and enhancing organizational visibility through proposals, strategic planning, and improved communication strategies.

## BACKGROUND

**Kisoboka Africa** is a dynamic organization committed to driving economic empowerment among underserved populations in rural Uganda. With a clear and powerful Massive Transformative Purpose, their mission is to build skills and ensure access to finances for women, youth, and children in rural and refugee communities, enabling them to invest in businesses and achieve improved livelihoods.

Recognizing the transformative potential of financial inclusion and business skills development, Kisoboka Africa firmly believes that empowering vulnerable individuals can lead to significant positive change at both the individual and community levels. By equipping them with the necessary resources, knowledge, and support, Kisoboka Africa aims to create sustainable pathways out of poverty and contribute to the long-term economic development of rural Uganda.

**The School Community Bank**: This innovative initiative mobilizes women to form cohesive groups that meet regularly in local schools. Through these groups, members engage in collective savings, access comprehensive business skills training, and receive crucial financial resources to invest in their businesses. Kisoboka Africa also provides revolving funds, enabling group members to scale up their ventures.

This program combines financial literacy, microloans, business skills development, and support for group SMEs, including initiatives like layer chicken production

**The Young Savers Program:** Recognizing the importance of early financial literacy and entrepreneurial skills development, Kisoboka Africa empowers children in local schools through the Young Savers Program.

By instilling a culture of savings and entrepreneurship from a young age, the program equips children with valuable life skills that will serve them well into adulthood.

Through financial literacy training, entrepreneurship education, and support for starting small enterprises within their schools, Kisoboka Africa aims to provide a solid foundation for the future success of these young individuals.

By combining these programs, Kisoboka Africa endeavors to create a holistic and sustainable approach to economic empowerment.

By ensuring access to finances, fostering business skills, and promoting entrepreneurship, Kisoboka Africa is actively working to break the cycle of poverty and empower vulnerable communities in rural and refugee areas of Uganda.

With a vision of long-term economic transformation, Kisoboka Africa strives to build a future where individuals and families can thrive and contribute to the development of their communities.

## KEY METRICS

Kisoboka Africa provides comprehensive business training to empower beneficiaries in starting, running, and managing small-scale and medium enterprises. Currently, training sessions are being conducted in five schools across different sub-counties of Lwengo, ensuring equal distribution.

| MODULAR DISTRIBUTIONS BY SEX | MALE | FEMALE |
|---|---|---|
| **SBS Training** | **96** | **192** |
| Baseline survey | 19 | 55 |
| Find capital and Starting Small | 19 | 28 |
| Getting of your comfort Zone & Business opportunity identification | 20 | 74 |
| Market research | 19 | 13 |
| Record keeping and Record management | 19 | 22 |
| **Grand Total** | **96** | **192** |

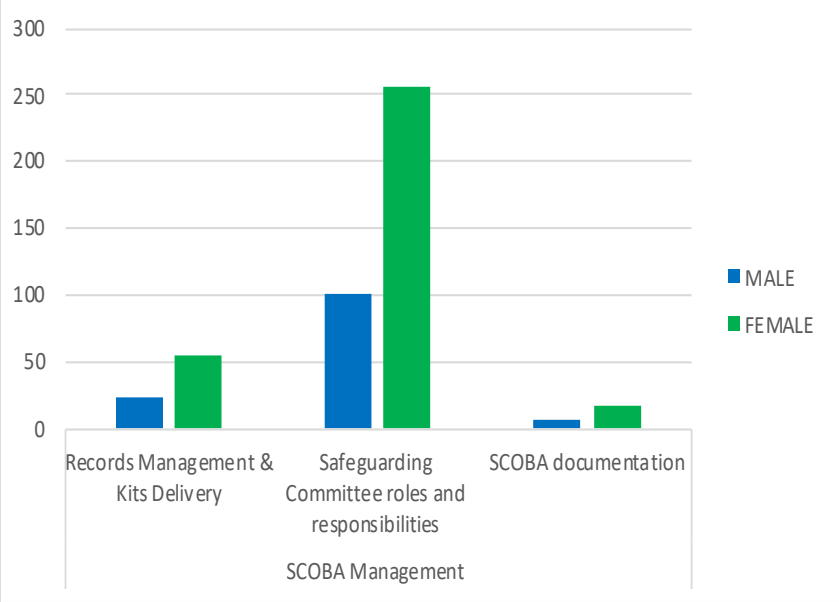
Notably, 67% of the participants in these trainings are females, highlighting the organization's commitment to gender inclusivity and empowering women entrepreneurs.

