

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Highlights of Vote Performance

### V1: Summary of Issues in Budget Execution

Table V1.1: Overview of Vote Expenditures (US\$ Billion)

	Approved Budget	Released by End Q 3	Spent by End Q3	% Budget Released	% Budget Spent	% Releases Spent
Recurrent Wage	2.171	1.628	1.628	75.0%	75.0%	100.0%
Non Wage	4.829	2.517	2.433	52.1%	50.4%	96.7%
Devt. GoU	0.000	0.000	0.000	0.0%	0.0%	0.0%
Ext. Fin.	0.000	0.000	0.000	0.0%	0.0%	0.0%
<b>GoU Total</b>	<b>7.000</b>	<b>4.145</b>	<b>4.061</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>
<b>Total GoU+Ext Fin (MTEF)</b>	<b>7.000</b>	<b>4.145</b>	<b>4.061</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>
Arrears	0.000	0.000	0.000	0.0%	0.0%	0.0%
<b>Total Budget</b>	<b>7.000</b>	<b>4.145</b>	<b>4.061</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>
<i>A.I.A Total</i>	0.000	0.000	0.000	0.0%	0.0%	0.0%
<b>Grand Total</b>	<b>7.000</b>	<b>4.145</b>	<b>4.061</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>
<b>Total Vote Budget Excluding Arrears</b>	<b>7.000</b>	<b>4.145</b>	<b>4.061</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>

Table V1.2: Releases and Expenditure by Programme and Sub-SubProgramme\*

<i>Billion Uganda Shillings</i>	Approved Budget	Released	Spent	% Budget Released	% Budget Spent	% Releases Spent
Programme: Private Sector Development	7.00	4.15	4.06	59.2%	58.0%	98.0%
Sub-SubProgramme: 27 Supervision and Regulation	2.78	1.66	1.65	59.7%	59.2%	99.1%
Sub-SubProgramme: 49 Policy, Planning and Support Services	4.22	2.48	2.41	58.9%	57.3%	97.2%
<b>Total for Vote</b>	<b>7.00</b>	<b>4.15</b>	<b>4.06</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>

### Matters to note in budget execution

Inadequate coverage by Credit Reference Bureaus (CRB). No CRB for the microfinance sector.  
 Restricted access to finance for Micro, Small and Medium Enterprise (MSME) and rural operations.  
 Limited public awareness of the importance of having a credit history.  
 Persistent poor public perception of the microfinance sector.  
 High defaults and loan provisions across the sector because of multiple borrowing by MFI clients.  
 Low visibility and awareness of UMRAs mandate by its customers and the public.  
 Limited financial and human resource capacity to effectively regulate, license and supervise MFIs.  
 No comprehensive database of MFIs in Uganda making it difficult for UMRA to effectively regulate licenses and supervise MFIs.  
 Lack of specialist skills to manage the different Tier 4 microfinance institutions and moneylenders groups across the microfinance sector.  
 Limited funding for UMRAs operations.

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Highlights of Vote Performance

**Table V1.3: High Unspent Balances and Over-Expenditure in the Domestic Budget (Ushs Bn)**

<i>(i) Major unspent balances</i>	
Departments , Projects	
Sub-SubProgramme 49 Policy, Planning and Support Services	
<b>0.039 Bn Shs</b>	<i>Department/Project :01 Finance and Administration</i>
Reason: The reasons for the variations are given against individual items below.	
<i>Items</i>	
<b>32,132,034.000 UShs</b>	221001 Advertising and Public Relations
Reason: Procurement for publication of licenced institutions in the gazette and news papers of wide circulation had not been concluded by the end of the quarter.	
<b>6,133,973.000 UShs</b>	223005 Electricity
Reason: The land lord had not submitted all the bills	
<b>1,211,500.000 UShs</b>	221007 Books, Periodicals & Newspapers
Reason: There was a delay in the procurement of the required laws and regulations.	
N/A	

### V2: Performance Highlights

**Table V2.1: Sub-SubProgramme Outcome and Outcome Indicators\***

**Table V2.2: Budget Output Indicators\***

### Performance highlights for the Quarter

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Highlights of Vote Performance

- Carried onsite premise inspections for 18,170, 13 NDTs, ML and SACCO institutions respectively.
- Reviewed and assessed 80, 220, 13 NDT, ML and SACCO applications.
- Licensed 70, 200, 13 NDTs, ML and SACCO institutions respectively.
- 1 Quarterly Performance Report prepared.
- Complaints received at the Authority 44 and resolved 20
- 1 Report on performance of NDT, SHGs, SACCOs and money lender institutions prepared.
- Data collected and analysed for 60, 100, 58 for NDT, ML and SACCO institutions respectively.
- 60 off-site reports for NDT MFI compiled and a report was generated.
- On boarded 110 new institutions and were inspected
- Inspected 46 branches after verification of head office compliance.
- Registry updated.
- Carried document reviews and generated periodic financial reports.
- Paid all compulsory bills on time.
- Procurements initiated and completed some.

