

HOPE FOR ETERNITY MINISTRY

PROGRAMS

- Refugee Support & Humanitarian Actions
- Church Leadership Empowerment
- Community Development Initiatives



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PROJECT PROPOSAL

“PROMOTING REFUGEE SAVINGS AND CREDITS COOPERATIVES (SACCO) FOR FINANCIAL INCLUSION”



HEM and SACCO Services



Women SACCO in Bukasa Kizungu

Project funding period: 6 Months

Total Budget (US\$): 24,724\$

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1. Project Summary

1. Project Title	PROMOTING SAVINGS AND CREDITS COOPERATIVES (SACCO) FOR FINANCIAL INCLUSION.		
2. Implementing Agency	HOPE FOR ETERNITY MINISTRY (HEM)		
3. Project Components/ Thematic Areas	Strengthening the existing Bukasa-Kizungu and Nakivubo Women SACCOs		
4. Project Budget	Year	Amount (US\$)	Amount (UGsh) (US\$ 1 = 3,650)
	2020	24,724	90,242,600
5. Location of project	Kyaka II Refugee Settlement		
6. Target Group	Low income earners		
7. Estimated start date	First term 2020		
8. Project duration	Unlimited		
9. Funding period	6 months		
10. Contact Persons	Email: dusabebony@gmail.com, hemhope01@gmail.com Mob: +256-785978668/ 783929070		

2. Motivation of the Project

The founder of HEM, Pastor Bonaventure, has been blessed to receive Focus Business School Training in 2017 in Kampala, Uganda. This school has been very helpful to him and inspired him to initiate a saving and Credit Cooperative to respond to the problems of women. As it is said “*Who helps the woman helps the whole family*”. The initiated SACCO improved the livelihoods of many families, especially refugees, at the extent that today 287 women opened accounts and are still saving and getting loans to start and improve their own businesses. In addition, a big number of pastors and church leaders were trained using Focus Business School syllabus under Hope for Eternity Ministry. Hence, many of them started their own businesses after trainings and became members of SACCOs. On the request of Focus Business School trainees, a SACCO combining both the youth and other categories of vulnerable people was initiated and both SACCOs were extended to refugee settlements (Kyaka II, Nakivale and

Rwamwanja) and within urban refugees in Kampala. Due to a big number of people trained with FBS from various areas in Uganda, the request to strengthen and extend the SACCOs increased while the means is limited.

The funds which would be given to those SACCOs have a triple function: increase the number of business start up, training business starters and follow up, producing interest from loans given to members which will be given to others and increase the number of people accessing loans.

SACCOs projects are self-support as within a period six months from its start, if SACCO members are well trained on business financial management, and when they have the sufficient capital to start a business activity, the SACCOs will be self-sustained. Unfortunately, SACCOs initiated by vulnerable people such as refugees have limited capital that they grow very slowly and become unhelpful to their members. As illustration, a refugee is given one thousand Uganda Shillings (1,000Ush) equals to 0.27\$ per day for survival which cannot be used and saved for the future. This is the reason why funds are necessary to support their SACCOs.

The ultimate goal of the above mentioned activities is to enhance the livelihoods of people, bring back hope into their hearts, evangelize them and prepare them for the coming back of Jesus Christ.

3. Background

a) History

Hope for Eternity Ministry (HEM) is a Model Christian and Charity organization created on 12 May 2013 to bring back hope to vulnerable people. Nowadays, HEM is operating countrywide focusing on Refugee Support and Humanitarian Actions, community development initiatives and leadership empowerment and evangelism. Within six years of existence, HEM achieved the following in Refugee Settlements in Uganda: environmental protection, promotion of nutrition and health through fruit trees, improvement of people's livelihoods through the promotion of IGAs, forming SACCO for financial inclusion, advocacy for children and less than five years babies, women and elderly rights, among others. HEM operates in urban cities

such as Kampala and the surroundings and Refugee Settlements such as Kyaka II and Nakivale and plans to extend its activities in other Refugee Settlements in Uganda the nearest future.

In the area of financial inclusion, HEM contributed to the formation of Bukasa-Kizungu SACCO and Nakivubo women SACCO for financial inclusion activity. Nowadays, the two SACCOs has around 150 members in Kyaka II Refugee Settlement and 53 got loans.

