

Social Development Fund

THE CREDIT REVIEW COMMITTEE

BIANNUAL REPORT

July – December 2020

MARCH 2021

Contents

	PAGE
1.0 FOREWORD	3
2.0 EXECUTIVE SUMMARY	3
SECTION 1: LIST OF APPLICATIONS RECEIVED AND APPROVED	5
SECTION 2: LOANS DISBURSED	12
2.1 Loans Disbursed by Region	12
2.2 Loan Disbursement by Gender	14
2.3 Loan Beneficiaries by Region and Gender	15
2.4 Loan Disbursement by Sector	18
2.5 Loan Disbursement by Funding Sources	19
SECTION 3: PORTFOLIO QUALITY REPORT AS AT END DECEMBER 2020	20
SECTION 4: MONITORING AND FOLLOW-UP ON DISBURSED LOANS	36
4.1 Accomplishments/Challenges	36
4.1.1 Challenges	36
4.1.2 Accomplishments	37
SECTION 5: PLANS FOR NEXT HALF YEAR	44
<u>APPENDIX 1: THE CREDIT REVIEW COMMITTEE</u>	
<u>APPENDIX 2: THE FUNCTIONS OF THE CREDIT REVIEW COMMITTEE</u>	

CRC BIENNIAL REPORT (JULY TO DECEMBER 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 55 loan applications were received, and of these, 40 were for the SDF core funds, 7 for the SDF/YEP Mini Loan Scheme and 8 for the Youth Revolving Loan Fund. All the 55 applications received were reviewed and granted approval, at the CRC meetings held on July 17, October 9, November 10, and December 18, 2020.

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

A total amount of **D33, 675,227.00** (Thirty-Three Million Six Hundred and Seventy-Five Thousand Two Hundred and Twenty-Seven Dalasis) was approved and disbursed. Out of the total amount approved, **D28, 612,652.00** (Twenty-Eight Million Six Hundred and Twelve Thousand Six Hundred and Fifty-Two Dalasis) was disbursed under the SDF core funds, while **D2, 249,375.00** (Two Million Two Hundred and Forty-Nine Thousand Three Hundred and Seventy-Five Dalasis) was disbursed under the SDF/YEP Mini Loan Scheme and **D2, 813,200.00** (Two Million Eight Hundred and Thirteen Thousand Two Hundred Dalasis) was disbursed under the Youth Revolving Loan Fund.

Of the total amount of **D28, 612,652.00** (Twenty-Eight Million Six Hundred and Twelve Thousand Six Hundred and Fifty-Two Dalasis) disbursed under the SDF core funds, **D21, 841,152.00** (Twenty-One Million Eight Hundred and Forty-One Thousand One Hundred and Fifty-Two Dalasis) went to **1927** females, representing 76%, while **D6, 771,500.00** (Six Million Seven Hundred and Seventy-One Thousand Five Hundred Dalasis) went to **245** males, representing 24% across the country. This indicates that 76% of the total disbursed during the period under review went to women.

Of the total amount of **D2, 249,375.00** (Two Million Two Hundred and Forty-Nine Thousand Three Hundred and Seventy-Five Dalasis) disbursed under the SDF/YEP Mini Loan Scheme, **D1, 579,375.00** (One Million Five Hundred and Seventy-Nine Thousand Three Hundred and

Seventy-Five Dalasis) went to 5 males, representing 70%, while D670, 000.00 (Six Hundred and Seventy Thousand Dalasis) went to 2 females, representing 30% across the country.

Of the total amount of **D2, 813,200.00** (Two Million Eight Hundred and Thirteen Thousand Two Hundred Dalasis) disbursed under the Youth Revolving Loan Fund, D1, 783,200.00 (One Million Seven Hundred and Eighty-Three Thousand Two Hundred dalasis) went to 5 males, representing 63%, while D1, 030,000.00 (One Million and Thousand Dalasis) went to 3 females, representing 37% across the country.

The total number of applications received and approved under the SDF core Funds during the previous six months was 79 compared to 40 during the period under review, indicating a decrease of 49%. In the same vein, the total amount of funds disbursed during the previous six months was **D35, 396, 500.00 (Thirty-Five Million Three Hundred and Ninety-Six Thousand Five Hundred Dalasis)** compared to D28, 612,652.00 (Twenty-Eight Million Six Hundred and Twelve Thousand Six Hundred and Fifty-Two Dalasis) during the period under review, representing a decrease of 19%.

The total number of applications received and approved under the SDF/YEP Mini Loan Scheme during the previous six months was 10 compared to 7 during the period under review, indicating a decrease of 30%. In the same vein, the total amount of funds disbursed during the previous six months was D1, 560, 000.00 (One Million Five Hundred and Sixty Thousand Dalasis) compared to **D2, 249,375.00** (Two Million Two Hundred and Forty-Nine Thousand Three Hundred and Seventy-Five Dalasis) during the period under review, representing an increase of 44%.

The Youth Revolving Loan Fund started in the last quarter of the year, therefore no comparisons could be made to previous disbursements or number of applications.

The main reason for the decrease in both the number of applications and the amounts disbursed was that during this period the Gambia like all other countries in the world was going through a global pandemic that affected every operation. There was a lot of uncertainty about what the future holds, therefore the actors in the business sector were careful in taking loans and investing them.

The cumulative disbursement as at 31st December 2020 is **D249,926,854.20** (Two Hundred and Forty-Nine Million Nine Hundred and Twenty-Six Thousand Eight Hundred and Fifty-Four Dalasis Twenty Bututs) benefiting 31,767 individuals (24,300 females and 7,467 males), with a cumulative repayment rate of **93%** as detailed in 4.1.1.

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	ABBA Business Partners Brusubi Phase Two, Kombo North District, WCR.	2016	5	35	• Petty trading	2,500,000.00	5	35
2	Holl Baye Kafo , Ndemban Tenda Village, Foni Berefet District, WCR	2009	0	23	• Petty trading	347,000.00	0	23
3	Kutunyoyeh Kafo , Busumbala, Kombo North District, WCR	2016	0	14	• Petty trading	380,000.00	0	14
4	Santanba Society Brikama New Town, Kombo Central District, WCR	2004	3	72	• Petty trading	490,000.00	3	18
5	Senegalo-Gambian Women's Federation , Kanifing Estate, Kanifing Municipality	2019	0	1079	• Petty trading • Cross border trading	3,000,000.00	0	1079
6	Dental Reebeh , Kerewan Demba Village, Niamina East District, CRR	2013	9	22	• Petty trading	650,000.00	8	9
7	Group Jubo Bu Nyangen	2014	40	80	• Petty trading	1,000,000.00	13	10

	Nyangen Village, Niani District, CRR				<ul style="list-style-type: none"> • Livestock 			
8	Nioro Bamba Group Jubo Nioro Bamba Village, Upper Saloum, CRR	2004	15	25	<ul style="list-style-type: none"> • Petty trading • Livestock 	647,000.00	8	6
9	Network of Animal Breeders And Multipliers (NABAM) Sahel Campus, MDI Road, Kanifing, Kanifing Municipality	2016	55	205	<ul style="list-style-type: none"> • Sheep Fattening • Poultry • Petty trading 	3,000,000.00	50	90
10	Association for the Advancement of Women Entrepreneurs Bakoteh, Kanifing Municipality	2018	2	9	<ul style="list-style-type: none"> • Petty trading 	500,000.00	2	9
11	Jeck Society Bundung Borehole, Kanifing Municipality	2018	0	86	<ul style="list-style-type: none"> • Petty trading 	300,000.00	0	14
12	Si Kunda Kuru Sabba Si Kunda Village, Jarra West District, LRR	2018	1	45	<ul style="list-style-type: none"> • Petty trading 	270,000.00	0	44
13	Fenda Frang Konko Kafo Kerr Serign, Kombo North District, WCR	2019	4	56	<ul style="list-style-type: none"> • Petty trading • Food processing 	700,000.00	3	15

