|  |  |  |
| --- | --- | --- |
|  |  **~AUT0000**  | **KAYUNGA DISTRICT LOCAL GOVERNMENT****Office of the District Production Officer****P.O. Box 18000****KAYUNGA**  |
| **In any correspondence on this subject, please quote :****Our ref: KYG/CR/ 213/1****Your Ref:****Date: 10th December ,2024****E-MAIL:** **caokayunga@hotmail.com**, **caokayunga@yahoo.com****,** **caokayunga@gmail.com** |

The Chief Administrative Officer

Kayunga District Local Government

**STATUS REPORT ON PDM IMPLEMENTATION IN KAYUNGA DISTRICT FROM 2021/2022 TO 2023-2024**

Please receive a report on PDM implementation in Kayunga District Local Government since inception of the program detailing all Households reached, challenges faced and planned interventions to improve its implementation.

**SUMMARY OF FUNDS RECEIVED AND ALLOCATED TO 71 PDM SACCOS**

|  |  |  |  |
| --- | --- | --- | --- |
| **NO** | **FINANCIAL YEARS** | **FUNDS** | **ALLOCATION PER PDM SACCO (71 PDM SACCOS)** |
| 1 | FY 2021-2022 | 518,000,000/= | 7,300,000/= |
| 2 | FY 2022/2023 | 7,100,000,000/= | 100,000,000/= |
| 3 | FY 2023/2024 | 7,135,500,000 | 100,500,000/= |
|  | **TOTALS** | **14,753,500,000** | **207,800,000** |

**The key activities implemented in the FY 2023-2024**

**ACIVITY 1 APRIL 2024**

* From 4th April 2024, Audit of all PDMSACCOs are started and a consultant called JB Musisi Associates Certified Public Accountants begun the audit.
* The Consultant JB Musisi Associates of Certified Accounts held an entry meeting at the District in the District commercial Office and agreed on the program and the key documents PDMSACCO leaders were supposed to have and prepare.
* Mr. Sekidde Vincent, the Commercial Officer attached to the District headquarters was requested to accompany the audit team to all the 13 LLGs

**ACTIVITY 2; RECIEPT OF 1ST BATCH OF PDM FUNDS FOR THE FY 2023- 2024**

* On 10TH April 2024, all the PDM SACCOs started receiving PDM Funds and a total of 50,250,000 (Fifty million two hundred fifty thousand shillings was received by each of the 71 PDM SACCOs and by the end of April 2024 all the 71 PDMSACCOs had received this money.
* Total funds received **50,250,000 x 71 parishes= 3,567,750,000/= (**Three Billion five hundred sixty-seven million, Seven hundred fifty thousand shillings)
* All these funds GOU sent it to all PDMSACCOs through Post Bank (U) Ltd Kayunga branch. It was a Government Policy that all PDM funds now go through a Government owned banks and that funds are disbursed to the last mile beneficiary through a Wendi Mobile wallet an application that Post Bank had developed.
* Kayunga District had 30 PDMSACCO Accounts in Post Bank the other 41 PDM SACCOs had their Accounts in Pride Microfinance and and Centenary bank.

**ACTIVITY 3 Onboarding of 41 PDM SACCOs to WENDI MOBILE WALLET of the Post Bank (U) Ltd**

* On 26th and 27th April 2024, the District in conjunction with Post Bank (U) ltd conducted awareness creation and training for the 41 PDM SACCOs that had their accounts with Pride Microfinance and Centenary Bank. At the end of each training session the PDM SACCO executives were all enrolled on Wendi Mobile Wallet of the Post Bank–
* All the 41 PDMSACCO signed bank Resolutions to allow Post Bank operate their Wendi accounts this exercise was done in 5 sub-counties and 4 Town councils.
* Only Kayonza, Bbaale and Kayunga Sub counties PDMSACCOs were not affected by this exercise because they already had their Accounts in Post bank (U) ltd Kayunga Branch.

