

# COMPONENT 2 – COMMUNITY BASED FINANCIAL SERVICES



**STATUS REPORT AS AT APRIL, 2018**

**PRESENTED BY:  
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# **PRESENTATION OUTLINE**

- 1) IMPLEMENTATION PROGRESS**
- 2) SUCCESSES**
- 3) CHALLENGES**
- 4) AREAS OF FOCUS FOR THE NEXT 3 YEARS**

## **IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.1**

### **CSCG ESTABLISHMENT AS AT APRIL 2018**

<b>No</b>	<b>Name of Service Provider</b>	<b>Overall targets</b>	<b>No. of CSCGs Established for the period</b>	<b>% Achievement</b>
<b>1</b>	KPSDC North East	1000	751	75.1%
<b>2</b>	CARE International (Eastern )/ UWESO	2500	1,935	77.4%
<b>3</b>	FURA & CREAM	1900	1,471	77.4%
<b>4</b>	Mid-North PSDC and Acholi PSDC	2100	1,805	86%
	<b>TOTAL</b>	<b>7,500</b>	<b>5,962</b>	<b>79.4%</b>

## IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.1 MEMBERSHIP, SAVINGS MOBILISED, VALUE OF LOANS OUTSTANDING

No	Region	Current Members	Value of Loans Outstanding	Cumulative Value of Savings
1	CARE & UWESO	55,783	2,559,511,420	2,831,282,250
2	Mid-North PSDC and Acholi PSDC	52,765	2,283,295,805	2,324,995,810
3	CARE & KPSDC	20,766	626,661,100	917,705,700
4	FURA & CREAM	43,564	2,662,825,597	2,779,246,580
	<b>TOTAL</b>	<b>172,878</b>	<b>8,132,293,922</b>	<b>8,853,230,340</b>

## IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2 AREAS OF OPERATION

No	Region	Districts	Subcounties	Parishes	Villages
1.	Mid North	9	16	65	117
2.	Eastern	11	23	86	220
3.	North East	6	25	53	95
4.	West Nile	8	35	132	238
5.	Lot 5	27	45	136	230
	<b>TOTALS</b>	<b>61</b>	<b>144</b>	<b>472</b>	<b>900</b>

## IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2 CSCGS SUPPORTED AS AT APRIL, 2018

No	Region	Target	Achievement
1.	Mid North	300	311
2.	Eastern	300	367
3.	North East	300	303
4.	West Nile	300	306
5.	Lot 5	300	352
	<b>TOTALS</b>	<b>1500</b>	<b>1639</b>

# TO NOTE:

- There is a high demand for strengthening mature CSCGs across all the regions.
- CSCGs supported by PROFIRA under sub-component 2.1 are now mature enough to be considered for strengthening in phase 2.

## IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2 MEMBERSHIP, SAVINGS MOBILISED, VALUE OF LOANS OUTSTANDING

No.	Region	Current Members	Value of Loans Outstanding	Cumulative Value of Savings
1	SEPSPEL	10,734	842,475,553	865,779,200
2	IIRR CARITAS (MIDNORTH MATURE)	8,959	512,537,200	538,093,500
3	CARE & WINEPS	9,038	974,282,000	1,190,685,700
4	READ			
5	KPSDPC/SEPSPEL(KARA MOJA	5,464	533,034,395	673,703,800
	<b>TOTAL</b>	<b>28,731</b>	<b>2,329,294,753</b>	<b>2,594,558,400</b>



## IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2

### CSCGS REGISTERED WITH DLGS AS AT APRIL, 2018

No	Region	Target	Achievement	Variance
1.	Mid North	240	267	+27
2.	Eastern	200	179	-17
3.	North East	200	195	-5
4.	West Nile	240	255	+15
5.	Lot 5	20	20	0
	<b>TOTALS</b>	<b>900</b>	<b>916</b>	

**IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2**  
**CSCGS LINKED TO FORMAL FINANCIAL INSTITUTIONS**  
**AS AT APRIL, 2018**

No	Region	Target	Achievement	Variance
1.	Mid North	160	115	-45
2.	Eastern	140	88	-52
3.	North East	17	22	+5
4.	West Nile	192	167	-25
5.	Lot 5	12	20	+8
	<b>TOTALS</b>	<b>521</b>	<b>412</b>	

## IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2 CSCGS SUPPORTED TO CARRYOVER SAVINGS

No	Region	Target	Achievement	Variance
1.	Mid North	50	60	+10
2.	Eastern	15	46	+31
3.	North East	15	22	+7
4.	West Nile	N/A	N/A	N/A
5.	Lot 5	N/A	N/A	N/A
	<b>TOTALS</b>	<b>80</b>	<b>128</b>	

**IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2**  
**CSCGS MEMBERS TRAINED IN BUSINESS SKILLS AS AT**  
**APRIL, 2018**

No	Region	Target	Achievement	Variance
1.	Mid North	6500	8479	979
2.	Eastern	4200	4207	7
3.	North East	1500	1565	65
4.	West Nile	6000	3408	-2592
5.	Lot 5	1000	1016	16
	<b>TOTALS</b>	<b>19200</b>	<b>18675</b>	

**IMPLEMENTATION PROGRESS - SUB-COMPONENT 2.2**  
**CSCGS MEMBERS TRAINED IN FINANCIAL LITERACY AS**  
**AT APRIL, 2018**

No	Region	Target	Achievement	Variance
1.	Mid North	6250	7458	1208
2.	Eastern	4075	5270	770
3.	North East	1350	1624	274
4.	West Nile	7500	7645	145
5.	Lot 5	1000	1151	151
	<b>TOTALS</b>	<b>20175</b>	<b>23148</b>	

# SUCCESSSES

- The component has successfully reached the number of women (75%) and youth(22%) as per the project design.
- The CSCG methodology has successfully been rolled out to the financially excluded rural Ugandans thus increasing access to financial services.
- Sub-component 2.1 established CSCGs are successfully sharing out their savings and rolled over to the second cycle.
- Willingness of Formal Financial Institutions to provide financial services to CSCGs.

# SUCCESSSES-PICTORIAL



# SUCCESSES-PICTORIAL





# CHALLENGES

- Consortium management.
- High staff turnover at Service Provider Level.
- High costs of registering CSCGs at district and or sub-county.
- Mobilization challenges in karamoja region; due to the nomadic nature of the communities and the sparse population.

# AREAS OF FOCUS FOR THE REMAINING PERIOD OF THE PERIOD

- Contract Monitoring by PMU.
- Scale up innovations that have been successful . However, this might call for extra funds to scale up such innovations.
- Roll out of the Village Agent and PSP model to ensure sustainability.
- Exit strategies; strengthening CSCG management committees to oversee CSCG operations.
- Financial Literacy and business skills trainings to CSCGs supported.
- Completion of the procurement process for phase 2.
- Reflection forums for Service Providers and key stakeholders.
- Documentation of lessons learnt during implimentation.

# KEY ISSUES FOR MTR/ MISSION

- Approaches to upscale the strengthening support due to appreciation and high demand for the innovations.
- Provision of a clear distinction of achievements when regarding CSCGs that have benefited from both establishment and strengthening support. There might be an issue of double counting in terms of outreach.
- Influencing the deliverables that are desired in phase 2 implementation; without conflicting with the procurement process.
- Procurement cycle