

DFSY FINAL PROJECT PROGRESS REPORT

Section 1: Basic project details

Project reference No.	FSDUUG0001
Organization name	CARE INTERNATIONAL IN UGANDA
Project title	Digitalized financial services for the youth financial inclusion
Project start and end dates	October 2015-February 2017
Project Cost Extension	Jan to April 2017
Project reporting period	April 2017
Total project budget	224,170 pounds

Date report prepared	4th/05/2017
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Acronyms used in report	CBTs: Community Based Trainers IGAs: Income Generating Activities IPO: Implementing Partner Organization KDFA: Kibaale District Farmers Association M&E: Monitoring and Evaluation MOU: Memorandum of understanding PO: Project Officers YLF: Youth Livelihood Fund YSLA: Youth Savings and Loan Association DCO: District Commercial Officer DCDO: District Community Development Officer SCDO: Sub county Community Development Officer

Summary of project

CARE International in Uganda with funding from FSDU implemented a twenty months digitalized financial service project targeting 12,350 youth in Kibaale/Kagadi district. The project end date was 31/12/2016. The project had an extension of three months, 1st January to 31st March 2017 at IPO level and 28th/04/2017 at CARE level respectively. The project goal was that "Rural and peri-urban youth aged (15-30yrs) in Kibaale/Kagadi district have increased access to financial services and engage meaningfully with the financial market

actors for sustainable financial inclusion”. The project had four specific objectives that focused on; strengthening the organisational capacity of youth through Youth Savings and Loans Associations(YSLAs) as the first step towards inclusion in the financial sector; ensuring establishment of structures that enable the youth to access formal financial services; provision of technical support that builds the financial industry’s knowledge base that heightens youth financial inclusion and establishment of a structure that supports the formal financial institutions’ and telecom companies to outgrow the “sub-scale trap” and reach a critical mass of youth customers.

The project tapped into CARE’s existing rich experience in developing and promoting innovations that address financial market failures such as access to financial services and education among the excluded persons. Throughout its implementation, CARE used existing youth financial inclusion models to form new youth saving and credit groups and provided financial education to members as the basis for effective linkage to formal financial institutions. CARE partnered with commercial banks and Mobile Network Organisations (MNO) i.e. Post Bank and Airtel to foster digitalized financial services solution for the targeted youth. Therefore, the project employed the following strategy to realize its goal.

- ✓ Promotion of digitalized financial services that address the problem of transactional interface and distance to financial access points;
- ✓ Development and adaptation of appropriate products that respond to the specific financial needs of poor youth. This responded to the findings that were derived from a rapid assessment that was conducted to establish the specific needs of the youth in the proposed areas of operation.
- ✓ Financial education intended to create financial awareness and build trust between supply and demand sides’ i.e. Formal financial institutions and youth respectively.
- ✓ In addition, the project trained youth in YSLAs on promoted technology as both users and promoters as an initial stage in the planned sustainability strategy.

In summary, the project promoted solutions intended to address issues of cash transactions and solve the distance challenge but also significantly used CARE's knowledge and experience of working with informal groups, input into modification of products that are attractive to youth and are scalable.

Section 2: Narrative summary of overall progress during the year

2.1 Narrative summary of progress made towards achievement of planned annual results

Result One: Establish a structure that will enable the youth to access formal financial services

1.1 Implementing Partner Organization's staff capacity building

During the project entire implementation period, the project team reviewed all training manuals and tailored them to the project impact group. These manuals were used to equip the Implementing Partner Organization's staff with technical skills and knowledge in all the key components of the project.

- **IPO staffing**

A total of twenty four project staff were recruited and directly implemented project activities. These included two Project officers, twenty two Community Based Trainers (CBTs) and they were jointly supported by the Monitoring & Evaluation officer, an accountant and the project coordinator. The twenty four staff were trained and refreshed in the Youth Savings and Loans Associations (YSLAs) methodologies purposely to enable them understand youth behaviors and dynamics to ensure successful mobilization into YSLAs. Staff were also trained in financial literacy and bank linkages as additional key skills that facilitate access to formal financial services sector. The CBTs were tasked with YSLA mobilization, training and mentoring as well as linkage to formal financial services. These receive routine support supervision from the two project officers and the manager. The M&E was responsible for data entry and MIS completion and supports report writing and also gave the project team some back stopping inform of support supervision and monitoring. With this strengthened capacity, the project was able to register remarkable performance *ref. R2 below*.

- **Monitoring and support supervision**

Follow up visits were conducted at different levels of implementation as detailed below:

Group level: The project Community Based Trainers (CBTs) were engaged in provision of support supervision and mentoring of youth groups' leaders. Their support was focused on both technical and procedural aspects. Under technical support, efforts targeted towards equipping YSLAs with competencies in group dynamics, digital financial services, bank linkages and financial literacy. These efforts have resulted into formation of all the 499YSLAs saving as agreed in the project document with a membership of 12,410, a total of 400 YSLAs and 138 individuals have been linked to Post Bank through digitalized means despite the shortfalls of the mobile platform banking systems which made it difficult for the groups to carry out the CICO transactions

KIDFA level: IPO management and supervisory team together with individual CBTs dedicated their efforts towards quality assurance amongst targeted sub counties. This was offered through field monitoring visits, monthly and quarterly review meetings. Interactions with youth local leaders and households to ensure youth engagement in savings and loans groups have were held. Discussions highlighted benefits of youths'

participation in YSLAs and digitalized financial services as well as access to formal financial sector.

CARE Level: Through continued field interactions with IPOs, Post Bank and YSLAs, CARE was able to address issues that affected the general project performance at community level. Specifically during the project period, CARE provided coaching to IPO management teams on how to realize a successful linkage model. Guidance was given on the procedures of engaging with mobile money agents, local leaders, constitution and resolution development to enable effective registration of groups at local government level. Emphasis was also put on financial literacy training, linkage banking and ensuring that the trained CBTs provided quality training and mastered the subject content. Field visits were conducted in all the project targeted seven sub-counties, with active YSLAs that were engaged in saving and credit activities. During these visits, joint routine training on digitalized financial products with Post Bank was done. These joint efforts led to the registered update on the promoted product. For example;

Remarkable results were realized in all the sub-counties where the youth had earlier refused linkage citing past bad experience with local formal financial institutions. With clear guidance and training from CARE staff especially on the importance of proper membership screening at formation, attending all training sessions, setting and adherence to internal rules and regulations as well as maintenance of quality records and active group leadership. During the monitoring there was high interest shown by the groups especially those that had carried out Action Audit wanting to access loans/credit to venture in enterprise development in their local areas. To date 191 groups have carried Action Audit, 308 groups are yet to carry out action audit and 9 of these were trained by Postbank on credit management so that they are able to access loans from the bank.

- ***Data quality verification***

During the project period, the Monitoring and Evaluation (M&E) team reviewed the existing tools to match the project indicators and information needs. These tools included group registration forms, group members register that captures members age and sex, data collection forms, savings and the management information system (MIS) specifically adding on user defined fields. During the middle period of project implementation, the team conducted a data verification exercise with the following objectives;

- Confirm, the existence of the YSLA Groups that were submitted in the Management Information System.
- Ascertain the quality of data Submitted to CARE by the Implementing Partner.
- Assess the data quality gaps within the FSDU data management system and develop a capacity building plan.

On group functionality and existence, a total of 20 sampled groups were assessed to ascertain their functionality and adherence to guiding principles and practices of the model. The findings showed that all groups had an average membership of 25 youth per group. It

was noted that the memberships of these groups were purely youth members and were following the YSLA methodological principles.

The team assessed the quality of data at different levels namely; at group records, collection and entry. Divergence magnitude was determined using the figures on the data collection form and in the management information system while at the data collection level, the divergence was established through calculating the difference between the figures on the data collection form and the groups' records. In reference to the identified parameters, data quality was of acceptable standards.