**ACTIVITY 4 Preparation of PDM Beneficiaries**

* The PRF process required a lot of patience and effort.
* There are many forms to be filled by the applicants before they access the PRF. These include;
* Loan Application form
* Business plan
* Loan Agreement
* Loan repayment schedule.
* Loan Recommendation form
* Parish chiefs assisted the households to fill the relevant forms during the PRF application process.
* The loans committees undertook the relevant steps to ensure that the applicant Households meet the basic minimum requirements
* Conducted Field Appraisal on all applicants.
* Conducted desk appraisal on all applicants.
* Held the village vetting meetings and prepared reports to the Executives for approval of the applicants that met the basic requirements.
* Entering the approved Households on the PDMIS and later on enrolling the beneficiaries on Wendi Mobile wallet.
* **NB** before a household access the PRF, its details on the PDMIS must correspond with the UBOS guided Household data base.
* **All the beneficiaries underwent a training in their selected enterprises by the extension workers for a minimum of 3 days to ensure that they invest in enterprises they are knowledgeable about the focus was on;.**
* Community and household visioning processes,
* Training on Enterprise selection,
* Training on Enterprises using the enterprise value chain approach,
* Training of PRF recipients in enterprise management (each on the enterprise they are undertaking to give them the necessary skills)

**ACTIVITY 5; DISBURSEMENT OF THE FUNDS**

**I). FY 2022-2023**

* Category distribution of the households that have received the PRF is as below;
* 4,053 women beneficiaries ----3,676,446,800/= (48.26% achieved).
* 1,880 youth beneficiaries-----1,704,908,400/= (22.38% achieved).
* 415 PWD beneficiaries-------373,282,000/= (4.9% achieved).
* 1,050 elderly person beneficiaries ……952,250,000/= (12.5% achieved)
* 1000 others beneficiaries…….911,112,800/= (11.9% achieved)
* Overall, 4,353 male beneficiaries -----3,946,124,000/=. 51.8%

**NB.** In the above FY 2022-2023, a total of 8398 Households were covered because during that time disbursement was based on the cost of business plan of the beneficiary and the directive of 1,000,000 shs per beneficiary was not yet passed by Cabinet

**II). FY 2023-2024**

In this FY 2023-2024 all PDM SACCOs received funds in 2 batches 1st batch was in Quarter 4 of the FY 2023-2-24 and the 2nd batch was in Quarter 1 of the FY 2024-2025 and in total 100,500,000 shillings received by each of the 71 PDMSACCOs in the District, this was meant to cover 7100 Households at an average of 1,000,000 shillings per house hold.

**NB** the 500,000 shillings per PDM SACCO was meant for administrative costs of processing the beneficiary’s loans

**iii) OVERALL PDM DISBURSEMENT IN THE DISTRICT**

The Overall performance of PDMSACCOs since inception of the program to date in terms of Households reached in the FY 2022-2023 covered 8,398 and in FY 2023-2024, we were supposed to cover 7100 Households,Total number of Households covered since inception of the program are 15,498 Households and each PDM SACCO has received and disbursed close to 207,300,000/= less administrative costs of 500,000/=

Table 2 below gives the overall picture of how the PDMSACCOs have performed interms of disbursement of PRF since the inception of the program 2021-2022 to 2023-2024

