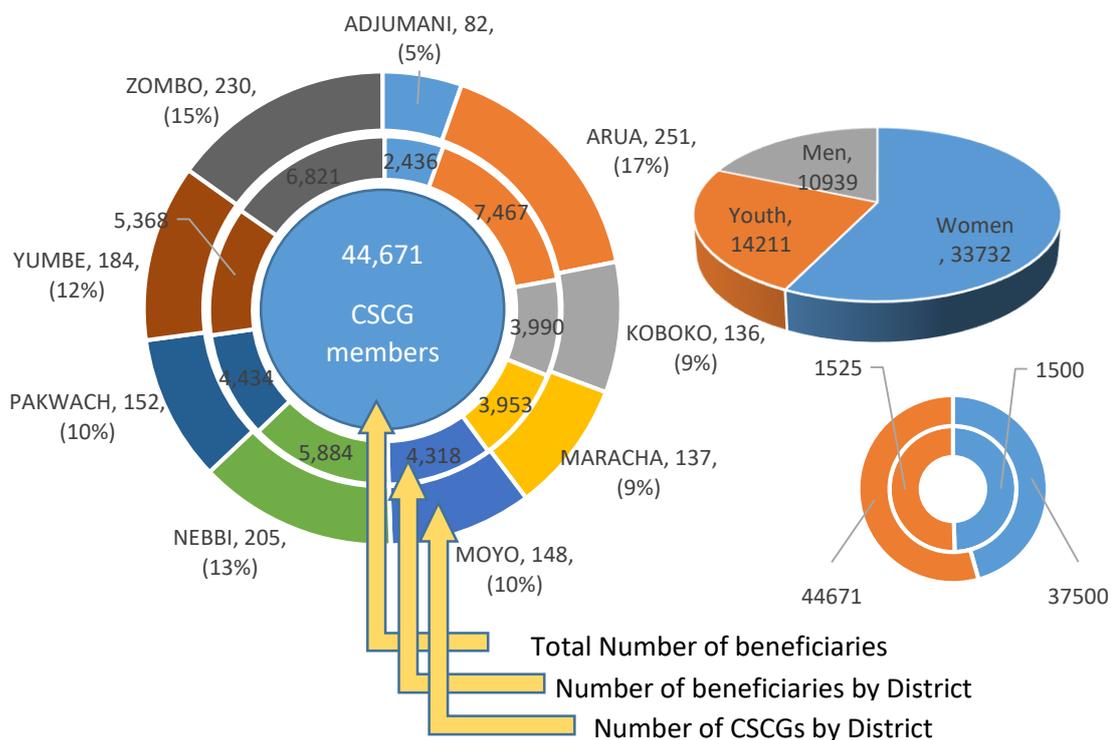


PROJECT FOR FINANCIAL INCLUSION IN RURAL AREAS (PROFIRA)

The government of Uganda (GoU) and the International Fund for Agricultural Development (IFAD) jointly designed the Project for Financial Inclusion in Rural Areas (PROFIRA). The overall goal of PROFIRA was to increase income, improve food security and reduce vulnerability in rural areas. Its development objective is to substantially increase access to and use of financial services by the rural poor population. The project is focused on the large portion of the rural population that has little or no access to financial services.

