ANNUAL REPORT

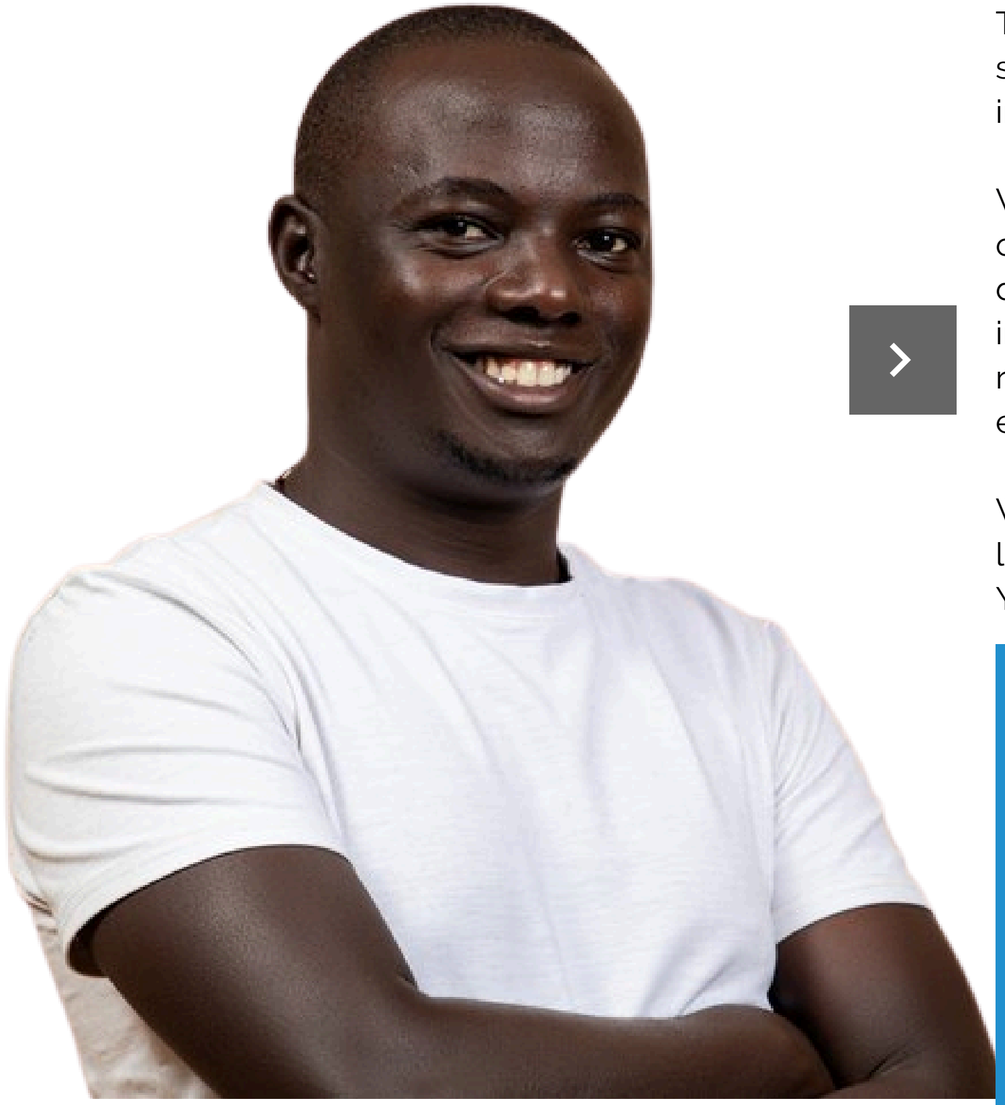
KISOBOKA
AFRICA
IT'S POSSIBLE



Mbirizi Town, Lwengo Town Council
Off Mbarara - Masaka Highway
www.kisobokaafrica.org

2024

A message from our Team Leader



This year marks a significant milestone as we fully launched our youth program, supporting over 800 young people in 27 groups to incubate agribusiness ventures. This is in line with our continued effort to reduce youth unemployment.

We remain committed to empowering women through our SCOBA program, creating opportunities for them to save money, acquire skills, access financing, and explore new development opportunities. As a result, women are starting businesses that generate income, enabling them to meet their families' needs. Thousands of children have remained in school because their parents can now afford school fees, thanks to these economic improvements.