**Table 2 Disbursement of Parish Revolving Fund (PRF) to the Households for the FYs 2021-2022 up to 2023-2024**

| SN | Vote Name | Parish Name | PDM SACCO Name | Total PRF received (2021/2022, 2022/2023 & 2023/24) | Total Disbursements (Loans) | %age disbursed |
| --- | --- | --- | --- | --- | --- | --- |
|   |   |   |   |  (A) |  (B) | (C) = (B/A)  |
| 1 | KAYUNGA DLG | KAVULE PARISH | KAVULE BBAALE |  207,300,000  | 207,300,000 | 100% |
| 2 | KAYUNGA DLG | MISANGA PARISH | MISANGA BBAALE |  207,300,000  | 207,300,000 | 100% |
| 3 | KAYUNGA DLG | KOKOTERO PARISH | KOKOTERO BBAALE |  207,300,000  | 204,300,000 | 98% |
| 4 | KAYUNGA DLG | BBAALE PARISH | BBAALE BBAALE |  207,300,000  | 207,300,000 | 100% |
| 5 | KAYUNGA DLG | MUGONGO PARISH | MUGONGO BBAALE |  207,300,000  | 207,300,000 | 100% |
| 6 | KAYUNGA DLG | NAKITOKOLO PARISH | NAKITOKOLO BBAALE |  207,300,000  | 207,300,000 | 100% |
| 7 | KAYUNGA DLG | NAMALERE PARISH | NAMALERE GALIRAYA |  207,300,000  | 207,300,000 | 100% |
| 8 | KAYUNGA DLG | NTIMBA PARISH | NTIMBA GALIRAYA |  207,300,000  | 207,300,000 | 100% |
| 9 | KAYUNGA DLG | KASOKWE PARISH | KASOKWE GALIRAYA |  207,300,000  | 207,300,000 | 100% |
| 10 | KAYUNGA DLG | GWERO PARISH | GWERO NAMAYUGE |  207,300,000  | 207,300,000 | 100% |
| 11 | KAYUNGA DLG | GALIRAYA PARISH | GALIRAYA GALIRAYA |  207,300,000  | 207,300,000 | 100% |
| 12 | KAYUNGA DLG | KIRASA PARISH | KIRASA GALIRAYA |  207,300,000  | 207,300,000 | 100% |
| 13 | KAYUNGA DLG | KANYWERO PARISH | KANYWERO KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 14 | KAYUNGA DLG | NAKYESA PARISH | NAKYESA KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 15 | KAYUNGA DLG | KAFUMBA PARISH | KAFUMBA KAYONZA |  207,300,000  | 209,300,000 | 102% |
| 16 | KAYUNGA DLG | NAMIZO PARISH | NAMIZO KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 17 | KAYUNGA DLG | KAMUSABI PARISH | KAMUSABI KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 18 | KAYUNGA DLG | NAKYESANJA PARISH | NAKYESANJA KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 19 | KAYUNGA DLG | NAMALIRI PARISH | NAMALIRI KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 20 | KAYUNGA DLG | KITWE PARISH | KITWE KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 21 | KAYUNGA DLG | BALISANGA PARISH | BALISANGA KAYONZA |  207,300,000  | 207,300,000 | 100% |
| 22 | KAYUNGA DLG | WABWOKO PARISH | WABWOKO KITIMBWA |  207,300,000  | 206,300,000 | 99% |
| 23 | KAYUNGA DLG | NAKIVUBO PARISH | NAKIVUBO KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 24 | KAYUNGA DLG | KITATYA PARISH | KITATYA KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 25 | KAYUNGA DLG | KYERIMA PARISH | KYERIMA KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 26 | KAYUNGA DLG | NKOKONJERU PARISH | NKOKONJERU KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 27 | KAYUNGA DLG | NAMULABA PARISH | NAMULABA KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 28 | KAYUNGA DLG | NAMUKUMA WARD | NAMUKUMA WARD BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 29 | KAYUNGA DLG | WABWOKO WARD | WABWOKO WARD KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 30 | KAYUNGA DLG | KYERIMA WARD | KYERIMA WARD KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 31 | KAYUNGA DLG | WABUYINJA PARISH | WABUYINJA KITIMBWA |  207,300,000  | 207,300,000 | 100% |
