

**Children are suffering. We all know that.
Thousands of people are working to help them.
We all know that too.**

Yet the problems persist. Children and women are still suffering.
In urban slum cities and rural areas all over Uganda, there are projects doing great work, but a lack of money, people and time means there is a limit to what they can achieve alone.

We need to work together.

Imagine what would happen if the people caring for children joined up.
If child care workers, local churches, governments and international charities came together to tackle the issues faced by children and women in their local communities.

Whole cities would be transformed.

Together we would have the power to bring about real change for children, not just chipping away at the surface of the problems but fighting them right at the root.

At Mama Africa the Voice Uganda we are doing just that.

Through our sustainable programmes, we are increasing the unity, quality and impact of work for children at risk, our joint action changing the lives of over 1 million children around Uganda.



**Let's not compete
to save the world**



together for children

Know about us...

Welcome

Let's not compete to save the world

In the late 1881, Uganda was recovering from the war of the current president, museveni, and the then dictator, Obote unrest was beginning to spread in the north with the rise of Joseph kony and the LRA and the HIV/AIDS epidemic was becoming a national crisis.



Winnie Kyewalabye was born in a good home because her Dad had a job with the government. On the change of government all things changed from better to worse growing and missing school. at the age of 13 in 1993 WINNIE went missing school On a day she won't forget, when she went on a gospel crusade in her school uniform because it was her best were, and she was not in

school while leading the church choir, one of the guest speakers picked interest in knowing why she is not at school, in a school uniform and during school Hours. So he asked to meet her and asked what he and his family would do for her? She said, **"if I ever get a chance to go to school I will empower girls who may be going through the same challenges like I do and especially those with no platform to be seen as I was, I will empower women like my Mum who had no opportunity to go school because of the cultural influences with Sustainable skills to support their children"**.

So they spoke to her after the meeting told Winnie was sponsored and given the opportunity to go to school, alone that was huge WINNIE did alot of small business to transport her self to school. Through the love and care of the sponsorship staff in Uganda.

OBJECTIVES

1. To prepare the 500 members of the Mama Women's Group and determine eligibility for microfinance loans through two lender training workshops in financial management skills.
2. To create a website blog that solicits external donors based on group member profiles and to train Mama SACCO's staff in financial skills as a means to obtain the finances necessary to expand their microfinance program membership in the future.
3. To ensure implementation and monitoring of microfinance loans for the aforementioned target group(s) through community and staff training workshops.

EXPECTED OUTCOMES

By the end of the training sessions it is expected that the women targeted to receive loans will have received their loans and have developed the capacity to repay them, and Mama SACCO's staff will have the tools and capacity to solicit the loans from the lenders.

SUSTAINABILITY

The microfinance industry has proven to be a successful way to provide direct empowerment to individuals. Through training workshops and the creation of a business training manual, the organization will have a direct resource and the qualified personnel to expand their microfinance initiative in the future. In addition, partnering with the Opal Financial Institution is a sustainable way to generate income for Mama Sacco by ensuring the accountability of funds from donors in the developed world. This project is an opportunity to expand upon the success of Mama SACCO's microfinance initiative by providing training and access to sustainable capital to more individuals who have both the capacity and character to run a successful business.

Our Products

Deposit Products

- Mama Smart Savings Account
- Group Savings Account
- Loan Insurance Fund

Loan products

- Group Guaranteed Loans
- Individual Loans
- Salary Loans
- Asset Financing Loan

demand. She further explained that she had previously borrowed from opportunity Uganda, but at an interest rate of 35% per annum, her profit margin was not sustainable.

In addition to a need for capital, there was not only a universal need for book keeping among the target group but a universal interest as well, which is clear confirmation that a culture of saving exists for the women of Makindye division, Kosovo zone. For example, Kemirembe Peace is one of the children raised up by Mama Africa she got a loan capital to begin a knitting business. Every two weeks she earns an income of \$30 however despite the consistency of her business she was unable to calculate her profit margin over the past month, quarter, or year. In addition, many of the women also expressed the need for business and savings training, particularly the elderly group members who have less experience in the financial economy. For these women training is essential to repaying a microfinance loan.

TARGET GROUP

The beneficiaries of the project will be the 500 members of a Mama Women, Men and youth groups, who will receive both the capital access and training necessary for successful micro-entrepreneurship. The Mama International Organization is a well established organization with a chairperson, secretary and treasurer, group mobilizes, and over 8 years of community experience.

