

MPTF OFFICE GENERIC ANNUAL PROGRAMME¹ FINAL NARRATIVE REPORT REPORTING PERIOD: 26 MAY 2021 – 31 AUGUST 2022

<p style="text-align: center;">Programme Title & Project Number</p> <ul style="list-style-type: none"> Programme Title: Increased access to finance for gender-responsive Micro Small & Medium Enterprises (MSMEs) to enable recovery from the impacts of COVID-19 pandemic Programme Number (if applicable) MPTF Office Project Reference Number:³ 126901 	<p style="text-align: center;">Country, Locality(s), Priority Area(s) / Strategic Results²</p> <p>(if applicable) Country/Region: Kampala, Wakiso, Manafwa, Namisindwa and Nwoya districts - Uganda</p>
<p style="text-align: center;">Participating Organization(s)</p> <ul style="list-style-type: none"> United Nations Capital Development Fund United Nations Development Programme UN Women 	<p style="text-align: center;">Implementing Partners</p> <ul style="list-style-type: none"> National counterparts (government, private, NGOs & others) and other International Organizations
<p style="text-align: center;">Programme/Project Cost (US\$)</p> <p>Total approved budget as per project document: US\$ 192,834.79</p> <p>MPTF /JP Contribution⁴:</p> <ul style="list-style-type: none"> UNCDF: US\$ 64,278.26 UNDP: US\$ 64,278.26 UN Women: US\$ 64,278.26 <p>Agency Contribution</p> <ul style="list-style-type: none"> by Agency (if applicable) <p>Government Contribution (if applicable)</p> <p>Other Contributions (donors) (if applicable)</p> <p>TOTAL: 192,834.79</p>	<p style="text-align: center;">Programme Duration</p> <p>Overall Duration (months): Fifteen (15) Months</p> <p>Start Date⁵ (26.05.2021)</p> <p>Original End Date⁶ (31.05.2022)</p> <p>Current End date⁷(31.08.2022)</p>
<p style="text-align: center;">Programme Assessment/Review/Mid-Term Eval.</p> <p>Assessment/Review - if applicable <i>please attach</i></p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: dd.mm.yyyy</p> <p>Mid-Term Evaluation Report – if applicable <i>please attach</i></p> <p><input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Date: dd.mm.yyyy</p>	<p style="text-align: center;">Report Submitted By</p> <ul style="list-style-type: none"> <input type="checkbox"/> Name: Jenifer Bukokhe <input type="checkbox"/> Title: Deputy Director a.i. <input type="checkbox"/> Participating Organization (Lead): UNCDF <input type="checkbox"/> Email address: Jenifer.bukokhe@uncdf.org

¹ The term “programme” is used for programmes, joint programmes and projects.

² Strategic Results, as formulated in the Strategic UN Planning Framework (e.g. UNDAF) or project document;

³ The MPTF Office Project Reference Number is the same number as the one on the Notification message. It is also referred to as “Project ID” on the project’s factsheet page the [MPTF Office GATEWAY](#)

⁴ The MPTF or JP Contribution, refers to the amount transferred to the Participating UN Organizations, which is available on the [MPTF Office GATEWAY](#)

⁵ The start date is the date of the first transfer of the funds from the MPTF Office as Administrative Agent. Transfer date is available on the [MPTF Office GATEWAY](#)

⁶ As per approval of the original project document by the relevant decision-making body/Steering Committee.

⁷ If there has been an extension, then the revised, approved end date should be reflected here. If there has been no extension approved, then the current end date is the same as the original end date. The end date is the same as the operational closure date which is when all activities for which a Participating Organization is responsible under an approved MPTF / JP have been completed. As per the MOU, agencies are to notify the MPTF Office when a programme completes its operational activities.

NARRATIVE REPORT FORMAT

EXECUTIVE SUMMARY

- In ¼ to ½ a page, summarise the most important achievements of Programme during the reporting period and key elements from your detailed report below. Highlight in the summary, the elements of the main report that you consider to be the most critical to be included in the MPTF Office Consolidated Annual Report.

The UNCDF in partnership with PSFU are co-implementing the component of increased access to finance for gender-responsive Micro Small & Medium Enterprises (MSMEs) to enable recovery from the impacts of COVID-19 pandemic was implemented in the five districts of Wakiso, Kampala, Namisidwa, Nwoya and Manafa.

A series of information sharing sessions involving financial institutions and supported MSMEs in the target districts have been organised. The sessions aimed at providing a platform to financial institutions to introduce their products to MSMEs in targeted districts but also link interested MSMEs to access financing for business plan implementation.

