



Women's Center for Job Creation

FROM: Charity Nduhura (APM)

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

DATE: 3rd May 2017

SUBJECT: April 2017, Report



Hasifa counting the chairs she procured using her WCFJC loan



Women's Center for Job Creation

1.0 Achievements

1.1 WiB Program In-kind loan Disbursement

13 of the 17 approved WiB participants received in-kind business loans in April 2017. This marks Phase VII of the WCFJC in-kind loan programme. Among the loan recipients, the individuals who received the three largest loans were Hasifa Sajjabi: 49 plastic chairs valued at UGX 1,000,000 for her catering business, Sarah Majimbi: fencing materials valued at UGX 800,000 for her water retail business and Peninah Mugalu: a freezer (KDF 180) valued at UGX 600,000 for her pharmacy. (Refer to Appendix III for details on the loans disbursed). Phase VII loan disbursement will be completed in May 2017, provided WCFJC is able to obtain the requisite loan agreement signatures from the Community Development Officers (CDOs) in the relevant sub-counties.



Sarah with fencing material purchased with her WCFJC loan

Summary of disbursements

Loan Phase VII

Total loan amount	Individual contribution UGX (a)	Amount of in-kind loan UGX (b)	Operation fees UGX (c)	Total to be paid back UGX (d=b+c)	Projected repayments per week UGX (e)	#weeks in loan phase
7,371,000	857,100	6,513,900	325,695	6,839,595	530,000	18



Women's Center for Job Creation

WCFJC has withdrawn loan approval for two previously approved loan participants - Ruth Babirye and Racheal Namuwaya. Ruth has been dropped for failure to participate in mandatory training events. Racheal appears to have gone out of business. WCFJC is unable to reach her either at her locked business premises or by phone.



The new freezer Peninah purchased with her WCFJC loan

1.2 Phase VII Loan Agreement Signing

The Government has recently changed the NGO requirements. Among the changes is the requirement that all NGOs register at the sub-county headquarters in each sub-county where they conduct operations. WCFJC is in the process of registration. This posed a few complications for the loan disbursement process because CDOs in the sub-counties where WCFJC is not yet registered, were unwilling to endorse WCFJC loan agreements. Nevertheless, on the strength of WCFJC's registration at the district level as well as existing strong relationships between WCFJC and some sub-counties, the Programme Officer succeeded in obtaining 13 endorsement signatures.

The WCFJC loan agreements detail loan amounts, loan installment sizes and the pay-back period. The agreements demonstrate participant commitment to the project and are witnessed by the CDOs. It is important to engage community leaders, because they are the government



Women's Center for Job Creation

officials held responsible for community development. This link between the CDOs and WCFJC allows the sub-counties to track WCFJC activities and achievements. The information helps the sub-counties plan community development initiatives. In return, WCFJC is kept abreast of new initiatives from the government and other potential partners.

2.0 Challenges and proposed Solutions

WCFJC awaits guidance from the Resident District Commissioner (RDC) on the Jinja Municipal Council demand that WCFJC obtain a trading license. There are currently two contradictory views on this matter:

- The Jinja District Commercial Officer advised that WCFJC is not supposed to pay for a Trading License
- The Jinja Municipal Commercial Officer indicated that NGOs are supposed to pay for Trading License.

WCFJC is also obtaining counsel from the Kampala Capital City Authority on this matter.

3.0 Upcoming Activities for May 2017

- i. Follow up visits to WiB programme participants
- ii. Completion of disbursement of WiB Phase VII loans
- iii. Ensuring compliance with Jinja Municipal Council statutory requirements
- iv. Recovery of WCFJC Phase VII loans



Women's Center for Job Creation

Appendix I: Summary May 2017, Financial Requirements

Item	Cost (UGX)
Office Petty Cash (April)	20,000
APM Lunch (April)	100,000
Total	120,000



Women's Center for Job Creation

Appendix II: More pictures of in-kind loan disbursement



Mary after purchasing tailoring material using her WCFJC loan



Evelyn purchasing baking ingredients using her WCFJC loan



Women's Center for Job Creation



Lydia transporting stock bought using her WCFJC loan



Rebecca with tailoring material bought using her WCFJC loan



Women's Center for Job Creation



Monica after purchasing tailoring material using her WCFJC loan



Joyce bought saloon stock using her WCFJC loan



Women's Center for Job Creation

Appendix III: Details of phase VII loan disbursement

Name	Total loan amount	Individual Contribution	Amount of in kind loan UGX (a)	Operation fee (b)	Total to be Paid Back UGX (c=a+b)	Projected Repayments per week UGX (d)	Pay Back (weeks)	Savings	Actual loan less savings = Amount disbursed
Odongo Agatha	400,000	40,000	360,000	18,000	378,000	35,000	10	18,000	342,000
Kagoya Lydia	300,000	30,000	270,000	13,500	283,500	25,000	11	13,500	256,500
Bagambirebyo Lucy	300,000	30,000	270,000	13,500	283,500	25,000	11	13,500	256,500
Mugalu Peninah	800,000	200,000	600,000	30,000	630,000	40,000	15	30,000	570,000
Sajjabi Hasifa	1,000,000	100,000	900,000	45,000	945,000	50,000	18	45,000	855,000
Sowobi Monica	300,000	30,000	270,000	13,500	283,500	25,000	11	13,500	256,500
Majimbi Sarah	600,000	60,000	540,000	27,000	567,000	40,000	14	27,000	513,000
Namulondo Hasifa	300,000	30,000	270,000	13,500	283,500	25,000	11	13,500	256,500
Namale Zaituni	231,000	23,100	207,900	10,395	218,295	25,000	8	10,395	197,505
Kisakye Betty	300,000	30,000	270,000	13,500	283,500	25,000	11	13,500	256,500
Mawubanya Evelyn	300,000	30,000	270,000	13,500	283,500	25,000	11	13,500	256,500
Kisambira Joyce	500,000	50,000	450,000	22,500	472,500	35,000	13	22,500	427,500
Matege Rebecca	500,000	50,000	450,000	22,500	472,500	35,000	13	22,500	427,500
Namwase Mary	500,000	50,000	450,000	22,500	472,500	35,000	13	22,500	427,500
Sempa Jennipher	500,000	50,000	450,000	22,500	472,500	35,000	13	22,500	427,500
Grand Total	6,831,000	803,100	6,027,900	301,395	6,329,295	480,000		301,395	5,726,505