

Village Savings and Loans (VSL) Global Grant - Central Uganda



A VSL Trainer gives instructions to a VSL group near Amolatar, Uganda. The project, which has created 150 VSL groups, was started by the Rotary Clubs of Bainbridge Island, WA and Kyoga Basin, Uganda in 2021. This global grant will expand the project to reach more people and provide larger loans to mature VSL groups. VSL groups give people a safe place to save money, access loans (internally generated), and obtain emergency insurance.

COMMUNITY NEEDS: A Community Needs Assessment is being done today to assess the communities in the new areas where the project can grow. Just like the original Needs Assessment (2019), it will find that most villagers, especially women, do not have easy access to financial services, i.e., business loans and mechanisms for savings. They can't get working capital to improve their farming/fishing activities or micro-small enterprises (MSEs). Other needs include agricultural inputs like quality seeds and ox plows and learning new local manufacturing skills to expand products for sale. After four years doing the project, a more recent Community Needs Assessment of existing mature VSL groups was completed in 2024 to mid-2025. Field Officers (FOs) and Uganda Rotarians concluded mature VSL groups need outside capital to receive larger loans to grow their enterprises.

GLOBAL GRANT OBJECTIVES:

- (1) **Expand the existing VSL project** implemented by *Rotary Clubs of Bainbridge Island (RCBI)* and *RC Kyoga Basin, Uganda (RCKB)* and the NGO partner AWIGOE. The project provides access to financial services to poor subsistence farmers and owners of particularly women in Amolatar and Kaberamaido Districts. As of mid 2025, it has created and trained 150 VSL groups with 20-30 members each. Members save weekly, receive 2-3 loans a year from combined savings, get a 15-25% return on savings, create and grow MSEs, and often triple their household income.
- (2) **Create/train an additional 30-40 VSL groups** in the proven VSL methodology and in financial literacy.
- (3) **Strengthen existing VSL-similar groups** using the VSL methodology.
- (4) **Train/provide VSL groups** with local-product manufacturing skills and agricultural inputs.
- (5) **Provide larger capital loans to 50 mature VSL groups** that will come from a new \$50,000 revolving loan portfolio managed by PostBank Uganda.
- (6) **Digitize these 50 groups** using the PostBank Wendi app (mobile platform).

PARTNERS: RCBI, RCKB, and AWIGOE are implementing the project. AWIGOE is the local implementer, RCKB is a satellite Rotary club monitoring training and procurement, and RCBI does project oversight. **The Rotary Club of Soroti Central (RCSC) is the global grant host sponsor** and will assist in implementation and provide project management. PostBank will manage the revolving loan fund & train FOs in Wendi.

2026 GOALS: Increase VSL groups to 200 and provide 50 mature groups with capital loans of U.S. \$800 to \$1,000 for member MSEs. Expand agricultural inputs (in-kind loans) and local manufacturing training. Up to 5,000 villagers will begin or continue pulling themselves and their families out of poverty.

2026 BUDGET: \$90,200 for a 1.5 year project. Another global grant will be pursued in 2027 to expand.