Divergences were cited in the following data;

- i. The Loans Past due were showing a 100% divergence level mainly because most of the data collectors captured zero showing that the groups didn't have any delayed/non loan repayments yet groups records presented this information.
- ii. Value of loans outstanding at 11%. This meant that data submitted had less amount of loans than what is in the group records.
- iii. Cumulative saving value and the females in the group, this could have been as a result of simple errors made at data collection, and otherwise the records in the groups were very clear on these two parameters.
- iv. Support supervision and refresher on data entry was conducted by the CARE PQL team to clean the data and strengthen the IPO staff capacity in data capture and entry.

- ***Documentation of Impact Stories by M&E***

During the project implementation period, the M&E team conducted a documentation of case stories with the following objective;

To ascertain the impact that the piloted model on the youth financial inclusion has on female youth in Kagadi district.

From the documentation, a total of 12 sampled individuals from various groups were interviewed. It was realized that most youths reported benefits such as improved housing structures, starting and improving Income Generating Activities (IGAs) (see Appendix 3).

- **Midterm evaluation and project impact assessment**

A Midterm evaluation was done in Mid-August to ascertain whether the project is actually targeting the right clients and what impact is it having to them and during the cost extension period a rapid end of project impact assessment was done among target beneficiaries, the youths and other stakeholders who included the Postbank staff, District CDOs and the Sub County CDOs, the youth LC 1 leaders and some one LC111 Chair person. During this exercise various methods were used to assess the impact that the project has had to the lives of the targeted beneficiaries this involved:

- ✓ Key Informant Interviews:

Key Informant Interviews (KII) were conducted with CARE Linkage Specialist, Linkage Banking and IT and e banking Officer Fort Portal branch, Community Development

Officer (CDO) Kagadi district, politician/ LC 3 chairperson, Youth councillor, Commercial officer, Religious leader/CBT and one Project Officer from KDFA.

✓ Focused Group Discussions

Focused Group Discussions (FGDs) were held to gather information on the working of YSLAs, challenges facing YSLAs and its individual youth members, their perception and benefits from the project. Youth were also engaged to share their experiences working with Post Bank and the promoted digitalized financial product.

✓ Youth interviews

Specific individual youth interviews were conducted for both youth in school and those out of school to collect information on power dynamics in mixed YSLAs.

• **Sub granting**

In order to promote effective and efficient use of resources, KDFA in the entire project implementation period was supported with 383,448,500/=, and to date the IPO has been given all the sub grant amounting to 383,448,500/=, these funds were released in quarters with different amount after meeting the accounting procedures set by the CARE and the funding Organization. CARE aimed at keeping the partner liquidated within MOU requirements to ensure timely provision of logistics to the partner staff and thus facilitate quality and timely delivery of results. The funds were used to facilitate staff to run the project in form of fuel and salaries, stationary transport refund for the refresher training, stakeholder meetings, organizing the financial services platform and closure out meetings.

1.2 Mapping, selection and orientation of mobile money agents

The mapping of sixty mobile money agents to work as Cash in-Cash out (CICO) points in order to accelerate youth financial inclusion was concluded with 62 agents registered on either MTN or Airtel in place (see Appendix v) These agents were oriented on how they were expected to offer services to the youth groups in the different localities. They were advised to roam in the different localities as volume of business demanded for offering timely service to groups. The recruitment was open to any network available to clients following the introduction of phone banking with Postbank but this centered especially on the MTN mobile phone clients due to reliability of the MNO network in the remote areas of Kagadi/Kibaale District. In the initial stage of the linkage, the groups were able to deposit and withdraw funds from their accounts on phone lines registered against them with Postbank by use of any their phone, but this was short leaved as the mobile phone system got disabled due to the inefficiency of the Postbank IT systems

Routine monthly review meetings between KIDFA and mobile agents have been held to come up with strategies to support project target realization.

1.3 Capacity building of Post Bank on the YSLA and project expectations

During the project implementation period, CARE coordinated with Post bank linkages department to explore further how best YSLA groups can benefit from financial services

available. It was discovered that the VSLA/YSLA section was already in place with staff in all branches across the country. The team went further and trained the group signatories on how to transact with the mobile banking platform services, but some challenges were realized on the six pin codes that the signatories were expected to insert before any transaction is made complete, this caused more challenges for the signatories to perform the CICO transaction especially due to their low literacy levels despite the continued training and support from the IPO Staff

1.4 Develop appropriate products for the youth

During the project implementation period, products were developed by CARE and Postbank that targets YSLAs that have completed the first cycle which is between 8-12 months (carry out action audit), with a membership of 25-30, with accurate and clear records showing their investment positions. The group must be adhering to all General Assembly procedures i.e. meeting procedures and adherence to the set rules and regulations. Owing to this, 9 groups were assessed and rated on their ability to get loans and this was done in January 2017 despite them not accessing the credit facilities from the bank

Result two: To organize 12,339 youth into 494 saving and credit associations

2.1 Training and group formation of YSLAs

Since inception, a total of 499 YSLAs have been formed and saving meaning that 100.1% of the project set target has been achieved as from the design. Out of these some are in the first cycle and others second cycle (309 in first cycle and 191 have shared out and are in the second cycle) the challenge on this is how this groups still saving can be supported now that the project funding has ended. Therefore, a total of 499 YSLAs completed training and saving in YSLA methodology, financial literacy and digitalized bank linkages. In addition, the saving and graduated groups had their leaders trained in leadership especially on record keeping, conflict resolution and general group dynamics to effectively mitigate and respond to any challenges that may face YSLAs during their operation for sustainability purposes

Group membership

In the project period of 20 months, a total of 12,410 youths belonging to 499 YSLAs were reached, of whom 6,302(50.7%) are females and 6,107(49.3%) males were mobilized into YSLAs. This registered 100.1% of the overall project target of 12,350 youth and an average of 25 youths per group.

The total of 12,410 reached includes, 7,626 members savings 4,784 members in graduated groups.

The involvement of female youth to the project improved compared to their male counterparts, this was attributed to the close household engagement to foster understanding of benefits associated with youth female participation in project initiatives. Attendance was recorded at 86.8 % average during the whole project period, member

retention rate was constant 99.8% meaning that many youths who joined the groups did not wish to leave the groups

Savings and Loans

Throughout the project life, youth groups have been able to save a total of UGX 793,052,030, a total of UGX 620,152,000 belonging to graduated groups while UGX.626, 621,700 saved by 6,942 members in their first cycle. Savings increased mainly because all groups started to save. A total savings of UGX. 294,409,850 (51%). and UGX.271, 683,100 (49%) was saved by male and female youth respectively. The return on savings stood at 13.8% which indicates that members would get good profits per shilling saved though it reduced compared to the last project quarter, if they were to share out immediately. The project impact documentation which was done in Mid-March sampled individual youths, groups, Sub County CDO and the District CDO. It was found that youths had invested money borrowed to deal in farm produce like beans, rice and maize which some of them have established food produce marketing stores, selling old clothes, and procurement of solar chargers to charge phones at a fee for the community in the local centers that have sprang up, this investments is increasing the youth savings in the YSLAs.

Loans

Throughout the project period, the YSLAs engaged in lending their savings to members and by project end period accumulated loans outstanding were totaling to UGX. 818,206,136. Out of these loans, a total of UGX 434,567, 862 was in hands of male members while and female youth reported a total of UGX.383, 638,274. The total outstanding loan is reported as 5,682 loans with a utilization rate of 94.9%.The average loan size has steadily grown up to the current UGX. 132,588 from UGX.116, 280 in the previous quarter. Interviews with different youth members indicate that loans are used for investment in trade like agricultural produce selling, petty trade like selling of second hand clothes, retail shops, IGA establishment, brick making projects, piggery project establishments, service provision like solar phone charging and procurement of household equipment.

