

**Social Development Fund**

**THE CREDIT REVIEW COMMITTEE**

**BIANNUAL REPORT**

**January – June 2020**

**AUGUST 2020**

# Contents

	PAGE
1.0 FOREWORD	3
2.0 EXECUTIVE SUMMARY	3
SECTION 1: APPLICATIONS RECEIVED & APPROVED FOR THE SDF CORE FUNDS	5
SECTION 2: APPLICATIONS RECEIVED & APPROVED FOR THE YEP MINI LOANS	18
SECTION 3: LOANS DISBURSED	20
3.1 Loans Disbursed by Region	20
3.2 Loan Disbursement by Gender	21
3.3 Loan Beneficiaries by Region and Gender	22
3.4 Loan Disbursement by Sector	23
3.5 Loan Disbursement by Funding Sources	24
SECTION 4: PORTFOLIO QUALITY REPORT AS AT 30 <sup>TH</sup> JUNE 2020	24
SECTION 5: MONITORING AND FOLLOW-UP ON DISBURSED LOANS	40
5.1 Accomplishments/Challenges	40
5.1.1 Challenges	40
5.1.2 Accomplishments	41
SECTION 6: PLANS FOR NEXT HALF YEAR	44
<u>APPENDIX 1: THE CREDIT REVIEW COMMITTEE</u>	45
<u>APPENDIX 2: THE FUNCTIONS OF THE CREDIT REVIEW COMMITTEE</u>	46

## CRC BIENNIAL REPORT (JANUARY TO JUNE 2020)

### 1.0 FOREWORD

The Credit Review Committee (CRC) is a sub-committee of the Board of Directors (BoDs) comprising the SDF Management Team and 3 members of the Board of Directors appointed by the Board (see appendix 1). The committee reviews applications for loans from the SDF's accredited intermediaries, and approves or rejects them as per its Terms of Reference (see Appendix 2).

### 2.0 EXECUTIVE SUMMARY

#### **Applications Received, Approved, Rejected or given Conditional Approval and the total amount disbursed**

During the period under review a total of 89 loan applications were received, and of these, 79 were for the SDF core funds and 10 for the SDF/YEP Mini Loan Scheme. All the 89 applications received were reviewed and granted approval, at the CRC meetings held on January 3 and 29, February 4 and 20, March 12, April 17, May 11 and June 19.

Of the 79 applications approved under the SDF core funds, 5 could not be disbursed due to either the applicant not meeting the conditions precedent to disbursement, a change of purpose for the loan, or the effects of COVID- 19 on the type of investment planned by the applicant. These include Cubbu Kafo – Kolior Village L.R.D, Association of Gambian Carpenters', Nyodema Kafo, Si Kunda Kuru Sabba and Naanondiral Gootal Kafo.

For the 10 applications approved under the SDF/YEP Mini Loan scheme, 4 could not be disbursed within the reporting period as the applicants continue to work on conditions precedent to disbursement. These include Ebrima Jallow, Sanna Fadera, Habib Jobe and Dawda Manneh.

A total amount of D40, 356, 400.00 (Forty Million Three Hundred and Fifty-Six Thousand Four Hundred Dalasis) was approved. Out of the total amount approved, D36, 956,500.00 (Thirty-Six Million Nine Hundred and Fifty-Six Thousand Five Hundred Dalasis) was disbursed. Of the amount disbursed, D35, 396, 500.00 (Thirty-Five Million Three Hundred and Ninety-Six Thousand Five Hundred Dalasis) was disbursed under the SDF core funds, while D1, 560,

000.00 (One Million Five Hundred and Sixty Thousand Dalasis) was disbursed under the SDF/YEP Mini Loan Scheme.

Of the D35, 396, 500.00 (Thirty-Five Million Three Hundred and Ninety-Six Thousand Five Hundred Dalasis Only) disbursed under the SDF core funds, D20, 855, 850.00 (Twenty Million Eight Hundred and Fifty-Five Thousand Eight Hundred and Fifty Dalasis) went to 2335 females while D14, 540,650.00 (Fourteen Million Five Hundred and Forty Thousand Six Hundred and Fifty Dalasis) went to 1033 males across the country which indicates that 59% of the total disbursed during the period under review went to women.

The total number of applications received and approved during the previous six months was 38 compared to 88 during the period under review, representing an increase of 132%. In the same vein, the total amount of funds disbursed during the previous six months was D16, 757,500.00 (Sixteen Million Seven Hundred and Fifty-Seven Thousand Five Hundred Dalasis) compared to D37, 584,400.00 (Thirty-Seven Million Five Hundred and Eighty-Four Thousand Four Hundred Dalasis Only) during the period under review, an increase of 124%.

The main reason for the increase in both the number of applications and the amount disbursed was that this period coincided with the dry season during which season both the Ramadan and Tobaski feasts were observed a season when business activities are at their peak, and more so, when preparations are underway for the farming season.

The total amount disbursed during the period under review is D37, 584,400.00 (Thirty-Seven Million Five Hundred and Eighty-Four Thousand Four Hundred Dalasis) benefiting a total of 8,227 individuals comprising 2,337 females and 1,041 males.

The cumulative disbursement as at the end of the reporting period is **D215, 496,627.20** (Two Hundred and Fifteen Million Four Hundred and Ninety-Six Thousand Six Hundred and Twenty-Seven Dalasis Twenty Bututs) benefiting 29,580 individuals comprising 22,368 females and 7,212 males, with a cumulative repayment rate of **96%** as detailed in 4.1.1.

**SECTION 1: LIST OF APPLICATIONS RECEIVED AND APPROVED FOR THE SDF CORE FUNDS**

NO.	NAME	YEAR OF INCORP	CURRENT Membership		Main Business Activities	Amount Approved (GMD)	No. of Beneficiaries	
			M	F			Male	Female
1	<b>Baara Kafo</b> Dobo Village, Central Badibou District, NBR	2009	4	46	<ul style="list-style-type: none"> <li>Petty Trading</li> </ul>	163,000.00	4	20
2	<b>Jahanka Women Kafo</b> Brikamaba Village Lower Fulladou West District, CRR	2009	0	51	<ul style="list-style-type: none"> <li>Vegetables</li> <li>Petty trading</li> </ul>	272,000.00	0	28
3	<b>Kombeh Kaira Kafo</b> Wurokang Village, Kiang Central District, LRR	2012	37	53	<ul style="list-style-type: none"> <li>Petty Trading</li> </ul>	471,000.00	31	48
4	<b>Munyagen Takku Liggay Society</b> Munyagen Village, Jokadou District, NBR	2017	0	54	<ul style="list-style-type: none"> <li>Petty Trading</li> </ul>	723,000.00	0	58
5	<b>Allatentou Layout Association</b> Sotokoi Layout Village, Kombo North District, WCR	2012	49	83	<ul style="list-style-type: none"> <li>Petty Trading</li> <li>Tie &amp; Dye and Soap</li> </ul>	278,000.00	0	32

6	<b>Bambako Yiriwa Kafo</b> Bambako Village, Kiang Central District, LRR	2014	5	45	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty trading</li> </ul>	297,000.00	3	33
7	<b>Darsilami Lower Basic Mothers' Club</b> Darsilami Village, Jokadou District, NBR	2016	1	37	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Soap Making</li> <li>• Vegetables</li> </ul>	350,000.00	1	41
8	<b>Alatentu VDC</b> Alatentu Village, Upper Fulladou West District, CRR	2018	32	86	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Skills</li> </ul>	471,000.00	7	32
9	<b>Group Jubo Association</b> Kerr Ardo Village, Lower Badibou District, NBR	2015	0	245	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	356,000.00	0	113
10	<b>Sinchu Madado Women Farmers' Association</b> Sinchu Madado Village, Lower Fulladou West District, CRR	2018	2	70	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	323,000.00	0	18
11	<b>Waalu Nderal Group</b> Sinchu Magai Village, Lower Fulladou West District, CRR	2017	19	49	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Livestock</li> <li>• Poultry</li> <li>• Skills</li> </ul>	450,000.00	14	28

12	<b>Dongoroba Women Development Association</b> Wellingara, Kombo North District, WCR	2018	0	40	<ul style="list-style-type: none"> <li>• Food processing</li> <li>• Cereal banking</li> </ul>	200,000.00	0	40
13	<b>Sansankono Fanmakoi Kafo</b> Kwinella Village, Kiang Central District, LRR	2017	0	90	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	105,500.00	0	57
14	<b>Kunjo Kambeng Kafo Horticultural Cooperative Society</b> Kunjo Village, Upper Baddibou District, NBR	2018	60	110	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Vegetables</li> </ul>	168,000.00	0	20
15	<b>Demal Group</b> Sare Jabel Village, Lower Saloum District, Central River Region	2015	18	20	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	950,000.00	13	7
16	<b>Nioro Tukulor VDG</b> Nioro Tukulor Village, Upper Saloum District, Central River Region	2002	40	55	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	1,000,000.00	14	4
17	<b>Yampi Fan Nafa Kafo</b> Jahawur Mandinka Village, Lower Saloum District, CRR.	2003	10	54	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	216,000.00	5	15

18	<b>Boraba Kambeng Kafo</b> Boraba Village, Upper Fulladu West, CRR	2005	3	22	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Skills</li> </ul>	408,000.00	3	22
19	<b>Craft Market Women's Association</b> Tipper Garage, Bakoteh, Kanifing Municipality	2018	0	120	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	1,500,000.00	0	5
20	<b>Somita Literacy Class Group</b> Somita Village, Foni Berefet District, WCR	2007	4	21	<ul style="list-style-type: none"> <li>• Tie &amp; Dye</li> <li>• Batik</li> <li>• Soap</li> <li>• Tailoring</li> <li>• Poultry</li> </ul>	620,000.00	1	13
21	<b>Madina Bereto Kafo</b> Lamin Village, Kombo North District, WCR	2017	6	99	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Fishing</li> <li>• Transportation</li> <li>• Pharmacy</li> <li>• Restaurant</li> </ul>	360,000.00	1	9
22	<b>Basory Lower Basic School Mother's Club</b> Basory Village, Kombo East, WCR	2017	0	50	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Vegetables</li> </ul>	200,000.00	0	13



