

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

Kampala and Kasese, Uganda July 2008

By Richard Browning, Five Talents Volunteer

A family volunteer team of Richard (an accountant), Elaine (a consumer researcher) and Alexander Browning (an actuary) flew out to Uganda on 13 July to support the Five Talents branch in Kasese in providing two two-day courses in how to set up a business – Richard running sessions on deciding what business to set up and business planning, Elaine running one on how to market the business and Alexander on what records should be kept.

What struck us most immediately were the beaming and happy faces. Indeed, everyone we spoke to was friendly and charming to us and during the courses were very keen to learn. On our travels we were very surprised by the lush green vegetation with plantations of matoke bananas (the staple crop), tea, coffee and cassava. The predominant Christian faith was much in evidence emphasising how secular the UK has become. However, there also appeared to be new mosques springing up in many of the towns we passed through as the Muslims are now starting to provide free education for children.

We arrived bright and early at 07.40 at Entebbe on 14 July and to our surprise our taxi driver whom we had booked via a mobile phone conversation two weeks earlier was there waiting for us with rain pouring outside. After a day acclimatising and wandering around Kampala taking in the sights and the exhaust fumes from the vehicles and boda-bodas (motor bike taxis), on 15 July we visited the Five Talents' Head Office and met

with Esther Nakamatte (on the left of the picture) and her team to be briefed on the local context and the organisation's structure in Uganda. In the afternoon we were introduced to the nearby Namirembe branch led by David Reuben to meet their staff to find out about their work and future plans. Then we were taken to some of their clients to see the effect their work was having on local lives.



Clients visited

Abu Christine – a Charcoal seller

has been selling for 2 years – and sells 7 days a week with a turnover of 15,000/- (£5) per day. She chose to sell charcoal because stock is not expensive to buy and she used the Five Talents' loan to buy stock. She has received Five Talents' training and aims to differentiate her business by focusing on customer care and providing good service.



Stella – Restaurateur (one table inside + takeaway)

She hailed from W. Uganda and came to Kampala because there were no prospects there. She has been in business for 1.5 years. She cooks lunch and supper for 40 people – matoke, sweet potatoes, cassava, rice, chicken, meat and fish - outside on a charcoal burner. Customers see pots outside so they know it is a restaurant.

Unfortunately her loan money was stolen from her house, but still repaying well. After 6 months she hopes to get another loan (200,000/-) to help her expand



Florence and her mother-in-law, Leticia – Fried cassava plus necklaces from rolled paper beads



Florence comes from N. Uganda and is lame. She moved to Kampala because of the political instability in the North. She can only speak Swahili and is, therefore, helped by her mother-in-law.

The Five Talents loan was used to buy paper and glue to make beads for necklaces that she sells in the market (to Europeans) – 6,000/- (£2) each.

On 16 July we were picked up early again (everything starts early to make the most of the daylight hours as it is dark by 18.00 and electricity is not always reliable) to make the six hour journey down to Kasese, taking the north route via Fort Portal avoiding many pot holes but passing differing but fertile landscapes. Finally we met up with Christine Ainabyona, the Five Talents Branch Manager in Kasese and Jonathan Byamugisha, the Five Talents Training Director.

The following day we all met up again, along with the remainder of the Branch's staff



(on the left) which included a loan officer, two volunteer loan officers and an accountant. The day started with devotions which began sharply at 8.00 before meeting Bishop Jackson, Canon Benson from Kagando, Canon Ivan and Sezi Baluka – Financial Officer and Chairman of Management Committee. This meeting was evidence of the way Five Talents works closely with and through the Anglican Church in Uganda. We were informed of the aims and

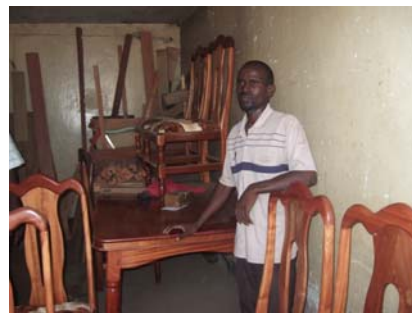
successes of Five Talents in Kasese: How they were targeting the active poor and had started with 50 clients in 2002 but now had some 906 clients (406 female and 501 male). They were working in 8 parishes but as funds increased they hoped they could extend into the other 30 in the Kasese diocese. Their loan repayment rate had increased from 56% when they started to 80% now and they hoped to raise it to 95%. Although

there were other micro finance organisations in the area they believe their Christian basis and training capabilities gave them an advantage.