We are also witnessing a growing interest in education among children. Beyond traditional learning, they are gaining financial literacy and practical entrepreneurial skills through our Young Savers Clubs.

"By setting achievable financial goals at an early age, they are embracing a culture of saving and financial responsibility.
None of this would be possible without your support. Together, we are creating lasting change in communities and ensuring sustainable livelihoods"

However, this year has also brought challenges. In June, we experienced the heart-breaking loss of one of our co-founders, Bruce Tushabe

While we deeply miss him, we are more determined than ever to fulfil his vision of creating equity in communities by empowering individuals to meet their own needs.

As we step into a new year, I extend my deepest gratitude to each of you for your unwavering support. I invite you to continue walking with us on this journey to drive economic empowerment in rural communities across Uganda

Stephen Katende
Founder & Team leader
katende@kisobokaafrica.org

Our Story

Kisoboka Africa, meaning “It is possible,” is a non-profit organization founded in 2017 to empower women, youth, and children in rural and refugee communities across Uganda. We tackle poverty and school dropouts by promoting financial inclusion and building business skills. Our journey began in 2015 when our co-founder, Stephen Katende, initiated a “go back to school” campaign, later realizing sustainable change required economic empowerment for parents.

In 2016, we launched a savings group model in Lukindu BT Academy, teaching parents to save, borrow, and start income-generating projects. This approach has transformed lives, enabling parents to support their children’s education and improve their livelihoods. Officially registered in 2017, Kisoboka Africa continues to empower communities through financial literacy, skills training, and access to savings and credit services.

We believe in creating lasting change by equipping families with the tools to break the cycle of poverty and ensure access to quality education.

2016

Launched the School community bank program in Lukindu Building Tomorrow school

2017

Registered as NGo operate with Lwengo and Uganda at large

2021

Expanded our reach to over 2000 women in rural Lwengo

2024

Expanded Our programing to now 3 major programs reaching over 4500 Youth, Children and Women



Our purpose

To catalyse Economic empowerment for the underserved in rural Uganda.



Our Mission

We build skills and ensure access to finances for women and youth to invest in businesses in rural and refugee communities in Uganda for improved livelihoods

OUR VALUES

Equity

We ensure that the communities we serve haveaccess to productive resources tocatalyze their development

Sustainability

In all we do, we start with a continuity plan to ensure that our projects have lasting impact on the communities we serve

Team Work

We move together to achieve more in all we do

Accountability

We observe high level of transparency and professionalism in all we do

Community Led

We implement community led solutions.

Our programs In 2024



The school community bank

we mobilise women to form groups that meet weekly in local schools to save money, access business skills trainings and access finances to invest in businesses. We also provide these groups with revolving funds to enable group members scale their businesses

The possibility hub

We train and mentor youth in rural Lwengo district to incubate their ideas into social enterprises. This help them create enterprises, that earn them an income, create jobs for others, and solve some of the pressing social needs in the community

The Young Savers Clubs

We equip children in local schools with financial literacy, entrepreneurship and leadership skills to instil a savings and entrepreneurship culture in them from a tender age

OUR MILESTONES

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2024

Mid Year Milestones

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January- June

Unlocking Youth Potential: Building Resilience through Business Skills and Seed Capital"

- Launched a resilience-building project in partnership with Uganda Muslim Youth Development Forum, equipping 20 youth with business skills.
- 16 youth pitched business ideas, and 8 received seed capital (UGX 500,000 each).

Strengthening Communities: Financial Inclusion through SCOBAs

- Supported 62 SCOBAs, with a 60% increase in savings per sitting.
- Over UGX 1,117,000 saved in welfare funds, enabling group projects and larger loans.

Nurturing Future Leaders: Cultivating a Savings Culture among Children

- Expanded to 1,080 beneficiaries across 18 schools in Lwengo district.
- 16 clubs resumed cycles, saving UGX 4,113,500 collectively. With each saving an average of 250,000

Laying the Foundation for Growth: Strategic Planning and Partnerships

- Finalized the strategic plan and key policy documents.
- Developed proposals for partnerships with Mastercard Foundation and ASIGMA
- Hosted a community dialogue with 20 youth and 5 panelists to address barriers to economic opportunities.



