



## Second Quarterly Report: GCN Opportunity Program April – June 2012



Defence for Children International-Canada



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## INTRODUCTION

### 1. About GCN

Girl Child Network Uganda's (GCN) mandate comes from the girls themselves who by joining GCN girls' empowerment clubs signal their need for GCN to act as a voice and lead the holistic empowerment of the girl child and to vulnerable children. GCN envisions a society where girls are empowered and confident to utilize and enjoy their full rights as a member of their society. GCN's approach is unique as it emerged out of a need for access to equality, or an understanding of lack of rights and equality. GCN emerged from the collective frustration among girls in Zimbabwe who were starting to feel and understand the consequences of the unequal society they were being raised in. Since 1999, GCN has a proven track record that is acknowledged across the continent which has made it possible for GCN to move seamlessly from the grassroots level to the global village.

There are numerous innovative self help projects that our girls in Uganda and elsewhere have started to address their acute needs concerning poverty to promote their own empowerment. For nearly one and half decades, GCN have been a source of inspiration to many girls and women in various countries in Africa by replicating the girls' empowerment model with minimum resources. As GCN Zimbabwe celebrated its 10<sup>th</sup> anniversary in 2009 one of the founding members, Memory Bandera decided to take GCN's successful concept to Uganda.

In Uganda, GCN implements its programs through clubs as this model has been successful and effective in Zimbabwe, South Africa and Sierra Leone. The most unique element of the clubs is that they are run and managed by the girls themselves. The club's leadership is comprised of *an elected president, vice president, secretary, treasurer and mobilizer*. With the help of teachers and community members who act as Club Coordinators, these clubs enable girls to take control of their lives to create positive social and economic leadership leading to improvement of their general welfare, quality of life and increased community participation. These groups empower and enable girls to participate in economic, social and political activities in their schools and communities. GCN has successfully established and launched clubs in Kampala, Masaka and Wakiso districts in Uganda.

## GCN'S OPPORTUNITY PROGRAM

### 2.1 About the Opportunity Program

GCN's programs place heavy emphasis on creating, expanding, and upgrading local capacity to identify and respond to major risks affecting girls. The overall objective of the GCN Opportunity Program is geared towards transformation and improvement of the general welfare, quality of life and increased community participation in economic activities of girls in our districts of operation in Uganda. We, at GCN believe in the possibility that we can help initiate change for thousands of girls using very little resources. We believe that their hope can be transformed into a reality. This change cannot occur with simple food aid, but requires an aggressive approach that will address all the needs of girls, including health, education, skills training, and the resources to start their own income-generating projects. The program plan for the GCN Opportunity Program has been carefully designed to address each of these needs.

In February 2012, GCN started implementation of the GCN Opportunity Program with funding from Defence for Children International-Canada (DCI). GCN received an additional grant of €2,444 from Stichting Mutuba in May, 2012 towards the implementation of the Opportunity Program.

## **2.2 Objectives**

The typical first point of entry into GCN for girls are Clubs, which bring together a group of girls (normally between 15 and 30) who elect their own leaders, receive training and pledge to guarantee each other's loans. Because the group guarantee replaces the need for collateral, credit becomes available to those previously locked out of formal financial services. The Clubs model also strengthens the community, calling upon group members to support each other and encourage each other's success. It is critical to work on the empowerment of girls because it gives them confidence and support to realize their fullest potential and become responsible and contributing citizens who will help in the overall development of the country.

The objectives of the program are to economically empower girls through education, training and provision of micro-loans and/or grants. The program will:

- Establish GCN Empowerment Clubs;
- Provide start-up kits and micro-loans to Clubs to start their own businesses;
- Provide training in business management skills;
- Provide training and capacity building on the process of establishing Savings and Loans Associations; and
- Provide technical assistance to the girls.

## **2.3 Outcome Targets**

The duration of the DCI funding for this program is one year. At the end of the year these are the expected targets.

- 3 GCN staff trained in starting and managing Savings and Loans Associations (SLA);
- 150 girls trained in a variety of income-generating skills;
- 150 girls trained in business management skills;
- 150 girls received training and guidance from GCN on the process of establishing SLA's; and
- 150 girls received start-up kits and micro-loans.

## **2.4 Planned Activities**

### **2.4.1 Savings and Loans Associations**

People living in poverty in most African countries have been excluded from formal banking. The microfinance sector in Uganda continues to marginalize the poor from accessing financial services for obvious reasons. Most service providers do not take their services into the rural areas since they are profit oriented. In order to address this problem and ensure that the poor have financial services as well, GCN is promoting Savings and Loans Associations (SLAs) in the communities we work in. SLAs facilitate the development of unregulated and usually informal groups that exclusively depend on members' savings for their loan fund capital with no external liabilities to a lending institution to increase the total amount. SLAs have proven to be very effective in various parts of Uganda. GCN is providing training on how to start and run SLAs as well as monitor their progress. For GCN girls, savings will bring stability and a means to move away from subsistence living. Interest-bearing savings accounts provide a secure, convenient way for girls to manage money and prepare for a crisis or a business opportunity. Three GCN staff members will be trained in forming and managing SLAs and they will in-turn engage 150 girls in the formation and operation of SLAs.

#### **2.4.2 Income-generating Skills**

GCN is creating opportunities for girls to become active participants in their communities through the vocational training program. School drop-outs are often left with no option to earn a living and at times end up getting involved in risky activities such as commercial sex work. In the past two years, GCN's vocational program has trained 40 girls in paper bead making and handcrafted bags. In 2011, GCN entered into an agreement with the girls to buy beads from them and GCN makes products out of them. GCN will then sell the products and the money is reinvested into the program. The advantage with this is that the girls always have instant cash which helps them stay in the program instead of looking for menial jobs to feed themselves. This program gives girls a platform to use creative ways of helping themselves and their families without resorting to risky behaviors. The vocational training component of the Opportunity Program targets girls who are out of school and child mothers. Under this program, GCN engages girls in various income-generating skills including paper bead making, crafts, agriculture, hair dressing, tailoring, leatherwork, baking and animal farming. 150 girls will be given various income-generating skills<sup>1</sup>

#### **2.4.3 Business Management Skills**

In countries where there are low literacy rates and many people are unfamiliar with banking services, access to start-up kits and micro-loans may not be enough to help them lift themselves out of poverty. Girls must also receive business management, entrepreneurship and financial literacy training to learn basic skills related to managing a small business, earning, spending, budgeting and borrowing money. GCN's training and development modules will teach girls how to manage money wisely. GCN will also ensure that girls have access to information on health, leadership, self-esteem, communication, work-life balance, civic responsibility and more. Training will be mandatory for any girl who receives a start-up kit or micro-loan or who joins a VSLA. By the end of 2012, 150 girls will be trained in business management skills.

#### **2.4.4 Start-up Kits and Micro-loans**

The proposed start-up kits and micro-loans are provisions of financial services that will significantly change the lives of girls living in poverty. Once the girls identify or are trained in a skill they can use to generate income, they will not be able to use their skills unless they are supported. The combination of a start-up kit and a loan will ensure that they are not burdened with the loan once they start their own businesses as they might take time to be self-reliant. However, GCN does not believe in giving free money and would also want other girls to benefit from the Program through a fund that will enable them to get the same facilities. The start-up kits will comprise of different items based on the nature of the business. GCN will not charge an interest rate and will offer a mix of loan products, including individual loans, group loans, and loans tailored to girls in specific areas such as agriculture. 150 girls will benefit through start-up kits and micro-loans.

## **EFFECTIVENESS AND RESULTS**

### **3.1 Achievements of the project as compared with its objectives**

The objectives of the program are to economically empower girls through education, training and provision of micro-loans and/or grants. Since the beginning of the program, GCN has achieved the following:

- Established GCN Empowerment Clubs in Kampala, Masaka and Wakiso;
- Provided training in business management skills;

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<sup>1</sup> Please note that our aim is to target a minimum of 50 girls per district in the proposed districts (Kampala, Masaka and Wakiso)

- Provided training and capacity building on the process of establishing Savings and Loans Associations;
- Provided start-up kits and micro-loans to Clubs to start their own businesses; and
- Provided technical assistance to the girls.

