

Scottish Government Rwanda Development Programme

End of Year 1 Report

1. General Project Information			
1.1	Project Reference Number:	RWA 1	
1.2	Name of Organisation:	CBM UK	
1.3	Lead Partner(s):	National Union of Disabilities' Organisations in Rwanda	
1.4	Project Title:	SAVEABILITY Socio-Economic Empowerment of People with Disability in RWANDA	
1.5	Reporting Period:	From: 01/10/2017 To: 31/03/2018	
1.6	Reporting Year:	2017-2018	
1.7	Project Start date	01/10/2017	
1.8	Project End date	31/03/2022	
1.9	Total Project Budget*	£1,347,777	
1.10	Total Funding from IDF*	£1,333,792	
1.11	Have you made any changes to your logframe? If so please outline proposed changes in the table below. Please note all changes require Scottish Government approval. If changes have already been approved please indicate this in the table.		
	Outcome/Output	Proposed /Agreed Change	Reason for Change
	N/A	N/A	N/A
1.12	Supporting Documentation Check box to confirm key documents have been submitted with this report	Up to date Logical Framework, which reflects any changes detailed above.	Y
		Up to Date Budget Spreadsheet	Y
		Case Study	N/A
Report Author: [Redacted]		Signature: [Redacted]	

2. Progress and Results

2.1 **Please give an update on the progress your project has made during the reporting period. Please use this space to update us on what has gone well and any challenges you have experienced, detailing how you have overcome these. (Max 500 words)**

Good progress has been made since the SaveAbility Project was launched with the number of People with Disabilities (PwD) engaging in Village Savings and Loans Associations (VSLAs) already exceeding the original targets.

In collaboration with CBM UK and CBM Rwanda Country Office, NUDOR organised a **national kick-off meeting** in Kigali in December aimed at introducing the Scottish Government and the SaveAbility project to both newly recruited project staff and a number of key stakeholders including the Ministry of Local Government, the National Council of Persons with Disabilities (NCPD) and district representatives.

Following this, a series of **district kick-off meetings** in all four districts took place to outline and explain the project objectives, activities and expected impact to the socio-economic situation of PwD to the senior district officials in their respective districts. They all welcomed the introduction of this project and pledged their cooperation, agreeing on an action plan to map and mobilise PwD. Local authorities initiated microphone and door-to-door strategies to mobilise all PwD to attend community meetings. There was a very positive reaction and all PwD who attended the meetings agreed to come back and participate in the Saving Groups.

The newly recruited project staff and Sector Business Mentors **were trained on NUDOR VSLA Methodology and had an introduction to Deafblindness by Sense International.**

While the project is still in its infancy, initial results show that PwD are joining the VSLAs with enthusiasm due to the strong systems and dedicated support that have been put in place through NUDOR's VSLA methodology - a focus on transparency, decision-making by members, fund security and social support. This also assured many PwD who have had negative experiences in the past with savings groups being poorly led and financially mismanaged.

In total, **252 VSL groups of PWDs were formed with a total of 5,402 members (54.2% female)**. This has greatly exceeded the original target of 120 VSLA groups meaning that the project is well on its way to achieving Y2 target. Most groups are still in the inception phase. This has exceeded the original target partly due to the close support of the local authorities at the project implementation phased.