Welfare funds. As a form of social insurance, YSLA members make weekly contributions to their groups. This fund is contributed purposely to cater for emergencies such as; medical bills, death and associated costs, accidents, disasters and other unforeseen occurrence. The fund is used to safeguard youth's assets loss through emergency sales. This fund is accessed by members as interest free loans for a period not exceeding one month to allow constant availability and to allow equal opportunity to all group members. During the entire project implementation period, members accumulated a total of UGX 232,456,000 with female youths saving 126,228,000 and the male youths saving 106,228,000.

2.2 Linkage to formal financial institutions/ Post Bank

In order to realize youth financial inclusion in the formal financial sector, the project collaborated with Post bank and mobile money agents as Cash In and Cash Out (CICO) points to enable youth in remote areas to open and operate their group and personal

accounts form their localities. YSLAs were equipped with financial linkage knowledge, registered at sub county or district level as a community based organization for legalization and were introduced to Post Bank for access bank services. As a result of these efforts, a total of 400 YSLA accounts and 138 individual youth accounts were opened of this only 258 were registered on the mobile platform despite their poor usage of the platform due to technical challenges. These accounts have registered accumulative saving of UGX.12, 830,000, and the bank is yet to avail loans to those in need. **Ref. Appendices 1&2. And also Appendix 4 accounts being opened in April**

Much as the project registered remarkable performance, the target was to have all saving groups open and utilize bank accounts. However, this has not been possible due to challenges ranging from individuals and groups brought by the following: limited knowledge in bank accounts opening procedures that manifested through delayed compilation of the required documentation, having active mobile phone numbers and those that were active were either in different names not found in the National ID, colored photos, and proper verification of documents by SCDO/DCDO, Local Council 1 introductory letters and cash contribution of 30,000 for the registration and also Postbank delay in inputting some accounts already opened in the mobile banking platform for CICO, this latter proved to be the most challenging fact that limited some groups to open accounts with Postbank whose branch is located in Fort Portal, similarly the balloon van that used to plough the route to Kagadi to serve the groups is now based in Kyegemwa serving the refugees in the camped and also the SAGE beneficiaries, it was only in this month of April that the balloon van has started its operation once a week (Wednesday). The project team continued to address this challenge through; collaboration with MTN agents and KDFA also was able to get designated phone for one Project Officer help in issuing new mobile phone lines to address the issue of identify and early preparation of required documents through weekly meetings. These efforts registered a total of 10,000 youth linked to Post Bank of whom 4,674 were females and 5,326 were males. The individual accounts membership was 138 youths of whom 63 were females and 75 were males.

Registration of groups:

To facilitate the linkage process with the Postbank all savings groups were required to register at the sub county or district level and be presented with a certificate of registration. KDFA so far translated 450 group constitutions from local languages to English and registered them during the project period bringing the total to 450 registered groups, which is a legal requirement that the bank uses to ensure that as the groups carry out formal financial transactions with its institution, these groups were legally recognized and they could be supported in case of credit and in case any of the members refuses to meet the group obligation as agreed like loan defaulting

Result Three: Technical support that builds the financial industry's knowledge base for youth financial inclusion.

3.1 Training of Post Bank staff on YSLA methodology and financial needs

CARE also conducted a training orientation on YSLA and linkage for 33 Post bank staff including account relation officers, VSLA officers, VSLA supervisors and the senior manager linkages and special segments. The key issues covered included, why form YSLAs, YSLA best practices and core principles, benefits of linkage to the bank and YSLAs, as well as organizing groups for linkage. The post bank staffs appreciated the knowledge and were grateful to CARE for providing avenues for expanded outreach to rural youth and pledged to link the YSLAs once they were ready to link. CARE and KDFA kept on with the process of preparing groups and individuals to register both at the district and sub county, this activity started in April 2016 and it ended on the 12th/April/2017 and a total of 400 groups have so far been linked with Postbank Fort Portal branch (accounts opened).

3.2 Mobile money agents trained on financial needs of YSLAs

Ref: Result one 1.2

3.3 Push and Pull products tailored to the financial needs of the youth

During the project implementation period, Post bank in coordination with CARE was able to develop two products suitable for YSLAs and the Youth. These included, the youth save and the YSLA products. The YSLA savings product has the following features; no initial deposit and minimum balance, four free monthly withdrawals, flexible deposits and earns interest of up to 8% per year. The youth save product on the other hand has the following features; open to groups and individuals, minimum deposit of UGX.5, 000/= for individuals and 20,000/= for group, free quarterly financial education seminars, no management fee, toll free youth save call charges, phone banking, target saving initiative (save for a certain purpose), and a flexible optional fixed deposit component with a minimum of UGX. 600,000. These and more products/services were shared with KDFA staff and was passed on to registered groups on linkage so that they can make informed and relevant choices about taking advantage of bank opportunities.

As a best practice for bank linkage, YSLAs were expected to save and borrow from their own funds before borrowing from the bank which is agreed upon after their first cycle period has ended. The bank loan products in most cases can be generic or tailored to specific customers like salary earners and business people not the YSLAs. It is against this back ground that, CARE in collaboration with Post bank got involved in developing a product that can serve YSLA interests (the wholesale product), where groups are not expected to provide collateral security for the loans got from the bank but rather they are expected to have certain amount of funds in their account to get loans for example if they need 1,000,000 loan then they must save 200,000/=, if they need 2,000,000/= then they must save 400,000 and if they need 3,000,000/= then they must have saved 600,000/= The draft was also discussed with sampled groups. There was back and forth discussion on the

product and by close of the implementation period it was rolled out where the groups were able to be trained on two loan products (solidarity and wholesale loan products). The product requires YSLAs to have an account with the bank, a minimum of 20% deposit of the loan requirement, membership of between 15-30 members, the group must have finished one cycle of 8-12 months and the loan must be paid back before the next cycles share out, more details are in **Appendix iii** . The product serves YSLAs well, they will not provide any form of security(for wholesale loan product) and repayment will be on monthly basis. The loan will be provided to the group that will on lend to members in consideration of their rules and regulations as submitted to the bank and certified by the community development officer.

3.4 Replication of the products by other formal financial institutions

This was agreed with centenary rural development bank which agreed to support especially the individual's open accounts that can use the mobile phone banking platform. This came as a result of the delayed input of group and individual accounts by Postbank into the mobile banking platform, but still this could not be effected immediately because of the short project cost extension period and also the product design needed some discussion with the management of Centenary Rural Development Headquarters Kampala.

Other project achievements/Impact

- Youths have realized tangible benefits from their groups. These included acquisition of productive asset mainly agricultural land, commercial plots in trading centers, motorcycles, bicycles and livestock.
- They also have increased ability to provide for their households reflected by capacity to meet household expenditures such as school fees payment for children, buying additional nutritious food stuffs that are not produced at home, clothing and home improvement initiatives such purchase of utensils and shelter renovation and face-lifting.
- The youths also have access to finance to start, expand IGAs as well as diversification of sources of household income through venturing into off-farm enterprises such as bodaboda riding and petty trade.
- The YSLA model also availed the youth savings services for their cash and has taught them how to save in physical assets especially small ruminants, chickens and pigs which would be hard to convert into cash whenever there was an emergency like illness in a household.
- YSLA has created an access to affordable and friendly loan facility due to lack of a financial source to supplement their earnings at the end of the agricultural season.
- YSLAs have also taught members when to borrow and how to use and manage borrowed money both as lenders and borrowers.
- YSLAs have also attracted other service providers and development organizations to work and support them. For example Red Cross approached Katoma YSLA group

and trained them in crafts and soap making. They reported that this has enabled them to learn new technical skills

- Youth general behavior change before enrolment, they testified that before joining YSLA, they were engaged in unproductive behavior especially; gambling through sports betting, playing cards, engaging in risky sexual relationships, alcohol abuse and unnecessary travels up to Kampala to enjoy life, but with the start of YSLAs their lives are not the same where they can now plan well with the cash they get.
- Participation in YSLA has inculcated a spirit of hard work amongst the youth members, which has seen a remarkable increase in labor and reduced unlawfulness in the respective communities.
- Involvement in YSLAs has helped improve relationships among the youth for example working in groups has taught them how to communicate and respect others and has helped them develop self-respect, better listening skills and understanding which they have transferred beyond the group to their families
- Other behaviors that have been inculcated to the youths have been cleanliness, decent dressing and time management.

