



Radiantly smiling Joffrey proudly stands in front of his shop.

Joffrey is a Sexual and Reproductive Health (SRH) facilitator in Nwoys district in northern Uganda, some 400 km north of Kampala, Uganda's capital. He qualified for a loan of UGX300,000 (\$100) from a Village Saving and Loan (VSL) group organized by IIRR Sexual and Reproductive Health community conversation facilitators (CCFs).

Joffrey used the money he borrowed to buy peanut seeds and planted an acre. He tended his peanut crop and got 8 sacks in his first harvest. He sold the peanuts for UGX560,000 (\$175) and invested his new income to rent a space in town. He stocked his retail shop with consumer goods in daily demand such as soap, salt, sugar, soda drinks, etc...

Since taking out the loan in April 2016, Joffrey has increased his net capital to over UGX1 million (\$300). Joffrey uses some of his earnings to replenish his stock with highly-marketable and diversified goods. His capital continues to grow as customers patronize his retail shop. Joffrey employed his brother to attend to his store while he devotes most of his time farming peanuts and sunflower where he gets cash to purchase more merchandise to grow his business.

When he has built enough capital, Joffrey plans to eventually become a wholesaler to supply the retailers in the surrounding areas. He tells the IIRR team:

“I don't intend to pay my remaining loan immediately. I need the cash to stock my store with more goods to cater to the high demand from customers.”

In tandem with his dream of being a wholesaler, he wants to buy or build his own space in town so he does not have to pay rent anymore. When asked how the loan has impacted his life, Joffrey says:

“I will expand my store, become a wholesaler and continue farming where I bring more capital to expand my business. Thanks to IIRR who organized us into CCF groups and provided help with business skills that provided our group with seed money we can borrow from.”

Like many others engaged in similar enterprises in the areas, Joffrey is saying “goodbye” to poverty!