



**SPECIAL AUDIT REPORT ON EXPENDITURE  
RELATING TO COVID-19 FOR THE FINANCIAL  
YEAR 2020/2021**

**THEMATIC REPORT**

DECEMBER 2021



**SPECIAL AUDIT REPORT ON EXPENDITURE RELATING TO COVID -19 FOR THE  
FINANCIAL YEAR 2020/2021**

**JANUARY, 2022**  
**OFFICE OF THE AUDITOR GENERAL**  
**UGANDA**

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## **LIST OF ACRONYMS**

Detailed descriptions and explanations of terms and abbreviations relevant to this report are listed below. These descriptions and explanations serve to clarify our report and are not intended to be authoritative.

<b>NAME</b>	<b>DESCRIPTION</b>
<b>ADF</b>	African Development Fund
<b>BOU</b>	Bank of Uganda
<b>Bn</b>	Billion
<b>CPA</b>	Certified Public Accountant
<b>EU</b>	European Union
<b>GoU</b>	Government of Uganda
<b>IFMS</b>	Integrated Financial Management System
<b>IDA</b>	International Development Agency
<b>IMF</b>	International Monetary Fund
<b>ISSAIs</b>	International Standards of Supreme Audit Institutions
<b>KOICA</b>	Korea International Cooperation Agency
<b>MoU</b>	Memorandum of Understanding
<b>MSC</b>	Microfinance Support Centre
<b>Mn</b>	Million
<b>MDA</b>	Ministries, Departments and Agencies
<b>MOFPED</b>	Ministry of Finance Planning and Economic Development
<b>MoH</b>	Ministry of Health
<b>MTIC</b>	Ministry of Trade, Industry and Cooperatives
<b>COVID-19</b>	Novel Coronavirus SARS CoV2.
<b>PS/ST</b>	Permanent Secretary/Secretary to the treasury
<b>PRESIDE</b>	Presidential Scientific Initiative on Epidemics
<b>PFMA</b>	Public Finance Management Act 2015
<b>SACCO</b>	Savings and Credit Co-operatives
<b>SAGE</b>	Social Assistance Grants for Empowerment
<b>SDR</b>	Special Drawing Rights
<b>UCF</b>	Uganda Consolidated Fund
<b>UDBL</b>	Uganda Development Bank Limited
<b>UDC</b>	Uganda Development Corporation
<b>UIA</b>	Uganda Investment Authority
<b>URA</b>	Uganda Revenue Authority
<b>UGX</b>	Uganda Shilling
<b>UWEP</b>	Uganda Women Entrepreneurship Programme
<b>UNICEF</b>	United Nations Children's Fund
<b>USD</b>	United States Dollar

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## **EXECUTIVE SUMMARY**

The emergence of the Global Covid-19 pandemic presented a social and economic threat to many countries globally, including Uganda. In a letter dated 09<sup>th</sup> August 2021, the PS/ST advised me that the total amount released for COVID expenditure in the FY 2020/21 was UGX.2,371Bn of which a total of UGX.677Bn was disbursed for the settlement of domestic arrears.

In accordance with Section 13(3) and Section 22 of the National Audit Act 2008, I instituted a Special audit with the main objective of establishing whether the above funds were released and appropriately utilized. The audits were conducted in 98 MDAs.

This executive summary contains the key findings arising from the audit. The details of these findings are reflected in the body of this report under section 2.2.

### **Summary of key findings**

- a)** USD.345million received by GoU in respect of support to Bank of Uganda for Balance of Payment was confirmed received and banked intact, in Citi bank New York to enhance the Country's foreign reserves.
- b)** A total of UGX.676Bn was allocated and disbursed to various MDAs to settle domestic arrears with a view of improving liquidity within the local business community. I noted that 90% of funds were used appropriately for the intended purpose; however, I noted diversion of funds to pay for unrelated expenditure worth UGX.4.897Bn (0.7%), unsupported domestic arrears of UGX.27.38Bn (4%), and Payment for contested/rejected domestic arrears of UGX.1.245Bn (0.2%). I also noted that UGX.33.8Bn (5%) was used to settle international obligations, thus did not contribute to the stated objective since the funds were externalised.
- c)** UGX.260Bn allocated for the EMYOOGA programme was disbursed to Microfinance Support Centre with a goal of transforming household incomes by increasing employment opportunities and access to financial services to the rural areas. Audit confirmed that UGX.219.4Bn (84%) had so far been disbursed to 6,326 EMYOOGA SACCOs. It was, however, noted that the SACCOs were in the process of obtaining operational licenses; no MoUs had been entered into between the disbursing entity and the beneficiary SACCOs; UGX.34.7Bn (1.3%), though disbursed, remained un-accessed by the beneficiary SACCO.
- d)** A total of UGX.56.8Bn was disbursed to Microfinance Support Centre (MSc) to increase the funds available for on-lending to different businesses. I noted that MSc lacked capacity at zonal offices to appraise loans which was also manifested in the unbalanced approach for loan appraisals. A total of UGX 13b (23%) was disbursed to applicants without MSc finalising the perfection of securities for the collaterals. UGX.2.5Bn (4%) was irregularly advanced to applicants contrary to the credit policy. A total of UGX.3.149Bn (6%) was advanced to applicants with no collateral.
- e)** A total of UGX.31.033Bn was disbursed to the Ministry of Science, Technology and Innovation to support 23 selected projects of scientists and innovators engaged in COVID-I9 scientific research, including the procurement of specialized machinery and equipment,

development of vaccines, drug diagnostics, and other operational costs. The funds were divided into UGX.15.787Bn for purchase of Equipment and UGX.15.245Bn for Operational Costs. An MoU was entered with Presidential Scientific Initiative on Epidemics (PRESIDE) to provide technical and administrative oversight at an operational level. It was noted that most projects were progressing well. It was also noted that due to the general weaknesses identified, there was a need to provide more guidance to the beneficiaries on how to account for Government funds.

- f) Out of UGX.558.68Bn appropriated, UGX.531.8Bn was disbursed to Uganda Development Bank for recapitalization, leaving UGX.26.87Bn unremitted by the Ministry of Finance, Planning and Economic Development. From the amount disbursed, funds worth UGX.234Bn had been paid out to various beneficiaries; by the time of the audit, the balance of UGX.292.66Bn was still deposited in commercial banks. Of the amounts paid out, UGX.95Bn was sent to financial institutions and SACCOs following MoUs entered into by UDB and the financial Institutions, for the latter to on-lend to stated beneficiaries.
- g) Euros 1,602,370 (equivalent to UGX.7.14Bn) received by UDBL from the European Union for the Tourism Sector. As at 10<sup>th</sup> June 2021, 25 applications worth UGX.9.55 Bn had been approved, and grant disbursements worth UGX.4.34 Bn. had been processed to 14 projects.
- h) Furthermore, the Ministry of Finance, Planning and Economic Development disbursed UGX.126.9Bn to Uganda Development Corporation (UDC), to finance projects aimed at supporting the private sector to avert the effects of Covid-19. I noted that the capitalisation grants to UDC are assigned to specific projects thereby nullifying the internal appraisal processes of UDC. 54% of the funds remained unutilised as the projects were not ready for investment.
- i) UGX.253.59Bn was released and received by the Ministry of Health (MoH). MoH utilised the money to procure medical supplies, 282 motor vehicles, pay allowances to medical workers, masks, intensive care equipment and build modular houses at 6 border points. All the planned activities were undertaken amidst many challenges. I noted a diversion of funds totalling UGX.7.98Bn. Though funds were paid for the acquisition of vaccines, there were delays in the delivery of the vaccines due to the global demand. There was a delay in the installation of intensive care equipment in Gulu, Mbarara, Bombo, and Lacor hospitals due to building inadequacies.
- j) Whereas medical workers requested to be paid UGX.150,000 per day as risk allowance, this was not possible and they were instead paid UGX.80,000 per day. They made a request to Parliament to have this amount exempted from taxes, but the issue was never resolved. In the meantime, UGX.2.2Bn meant for PAYE was not deducted from the allowances paid to medical workers in the period under review.

### **Key Recommendations**

- Management should ensure that compensating controls are put in place in times where conventional controls cannot be implemented.

- Sensitisation of private individuals and organisations to whom public resources are entrusted should be done prior to disbursement of the funds.
- The PS/ST should clearly communicate the intentions of given initiatives before funds are disbursed to implementing agencies to avoid a mismatch between the intended objectives and actual outputs.
- Government entities and projects should be assessed for capacity to implement given tasks before funds are disbursed to them.



John F.S. Muwanga  
**AUDITOR GENERAL**

12<sup>th</sup> January, 2022.

## **A. INTRODUCTION**

### **Background to the special Audit**

The emergence of the Global Covid-19 pandemic presented a social and economic threat to many countries in the world, including Uganda.

In response, the Government of Uganda developed and instituted several interventions to control and avert the effects of the pandemic on the economic and social wellbeing of its citizens. The interventions included instituting a total lockdown, closure of airports, restriction of cross-border movements, and increased surveillance among others which in turn necessitated additional funding. Mobilisation of revenue was also negatively affected due to low economic activity.

In addition to the local revenue raised by the Government to support the budget, Government proceeded to secure additional funding to facilitate the efforts and interventions being undertaken to manage and control COVID-19 and its effects on the economy and society in general.

The Government of Uganda (GOU) undertook several policy interventions that included the decision to pay a substantial amount of the domestic arrears to improve the liquidity of local business community and also fund several interventions in the various sectors. Funding to a tune of **UGX.1,503,224,957,391** was approved in the budget for the Financial Year 2020/21, while supplementary funding of **UGX.1,282,808,628,832** was also provided in respect of the identified interventions; the summary is provided in table 2 below (**Details are provided in appendix 1**);

**Table 1; showing a summary of the budget**

Item	Recurrent (UGX)	Development (UGX)	Total (UGX)
<b>Approved budget</b>	1,011,122,359,510	492,102,597,881	1,503,224,957,391
<b>Supplementary budget</b>	1,203,922,626,416	78,886,002,416	1,282,808,628,832
<b>Total</b>	2,215,044,985,926	570,988,600,297	2,786,033,586,223

### **Objectives of the Special Audit**

The overall objective of the special audit was to establish whether all COVID-19 related spending for the FY 20/21 for COVID-19 related activities were utilized appropriately and to make recommendations for better use of COVID-19 related funds.

The following specific objectives guided the audit;

- a) To assess whether the funds received by Treasury were duly appropriated by parliament.
- b) To establish whether funds appropriated and allocated were received by the different votes
- c) To establish whether the appropriated funds were utilised for the purpose for which they were approved.
- d) Assess the existence and effectiveness of internal control systems.

- e) To assess the extent of achievement of planned output by the different entities
- f) Establish whether all funds disbursed were properly accounted for and value for money was attained.
- g) Make appropriate recommendations to strengthen accountability and transparency (if any).

### **Scope and Nature of the Special audit**

The special audit will focus on all COVID-19 related expenditure for the FY 20/21.

### **Legal Advice**

Although my report may contain references to relevant laws and legislation to guide on compliance, I do not provide a legal opinion on the compliance with such laws and my findings in this report are not to be construed as providing legal advice. My discussion of the relevant laws is intended solely to facilitate the determination of applicable facts which may be relevant to the interpretation and/or application of such laws. Should such interpretation require legal advice, I recommend that independent legal advice is obtained.

### **Limitations and Subsequent Events**

The scope of my audit was limited to the examination and analysis of the documentation and information provided to me during the course of the special audit. I have not verified the authenticity of the relevant records and documentation before me, other than the instances specifically indicated in the report.

I have attempted to include all information relevant to the special audit. However, it is possible that documents and information exist which were not made available to me, or which I was unable to locate.

Any documents or information brought to my attention subsequent to the date of this report, which would affect the findings listed in the report will require my findings to be adjusted accordingly and will be included in the annual audit report to Parliament as a thematic area.

### **Methodology used in the Special Audit**

The audit was conducted in accordance with the International Standards of Supreme Audit Institutions (ISSAIs). These standards require that the audit is planned and performed to obtain reasonable assurance on assertions presented by management in accordance with the applicable financial reporting framework; Public Finance Management Act, 2015 and the Financial Reporting Guide 2018.

The audit involved examination, on a test basis, of evidence supporting compliance in all material respects with the relevant laws and regulations, which came to my attention and are applicable to financial matters.

During the audit, I designed and performed procedures that I considered appropriate under the circumstances so as to enable me to gather evidence to support my findings and draw reasonable conclusions where necessary.

## **B. DETAILED FINDINGS**

### **1.0 RECEIPTS AND RELEASE OF FUNDS**

#### **a) Receipts from Development Partners**

Section 13(10) (a) (iv) of the Public Finance Management Act, 2015 defines an annual budget as the financing estimates for the financial year to which the budget relates, including a plan for Government debt and any other financial liabilities for the financial year to which the annual budget relates.

A review of the receipts on the Consolidated Fund account for the period ending 30<sup>th</sup> June 2021 indicated that a total of UGX.2,914,311,130,864 was received by the Government from the different development partners leaving an undisbursed amount of UGX.81,231,717,208.28.

The funding sought from the International Monetary Fund (IMF) was fully received between FY 19/20 and 20/21.

**Table 2; showing additional sources of funding**

SOURCE	AMOUNT	CRY	TYPE	PURPOSE	Disbursed (UGX-Bn)	Undisbursed (UGX-Bn)
EU	4,000,000	EUR	Grant	Budget Support Funds to fight COVID-19 from JAR	17.06	-
World Bank	304,108,912	USD	Loan	Budget Support Funds for COVID-19 Economic Crisis Recovery	1,087	-
IDA	2,700,547	USD	Grant	COVID-19 Response & Emergency preparedness	-	9.65
IDA	14,700,000	USD	Grant	COVID-19 Emergency Education response project	27.87	24.66
IDA	9,200,000	SDR	Loan	COVID-19 Response & Emergency preparedness	-	46.91
IMF	498,723,489	USD	Loan	Budget Support	1,782	-
<b>TOTAL</b>					<b>2,914</b>	<b>81.23</b>

\*The receipts above do not include funds received directly by the different MDAs. In the case of the MOH, I endeavoured to report receipt of the direct grants in Section 2.6.4 of this report.

\*The exchange rate as of 30<sup>th</sup> June 2021 was (EU=4,264.49, USD=3,574, SDR=5,099.45)

Of the above amounts, USD.498.7 million was disbursed to Government from IMF in the financial year 2019/20, however, part of it was utilised in the year under review.

**b) Release of funds by MOFPED**

In a letter dated 09<sup>th</sup> August 2021, the PSST advised me that the total amount released for COVID expenditure in the FY 2020/21 was UGX.2,371Bn of which a total of UGX.677Bn was disbursed for the settlement of domestic arrears.

I observed that whereas the MOFPED indicated disbursements to the different entities, variances were noted in respect of 2 votes as shown in table 3 below;

**Table 3; showing variances in releases**

SN	Vote	Amount as per release schedule - UGX	Confirmed Release - UGX	Variance - UGX
1	Uganda National Roads Authority	39,360,140,849	25,772,649,174	13,587,491,675
2	Mbarara University of Science and Technology	13,834,774	11,832,000	2,002,774

Failure to provide all the approved funding affects the implementation of the approved work plans and programmes.

PS/ST was advised to ensure that all the approved funds are disbursed.

**c) Disparity on funds received by MDA**

In his letter dated 09<sup>th</sup> August 2021, the MOFPED informed me that a total of UGX.130Bn was released to State House for funding of Youth projects. In a letter dated 20<sup>th</sup> October 2021, the State House Comptroller informed me that since the outbreak of the COVID-19 pandemic, State House had not received any funds related to the pandemic.

This indicates a mismatch in the information given to me; I was therefore not in a position to conduct an audit of the funds. I wrote to the PS/ST to get further clarification, but at the time of compiling this report, no response had been received.

**2.0 UTILISATION OF FUNDS**

**2.1 BANK OF UGANDA**

Bank of Uganda, in the FY 2019/20 received an IMF Rapid facility, which was in two-fold. Part 1 of the facility was to the Government of Uganda. This amount was received in SDR and translated to USD.153,720,118 which was used to support UDB and the budget.

Part 2 of the facility was to Bank of Uganda. The amount was received in SDR and was translated to USD.345,0003,371. The facility was intended to cushion the Country during

Covid-19 times and as such, Bank of Uganda needed a strong muscle available to deal with any economic shocks that could potentially arise out of COVID 19. This amount was deposited in a Bank of Uganda account in Citi Bank New York to enhance the country's foreign reserves which stood at about 4.4 months import cover at that time. The funds were invested in near-liquid assets for purposes of holding reserves ready for use in case of an emergency. To date, the funds are still available as "a Stand by". As of June 2021, the import cover was 4.7 months.

## **2.2 UGANDA DEVELOPMENT BANK LIMITED**

### **2.2.1 Funding of Uganda Development Bank Limited**

I reviewed the approved budget for the Ministry of Finance, Planning and Economic Development and noted that parliament initially appropriated UGX.103.5Bn as capitalization for the Uganda Development Bank. Parliament further approved supplementary funding of UGX.455.18Bn (USD.120million from IMF/RCF) to support the bank in providing stimulus funding to the affected sectors. Audit established that a total of UGX.531.81Bn had been transferred from MoFPED to UDBL as at 30<sup>th</sup> June 2021 as detailed below;

**Table 4; Showing budget performance for UDBL**

Approved budget - UGX	Supplementary - UGX	Revised – UGX	Funds received from MOFPED - UGX	Variance – UGX
<b>103,500,000,000</b>	455,180,000,000	558,680,000,000	531,805,019,700	26,874,980,300

Of the funds received, UGX.455.18Bn (100%) related to the supplementary budget, while UGX.76.63Bn representing 74% of the original approved estimates was released.

### **2.2.2 European Union (EU) Tourism Grant**

In response to a call for funding by European Union, UDBL also received a direct grant award for micro, small and medium non-agricultural companies worth Euros.6,000,000. The said grant was allocated to concessional loans and capital loan tenure of up to 5 years inclusive of 2 years grace period. The grant was to be utilized towards stimulating business operations in the tourism sector which was heavily affected by COVID-19 . The grant was to provide affordable loans to the sector with flexible terms.

It was observed that a total of Euros.1,602,370 (27%) of the approved grant (equivalent to UGX.7.14Bn) had been received by the Bank as of 30<sup>th</sup> June 2021.

### **2.2.3 UTILISATION OF AVAILED FUNDS BY UDB**

#### **i. GOU FUNDING - UGX.531.81Bn**

In the Letter of Intent dated 30<sup>th</sup> April 2020, the Minister of Finance, Planning and Economic Development indicated that Government intended to use part of the funds secured from the International Monetary Fund to provide investment finance through

additional liquidity injection into UDBL to support local manufacturing. The letter further provided that UDBL would report separately on the use of the funds received.

The Committee of National Economy of parliament also guided that the funds advanced to UDBL should be used to support the sectors as detailed below;

**Table 5; Showing approved sectors to be funded**

No	Industry classification	Specific industries and products
1	Food and beverages	Fruit juices, sugar, milling wheat flour, edible oil, salt, tea, coffee, chocolate, cocoa, dairy products, canned beef, beans, peas and fish, poultry products, wines, etc.
2	Textiles, clothing, leather and footwear	Clothes, leather products, printing and other writing papers, box files
3	Packaging, publishing and publishing	Stationery, books, printing and other writing paper, box files
4	Chemical and industrial products	Detergents, fertilizers and agro-inputs, farm inputs, plastic containers household appliances and products, sanitizers, plastic products, industrial supplies, equipment, gases, machinery, bicycles, paint foam products, cosmetics, and personal care products, mineral processing
5	Timer, woodworks and furniture manufacturing	Rubber, household furniture, beds, kitchen fittings
6	Construction materials	Steel and aluminum products, roofing and floor tiles, marble, cement, fabrication
7	Pharmaceutical products human and animal drugs manufacture	Human drugs, livestock drugs, personal protective equipment
8	Electricals	Electricals, electronics, energy efficient and solar products

I made the following observations;

- I noted a total of **UGX.234.64Bn** (44%) had been disbursed to clients between August 2020 and June 2021 as indicated in the table below.

**Table 6; Showing UDBL disbursements to projects**

Amount received(UGX-Bn)	Disbursements (UGX-Bn)	Undisbursed (UGX-Bn)
531.18	234.64	296.54

- A total of **UGX.65Bn** (27%) out of the UGX 234Bn disbursed was disbursed to financial institutions as medium and long-term loans (Post Bank: UGX.30Bn and Finance Trust Bank: UGX.5 Bn). Another UGX30Bn was disbursed to Wazalendo SACCO for working capital support.
- The balance of UGX 139.62Bn was disbursed to eligible sectors as illustrated in the table below.

**Table 7; Showing the disbursements to eligible sectors**

No	Category	Amount Disbursed in UGX Bn	% Disbursed
1	Agro Industrialization	42.75	31%
2	Manufacturing	69,03	49%
3	Primary Agriculture	27,839,223,259	20%
	<b>Total</b>	<b>139,638,232,501</b>	<b>100%</b>

- The undisbursed funds worth **UGX.296.54Bn** (55%) remained invested in different commercial banks for varied periods.

Management explained that the Bank's liquidity management is guided by the ALCO policy and the annual business plan that set limits for the FY. In line with the ALCO policy and 2021-business plan/budget, UDB is required to maintain a liquidity reserve of 12% of total assets and a liquidity ratio of 25% of total assets. The excess liquidity is fully committed to the approved projects. The funds are disbursed in a phased manner aligned to the implementation of projects. Further, some customers delay fulfilling conditions precedent.

Management further explained that lending through Post Bank was purely an operational decision by the management and the Board and for good reasons. The funding was to assist local farmers to access funding through these banks at affordable rates fixed by UDBL.

## ii. **Utilization of EU grant**

A review of the utilisation of the EU grant revealed the following;

A total of 93 Applications had been received by the Bank, 24 were approved by the EU-Committee for onward approval by the Management Credit Committee.

As at 10<sup>th</sup> June 2021, 25 applications worth UGX.9.55 Bn had been approved, and grant disbursements worth UGX.4.34 Bn (45%) had been processed to 14 projects.

Management explained that the EU closely monitors operations of the Fund and that the low absorption is a result of applications not complying with the set evaluation criteria.

I advised management to expedite the approval process and disburse the funds to assist the applicants in mitigating the effects of COVID-19 on their business operations as per project objectives.

## **2.3 UGANDA MICROFINANCE SUPPORT CENTRE LTD**

### **Background**

On 19<sup>th</sup> August, 2019 Cabinet approved a proposal on the "Presidential Initiative on Wealth and Job Creation" to facilitate the socio-economic transformation of households from the subsistence to money economy and market-oriented production in line with the NRM Manifesto.

The overall objective of the establishment of EMYOOGA was to transform 68% of the Ugandan homesteads from subsistence to market-oriented production. The initiative objectives were;

- increased employment/job opportunities,
- increased access to specialised financial services to the rural areas particularly to the women/youth and Persons with Disabilities,
- improved household income of the project beneficiaries, and
- The enhanced entrepreneurial capacity of the different categories through sensitization, skilling and tooling.

The EMYOOGA programme was conceived to scale up direct support to communities through the establishment of various specialized SACCOs at the constituency level but with operations/branches at the parish level. Communities at parish levels are mobilized to form Associations of people (7-30) that are engaged in related economic activity and are registered by the District Community Development Officers.

The approved specialized groups are 17 and are as follows;

- |                        |                               |
|------------------------|-------------------------------|
| 1) Boda-Boda           | 9) Youth Leaders              |
| 2) Women Entrepreneurs | 10) Persons with Disabilities |
| 3) Carpenters          | 11) Produce Dealers           |
| 4) Saloon Operators    | 12) Mechanics and Tailors     |
| 5) Taxi Operators      | 13) Journalists               |
| 6) Restaurant owners   | 14) Performing Artists        |
| 7) Welders             | 15) Veterans                  |
| 8) Market Vendors      | 16) Fishermen                 |
|                        | 17) Elected local leaders     |

The associations in turn form the membership of the Savings and Credit Cooperative Organizations (SACCO)/constituency Apex SACCO where it is a requirement that the minimum membership in a SACCO is 15 parish associations.

Cabinet approved that each of the constituency Apex SACCO would receive UGX.30,000,000 seed capital while registered Leaders SACCO would be granted UGX.50,000,000.

## **EMYOOGA Implementation Framework**

The Ministry of Finance, Planning and Economic Development designated the Microfinance Support Centre Ltd (MSCL) as the lead implementing Agency for the EMYOOGA Programme in collaboration with the District EMYOOGA Taskforces that have been set up in each district and chaired by the Resident District Commissioners (RDCs).

The EMYOOGA Programme is being implemented in the following three (3) phases;

- 1) Community Mobilization;
- 2) Group training and registration; and
- 3) Seed capital grant disbursement

### **2.3.1 Funding for EMYOOGA (specialised groups) and conventional on-lending**

I reviewed the approved budget for the financial year 2020/2021 for the Ministry of Finance Planning and Economic Development and noted that a total of UGX.127.72Bn was appropriated for the Microfinance Support Centre for the conventional on-lending and Emyooga (specialised groups) grants. Parliament further approved supplementary funding of UGX.210Bn. A total of UGX.337.72Bn had been transferred from the Ministry of Finance to Uganda Microfinance Support Centre Ltd as at 31<sup>st</sup> March 2021 as detailed below;

**Table 8: Showing MSC budget performance**

Item	Approved budget (UGX)-Bn	Supplementary (UGX)-Bn	Revised budget (UGX)-Bn	Amounts received (UGX-Bn)
<b>Emyooga (specialised groups)</b>	100	160	260	260
<b>Conventional lending</b>	27.72	50	77.72	77.72
<b>Total</b>	127.72	210	337.72	337.72

### **2.3.2 Under absorption of funds – UGX.33,344,903,888**

Section 45 (3) of the Public Finance Management Act, 2015 states that an Accounting Officer shall enter into an annual budget performance contract with the Secretary to the Treasury which shall bind the Accounting Officer to deliver on the activities in the work plan of the vote for a Financial year, submitted under Section 13 (15)" of the said Act.

It was established that overall, out of the receipts of UGX.337.72Bn, a total of UGX.304.3 Bn (90%) was spent and/or disbursed by the entity leaving a balance of UGX.33.3Bn(24%) as summarized below;

**Table 9: Showing MSC fund utilization**

<b>Item</b>	<b>Amount received (UGX-Bn)</b>	<b>Amounts utilised /disbursed (UGX-Bn)</b>	<b>Percentage disbursed</b>	<b>Variance (UGX-Bn)</b>
Conventional On lending	77.72	56.90	73%	20.82
Emyooga (specialised groups) seed capital	230	219.40	95.4%	10.60
Emyooga Operations	30	28.08	93%	1.92
<b>Total</b>	<b>337.72</b>	<b>304.38</b>		<b>33.34</b>

From the above analysis, it is evident that 32% of the unspent funds as at 30<sup>th</sup> June 2021 relates to the Emyooga seed capital that is meant to be disbursed as grants to the specialised groups while 62% relates to the on-lending funds.

The delayed disbursement of funds denies the intended beneficiaries the opportunity to start up the businesses and also undertake the requisite business recovery interventions that were envisioned. Under the circumstances, government may not fully meet its objective for having undertaken the intervention.

Management explained that the Microfinance Support Centre has since disbursed additional funds to the created Emyooga SACCOs. By December 2021 the total disbursements stood at 95%.

I await verification of the stated facts in my next audit.

### **2.3.3 Failure to obtain Operational Licences by Emyooga SACCOs**

According to Section 3 of the Guidelines for Licensing SACCOs under the Tier 4 Microfinance Institutions and Money Lenders Act 2016, and SACCO Regulations 2020, a SACCO shall not carry out the business of financial services without a license issued by the Uganda Microfinance Regulatory Authority.

Contrary to the above requirements, it was noted that **over 6,326** EMYOOGA SACCOs validated and financed through Microfinance Support Centre as at 31<sup>st</sup> March 2021 were in operation without acquiring a license to operate from the Uganda Microfinance Regulatory Authority. Operation without being licensed exposes the members to the risks of poor governance and loss of savings since the SACCO activities are not monitored by the Uganda Microfinance Regulatory Authority (UMRA). No compliance and enforcement action may be instituted by the Authority in this case.

Management explained that Emyooga SACCOs were registered on probation by the Registrar under the Co-operatives which permits newly created SACCO to operate without a license for a maximum of 2 years. Thereafter, it becomes mandatory for every SACCO to obtain licenses upon completion of the probation period. During the period, The Microfinance Support Centre undertook the training of these SACCOs in a bid to enable them qualify to be granted licenses.

I advised management to liaise with UMRA and continue assisting the SACCOs to obtain licenses. This will ensure the sustainability of the programme through proper regulation.

#### **2.3.4 Absence of MoUs between the MSC and the Beneficiary SACCOs**

The Microfinance Support Centre is the lead implementing agency of the EMYOOGA programme. MSC is involved in the validation of the SACCOs, assisting in registration, disbursement of the funds, and monitoring the beneficiary SACCOs to ensure sustainable growth.

Audit established that funds (seed capital) had been disbursed to **6,326** SACCOs as at end of June 2021; however, there were no memoranda of understanding between the MSC and the SACCOs to guide the utilisation and accountability. Under the circumstances, there is no binding relationship with MSC.

Management explained that Microfinance Support Centre was operating under the cabinet resolution which among others determined the mode of operation including the amounts recommended to be disbursed to specific emyooga SACCOs, the interest rates, and beneficiaries. The elements of amount, target beneficiaries and interest rate are normally key in MSC agreements with clients. Going forward, however, MSC would initiate and sign MoUs with SACCOs.

The Executive Director was advised to sign memoranda of understanding with the beneficiary SACCOs to guide the working relationships between MSC and the beneficiary SACCOs.

#### **2.3.5 Field Inspection of SACCOS**

As part of this special audit, field inspection of a sample of beneficiary SACCOs across the country was undertaken. A total of 30 districts were sampled across the regions in the country. The material findings are detailed below;

##### **a) Idle funds UGX.34,716,666,049**

A review of bank statements of the beneficiary SACCOs established that out of the funds that were disbursed as grants to various constituency SACCOs, a total of **UGX.34,716,666,049** (16%) remained un-accessed by the beneficiary SACCOs as at 30<sup>th</sup> June 2021. Refer to **Appendix 2**.

The Accounting Officer explained that this was due to the control they had put in place to safeguard access to public funds by unregistered SACCOs.

Failure to access the funds implied that the intended beneficiaries could not engage in the planned income-generating activities. The occurrence may hinder the government from attaining the objectives for which the programme is being implemented.

The Accounting Officer was advised to liaise with the other implementing partners/stakeholders to ensure that all bottlenecks surrounding the accessibility of the funds are resolved.

**b) Low up take of grant funds by some SACCOs**

Out of the UGX2.93 Bn that was accessed by a sample of 101 SACCOs, verification revealed that only UGX.2.194 Bn had been absorbed by the associations. This implied that UGX.0.684 Bn representing 23.35% of the disbursed funds had not been absorbed by the time of the verification (November 2021). Details in **Appendix 3**.

Failure to loan out the funds inhibits the government from attaining the objectives for which the grant was disbursed. The delay in the access of the funds was attributed to;

- un readiness of the Associations with in the SACCOS
- Pending training from MSC Zonal office on the utilization and access of the funds
- restrictions on movement due to the COVID 19 pandemic

Management stated that Emoyaoga champions across the various regional offices to follow up on the SACCOs have been created. This is geared towards ensuring that there is positive uptake of the disbursed funds across the SACCOs created. These champions additionally issue reports on the state of the various SACCOs and issues raised are shared with management for Action.

**c) Misuse of SACCO funds /embezzlement UGX.500,000,000**

Physical inspections carried out in Kayunga District revealed that a total of UGX.500,000,000 that was disbursed by various SACCOs (**refer to appendix 4**) was never supported by loan agreements, there was no evidence to support the existence of the borrowing associations. The beneficiaries could not be traced.

Management stated that they have engaged various stakeholders both at the district and Ministry in following up the SACCOs involved in this unethical conduct. A detailed report shall then be issued for legal Action against the culprits.

**d) Failure by some Associations to pay subscription fees**

The Emoyaoga guidelines stipulate that every Association shall pay UGX.150,000 to the Apex/Constituency SACCO. It was noted that a total of 168 SACCOs had associations that did not pay the requisite subscription and membership fees. It was further noted that whereas some associations had made partial payments of the requisite UGX.150,000, some did not make any payments at all. Refer to **appendix 5** for details.

The funds in issue are meant to subsidize the operational expenses of the SACCOs and also increase the funds available for lending.

Failure to adhere to the guidelines poses a risk of encroachment on seed capital of the SACCO which may in turn force the management to increase the interest rates to be able to maintain the capital.

This is attributed to weaknesses in governance of the SACCOs and lack or limited sensitization of the beneficiary members and or associations

The Executive Director and the other implementing stakeholders are advised to ensure that strategies are crafted to ensure compliance.

**e) Inadequate documentation maintained by the SACCOs**

My inspection of the SACCO operations revealed that 142 SACCOs did not maintain any records such as members register, Lending policies, a record of disbursements, recoveries, financial records including cashbooks, minutes of SACCO meetings. Even for those that had some records, it was found to be inadequate. **Appendix 6** refers

In the absence of the requisite documents, the SACCOs are exposed to mismanagement of the funds.

This is attributed to the lack of training and knowledge about the requisite books and accounts and other records to be kept and maintained by the SACCOs.

Management explained that they have provided technical capacity building through their institutional capacity training department for all the registered Emayooga SACCOs. Additionally, a system for proper tracking of the various SACCO transactions inclusive of loan tracking and basic bookkeeping has been set up.

I await the outcome of these initiatives.

**f) Absence of physical SACCO address/place of abode**

Inspection of the various SACCO places of abode indicated that 189 SACCOs did not have physical offices to run the SACCO operations. In addition, audit also revealed that some SACCO offices were located in the homes of the SACCO members. **Appendix 7** refers;

The absence of a physical and recognizable office makes it difficult to trace the SACCO by its members and other members of the public including the licensing agencies. The occurrence was partly attributed to the inadequate funding of the SACCOs that limited operational expenses.

Government is exposed to loss of funds in issue due to difficulty in tracing the SACCOs.

Management acknowledged the gap and committed to continue to lobby for more resources from government to be able to support registered SACCOs obtain premises for their physical location.

**g) Default of loan payments**

It was observed that from a sample of the SACCOs that were inspected, a total of 140 associations that had accessed loans worth **UGX.3.52 Bn**, from the Apex Constituency SACCOs, had defaulted in payment of **UGX.2.49 Bn** by the time of verification representing 70.74% default rate. **Appendix 8** refers.

Failure by the borrowers to repay the funds will lead to the collapse of the SACCOs. The other member associations will not have funds to borrow and the grant will not

grow/accumulate. This may be attributed to the weaknesses in governance of the SACCOs and non-existence of documented debt recovery/terms and conditions or the absence of enforceable lending agreements.

Management committed that through its country-wide zonal contact offices and the various Emoya champions created in the different regions, follow up on the performance of the SACCOs in detail to ensure that cases of default are minimal will be done.

**h) Failure to efficiently monitor and evaluate SACCO performance**

Clause 16 of the EMYOGA guidelines outlines the roles and responsibilities of the various core stakeholders including the political and technical district officials and EMYOGA representatives such as the Resident district commissioners, District commercial Officers, Microfinance support Centre, Operation Wealth Creation, and Ministry of Finance Planning and Economic Development implementation of the EMYOGA Programme.

Inspection of the various SACCOs and their respective institutions revealed that in contravention of the guidelines, no monitoring or evaluation of the performance of the institutions had been done. The supervisory institutions and persons stopped at making recommendations, sanctioning, and clearance of the SACCOs for payment by the banks. In the absence of a monitoring and evaluation framework of the SACCOs, the government is exposed to a high failure rate of the SACCOs

This was attributed to the lack of logistical facilitation to enable the supervisory teams to efficiently monitor the various EMYOGA SACCOs and Associations.

Management stated that they had embarked on the country-wide tour with the line Ministry and district officials on monitoring of SACCOs and Associations.

**i) Failure to schedule and hold Emoya SACCO and Association meetings**

Section 12 a & b of the Emoya guidelines mandates all EMYOGA SACCOs and associations to regularly hold periodic meetings depending on their nature with all members being required to attend the same meetings. From Inspection of the various EMYOGA SACCOs and associations, there was no evidence adduced to indicate that the associations had held regular meetings to discuss progress and management of the EMYOGA fund.

Failure to hold the requisite meetings further weakens the governance of the SACCOs. The decisions made by the SACCO chairperson and the Treasurer could be challenged by other members.

This was attributed to failure by the Emoya task force committees and supervisory institutions to render technical guidance and direction.

The Executive Director and the other implementing stakeholders were advised to intensify the sensitisation, training, and education of the SACCO members on the need to hold meetings.

**j) High bank charges on the Emyooga SACCO accounts**

A review of the bank statements for the various EMYOOGA SACCOs revealed that banks levied hefty charges for bank transactions. This reduces the funds available to the SACCOs to run the program.

It was observed that as a consequence, some of the SACCOs in Alebtongo District were not depositing the funds on the bank accounts but rather directly lending any recoveries to the next borrower without using the bank services.

With the above occurrence, it will be difficult for government to monitor and evaluate the performance of the SACCOs. There is also a risk of loss of the seed capital due to keeping cash in homes.

Management promised to engage the banks on the issue of high bank charges.

**k) Excessive number of associations in SACCOs**

It was established that a number of SACCOs had excessive associations with some consisting of more than 30 associations. Any SACCO with more than 15 associations would have an average of 450 members (**refer to appendix 9**). In this instance the grant availed may have little impact on the members in terms of the amounts to be accessed and the period of waiting to access the funds.

This leads to a delay in the distribution of the seed grant capital to the various associations hence causing a delay in the access of funds in the revolving fund.

Management explained that there is no limit towards the maximum number of Associations in a given SACCO.

I advised the implementing stakeholders to review the membership structure of the Sacco's to determine the optimum numbers that can benefit from the scheme.

**l) Lending above or below the recommended interest rates**

Section 14 of the EMYOOGA Implementation Plan states that Interest Rates levied on loans borrowed by associations from the internally generated funds and seed capital from the EMYOOGA SACCOs will be at least 8% p.a. but shall not exceed 12% per annum.

However, a review of the Loan Agreements revealed that some SACCOs were charging interest rates as high as 60% contrary to what was recommended in the EMYOOGA Implementation Plan. Details in **appendix 10**.

Failure to adhere to the set interest rates violates the guidelines. The seed capital is subject to the risk of not accumulating and in instances where the interest rates are

excessively high, affordability of the finance will be limited. There is also a high likelihood of default as a result of high interest charges.

The Executive Director was advised to introduce punitive measures for SACCOs that violate the guidelines.

**m) Non-existence of lending agreements**

A review of the SACCOs' documentation regarding disbursements of loans to the different beneficiaries revealed an absence of loans agreements with some borrowers. Details in **appendix 11**.

The absence of loan agreements was attributed to inadequate internal controls within the SACCO management. This poses a risk of non-repayment of loans due to lack of a binding loan agreement between the SACCOs and the beneficiaries. Government is further exposed to loss of seed capital due to the absence of enforceable lending agreements. This is attributed to lack of sensitization of the members on the basic practices in SACCO management.

The Executive director was advised to follow up on the cases identified and also undertake verification of other SACCOs, to ensure that all lending is supported by agreements.

**2.3.6 Disbursements of on-lending funds –UGX.56.89Bn**

The Government of Uganda established the Microfinance Support Centre Limited (MSC) to among others manage micro-credit funds and offer business development services on behalf of government.

For the financial year 2020/2021, Parliament appropriated a total of UGX.77.72Bn to MSC including a supplementary of UGX.50Bn. The intention of Government was to increase the funds for on-lending to assist in managing the effects of COVID-19 on the businesses operated by the various beneficiaries. Audit established that as at 30<sup>th</sup> June 2021, a total of UGX.56.8Bn had been disbursed as detailed below;

**Table 10: Showing categories of MSC loan disbursement**

<b>Loan Product</b>	<b>Category</b>	<b>Total Disbursement - UGX</b>	<b>%age Disbursement</b>
Agricultural Loan	Conventional Loans	3,218,713,918	5.7%
Commercial Loans	Conventional Loans	3,490,000,000	6.1%
Group Loan -Direct	Conventional Loans	3,662,500,000	6.4%
Mini Loan	Conventional Loans	2,520,200,000	4.4%
Pilot 8%	Conventional Loans	2,944,510,000	5.2%
Quick Loan	Conventional Loans	31,350,000	0.1%
SME Loans - Agriculture & Environment	Conventional Loans	29,027,903,697	51.0%
Sme Loans - Trade & Commerce	Conventional Loans	8,890,000,000	15.6%
Staff Loan	Conventional Loans	3,111,500,000	5.5%
<b>Grand Total</b>		<b>56,896,677,615</b>	

I reviewed the disbursement files and noted the following issues;

**a) Inadequate Capacity of Zonal offices to Appraise Loan applications**

Section 4.1 of the Microfinance support Centre Credit and Operations Manual 2017 provides for eligibility criteria for loan applications submitted by clients and including institutions, small and medium enterprises (SMEs), Groups. Section 4.5 of MSC Credit and Operations Manual 2017, provides for areas of focus during the loan due diligence process once the client has submitted a loan application and supporting documents at the zonal office as follows; Ownership and governance structures, management capability, experience in the business, systems and processes, performance and exposure; security or collateral to be offered.

A review of a sample of loan files revealed that the zonal offices lacked the capacity to undertake proper due diligence of loans especially when it comes to assessment of financial performance and exposure as evidenced by inaccuracies in the audited books of accounts that are provided to support the loan applications. Inconsistencies were noted between the statement of financial position, cash flow statements, statement of financial performance as well as the statement of changes in equity and bank statements.

The Company is exposed to the risk of approving high loan amounts compared to the true financial position of the applicants which may, in turn, expose the company to the risk of default.

Management acknowledged the weakness and promised to provide more capacity building to its staff

Management was advised to strengthen credit appraisal process at MSC zonal offices and also consider prequalifying Certified Public Accounting Firms to undertake audits for the loan applicants.

**b) Non balanced loan appraisals**

Section 4.5 of MSC Credit and Operations Manual 2017, provides for areas of focus during the loan due diligence process; key areas include Ownership and governance structures, management capability, experience in the business, systems, and processes, performance and exposure; security for collateral to be offered.

I noted that during the credit appraisal process, the institutional due diligence process tends to focus on the securitisation of loans as opposed to assessing the cash flows and liquidity of clients which is known to impact the borrower's ability to meet loan obligations as and when they fall due.

The company is exposed to a high risk of defaults in an event of failure by clients to realise the cash flows. The occurrence will also lead to capital strain on the available resources as the funds available for lending will be reduced. The sale of securities of clients is likely to increase as well.

Management acknowledged the omission and undertook to ensure a blended and well-balanced scrutiny of key indicators before reaching a decision.

Management was advised to have a more balanced assessment to avoid very risky customers.

**c) Irregularities in Loans approvals –UGX. 5,300,000,000**

Section 4.6 of the MSC Credit and Operations Manual 2017 provides for thresholds for approval of loans as follows; Loans not exceeding UGX.50 million shall be approved by the Executive Director on recommendation by the head of Credit and Operations (HCO). The Executive Director or his/her delegated representative will approve loans above **UGX.50 Million** and not exceeding **UGX.400 million** on recommendation by the Management loans Committee (MLC), All loans above **UGX.400 million** shall be reviewed by the MLC and recommended by the ED to the Board of Directors for approval. The same clause requires the HCO to present all loan applications to the MLC. The Loan Approval Cycle requires that all loans applications irrespective of the amount are first received at the zonal offices, appraised, and recommended to the Credit department for further management.

However, I noted several irregularities pertaining to seven (7) loans amounting to **UGX.5,300,000,000** that were exceptionally approved under ED's office without following the due process. All the loans in question were not submitted for review by the Head of Credit and Operations to the MLC before approval by the ED and/or Board as provided for by the Credit Policy.

I also noted that cases where the ED's office waived certain legal and regulatory requirements such as Tax Clearance Certificate and mining and exploration license for two (2 loans) applications which were outside his Authority and the mandate of MSC. (**Appendix 12**)

It was noted that the loan applicants exhibited weaknesses in financial performance, cash flows and liquidity; verifiable credit history and compliance legal and regulatory requirements which increased MSC's exposure to risk of loan default since the loans were not subjected to due process of credit appraisal and approval.

Management promised to uphold the provisions of the MSC credit policy and ensure loan Approvals adhere to the approved credit appraisal process. In circumstances of exceptional Approvals, management shall present the same to the board for ratification.

The Executive Director was advised to uphold the provisions of the MSC credit policy which ensure that all loan approvals adhere to the approved credit appraisal process.

**d) Disbursement of loans before the perfection of securities – UGX.13,100,000,000**

According to section 4.12.3 of the MSC Credit and Operations Manual 2017, loan disbursement will be effected once all the necessary due diligence and approval have been completed including perfection of all securities.

It was noted that loans to the tune of **UGX.13,100,000,000** were disbursed by MSC before the perfection of securities by the legal department. (**Appendix 13**)

Failure to perfect securities before disbursement of loans increases MSC's exposure to risk of default in the event of encumbrances on collateral pledged by clients.

Management took note of the finding and committed that going forward all disbursements shall be done after ensuring that the pledged securities have been fully perfected by the legal department

**e) Approval and Disbursement of Loans to Related Parties – UGX.2,200,000,000**

Section 4.3 of the MSC Credit Policy on credit concentration asserts that "where one or more companies/SMEs intending to borrow are majority controlled by one or more directors and or shareholders, only one of those intending borrowers shall be considered for a credit facility.

However, I noted that the loans to the tune of **UGX.2,200,000,000** were approved and disbursed to related party SMEs contrary to the provisions of the credit policy.

The practice tends to concentrate the credit to a few individuals and/or borrowers and also increases the risk of default in the event the business is not performing.

Management promised to evenly disburse the funds across the different sectors and clientele base to mitigate the concentration risk of the portfolio.

Management was advised to adhere to the credit policy so as to safeguard the Company from exposure due to credit concentration resulting from lending to related party companies/SMEs.

**f) Approval of Additional loans to clients with non-performing outstanding loans**

Section 4.5 of MSC Credit and Operations Manual 2017, provides for areas of focus during the loan due diligence process among which is business performance and exposure.

It was, however, noted that **UGX.1.4Bn** was advanced to clients who already had outstanding non- performing loans.(**details in appendix 14)**

The above practice increases the exposure of MSC to the risk of default by clients faced with liquidity issues as evidenced by failure to service existing MSC loans.

Management was advised to adhere to the credit policy and justify the credit decision of additional loans to clients with poor credit history.

**g) Loan advanced to an individual contrary to MSC Credit Policy – UGX.2,500,000,000**

The MSC credit policy does not provide for loans to individuals except for loans advanced to MSC staff. I noted one case where a loan to the tune of **UGX.2,500,000,000** was advanced to an individual contrary to the MSC policy.

Zone	Product	Date	Amount Disbursed - UGX
Nakasero	SME LOANS - AGRICULTURE & ENVIRONMENT	22/04/2021	2,500,000,000

Management explained that the Executive Director has the powers for exceptional approvals given to him by the board. This is done in line with the business acumen at hand.

Management was advised to adhere to the credit policy.

**h) Double Loan Disbursement – UGX.284,351,135**

A review of a mortgage deed revealed that a loan of UGX.350 million was advanced to a client and mortgage registered on land comprising FRV Volume 1223 Folio 16 Plot 61 Nyabushozi Block 61 at Akayanja Kiruhura District under Instrument MBR00037322 on 2nd Feb 2021. The loan was a buy-off from PostBank (U) Ltd.