| 32 | KAYUNGA DLG | NATTETA WARD | NATTETA WARD NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 33 | KAYUNGA DLG | NAZIGO WARD | NAZIGO WARD NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 34 | KAYUNGA DLG | KIMANYA WARD | KIMANYA WARD NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 35 | KAYUNGA DLG | NSIIMA PARISH | NSIIMA NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 36 | KAYUNGA DLG | KIRINDI PARISH | KIRINDI NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 37 | KAYUNGA DLG | NATTETA PARISH | NATTETA NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 38 | KAYUNGA DLG | BUKAMBA PARISH | BUKAMBA NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 39 | KAYUNGA DLG | KATIKANYONYI PARISH | KATIKANYONYI NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 40 | KAYUNGA DLG | NAZIGO PARISH | NAZIGO NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 41 | KAYUNGA DLG | KIMANYA PARISH | KIMANYA NAZIGO |  207,300,000  | 207,300,000 | 100% |
| 42 | KAYUNGA DLG | KAWOOMYA PARISH | KAWOOMYA KANGULUMIRA |  207,300,000  | 207,300,000 | 100% |
| 43 | KAYUNGA DLG | KIKWANYA PARISH | KIKWANYA KANGULUMIRA |  207,300,000  | 207,300,000 | 100% |
| 44 | KAYUNGA DLG | SEEETA NYIIZE PARISH | SEETA NYIIZE KANGULUMIRA |  207,300,000  | 207,300,000 | 100% |
| 45 | KAYUNGA DLG | KIGAYAZA PARISH | KIGAYAZA KANGULUMIRA |  207,300,000  | 207,300,000 | 100% |
| 46 | KAYUNGA DLG | NAKATUNDU WARD | NAKATUNDU WARD KANGULUMIRA |  207,300,000  | 207,300,000 | 100% |
| 47 | KAYUNGA DLG | KANGULUMIRA WARD | KANGULUMIRA KANGULUMIRA |  207,300,000  | 207,300,000 | 100% |
| 48 | KAYUNGA DLG | NAKASEETA PARISH | NAKASEETA KAYUNGA |  207,300,000  | 208,300,000 | 101% |
| 49 | KAYUNGA DLG | KITEREDDE PARISH | KITEREDDE KAYUNGA |  207,300,000  | 206,300,000 | 99% |
| 50 | KAYUNGA DLG | NSOTOKA PARISH | NSOTOKA KAYUNGA |  207,300,000  | 214,300,000 | 107% |
| 51 | KAYUNGA DLG | BUBAJJWE PARISH | BUBAJJWE KAYUNGA |  207,300,000  | 207,300,000 | 100% |
| 52 | KAYUNGA DLG | BUKOLOOTO PARISH | BUKOLOOTO KAYUNGA |  207,300,000  | 202,300,000 | 97% |
| 53 | KAYUNGA DLG | BUSAALE PARISH | BUSAALE KAYUNGA |  207,300,000  | 205,300,000 | 99% |
| 54 | KAYUNGA DLG | BUYOBE PARISH | BUYOBE KAYUNGA |  207,300,000  | 207,300,000 | 100% |
| 55 | KAYUNGA DLG | NTENJERU WARD | NTENJERU WARD KAYUNGA |  207,300,000  | 207,300,000 | 100% |
| 56 | KAYUNGA DLG | KAYUNGA CENTRAL WARD | KAYUNGA CENTRAL WARD KAYUNGA |  207,300,000  | 210,300,000 | 103% |
| 57 | KAYUNGA DLG | WEST KIBIRA WARD | WEST KIBIRA WARD KAYUNGA |  207,300,000  | 213,300,000 | 106% |
| 58 | KAYUNGA DLG | NAMIREMBE PARISH | NAMIREMBE BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 59 | KAYUNGA DLG | KASANA PARISH | KASANA BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 60 | KAYUNGA DLG | NAMPANYI PARISH | NAMPANYI BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 61 | KAYUNGA DLG | LUSENKE WARD | LUSENKE WARD BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 62 | KAYUNGA DLG | LUSENKE PARISH | LUSENKE BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 63 | KAYUNGA DLG | NAMIREMBE WARD | NAMIREMBE WARD BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 64 | KAYUNGA DLG | NABUGANYI PARISH | NABUGANYI BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 65 | KAYUNGA DLG | KIWANGULA PARISH | KIWANGULA BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 66 | KAYUNGA DLG | KASANA WARD | KASANA WARD BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 67 | KAYUNGA DLG | NAMUSAALA PARISH | NAMUSAALA BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 68 | KAYUNGA DLG | NAMAGABI WARD | NAMAGABI WARD KAYUNGA |  207,300,000  | 203,300,000 | 98% |
| 69 | KAYUNGA DLG | BUKUJJU PARISH | BUKUJJU KAYUNGA |  207,300,000  | 210,300,000 | 103% |
| 70 | KAYUNGA DLG | NAMUKUMA PARISH | NAMUKUMA BUSAANA |  207,300,000  | 207,300,000 | 100% |
| 71 | KAYUNGA DLG | BUKOLOOTO WARD | BUKOLOOTO WARD KAYUNGA |  207,300,000  | 207,300,000 | 100% |