After the meeting we visited some of their clients based in the town of Kasese itself:

John makes all kinds of quality furniture but he specialises in tables and chairs. He has three children and had been to technical school for 3 years. He has been in business for 5 years, 3 years of which were with Five Talents. He hopes to expand his business and to have a salesroom in the centre of town.

To date he has had two loans from Five Talents and has used them for advertisements (radio advertising) to help expand his business, as well as to increase working capital because it takes time to both make and sell quality furniture. It takes him about 3 days to make a chair



Grace has a clothes shop –(ladies' dresses, children's shoes). She has been in business for 5 years and buys from a Kampala wholesaler.

She also does embroidered handwork – cloths. To date she has had five loans from Five Talents and has used them to expand her business by buying more and more varied stock. Customers come through word of mouth. Her turnover is about 5-800,000/- per week (300,000/- (£100) in a bad week)

Wambali – Lends and sells DVDs, videos, CDs + repairs equipment. He has been in business for 2 years and has had one loan, using it to buy more CDs and DVDs. For DVD rental he charges a membership fee. Daily turnover is 20 to 30,000/- (£100)

Five Talents training has helped him understand profit. He has one employee trained to do repairs, plus some other casual help. 80,000/- paid to employee as monthly salary. He doesn't have enough funding for advertising and, therefore, relies on word-of-mouth



Mandi – Carpenter – makes furniture especially beds.

He has been in business for 8 years since attending carpentry school and now has 4 staff (they came already trained)

He makes about 4 beds a week and he quality checks employees' work.

His business is situated on main road to housing estate and, therefore, does not need to advertise

Poultry keeper (away at funeral so shown business by son, Maurice).

She started with 100 hens, but now has 300, 100 added each year, and were financed by Five Talents loans. She sells hens after 15 months and buys new ones. Eggs are sold from her home – 5 trays of 36 eggs per day. She is gradually building additional hen houses as profits increase. Hen houses and home are in one courtyard - hens on 2 sides, house on the other 2 sides.

Her husband works with the town council and they work together to repay loans.



The next day, 18 July, was the big day – the start of the first training course at Kilembe which was an old mining town up in the mountains about ten kilometres from Kasese. We set up in All Saints' Church and awaited those clients of Five Talents who had been invited. Whilst those attending were evidently keeping to 'African time', by 10.30 we had an almost full church of about 200 people who along with a few extras attended the second day as well which was gratifying. We were fortunate to have a good lively interpreter as only about half of those attending spoke English. The training sessions consisted of presentations, large and small syndicate work, and role plays. There were four sessions, each covering half a day – Setting up a business, Marketing, Business Planning and Record Keeping. Elaine also summed up, whilst the quiz was being marked, by talking about her experiences of setting up and running her own business.



These sessions were punctuated by brief times of worship at the start and end. Throughout the sessions everyone was very attentive, taking or copying notes using the exercise books and pens we had provided – some even brought babies on their backs who were very quiet. There was much discussion within each syndicate group and we were very impressed at the quality

of presentations to us in English as well as how keen they were to give them, unlike many back home. We provided a hearty lunch through some local caterers to keep their strength up throughout the day, as well as partly compensating them for a day that they would not be working. The training ended with the eagerly awaited certificates of attendance being handed out by the local mayor.



After a weekend break during which we were able to see various projects that the local diocese was involved with, we held the second course on the 22 and 23 July at Ibanda, some thirty kilometres drive from Kasese in a much more rural location, meaning participants came from much further afield.

We followed a similar format with a few adaptations based on our experiences from the first course and some 135 delegates took part in much the same joyous, but serious way as the first. Amongst those attending was the local archdeacon who also opened the course and presented the certificates at the end.

From the 25 July, we went on to enjoy the wildlife in Uganda at Kibale Forest and the Queen Elizabeth National Park before heading back to Entebbe via the southerly route, including the obligatory stop at the Equator.

We hope those who attended the courses not only enjoyed themselves but were also energised and skilled to start or develop their own businesses. From wondering how we might cope with two hundred delegates with only a flipchart as an aid, we are now looking forward to carrying out further training for Five Talents wherever the need might be.