Four (4) financial institutions (Post bank, Centenary bank, Equity Bank and Finance Trust bank) were engaged to sensitize MSMEs about their products and develop financial products for women economic empowerment. Other SMEs were also referred to the START facility and other related financing programs to access financing.

100 women-led enterprises equipped with knowledge about available loan products and lending requirements of financial institutions. At least 30 SMEs were supported to develop business plans while 20 SMEs were linked to financial institutions to access financing for their business plans.

I. Purpose

- Provide the main objectives and expected outcomes of the programme in relation to the appropriate **Strategic UN Planning Framework (e.g. UNDAF) and project document (if applicable) or Annual Work Plan (AWP).**

This programme will contribute to window 2: Mitigate the Socioeconomic Impact and safeguard people and their livelihoods, and Pillar 3, Economic Response and Recovery of the United Nations Emergency Appeal and facility for the impact of COVID-19 in Uganda.

The main intervention of the project is to increase access to finance to contribute to support of 50 gender-responsive Micro Small & Medium Enterprises access to finance to enable recovery from the impacts of COVID-19 pandemic.

II. Results

- This section is the **most important in the Report** and particular attention should be given to reporting on **results / and changes** that have taken place rather than on activities. It has three parts to help capture this information in different ways (i. Narrative section; ii. Indicator based performance assessment; and iii. A specific story).

i) Narrative reporting on results:

From January to December 2021, respond to the guiding questions indicated below to provide a narrative summary of the results achieved. The aim here is to tell the **story of change** that your Programme has achieved in 2021. Make reference to the implementation mechanism utilized and key partnerships.

- **Outcomes:** Outcomes are the strategic, higher level of change that your Programme is aiming to contribute towards. Provide a summary of progress made by the Programme in relation to **planned outcomes from the Project Document / AWP**, with reference to the relevant indicator(s) in these documents. Describe if any targets were achieved, or explain any variance in achieved versus planned results during the reporting period. Explain who the main beneficiaries were.

N/A

- **Outputs:** Outputs are the more immediate results that your Programme is responsible for achieving. Report on the key outputs achieved in the reporting period, in relation to **planned outputs from the Project Document**, with reference to the relevant indicator(s) in these documents. Describe if any targets were achieved, or explain any variance in achieved versus planned results during the reporting period. If possible, include the percentage of completion of the outputs and the type and number of beneficiaries.

Working through the Private Sector Foundation Uganda (PSFU), over 100 SMEs, mostly women owned / led, were identified, profiled and given general pre-investment BDS support in the target districts. This is against the 50 SMEs targeted by the project implying the high interest by SMEs in the project. UDB and four other financial institutions remain available to extend credit to the SMEs that present financial and transformative proposals. Given more time, a number of SMEs are expected to start accessing finance in 2022.

- **Describe any delays in implementation, challenges, lessons learned & best practices:** If there were delays, explain the nature of the constraints and challenges, actions taken to mitigate future delays and lessons learned in the process. Provide an updated risk analysis (have any of the risks identified during the project design materialized or changed? Are there any new risks?). Were there any programmatic revisions undertaken during the reporting period? Please also include experiences of failure, which often are the richest source of lessons learned.

The implementation of the project faced delays while UNCDF was negotiating to get on board the commercial banking partner. The un-willingness of financial institutions to provide better terms for the de-risked SMEs to access credit and the protracted negotiations affected the progress.

The biggest lesson from this challenge was that negotiations with commercial banks require a lot of time. Negotiating change in the terms normally offered by the banks requires approval at the highest levels of the bank and this usually takes a lot of time. With the commercial banks delaying to join the implementation, UNCDF relied heavily on Uganda Development Bank (UDB) to continue providing credit to de-risked SMEs under the START (Support to Agricultural Revitalization and Transformation) facility concessional loan terms.

The SMEs also have several challenges that require extensive and targeted pre-investment BDS to produce financial and transformative proposals.

- **Qualitative assessment:** Provide a qualitative assessment of the level of overall achievement of the Programme. Highlight key partnerships and explain how such relationships impacted on the achievement of results. Explain cross-cutting issues pertinent to the results being reported on. For

Joint Programmes, highlight how UN coordination has been affected in support of achievement of results.

