

PRESTO
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Strategic Objective One Increase rural household income

CC U S Agency for International Development
PPC/CDIE/DI
Attn Acquisitions
Washington, DC 20523

We are proud to report that, over the past two years the USAID-funded PRESTO Project has made a substantial contribution to the development of the private sector in Uganda. A few accomplishments follow.

To help create a culture of savings and credit responsibility and increase the availability of credit PRESTO has provided training, technical assistance and grants to microfinance institutions (MFIs). Over 60 MFIs have participated in PRESTO's program. Grants totalling \$2.7 million have been approved, enabling MFIs to provide financial facilities to many small businesses. We have also provided technical assistance and a grant for the establishment of a credit reference and business information service for the private sector, the Uganda Business Information Bureau (UBIB), a credit reference and business information service for credit providers with vital information to make informed credit decisions and, hopefully, reduce risk and interest rates.

To strengthen mainstream business associations we have provided training, technical assistance, study tours, computer equipment and grants to increase membership, improve member retention and improve their ability to analyse issues and advocate positions.

To improve entrepreneurship we have installed the self-sustaining Entrepreneurship Development Program at the Uganda Manufacturers Association. We have published and distributed over 100,000 copies of several publications on vital business information. "Doing Business in Uganda" alone has now exceeded 45,000 copies. We have provided grants totalling \$65,000 to organizations promoting technology innovation to microenterprises in the food processing and carpentry sub-sectors.

To improve the ability of the private sector to resolve disputes we have assisted in the establishment of the Center for Arbitration and Dispute Resolution (CADER), a facility which will give private and expeditious rulings for business disputes.

To improve government services to the private sector we have designed modern systems and provided computers for the business registration and work permit processes. These two project elements should make substantial improvements in customer service to investors.

To increase tax revenue collections and fairness we have published the Simplified Tax Guide and conducted regional workshops for businesses on their rights and responsibilities related to taxation. We are providing technical assistance to the Tax Appeals Tribunal.

To improve widespread individual ownership by Ugandans we have introduced employee share ownership plans and provided training to business persons, lawyers, managers, members of boards and employees of six companies.

To strengthen the position of the private sector we have introduced a negotiated rule making process which will provide the private sector with increased opportunity to participate in the regulatory process prior to any regulation or policy implementation.

Bruce L. Mazzie, Chief of Party

Table of Contents

INTRODUCTION	1
SUMMARY OF ACCOMPLISHMENTS	2
INFORMATION DISSEMINATION	4
BUSINESS INFORMATION	5
ARBITRATION AND DISPUTE RESOLUTION	6
ENTREPRENEURSHIP DEVELOPMENT	7
IMPACT OF GRANTS ON BUSINESS ASSOCIATIONS	8
MICROFINANCE	11
IMPROVED GOVERNMENT SERVICES	13
RESULTS	16
MILESTONES MET	19
TRAINING	23
GRANTS	24
ATTACHMENTS	

Milestones Met
Training Report
Grants Report
Confirming Letters from Clients

PRESTO

Private Enterprise Support, Training and Organizational Development Project
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Technical assistance training and grants for growth of the private sector "

The USAID-PRESTO Project is implemented under contract by
Management Systems International with PricewaterhouseCoopers as sub contractor

PRESTO

INTRODUCTION

The Private Enterprise Support, Training and Organizational Development Project (PRESTO) is funded by the U S Agency for International Development (USAID) PRESTO is a multifaceted private sector development project that seeks to build and strengthen the private sector in Uganda Three major components work in harmony to strengthen the support for microenterprises through the provision of institution-building support to microfinance institutions, strengthen the ability of business associations to support members and advocate change, and, increase the quality of service provided by the Government to the private sector It is our hope that the private sector will play an increasing role as a partner of the Government in the management of the economy The project focuses on increasing crucial institutional capabilities of institutions that provide savings and credit facilities to micro entrepreneurs, business associations that provide important services, and government bodies that formulate and implement policies and procedures

The Center for Microenterprise Finance disseminates microfinance best practices and lessons learned from successful microenterprise finance programs worldwide, to the managers and staff of microfinance institutions as well as Government, donors and researchers The Center for Microenterprise Finance includes a grants facility for microfinance institutions, a training and technical assistance program to help microfinance institutions better serve their clients and achieve self-sufficiency, a forum for MFIs operating in Uganda to share their experiences, a specialized microfinance library, and a Home Page on the Internet

The Business Association Initiative has worked to increase the participation of micro and small enterprises, especially those owned by female entrepreneurs, in business associations, the quality and level of services offered to members, and, effectiveness in representing members' interests PRESTO provides assistance for institution building to existing associations including organizational assessments, strategic planning, staff and volunteer training, and strengthening of member services PRESTO has established a private arbitration and dispute resolution service and a credit reference bureau A grant program funds organization-specific activities

The Policy and Regulatory Reform component facilitates policy action and streamlining of bureaucratic procedures and processes PRESTO focuses attention on the implementation of reforms for continued sustainable growth of the economy and facilitates the dialogue needed for the typically unresolved details needed to see policies put into action Regulations and bureaucratic procedures must enjoy the support of those who must live with them PRESTO provides technical assistance and support to stakeholders who are affected by the implementation of policies, regulations and bureaucratic procedures Working hand-in-hand with principal counterpart institutions, PRESTO identifies, recommends and takes specific actions to simplify processes, translate policies into practice, foster transparency and enhance accountability Technical assistance has been provided to identify issues and eliminate constraints in the process of incorporation of a business using the proper bureaucratic channels

SUMMARY OF ACCOMPLISHMENTS

TRAINING AND TECHNICAL ASSISTANCE Over 1,700 people have participated in training courses and workshops

For Microfinance Institutions

- **best practices** training course for 70 microfinance institutions (MFIs) and organizations including use of full-cost-covering interest rates and fees, sustainability planning and delinquency management
- **business planning** training course for organizations, including use of a computer model for financial projections
- **loan tracking** training course for MFIs conducted in Kampala, Masindi, Mbarara and Jinja
- **basic accounting** training course conducted in Kampala, Masindi, Mbarara and Jinja
- **experience sharing** seminar on delinquency management
- **on-site technical assistance in best practices, business planning, loan tracking and accounting** provided for all participating MFIs
- **policy seminar** for senior government officials and parliamentarians on microfinance best practices
- study tours to Kenyan MFIs for participants from Ugandan MFIs
- joint development of the **Dynamic Viability Model** for MFI business planning with DFID
- a **library** established to share information on microenterprise finance best practices with the microenterprise finance community in Uganda, Internet access and a Home Page on the **World Wide Web** to share accomplishments with others

For Mainstream Business Associations and Companies

- membership building, financial management and conferences for management staff members of **business associations**
- **advocacy** for participants from business associations working side-by-side with members of the Uganda Investment Authority, to improve their skills in working together to identify strategies and actions needed to bring about change

- **employee ownership** (as a means of privatization of state-owned enterprises) for members of Parliament, bankers, lawyers and employees of the National Insurance Corporation, Uganda Central Purchasing Corporation and Uganda Clays Ltd
- **technical and financial support** for the staff of the General Secretariat of the Uganda National Chamber of Commerce and Industry (UNCCI), purchase of two Pentium computers and a printer, membership database built, a comprehensive business plan produced and a self sustaining process to publish *Chamber News* established
- **Entrepreneurship Development Workshop** installed at the Uganda Manufacturers Association (UMA)
- **credit reference bureau** established in collaboration with the Uganda Institute of Bankers and Trans Union International
- **private arbitration facility** established and arbitration rules published

IMPROVING GOVERNMENT SERVICES TO THE PRIVATE SECTOR

- technical assistance to establish a **Tax Appeals Tribunal** for tax disputes
- design and installation of a computerized database and search system for the **Registrar General** Staff training and data entry is ongoing
- design and installation of a computerized database and search system for the **work permit** application process at the Immigration Department
- support for the **National Forum** Secretariat to conduct interviews and hold Regional Fora and the National Forum in Kampala

GRANTS

- \$2.7 million was granted to three MFIs for capacity building
- \$480,000 was granted to several mainstream business associations such as UMA, Uganda Small Scale Industries Association (USSIA), Northern Uganda Manufacturers Association (NUMA) and Uganda Women's Entrepreneurs Association Limited (UWEAL) for capacity building

INFORMATION DISSEMINATION

PRESTO's early findings concluded that there was a need to provide information to the private sector. As a result, PRESTO has produced several publications and has printed almost 150,000 copies for use in training programs and workshops, and for general distribution within Uganda and in other countries with potential investors in Uganda.

“Doing Business in Uganda: A Practical Guide” was first published in the newspaper as a supplement, making information available on how to establish businesses and investments. Copies are available for sale through the Uganda Investment Authority (UIA), the Private Sector Foundation and business associations. It is in its third edition. “Doing Business in Uganda” is published in its entirety on the World Bank Investment Promotion (IPANet) web site.

“Your Business and Uganda Business Law” is a guide to incorporating a company in simple language for the business community.

“Investor’s Real Estate Guide” contains information for investors about acquiring real estate in Uganda.

“Technology Survey” documents the technology that is being used today in Uganda’s business and industry, funded for the Uganda Investment Authority.

“Simplified Tax Guide” describes Uganda’s tax laws and guidelines in understandable language. It is meant for the ordinary tax payer.

“Arbitration Rules” was developed for the Center for Arbitration and Dispute Resolution (CADER).

“Mediation Rules” was developed for the Center for Arbitration and Dispute Resolution (CADER).

“Directory of Microfinance Institutions” is a comprehensive directory of 60 microfinance institutions in Uganda that make loans to microenterprises.

“Business Planning Guide for Microfinance Institutions” provides a step-by-step process to assist microfinance institutions to prepare business plans.

“Accounting Guidelines for Microfinance Institutions” is a frame of reference for MFIs to develop/improve their accounting systems and internal controls in line with International Accounting Standards and microfinance best practices.

“Loan Tracking Guidelines for Microfinance Institutions” provides basic principles and forms for a manual loan tracking system and explains how to record information/data that will help MFIs account for all loans disbursed and collected at any point in time. The dominant lending methodology in Uganda being group based, the manual focuses on loan tracking for group lending.

“Management Information Systems for Microfinance Institutions” provides the basic principles needed for a sound management information system. It is applicable for institutions seeking to establish or improve their systems.

“Step-by-step guide for manual use of the Static Viability Model” is a sustainability planning guide for microfinance institutions.

“Directory of Private Sector Studies in Uganda from 1986 to 1998” lists over 100 studies done on the private sector. Studies are arranged by funding organization and subject area.

PRESTO has also established a web site (www.prestoug.com) of its own to share microfinance best practices with other development projects around the world.

BUSINESS INFORMATION

Access to credit is essential to the development of private enterprise in Uganda. However, problems of non-performing loans, diversion of loan funds and a poor loan repayment culture have among other factors, forced banks and credit institutions to adopt stringent conditions for accessing credit. Conditions for accessing credit are dominated by the demand for collateral/security. Banks and credit institutions have to confirm the authenticity of the collateral and guarantees before granting credit. The capacity to assess risk relies heavily on the ability to access timely and accurate information about potential customers or borrowers. Therefore, a truly functioning and reliable credit reference bureau is critical in order to improve the delivery of credit to private enterprises in Uganda.

The Uganda Business Information Bureau (UBIB) was established in January 1998 to provide credit and business information to the financial and commercial sectors. The UBIB is a service of the Uganda Institute of Bankers (UIB). UBIB is now operating as a department of the Institute but it will soon be registered as a private company with two shareholders, the UIB and TransUnion Corporation. The role of PRESTO as a prime mover, investor and facilitator is recognised and an ex-officio member of the board of UBIB will represent PRESTO's interests. The UIB is a capacity building arm of the banking and financial sectors in Uganda. TransUnion is a renowned international consumer credit information company, maintaining the largest databases of consumer data in North and South America, Europe and Africa. TransUnion sells well over 180 million on-line credit reports annually, and several hundred million more in batch mode, with revenues in excess of US\$500 million. TransUnion has developed successful international information service bureaus from the ground up in Canada, Italy, Mexico, and South Africa.

The UBIB information system collects information on deeds, criminal judgements relating to financial impropriety, civil judgements, consumer default data reports, company default data reports and check default data. UBIB has collected and entered into its database, default information from the High Court of Uganda, the Registrar General, Non-Performing Assets Recovery Trust (NPART) and newspaper reports for the last three (3) years. UBIB is negotiating access to corporate and individual information on members of the business community through

business associations such as the Uganda Manufacturers Association (UMA) and the Uganda National Chamber of Commerce and Industry (UNCCI) The Bureau has also begun to solicit information from commercial banks

The commercial service is the first output of the Bureau, providing company registration data, information about director's, civil court data, default data, trade payment data, banking information, property data and bond search In addition to the Commercial Reports, company profiles and check default will be available Clients will be able to receive information via e-mail, hard copy and at a future date, direct access to the network

PRESTO has invested Ushs 60 million in the UBIB and has pledged another Ushs 40 million for continued operations TransUnion has provided technical assistance equal to approximately Ushs 100 million UIB has provided space where the Bureau operates

ARBITRATION AND DISPUTE RESOLUTION

In most countries today, arbitration is the preferred method of resolving commercial disputes that cannot be settled by mutual consent Foreign investors who come to Uganda expect and deserve to have the same effective range of choices for alternative systems to which they have become accustomed in their home countries

Resolution of business disputes is an integral part of managing and maintaining a competitive business environment Failure to resolve disputes timely, fairly and cost effectively can have a debilitating impact on a business and on an emerging economy such as Uganda's Therefore the establishment of the Center for Arbitration and Dispute Resolution (CADER) as a fully functional institutional center for arbitration was an urgent imperative CADER was established in June 1998 with technical assistance and a grant from PRESTO

The purpose of establishing CADER was to provide the Ugandan business community with an effective system of administered arbitration and dispute resolution CADER offers a process of dispute resolution that is quick, fair, effective, confidential and cost effective

The founding members of CADER were the Uganda National Chamber of Commerce and Industry (UNCCI), the Uganda Manufacturers Association (UMA), the Uganda Women Entrepreneurs Association Ltd (UWEAL), the Uganda Small Scale Industries Association (USSIA), and the Uganda Clearing and Forwarding Association (UCIFA) Although CADER's founding membership is largely composed of the mainstream business and trade associations, it is expected that CADER will operate on the basis of an open membership Accordingly, the founding members expect that the membership will grow and that it will be fully representative of the broader commercial community and all others who will periodically encounter the range of disputes for which CADER will be offering specialized administrative services

CADER has been supported for its initial developmental activities and start-up expenses through a grant from PRESTO PRESTO is committed to the goal of facilitating the establishment of an effective, well equipped and fully operational CADER for use by the Ugandan business

community While CADER is presently entirely dependent on PRESTO's support for its start up costs, there is clearly an opportunity for future self-sustenance through appropriate use of available financing options These options include membership subscriptions, filing fees, administrative fees, panel enrollment fees and charges, facilities and equipment fees, newsletter subscriptions, advertisement sales, other grants and donor support

ENTREPRENEURSHIP DEVELOPMENT

Entrepreneurs perform vital functions in economic growth They are recognized as the human agents needed to mobilize capital, add value, produce necessary goods and services, create employment and develop the means by which trade is carried on The entrepreneur's role has been succinctly described as "no entrepreneur, no business growth" Numerous management training programs have been developed for strengthening accounting skills, feasibility analysis, marketing and inventory control, but few, if any, of these programs address the fundamental question of how to target and strengthen entrepreneurial skills

Entrepreneurship is a set of behaviours and practices which can be observed and acquired A behavioural approach to entrepreneurship suggests that individual entrepreneurship ability can be strengthened by exposure to appropriate training and that entrepreneurship acumen can be assessed by measuring the extent to which an individual manifests key entrepreneurial behaviours The *Entrepreneurship Development Program* teaches participants how to identify specific behaviours associated with successful entrepreneurship The *Entrepreneurship Development Program* developed by Management Systems International (MSI) of Washington, DC is an intensive two-week workshop for identifying and expanding participants' potential to initiate and improve their businesses MSI has established a worldwide reputation in entrepreneurship training The *Entrepreneurship Development Program* has been installed in thirteen countries and, through PRESTO, has also been installed at the Uganda Manufacturers Association (UMA)

The choice of UMA for the installation program was a deliberate one UMA was selected because of the experience and capability of its membership as well as its willingness to contribute resources towards the success of the program Installation of the program at UMA means that MSI has transferred the capacity to conduct and sustain the program over time to UMA This required the selection, training and certification of Ugandan trainers, the training of UMA staff in participant recruitment and selection, and the training of UMA staff in the logistical/administrative aspects of the program UMA now has four certified trainers All the training sessions thus far have been carried out at UMA headquarters but there are plans to carry out training sessions upcountry in the near future

It is important to note that EDP is a service for fee program Each participant pays Shs 250,000 for the two week course All costs of running the program, including promotional costs, are covered by the fees revenue

IMPACT OF GRANTS ON BUSINESS ASSOCIATIONS

Uganda Manufacturers Association (UMA)

Updated membership database UMA is using part of the PRESTO grant funds to carry out a comprehensive membership survey. In the survey, UMA is searching for information about ownership of companies, number of employees, production levels and taxes paid. On completion of the survey, UMA will have an updated electronic database on all members, their location, operations and constraints. The information on location and operations is the criteria for planning of outreach programs and the information on constraints forms the basis for advocacy.