2.2. Risks and assumptions

Risks and assumptions**Mobile Phone Networks:**

The un reliable mobile network in the remote project areas. This causes disruptions in the flow of financial transactions between account holders and the bank causing frequent account deductions from the funds in the accounts of the group. This was discussed with the Postbank headquarters who advised the IPO staff to sensitize the groups signatories never to test the system when they are not actually making any transactions to their respective accounts

From the project design Airtel MNO was targeted as the prime service provider. However, it had a limited network coverage in the project targeted areas which slowed group digital linkages in the first months of project implementation. To worsen the situation, Airtel suspended its WEZA product upon which the project was designed. This action halted all linkage activities for almost five months as a new partnership and understanding was developed between CARE and Post Bank to take up the linkage component this negotiations also took time, but because CARE and Postbank past working relationship the work was able to be executed without delay. This in turn faced challenges with limited Post Bank outreach in distant sub counties such as Rugashari.

Weather conditions

Climate change could not be predicted as rains in other quarters heavily affected most of the areas of the District forcing some meetings to be called off, roads impassable especially in Rugashari, Kyenzengi (Nyakwanzi) and some parts of Kyanaisoke, this meant that it was difficult to link some groups in such areas. This problem limited the formation and linkage of groups as planned, but when the rains subside, the IPO was able to introduced the use of Roaming Agents to help beef the effort that the CBTs are putting on to bring on the required target and by the close of the project 31st/March/2017 all the project target had actually been met.

Drop out of staff:

During the project implementation period the IPO was able to replace only two staff (CBTs) and this later helped in the improvement of group formation and linkage at the initial stages thus enabling the IPO to meet the target as set by the project.

2.3. Lessons learnt

The project has offered learning opportunities;

- The promoted digitalized linkage financial services has been highly appreciated by the youth. This because it enables them to access formal financial services within their communities despite the hiccups of the mobile phone banking platform caused by the technological breakdowns especially form the banks side

- Digitalized financial solutions need to be linked in future to the targeted persons' livelihoods so as to become relevant for quick buy-in and utilization. Therefore, products should be hinged on the major economic sector in which the target group is engaged.
- When people are trained and supported with knowledge there is always change of attitude towards a certain direction, this project has seen some of the youths improving their household status through construction of semi-permanent and permanent houses, start of Income Generating Activities like establishment of food produce stores, piggery rearing, retail shops, soap and cake making as a group among some of them more so within a very short period of project implementation.
- The introduction of the YSLA model within the community of Kagadi has also encourage many other local people in the society to also start their own Village Saving and Loan Association groups (VSLA), meaning that the youth project is replicating its self to the older persons too.
- The model has tried to organize the youths to form youth collective associations besides the YSLAs from where they have ventured in cake Bakery making, Soap making, mechanical works among others.
- The community attitude towards the youth has changed. The youth are now respected because they are productive and resourceful to their communities. Due to this, some are aspiring to contest for political positions whenever an opportunity comes up.
- The capacity of the youths has been built through increased knowledge imparted through different training especially financial literacy and basic savings and loan use through YSLA methodology training. Their inclusion and participation in YSLA has enabled the female members to acquire financial management skills, change their attitude towards themselves and life in general through critical reflection on what is taught by the project and other group members.
- Use of opinion leaders' especially religious leaders, youth councilors, and exemplary youths to mobilize YSLAs and during community sensitization is key. These command high respect in their communities and people believe in them which makes them effective change agents for new innovations.

Challenges

During implementation the following challenges on linkage and accessing mobile banking platform were recorded:

- Delayed functionality of the mobile phone banking platform to be activated by the formal financial institution for this case Postbank

- The use of the best principle for the YSLAs to access credit after the completion of two cycles has made it hard for the YSLAs to get loans from Postbank, thus limiting their access of the formal financial services
- Delayed account opening by Postbank for all the groups and individuals that had met all the account opening requirements also tried to hinder others from opening accounts
- The linkage exercise needed many documents to be prepared by the groups and yet they had a cost implication of 120,000 which could not be raised by the youths as soon as possible.
- The youth mobility also hindered linkage as some could not be traced during linkage time
- Airtel suspended its WEZA product upon which the project was designed. This action halted all linkage activities for almost five months as a new partnership and understanding was developed between CARE and Post Bank to take up the linkage component this negotiations also took time before the actual products were now developed

Causes

- Limited sensitization of the groups and individuals by the IPO so that they are aware of what is required of them for the linkage
- No specific staff was allocated to the project by Postbank to handle the linkage process and this some of the linkage programs to be shifted to other dates thus limiting target achievement
- Phone lines of some of the signatories were not registered in their respective names, thus calling for fresh issuing of new lines, thus limiting the process, but this was affected during the project cost extension where the government suspended the registration of new lines after the death of police **AIGP Andrew Felix Kaweesi**.

2.4. Good practice: Please document and share any good practice(s) during the reporting year.

- Joint and monitoring of the project activities by CARE and the IPO staff accelerated delivery of project outputs and not forgetting the realization of quality project results/impact.
- Joint sensitization and mobilization meetings by CARE and KDFA in all the Sub Counties targeting youths structures in the village, parish, Sub County and the district helped improve the number of the youths joining the groups thus enabling the IPO to meet the required project target.
- Door to door mobilization made it easy for the female youth to get involved in group activities, despite the fact that their percentage was 49.2% this still made them realize their potential in community activity/participation.

- During the project review meeting that was called by KDFA the implementing partner which involved District stakeholders, CAO, Sub County technical staff, Parish Chiefs, youth leaders of various levels, CBTs, selected group leaders, Postbank Officials, it helped review the project and affirm to it that this model works and a lot can be achieved if the youths and other community people embrace it.
- Reports sharing at different levels of the local government was also another good practice as this enable the stakeholders understand what interventions are being piloted in their areas and this can be another avenue that can be used in future interventions.
- The IPO Project Officers continued also to work with the DCDO and the SDCO to ensure that all the necessary documentation that is need by the groups for example getting the groups registered as local NGO through having their constitutions signed and issuing registration certificates, issuing of introductory letters and authenticating their group minutes, all this facilitated the process of the groups to be linked to Postbank.

2.5. Information, dissemination and networking:

- During project reviews meeting some key players in the project execution in the district of Kagadi were also invited and their attendance has created an understanding of what other players do in supplementing government effort in the development of the populace.
- Reports dissemination of various activities i.e.: monthly activity and quarterly have kept various players in the project implementation aware of what lies ahead of them in the delivery of the required project output especially the key stakeholders of the District and the Sub Counties where the project is being implemented.
- During the project implementation there was a suggestion of working with Barclays Bank to enrol YSLAs on the Ledger link and E-keys to fasten mobile banking platform process because the mentioned product had been scaled-up by CARE and Barclays Bank in different regions including the western, but this was not easy with the donor as this was not in the prior arrangement in the MOU.