The project has identified and provided general Business Development Services (BDS) support to SMEs, thanks to the partnership with Private Sector Foundation Uganda (PSFU), but is yet to succeed in building financial and transformative proposals for submission to financial service providers. The timeframe has been rather short to engage banks in a meaningful way. In the absence of a committed commercial bank to provide credit to the SMEs, UNCDF will continue to work with UDB under the START facility program to support these SMEs to access finance.

ii) Indicator Based Performance Assessment:

Using the **Programme Results Framework from the Project Document / AWP** - provide an update on the achievement of indicators at both the output and outcome level in the table below. Where it has not been possible to collect data on indicators, clear explanation should be given explaining why, as well as plans on how and when this data will be collected.

	<u>Achieved Indicator Targets</u>	Reasons for Variance with Planned Target (if any)	Source of Verification
<p>Outcome 2⁸ Enhanced access to capital for gender-responsive Businesses Enterprises by Supporting Gender-responsive Start-Ups and MSMEs to access concessional finance from Microfinance Institutions (MFIs) and Financial Institutions (FIs) to promote Women Economic Empowerment (WEE). Indicator: Number of Gender-responsive Start-Ups and MSMEs accessing concessional finance from MFIs and FIs to promote WEE. Baseline: 0 Planned Target: 100</p>	0	30 SMEs were supported to develop business plans while 20 SMEs were linked to commercial financial institutions. More SMEs expected to apply under the START facility as soon as the call for proposal is issued in June 2023.	Project reports
<p>Output 2.1: Provide relevant business development services in form of financial literacy and digitization services to support 50 MSMEs to overcome capacity gaps, adjust business processes and models, prepare financial and transformative business ideas and financial models necessary to access funding and to sustain continued operations during and beyond COVID-19 pandemic Indicator 2.1: Number of MSMEs supported with business development services Baseline: 0 Planned Target: 50</p>	116	While 116 received general BDS support. We intend to provide more targeted BDS to a about half of the SMEs to ensure they prepare financeable and transformative proposals	Project reports
<p>Output 2.2 : Strengthen collaboration with existing funding facilities and engage MFIs and banks to create innovative products that rely on alternative credit scoring mechanisms for WEE. Indicator 1.2.1: Number of MFI's and FIs attracted to provide financing to MSMEs under and promote WEE. Baseline:0 Planned Target: 2</p>	5	The project is collaborating with UDB, Post bank, Centenary bank, Equity Bank and Finance Trust bank to create opportunity for SMEs to access finance.	Project reports
<p>Output 2.3 : Link Gender-responsive Start-Ups and MSMEs to access concessional finance from MFIs and FIs to promote WEE Indicator 1.2.2 Number Gender-responsive Start-Ups and MSMEs accessing concessional finance from MFIs and FIs to promote WEE Baseline:0 Planned Target: 50</p>	0	20 SMEs linked to commercial financial institutions	Project Reports

⁸ Note: Outcomes, outputs, indicators and targets should be **as outlined in the Project Document** so that you report on your **actual achievements against planned targets**. Add rows as required for Outcome 2, 3 etc.

iii) A Specific Story (Optional)

- This could be a success or human story. It does not have to be a success story – often the most interesting and useful lessons learned are from experiences that have not worked. The point is to highlight a concrete example with a story that has been important to your Programme in the reporting period.
- In ¼ to ½ a page, provide details on a specific achievement or lesson learned of the Programme. Attachment of supporting documents, including photos with captions, news items etc, is strongly encouraged. The MPTF Office will select stories and photos to feature in the Consolidated Annual Report, the GATEWAY and the MPTF Office Newsletter.

Problem / Challenge faced: Describe the specific problem or challenge faced by the subject of your story (this could be a problem experienced by an individual, community or government).

There is the challenge of convincing commercial banks to provide financing to SMEs which are deemed too risky. This results in banks providing unfavourable terms (high interest rate) to these SMEs and poorly structured repayment terms.

The challenge of Language barrier since some of the participants were semi-illiterate, requiring an interpreter to interpret for them. Most of the training materials are in the English language, which may affect appreciation of the message.

Some women and youth led enterprises do not have bank accounts which makes it hard for them secure loans from financial institutions.

The issue of informalization is still hindering women and youth led enterprises from accessing financing. Most enterprises are not registered, yet banks only lend to registered businesses.

Lack of ownership over productive assets such as land and labor, limits their eligibility for loans since most bank require collateral.

Programme Interventions: How was the problem or challenged addressed through the Programme interventions?

The implementation team adopted the use of community-based translators and are now considering translating the training materials into local languages. This is costly but necessary to deal with language barrier.

