



FROM: Charity Nduhura (APM)

TO: Dorothy M. Tuma (Director), Board Members

DATE: 30th May 2017

SUBJECT: May 2017, Report



Sarah fenced her garden with material bought using her WCFJC loan

1.0 Achievements

1.1 Final disbursement of Phase VII Women in Business (WiB) Program In-kind loans

In May 2017 WCFJC staff focused on finalizing Phase VII loan disbursements. Disbursements began on 19th April 2017. A total of 14 of the 17 approved WiB participants received in-kind business loans in Phase VII (Appendix III shows disbursement details for 19th April to 30th May 2017).

Details of estimated and actual in-kind loan disbursements have been submitted for accountability purposes. Undisbursed funds were banked on the WCFJC account and loan



recipient receipts will be delivered to the Kampala office. Three initially approved loan recipients did not receive their allocated in-kind loans for a variety of reasons, given in the table below.

Details of Withdrawn Loan Approvals – Loan Phase VII

Name	Reason
Ruth Babirye	Failure to participate in mandatory training events
Racheal Namuwaya	Her business is locked. WCFJC is unable to reach her physically or by phone
Hasifa Namulondo	Failure to secure a recommendation from the Community Development Officer

1.2 Follow up / Monitoring visits to Phase VII Beneficiaries

WCFJC conducted follow-up visits to Phase VII beneficiaries to monitor the progress of their businesses. Participants are putting the loan items received to use and we expect to see visible improvements in their businesses by the end of this loan phase.



Sarah planting bananas after fencing her garden with material bought using her WCFJC in-kind loan



Betty bought a set of 12 chairs and a table for her nursery school using her WCFJC in-kind loan



Evelyn packing cakes baked using ingredients bought using her WCFJC in-kind loan



Summary of Phase VII Final Loan disbursements

Total loan amount	Individual contribution UGX (a)	Amount of in-kind loan UGX (b)	Operational fees UGX (c)	Total to be paid back UGX (d=b+c)	Projected repayments per week UGX (e)	#weeks in loan phase
6,531,000	773,100	5,757,900	287,895	6,045,795	455,000	18

1.3 Phase VII Loan Repayments

The WiB program participants who received in-kind loans on 19th April 2017 have started paying back. Under Loan Phase VII, the borrowers have been organized into administrative groups of three to four borrowers. Repayments are collected by the group leader of each respective group, who then delivers the funds collected to WCFJC office for banking on the WCFJC account. (See Appendix IV for loan disbursement and repayment details).

1.4 Group Saving Schemes

WCFJC started a saving scheme for the WiB programme. This component has been included to encourage women to save, work in groups, as well as share knowledge and experience in managing resources. Group formation began in February 2017 following training in group



formation, cohesion and dynamics. The saving scheme commenced in April 2017 with the disbursement of Phase VII loans.

Group savings are collected and banked at the same time as loan repayments. The savings act as security for the in-kind loans. Total savings at the end of May 2017 amounted to Uganda shillings 355,895. WCFJC expects that WiB participants will plough their savings back into their enterprises at the end of 2017.

1.5 Advice from the Resident District Commissioner (RDC) on the Jinja Municipal Council's demand for Trading License.

As mentioned in previous monthly reports, in spite of WCFJC being in good standing with all relevant government authorities and compliant with all statutory requirements, on 9th February 2017 Jinja Municipal Council (JMC) closed the WCFJC office at 48 Main Street in Jinja. JMC insists that WCFJC must obtain a trading license, even though WCFJC is an NGO that does not engage in trade. On 15th February 2017 WCFJC wrote to the RDC seeking guidance on whether or not Non-Government Organizations (NGOs) that do not engage in trade are required to obtain a trading license.

In his Letter dated 17th May 2017, the RDC advised WCFJC to refer to Jinja Municipal Council Commercial Officer's letter. The Commercial Officer's letter clarified that a trading license fee is charged to monitor compliance with standard requirements by Council/Local authority. The RDC further advised that in case WCFJC is not convinced it may consult legal counsel for guidance and avail copies of the communications to the District. WCFJC has retained the services of an attorney who will prepare all the necessary documents.