Challenges

	<p>Due to the delays with the funding contract, project implementation only began in January and February 2018. A delayed underspend of activities is £36,549 which will be carried over into Year 2 (see 2.3). An actual underspend of £55,493 has been incurred due the delay in Senior and Sector Business Mentors starting to work. This was an oversight in the January forecast. A request to re-profile this underspend has been made in 4.1</p> <p>The delay did not impact beneficiaries due to the work carried out by the partners on mobilisation at District level.</p> <p>There is now a strong focus by the project team to ensure that all delayed activities are prioritised at the start of Year 2. Robust processes for close financial monitoring of expenditure against activities are also in place to ensure that the project keeps on track with spend.</p>
2.2	<p>Have you completed all baselines for the project? If not please explain why and describe what plans are in place to ensure these are completed. If you have please ensure these have been added into your logframe. (Max 200 words)</p> <p>The baseline tools were developed during an M&E workshop held by NUDOR in March but the baseline for the project has not yet been completed since the VSLA groups needed to be first mobilised and established.</p> <p>Now that the groups have formed at the end of Year 1, gathering of baseline data can be carried out at the beginning of Year 2 with engagement from the University of Edinburgh in close collaboration with the University of Rwanda.</p>
2.3	<p>Have you experienced any delays to planned activities? Please provide full details including what action is being taken to bring activities back on track. (Max 250 words)</p> <p>As mentioned above, some planned activities were not implemented as scheduled. Most activities for the period for six months (October 2017-March 2018) had to be implemented in less than two months (Mid-February 2018-March 2018) due to the delay in grant contract compounded by a delay in receiving funds internally.</p> <p>These following activities are currently planned to be carried out by May-June 2018 without having any impact on the plan for the first quarter activities for Year 2.</p> <ul style="list-style-type: none"> • Functional Assessment of People with Deafblindness to be carried out in April Year 2 • Mapping of PwD in target districts • VSLA Training on Financial literacy and linkage will be organised in April Year 2

- Coaching on agricultural practices by College of Agriculture to begin at start of Year 2
- Accessible information not printed due to focus on training – all modules to be translated in Kinyarwanda and Braille in Year 2
- Interpreters to be using in subsequent training for Sector Business Mentors.
- Baseline survey and M&E collaboration with University of Edinburgh and University of Rwanda – to be carried out in first half of Year 2 as a priority.
- Delayed procurement of four motorcycles. The purchase order was passed to YAMAHA Motorcycle dealer as a recognized YAMAHA single dealer in Rwanda. The 4 motorcycles AG100 will be purchased in April on their arrival from Japan.

2.4 Project Outcomes
 In the table below, please list each of your project Outcomes, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results (for example where targets have been vastly exceeded). Progress should also be updated within the relevant fields of your logframe.

Outcome: “14,000 persons with disabilities in Nyanza, Ruhango, Rutsiro and Rusizi districts have improved incomes, economic resilience and involvement in community decision-making.

Outcome Indicator	Milestone / Achievement	Progress
1.1. Percentage of Village Savings and Loans (VSL) group members (target 50% women) that have increased their income by 30%.	0%	N/A
1.2. Percentage increase in the number of persons with disabilities (target 30% women) in local committees or in community leadership positions in target districts.	0%	N/A

2.5 Project Outputs
 In the table below, please list each of your project Outputs, and provide further detail on your progress and results over this reporting period. Describe any delays or other challenges that you have experienced and how these have been addressed, and provide information about any unexpected results. Progress should also be updated within the logframe

Output: In the 4 target districts, people with disabilities have improved access

to financial services and enhanced financial.			
	Output Indicator	Milestone / Target	Progress
	1.1. Number of persons with disabilities in project VSL groups (at least 50% women)	3,000	5,402 (55.4% female) The reason for the target to be vastly exceeded is that there are larger numbers of PwD in rural areas than expected and interested in joining VSLAs. Will roll over into Y2 target.
3. Operational plans and partnerships			
3.1	Are all staff required to deliver the project now in place? If not, please explain what action you are taking to ensure all essential roles as outlined in your application, are in place as you move into year two of the project. If plans for staffing has changed, please tell us about this. (Max 200 words)		
	While there were considerable delays at the beginning of the project, all staff required to deliver the project are now in place.		
3.2	Are all partnerships on the project now in place? Please update on how these partnerships are progressing, letting us know about any highlights, challenges or changes to roles and responsibilities. (Max 300 words)		
	<p>All partnerships are now in place.</p> <ul style="list-style-type: none"> • The MOU with CARE International is already signed and they have started implementing the agreement by training and coaching NUDOR business mentors. • Following discussions between NUDOR and Sense International, Sense has conducted the training on Deafblindness and tactile communication. The partnership agreement has been finalised and is waiting to be signed. • University of Rwanda - College of Agriculture the MOU is at its final stage. The implementation of activities will start in Year 2 as planned after the signature of the MOU. • MoU with University of Edinburg/University of Rwanda currently being finalised. 		
3.3	Have any visits to the project taken place in this period? Please give details including key activities and outputs of these visits.		
	Date of Visit	Key achievements / outputs of visit	Follow up actions
	11-14 th December	Kick-off workshop, launch and buy in	Project implementation