### **3.2 Target group reach**

The direct beneficiaries of GCN's programs are girls who qualify to join clubs; membership to GCN is open to all girls aged 0-18 years<sup>2</sup>. Girls are encouraged to join/form a club in their school or community-- we currently have over 14 clubs who are direct beneficiaries of the Opportunity Program. It is through these clubs that GCN implements its activities. Our aim is to transform the girls from perceived victims into leaders by instilling, facilitating and providing the means for them to deal with obstacles they face so that they reach their potential as women leaders.

GCN's work is carried out by a team of dedicated staff, volunteers and interns who are passionate about human rights and children's issues.

*See Annex 1: Program management approach*

*See Annex 2: List of GCN volunteers and interns*

### **3.3 Activities carried out compared to planned activities**

#### **3.3.1 GCN Empowerment Clubs**

GCN's work is for and by the girls and it is important to reach out to these girls and support them. However, it is difficult to reach out and follow up with girls unless they are organized and this is why the clubs are important. GCN works with girls who are organized in clubs and most of our activities are implemented through these clubs. The more clubs we form and launch, the more girls we will be able to reach. Our clubs have conducted various activities even beyond the scope of this program.

*See Annex 3: GCN summarized clubs report*

#### **3.3.2 Savings and Loans Associations**

Initially, GCN was supposed to send three (3) staff members for training in other established training institutions. However, this option ended up being too expensive and time consuming, so we opted for getting a professional trainer to conduct the training in-house. GCN engaged Saiful Islam Khan Nahid, a Senior Finance Analyst with BRAC<sup>3</sup>, to conduct a training-of-trainers with four (4) GCN staff. The ten-day training<sup>4</sup> included modules on savings, loans, interest rate calculations, managing loan associations, vocational skills identification, business identification, managing a business and monitoring and evaluation of associations. In addition, the GCN staff had a field trip to Kasese to learn from BRAC's micro-finance activities there. The training was completed in April, 2012. Savings trainings are mandatory for all GCN clubs because we want to instill the culture of saving which is lacking in Uganda. GCN started conducting savings trainings with the clubs and this is ongoing.

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<sup>2</sup> GCN will make exceptions to girls who are between 18-24years who were sexually abused when they were young and never got justice or as a result got children and are struggling to get their lives on track.

<sup>3</sup> BRAC is the leading microfinance organization in Asia and Africa and Mr. Nahid has extensive experience developing microfinance programs and providing training to BRAC staff in different countries.

<sup>4</sup> The training was spread out during the months of February, March and April to allow for hands-on practice.

### **3.3.3 Income-generating Skills**

Income-generating skills are vital to some of the GCN club members, especially those that are not in school. GCN has been working with girls to identify viable skills that they can train in that will eventually help them earn a living. Although GCN has been focusing on paper bead making and crafts, we decided to diversify to include other activities so as to give girls more options. Some of the skills that the girls have already learnt include: best practices in agriculture; crafts making; candle making; and poultry. The vocational training program has instilled hope in these girls. Some of them have started earning income from the beads and products they make.

### **3.3.4 Business Management Skills**

GCN developed a basic<sup>5</sup> training module for girls on business management, entrepreneurship and financial management skills related to managing a small business, earning, spending, budgeting and borrowing money. Business skills workshops will be held after girls having been trained in how to manage savings and loans associations.

*See Annex 4: Vocational skills and business management skills training report*

### **3.3.5 Start-up Kits and Micro-loans**

The start-up kits and micro-loans are provisions of financial services that will significantly change the lives of girls living in poverty. It took longer than was expected to disburse the start-up kits and micro-loans because we wanted to ensure that all girls that were receiving the funding had received trainings on business skills management and are knowledgeable on how savings and loan associations work.

Under this program, GCN staff members have been trained to effectively implement the program. In addition, GCN received an additional small grant which will enable us to hire loan officers to provide assistance to our clubs. Loan officers are an important source of information and encouragement for loan recipients. Their regular face-to-face meetings will provide GCN with unique insight into the challenges facing the girls (entrepreneurs). This knowledge results in many innovative and customized loan products.

So far, 76 girls have received start-up kits and 9 have received loans. GCN has also evaluated and selected 4 additional girls who are ready to receive their loans. With the additional funding from Stichting Mutuba, GCN will be able to effectively monitor the girls and recover money loaned out.

*See Annex 5: Start-up kits and micro-loans report*

## **3.4 Additional Activities**

### **3.4.1 Counseling Program**

Girls' contributions cannot be realized unless they receive the support they need to become meaningful contributors. They cannot contribute to the nation's development if they are hurting because they were abused and never got counseling, rehabilitation and/or were never reinstated back into school. Although counseling is not part of the program funded by DCI, it is important for GCN to include it in its activities so as to allow girls to heal while they are receiving skills, start-up kits and/or micro-loans. Men cannot live without women's contribution and it is for this reason that it is important to empower girls before they become adults so they can develop into citizens who will add value to the country's development

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<sup>5</sup> The training module is simple and easy to understand because most of the girls especially in community clubs have low literacy levels.

agenda. GCN provides counseling to all girls who are members of our clubs or those interested in joining our clubs.

GCN works with girls who have different needs. Some need empowerment while others have gone through traumatic events such as sexual abuse and wars. In order for traumatized girls to become meaningful contributors to the society, they need to go through counseling. Our counseling program is designed to help girls in clubs and often times we get girls who walk into our office to access our services. As GCN, we cannot send girls away without providing counseling even if we cannot provide for their other needs. Our counseling program started in February 2012 and so far has given hope to many girls who had given up on life and/or attempted to commit suicide.

*See Annex 6: Counseling report*

**Performance Tracking Table by Activity and the Indicators for Each Activity**

<b>Activity</b>	<b>Target</b>	<b>Accomplishments so far</b>	<b>Comments</b>
Savings and Loans Associations	3 GCN staff will be trained in starting and managing SLAs	4 GCN staff were trained in starting and managing SLAs	Training successfully completed
	150 girls will receive training and guidance from GCN on the process of establishing SLAs	<ul style="list-style-type: none"> <li>• GCN developed a training handbook on savings and loans which is being used for the trainings</li> <li>• So far 42 girls have been trained</li> </ul>	Most trainings were focused on training girls in business skills management and trainings on savings are being done more in the third quarter
Income-generating Skills	150 girls trained in various income-generation skills	<ul style="list-style-type: none"> <li>• 4 girls have been trained in candle making</li> <li>• 2 girls have been trained in poultry keeping</li> <li>• 1 girl has been trained in making paper bags</li> <li>• 39 girls have been trained on best practices in agriculture</li> </ul>	Skills trainings are ongoing
Business Management Skills	150 girls trained in business management skills	<ul style="list-style-type: none"> <li>• GCN developed the business management handbook</li> <li>• 50 girls trained in</li> </ul>	Trainings are ongoing



		<p>business identification</p> <ul style="list-style-type: none"> <li>• 50 girls trained in positive thinking and building relationships</li> <li>• 50 girls trained on marketing strategy and positioning</li> <li>• 32 girls trained in understanding loan terms</li> <li>• 50 girls trained on business sustainability and keeping customers/clients</li> <li>• 50 girls trained on budgeting and costing products</li> <li>• 50 girls trained on developing business plans, proposals and budgets</li> <li>• 50 girls trained on business sustainability</li> </ul>	
Start-up Kits and Micro-loans	150 girls receive start-up kits and micro-loans	<ul style="list-style-type: none"> <li>• GCN developed a handbook that guides us on managing start-up kits and micro-loans</li> <li>• 30 girls received start-up kit for crafts making (Kakiri)</li> <li>• 39 girls received start-up kit for agriculture (Masaka)</li> <li>• 1 girl received a start-up kit to start a paper bag making business</li> <li>• 6 received start-up kits to supplement their loans</li> <li>• 9 girls received small loans to start their</li> </ul>	We started giving girls loans and start-up kits and this is ongoing

		businesses	
<b>Additional Activities</b>			
Counseling	Provide group and individual counseling to girls in various clubs and those that approach GCN for help	<ul style="list-style-type: none"> <li>GCN provided counseling to 42 girls through individual counseling sessions</li> <li>GCN provided 21 group counseling sessions to various clubs</li> </ul>	GCN will continue to provide both group and individual sessions to all its members

**GCN SUCCESS STORIES**

**4. GCN Success Stories**

**4.1 Florence**

Florence lives in a small house in the Acholi Quarters which belongs to her brother, who travels abroad most of the time. Florence has no husband, a six-year-old son, and a mother who lives in Tororo and has no employment. She attended secondary school through senior three (High School), before dropping out, and before becoming involved with GCN, she used to support herself by making paper beads. Business was hard, and she only made enough money to buy food, never enough to save up. “Often, people would place orders for the beads but never pay her,” Florence says. Making beads just gave her something to do.