Increase in marketing calls on members Two motorcycles have been purchased for the regional offices in Jinja and Mbarara. It is anticipated that the motorcycles will increase the number of times that the regional officers can call on the members, increase the chances of obtaining feedback from the members and improve overall customer care.

Improved information collection, processing and dissemination Five computers have been purchased with funds from a PRESTO grant. Two of the computers will be installed at the regional centres and the other three at the Secretariat. It is anticipated that the equipment will benefit members by easing data management and sharing between the regional centres and the Secretariat.

Uganda National Chamber of Commerce and Industry (UNCCI)

Improved contact with women and womens' organisations Part of PRESTO's support to the Chamber includes a monthly salary for the Gender officer at the Secretariat. Since June 1997, the Gender Officer has visited the Districts of Luwero, Kampala, Busia and Bugiri to meet women members and recruit others. She has contributed immensely to the dramatic increase in the women membership now standing at 697 members – there were 27 women members in the Chamber at the beginning of 1997 and 228 women members at the beginning of 1998. She has attended many workshops on behalf of the women Chamber members in the Chamber and she has joined womens' organisations, such as the Uganda Women Entrepreneurs Association Ltd (UWEAL) and Uganda Women's Network (UWONET), to articulate the interests of the women Chamber members.

A system has been established to implement, monitor and report on the operations of the Chamber The staff, recruited through PRESTO support, has created a system that has improved record keeping and administrative and financial controls. The system is the basis for the timely audited financial statements that the Board and members continue to receive in their meetings. It is also the basis of an updated record of members.

Uganda Small Scale Industries Association (USSIA)

Resumption of technical training and increase in management training sessions for members The Technical Training Sessions, suspended in 1995, have resumed and for the last six months, USSIA has held one training session every month in the zones of Mpigi, Kaggansi, Kasangati and

Kampala Management Training Sessions have increased from one every six months to two training sessions per month in the zones of Mpigi, Kajjansi and Kasangati

Establishment of new sources of revenue USSIA has developed a range of new services including the sale of the membership list of the Association, information on Small Scale Industries and Researched Project Profiles. A member of staff from the Secretariat went on a special study tour to Washington, sponsored by PRESTO, and from the subjects covered and the experiences shared with Association Managers in the U S, he was able to develop the new services. Over the period April-November 1998, USSIA realised an income of US\$400,000 (about US\$300) from the new services

Improved communication with members Staff at the Secretariat have increased their visits to the zones from one every month to one every week. At the same time, special visits focused on dormant members were started in July 1998. By the end of November 1998, the staff had visited 150 dormant members and as a result, 40 members have renewed their membership. Another approach to improve contact with members is through mail sent to members to inquire about the quality of service from the Association. Five hundred letters were mailed and that generated a lot of excitement among members because it was different from the regular demand notes for subscription and other charges. The plan is to repeat the mailing every six months. This year has also seen an increase in the number of issues of the USSIA newsletter and the number of marketing calls to members. The issues of the USSIA newsletter have increased from one every two years to two every year and the marketing calls have increased from 50 to 250 calls per month.

Improved and focused services to women members The grants supported USSIA's long time ambition of establishing a women's desk. A Women's Desk Coordinator has been hired and between July and December 1998, the outreach to women has increased tremendously. Women members have been visited in Mbale, Kampala Central, Kamuli, Kampala South, Kaliro, Kayunga, Mubende, Mpigi, Wobulenzu, Nakaseke, Semuto, Nazigo and Kangulumira. During the visits, training needs were identified and workshops have already been held where 90 women from Mpigi, Luwero, Nazigo, Kajjansi, Masaka, Mbale, Jinja, Kamuli and Kaliro have benefitted.

Uganda Women Entrepreneurs Association Ltd (UWEAL)

Establishment of an office with basic infrastructure for the Secretariat UWEAL until recently had been conducting its affairs in the private offices of the Board Members. The Association has now acquired a modern office on Nakasero hill in Kampala. PRESTO provided funds to purchase furniture and stationery and to install two telephone lines at the new offices. In addition, PRESTO provided assistance in advertising, interviewing and selecting the first Executive Director of the Association. PRESTO will provide salary support for the Executive Director until October 1999. A home for the Secretariat has eased the day-to-day contact between members, management and other organisations, and the Executive Director has relieved the volunteer leaders from the day-to-day operations and they can now concentrate on their strategic responsibilities.

Expansion of the branch network PRESTO provided the funds to cover the logistic and transport costs to open branches in Jinja, Lira and Soroti. The branch in Jinja was opened in July 1998, and those for Lira and Soroti were opened in September and October 1998. The branch network has improved contact with members and contributed, indirectly, to the recent growth in membership.

International exposure PRESTO has sponsored members of the Board and others in UWEAL to go to the U.S. and Ethiopia to attend high level symposia and to participate in trade exhibitions. In September 1997, members of the Board attended a Women Leaders Conference organised by the Centre for International Private Enterprise (CIPE) in Washington and in October 1998, members and executives from various branches of UWEAL attended the AFWE Global Investment Forum and Trade Fair in Addis Ababa. The members of UWEAL had the opportunity to promote their products, share experiences and network with colleagues from other parts of the world.

Uganda Clearing and Forwarding Association (UCIFA)

Information processing that is quicker and at a lower cost for members Members of UCIFA have access to computers and photocopiers at the Secretariat and they use the equipment to fill in Customs forms, search the tariff handbook, send and receive fax/e-mail messages and to make photocopies. Out of the 315 members of UCIFA, 260 members use these facilities regularly and save time and up to US\$1 million every month in telecommunication costs. The equipment was purchased with a grant of US\$7 million from the PRESTO Project.

A reduction in the customs entries rejected by the Uganda Revenue Authority (URA) Since UCIFA held training workshops on documentation for its members, there has been a dramatic increase in the number of entries submitted and approved by the URA at the first attempt. This gives a better service to the taxpayer and improves on the timeliness of tax receipts into the Treasury.

Northern Uganda Manufacturers Association (NUMA)

Fencing of the Trade Fair and Exhibition Ground NUMA has taken a long lease on a large tract of land in Lira Municipality and earmarked it for a showground to help its members promote their products and to raise money for the Association. A PRESTO grant of US\$18.5 million was used to erect a perimeter fence around the showground and the U.S. Ambassador handed over the showground to the Association on December 18, 1998.

Uganda Tourist Association

Decentralisation of specialised hospitality training The Uganda Tourist Association was able to take specialised training in basic food preparation, hygiene and customer service from the traditional training centres in Kampala and Jinja to Kisoro, Kabale, Mbarara, Fort Portal, Kasese, and Mbale. 110 senior managers from prominent hotels and restaurants in these towns attended.

Better communication between the local authorities and operators in the tourist industry In each

of the urban centres, the highest official of the local administration (Chairman of the Local Council 5) attended the training workshops and had the opportunity to listen to the complaints of those in the tourism industry and to share with them the salient points of the policies at the local administration headquarters

Preliminary contacts between the African Tourism Industry and the US market The representative of the UTA at the first Africa Day Business Forum in Washington D C , made the first contacts for and presentation of the UTA to the Africa Travel Association and the Overseas Private Investment Corporation The Africa Travel Association is a non-profit organisation that promotes the flow of tourism towards the African continent and the Overseas Private Investment Corporation is an independent US agency that sells investment services to US companies seeking to invest in emerging economies of the Third World These contacts are an important step to linking the African tourism industry to the U S market

MICROFINANCE

Since 1994 Uganda has witnessed rapid advances in the development and implementation of microfinance programs that provide savings and credit services to the urban and rural poor The potential of microfinance to increase the incomes of micro and small entrepreneurs is widely acknowledged, especially in countries like Uganda where unemployment is perpetually high and, as a result, there is great need for self-employment The sector comprises several banks and a large number of non-bank institutions, including international, national and regional NGOs, companies limited by guarantee, and village-based membership organizations These microfinance institutions (MFIs) have applied diverse methodologies, using experience gained both in Uganda and around the world Most, however, are still very young and lacking in the systems and products that will enable them to become a permanent part of Uganda's financial infrastructure Over the past two years, PRESTO's Center for Microenterprise Finance (CMF) has provided extensive industry-wide support to these Ugandan MFIs to help them build the institutional capacity to provide effective and efficient financial services to low-income entrepreneurs The CMF has also worked at the national policy level to contribute to the creation of an enabling environment for MFIs in Uganda

To build the capacity of MFIs, the CMF has offered extensive training opportunities at PRESTO's training facility in Kololo Training has been provided not only to MFIs but also to other organizations that could replicate the training, thereby extending the impact These organizations have included the Government of Uganda's Poverty Alleviation Project (PAP), the Uganda Cooperative Alliance (UCA), The Uganda Cooperative Savings and Credit Union (UCSCU) and the Uganda Institute of Bankers Areas of training have included microfinance best practices, business planning, loan tracking and accounting To build on the skills developed during training courses, staff of the CMF have provided on-site technical support to all MFIs that are committed to developing institutional sustainability This on-site support has taken place at the MFIs' offices throughout central, eastern, western and northeastern Uganda MFIs are also provided with technical support, especially in the area of business planning using computerized tools, at the CMF offices in Kampala In addition, the CMF has provided external consultancy support to MFIs that require specialized technical support, such as development of computerized

loan tracking systems and development of ownership and governance structures. Study tours to MFIs in Kenya and experience sharing seminars that bring bank and non-bank MFIs together to share valuable experience on key themes such as delinquency management has also helped to increase institutional capacity.

Consequently, the CMF is widely recognized as a repository for microfinance specialist skills and information. The CMF's specialized microfinance library, its computerized MFI database, its technical publications developed specifically for the Ugandan context, and its open policy on sharing documentation and training products has led to active collaboration with others in the sector. This includes the Government of Uganda, the major microfinance donors operating in Uganda, the Central Bank (Bank of Uganda) and MFI umbrella bodies such as the Association of Micro Finance Institutions in Uganda (AMFIU). Highlights of this collaboration include:

- A major policy seminar in May 1998 that focused on microfinance best practices, MFI capacity building and MFI regulation and supervision. Organized by the CMF and the Government of Uganda's Poverty Alleviation Project (PAP) and sponsored by USAID, World Bank, UNDP, European Union and British DFID, the seminar brought together international resource people, local MFIs, donors, Bank of Uganda and government officials to chart out recommendations for a national strategic policy framework on micro and rural finance in Uganda.
- Development with DFID of computer software to support MFIs in planning for financial viability. Ugandan MFIs, assisted by CMF technicians, have piloted the use of this technology, using it to create sophisticated business plans that will help them to better track their growth and progress towards sustainability.
- A close working relationship with PAP has ensured that virtually all serious and motivated NGO MFIs in Uganda providing financial services to micro and rural enterprises receive technical support. In general, CMF works with the larger and stronger organizations, while PAP deals with the smaller and weaker ones, although there is a certain amount of overlap. PAP staff have attended CMF training courses, and used the CMF's fully developed curricula to replicate elements of the content to the MFIs within its network. CMF has also participated in several planning fora to provide input to the process of restructuring PAP.
- Active participation in the work of the National Technical Committee on Microfinance set up by the Ministry of Finance and Planning in 1997 to evolve a national policy on microfinance. As a committee member, the CMF wrote part of the technical committee report and attended all meetings convened by government to edit and finalize the report for submission to Cabinet. This committee has now evolved into a Microfinance Forum, which has tasked the CMF to produce a seminar to educate government officials on microfinance best practices. This seminar will take place in March 1999.
- Substantial input to the development of an appropriate legal and regulatory framework for MFIs that is currently being developed by the Bank of Uganda. The CMF has provided comments to draft reports and helped Government to plan a stakeholders' workshop on MFI regulation.

Financial Services Grant Program (FSGP)

Grants have been received by three institutions the Co-operative Bank, the Foundation for International Community Assistance (FINCA) and the Foundation for Credit and Community Assistance (FOCCAS Uganda) In addition, grants for three institutions are in the final processing stages at USAID the Centenary Rural Development Bank, the Development Finance Company of Uganda (DFCU) and the Uganda Women's Finance Trust (UWFT)

The Co-operative Bank received a grant to establish six specialized microfinance agencies Owino Bwaise Mukono Apac Pallisa and Paidha. All agencies have now been established and are providing financial services to many more borrowers and savers than had been anticipated. FOCCAS Uganda received a grant to increase the outreach and sustainability of its savings credit and health education program in eastern Uganda (Mbale Kapchorwa, Tororo and Busia) FINCA's grant has enabled it to establish branches in Lira and Arua.

Centenary Bank's grant request is for a deposit mobilization campaign targeted at the lower income segments of the Ugandan public In addition to increasing the participation of the poor in the formal financial sector the grant will enable the Bank to greatly increase its deposit base These deposits are used to fund the micro and small loan portfolio over 70% of which is invested in up-country businesses The grant to DFCU will enable it to buy an equity stake in Centenary Bank, thus broadening the ownership structure of the Bank and providing it with the capital that it needs to continue with its expansion plans The grant to UWFT will be used to strengthen its management information systems and to extend financial services to women in the rural areas surrounding its branches in Masaka, Mbarara, Jinja, Iganga, Kamuli Mbale Kumi and Soroti

Sub-Sector Technology Innovation Grants (STIG)

The goal of the STIG program is to promote technological innovation for the benefit of microentrepreneurs including information dissemination, training and providing access to inventory The first solicitation for grants went out in January 1998 to institutions working in the food processing and carpentry/joinery sub-sectors Five grants were awarded

AT (Uganda) received two grants, to assist them to expand technology sales through private sector stockists AT has been working with a network of 90 agri-input stockists private sector sales agents who sell agri-inputs to farmers in seven districts in the North. One grant was used to help stockists obtain initial inventories of technologies The second grant enabled AT to provide training to stockists in the utilization and maintenance of three agro-processing technologies as well as demonstration materials for promotional demonstrations at the stockists premises Gatsby Trust affiliated with Makerere University Faculty of Technology to build a prototype timber seasoning plant, market it, and fund the construction of three additional plants using solar energy to dry the timber Swisscontact received a grant to promote carbonized sawdust briquettes A special kiln was designed and built to carbonize the sawdust and a press was built to compact the carbonized sawdust into briquettes Microentrepreneurs including potential kiln operators and charcoal sellers were trained how to manufacture the briquettes The fifth grant was awarded to Midway Centre Midway conducted training in the manufacture of small plastic pots to be used by the food industry

IMPROVED GOVERNMENT SERVICE TO THE PRIVATE SECTOR

Growth of the economy, attracting direct foreign investment, the creation of jobs and expanding individual ownership opportunities requires that the Government and the private sector work hand in hand as partners. The private sector need not be the subject of government but, rather, ought to be the partner with government in the management of the economy. The private sector and stakeholders should participate in the process of regulation, and the need for regulations should be justified. PRESTO has provided technical assistance to help improve government services to foreign investors, to set up an appeals process for Ugandan businesses concerning government decisions, and to set up a mechanism whereby the private sector in general has a say in the process of government rulemaking.