A review of the MSC loan disbursement register for the period under review revealed that two disbursements of **UGX 284,351,135** were made to the client for the same loan.

<b>Zone</b>	<b>Product</b>	<b>Tran Date</b>	<b>Amount Disbursed - UGX</b>
<b>Mbarara</b>	SME LOANS - AGRICULTURE & ENVIRONMENT	31/08/2020	284,351,135
<b>Mbarara</b>	SME LOANS - AGRICULTURE & ENVIRONMENT	01/10/2020	284,351,135

There is a risk of multiple disbursements of loans to the same client which may lead to financial loss to MSC.

Management explained that the client was paying off the loan in Post Bank and UGX.284,351,135 was paid directly to the bank. The balance of 65,648,865 was paid on a client account making a total of UGX 350M. I advised management to further investigate the issue and make recoveries if applicable.

**i) Loans Advanced to clients without Security/Collateral- UGX 3,149,903,697**

Clause 4.5 of MSC Credit and Operations Manual 2017, provides for areas of focus during the loan due diligence process and one of them is security for collateral to be offered.

However, I noted that loans worth **UGX 3,149,903,697** were advanced to 2 companies without any collateral to back the loans as provided for in the credit policy. The **Table** below refers.

**Table 11: Showing loans Advanced to clients without Security/Collateral**

<b>S/N.</b>	<b>Loan No</b>	<b>Tran Date</b>	<b>Zone</b>	<b>Amount Disbursed - UGX</b>
<b>1.</b>	002.02.403.000028	03/02/2021	Jinja/Iganga	303,000,000
<b>2.</b>	004.02.403.000042	28/12/2020	Mbale	1,581,500,000
<b>3.</b>	004.02.403.000044	05/05/2021	Mbale	1,065,403,697
<b>4.</b>	017.05.404.000005	15/03/2021	Nakasero	200,000,000
				<b>3,149,903,697</b>

There is a possible risk of default and delays and/or failure to recovery loans backed by guarantors.

Management explained that they deemed it fit to grant a facility to Zeus as a project which is supporting many rice farmers and the basis was on the impact such a project would create on the community.

I advised management to put in place further safeguards against default in instances where loans are not backed by security.

## **2.4 AUDIT OF DOMESTIC ARREARS**

Domestic arrears refer to the total value of unpaid bills for goods and services rendered to a government entity, including wages and pension that remain outstanding at the closure of a financial year. There has been persistent accumulation of domestic arrears

to unmanageable levels which has led to the settlement of arrears that are not authorized, unbudgeted for, inadequately supported and in some instances there has been inadequate recognition and disclosure of the domestic arrears. In his letter dated 21<sup>st</sup> August 2021, the PSST informed me that a total of UGX.676.90Bn was released to the different MDAs for settlement of domestic arrears.

Audit of the domestic arrears revealed the following;

A review of expenditures on the IFMS revealed that a total of UGX.700.20Bn was budgeted for, UGX.692.05Bn was warranted and a total of UGX.674.36Bn was actually released to the different entities for settlement of domestic arrears.

#### **2.4.1 Classified expenditure UGX:218.87Bn**

It was established that included in funds released for settlement of the domestic arrears was UGX.218.87Bn relating to classified expenditure as detailed in the table below;

**Table 12; Showing classified expenditures**

<b>SN</b>	<b>Vote</b>	<b>Domestic arrears - UGX</b>
<b>1</b>	O/W Defense	169,147,380,358
<b>2</b>	O/W Other Public Officers	24,999,586,579
<b>3</b>	Office of the President –ISO	10,000,000,000
<b>4</b>	External Security Organization	7,488,308,058
<b>5</b>	Office of the President	7,239,097,198
<b>Total</b>		<b>218,874,372,193</b>

In respect of the above, a separate audit report will be issued.

#### **2.4.2 Funds Used to pay international organisations**

In his letter dated 25<sup>th</sup> March 2021, the MOFPED informed me that the funds released were meant to help fight against COVID-19 and its effects on the economy. As a result of the same, the government underscored the need to settle domestic arrears in different MDAs as a means of providing liquidity to the economy and the different local suppliers.

I noted that the different entities who received funds for settlement of domestic arrears prioritised the payments of membership to international organisations and taxes to the tune of **UGX.33,865,826,888** (5%). This defeats the objective of stimulating the local economy as the funds are transferred to foreign international organisations rather than being injected into the local economy.

**Table 13: Showing Payments to international Organisations**

<b>Item</b>	<b>Amount - UGX</b>	<b>MDA</b>
GOU annual contributions to African Minerals and Geosciences Centre	72,045,163	Ministry of Energy and Mineral Development
World Meteorological Organization Trust Fund; Annual Subscription for 2021	30,497,174	Uganda National Meteorological Authority
World Meteorological Organization Trust Fund; Annual Subscription (AMCOMET Trust Fund) for 2021	37,408,800	Uganda National Meteorological Authority
Contribution to ISESCO	566,132,850	Ministry of Education and sports
International Fund for Agricultural Dev't (Payment For Outstanding Arrears As At 30th June 2020	747,066,710	Minister of Finance, Planning and Economic Development
African Capacity Building Foundation (ACBF) Arrears Payments Towards SMTP III,	1,186,056,923	Minister of Finance, Planning and Economic Development
ACP Secretariat (Payment of outstanding Arrears and interest	182,293,356	Minister of Finance, Planning and Economic Development
Trade and Development Bank	1,307,363,782	Minister of Finance, Planning and Economic Development
USAID Trust Fund	29,736,962,130	Minister of Finance, Planning and Economic Development
<b>TOTAL</b>	<b>33,865,826,888</b>	

#### **2.4.3 Unspent funds /under Absorption**

Section 45 (1a and 3) of the PFMA 2015, requires the Accounting Officer to control the regularity and proper use of the money appropriated to the vote. Accordingly, the Accounting Officer enters into an annual performance contract which binds him/her to deliver on the agreed-upon activities/outputs contained in the approved work plan for the vote for the financial year

Also According to paragraph 24 of the Budget execution Circular for Financial Year 2020/2021 issued on 9<sup>th</sup> July 2020, referenced BPD 86/107/02; resources were provided in the Budget for FY 2020/2021 to clear outstanding domestic arrears in a phased manner and all Accounting Officers were advised to pay off all arrears as verified and budgeted for since most of these are funds owed to members of the private sector.

A review of payments in the IFMS revealed that a total of UGX.700,200,821,170 budgeted for, UGX.692,052,419,647 was warranted and UGX.674,359,704,338 was spent leaving an unutilised amount of **UGX.17,692,715,311**.

Failure to settle outstanding domestic arrears continues to negatively affect the intended beneficiaries, curtails the revival of the economy, and also exposes government to litigations.

I advise the Accounting Officers to ensure that all verified and budgeted domestic arrears are settled as soon as possible with the available resources meant for this purpose.

#### **2.4.4 Unsupported Domestic arrears payments**

Audit requested for the supporting documentation in form of Supplier Contracts, Local Purchase Orders, Invoices, Delivery Notes, and Goods Receipt Notes in support of the paid Liabilities for the different MDAs and observed that arrears totalling UGX.27.38Bn which were paid were lacking documentation. Under the circumstances, audit considered payment of such transactions as irregular since they could not be supported. **Details in appendix 15.**

Funds for the unsupported payments should be recovered.

#### **2.4.5 Payments in respect of contested and rejected arrears**

The Ministry of Finance, Planning and Economic Development engaged Ernst & Young CPA, to verify domestic arrears stock for Government Ministries, Departments and Agencies (MDAs) as at 30 June 2019. A report was issued by Ernst & Young on 31<sup>st</sup> January 2020 upon completion of the verification of the Domestic arrears. The verification report categorised the results into valid claims, contestable, and rejected claims. It is only the valid claims that were cleared for payment.

Audit of the payments effected in respect of the funds provided (COVID-19 related expenditure) revealed that UGX.1.32Bn was paid by various votes to settle arrear claims which had been contested and or rejected by E&Y. **Refer to the table 14 below.**

**Table 14; Showing rejected arrears paid**

<b>SN</b>	<b>Vote</b>	<b>Rejected Arrears Paid - UGX</b>
<b>1</b>	National Agricultural Research Organisation	16,188,125
<b>2</b>	Uganda Coffee Development Authority	75,629,400
<b>3</b>	Uganda Land Commission	1,153,510,000
<b>Total</b>		<b>1,245,327,525</b>

The practice undermines the exercise undertaken by the MoFPED and could lead to loss of funds as the claims may not be legitimate.

The PS/ST was advised to follow up with the affected Accounting Officers to recover the funds.

#### **2.4.6 Diversion of funds meant for settlement of domestic arrears**

Section 156 of the Treasury Instructions 2017 and the PFMA 2015 requires that all expenditure should be charged on the relevant budget lines as appropriated by Parliament. Any deviations should be through the established procedures for virement and reallocations.

It was established that various votes charged expenditure to a tune of **UGX.4.90Bn** from the domestic arrears budget that did not relate to domestic arrears. **See Appendix 16 for details.**

The practice is irregular, amounts to a diversion of funds, undermines the intentions of the appropriating authority, and affects financial statement disclosures.

The arrears for which the funds were appropriated remain outstanding.

I advised the Accounting to stop the practice and ensure that all funds appropriated by parliament are used for the approved purpose.

## **2.5 UGANDA DEVELOPMENT CORPORATION**

### **2.5.1 Funding for the Covid-19 Stimulus expenditure**

I reviewed the work plans, approved budget estimates, supplementary schedules, allocation of released funds schedules, cashbooks, bank statements, expenditure vouchers, and the report by the budget committee of parliamentary about supplementary appropriation.

On 7<sup>th</sup> August 2020, UDC requested a Supplementary budget of UGX.100Bn to cater for funding to support identified initiatives, which required COVID-19 stimulus funding. The detailed submission of the request was as per the table below;

**Table 15: Showing UDC supplementary budget Submission and approval**

NO	Investment Project	Requested Amount (UGX-Bn)	Approved Amount UGX-Bn
1	Mabale Tea factory	3.18	23
2	Mpanga Tea factory	3.5	0
3	Mutuma Commercial Agency limited	2.0	4.5
4	Budadiri Arabica Coffee limited	3.92	10
5	Integrated Lime, Cement and Marble plants	3.96	0
6	Bukona Agro-processors limited	23.79	12.8
7	Alfasan and Brentec Investment limited	10.57	10
8	Yumbe Mango factory	11.36	11.9
9	Acholi Bur Pader Catholic Arch Diocese	14.50	18
10	Gamma Irradiation	11.40	0
11	Kaaro Agro producers limited	6.0	0
12	Fresh Horizon	5.82	0
13	Grain and Cereal processing by Molino	0	37.8
<b>TOTAL</b>		<b>100</b>	<b>128</b>

The Budget Committee of Parliament approved the above supplementary request, however, the beneficiary companies were changed by parliament leaving out five firms, adding one and altering the amounts as shown in the table above.

### **2.5.2 Funding model for UDC**

The main mandate of UDC is to facilitate industrial and economic development for the country through investment in associates, subsidiaries, and Public Private Partnerships. Section 17 of the UDC Act 2016 requires capitalisation of UDC to the tune of UGX.500Bn.

Section 28 of the same Act established an Industrial and Economic Development Fund which was to be run by the UDC.

5 years later, the company has never been capitalised to that tune; currently, the capitalisation grants have accumulated to **UGX.311Bn** and the Industrial and Economic Development Fund has never been operationalized.

As seen from the funding model above, capitalisation grants over the years come assigned to specific a project which nullifies the investment appraisal process of UDC.

This has the disadvantage of earmarking funds for investments that are not ready or even viable. As a result of the above, I noted a number of weaknesses in the utilisation of the funds as noted below:

**a) Funds to support sugar factory**

A review of the expenditure of the funds released revealed that **UGX.22.67Bn** was spent on beneficiaries different from those approved by parliament as indicated in the table below;

**Table 17; Showing list of funded enterprises**

<b>FUNDED ACTIVITIES</b>	<b>EXPENDITURE - UGX</b>
Shareholder's loan for Atiak (Horyal)	12,000,000,000
Busoga Sugar Cane (Transportation of Sugarcane to Atiak)	10,665,760,850
<b>TOTAL Expenditure</b>	<b>22,665,760,850</b>

UGX.12Bn was paid to M/s Horyal Investments Holding Company limited based on a shareholder loan agreement signed on 6<sup>th</sup> October 2020. The loan has a duration of four years with a grace period of two years. I observed that in the previous financial year 2019/2020, UDC had injected UGX.8.5Bn that was also treated as a shareholder loan bringing the total loans to UGX.20.5 Bn. Total loans so far issued by UDC amount to 10.2% of the total authorised share capital of UGX.200Bn.

The purpose of the loan was to;

- Purchase 30 Tata Vehicles for collection of Cane Sugar.
- Purchase Weigh Bridge in Masindi.
- Working Capital to purchase a stockpile of Cane for at least 15 days of commercial operations.
- Undertake capacity building of Cooperatives and Sugarcane agents in Masindi.

The loan security is based on assets to be procured whose wear and tear period is almost the same as the loan period. In the circumstances, loan recovery may be a challenge. Instead, an equity option would be ideal in securing the recovery of the funds.

**UGX.10.67** was advanced to M/s Busoga Sugarcane for transportation of Sugarcane from Busoga region to Atiak.

Management explained that on receipt of funding, it was taken to be capitalisation of the corporation and therefore the Board took a decision that the funds would be allocated based on the readiness of projects on a case by case basis. Therefore, the Board approved a shareholder loan to Horyal Investment Holding Company Limited Atiak Sugar factory) to a tune of UGX 12bn on that basis. The Ministry of Finance, Planning and Economic Development approved the change in the work plan to incorporate sugar cane transportation subsidy to M/s Busoga Sugarcane growers' cooperatives.

I advised management to ensure that the loaned funds are followed up to avoid any financial loss.

### **b) Low Absorption of Funds**

Out of the released funds of **UGX.126Bn** only **UGX.55.9Bn** (44%) had been absorbed by 30th June 2021 as shown in the table below.

**Table 18; Showing under absorption of funds released to UDC**

FUNDED ACTIVITIES	EXPENDITURE – UGX(Bn )
Shareholder's loan for Atiak (Horyal)	12
Acquire shares in Alfasan Uganda Limited	0.95
Acquire shares in Mabale Growers Tea Factory	12.18
Mutuma Commercial Agency	2.5
Bukona Agro-processors Ltd	11.76
Busoga Sugar Cane (Transportation of Sugarcane to Atiak)	10.66
Soroti fruit factory	2.5
Kaaro Agro producers limited	3.07
Feasibility Studies	0.27
<b>TOTAL Expenditure</b>	<b>55.89</b>

The low level of absorption was attributed to the funding model where funds were allocated to projects that were not ready for investment. The following investments were not undertaken during the year.

**Table 19; Showing investments not undertaken during FY 20/21**

NO	Investment	Sector	Investment Cost (UGX-Bn)
<b>1</b>	Acholi Bur Pader Catholic Arch Diocese	Cassava for Starch and other Derivatives	18
<b>2</b>	Yumbe Mango factory	Fruit Processing	11.9
<b>3</b>	Budadiri Arabica Coffee limited	Coffee	10
<b>4</b>	Grain and Cereal processing by Molino	Grain	37.8
<b>TOTAL</b>			<b>77.7</b>

### **c) Investment in M/s Bukona Agro-processors Ltd - UGX.11.7Bn**

Clause 2.6 of the UDC Investment Policy dated October 2020 requires the Executive Director UDC to sanction the valuation of entities by Certified Professional valuation

firms before being considered for funding. The valuation firm must submit a report to the Executive Director which is discussed before UDC considers its Equity investment.

M/s Bukona Agro-processors limited is a body corporate established on November 13<sup>th</sup>, 2013 in the Republic of Uganda with company registration number 80010003996814 and has a registered office located at Plot 30/31, Lapem, Coo-rom Parish, Koch Goma Sub-county in Nwoya district of PO Box 36570 Kampala, Uganda.

A master Investment Agreement was signed on 17<sup>th</sup> March 2021 between UDC and M/s Bukona Agro-processors limited to enable the company to clear an outstanding loan with M/s Bank of Baroda amounting to **UGX.8.2Bn**. It was proposed that UDC invests **UGX.11.957Bn** by acquiring Ordinary or Preference Shares. UDC was also to provide UGX.1.75Bn to facilitate installation of a centrifuge unit and operationalize ethanol production plant and a further UGX.2Bn to cater for interim working capital, hence a total investment of UGX.15.7Bn.

By 30/6/2021, **UGX.11.765Bn** had been disbursed to the enterprise as indicated in the table below;

**Table 20: Showing disbursements to M/s Bukona Agro-processors limited**

Date	Voucher Number	Purpose	Amount (UGX)
<b>03/03/2021</b>	293643	Settlement of Bank loans acquired in Baroda	5,880,312,856
<b>30/03/2021</b>	293644	Settlement of Bank loans acquired in Baroda	2,135,402,583
<b>21/05/2021</b>	293753	Working capital and procurement of machinery for the company	3,750,000,000
		<b>TOTAL</b>	<b>11,765,715,439</b>

I noted, however, that though, clause 1.9 (f) of the UDC Investment Policy dated October 2020 states the criteria for investing in any project to be after considerations of commercial, technical, financial and economic viability and social impact; Funds were released to the enterprise before the assessment was done.

Failure to adhere fully to all requirements prior to investment may expose the entity to a failure to use the funds for the required intent.

Management explained that prior to investing in the company, due diligence was done which revealed the challenges faced by the company. The corporation was still in the process of valuing the company and had since engaged the Chief Government valuer. UDC however, acquired 40.5% ordinary shares amounting to UGX.891,000,000 and 22,132.5 redeemable preference shares amounting to UGX.11,066,283,275 in the company in the interim in return for the investment.

I advised UDC management to streamline its processes and carry out proper investment appraisal, commercial, legal and financial due diligence on the projects before entering into such commitments to avoid losses.

### **2.5.3 Delayed valuation of Investment property- M/S Kaaro Koffi Ltd for the acquisition of shares of UGX.3,068,181,820**

UDC and M/S Kaaro Agric signed a Master Investment Agreement on 17<sup>th</sup> March 2021 for the creation of an SPV- Kaaro Koffi Limited in which the two parties are the shareholders. In the SPV, UDC was to subscribe for ordinary shares worth UGX.3,750,000,000 (Uganda shillings Three billion Seven Hundred Fifty Million only). In consideration for the said shares, Kaaro was to offer land and developments comprised in 22.023 hectares of land described as FRV MBR126 Folio 3, Block 324 plot 137 at Rwempire, Kazo Town Council, Kazo District.

It was noted that UDC paid for the subscription of **UGX.3,068,181,820** but the company property has not been valued pending a response from the Chief Government Valuer.

I explained to management that the approach of investing before undertaking a detailed valuation and due diligence of the potential acquisition, could result in legal disputes.

Management explained that the investment was made based on a Master Investment Agreement signed between Kaaro Agro producers Ltd and UDC which specified the terms of investment among which was setting up an SPV.

Management should expedite the valuation process of the company.

### **2.5.4 Delayed implementation of M/s Moroto Cement and Marble Factory**

A total of UGX.3.2Bn was provided for in the approved budget estimates and in the work plan that was approved by the UDC Board to cater for the purchase of equipment for M/s Moroto Cement plant. By the time of the audit, several activities were still ongoing including; grading of the 14Km road to the material site in Loyoro-Kaabong; fencing of site stood at 90%, and detailed drilling to establish actual quantities and quality of the limestone/marble available in the mining area.

Delayed implementation curtails the achievement of desired project objectives.

Management explained that several works were still ongoing and management was to actualise construction and installation of equipment after completion of the exploration activities.

I await action on the implementation of the exploration results.

### **2.5.5 Financing of M/s Soroti Fruit Factory UGX.2.35Bn**

The Soroti Fruits Limited (SOFTE) is a private limited liability company registered under the Companies Act with its core business being to process orange and mango fruits into concentrate pulp and ready to drink juice for commercial use.

The Project is a Government project, aimed at supporting value addition in fruit processing for the promotion of industrial growth, income diversification and increasing

household incomes in the Teso Region by producing a readily accessible and fairly priced market for their fruit produce.

As part of the COVID relief funds, UDC allocated UGX.2.43Bn for Soroti Fruit Factory, of which UGX.2.35Bn (97%) was disbursed. The funds were fully accounted for.

However, the operations of the institutions are still hampered by low sales. In addition, it should be noted that despite investing UGX.60Bn in the company, the other shareholder has so far invested nothing.

Management explained that the corporation was in the process of streamlining funding of the factory from the budget based model that was used during the development stage of the investment to the investment model. Additionally, UDC was in the process of setting an appropriate capital structure for the company after which other shareholders would pay up for their shares (this is awaiting the decision of the UDC Board). In the meantime, UDC is providing the much needed working capital to the company as funds become available and in accordance with the working capital requirements of the company.

I await follow-up of the request for an appropriate funding model to the institution in order to increase the capacity of the institution.

#### **2.5.6 Financing of M/s Mabale Growers Tea Factory limited**

Mabale Growers Tea Factory Limited was started by Government of Uganda under the Uganda Tea Growers Corporation as a subsidiary of the then UDC in 1969. It is a smallholder tea company located in Kyabalanga village, Kyenjojo district, Western Uganda.

It was privatized in 1995 and is currently owned by 2350 tea farmers who are shareholders with 1,517,196 issued and fully paid-up ordinary shares amounting to UGX.7.6Bn and 3,482,804 un-issued shares. The company has a nominal share capital of UGX.25Bn divided into 5,000,000 ordinary shares of UGX. 5,000 each.

The main objective of the company as per clause 3(a) of its memorandum & Articles of Association is to carry on the business of tea manufacturers, merchants and to buy, treat, cure, process, prepare, manufacture, blend, preserve, pack, warehouse, transport, trade and deal in tea in all its stages from green leaf to the product ready for consumption and in any other produce of the soil.

At the UDC 20<sup>th</sup> meeting of the Board of Directors held on the 19<sup>th</sup> October 2020, it was resolved that the UDC invests in Mabale Growers Tea Factory as follows:

- Equity: UGX.13.62Bn equivalent to 48.5%
- Shareholder loan: UGX.6.38Bn at a rate of 10% per annum.
- Loan tenure: 6 years including a two (2) year grace period.
- Interest during the grace period to be capitalized.

UDC invested UGX.13.62Bn in Mabale Growers Tea Factory as capitalization of the company. Two shareholders' certificates had been received by UDC (Certificate No 1914 for 524,000 shares of UGX. 5,000 each fully paid worth UGX.2.62Bn and certificate no. 1913 for one million shares of UGX.5,000 each fully paid worth UGX.5Bn). The table below shows the total investment in the company.

**Table 21: showing shareholding in Mabale Growers Tea Factory**

Share certificate No.	No of shares	Share price - UGX	Investment - UGX	Remarks
<b>None</b>	1,200,000	5,000	6,000,000,000	Certificate not issued
<b>1914</b>	524,000	5,000	2,620,000,000	Certificate issued
<b>1913</b>	1,000,000	5,000	5,000,000,000	Certificate issued
<b>Total</b>	2,724,000	5,000	13,620,000,000	

The following were identified;

- There was delayed approval of the investment valuation report by the Chief Government valuer
- UDC received project funds for Mabale Tea factory which did not cover the entire amounts demanded from creditors as well as cover the operations of the factory
- The company is still highly geared as most of its funds are channeled to payment of creditors and less to operations and business growth.

Management explained that the current shareholding of UDC was interim and the final shareholding would be confirmed based on the Valuation report which was pending approval by the Chief Government Valuer. UDC was yet to receive the share certificate for the 1,200,000 shares allocated.

To date, a new Board and General manager had been recruited at the factory, the factory resumed operations after close to 2 years, foreclosure commenced by KCB Bank and other creditors was stopped and company assets rescued; a loan with KCB was restructured making it affordable to be paid back. As a result, the company has been able to export 2,169,349kgs of tea to the Mombasa tea Auction in the period march 2020-June 2021 earning USD 2,146,835 (Equivalent to UGX 7,825,108,002). In addition, a total of UGX 4,574,391,485 has been injected into the local economy through the purchase of green leaf from farmers and transport since UDC's intervention to revive the factory in March 2020.

Management should expedite follow-up of the company valuation with the Chief Government Valuer and further follow-up on the funding model to allow flexibility in allocating funds to ensure the company operations further improve.

#### **2.5.7 Financing of M/s Mutuma Commercial Agencies limited**

M/s Mutuma Commercial Agencies Limited is a private limited liability company founded in 2003/2004. The principal business activity of the company is the procurement of cotton from farmers, processing of cotton, processing cooking oil using sunflower, and

cotton ginning. Other products include cooking oil, cotton cake for animal feeds, cotton lint for export, and soap stock sold for making soap.

In the letter from the President (PO/10) dated 15<sup>th</sup> July 2019 to the Executive Director UDC among others, it was agreed that the GOU through UDC recapitalizes M/s Mutuma Commercial Agencies with UGX.2.5Bn (Uganda Shillings Two billion Five hundred thousand) and acquire 30% stake in the business.

At its UDC 19<sup>th</sup> Board of Directors meeting held on 8<sup>th</sup> September 2020, it was resolved that;

- UDC invests UGX.4.5Bn in M/s Mutuma Commercial Agencies Ltd as working capital through acquiring equity in the enterprise
- UDC determines the investment (shares) based on the valuation of the enterprise.

Subsequently, the Chief Government Valuer valued the business at UGX.13.62Bn as per his report dated 23<sup>rd</sup> November 2020. UDC paid for its investment of UGX.2.5Bn on 4<sup>th</sup> December 2020 as recapitalization funds.

At a special meeting of the shareholders of M/s Mutuma Commercial Agencies Ltd held on 25<sup>th</sup> November 2020, it was agreed and resolved as follows;

- That the company raises its share capital from UGX.10Mn (Uganda Shillings ten million only) to UGX.5Bn (Uganda Shilling five billion only);
- That the company files the notice of increase in nominal capital with the registrar of companies- Uganda Registration Services Bureau;

UDC shares have also not been issued despite disbursement of funds for acquisition.

Under the circumstances, UDC is highly exposed to the risk of loss of public funds.

Management explained that steps to finalise UDC shareholding in M/s Mutuma were in advanced stages following receipt of the Valuation report from the Chief Government Valuer. A shareholder's agreement was drafted awaiting clearance by the Solicitor General. Upon clearance of the respective agreements, the amended memorandum and articles of association would be registered with the registrar of companies and MCAL will issue share certificates to UDC. Upon intervention and revival of the company by UDC in December 2020, MCAL had so far injected UGX 1.44bn into the local community through the purchase of seed cotton, and lint cotton alone between the period January-June 2021 and production of cotton wool commenced.

I advised UDC Management to complete the equity acquisition of shares in the company and mitigate the risk of loss of public funds.

#### **2.5.8 Financing of M/s Alfasan (U) LTD**

M/s Alfasan Uganda Ltd is a private limited liability company incorporated in Uganda in 2009 to manufacture veterinary pharmaceuticals and other animal health and human

health products. The Minister of Finance, Planning and Economic Development, in a communication dated 25<sup>th</sup> March 2020 to UDC stated that the Government of Uganda made a commitment to acquire equity shares in Alfasan Uganda Limited amounting to UGX.10.57Bn.

At the 19<sup>th</sup> meeting of the Board of Directors held on 8<sup>th</sup> September 2020, it was resolved that;

(a) The Corporation (UDC) provides UGX.947.6M to Alfasan (U) Ltd pending completion of the investment appraisal to enable the company to unlock a grant facility from Abi Development Ltd of UGX.1.7Bn.

(b) The said funds are to be considered as part of UDC's investment in the company towards the acquisition of shares. As a result, a memorandum of agreement (MOA) between UDC and Alfasan (U) Ltd was signed and subsequently, UGX.947.6Mn was paid to acquire shares. However, the following were noted;

- Shareholding in the company has not been completed pending the valuation of the company.
- Seven months after signing the memorandum of agreement, the funding from Abi Development Ltd has not materialised.

The investment may result in a loss of public funds.

Management explained that UDC had written to Alfasan requesting for a refund of the UGX 947.8m that was initially disbursed as a matching fund to enable the company to obtain funding from aBi Development Limited. Further note that UDC has already planned to invest in Alfasan. Due diligence and appraisal were completed. A conditional offer letter was issued to Alfasan and the partnership and investment will be finalised once Alfasan fulfills the conditions in the offer letter.

I advised management to expedite the valuation of the entity or ensure recovery of the funds where funding has failed. Additionally, the financing of the entity should be revisited to match the expectations and reality of achievement of the objectives for establishment.

## **2.6 MINISTRY OF HEALTH**

### **2.6.1 Release of funds by MoFPED**

Analysis of the release schedule from PS/ST and details from the Ministry of Health were assessed and summarised in the table below;

**Table 22; Showing releases to Ministry of Health**

<b>Source</b>	<b>Recurrent (UGX-Bn)</b>	<b>Development (UGX-Bn)</b>	<b>Total allocation (UGX-Bn)</b>	<b>Amount released (UGX-Bn)</b>
Supplementary and Contingency funding.	206.90	46.70	253.60	253.60

According to the Ministry of Finance schedule, a total of UGX.253,596,115,200 was released to the Ministry of Health over the FY 2020/21 for medical supplies, testing kits, establishing of isolation or treatment centres, face masks, and procurement of vaccines. Analysis of the extract from the IFMS Budget analysis report (BIG report) revealed that the same amount was received by the Ministry of Health as at 30<sup>th</sup> June 2021, as shown in the table above.

## **2.6.2 Funds allocation**

Over the FY 2020/2021 audit noted that the MoH prepared and submitted a COVID-19 budget summary and work plan to MoFPED for 6 months (July – Dec.) 2020 totaling UGX.350,420,378,040. Over the year under review, the actual release was UGX.253Bn, as shown in paragraph 2.6.1 above. Accordingly, upon receipt of funds, the Ministry reallocated the funds to specific expenditure codes as follows;

<b>Allocation of COVID 19 released Funds by the Ministry of Health for FY 2020/2021</b>				
<b>No.</b>	<b>MTEF</b>	<b>ITEM</b>	<b>DESCRIPTION</b>	<b>AMOUNT (UGX)</b>
<b>1.</b>	084902	224001	Medical Supplies	65,500,000,000
<b>2.</b>	084902	224005	Masks	90,578,115,200
<b>3.</b>	084902	211102	Contract Salaries	3,000,000,000
<b>4.</b>	084902	211103	Allowances	3,000,000,000
<b>5.</b>	084902	221010	Special meals	2,000,000,000
<b>6.</b>	080251	263104	Transfers to LGs	4,000,000,000
<b>7.</b>	084952	263204	Transfers to RRH	4,500,000,000
<b>8.</b>	084902	224004	Cleaning	2,000,000,000
<b>9.</b>	084902	227004	Fuel	6,318,000,000
<b>10.</b>	080272	312101	Non-Residential	12,800,000,000
<b>11.</b>	082072	312104	Other structures	6,000,000,000
<b>12</b>			Vehicles	23,900,000,000
	<b>Sub</b>			<b>223,596,115,200</b>
			MoH Contingencies Fund – For procurement and deployment of COVID-19 Vaccines in Uganda	<b>30,000,000,000</b>
	<b>Grand</b>			<b>253,596,115,200</b>

Notwithstanding the emergency aspect that was faced by the Ministry, the allocation in the table above did not entail detailed activities that were to be undertaken under each program. Thus, I could not determine the specific envisaged outputs and activities that were to be undertaken on each of the expenditure codes.

This impaired efforts to track and report on the performance of the COVID-19 intervention.

I advised the Accounting Officer to always make an effort to indicate the details of outputs and activities to be undertaken to facilitate proper follow-up, performance measurement, and reporting.

### **2.6.3 Review of Expenditure**

#### **a) Medical supplies**

According to the COVID 19 Supplementary funding documents, **UGX.65,500,000,000** was allocated and released for medical supplies over the FY 2020/21. However, analysis of the expenditure file revealed that a total of **UGX.57,512,986,803** (88%) was actually spent on medical supplies—the balance of **UGX.7,987,013,197** was utilised on non-medical supplies resulting in a diversion of funds as per the table below;

**Table 23; Utilisation of funds allocated to MoH**

<b>Medical supplies</b>	<b>Amount (UGX)</b>
Beds, Mattresses and Blankets	3,152,483,691
Essential Insecticides for COVID-19 vector control	24,791,864
Laboratory supplies	952,060,000
Pharmaceuticals for Mulago ICU	198,083,698
SWABS for COVID-19 Sample Collection & testing kits	34,685,567,550
Vaccine – Govt. 01st funded portion out of Supplementary allocation	18,500,000,000
Total of COVID 19 expenditure	57,512,986,803
Allocation as per the MoH Supplementary schedule	65,500,000,000
<b>Amount diverted</b>	<b>7,987,013,197</b>

Failure to utilise all the allocated funds to purchase medical supplies led to shortages of such supplies in some health units across the country since the actual supplies were not as planned. The funds were diverted to pay allowances for health workers.

In her response, the Accounting Officer indicated that it was agreed in a meeting with the PS/ST that given the urgency to mitigate the pandemic, MoH utilises up to the tune of UGX. 10.02 billion that would not be absorbed by the end of FY to cater for the emergency activities that did not have funding in the budget.

I noted the response.

#### **b) Procurement and distribution of masks**

Guidance from PPDA approved the use of direct procurement of masks and engaging suppliers under framework contracts provided they submit evidence of approval of quality by UNBS.

The Ministry undertook a due diligence exercise and produced a report confirming the entities' capacities to supply. PPDA recommended that the framework period be approved for only one year to give the Ministry ample time to ensure competitive bidding under framework contracts and vested the responsibility of ensuring value for money on the Permanent Secretary, Contracts Committee, and PDU.

During the FY 2020/21, the Ministry allocated a total of UGX.90,578,115,200 towards the procurement of non-medical masks. Accordingly, the Ministry, under a framework arrangement, initiated the procurement of re-usable/non-medical face masks for mass use by both learners and communities of Uganda. All call-off orders were issued under one contract, as summarised in the table below;

**Table 24; Showing summary of masks procured**

	Number of masks as per call off order	Number of Masks paid for	Recomputed amount - UGX	Gross amount Paid (Incl. Tax) - UGX
TOTAL	39,142,136	37,587,136	90,209,126,400	90,209,126,402

The following observations were noted;

- The approval to use direct procurement was contingent upon clearance by UNBS. Indeed UNBS cleared samples from all the companies that supplied; however, at the time of delivery, there was no mechanism to involve UNBS in confirming that what was actually supplied was the same quality as the sample offered.
- Given the urgency of the exercise, the process of receipt by the various district staff was not elaborate, and as such most deliveries were not properly supported. For accountability purposes, the ministry stores personnel used issuance vouchers and delivery notes to track masks issued out and upon delivery, goods received notes from some recipients were availed, in other instances, the recipients only signed on the delivery notes as evidence of receipt, and rarely were these stamped by the respective recipients. Scanty documents were raised from the side of the recipient.
- In some instances, call-off orders for masks were issued to suppliers but they were stopped from delivering. Such suppliers are stuck with huge quantities of masks branded GoU; a case in point is Uganda Industrial Research Institute from which 3 million masks were ordered but only allowed to deliver 1.5 Million masks and is stuck with the balance in its stores.

Under the circumstances, the audit team could not confirm whether the delivery was fully undertaken as planned.

- Much as the MoH coordinated the National fight against the COVID 19 Pandemic through the National Task Force, working closely with the Incident Management Team (IMT) and the various COVID 19 Districts Task Force (CDTF) Committees, there was no evidence of efforts undertaken by the Ministry to follow up the mask's distribution to the districts. In the absence of such initiatives, the Ministry could not identify shortfalls that occurred during the distribution of masks, such as issuance of more than two pieces to a single beneficiary or even the possible sale of GoU masks.

Management explained that the procurement, supply and delivery/distribution of masks was an emergency operation to fight COVID – 19, which needed to be handled quickly to enable lifting of the lockdown, the opening of schools, and later enable safe

community participation in the January 2021 Presidential and Parliamentary as well as local council elections.

In subsequent operations, the Accounting Officer was advised to devise a more robust mechanism for delivery and follow-up mechanisms, to aid in obtaining assurance of delivery of all items paid for by government.

**c) Allowances**

A total of UGX.10,156,876,912 was paid to staff in the form of hard to reach and risk allowances. A review of these payments revealed the following;

**i. Non-deduction of 30% PAYE**

The Uganda Public Service Standing Orders 2010 section E-Allowances subsection (E - a) general allowances paragraph 6 requires allowances to be taxed in accordance with the law. Section 116 (1) of the Income Tax Act requires every employer to withhold tax from a payment of employment income to an employee as prescribed by regulations made under section 164.

It was noted that tax amounting to **UGX.2,088,768,694** was not deducted from the allowances paid to various officials. **Appendix 17** refers. Failure to deduct taxes may result in fines and penalties to the entity.

In response, management explained that although the issue had been discussed with MoFPED, it was not concluded pending further consultation. Later on the PS/ST guided that 30% should be deducted and deduction started from July 2021. However, it should be noted the amount paid to health workers was considered insufficient given that they were paid 80,000 as opposed to the UGX.150,000 they had requested for.

I advised Government to come up with a policy decision regarding the taxation of allowances for health workers.

**ii. Mode of payment**

**UGX.10,156,876,912** was paid out in the form of hardship allowance through the e-cash system. The audit team noted that the Ministry relied on attendance lists from the respective In Charges to prepare and submit to the bank list of names to be paid.

Under the arrangement, funds were sent directly to the beneficiary registered mobile money accounts, and reconciliations or verifications were done to ensure correlation (in names) and accuracy in amounts between the soft copy, hard copy, and the payment schedules.

I advised the Accounting Officer to institute a strong monitoring mechanism to ensure the final recipients are the rightful beneficiaries.

**d) Special Meals – UGX.5,771,284,000**

The Ministry of Health on 21<sup>st</sup> February 2019 signed a contract with a company, to provide canteen and catering services under a 2-year framework contract vide procurement Ref: MOH/SRVCS/2018-19/00001. Following the outbreak of the pandemic, the Ministry instructed the company to supply food to presumed COVID-19 cases under mandatory quarantine at Entebbe Regional Referral Hospital, Uganda Fisheries Institute Entebbe, Mulago National Referral Hospital, Mandela National Stadium – Nambole, and the Call Centre.

Analysis of the payment file indicated that by 30<sup>th</sup> June 2021, the Ministry had paid the service provider a total of UGX.5,818,401,000. However, a review of the documents provided for audit purposes, revealed that only UGX.47,117,000 could be verified with supporting documentation. The balance of UGX.5,771,284,000 was not adequately supported.

In the absence of proper expenditure records, respective accompanying documents, namely: signed attendance lists, daily lists of beneficiaries signing against every category of service by a health facility staff, the audit team could not confirm that the funds in question were genuinely spent for services offered and value for money derived. Detailed are laid in **Appendix 18**.

Management explained that at the time, the risk of infection was high and COVID 19 patients were secluded and kept away from the public. So it is true that some patients who were fed at COVID 19 Treatment Units could not sign the beneficiaries list. The Ministry relied on reports and acknowledgments from those treatment facilities.

The Accounting Officer was advised to ensure that compensating controls are put in place at times when the approved controls cannot be implemented. For example, the in-charges could have signed for the patients.

**e) Expenditure on other structures**

**i. Supply, delivery, installation and commissioning of Intensive Care Equipment in 18 health facilities across Uganda**

The Ministry of Health contracted a private company to supply, deliver, install and commission intensive care equipment in 18 health facilities, i.e. 15 RRHs and 3 General Hospitals across Uganda at a cost of **UGX.26,930 095,500**. During the financial year 2019/2020, **UGX.26,190,095,500** (98%) was paid, and by November 2021, the project's total payment was at 100%, while physical progress was reported at 95%. The following observations were noted;

**• Un-timely delivery of the project**

The contract period was for 7 months, starting 18<sup>th</sup> June 2020, to 4<sup>th</sup> December 2020. The audit established that the contract was extended for 17 days to 20<sup>th</sup> January 2021 and later to 31<sup>st</sup> Dec. 2021.

Despite being paid **98%** of the money in advance, the firm could not deliver on time due to the global demand for the same products. According to the Project manager's status report as at 2<sup>nd</sup> July 2021, all supplies had been made and installations were at 90% completion. However, the following snags were noted;

- Installation of ICU equipment at Gulu RRH did not happen due to lack of adequate infrastructure. Renovation of a temporary ICU ward had started. Additionally, remodeling had started for Masaka and Mbale.
- Of the 10 facilities earmarked to receive pendants, only 3 installations at Naguru, Arua and Entebbe had been made at the reporting time.
- Facilities namely; Bombo military general hospital, St Marys Lacor , Jinja and Lira Hospitals do not have the necessary structural requirements to install the pendants.
- Installation of Pendants in Mbarara RRH was halted because the ICU Cubicles were too small.
- Relatedly, 14 out 17 hospitals lacked **Critical Care Specialist** staff to effectively run the ICU facilities.

Management explained that at the time of the audit( December 2021) , the Ministry of health had since received 100% of the ICU equipment, and partial installation to 90% has taken place in Entebbe, Naguru, Jinja, Mbale , Soroti , Moroto, Lira , Gulu, Masaka, Mubende, Mbarara, Kabale, Hoima, Fort Portal RRHs. Other Hospitals include Kawempe and Kirudu NRHs, Bombo MGH and Lacor Hospital.

The delay was due to global demand and subsequent shortages caused by the pandemic. The delay in installing all the supplied equipment has been because of lack of funds to construct new ICU buildings and remodel the old ones.

To address the existing gaps of critical care workers, the Ministry had offered contracts to a few, additionally, MoH has provided in-house training to 401 ICU Nurses and scholarships for 6 anesthesiologists and 4 critical care physicians.

Training institutions had also been engaged to increase and prioritise training for ICU specialists.

I advised the Accounting Officer to fast track pending works and address pending issues to smoothen service delivery. In addition, there is a need to ensure constant procurement and supply of medical consumables required as well as deployment of Critical Care Specialists where needed.

## ii. **Construction of Modular houses at six border Points of Entry (POE)**

Due to the increasing number of truck drivers that had tested positive to COVID-19, and the many outbreaks that occurred in neighbouring countries, the Government of Uganda, through the Ministry of Health planned to construct border points screening posts at Malaba, Busia, Mutukula, Mirama Hills, Katuna and Mpundwe points of entries. The project cost is UGX.8,127,182,009 (VAT inclusive). Initially, the project duration was 3 months (16<sup>th</sup> June 2020 to 16<sup>th</sup> September 2020). This was revised for 18.5months to

30<sup>th</sup> Dec. 2021. By 15<sup>th</sup> December 2021 **UGX4,831,792,109** (59%) had been paid to the contractor.

The Ministry resolved that these screening points shall be made of modular pre-cast reinforced concrete frames placed on in-Situ concrete foundation slab.

In addition, each modular house was to comprise a screening laboratory on the ground floor and six accommodation units on the top floor. A review of the documents and the summary of the physical progress of the six (6) sites as per the project manager's report of 02<sup>nd</sup> July 2021 revealed the following;

**Table 25; Showing summary of the physical progress of the six (6) sites modular houses**

S/N.	SITE	PROGRESS
1.	Namboole (originally planned for Mpondwe)	Completed and in use.
2.	Malaba border Port of entry	<b>Staff house &amp; Laboratory block:</b> <ul style="list-style-type: none"> <li>▪ The overall progress was reported at 90%-at finishing,</li> <li>▪ The electrical and mechanical installations are on-going,</li> <li>▪ Laying of tiles and external works were on-going as at 30<sup>th</sup> June 2021.</li> </ul>
3.	Entebbe (originally Mutukula)	<ul style="list-style-type: none"> <li>• Construction commenced in June 2020, and overall progress is at 90% - at finishing,</li> </ul>
4.	Elegu	<ul style="list-style-type: none"> <li>• The overall progress was reported at 7.5% after an overall extension of the project completion timelines of 18months.</li> <li>• Generally, physical progress is at the substructure.</li> </ul>
5.	Busia (originally Katuna)	<b>Staff house block:</b> <ul style="list-style-type: none"> <li>a) The overall progress was at 70% as per the engineer's progress report of 15<sup>th</sup> Dec. 2021.</li> <li>b) The units were delivered and installed.</li> </ul> <b>Laboratory block:</b> <ul style="list-style-type: none"> <li>• Overall progress was reported at 7.5%.</li> </ul>
6.	Mirama Hills	<ul style="list-style-type: none"> <li>• Works have not yet started due to lack of land for construction.</li> </ul>

A private company was directly procured with a justification that it was the only company in Uganda currently doing modular construction in reinforced concrete.

Audit established that the total initial cost of the modular houses project was UGX.7,558,633,679. An addendum no.1 Variation of Emergency Construction of an Oxygen Plant House at Mulago National Referral Hospital of UGX.568,548,330 (VAT inclusive) was made, hence raising the total contract price to UGX.8,127,182,009.

Construction using pre-cast panels was justified by the fact that it would take a short time. However, whereas the initial completion date was 30<sup>th</sup> September, 2020, there have since been several extensions, with the latest being to 30<sup>th</sup> December 2021 (18 months).

Management explained that:

- When the idea to develop border post health units was envisaged, the Local Authorities identified land for the development and communications were made to that effect. The busiest border points of entry of Malaba, Elegu, Mutukula, Mirama Hills, Katuna and Mpundwe were selected for development. When the procurement was completed and the Lands at Malaba, Busia and Elegu were handed over to the contractor, the contractor could not access the sites as all the sites had encroachers and subsequent land wrangles.
- Secondly, all the three sites provided were in the low-lying areas that got affected by floods.
- Thirdly, there was a delay in execution due to a change in the work-plan. For example, because of competing demands, the facility that was supposed to be at Mpundwe border post was transferred to Namboole to serve as accommodation for the health workers. However, to date, all the sites except Mirama Hills have been fully handed over to the contractor for the works to proceed smoothly. In addition to that, the Ministry has written to the contractor requesting him to take the necessary actions to ensure that the works are completed within the revised contract period.

The Accounting Officer was advised to fast track completion of the project to achieve planned service delivery. In the absence of a valid VAT registration certificate, full recovery of the tax paid should be enforced.

**f) Transfers to Regional Referral Hospitals and District Local Governments.**

Over the FY 2020/2021, the MoH transferred a total of UGX 12,220,820,278(27%) as COVID 19 support to both health facilities and District Local Governments. However, the administrative arrangement between the MoH and the supported agencies was that they would spend the money and submit accountabilities to the Ministry for review and clearance;

Of the total disbursement, **UGX.3,127,119,679** (26%) was advanced to referral hospitals for construction of new ICUs and remodeling of old units as shown below:

**Table 27; Showing transfers to regional referral hospitals**

Facility	Description	Amount (UGX)
<b>Mbale RRH</b>	Funds for remodeling of Intensive Care Unit (ICU) Building in response to COVID 19 Emergency	1,350,000,000
<b>Masaka RRH</b>	Funds for remodelling of Maternity complex for an ICU in response to COVID 19 Emergency	1,000,000,000
<b>Mbarara RRH</b>	Support the completion of COVID 19 Isolation and Treatment facility	450,000,000
<b>Gulu RRH</b>	Funds for repair and re-purposing of the Antenatal care building to cater for ICU and renovation of the old private wing.	236,000,079
<b>Soroti RRH</b>	Funds for remodelling works for Soroti Intensive Care Unit	91,119,600
<b>Total</b>		<b>3,127,119,679</b>

I was not furnished with accountability documents to confirm how these funds were used.