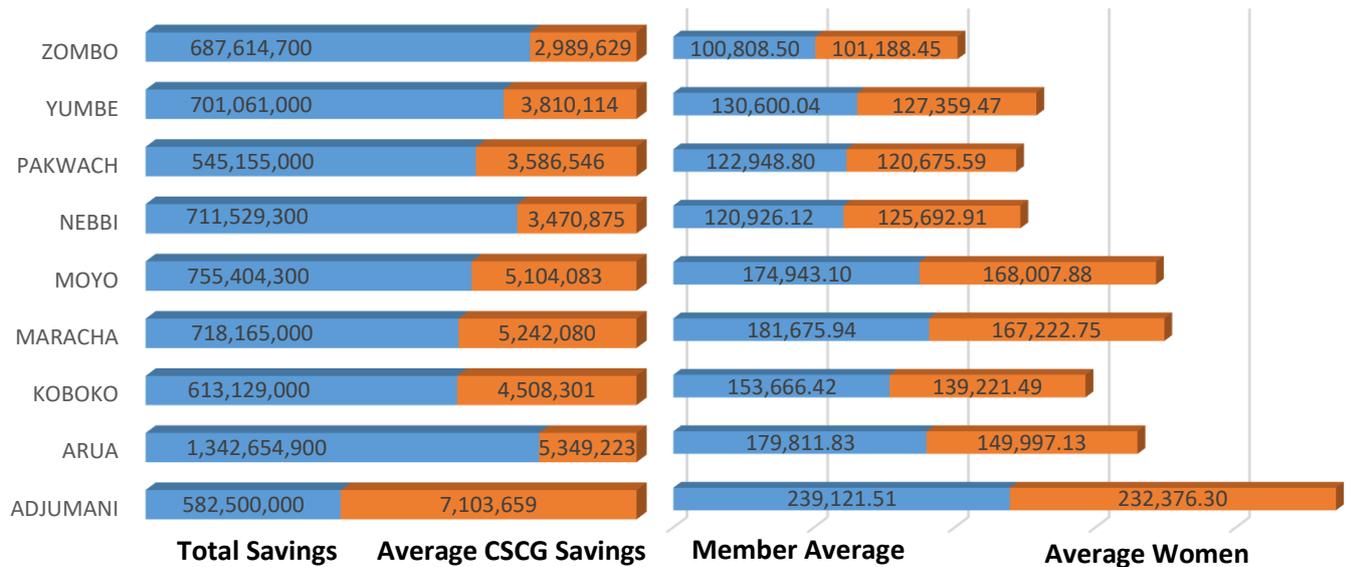
Supported CSCGs and Membership



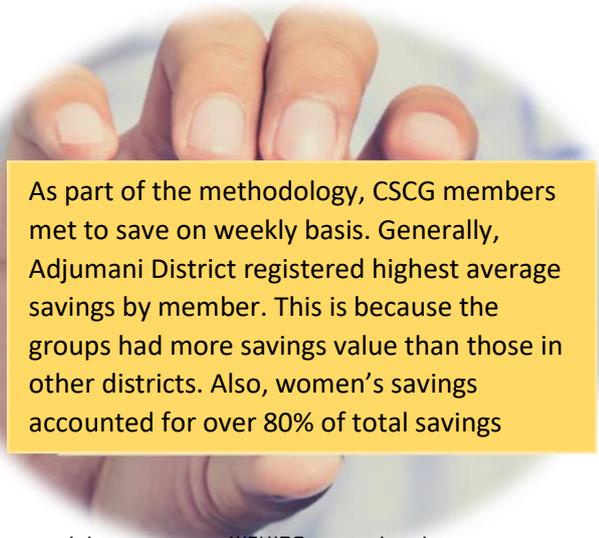
Under the Project for Financial Inclusion, WENIPS was expected to establish 1,500 CSCGs in West Nile with a target of 37,500 members. WENIPS surpassed this target and achieved a total of 1,525 CSCGs with a total of 44,671. This represents overachievement of 2% and 19% for number of CSCGs and number of members respectively. In addition, 26,250 (70%) were to be women while

5,625 (15%) to be Youth. WENIPS surpassed this target as well by achieving 33,732 women and 14,211 youth representing 28% and 166% overachievement respectively

Savings



Loans Outstanding



As part of the methodology, CSCG members met to save on weekly basis. Generally, Adjumani District registered highest average savings by member. This is because the groups had more savings value than those in other districts. Also, women's savings accounted for over 80% of total savings

For sustainability purposes, WENIPS trained and deployed Community Based Trainers (CBTs) in all project Sub Counties to continue providing support and handholding services to CSCGs. Also, WENIPS introduced the Common Fund – a carryover of funds to the next cycle to ensure that groups continue to meet their loan needs especially at the start of a new cycle. As at close, CSCGs had cumulated a total of 333,241,300 UGX in Common Fund.

