



Rotarian Peace Projects Incubator

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Please send to contact@rppi.ch

Rotarian Peace Projects Incubator’s Thematic Area	Growing Local Economies
Rotary Focus Area	Growing Local Economies
Contact: Contact person within your group (responsible for this project proposal)(Name + email)	Helene B. Dudley helenedudley@yahoo.com
Project Title: Provide a full title (and acronym if any)	Partnering for Peace and Reaching Out to Refugees in Northern Uganda
Project Partners and Participating Organisations: List all your project partner organisations, including participating Rotary clubs and districts if any	CCEDUC, Yumbe Rotary Club (provisional), Kansas, Rotary Club of Coconut Grove
Geographical Scope	Yumbe District of Northern Uganda & the BidiBidi Refugee Camp
Summary: Please provide a concise summary with a maximum of 500 words outlining the project and explaining the community needs your project will address and how these needs were identified. Ensure that you include what your project aims to achieve (objective) and how (method/procedure). What will be the main outcomes? Explain in a few sentences how you will incorporate the objective of sustainability into your project.	Problem description: Women’s Village Savings and Loan Associations (VSLAs) in Uganda have experience managing successful loan programs from combined savings but want larger loan pools for larger, more frequent loans. In January, 2020, Chris Roesel of TCP Global received honored a request for \$1500 from several VSLAs. Within a week, there were 8 more requests. Today TCP Global partners with 31 VSLAs in the Yumbe area including 7 in the nearby BidiBidi Refugee camp. VSLA members want to improve their businesses as market vendors, subsistence farmers, goat herders, etc. to increase their earnings so they can pay for school and provide adequate nutrition for their families. There are no possibilities of affordable loans for VSLA members who lack collateral and credit history. Goal/Objectives: Expand a successful, collaborative effort of Returned Peace Corps Volunteers (RPCVs) and Rotarians in Northern Uganda supporting economic development; foster collaboration between a marginalized community and nearby refugees. <ul style="list-style-type: none"> • Provide \$1,500 each to add 10 new VSLA lending groups to the TCP Global program: Yumbe-7 and BidiBidi-3. (\$15,000) • Provide \$2,500 each to 10 qualified sites (Yumbe or BidiBidi) that want to increase their permanent loan pool. (\$25,000) • In year one, issue at least 500 loans worth at least \$80,000. • Maintain at least a 98% repayment rate. Method/Procedure: CCEDUC and the Yumbe Rotary Club (comprised of 22 VSLA leaders) will mentor the new sites.

	<p>VSLAs are already sustainable and working successfully for at least one year before they partner with TCP Global. Each VSLA has three elected leaders: president, secretary and treasurer, who conduct transactions in the open for full transparency. With the added loan funds through this project, they will continue to be sustainable, but now with a larger loan pool to support the larger and more frequent loans they want.</p> <p>Since VSLAs typically lack bank accounts and internet access, they cannot work directly with TCP Global. Care Community Education Center (CCEDUC) in Yumbe serves as their fiscal agent. CCEDUC receives funds sent by TCP Global (or Rotary) and distributes 100% of those funds to the VSLA to use 100% for micro-loans. As monthly payments are received, new loans are issued. Once the total value of loans issued is at least twice the value of funds sent, the VSLA qualifies for an additional allocation of \$1500-\$2500, assuming a good repayment rate. The VSLA loan pool continues to grow in this way until it reaches the level VSLAs set as their goal in a 2020 survey. To keep everyone fully invested in making the program successful, a portion of the VSLA's potential earnings go to CCEDUC as compensation for time and resources spent in support of the VSLAs and to support community projects.</p> <p>Main Outcome: Within 3 years, each VSLA will have a permanent loan pool of \$4500, sufficient to support 300 open loans of \$300 each. The 30 borrowers in each group will increase their income by 10%, be able to pay school fees, provide 3 daily meals for their families and have resources to improve their lives.</p>
<p>Beneficiaries: Who are the beneficiaries? Please include the estimated number of direct beneficiaries</p>	<p>Women entrepreneurs who are members of VSLA groups in the marginalized communities in the Yumbe District of northern Uganda and including the nearby Bidi Bidi refugee camp. This project would directly benefit 500 borrowers from 20 VSLA groups and indirectly benefit approximately 2500 family members. Communities also indirectly benefit from the increased availability of goods and services</p>
<p>Project Period</p>	<p>One year, starting one month from receipt of funds.</p>

Project Timeline:

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Send \$40,000	X												
Issue loans of \$40,000		X											
Collect \$6500 in repayments			X										
Issue loans of \$6500			X										
Collect \$7750 in repayments				X									
Issue loans of \$7750				X									
Collect \$9000 in repayments					X								
Issue loans of \$9000					X								
Collect \$10,500 in repayments						X							
Issue loans of \$10,500						X							
Collect \$12,250 in repayments							X						
Issue loans of \$12,250							X						
Qualify for more funds (value of new loans > \$40K)							X						
Collect \$14,000 in repayments								X					

Issue loans of \$14,000									X				
Original loans are paid in full									X				
Collect \$10,000 in repayments									X				
Issue loans of \$10,000									X				
Collect \$10500 in repayments										X			
Issue loans of \$10500										X			
Collect \$11000 in repayments											X		
Issue loans of \$11,000											X		
Collect \$11,500 in repayments												X	
Issue loans of \$11,500												X	

This 'best-case-scenario' timeline assumes that 10 new and 10 qualifying expansion sites are identified immediately, that all funds arrive promptly, and funds are always kept fully invested. This would support approximately 900 loans worth \$143,000

In the real world, funds sometimes take 6 weeks to arrive, CCEDUC may need 2-3 months to orient 10 new sites and there may not be 10 sites qualified for expansion until month three. Funds will not be fully invested since the average loan amount of \$150 will not go evenly into the funds on hand. Each of the 20 sites may have \$100 or more uninvested at the end of each month. A reasonable estimate is that the \$40,000 will support 500 loans worth \$80,000.

Project budget:

Category	Unit	Number of Units	Unit Cost	Amount	%
Loan funds	Micro-loan	266	150 +/-	\$40,000	100%
GRAND TOTAL				\$40,000	

