

Social Development Fund

THE CREDIT REVIEW COMMITTEE

BIANNUAL REPORT

January – June 2021

JULY 2021

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CRC BIENNIAL REPORT (JANUARY TO JUNE 2021)

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 71 loan applications were received, and of these, 63 were for the SDF core funds, 8 for the Youth Revolving Loan Fund. All the 71 applications received were reviewed and granted approval at the CRC meetings held on February 2, February 19, April 7, April 22, May 26 and June 10, 2021.

All applications approved have been disbursed following the fulfilment of conditions precedent to disbursement by the applicants.

A total amount of **D56,175,550.00** (Fifty-Six Million One Hundred and Seventy-Five Thousand, Five Hundred and Fifty Dalasi) was approved and disbursed. Out of the total amount approved, **D53,425,500** (Fifty-Three Million Four Hundred and Twenty-Five Thousand Five Hundred Dalasi) was disbursed under the SDF core funds, while **D2,750,050.00** (Two Million Seven Hundred and Fifty Thousand and Fifty Dalasi) was disbursed under the Youth Revolving Loan Fund.

Of the total amount of **D53,425,500** (Fifty-Three Million Four Hundred and Twenty-Five Thousand Five Hundred Dalasi) disbursed under the SDF core funds, D28, 451,625.00 (Twenty-Eight Million Four Hundred and Fifty-One Thousand Six Hundred and Twenty-Five Dalasi) went to **1,967** females, representing 53%, while D24, 973,875.00 (Twenty-Four Million Nine Hundred and Seventy-Three Thousand Eight Hundred and Seventy-Five Dalasi) went to **1,120** males, representing 47% across the country.

Of the total amount of **D2, 750,050.00 (Two Million Seven Hundred and Fifty Thousand and Fifty Dalasi)** disbursed under the Youth Revolving Loan Fund, D1, 750,000.00 (One Million Seven Hundred and Fifty Thousand Dalasi) went to 5 males, representing 64%, while D1, 000,050.00 (One Million and Fifty Dalasi) went to 3 females, representing 36% across the country.

The total number of applications received and approved under the SDF core Funds during the previous six months was 55 compared to 63 during the period under review, indicating an increase of **14.55%**. In the same vein, the total amount of funds disbursed during the previous six months was **D33, 675,227.00 (Thirty-Three Million Six Hundred and Seventy-Five Thousand Two Hundred and Twenty-Seven Dalasi)** compared to **D56, 175,550.00 (Fifty-Six Million One Hundred and Seventy-Five Thousand Five Hundred and Fifty Dalasi)** during the period under review, representing an increase of 67%.

The total number of applications received and approved under the Youth Revolving Loan Fund during the previous six months was 8 which remain the same during the period under review. However, the total amount of funds disbursed during the previous six months was **D2, 813,200.00 (Two Million Eight Hundred and Thirteen Thousand Two Hundred Dalasi)** compared to **D2, 750,050.00 (Two Million Seven Hundred and Fifty Thousand and Fifty Dalasi)** during the period under review, representing a decrease of 2%.

The main reason for the increase in both the number of applications and the amount disbursed under the SDF core fund was that this period coincided with the “Koriteh” and Tobaski feasts during which periods business activities are at their peak, and farmers were also preparing for the farming season.

The cumulative disbursement as at 30th June 2021 was **D306, 102,404.20 (Three Hundred and Six Million One Hundred and Two Thousand Four Hundred and Four Dalasi Twenty Bututs)** benefiting 34,862 individuals (26,270 females, representing 75% and 8,593 males, representing 25%), with a cumulative repayment rate of **95%** compared to **93%** in the previous six months as detailed in 3.1.1.

SECTION 1: LIST OF APPLICATIONS RECEIVED AND APPROVED

Table 1: 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	Alatentu VDC Alatentu Village, Upper Fulladou West District, CRR	2018	32	86	<ul style="list-style-type: none"> Petty trading Small scale farming 	1,078,000.00	9	35
2	Waalu Nderal Group Sinchu Magai Village, Lower Fulladu West District, CRR	2019	19	53	<ul style="list-style-type: none"> Petty trading Farming 	840,000.00	16	28
3	Compin Julabe Sami Cluster Jarumeh Koto Village, Sami District, CRR	2006	35	0	<ul style="list-style-type: none"> Petty trading Livestock 	1,000,000.00	26	0
4	Demal Group Sare Jabel Village, Lower Saloum District, CRR	2015	18	20	<ul style="list-style-type: none"> Petty trading Farming 	1,000,000.00	14	6
5	Dudal Jande Pularr Kerewan Demba Village, Niamina East District, CRR	2018	5	32	<ul style="list-style-type: none"> Petty trading Cross border trading 	800,000.00	10	15
6	Jahanka Women Kafo	2009	0	72	<ul style="list-style-type: none"> Petty trading Farming 	225,000.00	0	25

	Brikamaba Village, Lower Fulladou West District, CRR							
7	Maribantang Development Association Brikamaba Village, Lower Fulladu West District, CRR	2018	2	38	<ul style="list-style-type: none"> • Petty trading • Farming 	601,000.00	2	27
8	Nioro Njai Kunda VDG Nioro Njai Kunda Village, Upper Saloum District, CRR	2003	20	25	<ul style="list-style-type: none"> • Petty trading • Livestock • Farming 	975,000.00	18	4
9	Nioro Tukolor VDG Nioro Tukolor Village, Upper Saloum, CRR	2002	45	55	<ul style="list-style-type: none"> • Petty trading • Livestock • Farming 	2,000,000.00	15	4
10	Taku Leggaye Cooperative Society Misera Njoben Village, Lower Fulladou West District, CRR	2010	14	504	<ul style="list-style-type: none"> • Petty trading • Poultry • Livestock • Farming 	1,030,000.00	9	7
11	Youth Farmers Association Sambouya, Kombo South District, WCR	2013	25	13	<ul style="list-style-type: none"> • Poultry 	3,000,000.00	25	13
12	Allatentou Layout Women Group	2012	49	83	<ul style="list-style-type: none"> • Petty trading • Skills 	308,000.00	0	29

	Sotokoi Layout Village, Kombo North District, WCR							
13	Craft Market Women Association Bakoteh Tipper Garage, Kanifing Municipality	2018	0	120	<ul style="list-style-type: none"> • Trading • Skills Training 	3,000,000.00	0	14
14	Sukuta Home Grown Development Association Sukuta, Kombo North District, WCR	2016	5	2	<ul style="list-style-type: none"> • Poultry • Animal husbandry 	75,000.00	5	2
15	Munyagen Takku Liggaye Society Munyagen Village, Jokadou District, NBR	2017	0	53	<ul style="list-style-type: none"> • Petty trading • Farming 	1,000,000.00	0	54
16	Faraba Banta Women Nyomutoo Kafo Faraba Banta Village, Kombo East District, WCR	2003	0	67	<ul style="list-style-type: none"> • Petty trading • Vegetables 	171,000.00	0	27
17	Jallow Kunda Sering Youth Association Jallow Kunda Sering, Niani District, CRR	2019	25	40	<ul style="list-style-type: none"> • Petty trading • Livestock • Farming 	500,000.00	12	0
18	Kompin Awa Sabally Boka	2017	28	50	<ul style="list-style-type: none"> • Petty trading 	350,000.00	4	6

	Jubo Brufut Town, Kombo North District, WCR							
19	Mandinary Market Women Vendors Mandinary Village, Kombo North District, WCR	2018	0	51	<ul style="list-style-type: none"> Petty trading 	350,000.00	4	43
20	Rosamond Trade Fishing Company Oyster Creek Area, Sarro, Denton Bridge, P.O.Box 231, Banjul	1976	N/A	N/A	<ul style="list-style-type: none"> Fish Marketing 	1,500,000.00	0	1
21	Faraba Banta Women Temasu Kafo Faraba Banta Village, Kombo East, WCR	2004	0	70	<ul style="list-style-type: none"> Petty trading Vegetables 	415,000.00	0	35
22	Badibunka Kafo Basse Santo-Su, Upper Fulladu District, URR	2014	0	87	<ul style="list-style-type: none"> Petty trading Vegetables Skills 	240,000.00	0	21
23	Kura Mboge Enterprise (Abdoukarim Mboge) Liberation Avenue, Banjul	2020	N/A	N/A	<ul style="list-style-type: none"> Fisheries 	3,120,000.00	1	0
24	Kambeng Kafo Boraba Village, Upper	2005	3	22	<ul style="list-style-type: none"> Petty trading Small scale 	439,000.00	3	22

	Fulladu West, CRR							
25	Dullo Bah Kafo Banjulinding Village, Kombo North District, WCR	2017	5	114	<ul style="list-style-type: none"> • Petty trading • Fisheries • Farming 	600,000.00	4	35
26	Jareng Kerr Mamut Village Development Group Jareng Kerr Mamut Village, Upper Saloum District, CRR	2000	15	20	<ul style="list-style-type: none"> • Petty trading • Livestock 	725,000.00	5	1
27	Jarrol Yiriwa Kafo Jarrol Village, Foni Jarrol District, WCR	2018	21	53	<ul style="list-style-type: none"> • Petty trading • Livestock • Cereal banking • Farming 	1,805,500.00	19	62
28	Kambeng Kafo Brikama Darsilameh Brikama Darsilameh, Kombo Central District, WCR	2004	0	50	<ul style="list-style-type: none"> • Petty trading • Poultry 	510,000.00	0	47
29	Madina Sancha Group Juboo Cooperative Society Madina Sancha Village, Kiang East District, LRR	2018	45	5	<ul style="list-style-type: none"> • Petty trading • Livestock • Cereal banking 	1,800,000.00	45	5
30	Mothers' Club Alkali	2015	2	61	<ul style="list-style-type: none"> • Petty trading 	700,000.00	2	25