14	Dental Affia , Sare Mamudou Village, Jimara District, Upper River Region	2013	3	43	<ul style="list-style-type: none"> Petty trading 	400,000.00	3	43
15	Jarreng Abdoulie Leigh VDG Jarreng Abdoulie Leigh Village, Upper Saloum District, CRR	2000	15	20	<ul style="list-style-type: none"> Petty trading Livestock 	1,000,000.00	9	10
16	Zam-Zam Group , Bantanto Jawara Jallow Village, Upper Saloum District, CRR	2015	25	10	<ul style="list-style-type: none"> Petty trading Livestock 	725,000.00	6	1
17	Panchang Sinchu Taba VDG Panchang Sinchu Taba, Upper Saloum District, CRR	2002	25	40	<ul style="list-style-type: none"> Petty trading Livestock 	930,000.00	15	1
18	Kerr Auldi VDG , Kerr Auldi, Upper Saloum District, CRR	2012	13	19	<ul style="list-style-type: none"> Petty trading 	525,000.00	2	5
19	Ngayen Sanjal Japanteh Ngayen Sanjal, Sabach Sanjal District, NBR	2003	0	16	<ul style="list-style-type: none"> Petty trading 	393,000.00	0	16
20	Ngayen Sanjal LBS Mothers' Club , Ngayen Sanjal, Sabach Sanjal District, NBR	2016	0	20	<ul style="list-style-type: none"> Petty trading Gardening 	147,000.00	0	12
21	Darsilami LBS Mothers' Club Jokadou Darsilmi, Jokadou District, NBR	2016	3	55	<ul style="list-style-type: none"> Petty trading 	750,000.00	1	53

22	Group Jubo of Njoufen Village Njoufen, Lower Niuni District, NBR	2003	0	64	<ul style="list-style-type: none"> • Petty trading 	894,000.00	0	46
23	Gambia Fashion Designers' Association , No. 89 Kairaba Avenue, Kanifing Municipality	2000	0	19	<ul style="list-style-type: none"> • General trading • Fashion design 	2,500,000.00	0	5
24	Batokunku Fish Smokers Women Kafo , Batokunku, Kombo South WCR	2018	0	50	<ul style="list-style-type: none"> • Petty trading • Fish preservation 	395,652.00	0	33
25	Women Fondinsairay Kafo The Brikama Kabafita Layout Brikama Kabafita, Kombo Central District, WCR	2013	0	14	<ul style="list-style-type: none"> • Petty trading 	350,000.00	0	4
26	Youth For Positive Development , Bunyadou, Foni Bintang District, WCR	2019	45	23	<ul style="list-style-type: none"> • Petty trading 	200,000.00	45	23
27	Boka Hol Society Kerr Biran Village, Niamina East District, CRR	2003	0	38	<ul style="list-style-type: none"> • Petty trading 	683,000.00	0	36
28	Dankunku Yiriwa Kafo Dankunku, Niamina West District, CRR	2006	3	52	<ul style="list-style-type: none"> • Petty trading 	305,000.00	0	30

29	Jali-Jali Kafo , Dankunku, Niamina West District, CRR	2005	0	75	<ul style="list-style-type: none"> • Petty trading 	809,000.00	0	27
30	Mansuwanka Society Jarreng, Niamina East District, CRR	2011	15	69	<ul style="list-style-type: none"> • Petty trading 	425,000.00	11	39
31	Njau Sey Kunda Group Jubo Njau Sey Kunda, Upper Saloum District, CRR	2004	36	29	<ul style="list-style-type: none"> • Petty trading 	661,000.00	36	9
32	Torben Village Development Group , Torben, Upper Saloum District, CRR	2004	20	30	<ul style="list-style-type: none"> • Petty trading • Livestock 	460,000.00	4	8
33	Kawral Kafo , Basse Mansajang Kunda, Fulladou East District, URR.	2004	3	92	<ul style="list-style-type: none"> • Petty trading 	511,000.00	5	42
34	Njieyel Nema Farmers' Association , Njieyel Nema, Tumana District, URR	2017	40	120	<ul style="list-style-type: none"> • Petty trading 	205,000.00	10	28
35	Bonefic Women's Society Old Jeshwang, Kanifing Municipality	2005	14	31	<ul style="list-style-type: none"> • Petty trading 	200,000.00	2	3
36	Kompin Hal Pulaar Sinchu Alagie Sinchu Alagie Village, Kombo North District, WCR	2017	0	78	<ul style="list-style-type: none"> • Petty trading • Fish preservation 	350,000.00	0	24

37	Kunkujang Jattaya Women's Kafo, Kunkujang Jattaya, Kombo North District, WCR	2017	2	20	<ul style="list-style-type: none"> Petty trading Fish preservation 	300,000.00	1	19
38	Jambanjelly ECD Mothers' Club, Jambanjelly, Kombo South District, WCR	2014	5	281	<ul style="list-style-type: none"> Petty trading Vegetable gardening 	150,000.00	2	13
39	Fass Jom Group Marakissa Marakissa, Kombo Central District, WCR	2013	0	15	<ul style="list-style-type: none"> Petty trading Vegetable gardening 	300,000.00	0	15
40	Dimbaya Kafo Kampassa, Foni Jarrol, WCR	2016	1	22	<ul style="list-style-type: none"> Petty trading Food processing 	260,000.00	1	16
			402	3096		28,612,652.00	245	1927

Table 2: SDF YEP Mini Loans Scheme

No.	Name	Age	Gender	Name Of Business	Type Of Business	Year Established	Amount Approved/ Disbursed (GMD)
1	Mahamadou Ceesay	34	Male	Genius Innovation	ICT, Mobile phone, stationeries	2018	449,375.00
2	Mamadjang Jallow	30	Male	Jallow Trading	Grocery Shop	2013	150,000.00
3	Fatou Bah	35	Female	Bah Global Enterprise	General trading	2018	200,000.00
4	Mary Gomez	30	Female	Benedict's Poultry Farm	Poultry	2019	470,000.00
5	Karamo Tambajang	29	Male	Sinyoya Kendo	Waste Collection and Management	2018	150,000.00
6	Ousman Ngum	29	Male	Agro Gam Poultry	Poultry and Gardening	2018	480,000.00
7	Ismaila Camara	31	Male	Somi Farms	Vegetable Production, Poultry etc.	2016	350,000.00
Total							2,249,375.00

Table 3: The Youth Revolving Loan Scheme

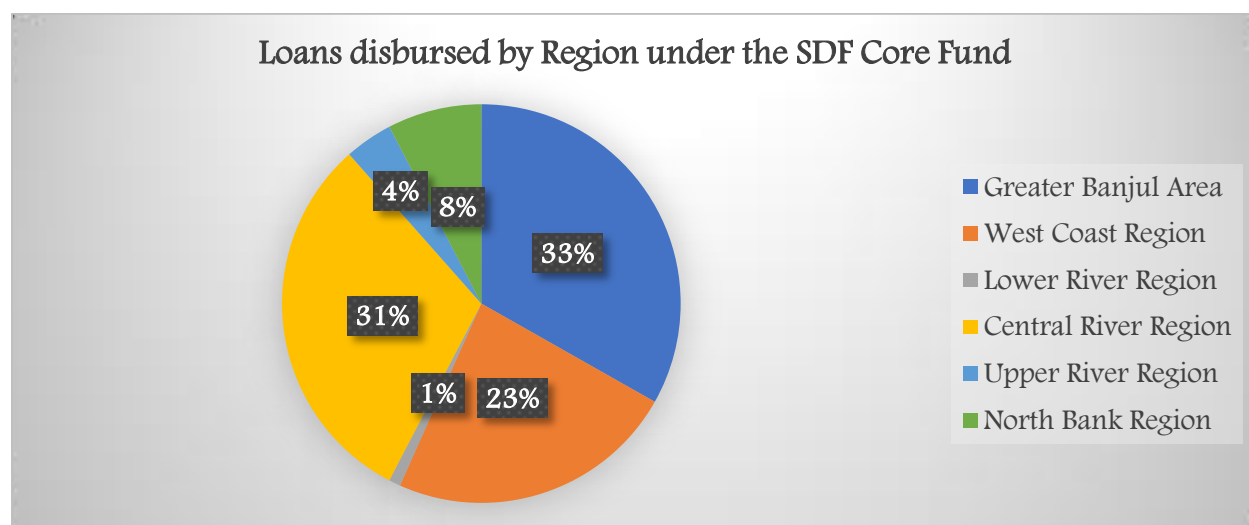
No.	Name	Age	Gender	Name Of Business	Type Of Business	Year Established	Amount Approved/ Disbursed (GMD)
1	Lawrence Mendy	26	Male	Lawrence and Brothers Enterprise	Consumer Shop	2020	479,950.00
2	Biran Nyass	27	Male	Biran's Livestock & Cereal	Livestock rearing, Seeds and Cereal Banking	2020	367,250.00
3	Lamin B. Ceesay	30	Male	Crystal Catering & Services	Catering Services	2018	86,000.00
4	Lalo Minteh	35	Male	Mincha Poultry Farm Limited	Poultry Farming, import, export and general merchandise	2020	500,000.00
5	Lamin Y. Singhateh	30	Male	Singhateh's Everlasting Poultry Farm	Poultry, Vegetables and Fruits	2018	350,000.00
6	Nyimansata Sanyang	35	Female	Ndey Tisbeh Salon	Hair dressing and Cosmetics	2020	50,000.00
7	Bushra Cham	29	Female	B. Solution for Women and Youth Enterprise	Women and Youth empowerment through micro-credit	2020	500,000.00
8	Elizabeth Sarr	35	Female	Lizzy's General Merchandise	General Merchandise (Mini Market)	2020	480,000.00
Total							2,813,200.00

