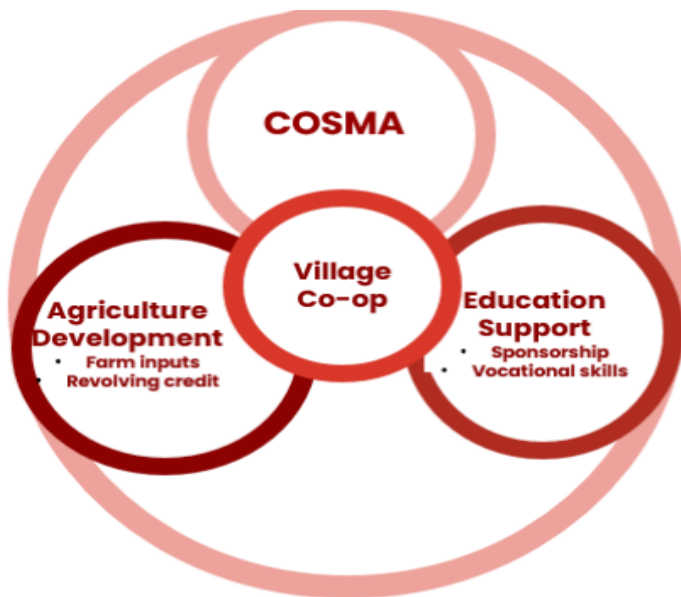


Annual Program Report: 2025

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In 2025, COSMA served 18 community villages, reaching over 900 people through integrated agriculture and education programs.



Smiles of hope: beneficiary farmers after receiving improved maize seeds from COSMA as part of our agricultural support program.

Key Results at a Glance:

875 farmers impacted through seeds, training, loans, and farm support
560 kilograms of improved maize seeds distributed
4875 kilograms of fertilizers distributed
62 sponsorships provided to cover 22 students across the school year
2 youths graduated from high school
36 Youths and women trained in life and livelihood skills



Program one;

Agriculture Inputs & Rural Finance

COSMA's agriculture program focuses on improving productivity, resilience, and income for smallholder farmers through training, quality inputs, access to finance, and cooperative support.

Program Achievements (2025)

875 farmers supported through loans, fertilizers, improved seeds, and training
Worked with **21 farmer cooperative groups**, including **5 newly registered groups**
Distributed **560 kg of improved maize seed**, producing an estimated **369,000 kg of harvest**

Conducted **88 farmer training sessions** covering; Climate-smart agriculture, Improved farming techniques, Digital and mobile banking, Market access and financial literacy
Completed **70 farm monitoring visits** provide technical guidance and peer learning



COSMA farmers proudly showcasing the fruits of fertilizer input by Cosma



Harriet feeding her flock of layer chickens, supported through village finance.

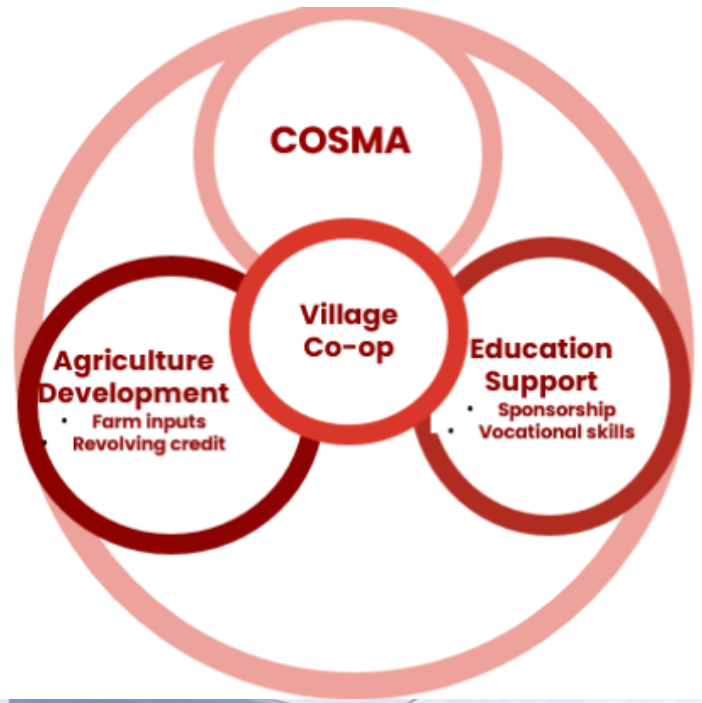
Harriet received a **UGX 2 million loan (approx. USD 550)** from COSMA, which she invested in a **600-layer poultry project**. The income from her poultry enterprise is already helping her pay school fees and plan expansion.

"I now see where my hard work is going. I can support my children and grow my business to 800 layers next season."