	Kunda Sanchaba Sulay Jobe Sanchaba Sulay Jobe, Kombo North District, WCR							
31	Yampi Fan Nafa Kafo Jahawur Mandinka Village, Lower Saloum District, CRR.	2003	10	54	<ul style="list-style-type: none"> • Petty trading • Livestock • Farming 	315,000.00	4	20
32	Nafaray Misira Bajang Kafo Farmers' Cooperative Society Misira Bajang Village, Lower Saloum District, CRR	2017	12	18	<ul style="list-style-type: none"> • Petty trading • Livestock 	660,000.00	11	0
33	Basory Lower Basic School Mothers' Club Basory Village, Kombo East, WCR	2017	0	120	<ul style="list-style-type: none"> • Petty trading • Vegetables 	195,000.00	0	13
34	Boka Loho Bansang Bansang, Fulladou East District, CRR	2006	0	59	<ul style="list-style-type: none"> • Petty trading 	466,000.00	0	29
35	Kabafita Layout Women Jambarr Kafo	2013	0	145	<ul style="list-style-type: none"> • Petty trading • Hair dressing 	350,000.00	0	27

	Kabafita Layout, Brikama, WCR				<ul style="list-style-type: none"> • Bakery 			
36	Baara Kafo Dobo Village, Central Badibou District, NBR	2009	4	46	<ul style="list-style-type: none"> • Petty trading • Farming • Vegetables 	146,000.00	2	12
37	Bantanto Alhagie Demba Village Development Group Bantanto Alhagie Demba Village, Upper Saloum District, CRR	2000	20	25	<ul style="list-style-type: none"> • Petty trading • Livestock 	500,000.00	8	14
38	Compin BAFRO – Sare Samba, Kiang West Sare Samba Village, Kiang East District, LRR	2005	10	31	<ul style="list-style-type: none"> • Petty trading • Farming 	1,100,000.00	12	24
39	Fenda Farang Konko Kafo Kerr Serign Village, Kombo North District, WCR	2019	4	56	<ul style="list-style-type: none"> • Petty trading • Food processing • Tailoring • Construction 	1,500,000.00	2	10
40	Group Jubo Taku Legaye Kerr Jarga Village, Jokadou District, NBR	2005	0	41	<ul style="list-style-type: none"> • Petty trading • Farming 	775,000.00	0	41
41	Maubeh Rewbeh Association	2010	30	50	<ul style="list-style-type: none"> • Petty trading • Livestock 	654,000.00	8	41

	Kibiri Village, Sami District, CRR							
42	Sansankono Fanmakoi Kafo Kwinella Village, Kiang Central District, LRR	2017	0	90	<ul style="list-style-type: none"> • Petty trading • Farming 	277,500.00	0	52
43	Somita Literacy Class Group Somita Village, Foni Berefet District, WCR	2007	4	21	<ul style="list-style-type: none"> • Petty trading • Skills • Poultry 	900,000.00	3	15
44	Women Kafo of Sandu Basse Santo-Su, Upper Fulladu District, URR	2017	1	50	<ul style="list-style-type: none"> • Petty trading • Food processing • Vegetables • Small scale farming 	310,000.00	1	26
45	Nyaikoi Taibatou Nyodema Kafo Nyakoi Taibatou, Wuli West District, URR	2017	2	84	<ul style="list-style-type: none"> • Petty trading • Small scale farming 	495,000.00	0	54
46	Volunteers for Advocacy and Development Basse Santo Su, Fulladou East District, URR	2017	17	24	<ul style="list-style-type: none"> • Petty trading • Vegetables • Food processing 	1,043,000.00	3	56
47	Naforeh Compin Wellingaraba Village, Jarra	2018	0	55	<ul style="list-style-type: none"> • Petty trading • Farming 	406,000.00	0	34

	East District, LRR							
48	Kunjo Kambeng Kafo Horticultural Cooperative Society Kunjo Village, Upper Baddibou District, NBR	2018	60	114	<ul style="list-style-type: none"> • Petty trading • Vegetables 	245,000.00	0	21
49	Kambeng Kafo Karantaba Village, Jarra West District, LRR	2015	0	53	<ul style="list-style-type: none"> • Petty trading • Farming 	478,000.00	0	52
50	Group Bokhol Kerr Alagi Malick Kerr Alagie Malick Village, Jokadou District, NBR	2010	70	180	<ul style="list-style-type: none"> • Farming 	1,788,000.00	20	28
51	Group Ligue Sigil Sunu Reew Bantanding Wollof Village, Jokadou District, NBR	2019	1	131	<ul style="list-style-type: none"> • Petty trading • Farming 	840,000.00	1	80
52	Kerr Chebou Ceesay Women Sheep and Goat Association Kerr Chebou Village, Upper Niumi District, NBR	2019	0	90	<ul style="list-style-type: none"> • Petty trading • Farming 	434,000.00	94	0
53	Kerr Chernoo Eco-Zone Kerr Chernoo Village,	2016	12	12	<ul style="list-style-type: none"> • Petty trading • Farming 	700,000.00	4	5

	Upper Niumi District, NBR							
54	Kerr Gumbo VDC Kerr Gumbo Village, Jokadou District, NBR	2010	46	36	• Farming	1,080,000.00	46	36
55	Munyagen VDC Munyagen Village, Jokadou District, NBR	2016	122	0	• Farming	800,000.00	125	0
56	Yiribakoto Kafo Yallal Ba Village, Lower Badibu District, NBR	2011	6	28	• Farming	842,000.00	6	28
57	Jef Jal Association Kerr Sambouye Village, Lower Saloum District, CRR	2015	23	26	• Livestock • Petty trading	2,000,000.00	6	9
58	Kaira Kafo Compin Tobacco Road, Banjul	2017	0	120	• Petty trading	545,000.00	0	13
59	Madina Sancha VISACA Madina Sancha, Kiang, LRR	2005	495	469	• Farming • Petty trading	2,000,000.00	495	469
60	Jimbara Bolong Eco-zone Bakalarr Village, Upper Niumi District, NBR	2015	12	12	• Farming	300,000.00	5	7
61	Njawara Village Development Committee	2004	424	576	• Farming	356,000.00	0	120

	(VDC) Njawara Village, Lower Badibu District, NBR							
62	Torrotayam Kambenh Yiriwa Kaffo Torrotayam Village, Lower Badibu District, NBR	2012	54	56	• Farming	308,000.00	16	28
63	United Sisters Kafo Bansang, Upper Fulladu West District, CRR	2018	0	10	• Petty trading	460,000.00	0	10
Total			1852	4728		53,425,500.00	1120	1967

Table 2: The Youth Revolving Loan Scheme

No.	Name	Age	Gender	Name Of Business	Type Of Business	Year Established	Amount Approved/ Disbursed (GMD)
1	Abdoulie Jallow Penyem Village Kombo Central District, WCR	27	Male	AOJ & Brothers Animal Fattening Enterprise	Animal Husbandry	2020	200,000.00
2	Ebrima Fadera Brikama Town, Kombo Central District, WCR	29	Male	Edge Electronics Company Limited	ITC	2020	500,000.00
3	Malang Tamba Kassa Kunda Village,	30	Male	Tamba's Animal Husbandry	Animal Rearing	2020	500,000.00

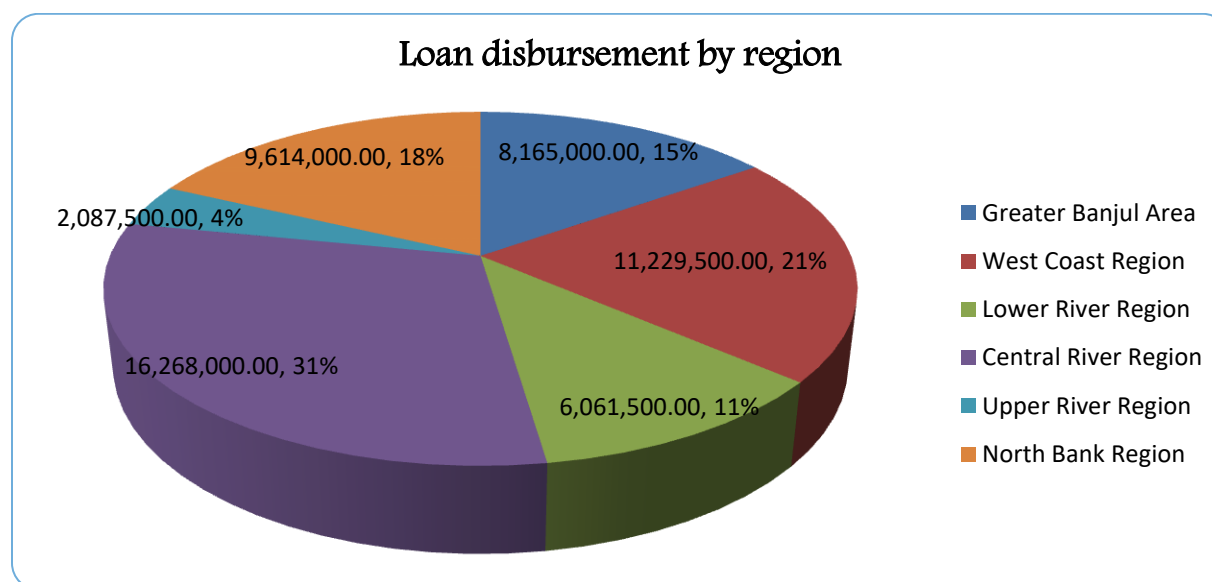
No.	Name	Age	Gender	Name Of Business	Type Of Business	Year Established	Amount Approved/ Disbursed (GMD)
	Kombo Central District, WCR						
4	Philomen Cecillia Jatta Churchill Town Talinding Sicap, Kanifing Municipality	29	Female	Natural Philo's	Natural Oil Production	2019	150,000.00
5	Yusuf Tunkara Brufut, Kombo North District, WCR	32	Male	Kusata Poultry Farm	Poultry	2020	500,000.00
6	Fatou Ceesay-Jarjue Brusubi, Kombo North District, WCR	33	Female	Snack Heaven (Fruit Veg)	Agribusiness Food Processing	2020	450,000.00
7	Alhagie Seckan Tambana Village, Jokadou District, NBR	35	Male	Seckan's Agricultural Enterprise	Poultry Farming and Vegetable Production	2017	50,000.00
8	Satang Jaiteh Kaiaraba Avenue, Kanifing Municipality	35	Female	Binta Salon and Boutique	Hair Dressing, poultry and General Merchandise	2020	400,050.00
Total							2,750,050.00