Advocacy

The PRESTO Project conducted a series of training workshops on the role of advocacy in policy and regulation change and implementation. The objective was to increase the understanding of public and private sector officials about the role of advocacy in the implementation of policy and regulatory reform. The goal of the process was to build close working relationships among the participants which will lead to coordinated actions to reduce barriers to private sector development.

Business Registration

To help build capacity in public institutions which offer services to the private sector, PRESTO has facilitated the computerization of the Registrar General's Office. Computerization of this office is helping to reduce the time it takes for an investor to register a business. Two new Compaq Pentium computers with tape backup, UPS and two printers were provided along with technical assistance and training in computer use and customer service. PRESTO has entered a second phase of technical assistance to complete data entry, to coordinate with the Law Reform Commission on changes in the Companies Act that affect the Registrar, to train Registrar staff in customer service, to prepare a brochure and advertisements on service and prices and to prepare new signs. Rudimentary data has been entered into the system for all 38,000 companies which are registered and detailed data has been entered for approximately 4,000 companies. Patents and trade marks have been entered into the system, as well as 42,000 business names.

Obtaining Work Permits

Technical assistance has been initiated at the Immigration Department to streamline the application process for work permits. Two computers and a printer have been provided to the department to be used in the computerisation of the work permit process. Ten (10) immigration staff have so far been trained in computer principles, operating systems with specific reference to Windows 95 and data base management systems using Microsoft Access. The overall time it takes to attain a work permit will be reduced.

Tax Appeals

The action plan for the Tax Appeals Tribunal (TAT) was completed by PRESTO in 1997 at the request of the Finance Committee of Parliament. PRESTO provided technical assistance to prepare the materials needed to conduct the debate in Parliament, and to inform the private sector of the value, purpose and use of the TAT.

Workshops on taxation were conducted in four cities. The proceedings were compiled and follow up activities were identified. A "Simplified Tax Guide" was prepared and published by PRESTO for distribution at the workshops. The workshops were attended by a cross section of the business community. During the workshops participants were introduced to the TAT Law and its benefits were extensively discussed. The participants were also briefed on the various types of taxes and how they are applied. It was evident from the discussions that many people were ignorant of the law. The participants expressed the need for such workshops to be held in rural settings and in other up country towns.

The GOU appointed the members of the TAT in May 1998 and the five person team was sworn in on 21 September 1998.

Employee Ownership

Three workshops on employee share ownership plans (ESOP) were completed. Technical assistance to design ESOPs in the state owned enterprises undergoing privatisation has begun. Workshops have been conducted for employees, management and board members of the National Insurance Corporation, Uganda Central Purchasing Corporation and Uganda Clays.

Negotiated Rulemaking

Over the past seven years the National Forum operated as a conduit for clarifying and fine-tuning policy issues and as a screening mechanism for the presentation of recommendations on specific actions requested of the Government. The National Forum has become the leading arena for public-private policy dialogue. At the National Forum held in December 1997, the participants passed a resolution with the objective of instituting legislation which would require the government to seek private sector or stakeholder input before regulations are instituted. This process of negotiated rule making has been incorporated into the proposed Regulation Participation Act. The Act requires the government to specify in advance all impending policies and regulations. The purpose of the Act is to increase participation in the process of rule making, allow public debate, increase transparency, be more representative, make informed decisions, slow the regulatory process down, and do no harm to the private sector. At the strategic retreat of the Uganda Investment Authority held in August 1998 and at subsequent meetings, the Minister of State for Planning and Investment agreed to investigate the possibility of including the Act in the new Investment Act and the legislation for the National Planning Authority now under consideration.

Sensitizing Users

It isn't enough to create a needed institution or facility to serve the private sector. If the facility is to continue to serve the private sector on a self-sustaining basis, it is necessary to generate the user demand in the marketplace on a fee-paying basis. PRESTO has undertaken an extensive media campaign with workshops, newspaper publicity and television commercials to sensitize fee-paying customers for the institutions and facilities we have established to serve the private sector. Television commercials have been placed in 32 programs informing viewers about the Center for Arbitration (CADER), the Tax Appeals Tribunal and the UMA Entrepreneurship Training Program. Newspaper inserts have also been printed for distribution in The New Vision. Copies of inserts and scripts accompany this report in the Attachments.

RESULTS

A CENTER FOR MICROENTERPRISE FINANCE

BEST PRACTICE ORGANIZATIONS PARTICIPATING - DECEMBER	Borrowers 1997	Savers 1997	Borrowers 1998	Savers 1998
1 Centenary Bank	4,522	68,144	9,831	99,414
2 Co-operative Bank	2,206	3,995	8,017	19,335
3 FAULU	1,456	1,694	1,951	3,213
4 FINCA	10,429	10,429	17,228	17,228
5 FOCCAS	3,297	3,507	3,882	4,123
6 PRIDE Africa	3,283	5,662	12,988	16,888
7 Med-Net	na	na	3,300	3,300
8 UWFT	na	na	8,022	13,393
TOTAL	25,193	93,431	65,227	176,594

CMF COMPONENT RESULTS SUMMARY	REQUIRED	ACHIEVED
1 Active borrowers participating in the project	37,474	65,217
2 New savers participating in the project	23,963	83,163
3 NGOs/financial institutions participating in the project that use full-cost-recovering interest rates and fees	8	8
4 NGOs/financial institutions participating in the project that have a delinquency rate below 10% and local losses under 5% of the institution's loan portfolio	3	5

B BUSINESS ASSOCIATION INITIATIVE

1 Proportion of Women Members

Ass'n	Total Members 1997	Women Members 1997	% Women 1997	Total Members 1999	Women Members 1999	% Women 1999	Increase in proportion of women
UNCCI	376	27	7%	5,387	697	13%	85%
UMA	555	36	7%	600	50	8%	14%
NUMA	205	31	15%	218	85	39%	160%
USSIA	114	24	21%	236	88	37%	76%

Notes 1 UWEAL is not applicable since by definition as an association for women only, membership will always be 100% women 2 The actual number of women in mainstream business associations increased by 802 from 118 to 920

2 Proportion of Micro and Small Entrepreneurs

Ass'n	Total Members 1997	MSE Members 1997	% MSE 1997	Total Members 1999	MSE Members 1999	% MSE 1999	Increase in proportion of MSE
UNCCI	376	367	98%	5,387	4,848	90%	(8%)
UWEAL	151	151	100%	314	314	100%	-
UMA	555	387	69%	600	450	75%	9%
NUMA	205	205	100%	218	218	100%	-

Notes 1 USSIA is not applicable since by definition as an association for small scale industries only, membership will always be 100% micro and small scale entrepreneurs 2 The actual number of micro and small entrepreneurs in mainstream business associations increased by 4,720 from 1,110 to 5,830

3 UMA is self sufficient with virtually all of its operational costs covered by income from membership dues and fees for services Total income for FY1998 was 1,308,743,728/ushs and total expenses were 922,814,121/ushs, a surplus of 385,929,607/ushs

4 Coverage by UNCCI of its association activities through membership dues, fees for services and contributions is now 58% Total income for FY1998 was 41,219,300/ushs and total expenses were 71,220,912/ushs for the first half of 1998 (the fiscal year for UNCCI begins on 1 July)

BAI COMPONENT RESULTS SUMMARY	REQUIRED	ACHIEVED
1 Increase in the proportion of women members as compared to proportion of women members at the beginning of the project	30%	84%
2 Increase in the proportion of MSE members as compared to proportion of MSE members at the beginning of the project	30%	0 25%
3 Coverage by UMA of its association activities through membership dues or through private sector fees and contributions	85%	100%
4 Coverage by UNCCI of its association activities through membership dues or through private sector fees and contributions	85%	58%

C POLICY AND REGULATORY REFORM

PARR COMPONENT RESULTS REQUIRED	ACHIEVED
1 Time necessary to establish a business reduced by 50% and two steps in the process eliminated	Business Registration Baseline December 1997 to 1998 improvement from 10 days and 8 steps to less than 1 day and 5 steps See attached baseline report
2 Draft legislation to require the GOU to solicit participation by the private sector in rule making process approved by PSF, UNCCI and UMA	Regulation Participation Act drafted and vetted See attached approval letters
3 Tax Appeals Tribunal (TAT) format approved by PSF, UNCCI and UMA	PSF, UNCCI and UMA have approved the TAT format See attached letter from the Chairman of the Tax Appeals Tribunal

Comments

1 A copy of the baseline survey comparing the time and steps to register a company at the Registrar General between December 1997 and December 1998 is attached to this report. Substantial progress has been achieved in service to private sector clients of the Registrar.

2 The Regulation Participation Act was drafted and distributed to the PSF, UMA, UNCCI, LRC, selected members of Parliament and the Ministry of Justice for review and comment. The private sector associations support the Act. A committee chaired by the Minister of State for Investment and Economic Planning was established to champion the Act within government.

3 The Tax Appeals Tribunal has prepared and distributed the rules and procedures to URA, Makerere University, Ministry of Finance, Parliamentary Council of the Ministry of Justice, Industrial Court, the Attorney General, PSF, UMA, UNCCI and other stakeholders for review. PRESTO has agreed to provide assistance to sensitize the public with an insert in The New Vision and a conference to be held in March 1999. Television commercials informing the public of the TAT have already begun to air. PRESTO has funded workshops throughout the country to sensitize business owners about the TAT with attendance of 390 businesses.

PRESTO PROJECT MILESTONES AND RESULTS MET:

YEAR ONE

DATE	MILESTONES OR RESULTS	
1 March 1997	CMF	Director, MSE Component & MIC Manager in-country and working
	BAI	Director, BAI is in-country
	PARR	Long-term project staff are in positions
2 April	CMF	Office space has been identified, office equipment has been ordered and procurement of library materials commenced
	BAI	Required office equipment and project supplies are procured
	PARR	Required office equipment and project supplies are procured
3 May	CMF	Seminar has been held for potential grantees, providing them with criteria and other requirements for microfinance grants
	BAI	Work plans are prepared for institutions building activities with business and/or professional organizations, for development of private arbitration services in the UNCCI, and for development of credit reference bureau
	PARR	Work plans are prepared for technical assistance to UIA, and MFEP, including strategy to coordinate with other key players to identify and address key issues in the policy/legal/regulatory environment affecting private sector growth
4 June	CMF	First solicitation for proposals for microfinance grants under FSQP has been issued
	BAI	Baseline survey of membership demographics of key business associations in Uganda is completed.
	PARR	Assessment and process map are completed of the steps and item needed to register a business in Uganda, for both citizens and non-citizens
5 July	CMF	Training needs assessment of potential FGSP grantees started
	BAI	Selection criteria and operating procedures for a business association small grants capacity building program are established, and first solicitation for proposals under the business association small grants capacity building program is issued
	PARR	Study of key policy/legal/regulatory constraints to private sector led growth is completed including update of Work Bank/ODA review and results and focus group process
6 August	CMF	Best practices Workshop for Program Managers Module I has been implemented
	BAI	Training is provided to business association senior staff and volunteers consistent with project work plan
	PARR	Process is approved for prioritizing policy, legal and regulatory actions involving input from key stakeholders (e g , MFED, UIA, and National Forum) and initial list of priorities established
7 September	CMF	Well-functioning CMF is open for business and can respond to inquiries on microfinance
	BAI	Short-term technical assistance is delivered to bankers association(s) to complete background analysis and design credit reference bureau as per work plan
	PARR	Workshop(s) completed for UIA staff based on the role of advocacy in making investment registration and approval simple, efficient and timely
8 October	CMF	Information System has been established to trace a) the results achieved by grantees and b) profile of grantees borrowers
	BAI	First small grants to business associations are awarded
	PARR	Contract for National Forum and four Regional Fora signed

9 November	CMF	CMF Library and Interactive Internet access has been established and open for business
	BAI	Short-term technical assistance is delivered to UNCCI to establish private arbitration mechanism as per work plan over months 3-9
	PARR	Working group established to examine the value of using financial engineering technologies like ESOPs (employee share ownership plans) and CSOPs (consumer share ownership plans) for expanding individual capital ownership opportunities for citizens of Uganda
10 December	CMF	Best practices Workshop for Program Managers Module 2 has been implemented
	BAI	Installation of Entrepreneurship Development Program started
	PARR	Technical workshop is held for working level officials of public and private sectors to formulate joint action plan for making the establishment of business simple, efficient and timely
11 January 1998	CMF	Two sub-sectors have been identified for targeting of technology assistance under STIG and first solicitation is issued for STIG grants
	BAI	Credit reference bureau with variable cost recovery plan is established by the Uganda Bankers Association and/or Uganda Inst Of Bankers (Variable costs include rent, wages utilities, ongoing expenses that do not require long-term authorization)
	PARR	Technology Survey acceptable to UIA completed
12 February	CMF	1 No of active borrowers participating in the PRESTO Project 21,080 2 No of new savers participating in the PRESTO Project 18,018
	BAI	1 20% increase in the proportion of women members in mainstream business associations as compared to the proportion of women members at the beginning of the contract 2 20% increase in membership of micro and small entrepreneurs in mainstream business associations as compared to the proportion of members at the beginning of the contract 3 75% coverage by the Uganda Manufacturers Association of its association activities through membership dues or through private sector fees and contributions 4 75% coverage by the UNCCI of its association activities through membership dues or through private sector fees and contributions
	PARR	1 3 of identified constraints have received significant before in the form of media coverage, policy study, etc 2 1 of identified policy/legal/regulatory constraints has reached policy formulation stage 3 0 of identified policy/legal/regulatory constraints has reached policy adoption stage 4 0 of identified policy/legal/regulatory constraints has reached policy implementation stage

YEAR TWO

DATE	MILESTONES OR RESULTS	
1 March 1998	CMF	Publish and disseminate (1) Directory of MFIs participating in the CMF program, (2) MFI accounting Guide, and (3) Step by Step Guide for Static Viability Model
	BAI	Business associations that have received small grants have well-defined vision and mission statements in place
	PARR	Technical assistance initiated for Department of Immigration for <i>work permit</i> processing

2 April	CMF	Second solicitation for proposals for microfinance grants under FSGP has been issued
	BAI	Training provided to Business Association staff and volunteers consistent with project work plan
	PARR	Technical assistance initiated to establish a <i>tax appeals tribunal</i> for an Independent Government agency
3 May	CMF	Program Managers Training Course, Model 1 or 2, or a combination of both, has been held
	BAI	Second series of small grants to business associations have started to be awarded
	PARR	" <i>Your Business and Uganda Business Law</i> " completed and available
4 June	CMF	Electronic publication of the PRESTO Home Page has been established
	BAI	Private arbitration mechanism is full functioning, with cost recovery mechanisms in place
	PARR	2nd Workshop completed on Employee Share Ownership Plan (ESOP), concept expanded for individual ownership for targeted companies and Government of Uganda (GOU)
5 July	CMF	Under ICEP program, criteria for study tours/cross visits and external consulting services has been established, including a fee structure
	BAI	Credit reference bureau is fully functioning, with variable cost recovery mechanisms in place
	PARR	Second edition of " <i>Doing Business in Uganda A Practical Guide</i> " (investor service guide) completed Baseline completed for time necessary to obtain a work permit at the Immigration Department
6 August	CMF	Consultancy review of MFI manual management information systems has been completed with recommendations for PRESTO grantees
	BAI	Assessment of the private arbitration mechanism based in UNCCI is completed
	PARR	Action plan completed for the establishment of a <i>tax appeals court</i> as an Independent Government agency
7 September	CMF	Experience sharing seminar has been held for participants in the CMF program
	BAI	Installation of EDP completed and Ugandan trainers trained.
	PARR	A <i>policy and regulation administrative procedures</i> act introduced for consideration to the Law Reform Commission, the Ministry of Justice, the Ministry of Finance, several members of Parliament and other interested parties for consideration
8 October	CMF	Program Staff Training Course, Module 1, has been developed and implemented
	BAI	Assessment of the credit reference bureau is completed
	PARR	" <i>Industrial Real Estate Survey</i> " completed and available at UIA
9 November	CMF	Best Practices Seminar for policy makers, donors, researchers and other interested parties has been held
	BAI	Impact of first series of institution building small grants on business associations that received grants is evaluated
	PARR	Technical assistance provided for a model <i>ESOP</i> for an identified company (part one, design and initiation)
10 December	CMF	Second solicitation for technology grants under STIG has been issued
	BAI	Business association providing additional and enhanced services to members consistent with project work plan
	PARR	A " <i>Directory of Studies Conducted on the Private Sector</i> "