With her GCN loan, Florence has started up a clothing business. She buys clothes at Owino market and resells them for a profit, primarily back in the village where her mother lives. She does good business there, where her mother helps to sell her clothes, and she has even developed some regular customers who place orders with her. Florence is now making enough money to save up for the future. Before, she says, she didn’t even know she could go to a bank. Now, she has opened up an account with one. Her mother, who she is helping out, has opened one too. Florence is much happier than she was before, she says. She can buy things for herself which she couldn’t afford before, like hair plaiting, and she says people respect her because she earns her own money.

In the short term, Florence plans to grow her clothing business, and in the long run, she hopes to use her savings to open a hair salon. She already has the skills but can’t yet afford the supplies. Florence’s son is currently in primary school, and she plans to use her savings to send him to secondary school as well. “Life is much better now than it was before she got involved with GCN,” Florence says. She just wants GCN to continue helping other girls in similar situations, giving them loans and opportunities to build their futures.

**4.2 Susan**

Susan lives in the Acholi quarters with her brother and his wife. She has no husband but a one-and-a-half-year-old son. Before receiving her GCN loan, Susan earned a living selling small fish out of her house. She made barely any profit, though, buying the fish for 200 shillings and selling them again for only 300. She was never able to save up money.

Now, with her loan, she rents a stall to sell her food, and she offers other foods like fried cassava, pancakes, and chapatis. At first, she just used the loan to buy bigger fish, but she found no market for them, so she introduced the other foods, and she has a thriving business now, particularly at breakfast time and in the evenings. She says she manages to save 3,000 shillings (\$1.20) per day. Susan says that the business skills and savings trainings that GCN provided were very helpful, and she hopes to use her savings to grow her business and to send her son to school. If it had not been for the loan, she says, she would not have been able to afford his school fees.

Susan, herself, dropped out of school after senior three, but she dreams of going back and finishing her education, if she can save up enough money. “She is incredibly thankful for GCN,” she says. Now she is able to save money for the future, and she is happy to be so busy. Her business gives her something to do with her days and something to strive for. She says she has much more peace in her life than she did before.



Photos above: Susan’s food ready for market and Susan chatting with Evelyn Namale from GCN

## LESSONS LEARNT

GCN has had both successes and challenges in the past year. Our main internal difficulty was the limited number of staff and the need to reach out to all our beneficiaries and intended beneficiaries. In addition to the problem of staff and capacity, we have limited funding which greatly affects implementation of our programs. The main challenge we have is not being able to fully respond to girls' cases of abuses. Girls are coming to us with reports of abuse and we have to refer them to other organizations that handle similar cases. Often times the girls go and do not get help and at times we fail to trace where they end up going. We also have some cases of girls who are being thrown out of homes by their guardians and have nowhere to go. They end up coming to GCN for help and we do not have facilities to shelter them. The lessons learnt during this quarter are set forth below:

1. GCN has achieved so much since the beginning of the project with very little resources. GCN still has challenges getting permanent staff because we do not pay salaries. As such, most of our staff are volunteers and interns who do not have a lot of time to give to GCN's work or who leave when and/or before we get a replacement. We are aggressively looking for additional funding to address this problem.
2. GCN appreciates the concerns raised by DCI and other club members as to what was perceived as a delay in disbursing start-up kits and loans. GCN had to work towards ensuring that trainings are conducted and clubs guided on their business plans before start-up kits and loans were disbursed. We had anticipated giving out loans in the first quarter, but because the girls were not prepared and had not received all the trainings they needed, we only started giving out loans in June.
3. Since GCN is not registered as a microfinance institution, we will proceed with the new approach of giving out loans and asking girls/clubs to pay back the exact amount they receive without interest. That way, GCN will not have to go through the hassle of registering as a microfinance institution and remitting taxes.
4. Since GCN is implementing the Opportunity Program for the first time, we have had to make some adjustments to our work plan as well as the budget. We learnt that the savings and loan associations needed more money and time to implement. Fortunately, we got an additional grant from Stichting Mutuba to cover for the expenses.
5. GCN will continue with the mandatory trainings for girls on savings and loans. All clubs should receive this training. GCN will continue encouraging girls to save in their clubs and give matching grants. Loans will also be given to clubs that have shown commitment by saving towards businesses on their own.
6. Clubs have been proposing businesses that are not realistic or which do not have a local market. GCN has been following up with clubs on their business plans to make sure that they develop plans that are feasible and will allow their businesses to be successful. GCN continues to provide guidance and training to members that want to access loans.
7. GCN need to finalize all handbooks/manuals and distribute them to Club Coordinators and club members in the third quarter.

8. Counseling and rehabilitation constitutes an important part of empowerment. As such, GCN does not turn away any girls that come to us needing counseling and/or rehabilitation. Counseling has been a big component of our work with all of our clubs this quarter. Our challenge is getting volunteer counselors who can reach out to all our members especially those in Masaka. We are advertising and accepting applications for counselors who want to volunteer with us.
9. GCN should continue to provide guidance to clubs on their activities as well as coming up with viable businesses that are realistic. Since Masaka is far and costly to visit, GCN will recruit an intern/volunteer based in Masaka to help with coordination of clubs and their activities.
10. GCN is conducting an interim evaluation of all activities with our clubs. GCN looks forward to assessing results of the evaluations and sharing them in the third quarter, as well as making recommendations accordingly regarding the impact of the program.

**See Annex 1: Program management approach**

**Program Management Approach**

Empowering the local community is the cornerstone of our work. Therefore, GCN’s programs are fully run by our local staff in Uganda. This program is managed by a team of dedicated volunteers and interns who give their time to ensure that the activities are implemented successfully. A summary of the roles and responsibilities of each volunteer/intern is set forth in the table below.

<b>Role</b>	<b>Responsibilities</b>	<b>Participant(s)</b>
Program Sponsor	<ul style="list-style-type: none"> <li>▪ Provide funding for the program</li> <li>▪ Approves resource allocation strategies, and significant changes to the program</li> </ul>	Defence for Children International
Board Members	<ul style="list-style-type: none"> <li>▪ Provide program oversight and guidance</li> <li>▪ Resolves conflicts and issues</li> <li>▪ Provides direction to the program</li> <li>▪ Review program deliverables</li> </ul>	<ul style="list-style-type: none"> <li>▪ Mrs. Caroline Bankusha</li> <li>▪ Mrs. Jacqueline Kabasweka Assimwe</li> <li>▪ Mr. Joseph Kamoga</li> <li>▪ Mr. Bryan Tumusiime</li> </ul>
Country Director	<ul style="list-style-type: none"> <li>▪ Serves as liaison to the Program Sponsor</li> <li>▪ Manage the Uganda office</li> <li>▪ Implement and develop the country strategy</li> <li>▪ Develop the country programs</li> <li>▪ Ensure effective monitoring and impact assessment</li> <li>▪ Manage the program’s finances &amp; fundraising</li> <li>▪ Represent GCN</li> </ul>	Memory Bandera
Program Coordinator	<ul style="list-style-type: none"> <li>▪ Provide overall program direction</li> <li>▪ Plan, direct, and coordinate activities of designated program to ensure that goals or objectives of program are accomplished within prescribed time frame and funding parameters.</li> <li>▪ Establish work plan and staffing for each phase of program, and arranges for recruitment or assignment of program personnel.</li> <li>▪ Confer with program staff to outline work plan and to assign duties, responsibilities, and scope of authority.</li> <li>▪ Prepares program reports.</li> <li>▪ Responsible for overall quality and management of major programs or programs.</li> <li>▪ Recognize and solve potential problems and evaluate program/program effectiveness.</li> <li>▪ Network with local, national and international stakeholders for future program development.</li> </ul>	Sara Cohen
GCN Club Coordinator	<ul style="list-style-type: none"> <li>▪ Participate in development of programs regarding program activities. Provide phasing and scheduling of activities.</li> <li>▪ Provide technical support to the Program Coordinator.</li> <li>▪ Provide guidance and assistance to clubs.</li> <li>▪ Assist with documentation of best practices including writing/editing short articles, press releases and other materials.</li> </ul>	Evelyn Namale