SECTION 2: LOANS DISBURSED

2.1 Loans Disbursed by Region

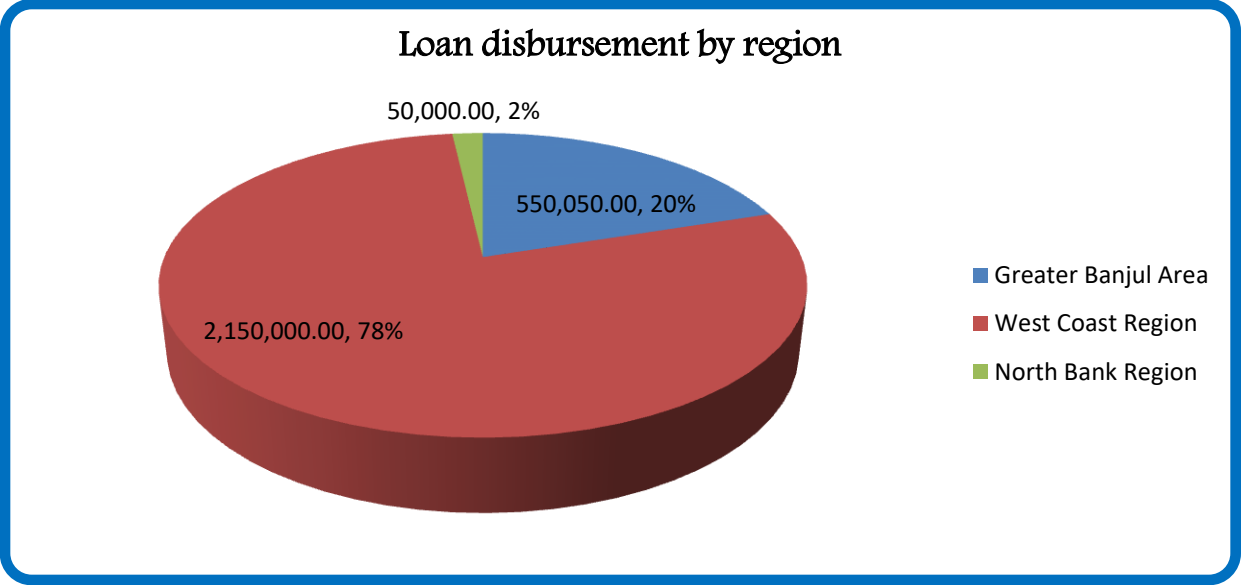
2.1.1 The SDF Core Funds

No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	8,165,000.00	15
2	West Coast Region	11,229,500.00	21
3	Lower River Region	6,061,500.00	11
4	Central River Region	16,268,000.00	30
5	Upper River Region	2,087,500.00	4
6	North Bank Region	9,614,000.00	19
Total		53,425,500.00	100



2.1.2 The Youth Revolving Loan Scheme Funds

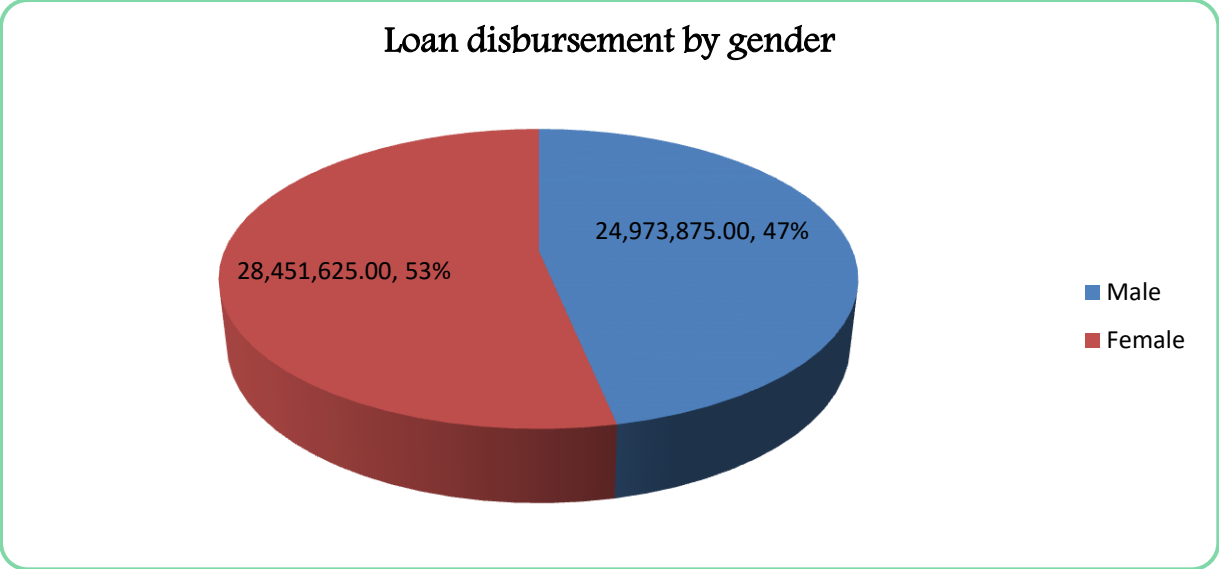
No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	550,050.00	20
2	West Coast Region	2,150,000.00	78
3	Lower River Region	0.00	0
4	Central River Region	0.00	0
5	Upper River Region	0.00	0
6	North Bank Region	50,000.00	2
Total		2,750,050.00	100



2.2 Loan Disbursement by Gender

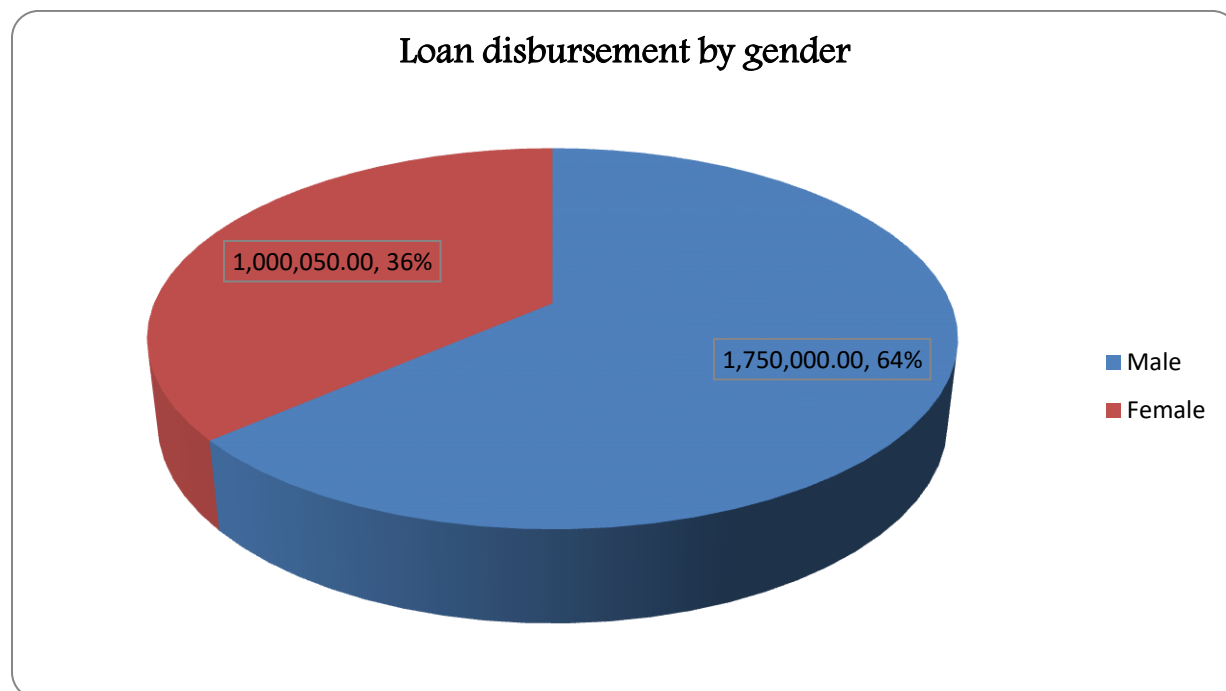
2.2.1 Loan Disbursement by Gender for the SDF Core Funds

No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	1120	24,973,875.00	47
2	Female	1967	28,451,625.00	53
Total		3087	53,425,500.00	100



2.2.2 Loan Disbursement by Gender for the Youth Revolving Loan Fund

No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	5	1,750,000.00	64
2	Female	3	1,000,050.00	36
Total		8	2,750,050.00	100

