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| Month/Year | January – March 2021 | |
| Project | Women Empowerment Initiative | Base Livingstone, Zambia |

EXECUTIVE SUMMARY

Women’s economic and financial opportunities are becoming increasingly relevant at both national and international levels. The importance of addressing the financial literacy of women and girls as a way to improve their financial empowerment, opportunities and well-being was recognized by the G20 leader’s declaration in June 2012, emphasizing the need for women and youth to gain access to financial services and financial education.

THE PROJECT

ENTREPRENEURSHIP AND BUSINESS TRAINING

The Liseli Women Empowerment Initiative kicked off on the 11th of January 2021. The application forms were submitted to the Ministry of Community Development under the department of Social Welfare to help us with the recruitment of the eligible beneficiaries. Liseli Initiative and Pure Skills offered a one-week training in Business and Entrepreneurship for 20 women shortlisted for the program. The purpose of this training was to help identify potential women with viable business ideas and small businesses. We were reducing the risk of selecting women who may have never engaged in any sort of business.

By the 29th of January 2021, we had the names of the shortlisted candidates for the program. They were all given official invitations to the training and we successfully commenced the training on the 8th of February. We invited a qualified facilitator in Business Management who has vast experience in women groups in rural areas to conduct the training.

The trainer was able to deliver his lessons in most local languages to enable all the participants to understand the concept and to allow them express themselves freely in their own languages. A 75% participation rate was recorded among the participants who had so many questions to ask as they learned a lot of things that they might do wrong in their business.

Among the topics covered in the training were:

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| 1. What is Business | 7. Simple Books You Can Keep For Your Business | 13. Customer Care |
| 2. Why Engage in Business? | 8. Product Branding and Packaging | |
| 3. What Do Businesses Do? | 9. Why Branding? | |
| 4. Types of Business Ownership | 10. How to Brand | |
| 5. Needs, Wants, Savings | 11. Price Strategy | |
| 6. Why Keep a Record? | 12. Supply and Demand | |



We were encouraged to listen to some of the testimonies from the participants at the end of the 5 days. After the training, most of them could identify the mistakes they made and what led to them making losses. They were happy to have gained knowledge and couldn't wait to apply it in their businesses.

On the final day of the training, all the participants were asked to write down a detailed business proposal as a class exercise. Strategically we used those proposals to select 10 women to empower. We had a number of criteria we used in the selection process such as type of business, market demand, perishable or non-perishable and local availability of the products etc.

Please follow this link for a video of the training. <https://www.youtube.com/watch?v=cdojzH56XV8>



HOME VISITATION.

We took time to visit each of the shortlisted participants' home to assess their living situations. Many of them had financial challenges that make them unable to sustain their families' basic needs. At the end of the visits, we only selected 10 women to benefit from the empowerment funds. However, we are happy that the other 10 women were able to gain information and skills from the business training.



FINANCIAL SUPPORT

On the 8th of March, we disbursed a total amount of **£ 565.54** to 10 women to begin their business journeys. The women were so excited to receive the funds and couldn't wait to start or expand their businesses.



ACTION PLAN

This plan outlines how we intend to coordinate the project until its completion. This will help us to stay on course and meet deadlines.

