



PAUTHO VISION FOR WOMEN EMPOWERMENT

(VIWE) UGANDA LTD

END OF YEAR REPORT, 2023

Introduction

This report presents the summary of activities that were carried out in 2023. This includes all the achievements and challenges we encountered as a team and some of the way forward.

Loan Recoveries

We are here to report that throughout the year 2023, we were able to recover some good amount of money from our beneficiary members at their willingness to repay their soft loans so that they can be in position to access new loans from the organization more so to those who had cleared their previous soft loans. Although the most of the members were cooperative, we also encountered different challenges with some of the members who did not make their payments as per the contract and agreement, and as the number of members were accumulating, this pushed the organization to put soft loans on hold from the month of September to date leaving only Kwa Moyo staff and a few individuals to access loans as per today.

There has been teamwork amongst some groups in repaying back their soft loans as they went ahead to demand money from some of the members who could have challenges in repaying back and some stood in for their friends who could not rise the amount needed by paying for them during the time of recovery.

Loan Disbursement

Since soft loan disbursement is our major activity that leads us to our goals and objectives, we were able to disburse some good amount of money to old groups that applied after clearing their previous loans as reported earlier and to some new groups in Nyondo parish that had met the requirements during the month January 2023 and to Kitindya yetana women group which is formed from KWAYA (Kwa Moyo Parents).

The coverage moved on steadily, as we had covered most parts of Nyondo sub county and reaching Busoba sub county and Bugokho sub county too though the time these groups accessed certificates from there sub county's, soft loans had been put on hold because disbursements were done from January to 31st August 2023.

We also want to let our sponsors know that these soft loans were given to the needy women to help them improve their standards of living, Kwa Moyo Education Centre staff both teaching and non-teaching since in Uganda teachers are one of the least paid employees and Pautho Employees too as staff privilege.

Achievements.

We visited all our beneficiary groups and individuals in all parishes and the following were the observations;

There was steady progress in some of the beneficiary members from the areas we have been in position to reach our services of giving out soft loans who qualified by fulfilling all the requirements needed by the organization.

We noticed togetherness among our beneficiary members as some of them work together in some of the activities they do by running joint projects for example those running the project of Horticulture in Bumaena, Nasasa which also does joint Tailoring project.

As we have always informed you in previous reports, different members run or operate different activities, for example vegetable cultivation like Sukuma, dodo, spinach cabbage, tomatoes and eggplants and others. They are also involved in other kinds of income generating activities like dealing in produce, groceries, local brews, bricklaying among others, and in doing so they are earning a living and extending services to their communities hence improving standards of living.

We were also able to process receipt and acknowledgement books for the organization.

One more member of staff was recruited.

Challenges

We encountered a challenge of recovering money taken as soft loans from some members because of different challenges they also faced as people which made the soft loans not to be cleared on time hence leading to low new disbursements since this is a revolving fund and the money was still within the members themselves.

Some members lacked financial discipline, which affected them, and they ended up making their own projects **collapse**. This affects the organization too since we give revolving funds and when people don't pay the money on time, the money is debt, and this hinders our daily activities.

Way forward

Continuous mobilization and encouraging the members to cooperate and recover their soft loans on time.

More tight measures to be introduced for example members to guarantee the soft loans they are taking with properties like land agreements, motorbike cards and household properties like

TV, coffee sets, side boards to mention but a few which is worthy, or at least half of the amount taken as a soft loan.

Setting penalties in case of failure to remit the installment as agreed on the soft loan agreement.

Introduction of individual loans since there are some members who are in position to pay on time, but they are delayed by their friends.

Conclusion

As PAUTHO staff, we extend our thanks to the Germany team from Buch-Aktion for their continued support towards the betterment of vulnerable women in the communities of Bukiende Sub-County and Nyondo sub-county and for now Mbale at large.

We wish a **VERY MERRY CHRISTMASS AND A PROSPEROUS NEW YEAR 2024**

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