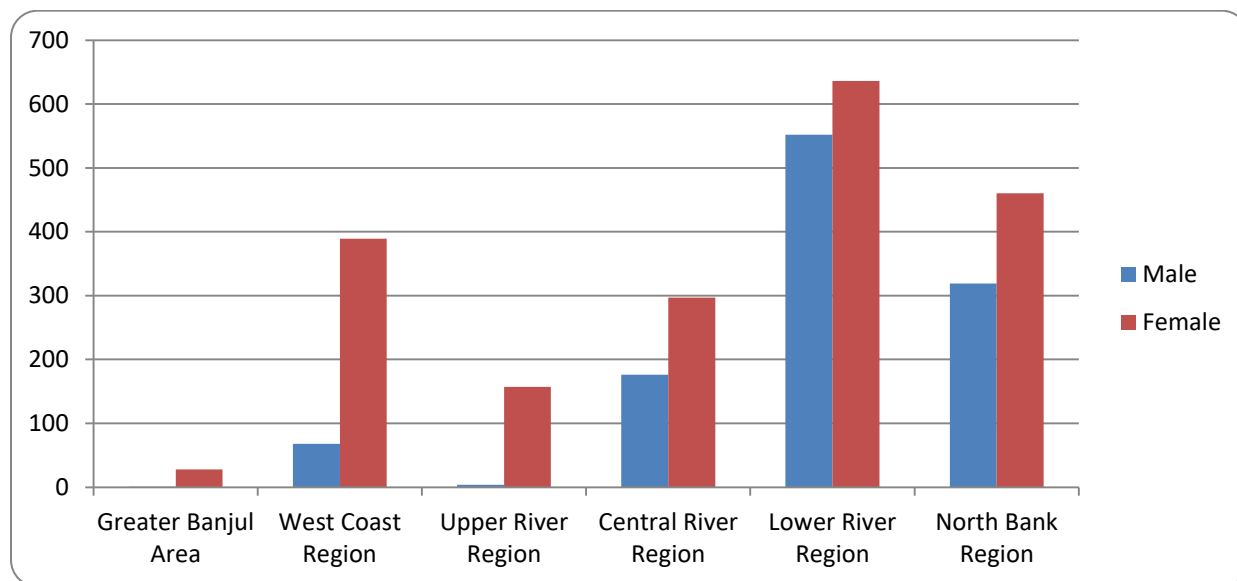


2.3 Loan Beneficiaries by Region and Gender

2.3.1 Loan Beneficiaries for the SDF Core Funds by Region and Gender

No.	Region	Male	Female	Total	%
1	Greater Banjul Area	1	28	29	1
2	West Coast Region	68	389	457	15
3	Upper River Region	4	157	161	5
4	Central River Region	176	297	473	16
5	Lower River Region	552	636	1188	38
6	North Bank Region	319	460	779	25
Total		1120	1967	3087	100

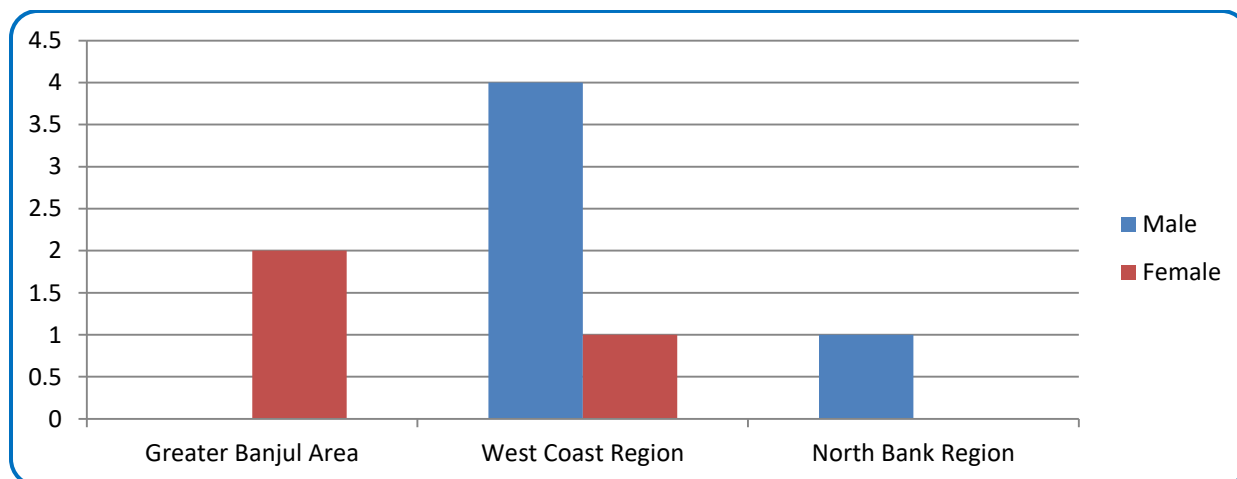
Loan Beneficiaries for the SDF Core Funds by Region and Gender



2.3.2 Loan Beneficiaries for the Youth Revolving Loan Fund by Region and Gender

No.	Region	Male	Female	Total	%
1	Greater Banjul Area	0	2	2	25
2	West Coast Region	4	1	5	62.5
3	Upper River Region	0	0	0	0
4	Central River Region	0	0	0	0
5	Lower River Region	0	0	0	0
6	North Bank Region	1	0	1	12.5
Total		5	3	8	100

Loan Beneficiaries for the Youth Revolving Loan Fund by Region and Gender

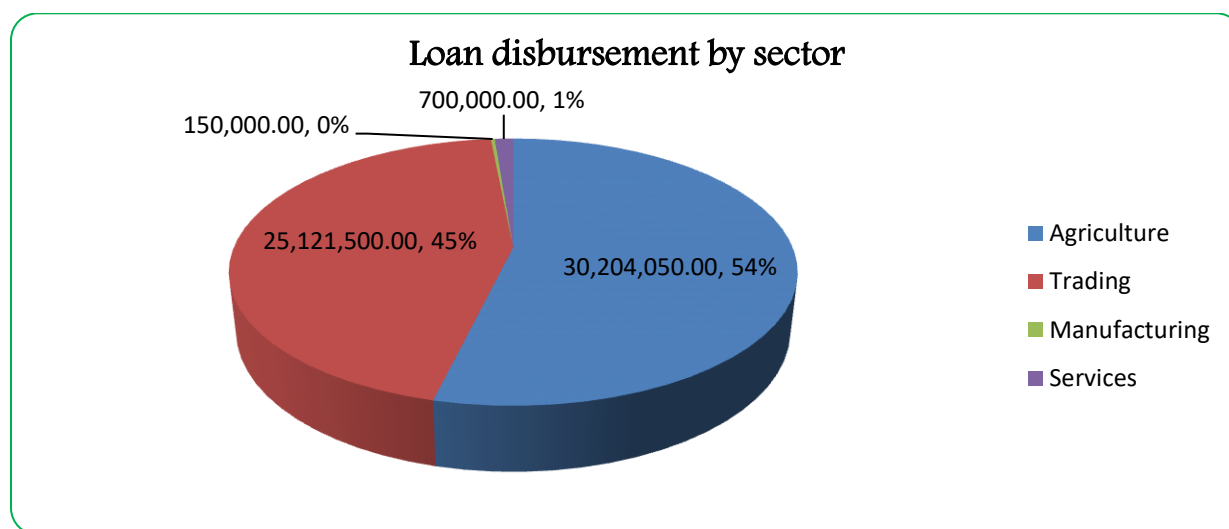


2.4 Loan Disbursement by Sector

During the period under review, 53.77% of the funds disbursed went to support agricultural activities, 44.72% went to trading activities, and 1.24% went to services, while 0.27 went to manufacturing.

2.4.1 Loan Disbursement by Sector

No.	Sector	Amount (GMD)	Percentage (%)
1	Agriculture	30,204,050.00	53.77
1.1	Crop production	11,333,455.00	
1.2	Livestock	9,047,545.00	
1.3	Poultry	4,265,550.00	
1.4	Horticulture	60,000.00	
1.5	Food processing	877,500.00	
1.6	Fishing	4,620,000.00	
2	Trading	25,121,500.00	44.72
2.1	Petty Trading	25,121,500.00	
3	Manufacturing	150,000.00	0.27
3.1	Natural Oil Production	150,000.00	
4	Services	700,000.00	1.24
4.1	Information technology	700,000.00	
Total (1+2)		56,175,550.00	100

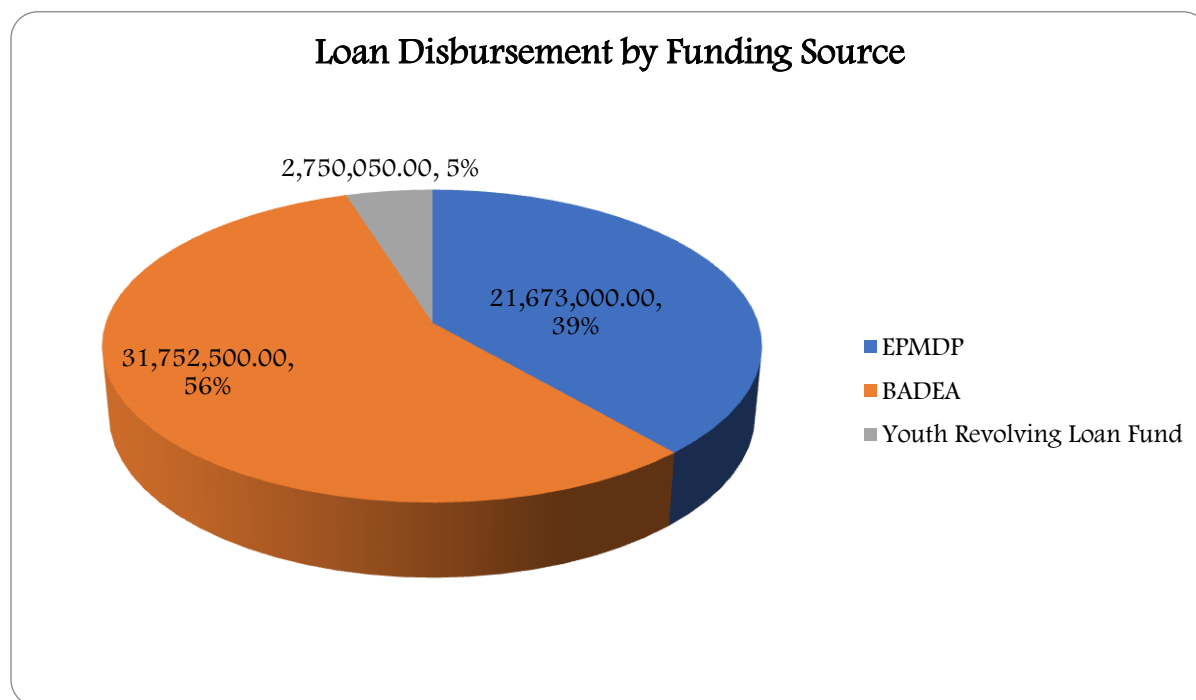


2.5 Loan Disbursement by Funding Sources

During the period under review 56% of the funds disbursed were disbursed under the BADEA Credit Fund, followed by 39% under the EPMDP Credit Fund, 5% under the Youth Revolving Loan Fund.