All SACCOs in Uganda are government registered organizations, which entitles them to government funding when available. The Ugandan government recently stated in its National Budget Proposal that it would triple microfinance spending over the next fiscal year. However, Mama Sacco expressed that at this point there is no process available to receive government funding because of a lack of institutional capacity and corruption. In addition, local organizations have had little success in soliciting government funds. Hence upgrading from mama sacco to Kosovo community bank.

Project Description:

GOAL

To increase the capital base and provide the financial management skills necessary from the 500 members of Mama Sacco for successful micro-entrepreneurship community bank.

After college, Winnie worked as a freight forwarding agent with a \$25 salary job that supported her throughout, but she always felt called to return and help the children, women and the community of his community. In 2008, Winnie quit her job to serve in community projects, and started building a team of Uganda and international volunteers whose mission was to do outreach projects around the slums of Kampala. Because she had been sponsored as a child and given an empowering education, moral values and empowerment skills, Winnie also had a strong desire to give this opportunity to the three children she was taking care of. Winnie went ahead and graduated with a BA Public Relations and Media Management that has supported her passion in relating with the community.

As a result Mama Africa the voice Uganda was born, and in early 2008 it started changing the lives of 3 children through sponsorship. Currently, over 100 children are being empowered and loved throughout the slums of Kampala and the rural areas of Luwero district Uganda.



Called to serve...

Every year, Mama Africa invites mission volunteers from all over the United States, Uk, Canada, Europe, New Zealand and Australia to come together for one purpose to share the love of God with the children in Uganda's Rural and slums who feel forgotten by the world.

Mission trips:

Individual trips, Family trips, Church trips, Medical missions, Construction missions.

Empowerment trainings:

Leadership training, teacher training, agriculture business and entrepreneurship



Although the project has so far been moving, the current interest rate of 10% per annum has created a bottleneck for the community women. Through our needs assessment it was determined that the women living in the community of Makindye division, Kosovo zone respectively need access to cheap and affordable loans to help them gain access to sustainability thus Mama Africa's intervention.

The purpose of this project is to create a second revolving fund through funding agencies to solicit external funding through which Mama Sacco can obtain access to sustained capital, as well as provide adequate training for the target group thus find sufficient funds to distribute meaningful loans to the Women, men and youths living in Makindye division, Kosovo zone respectively. The goal of this project is to both provide the organization with an additional resource to obtain sustained capital as well as to provide the target group with the necessary financials to help them gain access to development.

The purpose of this proposal is to secure sufficient funds for Mama Sacco to able mama extends funding with less interest rate to women, men and youth living in Makindye Division Kosovo zone respectively. By creating a revolving fund, the organization will increase its capital base and thus service loans efficiently, as demand is high for microfinance loans within the community hence providing a valuable link between donors and lenders in the developing world.

Statement of Need:

The biggest constraint faced by both the organization and the Mama Sacco is access to reliable capital. During needs assessment, it became apparent that many of the women had sustainable income generating activities; however, the profitability of these activities would be greatly improved by 'injecting' capital into their business. Although there are numerous microfinance institutions in the Kampala, Makindye Division, including international organizations such as Finca Uganda and opportunity Uganda, many offer interest rates that are too high and therefore unsustainable.

During our needs assessment, we interviewed Annette Boogere, who runs a local food stall business in Kampala Kosovo zone makindye division respectively. She explained that demand is great but she lacks the financial resources to supply her growing

KOSOVO COMMUNITY BANK: it will be a Kosovo community cooperation savings Bank (kcsb) that will be born from Mama Sacco that began as Microfinance and founded in 2012, under Mama Africa the Voice Uganda as a Non-governmental organization (NGO), with the initial capital share of \$50,000 . we call upon members who can lend \$10,\$50, and above to the above capital share please email us on : admin.mamaafrica@gmail.com

Its major objective will be to offer credit to the poor, targeting those in the agricultural sector, women in small market business.

The local people and the Uganda government will make their own savings in the community Bank; this is to be supervised by the Bank of Uganda, Uganda's Central Bank.

Overview Kosovo community Bank will provide financial services to that segment of the Ugandan population who are not served or are unable to access financial services through the Ugandan commercial banks. Our focuses are the micro, small and medium size entrepreneurs. The institution will also offer money transfer services through Western Union and Money Gram. Tier III Financial Institution. It will therefore prohibit from dealing in foreign exchange.