	<p>22-23 March 2018 26-27 March 2018</p> <p>(CBM CO Programme Officer)</p>	<p>from Government.</p> <p>Awareness of the VSLA which are already operational</p> <p>- NUDOR VSLA manual was being used adequately</p>	<p>Speeding up the distribution of VSLA tool kits</p> <p>-Facilitation of more than one VSLA at the same time is to be avoided</p> <p>-Business mentors who are performing outstandingly in facilitation to share their know-how with others</p> <p>-Business mentors to work closely with NCPD coordinator in mobilisation.</p>
	<p>13-14 March 2018 20-21 March 2018 27-28 March 2018</p>	<p>-Guidance to business mentors based on observed gaps</p> <p>-Reminding business mentors to comply with NUDOR VSLA training manual</p> <p>-More clarifications on questions and problems from VSLA members</p>	<p>-Liaise with Village Agents of other implementing partners. e.g. World Vision in Rusizi and CARE International in Nyanza districts</p>

4. Financial Information

This section will be reviewed alongside your end of year financial report, which must be included with this report. Please ensure an explanation for any variance to planned expenditure is provided against each budget line in the space provided in the budget spreadsheet.

4.1 If your spending is not on track as expected, please outline the reasons why, and detail what plans are in place to bring spending back on track. If you are requesting changes to your budget at this stage, please outline them below. (Max 350 words)

A number of activities still need to be carried out at the start of Year 2 due to the delayed start of the project as outlined in 2.3. The total delayed activities add up to **£ 36,549.90**.

There is also an actual underspend incurred of **£55,493**. This can be in large part attributed to Senior and Sector Business Mentors only receiving their salaries in February/March 2018 due to the delayed start in project implementation.

The below proposal outlines how the project could re-profile this underspend for the benefit of the project

Proposed Changes to Budget (total project cost per item listed):

- **Top-up Motorbike Insurance (£1,024):** The insurance for 4 motorbikes was under-budgeted. This cost covers all risks (e.g. theft, accident, etc.)
- **Additional Field Visits for monitoring and coaching by Coordinator and Project manager to support Sector Business Mentors over four districts (£1,720):** ensures sustained and quality VSLA group (see worksheet for breakdown).
- **Subsidised provision on a further 36 solar chargers for homes of most vulnerable PwD (£8,230):** Current number of solar charger beneficiaries is not in proportion with total number of VSLAs. (179 of 14,000).
- **Subsidised installation of 23 further rainwater harvesting systems including water tanks on homes of most vulnerable PwD (£11,985)**
- **Communication and internet fees for Sector Business Mentors (£3,000):** Airtime for mobile phones to facilitate their communication and regular reports for supervisors.
- **Increase in M&E costs for collaboration between UoE and UoR (£10,000) –** budgeted originally too low due to unforeseen VAT costs from UoE.

TOTAL: £35,959 A more detailed breakdown of individual unit costs is available in worksheet '*CBM RWA 1 END Y1 Proposed Underspend*'.

5. Any other Information

Please use this section to tell us any other relevant information regarding your project. (Max 350 words)

- A very positive result for this SaveAbility project is that all authorities, from the national level to the grassroots level, have been genuinely supportive and collaborative of this inclusive project, and the formed VSLAs members are interested and committed to actively participate in VSLA regular activities. This is the reason why we have exceeded the target of VSLA members for Y1.
- This is an excellent opportunity for inclusion of PwD in other stakeholders' VSLA programmes broadening the project's impact through disability mainstreaming, as has been evidence through the partnership with Care International.