End of Year Milestones

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July - December 2024

Transforming Women's Lives: Economic Empowerment through Savings and Entrepreneurship

- Empowered 3,000 women through 101 SCOBAs, with collective savings exceeding $380,000.
- Supported the launch of over 1,500 new businesses, including poultry, piggery, and trading ventures.
- Linked one SCOBA to the Youth Livelihood Fund (YLF), securing UGX 10,000,000 for a piggery project.

Building a Culture of Savings and Entrepreneurship in the Next Generation

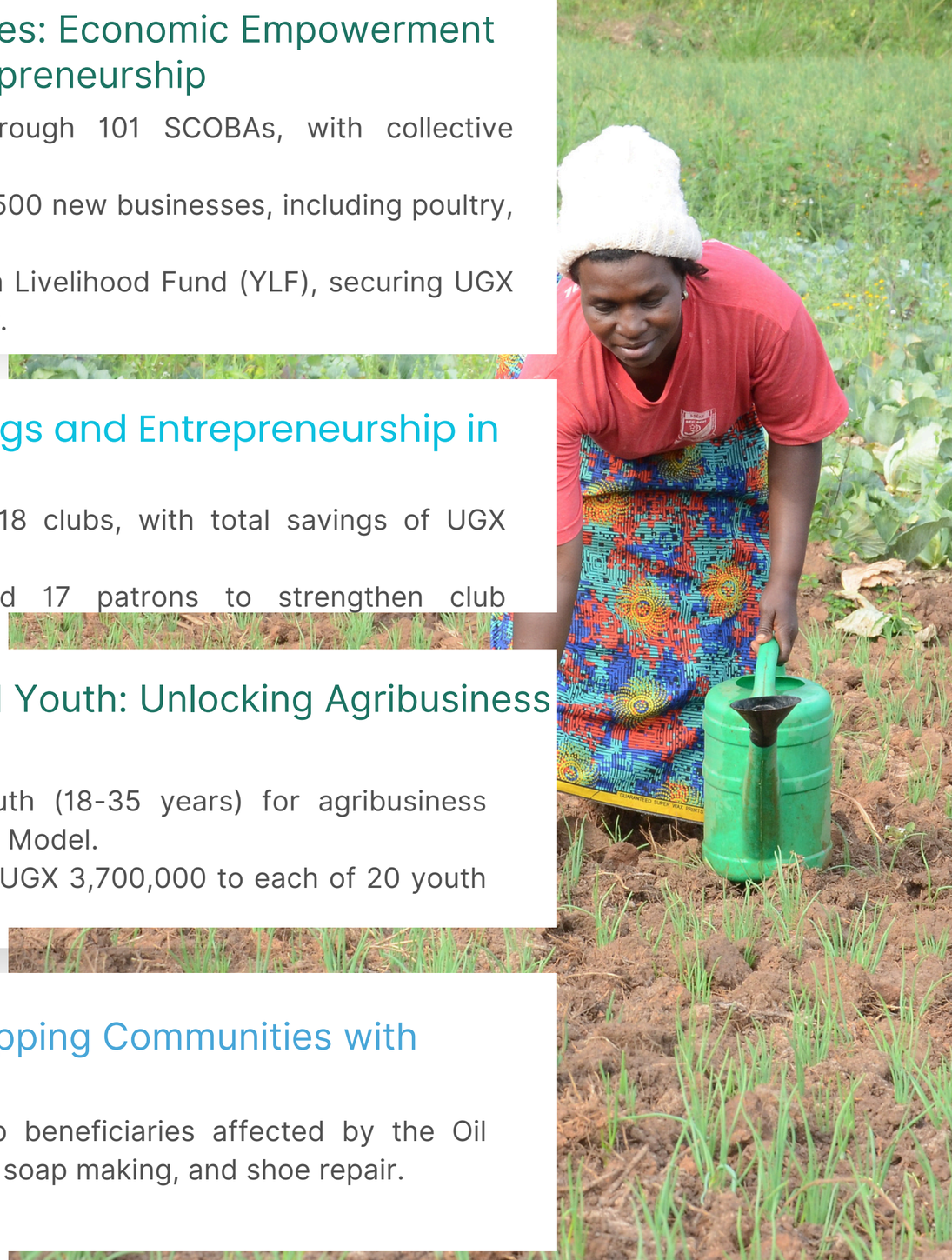
- Reached 1,011 children across 18 clubs, with total savings of UGX 13,883,300.
- Trained 108 club leaders and 17 patrons to strengthen club management.