| Start Date | End Date | Task | Inputs required | Expected Outcome | Person Resp. |
|--------------------------|-------------------------|--|---|--|---|
| 15 th Jan 21 | 29 th Jan 21 | Recruitment of potential participants for the Business & Entrepreneurship Training (20 Participants) | <ul style="list-style-type: none"> • Registration Forms | <ul style="list-style-type: none"> • Potential participants for the women empowerment program identified | <ul style="list-style-type: none"> • Program Officer (Naomi) • Hired Trainer • Director(Situmbeko) |
| 8 th Feb 21 | 12 th Feb 21 | Business & Entrepreneurship Training | <ul style="list-style-type: none"> • Training of potential participants | <ul style="list-style-type: none"> • Entrepreneurial and business proposal writing knowledge acquired • Viable business plans identified | <ul style="list-style-type: none"> • Program Officer (Naomi) • Hired Trainer • Director (Situmbeko) |
| 15 th Feb 21 | 26 th Feb 21 | Home visitations/assessments and selection of 10 participants to be empowered | <ul style="list-style-type: none"> • Staff review of business proposals • Home Assessments • Application forms | <ul style="list-style-type: none"> • Candidates for financial literacy and empowerment program selected | <ul style="list-style-type: none"> • Program Officer (Naomi) • Accounts Officer (Nelson) • Director (Situmbeko) • Hired Trainer |
| 1 th Mar 21 | Ongoing | Skills training and financial literacy | Training and learning materials | <ul style="list-style-type: none"> • Skills and knowledge in financial literacy enhanced | <ul style="list-style-type: none"> • Program Officer (Naomi) • Skills Trainer • Financial Lit. Trainer |
| 1 st Mar 21 | 5 th Mar 21 | Disbursement of small loans to participants to start or expand their businesses | Staff assigned to support and guide participants given loans | <ul style="list-style-type: none"> • Women start/invest in their proposed business | <ul style="list-style-type: none"> • Program Officer (Naomi) • Accounts Officer (Nelson) • Director (Situmbeko) |
| 22 nd Mar 21 | 26 th Mar 21 | Ensure funds have been invested | Monitoring of how funds have been used | <ul style="list-style-type: none"> • Loans used for intended purpose | <ul style="list-style-type: none"> • Program Officer (Naomi) • Accounts Officer (Nelson) • Director (Situmbeko) |
| 29 th Mar 21 | Ongoing | Monitor/support/guide participants as they start their businesses | Monthly visits to business premises to record progress made by participants | <ul style="list-style-type: none"> • Participants implement the knowledge and skills obtained | <ul style="list-style-type: none"> • Program Officer (Naomi) • Director • Financial Lit. Trainer |
| 30 th Sept 21 | | Due date for final settlement of loans by participants | Follow ups on loan repayments | <ul style="list-style-type: none"> • Participants pay back loans in full | <ul style="list-style-type: none"> • Program Officer (Naomi) • Accounts Officer (Nelson) |

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| 15 th Oct 21 | | Graduation of Year 1 participants from skills training and financial literacy | Certificates of participation and celebration | <ul style="list-style-type: none"> Women entrepreneurs are skilled and empowered | <ul style="list-style-type: none"> Program Officer (Naomi) Accounts Officer (Nelson) Director (Situmbeko) Skills & Fin. Lit Trainers |
| Start Date | End Date | Task | Inputs required | Expected Outcome | Person Resp. |
| 19 th Oct 21 | 12 th Nov 21 | Evaluation of project | <ul style="list-style-type: none"> Visitations to individual participants to record impacts of the project Stakeholders | Data on success stories and recommendations gathered | <ul style="list-style-type: none"> Program Officer (Naomi) Accounts Officer (Nelson) Director (Situmbeko) |
| 15 th Nov 21 | | <ul style="list-style-type: none"> Compilation of progress assessments made in all areas of the project Compilation of draft report | | | <ul style="list-style-type: none"> Program Officer (Naomi) Accounts Officer (Nelson) Director (Situmbeko) |
| 8 th Dec 21 | | Submission of final project report to KTCT | | | |

MILESTONE / ACTIVITIES

Liseli Initiative and **Pure Skills** have categorized all the activities into 6 phases. So far we have successfully completed the following phases:

| PHASE | DESCRIPTION | STATUS |
|--|---|------------|
| Phase 1: Business & Entrepreneurship Training | We trained 20 women in Business. | Successful |
| Phase 2: Home Visitations | We visited 10 shortlisted women. | Successful |
| Phase 3: Disbursement of Funds | 10 women were given empowerment funds | Successful |
| Phase 4: Skills & Financial Literacy Training | Both skills and entrepreneurship training preparations commenced in January. Training began in March. | Ongoing |
| Phase 5: Monitoring and Support | Begins in April | Pending |
| Phase 6: Evaluation and Final Report | | Pending |

CHALLENGES.

The major challenges face during the first quarter of this project are related the COVID-19. We began our project 3 weeks after the funds were received. This was due to two reasons. Our main bank was closed for two weeks as they had two employees who tested positive of COVID 19. The bank was closed to allow them to disinfect the premise and allow all the employees to self-isolate.

In another unfortunate circumstance the director of Pure Skills Zambia lost her father in the United States to COVID-19. We could not kick start the project as we gave her time to mourn her father.

CONCLUSION

We are so grateful to Kitchen Table Charities Trust for funding this project. This is our first big grant and it has given us an opportunity to make an impact in our community. This grant couldn't have come at a better time than now when most families have been hard hit with the effects of COVID-19. Many have lost their jobs which has led to a high rise of poverty, prostitution and gangs related crimes. The testimonies from the women we have reached out to are very encouraging as they truly appreciate this help and their prayer is that we can reach out to many other women who are in similar living situations.



THANK YOU!!!