SECTION 2: LOANS DISBURSED

2.1 Loans Disbursed by Region

2.1.1 The SDF Core Funds

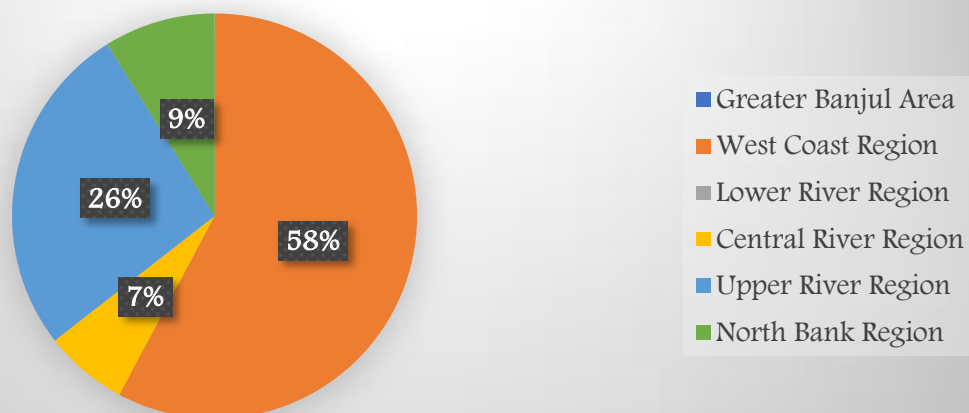
No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	9,500,000.00	33
2	West Coast Region	6,722,652.00	23
3	Lower River Region	270,000.00	1
4	Central River Region	8,820,000.00	31
5	Upper River Region	1,116,000.00	4
6	North Bank Region	2,184,000.00	8
Total		28,612,652.00	100



2.1.2 The YEP Mini Loan Scheme Funds

No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	0.00	0
2	West Coast Region	1,300,000.00	58
3	Lower River Region	0.00	0
4	Central River Region	150,000.00	7
5	Upper River Region	599,375.00	26
6	North Bank Region	200,000.00	9
Total		2,249,375.00	100

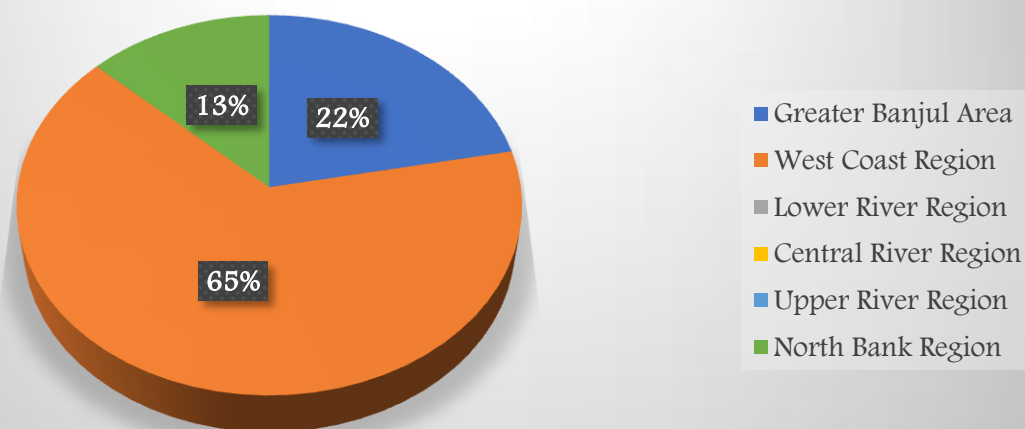
Loans disbursed by Region under the YEP Mini Loan Scheme



2.1.2 The Youth Revolving Loan Scheme Funds

No.	Region	Amount (GMD)	Percentage (%)
1	Greater Banjul Area	616,000.00	22
2	West Coast Region	1,829,950.00	65
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	367,250.00	13
Total		2,813,200.00	100

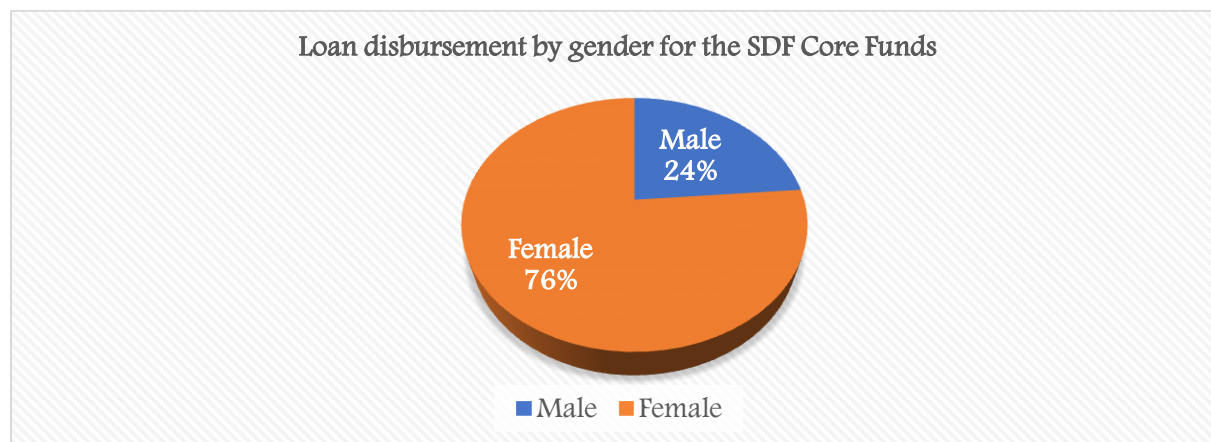
Amount (GMD)



2.2 Loan Disbursement by Gender

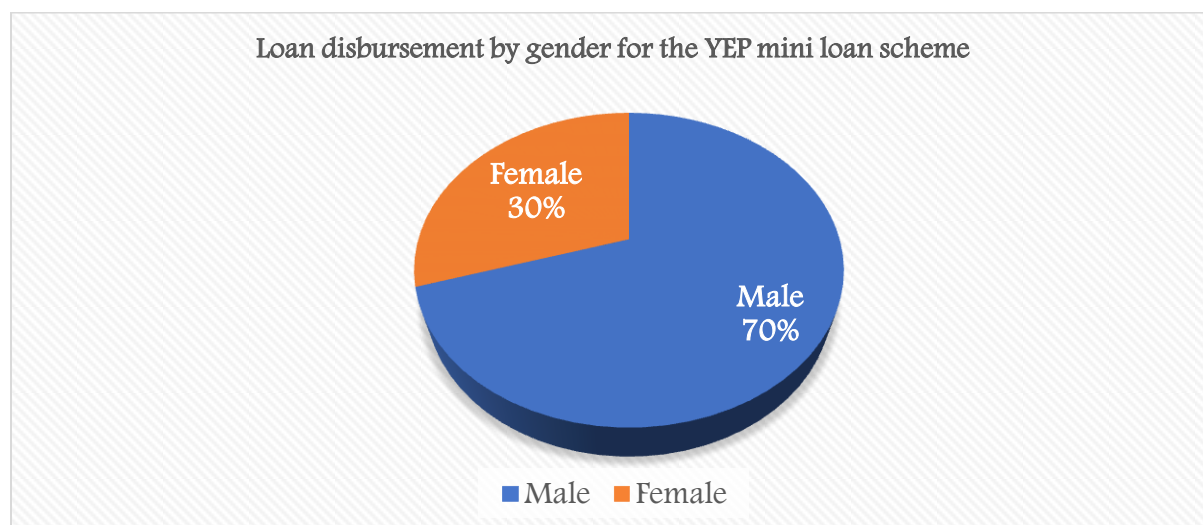
2.2.1 Loan Disbursement by Gender for the SDF Core Funds