Access to inputs- Maize Seeds

Over 4875 kg of coffee fertilizer and 560 kg of improved maize seed distributed contributing to 30% increase in production

Maize Season Highlights

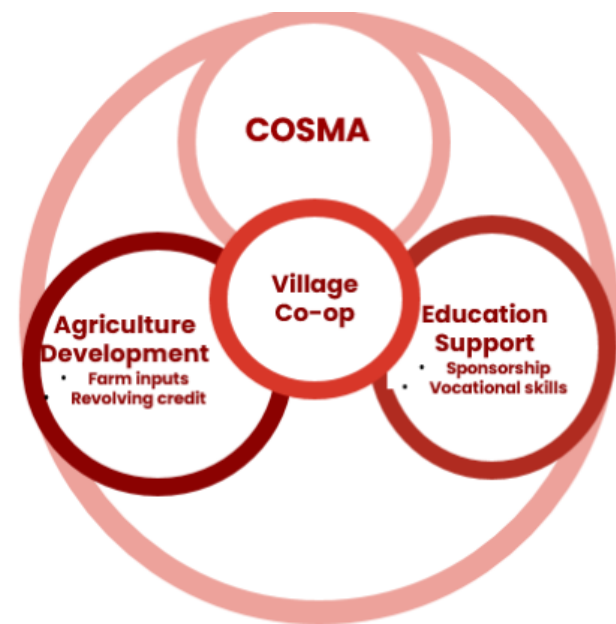


Smiles of hope: beneficiary farmers after receiving improved maize seeds from COSMA as part of our agricultural support program.



Access to Inputs- Coffee Fertilizers

Over 4875 kg of coffee fertilizer and 560 kg of improved maize seed distributed contributing to 30% increase in production



Farmers receiving fertilizers for their coffee season and sacks of fertilizers at Cosma office



On the left; Farmer showcasing results of applied fertilizer on his coffee

Village Finance

Cosma organizes smallholder farmers into local “village cooperatives”—formalized groups that pool resources, knowledge, and collective bargaining power

Cosma invests revolving credit into these coops through which farmers borrow to invest in their agribusinesses

Success Story: Harriet used a UGX 2M loan (\$550) to start a 600-layer poultry project, supporting her children’s education and planning to expand to 800 layers.



Harriet tending her poultry flock)



Five new groups joined Wendi Digital Banking for secure savings. Monitored five loan funded projects (farming, piggy, poultry).



Charles with a cash loan beneficiary group



George demonstrating Wendi Digital Banking to Betty

Education Support Program

Child Sponsorship & School Outreach

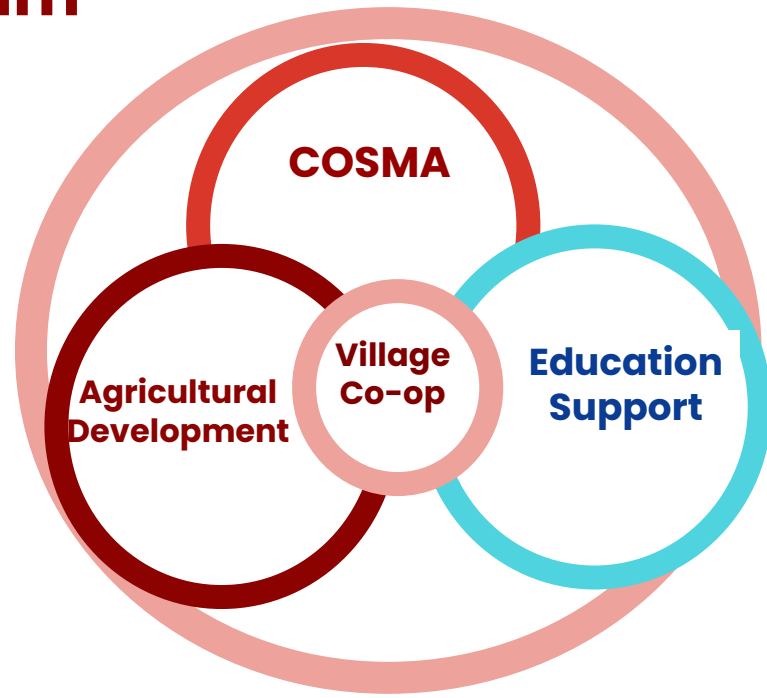
Education remains a cornerstone of COSMA's work, particularly for vulnerable children who face barriers to completing school due to poverty, orphan hood, and instability.

Program Achievements (2025)

- Supported **62 sponsorships** across **7 community schools** (primary, secondary and university)
- Conducted **48 school and home visits** to monitor progress and provide mentorship

Celebrated **2 students graduating from high school** and preparing for tertiary education

University Enrollment: Constantine was successfully enrolled in medical school.