RPSF I

The COVID-19 pandemic had a significant impact on smallholder farmers in Uganda, including the farmers who were beneficiaries of ongoing support to VSLAs under the PROFIRA project. To alleviate the situation, IFAD approved a USD 2,121,063 grant facility to the Government of Uganda (GOU). The grant, called Rural Poor Stimulus Facility (RPSF), aims to mitigate the effects of the pandemic by sustaining and improving the food security and resilience of poor rural people in the rural areas.

Key Outputs

1. 12,750 VSLA members trained and mentored in IGA Management.
2. 12,750 VSLAS members trained and mentored in management and book keeping of the external cash grant.
3. At least 10,200 VSLA members (at least 80% of the VSLA members) operating viable income generating activities.
4. 100% of the beneficiary VSLA linked to Stanbic Bank and are receiving Cash Grants in order to grow larger and long-term loans from the VSLAs' own funds.
5. At least 50% of supported VSLAs using digital technologies

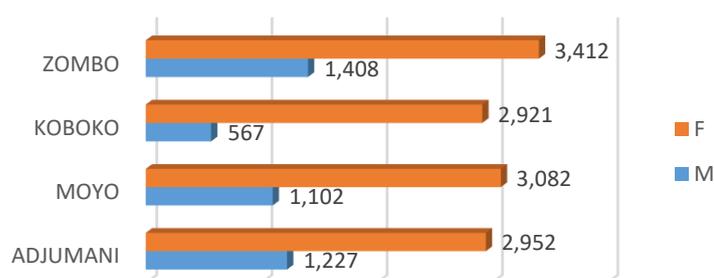
Results

Supported VSLAs and Membership

WENIPS selected more groups in order to buffer and provide for any subsequent attrition and fall outs. This was also at the urging of PROFIRA PMU since not all groups were recommended for the 5,000,000 grants ceiling. All groups selected were based on a pre-selection criteria among which included VSLA maturity, membership composition, leadership and compliance to an approved VSLA methodology. Performance is presented below:

Reduction of Loan Interest Rates

DISTRICT	TARGET	ACHIEVED
ADJUMANI	130	135
MOYO	130	141
KOBOKO	110	119
ZOMBO	140	162
	510	557



All groups were sensitized on the benefits of a lower interest rates. All groups reduced their interest rates from average of 10% to average of 5%. This also involved amending their By-Laws and Regulations.

Sustainability

The MOU with PROFIRA required WENIPS to develop and implement at least one sustainability strategy. WENIPS accordingly developed two approaches: the Common Fund and Retained Earnings approaches. All VSLAs were trained on these approaches and are implementing them with retained earnings set between 5 and 20%.

IGA management Skills

All supported VSLA members were trained in generic business management skills focusing on Financial Literacy and Business Development Skills using our flagship Selection, Planning and Management of Income Generating Activities Model.

Grants information

PARAMETERS	ADJUMANI	MOYO	KOBOKO	ZOMBO	TOTAL
NO. OF GROUPS SELECTED	145	141	118	162	566
NO. GROUPS DIGITIZED	65	67	54	70	256
NO. GROUPS NOT DIGITIZED	80	74	64	92	310
NO. OF GROUPS THAT RECEIVED CASH GRANTS	135	141	70	119	465
TOTAL AMOUNT OF CASH GRANTS RECEIVED	567,500,000	697,500,000	336,450,000	581,500,000	2,182,950,000
AVERAGE CASH GRANTS RECEIVED	4,203,704	4,946,809	4,806,429	4,886,555	4,694,516
NO. OF GROUPS THAT DID NOT RECEIVE CASH GRANTS	10	-	48	43	101
TOTAL RECOMMENDED CASH GRANTS AMOUNT NOT DISBURSED	50,000,000	-	225,500,000	196,500,000	472,000,000
AVERAGE RECOMMENDED CASH GRANTS NOT DISBURSED	5,000,000	-	4,697,917	4,569,767	4,673,267
% GROUPS THAT RECEIVED GRANTS SUPPORT	93.10	100.00	59.32	73.46	82.16

This contract officially closed in June, 2022.