11 January 1999	CMF	FSGP and STIG grantees from Solicitation #1 have been visited to review results and compliance with USAID regulations
	BAI	Interim report on impact of second series of institution building small grants on business associations that received grants
	PARR	<i>Work permit</i> application process at Department of Immigration systemized and computerized
12 February	CMF	1 No of active borrowers participating in the PRESTO Project (cumulative) 37,474
		2 No of new savers participating in the PRESTO Project 23,963
		3 No of NGOs/financial institutions participating in the PRESTO Project that use full-cost-covering interest rates and fee 8
		4 No of NGOs/financial institutions participating in the PRESTO Project that have a delinquency rate below 10% and local losses under 5% of the institution's loan portfolio 3
	BAI	1 30% increase in the proportion of women members in mainstream business associations as compared to the proportion of women members at the beginning of the contract
		2 30% increase in membership of micro and small entrepreneurs in mainstream business associations as compared to the proportion of members at the beginning of the contract
		3 85% coverage by the Uganda Manufacturers Association of its association activities through membership dues or through private sector fees and contributions
		4 85% coverage by the UNCCI of its association activities through membership dues or through private sector fees and contributions
	PARR	1 Time necessary to establish a business reduced by 50% and two steps in the process eliminated December 1997 baseline and February 1999 report to document change
		2 Draft legislation to require GOU to solicit participation by private sector in rule making process approved by Private Sector Foundation, Uganda National Chamber of Commerce and Industry and Uganda Manufacturers Association
		3 Tax Appeals Tribunal format approved by Private Sector Foundation, Uganda Manufacturers Association and Uganda National Chamber of Commerce and Industry

PRESTO TRAINING REPORT
November 1998

Training	Dates	Organizations	Participants	Venue
CMF Launch	May 9 ,98	-	123	Kampala
Program Managers Course, Module 1 <i>Introduction to Microfinance Best Practices</i>	July 7-9 ,97	31	31	Kampala
	Aug 18 - 22 , 98	30	30	Kampala
	Mar 23 - 25 , 98	9	32	Kampala
Program Managers Course, Module 2 <i>Business Planning</i>	Nov 10 - 15 ,97	25	30	Kampala
	Sept 28 - Oct 3 , 98	20	23	Kampala
Policy Seminar	May 5 - 7 ,98	-	150	Kampala
Program Staff Training Course Module 1 <i>Loan tracking</i>	Feb 12 - 14 , 98	6	13	Kampala
	Feb 19 - 21 ,98	5	16	Kampala
	May 27- 29 ,98	11	26	Masindi
	June 17 - 19 ,98	8	22	Mbarara
	July 8-10 ,98	7	19	Jinja
	July 22-24 98	9	20	Kampala
Program Staff Training Course Module 2 <i>Basic Accounting</i>	March 5 7 ,98	7	20	Masindi
	March 12 - 14 ,98	11	27	Mbarara
	March 19 - 21 ,98	9	22	Jinja
	March 30 1 ,98	14	27	Kampala
Experience Sharing Workshop	4 th Sept ,98	26	32	Kampala
Entrepreneurship Dev Program (Participants)	Nov ,97	30	30	Kampala
	Feb ,98	31	31	Kampala
	May 11,22 ,98	36	36	Kampala
	July 6,17 ,98	34	34	Kampala
	Nov 9 - 20, 98	28	28	Kampala
Entrepreneurship Dev Program (Trainers)	Feb ,98	1	4	Kampala
	May ,98	1	4	Kampala
	July ,98	1	4	Kampala
Credit Reference Bureau	May 26 ,98	47	47	Kampala
Arbitrations Workshop	May 5, 98	29	29	Kampala
Advocacy		3	73	Kampala
Customer Service Workshop	June 21,98	43	43	Kampala
ESOP Workshops	Nov 6 ,97	30	30	Kampala
	Nov 10 ,97	26	26	Kampala
	May 28 ,98	27	27	Kampala
Bankers Lawyers and Officials	April ,98			Kampala
	May ,98	1 (3 times)	12	
	June ,98			
NIC Management and Board	Aug 14 ,98		130	Kampala
	Aug 18 ,98		16	
	Aug 19 ,98		22	
	Sept 3 ,98		16	
NIC Employees Uganda Clays Employees				
Tax Appeals Tribunal	July 16 ,98	Business Persons	390	Mbale
	July 17 ,98			Jinja
	July 21 ,98			Mbarara
	July 31 ,98			Kampala

STUDY TOURS	Participants	Location
Arbitration's	2	Paris and Geneva
Association Management and Advocacy	8	U,S
Credit Reference Bureau and Operations	3	Kenya and South Africa
3 Study Tours by MFIs to KREP - Kenya in November - December 1998	19	Kenya
Total	35	

PRESTO PROJECT GRAND TOTAL (PARTICIPANTS)

1719

FSGP Grant Application Status Monitoring

Organ	App Date	Desk Rev	Desk Rev Comp	Pre Award Survey	Pre Award Survey Comp	Tech Mgmt Appr	TMA Field Work	TMA Comp	Grants Comm	Award Grant	Forw to USAID	Forw Date	Executed?	Date Exec	Grant Request	Comments
Coop Bank	30-Jul-97	<input checked="" type="checkbox"/>	18-Aug-97	<input checked="" type="checkbox"/>	15-Jan-97	<input checked="" type="checkbox"/>	24-Aug-97	26-Aug-97	18-Sep-97	Yes	<input checked="" type="checkbox"/>	22-Sep-97	<input checked="" type="checkbox"/>	03-Feb-98	\$279,000.00	
FOCCAS	02-Oct-97	<input checked="" type="checkbox"/>	10-Oct-97	<input checked="" type="checkbox"/>	15-Oct-97	<input checked="" type="checkbox"/>	09-Dec-97	06-Feb-98	09-Feb-98	Yes	<input checked="" type="checkbox"/>	03-Mar-98	<input checked="" type="checkbox"/>	31-Aug-98	\$500,000.00	
CRS	29-Nov-97	<input checked="" type="checkbox"/>	08-Jan-98	<input type="checkbox"/>		<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>			No grant until delinquency and sustainability issues addressed
FINCA	29 Nov-97	<input checked="" type="checkbox"/>	08-Jan-98	<input checked="" type="checkbox"/>	21-Feb-98	<input checked="" type="checkbox"/>	27-Feb-98	13-Mar-98	18-Mar-98	Yes	<input checked="" type="checkbox"/>	28-Apr-98	<input checked="" type="checkbox"/>	29-Sep-98	\$776,843.00	
Centenary	15 Mar-98	<input checked="" type="checkbox"/>	05-Apr-98	<input checked="" type="checkbox"/>	04-May-98	<input checked="" type="checkbox"/>	04-Jun-98	04-Jun-98	19-Jun-98	Yes	<input checked="" type="checkbox"/>	01-Dec-98	<input type="checkbox"/>		\$400,000.00	Revised application received Nov 16, summary redone and both forwarded to AID
UWFI	21-May-98	<input checked="" type="checkbox"/>	23-Jun-98	<input checked="" type="checkbox"/>	30-Jul-98	<input checked="" type="checkbox"/>	20-Aug-98	26-Oct-98	03-Nov-98	Yes	<input checked="" type="checkbox"/>	02-Dec-98	<input type="checkbox"/>		\$479,467.23	

24

Organ	App Date	Desk Rev	Desk Rev Comp	Pre Award Survey	Pre Award Survey Comp	Tech Mgmt Appr	TMA Field Work	TMA Comp	Grants Comm	Award Grant	Forw to USAID	Forw Date	Executed?	Date Exec	Grant Request	Comments
PACI	17-Jun-98	<input checked="" type="checkbox"/>	25-Aug-98	<input checked="" type="checkbox"/>	11-Sep-98	<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$300 000 00	Loan tracking not adequate, IA was provided during PAS field work Letter detailing deficiencies sent by CMF No grant until deficiencies corrected
OCBO	19-Jun-98	<input checked="" type="checkbox"/>	25-Aug-98	<input checked="" type="checkbox"/>		<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$300 000 00	Field work for PAS finished Oct 8, 1998 but deficiencies were identified and TA was provided during PAS field work Letter detailing deficiencies sent by CMF No grant until deficiencies corrected and MFI can pass PAS
UMU	24-Aug-98	<input checked="" type="checkbox"/>	28-Oct-98	<input checked="" type="checkbox"/>	01-Dec-98	<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$222,222 00	Still some issues to be resolved before PAS completed

23

Organ	App Date	Desk Rev	Desk Rev Comp	Pre Award Survey	Pre Award Survey Comp	Tech Mgmt Appr	TMA Field Work	TMA Comp	Grants Comm	Award Grant	Forw to USAID	Forw Date	Executed?	Date Exec	Grant Request	Comments
Coop Bank	13-Oct-98 <input checked="" type="checkbox"/>		29-Oct-98 <input checked="" type="checkbox"/>		15-Jan-97 <input type="checkbox"/>						<input type="checkbox"/>		<input type="checkbox"/>		\$500,000 00	PAS done in Jan 97 for original Coop grant (not FSGP) and new one not needed according to USAID contracting officer TMA Dec 2-4
DFCU	29-Oct-98 <input checked="" type="checkbox"/>		03-Nov-98 <input type="checkbox"/>			<input type="checkbox"/>			06-Nov-98	Yes	<input checked="" type="checkbox"/>	03-Dec-98 <input type="checkbox"/>			\$300,000 00	DFCU to make equity investment in Centenary, so no PAS or TMA needed because ultimate beneficiary is Centenary
IAPA (International Assoc)	30-Nov-98 <input type="checkbox"/>					<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$500 000 00	
Twekembe Development	30-Nov-98 <input type="checkbox"/>					<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$74,074 07	
Victoria Building Society	30-Nov-98 <input type="checkbox"/>					<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$400 000 00	

Organ	App Date	Desk Rev	Desk Rev Comp	Pre Award Survey	Pre Award Survey Comp	Tech Mgmt Appr	TMA Field Work	TMA Comp	Grants Comm	Award Grant	Forw to USAID	Forw Date	Executed?	Date Exec	Grant Request	Comments
Feed the Children	30 Nov 98	<input checked="" type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>					<input type="checkbox"/>		<input type="checkbox"/>		\$394 805 26	Partial desk review done but application incomplete Letter sent -- application must be complete before completing desk review

USAID PRESTO PROJECT - CMF STIG GRANTS REPORT

<i>Grant No</i>	<i>Grantee</i>	<i>Grant Commitment</i>	<i>Cash or Equipment</i>	<i>Purpose</i>	<i>Ug Shs Disbursed</i>	<i>US \$ Eqv Disbursed</i>	<i>Balance of Grant</i>	<i>Total grant Expensed?</i>
001	AT-Uganda	17,700,000	Cash	Information Dissemination & Marketing	17,700,000	14,448 98	0	Yes
002	AT-Uganda	17,710,000	Cash	Improve Access to Agro-Processing	17,710,000	14,457 14	0	Yes
003	Swisscontact -Ug	18,375,000	Cash	Prod of Carbonized sawdust Briquettes	11,025,000	9 000 00	7,350,000	No
004	Uganda Gatsby Trust	12,605,000	Cash	Timber Seasoning Plant	4 298,333	3,330 96	8,306,667	No
005	Midway Center LTD	15,913,500	Cash	Small scale pot manufacture	15,913,500	12,875 00	0	Yes
Totals		82,303,500			66,646,833	54,112 08	15,656,667	

UgSh 82,303,500 has been committed, of which 66,646,833 has been disbursed and 15 656 667 is yet to be disbursed
 In dollars (\$) 65,709 61 has been committed, of which \$ 54,112 08 has been disbursed while \$ 11,597 53 is yet to be disbursed

GRANT 001 AT (Ug) 17,700,000 Information Dissemination & Marketing

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	7/8/98	17,700,000	14,448 98	Information Dissemination & Marketing	Cash
Total Disbursed		17,700,000	14,448 98		
Balance of Grant		0			

GRANT 002 AT (Ug) 17,710,000 Improve Access to Agro-Processing

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	7/8/98	17,710,000	14,457 14	Improve Access to Agro-Processing	Cash
Total Disbursed		17,710,000	14,457 14		
Balance of Grant		0			

GRANT 003 Swisscontact 18 375,000 Prod of Carbonized sawdust briquettes

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	7/8/98	11 025 000	9,000 00	Prod of Carbonized sawdust Briquettes	Cash

Total Disbursed 11,025,000 9,000 00
Balance of Grant 7,350,000

GRANT 004 Uganda Gatsby Trust 12,605,000 Timber Seasoning Plant

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	7/16/98	1,945,000	1,587 76	Timber Seasoning Plant	Cash
2	11/26/98	2,353,333	1,743 21	Timber Seasoning Plant	Cash
Total Disbursed		4,298,333	3,330 96		
Balance of Grant		8,306,667			

62
12

GRANT 005 Midway 15,913,500 Small scale pot manufacture

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	28/8/1998	15,913,500	12,875 00	Small scale pot manufacture	Cash
Total Disbursed		15,913,500	12,875 00		
Balance of Grant		0			

2

USAID PRESTO PROJECT - BAI GRANTS REPORT

Grant No	Association	Grant Commitment	Cash or Equipment	Purpose	UgSh Disbursed	US\$ Disbursed	Balance of Grant	Grant Expensed?
001	UNCCI	2,200 000	Cash	UNCCI Governing Council Conf	2 200 000	2 089 27	0	Yes
002	UNCCI	4,900 000	Cash	Arbitration Conference Paris	4,900 000	4,653 37	0	Yes
003	UNCCI	100 000 000	Cash & Equipment	Salaries equip support	100 000 000	88 371 88	0	Yes
004	UWEAL	2 000 000	Cash	AGM	2 000 000	1 886 79	0	Yes
006	NUMA	1 440 000	Cash	Executive Workshop	1 440 000	1,358 49	0	Yes
007	UWEAL	7 128 000	Cash	CIPE Conference	7,128 000	6 450 68	0	Yes
008	UNCCI /CADER	20 000 000	Cash & Equipment	Arbitration Workshop	20,000 000	16 153 30	0	Yes
009	UIB	10 000 000	Cash & Equipment	CRB Workshop & Equipment	10 000 000	8,354 22	0	Yes
010	USSIA	6 000 000	Cash	Conference	6 000 000	5 273 71	0	Yes
011	UMA	15 200 000	Equipment	EDP Installation	15 132 016	12 631 51	67 984	Yes
012	UMA	3,500 000	Cash	Prep of business plan	3 500 000	3 056 77	0	Yes
013	USSIA	2 600 000	Cash	AGM	2 600 000	2 270 74	0	Yes
014	UWEAL	3 500 000	Cash	Prep of business plan	3 500 000	3 056 77	0	Yes
016	BAI Study Tour	43 750 000	Cash	Airfare per diems visas etc	43 750,608	37 014 48	-608	Yes
017	All	11,832 000	Cash	Wash Times Ad	11,832 000	9 860 00	0	Yes
021	UMA	40 000 000	Cash & Equipment	Institutional Support	40 000 000	31 188	0	Yes
022	UNCCI	30 000 000	Cash	Institutional Support	26 600 000	20 986	3 400 000	No
023	USSIA	10 000 000	Cash	Institutional Support	5 000 000	3 893	5 000 000	No
024	UWEAL	20 000 000	Cash	Institutional Support	9 660 000	7 662	10 340 000	No
025	UIB	50 000 000	Equipment	CRB Computer Equipment	50 000 000	42 218 34	0	Yes
026	CADER	20 000 000	Cash	CADER	20 013,430	16 219	-13,430	Yes
027	NUMA	10 000 000	Cash	NUMA Show Ground construction	10,000 000	8 091	0	Yes
028	UCIFA	7 000 000	Cash	Computer Equipment	7,000 000	5 714	0	Yes
029	UTA	10 000 000	Cash	Hospitality Training for Tourism	10 000 000	8 163	0	Yes
030	UNCCI / Bundib	4 000 000	Equip Generator	UNCCI ooperations/ Income gen	4 000 000	3 236	0	Yes
031	UWEAL	400 000	Cash	Opening Northern Ug Branch	400 000	324	0	Yes
032	USSIA	9 000 000	Cash	Institutional Support	4 500 000	3 293	4 500 000	No
033	CADER	40 000 000	Cash	Institutional Support	17 030 264	12 926	22 969 736	No
034	UIB	40 000 000	Cash	Institutional Support	4 553 379	3 324	35 446 621	No
035	UWEAL	12 000 000	Cash	Study tour	12,000 000	9 339	0	Yes
036	WOSDEP	4 000 000	Cash	Institutional Support	4 000 000	3 113	0	Yes
037	UNCCI G77	25 000 000	Cash	G 77 Preparation	20 695 980	15 511	4 304 020	No
038	UTA	3 000 000	Cash	Institutional Support	3 000 000	2 335	0	Yes
039	NUMA	8,500,000	Cash	NUMA Show Ground construction	8 500,000	6,293	0	Yes
040	FUCO	10,000,000	Equipment/Cash	Computer Equipment & Office Rent	0	0	10,000,000	No
Totals		586 950,000			490 935,677	406 307 96	96,014 323	