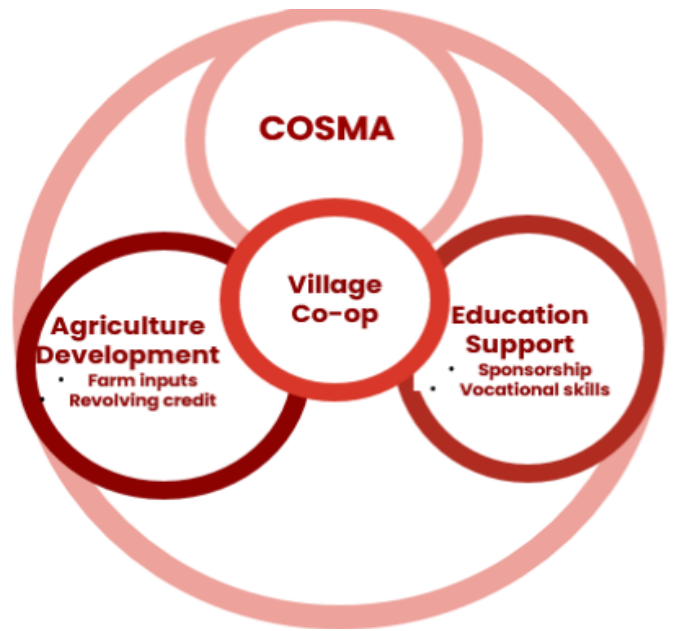


Success stories

Patrick – From Dropout to Graduate



“Patrick prepares for the next step toward a medical career



Patrick is a **22-year-old** high school graduate preparing to pursue **medicine** at college. His strongest subjects are **Mathematics and Biology**, and he dreams of becoming a doctor so he can serve his community.

Patrick joined COSMA after being abandoned by his father and dropping out of school due to an inability to pay school fees. Living with his mother and four siblings, his education was at serious risk. After identifying his vulnerability and academic potential, COSMA enrolled Patrick in the sponsorship program and supported his return to school.

“God brought COSMA into my life when I was broken. They believed in me and helped me reach this milestone.”

These achievements represent more than academic success they reflect **restored dignity, renewed confidence, and long-term opportunity** for vulnerable youth and their families.

Challenges & Lessons Learned

While 2025 was a year of meaningful impact, COSMA encountered several challenges:

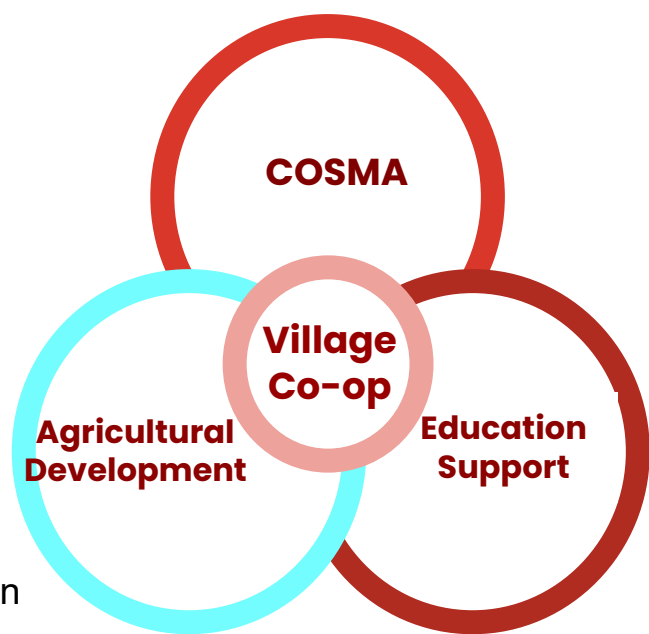
- Climate variability disrupted planting seasons and affected crop yields
- Rising input costs limited farmers' ability to invest in productivity
- Demand for education sponsorship exceeded available resources
- Limited financial resources constrained staffing and program implementation

These challenges reinforced the need for diversified livelihood strategies, adoption of climate-smart agricultural practices, and the development of long-term donor partnerships to ensure sustainability.

Priorities for 2026

COSMA will focus on the following strategic priorities:

- Expanding farmer cooperatives and improving access to affordable finance
- Strengthening training in climate-resilient agricultural practices
- Increasing education sponsorship opportunities for vulnerable children
- Enhancing monitoring, evaluation, and impact reporting systems
- Strengthening program impact tracking and engaging new local and international funders and partners
- Building staff capacity at the grassroots level and promoting participation in fellowships, trainings, and conferences



How you can support

- Your partnership makes stories like Patrick's,, Harriet's, and Ben's possible. Together, we can reach more families and create lasting change.

To learn more about our work and how you can get involved

- https://www.globalgiving.org/projects/nsupport-education-low-income-scholarships-poverty/?rf=project_appeal_16651
- https://www.globalgiving.org/projects/agriculture-support-donate-low-income-uganda-farmers/?rf=email_pe_updatereminder&utm_campaign=projectUupdateReminderFor90Days&utm_content=Your+Project+Report+is+Due+Today%21&utm_medium=email&utm_source=email2.globalgiving.org

To all our **donors, sponsors, partners, and friends**—thank you for being the heart behind every story of change. You are planting seeds of hope and nurturing a better tomorrow.

Every donation, every sponsorship, every visit matters.

If you or someone you know wants to get involved, share or visit

- **Contact Us**

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