

COSMA SUSTAINABLE RURAL DEVELOPMENT

ANNUAL PROGRAM REPORT

31ST DEC 2021



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Introduction

This quarterly report is a narrative of what transpired during the year 2021 as regards programs and projects being implemented by Cosma Sustainable Rural Development, and other aspects related to improving people's livelihood. It provides an overview of the organization, the achievements made, the challenges encountered and future prospects.

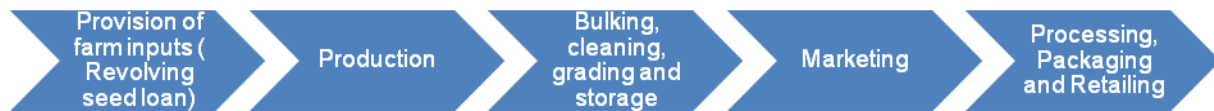
Background

Cosma Sustainable Rural Development is a registered Ugandan holistic social impact organization working to address factors that contribute to poverty, food insecurity, and limited access to education and employment. The organization is operates hybrid model with a view to generate returns on investment which is reinvested in improving the lives of the rural poor. Our mission is to raise the standards of living among underprivileged households in Uganda, the organization targets farming households in Uganda with access to arable land which can be used to generate incomes through commercial agriculture production, unemployed Youths and vulnerable children. We address this mission through hybrid program strategy below.

Program Strategy

Our program strategy is to alleviate poverty among underprivileged families in Uganda through improving Agriculture production, access to financial services to enable farmers engage in commercial farming and agribusiness to increase family income which in return is reinvested in child education and vocational skilling. Under Agriculture program, our value chain financing interventions aimed at enabling farmers in Uganda to obtain higher incomes from their crop and animal production through improved inputs, value chain financing and access to market

Microfinancing & Cop Insurance (Revolving cash loan to facilitate Value Addition)



Agriculture Production

Cosma expanded its reach by forming up new farmer Village cooperatives totaling up to 25 groups with membership of 3670 and supplied 1186kgs of improved maize seeds to 237 farmers who planted over 118.6 acres of maize which was expected to harvest total of 118,600 Kg.

Village cooperatives leaders profile their member farmers to receive improved seeds to plant and submit request to Cosma for support after verification and approval

Through this model, farmers pay back in kind through returning 10% of their seasons' harvest, while Cosma buys 90% of the harvest on the agreed market value.

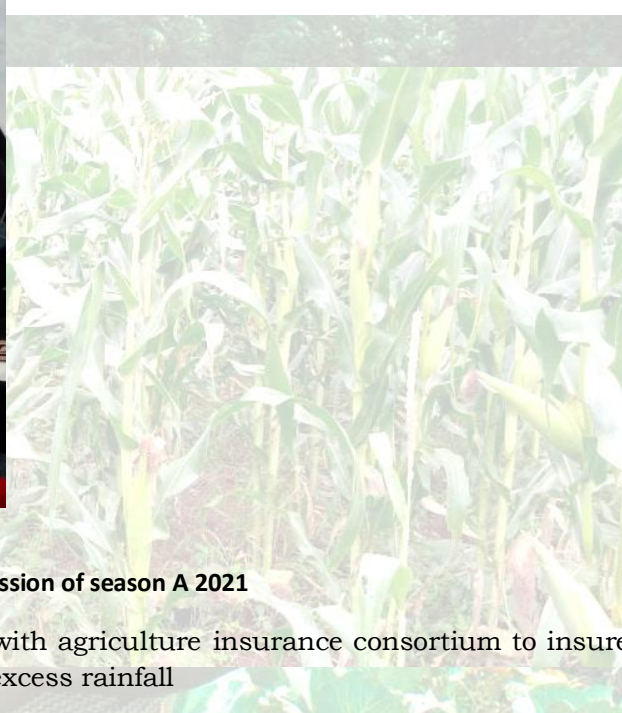
Seasonal Maize production Performance-2021

Season A of 2021 has been affected with drought and the harvests were very poor therefore we realized with a return of 200 kgs (4%) out of expected 4310kgs, however Insurance covered 16% of our input costs thus a great need to always insure season harvest instead of inputs for farmers. It's necessary to note on positive note that only that season B 2021 is very promising season with an expected 90% harvest returns, farmers expect better harvests compared to the first season A due to enough rain received.

Plan for the year 2022

- Renting storage space to accommodate at least 30 metric tons of maize harvest for season B 2021.
- Procure farmers produce up to 80%/90%.
- Supply up to 2000 kg of improved seed variety.
- Supply fertilizers to 100 coffee farmers.
- Insurance for all projected season harvest against drought and floods.
- Train and mentor up to 20 farmer groups in crop management practices.