## V3: Details of Releases and Expenditure

**Table V3.1: Releases and Expenditure by Budget Output\***

<i>Billion Uganda Shillings</i>	Approved Budget	Released	Spent	% GoU Budget Released	% GoU Budget Spent	%GoU Releases Spent
<b>Sub-SubProgramme 27 Supervision and Regulation</b>	<b>2.78</b>	<b>1.66</b>	<b>1.65</b>	<b>59.7%</b>	<b>59.2%</b>	<b>99.1%</b>
<i>Class: Outputs Provided</i>	<i>2.78</i>	<i>1.66</i>	<i>1.65</i>	<i>59.7%</i>	<i>59.2%</i>	<i>99.1%</i>
142701 Supervision and Regulation of Non deposit taking Microfinance institutions and self-help groups	2.02	1.37	1.36	67.8%	67.6%	99.6%
142702 Supervision and Regulation of Money Lenders Institutions	0.29	0.11	0.10	37.3%	36.2%	96.9%
142703 Supervision and Regulation of SACCO Institutions	0.48	0.19	0.18	39.0%	37.8%	96.8%
<b>Sub-SubProgramme 49 Policy, Planning and Support Services</b>	<b>4.22</b>	<b>2.48</b>	<b>2.41</b>	<b>58.9%</b>	<b>57.3%</b>	<b>97.2%</b>
<i>Class: Outputs Provided</i>	<i>4.22</i>	<i>2.48</i>	<i>2.41</i>	<i>58.9%</i>	<i>57.3%</i>	<i>97.2%</i>
144906 Procurement and Disposal Services	0.01	0.00	0.00	0.0%	0.0%	0.0%
144907 Accounting and Financial Management	0.03	0.00	0.00	0.0%	0.0%	0.0%
144909 Administrative Support Services	1.65	1.17	1.15	70.6%	69.2%	98.1%
144913 Information Technology Services	0.30	0.09	0.08	29.0%	27.5%	94.6%
144915 Internal Audit management, policy coordination and monitoring	0.01	0.00	0.00	18.1%	18.1%	100.0%
144918 Research, Coordination , monitoring and Evaluation	0.07	0.01	0.01	11.6%	10.1%	86.9%
144919 Human Resource Management Services	1.33	0.95	0.94	71.2%	71.0%	99.7%
144921 Communications and Public Relations Services	0.24	0.06	0.02	23.8%	10.4%	43.6%
144922 Board and Top Management Services	0.57	0.21	0.21	37.8%	36.7%	97.1%
144923 Legal and Litigation services	0.01	0.00	0.00	0.0%	0.0%	0.0%
<b>Total for Vote</b>	<b>7.00</b>	<b>4.15</b>	<b>4.06</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>

**Table V3.2: 2021/22 GoU Expenditure by Item**

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Highlights of Vote Performance

<i>Billion Uganda Shillings</i>	Approved Budget	Released	Spent	% GoU Budget Released	% GoU Budget Spent	%GoU Releases Spent
<b>Class: Outputs Provided</b>	<b>7.00</b>	<b>4.15</b>	<b>4.06</b>	59.2%	58.0%	98.0%
211102 Contract Staff Salaries	2.17	1.63	1.63	75.0%	75.0%	100.0%
212101 Social Security Contributions	0.27	0.20	0.20	75.0%	72.1%	96.1%
213001 Medical expenses (To employees)	0.06	0.06	0.06	100.0%	99.2%	99.2%
213004 Gratuity Expenses	0.54	0.41	0.41	75.0%	75.0%	100.0%
221001 Advertising and Public Relations	0.23	0.06	0.02	24.4%	10.6%	43.6%
221002 Workshops and Seminars	0.26	0.00	0.00	0.0%	0.0%	0.0%
221003 Staff Training	0.05	0.00	0.00	0.0%	0.0%	0.0%
221006 Commissions and related charges	0.32	0.21	0.21	67.7%	65.7%	97.1%
221007 Books, Periodicals & Newspapers	0.01	0.01	0.00	50.0%	38.4%	76.9%
221008 Computer supplies and Information Technology (IT)	0.20	0.05	0.05	25.0%	24.0%	95.8%
221009 Welfare and Entertainment	0.08	0.05	0.05	62.2%	61.1%	98.3%
221011 Printing, Stationery, Photocopying and Binding	0.08	0.04	0.04	52.4%	51.1%	97.6%
221016 IFMS Recurrent costs	0.02	0.00	0.00	0.0%	0.0%	0.0%
221017 Subscriptions	0.00	0.00	0.00	0.0%	0.0%	0.0%
222001 Telecommunications	0.07	0.03	0.03	42.2%	40.4%	95.7%
222002 Postage and Courier	0.00	0.00	0.00	0.0%	0.0%	0.0%
222003 Information and communications technology (ICT)	0.09	0.04	0.04	40.9%	38.0%	92.9%
223003 Rent – (Produced Assets) to private entities	0.73	0.55	0.54	75.4%	74.4%	98.6%
223004 Guard and Security services	0.05	0.04	0.04	75.0%	73.8%	98.4%
223005 Electricity	0.03	0.02	0.02	75.0%	54.6%	72.7%
224004 Cleaning and Sanitation	0.06	0.04	0.04	75.0%	70.5%	94.0%
225001 Consultancy Services- Short term	0.21	0.19	0.18	89.0%	86.2%	96.8%
227001 Travel inland	0.92	0.42	0.42	45.9%	45.5%	99.2%
227002 Travel abroad	0.25	0.00	0.00	0.0%	0.0%	0.0%
227004 Fuel, Lubricants and Oils	0.25	0.08	0.08	30.2%	30.2%	100.0%
228002 Maintenance - Vehicles	0.02	0.02	0.02	91.3%	84.2%	92.3%
228003 Maintenance – Machinery, Equipment & Furniture	0.01	0.00	0.00	0.0%	0.0%	0.0%
<b>Total for Vote</b>	<b>7.00</b>	<b>4.15</b>	<b>4.06</b>	59.2%	58.0%	98.0%