<b>Role</b>	<b>Responsibilities</b>	<b>Participant(s)</b>
	<ul style="list-style-type: none"> <li>▪ Interface with clubs providing guidance and monitor their activities regularly.</li> <li>▪ Participate in the preparation of annual and other budgets and ensure programs are implemented according to the approved budgets.</li> </ul>	
Loan Officer	<ul style="list-style-type: none"> <li>▪ Follow up with all members who received start-up kits and loans</li> <li>▪ Provide assistance with book keeping and basic business skills tips</li> <li>▪ Collect loan repayments from girls</li> </ul>	Immaculate Nasozi
Counselors	<ul style="list-style-type: none"> <li>▪ Provide individual and group counseling</li> <li>▪ Conduct home visits</li> <li>▪ Refer girls to other partners as needs arise</li> <li>▪ Develop a strong referral database</li> </ul>	<ul style="list-style-type: none"> <li>▪ Ellen Eva Ssubbi</li> <li>▪ Sharon Rose Ataget</li> <li>▪ Emer Fitzpatrick</li> </ul>
Club Coordinators	<ul style="list-style-type: none"> <li>▪ The Club Coordinators are volunteers working closely with girls in clubs and are responsible for monitoring and coordinating all club activities and events.</li> <li>▪ Although they are not part of GCN staff, they play a vital role in providing guidance to clubs.</li> </ul>	Teachers and female leaders in schools and communities
Program Participants	<ul style="list-style-type: none"> <li>▪ Elect their own leaders</li> <li>▪ Identify and carry out activities in their clubs</li> <li>▪ Provide feedback to GCN on their activities and how they can be improved</li> </ul>	Club members in Kampala, Masaka and Wakiso
Administration and Finance	<ul style="list-style-type: none"> <li>▪ Monitors and maintains overall financial activities.</li> <li>▪ Administers GCN's budgets</li> <li>▪ Maintains accuracy and ensures timeliness of all departmental accounting data.</li> <li>▪ Assures all transactions are accurate and in accordance with GCN policies and procedures.</li> <li>▪ Oversees and prepares all financial transactions including monthly, quarterly and annual reporting.</li> <li>▪ Ensures petty cash transactions are properly processed and reconciled;</li> <li>▪ Completes reconciliations of all bank accounts and petty cash managed by the fundraising department;</li> <li>▪ Analyzes procedures and develops solutions to improve the efficiency of GCN's accounting systems.</li> <li>▪ Administration: <ul style="list-style-type: none"> <li>○ Provides assistance to other members of staff and coordinates administrative and staff matters.</li> <li>○ Manages the databases, records and hard-copy filing systems.</li> <li>○ Assists generally in the successful operation of the organisation.</li> </ul> </li> </ul>	Ronald Belinda

**See Annex 2: List of GCN volunteers and interns**

Please note that GCN Uganda is working solely with a team of dedicated people who are very passionate about the plight of the girl child in Uganda. They all volunteer their time for very minimal or no compensation at all for their hard work.

1. Memory Bandera, Country Director Uganda
2. Sara Cohen, Program Coordinator
3. Evelyn Namale, Club Coordinator
4. Ellen Ssubbi, Counselor
5. Ronald Belinda, Accountant
6. Emer Fitzpatrick, Intern (Counseling)
7. Ritah Kattie, Volunteer (Business Management)
8. Otim Gerald, Volunteer (Business Management)
9. Immaculate Nassozi, Intern (Micro-finance)
10. Helen Hailes, Intern (Club Coordination)
11. Anna Wikman, Volunteer (Fundraising)
12. Emily Smith, Volunteer (Monitoring & Evaluation)

**Board Members**

1. Jacqueline Kabasweka Asimwe
2. Joseph Kamoga
3. Caroline Bankusha
4. Bryan Tumusiime



**See Annex 3: GCN summarized clubs report**

GCN’s Empowerment Clubs are the channel through which we implement our activities. Therefore, we take our clubs seriously and ensure that they are run properly. Our empowerment model uses a holistic approach where we bring girls together in clubs and implement various activities representing the needs of girls in that particular clubs. Our clubs conducted numerous activities in this quarter. It should be noted that it is very difficult for GCN to completely separate activities in the clubs by “project” as most of the activities are intertwined. Examples of some of the activities implemented by our clubs in this quarter include: developing and sharing of journals<sup>6</sup>; writing poetry and stories; music, dance and drama; sports; agriculture initiatives; counseling; arts and crafts; and a handwashing campaign. These activities were held successfully--in the most part, GCN had very little leadership role in the implementation of the activities. The club leaders took up this role and we continue to encourage girls to take the lead so they can be empowered to become good leaders. Below is a summary of some of the activities that were completed by the clubs.

Week	Acholi Quarters (Mon 2pm)	Namuwongo Community Club (Mon 4pm)	Kakiri College School (Tues 4:40pm)	City Parents (Thurs 3:30pm)	Masaka Citizens (Fri 10am)	Kaddugala Secondary School (Fri 4pm)	Kinyerere Primary, Masaka (Fri 4pm)	Kabalagala #2 (Fri 4pm)	Mirembe Primary School (Fri 4pm)	Wakiso Community Club (Sat 3pm)	St. Charles (Sun 3pm)	Kabalagala #1
4-Jun	Journals-Successful	Develop a Schedule-Successful	Journals/IGA-Just IGA Successful, no journals	Handwashing Campaign-Successful	Debate-Successful (Gender of the next President)	Counseling- <b>Rescheduled for week of 23rd July</b>	Arts and Crafts-Successful	developing a schedule-Successful	Poetry-Successful	Journals-Successful	Modeling-Successful	
11-Jun	Debate-Successful	Official Launch-Successful	Debate- <b>Switched with Cleaning Campaign</b>	Handwashing Campaign-Successful	Netball- <b>Switched with Journals</b>	Debate-Successful (Women's Emancipation )	Arts and Crafts-Successful	developing a schedule-Successful	Counseling-Successful	Netball-Successful	Acting and Singing-Successful	
18-Jun	MDD-Successful	Journals-Successful	Cleaning Campaign/MDD-Successful	Counseling (Emer)-Successful	Arts and Crafts-Successful	Poetry-Successful	Agriculture-Successful	launch-Unsuccessful	Journals-Successful	Info on HIV/ Counseling (Ellen)-Successful	Journals-Successful	Pre-launch visit
25-Jun	Personal Hygiene Workshop	Discuss Topic of Choice	Poetry/ Reproductive Health	Handwashing Campaign	Journals	Netball & Journals	Agriculture	journal entries	MDD	Business Skills Training (Ritah)	Dancing	

<sup>6</sup> Journals are an important element of the empowerment process. At times, we discover serious problems that we end up following up on when girls share their journal entries. We also use the journals to track the girls’ progress in their lives.



Photos above: The first 2 photos are from club members showcasing their creative designs made from bed sheets (the girls in blue skirts are the designers). On the right are members of St. Charles Club during one of their club meetings.



Photos above: Members of Kaduggala Club getting ready to go and play netball. On the right are some supplies used by members of Masaka Citizens Club to make handmade crafts.