2.5.1 Loan Disbursement by Funding Source

No.	Funding Source	Amount (GMD)	Percentage (%)
1	EPMDP	21,673,000.00	39
2	BADEA	31,752,500.00	56
3	Youth Revolving Loan Fund	2,750,050.00	5
Total		56,175,550.00	100



SECTION 3: PORTFOLIO QUALITY REPORT AS AT 30th JUNE 2021

The cumulative disbursement as at end June 2021 was **D306, 102,404.20** (Three Hundred and Six Million One Hundred and Two Thousand Four Hundred and Four Dalasi Twenty Bututs) benefiting 34,862 individuals (26,270 females, representing 75% and 8,593 males, representing 25%), with a cumulative repayment rate of **95%** as detailed in 3.1.1.

3.1 Cumulative Loan Repayment

3.1.1 Cumulative Loan Portfolio Report as at 30th June 2021

No.	Intermediary name by Component	Cumulative Amount Disbursed	Cumulative payment due	Cumulative payment made	Repayment rate
1.0	EPMDP	75,797,652.00	50,602,101.71	48,355,732.78	95%
1.1	Moonshine Vendors	250,000.00	263,200.24	265,064.13	101%
1.2	Supersonicz The Microfinance	10,000,000.00	10,632,715.12	10,632,715.12	100%
1.3	Supersonicz The Microfinance	10,000,000.00	10,655,258.12	10,655,258.12	100%
1.4	Madina Bereto Kafo	360,000.00	404,582.91	162,600.00	40%
1.5	Basory Lower Basic School Mother's Club	200,000.00	215,194.00	215,194.00	100%
1.6	Dullo Bah Kafo	300,000.00	323,012.00	323,012.00	100%
1.7	Faraba Banta Temasu Kafo	366,000.00	393,888.00	393,888.00	100%
1.8	Kambeng Kafo Brikama Darsilami	250,000.00	268,825.00	268,825.00	100%
1.9	Mothers' Club Alkali Kunda Sanchaba Sulay Jobe	250,000.00	268,000.00	268,000.00	100%
1.10	Jarrol Yiriwa Kafo	408,000.00	439,218.06	439,218.06	100%
1.11	Women Kafo of Sandu	214,000.00	230,491.50	230,491.50	100%
1.12	Misira Banding Jawo Nanga Kafo	389,000.00	426,058.86	282,720.00	66%
1.13	Women Kaffu Nano of Pakalinding	200,000.00	215,540.00	215,540.00	100%
1.14	Dudal Jande Pularr	275,000.00	293,500.00	293,500.00	100%
1.15	Rewbi Yeyobeh Kafo	440,000.00	487,208.83	264,275.00	54%
1.16	Keneba Women Kawral Kafo	383,000.00	418,805.13	366,085.00	87%
1.17	Compin BAFRO-Sare Samba, Kiang West	365,000.00	393,015.00	393,015.00	100%
1.18	Nyakoi Taibatou Nyodema	250,000.00	269,277.00	269,277.00	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>
	Kafo				
1.19	Sare Sambaru Kambeng Kafo	140,000.00	150,646.83	150,646.83	100%
1.20	Sukuta Home Grown Development Association	61,500.00	65,340.00	65,340.00	100%
1.21	Kerr Gumbo VDC	685,000.00	741,843.49	740,270.00	100%
1.22	Kambeng Kafo	369,000.00	388,711.00	388,711.00	100%
1.23	Soweraseh Women Kafo	378,000.00	405,515.00	405,515.00	100%
1.24	Group Bokhol Kerr Alagie Malick	1,274,000.00	1,351,552.00	1,351,552.00	100%
1.25	Kaira Kafo Compin	510,000.00	545,397.00	545,397.00	100%
1.26	Mareng Kafo	358,000.00	387,969.00	366,800.00	94%
1.27	Julabe Beyang Niani	1,000,000.00	797,453.64	789,354.00	99%
1.28	Volunteers For Advocacy and Development	280,000.00	301,310.28	301,310.28	100%
1.29	Women Kafo of Sandu	214,000.00	230,491.50	230,491.50	67%
1.30	Soforai Women's Society	550,000.00	588,240.67	523,950.00	89%
1.31	ABBA Business Partners	2,500,000.00	2,005,654.41	2,005,662.94	100%
1.32	Holl Baye Kafo	347,000.00	276,716.40	241,540.00	87%
1.33	Kutunyoyeh Kafo	380,000.00	304,859.46	305,400.00	100%
1.34	Santanba Society	490,000.00	393,108.27	244,200.00	62%
1.35	Senegalo-Gambian Women's Federation	3,000,000.00	2,406,785.31	2,525,500.00	105%
1.36	Dental Reebeh	650,000.00	518,344.86	518,981.00	100%
1.37	Group Jubo Bu Nyangen	1,000,000.00	797,453.64	689,118.00	86%
1.38	Nioro Bamba Group Jubo	647,000.00	519,063.36	423,316.00	81%
1.39	Network of Animal Breeders And Multipliers (NABAM)	3,000,000.00	2,392,360.89	1,892,000.00	79%
1.40	Association for the Advancement of Women	500,000.00	403,540.56	421,100.00	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>
	Entrepreneurs				
1.41	Jeck Society	300,000.00	242,124.33	242,223.00	100%
1.42	Si Kunda Kuru Sabba	270,000.00	217,911.90	218,365.00	100%
1.43	Dental Affia	400,000.00	212,654.30	152,500.00	72%
1.44	Jarreng Abdoulie Leigh VDG	1,000,000.00	534,841.18	267,421.00	50%
1.45	Zam-Zam Group	725,000.00	387,759.86	189,280.00	49%
1.46	Panchang Sinchu Taba VDG	930,000.00	497,402.30	497,404.00	100%
1.47	Kerr Auldi VDG	525,000.00	280,791.62	280,792.00	100%
1.48	Ngayen Sanjal LBS Mothers' Club	147,000.00	78,621.66	87,485.00	111%
1.49	Darsilami LBS Mothers' Club	750,000.00	401,138.88	323,850.00	81%
1.50	Group Jubo of Njoufen Village	894,000.00	478,148.02	341,219.00	71%
1.51	Batokunku Fish Smokers Women Kafo	395,652.00	212,882.18	213,000.00	100%
1.52	Women Fondinsairay Kafo The Brikama Kabafita Layout	350,000.00	188,318.94	189,100.00	100%
1.53	Youth For Positive Development	200,000.00	107,610.82	107,610.82	100%
1.54	Boka Hol Society	683,000.00	365,296.52	381,057.00	104%
1.55	Dankunku Yiriwa Kafo	305,000.00	163,126.56	165,010.00	101%
1.56	Jali-Jali Kafo	809,000.00	432,686.52	447,151.00	103%
1.57	Mansuwanka Society	425,000.00	227,307.50	218,145.00	96%
1.58	Njau Sey Kunda Group Jubo	661,000.00	353,530.02	353,357.00	100%
1.59	Torben Village Development Group	460,000.00	246,026.94	246,065.00	100%
1.60	Kawral Kafo	511,000.00	271,665.88	229,679.66	84%

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1.61	Jambanjelly ECD Mothers' Club	150,000.00	80,708.12	80,000.00	99%
1.62	Compin Julabe Sami Cluster	1,000,000.00	265,817.88	265,818.00	100%
1.63	Demal Group	1,000,000.00	265,817.88	265,818.00	100%
1.64	Jahanka Women Kafo	225,000.00	59,809.02	62,700.00	105%
1.65	Maribantang Development Association	601,000.00	160,719.77	162,704.00	101%
1.66	Nioro Njai Kunda VDG	975,000.00	259,172.43	259,173.00	100%
1.67	Munyagen Takku Liggaye Society	1,000,000.00	265,817.88	269,720.00	101%
1.68	Rosamond Trade Fishing Company	1,500,000.00	774,245.46	774,251.82	100%
1.69	Faraba Banta Women Temasu Kafo	415,000.00	0.00	0.00	0
1.70	Badibunka Kafo	240,000.00	0.00	0.00	0
1.71	Kura Mboge Enterprise (Abdoukarim Mboge)	3,120,000.00	0.00	0.00	0
1.72	Kambeng Kafo	439,000.00	0.00	0.00	0
1.73	Jareng Kerr Mamut Village Development Group	725,000.00	0.00	0.00	0
1.74	Jarrol Yiriwa Kafo	1,805,500.00	0.00	0.00	0
1.75	Mothers' Club Alkali Kunda Sanchaba Sulay Jobe	700,000.00	0.00	0.00	0
1.76	Yampi Fan Nafa Kafo	315,000.00	0.00	0.00	0
1.77	Naforay Misira Bajang Kafo Farmers' Cooperative Society	660,000.00	0.00	0.00	0
1.78	Basory Lower Basic School Mothers' Club	195,000.00	0.00	0.00	0
1.79	Boka Loho Bansang	466,000.00	0.00	0.00	0
1.80	Group Bokhol Kerr Alagi	1,788,000.00	0.00	0.00	0

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	Malick				
1.81	Kerr Gumbo VDC	1,080,000.00	0.00	0.00	0
1.82	Jef Jal Association	2,000,000.00	0.00	0.00	0
1.83	Jimbana Bolong Eco-zone	300,000.00	0.00	0.00	0
1.84	Njawara Village Development Committee (VDC)	356,000.00	0.00	0.00	0
1.85	Torrotayam Kambenh Yiriwa Kaffo	308,000.00	0.00	0.00	0
1.86	United Sisters Kafo	460,000.00	0.00	0.00	0
2.0	KGCF	15,209,800.00	17,057,483.60	16,302,128.42	95%
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	435,265.31	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	200,729.62	76%
2.9	Julabe Beyang Niani	500,000.00	544,502.28	544,502.28	100%
2.10	Kaba Kama Womens Yiriwa Kafo	300,000.00	399,474.20	323,850.00	81%
2.11	Kambeng Kafo - Wellingara	250,000.00	272,251.14	272,251.14	100%
2.12	Kuwonku Ba Yeriwa Kafo	200,000.00	279,538.37	285,049.80	102%
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%