Section 3: Changes to plans for the following year

3.1 Project outputs.

Changes Made:

- The underperformance registered is majorly attributed to the suspension of Airtel WEZA operations in the country on April 12 2016. This action included halting the YSLA on bonding to the digital system until further notice. In turn, the project's

linkage activities stopped since Airtel was the key project partner for digitalized financial services. CARE sought alternative service provider in Post Bank that has similar services with an added advantage of utilizing other MNO services beyond Airtel especially MTN which has a wider network coverage in the rural setting.

- In addition, prior to the suspension of the Airtel WEZA operations, the project faced connectivity and scarce Airtel mobile money network challenges that significantly delayed access to digital services thus slow target realization especially in remote sub counties apart from Kagadi which is hosts the Town council.
- Also the presidential and parliamentary campaigns/elections during the initially stage of project start affected group formation because the youth were actively engaged in political campaign for specific candidates hence mobile and unstable to form steady YSLAs, therefore community sensitization and group formation took a bit of time thus affected the number of groups which was only realized later in the project implementation.
- Therefore, a concept note and budget were developed and submitted for consideration which the donor funded from February and ending at the end of April 2017, this extension period has seen most the project set targets being meet.

3.2 Project indicators and activity schedules.

- Some project indicators changed especially the number of youths reached, the group and individual accounts opened and the group leaders trained in leadership skills as seen from the project set targets.
- The project schedule also changed from eighteen (18) months to twenty (20) months due to the cost extension that was given a go ahead. With this extension, the project budget was increased by 16% to provide for results realization, documentation and conclusion.

3.3 Budgets

- As mentioned above, the project budget will increase by 16% from GBP 209,779 to GBP 224,170 to fund the additional two months proposed by CARE.

Recommendations:

- The future project design should integrate gender transformative approaches and ensure their implementation is effectively done. These should include CARE's "Engage Men and Boys Model" which is necessary in this project area because there are still high levels of gender inequity in the area with power inequalities as evidenced by mobile phone ownership dynamics as evident from the impact documentation assessment study that was carried
- Integrating the model is critical if female youths are to gain from the propelled project intervention. This was also proposed by the LC II chairperson, various YSLA

members and KDFA project officer. They routinely emphasized men involvement as a must do if women and households are to realize holistic impact.

- Groups formed in future should ensure that all those that are to be selected as signatories should have their phone numbers registered in their own names as in the National IDs to help facilitate the process of linkage banking
- Postbank should in future designate staff or a sub branch specifically tasked with the responsibility of ensuring that project activities are implemented in time and efficiently
- In order to scale up the piloted model, all the key partners and stakeholders should endeavor to play their role. The model by design is excellent and applicable. Therefore, its implementation would greatly serve the excluded youth thus empowering them.
- Additional skills like life skills have to be incorporated in the capacity building package for the youth to enable them live meaningful lives.
- Linkages with agricultural service providers to skill young farmers are critical as most of the youth in the YSLAs are engaged in crop production. Therefore, supporting them to perfect their skills would strengthen the sector which is the backbone of Uganda.

Conclusion:

- The project implementation was on course with most of the planned activities implemented successfully achieved. Performance targets were also reviewed at partner level during monthly meetings and quarterly meetings and this helped the project meet the required project set deliverables. There was more appreciation of the project by the youth and delivery especially when most of the groups were input in the mobile banking platform by Postbank and this enabled the IPO to meet the required project results as expected towards the end of project period what remains is to ensure that the groups are helped in the Pull and Push to ensure that it fully operational. With phone banking rolled out many groups will be in position to use the digitalized financial services platform which will in turn enable them access formal financial services from the bank but this must be facilitated by Postbank by ensuring that Signatories phones are input in the system to help the CICO process, otherwise now that the project has come to an end some groups that have opened group accounts will not be able to benefit from the digitalized financial services that is being provided by the bank. Similarly the cost extension enabled CARE and KDFA the implementing partner to realize results that can now be used to inform FSDU on the suitability of the innovation amongst youths in Uganda, especially those in the beneficiary areas of Kagadi District

Annexes

Use the space below to list annexes submitted with this annual report.

Appendix 1: Partial List of group accounts

NO	Group name	Account number
1	Lubiiri Katweimukye Youth Group	1090800000080
2	Mpumude Upper	1090800000081
3	KabadedeTukole Youth Group	1090800000070
4	Kyaterekera Youth Tukore Group	1090800000084
5	Kyaterekera Youth Group	1090800000072
6	Kyaterekera Tukurakurane Group	1090800000082
7	Katweyambe Group	
8	KyomukamaAbamu	1090800000073
9	Wangeyo 'A' YSLA	1090800000083
10	Kiyenzi Tukurakurane Youth Group	1090800000085
11	Kaisamunya 'B' Youth Group	1090800000074
12	Bamwe Group	1090800000076
13	KiguliTwekambe Youth Group	1090800000077
14	St. Jude	1090800000079
15	Rukiiri Youth Group	1090800000078
16	Kyabiiru	1090800000086
17	Rusenyi Youth Group	1090800000088
18	Bufundi YSLA Group	1090800000087
19	Kisungu	1090800000089
20	Nyantanzi Katweyombeke	1090800000090

21	KasagatiTweimukye	1090800000091	
22	Kyomukama Tukwatanize VSLA	1090800000075	
23	Kanyangoma United YSLA	1090800000092	
24	Katoma	1090800000093	
25	KyeicumuTweimukye YSLA	1090800000094	
26	KasokeroTukurakurane YSLA	1090800000095	
27	MaisangweTweimukye YSLA	1090800000096	
28	BwarandaTweheyo YSLA	1090800000101	
29	Kahumuza Abeteraine YSLA	1090800000102	
34	Twekambe Bwaranda	1090800000103	
35	KihuuraTukurakurane	1090800000104	
36	KabapachaTweyombeke YSLA	1090800000109	
37	Kihemba A Tweyombeke	1090800000110	
38	Kanyamunyo YSLA	1090800000105	
39	Nyamirima YSLA	1090800000107	
40	Rugashari B United	1090800000108	
41	Namugongo B Trust YSLA	1090800000111	
42	Kibuga YSLA	1090800000112	
43	Namugongo A Tukurakurane	1090800000113	
44	Nyakasozi Uganda Martyrs	1090800000114	

45	RuzaireTukurakurane	1090800000115	
46	KiruhuraTweyombeke	1090800000116	
47	Korankuyambe YSLA	1090800000117	
48	Happy youth group Kabamba	1090800000118	

49	Nyangereka Tweimukye Y.G	1090800000222	
No	Group name	Account number	
50	Pachwa Abagambakamu	1090800000120	
51	Kiyuya Abeteraine	1090800000121	
52	Kihura Abekambi	1090800000126	
53	Kaitemba Tweheyo	1090800000124	
54	Iruhura Abamu	1090800000127	
55	Yorodani Twekambe	1090800000129	
50	KyomunembeTukwatanize	1090800000220	
51	KyomukamaTukorehamu	1090800000223	
52	MutundaTweyombeke	1090800000225	
53	ItahiroTwerwaneho YG	1090800000226	

54	Kisenyi YG	1090800000227	
55	Rwensande Tukurakurane	1090800000228	
56	KisenyiTugaigahare	1090800000229	
57	Muhumuza YG	1090800000230	
58	NyakabaleAbekambi	1090800000231	
58	Nyamiringa YG	1090800000232	