In addition, UGX.**6.7Bn** (55%) was advanced to 16 health facilities to facilitate surveillance and feeding of patients, 14 out of the 16 health facilities submitted their accountabilities to the MoH which were verified as per **Appendix 19**.

Furthermore, UGX.4Bn was advanced to 50 District Local Governments as COVID-19 response funds, of these, 15 submitted their accountabilities to the MoH, which were verified as laid in **Appendix 20**.

By the close of the audit, a total of **UGX.5,838,322,191**(48%) remained unaccounted for. I advised the accounting officer to make follow-ups for complete accountability.

#### **g) Procurement of 282 double cabin pickup vehicles – UGX.23,900,000,000**

As part of the Supplementary Funding, the Ministry contracted Toyota Uganda Limited for the supply of 282 double cabin pickup vehicles at a contract sum of UGX.24,660,988,830 taxes exclusive. The contract was signed on 18th March 2021.

A total of UGX.23,900,000,000 was paid against advance payment bank guarantees as shown below.

Payment ref	Payment Date	Net paid to supplier (Base amount) UGX	Gross amount paid (UGX)
D19/APR21/1566	4/28/2021	7,398,296,649	7,398,296,649
D245/JUn21/1566	6/29/2021	16,501,703,351	16,501,703,351
<b>Totals</b>		<b>23,900,000,000</b>	<b>23,900,000,000</b>

The audit team noted that by 30<sup>th</sup> November 2021, the 282 vehicles had been delivered to the Ministry and distributed to local governments.

**h) Security, cleaning, and domestic waste management services**  
**Payment for services offered at Mulago Hospital during COVID-19**

A review of the payment file revealed that the Ministry of Health paid a total of **UGX.794,999,997** for Cleaning Services in lower Mulago during COVID 19 pandemic and **UGX.276,968,800** for security services at lower Mulago during COVID 19 pandemic as shown in the table below;

**Table 28; Showing payments for services offered at Mulago Hospital**

SUPPLY	GROSS AMOUNT PAID (UGX)
Collection and disposal of Medical and Domestic Waste at lower Mulago	300,000,000
Cleaning Services during the COVID-19 Pandemic	494,999,997
Security services during COVID 19 pandemic at lower Mulago.	276,968,800
	<b>1,071,968,797</b>

The audit team noted that the contracts for the supply of the Cleaning and Security services were between the respective suppliers and Mulago National Referral Hospital and those contracts were already running in the hospital prior to COVID 19.

Paying for bills of another vote creates avenues for abuse, Indeed in the year under review, Mulago hospital was allocated **UGX.648,000,000** for guard and security services and used only **UGX.28.500,000** to pay the security company.

In addition, the hospital paid a total of **UGX.1,366,015,000** for cleaning and waste management; given that there was no reconciliation between the Ministry and the hospital, duplicate payments could have been made.

I advised the Accounting Officer to avoid making payments to suppliers of self-accounting votes with whom the entity has no contract.

**i) Purchase of Vaccines**

The first GoU allocation for procurement of vaccines was UGX.18,500,000,000, which was transferred to National Medical Stores on 29<sup>th</sup> March 2021 via invoice number R656/MAR21/01 for the procurement of COVID-19 vaccines on behalf of MoH. A third-party circularisation with National Medical Stores (NMS) and review of its bank statement revealed that the funds were received by NMS.

Later, the Government of Uganda decided to procure vaccines through the COVAX Funding Facility, whose Procurement Agency in Uganda is UNICEF. Accordingly, the PS requested the General Manager National Medical Stores to transfer the total figure to UNICEF to enable it to procure COVID 19 vaccines for Uganda. NMS proceeded to transfer UGX 18.5bn to UNICEF on 28<sup>th</sup> May 2021.

### **Vaccines from contingencies' funds**

Parliament approved a Contingency Fund allocation to the Ministry and over the FY 2020/21, an additional UGX.30,000,000,000 was released from the contingencies fund to cater for the procurement and distribution of additional COVID-19 vaccines.

It was noted that as at 30<sup>th</sup> June 2021 a sum of UGX.24,273,047,986 had been transferred to UNICEF (UGX.23,106,437,986) and to National Medical Stores (UGX.1,166,610,000), to procure COVID 19 vaccines. This brings the government funding towards procurement of vaccines to UGX.42,773,047,986 including UGX.18,500,000,000 referred to above.

It was, however, observed that by 30<sup>th</sup> June, 2021 government had not received any supply using the funds provided. This was attributed to the prevailing market conditions. In the interim, the Government received vaccines from different agencies and countries as donations. The status of the delivery of the vaccines as at 31<sup>st</sup> October 2021 is as shown below:

**Table 26; Showing status of delivery of vaccines as of 31 October 2021**

<b>Summary of Source</b>	<b>Mechanisms</b>	<b>Total doses</b>
<b>Donations</b>	COVAX Donation, Dose Sharing and bilateral arrangements	15,249,490
<b>GOU - Purchase</b>	COVAX - Cost sharing & AU/AVAT GOU Purchase	1,881,600

An additional 26 million doses are expected in the short term.

Management explained that the access to and purchase of COVID-19 vaccines for Less Developed Countries has been a global challenge even when funds are available.

The Accounting Officer was advised to closely follow up on the procurement of the vaccines. Government is also advised to evaluate the possibility of producing the vaccines locally or regionally as Africa.

#### **2.6.4 External funding support**

Audit established that the Ministry of Health received both financial and (COVID 19) vaccines in addition to the Supplementary budget funding from the Treasury to support its interventions in the fight against the pandemic as summarised below;

**Table 29: Showing direct funding to MOH from Development partners**

S/N.	Source of Funding	Unit of currency USD \$	
		Amount released	Amount utilised
2.	Global Fund	7,662,599	1,568,294
3.	Uganda Reproductive Maternal and Child Health Services Project (URMCHSIP)	15,000,000	13,261,345
4.	Uganda COVID-19 Response and Emergency Preparedness Project (UCREPP)	2,700,000	2,697,561
	<b>Totals</b>	<b>25,362,599</b>	<b>17,527,200</b>

The details of the items on which the funds were utilised are shown in **appendix 21**; however, at the time of the audit, the projects were not ready with the detailed accountability documents; thus, I could not review them.

## **2.7 MINISTRY OF ENERGY EXPENDITURE ON SUBSTATIONS IN INDUSTRIAL PARKS**

### **a) Utilization of Funds for Substations under Industrial Parks**

According to Sections 15 (1), 15 (3), 18 (1) (c) and 18(2) (b) of the Public Finance Management Act, 2015 (as amended), it is stipulated that after approval of the annual budget by Parliament, the Secretary to Treasury shall issue the annual cash flow plan of Government, based on the procurement plans, work plans and recruitment plans approved by Parliament. An Accounting Officer shall commit the budget of a vote, based on the annual cash flow plan issued.

During the verification exercise, I reviewed the approved annual Budget and the Annual Budget Performance report for Industrial Parks FY 2020/2021 with the objective of ascertaining the amount appropriated and expenditure for the above projects during the period under review.

I noted that the overall Annual approved budget for the GoU component and External Financing for Industrial developments in the gazetted Economic Free Zones of Wobulenzi, Kaweweta, Luwero, Kapeeka, Mbale and Sukulu for the FY 2020/21 was UGX.20,000,000,000 and UGX.136,850,000,000 respectively.

It was established that UGX.20,000,000,000 was disbursed to UETCL as GoU counterpart funds under the Industrial Parks Phase 2, in the 1<sup>st</sup> and 2<sup>nd</sup> Quarters.

I further noted that Loan Financing for the Industrial Park Phase 2 was not yet approved, therefore funding under the Contract for Procurement of Plant, Design, Supply, Installation, and Commissioning of the substations has not been availed.  
As shown in Table Below;

**Table 30: Summary of overall budget and expenditure for Industrial Parks**

<b>Project</b>	<b>Total Annual Budget (UGX.)</b>	<b>Transfers to UETCL by MEMD for 1<sup>st</sup>, 2<sup>nd</sup> &amp; 3<sup>rd</sup> Quarters (UGX.)</b>	<b>Expenditure by UETCL (UGX)</b>	<b>Unspent Balance (UGX)</b>
GOU Component	20,000,000,000	20,000,000,000	149, 221,600	19,850,778,400
External Financing	136,850,000,000	-	-	-
<b>TOTAL</b>	<b>156,850,000,000</b>	<b>20,000,000,000</b>	<b>149,221,600</b>	<b>19,850,778,400</b>

**Source: MEMD Ministerial Policy Statement**

Out of the sum of UGX.20,000,000,000 transferred to UETCL under Government counterpart funds, UGX.149,221,600 was spent on payment of NEMA environmental Levy for the gazetted Economic Free Zones. These funds were duly accounted for. Hence, **UGX.19,850,778,400** (99.3%) remained unspent at the end of the third quarter.

It was noted that although the Environmental Social Impact Assessment (ESIA) was undertaken and Report approved by NEMA, the Resettlement Action Plan (RAP) study Report was not yet approved; consultations with the Chief Government Valuer were still ongoing.

There is a risk of delayed implementation of the Industrial Park phase 2 Project.

I advised management to expedite the Approval of the Resettlement Action Plan Report and activities under Land acquisition to enable implementation of project activities.

## **2.8 MINISTRY OF SCIENCE, TECHNOLOGY, AND INNOVATION (MOSTI)**

### **2.8.1 Release of Funds to the Ministry**

As of 30<sup>th</sup> June 2021, the Ministry had received 86.5% of the Operational funds and 100% of the Equipment Funds. This implies that 93.3% of the funds had been released to the Ministry by 30<sup>th</sup> June 2021. The table below refers.

**Table 31: showing the Release of Funds to the MOSTI**

Item	Budget - UGX	Releases as at 30 <sup>th</sup> June 2021 - UGX	Variance - UGX	% age of received funding
<b>Operational Funds</b>	15,245,431,760	13,185,431,760	2,060,000,000	86.49%
<b>Equipment</b>	15,787,081,872	15,787,081,872	-	100.00%
<b>Total</b>	<b>31,032,513,632</b>	<b>28,972,513,632</b>	<b>2,060,000,000</b>	<b>93.3%</b>

### **2.8.2 Review of project operations**

The audit reviewed the operations of all the 23 projects and noted that whereas some were progressing, the majority faced delays while others completely stalled. Below are details of the audit findings;

**a) Disbursement of Operational Funds to Projects**

As at 30<sup>th</sup> June 2021, the Ministry had received Operational Funds worth UGX.13.185Bn, and all the funds were disbursed to 20 projects. Two projects did not require operational funds, whereas one project (i.e. **Therapeutic Interventions with Colostrum, Immunoglobulins and Vit D**), which had budgeted UGX.190Mn did not receive any operational funds.

**b) Delayed Disbursement of Operational Funds**

Despite the supplementary budget being passed in September 2020 as an emergency intervention, several projects received their first tranche of operational funds in December 2020. Delays were further exacerbated by the Ministry merger with the President's Office, evidenced by failure to release funding for the 1<sup>st</sup> six months of the 2020/2021 Financial Year. I observed that six of the selected projects received their first tranche of operational funds on 2<sup>nd</sup> December 2020.

Delays in the release of funds affect the timely implementation of the intended activities. Management explained that funds were requested in September 2020. However, there were requirements to be met before disbursement of funds to projects, these requirements included, among others; registration on the IFMS as suppliers, providing names of signatories for accounts, signing of grant agreements etc. Secondly, some projects were still work in progress and were not allowed to utilize funds until approved to do so.

I advised Management to always make efforts to expedite release funds so as to promptly facilitate projects to achieve the intended objectives.

**c) Stalled Projects**

I noted that despite being allocated operational funds upon a supplementary request, some projects had stalled, while one project did not take off at all. The stalled projects are highlighted in the table below;

**Table 32; Showing Stalled Projects**

No	Project/Concept Title	Budgeted - UGX	Received - UGX	Comments by management
<b>PJ 8</b>	Self-Amplifying RNA	791,211,486	544,513,714	Partners in the UK were ahead and were at a clinical trial stage. Money was re-allocated to Busitema and NCRI
<b>PJ 11</b>	Stem Cell Research	442,974,246	171,487,123	
<b>PJ12</b>	Therapeutic Intervention for COVID-19 using Antivirals, Immune modulators and antiplatet agents	500,000,000	200,000,000	PRESIDE Management did not see progress, and funds were re-allocated to PCR Diagnostic Assay.
<b>PJ.16</b>	Therapeutic Interventions with Colostrum, Immunoglobulins and Vit D	190,000,000	-	PRESIDE Management deferred the project to iron out the complexities of partnering with a private entity.

Stalling was attributed to several factors, such as lack of progress and dealing with private entities.

Stalling the projects, especially at the commencement stage, could imply that there was no adequate due diligence undertaken, during the approval process.

Management explained that PRESIDE has a vetting process that evaluates projects before awarding. For example, such a process helped evaluate the *saRNA* project, which revealed that UVRI was in partnership with a UK partner and could not have Intellectual Property (IP) ownership of the project's final products. Therefore, the funds were instead re-allocated to *In-vitro* tests to support the evaluation of the anti-SARS-COV2 activity of three herbal formulations by Busitema University and the production of herbal medicinal drugs for management of COVID-19 NCRI. However, these two projects had under-budgeted the requirements for the tests. The tests were to be undertaken by UVRI at a cost UGX.344Mn that was reallocated out of the required UGX.544Mn in Year-one.

I advised management to review its vetting process to ensure thorough due diligence is always undertaken, before funds are allocated to the project to avoid stalling challenges, especially at the commencement stage.

#### d) Un-authorized reallocation of Project funds/Diversions

MOUs granting funds to the projects were signed between the Ministry of Science and Technology, PRESIDE, and the various projects' host institutions, stating the terms and conditions regarding the grants. The MOU between the Ministry and PRESIDE indicated that the Ministry was in charge of accounting for the funds.

It was however noted that several re-allocations were made from one project to another without approval from the Ministry as a result of lack of robust monitoring as indicated in the table below;

**Table 33; showing Un-authorized re-allocation of funds**

No	Project/Concept Title	Budgeted – UGX	Received - UGX	Comments
PJ 8	Self-Amplifying RNA	791Mn	344Mn	Funds re-allocated to Busitema and NCRI
PJ 11	Stem Cell Research	443Mn	171Mn	Funds were re-allocated to PCR Diagnostic Assay.
PJ12	Therapeutic Intervention for COVID-19 using Antivirals, Immune modulators and antiplatelet agents	500Mn	200Mn	

Re-allocations without proper authority defeats the ministry's oversight and accounting role over the projects.

Management explained that under the tripartite grant agreements (Article V-section (a), PRESIDE must approve and recommend project adjustment and inform MOSTI accordingly. For example, the three projects cited (PJ8, PJ11 & PJ12) were not progressing as envisaged. Therefore, money was re-allocated to In-vitro tests and PCR diagnostic assay projects under the same institution, JCRC. The PCR project was showing progress and was supposed to receive additional funds in the subsequent disbursements.

I advise the Accounting Officer to institute a robust monitoring system to monitor the implementation and utilization of funds to avoid such re-allocations without the Ministry's involvement. In addition, management should adopt a transparent vetting process to ensure only projects with technical capacities are funded.

#### e) **Status of ongoing projects/ Achievement of Project Objectives**

Before the release of funds to the projects, the scientists were required to submit proposals, which stated the objectives of the projects, the expected outputs and Gantt Charts showing the expected timelines for completion of several project activities.

Out of 23 projects, two did not budget for operational funds. One did not commence, whereas three projects had funds re-allocated to other projects, which implies 17 projects had remained operational. I reviewed the 17 projects and noted that most of them had activities that were not implemented within time deadlines. Delays in completion of activities were majorly attributed to late disbursement of funds and delayed delivery of Equipment.

Project delays affect the overall intention of the emergency initiative of averting the adverse effects of COVID-19 on the population.

Management explained that the delay in disbursing funds resulted from the need to meet specific requirements before disbursing funds to the projects. These requirements

included, among others, registration on the IFMS as suppliers, providing names of signatories for accounts, signing of grant agreements etc. Management further attributed the unsatisfactory status on the delayed delivery of Equipment.

I advise management to expedite the procurement and delivery of required equipment for the projects and to always promptly disburse funds to the projects.

**f) Accountability for Project Operational Funds**

Article X (d) of the Research Grant Agreement between the Projects, PRESIDE, and the Ministry states that the Grant recipient shall maintain acceptable financial management systems during the grant term. Such systems shall provide, among others accounting records supported by source documentation.

I reviewed the specific projects and noted that funds amounting to **UGX.491Mn** were not accounted for with appropriate accounting records and source documentation. This resulted from weak internal controls in following up advances and accountability. As a result, I could not confirm whether the above funds were put to their intended use.

I advised management to strengthen internal controls to monitor and follow up on accountability. Besides, the amounts in question should be followed up accordingly.

**g) Lack of a Memorandum of Understanding on management of Equipment**

A total of UGX.15.787Bn was applied to the procurement of equipment to support the scientists in their operations. The equipment was supposed to be procured by the Ministry and delivered to the host institutions of the Principal Investigators.

I reviewed the MoUs signed by the host institutions and noted that they included only operational funds, and no provision was made for equipment. Regarding equipment that was delivered, there were no clear regulations regarding the management and ownership of the delivered equipment. No explanations were provided for the oversight. As a result, there is a risk of mismanagement of the equipment.

Management explained that the draft equipment user agreement was available by the end of the financial year but could not be operationalized.

I advised management to expedite the finalisation of equipment regulations to streamline ownership and use of the equipment.

**h) Maintenance of Grant Ledgers**

During the review of the accountabilities of the funded projects, I observed that the projects had no separate bank accounts, and ledgers were not maintained to track the utilisation of funds (grants). Instead, funds were disbursed onto existing accounts and comingled with other funds from other sources.

Lack of ledgers makes it hard to track the usage of the project funds.

Although Management explained that the Grant Ledger templates were made available to the projects, Audit noted that the ledgers were not maintained by the time of verification (November 2021).

I advised management to guide the project management teams, to maintain the ledgers to track utilisation of funds advanced to them or else consider opening separate bank accounts for the project funding.

**i) Maintenance of Asset Registers**

The Grant Research Agreement under article XXIX requires that the equipment purchased with Grant's resources shall be housed, exclusively used, and in sole control of the Principal Investigator. In addition, non-specialized equipment will revert to the Ministry of Science and Technology upon completion of the project.

However, I noted that asset registers were not maintained by the Projects to record details of the assets received and track maintenance logs. Lack of proper asset registers at the Ministry and Projects exposes the project's assets to a risk of loss and mismanagement.

Management acknowledged the weakness and pledged that all host institutions will be required to maintain an Assets Register.

I advised management to institute measures to ensure proper monitoring and management of the equipment that was delivered to the host institutions.

**j) Un-harmonized allowance rates**

I observed that funds were paid out in allowances to project staff for various project activities. Such allowances included transport allowances, meeting allowances, hardship allowances, and per diem.

However, I noted that the rates paid out to the staff varied from one officer to another and amongst several activities. Different projects also paid different rates of allowances. Un-harmonized allowance rates provide room for misuse of project resources.

Management explained that the host institutions had their approved allowance rates and paid according to these rates, but the Ministry Management will explore options of standardizing rates.

I advised the Ministry to harmonise rates for all Government funded innovations to curtail potential mismanagement of grants provided through payment of discretionary rates.

**k) Non-deduction of Withholding Tax**

Section 119 of the Income Tax Act requires government entities to withhold 6% whenever they pay an amount exceeding UGX.1,000,000 for goods and services.

However, I noted that goods and services worth UGX.1.189Bn were paid for by several projects without deduction of withholding tax which amounts to UGX.70Mn.

Failure to withhold tax hinders government efforts to collect revenue and may lead to loss of un-deducted revenue.

Management regretted the anomaly but committed to ensure that taxes are deducted in accordance with the regulations going forward.

I advised management to always withhold the required tax from all suppliers as required.

#### **I) Lack of Engagement Contracts for Staff**

A review of the project payrolls indicated that several project staff were earning salaries and allowances from the project funds. However, there existed no engagement contracts for most staff laying out terms and conditions of their engagement. As a result, I could not verify the accuracy of the amounts paid to the staff and review the reasonableness of earnings across all projects.

In their response, Management regretted the anomaly and committed to advise the institutions to have contracts between their projects and staff.

I advised management to ensure that signed engagement contracts specifying terms and conditions as well as their remunerations and allowances, should be put in place without further delay.

#### **m) Direct Procurements of Reagents and other Consumables**

The PPDA Act lays out laws, guidelines, procedures, and regulations to be followed in procurements using public funds. The Act emphasises fair competition so as to ensure that value for money for the goods and services is obtained.

However, I noted that several projects purchased reagents, consumables, and other supplies from operational funds worth UGX.1.489Bn without following the required procurement procedures. As a result, I could not confirm whether value for money was achieved in the procurements in question.

Management regretted the omissions and committed to ensuring that projects follow the procurement laws, regulations, guidelines and procedures, going forward.

I advised management to prevail over the participating institutions to follow the procurement laws, procedures, guidelines, and regulations.

## **2.9 UGANDA INVESTMENT AUTHORITY**

### **2.9.1 Development of infrastructure at Kampala Industrial And Business Park, Namanve (KIBP)**

#### **Background of KIBP Namanve Project**

A contract for the development of infrastructure (design and build) at Kampala Industrial and Business Park, Namanve (KIBP) dated 24<sup>th</sup> September, 2018 was signed between Lagan Dott Namanve Ltd (the contractor) and the Republic of Uganda represented by Uganda Investment Authority (the employer).

The Project is financed by a loan from UK Government through its UK Export Finance program. A facility agreement dated 4<sup>th</sup> December, 2019 made between the government of the Republic of Uganda represented by the Ministry of Finance, Planning and Economic Development (the borrower) and UK Export Finance as the direct lender was signed.

Uganda Investment Authority, representing Government of Uganda, on 19<sup>th</sup>-August, 2019 contracted M/s Roughton International Ltd (Owners' Engineer) for consultancy services to supervise the development of infrastructure at KIBP under Ref; UIA/SRVCS/2018-2019/00056.

As per the contract signed between Government of Uganda represented by Ministry of Finance, Planning and Economic Development (the borrower) and UK Export Finance as the direct lender, all proceeds of the loan are to be directly credited to the contractor (Lagan Dott Namanve) by the lender (UK Export Finance facility) upon performance of the contract. .

#### **a) Budgeting and receipt of funds**

A review of the approved budget estimates and work plans for the financial year 2020/2021 for the KIBP. I noted that out of the budgeted funds for the KIBP of UGX.155,552,402,000, for the financial year for the development of infrastructure (design and build) at Kampala Industrial and Business Park, Namanve (KIBP) the contractor (M/s LaganDott Namanve) was paid UGX.61,345,298,583.57 from the funder (UK Government) for the work done so far.

The payments are disbursed to the contracted firm directly by UK government based on actual works done and certificates of completion. This implies that the balance of budgeted works for the year of UGX.94,207,103,417 have not been done, assessed and billed.

The project is behind schedule for the work budgeted for this year and may attract contractual related penalties.

Management did not provide an explanation for the delay in implementing this project.

I advised management to closely supervise the contract to avoid unnecessary delays and absorb all funds budgeted for.

## **2.10 UGANDA ROAD FUND**

- **Appropriation and allocation of funds to URF**

I noted that there was no Memorandum of Understanding (MOU) between MoFPED and URF on the UGX.130 billion which was released as part of their approved budget estimates prepared for 2020/21. URF did not receive any prior communication in form of a circular to inform them about the source, purpose, schedule of release of the funds for these special COVID funds from the Ministry of Finance during the period of the year under review.

- **Achievement of planned output by the different entities**

By end of the Financial Year 20/21 URF had achieved 89% of the works to be done, that is out of the 68,369.8 kms of road that were to be worked on, 28,361.0 km had been worked on leaving a balance of 40,008.7kms.

- **Failure to undertake road works**

Audit noted that six districts received a total of UGX.740,191,314 for the road works but did not undertake any of the works in the FY 2020/21.

**Table 34: Showing un built roads**

<b>Entity</b>	<b>Planned Length- (kms) per quarter</b>	<b>Amount UGX</b>
Kagadi district	158	115,543,000
Kamuli MC	25	195,895,555
Nakasongola TC (Urban roads)	35.9	67,018,000
Omoro district	352.8	171,724,756
Otuke district	230	182,810,003
Rukiga district	66.7	7,200,000
Total	<b>868.4</b>	<b>740,191,314</b>

- **Follow up on accountability of funds**

Paragraph 13.6 of URF Planning and Programming Policies and Procedures Manual, 2019 stipulates that within two weeks after the end of each quarter, all designated agencies shall submit accountability statements in respect of the monies of the Fund released to them in the quarter.

The follow up on the accountability of UGX.3,982,485,511 shown in **Appendix 22** that remained un-accounted for out of the transfers to designated agencies during the first three quarters of the financial year indicated that **UGX.3,051,652,355** still remained un-accounted for by the end of the fourth quarter.

Confirmation that **UGX.3,051,652,355** was utilized for the intended purpose could not, therefore, be established.

I advised the Accounting Officer to devise measures of ensuring timely accountability of funds transferred to designated agencies.

## **2.11 UGANDA INDUSTRIAL RESEARCH INSTITUTE**

### **2.11.1 Face Mask Production**

UIRI designed a project for large-scale production of face masks at the Namanve Industrial Park during the 1<sup>st</sup> COVID in 2020 at an estimated cost of UGX.9.2 Bn, with a plan to produce about 3.1 million high-quality reusable masks; at an average market cost of UGX.2,800. The Institute had an NTR projection of UGX.8.680 Bn from this exercise and was to procure material to last a year in production. Government financed the project with a disbursement of UGX.10Bn.

The table below provides the budget for the planned production;

**Table 35; Showing budget for planned production of Masks UIRI**

S/N	Equipment	ESTIMATED COST - UGX
1	Textile testing equipment	1,019,707,500
2	Textile processing equipment (Garment Manufacturing) and consumables	2,973,349,000
3	Raw Materials for reusable fabric manufacturing	4,406,503,300
4	Casual workers' welfare and allowance	800,000,000
5	Packaging materials for reusable Masks	100,000,000
<b>Total</b>		<b>9,299,559,800</b>

A review of the operations of the Institute relating to the production of face masks revealed the following;

#### **a) Redundant /idle stock of 1.7 million masks**

I noted that 3.2 million masks were tested, treated, and packaged, but the contract for the distribution of the reusable face masks was terminated after only 1.5 million masks had been consumed.

The stock of over 1.7 million face masks remained redundant at the time of audit. Government is likely to have incurred nugatory expenditure in the event no market is obtained for the masks at hand.

Management explained that the marketing and communication department is looking for alternative market sources

**b) Failure to commission/ operationalize face mask making Machinery**

Audit noted that a number of machinery at the UIRI Namanve campus had been procured ahead of the proposed contract on mask production in the textile section. It was noted that some equipment has remained unused/idle or has not been put to use due to a lack of technical support from the importing country to operationalize the equipment.

Management attributed the failure to the restrictions on international travel for the supplier's technical staff to come.

Under the circumstances, there is a likelihood of having incurred wasteful expenditure.

**c) Recruitment and management of Casual workers**

Audit observed that the Institute employed the services of close to 296 casual laborers for the mask-making processes. The functions included tailoring, quality control, ironing and inspections, and packaging. The following observations were made;

Section A-c (2) of the Uganda Public Service Standing Orders stipulates that Responsible Officers shall be guided by relevant Service Commission Regulations when preparing submissions on appointment to the Appointing Authority.

The Employment Act 2006 defines a casual employee as a person who works on a daily or hourly basis where payment of wages is due at the completion of each day's work. Regulation 38 of the Employment Regulations 2011 provides that a person shall not be employed as a casual employee for a period exceeding four months. It further provides that a casual employee engaged continuously for four months shall be entitled to a written contract and shall cease to be a casual employee, and all rights and benefits enjoyed by other employees shall apply to him or her.

The effect of the regulations is that the casual workers being maintained for over six months imposes automatic employment of the said staff.

The following were observed;

- The Institute had no policy in place for the recruitment and employment of casual workers in the different projects of the institute. As such, it was impossible to evaluate whether the process adopted by the institute to recruit the 296 casual workers or even to determine the amounts payable to them was fair and consistent with government policies of inclusivity and competitive recruitment.
- It was noted that the said casual workers have been in employment of the Institute for the last one year. There was no evidence on file that contracts had been signed with the said staff as per the current labour laws. This exposes the institute and the GOU to the possibility of litigation and undue costs.

I advised management to streamline the recruitment of casual workers to avoid any possible litigation.

## **2.12 MINISTRY OF GENDER, LABOUR & SOCIAL DEVELOPMENT**

The Ministry of Ministry of Gender, Labour & Social Development was allocated and received a total of UGX.85,422,000,000 of which UGX.62,280,000,000 was allocated as additional funding for SAGE and UGX.23,142,000,000 funding for Uganda Women Entrepreneurship Programme (UWEP)

### **2.12.1 Uganda Women Entrepreneurship Programme (UWEP)**

#### **Release of funds by MOFPED**

During the FY 2020/21, Management of the Ministry of Gender Labour and Social Development (MoGLSD) initially budgeted to receive UGX.32Bn for the Uganda Women's Entrepreneurship Programme (UWEP). However, this budget was revised downwards to UGX.29,049,000,002. The funds were meant to undertake activities under UWEP. UGX.26,559,000,002 was set for non-wage activities while UGX.2,490,000,000 was budgeted for wage payments under the programme

UGX.29,049,000,002, was released during the year to MoGLSD for the UWEP, this was 100% of the expected revised approved budget. The total release of UGX.29,049,000,002 by the fourth quarter was in conformity to the declared release amount as indicated in the budget allocation for COVID-19 contained in Schedule 1 of the Minister's letter to the Auditor General.

According to the Accounting Officer, MoGLSD liaised with the Ministry of Finance Planning and Economic Development and was only able to receive UGX.29,049,000,002. By the fourth quarter, 2,604 women groups (41,102 women) had received funds under UWEP (including revolving the recovered funds).

I advised the Accounting Officer to continue liaising with stakeholders so that initially drawn budgets are maintained, to enable the attainment of the programme objectives.

#### **Absorption of Funds**

Out of the total released UWEP funds of UGX.29,049,000,002 for the financial year, UGX.28,125,928,216 was spent by the entity resulting in an unspent balance of UGX.923,071,786 representing an absorption level of 96.8%.

The unspent balance at the end of the financial year was subsequently swept back to the consolidated fund account.

**Refer to the table below**

APP EST (A) (UGX Bn)	RELEASE (B) (UGX Bn)	Expenditure	Unspent	% absorption
		(C) (UGX Bn)	(B-C) (UGX Bn)	
<b>29.049</b>	29.049	28.125	0.923	96.8%

The unspent funds were meant for beneficiary women groups in various parts of the country. I further noted that the entity did not seek a revision of its budget and work plan, as provided for by section 17 (3) of the PFMA 2015.

According to the Programme Coordinator, the unspent funds related to bounced payments to the women's groups at the close of the year.

I advise the Accounting Officer to ensure that all funds availed are absorbed. In cases of budget cuts, ensure that the necessary revisions in the budget and work plan are effected and approved as guided by the PFMA 2015. Furthermore, the MIS system should be used to verify the accuracy of the account numbers provided for the women groups to eliminate a large number of bounced payments.

**Level of achievement of planned outputs**

According to the Ministerial policy statement for FY 2020/21, the Uganda Women's Entrepreneurship Programme (UWEP) planned to spend UGX.29,049,000,002 for operations at the UWEP Secretariat and for Women Group beneficiaries.

The MoGLSD under UWEP planned a number of activities as summarised by a selected number of activities in the table below;

**Table 36: UWEP Planned and Actual Annual Outputs**

Activity	Annual Planned target		Actual Annual Target	
	Amount - UGX	Number	Amount - UGX	Number
Women Groups supported with Women Entrepreneurship Fund (WEF)	18,762,588,308	2,981	17,680,606,661	2,468
Women groups supported with Capacity and Skills Development (C&SD)		639	1,069,752,647	136
Operational funds to support Local Governments	1,262,000,000	176	1,261,557,206	176

*Source: UWEP work plan FY20/21, approved MoGLSD Budget FY20/21, UWEP cash book analysed by OAG,*

However, there were no specific output/targets for some of the identified activities, for instance, monitoring and training of the women groups or districts by the secretariat.

A review of the payment records showed that by the end of the year, the UWEP had forwarded UGX.18,754,359,308 as WEF and C&SD to 2,604 beneficiary women groups in 132 districts of Uganda where UGX.17,680,606,661 was for WEF and UGX.1,069,752,647 was for C&SD. This indicates that management forwarded UGX.1,069,752,647 to 136 women groups (1,175 Women) for the Capacity and Skills Development.

The Accounting Officer noted that management would endeavour to establish output indicators for all expenditures per quarter under the Programme Based Budgeting system and will liaise with MoFPED to upgrade the system and ensure all outputs under the programme are captured. Management would also continue to liaise with MoFPED to release all the budgeted funds to implement the UWEP activities. Management further noted that the remaining 1,016 Women Groups and other women Groups were catered for under the UWEP revolving funds.

I advised the Accounting Officer to utilize the planning department of the Ministry to establish the outputs and output indicators for all expenditure activities.

### **2.12.2 Social Assistance Grant for Empowerment (SAGE)**

#### **Release of funds by MOFPED**

During the FY 2020/21, MoFPED released UGX.62,880,000,000 in the FY 2020/21 to MoGLSD as indicated in the budget allocation for COVID-19 contained in Schedule 1 of the Ministers letter to the Auditor General. This was in relation to the budget input of transfer of funds to ESP Secretariat and SAGE beneficiaries. The funds were duly disbursed to elderly persons across the country.



John F.S. Muwanga  
**AUDITOR GENERAL**

12<sup>th</sup> January, 2022.

**APPENDIX 1: DETAILS OF APPROVED AND SUPPLEMENTARY FUNDING**

<b>SN</b>	<b>Vote</b>	<b>Recurrent</b>	<b>Development</b>	<b>Total</b>	<b>Purpose</b>
<b>APPROVED BUDGET</b>					
<b>1.</b>	Ministry of Finance, Planning & Economic Development	27,720,000,000		27,720,000,000	Support to SACCOs through Micro Finance Support Centre
<b>2.</b>	Ministry of Finance, Planning & Economic Development	103,000,000,000		103,000,000,000	Recapitalization of UDB (Equity)
<b>3.</b>	Ministry of Finance, Planning & Economic Development	100,000,000,000		100,000,000,000	Emyooga Funding as seed capital
<b>4.</b>	Ministry of Trade, Industry and Cooperatives	28,100,787,000		28,100,787,000	Funding for Import substitution and Export promotion strategies through Uganda Development Corporation
<b>5.</b>	Ministry of Agriculture, Animal Industry and Fisheries		115,711,000,000	115,711,000,000	Provision of Inputs and support for the e-voucher system
<b>6.</b>	Uganda Road Fund	130,000,000,000		130,000,000,000	Expanding labour intensive public works in urban and peri-urban areas
<b>7.</b>	Uganda Investment Authority		155,552,402,000	155,552,402,000	Development of Industrial parks
<b>8.</b>	Uganda Industrial Research Institute		10,000,000,000	10,000,000,000	Namamve Machine Making Plant
<b>9.</b>	Ministry of Gender, Labour & Social Development	62,880,000,000		62,880,000,000	Additional Funding for SAGE
<b>10.</b>	State House	130,000,000,000		130,000,000,000	Funding for Youth Fund
<b>11.</b>	Ministry of Gender, Labour & Social Development	29,510,000,000		29,510,000,000	Funding for Uganda Women Entrepreneurship fund
<b>12.</b>	Ministry of Energy and Mineral Development		156,850,000,000	156,850,000,000	Substations in industrial parks
<b>13.</b>	Various Votes	399,911,572,510	53,989,195,881	453,900,768,391	Domestic Arrears
<b>14.</b>	<b>SUPPLEMENTARY</b>				
<b>15.</b>	Ministry of Health	206,896,115,200	46,700,000,000	253,596,115,200	Medical supplies, testing kit, establishment of isolation/treatment centres and face masks
<b>16.</b>	Ministry of Science, Technology & Innovation	15,245,431,760	15,787,081,872	31,032,513,632	Support to COVID-19 Research and Innovation Projects
<b>17.</b>	Ministry of Finance, Planning & Economic Development	455,180,000,000		455,180,000,000	Recapitalization of UDB (RCF)- To finance the covid response plan
<b>18.</b>	Ministry of Finance, Planning &	50,000,000,000		50,000,000,000	Support to SACCOs through Micro

	Economic Development				Finance Support Centre
<b>19.</b>	Ministry of Finance, Planning & Economic Development	160,000,000,000		160,000,000,000	Emyooga Funding to empower unemployed youth
<b>20.</b>	Ministry of Trade, Industry and Cooperatives	100,000,000,000		100,000,000,000	Funding for Import substitution and Export promotion strategies through Uganda Development Corporation
<b>21.</b>	Ministry of Agriculture, Animal Industry and Fisheries		10,000,000,000	10,000,000,000	Provision of Inputs and support for the e-voucher system
<b>22.</b>	Various Votes	216,601,079,456	6,398,920,544	223,000,000,000	Domestic Arrears to help government suppliers with liquidity challenges
	<b>Total</b>	<b>2,215,044,985,926</b>	<b>570,988,600,297</b>	<b>2,786,033,586,223</b>	

## MSC APPENDICES

### APPENDIX 2: TABLE SHOWING IDLE DISBURSEMENTS BY 30<sup>TH</sup> JUNE, 2021

SN	ACCOUNT NAME	BALANCE AS AT 30/06/2021	LOCATION
1.	KIBUKU CONSTITUENCY SALOON SACCO	29,268,150	PALLISA
2.	BULAMBULI CONSTITUENCY WELDERS SACCO	29,566,540	MBALE
3.	CHEKWII EAST LOCAL LEADERS SACCO	29,567,238	MOROTO
4.	JINJA NORTHERN DIVISION JOURNALISTS EMYOOGA SACCO	29,609,391	JINJA
5.	KIBALE CONSTITUENCY TAXI OPERATORS SACCO	29,765,350	PALLISA
6.	GOGONYO CONSTITUENCY TAXI OPERATORS SACCO	29,765,350	PALLISA
7.	KABWERI CONSTITUENCY PERSON WITH DISABILITIES SACCO	29,766,550	PALLISA
8.	KABWERI CONSTITUENCY JOURNALISTS SACCO	29,766,550	PALLISA
9.	KABWERI CONSTITUENCY PERFORMING ARTIST SACCO	29,766,550	PALLISA
10.	KIBUKU CONSTITUENCY JOURNALISTS SACCO	29,766,550	PALLISA
11.	KABWERI CONSTITUENCY YOUTH LEADERS SACCO	29,766,550	PALLISA
12.	KABWERI CONSTITUENCY WELDERS SACCO	29,766,550	PALLISA
13.	KABWERI CONSTITUENCY WOMEN ENTREPRENEURS SACCO	29,866,550	PALLISA
14.	JIE COUNTY JOURNALISTS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,886,725	KOTIDO
15.	JIE COUNTY PERFORMING ARTISTS COOPERATIVE SAVINGS AND CREDIT SOCIETY L	29,886,725	KOTIDO
16.	IK CONSTITUENCY WELDERS SACCO	29,899,900	KOTIDO
17.	IK CONSTITUENCY PERFORMING ARTISTS SACCO	29,899,900	KOTIDO
18.	JIE COUNTY CARPENTERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,904,550	KOTIDO
19.	JIE COUNTY TAXI OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMIT	29,904,550	KOTIDO
20.	JIE COUNTY PERSONS WITH DISABILITIES COOPERATIVE SAVINGS AND CREDIT SO	29,904,550	KOTIDO
21.	JIE COUNTY TAILORS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,904,550	KOTIDO
22.	JIE COUNTY VETERANS (VETERAN WIDOWS AND CHILDREN) COOPERATIVE SAVINGS	29,904,550	KOTIDO
23.	BUBULO WEST CONSTITUENCY BODA BODA SACCO	29,948,697	MBALE
24.	BUKOOLI SOUTH CONSTITUENCY TAILORS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,993,256	BUSIA
25.	KYAMUSWA COUNTY RESTAURANT OWNERS SACCO	29,996,500	KALANGALA
26.	OLD KAMPALA WARD WOMEN ENTEPRENUERS A SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	KIKUUBO

<b>27.</b>	OLD TAXI PARK BWaise KAWEMPE KATUBA STAGE SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	KIKUUBO
<b>28.</b>	NEW TAXI PARKMUBENDE KYEGEGWA KASAMBYA STAGE SAVINGS AND CREDIT COOPERATIVE SOCIETY	29,996,500	KIKUUBO
<b>29.</b>	NAKASERO II WARD RESTAURANT OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	KIKUUBO
<b>30.</b>	KAMWOKYA 11 WARD HAIR DRESSING EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>31.</b>	CIVIC CENTER WARD SALON OPERATORS B EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>32.</b>	JOURNALISTS OF MAKINDYE WEST I SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED EMYOOGA	29,996,500	KIKUUBO
<b>33.</b>	PERFORMING ARTISTS DANCERS EMYOOGA SAVINGS AND CREDIT CO-OPERATIVESOCIETY LIMITED	29,996,500	KIKUUBO
<b>34.</b>	PERFORMING ARTISTS KAMPALA MUSICIANS SACCO	29,996,500	KIKUUBO
<b>35.</b>	PERFORMING ARTISTS KAMPALA SONG WRITERS SACCO	29,996,500	KIKUUBO
<b>36.</b>	PERFORMING ARTISTS KAMPALA TALENT MANAGERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	KIKUUBO
<b>37.</b>	PERFORMING ARTISTS ALUR CULTURAL DANCERS KAMPALA EMYOOGA SACCO	29,996,500	KIKUUBO
<b>38.</b>	PERFORMING ARTISTS KAMPALA GOSPEL MUSICIANS EMYOOGA SACCO	29,996,500	KIKUUBO
<b>39.</b>	PERFORMING ARTISTS KAMPALA DJS TWO SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	KIKUUBO
<b>40.</b>	BUKESA AND KAGUGUBE WARD RESTAURANT OWNERS A EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>41.</b>	KAMWOKYA II WARD RESTAURANT OWNERS A SAVINGS AND CO-OPERATIVE SOCIETY LTD	29,996,500	KIKUUBO
<b>42.</b>	NAKASERO 111 WARD SALON OPERATORS A COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>43.</b>	NAKASERO 1V WARD RESTAURANT OWNERS A SACCO	29,996,500	KIKUUBO
<b>44.</b>	KISENYI 1 WARD PRODUCE DEALERS A SACCO	29,996,500	KIKUUBO
<b>45.</b>	KAGUGUBE WARD TAILORS EMYOOGA CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>46.</b>	OLD TAXI PARK BWEGIIRE STAGE EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>47.</b>	OLD TAXI PARK BULESA STAGE EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>48.</b>	OLD TAXI PARK KAWOLO LUGAZI STAGE EMYOOGA CCOOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>49.</b>	NAKASERO 1V WARD RESTAURANT OPERATORS "C" EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>50.</b>	OLD TAXI PARK KALERWE TTULA STAGE STAGE EMYOOGA COOPERATIVE SAVINGSAND	29,996,500	KIKUUBO

	CREDIT SOCIETY LTD		
<b>51.</b>	OLD TAXI PARK NANTABULIRIRWA KOLO STAGE EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>52.</b>	PERFORMING ARTISTS KAMPALA MCS EMYOOGA SACCO	29,996,500	KIKUUBO
<b>53.</b>	OLD TAXI PARK KAMWOKYA NTINDA STAGE EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>54.</b>	INDUSTRIAL AREA WARD CARPENTERS 'A' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>55.</b>	BUKESA WARD WELDERS EMYOOGA SACCO COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>56.</b>	OLD TAXI PARK WANDEGEYA KALERWE STAGE EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>57.</b>	KISENYI 111 WARD BODABODA 'A' EMYOOGA SACCO COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KIKUUBO
<b>58.</b>	OLD TAXI PARK NAMUWONGO STAGE 'B' SACCO	29,996,500	KIKUUBO
<b>59.</b>	PERFORMING ARTISTS BOXERS A SACCO	29,996,500	KIKUUBO
<b>60.</b>	BUGABULA SOUTH CONSTITUENCY MEDIA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KAMULI
<b>61.</b>	BUGABUL SOUTH CONSTITUENCY TAX OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	29,996,500	KAMULI
<b>62.</b>	BUGABULA NORTH CONSTITUENCY VETERANS COOPERATIVE SAVINGS AND CREDIT SOCIETY LT7	29,996,500	KAMULI
<b>63.</b>	BUGABULA NORTH CONSTITUENCY JOURNALISTS EMYOOGA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	KAMULI
<b>64.</b>	BUKOOLI SOUTH CONSTITUENCY RESTAURANT OWNERS EMYOOGA SAVINGS AND CREDIT CO-OPERATIVESOCIETY LIMITED	29,996,500	BUSIA
<b>65.</b>	SAMIA BUGWE NORTH CONSTITUENCY YOUTH LEADERS SAVING AND CREDIT CO OPERATIVE SOCIETY LIMITED	29,996,500	BUSIA
<b>66.</b>	BUSIA MUNICIPALITY CONSTITUENCY YOUTH LEADERS SACCO	29,996,500	BUSIA
<b>67.</b>	BUSIA MUNICIPALITY CONSTITUENCY PRODUCE DEALERS SACCO	29,996,500	BUSIA
<b>68.</b>	BUSIA MUNICIPALITY CONSTITUENCY TAXI OPERATORS SACCO	29,996,500	BUSIA
<b>69.</b>	BUSIA MUNICIPALITY CONSTITUENCY JOURNALISTS SACCO	29,996,500	BUSIA
<b>70.</b>	BUSIA MUNICIPALITY CONSTITUENCY WOMEN ENTREPRENEURS SACCO	29,996,500	BUSIA
<b>71.</b>	BUSIA MUNICIPALITY CONSTITUENCY PERFORMING ARTISTS SACCO	29,996,500	BUSIA
<b>72.</b>	BUSIA MUNICIPALITY CONSTITUENCY FISHERMEN SACCO	29,996,500	BUSIA
<b>73.</b>	BUSIA MUNICIPALITY CONSTITUENCY PERSONS WITH DISABILITIES SACCO	29,996,500	BUSIA
<b>74.</b>	BUKOOLI SOUTH CONSTITUENCY YOUTH LEADERS' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>75.</b>	BUKOOLI ISLAND CONSTITUENCY BODA BODA EMYOOGA COOPERATIVE SAVINGS AND	29,996,500	BUSIA

