



Entrepreneur Scheme

AFRINSPIRE is a Christian action group supporting indigenous African initiatives that relieve poverty. At the moment people and projects are supported in Uganda, Zambia, Ethiopia and Sudan.

Afrinspire is an UK Registered Charity number 1095001.

Afrinspire, 22 Melvin Way, Histon, CAMBRIDGE, CB4 9HY, UK.
Tel 01223-233367
Web www.afrinspire.org.uk
Email uk@afrinspire.org.uk

AFRINSPIRE has funded seed capital as loans to small entrepreneurs in Uganda. Loans of 50,000 Ugandan Shillings (£25) are enough for people to begin in self-employment.

What do these entrepreneurs do? Small shops, a dairy, raising poultry as broilers or layers, making samosas, raising rabbits, transporting goods to market, selling cold drinks, opening up a home as a hotel, making pottery, selling ripe bananas and chapati's, tailoring, starting door-to-door clothes selling.

Initial loans get people started. Some people work in pairs. Starting with small animal stock people often will move on to larger animals when they have saved enough. If you have a cow you can support your family.

Afrinspire does not loan the money directly but supports Ugandans in delivering and administering the schemes. Partners in Uganda have this capability and monitoring of progress is a key element of success.



The Entrepreneur Fund operates at small scale grass roots level. In Mbarara a loan of 1 million Ugandan Shillings (£400) was made to a group set up at the All Saints Church. This has enabled 20 entrepreneurs to borrow for the whole of 2002. The fund is administered by the Church Warden. At the end of 2002 the loan is repaid and becomes available for investment in another group. The identification of suitable groups and the input of the right training are more important than any individual credit worthiness. The banks will only loan to those who already possess some collateral whereas the Entrepreneur Fund is prepared to invest in the poor who start with nothing.

The poor women in Bulamogi and Kaliro town had already received training in how to be small entrepreneurs. Capital had not been made available. The donation of a fund of several hundred pounds from Afrinspire enabled loans to be made to 14 people. Some had repaid in 55 days even though that was quicker than required. The regular weekly repayments have turned into savings. Concepts of saving and business planning and the practical skills of book-keeping all need to be learnt and mastered by the small entrepreneurs. Uganda Development Services are monitoring progress for the women of Kaliro and Bulamogi County. Weekly visits are made to collect the repayments and this also encourages them and can identify any problems which they have. Because this is a peer group there is support and accountability among them all which helps them to succeed.



Please respond if you can with a gift. Cheques can be made out to 'Afrinspire'. Donations may be gift aided to recover tax. Standing order and gift aid forms can be obtained from: The Treasurer, Afrinspire, 22 Melvin Way, Histon, CAMBRIDGE, CB4 9HY.