**We still have PDMSACCOs with un paid beneficiaries as follows;**

1. Kiteredde Kayunga PDMSACCO 01

2. Busaale Kayunga PDM SACCO 02

3. Bukolooto Kayunga PDMSACCO 06

4. Namirembe Busaana PDMSACCO 06

5. Kokotero Bbaale PDMSACCO 03

6. Wabwoko Kitimbwa PDMSACCO 01

7 Namagabi Ward Kayunga PDMSACCO 04

 **Total 23**

NB Kimanya ward Nazigo PDM SACCO remined with **08** households to complete the payments not yet prepared because at that time leaders had reached all eligible households.

**The reasons for the un paid beneficiaries are;**

1. wrong NIN entered into the Household data captured by UBOS and when it comes to PDMIS \_FIS there is a mismatch

2. Beneficiaries using Telephone numbers not registered in their names

3. Different telephone numbers used in the PDMIS and Wendi Mobile application

4. Typing errors of the NIN and Telephone numbers

5. Beneficiary loan application captured in the system as an old loan (Backlog).

**RECOVERIES OF PDM FUNDS**

PDM begun in the FY 2021/2022 with the first beneficiaries receiving funds and the amount were dependent on the size of the project, beneficiaries received funds from 300,000 to 1,000,000/= after assessment by the technical persons. Some of the first beneficiaries have started paying back and the table 3 below shows how the recoveries are per parish or PDM SACCO. Most of those paying back are involved in trade and first maturing enterprises like Piggery and poultry, the payment is by willingness of the beneficiaries otherwise they are all aware that they are to use the money for 2 years but some want to reduce on the loan amount and are using part of the profits earned to pay in installments their PRF loans.

**Table 3; SHOWS HOW THE PDM SACCOS HAVE RECOVERED PART OF THE PRF FUNDS THEY DISBURSED IN 2022/2023**

|  |  |  |  |
| --- | --- | --- | --- |
| **S/N** | **SUBCOUNTY/ TOWN COUNCIL** | **NAME OF PDMSACCO** | **AMOUNT RECOVERED UG SHS** |
| 1 | Kayunga Sub county | Busaale Kayunga | 1,000,000 |
| Buyobe Kayunga | 6,000,000 |
| Nakaseeta Kayunga | 1,000,000 |
| Bukujju Kayunga | 4,000,000 |
| Bubajjwe Kayunga | 800,000 |
| Bukolooto Kayunga | 1,100,000 |
| Nsotoka Kayunga | 7,000,000 |
| 2 | Kayunga Town Council | West Kibira Kayunga | 7,000,000 |
| Namagabi Kayunga | 2,000,000 |
| Bukolooto ward Kayunga | 5,000,000 |
| 3 | Kayonza subcounty | Kafumba Kayonza | 2,500,000 |
|  |  | Balisanga Kayonza | 2,000,000 |
|  |  | Kamusabi Kayonza | 4,000,000 |
|  |  | Kanywero Kayonza | 3,000,000 |
|  |  | Namiizo Kayonza | 4,000,000 |
| 4 | Kitimbwa Town Council | Wabuyinja Kitimbwa | 15,000,000 |
| 5 | Busaana Sub county | Namusaala Busaana | 560,000 |
|  |  | Nabuganyi Busaana | 270,000 |
| 6 | Busaana Town Council | Lusenke ward Busaana | 200,000 |
| 7 | Kangulumira Town Coucil | Kangulumira- Kangulumira  | 14,400,000 |
| Kigayaza Kangulumira | 3,000,000 |
| 8 | Nazigo Town Council | Kimanya Ward | 2,150,000 |
|  | **Total Recovered**  |  | **85,980,000** |