23	<b>Dullo Bah Kafo</b> Banjulinding Village, Kombo North District, WCR	2017	5	114	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Farming</li> <li>• Skills ( soap making &amp; tie-dye)</li> </ul>	300,000.00	4	43
24	<b>Faraba Banta Temasu Kafo</b> Faraba Banta Village, Kombo East, WCR	2004	1	52	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	366,000.00	0	46
25	<b>Kambeng Kafo Brikama Darsilami</b> Brikama Darsilameh, Kombo Central District, WCR	2004	0	100	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Skills</li> </ul>	250,000.00	0	52
26	<b>Mothers' Club Alkali Kunda Sanchaba Sulay Jobe</b> Sanchaba Sulay Jobe, Kombo North District, WCR	2015	5	58	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	250,000.00	0	19
27	<b>Jarrol Yiriwa Kafo</b> Jarrol Village, Foni Jarrol District, WCR	2018	16	29	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Livestock</li> <li>• Vegetables</li> <li>• Poultry</li> <li>• Skills</li> </ul>	408,000.00	16	29
28	<b>Misira Banding Jawo Nanga Kafo</b> Misera Banding Village, Jimara District, URR	2004	13	26	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Skills</li> </ul>	389,000.00	9	29

29	<b>Women Kaffu Nano of Pakalinding</b> Pakalinding Village, Jarra West District, LRR	2010	10	129	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	200,000.00	1	45
30	<b>Dudal Jande Pularr</b> Kerewan Demba Village, Niamina East District, CRR	2018	5	32	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Livestock</li> </ul>	275,000.00	5	19
31	<b>Rewbi Yeyobeh Kafo</b> Basse Santo Su, Fulladou East District, URR	2012	2	62	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	440,000.00	1	42
32	<b>Keneba Women Kawral Kafo</b> Keneba Village, Tumana District, URR	2005	15	80	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Skills</li> </ul>	383,000.00	18	70
33	<b>Women Kafo of Sandu</b> Basse, Fulladou District, URR	2017	0	50	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Vegetables</li> <li>• Soap</li> <li>• Groundnut Paste</li> </ul>	214,000.00	0	19
34	<b>Volunteers For Advocacy and Development</b> Basse Santosu, Fulladou East District, URR	2017	17	24	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Vegetables</li> <li>• Soap</li> <li>• Groundnut Paste</li> </ul>	280,000.00	1	14

35	<b>Compin BAFRO – Sare Samba, Kiang West</b> Sare Samba Village, Kiang West District, LRR	2005	10	31	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	365,000.00	8	14
36	<b>Cubbu Kafo – Kolior Village L.R.D</b> Kolior Village, Kiang East District, LRR	2005	6	14	<ul style="list-style-type: none"> <li>• Tie &amp; Dye</li> <li>• Batik</li> <li>• Soap</li> </ul>	100,000.00	0	0
37	<b>Association of Gambian Carpenters</b> Old Jeshwang, Kanifing Municipality	2018	16	1	<ul style="list-style-type: none"> <li>• Carpentry</li> <li>• Trading</li> </ul>	1,000,000.00	0	0
38	<b>Bantanto Alhagie Demba VDG</b> Bantanto Alhagie Demba Village, Upper Saloum District, CRR	2000	20	25	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	600,000.00	13	13
39	<b>Jareng Kerr Mamut VDG</b> Jareng Kerr Mamut Village, Upper Saloum District, CRR	2000	15	20	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	520,000.00	7	3
40	<b>Maubeh Rewbeh Association</b> Kibiri Village, Sami District, CRR	2010	30	50	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	400,000.00	2	50

41	<b>Nyakoi Taibatou Nyodema Kafo</b> Nyakoi Taibatou Village, Wulli West District, Upper River Region	2017	10	110	<ul style="list-style-type: none"> <li>• Small scale farming</li> <li>• Vegetables</li> <li>• Soap</li> <li>• Groundnut paste</li> <li>• Petty trading</li> </ul>	325,000.00	0	33
42	<b>Sare Sambaru Kambeng Kafo</b> Sare Sambaru Village, Jimara District, URR	2001	26	16	<ul style="list-style-type: none"> <li>• Small scale farming</li> <li>• Livestock</li> <li>• Petty trading</li> </ul>	140,000.00	5	8
43	<b>Sukuta Home Grown Development Association</b> Sukuta, Kombo North District, West Coast Region	2016	4	2	<ul style="list-style-type: none"> <li>• Poultry</li> <li>• Livestock</li> <li>• Vegetables</li> </ul>	61,500.00	4	2
44	<b>Madina Sancha VISACA</b> Madina Sancha Village, Kiang East District, LRR	2005	487	465	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Food processing</li> <li>• Cereal Banking</li> <li>• Financial Service provision</li> </ul>	3,000,000.00	487	465
45	<b>Yiribako Kafo</b> Yallal Ba Village, Lower Badibu District, North Bank Region	2011	10	38	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Bakery</li> </ul>	566,000.00	6	27

46	<b>Kerr Gumbo VDC</b> Kerr Gumbo Village, Jokadou District, North Bank Region	2010	324	376	<ul style="list-style-type: none"> <li>• Farming</li> </ul>	685,000.00	32	42
47	<b>Kambeng Kafo</b> Karantaba Village, Jarra West District, Lower River Region	2015	0	53	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	369,000.00	0	50
48	<b>Fandema Kafo</b> Bansang, Upper Fulladou West District, Central River Region	2005	1	76	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	800,000.00	0	22
49	<b>Jef Jel Association</b> Kerr Samboye, Lower Saloum, CRR	2015	23	26	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Livestock</li> </ul>	1,000,000.00	6	9
50	<b>Soweraseh Women Kafoo</b> Berefet Village, Foni Berefet, WCR	2014	1	33	<ul style="list-style-type: none"> <li>• Petty Trading</li> <li>• Vegetables</li> <li>• Fishing</li> <li>• Poultry</li> </ul>	378,000.00	1	33
51	<b>Group Boka Hol</b> Jokul Village, Niamina East, CRR	2004	15	60	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	600,000.00	13	14

52	<b>Kerr Gibbi Village Development Group</b> Kerr Gibbi Village, Upper Saloum District, CRR	2001	13	22	<ul style="list-style-type: none"> <li>• Livestock</li> </ul>	521,000.00	16	0
53	<b>Ndendal Sare Mailla of Lower Saloum</b> Sare Mailla, Lower Saloum, CRR	2009	26	21	<ul style="list-style-type: none"> <li>• Livestock</li> </ul>	464,000.00	21	0
54	<b>Niani and Sami Farmers' Association</b> Mbolbok Village, Sami District, CRR	2018	26	21	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty trading</li> </ul>	915,000.00	30	4
55	<b>Group Bokhol Kerr Alagie Malick</b> Kerr Alagie Malick Village, Jokadou District, North Bank Region	2000	16	134	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	1,274,000.00	20	22
56	<b>Kaira Kafo Compin</b> Tobacco Road, Banjul	2017	0	120	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	510,000.00	0	14
57	<b>Mareng Kafo</b> Baniko Kekoro Village, Fulladou East District, Upper River Region	2008	10	79	<ul style="list-style-type: none"> <li>• Petty Trading</li> </ul>	358,000.00	5	20

58	<b>Nyodema Kafo</b> Bakoteh Layout, Kanifing Municipality	2016	0	46	<ul style="list-style-type: none"> <li>• Tailoring</li> <li>• Petty Trading</li> <li>• Food Processing</li> </ul>	1,200,000.00	0	0
59	<b>Julabe Beyang Niani</b> Wassu Village, Niani District, Central River Region	2010	56	0	<ul style="list-style-type: none"> <li>• Livestock</li> </ul>	1,000,000.00	28	0
60	<b>Kerr Ali Jelleh VDG</b> Kerr Ali Jelleh Village, Upper Saloum District, Central River Region	2000	27	38	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty Trading</li> </ul>	1,000,000.00	24	3
61	<b>Nyantempo Youths for Development</b> Nyantempo Village, Foni Bondali District, WCR	2019	25	0	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty trading</li> </ul>	800,000.00	16	0
62	<b>Soforai Women's Society</b> Old Jeshwang, Kanifing Municipality	2005	0	50	<ul style="list-style-type: none"> <li>• Oyster harvesting</li> <li>• Fish smoking</li> <li>• Petty trading</li> </ul>	550,000.00	0	5
63	<b>Group Ligue Sigil Sunu Rew</b> Bantanding Wollof Village, Jokadou District, NBR	2019	1	75	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	375,000.00	1	59

64	<b>Kerr Chebou Ceesay Women Sheep and Goat Association</b> Kerr Chebou Village, Upper Niumi District, North Bank Region	2019	0	72	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	140,000.00	0	56
65	<b>Kerr Cherno Eco-Zone</b> Kerr Cherno Village, Upper Niumi District, North Bank Region	2016	12	12	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	350,000.00	4	5
66	<b>Munyagen Village Development Committee</b> Munyagen Village, Jokadou District, North Bank Region	2016	424	576	<ul style="list-style-type: none"> <li>• Farming</li> </ul>	362,500.00	94	0
67	<b>Amsabopa Association</b> Farafenni Town, Upper Badibu District, North Bank Region	2005	2	43	<ul style="list-style-type: none"> <li>• Petty trading</li> <li>• Service provision</li> <li>• Livestock/Poultry</li> </ul>	360,000.00	0	23
68	<b>Kerr Mama Women's Group</b> Kerr Mama Village, Upper Niumi District, North Bank Region	2006	2	58	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	375,000.00	0	25
69	<b>Bolongkono Kafo</b> Farafenni, Upper Badibu District, North Bank Region	2017	0	47	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	360,000.00	0	20