59	Buswaka Tweimukye	1090800000121	
60	Rusoroza YSL	1090800000122	
61	Kyaterekera Umoja	1090800000123	
62	Kyatereker Aturihamu	1090800000124	
63	Kyaterekera Tweyombeke	1090800000125	
64	Tweyombeke Kyomukama	1090800000126	
65	Wangeyo Y Development	1090800000127	
66	Kitumba Katweimukye	1090800000128	
67	Rukiri YSLA Tukole	1090800000129	
68	Rukiri YSLA	1090800000130	
69	Kakogaysla	1090800000131	
70	Mabaale YOUTH	1090800000132	
71	Mabaale B Twekambe	1090800000133	
72	Kyankorogoto YSLA	1090800000134	
73	Nyambeho Enganjani	1090800000135	
74	Kyarusa Y Dev,T Group	1090800000136	
75	Kanyangoma	1090800000156	
76	Magusuru	1090800000157	

77	Buswaka Bagambakamu	1090800000159	
78	Kisungu Kweterana	1090800000158	
79	Kasubi Y. Tweyombeke	1090800000160	
80	Buyaga Tweimukye	1090800000138	
81	Kyenzige Twekambe	1090800000139	
82	Kyangamwoyo Tweimukye	1090800000137	
83	Kigoye Tukurakurane	1090800000140	
84	Karokarungi Twekambe	1090800000141	
85	Kiryane In God We Trust	1090800000142	
86	Nyamiyaga Tweimukye	1090800000143	
87	Kamaira Tukurakurane	1090800000144	
88	Kyabasali Tukolenamani	1090800000145	
89	Mpamba B Ysla	1090800000146	
90	Tweheyo Kisenyi	1090800000147	
91	Mpamba Babagambakamu	1090800000148	
92	Kibwera B Tukurakurane	1090800000149	
93	Kasasa Youth Development	1090800000150	
94	Kisanza Youth Tukurakurane	1090800000151	
95	Iruhura Youth	1090800000152	
96	Rubuuba Youth	1090800000153	
97	Bihanga Tweimukye	1090800000154	
98	Kihuura Tweyombeke	1090800000155	
99	Kisengya Tukurakurane	1090800000161	
100	Kiywataba Abagambakamu	1090800000162	
101	Kihemba Atukurakurane	1090800000163	

102	Bwamukera Twetungure	1090800000164	
103	Kinaga Tukurakurane	1090800000165	
104	Tweyambe Kyakijoka	1090800000166	
105	Karokarungi Abeteraine	1090800000167	
106	Kaisorya Tweimukye	1090800000168	
107	Nyakasozi Abesigamukama	1090800000169	
108	Kaisolya Kweyombeka	1090800000170	
109	Nyakabale Tukurakurane	1090800000171	
110	Kasonga	1090800000172	
111	Kiguuda B Tukurakurane	1090800000173	
112	Nyakabale Abeteraine	1090800000174	
113	Rutooma Tweyombeke	1090800000175	
114	Nyampindu Twekambe	1090800000176	
115	Katweimukye Kamata	1090800000177	
116	Tweyombeke Kamata A	1090800000178	
117	Katukole Pacwa	1090800000179	
118	Paacwa Tukurakurane	1090800000180	
119	Abeteraineirobe	1090800000181	
120	Kirongo Tugaigahare	1090800000350	
121	Rwiina youth group	1090800000351	
122	Tukorrehamu Kasonga	1090800000352	
123	Nyamigisa youth group	1090800000353	
124	Abagambakamu Irobe	1090800000354	
125	Tusingwire Kisenyi	1090800000355	
126	Katweimukye Kisenyi	1090800000356	

127	Kiryane Talented	1090800000358	
128	Kiryane Twekambe	1090800000357	
129	Kibwera A Abagambakamu	1090800000359	
130	Kiruhuura Katweyambe	1090800000360	
132	Kiruhuura Tukurakuranetwena	1090800000361	
133	Kiruhuura Tweyambe	1090800000362	
134	Nyantanzi Umoja	1090800000363	
135	Kyaterekera youth Tukolehamu	1090800000364	
136	1090800000270	KabambaTweimuke	
137	1090800000271	Kiruhura Kweterana	
138	1090800000272	Agahikaine	
139	1090800000273	TweyambeKiyuuya Youth Group	
140	1090800000274	TweyombekeKyabasara Youth Group	
141	1090800000275	Tukurakurane Kihigana Youth Group	
142	1090800000276	Tulibamu Youth Group	
143	1090800000277	Tweyombeke Church Of Uganda	
144	1090800000278	KyenzigeTwesimireS&Credit Group	
145	1090800000279	Rutooma Farmers Association	
146	1090800000280	Namugongo Clever Youth	
147	1090800000281	KibuugaTweyombeke	
148	1090800000282	Yorodan B Tukwatanise	
149	1090800000283	Kavule Youth Tukwatanize	

150	1090800000284	Tukwatanize Youth Group	
151	1090800000285	KentomiTweyombeke Youth Group	
152	1090800000286	SsoborwaKweyamba	
153	1090800000287	Muzahura Youth Group	
154	1090800000288	MuruhaMutimaGumu Youth Group	
155	1090800000289	KyaterekeraBatakaTwekambe	
156	1090800000290	BuswakaTweimukye Youth Group	
157	1090800000291	NyantanziTwekambe Youth	
158	1090800000292	Buhumuro Youth	
159	1090800000293	BuswakaTwerwaneho	
160	1090800000294	RushorozaTwekambe Youth Group	
161	1090800000295	KamuseguKweterana Youth Group	
162	1090800000296	IgabiroTukurakurane Youth	
163	1090800000297	KaisamunyaKweterana Youth	
164	1090800000298	NyamitiTwekambe Youth	
165	1090800000299	Kyakataba United Youth	
166	1090800000300	Kihemba B Tweyombeke	
167	1090800000068	Kwikiraniza	
168	1090800000069	tukolerehamu	
169	10908000000181	Mpigiza kamata	

170	10908000000182	kamata BYG	
171	10908000000183	Pacwa tweheyo	
172	10908000000233	Mukama murungi	
173	10908000000184	Kyabasara Twekambe	
174	10908000000185	Rutooma Tweyambe	
175	10908000000186	Kibuga Tweyambe	
176	10908000000187	Bweranyange Tweimukye	
177	10908000000190	Namirembe Tweheyo	
178	10908000000191	Kanyamunyo Tweimukye	
179	10908000000192	Nyamukaikuru Rocks	
180	10908000000193	Rwentale Kirateete	
181	10908000000194	Hamugyi Youth Group	
182	10908000000195	Kyenzige Twekambe	
183	10908000000196	Kabapaca Farmers	
184	10908000000197	Kamuroza Fowode	

185	1090800000198	Kihemba B Abagambakamu	
186	1090800000199	Kamuroza Youth	
187	1090800000200	Kanyamunyo Tulibamu	
188	1090800000211	Kasasa Twekambe	

189	Agahikaine Kikuubo	1090800000200
190	KigangaiziTweimukye	1090800000201
191	KyeicumuKatweimukye	1090800000202
192	Nyakasozi Farmers	1090800000203
193	KihembaTukurakurane	1090800000204
194	Kikomagwa Youth	1090800000205
195	KikuuboAbeteraine	1090800000206
196	KiruhuuraTukurakurane	1090800000207

197	KatweimusyeWomens	1090800000208
198	KaziiziAbeteraine	1090800000209
199	Tulibamu Youth	1090800000210
200	SoborwaTwekambe	1090800000211
201	KabaddedeTweimukye	1090800000212
202	SoborwaTukole	1090800000213
203	Abagambakamu YG	1090800000214
204	Soborwa Youth Devt	1090800000215
205	KaisamunyaTweyombeke	1090800000216
206	KayanjaTweyombeke	1090800000217
207	BurazaTweyimukye	1090800000218
208	IgabiroTweyombeke	1090800000221
209	KaisamunyaTukurakurane	1090800000219