The issue of commercial banks remains a challenge unless policy changes are achieved at the highest level to compel commercial banks to extend credit to the vulnerable SMEs and individuals. In the meantime, discussions and negotiations continue to engage several other banks to interest them to be part of the campaign to enhance Women Economic Empowerment. Four commercial banks have started responding well.

Through BDS support, selected SMEs have been advised and encouraged to open bank accounts and formalise their operations to appeal to financial institutions.

The project team continues to engage financial institutions to lower their collateral requirements. This however looks unlikely to happen without significantly de-risking the SMEs. Also engaging financial institutions to develop friendly products targeting women and youth led enterprises.

Result (if applicable): Describe the observable *change* that occurred so far as a result of the Programme interventions. For example, how did community lives change or how was the government better able to deal with the initial problem?

N/A

Lessons Learned: What did you (and/or other partners) learn from this situation that has helped inform and/or improve Programme (or other) interventions?

- There is overwhelming demand for financial services from SMEs exemplified by the overwhelming response to the project – ninety-six SMEs have identified from 3 districts even before adding the other two populous districts.
- Majority of the enterprises involved in processing of coffee, maize, sim-sim, ground nuts lack modern equipment for processing hence relying on rudimentary equipment which affects the quality and quantity of their products.
- Much as Village Savings and Loan schemes (VSLAs) are in place in some areas, they cannot sufficiently satisfy the credit needs of the enterprises, hence majority of the businesses continue to experience serious capital constraints which retards their growth.
- Majority of women-led enterprises lack proper storage facilities for their products hence leading to their produce getting destroyed by rodents, rain etc.
- Lack of extension services and information on certified input dealers in the areas of Nyowa continues to expose farmers to fake pesticides on the market which affects the quality of their produce.
- Poor terrain and road network in the areas of Namisindwa and Manafwa affects transport of produce hence limiting access to potential markets in peri-urban areas.
- Marketing of products continues to be a big challenge for MSMEs in all the 3 districts of Manafwa, Namisindwa and Nwoya. Generally, products are not well packaged and branded.
- Majority of the women associations/groups are registered at the district as CBOs and therefore need to transit into cooperatives by registering at the national level as cooperatives. This gives them the mandate to operate as business entities.

III. Other Assessments or Evaluations (if applicable)

- Report on any assessments, evaluations or studies undertaken.

N/A

IV. Programmatic Revisions (if applicable)

- Indicate any major adjustments in strategies, targets or key outcomes and outputs that took place.

N/A

V. Resources (Optional)

- Provide any information on financial management, procurement and human resources.
- Indicate if the Programme mobilized any additional resources or interventions from other partners.

ANNEX 1: LIST OF MSMEs

NAMISINDWA DISTRICT

NO	NAME	ORGANISATION	SUB-COUNTY	TEL:
1	KHAKASA SYLVIA	SIMWANI KHUFUNA	BUMBO	0775455942
2	MUNYIFA BEATRICE	MARASI FARM	MARASI	0775212570
3	MUTYEMBU SYLVIA	AGRO-INPUT	BUMBO	0779684468
4	NASIMOLO DAVID	NABUKHI FARMERS GROUP	MUKOTO	0783802547
5	NAMAE JOSPHINE	MAKUBILI UNITED	MAKUBILI	
6	MAWKA JUNIC	MEKEBO	BUMAN	0704132889
7	ZAINABU MURUNGA	NAMUTOTO TUBUNA	BUMBO	0705552376
8	NAFULA SARAH NAOMI	CHETERELA	BUMBO	0785228586
9	NANDUTU EVELYN	BUSUBENDE WOMEN GP	BUSUBENDE	0782209607
10	NAMONO PETWA	TSETELELA FARMERS	TSETELELA	0774110020
11	MUYAMA MODESTA	BUYAKA DAIRY	NAMABYA	0777683707
12	NAMUKOWA ROSILA	SISONGOFWA CIP	NAMABYA	0785584421
13	KALENDA JUDITH	WAMBOKA & FAMILY INT	BUWABWALA	0789621810
14	NANYAMA VIOLET	MUKOTO DAILY	MUKOTO	0751678797
15	NAMAROME KANAH	MUKOTO G.C.S	MUKOTO	0783065343
16	NALUKETU TEREZA	NABITSIKHI YETANA	NABITSIKHI	0782936615
17	NEKESA SARAH	MAGALE DAILY	MAGALE	0785598641
18	NANTANDWE ZITA	NANGWALE TUBANA	MAGALE	0773870085
29	MARY TSEMWARE	WEKELEKHA TUPANA	NAMITSA	0779350379
20	WESWA SUZAN	OPURA MILLERS	BUMBO	0784142039
21	MAKIKI JUDITH	RISE AND SHINE	BUMBO	0781878697
22	KHARUNDA VICTOR	MUTONYI AGRO	MAGALE	0786537810
23	BUTEME SARAH	NAMISINDWA ARABICA G.A	BUKHAWEKA	0784481644
24	TSEBOYI ANGELA	BUKITUMA W.G	BUMBO	0784292601
25	MATUKA JUNIE	MEKEDO GROUP	BUMWIA	0704132889
26	WABULE OLIVER	SITUMA PAUL AGRO INPUT	BUMBO	0770746626
27	KHAWOYA JESIKA	BUMUTUNDI S.GROUP	BUKHABUSI	0779015050
28	NAMAE JOSEPHINE	MAKUBILI UNITED	MAKUBILI	
29	NABULO FAITH	SIBAALÉ W.GROUP	BUWATUWA	0784956830
30	MASIBO JANE TIMBITI	NAMULUNYI B.T.S.& CG	MUKOTO	0707393418
31	WANDABWA JOHN BOSCO	BUMBO ARABICA G	BUMBO	0778321124
32	KHWAKA ANNET	JOHN BOS	BUMBO	0784429630
33	MUKHABU ROGERS	MAGALE FARMERS A	MAGALE	0778991322