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2.15	Moobe Kanyang Kafo	150,000.00	175,402.20	136,845.00	78%
2.16	Moonshine Vendors Association	500,000.00	544,502.28	544,502.28	100%
2.17	New Yundum Women Advocates	300,000.00	407,205.71	280,600.00	69%
2.18	Nyambai College Youth Development Kafo	200,000.00	217,800.91	217,800.91	100%
2.19	Soforie Society	200,000.00	259,136.83	175,800.00	68%
2.20	Sutukoba Young Women Yiriwa Kafo	167,000.00	188,504.05	188,139.00	100%
2.21	Kuteh Jombulu Kafo	187,300.00	203,970.56	203,970.56	100%
2.22	Malvern In The Gambia	300,000.00	347,027.27	327,576.00	94%
2.23	Brikamaba Sula Kunda Kafo	250,000.00	272,250.00	272,250.00	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	594,321.30	435,625.00	73%
2.28	Supersonicz Financial	2,500,000.00	2,669,325.35	2,669,325.35	100%
2.29	Reliance Financial Services	3,000,000.00	3,378,027.75	3,378,027.75	100%
3.0	PSIP	6,778,000.00	7,413,610.43	6,372,731.96	86%
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	278,000.00	296,490.00	296,490.00	100%

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	Association				
3.7	Dongoroba Women Development Association	200,000.00	212,005.00	212,005.00	100%
3.8	Ngayen Sanjal Lower Basic School Mothers' Club	50,000.00	52,425.00	52,425.00	100%
3.9	Fish & Vegetable Export Association	750,000.00	837,873.83	360,000.00	43%
4.0	BADEA	168,734,000.00	146,932,059.01	144,396,812.72	98%
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	1,123,487.92	1,118,645.67	99%
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%
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	1,000,000.00	1,060,000.00	1,060,000.00	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>
	(NABAM)				
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 Tukulor VDG	300,000.00	322,832.46	322,832.46	100%
4.31	Madina Sancha VISACA	2,000,000.00	2,183,333.00	2,183,333.00	100%
4.32	Moonshine Vendors Association	1,000,000.00	1,046,858.88	83,000.00	8%
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 Kafoo	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%

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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%
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 Kafoo	287,000.00	308,843.05	308,843.05	100%
4.63	Munyagen Takku Liggaye	362,000.00	389,551.17	389,551.17	100%

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	Society				
4.64	Ngayen Sanjal Japanteh	408,000.00	443,146.00	443,146.00	100%
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 Kafoo 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	756,943.53	637,290.00	84%
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%
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%

<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>
4.86	Bonefic Women Society	350,000.00	369,246.72	370,740.00	100%
4.87	Kambeng Kafo	552,000.00	591,277.18	591,277.18	100%
4.88	Yiriba Koto Kafo	363,000.00	390,311.24	390,311.24	100%
4.89	Group Bokhol	529,000.00	568,800.68	568,800.68	100%
4.90	Fandema Kafo	495,000.00	524,987.06	524,987.06	100%
4.91	Julabe Beyaang Niani	1,000,000.00	1,063,271.51	1,063,271.51	100%
4.92	Group Juboo Bu Nyangen	800,000.00	850,617.21	850,617.21	100%
4.93	Kerr Ali Jelleh VDG	800,000.00	850,617.21	850,617.21	100%
4.94	Alfasana Women Group	420,000.00	458,211.88	424,516.00	93%
4.95	Dental Affia Kafo	300,000.00	321,701.00	321,701.00	100%
4.96	Dental Reebeh	375,000.00	401,217.00	401,217.00	100%
4.97	Kawral Kafo	543,000.00	583,520.34	583,520.34	100%
4.98	Network of Animal Breeders & Multipliers (NABAM)	1,000,000.00	1,062,967.39	1,062,967.39	100%
4.99	Association of Fashion Designers, Banjul Chapter	1,000,000.00	1,080,079.47	1,080,079.47	100%
4.100	Holl Baye Kafo	186,000.00	200,750.00	200,750.00	100%
4.101	ABBA Business Partners Association, Gambia	700,000.00	751,054.76	751,054.76	100%
4.102	Kerr Gumbo VDC	450,000.00	477,291.80	477,290.00	100%
4.103	Kutu Nyoyeh Kafo	150,000.00	160,986.62	160,986.62	100%
4.104	Nyantempo Youths for Development	400,000.00	428,728.00	428,728.00	100%
4.105	Nyoro Bamba Group Jubo	386,000.00	419,751.00	419,751.00	100%
4.106	Santanba Society	200,000.00	215,405.94	215,405.94	100%
4.107	Senegalo-Gambia Women Federation	1,000,000.00	1,074,228.60	1,074,228.60	100%
4.108	Boka Hol Society	450,000.00	483,450.00	483,450.00	100%
4.109	Dankunku Yiriwa Kafo	245,000.00	263,110.00	263,110.00	100%
4.110	Group Jubo	273,000.00	292,865.00	292,865.00	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>
4.111	Madina Sancha Group Juboo Cooperative Society	501,000.00	544,000.00	544,000.00	100%
4.112	Jali Jali Kafo	266,000.00	285,708.00	285,708.00	100%
4.113	Mansuwanka Society	199,000.00	213,455.00	213,455.00	100%
4.114	Naforeh Compin	244,000.00	262,525.00	262,525.00	100%
4.115	Maribantang Development Association	394,000.00	426,150.00	426,150.00	100%
4.116	Njau Sey Kunda Group Jubo	310,000.00	333,598.00	333,598.00	100%
4.117	Njieyel Nema Farmers' Association	183,500.00	197,000.00	197,000.00	100%
4.118	Toben Village Development Group	330,000.00	355,118.00	355,118.00	100%
4.119	Zam Zam Group	510,000.00	548,816.00	548,816.00	100%
4.120	Kerr Auldi VDG	450,000.00	484,252.00	484,252.00	100%
4.121	Taku-Ligeey Cooperative Society	810,000.00	869,311.00	869,311.00	100%
4.122	Jarreng Abdoulai Leigh VDC	338,000.00	363,728.00	363,728.00	100%
4.123	Brikamaba Sula Kunda Kafo	150,000.00	159,891.82	137,050.00	86%
4.124	Panchang Sinchu Taba VDG	400,000.00	430,444.00	430,444.00	100%
4.125	Youth Farmers' Association	3,000,000.00	3,428,500.00	3,428,500.00	100%
4.126	Global Tambasansang Youth Association	250,000.00	269,062.00	269,062.00	100%
4.127	Badibunka Kafo	245,000.00	267,622.52	267,622.52	100%
4.128	VDC Panchang Wharftown	810,000.00	876,858.20	801,022.00	91%
4.129	Nioro Njie Kunda VDG	620,000.00	666,702.79	666,702.79	100%
4.130	Jefulbeh Kafo	910,000.00	1,003,902.11	701,903.00	70%
4.131	Group Jubo Society	250,000.00	334,072.70	202,600.00	61%
4.132	Compin Julabeh – Sami Cluster	910,000.00	973,413.00	973,413.00	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>
4.133	Bokkaxol Society Kaur West	202,000.00	216,024.00	216,024.00	100%
4.134	Jokereh Endam	180,000.00	193,532.00	193,532.00	100%
4.135	Naforay Misira Bajang Kafo Farmers' Cooperative Society	387,000.00	417,581.99	416,444.00	100%
4.136	Baara Kafo	163,000.00	174,574.00	174,574.00	100%
4.137	Kombeh Kaira Kafo	471,000.00	532,440.54	498,100.00	93%
4.138	Munyagen Takku Liggay Society	723,000.00	763,505.00	763,505.00	100%
4.139	Bambako Yiriwa Kafo	297,000.00	324,676.29	316,055.00	97%
4.140	Darsilami Lower Basic Mothers' Club	350,000.00	370,462.00	370,462.00	100%
4.141	Alatentu VDC	471,000.00	506,264.71	506,264.71	100%
4.142	Group Jubo Association Kerr Ardo	356,000.00	384,776.21	315,592.00	82%
4.143	Sinchu Madado Women Farmers' Association	323,000.00	352,580.00	352,580.00	100%
4.144	Waalu Nderal Group	450,000.00	505,755.00	505,755.00	100%
4.145	Sansankono Fanmakoi Kafo	105,500.00	113,275.00	113,275.00	100%
4.146	Kunjo Kambeng Kafo Horticultural Cooperative Society	168,000.00	186,160.00	186,160.00	100%
4.147	Demal Group	950,000.00	1,010,111.00	1,010,111.00	100%
4.148	Nioro Tukolor VDG	1,000,000.00	1,057,386.11	1,057,386.11	100%
4.149	Yampi Fan Nafa Kafo	216,000.00	229,668.00	229,668.00	100%
4.150	Boraba Kambeng Kafo	408,000.00	433,298.00	433,298.00	100%
4.151	Craft Market Women's Association	1,500,000.00	1,636,531.00	1,636,531.00	100%
4.152	Somita Literacy Class Group	620,000.00	669,518.00	669,518.00	100%
4.153	Bantanto Alhagie Demba	600,000.00	645,668.00	645,668.00	100%