RPSF II

The purpose of the assignment is to provide mentoring and handholding support to RPSF beneficiary VSLAs. Mentoring will capitalize on tailored business planning and management skills to ensure that the VSLA members who receive loans utilize them well to boost their individual or group-based Income Generating Activities (IGAs). Handholding will focus on ensuring VSLAs achieve effective external cash grants management skills without distorting their VSLAs methodology

EXPECTED OUTPUTS / DELIVERABLES

WENIPS as a Service Provider shall ensure that the following outputs are achieved.

1. 510 VSLAs and their members under RPSF (per district) mentored in IGA Management and Book Keeping of the External Cash Grant.
2. At least 80% of the VSLA Members operating viable Income Generating Activities.
3. Reports on the utilization of the Cash Grants received by the beneficiary VSLAs under the RPSF (Both Digitized and Non-Digitized VSLAs).
4. Monthly Progress Reports using the formats provided by PROFIRA PMU.
5. End of Contract Report.

Key Results

- Staff under the project have been oriented and deployed

Key Activities (Please refer appendix I

The contract is effective from 20th October 2022 and will end on 20th December, 2022

AGA KHAN/EARLY YEARS ECD PROJECT

WENIPS won an innovation challenge organized by Early Years Foundation and Aga Khan called a Hybrid Model project to transform Early Childhood Development in Mother Priscilla ECD in Paminya. Under this project, WENIPS will train parents in soybean and soap making as an income generating activity so that they can recover from the effect of COVID -19. It is expected that parents will be able to support their children in the school by paying their children's fees and providing their nutritional needs.

Key Activities (please refer to appendix I

MWANGAZA PROJECT

With support from Mwangaza Foundation, WENIPS continue to distribute Pico Plus Lanterns to rural communities in West Nile.

Through effective engagement with the Mwangaza team, WENIPS has increased sales of Pico+. These lights are a perfect



substitute and replacement of traditional Tadooba. They are affordable (sold at only 16,000/- as opposed to open market rate of 30,000), portable, five times brighter than kerosene lamps and lasts at least 72 hours. Through this project, our communities can smile as children study in safe and carbon-free environments. We also created a network of Community Liaison Officers and Village Agents who are distributing these products in the community on fixed salaries and commission based

reward system. With new arrangements with Mwangaza which has resulted in increased supply of Pico+, more products will be able to reach the communities of West Nile.

PROSPECTIVE PROJECTS

WELTHUNGER-HILFE – WENIPS CONSORTIUM PROJECT

UNDCF

UGEFA

FOOD INCOME AND ECONOMIC PROJECT FOR LIVELIHOOD IMPROVEMENT

Other Programme Issues

WENIPS Family loses a member (Late Candia Felix)



2021 IN PHOTOS



WENIPS CEO – Mr. Onegi P. Jenaro during orientation and training of RPSF staff



Programme Staff pose for group photo after training in Financial Literacy and Mindset Change by Uganda Cooperative College – Kigumba



RDC Zombo, Ms. Pays a visit to WENIPS office as part of strategic partnership with government

APPENDICES

APPENDIX I: RPSF II ACTIVITY SCHEDULE

No	Activity (work)	Phases	
		1 st	2 nd
1	Prepare inception report	1	
2	Orient and deploy project team	33	
3	Support VSLAS to implement the common fund and carry over sustainability approaches	255	255
4	Provide guidance, coaching and mentoring to members of the beneficiary VSLAS IGA management to further the operations of the groups on a sustainable basis	255	255
5	Facilitate appropriate low interest rate fixation for the loan to members to rejuvenate the livelihoods	255	255
6	Provide focused and pro-active support that is necessary for the VSLAS that are linked with Stanbic bank, and the Fintech provider of the it based solution that has been provided to VSLAS and their members	255	255
7	Monitor and report on the performance of VSLAS and level of cash grant utilization for IGAS	255	255
8	Monitor the performance of the supported vslas according to defined indicators of the RPSF and report accordingly to the PMU of PROFIRA	255	255
9	Cooperate with the PMU in carrying out technical studies on the lessons emerging from the RPSF	1	1
11	Prepare and submit monthly/ phased report	1	1
12	Prepare and submit final report (end of project)		1