No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	245	6,771,500.00	24
2	Female	1927	21,841,152.00	76
Total		2172	28,612,652.00	100



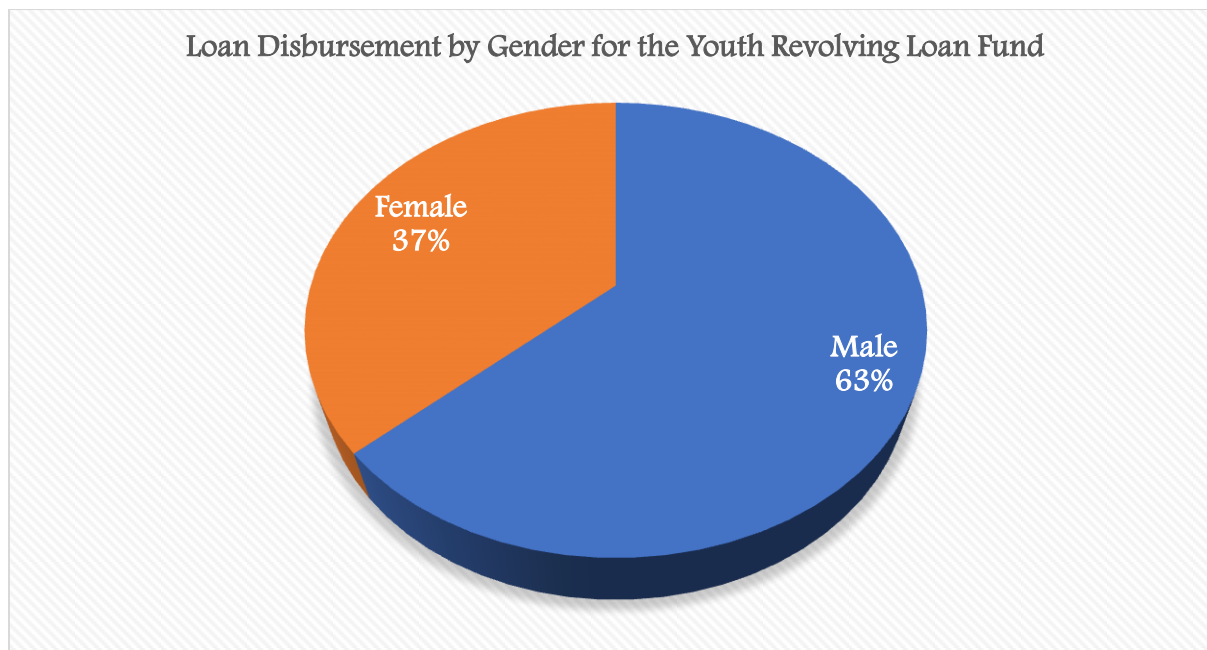
2.2.2 Loan Disbursement by Gender for the YEP Mini Loan Scheme Funds

No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	5	1,579,375.00	70
2	Female	2	670,000.00	30
Total		7	2,249,375.00	100



2.2.3 Loan Disbursement by Gender for the Youth Revolving Loan Fund

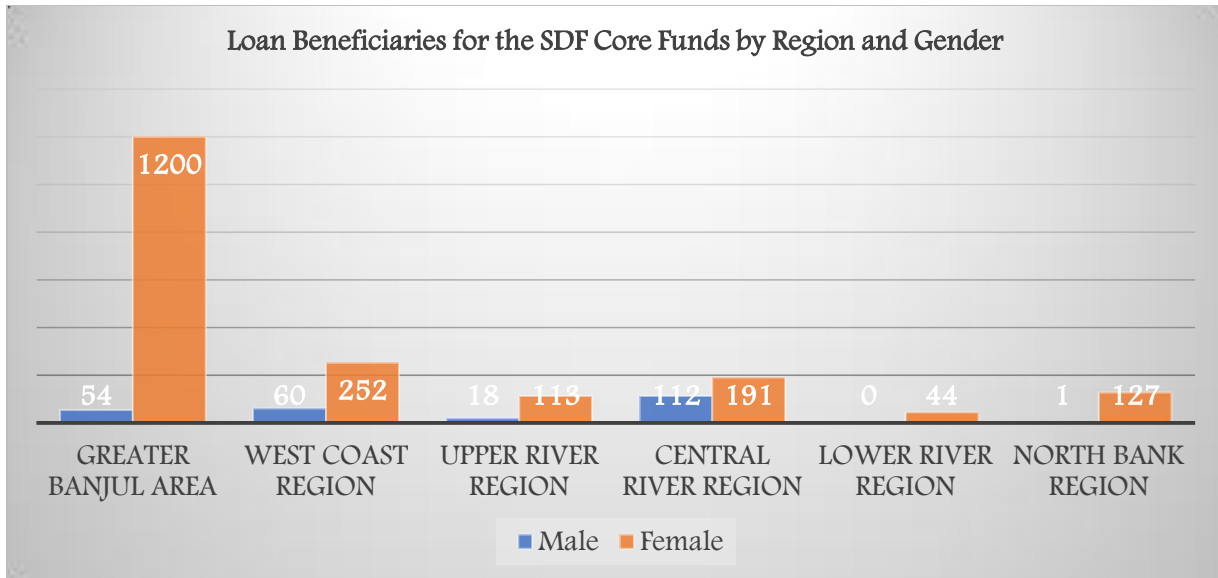
No.	Gender	Number	Amount disbursed (GMD)	Percentage (%)
1	Male	5	1,783,200.00	63
2	Female	3	1,030,000.00	37
Total		8	2,813,200.00	100



2.3 Loan Beneficiaries by Region and Gender

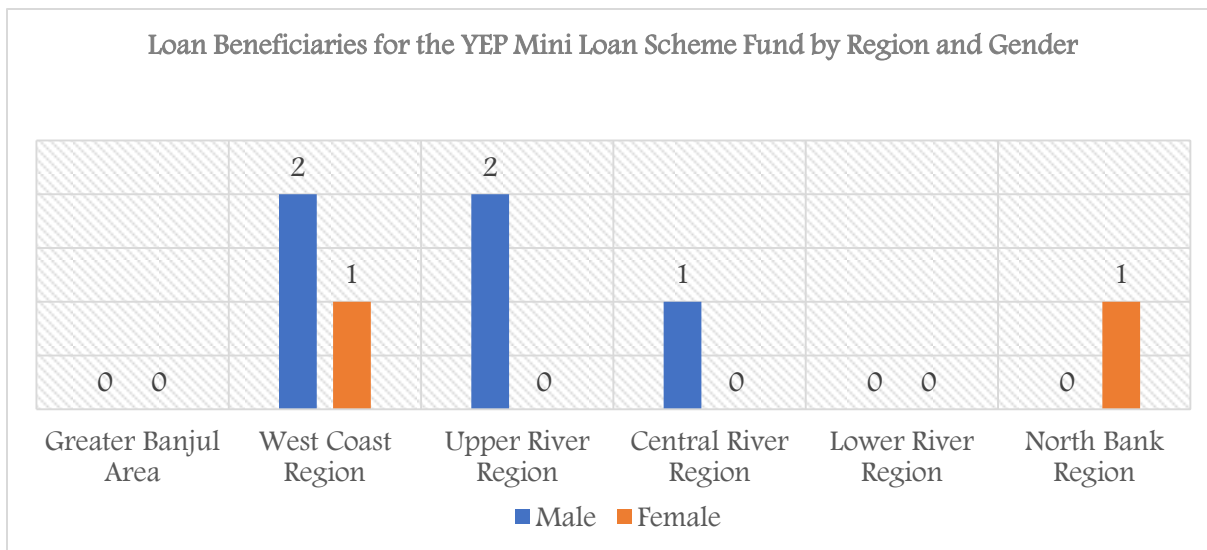
2.3.1 Loan Beneficiaries for the SDF Core Funds by Region and Gender