	CREDIT SOCIETY LIMITED		
<b>76.</b>	BUKOLI ISLAND CONSTITUENCY CARPENTERS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>77.</b>	BUKOLI ISLAND CONSTITUENCY TAXI OPERATORS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>78.</b>	BUKOLI ISLAND CONSTITUENCY RESTAURANT OWNERS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD EMYOOGA	29,996,500	BUSIA
<b>79.</b>	BUKOLI ISLAND CONSTITUENCY YOUTH LEADERS' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>80.</b>	BUKOLI ISLAND CONSTITUENCY PERSONS WITH DISABILITIES COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>81.</b>	BUKOLI ISLAND CONSTITUENCY MECHANICS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED EMYOOGA	29,996,500	BUSIA
<b>82.</b>	BUKOLI ISLAND CONSTITUENCY TAILORS' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>83.</b>	BUKOLI ISLAND CONSTITUENCY JOURNALISTS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>84.</b>	BUKOLI ISLAND CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>85.</b>	BUKOLI ISLAND CONSTITUENCY VETERANS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED EMYOOGA	29,996,500	BUSIA
<b>86.</b>	BUKOLI ISLAND CONSTITUENCY WOMEN ENTREPRENEURS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>87.</b>	BUKOLI ISLAND CONSTITUENCY SALON OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>88.</b>	BUKOLI ISLAND CONSTITUENCY PRODUCE DEALERS' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>89.</b>	BUKOLI ISLAND CONSTITUENCY MARKET VENDORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD EMYOOGA	29,996,500	BUSIA
<b>90.</b>	BUKOLI ISLAND CONSTITUENCY FISHERMENS' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>91.</b>	BUKOLI ISLAND CONSTITUENCY WELDERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>92.</b>	NAMAYINGO SOUTH CONSTITUENCY YOUTH LEADERS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>93.</b>	NAMAYINGO SOUTH CONSTITUENCY JOURNALISTS' COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	29,996,500	BUSIA
<b>94.</b>	WEST BUDAMA NORTH CARPENTERS SACCO	29,996,500	TORORO

95.	WEST BUDAMA NORTH RESTAURANT OWNERS SACCO	29,996,500	TORORO
96.	WEST BUDAMA NORTH PERFORMING ARTISTS SACCO	29,996,500	TORORO
97.	WEST BUDAMA NORTH TAXI OPERATORS SACCO	29,996,500	TORORO
98.	LUTSESHE CONSTITUENCY MECHANICS SACCO	29,996,500	MBALE
99.	LUTSESHE CONSTITUENCY TAXI OPERATORS SACCO	29,996,500	MBALE
100.	LUTSESHE CONSTITUENCY JOURNALISTS SACCO	29,996,500	MBALE
101.	SOROTI COUNTY TAXI OPERATORS SACCO	29,996,500	SOROTI
102.	SOROTI COUNTY YOUTH LEADERS SACCO	29,996,500	SOROTI
103.	SOROTI COUNTY JOURNALIST SACCO	29,996,500	SOROTI
104.	GWERI COUNTY WOMEN ENTERPRENUERS SACCO	29,996,500	SOROTI
105.	GWERI COUNTY MECHANICS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	29,996,500	SOROTI
106.	GWERI COUNTY TAILORS SACCO	29,996,500	SOROTI
107.	GWERI COUNTY JOURNALISTS SACCO	29,996,500	SOROTI
108.	SOROTI WEST DIVISION FISHERMEN SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	29,996,500	SOROTI
109.	GWERI COUNTY PERFORMING ARTISTS SACCO	29,996,500	SOROTI
110.	GWERI COUNTY FISHERMEN SACCO	29,996,500	SOROTI
111.	EASTERN DIVION COUNTY MECHANICS SACCO	29,996,500	SOROTI
112.	GWERI COUNTY VETERANS SACCO	29,996,500	SOROTI
113.	SOI CONSTITUENCY FISHERMEN SACCO	29,996,500	KAPCHORWA
114.	SOI CONSTITUENCY BODA BODA SACCO	29,996,500	KAPCHORWA
115.	SOI CONSTITUENCY PERFORMING ARTISTS SACCO	29,996,500	KAPCHORWA
116.	SOI CONSTITUENCY TAILORS SACCO	29,996,500	KAPCHORWA
117.	SOI CONSTITUENCY MECHANICS SACCO	29,996,500	KAPCHORWA
118.	SOI CONSTITUENCY RESTAURANT OWNERS SACCO	29,996,500	KAPCHORWA
119.	SOI CONSTITUENCY CARPENTERS SACCO	29,996,500	KAPCHORWA
120.	SOI CONSTITUENCY TAXI OPERATORS SACCO	29,996,500	KAPCHORWA
121.	SOI CONSTITUENCY JOURNALIST SACCO	29,996,500	KAPCHORWA
122.	SOI CONSTITUENCY WELDERS SACCO	29,996,500	KAPCHORWA
123.	SOI CONSTITUENCY PRODUCE DEALERS SACCO	29,996,500	KAPCHORWA
124.	SOI CONSTITUENCY WOMEN ENTREPRENEURS SACCO	29,996,500	KAPCHORWA
125.	SOI CONSTITUENCY MARKET VENDORS SACCO	29,996,500	KAPCHORWA
126.	SOI CONSTITUENCY YOUTH LEADERS SACCO	29,996,500	KAPCHORWA
127.	SOI CONSTITUENCY PERSONS WITH DISABILITIES SACCO	29,996,500	KAPCHORWA
128.	SOI CONSTITUENCY VETERANS SACCO	29,996,500	KAPCHORWA

129.	AYIVU WEST CONSTITUENCY CARPENTERS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
130.	AYIVU WEST CONSTITUENCY WOMEN ENTERPRENEURS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
131.	AYIVU WEST CONSTITUENCY PERFORMING ARTISTS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
132.	AYIVU WEST CONSTITUENCY PERSONS WITH DISABILITY EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
133.	AYIVU WEST CONSTITUENCY SALON OPERATORS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
134.	AYIVU WEST CONSTITUENCY PRODUCE DEALERS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
135.	AYIVU WEST CONSTITUENCY MECHANICS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
136.	AYIVU WEST CONSTITUENCY FISHERMEN EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
137.	AYIVU WEST CONSTITUENCY BODA BODA EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
138.	AYIVU WEST CONSTITUENCY TAILORS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
139.	AYIVU WEST CONSTITUENCY YOUTH LEADERS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
140.	AYIVU WEST CONSTITUENCY MARKET VENDORS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
141.	AYIVU WEST CONSTITUENCY VETERANS EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
142.	AYIVU WEST CONSTITUENCY RESTUARANT EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
143.	AYIVU WEST CONSTITUENCY JOURNALIST EMYOOGA SACCO ACCOUNT	29,996,500	ARUA
144.	KAMULI MUNICIPAL COUNCIL CONSTITUENCY PWDS COOPERATIVE SAVING AND CREDIT SOCIETY LTD	29,998,575	KAMULI
145.	KONGASIS CONSTITUENCY PRO	29,999,347	
146.	KONGASIS CONSTITUENCY MEC	29,999,644	
147.	KWEEN CONSTITUENCY PRODUC	29,999,644	KWEEN
148.	KONGASIS CONSTITUENCY WOM	29,999,644	
149.	KONGASIS CONSTITUENCY YOU	29,999,644	
150.	KONGASIS CONSTITUENCY PER	29,999,644	
151.	KONGASIS CONSTITUENCY RES	29,999,644	
152.	KONGASIS CONSTITUENCY SAL	29,999,644	
153.	KONGASIS CONSTITUENCY FIS	29,999,644	
154.	KONGASIS CONSTITUENCY WEL	29,999,644	
155.	KONGASIS CONSTITUENCY MAR	29,999,644	
156.	KONGASIS CONSTITUENCY JOU	29,999,644	
157.	KONGASIS CONSTITUENCY TAX	29,999,644	
158.	KONGASIS CONSTITUENCY PER	29,999,644	
159.	KWEEN CONSTITUENCY MARKET	29,999,644	KWEEN
160.	KWEEN CONSTITUENCY TAXI O	29,999,644	KWEEN
161.	KWEEN CONSTITUENCY BODA B	29,999,644	KWEEN
162.	KWEEN CONSTITUENCY SALOON	29,999,644	KWEEN
163.	KWEEN CONSTITUENCY WELDER	29,999,644	KWEEN

164.	KWEEN CONSTITUENCY FISHER	29,999,644	KWEEN
165.	KWEEN CONSTITUENCY TAILOR	29,999,644	KWEEN
166.	KWEEN CONSTITUENCY VETERA	29,999,644	KWEEN
167.	KWEEN CONSTITUENCY MECHAN	29,999,644	KWEEN
168.	KWEEN CONSTITUENCY PERSON	29,999,644	KWEEN
169.	KWEEN CONSTITUENCY CARPEN	29,999,644	KWEEN
170.	KWEEN CONSTITUENCY YOUTH	29,999,644	KWEEN
171.	KWEEN CONSTITUENCY JOURNA	29,999,644	KWEEN
172.	KAPCHORWA MUNICIPALITY CO	29,999,644	KAPCHORWA
173.	KAPCHORWA MUNICIPALITY CO	29,999,644	KAPCHORWA
174.	KONGASIS CONSTITUENCY VET	29,999,644	
175.	KAPCHORWA MUNICIPALITY CO	29,999,644	KAPCHORWA
176.	KONGASIS CONSTITUENCY BOD	29,999,644	
177.	KONGASIS CONSTITUENCY TAI	29,999,644	
178.	KONGASIS CONSTITUENCY CAR	29,999,644	
179.	KAPCHORWA MUNICIPALITY CO	29,999,644	KAPCHORWA
180.	LUGAZI MUNICIPALITY PWD SACCO	30,000,000	LUGAZI
181.	BUIKWE SOUTH WELDERS MYOOGA SACCO	30,000,000	LUGAZI
182.	BUIKWE SOUTH VETERANS MYOOGA SACCO	30,000,000	LUGAZI
183.	BUIKWE SOUTH PERFORMING ARTS MYOOGA SACCO	30,000,000	LUGAZI
184.	BUIKWE SOUTH CONSTITUENCY TAXI OPARATORS MYOOGA SACCO	30,000,000	LUGAZI
185.	BUIKWE SOUTH CONSTITUENCY SALOON OPERATORS MYOOGA SACCO	30,000,000	LUGAZI
186.	BUIKWE SOUTH CONSTITUENCY BODA BODA MYOOGA SACCO	30,000,000	LUGAZI
187.	BUIKWE SOUTH CONSTITUENCY PRODUCE DEALERS	30,000,000	LUGAZI
188.	BUIKWE SOUTH CONSTITUENCY RESTURANT OWNWERS MYOOGA SACCO	30,000,000	LUGAZI
189.	BUIKWE SOUTH WOMEN ENTERPRENUERS MYOOGA SACCO	30,000,000	LUGAZI
190.	BUIKWE SOUTH CONSITUENCY TAILORS MYOOGA SACCO	30,000,000	LUGAZI
191.	BUIKWE SOUTH CONSTITUENCY YOUTH LEADERS MYOOGA SACCO	30,000,000	LUGAZI
192.	LUGAZI MUNICIPALITY JOURNALISTS SACCO	30,000,000	LUGAZI
193.	LUGAZI MUNICIPALITY FISHERIES SACCO	30,000,000	LUGAZI
194.	LUGAZI MUNICIPALITY WELDER'S SACCO	30,000,000	LUGAZI
195.	LUGAZI MUNICIPALITY VETERANS SACCO	30,000,000	LUGAZI
196.	BUNAMWAYA DIVISION PRODUCE DEALERS MYOOGA SACCO	30,000,000	KATWE
197.	NAKASERO 11 WARD WOMEN ENTERPRENEURS SACCO	30,000,000	KIKUUBO

<b>198.</b>	KAMWOKYA MARKET VENDORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,000,000	KIKUUBO
<b>199.</b>	CIVIC CENTER WARD SALON OPERATORS A EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	30,000,000	KIKUUBO
<b>200.</b>	BUDIOPPE EAST CONSTITUENCY CARPENTERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,000,000	KAMULI
<b>201.</b>	BUDIOPPE WEST WOMENENTREPRENUERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,000,000	KAMULI
<b>202.</b>	BUDIOPPE WEST CONSTITUENCY VETERANS EMYOOGA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,000,000	KAMULI
<b>203.</b>	AGULE CONSTITUENCY WOMEN ENTREPRENUERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,000,000	PALLISA
<b>204.</b>	AGULE CONSTITUENCY RESTAURANT OWNERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,000,000	PALLISA
<b>205.</b>	AGULE CONSTITUENCY MARKET VENDORS SAVING AND CREDIT COOPERATIVE SOCIETY LIMITE	30,000,000	PALLISA
<b>206.</b>	AGULE CONSTITUENCY PRODUCE DEALERS SAVING AND CREDIT COOPERATIVE SOCIETY LIMITED	30,000,000	PALLISA
<b>207.</b>	AGULE CONSTITUENCY TAILORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,000,000	PALLISA
<b>208.</b>	AGULE CONSTITUENCY VETERANS SAVING AND CREDIT COOPERATIVE SOCIETY LTD	30,000,000	PALLISA
<b>209.</b>	AGULE CONSTITUENCY FISHERMEN SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,000,000	PALLISA
<b>210.</b>	AGULE CONSTITUENCY JOURNALIST SACCO	30,000,000	PALLISA
<b>211.</b>	AGULE CONSTITUENCY YOUTH LEADERS SAVING AND CREDIT CO-OPERATIVE SOCIETY LTD	30,000,000	PALLISA
<b>212.</b>	AGULE CONSTITUENCY WELDERS SACCO	30,000,000	PALLISA
<b>213.</b>	AGULE CONSTITUENCY PERSONS WITH DISABILITIES SAVINGS AND CREDIT COOPERATIVE LIMITED	30,000,000	PALLISA
<b>214.</b>	AGULE CONSTITUENCY MECHANICS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,000,000	PALLISA
<b>215.</b>	AGULE CONSTITUENCY CARPENTERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	30,000,000	PALLISA
<b>216.</b>	AGULE CONSTITUENCY PERFORMING ARTIST SAVINGS AND CREDIT COOPERATION LIMITED	30,000,000	PALLISA
<b>217.</b>	AGULE CONSTITUENCY SALOON OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,000,000	PALLISA
<b>218.</b>	PERFORMING ARTISTS KAMPALA BAYIMBI SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,005,000	KIKUUBO
<b>219.</b>	FEMALE PERFORMING ARTISTS KAMPALA-3 EMYOOGA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,005,000	KIKUUBO
<b>220.</b>	FEMALE PERFORMING ARTISTS KAMPALA 1 EMYOOGA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,005,000	KIKUUBO
<b>221.</b>	BUKESA WARD BODA BODA SACCO A	30,015,863	KAMPALA
<b>222.</b>	NAKIVUBO SHAURIYAKO RESTAURANT OPERATORS SACCO	30,015,863	KAMPALA
<b>223.</b>	CHEKWII PERSONS WITH DISABILITIES SACCO	30,017,260	MOROTO
<b>224.</b>	CHEKWII PERFORMING ARTIST'S SACCO	30,017,260	MOROTO

<b>225.</b>	MASAJJA DIVISION PRODUCE DEALERS MYOOGA SACCO	30,020,000	KATWE
<b>226.</b>	NDEJJE DIVISON BODA BODA MYOOGA SACCO	30,020,000	KATWE
<b>227.</b>	NDEJJE DIVISION YOUTH LEADERS MYOOGA SACCO	30,020,000	KATWE
<b>228.</b>	BUKOOLI CENTRAL CONSTITUENCY WELDERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,020,000	BUGIRI
<b>229.</b>	BUKOOLI CENTRAL CONSTITUENCY FISHERMEN COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,020,000	BUGIRI
<b>230.</b>	MAKINDYE CLUSTER A TAILORS	30,020,960	KAMPALA
<b>231.</b>	BUGIRI MUNICIPALITY CONSTITUENCY FISHERMEN COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,022,000	BUGIRI
<b>232.</b>	BUKOOLI NORTH CONSTITUENCY WELDERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,030,000	BUGIRI
<b>233.</b>	BUGIRI MUNICIPALITY CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,037,032	BUGIRI
<b>234.</b>	BUKOOLI CENTRAL CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,039,000	BUGIRI
<b>235.</b>	OLD TAXI PARK NAMUGONGO STAGE SACCO	30,040,000	KIKUUBO
<b>236.</b>	BUKOOLI CENTRAL CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,045,000	BUGIRI
<b>237.</b>	IK CONSTITUENCY RESTAURANT OWNERS SACCO	30,045,300	KOTIDO
<b>238.</b>	LUTSESHE CONSTITUENCY PERSONS WITH DISABILITIES SACCO	30,046,500	MBALE
<b>239.</b>	IK CONSTITUENCY YOUTH LEADERS SACCO	30,049,900	KOTIDO
<b>240.</b>	IK CONSTITUENCY PEOPLE WITH DISABILITY (PWDS) SACCO	30,049,900	KOTIDO
<b>241.</b>	IK CONSTITUENCY FISHERMEN SACCO	30,049,900	KOTIDO
<b>242.</b>	IK CONSTITUENCY MARKET VENDORS SACCO	30,054,500	KOTIDO
<b>243.</b>	BUSIA MUNICIPALITY CONSTITUENCY SALON OPERATORS SACCO	30,056,500	BUSIA
<b>244.</b>	KOLOLO 11 WARD BODA BODA SACCO 11	30,065,884	KAMPALA
<b>245.</b>	BUKOTO WEST COUNTY MARKET VENDORS SACCO	30,080,503	LWENGO
<b>246.</b>	BUKOTO WEST COUNTY WELDERS SACCO	30,080,503	LWENGO
<b>247.</b>	BUKOTO WEST COUNTY WOMEN ENTREPRENEURS SACCO	30,080,503	LWENGO
<b>248.</b>	BUKOTO SOUTH COUNTY RESTAURANT OWNERS SACCO	30,080,503	LWENGO
<b>249.</b>	KAPCHORWA MUNICIPALITY CO	30,090,444	KAPCHORWA
<b>250.</b>	BUGABULA SOUTH CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,096,500	KAMULI
<b>251.</b>	BUKOOLI SOUTH CONSTITUENCY PRODUCE DEALERS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	30,096,500	BUSIA
<b>252.</b>	WEST BUDAMA NORTH MECHANICS SACCO	30,096,500	TORORO
<b>253.</b>	BUKOTO WEST COUNTY CARPENTERS SACCO	30,097,959	MASAKA

254.	BUKOTO WEST COUNTY JOURNALISTS SACCO	30,097,959	MASAKA
255.	BUKOTO SOUTH COUNTY MARKET VENDORS SACCO	30,097,959	MASAKA
256.	KAPCHORWA MUNICIPALITY CO	30,099,644	KAPCHORWA
257.	MASAJJA DIVISION PERFORMING ARTISTS MYOOGA SACCO	30,100,000	KATWE
258.	BUDIPE EAST CONSTITUENCY PERFORMING ARTISTS EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	30,100,000	KAMULI
259.	EMYOOGA SACCO WELDERS BUKOTO II, KYANJA	30,106,389	BUKOTO
260.	BUKOOLI CENTRAL CONSTITUENCY BODABODAS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,120,000	BUGIRI
261.	BUKOOLI NORTH CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,120,323	BUGIRI
262.	MUKONO MUNICIPALITY CONSTITUENCY JOURNALISTS OMWOOGA SACCO LTD	30,126,500	MUKONO
263.	BUTABIKA PARISH WOMEN ENTERPRENUER EMYOOGA SACCO	30,131,507	KAMPALA
264.	BUGIRI MUNICIPALITY CONSTITUENCY JOURNALISTS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,134,287	BUGIRI
265.	KAPCHORWA MUNICIPALITY CO	30,140,444	KAPCHORWA
266.	BBAALE COUNTY CONSTITUENCY WELDERS' SACCO	30,146,500	KAYUNGA
267.	GOMBA WEST WELDER'S MYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	30,146,500	GOMBA
268.	BUGABULA NORTH CONSTITUENCY TAXI OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,146,500	KAMULI
269.	WEST BUDAMA NORTH PERSONS WITH DISABILITIES SACCO	30,146,500	TORORO
270.	LUTSESHE CONSTITUENCY RESTAURANT OWNERS SACCO	30,146,500	MBALE
271.	AYIVU WEST CONSTITUENCY WELDERS EMYOOGA SACCO ACCOUNT	30,146,500	ARUA
272.	NAKASERO 11 WARD SALOON OPERATORS A EMYOOGA SACCO	30,174,858	KAMPALA
273.	UN-GAZATED PARK CITY SQUARE B EMYOOGA SACCO	30,174,858	KAMPALA
274.	USAIFI TAXI PARK UNGAZETTED STAGE A EMYOOGA SACCO	30,174,858	KAMPALA
275.	NJERU MUNICIPALITY TAXI OPERATOR SACCO	30,180,000	JINJA
276.	BUGOLOBI AND KISWA MARKET VENDORS EMYOOGA SACCO	30,181,761	BUGOLOBI
277.	KYAMUSWA COUNTY WOMEN ENTREPRENEURS SACCO	30,192,219	KALANGALA
278.	GWERI COUNTY MARKET VENDORS SACCO	30,196,500	SOROTI
279.	ISINGIRO NORTH TAX OPERATORS EMYOOGA SACCO	30,197,600	ISINGIRO
280.	SOROTI EAST DIVISION WOMEN ENTERPRENUERS SAVINGS AND CREDIT COOPERATIVE SOCIETY	30,197,822	SOROTI
281.	DODOTH EAST CONSTITUENCY WELDERS' SACCO	30,199,900	KOTIDO
282.	IK CONSTITUENCY CARPENTERS SACCO	30,199,900	KOTIDO

283.	IK CONSTITUENCY SALOON OPERATORS SACCO	30,199,900	KOTIDO
284.	IK CONSTITUENCY JOURNALISTS SACCO	30,199,900	KOTIDO
285.	IK CONSTITUENCY TAXI OPEATORS' SACCO	30,199,900	KOTIDO
286.	LUGAZI MUNICIPALITY CARPENTERS SACCO	30,200,000	LUGAZI
287.	BUNAMWAYA DIVISION MARKET VENDORS MYOOGA SACCO	30,200,000	KATWE
288.	IK CONSTITUENCY WOMEN ENTREPRENEURS SACCO	30,204,500	KOTIDO
289.	OLD TAXI PARK NTINDA KIWATULE NAJJERA STAGE SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,214,048	KIKUUBO
290.	BUKOTO WEST COUNTY VETERANS SACCO	30,227,920	MASAKA
291.	KIBANDA NORTH BODABODA EMYOOGA SACCO	30,234,475	BWEYALE
292.	KIBANDA NORTH MARKET VENDORS EMYOOGA SACCO	30,234,475	BWEYALE
293.	KIBANDA NORTH YOUTH LEADERS EMYOOGA SACCO	30,234,475	BWEYALE
294.	KIBANDA NORTH RESTAURANT OWNERS EMYOOGA SACCO	30,234,475	BWEYALE
295.	KIBANDA NORTH WELDER EMYOOGA SACCO	30,234,475	BWEYALE
296.	KIBANDA NORTH MECHANICS EMYOOGA SACCO	30,234,475	BWEYALE
297.	KIBANDA NORTH CARPENTERS EMYOOGA SACCO	30,234,475	BWEYALE
298.	KIBANDA SOUTH MARKET VENDORS EMYOOGA SACCO	30,234,475	BWEYALE
299.	KIBANDA SOUTH CARPENTERS EMYOOGA SACCO	30,234,475	BWEYALE
300.	KIBANDA SOUTH FISHERMEN EMYOOGA SACCO	30,234,475	BWEYALE
301.	KIBANDA SOUTH RESTAURANT OWNERS EMYOOGA SACCO	30,234,475	BWEYALE
302.	KIBANDA SOUTH PERFORMING ARTISTS SACCO	30,234,475	BWEYALE
303.	KIBANDA SOUTH PWD EMYOOGA SACCO	30,234,475	BWEYALE
304.	SAMIA BUGWE NORTH CONSTITUENCY VETERANS SACCO	30,236,500	BUSIA
305.	DODOTH EAST CONSTITUENCY PERFORMING ARTISTS SACCO	30,239,900	KOTIDO
306.	MASAJJA DIVISION TAXI OPERATORS MYOOGA SACCO	30,250,000	KATWE
307.	SOROTI EAST DIVISION COUNTY CARPENTER'S SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,250,174	SOROTI
308.	HOIMA WEST CONSTITUENCY PERSONS WITH DISABILITIES EMYOOGA SACCO	30,256,758	HOIMA
309.	HOIMA EAST CONSTITUENCY RESTAURANT OWNERS EMYOOGA SACCO	30,256,761	HOIMA
310.	EMYOOGA SACCO RESTAURANT BUKOTO II KYANJA & NTINDA	30,267,327	KYANJA
311.	HOIMA WEST CONSTITUENCY YOUTH LEADERS EMYOOGA SACCO	30,269,949	HOIMA
312.	RUSHENYI YOUTH LEADERS OMWOOGA SACCO	30,273,660	NTUNGAMO
313.	JINJA SOUTHERN DIVISION EAST CONSTITUENCY JOURNALISTS EMYOOGA SACCO	30,274,673	JINJA
314.	NEBBI MUNICIPALITY CARPENTERS SACCO	30,274,949	NEBBI

<b>315.</b>	BUSIA MUNICIPALITY CONSTITUENCY WELDERS SACCO	30,276,500	BUSIA
<b>316.</b>	BUSIA MUNICIPALITY CONSTITUENCY MECHANICS SACCO	30,276,500	BUSIA
<b>317.</b>	HOIMA EAST CONSTITUENCY PERSONS WITH DISABILITIES EMYOOGA SACCO	30,278,398	HOIMA
<b>318.</b>	EMYOOGA SACCO PRODUCE DEALERS BANDA KIWATULE KYAMB	30,280,435	KIWATULE
<b>319.</b>	WEST BUDAMA SOUTH TAILORS SACCO	30,280,705	TORORO
<b>320.</b>	WEST BUDAMA SOUTH YOUTH LEADERS SACCO	30,280,705	TORORO
<b>321.</b>	WEST BUDAMA SOUTH VETERANS SACCO	30,280,705	TORORO
<b>322.</b>	WEST BUDAMA NORTH EAST JOURNALISTS SACCO	30,280,705	TORORO
<b>323.</b>	WEST BUDAMA NORTH EAST VETERANS SACCO	30,280,705	TORORO
<b>324.</b>	WEST BUDAMA NORTH EAST MECHANICS SACCO	30,280,705	TORORO
<b>325.</b>	PADYERE CONSTITUENCY TAILORS' SACCO LTD	30,280,705	NEBBI
<b>326.</b>	PADYERE CONSTITUENCY TAXI OPERATORS' SACCO LTD	30,280,705	NEBBI
<b>327.</b>	PADYERE CONSTITUENCY WOMEN ENTREPRENEURS' SACCO LTD	30,280,705	NEBBI
<b>328.</b>	PADYERE CONSTITUENCY PERFORMING ARTISTS' SACCO LTD	30,280,705	NEBBI
<b>329.</b>	PADYERE CONSTITUENCY RESTAURANT OWNERS' SACCO LTD	30,280,705	NEBBI
<b>330.</b>	PADYERE CONSTITUENCY CARPENTERS' SACCO LTD	30,280,705	NEBBI
<b>331.</b>	PADYERE CONSTITUENCY PWDS' SACCO LTD	30,280,705	NEBBI
<b>332.</b>	PADYERE CONSTITUENCY YOUTH LEADERS' SACCO LTD	30,280,705	NEBBI
<b>333.</b>	PADYERE CONSTITUENCY FISH MONGERS' SACCO LTD	30,280,705	NEBBI
<b>334.</b>	PADYERE CONSTITUENCY WELDERS' SSACCO LTD	30,280,705	NEBBI
<b>335.</b>	PADYERE CONSTITUENCY PRODUCE DEALERS' SACCO LTD	30,280,705	NEBBI
<b>336.</b>	PADYERE CONSTITUENCY VETERANTS' SACCO LTD	30,280,705	NEBBI
<b>337.</b>	PADYERE CONSTITUENCY MARKET VENDORS' SACCO LTD	30,280,705	NEBBI
<b>338.</b>	PADYERE CONSTITUENCY BODA BODA SACCO LTD	30,280,705	NEBBI
<b>339.</b>	PADYERE CONSTITUENCY MECHANICS' SACCO LTD	30,280,705	NEBBI
<b>340.</b>	PADYERE CONSTITUENCY SALON OPERATORS' SACCO LTD	30,280,705	NEBBI
<b>341.</b>	NEBBI MUNICIPALITY YOUTH LEADERS SACCO	30,280,705	NEBBI
<b>342.</b>	NEBBI MUNICIPALITY FISHERMEN SACCO	30,280,705	NEBBI
<b>343.</b>	NEBBI MUNICIPALITY TAILORS SACCO	30,280,705	NEBBI
<b>344.</b>	WEST BUDAMA SOUTH TAILORS SACCO	30,280,705	TORORO
<b>345.</b>	WEST BUDAMA SOUTH YOUTH LEADERS SACCO	30,280,705	TORORO
<b>346.</b>	WEST BUDAMA SOUTH VETERANS SACCO	30,280,705	TORORO
<b>347.</b>	WEST BUDAMA NORTH EAST JOURNALISTS SACCO	30,280,705	TORORO
<b>348.</b>	WEST BUDAMA NORTH EAST VETERANS SACCO	30,280,705	TORORO

<b>349.</b>	WEST BUDAMA NORTH EAST MECHANICS SACCO	30,280,705	TORORO
<b>350.</b>	NAKIFUMA CONSTITUENCY RESTAURANT OWNERS OMWOOGA SACCO LTD	30,280,888	MUKONO
<b>351.</b>	KWEEN CONSTITUENCY PERFOR	30,290,444	KWEEN
<b>352.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,296,500	KAMULI
<b>353.</b>	BUGABULA NORTH CONSTITUENCY WOMEN ENTREPRENUERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	30,296,500	KAMULI
<b>354.</b>	SAMIA BUGWE NORTH CONSTITUENCY JOURNALISTS SACCO	30,296,500	BUSIA
<b>355.</b>	BUSIA MUNICIPALITY CONSTITUENCY RESTAURANT OWNERS SACCO	30,296,500	BUSIA
<b>356.</b>	BUSIA MUNICIPALITY CONSTITUENCY BODA BODA SACCO	30,296,500	BUSIA
<b>357.</b>	LUTSESHE CONSTITUENCY SALOON OPERATORS SACCO	30,296,500	MBALE
<b>358.</b>	LUTSESHE CONSTITUENCY FISHERMEN SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	30,296,500	MBALE
<b>359.</b>	SOI CONSTITUENCY SALOON OWNERS SACCO	30,296,500	KAPCHORWA
<b>360.</b>	TOO CONSTITUENCY BODA BODA SACCO	30,299,645	KAPCHORWA
<b>361.</b>	AGULE CONSTITUENCY TAXI OPERATORS SAVING AND CREDIT COOPERATIVE SOCIETY LIMITED	30,300,000	PALLISA
<b>362.</b>	IBANDA SOUTH CONSTITUENCY MARKET VENDORS SACCO	30,301,475	IBANDA
<b>363.</b>	BUSIA MUNICIPALITY CONSTITUENCY MARKET VENDORS SACCO	30,301,500	BUSIA
<b>364.</b>	TINGEY CONSTITUENCY SALOON OPERATORS SACCO	30,304,265	KAPCHORWA
<b>365.</b>	TINGEY CONSTITUENCY TAXI OPERATORS SACCO	30,304,265	KAPCHORWA
<b>366.</b>	TINGEY CONSTITUENCY BODA BODA SACCO	30,304,265	KAPCHORWA
<b>367.</b>	TINGEY CONSTITUENCY WOMEN ENTREPRENEURS SACCO	30,304,265	KAPCHORWA
<b>368.</b>	TINGEY CONSTITUENCY CARPENTERS SACCO	30,304,265	KAPCHORWA
<b>369.</b>	TINGEY CONSTITUENCY MARKET VENDORS SACCO	30,304,265	KAPCHORWA
<b>370.</b>	TINGEY CONSTITUENCY YOUTH LEADERS SACCO	30,304,265	KAPCHORWA
<b>371.</b>	TINGEY CONSTITUENCY MECHANICS SACCO	30,304,265	KAPCHORWA
<b>372.</b>	TINGEY CONSTITUENCY JOURNALISTS SACCO	30,304,265	KAPCHORWA
<b>373.</b>	TINGEY CONSTITUENCY PERFORMING ARTISTS SACCO	30,304,265	KAPCHORWA
<b>374.</b>	TINGEY CONSTITUENCY FISHERMEN'S SACCO	30,304,265	KAPCHORWA
<b>375.</b>	TOO CONSTITUENCY WOMEN ENTREPRENEURS SACCO	30,304,265	KAPCHORWA
<b>376.</b>	TOO CONSTITUENCY PERSONS WITH DISABILITIES SACCO	30,304,265	KAPCHORWA
<b>377.</b>	TOO CONSTITUENCY VETERANS SACCO	30,304,265	KAPCHORWA
<b>378.</b>	TOO CONSTITUENCY PERFORMING ARTISTS SACCO	30,304,265	KAPCHORWA
<b>379.</b>	TOO CONSTITUENCY RESTAURANT OWNERS SACCO	30,304,265	KAPCHORWA

380.	TOO CONSTITUENCY CARPENTERS SACCO	30,304,265	KAPCHORWA
381.	TOO CONSTITUENCY SALOON OWNERS SACCO	30,304,265	KAPCHORWA
382.	TOO CONSTITUENCY TAILORS SACCO	30,304,265	KAPCHORWA
383.	TOO CONSTITUENCY JOURNALISTS SACCO	30,304,265	KAPCHORWA
384.	TOO CONSTITUENCY TAXI OPERATORS SACCO	30,304,265	KAPCHORWA
385.	TOO CONSTITUENCY YOUTH LEADERS SACCO	30,304,265	KAPCHORWA
386.	KIGOROBYA CONSTITUENCY MECHANICS EMYOOGA SACCO	30,308,668	HOIMA
387.	BUHAGUZI CONSTITUENCY TAXI OPERATORS EMYOOGA SACCO	30,308,712	KIKUBE
388.	JINJA SOUTHERN DIVISION EAST CONSTITUENCY MECHANICS EMYOOGA SACCO	30,317,518	JINJA
389.	JINJA SOUTHERN DIVISION EAST CONSTITUENCY CARPENTERS EMYOOGA SACCO	30,317,543	JINJA
390.	BUKooli SOUTH CONSTITUENCY JOURNALISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKooli
391.	BUKooli SOUTH CONSTITUENCY PWDS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKooli
392.	BUKooli SOUTH CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKooli
393.	BUKooli SOUTH CONSTITUENCY FISHERMEN'S COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKooli
394.	BUKooli SOUTH CONSTITUENCY TAXI OPERATORS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKooli
395.	JINJA SOUTH DIVISION WEST CONSTITUENCY MECHANICS EMYOGA SACCO	30,324,025	JINJA
396.	LOWER MADI OKOLLO CONSTITUENCY BODA BODA SACCO	30,324,551	ARUA
397.	LOWER MADI OKOLLO CONSTITUENCY CARPENTERS SACCO	30,324,551	ARUA
398.	LOWER MADI OKOLLO CONSTITUENCY FISHERMEN SACCO	30,324,551	ARUA
399.	LOWER MADI OKOLLO CONSTITUENCY YOUTH LEADERS SACCO	30,324,551	ARUA
400.	LOWER MADI OKOLLO CONSTITUENCY MECHANICS SACCO	30,324,551	ARUA
401.	LOWER MADI OKOLLO CONSTITUENCY SALON OPERATORS SACCO	30,324,551	ARUA
402.	LOWER MADI OKOLLO CONSTITUENCY TAXI OPERATORS SACCO	30,324,551	ARUA
403.	LOWER MADI OKOLLO CONSTITUENCY WELDERS SACCO	30,324,551	ARUA
404.	LOWER MADI CONSTITUENCY WOMEN ENTREPRENUERS SACCO	30,324,551	ARUA
405.	UPPER MADI OKOLLO CONSTITUENCY PRODUCE DEALERS	30,324,551	ARUA
406.	UPPER MADI OKOLLO MARKET VENDORS SACCO	30,324,576	ARUA
407.	UPPER MADI OKOLLO CONSTITUENCY MECHANICS SACCO	30,324,576	ARUA
408.	UPPER MADI OKOLLO CONSTITUENCY RESTURANT OWNERS SACCO LTD	30,324,576	ARUA
409.	UPPER MADI OKOLLO CONSTITUENCY TAILORS SACCO LTD	30,324,576	ARUA

<b>410.</b>	UPPER MADI OKOLLO CONSTITUENCY TAXI OPERATORS	30,324,576	ARUA
<b>411.</b>	UPPER MADI OKOLLO CONSTITUENCY YOUTH LEADERS SACCO	30,324,576	ARUA
<b>412.</b>	KIGOROBYA CONSTITUENCY TAXI OPERATORS EMYOOGA SACCO	30,324,579	HOIMA
<b>413.</b>	JINJA NORTHERN DIVISION FISHERMEN EMYOOGA SACCO	30,327,476	JINJA
<b>414.</b>	MASAJJA DIVISION BODA BODA MYOOGA SACCO	30,330,000	KATWE
<b>415.</b>	NDEFFE DIVISION RESTAURANT OWNERS MYOOGA SACCO	30,335,000	KATWE
<b>416.</b>	BUFUMBIRA EAST WELDERS EMYOOGA SACCO	30,338,654	KISORO
<b>417.</b>	BUFUMBIRA SOUTH YOUTH LEADERS EMYOOGA SACCO	30,338,654	KISORO
<b>418.</b>	LOWER MADI OKOLLO CONSTITUENCY JOURNALIST SACCO	30,344,772	ARUA
<b>419.</b>	LOWER MADI OKOLLO CONSTITUENCY PERFORMING ARTIST SACCO	30,344,772	ARUA
<b>420.</b>	UPER MADI CONSTITUENCY JOURNALISTS SACCO LTD	30,344,799	ARUA
<b>421.</b>	UPPER MADI OKOLLO CONSTITUENCY PERFORMING ARTISTS	30,344,799	ARUA
<b>422.</b>	UPPER MADI OKOLLO CONSTITUENCY WOMEN ENTERPRENUERSHIP	30,344,799	ARUA
<b>423.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY TAXI OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,346,500	KAMULI
<b>424.</b>	SAMIA BUGWE NORTH CONSTITUENCY TAXI OPERATORS SACCO	30,346,500	BUSIA
<b>425.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY RESTAURANT OWNERS EMYOOGA SACCO	30,349,212	JINJA
<b>426.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY WELDERS EMYOOGA SACCO	30,349,212	JINJA
<b>427.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY PERSONS WITH DISABILITIES EMYOOGA SACCO	30,349,212	JINJA
<b>428.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY VETERANS EMYOOGA SACCO	30,349,212	JINJA
<b>429.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY FISHERMEN EMYOOGA SACCO	30,349,212	JINJA
<b>430.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY CARPENTERS EMYOOGA SACCO	30,349,212	JINJA
<b>431.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY YOUTH LEADERS EMYOOGA SACCO	30,349,212	JINJA
<b>432.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY PERSONS WITH DISABILITIES EMYOOGA SACCO	30,349,212	JINJA
<b>433.</b>	JINJA SOUTH DIVISION WEST JOURNALISTS EMYOOGA SACCO	30,349,212	JINJA
<b>434.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY VETERANS EMYOOGA SACCO	30,349,212	JINJA
<b>435.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY FISHERMEN EMYOOGA SACCO	30,349,212	JINJA
<b>436.</b>	JINJA NORTHERN DIVISION BODA BODAS EMYOOGA SACCO	30,349,212	JINJA
<b>437.</b>	JINJA NORTHERN DIVISON TAXI OPERATORS EMYOOGA SACCO	30,349,212	JINJA
<b>438.</b>	JINJA NORTHERN DIVISION YOUTH LEADERS EMYOOGA SACCO	30,349,212	JINJA
<b>439.</b>	JINJA NORTHERN DIVISION PERSONS WITH DISABILITIES EMYOOGA SACCO	30,349,212	JINJA
<b>440.</b>	JINJA NORTHERN DIVISION TAILORS EMYOOGA SACCO	30,349,212	JINJA

441.	JINJA NORTHERN DIVISION PERFORMING ARTISTS EMYOOGA SACCO	30,349,212	JINJA
442.	JINJA SOUTHERN DIVISION EAST CONSTITUENCY MARKET VENDORS EMYOOGA SACCO	30,349,669	JINJA
443.	JINJA SOUTHERN DIVISION EAST CONSTITUENCY PERFORMING ARTISTS EMYOOGA SACCO	30,349,669	JINJA
444.	IK CONSTITUENCY MECHANICS SACCO	30,349,900	KOTIDO
445.	IK CONSTITUENCY VETERANS ( VETERANS WIDOWS AND CHILDREN)	30,349,900	KOTIDO
446.	LOWER MADI OKOLLO CONSTITUENCY PWD SACCO	30,354,882	ARUA
447.	MUKONO SOUTH CONSTITUENCY VETERANS OMWOOGA SACCO LTD	30,356,500	MUKONO
448.	BUTEBO CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	30,356,500	PALLISA
449.	CHEKWII RESTAURANT OWNER'S SACCO	30,359,417	MOROTO
450.	CHEKWII YOUTH LEADER'S SACCO	30,359,417	MOROTO
451.	CHEKWII MARKET VENDOR'S SACCO	30,360,826	MOROTO
452.	CHEKWII CARPENTER'S SACCO	30,364,028	MOROTO
453.	CHEKWII EAST RESTAURANT OWNER'S SACCO	30,365,437	MOROTO
454.	CHEKWII EAST MECHANIC'S SACCO	30,365,437	MOROTO
455.	CHEKWII EAST JOURNALIST'S SACCO	30,365,437	MOROTO
456.	NEBBI MUNICIPALITY JOURNALISTS SACCO	30,370,761	NEBBI
457.	BUFUMBIRA EAST CONSTITUENCY MECHANICS EMYOOGA SACCO	30,374,613	KISORO
458.	LOWER MADI OKOLLO CONSTITUENCY RESTUARANT OWNERS SACCO	30,375,103	ARUA
459.	UPPER MADI OKOLLO CONSTITUENCY SALON OPERATORS SACCO	30,375,128	ARUA
460.	UPPER MADI OKOLLO CONSTITUENCY VETERANS SACCO	30,375,128	ARUA
461.	SAMIA BUGWE NORTH CONSTITUENCY PERFORMING ARTISTS SACCO	30,376,500	BUSIA
462.	DOKOLO JOURNALIST SACCO	30,386,325	DOKOLO
463.	MAKINDYE 11 WOMEN ENTREPRENEURS	30,392,119	KAMPALA
464.	LUGAZI MUNICIPALITY TAILOR'S SACCO	30,400,000	LUGAZI
465.	DOKOLO SOUTH BODA BODA SACCO	30,413,225	DOKOLO
466.	DOKOLO NORTH PWD SACCO	30,413,225	DOKOLO
467.	BUNYOLE EAST CONSTITUENCY YOUTH LEADERS SACCO	30,413,285	MBALE
468.	NAKIFUMA CONSTITUENCY WELDORS OMWOOGA SACCO LTD	30,414,337	MUKONO
469.	KAMULI MUNICIPAL COUNCIL CONSTITUENCY WELDERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,416,500	KAMULI
470.	MAWOKOTA NORTH CONSTITUENCY MECHANICS SACCO	30,418,297	MPIGI
471.	RUHAAMA EAST TAXI OPERATORS SACCO	30,437,604	NTUNGAMO
472.	GOMBA WEST MECHANICS SAVINGS AND CO-OPERATIVE SOCIETY LTD	30,446,500	GOMBA

<b>473.</b>	BUNYA SOUTH CONSTITUENCY WELDERS SACCO	30,446,500	IGANGA
<b>474.</b>	BUGABULA NORTH CONSTITUENCY MECHANICS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,446,500	KAMULI
<b>475.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY FISHERMEN EMYOGA COOPERATIVE SAVINGS AND CREIDT SOCIETY LIMITE	30,446,500	KAMULI
<b>476.</b>	BUSIA MUNICIPALITY CONSTITUENCY CARPENTERS SACCO	30,446,500	BUSIA
<b>477.</b>	WEST BUDAMA NORTH YOUTH LEADERS SACCO	30,446,500	TORORO
<b>478.</b>	LUTSESHE CONSTITUENCY WELDERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	30,446,500	MBALE
<b>479.</b>	TINGEY CONSTITUENCY TAILORS SACCO	30,462,272	KAPCHORWA
<b>480.</b>	BUFUMBIRA SOUTH MECHANICS EMYOOGA SACCO	30,472,037	KISORO
<b>481.</b>	BUGIRI MUNICIPALITY CONSTITUENCY VETERANS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,473,832	BUGIRI
<b>482.</b>	NANSANA DIVISION BODA BODA EMYOOGA SACCO	30,476,068	NANSANA BRANCH
<b>483.</b>	NAKIFUMA CONSTITUENCY FISHERMENS OMWOOGA SACCO LIMITED	30,476,500	MUKONO
<b>484.</b>	KIBANDA NORTH VETERANS EMYOOGA SACCO	30,481,418	BWEYALE
<b>485.</b>	BUNYOLE EAST CONSTITUENCY VETERANS SACCO	30,484,236	MBALE
<b>486.</b>	KAJARA COUNTY WELDERS OMWOOGA SACCO	30,488,120	NTUNGAMO
<b>487.</b>	IGARA WEST CONSTITUENCY TAXI OPERATORS SACCO LTD	30,496,050	ISHAKA
<b>488.</b>	DODOTH EAST CONSTITUENCY SALOON OPERATORS' SACCO	30,499,900	KOTIDO
<b>489.</b>	IK CONSTITUENCY PRODUCE DEALERS SACCO	30,499,900	KOTIDO
<b>490.</b>	IK CONSTITUENCY TAILORS SACCO	30,499,900	KOTIDO
<b>491.</b>	BUVUMA DISTRICT TAILORS SACCO	30,502,898	JINJA
<b>492.</b>	KIGOROBYA CONSTITUENCY PRODUCE DEALERS EMYOOGA SACCO	30,508,958	HOIMA
<b>493.</b>	CHEKWII EAST YOUTH LEADER'S SACCO	30,515,995	MOROTO
<b>494.</b>	EMYOOGA SACCO BUKOTO II WOMEN ENTREPRENEURS	30,520,403	BUKOTO
<b>495.</b>	JINJA NORTHERN DIVISION RESTAURANT OWNERS EMYOOGA SACCO	30,524,452	JINJA
<b>496.</b>	UPPER MADI OKOLLO CONSTITUENCY FISHERMENS SACCO	30,526,728	ARUA
<b>497.</b>	LOWER MADI OKOLLO CONSTITUENCY TAILORS SACCO	30,526,949	ARUA
<b>498.</b>	UPPER MADI OKOLLO CONSTITUENCY BODA BODA SACCO	30,527,009	ARUA
<b>499.</b>	IGARA WEST CONSTITUENCY WELDERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	30,529,207	ISHAKA
<b>500.</b>	KAPCHORWA MUNICIPALITY CO	30,530,444	KAPCHORWA
<b>501.</b>	BUTEBO CONSTITUENCY JOURNALISTS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	30,536,500	PALLISA
<b>502.</b>	WEST BUDAMA NORTH EAST YOUTH LEADERS SACCO	30,540,960	TORORO