Throughout the quarter, Kisoboka Africa has covered various modules to equip participants with essential business skills.

By covering these modules, Kisoboka Africa ensures that participants have a solid foundation in key aspects of entrepreneurship, enabling them to make informed decisions and

## SCOBA Management

During this quarter, Kisoboka Africa placed a significant emphasis on SCOBA (School Community Bank) management, with a specific focus on improving key aspects of the



During this quarter, Kisoboka Africa's technical support has prioritized safeguarding efforts, specifically focusing on general wellbeing, safety, and security. This includes promoting health and home management, implementing safety measures, and ensuring the safety and inclusion of minority groups, such as disabled individuals, pregnant women, and children. Structured group sitting times and schedules have been established to facilitate effective communication and support among SCOBA members.

Another critical area of focus was SCOBA documentation, including the development of clear vision, mission, and objectives for the established SCOBA groups. This strategic step aimed to provide a solid framework for the SCOBA program, guiding its activities and aligning them with the overarching goals of Kisoboka Africa.

SCOBAs were guided on maintaining accurate and organized records for effective financial management and program monitoring. In particular, this quarter the organization placed significant importance on the management of cashbook, loans ledger, and welfare records

## Financial Literacy

During this quarter, Kisoboka Africa conducted Booking Auditing to ensure financial accountability within SCOBAs.

| TRAINING OFFERED | Financial literacy | |
|---|---|---|
| | | |
| | **MALE** | **FEMALE** |
| Booking Auditing | 5 | 14 |
| Group Sharing and money management | 26 | 5 |
| **Grand Total** | **31** | **19** |

The organization also demonstrated its support by facilitating a Group Sharing session where the groups showcased their annual savings. Following the sharing session, Kisoboka Africa provided training to the group leaders in money management, empowering them with essential skills to effectively manage the group's finances.

These activities exemplify Kisoboka Africa's commitment to promoting responsible financial practices, transparency, and collective achievement among the SCOBAs, ensuring their long-term sustainability and success

## Revolving Fund

During this quarter, Kisoboka Africa conducted sensitization sessions for the revolving fund program, mobilizing and educating three SCOBAs on its benefits and requirements.

As part of the program, one SCOBA named Kigarage received a revolving fund of ($810) 3,000,000 shillings. This initiative aims to support the groups while increasing the pool of available funds for borrowing within the SCOBA program, promoting economic growth and opportunities for the beneficiaries

Revolving Fund DELIVERY at KIGARAGE SCOBA

Revolving Fund review at KIGARAGE SCOBA

6 Revolving fund meetings were held during this quarter on the first and third Thursdays of the month. These meetings provided a platform to discuss the applications received and gather feedback from the groups. The discussions and feedback are instrumental in improving the programming of the revolving fund program, ensuring its effectiveness and addressing the evolving needs of the beneficiaries.

## Young Savers Program

During this quarter, Kisoboka Africa successfully implemented the Young Savers program, which consists of the Young Savers Clubs. These clubs are comprised of children at an average age of 13.

| Row Labels | Average of Age |
|---|---|
| Bright savers | 12 |
| Bright Stars | 14 |
| God Cares | 13 |
| God with us | 13 |
| God's mercy | 14 |
| Kabaseegu | 13 |
| Kisoboka Lukindu | 13 |
| Lwentale YSC | 13 |
| **Grand Total** | **13** |

By targeting this specific age group, Kisoboka Africa aims to instill a culture of financial responsibility and entrepreneurship from a young age, empowering children with essential skills for their future financial well-being.

Kyanjovu Primary School

As part of the program, the focus was on extending financial literacy trainings that covered

## Financial Literacy

important modules such as money management, savings, financial goals, and spending

| SCHOOLS TRAINED | | | |
|---|---|---|---|
| Row Labels | Female | Male | Grand Total |
| Bright savers | 11 | 6 | 17 |
| Bright Stars | 10 | 6 | 16 |
| God Cares | 10 | 7 | 17 |
| God with us | 23 | 18 | 41 |
| Gods mercy | 29 | 13 | 42 |
| Kabaseegu | 20 | 13 | 33 |
| Kisoboka Lukindu | 13 | 15 | 28 |
| Lwentale YSC | 17 | 9 | 26 |
| **Grand Total** | **133** | **87** | **220** |

Before the trainings, only 15% of the learners were able to define the different types of money. However, after the completion of the training, a significant improvement was observed, with 75% of the learners demonstrating the ability to define the various forms of money.