No.	Region	Male	Female	Total	%
1	Greater Banjul Area	54	1200	1254	58
2	West Coast Region	60	252	312	14
3	Upper River Region	18	113	131	6
4	Central River Region	112	191	303	14
5	Lower River Region	0	44	44	2
6	North Bank Region	1	127	128	6
Total		245	1927	2172	100



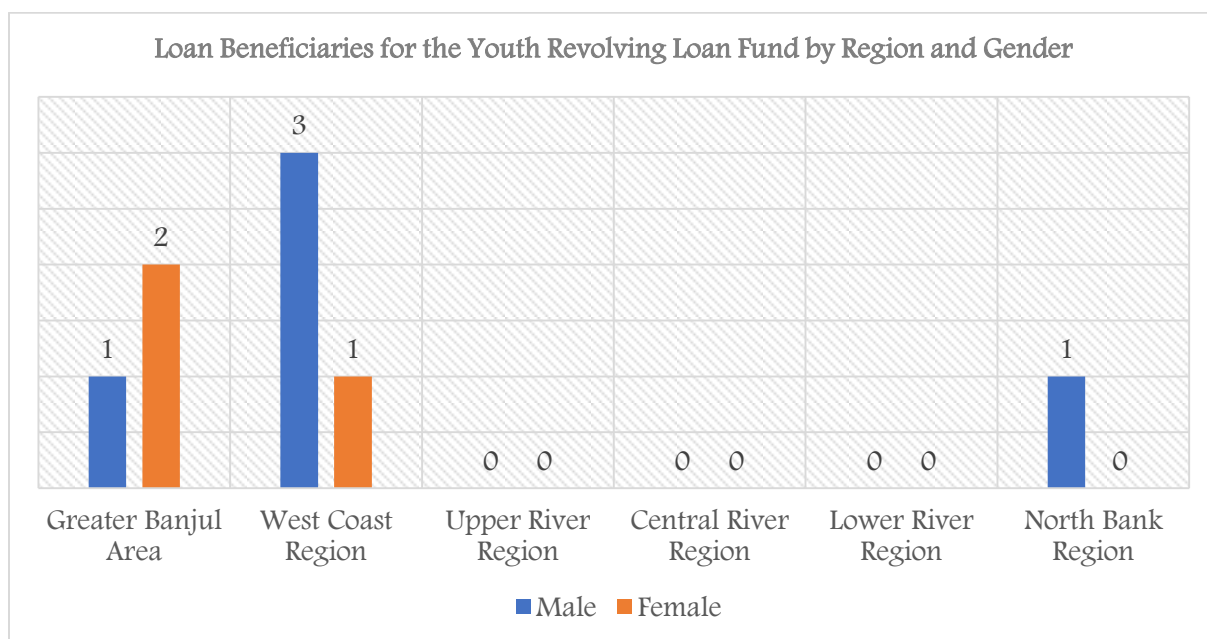
2.3.2 Loan Beneficiaries for the YEP Mini Loan Scheme Funds by Region and Gender

No.	Region	Male	Female	Total
1	Greater Banjul Area	0	0	0
2	West Coast Region	2	1	3
3	Upper River Region	2	0	2
4	Central River Region	1	0	1
5	Lower River Region	0	0	0
6	North Bank Region	0	1	1
Total		5	2	7



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

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

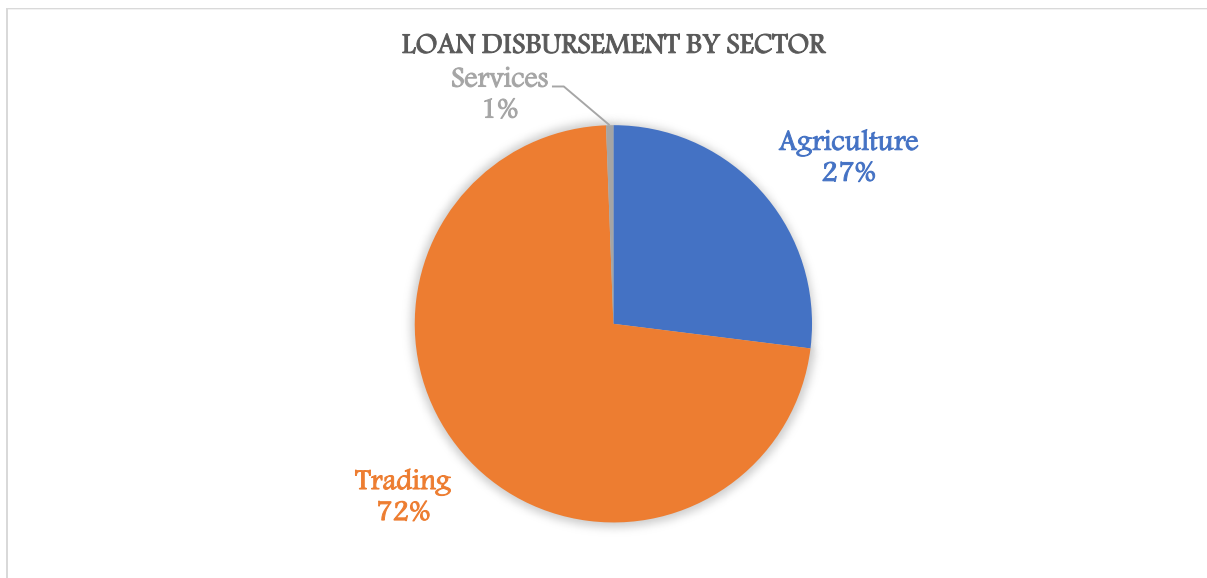


2.4 Loan Disbursement by Sector

During the period under review 72% of the funds disbursed went to support trading activities and 27% went to agricultural activities while 1% went to services.

2.4.1 Loan Disbursement by Sector

No.	Sector	Amount (GMD)	Percentage (%)
1	Agriculture	9,084,902.00	27
	Livestock	5,167,250.00	
	Poultry	3,150,000.00	
	Horticulture	197,000.00	
	Food processing	170,000.00	
	Fishing	400,652.00	
2	Trading	24,390,325.00	72
	Petty Trading	24,390,325.00	
3	Services	200,000.00	1
	Hair dressing	50,000.00	
	Waste Collection and Management	150,000.00	
Total (1+2+3)		33,675,227.00	100

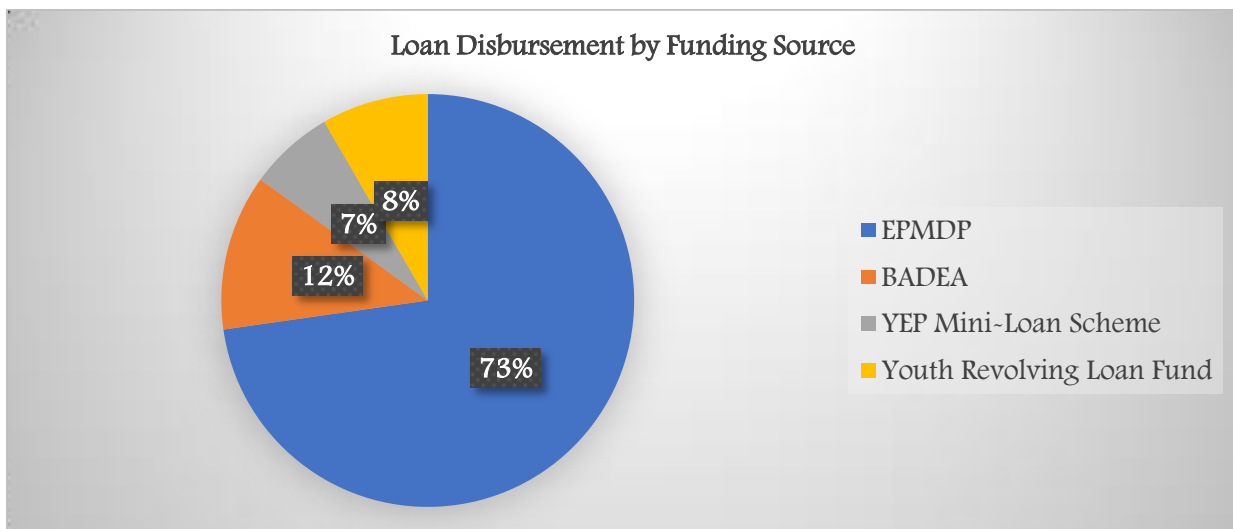


2.5 Loan Disbursement by Funding Sources

During the period under review 73% of the funds disbursed were disbursed under the EPMDP Credit Fund, followed by 12% under the BADEA Credit Fund, 8% under the Youth Revolving Loan Fund and 7% under the SDF/YEP Mini Loan scheme.