70	<b>Dann Dole Association</b> Pallen Wollof Village, Sabach Sanjal District, North Bank Region	2018	0	76	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	265,000.00	0	22
71	<b>Group Jubo Taku Legaye</b> Kerr Jarga Village, Jokadou District, North Bank Region	2005	75	350	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	381,000.00	0	34
72	<b>Cubbu Kafo – Koliior Village L.R.D</b> Koliior Village, Kiang East District, LRR	2005	5	17	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	111,500.00	6	11
73	<b>Koliior Kafu Saboo</b> Koliior Village, Kiang East District, LRR	2014	5	46	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	130,500.00	0	38
74	<b>Si Kunda Kuru Sabba</b> Si Kunda Village, Jarra West District, Lower River Region	2018	1	45	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	270,000.00	0	0
75	<b>Yiriwa Kafo Jomari</b> Jomari Village, Kiang East District, Lower River Region	2014	18	22	<ul style="list-style-type: none"> <li>• Petty trading</li> </ul>	248,500.00	14	22
76	<b>Bantanto Kerr Sulay VDC</b> Bantanto Kerr Sulay Village, Upper Saloum District, Central River Region	2017	40	30	<ul style="list-style-type: none"> <li>• Livestock</li> <li>• Petty trading</li> </ul>	660,000.00	16	1

77	<b>Pacharr Kambeng Kafo</b> Pacharr Village, Lower Fulladou West District, Central River Region South	2018	2	304	<ul style="list-style-type: none"> <li>Petty trading</li> </ul>	221,500.00	0	56
78	<b>Samba Gabudeh Women's Yiriwa Kafo</b> Samba Gabudeh Village, Wulli West District, Upper River Region	2004	10	50	<ul style="list-style-type: none"> <li>Petty trading</li> <li>Livestock</li> </ul>	218,000.00	2	27
79	<b>Naanondiral Gootal Kafo</b> Sare Ngai Village, Wulli West District, Upper River Region	2019	4	34	<ul style="list-style-type: none"> <li>Petty trading</li> </ul>	202,000.00	0	0
<b>Total</b>			<b>2177</b>	<b>6040</b>		<b>38,168,500</b>	<b>1033</b>	<b>2335</b>

## SECTION 2: LIST OF APPLICATIONS RECEIVED AND APPROVED FOR THE SDF YEP MINI LOANS SCHEME

No.	Name	Age	Gender	Name Of Business	Type Of Business	Year Established	Amount Approved/ Disbursed (GMD)
1	Neneh Istaou Jallow	35	Female	Neneh's Beauty Shop	Cosmetics and Fashion	2014	100,000.00
2	Fatou Sawo	31	Female	Dija and Muha's Mini Market	Mini Market	2018	260,000.00
3	Muhammed Sanyang	27	Male	MBK Farms	Poultry, Horticulture and Sheep Fattening	2008	500,000.00
4	Alfu M. Sarr	30	Male	Agrotech	Agribusiness	2004	500,000.00

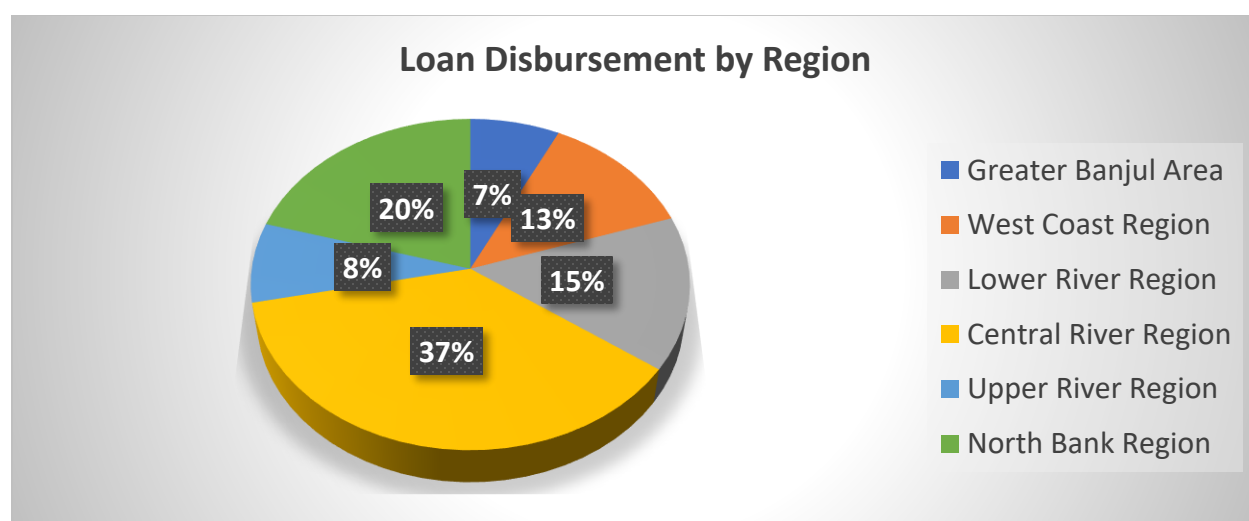
No.	Name	Age	Gender	Name Of Business	Type Of Business	Year Established	Amount Approved/ Disbursed (GMD)
5	Saikou Jobe	31	Male	Saikou Jobe Motor Mechanic Workshop	Motor Mechanic Workshop	2018	100,000.00
6	Karamo Gikineh	28	Male	Marie Poultry Farm	Sale of Farm Products and Poultry Products	2017	100,000.00
7	Ebrima Jallow	32	Male	E. Jallow Enterprise	General Consumer Goods	2017	100,000.00
8	Sanna Fadera	32	Male	Jamang Kunda Salung Family Farm Reptile Farm Community Development	Reptile and Poultry farming	2018	100,000.00
9	Habib Jobe	28	Male	Heritage Holdings Company Limited	Agribusiness	2017	480,000.00
10	Dawda Manneh	26	Male	Real Nyancho Chakry Cream Production	Chakry Cream Production	2017	47,900.00
<b>Total</b>							<b>2,187,900.00</b>

## SECTION 3: LOANS DISBURSED

### 3.1 Loans Disbursed by Region

#### 3.1.1 The SDF Core Funds

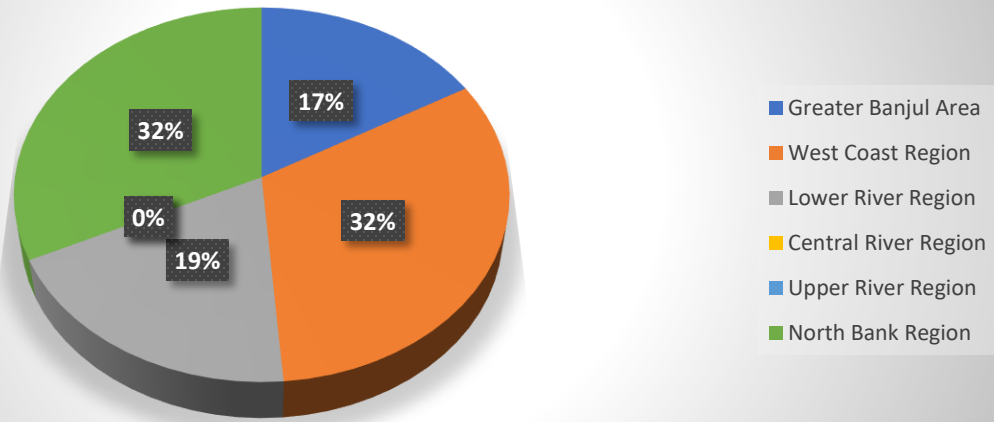
No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	2,560,000.00	7
2	West Coast Region	4,471,500.00	13
3	Lower River Region	5,298,000.00	15
4	Central River Region	13,066,500.00	37
5	Upper River Region	2,747,000.00	8
6	North Bank Region	7,253,500.00	20
<b>Total</b>		<b>35,396,500.00</b>	<b>100</b>



#### 3.1.2 The YEP Mini Loan Scheme Funds

No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	260,000.00	17
2	West Coast Region	500,000.00	32
3	Lower River Region	300,000.00	19
4	Central River Region	0.00	0
5	Upper River Region	0.00	0
6	North Bank Region	500,000.00	32
<b>Total</b>		<b>1,560,000.00</b>	<b>100</b>