## School Enterprises

During this quarter, Kisoboka Africa successfully implemented school enterprises as part of its program. The objective of these enterprises is to impart practical skills onto the young learners and equip them with valuable entrepreneurial abilities. The participating groups were tasked with running and managing their enterprises for a specified period, with the opportunity to win seed capital of approximately $70 from the organization

Bag Making at Nakyenyi Pri School

Daddies making at Hope Bulemere Pri School

These school enterprises serve a dual purpose: not only do they provide learners with hands-on skills and knowledge, but they also create an alternative source of income for the groups, fostering economic empowerment and sustainability within the school community.

## Possibility Hub

During this quarter, Kisoboka Africa organized pitching competitions for the youth who had completed their training in enhancing skills for youth in Agri-business

The competitions provided a platform for the youth to showcase their business ideas and entrepreneurial potential. Among the participants, three teams emerged as winners, securing seed funding in the form of capital investment. These successful youth entrepreneurs are now utilizing the seed fund to add value to their agricultural outputs, demonstrating the tangible impact of the program.

These school enterprises serve a dual purpose: not only do they provide learners with hands-on skills and knowledge, but they also create an alternative source of income for the groups, fostering economic empowerment and sustainability within the school community.

Matsiko Ibrahim, Chairperson Lwengo Youth Group

Agri-Business trainings for Youth

These school enterprises serve a dual purpose: not only do they provide learners with hands-on skills and knowledge, but they also create an alternative source of income for the groups, fostering economic empowerment and sustainability within the school community.

Known as the Possibility Hub, this initiative not only supports the youth through funding but also provides them with a co-working space to exhibit their businesses. This dedicated space allows them to showcase their products or services and foster collaborations and networking opportunities. Additionally, Kisoboka Africa extends the co-working space to rural youth, providing them with an environment to practice and develop their entrepreneurial

Youth In Agri-Business

Co-Working Space for the Youth

| Youth Trainied In Agri-business | Count of Sex | Average of Age |
|---|---|---|
| Female | 4 | 28 |
| Male | 11 | 25 |
| **Grand Total** | **15** | **25** |

The majority of the trained youth were males, with an average age of 25. Females had an average age of 28.

Most youth have secondary school education and proficiency in English, facilitating effective communication and participation in Kisoboka Africa's programs.

| Education Levels of youth | Knowledge on Agri-Business | | |
|---|---|---|---|
| | No | Yes | Grand Total |
| Secondary | 6 | 5 | 11 |
| Tertiary | | 2 | 2 |
| University | 1 | 1 | 2 |
| **Grand Total** | **7** | **8** | **15** |

| CULTIVATION AREA . | GENDER VS CULTIVATION Female | Male | Grand Total |
|---|---|---|---|
| Rural with easy access to market and major town | 4 | 9 | 13 |
| Rural-Isolated far from the market and major town | | 2 | 2 |
| **Grand Total** | **4** | **11** | **15** |

The majority of the youth are based in rural areas and have convenient access to local markets. This geographical advantage enhances their potential to engage in economic activities

During this quarter, Kisoboka Africa organized pitching competitions for the youth who had completed their training in enhancing skills for youth in Agri-business

| Land Ownership | Average hectares of land |
|---|---|
| Donation-assigned to use for more than 5 years | 1 |
| Group ownership | 1 |
| Private owned by one of the members of your group | 1 |
| Temporary hire used during season | 4 |
| **Grand Total** | **2** |