2.5.1 Loan Disbursement by Funding Source

No.	Funding Source	Amount (GMD)	Percentage (%)
1	EPMDP	24,497,652.00	73
2	BADEA	4,115,000.00	12
3	YEP Mini-Loan Scheme	2,249,375.00	7
4	Youth Revolving Loan Fund	2,813,200.00	8
Total		33,675,227.00	100



SECTION 3: PORTFOLIO QUALITY REPORT AS AT 31ST DECEMBER 2020

The cumulative disbursement as at end December 2020 was **D249,926,854.20** (Two Hundred and Forty-Nine Million Nine Hundred and Twenty-Six Thousand Eight Hundred and Fifty-Four Dalasis Twenty Bututs) benefiting 31,767 individuals (24,300 females, representing 76% and 7,467 males, representing 24%), with a cumulative repayment rate of **93%** as detailed in 3.1.1.

3.1 Cumulative Loan Repayment

3.1.1 Cumulative Loan Portfolio Report as at 31st December 2020

<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>
1.0	EPMDP	55,217,152.00	31,553,233.27	30,871,373.43	98%
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	387,398.95	111,200.00	29%
1.5	Basory Lower Basic School Mother's Club	200,000.00	161,416.23	161,510.00	100%
1.6	Dullo Bah Kafo	300,000.00	242,124.33	238,560.00	98%
1.7	Faraba Banta Temasu Kafo	366,000.00	295,391.70	295,000.00	100%
1.8	Kambeng Kafo Brikama Darsilami	250,000.00	201,770.28	201,900.00	100%
1.9	Mothers' Club Alkali Kunda Sanchaba Sulay Jobe	250,000.00	201,770.28	210,000.00	104%
1.10	Jarrol Yiriwa Kafo	408,000.00	329,289.09	329,289.06	100%
1.11	Women Kafo of Sandu	214,000.00	172,715.37	115,121.50	67%
1.12	Misira Banding Jawo Nanga Kafo	389,000.00	313,954.56	236,400.00	75%
1.13	Women Kaffu Nano of Pakalinding	200,000.00	161,416.23	158,355.00	98%
1.14	Dudal Jande Pularr	275,000.00	293,500.00	293,500.00	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>
1.15	Rewbi Yeyobeh Kafo	440,000.00	355,115.70	244,175.00	69%
1.16	Keneba Women Kawral Kafo	383,000.00	309,112.08	223,655.00	72%
1.17	Compin BAFRO-Sare Samba, Kiang West	365,000.00	294,584.61	199,200.00	68%
1.18	Nyakoi Taibatou Nyodema Kafo	250,000.00	201,770.28	134,760.00	67%
1.19	Sare Sambaru Kambeng Kafo	140,000.00	112,991.37	75,330.00	67%
1.20	Sukuta Home Grown Development Association	61,500.00	49,638.48	49,500.00	100%
1.21	Kerr Gumbo VDC	685,000.00	741,843.49	740,270.00	100%
1.22	Kambeng Kafo	369,000.00	260,902.64	260,904.00	100%
1.23	Soweraseh Women Kafo	378,000.00	202,169.96	205,445	102%
1.24	Group Bokhol Kerr Alagie Malick	1,274,000.00	0.00	0.00	0
1.25	Kaira Kafo Compin	510,000.00	272,769.00	272,785.00	100%
1.26	Mareng Kafo	358,000.00	190,325.60	177,600.00	93%
1.27	Julabe Beyang Niani	1,000,000.00	265,817.88	265,818.00	100%
1.28	Volunteers For Advocacy and Development	280,000.00	225,982.71	158,500.00	70%
1.29	Women Kafo of Sandu	214,000.00	172,715.37	115,121.50	67%
1.30	Soforai Women's Society	550,000.00	146,199.83	147,700.00	101%
1.31	ABBA Business Partners	2,500,000.00	668,551.47	668,560.00	100%
1.32	Holl Baye Kafo	347,000.00	92,238.80	92,290.00	100%
1.33	Kutunyoyeh Kafo	380,000.00	101,619.82	101,700.00	100%
1.34	Santanba Society	490,000.00	131,036.09	94,000.00	72%
1.35	Senegalo-Gambian Women's Federation	3,000,000.00	802,261.77	832,500.00	104%
1.36	Dental Reebeh	650,000.00	172,781.62	172,800.00	100%
1.37	Group Jubo Bu Nyangen	1,000,000.00	265,817.88	265,818.00	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>
1.38	Nioro Bamba Group Jubo	647,000.00	173,021.12	173,022.00	100%
1.39	Network of Animal Breeders And Multipliers (NABAM)	3,000,000.00	797,453.63	810,000.00	101%
1.40	Association for the Advancement of Women Entrepreneurs	500,000.00	134,513.52	140,000.00	104%
1.41	Jeck Society	300,000.00	134,513.52	80,807.00	60%
1.42	Si Kunda Kuru Sabba	270,000.00	72,637.30	76,920.00	106%
1.43	Fenda Farang Konko Kafo	700,000.00	188,318.93	188,320.00	100%
1.44	Dental Affia	400,000.00	0.00	0.00	0
1.45	Jarreng Abdoulie Leigh VDG	1,000,000.00	0.00	0.00	0
1.46	Zam-Zam Group	725,000.00	0.00	0.00	0
1.47	Panchang Sinchu Taba VDG	930,000.00			0
1.48	Kerr Auldi VDG	525,000.00	0.00	0.00	0
1.49	Ngayen Sanjal Japanteh	393,000.00	0.00	0.00	0
1.50	Ngayen Sanjal LBS Mothers' Club	147,000.00	0.00	0.00	0
1.51	Darsilami LBS Mothers' Club	750,000.00	0.00	0.00	0
1.52	Group Jubo of Njoufen Village	894,000.00	0.00	0.00	0
1.53	Batokunku Fish Smokers Women Kafo	395,652.00	0.00	0.00	0
1.54	Women Fondinsairay Kafo The Brikama Kabafita Layout	350,000.00	0.00	0.00	0
1.55	Youth For Positive Development	200,000.00	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>
1.56	Boka Hol Society	683,000.00	0.00	0.00	0
1.57	Dankunku Yiriwa Kafo	305,000.00	0.00	0.00	0
1.58	Jali-Jali Kafo	809,000.00	0.00	0.00	0
1.59	Mansuwanka Society	425,000.00	0.00	0.00	0
1.60	Njau Sey Kunda Group Jubo	661,000.00	0.00	0.00	0
1.61	Torben Village Development Group	460,000.00	0.00	0.00	0
1.62	Kawral Kafo	511,000.00	0.00	0.00	0
1.63	Jambanjelly ECD Mothers' Club	150,000.00	0.00	0.00	0
2.0	KGCF	15,209,800.00	17,057,483.60	16,092,128.42	94%
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	190,729.62	71%
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	185,049.80	66%
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%

<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>
2.15	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	335,625.00	56%
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	7,341,488.99	6,198,941.96	84%
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	224,368.56	262,700.00	117%

<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>
	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	220,000.00	26%
4.0	BADEA	136,038,500.00	126,758,497.61	121,154,813.03	95%
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%
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 Tukolor 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%