**Table V3.3: Releases and Expenditure by Department and Project\***

<i>Billion Uganda Shillings</i>	Approved Budget	Released	Spent	% GoU Budget Released	% GoU Budget Spent	%GoU Releases Spent
<b>Sub-SubProgramme 1427 Supervision and Regulation</b>	<b>2.78</b>	<b>1.66</b>	<b>1.65</b>	<b>59.7%</b>	<b>59.2%</b>	<b>99.1%</b>
<i>Departments</i>						
02 Supervision and Regulation	2.78	1.66	1.65	59.7%	59.2%	99.1%
<b>Sub-SubProgramme 1449 Policy, Planning and Support Services</b>	<b>4.22</b>	<b>2.48</b>	<b>2.41</b>	<b>58.9%</b>	<b>57.3%</b>	<b>97.2%</b>

# Vote:317

Uganda Microfinance Regulatory Authority

## QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

<i>Departments</i>						
01 Finance and Administration	4.22	2.48	2.41	58.9%	57.3%	97.2%
<b>Total for Vote</b>	<b>7.00</b>	<b>4.15</b>	<b>4.06</b>	<b>59.2%</b>	<b>58.0%</b>	<b>98.0%</b>

**Table V3.4: External Financing Releases and Expenditure by Sub-SubProgramme and Project**

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	<i>UShs Thousand</i>
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**Sub-SubProgramme: 27 Supervision and Regulation**

*Departments*

**Department: 02 Supervision and Regulation**

*Outputs Provided*

**Budget Output: 01 Supervision and Regulation of Non deposit taking Microfinance institutions and self-help groups**

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	US\$ Thousand
500 Non-deposit taking microfinance institutions licensed		<b>Item</b>	<b>Spent</b>
		211102 Contract Staff Salaries	963,000
Quartely performance reports on Non-deposit taking microfinance institutions and self-help groups processes prepared.		212101 Social Security Contributions	142,903
		213004 Gratuity Expenses	240,750
		227001 Travel inland	14,902
Country-wide awareness campaign for operations of NDTMFIs and SHGs conducted			
Self Help Group- Operational Guidelines rolled out			
UMRA staff incharge of Non-deposit taking microfinance institutions capacity built			
Knowledge exchange visits and benchmarking undertaken			
compliance monitoring undertaken.			
Complaints resolved			
Operational process and procedures developed and implemented			
Annual Performance report of NDTMFIs and SHGs produced			
Data of Non-deposit taking microfinance institutions collected			
Enforcement on open but non licensed Non-deposit taking microfinance institutions undertaken			
Operations of Non-deposit taking microfinance institutions monitored.			
Off-site reports for Non-deposit taking microfinance institutions generated.			

#### *Reasons for Variation in performance*

limited funding

limited funding  
limited funding

Limited funding

# Vote:317

Uganda Microfinance Regulatory Authority

## QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	<i>UShs Thousand</i>
		<b>Total</b>	<b>1,361,555</b>
		Wage Recurrent	963,000
		Non Wage Recurrent	398,555
		Arrears	0
		<i>AIA</i>	0

Budget Output: 02 Supervision and Regulation of Money Lenders Institutions

# Vote:317

Uganda Microfinance Regulatory Authority

## QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
Capacity building of all Licensed money lenders institutions developed and implemented		<b>Item</b> 227001 Travel inland	<b>Spent</b> 104,196
On-site compliance monitoring for money lenders institutions undertaken.			
Complaints for Money lenders institutions and or their clients received and handled			
Money lenders Registry updated			
Operational processes and procedures developed and implemented			
Off-site reports for money lenders institutions reviewed and generated.			
Money lenders operations followed up.			
Enforcement on operational but non-licensed money lenders institutions carried out			
Data on operations of 500 money lenders collected			
Mystery shopping for operational but non-licensed institutions conducted			
Knowledge visits to other regulatory bodies conducted			
Staff capacity built in Money lenders operational processes and reporting requirements			
Quartely reports on licesing status and institutions mandatory data requirements prepared.			
Country-wide UMRA awareness campaign for Money lenders conducted			
Customer recruitment campaign developed and Implemented			
1030 money lenders institutions licensed			
<b>Reasons for Variation in performance</b>			



# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
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lack of funding  
limited funding

limited funding  
limited funding

lack of funding  
limited funding  
lack of funding  
limited funding

**Total** **104,196**

Wage Recurrent 0

Non Wage Recurrent 104,196

Arrears 0

AIA 0

#### Budget Output: 03 Supervision and Regulation of SACCO Institutions

600 SACCOs Licensed

**Item** **Spent**

Periodic performance reports of SACCOs compiled after submission as required by the Tier 4 ACT.