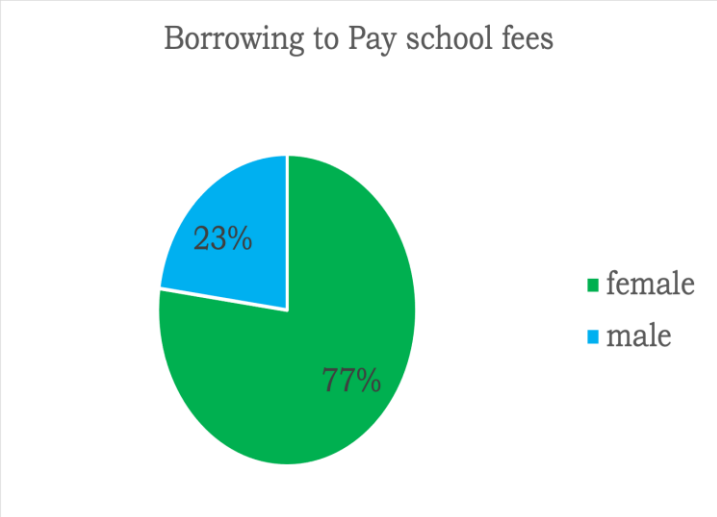
| Market startegy . | Female | Male | Grand Total |
|---|---|---|---|
| **Local market** | **4** | **8** | **12** |
| Contracts with buyers | | 1 | 1 |
| Just go to the market | 4 | 3 | 7 |
| Word of mouth | | 4 | 4 |
| **Rely on middlemen** | | **1** | **1** |
| Just go to the market | | 1 | 1 |
| **Urban market** | | **2** | **2** |
| Internet/online marketing | | 1 | 1 |
| Word of mouth | | 1 | 1 |
| **Grand Total** | **4** | **11** | **15** |

The youth utilize temporarily hired land during specific seasons. This flexible arrangement allows them to engage in agricultural activities and make use of available land resources to pursue their entrepreneurial ventures.

Most of our youth rely on local market specifically taking their goods to the market

## Monitoring & Evaluation

Monitoring and evaluation play a crucial role in Kisoboka Africa's programs. A robust monitoring strategy is in place to track the progress, effectiveness, and impact of the

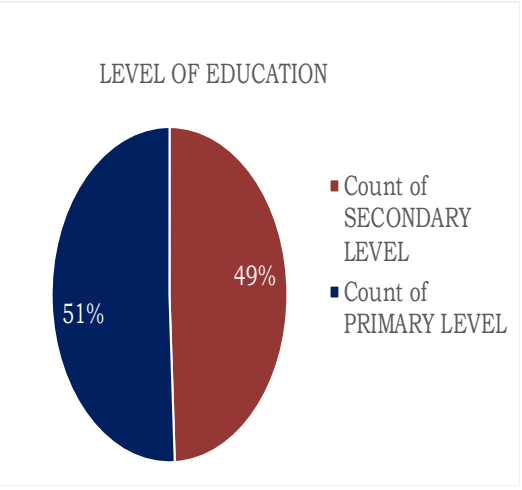



This includes data quality checks, surveys, and assessments like the school transformational surveys assess the influence of SCOBA on student retention and school size.

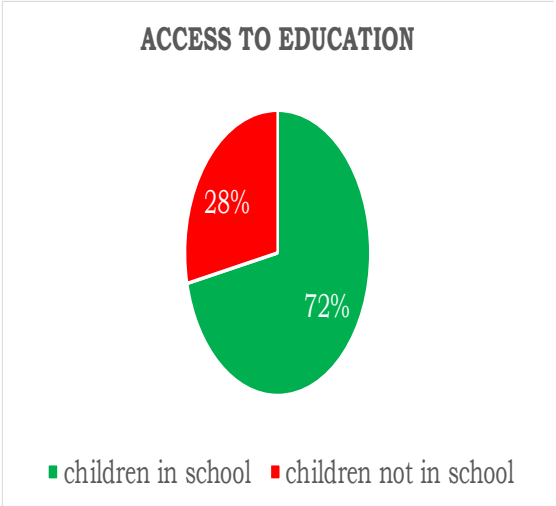
77% of the people borrowing to pay school fees are women. Additionally, 51% of the school going children are in primary school

In Lwengo, Among the school going children, 28% of them are still not in school. Only 72% are in school. Most of those out of school are boys 60% and girls are at 40%.

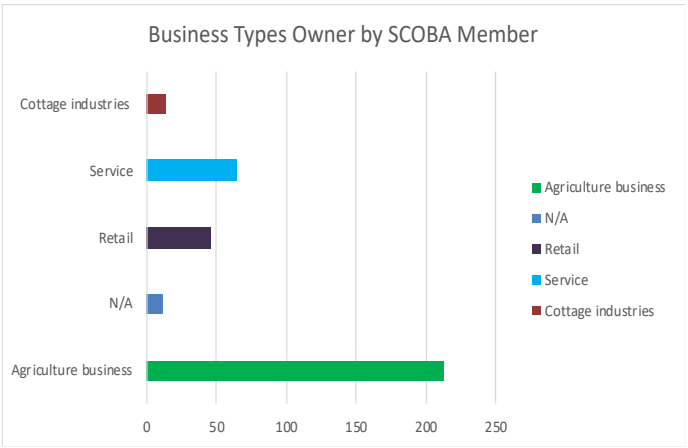
### School Tranformational survey




These monitoring and evaluation efforts ensure the continuous improvement of programs, informed decision-making, and the delivery of impactful outcomes for the beneficiaries.