Empowering Out-of-School Youth: Unlocking Agribusiness Opportunities

- Mobilized 780 out-of-school youth (18-35 years) for agribusiness training under the Design Thinking Model.
- Planned to award seed capital of UGX 3,700,000 to each of 20 youth groups (600 youths) in 2025.

Restoring Livelihoods: Equipping Communities with Marketable Skills

- Partnered with ASIGMA to equip beneficiaries affected by the Oil Pipeline with skills like crocheting, soap making, and shoe repair.



Program Based Performance

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POSSIBILITY HUB

January - June

Plan Vs Execution

1. Planned: Train 20 youth in business skills and support 10 with seed capital.
2. Executed: Trained 20 youth, with 16 pitching business ideas and 8 receiving seed capital (UGX 500,000 each).



100%

Explored Options

- New Activities: Piloted a youth pitching and seed capital initiative, providing a platform for youth to showcase their entrepreneurial potential.
- Limiting Factors: Limited funding for follow-up visits hindered ongoing mentorship and support for youth businesses.

Innovations and Ideas Pipeline

- Exploring joint investment ventures to help youth scale their businesses, ensuring long-term sustainability and economic growth.



Optimized interventions

- Fully optimized the youth pitching platform, resulting in 8 youth successfully launching businesses. This initiative not only fostered entrepreneurship but also created employment opportunities within the community.
- Major Contributors: Partnership with Uganda Muslim Youth Development Forum provided critical resources and expertise.



Scaling Out & Deep

- Scaling out to include more female youth and expanding to new districts, ensuring inclusivity and broader impact.



July - December 2024

Plan Vs Execution

- Planned Activities vs Execution:
- Planned: Mobilize 600 youth for agribusiness training.
- Executed: Mobilized 780 youth and commenced training sessions under the Design Thinking Model.

Explored Options

- New Activities: Piloted the Design Thinking Model for agribusiness incubation, empowering youth to develop innovative solutions to local challenges.
- Limiting Factors: Delayed seed capital disbursement to 2025, which temporarily slowed the pace of business launches.

Optimized interventions

- Fully optimized training sessions, with 20 youth groups preparing for seed capital and developing viable business plans.
- Major Contributors: Partnerships with local stakeholders and trainers provided critical resources and expertise.

100%







Innovations and Ideas Pipeline

- Planning to award seed capital of UGX 3,700,000 to each group in 2025, enabling them to turn their ideas into reality.



Scaling Out & Deep

- Scaling out to more youth groups and expanding training modules, ensuring broader impact and inclusivity.



A message from SCOBA condinator

As we close another impactful year, we celebrate the remarkable strides made by our SCOBA groups in their journey toward financial independence. Through dedication, innovation, and resilience, our women-led savings groups have successfully launched and managed sustainable enterprises—including poultry, piggery, fruit farming, bee keeping and produce trading among others turning their dreams into reality.

This year has proven that when communities are empowered with the right skills and resources, they can break free from the cycle of poverty. We are proud of the progress made and remain committed to supporting even more groups in the coming year. Together, we continue to build a future where economic empowerment transforms lives.
Thank you to our partners, stakeholders, and, most importantly, the incredible women driving this change. Here's to another year of impact and success!

Nshimiyimana Lawrence
Programs Coordinator,
Kisoboka Africa

SCOBA Performance

January - June

Plan Vs Execution

1. Planned: Support 50 SCOBAs with technical assistance.
2. Executed: Supported 62 SCOBAs, achieving a 60% increase in savings per sitting.



100%

Explored Options

- New Activities: Introduced new savings options and group-based projects, enabling members to diversify their income streams.
- Limiting Factors: Excessive sunshine in January-February temporarily reduced savings activity.

Innovations and Ideas Pipeline

- Planning project trainings for SCOBAs with savings above UGX 9 million per cycle, ensuring they can undertake larger, more impactful projects.