<b>503.</b>	WEST BUDAMA NORTH EAST YOUTH LEADERS SACCO	30,540,960	TORORO
<b>504.</b>	BUTAMBALA CONSTITUENCY JOURNALIST SACCO	30,544,151	MPIGI
<b>505.</b>	UPPER MADI OKOLLO CONSTITUENCY PWD SACCO	30,547,253	ARUA
<b>506.</b>	BUGIRI MUNICIPALITY CONSTITUENCY CARPENTERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	30,550,000	BUGIRI
<b>507.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY BODA BODAS EMYOOGA SACCO	30,550,052	JINJA
<b>508.</b>	BULAMBULI CONSTITUENCY SALOON OPERATORS' SACCO	30,550,656	MBALE
<b>509.</b>	BUDADIRI EAST CONSTITUENCY PERSON WITH DISABILITIES SACCO	30,551,253	MBALE
<b>510.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY TAILORS EMYOOGA SACCO	30,551,587	JINJA
<b>511.</b>	NABWERU DIVISION RESTAURANT OWNERS EMYOOGA SACCO	30,554,998	NANSANA BRANCH
<b>512.</b>	BUNYOLE EAST CONSTITUENCY TAXI OPERATORS SACCO	30,555,134	MBALE
<b>513.</b>	MASAJJA DIVISION RESTAURANT OWNERS MYOOGA SACCO	30,560,000	KATWE
<b>514.</b>	BUNYOLE EAST CONSTITUENCY JOURNALISTS SACCO	30,565,321	MBALE
<b>515.</b>	JINJA NORTHERN DIVISION MECHANICS EMYOOGA SACCO	30,567,711	JINJA
<b>516.</b>	KAPCHORWA MUNICIPALITY WE	30,578,444	KAPCHORWA
<b>517.</b>	HOIMA WEST CONSTITUENCY TAILORS EMYOOGA SACCO	30,582,263	HOIMA
<b>518.</b>	BUGABULA SOUTH CONSTITUENCY MECHANICS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	30,586,500	KAMULI
<b>519.</b>	GOMBA WEST SALOON OPERATORS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	30,596,500	GOMBA
<b>520.</b>	GOMBA WEST YOUTH LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,596,500	GOMBA
<b>521.</b>	LUGAZI MUNICIPALITY MARKET VENDORS SACCO	30,600,000	LUGAZI
<b>522.</b>	KAPCHORWA MUNICIPALITY TA	30,600,444	KAPCHORWA
<b>523.</b>	BUBULO WEST CONSTITUENCY TAXI OPERATORS SACCO	30,602,327	MBALE
<b>524.</b>	TINGEY CONSTITUENCY RESTAURANT OWNERS SACCO	30,604,510	KAPCHORWA
<b>525.</b>	UPPER MADI OKOLLO CONSTITUENCY CAPENTERS SACCO LTD	30,607,983	ARUA
<b>526.</b>	MAWOKOTA NORTH CONSTITUENCY BODA BODA SACCO	30,609,671	MPIGI
<b>527.</b>	BUNYOLE EAST CONSTITUENCY WOMEN ENTREPRENUERS EMYOOGA SACCO	30,615,889	MBALE
<b>528.</b>	MUKONO SOUNTH CONSTITUENCY MECHANICS OWOOGA SACCO LIMITED	30,616,500	MUKONO
<b>529.</b>	BBAALE COUNTY CONSTITUENCY CARPENTERS' SACCO	30,616,500	KAYUNGA
<b>530.</b>	LUGAZI MUNICIPALITY SALOON OPERATORS SACCO	30,620,000	LUGAZI
<b>531.</b>	MASAJJA DIVISION FISHERMEN MYOOGA SACCO	30,620,000	KATWE
<b>532.</b>	MAWOGOLA WEST COUNTY YOUTH LEADERS SACCO	30,621,379	LWENGÖ
<b>533.</b>	BUDADIRI EAST CONSTITUENCY TAILORS SACCO	30,641,972	MBALE
<b>534.</b>	NANSANA DIVISION TAILORS EMYOOGA SACCO	30,644,189	NANSANA BRANCH

<b>535.</b>	KYAMUSWA COUNTY VETERANS SACCO	30,644,432	KALANGALA
<b>536.</b>	NEBBI MUNICIPALITY PERSONS WITH DISABILITIES SACCO	30,645,841	NEBBI
<b>537.</b>	DODOTH EAST CONSTITUENCY FISHERMEN SACCO	30,649,900	KOTIDO
<b>538.</b>	KIGOROBYA CONSTITUENCY RESTAURANT OWNERS EMYOOGA SACCO	30,652,558	HOIMA
<b>539.</b>	NABWERU DIVISION MARKET VENDORS EMYOOGA SACCO	30,658,711	NANSANA BRANCH
<b>540.</b>	CHEKWII WOMEN ENTREPRENEUR'S SACCO	30,665,437	MOROTO
<b>541.</b>	BUTAMBALA CONSTITUENCY MECHANICS SACCO	30,667,796	MPIGI
<b>542.</b>	BUBULO WEST CONSTITUENCY MECHANICS SACCO	30,673,298	MBALE
<b>543.</b>	BUGABULA NORTH CONSTITUENCY PERFORMING ARTISTS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	30,685,829	KAMULI
<b>544.</b>	LUZIRA WOMEN ENTERPRENUR EMYOOGA SACCO	30,691,479	BUGOLOBI
<b>545.</b>	GOMBE DIVISION SALOON OPERATORS EMYOOGA SACCO	30,699,194	NANSANA BRANCH
<b>546.</b>	NABWERU DIVISION SALON OPERATORS EMYOOGA SACCO	30,699,241	NANSANA BRANCH
<b>547.</b>	KAPCHORWA MUNICIPALITY MA	30,700,444	KAPCHORWA
<b>548.</b>	BUKOOLI SOUTH CONSTITUENCY WOMEN ENTREPRENEURS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	30,707,246	BUSIA
<b>549.</b>	RUHAAMA EAST CARPENTRY AND JOINARY OMWOOGA SACCO	30,717,785	NTUNGAMO
<b>550.</b>	BUBULO WEST CONSTITUENCY JOURNALISTS SACCO	30,723,853	MBALE
<b>551.</b>	BUNYARUGURU CONSTITUENCY WELDERS SACCO	30,724,091	RUBIRIZI
<b>552.</b>	SAMIA BUGWE NORTH CONSTITUENCY CARPENTERS SAVINGS AND CREDIT CO OPERATIVE SOCIETY LIMITED	30,726,500	BUSIA
<b>553.</b>	WEST BUDAMA SOUTH CARPENTERS SACCO	30,733,863	TORORO
<b>554.</b>	WEST BUDAMA SOUTH CARPENTERS SACCO	30,733,863	TORORO
<b>555.</b>	WEST BUDAMA SOUTH FISHERMENS SACCO	30,733,898	TORORO
<b>556.</b>	WEST BUDAMA SOUTH FISHERMENS SACCO	30,733,898	TORORO
<b>557.</b>	NAKIFUMA CONSTITUENCY CARPENTERS OMWOOGA SACCO LTD	30,740,667	MUKONO
<b>558.</b>	GOMBA WEST TAXI OPERATOR'S SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	30,746,500	GOMBA
<b>559.</b>	GOMBA WEST PWD'S MYOOGA SAVINGS AND CREDIT CO-OPERATIVE LTD	30,746,500	GOMBA
<b>560.</b>	BUNYA WEST CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT COOPERATIVE LIMITED	30,746,500	IGANGA
<b>561.</b>	WEST BUDAMA NORTH FISHERMENS SACCO	30,746,500	TORORO
<b>562.</b>	WEST BUDAMA NORTH WELDERS SACCO	30,746,500	TORORO
<b>563.</b>	KAPCHORWA MUNICIPALITY SA	30,751,244	KAPCHORWA
<b>564.</b>	GOMBA EAST WELDERS' MYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	30,761,500	GOMBA

565.	CHEKWII EAST BODA BODA SACCO	30,766,284	MOROTO
566.	JINJA SOUTHERN DIVISION EAST CONSTITUENCY BODA BODAS EMYOOGA SACCO	30,766,402	JINJA
567.	BUNYOLE EAST CONSTITUENCY WELDERS SACCO	30,768,017	MBALE
568.	BUDADIRI EAST CONSTITUENCY BODA BODA SACCO	30,773,998	MBALE
569.	KIGOROBYA CONSTITUENCY FISHERMEN EMYOOGA SACCO	30,782,605	HOIMA
570.	BUDADIRI EAST CONSTITUENCY TAXI OPERATORS SACCO	30,784,189	MBALE
571.	MASAJJA DIVISION WOMEN ENTREPRENEURS MYOOGA SACCO	30,790,000	KATWE
572.	KAPCHORWA MUNICIPALITY ME	30,790,444	KAPCHORWA
573.	NEBBI MUNICIPALITY WELDERS SACCO	30,796,042	NEBBI
574.	DODOTH EAST CONSTITUENCY CARPENTERS SACCO	30,799,900	KOTIDO
575.	DODOTH EAST CONSTITUENCY YOUTH LEADERS' SACCO	30,799,900	KOTIDO
576.	DODOTH EAST CONSTITUENCY BODA BODA SACCO	30,799,900	KOTIDO
577.	IK CONSTITUENCY BODA BODA SACCO	30,799,900	KOTIDO
578.	SAMIA BUGWE NORTH CONSTITUENCY WELDERS SACCO	30,800,000	BUSIA
579.	BUNYOLE EAST CONSTITUENCY MECHANICS SACCO	30,808,819	MBALE
580.	CHEKWII MECHANIC'S SACCO	30,810,039	MOROTO
581.	NTUNGAMO MUNICIPAL COUNCIL COSTITUENCY TAILORS OMWOOGA SACCO	30,816,500	NTUNGAMO
582.	BUKOTO MID-WEST COUNTY MECHANICS SACCO	30,817,918	LWENGÖ
583.	RUHAAMA COUNTY CARPENTERS OMWOOGA SACCO	30,823,516	NTUNGAMO
584.	LOWER MADI OKOLLO CONSTITUENCY MARKET VENDORS SACCO	30,830,633	ARUA
585.	BUTAMBALA CONSTITUENCY PERFORMING ARTISTS SACCO	30,846,812	MPIGI
586.	GOMBE DIVISION TAILORS EMYOOGA SACCO	30,862,552	NANSANA BRANCH
587.	BUTAMBALA CONSTITUENCY PERSONS WITH DISABILITIES SACCO	30,869,654	MPIGI
588.	BUFUMBIRA SOUTH CONSTITUENCY BODABODA EMYOOGA	30,877,258	KISORO
589.	WEST BUDAMA SOUTH PERSONS WITH DISABILITIES SACCO	30,882,866	TORORO
590.	WEST BUDAMA SOUTH PERSONS WITH DISABILITIES SACCO	30,882,866	TORORO
591.	WEST BUDAMA NORTH EAST PERSONS WITH DISABILITIES SACCO	30,884,309	TORORO
592.	WEST BUDAMA NORTH EAST PERSONS WITH DISABILITIES SACCO	30,884,309	TORORO
593.	WEST BUDAMA SOUTH WELDERS SACCO	30,884,806	TORORO
594.	WEST BUDAMA SOUTH WELDERS SACCO	30,884,806	TORORO
595.	KAPCHORWA MUNICIPALITY CA	30,890,444	KAPCHORWA
596.	KAPCHORWA MUNICIPALITY PE	30,890,444	KAPCHORWA
597.	BUSIA MUNICIPALITY CONSTITUENCY VETERANS SACCO	30,896,500	BUSIA
598.	WEST BUDAMA NORTH BODA BODA SACCO	30,896,500	TORORO

<b>599.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY SALON OPERATORS EMYOOGA SACCO	30,898,050	JINJA
<b>600.</b>	JINJA SOUTH DIVISION CONSTITUENCY TAXI OPERATORS EMYOOGA SACCO	30,898,050	JINJA
<b>601.</b>	LUGAZI MUNICIPALITY TAXI OPERATORS SACCO	30,900,000	LUGAZI
<b>602.</b>	LOWER MADI OKOLLO CONSTITUENCY VETERANS SACCO	30,906,924	ARUA
<b>603.</b>	NTUNGAMO MUNICIPAL COUNCIL CONSTITUENCY PEOPLE WITH DISABILITIES OMWOOGA SACCO	30,907,081	NTUNGAMO
<b>604.</b>	KIGOROBYA CONSTITUENCY MARKET VENDORS EMYOOGA SACCO	30,933,146	HOIMA
<b>605.</b>	BUTAMBALA CONSTITUENCY CARPENTERS SACCO	30,947,630	MPIGI
<b>606.</b>	DODOTH EAST CONSTITUENCY WOMEN ENTREPRENEURS SACCO	30,949,900	KOTIDO
<b>607.</b>	DODOTH EAST CONSTITUENCY RESTAURANT OWNERS' SACCO	30,949,900	KOTIDO
<b>608.</b>	DODOTH EAST CONSTITUENCY PERSONS WITH DISABILITY SACCO	30,949,900	KOTIDO
<b>609.</b>	DODOTH EAST CONSTITUENCY VETERANS ( VETERANS WIDOWS AND CHILDREN) SACC	30,949,900	KOTIDO
<b>610.</b>	SAMIA BUGWE NORTH CONSTITUENCY MECHANICS NORTH CONSTITUENCY CARPENTERS SAVINGS AND CREDIT CO OPERATI	30,966,500	BUSIA
<b>611.</b>	LABWOR COUNTY SALOON OPERATORS SACCO LTD	30,983,875	ABIM
<b>612.</b>	LABWOR COUNTY FISHERMEN SACCO LTD	30,995,375	ABIM
<b>613.</b>	BUFUMBIRA SOUTH CONSTITUENCY SALOON OPERATIONS EMYOOGA SACCO	30,997,687	KISORO
<b>614.</b>	TINGEY CONSTITUENCY VETERANS SACCO	31,004,526	KAPCHORWA
<b>615.</b>	TINGEY CONSTITUENCY PRODUCE DEALERS SACCO	31,004,820	KAPCHORWA
<b>616.</b>	LUUKA NORTH CONSTITUENCY VETERANS SACCO'	31,018,725	JINJA
<b>617.</b>	SAMIA BUGWE NORTH CONSTITUENCY SALON OPERATORS SACCO	31,030,000	BUSIA
<b>618.</b>	SAMIA BUGWE NORTH CONSTITUENCY PERSONS WITH DISABILITIES SACCO	31,030,000	BUSIA
<b>619.</b>	WEST BUDAMA SOUTH RESTAURANT OWNERS SACCO	31,035,772	TORORO
<b>620.</b>	WEST BUDAMA SOUTH RESTAURANT OWNERS SACCO	31,035,772	TORORO
<b>621.</b>	WEST BUDAMA NORTH EAST RESTAURANT OWNERS SACCO	31,037,930	TORORO
<b>622.</b>	WEST BUDAMA NORTH EAST RESTAURANT OWNERS SACCO	31,037,930	TORORO
<b>623.</b>	GOMBA EAST PERSONS WITH DISABILITIES EMYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	31,046,500	GOMBA
<b>624.</b>	GOMBA EAST FISHERMEN'S SAVINGS AND CREDIT CO OPERATIVE SOCIETY LTD	31,046,500	GOMBA
<b>625.</b>	BUTAMBALA CONSTITUENCY VETERANS SACCO	31,055,328	MPIGI
<b>626.</b>	JINJA SOUTHERN DIVISON EAST CONSTITUENCY WOMEN ENTREPENUERS EMYOOGA SACCO	31,067,993	JINJA
<b>627.</b>	BUTIRU CONSTITUENCY VETERANS SACCO	31,088,329	MBALE
<b>628.</b>	GOMBA WEST VETERANS MYOOGA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	31,096,500	GOMBA

<b>629.</b>	BUGABULA SOUTH CONSTITUENCY SALOON OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	31,096,500	KAMULI
<b>630.</b>	BUKOOLI SOUTH CONSTITUENCY BODA BODA EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	31,104,000	BUSIA
<b>631.</b>	MAWOKOTA NORTH CONSTITUENCY PERSONS WITH DISABILITIES SACCO	31,112,291	MPIGI
<b>632.</b>	LUBYA WOMEN ENTERPRENEURS EMYOOGA SACCO	31,118,000	NAKIVUBO
<b>633.</b>	BUKOTO WEST COUNTY SALON OPERATORS SACCO	31,127,959	MASAKA
<b>634.</b>	MAKINDYE WABIGALO PRODUCE	31,135,263	KAMPALA
<b>635.</b>	BUTAMBALA CONTITUENCY YOUTH LEADERS SACCO	31,149,403	MPIGI
<b>636.</b>	WEST BUDAMA SOUTH MARKET VENDORS SACCO	31,156,728	TORORO
<b>637.</b>	WEST BUDAMA SOUTH MARKET VENDORS SACCO	31,156,728	TORORO
<b>638.</b>	GOMBA WEST FISHERMEN'S SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	31,176,500	GOMBA
<b>639.</b>	KABALE MUNICIPALITY TAXI OPERATORS MWOOGA SACCO	31,177,762	KABALE
<b>640.</b>	WEST BUDAMA SOUTH SALOON OPERATORS SACCO	31,185,548	TORORO
<b>641.</b>	WEST BUDAMA SOUTH SALOON OPERATORS SACCO	31,185,548	TORORO
<b>642.</b>	WEST BUDAMA SOUTH BODA BODA SACCO	31,186,646	TORORO
<b>643.</b>	WEST BUDAMA SOUTH BODA BODA SACCO	31,186,646	TORORO
<b>644.</b>	GOMBA EAST YOUTH LEADERS' MYOOGA SAVINGS AND CREDIT COOPERATIVE LTD	31,196,500	GOMBA
<b>645.</b>	SAMIA BUGWE NORTH CONSTITUENCY FISHERMEN SACCO	31,196,500	BUSIA
<b>646.</b>	GOMBE DIVISION MARKET VENDORS EMYOOGA SACCO	31,196,934	NANSANA BRANCH
<b>647.</b>	KWEEN CONSTITUENCY RESTAU	31,199,644	KWEEN
<b>648.</b>	BUTIRU CONSTITUENCY MECHANICS SACCO	31,199,926	MBALE
<b>649.</b>	MAWOKOTA NORTH CONSTITUENCY TAILORS SACCO	31,214,955	MPIGI
<b>650.</b>	KAJARA MECHANICS OMWOOGA SACCO	31,236,025	NTUNGAMO
<b>651.</b>	CHEKWII EAST PRODUCE DEALER'S SACCO	31,248,861	MOROTO
<b>652.</b>	DODOTH EAST CONSTITUENCY MARKET VENDORS SACCO	31,249,900	KOTIDO
<b>653.</b>	BUTAMBALA CONTITUENCY SALON OPERATORS SACCO	31,250,228	MPIGI
<b>654.</b>	TINGEY CONSTITUENCY PERSONS WITH DISABILITIES SACC	31,272,820	KAPCHORWA
<b>655.</b>	NABWERU DIVISION WOMEN ENTREPRENEURS EMYOOGA SACCO	31,279,497	KAWEMPE BRANCH
<b>656.</b>	MULUNGU MUNYONYO LANDING SITE FISHERMEN EMYOOGA SACCO	31,279,498	KABALAGALA
<b>657.</b>	LOWER MADI OKOLLO CONSTITUENCY PRODUCE DEALERS SACCO	31,286,109	ARUA
<b>658.</b>	SAMIA BUGWE NORTH CONSTITUENCY BODA BODAS SACCO	31,290,000	BUSIA
<b>659.</b>	NDEFFE DIVISION MARKET VENDORS MYOOGA SACCO	31,310,000	KATWE

<b>660.</b>	BUDIOPE EAST CONSTITUENCY WOMEN ENTREPRENUERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	31,310,752	KAMULI
<b>661.</b>	KAPIR COUNTY WELDERS SACCO	31,318,564	KUMI
<b>662.</b>	BUTAMBALA CONSTITUENCY MARKET VENDORS SACCO	31,326,784	MPIGI
<b>663.</b>	NANSANA DIVISION RESTAURANT OWNERS EMYOOGA SACCO	31,332,404	NANSANA BRANCH
<b>664.</b>	WEST BUDAMA NORTH EAST WOMEN ENTREPRENEURS SACCO	31,338,285	TORORO
<b>665.</b>	WEST BUDAMA NORTH EAST WOMEN ENTREPRENEURS SACCO	31,338,285	TORORO
<b>666.</b>	WEST BUDAMA NORTH EAST WELDERS SACCO	31,338,537	TORORO
<b>667.</b>	WEST BUDAMA NORTH EAST WELDERS SACCO	31,338,537	TORORO
<b>668.</b>	GOMBA EAST VETERANS MYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	31,346,500	GOMBA
<b>669.</b>	KAMULI MUNICIPALITY CONSTITUENCY PRODUCE DEALERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	31,346,500	KAMULI
<b>670.</b>	GOMBA EAST CARPENTERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	31,348,500	GOMBA
<b>671.</b>	LUTSESHE CONSTITUENCY TAILORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	31,349,500	MBALE
<b>672.</b>	TINGEY CONSTITUENCY WELDERS SACCO	31,354,901	KAPCHORWA
<b>673.</b>	KAJARA TAXI OWNERRS AND DRIVERS OMWOOGA SACCO	31,362,067	NTUNGAMO
<b>674.</b>	NAMUWONGO I AND II MARKET VENDORS EMYOOGA SACCO	31,373,663	KABALAGALA
<b>675.</b>	BUDIOPE EAST CONSTITUENCY TAXI OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	31,390,811	KAMULI
<b>676.</b>	KAJARA COUNTY PWDS OMWOOGA SACCO	31,400,567	NTUNGAMO
<b>677.</b>	GOMBA EAST CONSTITUENCY MARKET VENDORS' SACCO	31,404,174	GOMBA
<b>678.</b>	NAKASERO 111 WARD RESTAURANT OWNERS A EMYOOGA SACCO	31,439,559	KAMPALA
<b>679.</b>	BUTAMBALA CONSTITUENCY FISHERMENS SACCO	31,451,585	MPIGI
<b>680.</b>	BUDADIRI EAST CONSTITUENCY MECHANICS SACCO	31,453,527	MBALE
<b>681.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY TAILORING SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	31,462,742	KAMULI
<b>682.</b>	LUTSESHE CONSTITUENCY BODABODA SACCO	31,496,500	MBALE
<b>683.</b>	LUTSESHE CONSTITUENCY PERFORMING ARTISTS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	31,496,500	MBALE
<b>684.</b>	MUNICIPALITY CONSTITUENCY FISH FARMERS OMWOGA SACCO LTD	31,502,500	MUKONO
<b>685.</b>	BUTAMBALA CONSTITUENCY RESTAURANT OWNERS SACCO	31,528,484	MPIGI
<b>686.</b>	BUTAMBALA CONSTITUENCY WELDERS SACCO	31,528,484	MPIGI
<b>687.</b>	NANSANA DIVISION FISHERMEN EMYOOGA SACCO	31,544,256	NANSANA BRANCH

<b>688.</b>	LUTSESHE CONSTITUENCY WOMEN ENTREPRENUERS SAVINGS AND CO-OPERATIVE SOCIETY LIMITED	31,546,500	MBALE
<b>689.</b>	BUTAMBALA CONSTITUENCY TAILORS SACCO	31,553,027	MPIGI
<b>690.</b>	BUSIA MUNICIPALITY CONSTITUENCY TAILORS EMYOOGA SACCO	31,566,500	BUSIA
<b>691.</b>	SAMIA BUGWE NORTH CONSTITUENCY RESTAURANT OWNERS SACCO	31,586,500	BUSIA
<b>692.</b>	BULAMBULI CONSTITUENCY PWDS SACCO	31,613,809	MBALE
<b>693.</b>	MAWOKOTA NORTH CONSTITUENCY MARKET VENDORS SACCO	31,618,386	MPIGI
<b>694.</b>	GOMBA WEST MARKET VENDORS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	31,646,500	GOMBA
<b>695.</b>	WEST BUDAMA NORTH TAILORS SACCO	31,646,500	TORORO
<b>696.</b>	WEST BUDAMA NORTH SALOON OPERATORS SACCO	31,646,500	TORORO
<b>697.</b>	LUTSESHE CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	31,646,500	MBALE
<b>698.</b>	LUTSESHE CONSTITUENCY CARPENTERS SAVINGS AND CREDIT CO.OPERATIVE SOCIETY LIMITED	31,646,500	MBALE
<b>699.</b>	BUNYOLE EAST CONSTITUENCY MARKET VENDORS SACCO	31,647,500	MBALE
<b>700.</b>	BULAMBULI CONSTITUENCY VETERANS SACCO	31,658,717	MBALE
<b>701.</b>	SAMIA BUGWE NORTH CONSTITUENCY TAILORS SACCO	31,666,500	BUSIA
<b>702.</b>	NANSANA DIVISION SALON EMYOOGA SACCO	31,682,384	NANSANA BRANCH
<b>703.</b>	KWEEN CONSTITUENCY WOMEN	31,690,444	KWEEN
<b>704.</b>	BUDADIRI EAST CONSTITUENCY RESTAURANT OWNERS SACCO	31,720,604	MBALE
<b>705.</b>	BUKOTO MID-WEST COUNTY ELECTED LEADERS SACCO	31,724,597	LWENGÖ
<b>706.</b>	BUGIRI MUNICIPALITY CONSTITUENCY BODABODAS COOPERATIVE SAVINGS AND CREDIT SOCIETY	31,742,928	BUGIRI
<b>707.</b>	RUHAAMA RESTAURANTS OWNERS OMWOOGA SACCO	31,743,711	NTUNGAMO
<b>708.</b>	LABWOR COUNTY BODA BODA SACCO LTD	31,745,375	ABIM
<b>709.</b>	DOKOLO NORTH FISHERMEN SACCO	31,763,225	DOKOLO
<b>710.</b>	KISORO MUNICIPALITY CONSTITUENCY FISHERMEN EMYOOGA SACCO	31,767,766	KISORO
<b>711.</b>	LABWOR COUNTY WELDERS SACCO LTD	31,783,875	ABIM
<b>712.</b>	KAPCHORWA MUNICIPALITY JO	31,800,444	KAPCHORWA
<b>713.</b>	KYAMUSWA COUNTY ELECTED LEADERS SACCO	31,802,387	KALANGALA
<b>714.</b>	LUUKA NORTH CONSTITUENCY MECHANICS SACCO	31,813,967	JINJA
<b>715.</b>	NANSANA DIVISION PRODUCE DEALERS EMYOOGA SACCO	31,816,701	NANSANA BRANCH
<b>716.</b>	JINJA NORTHERN DIVISION MARKET VENDORS EMYOOGA SACCO	31,823,710	JINJA
<b>717.</b>	KIGOROBYA CONSTITUENCY WOMEN ENTREPRENEURS EMYOOGA SACCO	31,842,206	HOIMA

<b>718.</b>	KAMULI MUNICIPAL COUNCIL VETERANS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	31,936,500	KAMULI
<b>719.</b>	WEST BUDAMA NORTH EAST TAILORS SACCO	31,942,093	TORORO
<b>720.</b>	WEST BUDAMA NORTH EAST TAILORS SACCO	31,942,093	TORORO
<b>721.</b>	BUTEBO CONSTITUENCY VETERANS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	31,966,740	PALLISA
<b>722.</b>	NANSANA DIVISION MARKET VENDORS EMYOOGA SACCO	31,998,002	NANSANA BRANCH
<b>723.</b>	LABWOR COUNTY LOCAL LEADERS SACCO LTD	32,078,875	ABIM
<b>724.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY PRODUCER DEALERS EMYOOGA SACCO	32,088,909	JINJA
<b>725.</b>	JOURNALISTS OF FAMILY RADIO KAMPALA EMYOOGA SACCO	32,091,054	KIKUUBO
<b>726.</b>	BUKOOLI CENTRAL CONSTITUENCY SALON OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY	32,121,613	BUGIRI
<b>727.</b>	KIGOROBYA CONSTITUENCY SALOON OPERATORS EMYOOGA SACCO	32,147,624	HOIMA
<b>728.</b>	JOURNALISTS OF RUBAGA EMYOOGA SACCO	32,166,500	KIKUUBO
<b>729.</b>	KAJARA COUNTY RESTAURANT OWNERS OMWOOGA SACCO	32,187,893	NTUNGAMO
<b>730.</b>	BUDIOPE EAST CONSTITUENCY MARKET VENDORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	32,197,387	KAMULI
<b>731.</b>	BUGIRI MUNICIPALITY CONSTITUENCY WOMEN ENTREPRENEURS COOPERATIVE SAVINGS AND CREDIT SOCIETY	32,208,794	BUGIRI
<b>732.</b>	WEST BUDAMA NORTH EAST SALOON OPERATORS SACCO	32,244,785	TORORO
<b>733.</b>	WEST BUDAMA NORTH EAST SALOON OPERATORS SACCO	32,244,785	TORORO
<b>734.</b>	BUKOTO WEST COUNTY FISHERMEN SACCO	32,263,351	LWENGÖ
<b>735.</b>	RUHAAMA MAIN TAXI OPERATORS OMWOOGA SACCO	32,270,064	NTUNGAMO
<b>736.</b>	BUGABULA NORTH CONSTITUENCY CARPENTRY COOPERATIVE SAVING AND CREDIT SOCIETY LTD	32,288,500	KAMULI
<b>737.</b>	HOIMA EAST CONSTITUENCY VETERANS ,WIDOWS & CHILDREN EMYOOGA SACCO	32,289,507	HOIMA
<b>738.</b>	SAMIA BUGWE NORTH CONSTITUENCY MARKET VENDORS SACCO	32,296,500	BUSIA
<b>739.</b>	RUSHENYI COUNTY VETERANS OMWOOGA SACCO	32,357,599	NTUNGAMO
<b>740.</b>	IGARA EAST CONSTITUENCY WELDERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	32,359,693	ISHAKA
<b>741.</b>	KABWERI CONSTITUENCY CARPENTERS SACCO	32,366,550	PALLISA
<b>742.</b>	WEST BUDAMA NORTH MARKET VENDORS SACCO	32,396,500	TORORO
<b>743.</b>	LUTSESHE CONSTITUENCY MARKET VENDORS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	32,396,500	MBALE
<b>744.</b>	SAMIA BUGWE NORTH CONSTITUENCY PRODUCE DEALERS SACCO	32,436,500	BUSIA
<b>745.</b>	NJERU MUNICIPALITY WOMEN ENTREPRENEURS SACCO	32,478,000	JINJA

<b>746.</b>	BULAMBULI CONSTITUENCY MECHANICS SACCO	32,502,798	MBALE
<b>747.</b>	NABWERU DIVISION TAILORS EMYOOGA SACCO	32,585,544	NANSANA BRANCH
<b>748.</b>	BUGIRI MUNICIPALITY CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVINGS AND SOCIETY	32,588,181	BUGIRI
<b>749.</b>	BUGABULA SOUTH CONSTITUENCY PERFORMING ARTISTS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	32,652,500	KAMULI
<b>750.</b>	BULAMBULI CONSTITUENCY WOMEN ENTERPRENUERS SACCO	32,757,415	MBALE
<b>751.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY CARPENTERS COOPERATIVE SAVING AND CREDIT LTD	32,796,500	KAMULI
<b>752.</b>	IGARA WEST CONSTITUENCY PERSONS WITH DISABILITIES SACCO LTD	32,806,550	ISHAKA
<b>753.</b>	WEST BUDAMA NORTH EAST MARKET VENDORS SACCO	32,847,907	TORORO
<b>754.</b>	WEST BUDAMA NORTH EAST MARKET VENDORS SACCO	32,847,907	TORORO
<b>755.</b>	JIE COUNTY FISHERIES COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	32,904,550	KOTIDO
<b>756.</b>	BUKOOLI NORTH CONSTITUENCY MECHANICS COOPERATIVE SAVINGS AND CREDIT SOCIETY	32,927,168	BUGIRI
<b>757.</b>	GOMBA EAST RESTAURANT OWNERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED EMYOOGA	32,946,500	GOMBA
<b>758.</b>	SAMIA BUGWE NORTH CONSTITUENCY WOMEN ENTREPRENEURS SACCO	32,976,500	BUSIA
<b>759.</b>	RUHINDA SOUTH CONSTITUENCY MARKET VENDORS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	33,026,500	ISHAKA
<b>760.</b>	IDUDI CASSAVA FARMERS CO-OPERATIVE SOCIETY LIMITED	33,035,632	MBALE
<b>761.</b>	BUKOOLI CENTRAL CONSTITUENCY VETERANS COOPERATIVE SAVINGS AND CREDIT SOCIETY	33,064,036	BUGIRI
<b>762.</b>	BUTIRU CONSTITUENCY BODA BODA SACCO	33,094,203	MBALE
<b>763.</b>	LABWOR COUNTY RESTAURANT OWNERS SACCO LTD	33,095,375	ABIM
<b>764.</b>	BUJUMBA COUNTY YOUTH LEADERS SACCO	33,103,840	KALANGALA
<b>765.</b>	KABWERI CONSTITUENCY FISHERMEN SACCO	33,266,550	PALLISA
<b>766.</b>	BUGABULA NORTH CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	33,321,500	KAMULI
<b>767.</b>	TOO CONSTITUENCY PRODUCE DEALERS SACCO	33,334,116	KAPCHORWA
<b>768.</b>	TOO CONSTITUENCY MARKET VENDORS SACCO	33,334,116	KAPCHORWA
<b>769.</b>	TOO CONSTITUENCY FISHERMEN SACCO	33,334,541	KAPCHORWA
<b>770.</b>	TOO CONSTITUENCY WELDERS SACCO	33,334,541	KAPCHORWA
<b>771.</b>	TOO CONSTITUENCY MECHANICS SACCO	33,334,541	KAPCHORWA
<b>772.</b>	BUKOOLI CENTRAL CONSTITUENCY PERFORMING ARTISTS COOPERATIVE SAVINGS AND CREDIT SOCIETY	33,412,567	BUGIRI

<b>773.</b>	BUKOOLI SOUTH CONSTITUENCY VETERANS EMYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	33,497,518	BUSIA
<b>774.</b>	WEST BUDAMA SOUTH WOMEN ENTREPRENEURS SACCO	33,603,567	TORORO
<b>775.</b>	WEST BUDAMA SOUTH WOMEN ENTREPRENEURS SACCO	33,603,567	TORORO
<b>776.</b>	BUGABULA NORTH CONSTITUENCY MARKET VENDORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	33,626,500	KAMULI
<b>777.</b>	LUTSESHE CONSTITUENCY VETERANS SAVINGS AND CREDIT CO-OPERATIVEE SOCIETY LTD	33,631,500	MBALE
<b>778.</b>	BUTAMBALA CONTITUENCY PRODUCE DEALERS SACCO	33,670,389	MPIGI
<b>779.</b>	BUDIOPE EAST CONSTITUENCY SALON OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	33,713,060	KAMULI
<b>780.</b>	WEST BUDAMA NORTH WOMEN ENTREPRENEURS SACCO	33,746,500	TORORO
<b>781.</b>	BUKOOLI NORTH CONSTITUENCY RESTAURANT OWNERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	33,948,725	BUGIRI
<b>782.</b>	BUDIOPE EAST CONSTITUENCY MECHANICS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	33,963,277	KAMULI
<b>783.</b>	GOMBE DIVISION WOMEN ENTREPRENEURS EMYOOGA SACCO	34,000,864	NANSANA BRANCH
<b>784.</b>	BUKOOLI CENTRAL CONSTITUENCY TAILORS COOPERATIVE SAVINGS AND CREDIT SOCIETY	34,041,336	BUGIRI
<b>785.</b>	BUBULO WEST CONSTITUENCY PRODUCE DEALERS SACCO	34,152,989	MBALE
<b>786.</b>	BUGAHYA CONSTITUENCY PRODUCE DEALERS EMYOOGA SACCO	34,425,807	HOIMA
<b>787.</b>	BUGABULA SOUTH CONSTITUENCY PWDS SAVINGS AND CREDIT COOPERATIVESOCIETY LTD	34,457,700	KAMULI
<b>788.</b>	NJERU MUNICIPALITY PRODUCE DEALERS SACCO	34,508,204	JINJA
<b>789.</b>	BUTIRU CONSTITUENCY FISHERMEN SACCO	34,516,433	MBALE
<b>790.</b>	KABWERI CONSTITUENCY TAILORS SACCO	34,593,550	PALLISA
<b>791.</b>	KAPCHORWA MUNICIPALITY WO	34,640,444	KAPCHORWA
<b>792.</b>	LABWOR COUNTY WOMEN ENTREPENUERS SACCO LTD	34,659,725	ABIM
<b>793.</b>	WEST BUDAMA NORTH EAST PRODUCE DEALERS SACCO	34,662,475	TORORO
<b>794.</b>	WEST BUDAMA NORTH EAST PRODUCE DEALERS SACCO	34,662,475	TORORO
<b>795.</b>	GOMBA EAST BODA BODA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	34,763,829	GOMBA
<b>796.</b>	JIE COUNTY MECHANICS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	34,804,550	KOTIDO
<b>797.</b>	LUTSESHE CONSTITUENCY PRODUCE DEALERS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	34,896,500	MBALE
<b>798.</b>	WEST BUDAMA NORTH EAST FISHERMENS SACCO	34,903,847	TORORO
<b>799.</b>	WEST BUDAMA NORTH EAST FISHERMENS SACCO	34,903,847	TORORO
<b>800.</b>	RUHAAMA EAST LOCAL LEADERS OMWOOGA SACCO	35,013,151	NTUNGAMO

<b>801.</b>	BUTEBO CONSTITUENCY TAILORS SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED	35,226,500	PALLISA
<b>802.</b>	KAJARA COUNTY TAILORS ASSOCIATION OMWOOGA SACCO	35,313,385	NTUNGAMO
<b>803.</b>	WEST BUDAMA NORTH PRODUCE DEALERS SACCO	35,396,500	TORORO
<b>804.</b>	LABWOR COUNTY MARKET VENDORS SACCO LTD	35,610,875	ABIM
<b>805.</b>	JINJA NORTHERN DIVISION ELECTED LEADERS EMYOOGA SACCO	35,644,666	JINJA
<b>806.</b>	JIE COUNTY RESTAURANT OWNERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	35,654,550	KOTIDO
<b>807.</b>	BUDIOPPE EAST CONSTITUENCY BODA BODA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	35,680,299	KAMULI
<b>808.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY WOMEN ENTRPRENURS SAVING AND CREDIT COOPERATIVE SOCIETY LTD	35,956,500	KAMULI
<b>809.</b>	BWAMBA PRODUCE DEALERS' MYOOGA SAVING AND CREDIT COOPERATIVE SOCIETY LIMITED	35,960,722	BUNDIBUGYO
<b>810.</b>	KAMULI MUNICIPAL COUNCIL COSNTITUENCY SALOON OPERATORS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	36,046,500	KAMULI
<b>811.</b>	BUTIRU CONSTITUENCY PERFORMING ARTISTS SACCO	36,368,796	MBALE
<b>812.</b>	NANSANA DIVISION WOMEN ENTREPRENEURS EMYOOGA SACCO	36,524,499	NANSANA BRANCH
<b>813.</b>	KIBANDA NORTH WOMEN ENTREPRENEURS EMYOOGA SACCO	36,533,191	BWEYALE
<b>814.</b>	WEST BUDAMA SOUTH PRODUCE DEALERS SACCO	36,627,024	TORORO
<b>815.</b>	WEST BUDAMA SOUTH PRODUCE DEALERS SACCO	36,627,024	TORORO
<b>816.</b>	BUJUMBA COUNTY TAILORS SACCO	36,671,500	KALANGALA
<b>817.</b>	BUDIOPPE EAST CONSTITUENCY JOURNALIST SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	36,700,235	KAMULI
<b>818.</b>	BULAMBULI CONSTITUENCY BODA BODA SACCO	36,817,597	MBALE
<b>819.</b>	KIBANDA NORTH PWD EMYOOGA SACCO	36,835,089	BWEYALE
<b>820.</b>	JIE COUNTY WOMEN ENTREPENNUERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	36,904,550	KOTIDO
<b>821.</b>	BUDIOPPE EAST CONSTITUENCY WELDERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	36,991,457	KAMULI
<b>822.</b>	KIBUKU CONSTITUENCY YOUTH LEADERS SACCO	37,016,550	PALLISA
<b>823.</b>	KAMULI MUNICIPAL COUNCIL CONSTITUENCY MARKET VENDORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	37,183,500	KAMULI
<b>824.</b>	BUGIRI MUNICIPALITY CONSTITUENCY WELDERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	37,287,758	BUGIRI
<b>825.</b>	BUDIOPPE EAST CONSTITUENCY PERSONS WITH DISABILITIES SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	37,378,034	KAMULI
<b>826.</b>	JIE COUNTY BODA BODA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	37,884,550	KOTIDO
<b>827.</b>	GOMBA WEST JOURNALISTS SAVINGS AND CREDIT CO OPERATIVE SOCIETY LIMITED	37,926,500	GOMBA

<b>828.</b>	BUDIOPE EAST CONSTITUENCY YOUTH LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	38,225,095	KAMULI
<b>829.</b>	KYAMUSWA COUNTY TAILORS SACCO	38,421,500	KALANGALA
<b>830.</b>	BUTEBO CONSTITUENCY FISHERMEN SAVING AND CREDIT COOPERATIVE SOCIETY LIMITED	38,616,500	PALLISA
<b>831.</b>	BUDIOPE EAST CONSTITUENCY VETERANS COOPERATIVE SAVINGS AND CREDIT SOCIETY	38,620,000	KAMULI
<b>832.</b>	BUDADIRI EAST ELECTED LEADERS SACCOS	38,668,436	MBALE
<b>833.</b>	NAGURU 1NAGURU 11 BUKOTO 1 TAILORS EMYOOGA SACCO	38,794,994	KAMPALA
<b>834.</b>	MAWOGOLA NORTH COUNTY WELDERS SACCO	38,975,985	LWENGÖ
<b>835.</b>	KIBANDA SOUTH TAXI OPERATORS EMYOOGA SACCO	39,257,227	BWEYALE
<b>836.</b>	BUNYA EAST CONSTITUENCY CARPENTRY SAVINGS AND CREDIT COOPERATIVE LIMITED	39,298,900	IGANGA
<b>837.</b>	BUDIOPE WEST CONSTITUENCY MECHANICS COOPERATIVES SAVINGS AND CREDIT SOCIETY	39,594,000	KAMULI
<b>838.</b>	KYAMUSWA COUNTY CARPENTERS SACCO	39,692,219	KALANGALA
<b>839.</b>	DOKOLO SOUTH PWD SACCO	39,834,625	DOKOLO
<b>840.</b>	BUDIOPE EAST CONSTITUENCY FISHERMEN SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	39,928,605	KAMULI
<b>841.</b>	AGULE CONSTITUENCY BODA BODA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	40,000,000	PALLISA
<b>842.</b>	DOKOLO SOUTH CARPENTERS SACCO	40,104,425	DOKOLO
<b>843.</b>	BUKOTO WEST COUNTY TAXI OPERATORS SACCO	40,140,503	LWENGÖ
<b>844.</b>	CHEKWII TAILOR'S SACCO	40,515,285	MOROTO
<b>845.</b>	BUKOOLI CENTRAL CONSTITUENCY PRODUCE DEALERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	40,550,897	BUGIRI
<b>846.</b>	BULAMBULI CONSTITUENCY LOCAL LEADERS SACCO	40,924,123	MBALE
<b>847.</b>	BUDIOPE EAST CONSTITUENCY RESTAURANT OWNERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	41,330,000	KAMULI
<b>848.</b>	DOKOLO NORTH WELDERS SACCO	41,672,875	DOKOLO
<b>849.</b>	KABWERI CONSTITUENCY TAXI OPERATORS SACCO	41,946,550	PALLISA
<b>850.</b>	MUTUNGO MBUYA 1 AND MBUYA 11 TAILORS EMYOOGA SACCO	42,414,093	KAMPALA
<b>851.</b>	BUDIOPE EAST CONSTITUENCY TAILORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	42,600,000	KAMULI
<b>852.</b>	KIBUKU CONSTITUENCY PRODUCE DEALERS SACCO	42,746,550	PALLISA
<b>853.</b>	KIBUKU CONSTITUENCY TAXI OPERATORS SACCO	44,387,550	PALLISA
<b>854.</b>	BUDIOPE WEST CONSTITUENCY TAXI OPERATORS SAVINGS AND CREDIT COOPERATIVE SOCIETY LIMITED	44,653,000	KAMULI
<b>855.</b>	RUHAAMA EAST WOMEN ENTREPRENUERS OMWOOGA SACCO	45,442,139	NTUNGAMO
<b>856.</b>	KYAMUSWA COUNTY TAXI OPERATORS SACCO	46,566,500	KALANGALA

<b>857.</b>	BUKOOLI NORTH CONSTITUENCY ELECTED LEADERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	47,889,244	BUGIRI
<b>858.</b>	BUDIOPE WEST CONSTITUENCY LOCAL LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	48,149,282	KAMULI
<b>859.</b>	GOMBA EAST MECHANICS MYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTD	48,466,500	GOMBA
<b>860.</b>	KIBANDA NORTH PRODUCE DEALERS EMYOOGA SACCO	49,919,074	BWEYALE
<b>861.</b>	BUKOOLI ISLAND CONSTITUENCY LOCAL LEADERS' EMYOOGA COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	49,996,500	BUSIA
<b>862.</b>	WESTERN DIVISION COUNTY LOCAL LEADERS SACCO	49,996,500	SOROTI
<b>863.</b>	SOI CONSTITUENCY LOCAL LEADERS SACCO	49,996,500	KAPCHORWA
<b>864.</b>	AYIVU WEST CONSTITUENCY LOCAL LEADERS EMYOOGA SACCO ACCOUNT	49,996,500	ARUA
<b>865.</b>	KWEEN CONSTITUENCY LOCAL	49,997,911	KWEEN
<b>866.</b>	BUIKWE SOUTH CONSTITUENCY LOCAL LEADERS MYOOGA SACCO	50,000,000	LUGAZI
<b>867.</b>	AGULE CONSTITUENCY LOCAL LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	50,000,000	PALLISA
<b>868.</b>	IK CONSTITUENCY LOCAL LEADERS' SACCO	50,049,900	KOTIDO
<b>869.</b>	MASAJJA DIVISION LOCAL LEADERS MYOOGA SACCO	50,100,000	KATWE
<b>870.</b>	KAPCHORWA MUNICIPALITY LO	50,168,711	KAPCHORWA
<b>871.</b>	KIBANDA NORTH LOCAL LEADERS EMYOOGA SACCO	50,393,143	BWEYALE
<b>872.</b>	KIBANDA SOUTH LOCAL LEADERS EMYOOGA SACCO	50,393,143	BWEYALE
<b>873.</b>	PADYERE CONSTITUENCY LOCAL LEADERS' SACCO LTD	50,469,390	NEBBI
<b>874.</b>	TOO CONSTITUENCY LOCAL LEADERS SACCO	50,511,737	KAPCHORWA
<b>875.</b>	UPPER MADI CONSTITUENCY ELECTED LEADERS SACCO	50,545,645	ARUA
<b>876.</b>	BUKOOLI SOUTH CONSTITUENCY LOCAL LEADERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	50,558,476	BUKOOLI
<b>877.</b>	JINJA SOUTHERN DIVISION EAST CONSTITUENCY ELECTED LEADERS EMYOOGA SACCO	50,586,710	JINJA
<b>878.</b>	LOWER MADI OKOLLO CONSTITUENCY LOCAL LEADERS SACCO	50,596,155	ARUA
<b>879.</b>	WEST BUDAMA NORTH LOCAL LEADERS SACCO	50,596,500	TORORO
<b>880.</b>	DODOTH EAST CONSTITUENCY LOCAL LEADERS' SACCO	50,649,900	KOTIDO
<b>881.</b>	JINJA SOUTH DIVISION WEST CONSTITUENCY ELECTED LEADERS EMYOOGA SACCO	50,884,046	JINJA
<b>882.</b>	GOMBA WEST LOCAL LEADERS MYOOGA SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LTDLTD	50,896,500	GOMBA
<b>883.</b>	BUSIA MUNICIPALITY CONSTITUENCY ELECTED LEADERS SACCO	50,896,500	BUSIA
<b>884.</b>	JIE COUNTY LOCAL LEADERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITE	51,004,550	KOTIDO