<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>
4.39	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%
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%

<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>
4.63	Munyagen Takku Liggaye Society	362,000.00	389,551.17	389,551.17	100%
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	557,290.00	30%
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%

<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>
4.85	Sofarai Society	400,000.00	425,308.61	425,308.61	100%
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%

<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>
4.110	Group Jubo	273,000.00	292,865.00	292,865.00	100%
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	394,000.00	262,525.00	262,525.00	100%
4.115	Maribantang Development Association	394,000.00	262,525.00	262,525.00	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	2,489,285.31	82,500.00	3%
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	866,442.72	513,222.00	59%
4.129	Nioro Njie Kunda VDG	620,000.00	666,702.79	666,702.79	100%
4.130	Jefulbeh Kafo	910,000.00	988,553.64	507,503.00	51%
4.131	Group Jubo Society	250,000.00	271,475.58	167,100.00	61%
4.132	Compin Julabeh – Sami	910,000.00	958,329.89	730,060.00	76%

<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>
	Cluster				
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	263,829.00	63%
4.136	Baara Kafo	163,000.00	174,574.00	174,574.00	100%
4.137	Kombeh Kaira Kafo	471,000.00	377,865.30	246,600.00	65%
4.138	Munyagen Takku Liggay Society	723,000.00	763,505.00	763,505.00	100%
4.139	Bambako Yiriwa Kafo	297,000.00	239,703.09	232,755.00	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	380,135.22	380,361.74	100%
4.142	Group Jubo Association Kerr Ardo	356,000.00	287,320.89	208,002	72%
4.143	Sinchu Madado Women Farmers' Association	323,000.00	260,687.22	226,490.00	87%
4.144	Waalu Nderal Group	450,000.00	505,755.00	505,755.00	100%
4.145	Sansankono Fanmakoi Kafo	105,500.00	85,147.05	84,750.00	99%
4.146	Kunjo Kambeng Kafo Horticultural Cooperative Society	168,000.00	135,589.62	126,000.00	93%
4.147	Demal Group	950,000.00	757,580.94	757,581.00	100%
4.148	Nioro Tukulor VDG	1,000,000.00	797,453.64	817,457.22	102%
4.149	Yampi Fan Nafa Kafo	216,000.00	172,249.98	172,251.00	100%
4.150	Boraba Kambeng Kafo	408,000.00	325,361.07	336,741.00	103%
4.151	Craft Market Women's Association	1,500,000.00	1,203,392.64	702,131.00	58%
4.152	Somita Literacy Class Group	620,000.00	494,421.24	335,750.00	68%

<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>
4.153	Bantanto Alhagie Demba VDG	600,000.00	484,248.69	322,834.00	67%
4.154	Jareng Kerr Mamut VDG	520,000.00	419,682.18	279,790.00	67%
4.155	Maubeh Rewbeh Association	400,000.00	322,832.46	322,833.00	100%
4.156	Madina Sancha VISACA	3,000,000.00	0.00	0.00	0
4.157	Yiribako Kafo	566,000.00	0.00	0.00	0
4.158	Fandema Kafo	800,000.00	492,328.97	472,200.00	96%
4.159	Jef Jel Association	1,000,000.00	531,635.76	531,636.00	100%
4.160	Group Boka Hol	600,000.00	320,904.70	321,000.00	100%
4.161	Kerr Gibbi Village Development Group	521,000.00	278,652.26	278,654.00	100%
4.162	Ndendal Sare Mailla of Lower Saloum	464,000.00	248,166.30	248,169.00	100%
4.163	Niani and Sami Farmers' Association	915,000.00	489,379.68	489,380.00	100%
4.164	Kerr Ali Jelleh VDG	1,000,000.00	265,817.88	263,791.23	99%
4.165	Nyantempo Youths for Development	800,000.00	213,936.47	222,000.00	103%
4.166	Group Ligue Sigil Sunu Reew	375,000.00	0.00	284,920.00	0
4.167	Kerr Chebou Ceesay Women Sheep and Goat Association	140,000.00	0.00	152,612.00	0
4.168	Kerr Chernoo Eco-Zone	350,000.00	0.00	148,900.00	0
4.169	Munyagen Village Development Committee	362,500.00	0.00	0.00	0
4.170	Amsabopa Association	360,000.00	96,849.74	96,149.00	99%
4.171	Kerr Mama Women's Group	375,000.00	100,885.14	104,690.00	103%
4.172	Bolongkono Kafo	360,000.00	96,849.74	100,850.00	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>
4.173	Dann Dole Association	265,000.00	71,292.17	56,800.00	80%
4.174	Group Jubo Taku Legaye	381,000.00	102,499.30	139,350.00	134%
4.175	Cubbu Kafo – Kolior Village L.R.D	111,500.00	29,996.52	38,740.00	129%
4.176	Kolior Kafu Saboo	130,500.00	35,108.03	35,110.00	100%
4.177	Yiriwa Kafo Jomari	248,500.00	66,853.22	66,900.00	100%
4.178	Bantanto Kerr Sulay VDC	660,000.00	177,557.85	177,600.00	100%
4.179	Pacharr Kambeng Kafo	221,500.00	59,589.49	59,170.00	99%
4.180	Samba Gabudeh Women's Yiriwa Kafo	218,000.00	58,647.90	58,420.00	100%
4.181	Gambia Fashion Designers' Association	2,500,000.00	0.00	0.00	0
4.182	Njiejel Nema Farmers' Association	205,000.00	0.00	0.00	0
4.183	Bonefic Women's Society	200,000.00	0.00	0.00	0
4.184	Kompin Hal Pulaar Sinchu Alagie	350,000.00	0.00	0.00	0
4.185	Kunkujang Jattaya Women's Kafo	300,000.00	0.00	0.00	0
4.186	Fass Jom Group Marakissa	300,000.00	0.00	0.00	0
4.187	Dimbaya Kafo	260,000.00	0.00	0.00	0
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	12,165,273.37	10,920,600.65	90%

<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>
6.1	Tahfeez Muhammed Al-Amin Association	500,000.00	550,000.00	550,000.00	100%
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	1,213,626.92	486,250.00	40%
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	11,757,400.00	9,241,708.80	5,146,043.97	56%
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	163,240.72	85,073.00	52%
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	506,805.00	337,200.00	67%
7.14	Alieu Sanneh	480,000.00	522,692.26	280,000.00	54%
7.15	Lamin Saidy	200,000.00	212,880.30	126,264.00	59%
7.16	Muhamadou Ceesay	213,375.00	226,875.56	226,875.56	100%
7.17	Nafa Jabai	100,000.00	108,833.58	72,585.00	67%
7.18	Alfu M. Sarr	93,500.00	99,415.88	99,415.88	100%
7.19	Miss Chan Mendy	200,000.00	212,654.30	91,000.00	43%

<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>
7.20	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%
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	212,192.62	125,000.00	59%
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	265,817.88	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	0.00	0.00	0
7.34	Ismaila Camara	350,000.00	0.00	0.00	0
7.35	Karamo Tambajang	150,000.00	0.00	0.00	0
7.36	Ebrima Jallow	100,000.00	0.00	0.00	0
7.37	Ousman Ngum	480,000.00	0.00	0.00	0
7.38	Muhamadou Ceesay	449,375.00	0.00	0.00	0
7.39	Fatou Bah	200,000.00	0.00	0.00	0
7.40	Mary Gomez	470,000.00	0.00	0.00	0
7.41	Mamad Jang Jallow	150,000.00	0.00	0.00	0
7.42	Jahanka Women Kafo	272,000.00	280,075.00	280,075.00	100%
8.0	Youth Revolving Loan Fund	2,813,200.00	0.00	0.00	0
8.1	Elizabeth Sarr	480,000.00	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>
8.2	Lawrence Mendy	479,950.00	0.00	0.00	0
8.3	Biran Nyass	367,250.00	0.00	0.00	0
8.4	Lamin B. Ceesay	86,000.00	0.00	0.00	0
8.5	Lalo Minteh	500,000.00	0.00	0.00	0
8.6	Lamin Y. Singhateh	350,000.00	0.00	0.00	0
8.7	Nyimansata Sanyang	50,000.00	0.00	0.00	0
8.8	Bushra Cham	500,000.00	0.00	0.00	0
	Grand Total	249,926,854.20	216,064,999.61	201,958,661.16	93%

SECTION 4: MONITORING AND FOLLOW-UP ON DISBURSED LOANS

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

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 Badibunka kafo

The Kafo has successfully completed the repayment of its loan. The loan enabled members to expand their businesses and this has increased access to the commodities sold by them for the community.

