



PAUTHO VISION FOR WOMEN EMPOWERMENT

( VIWE ) UGANDA LIMITED

REPORT 2025 – June to November

## **INTRODUCTION**

This report consists the general of activities that transpired in the month June to November 2025.

## **PROJECT ASSESSMENT AND MONITORING**

The new individuals were evaluated and reviewed to find out who had applied for the loans. To do this, the application forms were checked to determine whether they were residents of the respective village in accordance with the requirements in the application, what profession they were in, and how they intended to use the money.

The beneficiary members are engaged in a range of business projects, as outlined in our previous reports, and a gradual improvement in their household income has been noted, which has improved their standard of living.

Most of the projects are doing well, and those that started small have gradually grown, and we hope for the best in the near future.

For example, Muyama Sharon, who started small: her retail business and these loans have helped her expand it; Kakayi Rosemary, who brews beer locally as a source of income; Nandutu Grace, who trades in the purchase and sale of corn and beans; Nelima Sylvia Mary from the Nyondo khakakho women's group, who trades in agricultural products and poultry and is making steady progress with her projects.

In September, we were able to visit a group from the Bumulaha Tubana women's group to see their projects, and indeed there is steady progress in what they are doing, for example, they are raising poultry, selling clothes and shoes, farming, and producing goods.

In October, together with Thomas and Pauline from Germany, we were able to visit a group of women from Bumulaha Tubana, the Ikyenga women's group, the Kyemula businesswomen, and individuals such as Kituyi Brenda to learn about their projects. There is steady progress in what they are doing, for example, they raise poultry, sell clothes and shoes, and farm with good yields. Thomas and Pauline were very pleased with the results of the microcredit financing.

In November, most groups and individuals were reached, and their projects are going really well. For example, Muyama Lydia, the Bukhakosi Subuula Imbola women's group, the Shilongo Ramba ni Kamani women's group, and the Ikenga women's group are running various projects such as selling shoes,



vegetables, clothing, agricultural products, and farming, and are making steady progress compared to previous months.

#### **LOAN RECOVERIES**

Most of the claims were successful, apart from a few who did not respond as contractually agreed. But we continue to put pressure on them and the guarantors so that we get the money. Most of them pay the remaining amount within the same month or in the next installment.

#### **LOAN DISBURSMENT**

This was given to Kwa Moyo staff, individual and group members in the communities

#### **SUGGESTIONS**

Most groups and individual members have asked us to waive the application fee they pay per loan. Unfortunately, we had to decline this request, as it helps us cover some of our costs for office supplies, rent, etc.

We have some groups and individual members who pay the money well and run a stable residential real estate business. They need significantly higher loans; so far, we have not gone beyond 500,000 shillings. After consulting with Pauline and Thomas, higher loans are now also possible—but only for those who have never had a repayment default.

We can confirm that most groups and individual members make their repayments regularly. Unfortunately, however, there is not always enough money available to pay out requested loans within two weeks.

#### **APPRECIATION**

The women in the communities were very happy to see Thomas and Pauline in October and appreciated the support render to them.

#### **CONCLUSION**

We would like to express our deepest gratitude to our dear supporters from Germany for their tremendous and tireless help in ensuring the sustainability of the organization by achieving its stated goals of empowering disadvantaged women in the community.