

REPORT ON
GLOBAL GRANT 1419602
AND
DISTRICT PROJECT DG1733593-708
MATERNAL & CHILD HEALTH/ENTREPRENEURSHIP & MICROFINANCE
FOR WOMEN IN IBADAN

I am happy to report that the above named Global Grant project has been successfully completed for TRF requirements in March, 2017. 300 women were trained in 2015 and 2016 on Maternal and Child Health as well as in Entrepreneurship and Microfinance. For the current on-going District Project DG1733593-708, 166 women were also trained in April, 2017. All the 466 women were given microloans to start a new business or to enhance their ongoing trade.

The project Training and Microloan target objective as contained on the TRF application is 2,000 and we are positive that with the continued dedication of Rotarians in Nigeria and in Germany, we shall achieve this objective.

Each training day began at 8:00am with the arrival of most beneficiaries, registration desk set up and audio-visual equipment set up. At 9:00am, the medical team from the Oyo State Ministry of Health was on hand as usual to train the women on:

- Primary Health care for mother and child
- Ante-natal and post-natal care
- Pregnancy and child birth
- Care of the umbilical cord
- Care of low-weight infants
- Nutrition for mother and child
- Immunization and
- For the first time in 2017, a gratis presentation by the National Secretary of BRECAN (Breast Cancer Association of Nigeria) on Breast Self Examination.

The morning part of the training dealt extensively with health issues and participants were quite excited about the power point presentation. Pictures show the participation by several women and interactive sessions between the groups (two groups were trained on each day).

A group photograph was taken during break time and after refreshments and appreciation of the facilitators by each group representative, we went directly into the afternoon session with officers from Seedvest Microfinance Bank.

The emphasis during the Entrepreneurship training was on:

- Starting your own business
 - The entrepreneurship alternative
 - Raising capital for business
 - Identifying kind of business and knowing requirements
 - Entrepreneurship spirit – Innovation and risk taking

- Characteristics of entrepreneurs
 - Vision
 - Need to achieve
 - High energy level
 - Self-confidence and optimism
 - Tolerance for failure
 - Creativity
 - Tolerance for ambiguity
 - Internal locus of control
- Why Entrepreneurship
 - Examples of successful entrepreneurs e.g. Dangote
 - Being your own boss
 - Financial success
 - Job security
 - Quality of life
- Key points
 - Set smart goals
 - Get a mentor
 - Learn and become an expert
 - Surround self with amazing people
- Finding finances e.g. Microfinance
- Requirement for bank account operation and running your bank

SUPERVISION AND MONITORING

The overall supervision and monitoring was carried out by dedicated Rotarians in Ibadan who spent a lot of time visiting and telephoning the beneficiaries and reminding them of their obligation in loan repayments. The first year was a difficult one as a lot of the beneficiaries tried to escape this obligation but due to the methodology used in tracking them, the project experienced less than 2% overall uncollectible debt of the 8.64 million naira loaned in the first year and less than 2% of 7.56 million naira in the second year. The lesson learned was to constantly stay in touch with the women especially during their weekly meeting date.

RECORD KEEPING

Records of both the various women groups and the project office were impeccably maintained by a paid Technical Assistant and the Chairman. The project office kept a monthly repayment record of all repayments and compared these records with the monthly detailed default record kept and provided by Seedvest Microfinance Bank. Any difference was immediately reconciled.

The project also kept record of minutes of meetings of the Local committee of Rotarians who met monthly in the first year and less frequently in the second year. Copies of all minutes of meetings are available in project office files.

BUDGET AND FINANCE

The project worked hard to limit its spending on the application budget and did so successfully. However, the Supervising Rotarians at numerous times had to spend money from their pocket to ensure continuity and smooth running of the project.

In all, spending was kept in line with the budget and all financial reports relating to the project are complete and available. All expenses are backed up by signed receipts attached to individual payment vouchers. Photocopies of all cheques issued are also attached to each payment voucher.

The project welcomes any authorized audit body to examine the project books.

SUSTAINABILITY AND CONTINUITY

The implementation committee in the host country has been able, with experience, to make fruitful decisions regarding the future of the project. One of such decisions is to maintain 8 (eight) women groups as core groups. These core groups are duly registered with the Ministry of Cooperatives and have faithfully fulfilled their repayment obligations without blemish over the years. The Rotarians therefore decided to maintain these groups for entry level participants who must follow the standard set up by the group executives. Therefore, new entrants are advised to join one of the core groups at closest proximity to them.

The project will endeavor to maintain the microcredit funds and seek training and administrative funds from outside donations.

APPRECIATION AND CONCLUSION

On behalf of the Project Implementation Committee, I wish to thank all Rotarian volunteers and various Rotary clubs in Nigeria and in Germany who worked selflessly for this project. We especially wish to appreciate the kind gesture of Past District Governor Dolapo Lufadeju who provided project office spaces for two years and is still doing so.

We also appreciate and thank the Oyo State Ministry of Health and Seedvest Microfinance Bank for their expertise and cooperation in the Project Training and Implementation. We still look forward their assistance in the future.

Most importantly we thank Rotarian Past President Frank Heimann who jointly with me put this project together and who with his Club and District members contributed largely to the funding of the project.

To RFPD generally, RFPD Germany and Robert Zinser, particularly, whose continued dedication to Maternal and Child Health issues for over two decades has made a huge impact in that area of focus. Your continued support monetarily is very much appreciated.

Our District 9125 is not the least to be mentioned. Without hesitation, the Nigerian District contributed to the funding of this project and we hope that we have made you proud with our achievements. We look forward to your continued assistance in the follow-up project

Thank you and God's blessings always.

PAG Stella Lufadeju

Host Primary Contact / Project Implementation Committee Chair