Optimized interventions

- Fully optimized SCOBA platforms, allowing members to borrow up to UGX 2 million using assets like land titles as collateral. This has significantly enhanced access to credit for small and medium enterprises.
- Major Contributors: Increased financial literacy and diversified savings options have strengthened member confidence and participation.

Scaling Out & Deep

- Scaling deep by strengthening SCOBA leadership and scaling out to new communities, creating a ripple effect of financial inclusion.



July - December 2024

Plan Vs Execution

- Planned: Support 101 SCOBAs and launch 1,000 new businesses.
- Executed: Supported 105 SCOBAs (including 4 new groups) and facilitated the launch of over 1,500 businesses.

100%

Explored Options

- New Activities: Piloted self-led initiatives like social funds and group-based enterprises (e.g., chicken projects, produce stores), empowering members to take ownership of their financial growth.
- Limiting Factors: Limited access to markets for some group-based enterprises, which restricted their profitability and scalability.

Optimized interventions

- Fully optimized SCOBA platforms, with groups like Kyasonko saving UGX 79,000,000 in a single cycle—a testament to the power of collective savings and financial discipline.
- Major Contributors: Financial literacy training, project formation workshops, and linkage to the Youth Livelihood Fund (YLF) were key to this success.







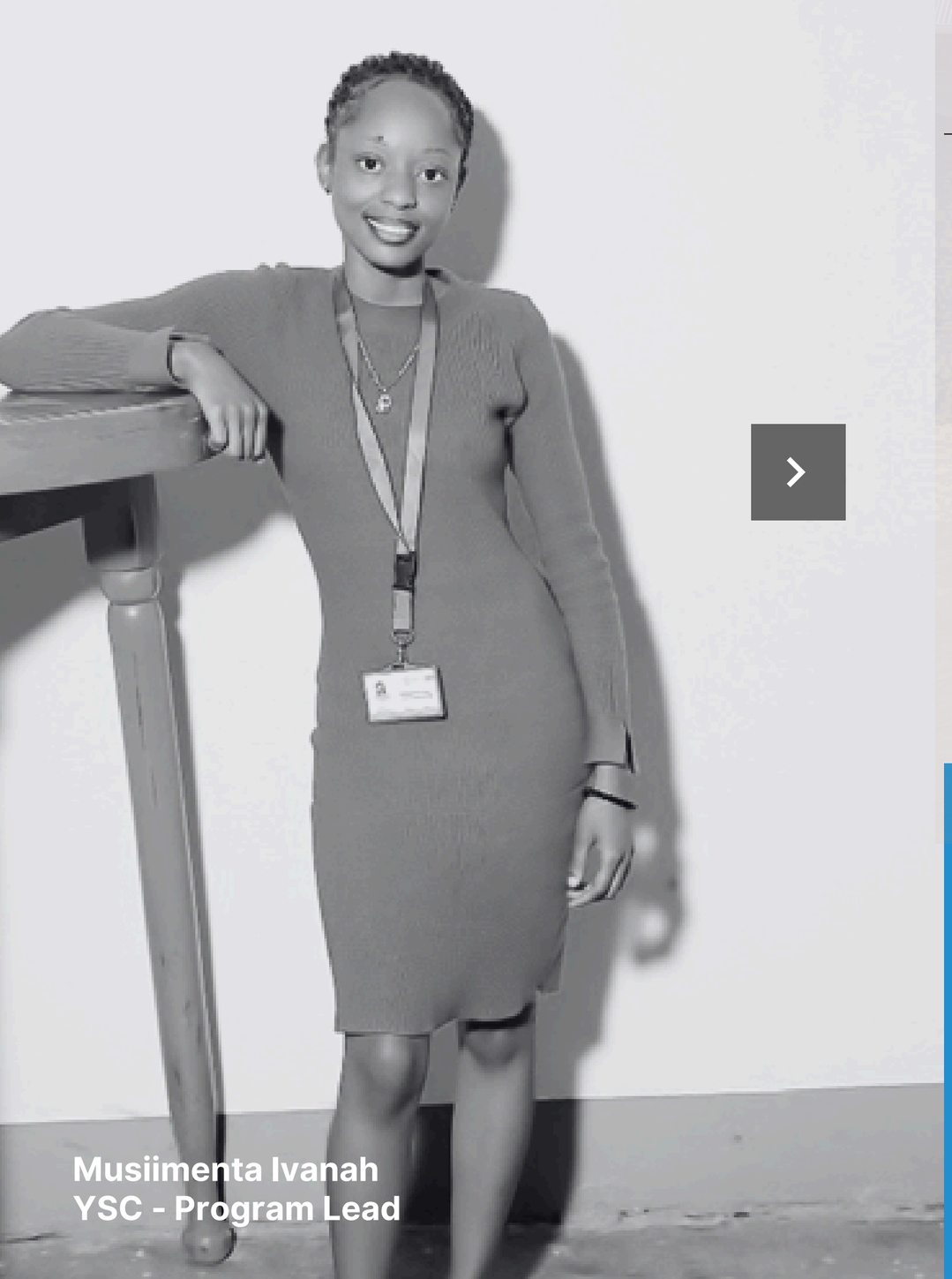


Innovations and Ideas Pipeline

- Exploring partnerships to expand market access for SCOBA enterprises, ensuring their products reach wider audiences and generate higher incomes.

Scaling Out & Deep

- Scaling deep by strengthening group leadership and scaling out to new communities, creating a ripple effect of financial inclusion and economic empowerment.



Musiimenta Ivanah
YSC - Program Lead

A message from SCOBA condinator

As we wrap up 2024, I take this moment to appreciate the remarkable progress and milestones achieved by the Young Saver's Clubs.
I extend my heartfelt gratitude to our funders, the Kisoboka Africa team, and all other stakeholders for their unwavering support and dedication. Your contributions have been instrumental in making the Young Saver's Clubs dream a reality!

This year, we empowered 108 leaders with essential skills to effectively run their clubs, trained 17 patrons to support the clubs and understand their roles better, and provided technical support to 18 clubs to ensure smooth operations. We reached out to 1,011 members across all clubs, who collectively saved 13,883,300 shillings.
With your continued support, we are confident that the Young Saver's Clubs will achieve even greater milestones in the coming year.
