



Penina's Ambassadors Primary School: "If You Have Knowledge, You Are Never Lost"

Penina Background

Penina's day begins early in the morning and is spent hurrying around the house, clothing and feeding the 8 children that live with her, most of whom are not her own. Penina is able to support and feed these children through her work as the Director of Ambassadors Primary school in the village of Budadiri.

Prior to opening Ambassadors, Penina worked as a teacher and sold charcoal in the village. Hoping to improve her income and better support her family, she took out a loan from WMI in 2011 and used the funds to open her school and has never looked back.

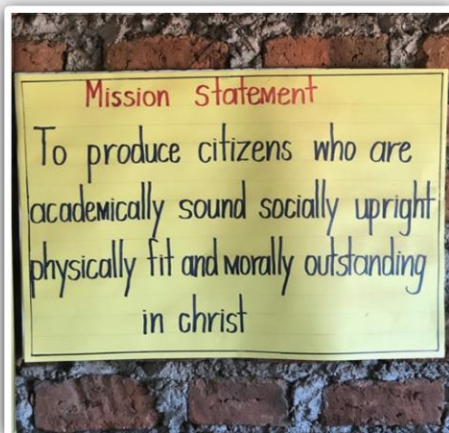


Pictured: Penina at her desk, hard at work

School Background and Operations

The school started as a daycare with around 30 children and has added a class each year as the students' progress. Her first P7 class started this February, and the school now boasts an enrollment of 326. As a private school, they receive no government funding and operate mostly off of school fees. They also work in tandem with a local church that periodically provides funding for various construction projects.

The school employs 15 teachers and 7 other staff, most of whom come from the surrounding villages. For those that come from further away, the school pays for them to rent a place nearby (teachers quarters are normal practice here). Over half of the teachers have been teaching at Ambassadors for multiple years, a testament to Penina's administration skills and ability to pay teacher's salaries on time.



As the school continues to grow each year, Penina's loan from WMI has been vital in outfitting new classrooms with supplies and furniture. She uses the money to buy desks, chalkboards, textbooks and other materials essential for nurturing a healthy learning environment.

In addition to purchasing classroom supplies, she uses the capital to purchase food for the students. Displaying her business savvy, she uses a local trader to purchase the food in bulk at a lower price than she would otherwise obtain in the market. Due to the high volume she is buying, these

Pictured: Ambassadors Mission Statement

discounts are significant.

Challenges

The biggest challenge facing Penina's school is, as it is in most Ugandan schools, is getting parents to pay the school fees on time and in full. The majority of the school's parents are peasants (farmers), whose incomes are small and can vary considerably due to shifts in abundance and timing of crop yields. The response to this challenge is not as simple as setting strict payment deadlines. Parents see flexible payment acceptance as a huge asset when choosing a school and a lack of flexibility will drive prospective families away very quickly.

Penina sponsors 4 local children who are unable to pay any of the required fees. One female student, who is now in P6 and Penina describes as "very bright," has been sponsored by the school for several years. Penina sees tremendous potential in her and wants her to progress on to secondary school, an unattainable goal without Penina's financial assistance. Although her main goal is to run a profitable school, Penina sees these children as an opportunity to give back to the community.

Another significant challenge facing the school is a lack of boarding quarters for her students. It is common for private primary schools in Uganda to offer a boarding option, especially for older students. As students grow and mature, many parents prefer the boarding option so their child can study longer and be looked after consistently. This has led to her class sizes getting significantly smaller in the upper grades, diminishing her revenue opportunities.



Pictured: School afternoon assembly- The day we were there, the students voted on student government positions

Future Goals

Despite these challenges, Penina is running a profitable and successful business. As a result of this financial success, she has grand plans to improve and grow her school moving forward. Her first order of business is to convert all of the school buildings into permanent structures. Currently, most of her classrooms are constructed with loose timber, making them susceptible to damage from wind and rain. She has set aside some money to start the process this year and will continue to do so going forward.

In the long term, Penina has two large-scale projects in mind. The first is to build boarding quarters for her students to address the issue discussed above. The second is to open a daycare that would operate independently from the school and church. She has plentiful experience operating daycares and they offer a solid financial proposition due to low overhead costs.

Financial Management

In order to reach these goals, Penina is working to improve her financial management skills. Due to all her responsibilities as Director, she often has trouble keeping track of expenses accurately. In addition, the financial intertwinement with the church prevents her from obtaining a clear picture of how the school is doing financially. They have joint bank accounts and the pastor handles the vast majority of the banking for the school, due to the bank's partiality to working with men and Penina's lack of financial auditing experience. The combination of these issues causes stress and confusion for Penina and makes it exceedingly difficult to plan and save to meet her goals.

To combat these issues, WMI Fellow Caitlin and I spent a day collaborating with Penina to come up with sustainable solutions to her financial problems.

Below are the next steps for Penina:

Banking

- Keep bank deposit slips
- Obtain a monthly bank statement
- Talk with Church to make a plan to separate operations

Record Keeping

- Train one of the teachers to assist her with record keeping, for which the teacher will be paid an additional 20,000 UGX per month
- Check the nursery income book daily
- Improve diligence in tracking expenses
- Carry forward daily income and cross-check with cash on hand
- Meet with Director Phyllis from Wamboga Memorial Primary school to learn bookkeeping best practices

School Operations

- Partition and organize store room to more efficiently use space
- Raise personal (Penina's) salary to better align with the value she brings

Penina is very excited about the opportunity to improve her organizational skills and will be working throughout the month of May (school break) to complete these tasks. Caitlin will be returning to the school with Buyobo Women's Association, Financial Manager, Milly Wolimbwa, at the start of Term 2 in June to track her progress and continue to help her organize the school's finances.

As our meeting came to a close, Penina reflected on our conversation aptly, stating, *"If you have knowledge, you are never lost."* Just as the knowledge the school is imparting on the children will guide them forward, Penina's continued learning will help her business find the way to financial security and growth.