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ANNUAL PROGRAM REPORT 2023

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Introduction

Cosma's functionality aims at addressing factors that contribute to poverty, food insecurity, limited access to education and unemployment.

Our mission is to improve standards of living among underprivileged households in Uganda targeting farmers with access to arable land, which can be used to generate capital through Commercial Agriculture and creation of employment opportunities among youths through education and vocational training.

This report is a narrative of what transpired during the year 2023 as regards programs and projects being implemented by Cosma and other aspects related to improving people's livelihood in Uganda. It provides an overview of the organization, the achievements made, the challenges encountered and future prospects.

Program strategy

Cosma strategy is to eradicate poverty through provision high quality Agriculture inputs, changing people's mindsets from subsistence farming to commercial farming by equipping them with agronomic knowledge and education and vocational training among youths and women.

Organization Overview

Cosma envisions a future in which communities are empowered, self-reliant, and thriving. To achieve this future, we work to raise the standard of living among underprivileged individuals through a variety of development programs. Between Januarys up to 31st December 2023, Cosma continued to focus on its three major intervention areas to improve the livelihoods of our constituents.

These include education and vocational training, sustainable agriculture Financing and income generation.



Education

This project aims to benefit the entire community by providing children with basic education and by overall increasing literacy levels in rural areas of Uganda. For example, in a Small Village of Vunza in the out skirts of Sembabule District in Uganda, lies a family of Mr John Bosco whose leg was amputated after a motor accident.

John Bosco was motorcyclist rider for commercial transport, until January 2021 when disaster hit. This left the family in disarray need, there on pushing the family into abject poverty and lack of necessities including education.

Nakyanzi a girl of 8 years is their first born among four children. She had dropped out of school to support her mother to cultivate land for food until when Cosma selected her this year for sponsorship program. She is in primary one at Vunza primary school a beneficiary of cosma scholarship Children.

Over 11 children sponsored this term out of 45 children who need Cosma sponsorship support-

- 6 Primary students

- 4 secondary students

- 1 University students





**MALE JAMES
KYAMBOGO UNIVERSITY,
P.O BOX 001,
KAMPALA, UGANDA.**

11TH /DEC/2023

**RE: APPRECIATION FOR THE GREAT SUPPORT YOU OFFERED TO ME AND GOOD WORK
YOU DO FOR THE ENTIRE COMMUNITIES IN UGANDA.**

Dear COSMA team,

Hope everything is going well.

Am writing this letter to you to express my great thanks to you for the great work you have done for me. You have supported me academically since form two when I had already lost hope in my future life! You have showed me love, care and good heart. You have made me an important person in the world now.

Am here by informing you that I successfully completed my examination of the last semester of my course and am hoping to get better results and proud to be a professional teacher in high school.

In future if everything goes on well, I hope to help many children who cannot afford to pay their own school fees and requirements in the same way you are doing it to me so that they can uphold their future. Thank you so much, may you continue with that good heart and help more and more vulnerable children in Uganda. If the results come back well, I wish to join master's degree and even PHD on self-sponsorship since I can be working. Thank you so much. I wish you all the best in whatever you do for the communities in Uganda. James is waiting his graduation in November 2024.



Cosma targets such children and pick one per vulnerable family to empower them and they leave a decent life in future after full education like any other children from the well-off families after full education

Vocational training

Cosma invests in communities, and the skills they need to earn a good wage that supports their families. To do so, Cosma runs a workshop that provides raw materials and training of youths and women to produce crafts for sale: In 2023 Cosma embarked trained for youths and women to make books be able to generate income but also aid scholastic materials for education



Ms Irene displaying her products made from Cosma vocational workshop

The vocational education program provides supplies to vulnerable children under broken families in rural Uganda so they can attend formal education in Uganda.

For purposes of facilitating descent for 'out of school youths', Cosma facilitated vocation training workshop to support such youths. It also provides training and supplies so that youths and women can make crafts that are sold to increase their income and descent employment. This year the project embarked on training 12 school dropouts to make notebooks, these included seven girls and three boys and two single mothers. The materials are meant to help students improve academic performance through keep safe their class notes for revision during exams. The project has facilitated production of books, which have been sold to school going students.

Sustainable Agriculture production

Every season Cosma gives out high quality improved seeds and insurance for maize planting farmers. The farm in puts is always insured to avoid 100% loss in case of drought. Farmers are always encouraged to pay back in-kind by 10% of their harvest to help Cosma replenish similar quantities of inputs for the next season. For season farmers harvested B of 2022, over 28500 Kgs. 1650 representing 10% was returned out of 2850 kg expected this represent 60%.

This was due to a loss was caused by poor germination of some maize variety. This actually prompted our shift this season to new seed variety called DK.



Weighing maize returned by farmers at Cosma store Jan 2023

Part of Cosma's strategy is to eradicate poverty by providing high quality agriculture inputs and technical support that allows rural farmers to access output markets. Cosma helps communities engage in commercial farming by equipping them with inputs- seeds, fertilizers and insurance cover, Production financing and crop insurance, extension services and technical consulting.