Wishing everyone a prosperous new year filled with growth, success, and new opportunities.
Warm regards,

YSC Performance

YSC PerformanceJanuary - June

Plan Vs Execution

1. Planned: Expand to 1,000 children in 15 schools.
2. Executed: Reached 1,080 children across 18 schools, exceeding the target

100%



Explored Options

- New Activities: Piloted joint investment ventures, such as poultry farming, teaching children the value of savings and investment.
- Limiting Factors: Limited integration of club activities into school calendars restricted the time available for YSC activities.

Innovations and Ideas Pipeline

- Exploring ways to integrate YSC activities into school curricula, ensuring sustainability and broader reach.





Optimized interventions

- Fully optimized YSC clubs, with 57% of children reinvesting their savings into income-generating activities. This has instilled a culture of financial responsibility and entrepreneurship from a young age.
- Major Contributors: Financial literacy training and school-based enterprises have been key to the program's success.

Scaling Out & Deep

- Scaling out to new schools and recruiting more female participants, ensuring gender equity and wider impact.



YSC Performance July - December 2024

Plan Vs Execution

- Planned: Reach 1,000 children and train 100 club leaders.
- Executed: Reached 1,011 children and trained 108 leaders and 17 patrons, exceeding targets.

100%

Explored Options

- New Activities: Piloted bank account deposits for 9 clubs, teaching children the importance of formal financial systems.
- Limiting Factors: Limited integration of club activities into school calendars, which restricted the time available for YSC activities.





Innovations and Ideas Pipeline

- Exploring ways to integrate YSC activities into school curricula, ensuring sustainability and broader reach.

Optimized interventions

- Fully optimized YSC clubs, with children saving UGX 13,883,300 collectively—a clear indicator of their growing financial literacy and discipline.
- Major Contributors: Leadership training and technical support for club management were instrumental in achieving these results.





Scaling Out & Deep

- Scaling out to new schools and recruiting more female participants, ensuring gender equity and wider impact.



OUR IMPACT AND REACH

2024

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Our Thematic impact and reach



Qualitative Reach

Economic Empowerment

- Women, youth, and children have gained financial independence through savings, loans, and income-generating activities.
- SCOBA members have transitioned from subsistence living to running successful businesses, improving their livelihoods and supporting their families.
- Youth have shifted from job seekers to job creators, reducing unemployment and fostering economic resilience.

