

Uganda trip report: 17th-26th September

Participants: Sophie and Lucy

Day 1: Friday, September 17th, 2010

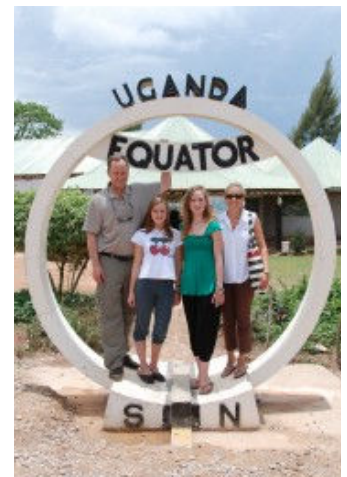
After an 8 hour flight we arrived in Entebbe ready to start our adventure working with Five Talents in Uganda, excited to learn how microfinance is transforming lives. We were instantly surprised at how lush Uganda was and were pleased to leave behind the rain in England.

Our first stop was the Five Talents head office in Kampala where we met Esther Nakamate, the General Manager. She explained that since 2001, Five Talents had expanded to provide loans and business training to 2,640 clients in 3 different areas of Uganda. Reverend Jonathan Byamugisha, who trained clients for Five Talents, explained that the benefits of the projects extend to the wider community; small businesses create a more sustainable income for entire families, allowing them to spend on education, healthcare and food, with many clients now able to afford 3 meals a day.

We then had the chance to meet Archbishop Henry Orombi of Uganda who inspired us with his vision for Africa's future; emphasising belief in young people, the power of good leadership and self sustainability. His Grace kindly prayed for a safe further journey.

Day 2: Saturday, September 18th, 2010

Our second day was one of traveling. During the 9 hour journey we watched as the scenery changed from urban to rural and saw people out in the streets. The highlight of our day was crossing the equator; an event highlighted by the changing direction of water flow as it disappeared down the drain. The day drew to a close with dinner at the White Horse Inn in Kabale.



Day 3: Sunday, September 19th, 2010

First on the agenda was a church service at the Cathedral (clapping and dancing included). Despite the service being conducted in the native tongue, we felt very welcome and were invited to introduce

ourselves to the congregation (around 300 people). We enjoyed many performances from the local schools including an inspiring performance by children from the orphanage, who sang and danced the story of Adam and Eve.

In the afternoon we went to Lake Bunyonyi and took a boat ride to Bushara Island. We are not sure that we caught Bushara at its best (there was a torrential downpour), but the view was still beautiful!

Day 4: Monday, September 20th, 2010

Day 4 we went to the Five Talents office where we met the branch officer Moses and his team; Peter the loans officer, two volunteers called Honest and Miriam, and Caroline the accountant. In the time Moses had been working for Five Talents, the repayment rate had increased dramatically to 92% due to the power of presence, building a team and using 'tough love' to understand the need of a client – as well as making sure the loan is repaid.



We then visited clients of Five Talents working near the Rwanda border such as Prisca Ekyatusimire, who borrowed a loan to buy a pool table and rent a room for her cafe. The pool table attracted customers which in turn boosted the profits of the cafe. The business training usefully taught her about management and how to differentiate the business for greater profit. The income has paid for the education of her four children, one of which helped with the business. It was inspiring to witness firsthand the entrepreneurial spirit attached to Five Talents.

Day 5: Tuesday, September 21nd, 2010



Our morning started with a visit to Hornby High School for Girls. We sang songs, answered questions from the children and witnessed how the school coped with teaching three partially-sighted students (the only school in the area that took in blind children). We gave them gifts of colouring pencils and stickers which they were very grateful for.

That afternoon we had tea with Bishop George before a business training meeting with some of Five Talents clients in a cluster called Muko Market Traders. We met 22 clients

who each introduced themselves, explaining how they had used their loans. One client, Ezra, had managed to expand his butcher's shop from selling one goat to five. The profits of which were used to pay for the school fees of his five children. We were impressed by Reverend Jonathan's inspirational talk to the clients, which encouraged repayment of loans and growth of businesses.

Day 6: Wednesday, September 22rd, 2010

Day 6 we went to Kagarama for business training and met with the Five Talent's clients. Their 100% loan repayment record was impressive, demonstrating dedication to their businesses. A lady called Lydia had set up a tailoring business and produced high quality clothes for the community. She was also teaching 10 young people to tailor; which was not only a source of income for her (they paid fees), but also helped them to gain the skills needed to work for her. She used the loan to buy sewing machines and cloth, but had applied for another loan to expand this.



After a quick nap, we went to meet the children of some of the Five Talents' clients. One of them was called Promise and her mother worked in a hair salon; the profit of which allowed her to go to school, demonstrated by her excellent English.

Day 7: Thursday, September 23th, 2010

Day 7 involved revisiting the Five Talents offices in Kabale to discuss some of the challenges they faced. One problem for example, was accessing the steep hills where the clients lived, using aged motorcycles. Consequently, they were appealing for support to buy newer motorbikes. They also expressed their desire for interns to work with them for 3-12 months. During our visit, they experienced a power-cut, highlighting some of the difficulties they are faced with. Our farewell was emotional since we had come to know them well during our stay.

In the afternoon we went back to Hornby High School to play games with the children including bulldog, the hokey-cokey, Simon says, follow the leader, Grandma's footsteps and the conga. The children were still full of energy afterwards whereas we were exhausted!





Day 8: Friday, September 24th, 2010

We left Kabale on the morning of Day 8 to travel to Queen Elizabeth National Park. We went on a boat Safari around Lake George where we saw, amongst other things, hippos, an elephant and water buffalo.

Day 9: Saturday, September 25th, 2010

Waking up at 6 am wasn't the highlight of the day but it was worth it to see warthogs, water buffalo, water bucks and a huge herd elephants whilst on Safari. Having cleared warthogs off the runway, we caught our 9-seater plane and arrived at the hotel for dinner with Sam, treasurer of Five Talents Ugandan Board, his wife Abby and Tyler who had just started as an intern.



The trip was an experience of a lifetime, however cliché that may sound! It was amazing to see what Five Talents has achieved and how it's contributing to reducing poverty in Uganda. However, we are now both infected with the Ugandan disease which the reverend warned us about when we first arrived; a love for Uganda which means we are certain to return!