225001 Consultancy Services- Short term 180,944

Awareness campaign for SACCOs conducted

Capacity building of all Licensed SACCOs developed and implemented

Compliance monitoring and follow ups conducted.

Complaints of SACCO and or their clients handled

SACCO Registry updated

Operational processes and procedures/guidelines developed and implemented

Off-site reports on SACCO Composition and operations generated.

SACCO operations monitored.

Enforcement of operational but non-complaint SACCO institutions carried out

Staff capacity built in SACCO operations

# Vote:317

Uganda Microfinance Regulatory Authority

## QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
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### Reasons for Variation in performance

lack of funding  
 lack of funding  
 limited funding  
 limited funding

lack of funding

limited funding

<b>Total</b>	<b>180,944</b>
Wage Recurrent	0
Non Wage Recurrent	180,944
Arrears	0
AIA	0
<b>Total For Department</b>	<b>1,646,695</b>
Wage Recurrent	963,000
Non Wage Recurrent	683,695
Arrears	0
AIA	0

### Sub-SubProgramme: 49 Policy, Planning and Support Services

#### Departments

#### Department: 01 Finance and Administration

#### Outputs Provided

#### Budget Output: 06 Procurement and Disposal Services

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
		Item	Spent
Procurement process managed			
Staff capacity built in Procurement and disposal processes			
Procurement plan for FY2022/23 developed			
Evaluation and contracts committee meetings held			
Market price surveys conducted			
Subscriptions to Institute of procurement professionals of Uganda and Chartered Institute of Procurement and supply chain made.			
Capacity of procurement officers built			
Periodic procurement reports on monthly activity and progress prepared			

#### Reasons for Variation in performance

<b>Total</b>	<b>0</b>
Wage Recurrent	0
Non Wage Recurrent	0
Arrears	0
AIA	0

#### Budget Output: 07 Accounting and Financial Management

Periodic financial reports Prepared	Item	Spent
Authority Assets register updated		
Bank reconciliation statements prepared		
Books of accounts prepared		
Payment processing undertaken		
Subscription to professional bodies made		
Continuing professional development trainings for Accountants attended		

#### Reasons for Variation in performance

<b>Total</b>	<b>0</b>
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# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
		Wage Recurrent	0
		Non Wage Recurrent	0
		Arrears	0
		AIA	0

#### Budget Output: 09 Administrative Support Services

	Item	Spent
Staff and Adhoc Meetings coordinated.	221007 Books, Periodicals & Newspapers	1,409
Subscriptions for Journals and Periodicals made	221009 Welfare and Entertainment	50,079
Conducive working space provided and maintained	221011 Printing, Stationery, Photocopying and Binding	36,000
Conducive working environment provided	222001 Telecommunications	30,247
	223003 Rent – (Produced Assets) to private entities	542,696
	223004 Guard and Security services	38,504
	223005 Electricity	16,366
	224004 Cleaning and Sanitation	39,938
	227001 Travel inland	298,150
	227004 Fuel, Lubricants and Oils	75,200
	228002 Maintenance - Vehicles	16,849

#### Reasons for Variation in performance

<b>Total</b>	<b>1,145,438</b>
Wage Recurrent	0
Non Wage Recurrent	1,145,438
Arrears	0
AIA	0

#### Budget Output: 13 Information Technology Services

	Item	Spent
Internet & Email services maintained	221008 Computer supplies and Information Technology (IT)	47,907
Security Software updated	222003 Information and communications technology (ICT)	35,300
Maintenance of computers and equipment carried out		

#### Reasons for Variation in performance

<b>Total</b>	<b>83,207</b>
Wage Recurrent	0
Non Wage Recurrent	83,207
Arrears	0

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
		AIA	0
<b>Budget Output: 15 Internal Audit management, policy coordination and monitoring</b>			
Quarterly Internal Audit Report produced to the Board Audit committee		<b>Item</b>	<b>Spent</b>
		221007 Books, Periodicals & Newspapers	2,620
Field Inspections Carried out (Spot checks)			
Workplans for internal Audit for FY2022/23 Prepared			
Annual Accomplishment report prepared			
Follow ups done on implementation of Audit Recommendations			
Risks profiled in annual risk register			
Internal Audit charter & policies reviewed			
Subscription to Institute of Chartered Public Accountants of Uganda & Institute of Internal Auditors made			
Continuing professional development trainings for Auditors attended			
<b>Reasons for Variation in performance</b>			
		<b>Total</b>	<b>2,620</b>
		Wage Recurrent	0
		Non Wage Recurrent	2,620
		Arrears	0
		AIA	0