**NB** the recovered funds some has already been given out to new beneficiaries the other part of the money is not yet transferred from the Old PDMSACCO Accounts in Centenary Bank, and Finance Trust Bank. There is need to prevail over these banks to transfer this money to the Wendi accounts of these PDMSACCOs in Post Bank – Kayunga Branch

**NOTE; Total Disbursement 2023-2024 amounts to 7,152,000,000/= went to 7,152 Households Plus 8,398 Households covered in 2022-2023 giving a total of 15,550 HHs**

**Challenges encountered in PDM Implementation**

1. All beneficiaries of PDM are to be paid via Wendi Mobile Wallet but some areas in the District have challenges with un stable Internet connection, enrolling the beneficiaries on Wendi took a lot of time in some areas

2. There was delayed preparation of beneficiaries due to the National Population and housing census where most of the Parish Chiefs and CDOs were involved as key Supervisors.

3. We have encountered PDMIS Challenges and payments on Wendi and many of the challenges were faced at last mile of disbursement when the System cannot find customer information on PDMIS, other beneficiaries were entered in the backlog mistakenly and when we submitted for correction of such anomalies feedback from Ministry of ICT and National guidance is not forthcoming.

4. The lack of gadgets to enter beneficiary information in the PDMIS and enrolling beneficiaries on Wendi Mobile wallet has also affected the speed of disbursement.

5. Some Parish chiefs need training in ICT and Computer use its also challenge and this affects their parishes and leads to slow disbursement because other chiefs must finish theirs and offer support to their colleagues.

6. Some PDMSACCOs have leaders that are not giving the PDM program time, they delay and sometimes are just pushed to prepare beneficiaries and in the end many of the parishes they lead have not even disbursed a single coin to the beneficiaries.

7. Some PRF beneficiaries give wrong information when they are being entered in PDMIS so at the time of payments the system cannot find customer loan information on PDMIS FIS this again requires the Chief and CDO to go back to UBOS information to re enter the beneficiary and on PDMIS FIs the system cannot allow editing of information.

8. There households that lost their Phone numbers and lines that were registered on PDMIS and when it comes to Wendi enrollment the lines do not match.

9. In some parishes it difficult to realize the required beneficiary allocation like 30 % Youth and 10% people with Disability. Those that are there are not interested in the program. Especially the Youth are not involved in any meaningful enterprise that PDM can support.

**New Proposed interventions on PDM**

1. All beneficiary list be endorsed by the GISOs as means of ensuring quality of the process of selecting and preparing beneficiaries, this is to be implemented immediately all the parish chiefs have been informed.

2. All beneficiaries in Agriculture enterprise to plant at least 3 agro forestry trees in a bid to combat climate change and practice climate smart agriculture this intervention with be included on all the 2024-2025 beneficiaries as an innovation for Kayunga district.

3. Preparation of PRF beneficiaries for 2024-2025 will start immediately we complete the disbursement of 2023-2024 PRF so that we do not delay beneficiaries to access the funds when released.

4. We planning to have the PDC as the policy Committee at the Parish participate in the appropriation of PDM funds to the respective villages, so that the PDMSACCO boards prepare beneficiaries based on the numbers allocated per village, hope this will reduce the conflicts between the two committees.

**Yiga Charles**

**PDM Focal person**

**CC.**

1. Secretary Production and Environment