



## **A REPORT FOR THE MONTH OF NOVEMBER**

Here is the report with the activities that transpired during the month of November as stated below.

### **ACTIVITIES**

These are some of the activities that were carried out during the month of November and they include;

### **LOAN RECOVERIES**

We are impressed to report to you that most our members are positively trying to comply with their promises they made during the time of taking loans, where by members are paying back there monthly installments as we are agreed though there are a few who still have challenges in terms of payments. But we have not stopped reminding and encouraging them to work hard and pay back their loans in the promised time as we had earlier agreed.

### **ASSESSMENT OF PROJECTS**

We would like to inform you that during this month, we have moved around to different members assessing them on how far their projects are doing and we are glad that most of them (members) are doing well apart from a few who have minor challenges of little capital and we have encouraged them to first clear the previous loans so that we can add them more money in form of loans to boost their businesses or different projects they are doing.

We also went ahead to check on some of the KWAYA members who have stayed with the money for a long time without paying back the loans and also to remind them that the money they got was a revolving fund and it has to be given to other members so that they can also benefit from the organization.

#### LOAN DISBURSMENT

We are happy to inform you that in this month, we were in position to give out loans to four (4) groups and other members of KWAYA. Members of staff too got loans as you will see from the lists attached.

#### MEETINGS

We also want to let you know that we had a meeting with the KWAYA members where we thanked them for the grate work done in savings and paying back loans during this year amidst the corona pandemic.

And we also went ahead and told the KWAYA members to form small groups of around 5-10 members, since the KWAYA group is big consisting of more than 80 members. Where by the above will help us as the organization to monitor and recover the loans well since they will have leaders to govern those small groups formed.

We hope this will start in the year 2021, since we have informed them earlier to organize themselves and form small groups.

#### SAVINGS

Just as it is in the past months , members have kept the same spirit of saving , since this money helps them in case an emergency arises .However, we have not stopped encouraging them to continuously save because it is for their own good and development.

## CONCULSION

We would to send our sincere thanks to our funders of PAUTHO VISION FOR WOMEN EMPOWERMENT (VIWE) UGANDA LTD and we pray that may the almighty God continue to bless and enlarge your territories so that you continue to support us in the hard times we go through here in Uganda.