We carried out the Business Transformational survey, which focused on examining the impact of the school community bank programs on the profitability and growth of businesses




Based on the business surveys,the majority of beneficiaries are involved in Agriculture, followed by service and retail sectors. Only a small percentage, 4%, are not engaged in any income-generating activities and rely on kameza money (money left by the husband). The average age of female beneficiaries is 45 years, while male beneficiaries have an

The retail businesses are primarily managed by women, and they have shown higher resilience as the majority of these businesses have survived beyond one year.

| Count of Gender | Sex | | |
|---|---|---|---|
| Business Ownership | Female | Male | Grand Total |
| Agriculture business | 75% | 25% | 100% |
| N/A | 100% | 0% | 100% |
| Retail | 80% | 20% | 100% |
| Service | 72% | 28% | 100% |
| Cottage industries | 86% | 14% | 100% |
| **Grand Total** | **76%** | **24%** | **100%** |

| | Bussiness managem | | | | | |
|---|---|---|---|---|---|---|
| | Female | | Male | | Total 1 Year Anniversar | Total Average of Age |
| Response | 1 Year Anniversary | Average of Age | 1 Year Anniversary | Average of Age | | |
| N/A | 12 | 44 | | | 12 | 44 |
| No | 11 | 41 | 1 | 22 | 12 | 40 |
| Yes | 242 | 45 | 81 | 44 | 323 | 45 |
| **Grand Total** | **265** | **45** | **82** | **44** | **347** | **44** |

## Business start-up and Profitability

| Gender | Average of START UP Capital | Average of Renue Monthly | Average of Profit Monthly |
|---|---|---|---|
| Female | 321464 | 397019 | 195438 |
| Male | 480534 | 656744 | 351390 |
| **Grand Total** | **359054** | **458395** | **232291** |

Women in rural areas require relatively lower capital to start a business compared to men. However, it is notable that men involved in business tend to make higher profits compared to women, indicating potential gender disparities in business opportunities and profitability. Kisoboka Africa recognizes the importance of addressing these disparities and empowering women to achieve greater financial independence and success in their entrepreneurial endeavors

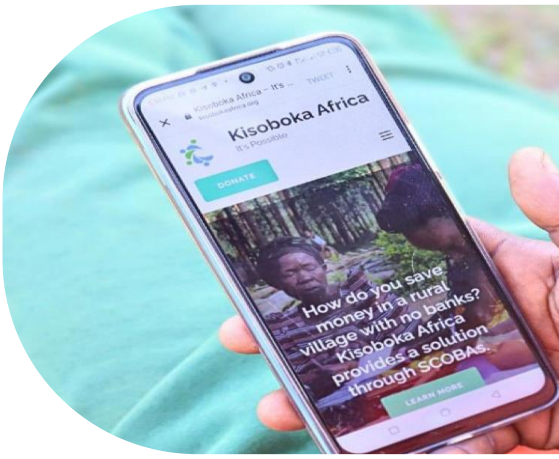
## Committees

### Fundraising Committee

During this quarter, Kisoboka Africa conducted a total of 8 fundraising meetings, aimed at exploring funding opportunities and developing strategies to secure resources for the organization's initiatives

### Communications Committee

Additionally, 3 communications meetings were held to enhance the organization's communication strategy and improve its outreach. Furthermore, 24 departmental meetings took place to review performance, address operational matters, and ensure efficient content




### Weekly Departmental Meeting

Kizza Brian – Best Staff Quarter two

The organization also conducted 3 staff meetings to foster team collaboration and coordination. Finally, a quarterly review meeting was held to assess progress, identify achievements, and strategize for future endeavors. These meetings collectively contribute to Kisoboka Africa's continuous growth, impact, and success in its mission to empower underserved

