



US4WOMEN

WORKING TO MAKE LIFE BETTER
FOR WOMEN IN UGANDA

Executive Summary

Over 1000 families had lost their small businesses in Kosovo and Katanga alone. At the time of the first phase of the partial lift of the lockdown, it was estimated that about 2.5 Million Ugandan women would likely fall back into extreme poverty.

The long lockdown adversely impacted families in the slums. Locked up for 5 months, unable to work, feeding their families on bread crumbs and on the verge of eviction, women were eventually forced to use their business capital to feed their children. When the lockdown was lifted, they had nothing to start with.

We saw the need to ensure economic and business continuity happens in a way that prepares for lasting growth and sustainability to also mitigate future crises.

Building The Road Beyond was the economic pathway to help sustain women micro-entrepreneurs in the slums of Kosovo and Katanga. The revolving fund is helping give women a golden opportunity to revive their businesses and have a better chance at providing for their families.

On the 11th of October, we officially launched the fund. The plan in place was to select these women and firstly take them through a 2 weeks alternativ course that would prepare them for the changed business landscape. Thereafter, they would agree to receiving loans with a weekly and monthly payment plan.

We have since identified 60 women in our communities that were financially straining to see that their businesses rise again. They were taken through the alternativ course that covered a range of topics including, business intelligence, financial literacy, recordkeeping, pricing, savings, investing, marketing and so much more.

They've been able to strengthen their business knowledge in areas of Budgeting, Customer service, Mission and Vision Conceptualism, Ethics and Leadership.

We are imagining a future where every human can provide for their family and together with Impact Nations, we are using what God has given us to enable this future for 60 single mothers in the slums of Kosovo and Katanga.

THE IMPACT YOU'RE MAKING



62 Women

were able to receive loans both in Kosovo and
Katanga.

62 Businesses are back to life.

WHO YOU'RE IMPACTING



THE ALTERNATIV BUSINESS WORKSHOP

On the 11th of October, we officially launched the Road Beyond Campaign where we have been helping women who are micro-entrepreneurs in the slums of Kosovo and Katanga with Funds to rise again and see their businesses back to life.

We had different phenomenon great speakers grace these two weeks' workshop and share their real life business journeys and how they were able to thrive. Among the speakers we had Suzan Makula, a Media Personnel and Business woman, Angella Asimwe a profound lawyer and also an advocate that fights for the rights of women but above all a Business woman majoring in Poultry and Piggery. The women were able to pose questions regarding their businesses, share their weaknesses and strengths and the speakers positively provided solutions.



WHERE YOUR IMPACT IS IN UGANDA



Kosovo & Katanga Slums

THIS IS EMPOWERMENT

Nyirabizeyimana Vestina

Vestina is a 35-year old Rwandan refugee who came to Uganda with her husband and three children in search for a better life. On arrival, her husband, the family provider deserted them. The tides changed.



As a single mother, she had to work long hours through the night and make ends meet in order to look after her children, pay rent and also send them to school. She had to sacrifice her last born's education so she can afford to feed her family.

Vestina owns a small roadside restaurant where she sells porridge, food, and fast snacks. It had always been her dream to expand her business and add a few dishes on her menu but had failed since she had used up all her capital during the lockdown.

She was more than grateful when she received a loan of \$100 from the US4Women program under 92Hands. She expressed gratitude as this loan was going to help her uplift her business again and promised to pay it back in 3 months time.

Kanoeli Zipporah

Zipporah is a 47 year old widowed single mother living a HIV+ life and staying in the slums of Kosovo together with her three children and granddaughter. Her husband died when she was 29 years old and from then on, her life hasn't been easy.



Living with HIV/AIDS is no easy fit especially for people who live below the poverty line. It means they can't afford good drugs and eat healthy well balanced meals as ordered by doctors.

She had to toil hard to feed her family despite her weak health. Zipporah started to lose hope and for a long time harboured suicidal thoughts. She couldn't find any reason to live. Her children were suffering yet she felt she was doing her best until she joined the US4Women Program.

Today, Zipporah is a tailor in her community and over time she has been sewing clothes to earn a living and has also been in position to sustain her family but due to the strict government rules and regulations during the lockdown, she had to stop working.

The family went days without a decent nutritious meal and their health started failing, Zipporah couldn't bear seeing her children starve, so she decided to use her capital to feed her children since they were on medication, they needed to eat healthy. She used every bit of her capital and had nothing left.

Zipporah has expressed great appreciation for her \$100 loan. She has no doubt that this money will help her uplift her business again. Zipporah is eager to pay back in 3 months.

Nakalanzi Pauline

Pauline is a 38 year old mother of 5 children staying in the slums of Kosovo together with her husband. She has lived a miserable and judgemental life because people always blamed her for choosing to settle with a poor man whose income was unstable, and couldn't provide for their children. Pauline has been the caretaker of the family.



Pauline is a tailor who makes school uniforms, sweaters and clothes for the people in her community. She has been able to generate enough money from her skill and was potentially supporting her family with their day to day expenses like food, rent, school fees among others.

Pauline was operating her tailoring business at a neighbours' shade and steadily she was registering profits but due to the lockdown, the neighbour took over the shade as she also didn't have anywhere to work from since her shop in town was closed. Life became hard for Pauline and her children. She was forced to use the money she had saved to expand her business to feed her children and her husband decided to relocate to the village to dig, completely abandoning the family alone.

When the lockdown was lifted, she was stuck at home with no money to purchase sewing material to make clothes for the customers. She was in a devastating state, and didn't know how to redeem her business after this great pandemic.

Pauline was on cloud nine after receiving a loan of \$100 under the US4Women program. She didn't expect to get money from anyone. She promised to pay back the loan in 3 months.

WEEKLY MONITORING

To ensure that women are doing everything right in running their businesses, we make checks to ensure their books are balancing on a weekly basis.

We have our community coordinators check in on their progress, the challenges they are facing in their business and any personal issues that could prevent them from doing their jobs effectively.

This information helps us acquire a deeper understanding and unique nature of their businesses and prepares us to adjust where necessary.



WEEKLY REPAYMENT PROGRESS

We carry out weekly monitoring and evaluation to check on the progress of the women and how their businesses are doing but we also aim at collecting loans of those that pledged to clear weekly.

Every woman that received a loan was able to get a loan book which helps them keep track of their payment system and to also know when their loan will be fully cleared. Our Loans Officer reaches out to these women every Monday to help them fill these books and to also check on the progress of their businesses.

So far the women have been able to return 3,000,000 Ugx out of the money that was given to them,. This is a great start and an indicator of the women' s potential to complete their loans.



LOANS GIVEN

22,000,000 Ugx

MONEY PAID BACK

3,000,000 Ugx

A spreadsheet is attached to show the numbers and the payment duration

**Imagine a future where
every human can provide
for their family**

**Together with your generosity
we are enabling this future
for families in the worst slums
of Kampala.**