Under the Opportunity program, GCN is working with 464 girls in the following clubs:

1. City Parents Primary School Club – 20 members
2. Kakiri College Secondary School Club – 45 members
3. Masaka Citizen Secondary School Club – 52 members
4. Old Kampala Secondary School Club – 35 members
5. Acholi Quarters Community Club – 20 members
6. Namuwongo Community Club – 8 members
7. Kaddugala Secondary School Club – 50 members
8. Kinyerere Primary School Club – 78 members
9. St. Charles Secondary School Club – 98 members
10. Wakiso Community Club – 4 members
11. Mirembe Primary School Club – 50 members
12. Kabalagala Community Club – 4 members

In addition to the activities highlighted above, GCN also participated in the following activities:

### **Child Labor Day Events**

GCN joined other stakeholders to commemorate the child labor day. The first event took place at Kyambogo University on Friday 8 June 2012. GCN was represented by its staff and club members from Kakiri Senior Secondary School in Wakiso. This was a great opportunity for the girls who live outside of the capital city, Kampala to be able to represent GCN in Kampala. The event was attended by various stakeholders who are interested and working with children in Uganda. The girls reported that the event was so inspiring to them such that they went on to organize themselves and made presentations to other GCN members. GCN gave members of the Acholi Community Club an opportunity to attend another event that was organized for the same reason on Tuesday 12 June 2012 at Kitante Ampa Theatre. They were joined by two other girls from Wakiso who presented a poem on child labor. The girls also participated in interviews on child labor. The other girls also participated in the exhibition which gave them an opportunity to showcase and sell some of their handmade crafts products.

### **Club Coordinators Training**

Club Coordinators are teachers and female leaders in schools and communities who volunteer their time to work closely with girls in clubs. They are responsible for monitoring and coordinating club activities and events. Although they are not part of GCN staff, they play a vital role in providing guidance to clubs, especially when GCN staff is not readily available. GCN conducted this training in order to equip coordinators with the basic knowledge they need to provide guidance to the clubs. The training focused on issues concerning their roles and responsibilities as advisors of the clubs. We also added a component of counseling to the training because most of the times girls approach them and they are not properly knowledgeable on how to handle some of the cases.

We gave each coordinator a club manual which highlights their roles and responsibilities; how clubs are established and run; their role in the Opportunity Program; how to handle issues of sexual abuse; and a manual on basic counseling skills. The training was conducted by Memory Bandera, Sara Cohen, Evelyn Namale and Emer Fitzpatrick. The names of coordinators who attended are set forth below:

1. Dian Juwan – City Parents Primary School Club
2. Esther Athieno - Kakiri College Secondary School Club
3. Barbra Jjumba - Masaka Citizen Secondary School Club
4. Sandra Mlay - Old Kampala Secondary School Club
5. Vicky Aparo - Acholi Quarters Community Club
6. Irene Aber - Namuwongo Community Club
7. Fatuma Nankya - Kaddugala Secondary School Club
8. Jesca Mirembe - Kinyerere Primary School Club
9. Proscovia Natukunda - St. Charles Secondary School Club
10. Patricia Nansubuga - Wakiso Community Club
11. Florence Twiine - Mirembe Primary School Club

**See Annex 4: Vocational skills and business management skills training report**

Keeping in mind the low literacy rates especially with our community club members and the fact that many people are unfamiliar with banking services, access to start-up kits and micro-loans is not enough to help girls lift themselves out of poverty. GCN developed a basic training module for girls on business management, entrepreneurship and financial management skills related to managing a small business, earning, spending, budgeting and borrowing money. GCN's training and development modules are designed to teach girls how to manage money wisely. Trainings are mandatory for anyone who receives a start-up kit or micro-loan from GCN. In addition, the girls need to have a skill that they can use in order to receive the micro-loans. Some of the skills that the girls have already learnt include: best practices in agriculture; crafts making; candle making; and poultry.

Below is a table showing some of the trainings that the girls have gone through.

<b>Name of Club</b>	<b># of girls trained</b>	<b>Date</b>	<b>Subject Area</b>	<b>Summary of Content Covered</b>
Kinyerere Club	39	14 March 2012	Agriculture	<ul style="list-style-type: none"> <li>• Best practices in growing vegetables</li> <li>• Application</li> </ul>
Wakiso Community Club	11	15 March 2012	Savings	<ul style="list-style-type: none"> <li>• Basics of savings</li> <li>• Benefits of saving</li> <li>• Saving as a group</li> </ul>
Acholi Community Club	27	19 March 2012	Savings	<ul style="list-style-type: none"> <li>• Basics of savings</li> <li>• Benefits of saving</li> <li>• Saving as a group</li> </ul>
Acholi Community Club	45	16 May 2012	Choosing your business	<ul style="list-style-type: none"> <li>• Identifying your skills and interests</li> <li>• Deciding which business to choose</li> <li>• Identifying business partners</li> </ul>
Wakiso Community Club	7	17 May 2012	Choosing your business	<ul style="list-style-type: none"> <li>• Identifying your skills and interests</li> <li>• Deciding which business to choose</li> <li>• Identifying business partners</li> </ul>
Kabalagala Club	4	22 May 2012	Candle making	<ul style="list-style-type: none"> <li>• Making candles</li> <li>• Budgeting and costing</li> </ul>
Wakiso Community Club	3	29 May 2012	Understanding loan terms	<ul style="list-style-type: none"> <li>• Basic conditions for getting a loan</li> <li>• How to service a loan</li> <li>• Penalties for late and non-payment</li> </ul>
Wakiso Community Club	3	1 June 2012	Business identification	<ul style="list-style-type: none"> <li>• Don't let your ideas get away</li> <li>• Fueling your ideas</li> <li>• Choosing sustainable businesses</li> </ul>
Acholi Quarters	20	7 June 2012	Budgeting	<ul style="list-style-type: none"> <li>• Business proposal preparation</li> <li>• Budgeting</li> </ul>

				<ul style="list-style-type: none"> <li>• Strategic marketing location</li> <li>• Record-keeping</li> </ul>
Wakiso Community Club	3	7 June 2012	Running a small business	<ul style="list-style-type: none"> <li>• How to cost your products</li> <li>• Running a business without making a loss</li> <li>• Record-keeping</li> </ul>
Acholi Quarters	19	9 June 2012	Business sustainability	<ul style="list-style-type: none"> <li>• How to keep your business running</li> <li>• Customer care</li> </ul>
Acholi Quarters	24	11 June 2012	Understanding loan terms	<ul style="list-style-type: none"> <li>• Basic conditions for getting a loan</li> <li>• How to service a loan</li> <li>• Penalties for late and non-payment</li> </ul>
Wakiso Community Club	3	12 June 2012	Marketing strategy	<ul style="list-style-type: none"> <li>• Finding ideal places for one's business</li> <li>• Marketing strategies</li> </ul>
Acholi Quarters	27	14 June 2012	Positive Thinking	<ul style="list-style-type: none"> <li>• Turning negative thoughts and energy into positive</li> <li>• Building relationships and networking to promote business</li> <li>• Team work and conflict resolution</li> </ul>
Wakiso Community Club	2	16 June 2012	Poultry	<ul style="list-style-type: none"> <li>• Taking care of the chicks</li> <li>• Making feeds for the chicks</li> <li>• Costing</li> </ul>

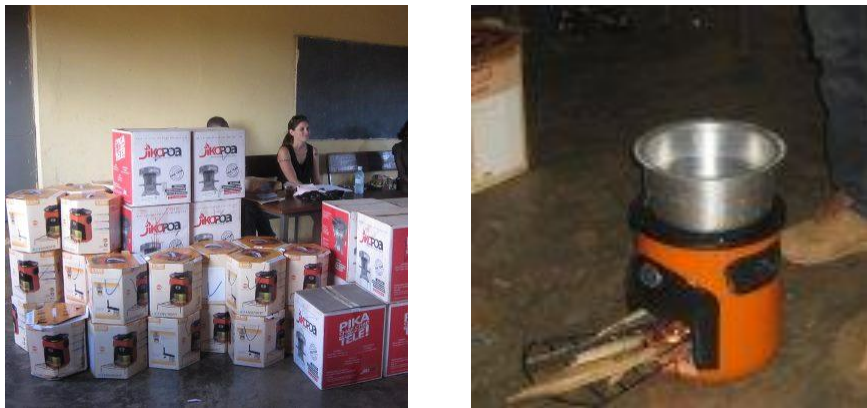
*See Annex 5: Start-up kits and micro-loans report*

The proposed start-up kits and micro-loans are provisions of financial services that will significantly change the lives of girls living in poverty. It is one of the great success stories in the developing world in the last 30 years and is widely recognized as a just and sustainable solution in alleviating global poverty. Once the girls identify or are trained in a skill they can use to generate income, they will not be able to use their skills unless they are supported through start-up kits or micro-loans. The combination of a start-up kit and the loan is to ensure that girls are not burdened with the loan once they start their own businesses as they might take time to be self-reliant. GCN does not charge interest for its loans. We allow girls to use the money and return the exact amount within a specified period of time. Girls are not obliged to pay back anything if they receive a start-up kit. However, if a girl/group decides to stop her/their business, they are required to return the start-up kit to GCN.