## Budget Updates

### School Community Banks

| ACTIVITY | Bal B/F | Budgeted | Total | Varience | % Usage |
|---|---|---|---|---|---|
| Sharing | 140,000 | 240,000 | 40,000 | 200,000 | 17% |
| Records Management | - 240,000 | 560,000 | 660,000 | - 100,000 | 118% |
| Auditing | 180,000 | 480,000 | 40,000 | 440,000 | 8% |
| CDO Visits | 80,000 | 320,000 | 120,000 | 200,000 | 38% |
| Base Line survery | 0 | 200,000 | 160,000 | 40,000 | 80% |
| Training Ssesions | 0 | 300,000 | 280,000 | 20,000 | 93% |
| TOTAL | | **2,100,000** | **1,300,000** | **800,000** | **62%** |

### Young Savers Program

| ACTIVITY | Balance B/F | Budgeted | Total | Varience | %ge Usage |
|---|---|---|---|---|---|
| Financial Literacy sessior | - | 320,000 | 360,000 | - 40,000 | 113% |
| Hands on training | - | 360,000 | 360,000 | - | 100% |
| Facilitation for Staff | - | 40,000 | 40,000 | - | 100% |
| Field Visit | -80000 | 20,000 | - | 20,000 | 0% |
| Records Management | 20000 | 180,000 | 140,000 | 40,000 | 78% |
| Patron | -60000 | - | - | - | #DIV/0! |
| Formation / Orientation | -90000 | 50,000 | - | - 40,000 | 0% |
| KISA grant | - | - | - | - | #DIV/0! |
| BK Techinical support | - | 20,000 | 20,000 | - | 100% |
| **TOTAL** | | **990,000** | **920,000** | **- 20,000** | **93%** |

### Monitoring and Evaluation

| ACTIVITY | Bal B/F | Budgeted | Total | Varience | %ge Usage |
|---|---|---|---|---|---|
| Business tranformation s | - | 900,000 | 900,000 | - | 100% |
| Pre- Testing | 40,000 | 40,000 | 40,000 | 40,000 | 100% |
| School transformation su | - | 900,000 | 760,000 | 140,000 | 84% |
| Establishing baseline dat | - | - | - | - | #DIV/0! |
| Spot checks & field visits | 80,000 | 500,000 | 580,000 | - | 116% |
| Chicken Model | 240,000 | 240,000 | 120,000 | 360,000 | 50% |
| Tablets | 80,000 | - | - | 80,000 | #DIV/0! |
| Desemination | 60,000 | - | 60,000 | - | #DIV/0! |
| Data validation | - | 800,000 | - | #REF! | 0% |
| **TOTAL** | | **3,380,000** | **2,460,000** | | **73%** |

### Communications Department

| ACTIVITY | Bal B/F | Budgeted | Total | Varience | %ge Usage |
|---|---|---|---|---|---|
| Field | 180,000.00 | 440,000.00 | 240,000.00 | 200,000.00 | 55% |
| Website | - | 300,000.00 | 195,000.00 | 105,000.00 | 65% |
| **TOTAL** | | **740,000.00** | **435,000.00** | | 59% |

### Revolving Fund

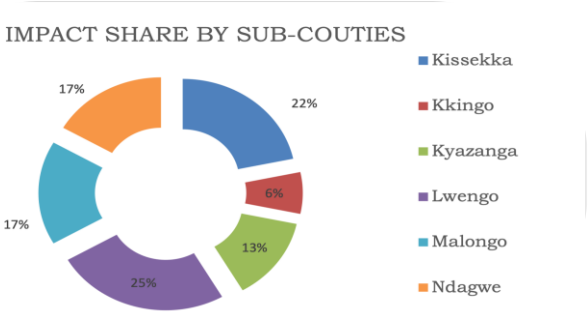
| ACTIVITY | Bal B/F | Budgeted | Total | Varience | %ge Usage |
|---|---|---|---|---|---|
| Field visit | 180,000 | 480,000 | 120,000 | 540,000 | 25% |
| TOTAL | | 480,000 | 120,000 | | 25% |