2.0 Challenges and proposed Solutions

2.1 Abrupt changes in Statutory Requirements

The new NGO Act to be applied at the district level has introduced new NGO requirements. One of the changes is that NGOs are to register annually in every sub-county of operation. This is a change from the previous requirement which only called for registration at the district level. WCFJC was yet to comply with the newly introduced requirement at the time of Loan Phase VII disbursements. Consequently, some CDOS were reluctant to sign participant loan agreements. This challenge was however, overcome.



During the month of June, WCFJC will be registered in the six (6) sub-counties where it has operations namely: Butagaya, Budondo, Mafubira, Mpumudde, Bugembe and Walukuba. WCFJC will also maintain its registration at the Jinja District level. The sub-county registration fee is Uganda shillings 30,000. The district registration fee is Uganda shillings 50,000.

3.0 Upcoming Activities for June 2017

- i. Follow-up/monitoring visits to WiB programme participants.
- ii. Ensuring compliance with Jinja Municipal Council statutory requirements.
- iii. Recovery of WCFJC Phase VII loans.
- iv. Conduct WiB Quarterly training scheduled for 28th June 2017.



Appendix I

Budget for Women in Business 2nd quarter Training scheduled for 28th June 2017				
No.	Item	Quantity	Rate (UGX)	Amount
1	Transport (Materials) to & from the Venue	1	10,000	10,000
2	Break tea	20	2,500	50,000
3	Lunch	20	6,000	120,000
4	Venue Hire	1	80,000	80,000
7	Trainers' fees (Transport 20,000 and 100,000 training fees)	1	120,000	120,000
	Total			380,000

Appendix II: Summary of Financial Requirements for June 2017

Item	Cost (UGX)
Office Petty Cash (May)	20,000
APM Lunch (May)	100,000
Electricity (December 2016 - June 2017)	53,800
Electricity (Back up-units for July and August)	30,000
Ream of papers	15,000
Internet (1st June - 31st August 2016)	129,000
Total	347,800



Appendix III: Details of Phase VII Loan Disbursement								
Name	Total loan amount	Individual contribution	Amount of in-kind loan UGX (a)	Operations fee (b)	Total to be paid back UGX (c= a+b)	Projected repayments per week UGX (d)	Pay back (weeks)	Actual loan disbursed less operations fee
Odongo Agatha	400,000	40,000	360,000	18,000	378,000	35,000	10	342,000
Kagoya Lydia	300,000	30,000	270,000	13,500	283,500	25,000	11	256,500
Bagambirebyo Lucy	300,000	30,000	270,000	13,500	283,500	25,000	11	256,500
Mugalu Peninah	800,000	200,000	600,000	30,000	630,000	40,000	15	570,000
Sajjabi Hasifa	1,000,000	100,000	900,000	45,000	945,000	50,000	18	855,000
Sowobi Monica	300,000	30,000	270,000	13,500	283,500	25,000	11	256,500
Majimbi Sarah	600,000	60,000	540,000	27,000	567,000	40,000	14	513,000
Namale Zaituni	231,000	23,100	207,900	10,395	218,295	25,000	8	197,505
Kisakye Betty	300,000	30,000	270,000	13,500	283,500	25,000	11	256,500
Mawubanya Evelyn	300,000	30,000	270,000	13,500	283,500	25,000	11	256,500
Kisambira Joyce	500,000	50,000	450,000	22,500	472,500	35,000	13	427,500
Matege Rebecca	500,000	50,000	450,000	22,500	472,500	35,000	13	427,500
Namwase Mary	500,000	50,000	450,000	22,500	472,500	35,000	13	427,500
Sempa Jennipher	500,000	50,000	450,000	22,500	472,500	35,000	13	427,500
Grand Total	6,513,000	773,100	5,757,900	287,895	6,045,795	455,000	18	5,470,005



Appendix IV: Women in Business Phase VII Loan Repayments and Savings as of 30th May 2017

LOAN DISBURSMENT DATE	REPORTING MONTH	LOAN PHASE	LOAN PORTFOLIO UGX	ACTUAL LOAN AMOUNT RECOVERED, 30TH MAY	BORROWER SAVINGS AS OF 30 TH MAY	#ACTIVE LOANS	#WEEKS IN LOAN PHASE	WEEK AS PER REPORTING DATE	%LOAN PHASE COMPLETED	%LOAN PORTFOLIO RECOVERED	% COMPLIANT BORROWERS
April 19th 2017	May 2017	Phase VII	5,757,900	760,000	355,895	14	18	3rd	16.7	13	100