Education and Child Development

- Parents are now able to pay school fees, buy uniforms, and support their children's education, reducing school dropout rates.
- Children in the Young Savers Program (YSC) have developed financial literacy and entrepreneurial skills, preparing them for future economic independence.

Community Transformation

- SCOBAs have fostered a sense of community ownership, with members collaborating on group projects and supporting one another.
- Community dialogues have reduced violent extremism by 75%, promoting peace and collaboration.

Our Thematic impact and reach

Qualitative Reach



Sustainability and Self-Reliance

- Programs like the Chicken Revolving Model and SCOBA enterprises have created sustainable livelihoods, ensuring long-term impact.
- Beneficiaries have gained the skills and confidence to manage their finances, run businesses, and plan for the future.

Gender Equity

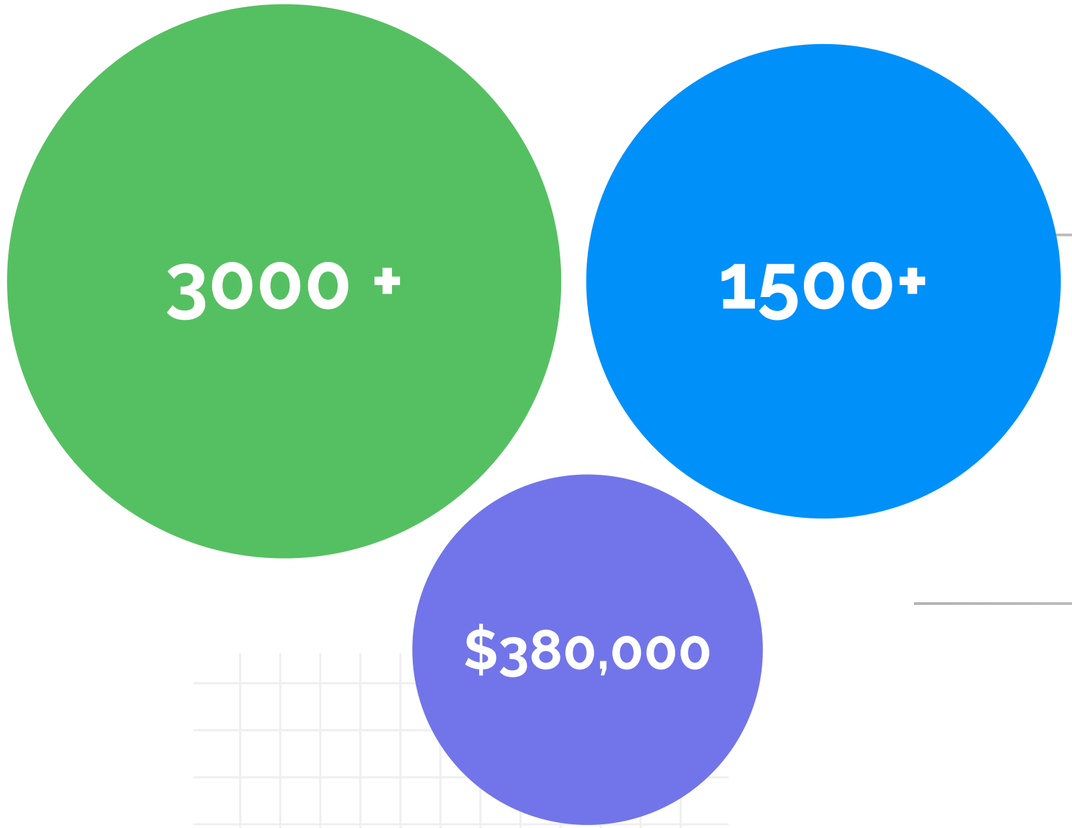
- Programs have actively encouraged female participation, empowering women and girls to take leadership roles and achieve financial independence.

Capacity Building

- Women and other beneficiaries continue to recieve business tips and business skills trainings through our dedicated team of experts. These skills are helping them to sustain and grow their businesses to the next level.