Two times every year, Cosma provides farmers with everything they need [Seed distribution \(Revolving Seed\)](#)

As reported in the previous reports, Cosma has continued to provide farmers with high quality improved maize seeds to increase crop yields. Recipients have been responsible to return 10% of their harvest to Cosma, this has allowed the organization to sell and buy a new batch of high-quality seeds for the next season.

This **season B** (2nd season) 2023, we distributed **360** kilograms of improved seed variety to **42** farmers and each farmer receiving between 5kgs-10kgs on average estimated for 1 acre.



Farmers excited after receiving their maize seeds for planting

Season A returns

About 80% of grain harvest was returned out of 10% of season's expected return to Cosma, which has prompted farmers who are not in the program to express their interest to join Cosma programs for **Season B**.



Richard one of the farmer beneficiary proud of season B performance.

[Coffee production](#)

Over 500 Kgs of fertilizer supplied to coffee farmers to improve coffee yield in 10 acres- A revolving fund of 2.6m ugx applied by Nezikokolima savings group.

Some of three members suggested that their loan fund be converted into NPK fertilizers for their coffee gardens.



Fertilizers



Coffee Production

Market linkages

For the harvest of season “A” 2023, Cosma was able to collect its percentage and create market linkages for farmers to potential buyers. This has given confidence to the farmers that working with Cosma enable them to have ready market for their grains, hence, prompting them to return their 10% obligation and interest others to join the programs.

To ensure that farmers follow good agronomic practices, two field staff continued to monitor all the farmers that received the seeds from Cosma. In future if funds allow, Cosma is planning to purchase farmer harvest and stock and sell when the prices increase.

Financial inclusion

First quarter Jan- Mar 2023- revolving funds given out amount to 19.65m ugx to five village cooperatives. Cosma organizes farmers into village cooperatives through which support of economic development by providing revolving fund for groups of farmers experiencing extreme poverty. The cooperatives aggregate their members to receive low interest loans. This allows them to invest in agriculture production and other small income generating business.



Leaders of five village cooperatives after receiving financial literacy training

Cosma has continued to organize farmers into cooperatives a mechanism that helps for delivering financial inclusion for rural population especially women and youth.

The cooperatives mobilize weekly savings and lend to themselves as way of self-help to overcome social economic challenges. This provides a framework through which Cosma distributing its farm Inputs, extending financial services and disseminating knowledge regarding financial literacy and group management dynamics.

Continuous Financial literacy and management trainings in Uganda



Nakasenyi Farmers fieldschool meeting

This group is among the groups that were initiated by Cosma in 2015 to help farmers mobilize own resources and investing productive agriculture under organized saving and credit cooperative. The group has a membership of 78 farmers both female and male with a composition ratio of 6:40 respectively. At the beginning of this year the group applied for a revolving credit of 8m for which up to 5.5m was afforded and disbursed by Cosma in the first financial quarter of the year. A total of 7 members were qualified by the executive team of the group to borrow fund based on their investment needs and capacity

Projects from Financial inclusion

Poultry

Under village cooperative lending, a number of visible achievements have been obtained in this quota were by farmers more especially women have been engaged in income generating actives. This is witnessed from;



Nabakooza Muwahijah aged 51 years a resident of Mitete Kalububu in Ssembabule district in Uganda a single mother with five children. She is a poultry farmer enticed her group members to register with COSMA where they got a soft revolving loans at an interest of 2%.

She got a loan of \$130 from the group and started poultry keeping project where she expects to be earning \$30 per week through selling eggs. She is dreaming of having a bigger poultry unit and very proud of being a member to Cosma

Piggery

Harriet is a member of farmers Group in Kalububu and good enough that group is a member of Cosma where they get revolving loans at an interest of 2 % as a group. She borrowed money from the group and started a piggery sty where she raised about 4 pigs which she expects to change her household income through selling piglets and organic manure for farming.



*Pic3: Harriet in her pigs up
raised Sty*



Pic4: Harriet with the pig in the sty

Dairy project

Through daily sell of milk, while goats will be multiplied and off springs sold to other farmers. This generates extra income to support households' needs.

The livestock investment has also ignited regenerative agriculture where farmers harvest manure from livestock dung and use it to fertilize maize and coffee garden.

Picture displaying diversified income projects resulting from financial inclusion



One beneficiary with her new dairy cow



Another beneficiary testing his milking skill



Group member attending to his live stock of goats

Conferences and Partnership.

This year one of the directors of Cosma- George was sponsored to attend the Sankalp summit in Nairobi Kenya- the sponsorship was offered by the Global Distributor collective to all its member organizations. The purpose of this attendance was to connect with like-minded investors and donors and social entrepreneurs who normally participate in the conference.



The Sankalp Africa summit is the largest entrepreneur and invest gathering in Africa, It brings together entrepreneurs and social investors to liaise and learn from each other the best practices to solve world challenges.

The purpose of the attendance by Cosma is to mobilize more partners into funding our program work in Uganda. At Cosma we look forward to empower more rural households through diversify income through organic agriculture and value addition in Uganda.

VOTE OF THANKS FROM COSMA TEAM.

We would like to express our gratitude to all our donor community for the continued support towards our program implementation. We are so proud of working with you all over the years to date. Your support has improved livelihood of households in our area of operations and we look forward to grow with you to empower more households in Uganda to enable us to achieve Cosma vision and mission.

Nsambya Charles

Executive Director.