### Budget Output: 18 Research, Coordination , monitoring and Evaluation

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
Budget Framework Paper for FY 2022/23 prepared and submitted to MoFPED		<b>Item</b> 221011 Printing, Stationery, Photocopying and Binding	<b>Spent</b> 6,948
Database on Authority's works updated and maintained			
Final MPS for FY 2022/23 prepared and submitted to MoFPED			
Detailed Budget Estimates for FY 2022/23 prepared			
Strategic Plan implementation coordinated			
Strategic Plan reviewed			
Monitoring and Evaluation of Interventions and Activities undertaken			
Staff capacity built in gender responsive planning and budgeting.			
Quarterly Performance and Annual progress reports prepared			
<b>Reasons for Variation in performance</b>			
Not carried out due to funding.			
Not carried out due to limited funding			
		<b>Total</b>	<b>6,948</b>
		Wage Recurrent	0
		Non Wage Recurrent	6,948
		Arrears	0
		<i>AIA</i>	0

#### Budget Output: 19 Human Resource Management Services

	Item	Spent
Performance management initiatives coordinated	211102 Contract Staff Salaries	665,100
Staff Recruited and inducted	212101 Social Security Contributions	52,765
Capacity building activities coordinated	213001 Medical expenses (To employees)	59,531
Payroll costs made.	213004 Gratuity Expenses	166,275

#### Reasons for Variation in performance

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	US\$ Thousand
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		<b>Total</b>	<b>943,671</b>
		Wage Recurrent	665,100
		Non Wage Recurrent	278,571
		Arrears	0
		<i>AIA</i>	0

#### Budget Output: 21 Communications and Public Relations Services

Engagements with Media organised and facilitated regularly

Item	Spent
221001 Advertising and Public Relations	24,868

Authority's Quarterly Newsletter and annual Journal prepared and produced

Media coverage of the Authority's Workshops coordinated

Promotional campaigns during onsite inspections and various media platforms carried out.

Licensed institutions Published in the Uganda Gazette

Website and Social Media Platforms maintained.

Brand management activities through Radio and Tv talk shows, spot messages and announcements conducted

Membership to public relations association of Uganda maintained

Communications strategy developed

#### *Reasons for Variation in performance*

	<b>Total</b>	<b>24,868</b>
	Wage Recurrent	0
	Non Wage Recurrent	24,868
	Arrears	0
	<i>AIA</i>	0

#### Budget Output: 22 Board and Top Management Services

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
Top Management Policy consultative meetings facilitated		<b>Item</b> 221006 Commissions and related charges	<b>Spent</b> 207,954
Policy guidelines reviewed and disseminated			
Strategic Direction and Policy Guidance given to the Authority through Top Management and Top Technical Committee Meetings			
Annual Performance Report FY 2021/22 published			
Subscriptions to International Organizations such as confederation of national associations of savings and credit cooperatives societies (ACCOSCA) maintained			
Board expenses paid			

#### *Reasons for Variation in performance*

<b>Total</b>	<b>207,954</b>
Wage Recurrent	0
Non Wage Recurrent	207,954
Arrears	0
<i>AIA</i>	0

**Budget Output: 23 Legal and Litigation services**



# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs	UShs Thousand
Continuing Legal Education Points attained		Item	Spent
Subscriptions to Uganda Law Society & East African law Society made			
Complaints of licensed institutions and or their clients handled			
Legal enforcement on institutions non-complaint to the Tier4 Act and regulations carried out			
Litigation & Advisory services provided			
Staff capacity built in legal and litigation processes.			
Legal Services provided to the Authority			
Legal Unit stocked with modern Law Books and Statutes			

#### Reasons for Variation in performance

	<b>Total</b>	<b>0</b>
Wage Recurrent		0
Non Wage Recurrent		0
Arrears		0
AIA		0
<b>Total For Department</b>	<b>2,414,706</b>	
Wage Recurrent	665,100	
Non Wage Recurrent	1,749,606	
Arrears	0	
AIA	0	
<b>GRAND TOTAL</b>	<b>4,061,401</b>	
Wage Recurrent	1,628,100	
Non Wage Recurrent	2,433,301	
GoU Development	0	
External Financing	0	
Arrears	0	
AIA	0	

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	UShs Thousand
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### Sub-SubProgramme: 27 Supervision and Regulation