## Loan Disbursement by Region

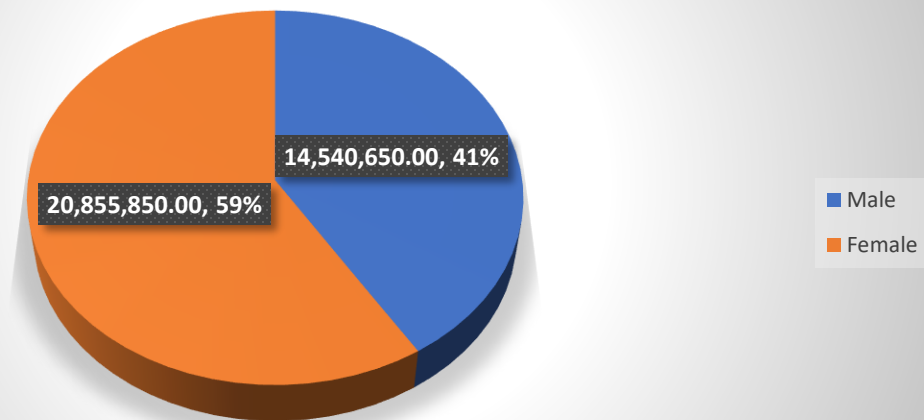


## 3.2 Loan Disbursement by Gender

### 3.2.1 Loan Disbursement by Gender for the SDF Core Funds

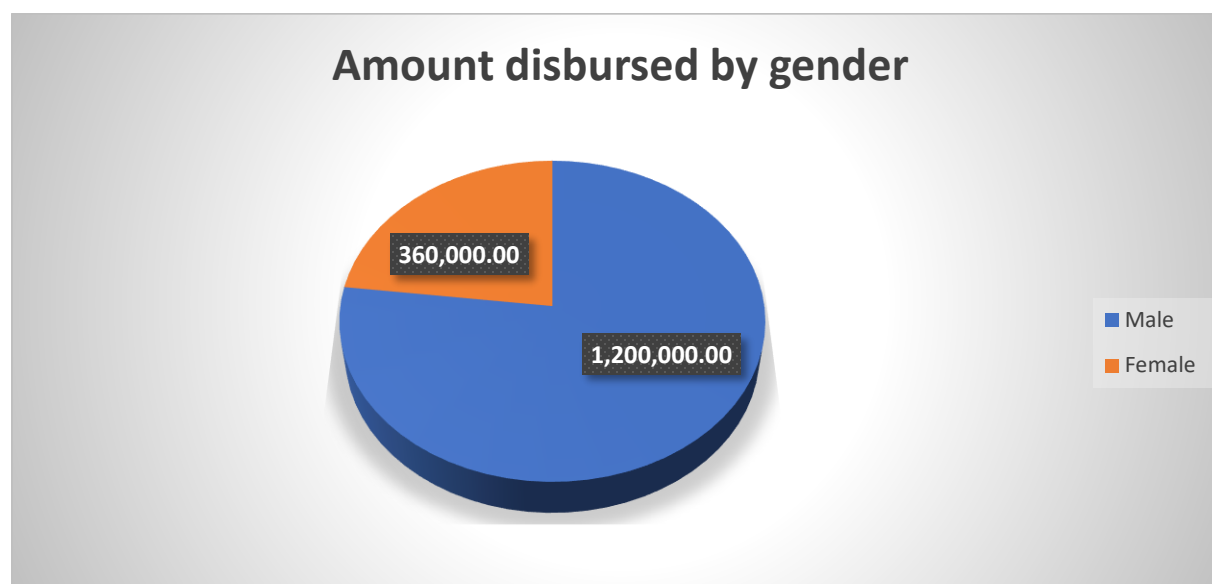
No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	1033	14,540,650.00	41
2	Female	2335	20,855,850.00	59
<b>Total</b>		<b>3368</b>	<b>35,396,500.00</b>	<b>100</b>

## Amount disbursed by gender



### 3.2.2 Loan Disbursement by Gender for the YEP Mini Loan Scheme Funds

No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	4	1,200,000.00	77
2	Female	2	360,000.00	23
<b>Total</b>		<b>6</b>	<b>1,560,000.00</b>	<b>100</b>



### 3.3 Loan Beneficiaries by Region and Gender

#### 3.3.1 Loan Beneficiaries for the SDF Core Funds by Region and Gender

No.	Region	Male	Female	Total	%
1	Greater Banjul Area	0	24	24	1
2	West Coast Region	43	331	374	11
3	Upper River Region	41	262	303	9
4	Central River Region	237	348	585	17
5	Lower River Region	550	783	1333	40
6	North Bank Region	162	587	749	22
<b>Total</b>		<b>1033</b>	<b>2335</b>	<b>3368</b>	<b>100</b>

### 3.3.2 Loan Beneficiaries for the YEP Mini Loan Scheme Funds by Region and Gender

No.	Region	Male	Female	Total
1	Greater Banjul Area	0	1	1
2	West Coast Region	1	0	1
3	Upper River Region	0	0	0
4	Central River Region	0	0	0
5	Lower River Region	2	1	3
6	North Bank Region	1	0	1
<b>Total</b>		<b>4</b>	<b>2</b>	<b>6</b>

### 3.4 Loan Disbursement by Sector

#### 3.4.1 Loan Disbursement by Sector

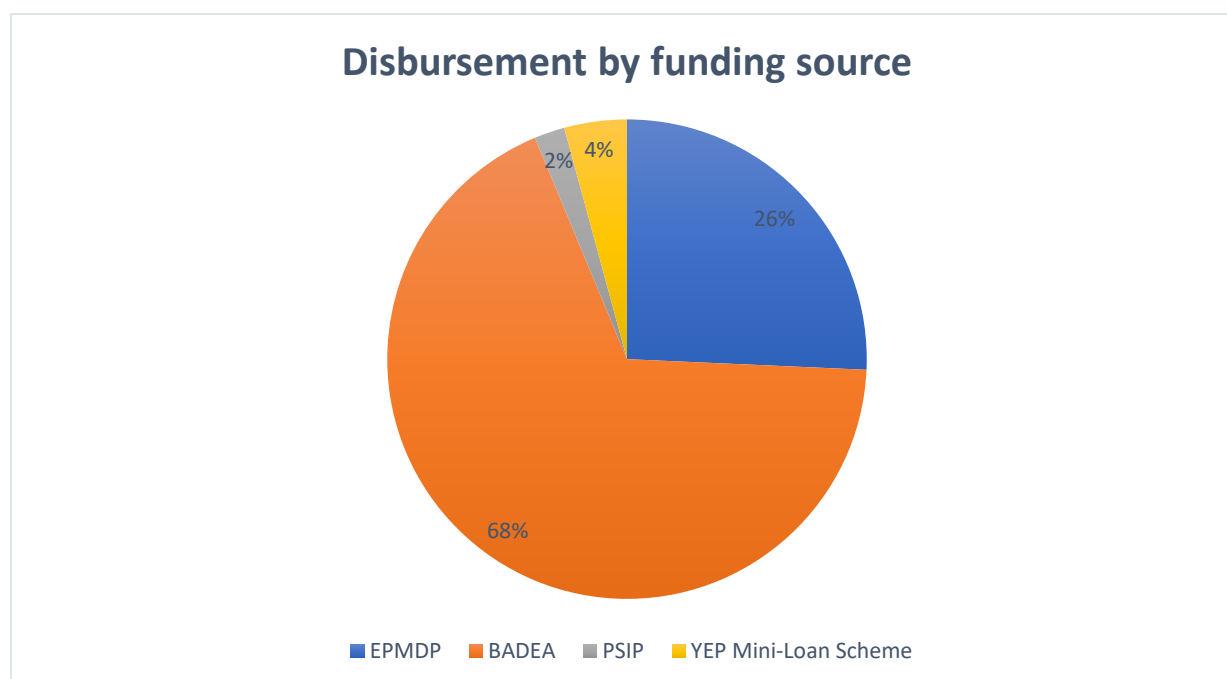
No.	Sector	Amount (GMD)	Percentage (%)
1	<b>Agriculture</b>	<b>18,014,500.00</b>	<b>48.75%</b>
	Farming	5,337,500.00	29.63%
	Livestock	8,946,000.00	49.66%
	Poultry	1,953,000.00	10.84%
	Horticulture	573,000.00	3.18%
	Food processing	290,000.00	1.61%
	Cereal banking	530,000.00	2.94%
	Fishing	385,000.00	2.14%
2	<b>Trading</b>	<b>18,294,000.00</b>	<b>49.50%</b>
	Petty Trading	18,294,000.00	100
3	<b>Skills (tie &amp; dye, batik, soap making, Auto Mechanic)</b>	<b>648,000.00</b>	<b>1.75%</b>
<b>Total</b>	<b>(1+2+3)</b>	<b>36,956,500.00</b>	<b>100</b>

### 3.5 Loan Disbursement by Funding Sources

During the period under review 68% of the funds disbursed were disbursed under the BADEA Credit Funds followed by 26% under the EPMDP Credit Fund, 4% under the SDF/YEP Mini Loan scheme and 2% under the PSIP Credit Fund.

#### 3.5.1 Loan Disbursement by Funding Source

No.	Funding Source	Amount (GMD)	Percentage (%)
1	EPMDP	9,500,500.00	26
2	BADEA	25,138,000.00	68
3	PSIP	758,000.00	2
4	YEP Mini-Loan Scheme	1,560,000.00	4
<b>Total</b>		<b>36,956,500.00</b>	<b>100</b>



## SECTION 4: PORTFOLIO QUALITY REPORT AS AT 30<sup>TH</sup> JUNE 2020

The cumulative disbursement as at the end of the reporting period is **D215, 496,627.20** (Two Hundred and Fifteen Million Four Hundred and Ninety-Six Thousand Six Hundred and Twenty-Seven Dalasis Twenty Bututs) benefiting 29,580 individuals comprising 22,368 females and 7,212 males, with a cumulative repayment rate of **96%** as detailed in 4.1.1.