APPENDIX II: AGA KHAN/EYF HYBRID PROJECT ACTIVITY SCHEDULE

ACTIVITY	TIMELINE	TARGETS SET	INDICATORS	MEASURE OF SUCCESS	PERSON RESPONSIBLE
<i>Objective 1: To maintain and improve Mather Priscilla ECD Center enrollments and minimize the drop-out rates affecting them following the COVID 19 Pandemic disruptions.</i>					
Under Outcome 1.1: Enrollments maintained and improved					
Community start-up dialogue for recovery plans	Week 1	2 Meetings	#numbers of meetings and attendance	Attendance Lists Reduced drop-out	CEO WENIPS
Short-term Salary Payments to staff	Week 1-12	5 Staff	Contracts & Payments	Payment Records Improved teaching & learning at the ECD Center	FAM WENIPS
Short-term School Feeding	Week 1-10	Daily Porridge	Procurement Records and stores records	Receipts and testimonies of parents & children	FAM WENIPS
Community Campaigns	Week 2-3	2 Meetings	#numbers of meetings and attendance	Reports & attendance Lists Increased enrollments & retention at the ECD Center	PM WENIPS
Under Outcome 1.2: Drop-out rates minimized					
Management Board and PTA meetings revival	Week 4	2 Meetings	#numbers of meetings and attendance	Attendance Lists	CEO WENIPS
One-off scholastic materials support to children	Week1 - 4	40 Children	#numbers of items, stores records	Receipts, distribution lists & testimonies of recipients Improved learning by children	CEO WENIPS
Play and fun opportunities offered at school	Week 4-12	1 Music System	Procurement records for Radio Set, CDs and battery	Testimonies of Parents & children Increased enrollment & retention levels	ECD Team Leader
<i>Objective 2: To undertake an innovative resuscitation and recovery approach for the ECD Center to improve the resilience of the parents to meet the fees and other school requirements of the children in time so as to keep them in school while effectively supporting the livelihoods of the children and the rest of the households at the community levels.</i>					
Under Outcome 2.1: Improved resilience of Parents to meet the fees and other school requirements of the children					
Revive and re-train the Community Village Savings and Loans Associations (VSLAs)	Week 5	2 Meetings	#number of meetings and attendance	Attendance Lists	PM WENIPS

Train Parents in liquid and bar soap making	Week 5-7	3 Days	#number of trainings and attendance	#number & volume of products made for the ECD Center	SBDD WENIPS
Train Parents in flour, meat and milk products making	Week 7-10	4 days	#number of trainings and attendance	#number & volume of products made for the ECD Center ECD Center earnings from product sales	SBDD WENIPS
Link ECD Center to Markets to collectively sell the products made by School & Parents	Week 5-12	8 days	#number of markets linked	#number & volume of market transactions achieved Timely ECD Center dues paid by parents	SBDD WENIPS
Under Outcome 2.2: Increased capacity of Parents to support Livelihoods of their children and the rest of the household					
Train the Parents on "good parenting"	Week 2-5	1 day	#number of participants	Attendance Lists Testimonies of Parents & children Increased enrollments and retention at ECD	CEO WENIPS
Train Parents in SPM-IGAs	Week 2-5	1 day	#number of participants	Attendance Lists #number of parents that adopt & start to make products for Collective Marketing	PM WENIPS
Train the Parents in Collective Marketing skills	Week 5	1 day	#number of participants	Attendance Lists #number & volume of products made for ECD Center	SBDD WENIPS
Hold Open Day for other ECD Centers to come and learn	Week 8-9	1 day	#number of participants	Attendance Lists # number & volume of products made for ECD Center	CEO WENIPS
Share experiences on social media	Week 1-12	6 Updates	#number of Updates	Market Opportunities & Partners created	M&E WENIPS
Share experiences on WENIPS Website	Week 1-12	4 Updates	#number of Updates	Market Opportunities & Partners created	M&E WENIPS