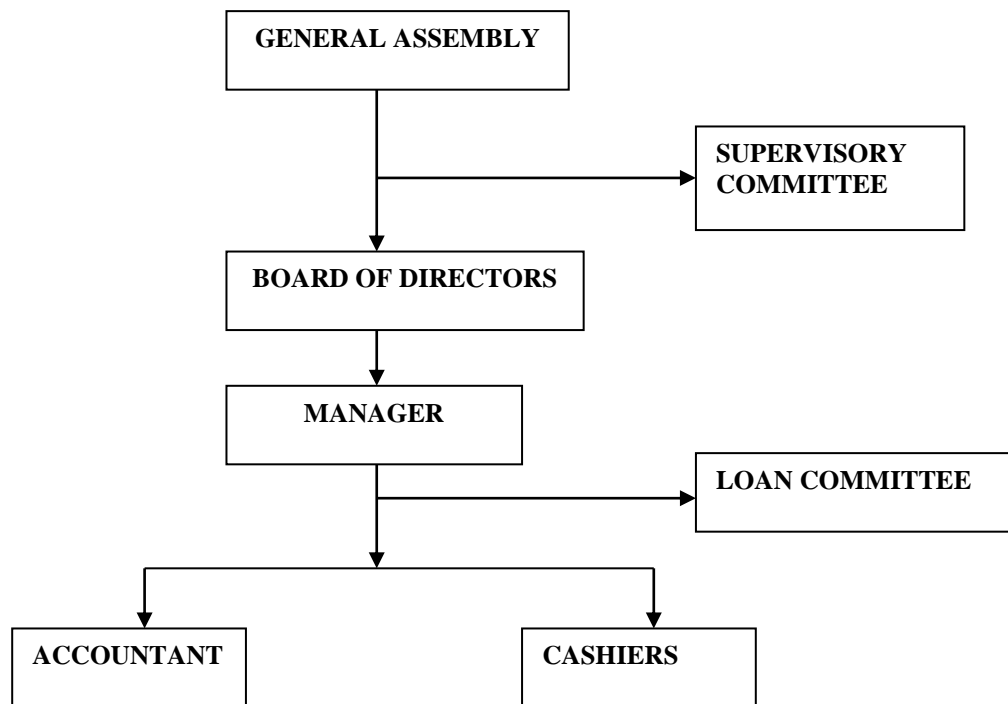
b) Vision

The vision of HEM is “To seek and to save the lost and to liberate the oppressed (Luke 19:10)”.

c) Mission

The vision of HEM is “To be a model Christian and Charity Organization that brings back hope to vulnerable people for eternity”.

d) SACCOs Organizational Structure



4. Problem Statement and analysis

Africa is facing various problems including wars, ethnic conflicts, poverty and so forth. These problems are among the major causes of displacement which ends up with refugee conditions. The East and Central Africa are the regions most affected by the above problems. Uganda faces the consequences of these problems by receiving a huge number of refugees. In Africa, Uganda comes at the first position to rehabilitate a big number of refugees in Africa with 1,365,144 refugees (Uganda Country Refugee Response Program, January 2019).

Poverty is among the main problem facing Ugandan citizens. However, with a big number of refugees, poverty becomes worse especially within refugee Settlements. Even if those Refugees receive assistance from different organizations like UNHCR, they have various problems due to insufficient assistance which makes them to live in chronic poverty. Some of the biggest problems refugees in Uganda settlements are facing are listed below:

- Limited access to financial resources,
- Lack of capacity to manage the little financial resources they get from UNHCR,
- Limited knowledge of financial literacy,
- Forming associations to put together their abilities and strength,
- Access to open accounts into financial institutions because of legal status,
- Having different family problems while they are not in their countries of origin.

Even if those Refugees have various problems, they can improve their lives if they are given opportunities. Therefore, HEM as a charity and Christian organization created by refugees for refugees took initiative to give opportunity to the fellow refugees by creating and spreading SACCOs within Uganda Refugee Settlement in order to contribute to the resolution of the above mentioned problems. Up to now, HEM contributed to the creation of SACCOs among refugees in Kyaka II Refugee settlement. The biggest constraint faced by both the organization and the SACCOs is access to reliable capital.

5. Project objectives

5.1. General objective

To promote financial inclusion within refugee settlements in Uganda.