210	Kyomunembe Business Group	1090800000224
211	Namirembe	1090800000190
212	Bweranyangyi B	1090800000187
213	Kavule Tweimukye	1090800000106
214	Kibuga Tweyambe	1090800000186
215	Kayamunyo Tweimukye	1090800000191
216	Nyamukaikuru Rocks	1090800000192
217	Rwentale	1090800000193
218	Hamugyi youth	1090800000194
219	Tweyombeke COU	1090800000275
220	Kyenzige YSL Group	1090800000272
221	Rutooma group	1090800000268
222	Namugongo trust	1090800000262
223	Kibuuga Abeteraine	1090800000299
224	Yorodan B Abagambakamu	1090800000289
225	Kavule Tukurakurane	1090800000298
226	Tweyombeke Youth Group	1090800000293
227	KentomiTweyombeke Youth Group	1090800000254
228	SsoborwaKweyamba	1090800000276
229	Muzahura Twekamba Youth Group	1090800000277
230	MuruhaMutimaGumu Youth Group	1090800000282
231	KyaterekeraBatakaTwekambe	1090800000284
232	BuswakaTweimukye Youth Group	1090800000286

234	NyantanziTwekambe Youth	1090800000280
235	Buhumuro abeterine Youth	1090800000281
236	Twekambe Youth Group	1090800000252
237	Kweterana Youth Group	1090800000259
238	IgabiroTweheyo Youth	1090800000260
239	Kweterana Youth	1090800000248
240	Nyamiti Youth	1090800000247
241	Kyakataba United B	1090800000242
242	Kihemba B Twekambe	1090800000272
243	Kwikiraniza Kiyuya	1090800000210
244	Tukolerehamu	1090800000084
245	Nyantanzi Umoja	1090800000363
246	Kiruhura Tukurakuranetwena	1090800000361
247	Kiruhura Tweyambe	1090800000362
248	Tukorrehamu Kasonga	1090800000352
249	Nyamigisa youth	1090800000353
250	Abagambakamu Irobe	1090800000355
251	Tusingwire Kisenyi	1090800000355
252	Katweimukye Kisenyi	1090800000357
253	Kiryane Talented	1090800000358
254	Kiryane Twekambe	1090800000357
255	Kibwera A Abagambakamu	1090800000359
256	Kiruhura Katweyambe	1090800000360
257	Rwina youth group	1090800000351
258	Kirongo Tugaigare	1090800000350

259	maisangwe abagambakamu group	1090800000389
260	twekambe kigoye group	1090800000390
261	mpamba katwekambe group	1090800000391
262	mpamba adventist group	1090800000391
263	katoma tweimukye group	1090800000388
264	kibuga 'b' tukurakurane group	1090800000422
265	kasasa united youth group	1090800000421
266	namugongo united group	1090800000420
267	kamambu youth devt association	1090800000430
268	kyomukama tukwatanize group	1090800000450
269	hemu tukurakurane group	1090800000409
270	tubinge obworo	1090800000436
271	wangoyo b twekambe group	1090800000431
272	rusoroza twekambe youth group	1090800000437
273	kyaterekera a bataka twekambe group	1090800000404
274	mpumude twekambe group	1090800000405
275	kyaterekera a bataka twekambe group	1090800000389
276	igabiro youth group	1090800000410
277	munsenyi tukurakurane group	1090800000411
278	kyeema youth group	1090800000413
279	kweyamba pachwa group	1090800000409
280	tweyombeke pachwa group	1090800000398
281	tukwatanize pachwa group	1090800000421
282	igwanjura tukurakurane group	1090800000432
283	tukurakurane gayaza group	1090800000432
284	uganda martyrs kabamba group	1090800000446
285	kemigisa kabamba group	1090800000442
286	tukolerehamwe michinga group	1090800000441
287	nyamiti tukekamba group	1090800000424
288	ngonzi womens group	1090800000424
289	kyarusa kweterana group	1090800000457
290	businge tukorehamu group	1090800000425
291	businge 'b' tukorehamu group	1090800000426
292	rwentale buying & selling group	1090800000419
293	sinaapi cou youth group	1090800000418
294	abagambakamu hamugyi group	1090800000417
295	kyaleni kamata 'a' group	1090800000392
296	ageteraine womens group	1090800000402
297	kanyinya tukurakurane	1090800000398
298	kanyabebe katukore group	1090800000399
299	kanyabebe abagambakamu	1090800000401
300	buswakatweimukye	1090800000433
301	nyakakyo twimukye	1090800000430
302	kanyabebe tukwatanize	1090800000403
303	mpamba katwekambe	1090800000397

304	tukorehamu mpamba	1090800000396
305	kibwera abekambi	1090800000429
306	kasasa youth tukole	1090800000421
307	kisanza youth twekambe	1090800000418
308	mabale tukole hamu	1090800000430
309	katwerwaneho youth group	1090800000405
310	kanyabe katukore	1090800000399
311	kanyabebe tukwatanise	1090800000401
312	rwenjobe model	1090800000393
313	kyenzige development	1090800000394
314	mpamba abagambakamu group	1090800000395
315	pachwa tweimukye	1090800000434
316	kibuga b tukurakurane	1090800000422
317	buswaka abagambakamu	1090800000413
318	kyabairu abamu	1090800000428
319	kyakasoro twekambe	1090800000431
320	kisuura c tukwatanise	1090800000443
321	twekambe kibwera	1090800000403
322	kanyinya tukurakurane	1090800000398
323	kanyabe tukwatanise	1090800000437
324	kabapacha twekambe	1090800000414
325	nyamiti tukekamba	1090800000424
326	kamusegu kweterana	1090800000410
327	ngoma abagambakamu	1090800000427
328	nyakabingo twimukye	1090800000430

Appendix 2: Individual Accounts opened to date

No	Account number	Account Name Group	Individual Name
1	11408000000200	Abeteraine Kazizi Group	Alinaitwe Scovia
2	11408000000201	Kasonga Tweimukye	Alinaitwe Pafura
3	11408000000202	Kamata A Youth Group	Aliguma Betty
4	11408000000203	Mpigiza Group	Tumukugize Annet
5	11408000000204	„	Baguma Fred
6	11408000000205	Tulibamu Youth Group	Mbabazi Leonard
7	11408000000206	Nyampindu Twekambe Youth Group	Byaruhanga Mubanjizi

8	11408000000207	Mpigiza Youth Group	Ogen William
9	11408000000208	Mpigiza Youth Group	Chandiga Ismail
10	11408000000209	Mpigiza twekambe	Katusabe Annet
11	11408000000210	Kyenzige Twesimire S&Credit Group	Alinaitwe Julias
12	11408000000211	Kibwera Tweyombeke	Muhoozi Gidion
13	11408000000212	Kibwera Tweyombeke	Tugume James
14	11408000000214	Kibwera A Abagambakamu	Halerimaana Everist
15	11408000000215	Kibwera B Tukurakurane	Mugisa Kizito
16	11408000000217	Kyabasali Tukolenamaani	Byaruhanga Kanyandugu
17	11408000000218	„	Rukiya Kyalisima
18	11408000000219	Mpamba B Youth Group	Byamukama Donozio
19	11408000000220	Rwentale Kiryatete Youth	Tumwesige Vianney
20	11408000000221	Kiryatete Youth Group	Nionzima Festo
21	11408000000222	„	Asiimwe Alozio
22	11408000000223	„	Katusiime Yusita
23	11408000000224	Rugashari B United	Katusiime Yusita
24	11408000000225	Kibuga Tweyombeke Youth Group	Niyibizi Esther
25	11408000000226	Kasasa Youth Development	Byabazaire Venance
26	11408000000227	„	Ajuna Isingoma
27	11408000000228	„	Alinaitwe Isingoma