<b>885.</b>	TINGEY CONSTITUENCY LOCAL LEADERS SACCO	51,012,366	KAPCHORWA
<b>886.</b>	LABWOR COUNTY PRODUCE DEALERS SACCO LTD	51,115,625	ABIM
<b>887.</b>	WEST BUDAMA SOUTH LOCAL LEADERS SACCO	51,224,514	TORORO
<b>888.</b>	WEST BUDAMA SOUTH LOCAL LEADERS SACCO	51,224,514	TORORO
<b>889.</b>	WEST BUDAMA NORTH EAST LOCAL LEADERS SACCO	51,224,997	TORORO
<b>890.</b>	WEST BUDAMA NORTH EAST LOCAL LEADERS SACCO	51,224,997	TORORO
<b>891.</b>	BUTAMBALA CONSTITUENCY LOCAL LEADERS SACCO	51,389,238	MPIGI
<b>892.</b>	BUNYOLE EAST CONSTITUENCY LOCAL LEADERS SACCO	51,391,832	MBALE
<b>893.</b>	BUFUMBIRA EAST ELECTED LOCAL LEADERS EMYOOGA SACCO	51,445,990	KISORO
<b>894.</b>	BUGABULA SOUTH CONSTITUENCY LOCAL LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	51,696,500	KAMULI
<b>895.</b>	SAMIA BUGWE NORTH CONSTITUENCY LOCAL LEADERS SAVING AND CREDIT CO OPERATIVE SOCIETY LIMITED	51,806,500	BUSIA
<b>896.</b>	SOROTI EAST DIVISION COUNTY LOCAL LEADERS SAVINGS AND COOPERATIVE SOCIETY LIMITED	53,566,608	SOROTI
<b>897.</b>	NAGURU 1 WOMEN ENTERPRENUER EMYOOGA SACCO	53,632,618	KAMPALA
<b>898.</b>	BUJUMBA COUNTY MECHANICS SACCO	53,676,500	KALANGALA
<b>899.</b>	NJERU MUNICIPALITY LEADERS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED	54,156,000	JINJA
<b>900.</b>	LUGAZI MUNICIPALITY LEADERS SACCO	59,530,000	LUGAZI
<b>901.</b>	BUTEBO CONSTITUENCY LOCAL LEADERS SAVING AND CREDIT SOCIETY LIMITED	59,594,939	PALLISA
<b>902.</b>	KAJARA COUNTY SALOON OPERATORS OMWOOGA SACCO	60,328,533	NTUNGAMO
<b>903.</b>	BUKOTO 1 NAGURU 1 AND NAGURU 11 RESTAURANTS EMYOOGA SACCO	60,337,154	KAMPALA
<b>904.</b>	BUKOTO 1 NAGURU 1 AND NAGURU 11 PARISH MECHANICS EMYOOGA SACCO	60,337,154	KAMPALA
<b>905.</b>	NTINDA AND KISAASI MARKETS EMYOOGA SACCO	60,355,395	KAMPALA
<b>906.</b>	NAKAWA MARKET NON FOOD VENDORS EMYOOGA SACCO	60,355,395	KAMPALA
<b>907.</b>	BUKOTO WEST COUNTY LOCAL LEADERS SACCO	62,882,768	LWENGO
<b>908.</b>	DOKOLO SOUTH FISHERMEN SACCO	64,725,725	DOKOLO
<b>909.</b>	BUKOOLI CENTRAL CONSTITUENCY ELECTED LEADERS COOPERATIVE SAVINGS AND CREDIT SOCIETY	71,717,823	BUGIRI
<b>910.</b>	BUDIOPE EAST CONSTITUENCY LOCAL LEADERS SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD	72,250,000	KAMULI
<b>911.</b>	BUKOOLI SOUTH CONSTITUENCY CARPENTERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKOOLI
<b>912.</b>	BUKOOLI SOUTH CONSTITUENCY MECHANICS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKOOLI

<b>913.</b>	BUKOOLI SOUTH CONSTITUENCY WELDERS COOPERATIVE SAVING AND CREDIT SOCIETY LIMITED	30,320,979	BUKOOLI
<b>914.</b>	JONAM CONSTITUENCY LOCAL LEADERS SACCO	50,000,000	PAKWACH
<b>915.</b>	MARACHA CONSTITUENCY ELECTED LEADERS SACCO	50,000,000	MARACHA
<b>916.</b>	NEBBI MUNICIPALITY ELECTED LEADERS SACCO	50,000,000	NEBBI
<b>917.</b>	OKORO CONSTITUENCY LOCAL LEADERS SACCO LTD	50,000,000	ZOMBO
<b>918.</b>	ARUA CITY CARPENTERS SACCO	30,000,000	ARUA
<b>919.</b>	ARUA CITY MARKET VENDORS SACCO	30,000,000	ARUA
<b>920.</b>	ARUA CITY PWDS SACCO	30,000,000	ARUA
<b>921.</b>	ARUA CITY WELDERS SACCO	30,000,000	ARUA
<b>922.</b>	ARUA CITY YOUTH LEADERS SACCO	30,000,000	ARUA
<b>923.</b>	ARUA CITY JOURNALISTS SACCO	30,000,000	ARUA
<b>924.</b>	ARUA CITY SALON OPERATORS	30,000,000	ARUA
<b>925.</b>	JONAM CONSTITUENCY PERFORMING ARTISTS SACCO	30,000,000	PAKWACH
<b>926.</b>	JONAM CONSTITUENCY FISHERMEN SACCO	30,000,000	PAKWACH
<b>927.</b>	JONAM CONSTITUENCY RESTAURANT OWNERS	30,000,000	PAKWACH
<b>928.</b>	JONAM CONSTITUENCY PWDS SACCO	30,000,000	PAKWACH
<b>929.</b>	JONAM CONSTITUENCY VETERANS SACCO	30,000,000	PAKWACH
<b>930.</b>	JONAM CONSTITUENCY BODA BODA SACCO	30,000,000	PAKWACH
<b>931.</b>	JONAM CONSTITUENCY SALOON OPERATORS SACCO	30,000,000	PAKWACH
<b>932.</b>	JONAM CONSTITUENCY MARKET VENDORS	30,000,000	PAKWACH
<b>933.</b>	JONAM CONSTITUENCY PRODUCE DEALERS SACCO	30,000,000	PAKWACH
<b>934.</b>	JONAM CONSTITUENCY MECHANICS SACCO	30,000,000	PAKWACH
<b>935.</b>	MARACHA CONSTITUENCY TAILORING SACCO	30,000,000	MARACHA
<b>936.</b>	MARACHA CONSTITUENCY VETERANS SACCO	30,000,000	MARACHA
<b>937.</b>	MARACHA CONSTITUENCY RESTAURANT OWNERS SACCO	30,000,000	MARACHA
<b>938.</b>	MARACHA CONSTITUENCY JOURNALIST SACCO	30,000,000	MARACHA
<b>939.</b>	MARACHA CONSTITUENCY SALON SACCO	30,000,000	MARACHA
<b>940.</b>	MARACHA CONSTITUENCY TAXI OPERATORS SACCO	30,000,000	MARACHA
<b>941.</b>	MARACHA CONSTITUENCY MECHANICS SACCO	30,000,000	MARACHA
<b>942.</b>	MARACHA CONSTITUENCY BODABODA SACCO	30,000,000	MARACHA
<b>943.</b>	MARACHA CONSTITUENCY WOMEN ENTREPRENUERS SACCO	30,000,000	MARACHA
<b>944.</b>	MARACHA CONSTITUENCY WELDERS SACCO	30,000,000	MARACHA
<b>945.</b>	NEBBI MUNICIPALITY MECHANICS SACCO	30,000,000	NEBBI

946.	NEBBI MUNICIPALITY WELDERS SACCO	30,000,000	NEBBI
947.	NEBBI MUNICIPALITY BODA BODA SACCO	30,000,000	NEBBI
948.	NEBBI MUNICIPALITY MARKET VENDORS SACCO	30,000,000	NEBBI
949.	NEBBI MUNICIPALITY YOUTH LEADERS SACCO	30,000,000	NEBBI
950.	NEBBI MUNICIPALITY VETERANS SACCO	30,000,000	NEBBI
951.	NEBBI MUNICIPALITY CARPENTERS SACCO	30,000,000	NEBBI
952.	NEBBI MUNICIPALITY RESTAURANT SACCO	30,000,000	NEBBI
953.	NEBBI MUNICIPALITY PRODUCE DEALERS SACCO	30,000,000	NEBBI
954.	NEBBI MUNICIPALITY WOMEN ENTREPRENEURS SACCO	30,000,000	NEBBI
955.	NEBBI MUNICIPALITY SALOON OPERATORS SACCO	30,000,000	NEBBI
956.	NEBBI MUNICIPALITY TAILORS SACCO	30,000,000	NEBBI
957.	NEBBI MUNICIPALITY PWDS SACCO	30,000,000	NEBBI
958.	NEBBI MUNICIPALITY JOURNALIST SACCO	30,000,000	NEBBI
959.	NEBBI MUNICIPALITY FISHERMEN SACCO	30,000,000	NEBBI
960.	NEBBI MUNICIPALITY TAXI OPERATORS	30,000,000	NEBBI
961.	OKORO CONSTITUENCY YOUTH LEADERS SACCO	30,000,000	ZOMBO
962.	OKORO CONSTITUENCY SALOON OPERATOR SACCO	30,000,000	ZOMBO
963.	OKORO CONSTITUENCY JOURNALIST SACCO	30,000,000	ZOMBO
964.	OKORO CONSTITUENCY MECHANICS SACCO	30,000,000	ZOMBO
965.	OKORO CONSTITUENCY MARKET VENDORS SACCO	30,000,000	ZOMBO
966.	OKORO CONSTITUENCY TRANSPORT OPERATORS SACCO	30,000,000	ZOMBO
967.	OKORO CONSTITUENCY BODABODA SACCO	30,000,000	ZOMBO
968.	OKORO CONSTITUENCY FISH FARMERS SACCO	30,000,000	ZOMBO
969.	OKORO CONSTITUENCY CARPENTERS SACCO LTD	30,000,000	ZOMBO
970.	OKORO CONSTITUENCY PERFORMING ARTISTS SACCO LTD	30,000,000	ZOMBO
971.	OKORO CONSTITUENCY PRODUCE DEALERS SACCO LTD	30,000,000	ZOMBO
972.	OKORO CONSTITUENCY RESTAURANT OPERATORS SACCO LTD	30,000,000	ZOMBO
973.	OKORO CONSTITUENCY TAILORING SACCO LTD	30,000,000	ZOMBO
974.	OKORO CONSTITUENCY VETERANS SACCO LTD	30,000,000	ZOMBO
975.	OKORO CONSTITUENCY WELDERS SACCO LTD	30,000,000	ZOMBO
976.	OKORO CONSTITUENCY WOMEN ENTREPRENEURS SACCO LTD	30,000,000	ZOMBO
977.	NDORWA WEST CONSTITUENCY CARPENTERS MWOGA SACCO LTD	30,000,000	KABALE
978.	NDORWA WEST CONSTITUENCY MECHANIC'S MWOGA SACCO LTD	30,000,000	KABALE
979.	NDORWA WEST CONSTITUENCY PERFORMING ARTISTS MWOGA SACCO LTD	30,000,000	KABALE

980.	NDORWA WEST CONSTITUENCY PWDS MWOOGA SACCO LTD	30,000,000	KABALE
981.	NDORWA WEST CONSTITUENCY SALOON OPERATOR'S MWOGA SACCO LTD	30,000,000	KABALE
982.	NDORWA WEST CONSTITUENCY TAILORS MWOGA SACCO LTD	30,000,000	KABALE
983.	NDORWA WEST CONSTITUENCY WELDER'S MWOGA SACCO LTD	30,000,000	KABALE
984.	NDORWA WEST CONSTITUENCY WOMEN ENTREPRENEURS MWOGA SACCO LTD	30,000,000	KABALE
985.	NDORWA EAST RESTAURANT OWNERS MYOOGA SACCO	30,000,000	KABALE
986.	KABALE MUNICIPALITY TAILORING MYOOGA SACCO	30,000,000	KABALE
987.	BUKIMBIRI CONSTITUENCY TAILORING EMYOOGA SACCO	30,000,000	KISORO
988.	BUKIMBIRI CONSTITUENCY YOUTH LEADERS EMYOOGA SACCO	30,000,000	KISORO
989.	BUFUMBIRA EAST MECHANICS EMYOOGA SACCO	30,000,000	KISORO
990.	BUFUMBIRA SOUTH SALON OPERATORS EMYOOGA SACCO	30,000,000	KISORO
991.	KINKIZI EAST CONSTITUENCY MECHANICS OMWOOGA SACCO LTD	30,000,000	KANUNGU
992.	IBANDA MUNICIPALITY PWDS SACCOS	30,000,000	IBANDA
993.	IBANDA MUNICIPALITY CARPENTERS SACCOS	30,000,000	IBANDA
994.	IBANDA NORTH VETERANS SACCOS	30,000,000	IBANDA
995.	IGARA NORTH YOUTH LEADERS SACCO	30,000,000	BUSHENYI
996.	IGARA NORTH CARPENTERS SACCO	30,000,000	BUSHENYI
997.	IGARA NORTH WELDERS SACCO	30,000,000	BUSHENYI
998.	IGARA WEST CONSTITUENCY WELDERS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY	30,000,000	BUSHENYI
999.	IGARA WEST CONSTITUENCY WELDERS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY	30,000,000	BUSHENYI
1000.	IGARA WEST CONSTITUENCY LOCAL LEADERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	30,000,000	BUSHENYI
1001.	IGARA WEST CONSTITUENCY MARKET VENDORS SACCO LTD	30,000,000	BUSHENYI
1002.	IGARA WEST CONSTITUENCY TAXI OPERATORS SACCO LTD	30,000,000	BUSHENYI
1003.	IGARA WEST CONSTITUENCY YOUTH LEADERS COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	30,000,000	BUSHENYI
1004.	IGARA WEST CONSTITUENCY PRODUCE DEALER COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD	30,000,000	BUSHENYI
1005.	IGARA WEST CONSTITUENCY WOMEN ENTREPRENEURS CO-OPERATIVE SAVINGS AND CREDIT SOCIETY	30,000,000	BUSHENYI
1006.	IBANDA SOUTH CONSTITUENCY CARPENTERS SACCO	30,000,000	IBANDA
1007.	KYAKA CENTRAL CONSTITUENCY - ALL 18 SACCOS	560,000,000	KYELEGWA
1008.	KYAKA NORTH CONSTITUENCY - ALL 18 SACCOS	560,000,000	KYELEGWA
1009.	KYAKA SOUTH CONSTITUENCY - ALL 18 SACCOS	560,000,000	KYELEGWA

<b>1010.</b>	CENTRAL DIVISION CONSTITUENCY - ALL 18 SACCOES	560,000,000	FORTPORTAL
		<b>34,716,666,049</b>	

**APPENDIX 3: TABLE SHOWING A SAMPLE OF SACCOES THAT HAD A LOW UPTAKE OF SEED GRANT CAPITAL**

<b>Sn</b>	<b>District</b>	<b>Constituency</b>	<b>Sacco Name</b>	<b>Amount Disbursed From Msc</b>	<b>Amount Disbursed By The Sacco (Ugx)</b>	<b>Unspent</b>
<b>1.</b>	Ibanda	Ibanda South	Ibanda South Constituency Mechanics Sacco	30,000,000	4,000,000	26,000,000
<b>2.</b>	Bushenyi	Bushenyi-Ishaka Municipality	Bushenyi Ishaka Municipality Salon Operators Sacco	30,000,000	8,500,000	21,500,000
<b>3.</b>	Ibanda	Ibanda Municipality	Ibanda Municipality Performing Artists Saccos	30,000,000	9,400,000	20,600,000
<b>4.</b>	Ibanda	Ibanda South	Ibanda South Constituency Welders Sacco	30,000,000	11,100,000	18,900,000
<b>5.</b>	Ngora	Kapir County	Kapir County Tailors Sacco	30,000,000	13,100,000	16,900,000
<b>6.</b>	Ngora	Kapir County	Kapir County Tailors Sacco	30,000,000	13,100,000	16,900,000
<b>7.</b>	Kamuli	Buzaaya	Buzaaya County Elected Leaders Sacco	50,000,000	33,800,000	16,200,000
<b>8.</b>	Soroti City	Soroti East City Division	Soroti East City Division Boda-Boda Sacco	30,000,000	16,000,000	14,000,000
<b>9.</b>	Soroti City	Soroti East City Division	Soroti East City Division Fishermen Sacco	30,000,000	16,000,000	14,000,000
<b>10.</b>	Soroti City	Soroti East City Division	Soroti East City Division Boda-Boda Sacco	30,000,000	16,000,000	14,000,000
<b>11.</b>	Soroti City	Soroti East City Division	Soroti East City Division Fishermen Sacco	30,000,000	16,000,000	14,000,000
<b>12.</b>	Ngora	Kapir County	Kapir County Taxi Operators Sacco	30,000,000	16,474,000	13,526,000
<b>13.</b>	Ngora	Kapir County	Kapir County Taxi Operators Sacco	30,000,000	16,474,000	13,526,000
<b>14.</b>	Ibanda	Ibanda South	Ibanda South Constituency Fishermen Sacco	30,000,000	16,900,000	13,100,000
<b>15.</b>	Ngora	Kapir County	Kapir County Artists Sacco	30,000,000	17,500,000	12,500,000

<b>16.</b>	Ngora	Kapir County	Kapir County Artists Sacco	30,000,000	17,500,000	12,500,000
<b>17.</b>	Bushenyi	Bushenyi-Ishaka Municipality	Bushenyi Ishaka Municipality Tailors Sacco	30,000,000	17,700,000	12,300,000
<b>18.</b>			Nebbi Municipality Performing Artists Sacco	30,000,000	18,700,000	11,300,000
<b>19.</b>	Soroti District	Soroti West Division	Soroti West Division Restaurants Owners And Savings Cooperative	30,000,000	19,000,000	11,000,000
<b>20.</b>	Soroti District	Soroti West Division	Soroti West Division Restaurants Owners And Savings Cooperative	30,000,000	19,000,000	11,000,000
<b>21.</b>	Bushenyi	Igara North	Igara North Performing Artists Sacco	30,000,000	19,500,000	10,500,000
<b>22.</b>	Ngora	Kapir County	Kapir County Restaurant Owners Sacco	30,000,000	19,520,000	10,480,000
<b>23.</b>	Ngora	Kapir County	Kapir County Restaurant Owners Sacco	30,000,000	19,520,000	10,480,000
<b>24.</b>	Ibanda	Ibanda Municipality	Ibanda Municipality Restaurant Saccos	30,000,000	20,970,000	9,030,000
<b>25.</b>	Soroti City	Soroti East City Division	Soroti East City Division Local Leaders Sacco	50,000,000	41,400,000	8,600,000
<b>26.</b>	Soroti City	Soroti East City Division	Soroti East City Division Local Leaders Sacco	50,000,000	41,400,000	8,600,000
<b>27.</b>	Ibanda	Ibanda Municipality	Ibanda Municipality Taxi Operators Saccos	30,000,000	22,000,000	8,000,000
<b>28.</b>	Soroti City	Soroti East City Division	Soroti East City Division Women Entrepreneurs Sacco	30,000,000	22,002,000	7,998,000
<b>29.</b>	Soroti City	Soroti East City Division	Soroti East City Division Women Entrepreneurs Sacco	30,000,000	22,002,000	7,998,000
<b>30.</b>	Kamuli	Buzaaya	Buzaaya County Fishermen Sacco	30,000,000	22,320,000	7,680,000
<b>31.</b>	Ngora	Kapir County	Kapir County Mechanics	30,000,000	12,800,000	7,200,000
<b>32.</b>	Ngora	Kapir County	Kapir County Mechanics	30,000,000	12,800,000	7,200,000
<b>33.</b>	Kamuli	Buzaaya	Buzaaya County Pwds Sacco	30,000,000	22,908,000	7,092,000
<b>34.</b>	Ngora	Kapir County	Kapir County Welder Sacco	30,000,000	23,000,000	7,000,000
<b>35.</b>	Ngora	Kapir County	Kapir County Welder Sacco	30,000,000	23,000,000	7,000,000

<b>36.</b>	Ngora	Kapir County	Kapir County Journalists	30,000,000	13,600,000	6,400,000
<b>37.</b>	Ngora	Kapir County	Kapir County Journalists	30,000,000	13,600,000	6,400,000
<b>38.</b>	Kamuli	Buzaaya	Buzaaya County Youth Leaders Sacco	30,000,000	24,460,000	5,540,000
<b>39.</b>	Ngora	Kapir County	Kapir County Political Leaders	30,000,000	26,200,000	3,800,000
<b>40.</b>	Ngora	Kapir County	Kapir County Political Leaders	30,000,000	26,200,000	3,800,000
<b>41.</b>	Soroti	Dakabela County	Dakabela County Pwds Sacco	30,000,000	26,255,000	3,745,000
<b>42.</b>	Soroti	Dakabela County	Dakabela County Pwds Sacco	30,000,000	26,255,000	3,745,000
<b>43.</b>	Ngora	Kapir County	Kapir County Pwds Sacco	30,000,000	27,200,000	2,800,000
<b>44.</b>	Ngora	Kapir County	Kapir County Pwds Sacco	30,000,000	27,200,000	2,800,000
<b>45.</b>	Soroti City	Soroti East City Division	Soroti East City Division Taxi Operators Sacco	30,000,000	27,300,000	2,700,000
<b>46.</b>	Soroti City	Soroti East City Division	Soroti East City Division Taxi Operators Sacco	30,000,000	27,300,000	2,700,000
<b>47.</b>	Kamuli	Buzaaya	Buzaaya County Women Entrepreneurs	30,000,000	27,342,000	2,658,000
<b>48.</b>	Kamuli	Buzaaya	Buzaaya County Market Vendors	30,000,000	27,417,000	2,583,000
<b>49.</b>	Ngora	Kapir County	Kapir County Carpenters Sacco	30,000,000	27,726,000	2,274,000
<b>50.</b>	Ngora	Kapir County	Kapir County Carpenters Sacco	30,000,000	27,726,000	2,274,000
<b>51.</b>	Kamuli	Buzaaya	Buzaaya County Produce Dealers Sac	30,000,000	28,080,000	1,920,000
<b>52.</b>	Ngora	Kapir County	Kapir County Market Vendors	30,000,000	28,500,000	1,500,000
<b>53.</b>	Ngora	Kapir County	Kapir County Market Vendors	30,000,000	28,500,000	1,500,000
<b>54.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	30,000,000	29,100,000	900,000
<b>55.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	30,000,000	29,100,000	900,000
<b>56.</b>	Soroti District	Dakabela County	Dakabela County Market Vendors Sacco	30,000,000	29,900,000	100,000
<b>57.</b>	Soroti District	Dakabela County	Dakabela County Market Vendors Sacco	30,000,000	29,900,000	100,000
<b>58.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	30,000,000	29,918,000	82,000
<b>59.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	30,000,000	29,918,000	82,000
<b>60.</b>	Soroti District	Soroti West Division	Soroti West Division Produce Dealers	30,000,000	23,950,000	50,000

<b>61.</b>	Soroti District	Soroti West Division	Soroti West Division Produce Dealers	30,000,000	23,950,000	50,000
<b>62.</b>	Kamuli	Buzaaya	Buzaaya County Carpenters Sacco	30,000,000	30,000,000	0
<b>63.</b>	Kamuli	Buzaaya	Buzaaya County Restaurant Owners	30,000,000	30,000,000	0
<b>64.</b>	Kamuli	Buzaaya	Buzaaya County Salon Operators Sacco	30,000,000	30,000,000	0
<b>65.</b>	Kamuli	Buzaaya	Buzaaya County Tailors Cooper Sacco	30,000,000	30,000,000	0
<b>66.</b>	Kamuli	Buzaaya	Buzaaya County Welders Co-Per Sacco	30,000,000	30,000,000	0
<b>67.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Boda Boda Sacco	30,000,000	27,300,000	2,700,000
<b>68.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Taxi Operators	30,000,000	29,000,000	1,000,000
<b>69.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Journalist	30,000,000	27,400,000	2,600,000
<b>70.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Welders	30,000,000	21,000,000	9,000,000
<b>71.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Produce Dealers	30,000,000	20,000,000	10,000,000
<b>72.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Pwd's	30,000,000	20,200,000	9,800,000
<b>73.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Veterans	30,000,000	24,000,000	6,000,000
<b>74.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Mechanics	30,000,000	25,400,000	4,600,000
<b>75.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Welders	30,000,000	18,000,000	12,000,000
<b>76.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Saloon Operators	30,000,000	14,850,000	15,150,000
<b>77.</b>	Lwengo	Bukoto South	Bukoto South Carpenters Sacco	30,000,000	17,400,000	12,600,000
<b>78.</b>	Lwengo	Bukoto South	Bukoto South Saloon Operators Sacco	30,000,000	26,300,000	3,700,000
<b>79.</b>	Lwengo	Bukoto South	Bukoto South Market Vendors Sacco	30,000,000	25,000,000	5,000,000
<b>80.</b>	Lwengo	Bukoto South	Bukoto South Mechanics Sacco	30,000,000	16,700,000	13,300,000
<b>81.</b>	Lwengo	Bukoto South	Bukoto South Journalists Sacco	30,000,000	25,570,000	4,430,000
<b>82.</b>	Lwengo	Bukoto South	Bukoto South Veterans Sacco	30,000,000	21,000,000	9,000,000
<b>83.</b>	Lwengo	Bukoto South	Bukoto South Pwd's Sacco	30,000,000	22,700,000	7,300,000

<b>84.</b>	Lwengo	Bukoto Mid-West	Bukoto Mid-West Carpenters Sacco	30,000,000	15,090,000	14,910,000
<b>85.</b>	Lwengo	Bukoto Mid-West	Bukoto Mid-West Fishermen Sacco	30,000,000	24,700,000	5,300,000
<b>86.</b>	Lwengo	Bukoto Mid-West	Bukoto Mid-West Welders Sacco	30,000,000	24,172,000	5,828,000
<b>87.</b>	Lwengo	Bukoto Mid-West	Bukoto Mid-West Taxi Operators Sacco	30,000,000	23,100,000	6,900,000
<b>88.</b>	Lwengo	Bukoto West	Bukoto West Boda Boda Operators Sacco	30,000,000	28,250,000	1,750,000
<b>89.</b>	Bukomansimbi	Bukomansimbi North	Bukomansimbi North Fishers Sacco	30,000,000	25,000,000	5,000,000
<b>90.</b>	Bukomansimbi	Bukomansimbi North	Bukomansimbi North Elected Leaders Sacco	50,000,000	38,100,000	11,900,000
<b>91.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Carpenters Sacco	30,000,000	27,000,000	3,000,000
<b>92.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Journalists	30,000,000	28,850,000	1,150,000
<b>93.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Saloon Operators	30,000,000	28,340,000	1,660,000
<b>94.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Market Vendors	30,000,000	27,000,000	3,000,000
<b>95.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Restaurant Owners	30,000,000	24,570,000	5,430,000
				<b>2,930,000,000</b>	<b>2,193,979,000</b>	<b>684,021,000</b>

**APPENDIX 4: TABLE SHOWING FUNDS THAT WERE MISUSED**

District	Constituency	SACCO	Amount	Period funds utilized	when were	Loan Period	Comment
Kayunga	Ntenjeru South	Weiders Ntenjeru south	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
Kayunga	Mbbaala	Fishermen SACCO	30,000,000	June 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment. Balance on Bank a/c: UGX:270,000 <b>Police recovered- UGX: 1Million</b>
Kayunga	Mbbaale	Performing Artist	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment Balance on Bank a/c: <b>UGX: 1M</b>
Kayunga	Ntenjeru North	Weiders Ntenjeru North	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment Bank Balance: <b>UGX:900,000</b>
Kayunga	Ntenjeru South	Local Leaders	50,000,000	May 2021 And Balance in June 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
Kayunga	Ntenjeru South	Taxi Operators	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment- Bank Statement Bal: <b>UGX 2 million</b>
Kayunga	Mbbaala	Salon Operators	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
Kayunga	Ntenjeru North	Market Vendors	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
Kayunga	Ntenjeru South	Youth Leaders	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
Kayunga	Ntenjeru south	Producer dealers	30,000,000	May 2021		6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
Kayunga	Ntenjeru	Mechanics	30,000,000	May 2021		6months	Money was taken on the conception that it was never a

	South					revolving fund to the SACCO and six months have elapsed for payment
<b>Kayunga</b>	Ntenjeru North	Mechanics	30,000,000	May 2021	6months	Matter is before Police to return all the stolen funds by the members making recovery
<b>Kayunga</b>	Mbbaale	Youth leader	30,000,000	May 2021	6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment Bank Statement Balance: <b>UGX350,000</b>
<b>Kayunga</b>	Ntenjero North	Boda boda	30,000,000	May 2021	6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
<b>Kayunga</b>	Mbbaale	Mechanics	30,000,000	May 2021	6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
<b>Kayunga</b>	Ntenjero North	Restaurant Owners	30,000,000	May 2021	6months	Money was taken on the conception that it was never a revolving fund to the SACCO and six months have elapsed for payment
		<b>Total</b>	<b>500,000,000</b>			

**APPENDIX 5: TABLE SHOWING SACCOS WHOSE ASSOCIATIONS DID NOT PAY THE REQUISITE UGX 150,000**

<b>Sn</b>	<b>District</b>	<b>Constituency</b>	<b>Sacco Name</b>	<b>Auditor's Remarks</b>
<b>1.</b>	Soroti City	Soroti East City Division	Soroti East City Division Youth Leaders	8 Associations Out Of Total 16 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>2.</b>	Soroti City	Soroti East City Division	Soroti East City Division Produce Dealers	145 Associations Out Of Total 155 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>3.</b>	Soroti City	Soroti East City Division	Soroti East City Division City Saloon	18 Associations Out Of Total 27 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>4.</b>	Soroti City	Soroti East City Division	Soroti East City Division Market Vendors	12 Associations Out Of Total 19 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>5.</b>	Soroti City	Soroti East City Division	Soroti East City Division Boda Boda Sacco	21 Associations Out Of Total 24 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>6.</b>	Soroti City	Soroti East City Division	Soroti East City Division Tailors Sacco	31 Associations Out Of Total 37 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>7.</b>	Soroti City	Soroti East City Division	Soroti East City Division Fishermen Sacco	10 Associations Out Of Total 11 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>8.</b>	Soroti City	Soroti East City Division	Soroti East City Division Restaurant Owners Sacco	24 Associations Out Of Total 27 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>9.</b>	Soroti City	Soroti East City Division	Soroti East City Division Welders Sacco	8 Associations Out Of Total 15 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>10.</b>	Soroti City	Soroti East City Division	Soroti East City Division Women Entrepreneurs Sacco	15 Associations Out Of Total 19 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>11.</b>	Soroti City	Soroti East City Division	Soroti East City Division Taxi Operators Sacco	3 Associations Out Of Total 10 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>12.</b>	Ngora	Kapir County	Kapir County Tailors Sacco	5 Associations Out Of Total 9 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>13.</b>	Ngora	Kapir County	Kapir County Fishermen Sacco	10 Associations Out Of Total 17 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>14.</b>	Ngora	Kapir County	Kapir County Saloon Sacco	2 Associations Out Of Total 7 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>15.</b>	Ngora	Kapir County	Kapir County Market Vendors	21 Associations Out Of Total 26 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>16.</b>	Ngora	Kapir County	Kapir County Produce Dealers Sacco	18 Associations Out Of Total 30 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>17.</b>	Soroti	Dakvela County	Dakvela County Boda Boda Sacco	10 Associations Out Of Total 17 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>18.</b>	Soroti	Dakvela County	Dakvela County Pwds Sacco	14 Associations Out Of Total 19 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>19.</b>	Soroti	Dakvela County	Dakvela County Saloon Sacco	13 Associations Out Of Total 17 Associations Did Not Pay The

				Requisite Ugx 150,000 For Shares In The Sacco
<b>20.</b>	Soroti	Dakabela County	Dakabela County Welders Sacco	5 Associations Out Of Total 10 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>21.</b>	Soroti District	Dakabela County	Dakabela County Market Vendors Sacco	5 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>22.</b>	Soroti District	Dakabela County	Dakabela County Produce Dealers	14 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>23.</b>	Soroti District	Dakabela County	Dakabela Fishermen's Sacco	4 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>24.</b>	Soroti District	Soroti West Division	Soroti West Division County Market Vendors	9 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>25.</b>	Soroti District	Soroti West Division	Soroti West Division Local Leaders	5 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>26.</b>	Soroti District	Soroti West Division	Soroti West Division Journalists	4 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>27.</b>	Soroti District	Soroti West Division	Soroti West Division Fishermen's Sacco	2 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>28.</b>	Soroti District	Soroti West Division	Soroti West Division Women Entrepreneurs	7 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>29.</b>	Soroti District	Soroti West Division	Soroti West Division Restaurants Owners And Savings Cooperative	2 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>30.</b>	Soroti District	Soroti West Division	Soroti West Division County Welders Sacco	7 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>31.</b>	Soroti District	Soroti West Division	Soroti West Division Tailors Sacco	10 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>32.</b>	Soroti District	Soroti West Division	Soroti West Division Mechanics Sacco	6 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>33.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	3 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>34.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	4 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>35.</b>	Soroti District	Soroti West Division	Soroti West Division County Produce Dealers Sacco	14 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>36.</b>	Ngora	Kapir County	Kapir County Political Leaders	5 Associations Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>37.</b>	Ngora	Kapir County	Kapir Veterans Sacco	2 Associations Failed To Pay The Requisite Ugx150,000 For

				Annual Subscription Of Shares
<b>38.</b>	Ngora	Kapir County	Kapir Welders Sacco	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>39.</b>	Ngora	Kapir County	Kapir County Mechanics	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>40.</b>	Ngora	Kapir County	Kapir County Youth Sacco	7 Associations Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>41.</b>	Ngora	Kapir County	Kapir County Journalists	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>42.</b>	Ngora	Kapir County	Kapir County Artists Sacco	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>43.</b>	Soroti City	Soroti East City Division	Soroti East City Division Youth Leaders	8 Associations Out Of Total 16 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>44.</b>	Soroti City	Soroti East City Division	Soroti East City Division Produce Dealers	145 Associations Out Of Total 155 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>45.</b>	Soroti City	Soroti East City Division	Soroti East City Division City Saloon	18 Associations Out Of Total 27 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>46.</b>	Soroti City	Soroti East City Division	Soroti East City Division Market Vendors	12 Associations Out Of Total 19 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>47.</b>	Soroti City	Soroti East City Division	Soroti East City Division Boda Boda Sacco	21 Associations Out Of Total 24 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>48.</b>	Soroti City	Soroti East City Division	Soroti East City Division Tailors Sacco	31 Associations Out Of Total 37 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>49.</b>	Soroti City	Soroti East City Division	Soroti East City Division Fishermen Sacco	10 Associations Out Of Total 11 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>50.</b>	Soroti City	Soroti East City Division	Soroti East City Division Restaurant Owners Sacco	24 Associations Out Of Total 27 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>51.</b>	Soroti City	Soroti East City Division	Soroti East City Division Welders Sacco	8 Associations Out Of Total 15 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>52.</b>	Soroti City	Soroti East City Division	Soroti East City Division Women Entrepreneurs Sacco	15 Associations Out Of Total 19 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>53.</b>	Soroti City	Soroti East City Division	Soroti East City Division Taxi Operators Sacco	3 Associations Out Of Total 10 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>54.</b>	Ngora	Kapir County	Kapir County Tailors Sacco	5 Associations Out Of Total 9 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>55.</b>	Ngora	Kapir County	Kapir County Fishermen Sacco	10 Associations Out Of Total 17 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>56.</b>	Ngora	Kapir County	Kapir County Saloon Sacco	2 Associations Out Of Total 7 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>57.</b>	Ngora	Kapir County	Kapir County Market Vendors	21 Associations Out Of Total 26 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco

<b>58.</b>	Ngora	Kapir County	Kapir County Produce Dealers Sacco	18 Associations Out Of Total 30 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>59.</b>	Soroti	Dakabela County	Dakabela County Boda Boda Sacco	10 Associations Out Of Total 17 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>60.</b>	Soroti	Dakabela County	Dakabela County Pwds Sacco	14 Associations Out Of Total 19 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>61.</b>	Soroti	Dakabela County	Dakabela County Saloon Sacco	13 Associations Out Of Total 17 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>62.</b>	Soroti	Dakabela County	Dakabela County Welders Sacco	5 Associations Out Of Total 10 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>63.</b>	Soroti District	Dakabela County	Dakabela County Market Vendors Sacco	5 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>64.</b>	Soroti District	Dakabela County	Dakabela County Produce Dealers	14 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>65.</b>	Soroti District	Dakabela County	Dakabela Fishermen's Sacco	4 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>66.</b>	Soroti District	Soroti West Division	Soroti West Division County Market Vendors	9 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>67.</b>	Soroti District	Soroti West Division	Soroti West Division Local Leaders	5 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>68.</b>	Soroti District	Soroti West Division	Soroti West Division Journalists	4 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>69.</b>	Soroti District	Soroti West Division	Soroti West Division Fishermen's Sacco	2 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>70.</b>	Soroti District	Soroti West Division	Soroti West Division Women Entrepreneurs	7 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>71.</b>	Soroti District	Soroti West Division	Soroti West Division Restaurants Owners And Savings Cooperative	2 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>72.</b>	Soroti District	Soroti West Division	Soroti West Division County Welders Sacco	7 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>73.</b>	Soroti District	Soroti West Division	Soroti West Division Tailors Sacco	10 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>74.</b>	Soroti District	Soroti West Division	Soroti West Division Mechanics Sacco	6 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>75.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	3 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco

<b>76.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	4 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>77.</b>	Soroti District	Soroti West Division	Soroti West Division County Produce Dealers Sacco	14 Associations Did Not Pay The Requisite Ugx 150,000 For Shares In The Sacco
<b>78.</b>	Ngora	Kapir County	Kapir County Political Leaders	5 Associations Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>79.</b>	Ngora	Kapir County	Kapir Veterans Sacco	2 Associations Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>80.</b>	Ngora	Kapir County	Kapir Welders Sacco	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>81.</b>	Ngora	Kapir County	Kapir County Mechanics	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>82.</b>	Ngora	Kapir County	Kapir County Youth Sacco	7 Associations Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>83.</b>	Ngora	Kapir County	Kapir County Journalists	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>84.</b>	Ngora	Kapir County	Kapir County Artists Sacco	1 Association Failed To Pay The Requisite Ugx150,000 For Annual Subscription Of Shares
<b>85.</b>	Arua	Arua City	Market Vendors	Subscription Not Paid
<b>86.</b>	Arua	Arua City	Arua Pwds	Subscription Not Paid
<b>87.</b>	Arua	Arua City	Welders Sacco	Subscription Not Paid
<b>88.</b>	Arua	Arua City	Youth Leaders Sacco	Subscription Not Paid
<b>89.</b>	Arua	Arua City	Journalists Sacco	Subscription Not Paid
<b>90.</b>	Arua	Arua City	Salon Operators	Subscription Not Paid
<b>91.</b>	Maracha	Maracha	Maracha Constituency Tailoring Sacco	Subscription Not Paid
<b>92.</b>	Maracha	Maracha	Maracha Constituency Journalist Sacco	Subscription Not Paid
<b>93.</b>	Maracha	Maracha	Maracha Constituency Salon Sacco	Subscription Not Paid
<b>94.</b>	Maracha	Maracha	Maracha Constituency Welders Sacco	Subscription Not Paid
<b>95.</b>	Maracha	Maracha	Maracha Constituency Elected Leaders Sacco	Subscription Not Paid
<b>96.</b>	Nebbi	Nebbi Municipality	Mechanics	Subscription Not Paid
<b>97.</b>	Nebbi	Nebbi Municipality	Elected Leaders	Subscription Not Paid
<b>98.</b>	Nebbi	Nebbi Municipality	Welders Sacco	Subscription Not Paid
<b>99.</b>	Nebbi	Nebbi Municipality	Women Entrepreneurs Sacco	Subscription Not Paid
<b>100.</b>	Nebbi	Nebbi Municipality	Pwds Sacco	Subscription Not Paid
<b>101.</b>	Nebbi	Nebbi Municipality	Journalist Sacco	Subscription Not Paid
<b>102.</b>	Nebbi	Nebbi Municipality	Fishermen	Subscription Not Paid

<b>103.</b>	Pakwach	Jonam	Performing Artists Sacco	Subscription Not Paid
<b>104.</b>	Pakwach	Jonam	Jonam Constituency Fishermen Sacco	Subscription Not Paid
<b>105.</b>	Pakwach	Jonam	Pwds Sacco	Subscription Not Paid
<b>106.</b>	Pakwach	Jonam	Veterans Sacco	Subscription Not Paid
<b>107.</b>	Pakwach	Jonam	Boda Boda Sacco	Subscription Not Paid
<b>108.</b>	Pakwach	Jonam	Saloon Operators Sacco	Subscription Not Paid
<b>109.</b>	Pakwach	Jonam	Produce Dealers Sacco	Subscription Not Paid
<b>110.</b>	Pakwach	Jonam	Mechanics Sacco	Subscription Not Paid
<b>111.</b>	Zombo	Okoro	Okoro Constituency Journalist Sacco	Subscription Not Paid
<b>112.</b>	Zombo	Okoro	Okoro Constituency Transport Operators Sacco	Subscription Not Paid
<b>113.</b>	Zombo	Okoro	Okoro Constituency Fish Farmers Sacco	Subscription Not Paid
<b>114.</b>	Zombo	Okoro	Okoro Constituency Carpenters Sacco Ltd	Subscription Not Paid
<b>115.</b>	Zombo	Okoro	Okoro Constituency Local Leaders Sacco Ltd	Subscription Not Paid
<b>116.</b>	Zombo	Okoro	Okoro Constituency Performing Artists Sacco Ltd	Subscription Not Paid
<b>117.</b>	Zombo	Okoro	Okoro Constituency Produce Dealers Sacco Ltd	Subscription Not Paid
<b>118.</b>	Zombo	Okoro	Okoro Constituency Restaurant Operators Sacco Ltd	Subscription Not Paid
<b>119.</b>	Zombo	Okoro	Okoro Constituency Tailoring Sacco Ltd	Subscription Not Paid
<b>120.</b>	Zombo	Okoro	Okoro Constituency Veterans Sacco Ltd	Subscription Not Paid
<b>121.</b>	Zombo	Okoro	Okoro Constituency Welders Sacco Ltd	Subscription Not Paid
<b>122.</b>	Zombo	Okoro	Okoro Constituency Women Entrepreneurs Sacco Ltd	Subscription Not Paid
<b>123.</b>	Fort Portal City	Fort Portal Northern	Boda Boda	Seven (7) Association Out Of 12 Have Paid Membership & Annual Subscription
<b>124.</b>	Fort Portal City	Fort Portal Northern	Taxi Operations	Five (5) Associations Out Of 8 Have Paid Membership & Annual Subscription
<b>125.</b>	Fort Portal City	Fort Portal Northern	Youth Leaders	The Seven Association Failed To Raise The Capital
<b>126.</b>	Kyenjojo	Mwenge Central	Local Leaders	Five(5) Association Of The 11 Have Paid Membership And Annual Subscription
<b>127.</b>	Kyenjojo	Mwenge Central	Youth Leaders	Eleven (11) Association Out Of 15 Have Paid
<b>128.</b>	Kyenjojo	Mwenge Central	Women Entrepreneurship	Nineteen (19) Association Out Of The 44 Have Paid

<b>129.</b>	Kyenjojo	Mwenge Central	Tailors	Six (6) Association Out Of 17 Have Paid
<b>130.</b>	Kyenjojo	Mwenge Central	Restaurant Operators	Twenty (20) Associations Out Of The 28 Have Paid
<b>131.</b>	Kyegegwa	Kyaka Central	Youth Leaders	Eleven (11) Association Out Of 12 Have Paid
<b>132.</b>	Kyegegwa	Kyaka Central	Journalists	One(1) Association Out Of 5 Has Paid
<b>133.</b>	Kyegegwa	Kyaka Central	Taxi Operators	Two (2) Associations Out Of 5 Have Paid The Money
<b>134.</b>	Kyegegwa	Kyaka Central	Veteran	Three (3) Out Of Five Have Paid The Money
<b>135.</b>	Kyegegwa	Kyaka Central	Boda Boda	Twelve (12) Out Of 15 Have Paid The Funds
<b>136.</b>	Mukono	Nakifuma	Market Vendors	Fourteen (14) Association Out Of The 19 Had Paid The Membership And Subscription
<b>137.</b>	Kabale	Ndorwa West	Ndorwa West Constituency Mechanic's Mwoga Sacco Ltd	Funds Had Not Been Disbursed By 30th June, 2021.
<b>138.</b>	Kabale	Ndorwa West	Ndorwa West Constituency Veterans Mwoga Sacco Ltd	No Associations Formed Due To Few Members. Members Paid 10,000 Only As Membership Fees.
<b>139.</b>	Kabale	Ndorwa East	Ndorwa East Tailoring Myooga Sacco	Some Associations Did Not Pay The Full 150,000
<b>140.</b>	Kisoro	Bukimbiri	Bukimbiri Constituency Mechanics Emoyaoga Sacco	The Sacco Has 47 Individual Members And No Association. All The Members Paid Ugx 20,000 As Memebership Fees.
<b>141.</b>	Kisoro	Bukimbiri	Bukimbiri Constituency Welders Emoyaoga Sacco	Sacco Has 30 Individual Members Who Paid Ugx 20,000 As Memebrship Fees To The Sacco.
<b>142.</b>	Kisoro	Bukimbiri	Bukimbiri Constituency Performing Artists Emoyaoga Sacco	10 Members In The Sacco.
<b>143.</b>	Kisoro	Bufumbira North	Bufumbira North Constituency Restaurant Owners Emoyaoga Sacco	Sacco Has 30 Individual Members.
<b>144.</b>	Kisoro	Kisoro Municipality	Kisoro Municipality Constituency Pwds Emoyaoga Sacco	The Sacco Has 80 Individual Members Who Paid Ugx 20,000 As Sacco Membership Fees.
<b>145.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Boda-Boda Omwooga Sacco Ltd	Paid 60,000 For Membership And Shares
<b>146.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Carpenters Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>147.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Elected Leaders Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>148.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Fishermen Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>149.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Market Vendors Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>150.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Performing Artists Omwooga Sacco Ltd	Paid Shares And Membership Of Ugx 60,000.
<b>151.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Persons With Disabilities Omwooga Sacco Ltd	The Sacco Does Not Have An Association. All The Individual Memebrs Paid Ugx 10,000 As Memebrship Fees To The Sacco.
<b>152.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Produce Dealers Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000

