

Detailed Implementation & Financial Report

Women's Green Micro-Enterprise Fund January – December 2024

1. Project Overview

- Title: Women's Green Micro-Enterprise Fund
 - Location: Lusaka & Mongu Districts, Zambia
 - Duration: January – December 2024
 - Objective: Empower women through access to green micro-finance, capacity building, and mentorship for climate-resilient businesses.
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2. Background & Rationale

- Women in Zambia face barriers to accessing credit, particularly for eco-friendly ventures.
 - Climate-smart micro-enterprises such as solar drying, clean cooking, and organic food processing offer sustainable livelihoods while reducing environmental impacts.
 - The revolving fund created under this project directly supported women-led enterprises, aligning with Zambia's National Gender Policy and global frameworks on women's economic empowerment (CEDAW, SDG 5, SDG 13).
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3. Activity Components

- Business Skills Training: 40 women trained in financial literacy, business planning, and green entrepreneurship.
- Micro-Loans Disbursement: 40 small loans ranging from \$300–\$500 provided.

- Mentorship & Coaching: Quarterly sessions facilitated by cooperative leaders and business experts.
 - Monitoring & Repayment Tracking: Continuous monitoring to ensure accountability and fund sustainability.
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4. Detailed Execution Phases

- Phase 1 – Planning & Capacity Building (Jan–Mar 2024): Recruitment of participants, training workshops conducted in Lusaka and Mongu.
 - Phase 2 – Loan Disbursement (Apr–Jun 2024): Disbursed revolving fund loans to 40 women.
 - Phase 3 – Business Support & Mentorship (Jul–Oct 2024): Provided mentorship, facilitated exchange visits, and offered branding support.
 - Phase 4 – Monitoring & Impact Assessment (Nov–Dec 2024): Evaluated repayment rates, business growth, and household impacts.
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5. Implementation Timeline

- Planning & Capacity Building: Jan–Mar 2024
 - Loan Disbursement: Apr–Jun 2024
 - Mentorship & Coaching: Jul–Oct 2024
 - Monitoring & Reporting: Nov–Dec 2024
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6. Outcomes & Impact

- Entrepreneurship Growth: 38 of 40 women established or expanded eco-enterprises (solar food drying, clean cookstoves, organic markets).

- **Income Increase:** Household incomes rose by an average of 40%.
- **Fund Sustainability:** Achieved a 70% repayment rate within the first cycle, enabling additional loans.
- **Empowerment:** Women reported increased decision-making power within households and cooperatives.

7. Key Partners

- **EU Civil Society Fund:** Main grant provider.
- **Local Cooperative Union:** Oversaw micro-loan distribution and recovery.
- **Women's Business Associations:** Provided mentorship and peer learning platforms.

8. Women's Testimonials

"With the small loan, I bought a solar dryer. Now I sell dried vegetables in both markets and earn enough to send my children to school." — Namukolo, Cooperative Member

"The training showed me how to keep records and calculate profits. My business is no longer guesswork — I can plan better." — Agness, Green Micro-Entrepreneur

9. Financial Report – EU Civil Society Fund (\$80,000)

Budget Item	Amount (USD)	Description
Training & Capacity Building	\$15,000	Workshops, trainers, financial literacy materials
Loan Capital (Revolving Fund)	\$40,000	Seed funding for 40 women-led businesses

Mentorship & Coaching	\$10,000	Quarterly sessions, business mentors, exchange visits
Business Support Materials	\$5,000	Branding, solar dryers, clean energy equipment support
Monitoring & Evaluation	\$5,000	Repayment tracking, surveys, impact analysis
Administration & Contingency	\$5,000	Coordination, overheads, communication
Total	\$80,000	Total Grant Funding

Summary

The Women's Green Micro-Enterprise Fund successfully demonstrated that access to targeted finance combined with mentorship can transform livelihoods and promote climate-smart entrepreneurship. Women gained economic independence, expanded eco-friendly businesses, and reinvested in their communities. The revolving fund has established a pathway for sustainability beyond the grant period.

Approved by:



Esther Tekela

Executive Director, Karbalus Cooperative Society

Date: 15th January 2025