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	VDG				
4.154	Jareng Kerr Mamut VDG	520,000.00	559,580.00	559,580.00	100%
4.155	Maubeh Rewbeh Association	400,000.00	430,444.00	430,444.00	100%
4.156	Madina Sancha VISACA	3,000,000.00	3,306,475.75	3,306,000.00	100%
4.157	Yiribako Kafo	566,000.00	608,750.00	608,750.00	100%
4.158	Fandema Kafo	800,000.00	835,034.09	835,034.09	100%
4.159	Jef Jel Association	1,000,000.00	1,058,458.03	1,058,458.03	100%
4.160	Group Boka Hol	600,000.00	644,231.38	610,000.00	95%
4.161	Kerr Gibbi Village Development Group	521,000.00	557,763.73	557,308.000	100%
4.162	Ndendal Sare Mailla of Lower Saloum	464,000.00	497,459.61	496,337.00	100%
4.163	Niani and Sami Farmers' Association	915,000.00	978,848.52	978,760.00	100%
4.164	Kerr Ali Jelleh VDG	1,000,000.00	797,453.64	795,327.23	100%
4.165	Nyantempo Youths for Development	800,000.00	853,143.00	853,143.00	100%
4.166	Group Ligue Sigil Sunu Reew	375,000.00	405,620.00	405,620.00	100%
4.167	Kerr Chebou Ceesay Women Sheep and Goat Association	140,000.00	150,586.30	150,586.30	100%
4.168	Kerr Chernoo Eco-Zone	350,000.00	379,150.00	379,150.00	100%
4.169	Munyagen Village Development Committee	362,500.00	388,500.00	388,500.00	100%
4.170	Amsabopa Association	360,000.00	290,549.22	249,299.00	86%
4.171	Kerr Mama Women's Group	375,000.00	302,655.42	314,200.00	104%
4.172	Bolongkono Kafo	360,000.00	386,313.00	386,313.00	100%
4.173	Dann Dole Association	265,000.00	288,399.52	288,399.52	100%

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4.174	Group Jubo Taku Legaye	381,000.00	404,665.00	404,665.00	100%
4.175	Cubbu Kafo – Kolior Village	111,500.00	119,568.90	119,090.00	100%
4.176	Kolior Kafu Saboo	130,500.00	105,324.09	95,040.00	90%
4.177	Yiriwa Kafo Jomari	248,500.00	200,559.66	112,710.00	56%
4.178	Bantanto Kerr Sulay VDC	660,000.00	532,673.55	313,600.00	59%
4.179	Pacharr Kambeng Kafo	221,500.00	178,768.47	205,930.00	115%
4.180	Samba Gabudeh Women's Yiriwa Kafo	218,000.00	175,943.70	117,420.00	67%
4.181	Gambia Fashion Designers' Association	2,500,000.00	1,329,089.38	1,329,088.69	100%
4.182	Njeyel Nema Farmers' Association	205,000.00	109,642.44	109,647.00	100%
4.183	Bonefic Women's Society	200,000.00	106,327.16	112,300.00	107%
4.184	Kompin Hal Pulaar Sinchu Alagie	350,000.00	188,318.94	195,888.00	104%
4.185	Kunkujang Jattaya Women's Kafo	300,000.00	161,416.22	168,000.00	104%
4.186	Fass Jom Group Marakissa	300,000.00	161,416.22	176,290.00	109%
4.187	Dimbaya Kafo	260,000.00	139,894.06	145,600.00	104%
4.188	Alatentu VDC	1,078,000.00	288,279.39	288,280.00	100%
4.189	Waalu Nderal Group	840,000.00	224,633.29	224,650.00	100%
4.190	Dudal Jande Pularr	800,000.00	213,936.47	213,973.00	100%
4.191	Nioro Tukolor VDG	2,000,000.00	531,635.76	560,017.06	105%
4.192	Taku Leggaye Cooperative Society	1,030,000.00	273,792.41	194,200.00	71%
4.193	Youth Farmers Association	3,000,000.00	75,000.00	0.00	0
4.194	Allatentou Layout Women Group	308,000.00	0.00	0.00	0
4.195	Craft Market Women Association	3,000,000.00	797,453.63	580,000.00	73%
4.196	Sukuta Home Grown	75,000.00	20,056.54	20,100.00	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>
	Development Association				
4.197	Faraba Banta Women Nyomutoo Kafo	171,000.00	46,003.62	46,050.00	100%
4.198	Jallow Kunda Sering Youth Association	500,000.00	134,513.52	134,514.00	100%
4.199	Kompin Awa Sabally Boka Jubo	350,000.00	94,159.47	106,400.00	113%
4.200	Mandinary Market Women Vendors	350,000.00	94,159.47	94,159.47	100%
4.201	Dullo Bah Kafo	600,000.00	0.00	0.00	0
4.202	Kambeng Kafo Brikama Darsilameh	510,000.00	0.00	0.00	0
4.203	Madina Sancha Group Juboo Cooperative Society	1,800,000.00	0.00	0.00	0
4.204	Kabafita Layout Women Jambarr Kafo	350,000.00	0.00	0.00	0
4.205	Baara Kafo	146,000.00	0.00	0.00	0
4.206	Bantanto Alhagie Demba Village Development Group	500,000.00	0.00	0.00	0
4.207	Compin BAFRO – Sare Samba, Kiang West	1,100,000.00	0.00	0.00	0
4.208	Fenda Farang Konko Kafo	1,500,000.00	0.00	0.00	0
4.209	Group Jubo Taku Legaye	775,000.00	0.00	0.00	0
4.210	Maubeh Rewbeh Association	654,000.00	0.00	0.00	0
4.211	Sansankono Fanmakoi Kafo	277,500.00	0.00	0.00	0
4.212	Somita Literacy Class Group	900,000.00	0.00	0.00	0
4.213	Women Kafo of Sandu	310,000.00	0.00	0.00	0
4.214	Nyaikoi Taibatou Nyodema Kafo	495,000.00	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>
4.215	Volunteers for Advocacy and Development	1,043,000.00	0.00	0.00	0
4.216	Naforeh Compin	406,000.00	0.00	0.00	0
4.217	Kunjo Kambeng Kafo Horticultural Cooperative Society	245,000.00	0.00	0.00	0
4.218	Kambeng Kafo	478,000.00	0.00	0.00	0
4.219	Group Ligue Sigil Sunu Reew	840,000.00	0.00	0.00	0
4.220	Kerr Chebou Ceesay Women Sheep and Goat Association	434,000.00	0.00	0.00	0
4.221	Kerr Chernoo Eco-Zone	700,000.00	0.00	0.00	0
4.222	Munyagen VDC	800,000.00	0.00	0.00	0
4.223	Yiribakoto Kafo	842,000.00	0.00	0.00	0
4.224	Kaira Kafo Compin	545,000.00	0.00	0.00	0
4.225	Madina Sancha VISACA	2,000,000.00	0.00	0.00	0
4.226	Fenda Farang Konko Kafo	700,000.00	746,479.67	746,479.67	100%
4.227	Ngayen Sanjal Japanteh	393,000.00	208,932.86	191,567.00	92%
5.0	PRP	10,632,000.00	11,947,313.97	11,574,759.70	97%
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%
5.6	Maka Balla Manneh VDC	875,000.00	988,854.27	616,300.00	62%
6.0	Gamwork/CILIP IsMF	11,480,802.20	12,166,709.52	10,928,600.65	90%
6.1	Tahfeez Muhammed Al-Amin Association	500,000.00	550,000.00	550,000.00	100%

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6.2	Dobong Kunda Kuteh Jombulu Kafo	700,000.00	790,474.33	310,000.00	39%
6.3	Banni Village Development Committee (VDC)	1,080,802.20	1,215,063.07	494,250.00	41%
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	235,971.47	199,150.00	84%
6.6	Supersonicz The Microfinance	2,500,000.00	2,634,222.45	2,634,222.45	100%
7.0	YEP MINI-LOAN Scheme	12,207,400.00	12,042,828.30	7,404,266.62	61%
7.1	Sheku Saidy	480,000.00	518,495.84	28,600.00	6%
7.2	Foday Camara	132,150.00	139,417.01	69,640.00	50%
7.3	Muhammed Sanyang	480,000.00	510,370.34	510,370.34	100%
7.4	Neneh Isatou Jallow	100,000.00	106,327.16	106,327.16	100%
7.5	Rohey M. Bah	475,000.00	516,928.96	21,875.00	4%
7.6	Karamo Tambajang	100,000.00	105,499.07	105,499.07	100%
7.7	Sang Mendy	150,000.00	171,710.97	100,073.00	58%
7.8	Almamo Dibba	200,000.00	209,223.00	209,223.00	100%
7.9	Fatou Sawo	70,000.00	73,025.00	73,025.00	100%
7.10	Omar Manjang	450,000.00	478,472.18	0.00	0
7.11	Ebrima Sanyang	478,000.00	531,220.00	531,220.00	100%
7.12	Sarjo Dibba	286,000.00	301,727.33	106,750.00	35%
7.13	Prom Augustus Lawrence	480,000.00	527,681.43	527,681.43	100%
7.14	Alieu Sanneh	480,000.00	522,692.26	280,000.00	54%
7.15	Lamin Saidy	200,000.00	219,524.83	157,064.00	71%
7.16	Muhamadou Ceesay	213,375.00	226,875.56	226,875.56	100%
7.17	Nafa Jabai	100,000.00	109,900.67	109,635.00	100%
7.18	Alfu M. Sarr	93,500.00	99,415.88	99,415.88	100%
7.19	Miss Chan Mendy	200,000.00	223,499.74	171,000.00	76%
7.20	Bubacarr Fadera	20,000.00	20,898.64	20,898.64	100%
7.21	Amie Colley	138,000.00	146,487.32	146,487.32	100%