GCN offers a mix of products including start-up kits, individual loans and group loans in various areas. GCN supports businesses that have local markets because local investments generate high returns, retain benefits in the local economy and generate significant multiplier effects. Girls who are in situations where they are not even in a position to get and payback a loan are given start-up kits on a case-by-case basis after an assessment by GCN. Girls who receive loans are given a 1-month grace period before they can start paying back the loan. GCN's Loan Officer works closely with the beneficiaries and makes follow up visits to ensure girls are on track and their businesses are progressing well. In cases where girls need technical assistance, GCN will help or refer them to other stakeholders so that their businesses are successful. It is still too early to comment on the success of businesses started by girls using the start-up kits and loans from GCN. However, we will be able to report more concretely on effectiveness of the start-up kits and loans in the next quarter.



Photos above: Kinyerere Club – photos of their produce, some of the pesticides they use and the club members



Photos above: GCN's Sara Cohen with the UpEnergy stoves that GCN members are selling. GCN members are the first girls to sell these energy saving stoves in Uganda.

Below is a table showing the start-up kits and loans given to girls so far.

<b>Name of borrower(s)</b>	<b>Business</b>	<b>Start-up Kit</b>	<b>Loans</b>
Elizabeth Namugoye	UpEnergy Stoves <sup>7</sup>	4 stoves	n/a
Faith Maron	UpEnergy Stoves	5 stoves	n/a
Stella Akello	UpEnergy Stoves	7 stoves	n/a
Ritah Aremi	UpEnergy Stoves	2 stoves	n/a
Meran Nyiransaba	UpEnergy Stoves	5 stoves	n/a
Hellen	UpEnergy Stoves	1 stoves	n/a
Florence Abo	UpEnergy Stoves	6 stoves	n/a
Filda Alanyo	UpEnergy Stoves	15 stoves	n/a
Kakiri Club (30 members)	Crafts	An assortment of materials for crafts	n/a
Kinyerere Club (39 members)	Agriculture: fresh vegetables	Seeds and pesticides	n/a
Vicky Aporo	Supplying paper beads materials	Paper	Cash
Helen Adikin	Paper bag making	Paper and glue	n/a
Florence Abo	Selling clothes	n/a	Cash
Melanie Nyiransaba	Fruit juice	Cooler	Cash
Rita Arem	Selling fast foods	Umbrella and utensils	Cash
Akello Stella, Anican Consolate & Akuma Beatrice	Paper beads products	Paper cutter	Cash
Susan Achol	Selling fast foods	n/a	Cash
Akwero Alice	Selling produce	Umbrella & shelf	Cash

All GCN members who receive start-up kits and loans are required to sign a contract with GCN which stipulates the terms and conditions of the loan. Please find a sample contract and GCN's loan policy on the next page. We have also included the loan evaluation form that GCN is using to evaluate the loans and the results will be shown in the next report.

<sup>7</sup> Girls were asked to save and contribute about \$1 for each stove they wanted GCN to give them as start-up kit. \$1 might sound little, but in a community where most people live on less than \$1 per day, it took them a while to raise the money and some failed to raise money for the number of stoves they would have wanted.



## **Opportunity Program – Loan Policy**

Girl Child Network Uganda (GCN), with funding from Defense for Children International – Canada (DCI), is offering interest-free loans to selected beneficiaries within GCN clubs to assist them in running small businesses. The Opportunity Program is geared towards addressing poverty at the household level by targeting girls with the aim of economically empowering GCN members.

### **Loan**

For GCN's purposes, a loan is defined as money borrowed for a specific period of time payable with no interest.

### **Eligibility**

- An active member of a GCN club.
- A member who has been trained on savings and business skills.
- A member who has a viable business plan.
- Individual loans will be given upto two hundred and fifty thousand Uganda shillings (250,000UGX) depending on the proposed business.
- Group loans will be given upto five hundred thousand Uganda shillings (500,000UGX) depending on the proposed business<sup>8</sup>.
- The minimum loan amount to be given is twenty thousand Uganda shillings (20,000UGX).

### **Process of Loan Disbursement**

- GCN member(s) will present their business plans to GCN's Loan Officer after successful attendance of the savings and business skills trainings.
- GCN will evaluate the business plans and agree with the member(s) on the loan amount.
- GCN will also give loan recipients start-up kits which will be determined on a case-by-case basis depending on the nature of the business.
- A member cannot ask for a second loan until the first loan has been paid off and GCN has conducted an evaluation of the current business.
- GCN will inform the other club members about each borrower's loan amount, loan repayment plan and the business to be conducted.
- Each borrower is required to sign GCN's loan policy and a loan contract before they can receive the loan.
- By signing the loan contract, borrowers agree to the repayment terms.

### **Repayment**

- The interest rate for the loan will be 0%.
- Each person/group who receives a loan from GCN will have five (5) months to repay the loan.
- Member(s) will pay back a small amount of their loan on a weekly basis.

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<sup>8</sup> Exceptions to these amounts will be made on a case-by-case basis depending on the viability of the business and ability of the individual or group to pay back the loan.



- Member(s) will not have to make any payments in the first month after receiving the loan.
- In case of member's death or terminal illness, GCN will write-off the outstanding loan amount.

**Penalties**

This fund is meant to help as many girls as possible and it is vital for GCN to ensure that all loans are paid back on time. Failure to pay the loan on time will result in the penalties detailed below:

- *Individual loans* – If you fail to make a payment, you will be charged 2,000/= for each week that you are late.
- *Group loans* – If your group fails to make a payment, your group will be charged 10,000/= for each week that you are late.

Any member(s) who fail to pay back the loan or stop running their business are required to return any items provided by GCN in form of a start-up kit.<sup>9</sup>

**Follow up**

GCN will provide members with ongoing support to ensure that the business(es) do not fail and that members are able to repay the loan on time.

**Acknowledgement**

I, \_\_\_\_\_ confirm that I have read and understood the terms and conditions set forth in this policy and their implications, and that I accept the loan from GCN.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

<sup>9</sup> GCN will give the returned items to other members interested in running similar businesses.



## Opportunity Program – Loan Contract

Girl Child Network Uganda (GCN), with funding from Defence for Children International – Canada (DCI), would like to offer you assistance in your efforts to run a small business.

**Name:** \_\_\_\_\_

**Club:** Acholi Quarters Community Club

**Proposed business:** Making and selling paper bead products

GCN is offering you the following:

- 1) **Start-up Kit:** 1 paper cutting machine
- 2) **Interest-free loan (group):** 575,000/= (Five hundred and seventy five thousand shillings)

The start-up kit is a grant from GCN and does not need to be paid back in any way. Please refer to GCN's loan policy.

### Your GROUP/INDIVIDUAL loan schedule is as follows:

<b>Name(s)</b>	
<b>Club</b>	Acholi Quarters Community Club
<b>Business</b>	Making & selling paper bead products
<b>Loan amount</b>	575,000/=
<b>First payment date</b>	20 July, 2012
<b>Weekly payment amount</b>	28,750/=
<b>Last payment date</b>	30 November, 2012

By signing your name below, you confirm that you have read and understood this document and you accept GCN's offer as explained above. You also give your word that you have read and understood GCN's loan policy and that you agree to follow GCN's rules in paying back your loan.