The drought transgression of season A 2021

It's important to note that we have partnered with agriculture insurance consortium to insure our seeds/expected yield against drought and excess rainfall

The production line was boosted by supply of following inputs in 2021;

Input supply	2021 A	2021 B	2020 B
Seeds (Maize)	531	660 kg(60 farmers)	713 (66 farmers)
Harvest returns sold by Cosma	200 kg	Still in harvest	18714
Fertilizer	0	0	0
Insurance	0	0	700 (56 farmers)
Crop Management trainings 2021	1462 farmers	11 farmer groups	N/A

Financial services

<https://www.globalgiving.org/projects/recapitalising-2000-rural-farmers-in-uganda/>



3. Village Cooperative lending model

Cosma has continued to organize and extend financial services to farmers groups under Village cooperatives (VCs) VC is the mechanism for delivering financial inclusion for rural population especially women. The groups mobilize weekly savings and lend to themselves as way of self-help to overcome social economic challenges. As reported, this provides a framework through which Cosma extends cash loans and disseminating knowledge regarding financial literacy and sustainable agriculture practices to its cooperatives. This year Cosma has expanded to working with over 25 registered VCs with a membership of over 3670 farmers. Cosma and our partner Microfinance support centre(MSC) through our VC lending Program, has given out loans worth \$17,910.00 equivalent to contributing to \$10,285 from MSC and \$7,624 from Cosma This capacity only offered service to only 8 VCs out of 25 applied groups. Among the groups, Microfinance Support Centre has loaned out USD 10285 to 4 groups and 100% has been paid back thus more cash loans needed for 2022. To date all the groups have mobilized savings of over ugx 100 million which they reinvest through lending out to members and later share dividends at end of year.

Benefits from the Village cooperative lending model

Under village cooperative lending in Agricultural financing program, a number of visible achievement have been obtained in this year 2021 were by farmers especially women and youths have engaged in income generating activities. This is witnessed from poultry, piggery, catering services and tomato farming as seen in the pictures below;

Impact example

Every small dollar donated to or earned by Cosma program can make a great change in the lives of vulnerable people in Uganda. Through this program, Village cooperatives get grants from Cosma and members borrow money from their cooperatives and reinvest in different enterprises like poultry keeping, piggery and Tomato growing to increase household income. Here is Margret who borrowed 2 million from her cooperative and started a poultry farm. She now earns income from selling of eggs, and catering services she employs 3 young youths who help her to learn and manage the farm and she is happy that her income has improved and she is able to run her hotel using the revenue from the poultry farm.



Pic1: Margret in her poultry



Pic2: Margret serving her customer in the eating room

Piggery farming done by women village cooperative



.Tomatoe growing youths group photo after harvesting their first season

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Financial Literacy Training for Village cooperatives



Pic5: Farmer group representatives in the financial training at Mateete Sub county H/Q

Plan for next year 2022

1. Increase capitalization loans to at least \$30,000 by end of 2022
2. Extend capitalization loans to over 20 village cooperatives
3. Digitalization of loans and savings system
4. Keeping track of Village cooperatives financial literacy trainings

Education and Vocation skilling program



One child education sponsorship per family

<https://www.globalgiving.org/projects/one-child-education-per-most-vulnerable-family/>

One children education sponsorship program per family was originally Cosma initial program till it became overwhelming thus reason behind beginning income generating program as seen above. Since 2020 we listed up to 38 students for our scholarship scheme, however due to COVID 19 only three students at University were sponsored because they were able to access E- learn and government will reopen all other school come January 2022. This gave time to review our scholarship strategy so that scholarship will be based on grants generated and returns from both financial services and agriculture production improvement. Here attached is a detail of the vulnerable students that Cosma is still accountable to sponsor next year 2022.



Students
bioadata.docx



Cosma Students
sponsorship.pdf

Vocational training program

<https://omwoleso.africa/store/cosma/>

Since 2019 this program started as result of youths unemployment due to lack of capital to start other businesses and limited access to land for agriculture production thus there was a need start a youths and women skilling program aimed at helping youths be fully engaged in gainful production.

Since 2019 we have trained upto 200 youths and just last year we set up a youths production workshop fully equipped with machinery for production for which we have a cost sharing agreement with already trained youths where Cosma buys materials and services workshop and youths provide skilled labor to produce craft materials sold 50;50 revenue sharing agreement. Since then the two fully paid trainers are always at the workshop to guide training and commercial production as seen pictures below;





Crafts online shop- <https://omwoleso.africa/store/cosma/>

Plan for 2022

5. Plan for next year is expansion of the workshop fitted with more light machinery to accommodate both new and old trainees and centre for Apprenticeship to enable peer skills learning
6. Entrench online marketing for these products to increase both local and international sales of these craft products
7. Increase number of sponsored vulnerable Children.
8. Strengthen our partnership with Motiv Creative ltd as business partners for the online store and physical shop in Kampala

Administration-Personnel and Logistics



Staffs- to date we employ seven staffs. 3 full time and 4 part time and one Consultant who comes when needed these include M&E and Program Writing consultant.

Logistics support needed this year.

The organization will need to purchase a field safety geared motorcycle, Field digital camera, office metallic carbine, multipurpose printer and stationary. And due terrible motor accidents which affected our directors the organization is desirous to purchase one organization vehicle if funds get available for safe road transport

Partners in 2021

Globalgiving USA. Online Fundraising platform

Microfinance Support Centre-Uganda

Wezesha Impact. Youth vocation skilling organization in Uganda

Community. Farmer Village Cooperatives

Local government

Motive creative ltd...

Friends

Appreciation message

We are always thankful to our committed board, advisers, donors' friends, staff and community to stand with Cosma during this social, economic, and health challenges caused by the Covid-19 pandemic, our hearts and thought will remain to be with you and your families as we navigate this Covid 19 situation and our strong heart is to continue focusing to our organization mission and vision. Without you and your support, it would be hard to achieve the above social economic impact.

We look forward for a hopeful and fruitful year 2022.

Happy New Year

Executive Director

Director of Programs

Nsambya Charles

George William Mugenyi