4.1.2.2 Global Tambahansang youth Association

The Global Tambahansang Youth Association has completed its loan repayment and the members were able to expand their businesses. The Association is preparing to apply for a second loan to reach other members as well as support previous beneficiaries to further expand and diversify their businesses.

4.1.2.3 Women Kafo of Sandu

The Women Kafo of Sandu is another active group in Basse. They are servicing their first loan and all the members are actively engaged in their individual businesses. They have done their first and second repayments successfully and are now preparing for their third repayment as it becomes due.

4.1.2.4 Volunteers for Development and Advocacy

The group is predominantly a women kafo whose individual members are all doing their businesses in different forms. This is the first time the group has taken a loan but they are doing very well with their businesses and have also done their first and second payments successfully and working very hard towards their third repayment as it becomes due.

4.1.2.5 Sare Sambaru Kambeng Kafo

The members are all doing different types of businesses such as selling animals, milk, coos and groundnut. Despite the pandemic and the closure of weekly markets “lumos” where they used to buy and sell their commodities they were able to do their first and second repayments on time without any major delay. They are now preparing for their third repayment.

4.1.2.6 Njeyel Nema Farmers' Kafo

Njeyel Nema Farmers' Kafo has completed its first loan repayment and are currently executing their second loan. The members that benefitted from the loans are active and doing their individual businesses.

4.1.2.7 Kawral Kafo

This kafo previously had three loans which were all paid on time. They are currently managing their fourth loan. The loans have facilitated the expansion of the members' businesses and also created cohesiveness among members. The members continue to be active and committed in their various business.

4.1.2.8 Darsilami Lower Basic School Mothers' Club

This group completed paying its first loan before it was due. The group just had a second loan that is being executed.

Loan disbursement for Darsilami Lower Basic School Mothers' Club



4.1.2.9 Amsabopa Association

A group of women who are ready to work and support their families, they have successfully paid their first instalment and working towards the second payment, which is not due yet.

4.1.2.10 Si Kunda Kuru Sabba Kafo

This is a first timer but a good group and the members are all into different businesses. They have paid their first instalment and we are hopeful that they will pay the loan without difficulty.

Loan disbursement for Si Kunda Kuru Sabba Kafo



4.1.2.11 Cuubu Kafo

This is a small group of hardworking people who have no problem with their repayment and they always pay on time. The member's businesses are working well.

4.1.2.12 Yiriwa Kafo ~ Jomari

The group is a first timer but with hardworking members. Some of the members opened a shop and others even bought a commercial vehicle that operates between Jomar in kiang to Kombo every day.

Loan Disbursement for the Yiribakoto Kafo, Yallal Ba DeyKumbayaa, Central Badibu District, NBR



Loan Disbursement with Group Bokahol Kerr Alagi Malick, Jokadou District, N.B.Region



4.1.2.13 EBRIMA JALLOW ~ YEP Mini Loan Beneficiary

Mr. Ebrima Jallow is a young entrepreneur of about 32 years, born and bred in Soma Town, Jarra West District, Lower River Region some 180 km from Banjul.

Ebrima is a physically challenged youth who dropped out of school at grade nine due to his physical condition. In spite of his condition, he has a passion for entrepreneurship and therefore pursued and successfully completed an entrepreneurship and Resource Mobilization training with The Gambia Red Cross Society.

He is also part of many regional group networks including the regional Red Cross Association where he is the auditor. Another mark of recognition is his nomination as a Councillor representing the physically challenged segment of the population in Mansakonko Local Government Area.

Following the completion of his training, he initiated his own micro-enterprise and named it E. Jallow Enterprise. The business is managed by Ebrima and two members of his family volunteering as staff who are given incentive by the business. The business is situated along the Kanikunda-Soma Angalfuta Road a few meters from the Banjul highway. He first started by selling cola nuts and bitter cola on a tray in a wheelchair at his compound gate and at other strategic locations in Soma. When he realized some amount of money from this business, he used it to travel to Senegal to import “NAAN” (plastic packed water) to supply to shop owners in Soma. He made a substantial amount of profit in this business because he was doing it on a duty free basis from both Senegalese and Gambian custom officers, an advantage based on his physical condition. He continued to do this business until when plastic bags were banned in The Gambia. Then he diverted the business to selling foodstuff on a small scale. Every morning women from Soma and Kanikunda came to buy cooking condiments from his canteen. This increased sales for the business and motivated him to plan for expansion by building a permanent structure in his compound opposite the current location of the business.

Mr. Jallow’s commitment has gained the attention of many women around the area who continue to patronize him resulting in an increase in the quantity of his daily sales. Recently he diversified his business by adding cosmetics to his portfolio which is also gaining momentum.

Due to a high demand, Mr. Jallow deemed it fitting to expand the volume of the business by buying goods in bulk and retailing it to make more profit than by buying and selling in bits. With this idea in mind, he decided to apply for a loan of D100, 000.00 (One Hundred Thousand Dalasi) from the SDF/YEP Mini Loan Scheme to realize the dream of expanding his business to meet customer demands.

Currently, Mr. Jallow has already invested D50, 000.00 (Fifty Thousand Dalasis) in goods and intends to use the balance in setting up another shop as an expansion of the E. Jallow Enterprise. With the expected expansion of the business, he looks forward to getting four more people in addition to the current team of three including himself. Prior to the recently disbursed loan, Mr. Jallow's monthly income and expenditure statement showed a total income of D14, 100.00 (Fourteen Thousand Dalasis) against a total expenditure of D3, 540.00 translating to a net income of D10, 560.00 (Ten Thousand Dalasis) per month. Based on the above analysis, he expects at least a 50% rise in monthly net income.

Ebrima Jallow as he received his loan seated inside his shop at Soma, Jarra West District, LRR



4.1.2.14 Karamo Tambajang ~ YEP Mini Loan Beneficiary

Based on foresight and courage to push his business further, Karamo applied for a business expansion loan of D100, 000.00 (One Hundred Thousand Dalasis) from the SDF YEP Mini Loan Scheme in 2019 to buy a tricycle as the demand for his services started to increase, thanks to the rather ineffective and inefficient municipal waste collection services. This first loan was paid over a period of nine months, instead of the scheduled repayment period of 12 months. Following the successful liquidation of the first loan and in response to the increasing demand for his services, Mr. Tambajang struck a deal for the purchase of a Mitsubishi double cabin pick-up vehicle for the expansion of his operations.

He recently applied for a second loan of D150, 000.00 (One Hundred and Fifty Thousand Dalasis) to buy the vehicle. The loan has since been disbursed and the vehicle is now part of his fleet as shown in the picture below.

The enterprise has sent proposals to enter into contract with institutions and individual households for waste collection. So far, the enterprise has secured seventy (70) contracts in Bansang and the demand is increasing daily. People have found the initiative more effective and efficient in service delivery than that of the Council. Currently the enterprise employs five full time workers for operating the donkey cart, tricycle and pick-up truck just acquired from the second loan of D150, 000.00. The monthly income and expenditure statement of the business shows a monthly income of D40, 000.00 against an estimated expenditure of D5, 000.00 with a net profit of D35, 000.00.

Apart from the waste collection, Karamo has also invested in timber and other carpentry items as a means of diversification of his income sources. Although he does not entirely depend on this trade, he makes a modest profit from it. On average for every six months, his estimated investment in this trade is D7, 000.00, and sells at D20, 000.00, making a net profit of D13, 000.00.

Karamo's vision about his waste collection business is to expand to other settlements particularly Basse in the URR, where the need for such services is expected to be even greater.

Karamo's only staff and asset at the start of the business



Picture showing Karamo Tambajang with his vehicle and tricycle all supported by the SDF YEP mini loan scheme.



Section 5: 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.