\_\_\_\_\_  
Name of beneficiary

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Sara R. Cohen – GCN Program Coordinat      Date

\_\_\_\_\_  
Memory Bandera – Country Director      Date



## Loan Evaluation

Please answer the following questions about your interest-free loan from GCN Uganda

1. I have used the loan I received from GCN to:  start a small business  expand my business

2. If you have used the loan to start a new business, what used to be your primary income-generating activity?

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2. The money I earn from my business has improved my living situation Yes No

3. I have received support from GCN when I needed/requested it Yes No

4. It was easy to make my loan payment today Yes No

5. I needed assistance making my loan payment todote Yes No

5. It will be easy to make my next loan payment Yes No

6. After I pay off this loan, I would like to take another loan from GCN Yes No

7. I would like additional business assistance from GCN Yes No

8. I have been saving some of the money I earn from my business Yes No

• If you answered 'Yes' to question 8, how much are you saving each week? \_\_\_\_\_

• If you answered 'No' to question 8, would you like GCN to help you set up a saving plan? Yes No

9. I have a bank account Yes No

• If you answered 'Yes' to question 9, which bank are you using? \_\_\_\_\_

• If you answered 'No' to question 9, would you like GCN to help you open a bank account? Yes No

10. Overall, I am happy with the assistance GCN has been providing to me Yes No

*Additional comments:*

**See Annex 6: Counseling report**

GCN's counselling program started in February 2012. This was in response to the number of girls we were receiving at GCN offices in need of counselling. GCN started off with one part-time volunteer, Ellen Eva Ssubbi, who is a certified counsellor. In March, Ellen was joined by other counsellors, Sharon Rose Ataget and Emer Fitpatrick who are interning with GCN.

Sometimes children and young people (and their families) may need extra support if they are finding it difficult to deal with or understand their emotions and/or behavior. Schools in Uganda do not provide professionals to help young people deal with their problems. Although GCN started the counseling program in response to needs of girls that were approaching the organization, counseling is not just for girls in trouble. In addition to responding to girls who come to GCN offices, GCN is also offering preventive counseling in clubs either with individuals or in group sessions. We believe that an ounce of counseling now can save a ton of trouble later for most of our girls. A good example is a neglected car when you do not check the engine or change the oil regularly--eventually you will end up stuck in the middle of nowhere and can end up paying a lot of money for repairs. Unfortunately, when it comes to human beings, there are no repairs you can do when girls are sexually abused or have unwanted pregnancies. It is for this reason that we are prioritizing counseling for all our clubs.

During the training of Club Coordinators, we managed to take them through the basics of counseling and now they can provide initial counseling to girls and are referring cases they cannot handle to GCN. Between April and June, GCN conducted individual and group counseling sessions for the following girls:<sup>10</sup>

**Counseling matrix**

<b>Name</b>	<b>Club</b>	<b>Age</b>	<b>Education level</b>	<b>Summary of problem</b>
1	Acholi Quarters	17	s.3	Confused as to whether or not she should try and work for money for school fees or if she should do a course in catering and computers (offered by GCN) instead.
2	Acholi Quarters	15	p.7	Father died when she was in P.4 and her mother died when she was in P.6. She stopped school in P.7 as her grandmother could not afford to pay school fees.
3	Acholi Quarters	23	p.7	Under pressure to take care of two teen girls and her one baby son. Her cousin has left her with no help and she is not sure what she can do. She lost her parents in Northern Uganda and feels she has no way of being stable.
4	Acholi Quarters	16	p.6	Lives with mother and does not know where father is. Her mother has very little money so she cannot go to school. She is making some money by rolling beads but says there is no market for it.

<sup>10</sup> Please note that the girls' names are withheld because we have confidentiality obligations, but they can be provided upon written request by GCN partners only.

5	Acholi Quarters	24	s.3	6months pregnant. Having vaginal and abdominal pains. It is ok when she rests but she is working 10hours at the quarry to make money. Visited doctor and he gave her iron tablets and told her to rest. (free anti-natal clinic in Naguru.)
6	Acholi Quarters	20	s.6	Dad died in 1996 when she was 6. She cannot remember him. She wants to make money to support her mother. She has completed S.6. She cannot hold down a job for more than 1month (bakery Bugolobi). Last month she was arrested by Mobile Money boss as she was accused of stealing 400k. But she was not paid for 3 months. Her mother has been HIV+ for 15 years.
7	Wakiso cc	13	p.4	Shariya's father stays in Ntinda with his other wife. The wife did not want Shariya and her mother to stay in the house so they were forced to go stay with Shariya's grandmother in the village. This has made her feel rejected as her father does not want to see her. (1) Shariya is not in school and when her friends go to school she has nothing to do. Her grandmother does not allow her to help cook, she can only fetch water. She feels lonely and isolated. (2)
8	Wakiso cc	19	s.3	Worried about sister 12yrs old- p.5, recently had to drop out of school due to fees. (1) Gets headaches once/twice a week- sometimes falls down. (2) Gets bad menstrual cramps but does not understand why. (3)
9	Wakiso cc	17	s.3	Has had to drop out of school due to lack of school fees. Appears to have had an ok upbringing and does not display any abnormal psychological patterns. Focused on going back to school but has not considered future options yet. Additional notes: Displayed strong interest in wood burning stoves.
10	Wakiso cc	13	p.4	Rose has been working (illegally) as a maid for 3 years. She has been doing household chores and taking care of 5 children, some of whom are older than she. She was promised 20k/mth but this has never happened. When she asks for the money she is physically abused. She is being taunted by the older children 16 and 17 and this is causing her great sadness. When she is sick she is not cared for. The first words Rose said to me were "nobody loves me". She is now being threatened that she will be kicked out of the house.
11	Kabalagala	16	p.7	Mary is a hiphop dancer, she learned at school. Her dad died in a car accident in Kabalagala two months ago, she saw the body. She has been abused by stepdad. She then moved in with Harriet she is 19, There is a strained relationship with Harriet, she sleeps around and last week brought home a 20year old

				man and wanted her to sleep with him for 20k.
12	Mirembe	8	p.4	Parents both died of AIDS, Jackie is also HIV+
13	Mirembe	8	p.3	Father went missing. Mother lost their house as she couldn't pay rent. They are sleeping in the church.
14	Acholi Quarters	20	S.1	Strained relationship with brother's wife. Causing tension in the home. Worrying about daughter's sickness. Did have capital for a business but spent it on daughter's sickness.
15	Acholi Quarters	23	P.7	Has a nine month old child, the father left when she was pregnant. She is struggling to pay the 50k for rent. Has stoves but is not selling them.
16	Acholi Quarters	23	P.7	Husband bothers her a lot. She tried to abort her first born because of him. She was washing clothes to make some money but her husband has refused to allow it now, and becomes aggressive with her.
17	Acholi Quarters	21		Was 'deceived' by a boy who made her pregnant (1 boy; 1.5yrs)- he then left. Her parents disowned her due to her pregnancy. She stays with her brother and his wife; the wife does not want her around.
18	Acholi Quarters	18		She is pregnant with her first child. The father ran away when she got pregnant. She is worried about who will support her or how she will manage alone.
19	Acholi Qts	21	P.7	Rejected by father because of money. She used to stay with her grandmother but she passed away- she was very close to her grandmother (died April 2012). She supported and gave her advice.
20	Acholi Quarters	16	P.7	Wants to go to school but mum doesn't have money for fees. Gave business proposal to GCN of charcoal but mum is already selling that.
21	City Parents	11	P.5	Has never had a birthday party, feels her dad does not love her because he says he has no money for a party.
22	Acholi Quarters	20	S.1	She tested HIV+ but is not yet on ARVs. Recommended that she goes to Naguru clinic for testing and access ARVs.
23	Buloba	22	S.3	She is living with HIV/AIDS and is on and off ARVs. Recommended to join a GCN club and go to Mulago hospital to access ARVs.