UgSh 586 950,000 has been committed, of which Ushs 490,935,677 has been disbursed and Ushs 96,014,323 is yet to be disbursed
 In dollars \$476,392 29 has been committed, of which \$ 406 307 96 has been disbursed and \$ 70 083 44 (Eqv Of Ush 96,014,323 at \$1 = 1370 Ushs) yet to be disbursed

GRANT 001 UNCCI 2,200,000 UNCCI Governing Council Conf

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	05-29-97	2,200,000	2,089 27	UNCCI Governing Council Conf	Cash
Total Disbursed		2,200,000	2,089 27		
Balance of Grant		0			

35

GRANT 002 UNCCI 4,900,000 Arbitration Conference Paris

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	5-28-97	4,900,000	4,653 37	Arbitration Conference Paris	Cash
Total Disbursed		4,900,000	4,653 37		
Balance of Grant		0			

GRANT 003 UNCCI 100,000 000

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	5-19 97	1,200 000	1 139 60	Business plan	Inkind
2	5-19 97	1 100 000	1 044 63	Business plan	Inkind
3	6-25 97	5 000 000	4 716 98	Salaries	Cash
4	7-25-97	4 800,000	4 528 30	Salaries	Cash
5	7-31-97	1,125,000	1 061 32	Business plan	Inkind
6	8-25-97	331 250	299 77	Printing newsletter	Inkind
7	8-26-97	5,000 000	4,524 89	Salaries	Cash
8	8-29 97	993 750	899 32	Printing newsletter	Inkind
9	8-22-97	20 000	18 10	Taxi hire	Inkind
10	8-29 97	1 125 000	1,018 10	Business plan	Inkind
11	9-29 97	2 017,700	1 817 75	Conference facilitation	Cash
12	9 24-97	6 300 000	5 675 68	Conference subsidy	Cash
13	9-24-97	5 000 000	4 504 50	Salaries	Cash
14	3/9/97	5,000 000	4 504 50	Arbitration T A	Inkind
15	9 30-97	1 250 000	1 126 13	Business plan	Inkind
16	10 24-97	4,798 500	4 322 97	Computer Equipment	Inkind
17	10-27-97	3 220 000	2 900 90	Salaries	Cash
18	10 31-97	1,780 000	1 603 60	Salaries	Cash
19	05/11/97	120 000	105 26	Equipment	Inkind
20	11-25 97	5 000 000	4 385 96	Salaries	Cash
21	11-28 97	1 062 500	932 02	Business plan	Inkind
22	11/12/97	3,750,000	3 289 47	Arbitration T A	Inkind
23	12-22-97	5 000 000	4,385 96	Salaries	Cash
24	12-31-97	156 250	137 06	Business plan	Inkind
25	1-30-98	5 000 000	4 405 29	Salaries	Cash
26	2-25 98	5 000,000	4 366 81	Salaries	Cash
27	3 27-98	5 000 000	4 366 81	Salaries	Cash
28	4-29-98	5 000,000	4 347 83	Salaries	Cash
29	5-25-98	5,000 000	4 177 11	Salaries	Cash
30	8/3/98	2 500 000	2 022 65	Audit fees	Cash
31	8/20/98	2 000 000	1,618 12	Delegates conference cost	Cash
32	9/3/98	3,000 000	2 384 74	Delegates conference cost	Cash
33	8/6/98	308 138	249 30	Software	Inkind
34	12/21/98	2 041 812	1 490 45	Salaries	Cash
Total Disbursed		100,000,000	88,371 88		
Balance of Grant		0			

GRANT 004 UWEAL

2,000,000 AGM

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	6-30-97	2,000,000	1,886 79	AGM	Cash
Total Disbursed		2,000,000	1,886 79		
Balance of Grant		0			

GRANT 006 NUMA 1,440,000 Executive Workshop

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	7-30-98	1,440 000	1,358 49	Executive Workshop	Cash
Total Disbursed		1,440,000	1,358 49		
Balance of Grant		0			

GRANT 007 UWEAL 7,128,000 CIPE Conference

<u>Disbursements</u>	<u>Date</u>	<u>UqSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	8-18-97	7,128,000	6,450 68	CIPE Conference	Cash
<i>Total Disbursed</i>		<i>7,128,000</i>	<i>6,450 68</i>		
<i>Balance of Grant</i>		<i>0</i>			

GRANT 008 UNCCI 20,000,000 Arbitration Workshop

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	5-14-98	4,500,000	3,759 40	Arbitration Workshop	Cash
2	5-15-98	3,600,000	3,000 00	CADER Computer Equipment	Inkind
3	5-15-98	1,403 800	1,145 96	Arbitration Workshop	Inkind
4	11/6/98	140,400	114 61	CADER Computer Equipment	Inkind
5	6-29-98	856,264	698 99	CADER Computer Equipment	Inkind
6	8/7/98	733,950	696 00	Printer	Inkind
7	10/15/98	795,850	619 34	Repairs of computer	Inkind
8	10/20/98	1,000,000	778 21	Ag Reistrar's salary for Sep'98	Cash
9	11/2/98	6,969,736	5,340 79	CADER Institutional support	Cash
Total Disbursed		20,000,000	16,153 30		
Balance of Grant		0			

GRANT 009 UIB 10,000,000 CRB Workshop & Equipment

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	5-21-98	10,000,000	8,354 22	CRB Workshop & Equipment	Cash
Total Disbursed		10,000,000	8,354 22		
Balance of Grant		0			

GRANT 010 USSIA

6,000,000 Conference

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	1-30-98	4,357,800	3,839 47	Conference	Cash
2	3/2/98	1,642,200	1,434 24	Conference	Cash
Total Disbursed		6,000,000	5,273 71		
Balance of Grant		0			

GRANT 011 UMA

15,200,000 EDP Installation

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	4/11/97	150,000	131 58	EDP Equipment	Inkind
2	11/12/97	300,000	263 16	EDP Bags	Inkind
3	11/12/97	40,000	35 09	EDP Equipment	Inkind
4	various	10,829,940	9,024 95	EDP Equipment from US	Inkind
5	various	3,812,076	3,176 73	TA from Paul Diffenbach	Inkind
Total Disbursed		15,132,016	12,631 51		
Balance of Grant		67,984			

GRANT 012 UMA

3,500,000 Prep of business plan

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	3-18-98	3,500,000	3,056 77	Prep of business plan	Cash
Total Disbursed		3,500,000	3,056 77		
Balance of Grant		0			

45

GRANT 013 USSIA 2,600,000 AGM

<u>Disbursements</u>	<u>Date</u>	<u>UqSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	3-18-98	2,600,000	2,270 74	AGM	Cash
Total Disbursed		2,600,000	2,270 74		
Balance of Grant		0			

GRANT 014 UWEAL

3,500,000 Prep of business plan

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	3-18-98	3,500,000	3,056 77	Prep of business plan	Cash
Total Disbursed		3,500,000	3,056 77		
Balance of Grant		0			

GRANT 016 BAI
Study Tour

43,750,000 Airfare, per diems, visas, etc

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	4/3/98	225,000	196 51	Visas	Inkind
2	12/3/98	8,581,680	7,494 92	Airfare	Inkind
3	3-17-98	190,000	165 94	Visas	Inkind
4	3-17-98	4,392,360	3,836 12	Per Diems	Cash
5	2/4/98	405,248	352 39	Miscellaneous	Cash
6	2/4/98	138,000	120 00	Airport tax	Cash
7		11,175,504	9,312 92	Labor	Inkind
8		240,000	200 00	Books	Inkind
9		158,400	132 00	Supplies	Inkind
10		24,000	20 00	Travel	Inkind
11		11,788,416	9,823 68	Hotel	Inkind
12		6,000,000	5,000 00	Smith Bucklin	Inkind
13		432000	360 00	Vehicle Rental/Supplies	Inkind
Total Disbursed		43,750,608	37,014 48		
Balance of Grant		-608			

GRANT 021 UMA

40,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	7/14/98	5,000,000	4,081 63	IT Support to UMA Secretariat	Cash
2	9/16/98	10,000,000	7,949 13	Institutional Support Secretariat	Cash
3	10/27/98	25,000,000	19,157 09	Institutional Support Secretariat	Cash
4					
5					
Total Disbursed		40,000,000	31,187 85		
Balance of Grant		0			

GRANT 022 UNCCI 30,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	07/09/98	4,000,000	3,265 31	Salary subsidy for June & July	Cash
2	07/24/98	3,600,000	2,938 78	Salary subsidy for June & July	Cash
3	08/26/98	3,800,000	3,074 43	Salary subsidy for August	Cash
4	09/23/98	7,800,000	6,200 32	Sal sub for Sep & part of Oct & Nov	Cash
5	10/28/98	1,800,000	1,379 31	Balance of salary sub for Oct	Cash
6	11/26/98	1,800,000	1,333 33	Balance of salary sub for Oct	Cash
7	01/20/99	3,800,000	2,794 12	Salary subsidy for January 1999	Cash
Total Disbursed		26,600,000	20,985 59		
Balance of Grant		3,400,000			

GRANT 023 USSIA 10,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	07/10/98	2,500,000	2,040 82	Salary subsidy	Cash
2	11/26/98	2,500,000	1,851 85	Salary subsidy	Cash
Total Disbursed		5,000,000	3,892 67		
Balance of Grant		5,000,000			

GRANT 024 UWEAL 20,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	07/24/98	7,000,000	5,714 29	Purchase of Office equipments	Cash
2	12/21/98	1,500,000	1,094 89	Salaries for Ex Director	Cash
3	01/20/99	1,160,000	852 94	Sal for Ex Director & Off Ass	Cash
Total Disbursed		9,660,000	7,662 12		
Balance of Grant		10,340,000			

GRANT 025 UIB 50,000,000 CRB Computer Equipment

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	9-16-97	1,500,000	1,351 35	T A	
2	12-22-97	3,700,000	3 245 61	Business Plan	
3	3-15-98	4 000,000	3 493 45	Business Plan	
4	2/5/98	14,760,000	12,834 78	CRB Computer Equipment	Inkind
5	1/6/98	19,499,215	16,290 07	CRB Computer Equipment	Inkind
6	12/6/98	125,000	102 04	CRB Computer Equipment	Inkind
7	12/6/98	496,000	404 90	CRB Training	Cash
8	12/6/98	49,600	40 49	CRB Training	Cash
9	12/6/98	1,271,372	1,037 85	CRB Training	Inkind
10	5/6/98	84,000	68 57	CRB Computer Equipment	Inkind
11	6/12/98	248,000	200 00	CRB Training	Cash
12	6/24/98	535,000	425 28	UIB Cocktail	Cash
13	6/24/98	3,731,813	2,723 95	UIB Institutional support	Cash
Total Disbursed		50,000,000	42,218 34		
Balance of Grant		0			

GRANT 026 AII

20,000,000 CADER

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	5/6/98	2,775,800	2,265 96	CADER Office Renovation	Inkind
2	5/6/98	60,000	48 98	CADER Door Plaque	Inkind
3	2/7/98	60,000	48 98	CADER Door Plaque	Inkind
4	21/7/98	500,000	408 16	CADER Office supplies	Cash
5	28/7/98	500,000	408 16	CADER Office supplies	Cash
6	29/7/98	5,900,000	4,816 33	CADER Office furniture	Inkind
7	12/8/98	1,000,000	809 06	CADER Registrar's Salary	Cash
8	12/8/98	300,000	242 72	CADER Clerk's Salary	Cash
9	17/8/98	3,735,000	3,000 00	Perdiems & Contingency in S A	Cash
10	17/8/98	2,367,500	1,915 45	Airfare to S Africa for CADER	Inkind
11	4/8/98	300,000	242 72	TA for CADER Art /Memo	Cash
12	1/6/98	715,130	583 78	Blinds for CADER offices	Inkind
13	28/8/98	200,000	161 81	CADER Office supplies	Cash
14	18/9/98	1,000,000	794 91	CADER Registrar's Salary	Cash
15	18/9/98	300,000	238 47	CADER Clerk's Salary	Cash
16	07/10/9	300,000	233 46	CADER Clerk's Salary	Cash
Total Disbursed		20,013,430	16,218 97		
Balance of Grant		-13,430			

GRANT 027 NUMA

10,000,000 NUMA Show Ground construction

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	08/05/98	10,000,000	8,090 61	Show Ground construction	Cash
2					
Total Disbursed		10,000,000	8,090 61		
Balance of Grant		0			

GRANT 028 UCIFA 7,000,000 Computer Equipment

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	07/23/98	7,000,000	5,714 29	Computer Equipment	Cash
2					
Total Disbursed		7,000,000	5,714 29		
Balance of Grant		0			

GRANT 029 UTA 10,000,000 Hospitality Training for Tourism

<u>Disburseme</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	07/23/98	10,000,000	8,163 27	Training	Cash
2					
Total Disbursed		10,000,000	8,163 27		
Balance of Grant		0			

GRANT 030 B/UNCCI 4,000,000 UNCCI operations/ Income gen

<u>Disburseme</u>	<u>Date</u>	<u>UqSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	08/13/98	4,000,000	3,236 25	Generator for branch	Inkind
2					
Total Disbursed		4,000,000	3,236 25		
Balance of Grant		0			

GRANT 031 UWEAL 400,000 Opening Northern Ug Branch

<u>Disbursement</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	08/13/98	400,000	323 62	Transport to N/Ug	Cash
2					
Total Disbursed		400,000	323 62		
Balance of Grant		0			

GRANT 032 USSIA

9,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	10/12/98	1 500 000	1,094 89	Institutional support	cash
2	12/21/98	1,500,000	1,094 89	Institutional support	cash
3	01/20/99	1,500 000	1,102 94	Institutional support	cash
Total Disbursed		4,500,000	3,292 72		
Balance of Grant		4,500,000			

GRANT 033 CADER

40,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	11/02/98	13,030,264	9,984 88	Institutional support	cash
2	01/20/99	4,000,000	2 941 18	Institutional support	cash
Total Disbursed		17,030,264	12,926 05		
Balance of Grant		22,969,736			

GRANT 034 UIB 40,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	12/23/98	4,553,379	3,323 63	Institutional support	cash
2					
Total Disbursed		4,553,379	3,323 63		
Balance of Grant		35,446,621			

GRANT 035 UWEAL 12,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	05/10/98	12,000,000	9 338 52	Institutional support	Cash
2					
Total Disbursed		12,000,000	9,338 52		
Balance of Grant		0			

GRANT 036 WOSDEP 4,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	10/05/98	4,000,000	3,112 84	stitutional supp	cash
2					
Total Disbursed		4,000,000	3,112 84		
Balance of Grant		0			