#### 4.1 Cumulative Loan Repayment

##### 4.1.1 Cumulative Loan Portfolio as at 30<sup>th</sup> June 2020

No.	Intermediary name by Component	Cumulative Amount Disbursed	Cumulative payment due	Cumulative payment made	Repayment rate
1.0	EPMDP	29,750,500.00	14,924,504.51	14,868,357.88	100%
1.1	Moonshine Vendors	250,000.00	263,200.24	265,064.13	101%
1.2	Supersonicz The Microfinance	10,000,000.00	7,974,536.34	7,974,536.34	100%
1.3	Supersonicz The Microfinance	10,000,000.00	5,316,357.56	5,316,357.56	100%
1.4	Madina Bereto Kafo	360,000.00	96,849.74	41,600.00	43% <sup>1</sup>
1.5	Basory Lower Basic School Mother's Club	200,000.00	53,805.41	53,850.00	100%
1.6	Dullo Bah Kafo	300,000.00	80,708.11	80,710.00	100%
1.7	Faraba Banta Temasu Kafo	366,000.00	98,463.90	98,500.00	100%
1.8	Kambeng Kafo Brikama Darsilami	250,000.00	67,256.76	67,300.00	100%
1.9	Mothers' Club Alkali Kunda Sanchaba Sulay Jobe	250,000.00	67,256.76	70,000.00	104%
1.10	Jarrol Yiriwa Kafo	408,000.00	109,763.03	109,763.03	100%
1.11	Women Kafo of Sandu	214,000.00	57,571.79	57,571.00	100%
1.12	Misira Banding Jawo Nanga Kafo	389,000.00	104,651.52	100,100.00	97%
1.13	Women Kaffu Nano of Pakalinding	200,000.00	53,805.41	53,955.00	100%
1.14	Dudal Jande Pularr	275,000.00	73,982.44	77,000.00	104%
1.15	Rewbi Yeyobeh Kafo	440,000.00	118,371.90	118,375.00	100%
1.16	Keneba Women Kawral Kafo	383,000.00	103,037.36	92,380.00	90%
1.17	Compin BAFRO-Sare Samba, Kiang West	365,000.00	98,194.87	102,200	104%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
1.18	Nyakoi Taibatou Nyodema Kafo	325,000.00	67,256.76	69,660.00	103%
1.19	Sare Sambaru Kambeng Kafo	140,000.00	37,663.79	37,665.00	100%
1.20	Sukuta Home Grown Development Association	61,500.00	16,545.16	16,545.16	100%
1.21	Kerr Gumbo VDC	685,000.00	0.00	0.00	0
1.22	Kambeng Kafo	369,000.00	65,225.66	65,225.66	100%
1.23	Soweraseh Women Kafo	378,000.00	0.00	0.00	0
1.24	Group Bokhol Kerr Alagie Malick	1,274,000.00	0.00	0.00	0
1.25	Kaira Kafo Compin	510,000.00	0.00	0.00	0
1.26	Mareng Kafo	358,000.00	0.00	0.00	0
1.27	Julabe Beyang Niani	1,000,000.00	0.00	0.00	0
<b>2.0</b>	<b>KGCF</b>	<b>15,209,800.00</b>	<b>16,765,983.31</b>	<b>16,103,696.68</b>	<b>96%</b>
2.1	National Federation of Gambian Women	500,000.00	544,502.28	544,502.28	100%
2.2	Allah Leya Keh Kafoo	281,000.00	306,010.28	306,010.28	100%
2.3	Concern Youth Association	250,000.00	272,251.14	197,490.00	73%
2.4	Darawesut Jaam Association	200,000.00	217,800.91	217,800.91	100%
2.5	Daru Youth Development Group	350,000.00	435,765.31	303,950.00	70%
2.6	Dobong Kunda Kuteh Jonbulu Kafoo	300,000.00	326,701.37	326,701.37	100%
2.7	Group Juboo Society	200,000.00	217,800.91	217,800.91	100%
2.8	Jokere Endam Sare Pateh Jawo	224,500.00	265,430.94	235,729.62	89%
2.9	Julabe Beyang Niani	500,000.00	544,502.28	544,502.28	100%
2.10	Kaba Kama Womens Yiriwa Kafoo	300,000.00	326,701.37	323,850.00	99%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
2.11	Kambeng Kafoo - Wellingara	250,000.00	272,251.14	272,251.14	100%
2.12	Kuwonku Ba Yeriwa Kafoo	200,000.00	217,800.91	172,249.80	79%
2.13	Madina Sancha Visaca	1,000,000.00	1,104,869.32	1,104,869.32	100%
2.14	Mamut Fana VISACA	1,000,000.00	1,089,004.56	1,089,004.56	100%
2.15	Moobe Kanyang Kafoo	150,000.00	163,350.68	136,845.00	84%
2.16	Moonshine Vendors Association	500,000.00	544,502.28	544,502.28	100%
2.17	New Yundum Women Advocates	300,000.00	326,701.37	254,100.00	78%
2.18	Nyambai College Youth Development Kafoo	200,000.00	217,800.91	217,800.91	100%
2.19	Soforie Society	200,000.00	217,800.91	167,300.00	77%
2.20	Sutukoba Young Women Yiriwa Kafoo	167,000.00	181,863.76	181,864.00	100%
2.21	Kuteh Jombulu Kafoo	187,300.00	203,970.56	203,970.56	100%
2.22	Malvern In The Gambia	300,000.00	326,701.37	307,532.07	94%
2.23	Brikamaba Sula Kunda Kafoo	250,000.00	272,251.14	272,251.14	100%
2.24	ECOWAS Federation of Businesswomen and Entrepreneurs	500,000.00	544,502.28	544,502.28	100%
2.25	ECOWAS Federation of Businesswomen and Entrepreneurs	500,000.00	544,502.28	557,050.00	102%
2.26	Group Juboo Society	400,000.00	435,601.82	435,601.82	100%
2.27	Nyambai College Youth Development Kafo	500,000.00	544,502.28	323,125.00	59%
2.28	Supersonicz Financial	2,500,000.00	2,722,511.40	2,722,511.40	100%
2.29	Reliance Financial Services	3,000,000.00	3,378,027.75	3,378,027.75	100%
<b>3.0</b>	<b>PSIP</b>	<b>6,308,000.00</b>	<b>5,628,831.75</b>	<b>5,662,031.96</b>	<b>100%</b>

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
3.1	Madina Sancha VISACA	1,000,000.00	1,105,000.00	1,105,000.00	100%
3.2	Moonshine Vendors	500,000.00	535,296.00	535,296.00	100%
3.3	Fashion Designers	500,000.00	563,004.64	563,004.64	100%
3.4	Supersonicz Financial	2,500,000.00	2,722,511.40	2,722,511.40	100%
3.5	Julabe Beyang Niani	1,000,000.00	1,089,004.56	1,089,004.56	100%
3.6	Allatentou Layout Association	278,000.00	74,789.52	92,300.00	123%
3.7	Dongoroba Women Development Association	200,000.00	0.00	0.00	0
3.8	Volunteers For Advocacy and Development	280,000.00	75,327.57	75,500.00	100%
3.9	Ngayen Sanjal Lower Basic School Mothers' Club	50,000.00	26,902.70	42,420.00	158%
<b>4.0</b>	<b>BADEA</b>	<b>134,434,500.00</b>	<b>110,380,327.28</b>	<b>107,141,729.30</b>	<b>97%</b>
4.1	Reliance Financial Services	5,000,000.00	5,323,283.06	5,323,283.06	100%
4.2	Reliance Financial Services	5,000,000.00	5,323,283.06	5,323,283.06	100%
4.3	Supersonicz The Microfinance	1,000,000.00	1,089,004.56	1,089,004.56	100%
4.4	Supersonicz The Microfinance	2,000,000.00	2,178,009.12	2,178,009.12	100%
4.5	Supersonicz The Microfinance	1,000,000.00	1,089,004.56	1,089,004.56	100%
4.6	Supersonicz The Microfinance	1,000,000.00	1,089,004.56	1,089,004.56	100%
4.7	Mamut Fana VISACA	1,000,000.00	1,140,000.00	1,107,645.67	97%
4.8	Group Juboo Bu Nyangen	300,000.00	326,701.37	326,701.37	100%
4.9	Kambeng Kafoo – Wellingara	350,000.00	381,151.60	381,151.60	100%
4.10	Kerr Ali Jelleh VDG	250,000.00	272,251.14	272,251.14	100%
4.11	Madina Sancha VISACA	2,000,000.00	2,210,000.00	2,210,000.00	100%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.12	Moonshine Vendors Association	1,000,000.00	1,089,004.56	1,089,004.56	100%
4.13	Alla Leh Ya Keh	360,000.00	382,777.74	382,777.74	100%
4.14	The Gambia Fashion Designers	1,000,000.00	1,076,108.18	1,076,108.18	100%
4.15	Network of Animal Breeders and Multipliers (NABAM)	1,000,000.00	1,060,000.00	1,060,000.00	100%
4.16	Brikamaba Sula Kunda Kafo	450,000.00	481,357.06	481,357.06	100%
4.17	Kambeng Kafo – Boraba	250,000.00	269,027.05	269,027.05	100%
4.18	Sanchaba Group	350,000.00	376,637.87	376,637.87	100%
4.19	Somita Literacy Class Group	190,000.00	204,460.56	204,460.56	100%
4.20	Ngayen Sanjal Japanteh	147,000.00	158,187.90	158,187.90	100%
4.21	Supersonicz The Microfinance	13,500,000.00	14,527,460.45	14,527,460.45	100%
4.22	Kuteh Jombulu Kafoo - Kaur	222,000.00	236,046.28	236,046.28	100%
4.23	Farafenni Borehole Women's Association.	50,000.00	52,261.08	52,261.08	100%
4.24	Taku Legeey Co-operative Society	300,000.00	322,832.46	322,832.46	100%
4.25	Demal Group	210,000.00	225,982.72	225,982.72	100%
4.26	Mareng Kafo	150,000.00	161,416.24	161,416.24	100%
4.27	Yampi Fan Nafa Kafo	216,000.00	232,439.37	232,439.37	100%
4.28	Sabusireh Kafo	260,000.00	293,982.33	249,920.00	85%
4.29	Yiribakato Kafo	144,000.00	150,434.00	150,434.00	100%
4.30	Nioro Tukolor VDG	300,000.00	322,832.46	322,832.46	100%
4.31	Madina Sancha VISACA	2,000,000.00	2,200,000.00	2,183,333.00	99%
4.32	Moonshine Vendors Association	1,000,000.00	531,635.76	83,000.00	16% <sup>2</sup>