SCHOOL COMMUNITY BANK PROGRAMS

Quantitative Data



Collective savings exceeded $380,000 (approximately UGX 1.4 billion)

- 3,000 women organized into 105 SCOBAs (101 existing + 4 new groups).
- Over 1,500 new businesses launched, including poultry, piggery, and trading ventures.

More and Beyond

- 50 SCOBAs successfully conducted self-led audits, showcasing improved financial management.
- Linked one SCOBA to the Youth Livelihood Fund (YLF), securing UGX 10,000,000 for a piggery project.

YOUNG SAVERS PROGRAM

Quantitative Data

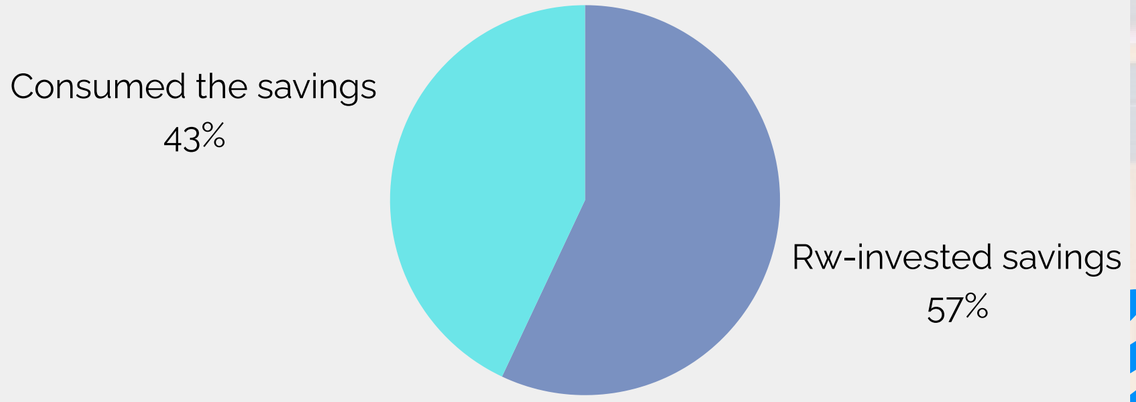
- Reached 1,011 children across 18 schools in Lwengo district.

- Trained 108 club leaders and 17 patrons to strengthen club management.

- Children saved a total of UGX 13,883,300 collectively.

- 9 clubs piloted bank account deposits, introducing children to formal financial systems.

INVESTMENT AMONG CHILDREN IN YSC 2024



POSSIBILITY HUB

Quantitative Data

780

3.7M

16

Planned to award seed capital of UGX 3,700,000 to each of 20 youth groups (600 youths) in 2025

- Mobilized 780 out-of-school youth (18-35 years) for agribusiness training under the Design Thinking Model.

- 16 youth pitched business ideas, and 8 received seed capital of UGX 500,000 each.

Enterprise development with Asigma

- Equipped beneficiaries with skills like crocheting, soap making, and shoe repair.
- Piloted start-up kits for beneficiaries, enabling them to launch income-generating ventures.

WHERE TO FOCUS FOR 2025

Expand and Strengthen the SCOBA Program

- Target: Empower 4,500 women and youth.
- Outcome: Improved financial literacy, increased savings, and enhanced entrepreneurship leading to economic independence.



Launch the Possibility Hub for Youth Empowerment

- Target: Train and mentor 360 youth.
- Outcome: Youth-led businesses established, reduced unemployment, and increased economic opportunities.

Scale the Young Savers Clubs (YSC) Program

- Target: Reach 3,000 children.
- Outcome: A generation of financially literate and entrepreneurial children prepared for future economic independence.



Strengthen Institutional Capacity and Governance

- Outcome: A more resilient and efficient organization capable of delivering impactful programs.

OUR AREA OF FOCUS FOR 2025

Foster Strategic Partnerships and Advocacy

- Outcome: Increased funding, policy support, and collaboration to amplify impact.

Promote Community Resilience and Sustainability

- Outcome: Stronger, more inclusive communities that are economically and socially resilient.



OUR KEY STAKE HOLDERS

mastercard foundation

M. NIGHT SHYAMALAN FOUNDATION

ISSROFF FAMILY FOUNDATION

REPUBLIC OF UGANDA

LWENGO DISTRICT

Local Government

CONTACT US

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