Executive Summary:

Despite the growth of the Microfinance industry in Uganda, the industry currently serves only 250,000 of the 8.6 million people below the poverty line in the country, a major concern of current and potential borrowers is the high interest rates attached to these microfinance loans, which on average is between 28-37% per annum. In addition, most major microfinance institutions demand that repayments are fulfilled weekly instead of monthly, with penalties for late weekly payments. Due to the conditionality of servicing these loans, many have discontinued receiving loans from these institutions or refused to access loans all together. In response to these concerns within the microfinance industry, in 2013, Kampala Savings and Credit Cooperative Organization (Mama SACCO) made a research targeting three women's groups within the division for eligibility to receive microfinance loans with low interest rates and monthly repayments.

Loving through sponsorship . . .

Winnie and many of the other staff members of Mama Africa the voice Uganda were impacted deeply by sponsorship in their own lives, and there was desire among them to do more for the children they were serving beyond sharing the love of God through outreaches, the staff wanted to be able to offer away to meet the children's physical and educational needs MAMA AFRICA was designed with this hope in mind.



The overwhelming poverty and un-self sustainable skills in East Africa prevents many parents from being able to pay the school fees required for their children to get an education, and the many orphaned children in the country are left with little to no hope. **EMPOWERED** a sponsorship program created and run by Mama Africa the voice Uganda, gives these children a chance for a better future. Mama Africa the voice Uganda ensures that children can obtain an education, meals at school, school supplies, medical care, and basic needs such as mattresses, blankets, mosquito nets, soap, toothbrushes and toothpaste. more importantly, they receive love and care from staff members and volunteers through bible studies, life skills training, home visits, and school follow-ups. Many of the children receive the foundation for their faith through these programs.

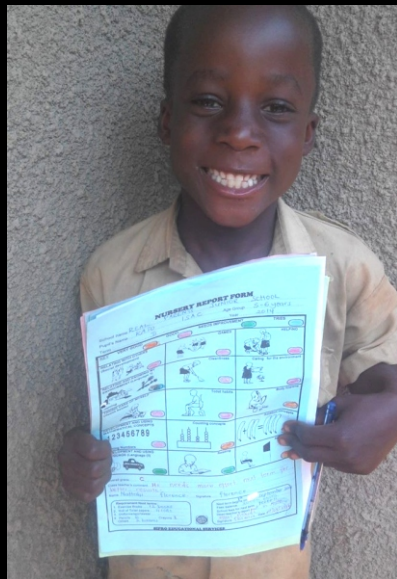


Mama Africa allows people from all over the world to make a difference in the lives of children who deserve a chance. Currently over 300 children throughout Uganda are being sponsored through Mama Africa the voice Uganda with 200 more on a list hoping for sponsors of their own.

Meet Isaac kato. At too young of an age , his world was jeered when his father denied him after realizing they were twins and left .His mother was also sick ,infected with HIV and became so weak that she could not care for her children or send them to school. With medication, Isaac's mother was given another chance at life ,but because she was a widow, she had to provide for her family with just what she could grow on her land. This was not enough to send her children to school.

In 2012 Mama Africa the voice Uganda found Isaac and his sister and successfully matched them up to sponsors-people who chose to give a chance to children they had never met. Isaac is now in nursery and one of the top pupil in his class.

ISAAC IS EMPOWERED



The proposed training center in Luwero will offer a place for Mama Africa the voice Uganda the following much- needed services and growth opportunities for the people of Uganda:

School

Quality education
International and vocational skills
Train and empower local building
Provide the best Teachers and students

Medical center

Accessible healthcare
Health education: HIV/AIDS& malaria prevention
Guidance in basic health skills
Reduce infant mortality rates

Vocational primary school

Auto mechanics
Computer training
Videography & graphics/web design
Entrepreneurs program



RECREATION CENTRE:

RECREATION:

This is to aim at Vocation camps, Volunteers accommodation, women conferences and retreats for youth, children women weekend integration trips. Fitness camps and the forms of recreation for adults that will provide an attractive way to spend summer and vocational way from Busyness of city in the beautiful natural surroundings and historically rich reach region of Uganda east Africa.