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.33	Kerr Ali Jelleh Village Development Group	486,000.00	516,749.95	516,749.95	100%
4.34	Group Juboo Bu Nyangen	700,000.00	744,290.06	744,290.06	100%
4.35	Kawral Kafo	359,000.00	381,714.48	381,714.48	100%
4.36	Dental Affia Kafo	200,000.00	212,654.30	212,654.30	100%
4.37	Julabe Beyang Niani	1,000,000.00	1,063,271.51	1,063,271.51	100%
4.38	Kambeng Kafo - Wellingara	540,000.00	574,166.62	574,166.62	100%
4.39	Jef Jel Association	410,000.00	441,204.36	441,204.36	100%
4.40	Alfasana Women Group	104,000.00	111,915.26	111,915.26	100%
4.41	Network of Animal Breeders and Multipliers (NABAM)	1,000,000.00	1,063,271.51	1,063,271.51	100%
4.42	Group Juboo Society	250,000.00	267,420.60	267,420.60	100%
4.43	Sofarai Society	250,000.00	265,144.96	265,144.96	100%
4.44	Bonefic Women Society	100,000.00	106,057.98	106,057.98	100%
4.45	YiribaKoto Kafo	300,000.00	322,229.85	322,229.85	100%
4.46	Holl-Baye Kafo	115,000.00	123,752.44	123,752.44	100%
4.47	Fandema Kafo	485,000.00	517,099.95	517,099.95	100%
4.48	Dental Reebeh	250,000.00	269,027.05	269,027.05	100%
4.49	Maka Balla Manneh VDC	425,000.00	462,703.14	462,703.14	100%
4.50	The Gambia Fashion Designers' Association	1,000,000.00	1,076,108.18	1,076,108.18	100%
4.51	Supersonicz The Microfinance	15,000,000.00	15,915,034.80	15,915,034.80	100%
4.52	Bokkaxol Society Kaur West	110,000.00	118,371.90	118,371.90	100%
4.53	Compin Julabeh – Sami Cluster	645,000.00	694,089.78	694,089.78	100%
4.54	Jahanka Women Kafo	223,000.00	239,972.13	239,972.13	100%
4.55	Jefulbeh Kafo	390,000.00	419,682.19	419,682.19	100%
4.56	Nioro Njie Kunda VDG	320,000.00	344,354.62	344,354.62	100%
4.57	Taku Legeey Society	650,000.00	695,293.52	695,293.52	100%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.58	VDC Panchang Wharf Town	300,000.00	322,832.46	322,832.46	100%
4.59	Baara Kafo	153,000.00	164,644.56	164,644.56	100%
4.60	Farafenni Borehole Women Association	166,000.00	177,567.28	177,567.28	100%
4.61	Group Bokhol	300,000.00	322,832.46	322,832.46	100%
4.62	Kombeh Kaira Kafo	287,000.00	308,843.05	308,843.05	100%
4.63	Munyagen Takku Liggaye Society	362,000.00	389,551.17	389,551.17	100%
4.64	Ngayen Sanjal Japanteh	408,000.00	442,893.67	436,826.00	99%
4.65	The Youth Farmer's Association	1,000,000.00	1,076,108.18	1,076,108.18	100%
4.66	Kambeng Kafo - Boraba	400,000.00	427,872.94	427,872.94	100%
4.67	Demal Group	370,000.00	395,782.48	395,782.48	100%
4.68	Nioro Tukolor Village Development Group	645,000.00	689,945.12	689,945.12	100%
4.69	Yampi Fan Nafa Kafo	250,000.00	267,420.60	267,420.60	100%
4.70	Somita Literacy Class Group	350,000.00	374,388.81	374,388.81	100%
4.71	Kaira Kafo Kompin	325,000.00	349,735.17	349,735.17	100%
4.72	Supersonicz The Microfinance	2,500,000.00	2,658,178.78	2,658,178.78	100%
4.73	Mareng Kafo	239,000.00	255,654.08	255,654.08	100%
4.74	Sanchaba Group	673,000.00	<b>735,348.72</b>	361,475.00	49% <sup>3</sup>
4.75	Kambeng Kafo	155,000.00	165,258.74	165,258.74	100%
4.76	Craft Market Women Association	500,000.00	538,054.09	538,054.09	100%
4.77	Kuteh Jombulu Kafo	232,500.00	247,210.63	247,210.63	100%
4.78	Madina Sancha VISACA	2,000,000.00	2,200,000.00	2,200,000.00	100%
4.79	Jef Jel Association	700,000.00	748,777.64	748,777.64	100%
4.80	Soweraseh Women Kafo	177,500.00	191,009.20	191,009.20	100%
4.81	Group Boka Hol	425,000.00	457,345.98	457,345.98	100%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.82	Kerr Gibbi Village Development Group	320,000.00	344,354.62	344,354.62	100%
4.83	Ndendal Sare Mailla of Lower Saloum	192,000.00	206,612.76	206,612.76	100%
4.84	Niani and Sami Farmers' Association	500,000.00	538,054.09	538,054.09	100%
4.85	Sofarai Society	400,000.00	425,308.61	425,308.61	100%
4.86	Bonefic Women Society	350,000.00	369,246.72	338,400.00	92%
4.87	Kambeng Kafo	552,000.00	589,873.81	438,167.00	74%
4.88	Yiriba Koto Kafo	363,000.00	390,311.24	390,311.24	100%
4.89	Maka Balla Manneh VDC	875,000.00	947,335.64	538,800.00	57% <sup>4</sup>
4.90	Group Bokhol	529,000.00	568,800.68	568,800.68	100%
4.91	Fandema Kafo	495,000.00	524,987.06	524,987.06	100%
4.92	Julabe Beyaang Niani	1,000,000.00	1,063,271.51	1,063,271.51	100%
4.93	Group Juboo Bu Nyangen	800,000.00	850,617.21	850,617.21	100%
4.94	Kerr Ali Jelleh VDG	800,000.00	850,617.21	850,617.21	100%
4.95	Alfasana Women Group	420,000.00	336,949.95	291,984.00	87%
4.96	Dental Affia Kafo	300,000.00	239,236.08	237,775.00	99%
4.97	Dental Reebeh	375,000.00	300,848.16	300,917.00	100%
4.98	Kawral Kafo	543,000.00	433,017.33	425,080.00	98%
4.99	Network of Animal Breeders & Multipliers (NABAM)	1,000,000.00	797,453.64	716,635.00	90%
4.100	Association of Fashion Designers, Banjul Chapter	1,000,000.00	797,453.64	806,635.76	101%
4.101	Holl Baye Kafo	186,000.00	149,220.69	141,610.00	95%
4.102	ABBA Business Partners Association, Gambia	700,000.00	564,956.79	570,000.00	101%
4.103	Kerr Gumbo VDC	450,000.00	477,291.80	477,290.00	100%
4.104	Kutu Nyoyeh Kafo	150,000.00	121,062.18	160,986.62	133%
4.105	Nyantempo Youths for Development	400,000.00	428,728.00	428,728.00	100%



<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.106	Nyoro Bamba Group Jubo	386,000.00	311,533.32	278,321.00	89%
4.107	Santanba Society	200,000.00	161,416.23	215,405.94	133%
4.108	Senegalo-Gambia Women Federation	1,000,000.00	807,081.15	868,650.00	108%
4.109	Boka Hol Society	450,000.00	363,186.51	377,550.00	104%
4.110	Dankunku Yiriwa Kafo	245,000.00	197,734.89	206,910.00	105%
4.111	Group Jubo	273,000.00	220,333.14	230,100.00	104%
4.112	Madina Sancha Group Juboo Cooperative Society	501,000.00	546,132.61	516,000.00	94%
4.113	Jali Jali Kafo	266,000.00	214,683.57	206,910.00	96%
4.114	Mansuwanka Society	199,000.00	160,609.14	168,625.00	105%
4.115	Naforeh Compin	394,000.00	196,927.80	131,285.00	67%
4.116	Maribantang Development Association	244,000.00	317,989.98	259,560.00	82%
4.117	Njau Sey Kunda Group Jubo	310,000.00	250,195.14	250,577.00	100%
4.118	Njiejel Nema Farmers' Association	183,500.00	147,695.85	147,750.00	100%
4.119	Toben Village Development Group	330,000.00	266,336.76	276,336.00	104%
4.120	Zam Zam Group	510,000.00	411,611.37	411,612.00	100%
4.121	Kerr Auldi VDG	450,000.00	363,186.51	363,189	100%
4.122	Taku-Ligeey Cooperative Society	810,000.00	435,823.82	363,436.00	83%
4.123	Jarreng Abdoulai Leigh VDC	338,000.00	181,862.28	181,864.00	100%
4.124	Brikamaba Sula Kunda Kafo	150,000.00	79,745.36	82,150.00	103%
4.125	Panchang Sinchu Tabu VDG	400,000.00	215,221.64	215,222.00	100%
4.126	Youth Farmers' Association	3,000,000.00	802,261.77	0.00	0% <sup>5</sup>
4.127	Fish & Vegetable Export Association	750,000.00	403,540.56	120,000.00	30%
4.128	Global Tambasansang Youth Association	250,000.00	134,513.52	134,556.00	100%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.129	Badibunka Kafo	245,000.00	131,823.26	144,150.00	109%
4.130	VDC Panchang Wharftown	810,000.00	433,221.36	364,611.00	84%
4.131	Nioro Njie Kunda VDG	620,000.00	331,601.52	335,100.79	101%
4.132	Jefulbeh Kafo	910,000.00	486,705.48	486,706.00	100%
4.133	Group Jubo Society	250,000.00	132,908.94	99,600.00	75%
4.134	Compin Julabeh – Sami Cluster	910,000.00	486,705.48	486,707.00	100%
4.135	Bokkaxol Society Kaur West	202,000.00	108,037.92	108,039.00	100%
4.136	Jokereh Endam	180,000.00	96,849.74	170,900.00	176%
4.137	Naforay Misira Bajang Kafo Farmers' Cooperative Society	387,000.00	208,226.94	206,814.00	99%
4.138	Baara Kafo	163,000.00	43,589.56	42,498.00	97%
4.139	Jahanka Women Kafo	272,000.00	72,738.40	60,800.00	83%
4.140	Kombeh Kaira Kafo	471,000.00	125,955.10	0.00	0% <sup>6</sup>
4.141	Munyagen Takku Liggay Society	723,000.00	193,345.09	250,250.00	129%
4.142	Bambako Yiriwa Kafo	297,000.00	79,901.03	79,905.00	100%
4.143	Darsilami Lower Basic Mothers' Club	350,000.00	94,159.47	94,160.00	100%
4.144	Alatentu VDC	471,000.00	125,955.10	139,711.74	111%
4.145	Group Jubo Association Kerr Ardo	356,000.00	95,773.63	95,832.00	100%
4.146	Sinchu Madado Women Farmers' Association	323,000.00	86,895.74	90,440.00	104%
4.147	Waalu Nderal Group	450,000.00	121,062.17	126,750.00	105%
4.148	Sansankono Fanmakoi Kafo	105,500.00	28,382.35	28,250.00	100%
4.149	Kunjo Kambeng Kafo Horticultural Cooperative Society	168,000.00	45,196.54	45,040.00	100%
4.150	Demal Group	950,000.00	252,526.98	252,527.00	100%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.151	Nioro Tukolor VDG	1,000,000.00	265,817.88	285,821.22	107%
4.152	Yampi Fan Nafa Kafo	216,000.00	57,416.66	57,417.00	100%
4.153	Boraba Kambeng Kafo	408,000.00	108,453.69	108,625.00	100%
4.154	Craft Market Women's Association	1,500,000.00	401,130.88	0.00	0% <sup>7</sup>
4.155	Somita Literacy Class Group	620,000.00	164,807.08	164,875.00	100%
4.156	Bantanto Alhagie Demba VDG	600,000.00	161,416.23	161,417.00	100%
4.157	Jareng Kerr Mamut VDG	520,000.00	139,894.06	139,895.00	100%
4.158	Maubeh Rewbeh Association	400,000.00	107,610.82	107,611.00	100%
4.159	Women Kafo of Sandu	214,000.00	57,571.79	57,571.00	100%
4.160	Madina Sancha VISACA	3,000,000.00	0.00	0.00	0
4.161	Yiribako Kafo	566,000.00	0.00	0.00	0
4.162	Fandema Kafo	800,000.00	0.00	0.00	0
4.163	Jef Jel Association	1,000,000.00	0.00	0.00	0
4.164	Group Boka Hol	600,000.00	0.00	0.00	0
4.165	Kerr Gibbi Village Development Group	521,000.00	0.00	0.00	0
4.166	Ndendal Sare Mailla of Lower Saloum	464,000.00	0.00	0.00	0
4.167	Niani and Sami Farmers' Association	915,000.00	0.00	0.00	0
4.168	Kerr Ali Jelleh VDG	1,000,000.00	0.00	0.00	0
4.169	Nyantempo Youths for Development	800,000.00	0.00	0.00	0
4.170	Soforai Women's Society	550,000.00	0.00	0.00	0
4.171	Group Ligue Sigil Sunu Reew	375,000.00	0.00	0.00	0