MANAFA DISTRICT

NO	NAME	ORGANISATION	SUB-COUNTY	TEL:
1	WESONGA DISON	MANAFWA	BUTTA	0775413606
2	NAMAE ALICE	NAKHASENYI GROWERS.C.S	MAEFE	0776618981
3	KAKAI JOYCE	BA-INLAND VET INPUT	KHABUTOOLA	0782247162
4	NAMUTOSI AIDAH	BULYULI WEST	BUKHOFU	0777472822
5	MUSOBA HARRIET	NAMUTEKHOLU FARMERS GP	MANAFWA	0782235426
6	MUTONYI AIDAH	BUMULEKHWA YOUTH IP	KHABUTOOLA	0772699316
7	NAMUWENGE HARRIET	NAMWANYI ABEEWO	BUTTA	0776667014
8	BUYEKA CATHERINE	COFFEE MARKETING	SIBANGA	0774270470
9	NAMAKHONGE KEZIA	BUKEWA DAIRY	BUKEWA	0782759837
10	EUNICE WASIKE	NAWA CATERING & BEE KEEPING	MANAFWA	0774284840
11	MASABA RONALD	BUKHOFU YETANA WOMEN ASSTN	MANAFWA	0784675348
12	MUNIALO TOLOPHOSA	SIBANGA INTERGRATED ASSTN	SIBANGA	0777177532
13	NAMBUYA ZAINA MUYOBO	ZAYAM FARM	KHABUTOOLA	0782843084
14	NABULOLI ANNET	BIKIMIYU FERTILIZER	BUTIRU	0774872788
15	MASIBO MARIAM	BECOMAP	MANAFWA	0777252731

16	WATSEMWA LOVICE	BUMATOOLA SAEMALFA	KHABUTOOLA	0775137070
17	NAKHAYENZI ESTHER	BUBWAYA MIXED C.P	MANAFWA	0782461846
18	LIMIO GRACE	BUTTA ENVIROMENT	BUTTA	0772153680
29	MUKOYA JUSTINE	BUNYIZA SACCO	BUNYINZA	0776003120
20	WATSEMBA CHRISTINE	TINA'S WINE	MUYANZA	0773106177
21	MUKHAYE OLIVER	NKAV CATERING & AGRO INPUTS	MANAFWA	0778285460
22	NEKESA MARGRET	MANAFWA ARABICA COFFEE	MANAFWA	0781306547
23	NAFUNA NORAH	BUWAFULA MILLERS	BUTIRU	0776879724
24	BUYI SAMALI	FULUMA TOMA GCS	BUTTA	0787902851
25	MUTONYI RACHAEL	BIDEV	MANAFWA	0777126642
26	WANZALA SAMUEL	DCO	MANAFWA	0772986807
27	WATSEMWA CATHERINE	WALCOM FARM	BUGOBERO	0783730260
28	KEKHE DAPHINE	MANAFWA NUSARIES	MANAFWA	0780473091
29	NANZALA GRACE	BUWANZALA W.P	BUNYINZA	0785731117
30	NABULO SYLVIA	SCAO	BUTIRU	0772926535
31	IRENE WALIMBWA	BUWANZALA.W	BUNYINZA	0782753448
32	MUYAMA DOREEN	SP COFFEE NURSARY	BUKHOFU	0760484393