<b>153.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Restaurant Owners Omwooga Sacco Ltd	Paid Ugx 100,000 For Shares And Membership Of Ugx 10,000
<b>154.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Salon Operators Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>155.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Tailors Omwooga Sacco Ltd	Paid Shares And Membership Of 80,000
<b>156.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Taxi Operators Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>157.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Veterans Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>158.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Welders Omwooga Sacco Ltd	Paid 60,000 For Shares And Membership.
<b>159.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Women Enterpreneurs Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>160.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Youth Leaders Omwooga Sacco Ltd	Paid Shares And Membership Of 60,000
<b>161.</b>	Kanungu	Kinkizi East	Kinkizi East Constituency Restaurant Omwooga Owners Sacco Ltd	Only Paid 100,000 For Shares And Membership
<b>162.</b>	Kanungu	Kinkizi East	Kinkizi East Constituency Veterans Omwooga Sacco Ltd	Paid 60,000 For Membership And Shares
<b>163.</b>	Kanungu	Kinkizi East	Kinkizi East Constituency Welders Omwooga Sacco Ltd	Paid 70,000 For Shares And Membership
<b>164.</b>	Kanungu	Kinkizi East	Kinkizi East Constituency Taxi Operators Omwooga Sacco Ltd	Paid 60,000 For Shares And Membership
<b>165.</b>	Mbarara Dlg	Kashaari South	All The Saccos	The Associations Collected 10,000 Ugx From Each Member Of The Group And If The Number Exceeded 20 Members, 1000,000 Ugx Was Turned Into Membership Fee And The Rest Would Be Shares
<b>166.</b>	Mbarara Dlg	Kashaari North	All The Saccos	The Associations Collected 10,000 Ugx From Each Member Of The Group And If The Number Exceeded 20 Members, 1000,000 Ugx Was Turned Into Membership Fee And The Rest Would Be Shares
<b>167.</b>	Bushenyi	<b>Bushenyi-Igara West</b>	All Bushenyi Sacco	Paid Through The Bank Ugx.100, 000 And Cash Of Ugx. 50, 000 At The Offices For The Shares
<b>168.</b>	Ibanda	Ibanda Municipality	All Saccos	Paid Through The Bank Ugx.100, 000 And Cash Of Ugx. 50, 000 At The Offices For The Shares

**APPENDIX 6: TABLE SHOWING SACCOES THAT DID NOT MAINTAIN ADEQUATE DOCUMENTATION FOR THEIR OPERATIONS**

<b>Sn</b>	<b>District</b>	<b>Constituency</b>	<b>Sacco Name</b>	<b>Auditor's Remarks</b>
1.	Soroti District	Dakabela County	Dakabela Fishermen's Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
2.	Soroti District	Dakabela County	Dakabela Women Entrepreneurs	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
3.	Soroti District	Soroti West Division	Soroti West Division Market Vendors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
4.	Soroti District	Soroti West Division	Soroti West Local Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
5.	Soroti District	Soroti West Division	Soroti West Division Journalists Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
6.	Soroti District	Soroti West Division	Soroti West Division Fishermen's Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
7.	Soroti District	Soroti West Division	Soroti West Division Women Entrepreneurs	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
8.	Soroti District	Soroti West Division	Soroti West Division Restaurant Owners	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
9.	Soroti District	Soroti West Division	Soroti West Division County Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
10.	Soroti District	Soroti West Division	Soroti West Division Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
11.	Soroti District	Soroti West Division	Soroti West Division Mechanics Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
12.	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
13.	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
14.	Soroti District	Soroti West Division	Soroti West Division County Produce Dealers Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
15.	Ngora	Kapir County	Kapir County Political Leaders	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
16.	Ngora	Kapir County	Kapir County Veterans Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
17.	Ngora	Kapir County	Kapir County Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
18.	Soroti City	Soroti East City Division	Soroti East City Division Market Vendors	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
19.	Soroti City	Soroti East City Division	Soroti East City Division Boda-Boda Sacco	No Records Such As Cash Books, Minutes Of Meetings,

				Members Register, Lending Policy
<b>20.</b>	Soroti City	Soroti East City Division	Soroti East City Division Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>21.</b>	Soroti City	Soroti East City Division	Soroti East City Division Fishermen Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>22.</b>	Soroti City	Soroti East City Division	Soroti East City Division Local Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>23.</b>	Soroti City	Soroti East City Division	Soroti East City Division Restaurant Owners Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>24.</b>	Soroti City	Soroti East City Division	Soroti East City Division Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>25.</b>	Soroti City	Soroti East City Division	Soroti East City Division Women Entrepreneurs Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>26.</b>	Soroti City	Soroti East City Division	Soroti East City Division Taxi Operators Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>27.</b>	Ngora	Kapir County	Kapir County Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>28.</b>	Ngora	Kapir County	Kapir County Fishermen Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>29.</b>	Ngora	Kapir County	Kapir County Market Vendors	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>30.</b>	Ngora	Kapir County	Kapir County Women Entrepreneurs Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>31.</b>	Ngora	Kapir County	Kapir County Restaurant Owners Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>32.</b>	Ngora	Kapir County	Kapir County Pwds Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>33.</b>	Ngora	Kapir County	Kapir County Produce Dealers Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>34.</b>	Soroti District	Dakabela County	Dakabela Fishermen's Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>35.</b>	Soroti District	Dakabela County	Dakabela Women Entrepreneurs	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>36.</b>	Soroti District	Soroti West Division	Soroti West Division Market Vendors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>37.</b>	Soroti District	Soroti West Division	Soroti West Local Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>38.</b>	Soroti District	Soroti West Division	Soroti West Division Journalists Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>39.</b>	Soroti District	Soroti West Division	Soroti West Division Fishermen's Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy

<b>40.</b>	Soroti District	Soroti West Division	Soroti West Division Women Entrepreneurs	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>41.</b>	Soroti District	Soroti West Division	Soroti West Division Restaurant Owners	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>42.</b>	Soroti District	Soroti West Division	Soroti West Division County Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>43.</b>	Soroti District	Soroti West Division	Soroti West Division Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>44.</b>	Soroti District	Soroti West Division	Soroti West Division Mechanics Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>45.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>46.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>47.</b>	Soroti District	Soroti West Division	Soroti West Division County Produce Dealers Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>48.</b>	Ngora	Kapir County	Kapir County Political Leaders	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>49.</b>	Ngora	Kapir County	Kapir County Veterans Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>50.</b>	Ngora	Kapir County	Kapir County Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>51.</b>	Soroti City	Soroti East City Division	Soroti East City Division Market Vendors	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>52.</b>	Soroti City	Soroti East City Division	Soroti East City Division Boda-Boda Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>53.</b>	Soroti City	Soroti East City Division	Soroti East City Division Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>54.</b>	Soroti City	Soroti East City Division	Soroti East City Division Fishermen Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>55.</b>	Soroti City	Soroti East City Division	Soroti East City Division Local Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>56.</b>	Soroti City	Soroti East City Division	Soroti East City Division Restaurant Owners Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>57.</b>	Soroti City	Soroti East City Division	Soroti East City Division Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>58.</b>	Soroti City	Soroti East City Division	Soroti East City Division Women Entrepreneurs Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>59.</b>	Soroti City	Soroti East City Division	Soroti East City Division Taxi Operators Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>60.</b>	Ngora	Kapir County	Kapir County Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings,

				Members Register, Lending Policy
<b>61.</b>	Ngora	Kapir County	Kapir County Fishermen Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>62.</b>	Ngora	Kapir County	Kapir County Market Vendors	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>63.</b>	Ngora	Kapir County	Kapir County Women Entrepreneurs Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>64.</b>	Ngora	Kapir County	Kapir County Restaurant Owners Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>65.</b>	Ngora	Kapir County	Kapir County Pwds Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>66.</b>	Ngora	Kapir County	Kapir County Produce Dealers Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>67.</b>	Arua	Arua Municipality	Arua Municipality Carpenters Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>68.</b>	Arua	Arua Municipality	Arua Municipality Journalists Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>69.</b>	Arua	Arua Municipality	Arua Municipality Pwds	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>70.</b>	Arua	Arua Municipality	Arua Municipality Salon Operators	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>71.</b>	Arua	Arua Municipality	Arua Municipality Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>72.</b>	Arua	Arua Municipality	Arua Municipality Youth Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>73.</b>	Arua	Arua Municipality	Nebbi Municipality Market Vendors	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>74.</b>	Maracha	Maracha	Maracha Constituency Bodaboda Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>75.</b>	Maracha	Maracha	Maracha Constituency Elected Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>76.</b>	Maracha	Maracha	Maracha Constituency Journalist Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>77.</b>	Maracha	Maracha	Maracha Constituency Mechanics Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>78.</b>	Maracha	Maracha	Maracha Constituency Restaurant Owners Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>79.</b>	Maracha	Maracha	Maracha Constituency Salon Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>80.</b>	Maracha	Maracha	Maracha Constituency Tailoring Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy

<b>81.</b>	Maracha	Maracha	Maracha Constituency Taxi Operators Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>82.</b>	Maracha	Maracha	Maracha Constituency Veterans Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>83.</b>	Maracha	Maracha	Maracha Constituency Welders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>84.</b>	Maracha	Maracha	Maracha Constituency Women Entrepreneurs Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>85.</b>	Maracha	Maracha	Maracha Veterans Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>86.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Boda Boda Sacco	No Register Of Members, No Financial Records
<b>87.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Carpenters Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register
<b>88.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Elected Leaders	Minutes Of Meetings, No Financial Records, Members Register Not Seen, Other Records Missing
<b>89.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Fishermen	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>90.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Journalist Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>91.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Market Vendors Sacco	No Financial Records-Receipts, Cashbooks
<b>92.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Mechanics	No Cash Receipts, No Evidence Of Meetings
<b>93.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Produce Dealers Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>94.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Pwds Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>95.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Restaurant Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register
<b>96.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Saloon Operators	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>97.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Tailors Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>98.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Taxi Operators	No Receipts, Members Register Incomplete
<b>99.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Veterans Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register
<b>100.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Women Entrepreneurs Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>101.</b>	Nebbi	Nebbi Municipality	Nebbi Municipality Youth Leaders Sacco	No Receipt Book, Register, Cashbooks
<b>102.</b>	Pakwach	Jonam	Jonam Constituency Boda Boda Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>103.</b>	Pakwach	Jonam	Jonam Constituency Fishermen Sacco	No Records Such As Cash Books, Minutes Of Meetings,

				Members Register, Lending Policy
<b>104.</b>	Pakwach	Jonam	Jonam Constituency Local Leaders Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>105.</b>	Pakwach	Jonam	Jonam Constituency Market Vendors	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>106.</b>	Pakwach	Jonam	Jonam Constituency Mechanics Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>107.</b>	Pakwach	Jonam	Jonam Constituency Performing Artists Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>108.</b>	Pakwach	Jonam	Jonam Constituency Produce Dealers Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>109.</b>	Pakwach	Jonam	Jonam Constituency Pwds Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>110.</b>	Pakwach	Jonam	Jonam Constituency Restaurant Owners	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>111.</b>	Pakwach	Jonam	Jonam Constituency Saloon Operators Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>112.</b>	Pakwach	Jonam	Jonam Constituency Veterans Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>113.</b>	Zombo	Okoro	Okoro Bodaboda	No Cash Book, No Lending Policy, No Minutes Of Meetings
<b>114.</b>	Zombo	Okoro	Okoro Constituency Carpenters Sacco Ltd	No Documentation Seen
<b>115.</b>	Zombo	Okoro	Okoro Constituency Fish Farmers Sacco	Members Register Not Up To Date
<b>116.</b>	Zombo	Okoro	Okoro Constituency Journalist Sacco	Meeting Minutes & Member Register Not Seen
<b>117.</b>	Zombo	Okoro	Okoro Constituency Local Leaders Sacco Ltd	No Documentation Seen
<b>118.</b>	Zombo	Okoro	Okoro Constituency Market Vendors Sacco	Members Register Incomplete
<b>119.</b>	Zombo	Okoro	Okoro Constituency Mechanics Sacco	Cashbook Not Seen, Members Register Incomplete
<b>120.</b>	Zombo	Okoro	Okoro Constituency Performing Artists Sacco Ltd	No Documentation Seen
<b>121.</b>	Zombo	Okoro	Okoro Constituency Produce Dealers Sacco Ltd	No Documentation Seen
<b>122.</b>	Zombo	Okoro	Okoro Constituency Pwds Sacco	Member Register Not Available
<b>123.</b>	Zombo	Okoro	Okoro Constituency Restaurant Operators Sacco Ltd	No Documentation Seen
<b>124.</b>	Zombo	Okoro	Okoro Constituency Saloon Operator Sacco	Members Register-Not Updated
<b>125.</b>	Zombo	Okoro	Okoro Constituency Tailoring Sacco Ltd	No Documentation Seen
<b>126.</b>	Zombo	Okoro	Okoro Constituency Transport Operators Sacco	No Records Such As Cash Books, Minutes Of Meetings, Members Register, Lending Policy
<b>127.</b>	Zombo	Okoro	Okoro Constituency Veterans Sacco Ltd	No Documentation Seen

<b>128.</b>	Zombo	Okoro	Okoro Constituency Welders Sacco Ltd	No Documentation Seen
<b>129.</b>	Zombo	Okoro	Okoro Constituency Women Entrepreneurs Sacco Ltd	No Documentation Seen
<b>130.</b>	Zombo	Okoro	Okoro Constituency Youth Leaders Sacco	Members Register-Not Updated, Cash Book Not Maintained
<b>131.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Saloon Operators	No Cash Book
<b>132.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Restaurant Owners	No Cash Book, Members Register, Disbursement And Recovery Book
<b>133.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Welders	No Cash Book, Members Register, Disbursement And Recovery Book
<b>134.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Taxi Operators	No Cash Book, Members Register, Disbursement And Recovery Book
<b>135.</b>	Mubende	Mubende Municipality	Mubendemunicipality Constituency Taxi Operators Sacco	Lack Of A Proper Disbursement Schedule, Lack Of A Proper Loan Recovery Schedule
<b>136.</b>	Mubende	Mubende Municipality	Mubendemunicipality Constituency Tailors Sacco	Lack Of A Proper Disbursement Schedule, Lack Of A Proper Loan Recovery Schedule
<b>137.</b>	Mubende	Mubende Municipality	Mubendemunicipality Constituency Restaurant Owners Sacco	Lack Of A Proper Disbursement Schedule, Lack Of A Proper Loan Recovery Schedule
<b>138.</b>	Mubende	Mubende Municipality	Mubendemunicipality Constituency Saloon Operators Sacco	Lack Of A Proper Disbursement Schedule, Lack Of A Proper Loan Recovery Schedule
<b>139.</b>	Kabale	Ndorwa East	Ndorwa East Local Leaders Myooga Sacco	No Record Of Recoveries, No Lending Policy
<b>140.</b>	Kabale	Ndorwa East	Ndorwa East Mechanics Myooga Sacco	No Record Of Recoveries
<b>141.</b>	Kabale	Ndorwa East	Ndorwa East Produce Dealers Myooga Sacco	There Was No Proper Record Of Dibursements And Recoveries.
<b>142.</b>	Kanungu	Kinkizi West	Kinkizi West Constituency Performing Artists Omwooga Sacco Ltd	Lack Of A Proper Disbursement Schedule, Lack Of A Proper Loan Recovery Schedule

**APPENDIX 7: TABLE SHOWING SACCOS WITHOUT PLACES OF ABODE**

SN	DISTRICT	CONSTITUENCY	SACCO NAME
169.	SOROTI DISTRICT	DAKABELA COUNTY	DAKABELA WOMEN ENTREPRENEURS SACCO
170.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY MARKET VENDORS
171.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION LOCAL LEADERS
172.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION WOMEN ENTREPRENEURS
173.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION RESTAURANTS OWNERS AND SAVINGS COOPERATIVE
174.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY WELDERS SACCO
175.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION TAILORS SACCO
176.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION MECHANICS SACCO
177.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION PERFORMING ARTISTS SACCO
178.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION CARPENTERS SACCO
179.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY PRODUCE DEALERS SACCO
180.	NGORA	KAPIR COUNTY	KAPIR COUNTY VETERANS SACCO
181.	NGORA	KAPIR COUNTY	KAPIR COUNTY ARTISTS SACCO
182.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION YOUTH LEADERS
183.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION CITY SALOON
184.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION BODA-BODA SACCO
185.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION TAILORS SACCO
186.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION FISHERMEN SACCO
187.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION LOCAL LEADERS SACCO
188.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION RESTAURANT OWNERS SACCO
189.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WELDERS SACCO
190.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WOMEN ENTREPRENEURS SACCO
191.	NGORA	KAPIR COUNTY	KAPIR COUNTY FISHERMEN SACCO
192.	NGORA	KAPIR COUNTY	KAPIR COUNTY TAXI OPERATORS SACCO
193.	NGORA	KAPIR COUNTY	KAPIR COUNTY SALOON SACCO
194.	NGORA	KAPIR COUNTY	KAPIR COUNTY MARKET VENDORS
195.	NGORA	KAPIR COUNTY	KAPIR COUNTY RESTAURANT OWNERS SACCO
196.	NGORA	KAPIR COUNTY	KAPIR COUNTY PWDS SACCO
197.	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY PWDS SACCO
198.	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY WELDERS SACCO
199.	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY JOURNALISTS SACCO
200.	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY WELDERS SACCO
201.	LIRA	LIRA MUNICIPALITY	ERUTE SOUTH PERFORMING ARTISTS SAACO
202.	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY BODA BODA SAACO
203.	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY YOUTH LEADERS SAACO
204.	ALEBTONG	MOROTO	MOROTO TAILORS SACCO
205.	ALEBTONG	MOROTO	MOROTO PERFORMING ARTISTS SACCO

206.	ALEBTONG	MOROTO	MOROTO SALON OPERATORS SACCO
207.	ALEBTONG	AJURI	AJURI VETERANS SACCO
208.	ALEBTONG	AJURI	AJURI MECHANICS SACCO
209.	SOROTI DISTRICT	DAKABELA COUNTY	DAKABELA WOMEN ENTREPRENEURS SACCO
210.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY MARKET VENDORS
211.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION LOCAL LEADERS
212.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION WOMEN ENTREPRENEURS
213.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION RESTAURANTS OWNERS AND SAVINGS COOPERATIVE
214.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY WELDERS SACCO
215.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION TAILORS SACCO
216.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION MECHANICS SACCO
217.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION PERFORMING ARTISTS SACCO
218.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION CARPENTERS SACCO
219.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY PRODUCE DEALERS SACCO
220.	NGORA	KAPIR COUNTY	KAPIR COUNTY VETERANS SACCO
221.	NGORA	KAPIR COUNTY	KAPIR COUNTY ARTISTS SACCO
222.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION YOUTH LEADERS
223.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION CITY SALOON
224.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION BODA-BODA SACCO
225.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION TAILORS SACCO
226.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION FISHERMEN SACCO
227.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION LOCAL LEADERS SACCO
228.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION RESTAURANT OWNERS SACCO
229.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WELDERS SACCO
230.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WOMEN ENTREPRENEURS SACCO
231.	NGORA	KAPIR COUNTY	KAPIR COUNTY FISHERMEN SACCO
232.	NGORA	KAPIR COUNTY	KAPIR COUNTY TAXI OPERATORS SACCO
233.	NGORA	KAPIR COUNTY	KAPIR COUNTY SALOON SACCO
234.	NGORA	KAPIR COUNTY	KAPIR COUNTY MARKET VENDORS
235.	NGORA	KAPIR COUNTY	KAPIR COUNTY RESTAURANT OWNERS SACCO
236.	NGORA	KAPIR COUNTY	KAPIR COUNTY PWDS SACCO
237.	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY PWDS SACCO
238.	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY WELDERS SACCO
239.	ARUA	ARUA MUNICIPALITY	ARUA MUNICIPALITY ARUA PWDS
240.	ARUA	ARUA MUNICIPALITY	ARUA MUNICIPALITY JOURNALISTS SACCO
241.	ARUA	ARUA MUNICIPALITY	ARUA MUNICIPALITY MARKET VENDORS
242.	ARUA	ARUA MUNICIPALITY	ARUA MUNICIPALITY SALON OPERATORS
243.	ARUA	ARUA MUNICIPALITY	ARUA MUNICIPALITY WELDERS SACCO
244.	ARUA	ARUA MUNICIPALITY	ARUA MUNICIPALITY YOUTH LEADERS SACCO
245.	NEBBI	NEBBI MUNICIPALITY	NEBBI CONSTITUENCY ELECTED LEADERS
246.	PAKWACH	JONAM	JONAM CONSTITUENCY BODA BODA SACCO

247.	PAKWACH	JONAM	JONAM CONSTITUENCY MARKET VENDORS
248.	PAKWACH	JONAM	JONAM CONSTITUENCY MECHANICS SACCO
249.	PAKWACH	JONAM	JONAM CONSTITUENCY PRODUCE DEALERS SACCO
250.	PAKWACH	JONAM	JONAM CONSTITUENCY PWDS SACCO
251.	PAKWACH	JONAM	JONAM CONSTITUENCY RESTAURANT OWNERS
252.	PAKWACH	JONAM	JONAM CONSTITUENCY SALOON OPERATORS SACCO
253.	PAKWACH	JONAM	JONAM CONSTITUENCY VETERANS SACCO
254.	ZOMBO	OKORO	OKORO CONSTITUENCY CARPENTERS SACCO LTD
255.	ZOMBO	OKORO	OKORO CONSTITUENCY LOCAL LEADERS SACCO LTD
256.	ZOMBO	OKORO	OKORO CONSTITUENCY PERFORMING ARTISTS SACCO LTD
257.	ZOMBO	OKORO	OKORO CONSTITUENCY PRODUCE DEALERS SACCO LTD
258.	ZOMBO	OKORO	OKORO CONSTITUENCY RESTAURANT OPERATORS SACCO LTD
259.	ZOMBO	OKORO	OKORO CONSTITUENCY TAILORING SACCO LTD
260.	ZOMBO	OKORO	OKORO CONSTITUENCY VETERANS SACCO LTD
261.	ZOMBO	OKORO	OKORO CONSTITUENCY WELDERS SACCO LTD
262.	ZOMBO	OKORO	OKORO CONSTITUENCY WOMEN ENTREPRENEURS SACCO LTD
263.	BUNYANGABU	BUNYANGABU	MECHANICS SACCO
264.	BUNYANGABU	BUNYANGABU	PERFORMING ARTISTS SACCO
265.	FORTPORTAL CITY	FORTPORTAL CENTRAL	BODA BODA SACCO
266.	FORT PORTAL CITY	FORTPORTAL CENTRAL	TAXI OPERATORS SACCO
267.	FORTPORTAL CITY	FORTPORTAL CENTRAL	YOUTH LEADERS SACCO
268.	KYENJOJO	MWENGE CENTRAL	LOCAL LEADERS SACCO
269.	KYENJOJO	MWENGE CENTRAL	YOUTH LEADERS SACCO
270.	KYEGERGWA	KYAKA CENTRAL	JOURNALISTS SACCO
271.	KYEGERGWA	KYAKA CENTRAL	TAXI OPERATORS SACCO
272.	KYEGERGWA	KYAKA CENTRAL	PEOPLE LIVING WITH DISABILITY SACCO
273.	KYEGERGWA	KYAKA CENTRAL	VETERAN SACCO
274.	MUKONO	NAKIFUMA	FISHERMENS SACCO
275.	MUKONO	MUKONO NORTH	TAILORS SACCO
276.	MUKONO	MUKONO NORTH	CARPENTERS SACCO
277.	KAYUNGA	NTENJARU NORTH	LOCAL LEADERS SACCO
278.	KABALE	NDORWA WEST	NDORWA WEST CONSTITUENCY BODA-BODA MWOGA SACCO LTD
279.	KABALE	NDORWA WEST	NDORWA WEST CONSTITUENCY MECHANIC'S MWOGA SACCO LTD
280.	KABALE	NDORWA WEST	NDORWA WEST CONSTITUENCY PERFORMING ARTISTS MWOGA SACCO LTD
281.	KABALE	NDORWA WEST	NDORWA WEST CONSTITUENCY SALOON OPERATOR'S MWOGA SACCO LTD
282.	KABALE	NDORWA WEST	NDORWA WEST CONSTITUENCY WELDER'S MWOGA SACCO LTD
283.	KABALE	NDORWA EAST	NDORWA EAST BODA BODA MYOOGA SACCO
284.	KABALE	NDORWA EAST	NDORWA EAST FISH FARMERS MYOOGA SACCO
285.	KABALE	NDORWA EAST	NDORWA EAST LOCAL LEADERS MYOOGA SACCO
286.	KABALE	NDORWA EAST	NDORWA EAST MARKET VENDORS MYOOGA SACCO
287.	KABALE	NDORWA EAST	NDORWA EAST PERFORMING ARTISTS MYOOGA SACCO

288.	KABALE	NDORWA EAST	NDORWA EAST PRODUCE DEALERS MYOOGA SACCO
289.	KABALE	NDORWA EAST	NDORWA EAST PWDS MYOOGA SACCO
290.	KABALE	NDORWA EAST	NDORWA EAST YOUTH LEADERS MYOOGA SACCO
291.	KABALE	KABALE MUNICIPALITY	KABALE MUNICIPALITY MARKET VENDORS MYOOGA SACCO
292.	KABALE	KABALE MUNICIPALITY	KABALE MUNICIPALITY SALOON OPERATORS MYOOGA SACCO
293.	KABALE	KABALE MUNICIPALITY	KABALE MUNICIPALITY WOMEN ENTERPRENUERS MYOOGA SACCO
294.	KISORO	BUKIMBIRI	BUKIMBIRI CONSTITUENCY CARPENTERS EMYOOGA SACCO
295.	KISORO	BUKIMBIRI	BUKIMBIRI CONSTITUENCY ELECTED LOCAL LEADERS EMYOOGA SACCO
296.	KISORO	BUKIMBIRI	BUKIMBIRI CONSTITUENCY FISHERMEN EMYOOGA SACCO
297.	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST FISHERMEN EMYOOGA SACCO
298.	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST CARPENTERS EMYOOGA SACCO
299.	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST PRODUCE DEALERS EMYOOGA SACCO
300.	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST SALON OPERATORS EMYOOGA SACCO
301.	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST TAILORING EMYOOGA SACCO
302.	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST WOMEN ENTERPRENUERS EMYOOGA SACCO
303.	KISORO	BUFUMBIRA NORTH	BUFUMBIRA NORTH CONSTITUENCY MARKET VENDORS EMYOOGA SACCO
304.	KISORO	BUFUMBIRA NORTH	BUFUMBIRA NORTH CONSTITUENCY PRODUCE DEALERS EMYOOGA SACCO
305.	KISORO	BUFUMBIRA SOUTH	BUFUMBIRA SOUTH PWDS EMYOOGA SACCO
306.	KISORO	BUFUMBIRA SOUTH	BUFUMBIRA SOUTH SALON OPERATORS EMYOOGA SACCO
307.	KISORO	KISORO MUNICIPALITY	KISORO MUNICIPALITY CONSTITUENCY ELECTED LOCAL LEADERS EMYOOGA SACCO
308.	KISORO	KISORO MUNICIPALITY	KISORO MUNICIPALITY CONSTITUENCY BODABODA EMYOOGA SACCO
309.	KISORO	KISORO MUNICIPALITY	KISORO MUNICIPALITY CONSTITUENCY WOMEN ENTERPRENUERSEMYOOGA SACCO
310.	KISORO	KISORO MUNICIPALITY	KISORO MUNICIPALITY MARKET VENDORS EMYOOGA SACCO
311.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY ELECTED LEADERS OMWOOGA SACCO LTD
312.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY FISHERMEN OMWOOGA SACCO LTD
313.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY PERFORMING ARTISTS OMWOOGA SACCO LTD
314.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY PERSONS WITH DISABILITIES OMWOOGA SACCO LTD
315.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY PRODUCE DEALERS OMWOOGA SACCO LTD
316.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY RESTAURANT OWNERS OMWOOGA SACCO LTD
317.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY TAILORS OMWOOGA SACCO LTD
318.	KANUNGU	KINKIZI WEST	KINKIZI WEST CONSTITUENCY YOUTH LEADERS OMWOOGA SACCO LTD
319.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY BODA-BODA OMWOOGA SACCO LTD
320.	KANUNGU	KINKIZI EAST	KINKIZI EAST CARPENTERS OMWOOGA SACCO LTD
321.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY ELECTED LOCAL LEADERS OMWOOGA SACCO LTD
322.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY JOURNALISTS OMWOOGA SACCO LTD
323.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY MARKET VENDORS OMWOOGA SACCO LTD
324.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY MECHANICS OMWOOGA SACCO LTD
325.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY PERSONS WITH DISABILITIES OMWOOGA SACCO LTD
326.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY PRODUCE DEALERS OMWOOGA SACCO LTD
327.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY RESTAURANT OMWOOGA OWNERS SACCO LTD
328.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY SALON OPERATORS OMWOOGA SACCO LTD

329.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY TAILORS OMWOOGA SACCO LTD
330.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY VETERANS OMWOOGA SACCO LTD
331.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY WELDERS OMWOOGA SACCO LTD
332.	KANUNGU	KINKIZI EAST	KINKIZI EAST CONSTITUENCY WOMEN ENTREPRENEURS OMWOOGA SACCO LTD
333.	BUKOMANSIMBI	BUKOMANSIMBI SOUTH	BUKOMANSIMBI SOUTH BODA BODA
334.	BUKOMANSIMBI	BUKOMANSIMBI NORTH	BUKOMANSIMBI NORTH YOUTH LEADERS
335.	MASAKA	KIMANYA KABONERA	KIMANYA KABONERA TAXI OPERATORS
336.	MASAKA	KIMANYA KABONERA	KIMANYA KABONERA JOURNALISTS
337.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY TAILORS SACCO
338.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY CARPENTERS SACCO
339.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY RESTAURANTS OWNERS SACCO
340.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY YOUTH LEADERS
341.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY VETERANS
342.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY MARKET VENDORS
343.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY ELECTED LEADERS SACCO
344.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY MECHANICS SACCO
345.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY PRODUCE LEADERS SACCO
346.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY JOURNALISTS SACCO
347.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY SALOON OPERATORS SACCO
348.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY WOMEN'S ENTREPRENEURS SACCO
349.	MUBENDE DISTRICT	MUBENDE MUNICIPALITY	MUBENDEMUNICIPALITY CONSTITUENCY FISHERMEN SACCO
350.	LWENGO	BUKOTO MID-WEST	BUKOTO MID-WEST CARPENTERS SACCO
351.	LWENGO	BUKOTO MID-WEST	BUKOTO MID-WEST ELECTERS LEADERS SACCO
352.	LWENGO	BUKOTO MID-WEST	BUKOTO MID-WEST YOUTH LEADERS SACCO
353.	LWENGO	BUKOTO MID-WEST	BUKOTO MID-WEST WOMEN ENTERPRENEURS SACCO
354.	LWENGO	BUKOTO WEST	BUKOTO WEST PRODUCE DEALERS SACCO
355.	LWENGO	BUKOTO WEST	BUKOTO WEST FISHERMEN SACCO
356.	LWENGO	BUKOTO WEST	BUKOTO WEST VETERANS SACCO
357.	LWENGO	BUKOTO WEST	BUKOTO WEST PERFORMING ARTISTS SACCO

**APPENDIX 8: TABLE SHOWING ASSOCIATIONS THAT ARE DEFAULTING ON THE PAYMENT OF THE LOANS ADVANCED**

SN	DISTRICT	CONSTITUENCY	SACCO NAME	DATE LOAN WAS ADVANCED	EXPECTED DATE OF FULL LOAN REPAYMENT	LOAN AMOUNT (UGX)	AMOUNT DUE (UGX)
1.	SOROTI DISTRICT	DAKABELA COUNTY	DAKABELA FISHERMEN'S SACCO	LOAN AGREEMENT NOT AVAILED	LOAN AGREEMENT NOT AVAILED	35,535,000	28,428,000
2.	SOROTI DISTRICT	DAKABELA COUNTY	DAKABELA WOMEN ENTREPRENEURS	18/10/2020	17/10/2021	47,610,000	22,852,800
3.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY MARKET VENDORS	08/02/2021	07/02/2022	31,850,000	26,632,000
4.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION LOCAL LEADERS	08/06/2021	07/06/2022	52,310,000	56,494,800
5.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION JOURNALISTS	12/10/2021	11/10/2020	31,250,000	31,428,000
6.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION FISHERMEN'S SACCO	07/12/2020	06/12/2021	31,803,000	20,629,080
7.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION WOMEN ENTREPRENEURS	05/05/2021	04/05/2022	31,040,000	14,474,000
8.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION RESTAURANTS OWNERS	09/01/2021	08/01/2022	19,000,000	17,190,000
9.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY WELDERS SACCO	11/01/2021	10/01/2022	28,950,000	24,642,000
10.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION TAILORS SACCO	07/06/2021	06/06/2022	42,000,000	25,320,000
11.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION MECHANICS SACCO	27/01/2021	26/01/2022	39,000,000	26,270,800
12.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION PERFORMING ARTISTS SACCO	LOAN AGREEMENT NOT AVAILED	LOAN AGREEMENT NOT AVAILED	29,100,000	27,936,000
13.	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION CARPENTERS SACCO	LOAN AGREEMENT NOT AVAILED	LOAN AGREEMENT NOT AVAILED	29,918,000	26,876,813

<b>14.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY PRODUCE DEALERS SACCO	12/01/2021	11/01/2022	29,950,000	TO AVAIL RECORDS FOR RECOVERIES, MONIES SAVED AND OUTSTANDING BALANCE
<b>15.</b>	KUMI	KUMI	KUMI COUNTY PRODUCE DEALERS EMYOOGA SACCO	15/03/2021	15/02/2022	58,480,000	8,017,233
<b>16.</b>	KUMI	KUMI	KUMI COUNTY MARKET VENDORS SACCO LTD	25/03/2021	25/02/2022	38,085,000	31,237,500
<b>17.</b>	KUMI	KUMI	KUMI COUNTY WOMEN ENTREPRENEURS	03/04/2021	03/03/2022	45,660,000	32,958,300
<b>18.</b>	KUMI	KUMI	KUMI COUNTY BODA-BODA SACCO	17/04/2021	17/03/2022	30,650,000	20,667,500
<b>19.</b>	KUMI	KUMI	KUMI COUNTY MECHANICS SACCO	08/03/2021	08/02/2022	31,931,500	25,708,583
<b>20.</b>	KUMI	KUMI	KUMI COUNTY YOUTH LEADERS	14/03/2021	14/02/2022	48,880,000	40,203,333
<b>21.</b>	KUMI	KUMI	KUMI COUNTY FISHERMEN EMYOOGA SACCO	24/03/2021	24/02/2022	46,000,000	38,333,333
<b>22.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION YOUTH LEADERS	24/09/2021	24/03/2022	25,500,000	7,700,000
<b>23.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION PRODUCE DEALERS	31/05/2021	31/09/2021	34,200,000	14,690,000
<b>24.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION CITY SALOON	03/05/2021	03/09/2021	30,960,000	30,660,000
<b>25.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION MARKET VENDORS	17/05/2021	17/09/2021	41,160,000	35,258,600
<b>26.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION TAILORS SACCO	29/09/2021	29/03/2022	66,297,000	10,875,000
<b>27.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION LOCAL LEADERS SACCO	30/07/2021	30/11/2021	41,400,000	37,907,800
<b>28.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION RESTAURANT	16/06/2021	16/10/2021	30,600,000	29,050,000

			OWNERS SACCO				
<b>29.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WELDERS SACCO	14/05/2021	14/11/2021	35,640,000	33,264,000
<b>30.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WOMEN ENTREPRENURES SACCO	09/09/2021	09/03/2021	22,002,000	11,441,040
<b>31.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION TAXI OPERATORS SACCO	29/04/2021	29/08/2021	27,300,000	23,775,000
<b>32.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY TAILORS SACCO	28/05/2021	28/09/2021	13,100,000	12,740,000
<b>33.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY FISHERMEN SACCO	26/05/2021	26/11/2021	36,760,000	34,739,000
<b>34.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY TAXI OPERATORS SACCO	18/04/2021	18/08/2021	16,474,000	9,174,000
<b>35.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY SALOON SACCO	19/04/2021	19/08/2021	35,630,000	22,188,000
<b>36.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY MARKET VENDORS	18/05/2021	18/11/2021	28,500,000	28,500,000
<b>37.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY CAPENTERS SACCO	12/08/2021	12/12/2021	27,726,000	8,178,000
<b>38.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY WOMEN ENTREPRENUERS SACCO	13/08/2021	13/12/2021	68,157,000	46,178,000
<b>39.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY RESTAURANT OWNERS SACCO	11/05/2021	11/09/2021	19,520,000	17,265,000
<b>40.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY PWDS SACCO	24/04/2021	24/08/2021	27,200,000	26,400,000
<b>41.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY PRODUCE DEALERS SACCO	28/04/2021	28/08/2021	40,850,000	28,103,000
<b>42.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY BODA BODA SACCO	15/07/2021	15/02/2022	41,150,000	30,945,250
<b>43.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY PWDS SACCO	19/04/2021	19/04/2022	26,255,000	20,850,000
<b>44.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY SALOON SACCO	17/04/2021	17/12/2021	31,796,000	20,201,600
<b>45.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY WELDERS SACCO	26/04/2021	26/03/2022	30,090,000	13,083,000

<b>46.</b>	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY JOURNALISTS SACCO	16/06/2021	16/10/2021	15,000,000	15,000,000
<b>47.</b>	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY SALOON OPERATORS SAACO	16/06/2021	16/10/2021	5,590,000	5,590,000
<b>48.</b>	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY WELDERS SACCO	16/06/2021	16/10/2021	12,450,000	12,450,000
<b>49.</b>	LIRA	LIRA MUNICIPALITY	LIRA MUNICIPALITY RESTAURANT OWNERS SACCO	16/06/2021	16/10/2021	3,585,000	3,585,000
<b>50.</b>	ALEBTONG	AJURI	AJURI VETERANS AND WIDOWS SACCO	06/10/2020	06/02/2021	5,010,000	5,010,000
<b>51.</b>	ALEBTONG	AJURI	AJURI VETERANS AND WIDOWS SACCO	06/10/2020	06/02/2021	14,004,000	14,004,000
<b>52.</b>	ALEBTONG	AJURI	AJURI VETERANS AND WIDOWS SACCO	06/10/2020	06/02/2021	6,118,600	6,118,600
<b>53.</b>	ALEBTONG	AJURI	AJURI VETERANS AND WIDOWS SACCO	06/10/2020	06/02/2021	825,000	825,000
<b>54.</b>	ALEBTONG	AJURI	AJURI VETERANS AND WIDOWS SACCO	06/10/2020	06/02/2021	14,220,000	14,220,000
<b>55.</b>	ALEBTONG	AJURI	AJURI MECHANICS SACCO	06/10/2020	06/02/2021	42,000,000	42,000,000
<b>56.</b>	ALEBTONG	MOROTO	MOROTO PERFORMING ARTISTS SACCO			44,824,000	44,824,000
<b>57.</b>	SOROTI DISTRICT	DAKABELA COUNTY	DAKABELA FISHERMEN'S SACCO	LOAN AGREEMENT NOT AVAILED	LOAN AGREEMENT NOT AVAILED	35,535,000	28,428,000
<b>58.</b>	SOROTI DISTRICT	DAKABELA COUNTY	DAKABELA WOMEN ENTREPRENEURS	18/10/2020	17/10/2020	47,610,000	22,852,800
<b>59.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY MARKET VENDORS	08/02/2021	07/02/2022	31,850,000	26,632,000
<b>60.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION LOCAL LEADERS	08/06/2021	07/06/2021	52,310,000	56,494,800
<b>61.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION JOURNALISTS	12/10/2021	11/10/2020	31,250,000	31,428,000
<b>62.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION FISHERMEN'S SACCO	07/12/2020	06/12/2021	31,803,000	20,629,080

<b>63.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION WOMEN ENTREPRENEURS	05/05/2021	04/05/2022	31,040,000	14,474,000
<b>64.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION RESTAURANTS OWNERS	09/01/2021	08/01/2022	19,000,000	17,190,000
<b>65.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY WELDERS SACCO	11/01/2021	10/01/2022	28,950,000	24,642,000
<b>66.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION TAILORS SACCO	07/06/2021	06/06/2022	42,000,000	25,320,000
<b>67.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION MECHANICS SACCO	27/01/2021	26/01/2022	39,000,000	26,270,800
<b>68.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION PERFORMING ARTISTS SACCO	LOAN AGREEMENT NOT AVAILED	LOAN AGREEMENT NOT AVAILED	29,100,000	27,936,000
<b>69.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION CARPENTERS SACCO	LOAN AGREEMENT NOT AVAILED	LOAN AGREEMENT NOT AVAILED	29,918,000	26,876,813
<b>70.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION COUNTY PRODUCE DEALERS SACCO	12/01/2021	11/01/2021	29,950,000	TO AVAIL RECORDS FOR RECOVERIES, MONIES SAVED AND OUTSTANDING BALANCE
<b>71.</b>	KUMI	KUMI	KUMI COUNTY PRODUCE DEALERS EMYOOGA SACCO	15/03/2021	15/02/2022	58,480,000	8,017,233
<b>72.</b>	KUMI	KUMI	KUMI COUNTY MARKET VENDORS SACCO LTD	25/03/2021	25/02/2022	38,085,000	31,237,500
<b>73.</b>	KUMI	KUMI	KUMI COUNTY WOMEN ENTREPRENEURS	03/04/2021	03/03/2022	45,660,000	32,958,300
<b>74.</b>	KUMI	KUMI	KUMI COUNTY BODA-BODA SACCO	17/04/2021	17/03/2022	30,650,000	20,667,500
<b>75.</b>	KUMI	KUMI	KUMI COUNTY MECHANICS SACCO	08/03/2021	08/02/2022	31,931,500	25,708,583
<b>76.</b>	KUMI	KUMI	KUMI COUNTY YOUTH LEADERS	14/03/2021	14/02/2022	48,880,000	40,203,333
<b>77.</b>	KUMI	KUMI	KUMI COUNTY FISHERMEN EMYOOGA SACCO	24/03/2021	24/02/2022	46,000,000	38,333,333
<b>78.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION YOUTH LEADERS	24/09/2021	24/03/2021	25,500,000	7,700,000
<b>79.</b>	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION PRODUCE	31/05/2021	31/09/2021	34,200,000	14,690,000

			DEALERS				
80.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION CITY SALOON	03/05/2021	03/09/2021	30,960,000	30,660,000
81.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION MARKET VENDORS	17/05/2021	17/09/2021	41,160,000	35,258,600
82.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION TAILORS SACCO	29/09/2021	29/03/2021	66,297,000	10,875,000
83.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION LOCAL LEADERS SACCO	30/07/2021	30/11/2021	41,400,000	37,907,800
84.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION RESTAURANT OWNERS SACCO	16/06/2021	16/10/2021	30,600,000	29,050,000
85.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WELDERS SACCO	14/05/2021	14/11/2021	35,640,000	33,264,000
86.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION WOMEN ENTREPRENURES SACCO	09/09/2021	09/03/2021	22,002,000	11,441,040
87.	SOROTI CITY	SOROTI EAST CITY DIVISION	SOROTI EAST CITY DIVISION TAXI OPERATORS SACCO	29/04/2021	29/08/2021	27,300,000	23,775,000
88.	NGORA	KAPIR COUNTY	KAPIR COUNTY TAILORS SACCO	28/05/2021	28/09/2021	13,100,000	12,740,000
89.	NGORA	KAPIR COUNTY	KAPIR COUNTY FISHERMEN SACCO	26/05/2021	26/11/2021	36,760,000	34,739,000
90.	NGORA	KAPIR COUNTY	KAPIR COUNTY TAXI OPERATORS SACCO	18/04/2021	18/08/2021	16,474,000	9,174,000
91.	NGORA	KAPIR COUNTY	KAPIR COUNTY SALOON SACCO	19/04/2021	19/08/2021	35,630,000	22,188,000
92.	NGORA	KAPIR COUNTY	KAPIR COUNTY MARKET VENDORS	18/05/2021	18/11/2021	28,500,000	28,500,000
93.	NGORA	KAPIR COUNTY	KAPIR COUNTY CAPENTERS SACCO	12/08/2021	12/12/2021	27,726,000	8,178,000
94.	NGORA	KAPIR COUNTY	KAPIR COUNTY WOMEN ENTREPNUERS SACCO	13/08/2021	13/12/2021	68,157,000	46,178,000
95.	NGORA	KAPIR COUNTY	KAPIR COUNTY RESTAURANT OWNERS SACCO	11/05/2021	11/09/2021	19,520,000	17,265,000

<b>96.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY PWDS SACCO	24/04/2021	24/08/2021	27,200,000	26,400,000
<b>97.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY PRODUCE DEALERS SACCO	28/04/2021	28/08/2021	40,850,000	28,103,000
<b>98.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY BODA BODA SACCO	15/07/2021	15/02/2022	41,150,000	30,945,250
<b>99.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY PWDS SACCO	19/04/2021	19/04/2021	26,255,000	20,850,000
<b>100.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY SALOON SACCO	17/04/2021	17/12/2021	31,796,000	20,201,600
<b>101.</b>	SOROTI	DAKABELA COUNTY	DAKABELA COUNTY WELDERS SACCO	26/04/2021	26/03/2022	30,090,000	13,083,000
<b>102.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY CARPENTERS	08/06/2021	08/12/2021	6,000,000	2,840,000
<b>103.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY CARPENTERS	14/06/2021	14/12/2021	18,930,000	5,597,000
<b>104.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	3,500,000	3,500,000
<b>105.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	5,000,000	2,640,000
<b>106.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	3,500,000	2,680,000
<b>107.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	5,000,000	3,733,300
<b>108.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	7,000,000	5,785,000
<b>109.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	4,800,000	4,800,000
<b>110.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY ELECTED LEADERS SACCO	13/06/2021	13/12/2021	5,000,000	4,124,000
<b>111.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY FISHERMEN SACCO	24/05/2021	24/11/2021	8,850,000	8,350,000
<b>112.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY FISHERMEN SACCO	24/05/2021	24/11/2021	7,470,000	4,070,000
<b>113.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY FISHERMEN SACCO	30/05/2021	30/11/2021	1,500,000	1,260,000
<b>114.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY FISHERMEN SACCO	08/06/2021	08/12/2021	3,000,000	2,150,000

<b>115.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY FISHERMEN SACCO	28/05/2021	28/11/2021	1,500,000	1,000,000
<b>116.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY MARKET VENDORS	24/05/2021	23/11/2021	9,450,000	4,418,000
<b>117.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY MARKET VENDORS	24/05/2021	23/11/2021	1,491,000	140,200
<b>118.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY MARKET VENDORS	13/06/2021	12/12/2021	4,800,000	962,000
<b>119.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY MARKET VENDORS	13/06/2021	12/12/2021	4,200,000	1,903,000
<b>120.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PRODUCE DEALERS SAC	07/06/2021	07/12/2021	4,000,000	2,556,200
<b>121.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PRODUCE DEALERS SAC	24/05/2021	24/11/2021	5,000,000	3,485,000
<b>122.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PRODUCE DEALERS SAC	24/05/2021	24/11/2021	5,000,000	2,417,000
<b>123.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PRODUCE DEALERS SAC	24/05/2021	24/11/2021	5,000,000	1,516,000
<b>124.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PRODUCE DEALERS SAC	27/05/2021	27/11/2021	3,000,000	2,820,000
<b>125.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PWDS SACCO	01/06/2021	01/12/2021	5,802,000	2,802,000
<b>126.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PWDS SACCO	24/05/2021	24/11/2021	1,680,000	1,120,000
<b>127.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PWDS SACCO	17/05/2021	17/11/2021	6,304,800	3,804,800
<b>128.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PWDS SACCO	24/05/2021	24/11/2021	1,746,000	746,000
<b>129.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PWDS SACCO	24/05/2021	24/11/2021	5,951,500	5,451,500
<b>130.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY PWDS SACCO	24/05/2021	24/11/2021	1,560,000	1,100,000
<b>131.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY TAILORS COOPER SACCO	AGREEMENT MISSING		8,000,000	3,000,000
<b>132.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY TAILORS COOPER SACCO	AGREEMENT MISSING		5,200,000	1,000,000
<b>133.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY WELDERS CO-PER SACCO	10/06/2021	10/12/2021	9,000,000	8,460,000