#### Departments

#### Department: 02 Supervision and Regulation

#### Outputs Provided

#### Budget Output: 01 Supervision and Regulation of Non deposit taking Microfinance institutions and self-help groups

		Item	Spent
125 Non-deposit taking microfinance institutions licensed Quarterly performance reports on Non-deposit taking microfinance institutions and self-help groups processes prepared. Country-wide awareness campaign for operations of NDTMFIs and SHGs conducted Self Help Group- Operational Guidelines rolled out UMRA staff incharge of Non-deposit taking microfinance institutions capacity built Knowledge exchange visits and benchmarking undertaken compliance monitoring undertaken. Complaints resolved Operational process and procedures developed and implemented Annual Performance report of NDTMFIs and SHGs produced Data of Non-deposit taking microfinance institutions collected Enforcement on open but non licensed Non-deposit taking microfinance institutions undertaken Operations of Non-deposit taking microfinance institutions monitored. Off-site reports for Non-deposit taking microfinance institutions generated.	70 Non-deposit taking microfinance institutions licensed 1 Quarterly Performance Report prepared. Not done due to Lack of funding Conducted SHG workshop to validity the operational guidelines. Capacity building of staff on the supervision of NDT institutions operations. Not done due to Lack of funding Not done due to Lack of funding Complaints received at the Authority 44 and resolved 20 Risk management guidelines , licensing manual approved. 1 Report on the performance of NDT MFIs using offsite supervision prepared. 60 NDT MFI data collected and analysed. Not done lack of funding Not done, limited funding 60 off-site reports for NDT MFI compiled and a report was generated	211102 Contract Staff Salaries 212101 Social Security Contributions 213004 Gratuity Expenses 227001 Travel inland	321,000 46,041 89,946 14,902

#### Reasons for Variation in performance

limited funding

limited funding  
limited funding

Limited funding

<b>Total</b>	<b>471,889</b>
Wage Recurrent	321,000
Non Wage Recurrent	150,889
AIA	0

#### Budget Output: 02 Supervision and Regulation of Money Lenders Institutions

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	UShs Thousand
Capacity building of all Licensed money lenders institutions developed and implemented	Not carried due to lack of funding	Item	Spent
On-site compliance monitoring for money lenders institutions undertaken.	Carried on-site premise inspections for 170 money lenders.		
Complaints for Money lenders institutions and or their clients received and handled	Complaints received 20 complaints at the Authority and resolved 10.		
Money lenders Registry updated	Money lenders institutions Registry updated regularly		
Operational processes and procedures developed and implemented	Licensing manual developed and implemented.		
Off-site reports for money lenders institutions reviewed and generated.	offsite reports from 100 money lenders institutions and analysed for the performance of the institutions.		
Money lenders operations followed up.Enforcement on operational but non-licensed money lenders institutions carried out	Not carried due to limited funding.		
Data on operations of 125 money lenders collected Mystery shopping for operational but non-licensed institutions conducted	Not carried out due to limited funding		
Knowledge visits to other regulatory bodies conducted	Not done due to limited funding		
Staff capacity built in Money lenders operational processes and reporting requirements	Not done due to limited funding		
Quarterly reports on licensing status and institutions mandatory data requirements prepared.	Staff capacity building carried out on supervision		
Country-wide UMRA awareness campaign for Money lenders conducted	1 Quarterly report prepared on licensing status and on performance of the mandatory data.		
Customer recruitment campaign developed and Implemented	Not done due to lack of funding		
255 money lenders institutions licensed	On boarded 50 new money lenders institutions and were inspected.		
	Licensed 200 Money lending institutions		
<b>Reasons for Variation in performance</b>			
lack of funding			
limited funding			
limited funding			
limited funding			
lack of funding			
limited funding			
lack of funding			
limited funding			
<b>Total</b>			<b>0</b>
Wage Recurrent			0
Non Wage Recurrent			0
AIA			0

**Budget Output: 03 Supervision and Regulation of SACCO Institutions**

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	UShs Thousand
150 SACCOs Licensed Periodic performance reports of SACCOS compiled after submission as required by the Tier 4 ACT. Awareness campaign for SACCOs conducted Capacity building of all Licensed SACCOs developed and implemented Compliance monitoring and follow ups conducted. Complaints of SACCO and or their clients handled SACCO Registry updated Operational processes and procedures/guidelines developed and implemented Off-site reports on SACCO Composition and operations generated. SACCO operations monitored. Enforcement of operational but non-complaint SACCO institutions carried out Staff capacity built in SACCO operations	13 SACCOs licensed. Periodic performance reports of institutions collected and analysed for 58 SACCO institutions. Not done due to limited funding Not done due to limited funding Not done due to limited funding Received complaints at the Authority 3 and closed 3. 58 SACCOs Registry updated. Developed reporting templates and implemented licensing criteria Compiled 58 Reports for SACCOs and analysed to access the performance on liquidity level and capital adequacy Monitored a SACCO in Rukungiri for farmers. Not done due to limited funding Staff capacity building carried out on Financial analysis of SACCO operations	<b>Item</b> 225001 Consultancy Services- Short term	<b>Spent</b> 134,474

### Reasons for Variation in performance

lack of funding  
lack of funding  
limited funding  
limited funding

lack of funding

limited funding

<b>Total</b>	<b>134,474</b>
Wage Recurrent	0
Non Wage Recurrent	134,474
AIA	0
<b>Total For Department</b>	<b>606,363</b>
Wage Recurrent	321,000
Non Wage Recurrent	285,363
AIA	0