5.2. Specific objectives

- (i) To promote saving the culture among refugees settlement in Uganda;
- (ii) To assist refugees to put together their strength in order to improve their lives;
- (iii) To provide financial trainings aimed at increasing intellectual capacity of management of finances;
- (iv) To assist refugees to manage the little financial resources they get from UNHCR;
- (v) To assist refugees forming self-help associations and groups;
- (vi) To provide loans to SACCO and group members which help them to start and strengthen small businesses;
- (vii) To bring back hope to refugees by solving family financial conflicts.

6. Project beneficiaries

The project target population is composed of refugees Kyaka Refugee Settlement and the most vulnerable and poor Ugandan citizens in host community. Those refugees mainly come from DRC, South Sudan, Rwanda and Burundi.

7. Project Implementation Plan

Objective	Outputs	Tasks	Responsible	Timeline
1. To mobilize members	People are mobilized and groups are formed	<ul style="list-style-type: none"> • Contact UNHCR and OPM • Contact local leaders • Contact association and individuals 	Project Coordinator & field staff	It will depend on the availability of the fund
2. To train the staff s	Staff are trained	<ul style="list-style-type: none"> • Training staff 	Project Coordinator & SACCO Manager	
3. Training SACCO members	SACCO members are trained	<ul style="list-style-type: none"> • Training SACCO members on saving culture 	Field staff	

4. To rent office and purchase equipment	SACCO offices are rent and equipment purchased	<ul style="list-style-type: none"> • Market identification • Purchase and storing equipment needed • Distribution materials to SACCO branches 	<ul style="list-style-type: none"> • Project Coordinator • Manager
5. To provide services to SACCO members	SACCO members received services	<ul style="list-style-type: none"> • Monitoring the services provided by SACCOs • Accompanying elderly to health facilities 	<ul style="list-style-type: none"> • Project Coordinator • Manager • Staff
6. To monitor and evaluate the project	Project's activities are monitored	<ul style="list-style-type: none"> • Following-up activities 	<ul style="list-style-type: none"> • Coordinator and Manager
7. To make reports	Daily, weekly, Monthly and Annual reports are done.	<ul style="list-style-type: none"> • Making progressive reports 	<ul style="list-style-type: none"> • Staff • Manager • Project Coordinator

8. Project Monitoring and Evaluation

Monitoring and Evaluation will be a continuous process during the period of the project implementation. The mechanism for control (monitoring and evaluation) is generally not very easy in practice and requires the involvement of all members and stakeholders of the SACCOs.

The monitoring system is a checking mechanism set in place to ensure that the implementation process is moving as planned. On the other hand, evaluation is an appraisal of how well an organization has performed in the one year period. Monitoring and evaluation should run

simultaneously. Timely evaluations will alert management on actual problems or potential problems before the situation becomes critical.

Monitoring and evaluation should be performed on a continuing basis rather than at the end of specified periods of time. This will allow benchmarks of progress to be established and effectively monitored. The following groups will be in the forefront of the monitoring and evaluation process of the SACCOs. The first evaluation will be at the end of six months (June 2020) and continuous evaluations will be done each year for three years and reports will be sent to donors each year.

9. Project Budget

Project Budget	Quantity	Unit Cost in US \$	Period/Times	Total Cost US\$
STRENGTHENING THE EXISTING SACCOs in Kyaka II				
1. Project Personnel				
1.1. Coordinator	1	110	6	660
S/Tot.				660
2.0 Inception and in-service trainings				
2.1. Staff				
2.1.1. Rent of the Training Venue	2	50	1	100
2.1.2. Handout preparation	2	50	1	100
2.1.3. Refreshments	2	87	1	174
2.1.4. Stationeries	2	85	1	170
S/Tot.				544
3.0 Increasing financial capacity				
3.1. Increase loan access to members	100	200	1	20,000
S/Tot.				20,000
4.0. Training SACCOs members				
4.1. Rent of the training venue	1	50	3	150
4.2. Handout preparation	1	70	3	210

4.3. Refreshments	85	10	3	2,550
4.4. Stationeries	1	70	3	210
S/Tot.				3,120
5.0. Miscellaneous				
5.1. Transport and Communication (phone, internet, etc.)	1	400	1	400
S.Tot.				400
Grand Total				24,724

10. Conclusion

This project will contribute to poverty eradication among refugees and poor people through financial inclusion. It will be executed in Kampala and the surroundings and in refugee settlements/hosting communities. The funds will be for six months and the project shall be self-sustained from then. It is projected that within a period of six months, the above mentioned SACCOs will have 300 members in Kyaka II Refugee Settlement. We thank you for supporting this project proposal.

May God bless you.