28	11408000000229	Namugongo Clevers	Byamukama Joram
29	11408000000230	Yorodani B Tukwatanise	Besimaana Lawrance
30	11408000000231	Kisanza Youth Tukurakurane Group	Muyambe Godian
31	11408000000232	„	Tumwesigye Mathias
32	11408000000233	„	Musinguzi Moses
33	11408000000234	Yorodan B Youth	Byamukama Polito
34	11408000000235	Kyabairu	Mwesige Robert
35	11408000000236	„	Tulihabwe Kinombe
36	11408000000237	„	Musige Irumba
37	11408000000238	Nyantanzi youth group	Mugume Moses
38	11408000000239	Nyantanzi youth group	Tumwehe Patick
39	11408000000240	Nyantazi youth group	Bacurana John
40	11408000000241	Nyantazi youth group	Uromu Rashid
41	11408000000242	Nyantazi youth group	Buwaga Alibetira
42	11408000000243	Nyantazi youth group	Mohamed Okoroto
43	11408000000244	Bamwe youth group	Kabahenda Besta
44	11408000000245	Bamwe youth group	Asiimwe Niwamanya
45	11408000000246	Bamwe youth group	Byamukama Christopher
46	11408000000247	Bamwe youth group	Abigaba Vianney
47	11408000000248	Bamwe youth group	Nakiza Mesach
48	11408000000249	Bamwe youth group	Godfey Turyatempa
49	11408000000250	Kisengya Tukurakurane Youth Group	Francis Bizibu
50	11408000000251	Kisengya Tukurakurane Youth Group	Kitone Lozio

51	11408000000252	Kisengya Tukurakurane Youth Group	Kusiima Edward
52	11408000000253	Kisengya Tukurakurane Youth Group	Tusiime Kaizi
53	11408000000254	Kinywataba Abagambakamu Youth Group	Nnema Florance
54	11408000000255	Kisengya Tukurakurane Youth Group	Michael Junior
55	11408000000256	Kisengya Tukurakurane Youth Group	Mugisa Sowedi
56	11408000000257	Kisengya Tukurakurane Youth Group	Kisakye Joseph
57	11408000000258	Kisengya Tukurakurane Youth Group	Tumwesige Kabasomi
58	11408000000259	Kisengya Tukurakurane Youth Group	Kirungi Joseph
59	11408000000260	Kinywataba Abagambakamu Youth Savings	Tayebwa Patrick
60	11408000000261	Kinywataba Abagambakamu Youth Savings	Tumusiime Patrick
61	11408000000262	Kinywataba Abagambakamu Youth Savings	Mugabe Fred Abooki
62	11408000000263	Kinywataba Abagambakamu Youth Savings	Asiimwe Julias
63	11408000000264	Kinywataba Abagambakamu Youth Savings	Kebirungi Mbabazi

64	11408000000265	Kinywataba Abagambakamu Youth Savings	Doreen Friday
65	11408000000266	Kinywataba Abagambakamu Youth Savings	Nsamba William Amooti
66	11408000000267	Kinywataba Abagambakamu Youth Savings	Ategeka Judah Tadeo
67	11408000000268	Kinywataba Abagambakamu Youth Savings	Mbazira Charles Kyahurwa
68	11408000000269	Kihemba A Tukurakurane Youth Savings	Kyosaba Lawrance
69	1140800000102	Kikomagwa youth	Sekika Ronald
70	1140800000103	Kikomagwa youth	Tumusiime Tinka
71	1140800000104	Kikomagwa youth	Mukisa Emmanuel
72	1140800000105	Kikomagwa youth	Byamukama Francis
73	1140800000106	Kikomagwa youth	Alinaitwe Agnes
74	1140800000107	Tukurakurane youth	Nakanwagi Margret
75	1140800000130		Tibakunirwa Leonard
76	1140800000131		Ategeka Andrew
78	1140800000132		Katusiime Adam
79	1140800000133		
80	1140800000134		Atugondeze Johnbosco
81	1140800000135		Biryomumaiso Frank
82	1140800000136		Karambuzi Aben

83	1140800000137		Tukwasibwe Hussein
84	1140800000138		Birungi Sadress
85	1140800000139		Kisembo Kalisa
86	1140800000140		Asaba Kalisa
87	1140800000141		Obed David
88	1140800000142		Kisakyamalia Leonard
89	1140800000143		Kabonesa Justine
90	1140800000144		Atugosa Annet
91	1140800000145		Saazi Nyansio
92	1140800000146		Bahemuka Hamidu
93	1140800000147		Tuhaise Godfrey
94	1140800000148		Kiiza Julius
95	1140800000149		Kusiima Vicent
96	1140800000150		Malita K
97 98	1140800000151		Bayarugaba Jack Silva
99	1140800000152		Mbabazi Jovia
100	1140800000153		Kyakuha Florence
101	1140800000154		Kyalingoza Amos
102	1140800000155		Karaveri Twahirwa
103	1140800000156		Kisembo Lawrence
104	1140800000157		Kabasomi Grace
105	1140800000158		Nakasumba Everlyne
106	1140800000159		Kumalaki Abigali
107	1140800000160		Kwesiga Fredrick
108	1140800000161		Maniragaba Joseph
109	1140800000162		Sunday Steven
110	1140800000163		Nkomizimana Innocent
111	1140800000164		Tumuhairwe Topista
112	1140800000165		Kimaaanizanye Gorret
113	1140800000166		Byimaana Jazii

114	1140800000167		Tumusiime Moses
115	1140800000168		Agaba Sebastiano
116	1140800000169		Byaruhanga Johnbosco
116	1140800000170		Mugisa Innocent
117	1140800000171		Matovu Joseph
118	1140800000172		Kyaligonza Mathias
119	1140800000173		Kyalingoza Jane
120	1140800000174		Kirungi Fredrick
121	1140800000175		Mwesinge Tulibamu
122	1140800000176		Sewante Wilson
123	1140800000177		Sewante Gerald
124	1140800000178		Kusiima Emmanuel
125	1140800000179		Muganzi Vicent
126	1140800000180		Tusiime Gerald
127	1140800000181		Serrugo Michael
128	1140800000182		Byabasaija Anatoli
129	1140800000183		Tukahirwa Lydia
130	1140800000184		Kitone Joseph
131	1140800000500		Mirimo Godfrey
132	1140800000501		Tibenda Nyansiyo
133	1140800000502		Kemigisa Teddy
134	1140800000503		Kasiye Jacob
135	1140800000504		Asiimwe Aloisiocy
136	1140800000505		Tumukwasibwe Beatrace
137	1140800000506		Kansiime Diana

Appendix. 3 Case Stories from selected Youths



Matavu Joseph aged 29 years of Awakened Mpamba Youth Group Kyezinge I have been able to borrow funds from my group that I have used to local bananas to make local brew that I always sale to markets and trading centers using my own motorcycle



Kyalisiima Jane 29 years Awakened Mpamba Youth Group in Kyezinge, I lost my husband in 2015 but the YSLA has help really helped me to certain myselfher and now I hhave been able to purchase three goats and two sheeps that a are am now rearing at my home.



Karokarungi tukurakurane youth group, Our project collapsed but we were able to revive it after we started our YSLA group where we were able to raise capital to start actual activity of baking again from which we can now make Cakes, Madasi and Bagiya which we are supplying to surrounding shops



Ajambo Annet aged 24 years of Karokarungi tukurakurane Youth Group in her ventenary drug shop. My Ventenary drug shop was started by my husband, but through my YSLA I have been able to make expand through borrowing from our group.



Baguma Robert aged 23 years of Karokarungi tukurakurane. I have been able to boost my mechanical workshop with funds generated from the YSLA despite having one arm after the left arm was crushed with a sugarcane crusher/machine.



Musana Stephen aged 21 years of Karokarungi Tukurakurane. I borrowed a loan from my group which used to buy 3 tons of maize which I grind to make flour grinds, which I pack or brand to sell to the trucks taking to Rwand.