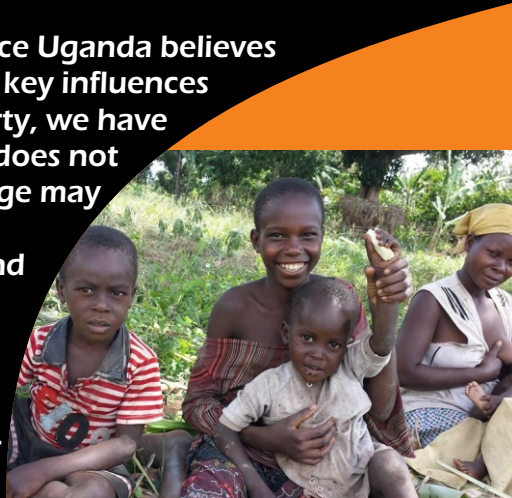
What does the future hold for all these children? We want to empower them to break the cycle of poverty in their lives and help them rise above their circumstances.

Approximately 25 km north of Kampala Uganda is the remote village of Kalule, a community living in extreme poverty families live on less than a dollar a day and many are stricken with HIV/AIDS, Malaria and other diseases.

Mama Africa wants to give this community a better chance. Three acres of land in Uganda is currently being used to build the Mama Africa vocational school and an empowerment training center. This will allow students from the community, as well as the children throughout Uganda, to receive quality education, offering small class sizes and an enriched curriculum. A community health centre will be on site for access to medical care for the community, providing relief from the current 40km required journey to get medical help.

Families and children will be educated on how to be self sustaining through resources offered at the vocational center, business and entrepreneurship skills, as well as vocational training. Will allow students to become job creators rather than job seekers.

And while Mama Africa the voice Uganda believes that these opportunities are all key influences in raising a society out of poverty, we have a bigger belief that if a person does not have God in their life, true change may never come. Our vision for this community is to grow adults and children in the word of God so they will be transformed from the inside out, following God's word faithfully, reaching out to others to transform their communities and country.



Families Impacting Families

Whether you come on a mission trip as a family or want to make a difference from the home as a family, you can have a huge impact on the people in Africa. Self-sustaining income generating projects give African families a lift out of poverty and an opportunity to provide food, medicine, and basic needs for their children.

Many families live without electricity. Children have to study at night by the light of a kerosene lamp, and the cost of kerosene can be a financial burden to a household. Solar lamps absorb sunlight during the day, to provide clean, sustainable light every night.

Solar lamps-\$40

Children throughout the villages of Uganda are often malnourished due to lack of protein, five chickens can provide five chickens can provide five eggs the day, which a family can collect to sell or eat.

Five chickens with cage-\$100

Goat meat is a high commodity in Uganda. Since goats multiply very quickly, the gift of three goats would ensure rapid reproduction and lead to a sustaining income for a family in need.

Three goats-\$200

A cow is one of the highest incomes –generating animal a family can have. Cows bring daily milk for the family, and once they begin to reproduce, the offspring can be sold or raised to be later taken to a butcher.

One cow-\$700

Mama Africa is bringing people together for children through waterlife projects



Together we can keep more children & community safe

A slum community of over ten thousand homes now has access to clean and safe spring water. Thanks to the couple of Mr Matt and Vale for funding the water life project, you have solved many problems.



Problem: We all know that children and the less privileged communities should have equal opportunities and access to clean water.

Solution: Mama Africa + You



Together we can give more children an education



Problem: We all know that education is vital for a chance at a good future but how can we make sure that every child gets that chance?

Solution: Mama Africa + You

Kwera Childrens' choir



Together we can give more children a family

3-year old Jessie was one of the many kids whose legal 'family' is simply Namasuba. He is moved from the orphanage and resettled with his mother, and as a result his speech was severely underdeveloped. He couldn't even name the animals in a picture book.

Problem: We all know that children develop better in families than institutions, but how do we get them there?

Solution: Mama Africa and Government institutions.

Getting children into secure and loving homes is no easy task, but with help from Mama Africa and some government, this network of local churches is perfectly placed to find and support families who can foster children, or adopt them if reunion with their natural parents is not possible.

Through family in one of these churches, Jessie is finally able to experience what life is like with his own room, his own toys, two parents who care for him. And although he cannot quite manage the word 'lion', now if you ask him what a lion says his face lights up and he proudly gives an enthusiastic "ROAR"



Together we can give more children a safer, happier and brighter future.
Will you join us?

www.mamaafricaorganization.org