NWOYA DISTRICT

NO	NAME	ORGANISATION	SUB-COUNTY	TEL:
1	GRACE KIPWOLA	RUBANGA MATWERO PRODUCE	PURONGO	0783803776
2	KAMUNU FILDA	FILDA GOING & FAMILY	KOCH GOMA	0774351984
3	AKELLO CAROLINE	CAROLINE & FAMILY	KOCH GOMA	0780585032
4	ACEN LUCY	GUM PEROM	ANAKA	0772170940
5	ABALO JACKLINE JUDITH	ABALO & SONS	ANAKA	0774667362
6	AJOK AGNES	TIC REMO CAN	ANAKA	0787248789
7	AUMA CHRISTINE	YALARA AGRO INPUT	ANAKA	0777363237
8	LADUR JANET	LACAN KWITE	ANAKA	0774612535
9	AKIDI GRACE	CAN RWEDE PEKE	PURONGO	0777328232
10	AYET LILLY LULAVIYA	TWO PE YERO	PURONGO	0783885345
11	ABWOLA EVALINE	RUBONGA TWERO	ANAKA	0775157802
12	ADYERO FLORENCE	TUTEKENI WOMEN GROUP	ANAKA	0787331393
13	AKELLO BRENDA	WAGANO ROOT SELF HELP GP	PURONGO	0785663381
14	OKELLO CHRIS AJABARA	KABAKE MILLING GROUP	KOCH GOMA	0784239704
15	OKELLO JINO	RUBANGA TWERO STORE	ANAKA	0773067820
16	ATALA CHRISTINE	NGA MINI WOMEN GROUP	ANAKA	0771688572
17	ADOKORACH BEATRICE	KABAKE MILLERS & PRODUCE	KOCH GOMA	0788792854
18	OKELLO JOHN KENNETH	FILDA OGINY & SON	KOCH GOMA	0784102488
19	LATABU IRENE	APPROACHLINE CANONS	KOCH GOMA	0774847892
20	ATIM BETTY	PRODUCE & VEGS PRDN	LII	0779749320
21	LAKER GRACE	NWOYA UNITED AGRI DEV'T ASN	ANAKA	0774817290
22	ADOCH EUNICE	WINY KITI WOMEN'S GROUP	LUNGULU	0713150345
23	LABOL SUZAN	NWOYA WOMEN GROUP	ALERO	0786414907
24	KIPWOLA GRACE	NWOYA WOMEN ENT'S ASSTN	ANAKA	0783803776
25	APIYO SCOVIA	PA MIN BINYI YOUTH EMPOW'T G	ALERO	0715850812
26	APIYO SHARON	BER PA RUBANGA AWARO Y.GP	PANYABONO	
27	AKELLO SANTA	LAPIT OOL GROUP	KOCH GOMA	0783190471
28	OBOL MONICA	KICA BER PROD'TN & MRKT'NG	ANAKA	0773818243
29	AJOK HELLEN	ORYEM PEKO KI WOMEN'S GP	LUNGULU	
30	AYAA CHRISTINE	MED KERO LABWOROMOR W.GP	ALERO	0777137899
31	ALOYO MARGRET	RUBANGA AYE MIYO	LUNGULU	0771493525

KAMPALA / WAKSIO DISTRICT

1	SWEET HONEY	MELLISA ANKUNDA
2	Babra	Mohca beauty and skincare Limited
3	Kikazi millet	Grace
4	Vashkan investments	Kanyorobe Vashtah
5	Party dimensions	Winnie
6	Cycim investments	Cindy Musoke
7	Blick wines	Nanette Blick
8	Native Food processors	Charity
9	Wage spices	Nabukenya Florence
10	USSIA	Naiwumbwe Samantha
11	USSIA	Namuganyi Doreen
12	USSIA	Nuwahereza Stellah
13	Utumishi group Ltd	Tumusiime Cordelia
14	Aen Uganda	Arinaitwe Esther Gloria
15	Divine Glory	Divine Tophas .O.
16	Gorna invetsments	Goretti
17	Agile	Asasira Carol
18	Akari Spices	Mumba Carol
19	Sangu products	Mugerwa Florence
20	Win Chicken Halal	Kobusingye Anita Sylvia