## Our Impact this Quarter

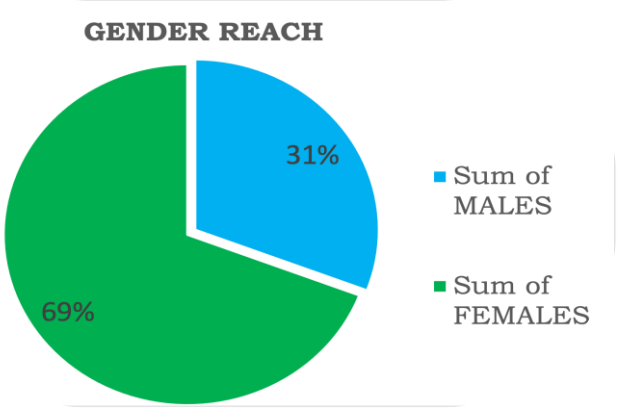
1033 People impacted

42 Schools Reached

| OUR REACH | Sum of FEMALES | Sum of MALES |
|---|---|---|
| **Kissekka** | **178** | **52** |
| BRIGHT LIGHT TAABA PRI SCH | 17 | 0 |
| BULEMERE B | 13 | 10 |
| HOPE BULEREMERE PRI SCH | 23 | 5 |
| KW BUKUMBULA PRI SCH | 14 | 5 |
| KYANSONKO PRI SCH | 45 | 21 |
| KYASSONKO C | 24 | 9 |
| LUKINDU A ( Bazzadde twekembe) | 9 | 1 |
| NAMULANDA ST. THOMAS | 16 | 1 |
| ZAM ZAM PRI SCH | 17 | |
| **Kkingo** | **45** | **11** |
| Kabwami | 11 | 2 |
| KABWAMI COU | 10 | 9 |
| KAGANDA PRI SCH | 24 | 0 |
| **Kyazanga** | **89** | **62** |
| BUSUMBI PRI SCH | 18 | 7 |
| Excel Preparatory B | 18 | 8 |
| KABUSIRABO PRI SCH | 12 | 5 |
| KANONI PRI SCH | 7 | 6 |
| KIBIMBA BT | 8 | 20 |
| POWERFUL NURSERY & PRI SCH | 13 | 8 |
| SINGIRO PUBLIC SCH | 13 | 8 |
| **Lwengo** | **146** | **99** |
| EXCEL MPAAMA | 5 | 0 |
| God Cares Nayiga | 5 | 1 |
| KASERUTWE PRI SCH | 11 | 3 |
| KINGS CROWN PRI SCH | 11 | 3 |
| KYANJOVU PRI SCH | 7 | 9 |
| KYASENYA PRI SCH | 17 | 8 |
| MAYIRA C (TUKULAKULANE) | 5 | 1 |
| NAKALINZI PRI SCH | 53 | 50 |
| NAKIYAGA PRI SCH | 15 | 17 |
| NAKYENYI PRI SCH | 17 | 7 |
| **Malongo** | **111** | **60** |
| ARISE & ASHINE PRI SCH | 26 | 7 |
| KABASENGU PRI SCH | 7 | 6 |
| KIKOBA PRI SCH | 53 | 35 |
| LWEGENYI C | 18 | 8 |
| LWENTALE PRI SCH | 7 | 4 |
| **Ndagwe** | **146** | **34** |
| BUNJAKO | 18 | 1 |
| BUNJAKO PRI SCH | 51 | 2 |
| KANYOGOGA PRI | 17 | 7 |
| KASOZI PRI SCH | 13 | 8 |
| KITAMBUZA PRI SC | 11 | 5 |
| LWENKAKALA PRI SCH | 14 | 5 |
| MARIA GORRETI PRI SCH | 15 | 0 |
| NDAGWE MUSLIM PRI SCH | 7 | 6 |
| **Grand Total** | **715** | **318** |




60 SCOBAs Reached




69% Women Reached

1500 Business established.

| Sub-county | Average Saving Per sitting | USD |
|---|---|---|
| Kissekka | 224000 | 61 |
| Kkingo | 94000 | 25 |
| Kyazanga | 185571 | 50 |
| Lwengo | 222286 | 60 |
| Malongo | 240100 | 65 |
| Ndagwe | 255167 | 69 |
| **Grand Total** | **216186** | **330** |

## Our partners

M. NIGHT SHYAMALAN FOUNDATION

MUELLNERS®

QUEEN'S COMMONWEALTH TRUST

street BUSINESS SCHOOL

RODDENBERRY CATALYST

YOUNG AFRICAN LEADERS INITIATIVE UGANDA

100 School Community Banks

50 Rural School

6 Sub-Counties

Local Government Lwengo District

Uganda Police Force - Lwengo