<b>134.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY WELDERS CO-PER SACCO	10/06/2021	10/12/2021	9,000,000	5,060,000
<b>135.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY WELDERS CO-PER SACCO	10/06/2021	10/12/2021	4,950,000	4,016,400
<b>136.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY YOUTH LEADERS SACCO	27/05/2021	27/11/2021	3,000,000	2,388,600
<b>137.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY YOUTH LEADERS SACCO	10/06/2021	10/12/2021	8,160,000	6,668,000
<b>138.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY YOUTH LEADERS SACCO	10/06/2021	10/12/2021	3,600,000	3,600,000
<b>139.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY YOUTH LEADERS SACCO	10/06/2021	10/12/2021	4,000,000	3,880,000
<b>140.</b>	KAMULI	BUZAAYA	BUZAAYA COUNTY YOUTH LEADERS SACCO	10/06/2021	10/12/2021	5,700,000	4,990,000
						<b>3,524,810,900</b>	<b>2,493,393,330</b>

**APPENDIX 9: TABLE SHOWING SACCOS WITH EXCESSIVE NUMBER OF ASSOCIATIONS**

<b>Sn</b>	<b>Constituency</b>	<b>Name of SACCO</b>	<b>Sacco Reg. No</b>	<b>Number of associations</b>	<b>Amount lent to associations</b>
<b>1.</b>	NDORWA WEST	NDORWA WEST CONSTITUENCY MARKET VENDORS MWOGA SACCO LTD	P. 15188/RCS	39 ASSO	58,000,000
<b>2.</b>	NDORWA WEST	NDORWA WEST CONSTITUENCY WOMEN ENTREPRENEURS MWOGA SACCO LTD	P. 15186.RCS	51 ASSO	0
<b>3.</b>	NDORWA EAST	NDORWA EAST MARKET VENDORS MYOOGA SACCO	P. 15196/RCS	32 ASSO	33,400,000
<b>4.</b>	NDORWA EAST	NDORWA EAST PRODUCE DEALERS MYOOGA SACCO	P. 16612/RCS	211 ASSO	52,000,000
<b>5.</b>	KABALE MUNICIPALITY	KABALE MUNICIPALITY WOMEN ENTERPRENUERS MYOOGA SACCO	P. 16631/RCS	52 ASSO	56,420,000
<b>6.</b>	BUKIMBIRI	BUKIMBIRI CONSTITUENCY PRODUCE DEALERS EMYOOGA SACCO	P. 15519/RCS	79 ASSO	76,650,000
<b>7.</b>	BUFUMBIRA EAST	BUFUMBIRA EAST PRODUCE DEALERS EMYOOGA SACCO	P. 13792/RCS	88 ASSO	53,950,000
<b>8.</b>	BUFUMBIRA SOUTH	BUFUMBIRA SOUTH WOMEN ENTERPRENUERS EMYOOGA SACCO	P. 13532/RCS	39 ASSO	103,000,000
<b>9.</b>	BUFUMBIRA SOUTH	BUFUMBIRA SOUTH PRODUCE DEALERS EMYOOGA SACCO	P. 13549/RCS	81 ASSO	70,980,000
<b>10.</b>	KINKIZI WEST	KINKIZI WEST CONSTITUENCY BODA-BODA OMWOOGA SACCO LTD	P. 15629/RCS	37 ASSO	32,600,000
<b>11.</b>	KINKIZI WEST	KINKIZI WEST CONSTITUENCY MARKET VENDORS OMWOOGA SACCO LTD	P. 15634/RCS	50 ASSO	58,570,000
<b>12.</b>	KINKIZI WEST	KINKIZI WEST CONSTITUENCY PRODUCE DEALERS OMWOOGA SACCO LTD	P. 15718/RCS	64 ASSO	81,900,000
<b>13.</b>	KINKIZI WEST	KINKIZI WEST CONSTITUENCY TAILORS OMWOOGA SACCO LTD	P. 15256/RCS	32 ASSO	53,000,000
<b>14.</b>	KINKIZI WEST	KINKIZI WEST CONSTITUENCY WOMEN ENTERPRENUERS OMWOOGA SACCO LTD	P. 14374/RCS	63 ASSO	56,150,000
<b>15.</b>	KINKIZI EAST	KINKIZI EAST CONSTITUENCY MARKET VENDORS OMWOOGA SACCO LTD	P. 15262/RCS	43 ASSO	56,045,000
<b>16.</b>	KINKIZI EAST	KINKIZI EAST CONSTITUENCY PRODUCE DEALERS OMWOOGA SACCO LTD	P. 15039/RCS	123 ASSO	125,800,000
<b>17.</b>	KINKIZI EAST	KINKIZI EAST CONSTITUENCY SALON	P.	34 ASSO	37,280,000

		OPERATORS OMWOOGA SACCO LTD	15252/RCS		
<b>18.</b>	KINKIZI EAST	KINKIZI EAST CONSTITUENCY TAILORS OMWOOGA SACCO LTD	P. 14770/RCS	35 ASSO	55,050,000
<b>19.</b>	KINKIZI EAST	KINKIZI EAST CONSTITUENCY WOMEN ENTREPRENEURS OMWOOGA SACCO LTD	P. 15247/RCS	89 ASSO	65,100,000

**APPENDIX 10: TABLE SHOWING SACCOS LENDING BELOW OR ABOVE THE RECOMMENDED INTEREST RATES**

<b>SN</b>	<b>DISTRICT</b>	<b>CONSTITUENCY</b>	<b>SACCO NAME</b>	<b>GRANT AMOUNT ADVANCED (UGX)</b>	<b>INTEREST RATE CHARGED</b>
<b>1.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION TAILORS	12,000,000	4%
<b>2.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY YOUTH SACCO	41,920,000	18%
<b>3.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY CARPENTERS	27,726,000	5%
<b>4.</b>	SOROTI DISTRICT	SOROTI WEST DIVISION	SOROTI WEST DIVISION TAILORS	12,000,000	4%
<b>5.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY YOUTH SACCO	41,920,000	18%
<b>6.</b>	NGORA	KAPIR COUNTY	KAPIR COUNTY CARPENTERS	27,726,000	5%
<b>7.</b>	KABALE	NDORWA EAST	NDORWA EAST CARPENTERS MYOOGA SACCO	4,000,000	18% P.A
<b>8.</b>	KABALE	NDORWA EAST	NDORWA EAST MECHANICS MYOOGA SACCO	10,000,000	60% P.A
<b>9.</b>	KABALE	NDORWA EAST	NDORWA EAST PWDS MYOOGA SACCO	1,600,000	24% P.A
<b>10.</b>	KABALE	NDORWA EAST	NDORWA EAST TAILORING MYOOGA SACCO	1,410,000	24% P.A
<b>11.</b>	KABALE	KABALE MUNICIPALITY	KABALE MUNICIPALITY LEADERS MYOOGA SACCO	6,000,000	18% P.A
<b>12.</b>	KABALE	KABALE MUNICIPALITY	KABALE MUNICIPALITY RESTAURANT OWNERS MYOOGA SACCO	1,000,000	24% P.A
<b>13.</b>	KISORO	BUKIMBIRI	BUKIMBIRI CONSTITUENCY MECHANICS EMYOOGA SACCO	8,400,000	18% P.A
<b>14.</b>	KISORO	BUKIMBIRI	BUKIMBIRI CONSTITUENCY WOMEN ENTERPRENUERS EMYOOGA SACCO	3,000,000	24% P.A
<b>15.</b>	KISORO	BUFUMBIRA EAST	BUFUMBIRA EAST BODA BODA EMYOOGA SACCO	900,000	24% P.A
<b>16.</b>	KISORO	BUFUMBIRA NORTH	BUFUMBIRA NORTH CONSTITUENCY BODABODA EMYOOGA SACCO	2,400,000	24% P.A
<b>17.</b>	KISORO	BUFUMBIRA NORTH	BUFUMBIRA NORTH CONSTITUENCY TAILORS EMYOOGA SACCO	4,400,000	24% P.A
<b>18.</b>	KISORO	BUFUMBIRA SOUTH	BUFUMBIRA SOUTH FISHERMEN EMYOOGA SACCO	5,760,000	24% P.A
<b>19.</b>	KISORO	BUFUMBIRA SOUTH	BUFUMBIRA SOUTH TAILORS EMYOOGA SACCO	4,370,000	24% P.A
<b>20.</b>	KISORO	KISORO MUNICIPALITY	KISORO MUNICIPALITY CONSTITUENCY TAILORSEMYOOGA SACCO	30,000,000	24% P.A

<b>21.</b>	KISORO	KISORO MUNICIPALITY	KISORO MUNICIPALITY CONSTITUENCY TAX OPERATORS EMYOOGA SACCO	1,128,000	24% P.A
<b>22.</b>	MBARARA CITY	MBARARA CITY NORTH	MBARARA CITY NORTH SALON OPERATORS SACCO	30,000,000	24%
<b>23.</b>	MBARARA CITY	MBARARA CITY NORTH	MBARARA CITY NORTH TAXI OPERATORS SACCO	30,000,000	15%
<b>24.</b>	MBARARA CITY	MBARARA CITY NORTH	MBARARA CITY NORTH WOMEN ENTREPRENEURS SACCO	30,000,000	18%
<b>25.</b>	IBANDA	IBANDA MUNICIPALITY	IBANDA MUNICIPALITY PWDS SACCO	30,000,000	18%
<b>26.</b>	IBANDA	IBANDA MUNICIPALITY	IBANDA MUNICIPALITY TAXI OPERATORS SACCO	30,000,000	24%
<b>27.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH VETERANS SACCO	30,000,000	36%
<b>28.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH PWDS SACCO	30,000,000	24%
<b>29.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH WELDERS SACCO	30,000,000	24%
<b>30.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH YOUTH LEADERS SACCO	30,000,000	24%
<b>31.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH LOCAL LEADERS SACCO	30,000,000	24%
<b>32.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH CARPENTERS SACCO	30,000,000	18%
<b>33.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH PERFORMING ARTISTS SACCO	30,000,000	24%
<b>34.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH SALON OPERATORS SACCO	30,000,000	24%
<b>35.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH RESTAURANT OWNERS SACCO	30,000,000	14%
<b>36.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH FISHERMEN SACCO	30,000,000	24%
<b>37.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH MECHANICS SACCO	30,000,000	24%
<b>38.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH TAXI OPERATORS SACCO	30,000,000	24%
<b>39.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH BODA BODAS SACCO	30,000,000	18%
<b>40.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH TAILORS SACCO	30,000,000	24%
<b>41.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH WOMEN ENTREPRENEURS SACCO	30,000,000	24%
<b>42.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH PRODUCE SACCO	30,000,000	24%
<b>43.</b>	IBANDA	IBANDA NORTH	IBANDA NORTH MARKET VENDORS SACCO	30,000,000	24%
<b>44.</b>	MBARARA CITY	MBARARA CITY SOUTH	MBARARA CITY SOUTH BODABODA SACCO	30,000,000	24%
				<b>927,660,000</b>	

**APPENDIX 11: TABLE SHOWING SACCOS WITHOUT LENDING AGREEMENTS WITH THEIR ASSOCIATIONS**

<b>Sn</b>	<b>District</b>	<b>Constituency</b>	<b>Sacco Name</b>	<b>Beneficiary Association</b>	<b>Grant Advanced (Ugx)</b>
<b>1.</b>	Soroti District	Dakabela County	Dakabela Fishermen's Sacco	Olegei Youth, Josum, Oticho, Ogolai, Arusi	35,535,000
<b>2.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	Obuku Music And Talent Performing Arts, Owadai Saint Luke Performing Artists, Amen B Performing Artists	29,100,000
<b>3.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	Angorom Entreprises, Cell H Senior Quarters, Greater Pamba Quarters, Nakatunya	29,918,000
<b>4.</b>	Nggoro	Kapir County	Kapir County Political Leaders	Agirigiroi, Okungwo, Kapir, Mukura, Mukura Tc, Akeit P	26,200,000
<b>5.</b>	Nggoro	Kapir County	Kapir County Veterans Sacco	Mukura Veterans,	32,500,000
<b>6.</b>	Nggoro	Kapir County	Kapir County Welders Sacco	Nggoro Welders And Metal Fabrication	23,000,000
<b>7.</b>	Soroti District	Dakabela County	Dakabela Fishermen's Sacco	Olegei Youth, Josum, Oticho, Ogolai, Arusi	35,535,000
<b>8.</b>	Soroti District	Soroti West Division	Soroti West Division Performing Artists Sacco	Obuku Music And Talent Performing Arts, Owadai Saint Luke Performing Artists, Amen B Performing Artists	29,100,000
<b>9.</b>	Soroti District	Soroti West Division	Soroti West Division Carpenters Sacco	Angorom Entreprises, Cell H Senior Quarters, Greater Pamba Quarters, Nakatunya	29,918,000
<b>10.</b>	Nggoro	Kapir County	Kapir County Political Leaders	Agirigiroi, Okungwo, Kapir, Mukura, Mukura Tc, Akeit P	26,200,000
<b>11.</b>	Nggoro	Kapir County	Kapir County Veterans Sacco	Mukura Veterans, Atapar Veterans	32,500,000
<b>12.</b>	Nggoro	Kapir County	Kapir County Welders Sacco	Nggoro Welders And Metal Fabrication	23,000,000
<b>13.</b>	Kasese	Kasese Municipality	Saloon Operators	Nyakasanga Iii Saloon Operators Emyooga	1,200,000
<b>14.</b>	Kasese	Kasese Municipality	Saloon Operators	Kyanjuki Ward Saloon Operators	2,800,000

<b>15.</b>	Kasese	Kasese Municipality	Saloon Operators	Basecamp Salon Operators Emyooga Asso	1,600,000
<b>16.</b>	Kasese	Kasese Municipality	Saloon Operators	Nyakasanga I Saloon Operators II	2,000,000
<b>17.</b>	Kasese	Kasese Municipality	Saloon Operators	Kisanga Integrated Women Saloon Operators	2,000,000
<b>18.</b>	Kasese	Kasese Municipality	Saloon Operators	Kasese Town Centre Ward	2,000,000
<b>19.</b>	Kasese	Kasese Municipality	Saloon Operators	Kamaiba Ward Saloon Operators	800,000
<b>20.</b>	Kasese	Kasese Municipality	Saloon Operators	Town Centre	2,000,000
<b>21.</b>	Kasese	Kasese Municipality	Saloon Operators	Kisanga Ward Saloon Operators	4,500,000
<b>22.</b>	Kasese	Kasese Municipality	Saloon Operators	Fair Beauty Saloon	2,500,000
<b>23.</b>	Kasese	Kasese Municipality	Restaurant Owners	Town Centre Restaurant Owners A	6,000,000
<b>24.</b>	Kasese	Kasese Municipality	Restaurant Owners	Nyakasanga III Restaurant Owners C	2,000,000
<b>25.</b>	Kasese	Kasese Municipality	Restaurant Owners	Katiri Restaurant Owners Ass	1,000,000
<b>26.</b>	Bunyangabu	Bunyangabu	Performing Artist	Kaina Performing Artist	5,000,000
<b>27.</b>	Kyenjojo	Mwenge Central Constituency	Local Leaders	Katooke Ward Local Leaders	5,000,000
<b>28.</b>	Kyenjojo	Mwenge Central Constituency	Market Vendors	Kyongera Parish Market Vendor	1,500,000
<b>29.</b>	Kyenjojo	Mwenge Central Constituency	Market Vendors	Barahija Parish Market Vendor Asso	2,000,000
<b>30.</b>	Kyenjojo	Mwenge Central Constituency	Market Vendors	Busasa Parish Market Vendors	2,000,000

<b>31.</b>	Kyenjojo	Mwenge Central Constituency	Market Vendors	Kyamugenyi Market Vendor Ass	3,000,000
<b>32.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Carpenters Sacco	Butayunja Parish, Kawoko Parish D, Kawoko Parish B, Kawoko Parish A, Kasebweera Parish 02	27,000,000
<b>33.</b>	Bukomansimbi	Bukomansimbi North	Bukomansimbi North Welders Sacco	Mbirizi A, Mbirizi B, Bukango	Not Known
<b>34.</b>	Bukomansimbi	Bukomansimbi North	Bukomansimbi North Youth Leaders Sacco		39,300,000
<b>35.</b>				Bukango , Central Ward, Mitigyera, Kigungumika	
<b>36.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Boda Boda Sacco	Kawoko A, Kawoko B, Kisita, Maleku, Kasseebwera	Figure Could Not Be Confirmed
<b>37.</b>	Bukomansimbi	Bukomansimbi South	Bukomansimbi South Restaurant Owneers Sacco	Kawoko Parish A, Kawoko Parish B, Kabigi Parish , Kyankoole Parish	24,570,000
<b>38.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Journalist	Kimanya Ward A, Kimanya Ward C, And D	55,225,000
<b>39.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Taxi Operators	Nyendo Ward A, Nyendo Ward B	33,000,000
<b>40.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Women Entrepreneurs	Kimanya Ward A, Kimanya Ward C, And D	88,691,000
<b>41.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Mechanics	Katwe Ward Mechanics Association	25,400,000
<b>42.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Boda Boda	Kyabakuza L1, Kimanya L2, Kimanya L3, Kimanya L4, Kimanya L5	42,200,000
<b>43.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Veterans	Katwe Ward A, Katwe Ward B,	24,000,000
<b>44.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Pwd's	Katwe Ward A, Katwe Ward B, Butego Parish, Matanga,	20,200,000
<b>45.</b>	Masaka	Kimanya Kabonera	Kimanya Kabonera Tailors	Kimaanya Ward F4, Kimanya Parish B1, Kabonera Parish F2, Kimanya Ward B4, Kimanya Ward F3, Bisanje Parish	40,580,000
<b>46.</b>	Masaka	Kimanya Kabonera	Kimanya Welders	Kyamuyimbwa,Kiziba Ward,Kitanga Ward,Bisanje Ward	21,000,000

<b>47.</b>	Masaka	Kimanya Kabonera	Kimanyakabonerataxi Operators	Kimanya A,Kimanya B,Kyabakuza A,Kyabakuza B,Kilimya A,Kilimya B	29,000,000
<b>48.</b>	Masaka	Nyendo Mukungwe	Nyendo Mukungwe Women Entrepreneurs	Butego Parish,Bulando Parish F38,Samaria F,Kalagala Parish,Katwe Ward F18,Kibisi Parish F21,Nyendo Parish F22,Nyendo F13,Katwe Parish F11,Katwe Parish F17	88,710,000
<b>49.</b>	Lwengo	Bukoto South	Bukoto Produce South Dealers Sacco	Nkooni,Ngereko,Nakalembe,Kankamba,Busubi,Kiwangala,Kaboye	52,100,000
<b>50.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Welders Sacco	Kalisizo,Makondo Parish	24,172,000
<b>51.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Taxi Operators Sacco	1 Association.Kalisizo	23,100,000
<b>52.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Pwd's Sacco	Musubiro,Makondo,Nanywa,Kabarungi,Lwengo Ward,Kyawagonya	48,263,342
<b>53.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Veterans Sacco	Kiito,Mbirizi Central Ward	43,800,000
<b>54.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Youth Leaders Saco	Makondo,Church Ward A And B,Mulyazawo, Ward,Nkunyo,Kyawagonya,	43,022,000
<b>55.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Performing Artists Sacco	Kito, Mulyazawo	76,872,000
<b>56.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Fishermen Sacco	Kito, Mulyazawo	24,700,000
<b>57.</b>	Lwengo	Bukoto Mid- West	Bukoto Mid-West Produce Dealers Sacco	Kyamatafali Mpumudde , Kito, Nanywa, Musubiro, Lwengo Ward , Kyawagonya, Makondo	43,375,000
<b>58.</b>	Lwengo	Bukoto West	Bukoto West Elected Leaders Sacco	Katuulo Parish,Kitooro Ward,Kalagala,Bijaaba,Nakatete,Lyakibirizi, Central Ward	114,990,000
<b>59.</b>	Lwengo	Bukoto West	Bukoto West Market Vendors Sacco	Kitooro Ward B,Nakatete Ward,Kitooro Ward A,Katovu	49,580,00
<b>60.</b>	Lwengo	Bukoto West	Bukoto West Carpenters Sacco	Kitooro Ward,Nakatete Ward,Katovu Ward	43,600,000
<b>61.</b>	Lwengo	Bukoto West	Bukoto West Tailors Sacco	Nakateete,Central,Kitooro,Kalagala,Katovu	44,520,000

<b>62.</b>	Lwengo	Bukoto West	Bukoto West Pwd's Sacco	Nakateete Ward, Katovu	45,006,000
<b>63.</b>	Lwengo	Bukoto West	Bukoto West Boda Boda Operators Sacco	Kigeye, Kalagala, Malongo, Kibirizi,Bijaala	28,250,000
<b>64.</b>	Lwengo	Bukoto West	Bukoto West Perfoming Artists Sacco	Kibirizi,Katovu,Kokoma Ward	46,720,000
<b>65.</b>	Lwengo	Bukoto West	Bukoto West Saloon Operators Sacco	Kitooro Ward, Kakoma Parish, Katundo Parish	40,358,000
<b>66.</b>	Lwengo	Bukoto West	Bukoto West Produce Dealers Sacco	Kitoro Ward, Central Ward, Katovu Parish,Katuulo Parish, Kakoma Parish, Katovu Ward	65,890,000
<b>67.</b>	Lwengo	Bukoto West	Bukoto West Welders Sacco	Katovu ,Kitoro Ward	42,000,000
<b>68.</b>	Lwengo	Bukoto West	Bukoto West Fishermen Sacco	Katuulo	30,575,000
<b>69.</b>	Lwengo	Bukoto West	Bukoto West Veterans Sacco	Katovu, Ntuula, Nakateete, Kakoma	47,300,000
<b>70.</b>	Lwengo	Bukoto West	Bukoto West Taxi Operators Sacco	Katovu Ward	42,000,000
<b>71.</b>	Kamuli	Buzaaya	Buzaaya County Tailors' Sacco	Kisozi Parish Tailors'	8,000,000
<b>72.</b>	Kamuli	Buzaaya	Buzaaya County Tailors' Sacco	Busedhe A Tailors'	2,200,000
<b>73.</b>	Kamuli	Buzaaya	Buzaaya County Tailors' Sacco	Kasambira Tuliwalala Tailors	5,200,000
<b>74.</b>	Kamuli	Buzaaya	Buzaaya County Tailors' Sacco	Luzinga Central Tailors	2,800,000

**APPENDIX 12: TABLE SHOWING LOANS THAT BYPASSED MANAGEMENT LOANS COMMITTEE**

No.	Trandate	Zone	Product	Amount disbursed - ugx	Auditor's remarks
1.	19-may-2021	Mbale		2,000,000,000	Loan by-passed management loans committee. I noted that the client was not subjected to thorough appraisal to assess cashflows and liquidity position which was found to be lacking. No CRB report for the company on file. There is a risk that the client may fail to meet loan obligations as they fall due.
2.	11-jan-2021	Mbarara	Sme loans – agric. & ev't	200,000,000	Loan application by-passed management loans committee. Loan disbursed before perfection of securities pledged
3.	25-nov-2020	Nakasero	Sme loans - agriculture & environment	400,000,000	Supporting tax clearance certificate was invalid when verified on the ura web portal. Loan offer letter issued by ag. Ed was not signed by borrower. Loan bypassed management loans committee;
4.	25-mar-2021	Nakasero	Sme loans - agriculture & environment	400,000,000	Loan appraisal was carried out at zonal office and forwarded to ed's office for exceptional approval. The loan application bypassed msc management loans committee on the because of exceptional approval made which lacked clear basis on file to justify decision. Zonal appraisal report purported that the company had previously borrowed ugx 200million from msc and repaid it; which was false.
5.	14-jun-2021	Nakasero	Sme loans - agriculture & environment	1,500,000,000	Loan by passed the management loans committee and was exceptionally approved by ed.
6.	14-jun-2021	Nakasero	Sme loans - agriculture & environment	400,000,000	Loan bypassed the management loans committee and zonal loans committee.
7.	1-oct-2020	Nakasero	Sme loans - trade & commerce	400,000,000	Loan bypassed management loans committee. No title in custody of msc.
			<b>Total</b>	<b>5,300,000,000</b>	

**APPENDIX 13: TABLE SHOWING LOANS DISBURSED BEFORE PERFECTION OF SECURITIES**

S/N.	LOAN NO	TRANDATE	ZONE	PRODUCT	AMOUNT DISBURSED - UGX	AUDITOR'S REMARKS
1.	004.02.403.000043	19/05/2021	MBALE	SME LOANS – AGRIC. & EV'T	2,000,000,000	ONLY 12 OUT OF 28 SECURITIES WERE PERFECTED AFTER DISBURSEMENT WHILE THE REMAINING 10 (MORE VALUABLE SECURITIES) NOT YET PERFECTED.
2.	004.02.403.000045	29/06/2021	MBALE	SME LOANS – AGRIC. & EV'T	200,000,000	LOAN DISBURSED BEFORE PERFECTION OF SECURITIES. TITLES OUT FOR PERFECTION.
3.	017.01.403.000002	02/12/2020	NAKASERO	SME LOANS – AGRIC. & EV'T	2,000,000,000	8 TITLES PLEDGED, ONLY FOUR (4) TITLES HAD BEEN PERFECTED, BY TIME OF AUDIT. EVIDENCE FOR PAYMENT FOR STAMP DUTY NOT ON FILE.
4.	017.01.404.000065	19/01/2021	NAKASERO	SME LOANS - TRADE & COMMERCE	1,000,000,000	
5.	017.01.403.000011	28/06/2021	NAKASERO	SME LOANS – AGRIC. & EV'T	2,000,000,000	LOAN DISBURSED BEFORE PERFECTION OF SECURITIES. TITLES OUT FOR PERFECTION
6.	017.06.403.000001	14/06/2021	NAKASERO	SME LOANS – AGRIC. & EV'T	1,500,000,000	LOAN DISBURSED BEFORE PERFECTION OF SECURITIES. TITLES OUT FOR PERFECTION
7.	017.01.404.000062	01/10/2020	NAKASERO	SME LOANS - TRADE & COMMERCE	400,000,000	NO TITLE IN CUSTODY OF MSC. MANAGEMENT OF NAKASERO ZONAL OFFICE TO PROVIDE EXPLANATION FOR THIS.
8.	017.01.404.000065	19/01/2021	NAKASERO	SME LOANS - TRADE & COMMERCE	1,000,000,000	8 TITLES PLEDGED, ONLY FOUR (4) TITLES HAD BEEN PERFECTED, BY TIME TIME OF AUDIT. EVIDENCE FOR PAYMENT FOR STAMP DUTY NOT ON FILE. MANAGEMENT HAS BEEN REQUESTED TO PROVIDE THIS.
9.	017.08.404.000001	02/10/2020	NAKASERO	SME LOANS - TRADE & COMMERCE	3,000,000,000	LOAN DISBURSED BEFORE PERFECTION OF SECURITIES.
				<b>TOTAL</b>	<b>13,100,000,000</b>	

**APPENDIX 14: TABLE SHOWING ADDITIONAL LOANS ADVANCED TO MSC CLIENTS WITH NON-PERFORMING LOANS IN THE MSV LOANS BOOK**

PRODUCT	LOAN DATE	DAYS	PRINCIPAL LOAN BALANCE WITH NO ARREARS	31 - 60 DAYS	61 - 90 DAYS	91 - 270 DAYS	TOTAL LOAN PORTFOLIO WITH ARREARS	AUDITOR'S REMARKS
SME LOANS - AGRICULTURE & ENVIRONMENT	02/07/2020	113	0.00	-	0.00	549,325,798.33	549,325,798.33	CLIENT WAS ADVANCED THE SECOND LOAN OF UGX 400 MILLION DESPITE DEFAULTING ON THE FIRST LOAN.
SME LOANS - AGRICULTURE & ENVIRONMENT	10/02/2021	-48	400,000,000.00	-	0.00	0.00		
SME LOANS - AGRICULTURE & ENVIRONMENT	04/11/2020	50	0.00	2,960,535,362	0.00	0.00	2,960,535,362.05	A NEW LOAN OF UGX 1 BILLION WAS ADVANCED TO THE COMPANY DESPITE NON-PERFORMANCE OF EXISTING 2 LOANS
SME LOANS - AGRICULTURE & ENVIRONMENT	06/10/2020	78	0.00	-	1,028,753,745.89	0.00	1,028,753,745.89	
SME LOANS - AGRICULTURE & ENVIRONMENT	20/04/2021	-27	1,000,000,000.00	-	0.00	0.00		

## **DOMESTIC ARREARS**

### **APPENDIC 15; TABLE SHOWING UNSUPPORTED DOMESTIC ARREARS PAYEMNTS**

<b>SN</b>	<b>Vote</b>	<b>Un supported Arrears</b>
<b>1.</b>	Local Government Finance Commission	9,770,737
<b>2.</b>	National Agricultural Research Organisation	33,667,099
<b>3.</b>	Ministry of Works and Transport	35,222,642
<b>4.</b>	Jinja Regional Referral Hospital	41,914,100
<b>5.</b>	Muni University	44,890,000
<b>6.</b>	Gulu University	55,963,271
<b>7.</b>	Arua Regional Referral Hospital	59,881,708
<b>8.</b>	Uganda Blood Transfusion services	96,332,439
<b>9.</b>	National Animal Genetic Resources Centre and Data Bank	138,600,541
<b>10.</b>	Makerere University	252,771,613
<b>11.</b>	National Agricultural Advisory Services	360,832,000
<b>12.</b>	China Uganda Hospital, Naguru	812,655,346
<b>13.</b>	National Citizenship and Immigration Control	1,012,928,631
<b>14.</b>	Uganda National Roads Authority	1,785,557,774
<b>15.</b>	Ministry of Health	5,423,097,296
<b>16.</b>	Uganda Land Commission	17,213,595,547
<b>17.</b>	National Identification and Registration Authority	46,061,915
<b>18.</b>	Kabale Regional Referral Hospital	58,295,954
<b>19.</b>	<b>Total</b>	<b>27,377,680,744</b>

**APPENDIX 16; TABLE SHOWING FUNDS DIVERTED FROM SETTLEMENT OF DOMESTIC AREARS**

<b>SN</b>	<b>Vote</b>	<b>Amount</b>
<b>1.</b>	China Uganda Hospital, Naguru	6,907,720
<b>2.</b>	Muni University	14,661,377
<b>3.</b>	Uganda Police Force	34,130,622
<b>4.</b>	National Animal Genetic Resources Centre and Data Bank	45,630,360
<b>5.</b>	Uganda National Metrological Authority	67,905,974
<b>6.</b>	Makerere University Business School	187,044,973
<b>7.</b>	Uganda Land Commission	588,000,000
<b>8.</b>	Office of the President	633,520,296
<b>9.</b>	Office of the President (Commission of inquiry for land matters)	633,520,296
<b>10.</b>	Kampala Capital City Authority	2,686,293,316
Total		4,897,614,934

**MINISTRY OF HEALTH**

**APPENDIX 17: NON-DEDUCTION OF PAYE – UGX. 2,088,768,694**

<b>Invoice Number</b>	<b>Description /Purpose</b>	<b>EFT / Number</b>	<b>Check</b>	<b>Amount - UGX</b>
<b>R264/SEP20/01</b>	Hardship allowance to the Medical staff of Mulago Hospital	31651962		320,381,985
<b>R524/SEP20/01</b>	COVID-19 Hardship and Meals allowances for health workers working at Low-Medium Volume POES for August 2020.	31871029		778,156,415
<b>R523/SEP20/01</b>	COVID-19 Hardship allowance for Mulago medical team, UPDF Hygienists and Military Police that worked at COVID-19 CTU between 24th and 30th August 2020	31871029		75,422,628
<b>R220/DEC20/01</b>	Hardship allowance for Laboratory team and support staff at Makerere under the COVID-19 Community transmission rapid assessment border Districts	33383112		54,639,728
<b>R393/DEC20/01</b>	Hardship and Meals allowances for health workers of Busia port health for the Month of November 2020.	33726165		40,818,140
<b>R39/JAN20/01</b>	Payment of risk allowances for the UPDF Hygienists and Military POLICE who worked at COVID-19 CTUin Mulago Specialized Hospital 23/11/2020 t0 29/11/2020	33835526		95,831,697
<b>R40/JAN21/01</b>	Payment of risk allowances for the UPDF Hygienists and Military POLICE who worked at COVID-19 Treatment Unit (CTU) in Mulago Specialized Hospital 30/11/2020 to 6/12/2020	33835526		95,538,696

<b>R38/JAN21/01</b>	Payment of risk allowances for the UPDF Hygienists and Military POLICE who worked at COVID-19 CTU in Mulago Specialized Hospital 16/11/2020 to 22/11/2020	33835526	94,629,381.00
<b>R262/MAY21/02</b>	Deposit of Hardship Allowance for Mulago Medical Team, UPDH Hygienists and Military Police that worked at the COVID 19 CTU between 2nd and 8th November 2020.	36238077	84,212,672.00
<b>R260/MAY21/02</b>	Hardship Allowances for Mulago Medical Team, UPDF Hygienists and Military Police that worked at the COVID 19 CTU between 9th and 15th November 2020.	36628295	51,146,457.00
<b>R260/MAY21/02</b>	Hardship Allowances for Mulago Medical Team, UPDF Hygienists and Military Police that worked at the COVID 19 CTU between 9th and 15th November 2020.	36628295	22,500,000.00
<b>R260/MAY21/02</b>	Hardship Allowances for Mulago Medical Team, UPDF Hygienists and Military Police that worked at the COVID 19 CTU between 9th and 15th November 2020.	36628295	14,322,167
<b>R260/MAY21/02</b>	Hardship Allowances for Mulago Medical Team, UPDF Hygienists and Military Police that worked at the COVID 19 CTU between 9th and 15th November 2020.	36628295	6,701,171
<b>R325/JUN21/01.</b>	Hardship Allowances for staff working on COVID-19 emergency at Uganda Virus research Institute for the Month of March, April May and June 2021.	37512050	91,621,821
<b>R325/JUN21/01.</b>	Hardship Allowances for staff working on COVID-19 emergency at Uganda Virus research Institute for the Month of March, April May and June 2021.	37512050	135,000,000
<b>R325/JUN21/01.</b>	Hardship Allowances for staff working on COVID-19 emergency at Uganda Virus research Institute for the Month of March, April May and June 2021.	37512050	100,000,000
<b>R325/JUN21/01.</b>	Hardship Allowances for staff working on COVID-19 emergency at Uganda Virus research Institute for the Month of March, April May and June 2021.	37512050	27,479,262
<b>R325/JUN21/01.</b>	Hardship Allowances for staff working on COVID-19 emergency at Uganda Virus research Institute for the Month of March, April May and June 2021.	37512050	366,474
<b>Total</b>			<b>2,088,768,694</b>

**APPENDIX 18: UNVERIFIED PAYMENTS FOR SPECIAL MEALS – UGX. 5,771,284,000.**

INVOCE NO.	AMOUNT OF INVOICE - UGX	AMOUNT VERIFIED - UGX	VARIANCE - UGX
<b>530/20E</b>	500,000	400,000	100,000
<b>529/20E</b>	500,000	400,000	100,000
<b>535/202</b>	375,000	400,000	-25,000
<b>528/20E</b>	1,147,000	1,000,000	147,000
<b>534/20E</b>	375,000	325,000	50,000
<b>527/20E</b>	1,197,000	800,000	397,000
<b>533/20E</b>	375,000	350,000	25,000
<b>526/20E</b>	1,172,000	1,175,000	-3,000
<b>532/20E</b>	375,000	350,000	25,000
<b>525/20E</b>	1,197,000	775,000	422,000
<b>531/20E</b>	375,000	350,000	25,000
<b>524/20E</b>	1,161,000	1,125,000	36,000
<b>523/20E</b>	500,000	600,000	-100,000
<b>511/20E</b>	500,000	600,000	-100,000
<b>516/20E</b>	375,000	375,000	0
<b>510/20E</b>	1,215,000	725,000	490,000
<b>515/20E</b>	375,000	400,000	-25,000
<b>509/20E</b>	1,247,000	875,000	372,000
<b>514/20E</b>	375,000	375,000	0
<b>508/20E</b>	1,251,000	900,000	351,000
<b>513/20E</b>	375,000	275,000	100,000
<b>507/20E</b>	1,265,000	875,000	390,000
<b>512/20E</b>	375,000	375,000	0
<b>506/20E</b>	1,215,000	1,050,000	165,000
<b>493/20E</b>	500,000	575,000	-75,000
<b>492/20E</b>	500,000	350,000	150,000
<b>498/20E</b>	375,000	300,000	75,000
<b>491/20E</b>	1,215,000	725,000	490,000
<b>497/20E</b>	375,000	350,000	25,000
<b>490/20E</b>	1,215,000	875,000	340,000
<b>496/20E</b>	375,000	350,000	25,000
<b>489/20E</b>	1,118,000	925,000	193,000
<b>495/20E</b>	375,000	325,000	50,000
<b>488/20E</b>	1,215,000	1,025,000	190,000
<b>494/20E</b>	375,000	375,000	0

<b>487/20E</b>	1,118,000	925,000	193,000
<b>468/20E</b>	500,000	350,000	150,000
<b>467/20</b>	500,000	400,000	100,000
<b>461/20E</b>	375,000	300,000	75,000
<b>466/20E</b>	1,247,000	850,000	397,000
<b>460/20E</b>	375,000	350,000	25,000
<b>465/20E</b>	1,179,000	725,000	454,000
<b>459/20E</b>	375,000	375,000	0
<b>464/20E</b>	1,215,000	1,025,000	190,000
<b>458/20E</b>	375,000	350,000	25,000
<b>463/20E</b>	1,215,000	1,000,000	215,000
<b>457/20E</b>	375,000	350,000	25,000
<b>462/20E</b>	1,395,000	775,000	620,000
<b>441/20E</b>	500,000	325,000	175,000
<b>447/20E</b>	216,000	42,000	174,000
<b>440/20E</b>	500,000	325,000	175,000
<b>446/20E</b>	375,000	350,000	25,000
<b>439/20E</b>	1,078,000	1,000,000	78,000
<b>445/20E</b>	375,000	350,000	25,000
<b>438/20E</b>	1,402,000	200,000	1,202,000
<b>444/20E</b>	375,000	-	375,000
<b>437/20E</b>	1,190,000	-	1,190,000
<b>443/20E</b>	375,000	350,000	25,000
<b>436/20E</b>	1,233,000	1,025,000	208,000
<b>427/20E</b>	500,000	675,000	-175,000
<b>426/20E</b>	500,000	625,000	-125,000
<b>432/20E</b>	375,000	350,000	25,000
<b>425/20E</b>	1,138,000	1,025,000	113,000
<b>431/20E</b>	375,000	350,000	25,000
<b>424/20E</b>	1,179,000	925,000	254,000
<b>430/20E</b>	375,000	375,000	0
<b>429/20E</b>	375,000	-	375,000
<b>422/20E</b>	1,172,000	-	1,172,000
<b>428/20E</b>	375,000	350,000	25,000
<b>421/20E</b>	1,190,000	1,250,000	-60,000
<b>411/20E</b>	500,000	350,000	150,000
<b>410/20E</b>	500,000	350,000	150,000

<b>409/20E</b>	1,179,000	600,000	579,000
<b>404/20E</b>	375,000	-	375,000
<b>403/20E</b>	375,000	-	375,000
<b>408/20E</b>	1,154,000	975,000	179,000
<b>402/20E</b>	375,000	350,000	25,000
<b>407/20E</b>	1,154,000	1,100,000	54,000
<b>401/20E</b>	375,000	350,000	25,000
<b>406/20E</b>	1,136,000	1,175,000	-39,000
<b>429/20E</b>	-	-	0
<b>400/20E</b>	375,000	400,000	-25,000
<b>405/20E</b>	1,242,000	1,200,000	42,000
<b>423/20E</b>	1,179,000	1,175,000	4,000
<b>442/20E</b>	500,000	375,000	125,000
<b>560/20E</b>	1,568,160,000	-	1,568,160,000
<b>646/20E</b>	2,229,470,000.00	-	2,229,470,000
<b>798/20E</b>	725,235,000.00	-	725,235,000
<b>034/21E</b>	37,860,000.00	-	37,860,000
<b>175/21E</b>	191,700,000.00	-	191,700,000
<b>063/21E</b>	169,250,000.00	-	169,250,000
<b>148/21e</b>	63,600,000.00	-	63,600,000
<b>116/21e</b>	69,185,000.00	-	69,185,000
<b>010/21E</b>	702,650,000.00	-	702,650,000
<b>TOTAL</b>	<b>5,818,401,000</b>	<b>47,117,000</b>	<b>5,771,284,000</b>

**APPENDIX 19: COVID-19 FUNDS SUPPORT TO RRHS – UGX.6,723,094,000**

S/N.	Health Facility	Amount advanced (UGX)	Submitted accountabilities	Outstanding accountability (UGX)
<b>1.</b>	Commandant General Military Hospital	441,701,000	300,000,000	141,701,000
<b>2.</b>	Soroti RRH	407,211,000	299,015,212	108,195,788
<b>3.</b>	Fort Portal RRH	365,860,000	103,848,424	262,011,576
<b>4.</b>	Gulu RRH	407,211,000	300,000,000	107,211,000
<b>5.</b>	Entebbe RRH	506,211,000	299,890,000	206,321,000
<b>6.</b>	Arua RRH	365,860,000	365,860,000	0
<b>7.</b>	Kabale RRH	365,860,000	293,136,654	72,723,346
<b>8.</b>	Masaka RRH	365,860,000	292,519,775	73,340,225
<b>9.</b>	Jinja RRH	407,211,000	104,740,000	302,471,000
<b>10.</b>	Hoima RRH	365,860,000	354,766,884	11,093,116
<b>11.</b>	Lira RRH	407,211,000	380,146,184	27,064,816
<b>12.</b>	Naguru RRH	407,211,000	296,582,460	110,628,540
<b>13.</b>	Moroto RRH	365,680,000	318,771,810	46,908,190
<b>14.</b>	Mubende RRH	365,680,000	319,861,085	45,818,915
<b>15.</b>	Mbale RRH	506,211,000	0	506,211,000
<b>16.</b>	Mbarara RRH	407,211,000	0	407,211,000
<b>17.</b>	Adjumani Hospital	65,860,000	0	65,860,000
<b>18.</b>	UPDF Account	199,185,000	0	199,185,000
<b>Totals</b>		<b>6,723,094,000</b>	<b>4,029,138,488</b>	<b>2,693,955,512</b>

**APPENDIX 20: COVID-19 FUNDS SUPPORT TO DLGS – UGX. 511,020,000**

S/N.	District LG	Amount advanced (UGX)	Submitted accountabilities (UGX)	Outstanding accountability (UGX)
<b>1.</b>	Kiryandoingo	31,450,000	31450000	0
<b>2.</b>	Bushenyi	31,450,000	31450000	0
<b>3.</b>	Kagadi	31,450,000	31450000	0
<b>4.</b>	Masindi	31,450,000	31450000	0
<b>5.</b>	Kayunga	31,450,000	31450000	0
<b>6.</b>	Bugiri	31,450,000	31450000	0
<b>7.</b>	Bundibugyo	31,450,000	19,995,000	11,455,000
<b>8.</b>	Kabale	31,450,000	31450000	0
<b>9.</b>	Lamwo	31,450,000	31450000	0
<b>10.</b>	Buikwe	50,730,000	50730000	0
<b>11.</b>	Omoro	31,450,000	31450000	0
<b>12.</b>	Buvuma	31,450,000	31450000	0
<b>13.</b>	Gulu	31,450,000	25,660,000	5,790,000
<b>14.</b>	Nwoya	31,450,000	31450000	0
<b>15.</b>	Soroti	51,440,000	51440000	0
	<b>Totals</b>	<b>511,020,000</b>	<b>493,775,000</b>	<b><u>17,245,000</u></b>

## APPENDIX 21: EXTERNAL FUNDING SUPPORT

S/N	Details/Source	Released amount (UGX)	Released amount (USD)	Utilisation (UGX)	Utilisation (USD)	Breakdown of expenditures			Balance (UGX)	Balance (USD)
						Description	Amount (UGX)	Amount (USD)		
<b>RECEIPTS FROM INTERNATIONAL DEVELOPMENT PARTNERS</b>										
<b>1.</b>	<b>URMCHSIP</b>									
<b>2.1</b>	<b>Donor component:</b>									
	Release for FY 2020/2021		11,614,340		9,857,685	Coordination		462,366		1,756,655
						Risk Communication and Community Engagement		89,317		
						ICT and Innovation		22,471		
						Case Management		1,064,431		
						Mental Health and Psychosocial support		19,997		
						Surveillance and Lab.		561,976		
						Logistics		7,637,127		
		<b><i>Sub-total</i></b>	<b><i>11,614,340</i></b>					<b><i>9,857,685</i></b>		<b><i>1,756,655</i></b>
<b>2.4</b>	<b>GLOBAL FUND</b>									
<b>2.4.2</b>	Donor component		7,662,599		<b><i>1,568,294.65</i></b>					
<b>2.8</b>	<b>UCREPP</b>									
<b>2.8.2</b>	Donor component		2,700,000		2,697,561	Case detection, confirmation, contact tracing, and recording, and reporting		1,749,965		2,439
						Strengthen COVID-19 case management Psychosocial Support		743,198		
						Management Monitoring and Evaluation		204,399		
	<b><i>Sub-total</i></b>		<b><i>2,700,000</i></b>					<b><i>2,697,561</i></b>		<b><i>2,439</i></b>

## UGANDA ROAD FUND

### APPENDIX 22: UNACCOUNTED FOR FUNDS TO DIFFERENT DISTRICTS UGX. 3,051,652,355

No	Entity	Amount (UGX)	Outstanding Accountability
16.	Amudat District roads	14,282,368	1,275,368
17.	Busia District roads	140,212,598	140,212,598
18.	Buvuma District roads	188,295,000	72,394,000
19.	Isingiro District roads	166,545,000	166,545,000
20.	Kaberamaido District roads	68,757,000	68,757,000
21.	Kagadi district roads	115,543,000	115,543,000
22.	Kalungu District roads	86,202,000	86,202,000
23.	Kamuli District roads	195,895,555	195,895,555
24.	Kapelebyong District roads	39,862,250	27,037,250
25.	Kasese District roads	377,703,750	377,703,750
26.	Kayunga district roads	50,400,000	50,400,000
27.	Kazo district Roads	60,750,000	60,750,000
28.	Kikuube district roads	29,634,894	29,634,894
29.	Kiruhura district roads	29,634,895	16,534,895
30.	Kitgum District roads	323,215,053	323,215,053
31.	Kotido district roads	38,522,309	38,522,309
32.	kwania District roads	15,200,000	15,200,000
33.	Kyotera district Roads	108,000,000	108,000,000
34.	Lira district	93,013,333	93,013,333
35.	Luweero district	38,467,500	38,467,500
36.	Lyantonde district	28,008,333	28,008,333
37.	Makindye Saabagabo Municipal Council	52,650,000	52,650,000
38.	Manafwa district	8,646,750	8,646,750
39.	Moyo district	102,764,847	102,764,847
40.	Mukono district	106,009,000	106,009,000

<b>41.</b>	Nakasongola district	67,018,000	67,018,000
<b>42.</b>	Nansana Municipal Council	183,079,466	73,292,466
<b>43.</b>	Omoro district	171,724,756	171,724,756
<b>44.</b>	Otuke district	182,810,003	182,810,003
<b>45.</b>	Rukiga district	7,200,000	7,200,000
<b>46.</b>	Tororo district	226,224,695	226,224,695
	Total	3,982,485,511	3,051,652,355