GRANT 037 UNCCI-G7 25,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	10/13/98	197,000	153 31	G77 brochure design,etc	Inkind
2	10/13/98	1,200,000	933 85	G77 brochure printing	Inkind
3	11/02/98	550,000	421 46	Salaries -G77 prep	cash
4	11/02/98	2,287,500	1,752 87	Salaries -G77 prep	cash
5	11/02/98	630,000	482 76	Salaries -G77 prep	cash
6	11/02/98	300,000	229 89	Salaries -G77 prep	cash
7	11/09/98	165,000	126 44	G77 Printed materials	Inkind
8	11/09/98	812,000	622 22	G77 Booklets artwork	Inkind
9	11/09/98	2,663,798	2,041 22	G77 Booklets printing	Inkind
10	11/23/98	3,092,182	2,290 51	G77 Booklets printing	Inkind
11	12/02/98	300,000	222 22	Salaries -G77 prep	cash
12	12/02/98	2,325,000	1,722 22	Salaries -G77 prep	cash
13	12/02/98	539,000	399 26	Salaries -G77 prep	cash
14	12/10/98	360,000	262 77	Salaries -G77 prep	cash
15	12/22/98	379,500	277 01	Salaries -G77 prep	cash
16	12/23/98	300,000	218 98	Salaries -G77 prep	cash
17	01/05/99	1,937,500	1,414 23	Salaries -G77 prep	cash
18	02/02/99	2,025,000	1,478 10	Salaries -G77 prep	cash
19	02/02/99	632,500	461 68	Salaries -G77 prep	cash
Total Disbursed		20,695,980	15,511 00		
Balance of Grant		4,304,020			

GRANT 038 UTA

3,000,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	10/07/98	3,000,000	2,334 63	Institutional support	
2					
Total Disbursed		3,000,000	2,334 63		
Balance of Grant		0			

GRANT 039 NUMA

8,500,000 Institutional Support

<u>Disbursements</u>	<u>Date</u>	<u>UgSh</u>	<u>US\$</u>	<u>Purpose</u>	<u>Cash or Inkind</u>
1	11/24/98	8 500 000	6,296 30	NUMA Show ground	Cash
<i>Total Disbursed</i>		<i>8,500,000</i>	<i>6,296 30</i>		
<i>Balance of Grant</i>		<i>0</i>			



UGANDA MANUFACTURERS ASSOCIATION

Lugogo Show Grounds P O Box 6966 Tel 220831/221034 Fax 220285 Kampala E-mail uma@starcom.co.ug

Our Ref

Date

Your Ref

UMA/ADMIN/5c

9th February, 1999

Mr Emmanuel Buringuriza,
Acting Director,
Business Associations Initiative,
Presto Project
KAMPALA

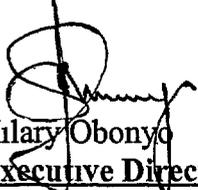
Dear Emmanuel,

Accounts for UMA for the year Ending 30th December 1999 and the Membership Survey

I am writing to inform you that preliminary results of the membership survey being carried out indicates that there are about 600 UMA member companies

I am also herewith attaching the details of the draft Accounts for the year ending 1998

Yours faithfully,
UGANDA MANUFACTURERS ASSOCIATION


Hilary Obonyo
Executive Director

UGANDA MANUFACTURERS ASSOCIATION
PROVISIONAL INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 DEC 1998

Figures in Shs

<u>Item</u>	<u>Budgeted</u> <u>1998</u>	<u>Provisional</u> <u>1998</u>
1 Permanent plots	75,000,000	538,150,000
2 Temporary stalls/ open space	97,500,000	105,523,675
3 Gate Collections	164,100,000	175,922,500
4 Membership Fees	199,900,000	156,090,000
5 Publications	135,565,760	123,457,696
6 Service Charges	20,214,105	19,976,290
7 Electricity & water contribution	17,140,000	16,767,135
8 Luncheons/Dinners	6,000,000	27,922,825
9 Fund Raising activities	60,000,000	0
10 Interest	13,120,000	6,535,299
11 Courses/Seminars	0	37,480,000
12 Directory	0	48,506,000
13 Conference hall Rental	46,800,000	24,651,000
14 External Trade Missions	0	0
15 Advertising on billboards	0	5,000,000
16 Other Income	21,910,000	22,761,308
TOTAL INCOME	857,249,865	1,308,743,728

RECURRENT EXP

<u>Item</u>		
1 Salaries/Wages	258,260,000	274,928,112
2 Fuel/Local Travel	19,988,000	17,337,410
3 Printing/ Stationery	14,077,800	14,436,875
4 Water	7,800,000	7,155,689
5 Electricity	10,800,000	13,047,664
6 Advertising/Publicity	18,740,000	16,127,149
7 Repairs/Maintenance	34,480,500	44,876,465
8 Staff Welfare	18,674,000	18,297,207
9 Office Expenses	3,771,600	3,034,350
10 Publications	102,067,500	109,746,466
11 General Security	4,824,800	5,249,400
12 Telephone/Fax	11,160,000	15,017,500
13 Show Operation expenses	74,963,600	99,173,366
14 Insurance/Licences	1,000,000	819,015
15 Rent and Rates	5,400,000	3,960,000
16 Audit fees	7,000,000	6,000,000
17 Courses/Seminars	0	42,095,749
18 Meetings	3,960,000	3,368,150
19 Luncheons / cocktails	5,471,700	23,959,203
20 Staff Training/Development	2,000,000	2,749,000
21 Library/Information	2,336,000	1,483,600
22 Subscriptions/Donations	3,300,000	23,109,425

23 Freight/Postage	4,200,000	3,949,850
24 Depreciation	60,860,174	45,923,761
25 Consultancy fees	0	13,071,000
26 Foreign Travel	10,000,000	11,923,805
27 Bank charges	1,800,000	2,977,789
28 Provision for bad debts	48,650,000	41,555,004
29 External Trade missions	13,398,093	0
30 Directory	0	48,279,363
31 Tips Project	9,368,200	4,233,234
32 Chairman's breakfast	0	0
33 Fundraising activities	5,500,000	0
34 Conference Hall	14,089,888	4,928,520
TOTAL	777,941,855	922,814,121
 SURPLUS/ DEFICIT	 79,308,010	 385,929,607
 <u>CAPITAL/ DEV EXP</u>		
1 Furniture/Equipment	20,040,000	39,745,420
2 Motor Vehicle/ Motor cycles	6,000,000	0
 3 Development expenditure	 150,200,000	 149,150,158
 TOTAL EXPENDITURE	 928,141,855	 1,071,964,279

**UGANDA WOMEN ENTREPRENEURS ASSOCIATION LTD.
(UWEAL)**

P O Box 10002
Kampala UGANDA
Tel 343951/2
Fax 257177

Plot 38 Lumumba Ave Nakasero

21 January, 1999

Mr Emmanuel Burungunza
PRESTO
21 Kawaiya Kaggwa Close
KOLOLO

Dear Mr Burungunza,

RE NUMBER OF UWEAL MEMBERS COUNTRY-WIDE

The total number of UWEAL members countrywide is six hundred and thirty one (631) as of today

Numbers by districts are as follows

Kampala District	60
Mpigi District	102
Soroti District	50
Bugiri District	50
Kabale District	50
Jinja District	83
Lira District	111
Luweero District	50
Masaka District	70
TOTAL	631

This is to confirm that out of the total number six hundred and thirty-one (631) countrywide, three hundred and fourteen (314) are fully paid –up members This is 50% paid-up of the total

UWEAL has not registered any big firms, though some firms are not very small, the majority is considered medium firms and therefore Small Scale Enterprises (SME's)

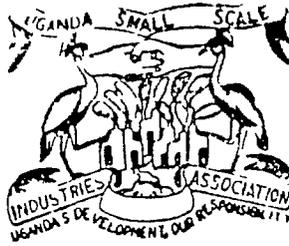
UWEAL appreciates the support extended to the Association

Yours sincerely,


Irene Mutumba
EXECUTIVE DIRECTOR

Uganda Small Scale Industries Association

BANKERS:-
UCB MAIN BRANCH
Offices at M T A C
NAKAWA JINJARD



P O Box 7725
Tel 221785 Direct
221011 / 4 Ext 14
Fax 221038
Kampala —Uganda

Your Ref

Our Ref **USSIA 165/01/99**

Date **21/01/99**

Mr Emmanuel Buringuriza
Ag Director
BAI
PRESTO

Re **USSIA MEMBERSHIP SUMMARY AS AT 31 12 98**

The summary of the USSIA membership for 1998 is as follows

Total USSIA registered membership 700 (222 Women + 478 Men)

Total paid-up membership 236 (88 women + 148 men)

Hope you find this information useful

Yours faithfully,

Julius Mukasa
For Executive Secretary

UGANDA NATIONAL CHAMBER OF COMMERCE AND INDUSTRY

Plot 17/19 Jinja Road
P O Box 3809
Kampala - Uganda



Tel +256 - 41 - 258791 / 2
Fax +256 - 41 - 258793 / 255288
Telex 61403 MINCO UG
E-mail uncci@uol.co.ug

1st February 1999

Mr Emmanuel Buringuriza
PRESTO
21 Kawalya Kaggwa Close
KOLOLO

Dear Emmanuel

RE. NUMBER OF UNCCI MEMBERS COUNTRY WIDE

The total number of Uganda National Chamber of Commerce and Industry members country wide is Five Thousand Three Hundred and Eighty Seven (5387) as 31st December 1998 (see attached list)

All these members are fully paid up members and 90% are small scale Enterprises

Enclosed please find a copy of the Chamber Financial Report (July 98-Dec 98)

Yours faithfully,
UGANDA NATIONAL CHAMBER OF COMMERCE AND INDUSTRY


Sam Kasamba
SECRETARY GENERAL

c.c. President, UNCCI
Bruce Maziie
Chief of Party

MEMBERSHIP UPDATE AS AT 3RD NOVEMBER 1998

<u>DISTRICT</u>	<u>TOTAL NO</u>	<u>NO OF WOMEN</u>
1 Adjumani	185	30
2 Arua	50	12
3 Apac	57	2
4 Bushenyi	182	8
5 Bugiri	53	5
6 Busia	89	7
7 Bundibugyo	85	5
8 Entebbe	63	4
9 Gulu	69	7
10 Hoima	72	16
11 Iganga	61	3
12 Jinja	127	11
13 Kampala "A"	134	14
14 Kampala "B"	156	24
15 Kalangala	60	6
16 Katakwi	35	2
17 Kamuli	61	4
18 Kasese	60	1
19 Kiboga	49	4
20 Kibale	50	3
21 Kitgum	63	4
22 Kotido	46	6
23 Kisoro	49	4
24 Kumi	16	7
25 Masaka	538	75
26 Masindi	77	21
27 Mbale	155	40
28 Mbarara	75	20
29 Makindye	60	10
30 Moroto	57	5
31 Mpigi	60	8
32 Moyo	65	5
33 Mubende	115	19
34 Mukono	49	10
35 Nebbi	145	19
36 Nakawa	66	6
37 Nakasongola	49	7
38 Ntungamo	55	9

45	Sembabule	110	25
46.	Tororo	65	2
47	Rukungiri	49	19
48.	Kabale	75	4
49	Kabalore	54	3
50.	Kapchorwa	51	3
51.	Kawempe	63	3
52	SECRETARIAT	706	89
		<hr/>	<hr/>
		5387	697
		=====	=====

Uganda National Chamber of Commerce & Industry
QUARTERLY FINANCIAL REPORT

		July	August	September	412,114
Opening Cash and Bank Balance					412,114
INCOME					Quarterly
F1 Membership Dues		2,100 000	970 000	2 475 000	5,545,000
F2 Certificates of Origin		935,000	1 145,000	1,505 000	3 585,000
F3 Publication advertising		0	0	0	0
F4 Training and Conference fees		280 000	400 000	0	680,000
F5 Donations		7 600 000	4 500,000	10 800,000	22,900 000
F6 Rental Income			340 000	2 600 000	2,940,000
F7 Trip Registration and Service Fees		260 000	120 000	420 000	800,000
F8 Trip Payment		0	1 453 000	6 450 000	7 903,000
F9 Visa Letters		50 000	45,000	70 000	165 000
F10 Receipt Books and Stationery		20 000	0	45 000	65 000
F11 Other Income		25 300	800 000	570 000	1 395 300
Total Income for Current Month		11,270,300	9,773,000	24,935,000	45,978,300
				chk	45 978 300
EXPENSES					
A Staff Salaries		7 685 000	2 050 000	14 341 500	24 076 500
B Staff Benefits and Travels		446 000	168 000	419 000	1 033 000
C Consultancy Services		30 000	225 000	3 000	258 000
D Depreciations		0	0	0	0
E Equipments Purchase		850 000	100 000	100 000	1 050 000
G Direct Office Expenses		978 114	2 492 446	2 130 440	5 601 000
H Vehicle Expenses		699 150	1 242 500	1 211 000	3 152 650
I Corporate Affairs		166 400	1 860 250	4 529 500	6 556 150
J Membership Services		300 000	1 972 700	2 260 000	4 532,700
Total Expenses for Current Month		11,154,664	10,110,896	24,994,440	46,260,000
				chk	46 260 000
	Junc 30 end				
Surplus/Deficit					
Bank Balances - End of Month	412,114				130,414
Difference					

Bank Accounts

Standard Chartered	497,450	160,554	105,114
Nile Bank	30,300	29,300	25,300

Uganda National Chamber of Commerce & Industry

QUARTERLY FINANCIAL REPORT

6 months

INCOME	October	November	December	Quarter Total	Quarter Total	412,114
	F1 Membership Dues	1,345,000	1,020,000	840,000	3,205,000	5,545,000
F2 Certificates of Origin	1,375,000	1,505,000	1,705,000	4,585,000	3,585,000	8,170,000
F3 Publication advertising	0	0	0	0	0	0
F4 Training and Conference fees	6,000	700,000	500,000	1,206,000	680,000	1,886,000
F5 Donations	2,700,000	2,100,000	2,000,000	6,800,000	22,900,000	29,700,000
F6 Rental Income	2,200,000	2,700,000	1,000,000	5,900,000	2,940,000	8,840,000
F7 Trip Registration and Service Fees	630,000	20,000	0	650,000	800,000	1,450,000
F8 Trip Payment	670,000	30,000	0	700,000	7,903,000	8,603,000
F9 Visa Letters	30,000	45,000	60,000	135,000	165,000	300,000
F10 Receipt Books and Stationery	0	5,000	0	5,000	65,000	70,000
F11 Other Income	5,000	370,000	1,380,000	1,395,300	1,755,000	3,150,300
Total Income for Current Month	8,961,000	8,495,000	7,485,000	24,581,300	45,978,300	70,919,300
EXPENSES						0
A Staff Salaries	4,012,000	3,483,000	3,150,000	10,645,000	24,076,500	34,721,500
B Staff Benefits and Travels	129,000	110,500	120,000	359,500	1,033,000	1,392,500
C Consultancy Services	225,000	0	150,000	375,000	258,000	633,000
D Depreciations	0	0	0	0	0	0
E Equipments Purchase	200,000	0	0	200,000	1,050,000	1,250,000
G Direct Office Expenses	643,300	2,568,205	2,474,019	5,685,524	5,245,100	10,930,624
H Vehicle Expenses	916,500	672,000	576,000	2,164,500	3,152,650	5,317,150
I Corporate Affairs	693,900	180,500	344,500	1,218,900	6,556,150	7,775,050
J Membership Services	2,222,900	1,440,000	649,588	4,312,488	4,888,600	9,201,088
Total Expenses for Current Month	9,042,600	8,454,205	7,464,107	24,960,912	46,260,000	71,220,912
Prior Month						
Surplus/Defect						
Bank Balances - End of Month	412,114					110,502
Difference						

Bank Accounts

Standard Chartered

46,742

69,401

17,401

Nile Bank

2,072

20,208

93,101

Uganda National Chamber of Commerce & Industry
QUARTERLY FINANCIAL REPORT

	July	August	September	412,114
Opening Cash and Bank Balance				412,114
INCOME				Quarterly
F1 Membership Dues	2,100,000	970,000	2,475,000	5,545,000
F2 Certificates of Origin	935,000	1,145,000	1,505,000	3,585,000
F3 Publication advertising	0	0	0	0
F4 Training and Conference fees	280,000	400,000	0	680,000
F5 Donations	7,600,000	4,500,000	10,800,000	22,900,000
F6 Rental Income		340,000	2,600,000	2,940,000
F7 Trip Registration and Service Fees	260,000	120,000	420,000	800,000
F8 Trip Payment	0	1,453,000	6,450,000	7,903,000
F9 Visa Letters	50,000	45,000	70,000	165,000
F10 Receipt Books and Stationery	20,000	0	45,000	65,000
F11 Other Income	25,300	800,000	570,000	1,395,300
Total Income for Current Month	11,270,300	9,773,000	24,935,000	45,978,300
			chk	45,978,300
EXPENSES				
A Staff Salaries	7,685,000	2,050,000	14,341,500	24,076,500
B Staff Benefits and Travels	446,000	168,000	419,000	1,033,000
C Consultancy Services	30,000	225,000	3,000	258,000
D Depreciations	0	0	0	0
E Equipments Purchase	850,000	100,000	100,000	1,050,000
G Direct Office Expenses	978,114	2,492,446	2,130,440	5,601,000
H Vehicle Expenses	699,150	1,242,500	1,211,000	3,152,650
I Corporate Affairs	166,400	1,860,250	4,529,500	6,556,150
J Membership Services	300,000	1,972,700	2,260,000	4,532,700
Total Expenses for Current Month	11,154,664	10,110,896	24,994,440	46,260,000
			chk	46,260,000
	Junc 30 end			
Surplus/Deficit				
Bank Balances - End of Month	412,114			130,414
Difference				