### Sub-SubProgramme: 49 Policy, Planning and Support Services

#### Departments

#### Department: 01 Finance and Administration

#### Outputs Provided

#### Budget Output: 06 Procurement and Disposal Services

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	US\$ Thousand
Procurement process managed	10 Procurement processes managed.	<b>Item</b>	<b>Spent</b>
Staff capacity built in Procurement and disposal processes	Not carried out due to limited funding		
Procurement plan for FY2022/23 developed	Draft procurement plan developed.		
Evaluation and contracts committee meetings held	Contracts and evaluation committee meetings held.		
Market price surveys conducted	Market price surveys conducted.		
Subscriptions to Institute of procurement professionals of Uganda and Chartered Institute of Procurement and supply chain made.	January, February and march monthly reports prepared and submitted to PPDA		
Capacity of procurement officers built			
Periodic procurement reports on monthly activity and progress prepared			

### Reasons for Variation in performance

<b>Total</b>	<b>0</b>
Wage Recurrent	0
Non Wage Recurrent	0
AIA	0

### Budget Output: 07 Accounting and Financial Management

Periodic financial reports Prepared	Periodic budget performance reports have been prepared.	<b>Item</b>	<b>Spent</b>
Authority Assets register updated	The assets register has been kept updated		
Bank reconciliation statements prepared	Bank reconciliations have periodically been done.		
Books of accounts prepared	Periodic financial reports have been done.		
Payment processing undertaken	Payments have been processed as and when due.		
Subscription to professional bodies made			
Continuing professional development trainings for Accountants attended	Online seminar on servant leadership by ACCA attended.		

### Reasons for Variation in performance

<b>Total</b>	<b>0</b>
Wage Recurrent	0
Non Wage Recurrent	0
AIA	0

### Budget Output: 09 Administrative Support Services

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	US\$ Thousand
Staff and Ad-hoc Meetings coordinated. Subscriptions for Journals and Periodicals made	All Board meetings, top management meetings and ad-hoc meetings coordinated and facilitated in Q3	<b>Item</b>	<b>Spent</b>
Conducive working space provided and maintained	Subscription of National dailies and journals done as planned.	221007 Books, Periodicals & Newspapers	1,409
Clean office space provided.	Conducive working space provided and maintained for all staff.	221009 Welfare and Entertainment	19,600
	clean and descent working space mentained	221011 Printing, Stationery, Photocopying and Binding	12,902
		222001 Telecommunications	8,167
		223003 Rent – (Produced Assets) to private entities	189,123
		223004 Guard and Security services	12,842
		223005 Electricity	6,483
		224004 Cleaning and Sanitation	30,498
		227001 Travel inland	162,450
		227004 Fuel, Lubricants and Oils	21,600
		228002 Maintenance - Vehicles	4,413

### Reasons for Variation in performance

<b>Total</b>	<b>469,488</b>
Wage Recurrent	0
Non Wage Recurrent	469,488
AIA	0

### Budget Output: 13 Information Technology Services

Internet & Email services maintained	Internet, mailing and website services maintained	<b>Item</b>	<b>Spent</b>
Security Software updated	Security patch for the internet access updated	221008 Computer supplies and Information Technology (IT)	45,846
Maintenance of computers and equipment carried out	Maintenance of computers and equipment not carried out	222003 Information and communications technology (ICT)	10,300

### Reasons for Variation in performance

<b>Total</b>	<b>56,146</b>
Wage Recurrent	0
Non Wage Recurrent	56,146
AIA	0

### Budget Output: 15 Internal Audit management, policy coordination and monitoring

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	UShs Thousand
Quarterly Internal Audit Report produced to the Board Audit committee Field Inspections Carried out (Spot checks) Workplans for internal Audit for FY2022/23 Prepared	Quarterly audit report prepared and ready for board review.  Workplans for internal Audit for FY2022/23 Prepared	Item	Spent
Subscription to Institute of Chartered Public Accountants of Uganda & Institute of Internal Auditors made Continuing professional development trainings for Auditors attended	Risks profiled in annual risk register awaiting approval of the the Audit committee. Review done and awaiting approval from the Audit committee.		

### Reasons for Variation in performance

	<b>Total</b>	<b>0</b>
	Wage Recurrent	0
	Non Wage Recurrent	0
	AIA	0

### Budget Output: 18 Research, Coordination , monitoring and Evaluation

Database on Authority's works updated and maintained Strategic Plan implementation coordinated Monitoring and Evaluation of Interventions and Activities undertaken Staff capacity built in gender responsive planning and budgeting. Quarterly Performance and Annual progress reports prepared	BFP and MPS submitted to MoFPED Updated Authority's database.  Detailed Budget Estimates for FY 2022/23 prepared Coordinated and linked planned activities to the strategic plan of the Authority. Strategic Plan reviewed and initiated process for drafting of a new one.  Q2 report prepared and submitted for approval.	Item	Spent
		221011 Printing, Stationery, Photocopying and Binding	6,948

### Reasons for Variation in performance

Not carried out due to funding.  
Not carried out due to limited funding

	<b>Total</b>	<b>6,948</b>
	Wage Recurrent	0
	Non Wage Recurrent	6,948
	AIA	0

### Budget Output: 19 Human Resource Management Services

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	US\$ Thousand
Performance management initiatives coordinated	No recruitments done due to the Rationalisation process which hasn't yet been concluded.	<b>Item</b>	<b>Spent</b>
Capacity building activities coordinated	Capacity Building activities done and coordinated	211102 Contract Staff Salaries	224,542
Payroll costs made.	Payrolls prepared and salaries paid on a monthly basis, Q3 Gratuity paid and other mandatory allowances paid to the relevant individuals and institutions.	212101 Social Security Contributions	26,593
		213001 Medical expenses (To employees)	1,440
		213004 Gratuity Expenses	62,480