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7.22	Almamo Dibba	450,000.00	487,688.63	255,000.00	52%
7.23	Ousman Ngum	480,000.00	508,800.00	508,800.00	100%
7.24	Pa Modou Jobe	480,000.00	512,000.00	200,000.00	39%
7.25	Madi Susso	160,000.00	168,065.85	168,100.00	100%
7.26	Gibril Sonko	200,000.00	213,008.31	213,008.31	100%
7.27	Neneh Isatou Jallow	100,000.00	105,041.15	105,205.00	100%
7.28	Fatou Sawo	260,000.00	268,738.59	48,400.00	18%
7.29	Muhammed Sanyang	500,000.00	514,684.20	0.00	0
7.30	Alfu Sarr	500,000.00	551,780.82	0.00	0
7.31	Saikou Jobe	100,000.00	103,350.00	103,350.00	100%
7.32	Karamo Gikineh	100,000.00	103,765.43	103,785.00	100%
7.33	Habib Jobe	480,000.00	258,146.34	0.00	0
7.34	Ismaila Camara	350,000.00	245,096.02	54,000.00	22%
7.35	Karamo Tambajang	150,000.00	121,581.53	121,581.53	100%
7.36	Ebrima Jallow	100,000.00	103,765.44	50,000.00	48%
7.37	Ousman Ngum	480,000.00	336,131.68	335,630.84	100%
7.38	Muhamadou Ceesay	449,375.00	314,685.78	315,000.00	100%
7.39	Fatou Bah	200,000.00	210,082.29	209,006.07	99%
7.40	Mary Gomez	470,000.00	329,128.94	329,164.47	100%
7.41	Mamad Jang Jallow	150,000.00	52,520.58	9,000.00	17%
7.42	Jahanka Women Kafo	272,000.00	280,075.00	280,075.00	100%
7.43	Almamo Dibba	450,000.00	495,298.53	393,500.00	79%
8.0	Youth Revolving Loan Fund	5,563,250.00	949,712.30	719,282.76	76%
8.1	Elizabeth Sarr	480,000.00	127,592.58	130,000.00	102%
8.2	Lawrence Mendy	479,950.00	127,579.29	128,000.00	100%

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8.3	Biran Nyass	367,250.00	0.00	0.00	0
8.4	Lamin B. Ceesay	86,000.00	22,860.34	8,500.00	37%
8.5	Lalo Minteh	500,000.00	219,789.70	131,873.82	60%
8.6	Lamin Y. Singhateh	350,000.00	0.00	0.00	0
8.7	Nyimansata Sanyang	50,000.00	13,290.89	12,000.00	90%
8.8	Bushra Cham	500,000.00	132,908.94	135,000.00	101%
8.9	Abdoulie Jallow	200,000.00	0.00	0.00	0
8.10	Ebrima Fadera	500,000.00	132,908.94	133,908.94	101%
8.11	Malang Tamba	500,000.00	132,908.94	0.00	0
8.12	Philomen Cecillia Jatta	150,000.00	39,872.68	40,000.00	100%
8.13	Yusuf Tunkara	500,000.00	0.00	0.00	0
8.14	Fatou Ceesay-Jarjue	450,000.00	0.00	0.00	0
8.15	Alhagie Seckan	50,000.00	0.00	0.00	0
8.16	Satang Jaiteh	400,050.00	0.00	0.00	0
	Grand Total	306,102,404.20	259,111,818.84	246,054,315.61	95%

SECTION 4: MONITORING AND FOLLOW-UP ON DISBURSED LOANS

During this period loan monitoring continued on disbursed loans.

4.1 ACCOMPLISHMENTS/CHALLENGES

4.1.1 Challenges

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

- Limited customer traffic and accompanying drop in revenue occasioned by Covid-19 restrictions and its negative impact on microenterprise operations.
- Difficulty in accessing day-old chicks from Senegal and Holland due to restrictions on the importation of chicken products from Senegal.
- The closure of hotels, a major consumer of chicken products posed a major marketing problem for the sub-sector.

- Customers' incomes dropped with an accompanying uncertainty about the future, with subsequent delays in repayment collection.

4.1.2 Accomplishments

4.1.2.1 Group Sigil Sunu Reew, Bantanding Wollof Village, Jokadou District, NBR

The group had its first loan of D375, 000.00 (Three Hundred and Seventy-Five Thousand Dalasi) in 2020, which was, fully repaid on schedule. The group indicated that they have been able to buy seeds and fertilizers as well as support other farm operations resulting to higher production and productivity which together translated to higher farm outputs - cash income, food and better care for themselves and their families. The group just accessed its second loan for agricultural purpose which is being disbursed.

Loan Disbursement meeting at Bantanding Wolof



4.1.2.2 Takku legaye Society, Munyagen Village, Jokadou District, NBR

The group received three loans from the SDF between 2018 and 2020 totalling to D2, 085,000.00 (Two Million and Eighty-Five Thousand Dalasi). The third loan amounting to D1, 000,000.00 (One Million Dalasi) was disbursed in February 2021. The first instalment on this loan has been paid on time like the previous two loans.

The group revealed that their timely loan repayment is mainly attributable to trading in items which are readily marketable and manage their business incomes such that plans for repayment are made at convenient times. Some of these knowledge and skills were learnt from members' participation in entrepreneurship and financial literacy training sessions they attended at various times. They claimed such experiences were shared with other members through practical interactions at group level in peer learning/discussion sessions. Almost all loan beneficiaries are micro-entrepreneurs/petty traders whilst a few are engaged in soap making and sheep rearing at household level. They also learnt to diversify their business activities to facilitate marketing.

A sample of members involve in various microenterprises were asked to explain how they manage their loan and business activities to ensure timely repayment. These include vendors of bed sheets, kolanuts, and ice and soap makers.

Some of the benefits of the loans included improved and expanded businesses, higher profits, and capacity to repay loan instalments on time and sustain business activities, and better personal and family welfare.

One of the beneficiaries indicated that she has started an investment in the construction of a house which is yet to finish and the funding for that is largely from her business from the sale of ice.

The President indicated that timely loan delivery helps improve their investments. They attributed their success to following principles learnt from training received at various times. She also indicated that the group needs more training to continue improving their performance especially in entrepreneurship and financial literacy.

Meeting with Takku Legaye of Munyagen, Jokadou District, NBR.



4.1.2.3 Wallu Nderal of Sinchu Maggai, Sinchu Maggai, Lower Fulladou West District, CRR

The group had a loan of D471, 000.00 (Four Hundred and Seventy-One Thousand Dalasi) in 2019 which was successfully repaid.

The group's current loan of D840, 000.00 (Eight Hundred and Forty Thousand Dalasi) was disbursed in February 2021. There is no issue with repayment.

In highlighting the benefits derived from the loan from the SDF, the group made comparisons in the loan durations, amounts, interest rates and related conditions of the SDF loan and other financial institutions. Some of them recounted their troubles in selling their personal effects to settle loans with other financial institutions they were dealing with before the SDF.

The Alkalo of the village on his part said he did not own a fowl of his own before the loan but can now boast of owning sheep and goats. He described the benefits brought by the SDF to his village since its founding in 1948 as unprecedented.

Meeting with Waalu Nderal of Sinchu Maggai, Lower Fulladou West District, CRR South



4.1.2.4 Dudal Jande Pularr Kafo - Kerewan Demba Village, CRR South

The Kafo accessed a loan of D275, 000.00 (Two Hundred and Seventy-Five Thousand Dalasi) in 2019 which was repaid on schedule. The group is currently managing its second loan of D800, 000.00 disbursed in 2021 which is on course.

The group did not have access to any source of external credit facilities before the SDF intervention. They made weekly subscriptions and hired labour during the farming season to generate funds for the group and using it as a revolving fund until they were able to open an account with Reliance Financial Services at Brikamaba.

According to the group the SDF opened up an opportunity for them to get larger loan amounts and engage in more profitable businesses like cereal, groundnuts and livestock.

Some of the benefits of the above businesses include ownership of livestock for breeding and sale, greater capacity to spend on family welfare e.g. personal problem solving, health care, clothing and educational expenses for children.

They consider the quarterly repayment arrangements for SDF loans as very favourable to their current businesses.

Meeting with Dudal Jande Pulaar of Kerwan Demba, Niamina East District, C.R.R. South



4.1.2.5 Kambeng Kafo - Karanta Village, Jarra West District, LRR

The group is exemplary and now servicing their third loan. Loans used to finance various businesses including fruits, vegetables, ice and ice blocks sale and poultry are among other business ventures.

Benefits realized at the individual level include improved incomes, expanded social networks and better intra-family relations; savings accounts and reduced vulnerability; greater support to family welfare. One of them invested in building a house for her family which is yet to be completed. At the group level the loans occasioned greater cohesion.

Meeting with Kambeng Kafo of Karantaba, Jarra West District, L.R.R



4.1.2.6 Makka Balla Manneh VDC, Makka Balla Manneh Village, Lower Niumi District, NBR

The VDC accessed a loan of D425, 000,000 (Four Hundred and Twenty-Five Thousand Dalasi) from the SDF in 2018, which was successfully utilized and repaid. Following the successful liquidation of this loan the VDC applied for another loan of D875, 000.00 (Eight Hundred and Seventy-Five Thousand Dalasi) in 2019 which was approved by the CRC. The loan was approved and disbursed on the 28/05/2019 for a duration of 9 months as an agricultural loan to be paid in lump sum at the end of the period. The loan became due on the 5th March 2020 and up to date there is an outstanding balance of D386, 822.48 (Three Hundred Eighty-Six Thousand Eight Hundred and Twenty-Two Thousand Dalasi) on the loan.

The monitoring team met Omar Manneh, Alkalo and Omar Joof, VDC Chairman in the village raised concerns over the long overdue loan and the implications which include litigation and related financial and non-financial costs for the VDC.

Following discussions the duo resolved that as a first thing they would pay D35, 000.00 by 25/06/2021. They also promised to pursue all debtors with outstanding balances to settle. However, the team could not at that moment verify the facts surrounding defaulting debtors in the village as only the Alkalo and VDC Chairman were met. Reports reaching the office about this particular loan have consistently described the Alkalo's own attitude on the above matter as suspicious. This is demonstrated by difficulties in getting him to summon the membership for meetings to discuss the matter of the overdue loan. The SDF lawyer has earlier been instructed to proceed with court action to recover the outstanding balance.

Meeting Makka Balla Manneh VDC



Section 5: PLANS FOR JULY TO DECEMBER 2021

- 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.