24	Wakiso Community	14		She is supposed to be in school, but is working as a house maid
25	Wakiso Community	19		She is working as a house maid
26	Wakiso Community	13		She is supposed to be in school, but her guidance cannot afford school fees
27	Wakiso Community	20		She is working as a house maid
28	Wakiso Community	23		She is working as a house maid, but wants to start her own business.
29	Wakiso Community	18		She is supposed to be in school, but her guidance cannot afford school fees.
30	Wakiso Community	18		She is supposed to be in school, but her guidance cannot afford school fees.
31	City Parents	9	p.5	She has fears of being raped and she is overloaded with chores at home. She also feels isolated at school.
32	City Parents	9	p.5	She is afraid of being raped and is having difficulties communicating with her mother.
33	Not a member	23	1 <sup>st</sup> year university	She stopped going to school because she can't afford tuition anymore. She wants to start a club and start a fruit and juice business.
34	Acholi Quarters	23		Single mother with two children 11 years and 3 years, the father of the children ran away, she needs an income to be able to take care of her children and take them to school.
35	Acholi Quarters	15	s.1	She has a baby she is taking care of and her mother, the man ran away, she needs an income generating activity.
36	Acholi Quarters	20		She tested HIV+ 3 weeks ago, she is living with her son of 5 years and her brother who knows her HIV status, she needs capital to start up a business.
37	Acholi Quarters	18	p.7	She rolls beads for other people and she is paid, she wants to start a business pay for her hair dressing business.
38	Acholi Quarters	20	p.7	Single mother with two children 8 months and 11 years, she is looking for money to look after her children.

40	Acholi Quarters	20	s.3	Single mother of 1 kid staying with her mother, she wants to get capital to start up a business to take care of her small family.
41	Acholi Quarters	23	s.4	Her parents are old and sick in Tororo, she wants to get some capital and sell clothes so that she can look after her old parents and also attend a course.
42	Wakiso Community	19	s.4	She needed someone to talk to about the recent death of her mother and the fact that they as children do not open up with their father who already has another woman though he has not disclosed it to them.

**Group counseling sessions**

Acholi Quarters Club – 8 sessions

Mirembe Primary School Club – 2 sessions

Kakiri College Secondary School Club – 1 session

Wakiso Community Club – 3 sessions

Kabalagala Community Club – 4 sessions

City Parents Primary School Club – 2 sessions

Club Coordinators – 1 session



## FINANCIAL REPORT

Budget - GCN Opportunity Program												
	Description	Unit	Budgeted DCI			Budgeted GCN			Budgeted Total	Amount Used To Date- DCI	Amount Used To Date- GCN	Total Amount Used
			Qty	Unit Cost (\$)	Total Cost (\$)	Qty	Unit Cost (\$)	Total Cost (\$)	TOTAL US (\$)	Total US (\$)	Total US (\$)	Total US (\$)
<b>1</b>	<b>Vocational Training</b>											
1.1	Agriculture Initiatives	Assorted	1	\$500.00	\$500.00	0	\$500.00	\$0.00	\$500.00	\$ 153	\$ -	\$ 153
1.2	Animal Farming	Assorted	1	\$500.00	\$500.00	0	\$500.00	\$0.00	\$500.00	\$ -	\$ -	\$ -
1.3	Arts and Crafts	Assorted	1	\$500.00	\$500.00	1	\$500.00	\$500.00	\$1,000.00	\$ -	\$ 79.00	\$ 79
1.4	Other skills training (TBD by clubs)	Assorted	1	\$1,200.00	\$1,200.00	0	\$1,200.00	\$0.00	\$1,200.00	\$ 318	\$ -	\$ 318
1.5	Transport (Program Coordinator)	Month	8	\$100.00	\$800.00	4	\$100.00	\$400.00	\$1,200.00	\$ 631	\$ -	\$ 631
	<b>Sub total Activity 2</b>				<b>\$3,500.00</b>			<b>\$900.00</b>	<b>\$4,400.00</b>	<b>\$ 1,102</b>	<b>\$ 79.00</b>	<b>\$ 1,181</b>
<b>2</b>	<b>Training - VSLA</b>											
2.1	Training of trainers (GCN staff)	Each	3	\$450.00	\$1,350.00	0	\$450.00	\$0.00	\$1,350.00	\$ 1,333	\$ -	\$ 1,333
	<b>Training - Business Skills</b>											
2.2	Business skills trainings	Assorted	1	\$0.00	\$1,000.00	1	\$0.00	\$0.00	\$1,000.00	\$ 776	\$ -	\$ 776
2.3	Savings and loans trainings	Assorted	1	\$0.00	\$655.00	1	\$0.00	\$0.00	\$655.00	\$ 290	\$ -	\$ 290
2.4	Club activities	Assorted	1	\$0.00	\$2,000.00	1	\$0.00	\$0.00	\$2,000.00	\$ 1,459	\$ -	\$ 1,459
	<b>Sub total Activity 4</b>				<b>\$5,005.00</b>			<b>\$0.00</b>	<b>\$5,005.00</b>	<b>\$ 3,858</b>	<b>\$ -</b>	<b>\$ 3,858</b>
<b>3</b>	<b>Start-up Kits and Loans</b>											
3.1	Start-up Kits	Assorted	1	\$2,000.00	\$2,000.00	0	\$2,000.00	\$0.00	\$2,000.00	\$ 846	\$ -	\$ 846
3.2	Loans	Assorted	1	\$5,555.00	\$5,555.00	0	\$5,555.00	\$0.00	\$5,555.00	\$ 908	\$ -	\$ 908

3.3	Transport to the districts (Loan Officer)	Month	12	\$100.00	\$1,200.00	0	\$100.00	\$0.00	\$1,200.00	\$ 634	\$ -	\$ 634
	<b>Sub total Activity 4</b>				<b>\$8,755.00</b>			<b>\$0.00</b>	<b>\$8,755.00</b>	<b>\$ 2,388</b>	<b>\$ -</b>	<b>\$ 2,388</b>
4	<b>Overhead Expenses</b>											
4.1	Program Coordinator	Months	0	\$200.00	\$0.00	12	\$200.00	\$2,400.00	\$2,400.00	\$ -	\$ 1,006.00	\$ 1,006
4.2	Loan Officer	Months	12	\$200.00	\$2,400.00	0	\$200.00	\$0.00	\$2,400.00	\$ 1,006	\$ -	\$ 1,006
4.3	Launching the project	Each	0	\$100.00	\$0.00	3	\$100.00	\$300.00	\$300.00	\$ -	\$ 300.00	\$ 300
4.4	Media Coverage	Each	0	\$150.00	\$0.00	2	\$150.00	\$300.00	\$300.00	\$ -	\$ -	\$ -
4.5	Communication (phone/internet/stationery)	Month	12	\$100.00	\$1,200.00	0	\$100.00	\$0.00	\$1,200.00	\$ 1,152	\$ -	\$ 1,152
	<b>Sub total Activity 5</b>				<b>\$3,600.00</b>			<b>\$3,000.00</b>	<b>\$6,600.00</b>	<b>\$ 2,158</b>	<b>\$ 1,306.00</b>	<b>\$ 3,464</b>
	<b>Total Budget Cost</b>				<b>\$20,860.00</b>			<b>\$3,900.00</b>	<b>\$24,760.00</b>	<b>\$ 9,506</b>	<b>\$ 1,385.00</b>	<b>\$ 10,891</b>

#### Budget Notes

- 1.2 Please note that we are building capacity so we can start animal farming
- 1.3 Since GCN already has trained girls in this area, we are kindly requesting that we reallocate the \$500 budgeted under this line item to cover overhead expenses
- 1.4 This was used for candle making and poultry training
- 2.1 The staff trainings were successfully completed
- 2.2 The total for 2.1, 2.2, 2.3 and 2.4 was the amount that was requested to be re-allocated in the 1st quarter report  
This helped us to conduct numerous trainings which are helping girls with their businesses
- 3.2 The amount indicated is the amount that GCN requested to be re-allocated towards business skills trainings
- 4.5 Our overhead expenses are a bit more than we had anticipated. We are kindly requesting to be allowed to re-allocate \$500 under 1.3 to this line item