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
4.172	Kerr Chebou Ceesay Women Sheep and Goat Association	140,000.00	0.00	0.00	0
4.173	Kerr Chernoo Eco-Zone	350,000.00	0.00	0.00	0
4.174	Munyagen Village Development Committee	362,500.00	0.00	0.00	0
4.175	Amsabopa Association	360,000.00	0.00	0.00	0
4.176	Kerr Mama Women's Group	375,000.00	0.00	0.00	0
4.177	Bolongkono Kafo	360,000.00	0.00	0.00	0
4.178	Dann Dole Association	265,000.00	0.00	0.00	0
4.179	Group Jubo Taku Legaye	381,000.00	0.00	0.00	0
4.180	Cubbu Kafo – Kolior Village L.R.D	111,500.00	0.00	0.00	0
4.181	Kolior Kafu Saboo	130,500.00	0.00	0.00	0
4.182	Yiriwa Kafo Jomari	248,500.00	0.00	0.00	0
4.183	Bantanto Kerr Sulay VDC	660,000.00	0.00	0.00	0
4.184	Pacharr Kambeng Kafo	221,500.00	0.00	0.00	0
4.185	Samba Gabudeh Women's Yiriwa Kafo	218,000.00	0.00	0.00	0
<b>5.0</b>	<b>PRP</b>	<b>9,757,000.00</b>	<b>10,958,459.70</b>	<b>10,958,459.70</b>	<b>100%</b>
5.1	Reliance Financial Services	9,000,000.00	10,134,083.26	10,134,083.26	100%
5.2	Traditional Healers Assembly LRR Chapter	200,000.00	217,800.90	217,800.90	100%
5.3	Nannebulo Tie and Dye Kafo	150,000.00	163,350.68	163,350.68	100%
5.4	Dental Affia Kafo	140,000.00	152,460.64	152,460.64	100%
5.5	Kawral Kafo	267,000.00	290,764.22	290,764.22	100%
<b>6.0</b>	<b>Gamwork/CILIP IsMF</b>	<b>11,480,802.20</b>	<b>11,221,237.70</b>	<b>10,181,056.34</b>	<b>94%</b>
6.1	Tahfeez Muhammed Al-Amin Association	500,000.00	550,000.00	550,000.00	100%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
6.2	Dobong Kunda Kuteh Jombulu Kafo	700,000.00	551,509.89	260,000.00	47% <sup>8</sup>
6.3	Banni Village Development Committee (VDC)	1,080,802.20	1,198,972.47	466,250.00	39% <sup>9</sup>
6.4	Supersonicz Financial Ltd	6,500,000.00	6,740,978.20	6,740,978.20	100%
6.5	Suudu Meche Chargel	200,000.00	210,099.00	194,150.00	92%
6.6	Supersonicz The Microfinance	2,500,000.00	1,969,678.14	1,969,678.14	100%
<b>7.0</b>	<b>YEP MINI-LOAN Scheme</b>	<b>8,556,025.00</b>	<b>6,428,989.88</b>	<b>3,922,619.61</b>	<b>61%</b>
7.1	Foday Camara	132,150.00	139,417.01	89,640.00	64%
7.2	Neneh Isatou Jallow	100,000.00	106,327.16	106,327.16	100%
7.3	Sheku Saidy	480,000.00	522,104.12	28,600.00	5% <sup>10</sup>
7.4	Muhammed Sanyang	480,000.00	513,550.00	513,550.00	100%
7.5	Rohey M. Bah	475,000.00	516,928.96	19,875.00	3% <sup>11</sup>
7.6	Karamo Tambajang	100,000.00	106,411.81	106,411.81	100%
7.7	Sang Mendy	150,000.00	119,618.04	34,068	28% <sup>12</sup>
7.8	Fatou Sawo	70,000.00	73,025.00	73,025.00	100%
7.9	Almamo Dibba	200,000.00	209,221.00	209,221.00	100%
7.10	Alfu M. Sarr	93,500.00	99,420.00	99,420.00	100%
7.11	Omar Manjang	450,000.00	478,472.18	0.00	0% <sup>13</sup>
7.12	Ebrima Sanyang	478,000.00	266,071.90	266,960.00	100%
7.13	Sarjo Dibba	286,000.00	301,727.33	106,750.00	35% <sup>14</sup>
7.14	Prom Augustus Lawrence	480,000.00	506,395.51	337,700.00	67%
7.15	Alieu Sanneh	480,000.00	464,195.93	260,000.00	56% <sup>15</sup>
5.16	Lamin Saidy	200,000.00	159,490.74	126,264.00	79%
7.17	Muhamadou Ceesay	213,375.00	226,875.56	226,874.00	100%
7.18	Nafa Jabai	100,000.00	79,745.37	72,585.00	91%
7.19	Miss Chan Mendy	200,000.00	106,327.16	53,000.00	50% <sup>16</sup>
7.20	Bubacarr Fadera	20,000.00	15,824.88	19,548.64	123%
7.21	Amie Colley	138,000.00	110,048.61	95,000.00	86%

<u>No.</u>	<u>Intermediary name by Component</u>	<u>Cumulative Amount Disbursed</u>	<u>Cumulative payment due</u>	<u>Cumulative payment made</u>	<u>Repayment rate</u>
7.22	Almamo Dibba	450,000.00	239,236.08	220,000.00	92%
7.23	Ousman Ngum	480,000.00	336,131.68	364,900.00	108%
7.24	Pa Modou Jobe	480,000.00	336,131.68	200,000.00	59% <sup>17</sup>
7.25	Madi Susso	160,000.00	112,043.90	112,500.00	100%
7.26	Gibril Sonko	200,000.00	140,054.86	80,000.00	57% <sup>18</sup>
7.28	Neneh Istaou Jallow	100,000.00	35,013.72	52,000.00	148%
7.29	Fatou Sawo	260,000.00	153,564.92	48,400.00	31% <sup>19</sup>
7.30	Muhammed Sanyang	500,000.00	257,342.10	0.00	0% <sup>20</sup>
7.31	Alfu M. Sarr	500,000.00	0.00	0.00	0
7.32	Saikou Jobe	100,000.00	0.00	0.00	0
7.33	Karamo Gikineh	100,000.00	0.00	0.00	0
	<b>Grand Total</b>	<b>215,496,627.20</b>	<b>176,308,334.13</b>	<b>168,837,951.47</b>	<b>96%</b>

- 1 The Kafo could not make a full payment of the due instalment due to the impact of COVID-19 as claimed by the Kafo.
- 2 The Moonshine vendors made one payment against their first instalment since it became due in August 2018. The whole loan is now overdue with only 16% repayment rate. The matter has been taken to court and a Judgement has been made in our favour which is being processed by our lawyer for execution.
- 3 After several recovery attempts on the loan, the group was served with a demand notice by the lawyer without success. The matter is being filed by the lawyer for court hearing.
- 4 The Maka Balla Manneh VDC performed very well in their first loan, however recovery has become a problem in this second loan. According to regional team the Alkalo of the Village is attributing it low crop yields from the past season. Efforts to meet the VDC Chairman are without success. The team suspects a foul play by the Village Alkalo and the VDC Chair and are now putting efforts to mobilise the entire VDC for a meeting to verify the matter. This is also not working for now. The lawyer will be instructed to issue a demand notice to the VDC while the regional team continue to pursue the committee members.
- 5 The Youth Farmers' Association took a loan of D3, 000,000.00 to make a counterpart contribution towards the establishment of Feed Mill in Gunjur Sambou in October 2019. The completion of the establishment process coincided with Corona virus outbreak which affected the effective operation of the Feed Mill due to the regulations and measures by the government that led to low demand for chicken products and subsequently the feed as hotel being the biggest customers to the poultry sector were close all closed. The first instalment of the loan became due in April 2020 when the pandemic is on the surge and the Association wrote to request for rescheduling of the instalment to August 2020.