Bank Accounts

Standard Chartered
Nile Bank

497,450	160,554	105,114
30,300	29,300	25,300

Uganda National Chamber of Commerce & Industry

QUARTERLY FINANCIAL REPORT

6 months

INCOME	Quarter			Quarter		412,114
	October	November	December	Total	Total	
F1 Membership Dues	1,345,000	1,020,000	840,000	3,205,000	5,545,000	8,750,000
F2 Certificates of Origin	1,375,000	1,505,000	1,705,000	4,585,000	3,585,000	8,170,000
F3 Publication advertising	0	0	0	0	0	0
F4 Training and Conference fees	6,000	700,000	500,000	1,206,000	680,000	1,886,000
F5 Donations	2,700,000	2,100,000	2,000,000	6,800,000	22,900,000	29,700,000
F6 Rental Income	2,200,000	2,700,000	1,000,000	5,900,000	2,940,000	8,840,000
F7 Trip Registration and Service Fees	630,000	20,000	0	650,000	800,000	1,450,000
F8 Trip Payment	670,000	30,000	0	700,000	7,903,000	8,603,000
F9 Visa Letters	30,000	45,000	60,000	135,000	165,000	300,000
F10 Receipt Books and Stationery	0	5,000	0	5,000	65,000	70,000
F11 Other Income	5,000	370,000	1,380,000	1,395,300	1,755,000	3,150,300
Total Income for Current Month	8,961,000	8,495,000	7,485,000	24,581,300	45,978,300	70,919,300
EXPENSES						0
A Staff Salaries	4,012,000	3,483,000	3,150,000	10,645,000	24,076,500	34,721,500
B Staff Benefits and Travels	129,000	110,500	120,000	359,500	1,033,000	1,392,500
C Consultancy Services	225,000	0	150,000	375,000	258,000	633,000
D Depreciations	0	0	0	0	0	0
E Equipments Purchase	200,000	0	0	200,000	1,050,000	1,250,000
G Direct Office Expenses	643,300	2,568,205	2,474,019	5,685,524	5,245,100	10,930,624
H Vehicle Expenses	916,500	672,000	576,000	2,164,500	3,152,650	5,317,150
I Corporate Affairs	693,900	180,500	344,500	1,218,900	6,556,150	7,775,050
J Membership Services	2,222,900	1,440,000	649,588	4,312,488	4,888,600	9,201,088
Total Expenses for Current Month	9,042,600	8,454,205	7,464,107	24,960,912	46,260,000	71,220,912
Prior Month						
Surplus/Defecit						
Bank Balances - End of Month	412,114					110,502
Difference						

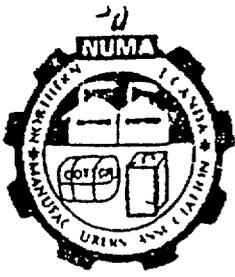
Bank Accounts

Standard Chartered

46,742 69,401 17,401

Nile Bank

2,072 20,208 93,101



NORTHERN UGANDA MANUFACTURERS' ASSOCIATION (NUMA)

P.O. Box 200
Tel: 51
Fax:
Lira Uganda
Head Office

BRANCH OFFICES APACH ARUA JULU LIRA MOYO AND NEBBI

Our Ref

Your Ref

Date

NUMA MEMBERSHIP AS AT DECEMBER, 1998

<u>DISTRICT</u>	<u>MALE</u>	<u>FEMALE</u>	<u>GROUPS</u>	<u>INDIVIDUALS</u>	<u>TOTAL</u>
Lira	20	12	7	25	32
Apac	18	16	10	24	34
Kitgum	24	18	18	24	42
Gulu	27	10	10	27	37
Arua	19	4	0	23	23
Nebbi	14	5	4	15	19
Soroti	11	20	4	27	31
Total	133	85	53	165	218

Note 1) Moyo Adjumani and Katakwi's figures are not available at the Headquarters

Moyo and Adjumani have been cut off because of insecurity

2) All members have less than 50 employees We have not received any new members with more than 50 employees

3) There is a decline in the number of membership from 286 in 1997 to 218 in 1998 due to the reluctance of some old members to renew their membership However many new members are now coming in because of the Uganda Gatsby Trust Loan guarantee Scheme for NUMA members

**Centenary Rural Development Bank Ltd.**

Head Office - Plot 7 Entebbe Road

P O Box 1892

Phone: 25127617 Fax 232393

Kampala.

Our Ref

Your Ref

Date

4TH January, 1999CMF REPORTING TO USAID**DATA ON BORROWERS AND SAVERS FOR 31ST DECEMBER, 1998 -
CENTENARY RURAL DEVELOPMENT BANK LTD**

- 1 Value of Loans outstanding - Ushs 11,545,949,896
- 2 Number of Loans outstanding - Ushs 9,831
- 3 Value of Savings - Ushs 20,180,993,000
- 4 Number of Savers - 99,414
- 5 Operational areas, 1998

Kampala (Entebbe Rd., Namirembe Road)

Masaka

Kyotera

Mbarara

Kabale

Mityana

Hoima

Lira

Arua

Mbale

- 6 New operational areas planned for 1999 -
Kasese, Jinja, Iganga, Soroti

The Co-operative Bank Limited

(Registered under Co-operative Act 1963)
Reg No 2056



We Listen

Ref No

Date Jan 29, 1999

19

Ms Ann Ritchie
PRESTO
Kampala
Uganda

Dear Ms Ritchie,

Re:- AWARD No. 617-A-00-97-00001-00
AGENCY PROGRAM 7th QUARTERLY PERFORMANCE
MONITORING & PLANNING REPORT

Please find enclosed for your attention, the above mentioned report for the quarter ended December 31, 1998

Should there be any queries or comments, please contact the undersigned at your earliest convenience

Yours truly,

Lascelles Chen
Microenterprise Specialist

c c Peter Robinson - Managing Director

7) FINANCIAL & PORTFOLIO PERFORMANCE (US\$)

A- PORTIFOLIO AND OUTREACH- [to target group]	30-Sep-98	31-Dec-98
1-Outstanding Loan Balance	581,674	931,366
2-Outstanding number of Loans	6,817	8,015
3-Outstanding Loan size distribution		
(i)-maximum		483
(ii)-minimum		34
(iii)-mean		116
4-Total Value of Loans disbursed		2,973,185
5-Total Number of Loans disbursed		19,133
6-Percentage of Females		48.5%
7-Portfolio at risk		
	Payments	Loan Balances
(i)-1<=30 days	3,533	32,060
(ii)-31<=60 days	0	-
(iii)-61<=90 days	0	-
(iv)-91<=1yr	0	-
8-Total amount (value) in small savers deposit a/c		2,020,837
(i)Compulsory-(H S A) (value)		582,871
(ii)Voluntary-(Ordinary) (value)		1,437,966
9-Number of small saver deposit a/c's		28,645
(i)-Compulsory-(H S A)		9,310
(ii)-Voluntary-(Ordinary)		19,335
10- # staff in Savings		22
# staff in Credit		21
# staff in both activities		43

B - INTEREST RATE POLICY.	
11-Rate paid by target group clients	76%
12-Rate paid on small savings deposits	4%

Faulu Uganda

Enabling People To Succeed Through Small Business Loans

Head Office
PO Box 12167
Kampala Uganda
Tel 272280 236724
Fax: 236724
Internet: FAULU-UGANDA@maf.org

January 6, 1999

The Director,
Center for Microenterprise Finance,
PRESTO,
P O Box 24204,
KAMPALA

Attn Ms Anne Ritchie

Dear Ms Ritchie,

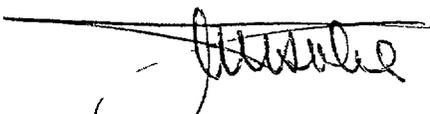
RE CMF REPORTING

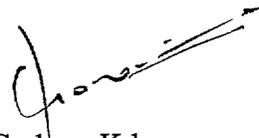
We refer to your letter of December 18, 1998 reference 110/L addressed to Bruce Lawson. We have replied to your letter as Bruce is away until January 15, 1999.

The information required as at December 31, 1998 is as follows:

1	Outstanding Loan Balance	-	Shs 452,612,054
2	Number of Outstanding Loans	-	1951
3	Value of Savings	-	Shs 333,857,477
4	Number of Savers	-	3213
5	Operational Areas	-	Kampala City Boundaries
6	Planned Operational Areas for 1999	-	i] Entebbe ii] Mukono iii] Mityana

Yours faithfully,
FHI-FAULU UGANDA


Christopher Musoke
FINANCE MANAGER


Godwin Kihuguru
BRANCH MANAGER

FINCA Uganda

Village Banking for a Better Future

Foundation for International Community Assistance

Head Office

63 Buganda Road
P O Box 24450, Kampala,
Tel 256-041-231134
E-mail finca@starcom.co.ug

Jinja Branch

12 Lubogo Rd,
P O Box 1659, Jinja
Tel/Fax 256-043-20058

20th January, 1999

Anne Ritchie

Director, Center for Microenterprise Finance

Plot 21 Kawalya Kaggwa Close, Kololo

P O Box 24204

KAMPALA

Dear Madam,

RE CMF REPORTING TO USAID

Happy New year!

Thanks for your letter of 18th December, 1998 in which you were seeking information regarding December, 1998 information

Please find enclosed the information required

Yours faithfully,

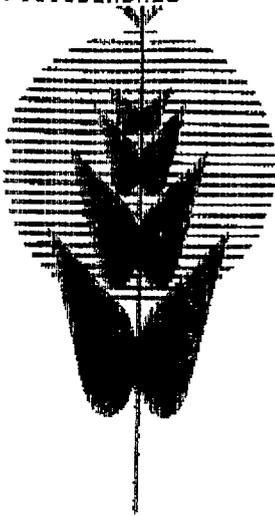
Paul Segawa
Finance Director



FINCA UGANDA
SAVERS AND BORROWERS

	Ushs
Value of Loans Outstanding	1,170,040,224
Number of Loans Outstanding	17,228
Value of Savings	1,153,189,000
Number of Savers	17,228
Operational Areas as at Dec 98	5
New Operational areas Planned for 1999	2

Jeff Hunt



FOCCAS Uganda

Foundation for Credit and Community Assistance

small loans for
big changes

Programme Office

Plot #48 Republic Street
P O Box 907
Mbale, Uganda
TEL/ FAX 256 45 33069
TEL 256-45 34205

19 January 1998

Anne Ritchie
Director
Center for Microenterprise Finance
PRESTO
P O Box 24204
KAMPALA

Dear Anne,

Re: CME Reporting to USAID

In reference to your letter dated 18 December 1998, here is the end-of-year information that you requested from FOCCAS UGANDA (as of 31 December 1998)

1 Value of loans outstanding	Ush 514,849 067
2 Number of loans outstanding	3 882
3 Value of savings	Ush 70,054 633
4 Number of savers	4 123
5 Operational areas (1998)	Mbale, Tororo and Busia Districts
6 Operational areas (1999)	Mbale Tororo Busia, and Kapchorwa Districts

Please let us know if you require any additional information

Sincerely,

Mark Guzzi
Program Manager



February 4, 1999

Ms Anne Ritchie,
Director,
Centre for Microenterprise Finance
Kampala

Dear Ms Ritchie,

RE CMF REPORTING TO USAID

This is in response to your letter dated 18th December 1998 on the above subject matter
I am sorry for the delay in replying, this was because we closed on the 18th December 1998
for the Christmas holiday and resumed on 4th January 1999

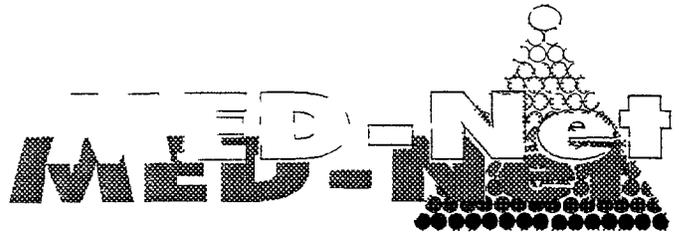
The information you requested for is as presented in the chart below -

	PERFORMANCE INDICATOR	FIGURES AS AT 31 12 98 SHS / FIGURES
1	Value of Loans Outstanding	2,015,877,000/=
2	Number of Loans Outstanding	12,988
3	Value of savings	1,175,905,000/=
4	Number of Savers	16,888
5	Operational areas 1998	20 branches KABALE, MBALE, RUKUNGIRI, SOROTI ISHAKA, LIRA, KASESE, HOIMA, MBARARA, IGANGA, MASAKA, WANDEGEYA, NATEETE, NAKAWA, OWINO, KATWE, MUKONO, JINJA, FORTPORTAL, ARUA
6	New Operational areas planed for 1999	<ul style="list-style-type: none">• No New branches to be opened in 1999• Local Incorporation of PRIDE AFRICA

Should you need any additional clarifications please do not hesitate to contact me

Yours sincerely,

Paul K Musoke,
GENERAL MANAGER



MICRO ENTERPRISE DEVELOPMENT NETWORK

An Affiliate of World Vision Uganda

Plot 831 Bombo Rd Makerere Kavule PO Box 5319 Tel 541134 KAMPALA (U)

8th January 1999

M/S Anne Ritchie,
Director,
Center for Microenterprise Finance,
PRESTO
P O Box 24204
KAMPALA

Dear Anne Ritchie,

RE CMF REPORTING TO USAID

Greetings and Happy New Year!

The information you requested for, for the period ending December 1998 is as follows

1	Value of Loans Outstanding	-	US \$ 330,000
2	Number of Loans Outstanding	-	3,300
3	Value of Savings	-	US \$ 40,000
4	Number of Savers	-	3000
5	Operational Areas 1998	-	Mukono, Kampala/Mpigi, Masaka
6	New Operational Areas 1999	-	Rakai Soroti, Kabale

I hope that this information meets your need

Yours sincerely,

Dorothy Katantazi
Executive Director



**THE UGANDA WOMEN'S FINANCE
TRUST LIMITED (UWFT)**

"Economic Empowerment of Women through Financial Assistance
Training and Technical Assistance"

Plot 59, Buganda Road
P O Box 6972 Kampala, Uganda
Phone 341275/ 255146
Fax 256-41-255144
e-Mail - uwft@swift.uganda.com

Your Ref
Our Ref
Date January 28, 1999

The Director
Centre for Microenterprise Finance
PRESTO/ USAID
KAMPALA
Uganda

Dear Madam,

UPDATE OF INFORMATION FOR CMF REPORTING TO USAID

Refer to your letter Ref 110/L dated 18th December, 1998 on the above subject

The update of the required information as at 31/12/1998 is as follows

- 1 Value of loans outstanding Shs1,007 4million
- 2 Number of clients with loans outstanding 8,022
- 3 Value of Savings Shs1,357million
- 4 Number of Savers 13,393
- 5 Operational Areas 1998 Kampala, Jinja, Masaka, Mbarara, Iganga, Kamuli, Mbale, Kumi and Soroti
- 6 New Operational areas planned for 1999 - Lugazi, Ishaka

Attached also is the detailed Operational Report as at 31/12/1998

Yours sincerely
UWFT LTD

Nathan Okurut
For **GENERAL MANAGER**

Attached Operational Report



PRIVATE SECTOR FOUNDATION

Plot 43 Nakasero Road

P O Box 7683 Kampala Tel 230956/342163 Fax 259109

E mail prist@starcom.co.ug

Thursday, 19 November 1998

Bruce L. Mazzie, Chief of Party
PRESTO Project
P O Box 24204,
Kampala

Dear Mr Mazzie,

Subject Regulation Participation Act

You may recall that during the retreat for the Uganda Investment Authority in August, we agreed in the breakout group that "the Private Sector should be a partner of the government in building the economy" and not just the subject of government edicts. You may also recall that the Minister of State for Investment, Hon Sam Kutesa, suggested that the Regulation Participation Act be included in the new Investment Act. I don't know what progress has been made on that matter but we surely support such a move and this letter confirms our support. I noticed that in the report of the UIA Retreat the first item on the table of actions supports this legislation.

