

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

Trip Report of visit to Kasese, Uganda

June 2010

Elaine (Market Researcher) and Richard Browning (Chartered Accountant) were invited to go back to Kasese, Uganda to deliver some more training to the Five Talents' clients as well as give some leadership training to the Five Talents' Team. This time it was only a team of two unlike the previous occasion in July 2008 when it was a truly family team as their son, an actuary, also joined them but in the meantime he has married.

On our journey down to Kasese it was noticeable that the Ugandan economy was 'on the up' as many new buildings appeared to have been built and there were very significant road improvement works, particularly on the main northern route to Fort Portal and the southern route to Mbarara. As last time, everyone we spoke to was friendly and charming to us and during the courses were very keen to learn. On our travels the vegetation we saw still remained lush green with plantations of matoke bananas (the staple crop), maize, tea, coffee and cassava. The predominant Christian faith was much in evidence but the number of mosques was still increasing and their support growing through the provision of free education.

It was pleasing to note that the number of clients of the Kasese branch had increased significantly to 850 and the repayment rate of its loans had reached over 90% at the end of 2009. However, over the last three months with the loss of one loan officer and with his replacement just beginning to settle in, this had markedly reduced but, hopefully, only temporarily.

We arrived in Kasese around mid afternoon on Saturday, 5 June and settled into our guesthouse that was the enterprise of Christine Ainabyona, the Five Talents branch manager. Very comfortable it was too. Then on Monday 7 June we were very warmly



received by the Five Talents team and Rev. Jonathan Byamugisha, the Training & Mobilization Advisor. It was agreed that we should carry out two two-day courses at Ruboni, to the north of Kasese and in the foothills of the Rwenzori mountains and at Kinyamaseka to the south of Kasese, a new area where Five Talents were developing their support

with the Five Talents' team leadership session on the morning Monday of the following week.

In the afternoon we took the opportunity to catch up with clients whom we had previously visited two years ago. Two had made significant improvement in their businesses, but the other, whilst having made us a delightful 'welcome' plaque to commemorate our visit, had fallen on hard times as he had provided a significant contract to a company that disappeared overnight without paying him. However, as

with many Ugandans, he has kept his beaming smile and is trying to resurrect his business whilst currently living on a dollar a day with his wife still recovering from a caesarean operation in March when their daughter was born.

The success stories include:



Grace, the lady on the left with her sister who helps her, owns a clothes shop –(ladies’ dresses, children’s shoes). She has been in business for 7 years and buys from a Kampala wholesaler.

She also does embroidered handwork – cloths. Over the last two years, she has not only moved from a back alley to one of the main shopping streets but she has a larger shop. Furthermore she now also mends garments.



Wambali – Lends and sells DVDs, videos, CDs and repairs equipment. He has been in business for 4 years and has had one loan, using it to buy more CDs and DVDs. For DVD rental he charges a membership fee.

Five Talents training has helped him understand profit. He had one employee trained to do repairs, plus some other



casual help. But to keep up with his customer demand he has hired an extra employee and is now looking to move to larger premises.

Tuesday soon came and at 8:30 we all set off for Ruboni for the first training session, arriving at about 9:30. Unfortunately there had been an accident in the mountains with many villagers going to the rescue and it was to take them 4 days to bring the fallen climber down the mountain. This delayed the start and it wasn't until about 11:30 that we started with some 150 attendees as opposed to the estimated 300. This was probably just as well as the church could not have held that number. From the picture you can see Elaine and the interpreter explaining simple marketing concepts. The training basically comprised 4 sessions: Setting up a business and producing a business plan, marketing and demand, record keeping, and debt and loan management, all in the context of Christian values.



The sessions included question and answer, syndicate groups and role plays. The sessions seemed to go well with much audience participation. The quiz at the end was very tight between all the groups and the result turned on the fullness of the answers. On Thursday we carried out our other mission as the main contact for our

church, All Saints, Lindfield, on re-energising our link with the South Rwenzori diocese, ongoing since 1985. But Friday soon came upon us and we drove down to Kinyamaseka, an easier journey than that to Ruboni. Unfortunately there had been two deaths in the village and the burials were on the days of our course. It is expected that the villagers attend such burials.

The expected 150 villagers turned up, however, which was gratifying. Unfortunately the flip chart had to stand on the altar table, but no one minded. Owing to the second burial being on the second afternoon, it was pleasing that everyone agreed to arrive at 09:00 hrs, instead of the usual 10:00 to 10:30 start time, and work straight through to 13:00hrs so that we could complete the course material.



Afterwards there was a request to repeat the course for those who were not able to attend owing to the burials. The interest in the courses was shown by the attendance of all ages. These included elderly, one of whom said she had come to learn about business in order to teach her grand-children.

Finally, on Monday 14 June, we held a session on leadership for the Five Talents team not only to help the team act as a team but also to train the client groups in group dynamics. We believe that such group dynamics could help those with problems in repaying loans to obtain mutual help from their fellow group members.

However, with Christine Ainabyona, the Five Talents, Kasese Branch manager, leaving to join her husband in Malawi, challenges lie ahead for the Kasese branch as Christine will be hard to replace. She really had the capacity to lead the team and manage the clients in a very effective manner.

The next day we set off for a short break visiting the mountain gorillas at Bwindi before returning home.