- 6 The Kombeh Kaira Kafo's first instalment was due in April 2020 but the Kafo wrote to request for the extension of the due instalment to September 2020 due to the closure of the weekly markets (Lumos) leading to low or no sales for most of their members.
- 7 The Craft Market Women's Association's first instalment was due in May 2020 but due to the effects of the COVID-19 they requested for an extension of 2 months to August 2020.
- 8 The Dobong Kunda Kuteh Jombulu Kafo took a loan to meet its counterpart contribution towards a tractor supported by the FASDEF project through a matching grant scheme. However, the tractor since it started operation it has been experiencing frequent breakdowns requiring replacement of major spare parts. This has been a challenge for loan recovery, however the regional team continue to pursue the loan.
- 9 The Banni Village Development Committee took a loan to meet its counterpart contribution towards a tractor supported by the FASDEF project through a matching grant scheme. However, the tractor since it started operation it has been experiencing frequent breakdowns requiring replacement of major spare parts. This has been a challenge for loan recovery, however the regional team continue to pursue the loan.
- 10 Sheku Saïdy has been a deliberate defaulter since before the pandemic and the matter was taken to court. The made a ruling in favour of the SDF and the Judgement is being executed by the SDF lawyer.
- 11 Rohey M. Bah is another defaulter whose case is being file to the court by the lawyer.
- 12 Sang Mendy travelled out of the country without informing the SDF. A demand notice was issued to him through the family. However, he recently contacted our regional team through telephone pledging a payment of D10, 000.00 monthly from August 2020.
- 13 Omar Manjang did not pay a single butut since the disbursement the loan. First and final demand notices have been issued to him by the lawyer without success. His case is currently being prepared for filing to the court for prosecution.
- 14 Sarjo Dibba is not serious with the loan and his case is being pursued with the lawyer.
- 15 Alieu Sanneh was performing well in repaying his loan prior to absconding. He was served a demand notice through the family and Father is paying small amounts towards the loan until he is able to get Alieu to resume his obligation.
- 16 Miss Chan Mendy is operating a skills centre providing training in fashion design. She generates revenue from the fees the trainees pay. Due to the closure of learning institutions as one of the measures to control the spread of COVID-19, Chan's source of income is seriously affected.
- 17 Pa Modou Jobe paid D200, 000.00 towards his due instalment of D336, 131.68 due to the impact of the pandemic on his business. He is however making efforts to secure the balance and pay.
- 18 Gibril Sonko until the pandemic, has been performing well but recently his business experienced low sales leading to difficulty in paying the loan. He wrote to ask for an extension of the loan.
- 19 Fatou Sawo accessed her first loan and did very well in repaying it. She accessed the second loan and started paying but due to impact of COVID-19 on her sales she could meet her repayment obligations. However, the regional team continue to pursue her.

20 Muhammed Sanyang performed very well in his first loan but due the pandemic his business was seriously affected and he requested for an extension.

## **SECTION 5: MONITORING AND FOLLOW-UP ON DISBURSED LOANS**

During this period loan monitoring continued on disbursed loans by the regional teams.

### **5.1 ACCOMPLISHMENTS/CHALLENGES**

#### **5.1.1 Challenges**

During this period the Gambia like all other countries in the world has been affected by the COVID-19 pandemic.

Upon the World Health Organization's declaration of COVID-19 as a global pandemic and public health emergency, states across the world including those in Sub-Saharan Africa inclusive of the Gambia took a variety of measures including declarations of a state of Public Health Emergency, mandatory lockdowns and social/physical distancing among other preventive actions to curb human-to-human transmission of the virus.

The regulation enforcement measures have taken their toll on the Gambia's livelihood activities and overall economy as demonstrated by a revision of the initial 2020 GDP growth projections from 6.3 percent to 2.5 percent. The accompanying challenges have further affected the lives and livelihoods of the people especially those operating in the informal economy including our clientele as is borne out by the cessation of weekly markets (LUMO) in the rural areas as well as institution of regulations limiting the number of hours businesses/markets can be open for business leading to the following:

- Limited customer traffic and accompanying drop in revenue flow Limited movement of people and border closure affecting the sales of products and business trips to Senegal
- For poultry farmers, difficult access to day-old chicks from Senegal and Holland. In addition, access to finance for investment to expand and diversify production is limited.
- The closure of the hotels which have been the greatest outlets for marketing poultry products pose a major marketing problem for the sub-sector.
- Serious underutilization of the newly established feed mill which otherwise can possibly serve the whole country



- The current suspension of weekly markets/LUMOs which has adverse effects on the cereal business. Regarding the poultry, the same trouble has resulted to Zero access to goods obtained from Senegal and beyond resulting from the border closure, contraction of business activity and revenue generation
- Customers' incomes have dropped with the accompanying uncertainties about the future.

## **5.1.2 Accomplishments**

### **5.1.2.1 Group Jubo Njoufen**

Group Jubo of Njoofen has benefitted from an SDF Loan of D273, 000.00 (Two Hundred and Seventy-Three Thousand Dalasis) and has been performing satisfactorily. This is the first external loan that the Kafo benefited from. Prior to the SDF's intervention, the Kafo had no training in entrepreneurship or experience in managing an external loan. Based on the assessment of the Kafo's capacity by the SDF a Pre-loan Training was organised for the Kafo which provided the basic skills in entrepreneurship and loan management. The effects of this training has been demonstrated in the Kafo's performance in executing the loan. The Kafo is left with one instalment to complete the loan. According to the Kafo they are comfortable with the SDF loan terms and conditions, and guidance compared to other financial institutions and would like to continue working with the SDF.

### **5.1.2.2 Taku-Ligeey Cooperative Society**

The Cooperative Society is located in Njoben Village, Lower Fulladou West District, Central River Region. The group is mainly engaged in vegetable gardening, cereal banking, poultry and petty trading. In 2018, the group accessed two loans of a total value of D950, 000.00 (Nine Hundred and Fifty Thousand Dalasis) from the SDF which was successfully executed, and in 2019, they received another loan of D810, 000.00 (Eight Hundred and Ten Thousand Dalasis) which they are currently executing.

The group is operating a poultry project with over 650 layers producing on average 19 crates of eggs daily. The group supplies shops in Brikamaba and the neighbouring villages with egg to facilitate easy access to the commodity.

*Layer birds at the Takku Ligeey Cooperative Society's Poultry Project at Njoben, Lower Fulladou West District*



*Eggs produced by the poultry project for distribution to the vendors in the neighbourhood*



*Eggs produced by the poultry project for distribution to the vendors in the neighbourhood*



### **5.1.2.3 Fandema Kafo**

The group successfully executed two loans from the SDF and is currently executing its third loan. This demonstrates the Kafo's seriousness in business. According to the members the loans enabled them to expand their enterprises, take care of household expenses including children's education and healthcare. The margin added to the loan when disbursed by the Kafo to its members also facilitated growth in group savings. Most of the members are market vendors and they continue to operate their enterprises at the Bansang Market. Despite the effects of COVID 19 pandemic, the Kafo remain committed to maximise sales and honour its contract with the SDF.

*A member of Fandema Kafo at work in the Bansang Market*



**Section 6: PLANS FOR JULY TO DECEMBER 2020**

- a) Quarterly field Missions
- b) Sensitisation Activities on the products and services, and the terms & conditions for accessing SDF loans
- c) Pre-loan disbursement training
- e) Loan monitoring and business advisory services

## APPENDIX 1

### THE CREDIT REVIEW COMMITTEE

The CRC comprises the following:

1. Private Personality, Board Member – **Chairman** ~ Mr G. L. Thomas
2. CEO GCCI, Board Member
3. PS, MOTIE, Board Member
4. Director General- SDF, Board Member
5. Director of Finance and Administration- SDF
6. Director of Operations- SDF - **Secretary**

## APPENDIX 2

### **THE FUNCTIONS OF THE CREDIT REVIEW COMMITTEE**

- (a) Ensuring that all new contracts with partner intermediaries are supported by the necessary documents
- (b) Assessing the recommendations of Management for approving or rejecting loan contracts with partner intermediaries
- (c) Ensuring that all decisions bearing on loans are recorded in sufficient detail to permit a clear understanding of the extent of the risk.
- (d) Approving the design and administration of the risk management function.
- (e) Ensuring strict compliance with the credit risk management policy of the SDF.
- (f) Verifying adequate liquidity as ascertained by the Director of Finance and Administration for the prompt provision of funds to partner intermediaries.
- (g) Reviewing the credit risk management programme for wholesale lending operations periodically.
- (h) Ensuring that lending to intermediaries in the categories stipulated is within the prescribed limits in the lending Manual.
- (i) Reviewing credit appraisals of intermediaries to ensure that they are sound financially and prudently managed
- (j) Reviewing the loan portfolio quality as prepared by Management to ensure that current lending is within the parameters specified.
- (k) Reviewing quarterly summaries of monthly monitoring reports on partner institutions to ensure their viability in a changing economic environment.
- (l) Biannual assessment of partner intermediaries' financial statements and LPQ (Loan Portfolio Quality) with the objective of identifying inherent credit risks.
- (m) Endorsing proposals for changes to the Credit Risk Policy by the Management for submission to the Board of Directors for approval.
- (n) Attending to any other issues pertaining to loans that may deserve special attention as and when the need arises.