All the best

Sincerely,

Wasswa Kajubi
Executive Director,
Private sector Foundation



Uganda Manufacturers Association (UMA)
Consultancy and Information Services Limited

10 KALITUNSI RD P O BOX 9113 TEL 236147/233663/234879 FAX 236148/243292 KAMPALA - UGANDA

OUR REF

YOUR REF

DATE 06/01/1999

Mr. Bruce L. Mazzie,
Chief of Party,
PRESTO Project,
P.O. Box 24204,
KAMPALA.

Dear Mr. Mazzie,

REGULATION PARTICIPATION ACT

This letter confirms our support of UMA and UMACIS for the passage of a Regulation Participation Act. The National Forum held in December 1997 introduced and passed a resolution with the objective of establishing such legislation. UMA has been and will continue to be an advocate for increased participation by the private sector for the benefit of Uganda.

Thank you

Yours sincerely,

William S. Kalema Ph D
DIRECTOR, UMACIS AND
CHAIRMAN, ECONOMIC SUB-COMMITTEE, UMA

UGANDA NATIONAL CHAMBER OF COMMERCE AND INDUSTRY

Plot 17/19 Jinja Road
P O Box 3809
Kampala - Uganda



Tel +256 - 41 - 258791 / 2
Fax +256 - 41 - 258793 / 255288
Telex 61403 MINCO UG
E-mail uncci@uol.co.ug

UNCCI/ADM/035/98

24th November 1998

Bruce L. Mazzie
Chief of Party
PRESTO Project
P O Box 24204
Kampala

Dear Mazzie,

RE. REGULATION PARTICIPATION ACT

The Board of Directors, Trustees and delegates of the Uganda National Chamber of Commerce and Industry, feel that the private sector should be the partner of the government in building the economy. This letter confirms our support for the Regulation Participation Act. The continued collaboration between the Government of Uganda and the private sector in the process of regulation will be written in the law with the passage of this Act and should enhance our position in the process.

As you know, the participants of the National Forum held in December 1997 passed a resolution with the objective of establishing the process that this legislation support.

Thanks for your usual co-operation.

Yours sincerely,

**PRESIDENT UGANDA NATIONAL CHAMBER OF COMMERCE AND INDUSTRY &
CHAIRMAN COMESA BUSINESS COMMUNITY**

Honey Katatumba

c c Secretary General, UNCCI

TAX APPEALS TRIBUNAL

*9th Floor NIC Bldg, Plot 3 Pilkington Road
P O Box 7019
Kampala
Tel. 346150/254419 Fax 346150*

January 11, 1999

Ref Vol 10/TAT/98

Mr Bruce L Mazzie
Chief of Party
PRESTO

Dear Mr Mazzie

I am writing to convey our sincere gratitude for the keen interest you have shown in the Tax Appeals Tribunal

I am also writing to follow up on your visit and the fruitful discussions we had in our office on 7/1/99. During the discussions, we briefed you on the progress we have made in two major areas. First that we had already submitted the Staff proposals to the Ministries of Public Service and Finance, Planning and Economic Development. We are in touch with the Permanent Secretary, Ministry of Public Service and as soon as we get the go ahead, we will advertise the posts of the core staff especially the Registrar. The Advertisement for the posts is ready.

Secondly, we informed you that the Rules of Procedure of the Tribunal are already with the Ministry of Justice for final technical touches after which the Ministry will send them to the Uganda Printing and Publishing Corporation, Entebbe for printing and publication. You promised to assist with the costs. I shall be able to submit these to you as soon as I get a quotation from the printers.

We also discussed the sensitization program. We agreed that as soon as the Rules and Procedures are published we will hold a one-day seminar at the UMA Show Ground Conference Center, at which we will introduce them. We take this to be a very important opportunity for the Tribunal to introduce its work and functions to the public. From this, the Tribunal may start receiving applications, especially as we hope that the Registrar will have been appointed.

You kindly agreed to fund this seminar. We will discuss the costs with you after setting the date for the seminar. This will be after the publication of the Rules. We also touched on the district sensitization program, we will be happy to discuss the details after the Rules are out.

You offered space in the print media and airtime on TV. We warmly welcome this offer. We plan a press release before the Seminar and we will be giving information and briefings to the public now and then.

We are grateful for your offer to finance two Members of the Tribunal for a two weeks study tour in April 1999. We have nominated Messrs George Mugerwa and P. A. Namugowa. Please let me know what further details you need concerning them. If there is an opportunity for a third person I would be most grateful if you considered Juventine Iica.

Lastly we proposed to you to consider our request for Audio-visual equipment to facilitate the recording of the proceedings. We have started a survey and price comparisons on the appropriate equipment and we shall get back to you when we are ready.

I have to apologize that much as we would have liked to, it has not been possible at this moment to provide you with figures that would facilitate your budgeting. They will be provided as soon as we have the necessary information.

Yours faithfully,


Benjamin Nganwa Kamugasha
CHAIRMAN

PRESTO

PRIVATE ENTERPRISE SUPPORT, TRAINING & ORGANIZATIONAL DEVELOPMENT PROJECT

Plot 21 Kawalya Kaggwa Close, Kololo PO BOX 24204, Kampala Tel. 347481/2/3, Fax. 347635, E - mail. PRESTO@imul.com

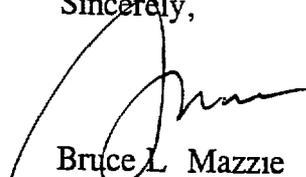
2 December 1998

Jim Gohary, Project Officer
USAID

Dear Jim,

The baseline of steps and time in the process necessary to register a company at the Office of the Registrar General (now the Uganda Registration Services Agency) prior to the technical assistance provided by PRESTO was approved by the Registrar General, Ruth Masika, in November 1997. The baseline of steps and time in the process necessary to register a company at the Uganda Registration Services Agency in December 1998 shows significant improvement following the technical assistance provided by PRESTO.

Sincerely,



Bruce L. Mazzie
Chief of Party

FRESTO PARR COMPONENT
REGISTRAR GENERAL BUSINESS REGISTRATION PROCESS
September 1997 BASELINE vs February 1999 RESULT

#	DESCRIPTION OF STEP	TIME (days) October 1997	TIME (days) December 1998
1	Locate office of Registrar General	1	1
2	Find someone to assist and what forms are needed	3	1
3	Search business name	10	1
4	Reserve name of business	3	1
5	Retrieve forms at Bookstore	1	
6	Articles of Incorporation and Memorandum of Association a Contact attorney to draft b Obtain copy from another source and revise	70 30	
7	Return to Registrar for incorporation Certificate of incorporation issued by Registrar	10	
8	Registration of documents	2	5
9	Retrieving of documents		
10			
11			
12			
13			
14			
	Number of Steps	8	5
	Total Time	10	9

Approved *(Signature)* **KETRAH A TUKURATIRE (MRS)**
 Ketrah Tukuratire, Registrar

Date December 1998

AG REGISTRAR GENERAL



EDP The Winner
for
Entrepreneurs

SIXTH ENTREPRENEURSHIP WORKSHOP

will be conducted by

Management Systems International, Washington, D C ,USA

15TH - 26TH FEB 1999

Organised under the auspices of the USAID-PRESTO Project in collaboration with the Uganda Manufacturers Association

Course Content

- Business planning
- What successful Entrepreneurs do
- Systematic planning and monitoring
- Setting business goals
- The relationship between quality and efficiency
- What you need to know to make your business a success
- Calculating risk

Eligibility

All entrepreneurs currently operating a business in Uganda can apply However, participation is limited, To qualify, participants will undergo a rigorous selection process Applications for selection should be delivered to UMA Secretariat by February 9th, 1999

Cost UShs 300,000/=

For further information and to obtain an application form, Contact
Deputy Executive Director/Training officer
UMA Lugogo Show Grounds
Tel 221034 Fax 220285

Improve your entrepreneurial skills, participate in the world-renowned

“Entrepreneurship Development Programme.”

That entrepreneurs perform vital functions in economic growth is well established. They are recognized as the human agents needed to mobilize capital, add value, produce necessary goods and services, create employment and develop the means by which trade is carried on. The entrepreneur's role has been succinctly described as “no entrepreneur, no business growth.”

Numerous management training programs have been developed for strengthening accounting skills, feasibility analysis, marketing and inventory control, but few, if any, of these programs address the fundamental question of how to select and strengthen the entrepreneur.

Entrepreneurship is a set of behaviours and practices which can be observed and acquired. A behavioural approach to entrepreneurship suggests that individual entrepreneurship ability can be strengthened by exposure to appropriate training and that entrepreneurship acumen can be assessed by measuring the extent to which an individual manifests key entrepreneurial behaviours.

The *Entrepreneurship Development Programme* teaches participants how to identify specific behaviours associated with successful entrepreneurship.

The *Entrepreneurship Workshop* developed by Management Systems International (MSI) of Washington, DC, is an extensive two-week workshop for identifying and expanding participants' potential to initiate and improve their businesses.

MSI has established a worldwide reputation in entrepreneurship training. The *Entrepreneurship Development Programme* has transferred and installed the capacity to conduct and sustain the programme to existing organizations in thirteen countries.

A service of the Uganda Manufacturers Association
implemented by the USAID-funded PRESTO Project
in cooperation with Management Systems International of Washington, DC, USA

For further information contact

The Deputy Executive Director or Training Officer
Uganda Manufacturers Association (UMA)
Tel 221034 or 220285, Kampala



Center for Arbitration & Dispute Resolution
[CADER]

*Have You a Contract Dispute with a Supplier,
Business Partner, Vendor, or Client?*

There is no need to go to court!!

you can resolve the issue quickly and in confidence at

CADER

*For all disputes regarding commercial, Industrial, labour, community and domestic
matters in Uganda*

*CADER, established by Uganda's mainstream business associations, is the only institution of
its kind in East Africa. It was established to resolve business and family disputes quickly,
fairly, confidentially and cost effectively. Services offered include - arbitration,
mediation, conciliation, mini-trials, mediarb, corporate disciplinary tribunals and other
alternative dispute resolution methods*

CADER is a public/private initiative that enjoys the support of the Ministry of Justice and Attorney General, business associations and is supported through a grant by the USAID PRESTO Project, the World Bank, and the Donor community

Address CADER, Plot 6/8 Parliament Avenue, Farmers
House, Ground Floor Suite G2/3 Kampala P O Box
25585,
Tel 349515, E-mail Cader@infocom Co Ug

Does your business extend credit to customers?

If the answer is yes, you need to reduce your risk of non-payment

Does your work involve the assessment of bids, tenders, new contracts, new markets? Do you seek for information on any business entity in Uganda or abroad?

With effect from April 1st, 1999, get the facts from

***The Uganda Institute of Bankers
Business Information Bureau***

Make informed credit decisions and reduce your credit risk by getting a credit check from the **Bureau**. This is a service of the **Uganda Institute of Bankers**. It was funded by the USAID PRESTO Project to serve your information needs

- 40,000 entries on individuals and businesses have been collected
- Information from credit suppliers, banks and the courts of law continues to be received and entered daily

*Don't make a credit or business decision without the crucial facts
Contact the first name in credit and business information*

***The Uganda Institute of Bankers
Business Information Bureau***

We provide the facts, the opinions and decisions are yours!

Call the Uganda Institute of Bankers NOW to subscribe



Phone: 233628/349059
Fax: 234259
E-Mail: uib@starcom.co.ug

Service available via E-mail, telephone, fax or post



VIDEO TOURISM PRODUCTIONS

"quality supply and publicity with eco-tourism products and services"

Plot 8 Colville Street P O Box 2353
KAMPALA - UGANDA

Tel 075 692980 Fax
E mail

4 January 1999

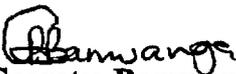
Mr Bruce L. Mazzie,
Chief of Party, PRESTO,
Plot 21, Kawalya Kaggwa Close,
Kololo - Kampala

Dear Mr Mazzie,

This letter confirms the dates and time of PRESTO's commercials airing during the first quarter of this year (January - March)

Day	Programme	Date	Time	TV Commercials
Wed	S Of the Nile	6/1	8 30	Tax Appeals Tribunal
Sunday	Owino Market	17/1	8 30	EDP
Sunday	Lake Mbuoro	24/1	8 30	CADER
Sunday	S of the Nile	31/1	8 30	Tax Appeals Tribunal
Sunday	Owino Market	7/2	8 30	EDP
Sunday	Lake Mbuoro	14/2	8 30	CADER
Sunday	Central Region	21/2	8 30	EDP
Sunday	L Bunyonyi	28/2	8 30	Tax Appeals Tribunal
Sunday	Kisizi W Falls	7/3	8 30	CADER
Sunday	Central Region	14/3	8 30	EDP
Sunday	L Bunyonyi	21/3	8 30	Tax Appeals Tribunal
Sunday	Kisizi W Falls	28/3	8 30	CADER

Thank you


Gorretie Bamwanga
Managing Director

TV COMMERCIAL

Entrepreneurship Development Program

(60 seconds, featuring Steven Banya, BanCafe)

SCRIPT Hello, I'm Steven Banya. I provide gourmet Ugandan coffee to my customers at BanCafe. I attended the Entrepreneurship Development Program offered by the Uganda Manufacturers Association. The Program teaches us how to identify specific behaviours associated with success. It has made a difference in my business. Over 150 Ugandans have already benefited from the world-renowned Entrepreneurship Development Program provided by the USAID-funded PRESTO Project.

ON SCREEN WITH VOICE OVER AT END

Reserve your place now

Entrepreneurship Development Program

Tel: 221034 or 220285, Kampala.

This program is sponsored by
the **USAID-PRESTO Project.**

TV COMMERCIAL

Centre for Arbitration and Dispute Resolution

(30 seconds, featuring Hon Elly Karuhanga, M P , President of CADER)

SCRIPT If you are a businessperson and you have a difference or dispute with a client or supplier, you can resolve it in Kampala The Centre for Arbitration and Dispute Resolution, CADER, on the Ground Floor of Farmers House, has the necessary legal staff to arbitrate your dispute and will provide you with the information you need to include in your contracts and agreements for the resolution of disputes CADER is owned by Uganda's business associations and was established with assistance from the USAID PRESTO Project

ON SCREEN WITH VOICE OVER AT END

See Ad Copy

TV COMMERCIAL

TAX APPEALS TRIBUNAL

(30 seconds, Hon Manzi Tumubweene, M P)

SCRIPT Businesses have a responsibility to pay taxes in Uganda. You also have a right to appeal and they also have the right to appeal. Corporate tax and Pay-as-you Earn withholding tax are required by law. Understand your rights and responsibilities regarding taxes. The Tax Appeals Tribunal has been established as a neutral service for taxpayers to resolve tax disputes. A "Simplified Tax Guide" is available for your information. The Tax Appeals Tribunal was established with assistance from the USAID PRESTO Project.

ON SCREEN WITH VOICE OVER AT END

Tax Appeals Tribunal

9th Floor, 3 Pilkington Road, Kampala.

This program is sponsored by
the **USAID-PRESTO Project.**

TV COMMERCIAL

UGANDA BUSINESS INFORMATION BUREAU (UBIB)

(20 seconds, Steven Mukweli, UBIB)

SCRIPT. Do you provide consumer credit? Is your client a good risk? The Uganda Business Information Bureau can help your business make informed credit decisions about whether to extend or deny credit. Information in the public domain forms the data base of individuals and companies in Uganda and is available at the Uganda Business Information Bureau. This program is sponsored by the USAID-PRESTO Project.

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