### Reasons for Variation in performance

<b>Total</b>	<b>315,055</b>
Wage Recurrent	224,542
Non Wage Recurrent	90,513
AIA	0

### Budget Output: 21 Communications and Public Relations Services

Engagements with Media organised and facilitated regularly	The Authority undertook spot message campaign on Spark TV to call on the public to only transact with regulated Tier 4 Microfinance Institutions and Money lenders. This campaign goes on up to the end of March 2022. The Authority also had spot message campaigns on CBS Emanduso, Beat Fm	<b>Item</b>	<b>Spent</b>
Authority's Quarterly Newsletter and annual Journal prepared and produced	Drafted UMRA Milestones	221001 Advertising and Public Relations	14,497
Media coverage of the Authority's Workshops coordinated	Another Press Conference undertaken to issue notice on illegal money lenders and promote licenced institutions.		
Promotional campaigns during onsite inspections and various media platforms carried out.	The Authority distributed copies of the Act and Brochures to stake holders to continue creating public awareness.		
Licensed institutions Published in the Uganda Gazette	The Authority published licensed institutions in the Uganda Gazette		
Website and Social Media Platforms maintained.	The Authority revamped its website www.umra.go.ug with NITA U taking over it services.		
Brand management activities through Radio and Tv talk shows, spot messages and announcements	The Authority continued to have radio talk shows on Radio 5, Akaboozi and Smart 24		
conducted Membership to public relations association of Uganda maintained	TV to promote licensed institutions to sensitize the public against transacting with illegal money lenders.		
	The PRAU membership was renewed		
	The Authority started implementing its Communication strategy.		

### Reasons for Variation in performance

<b>Total</b>	<b>14,497</b>
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# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	UShs Thousand
		Wage Recurrent	0
		Non Wage Recurrent	14,497
		AIA	0

#### Budget Output: 22 Board and Top Management Services

		Item	Spent
Top Management Policy consultative meetings facilitated	4 Board Board meetings held and facilitated.	221006 Commissions and related charges	84,854
Policy guidelines reviewed and disseminated	UMRA's Budget Framework Paper considered, paper on status of implementation of the audit recommendations considered, Board decision on staff extra duties (amendment of the Human Resource Manual considered, Revision of Internal Audit Charter and Policies Manual considered, Internal Audit reports for the period ended 31/3/2021, 30/9/2021 and 31/12/202 considered, Auditor General's report for FY 2020/2021 considered, revised Strategic plan to align with NDP III considered, UMRA's Communication Strategy considered, paper on Crypto Currency considered.		
Strategic Direction and Policy Guidance given to the Authority through Top Management and Top Technical Committee Meetings			
Annual Performance Report FY 2021/22 published			
Subscriptions to International Organizations such as confederation of national associations of savings and credit cooperatives societies (ACCOSCA) maintained			
Board expenses paid			
	4 Board meetings held		
	Board Retainer and sitting allowances paid		

#### Reasons for Variation in performance

<b>Total</b>	<b>84,854</b>
Wage Recurrent	0
Non Wage Recurrent	84,854
AIA	0

#### Budget Output: 23 Legal and Litigation services

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 3: Outputs and Expenditure in Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Expenditures incurred in the Quarter to deliver outputs	UShs Thousand
Continuing Legal Education Points attained	Continuing Legal Education (CLE) undertaken	Item	Spent
Subscriptions to Uganda Law Society & East African law Society made	Litigation services provided		
Complaints of licensed institutions and or their clients handled	Complaints handled		
Legal enforcement on institutions non-complaint to the Tier4 Act and regulations carried out	Draft enforcement manual drafted		
Litigation & Advisory services provided	Litigation services provided. Kayondo Latima Vs UMRA & Ors dismissed in favour of UMRA, hearings of: Zirahuka & Anor Vs. UMRA, Kato Alex & Anor Vs UMRA & Ors, Lubega Sam Liton Vs UMRA & Dunamiscoins attended,		
Staff capacity built in legal and litigation processes.			
Legal Services provided to the Authority	Legal advisory services through; letters, responses, legal advice to staff and board given.		

### Reasons for Variation in performance

	<b>Total</b>	<b>0</b>
	Wage Recurrent	0
	Non Wage Recurrent	0
	AIA	0
	<b>Total For Department</b>	<b>946,987</b>
	Wage Recurrent	224,542
	Non Wage Recurrent	722,445
	AIA	0
	<b>GRAND TOTAL</b>	<b>1,553,350</b>
	Wage Recurrent	545,542
	Non Wage Recurrent	1,007,808
	GoU Development	0
	External Financing	0
	AIA	0

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 4: Revised Workplan

<i>US\$ Thousands</i>	<b>Planned Outputs for the Quarter</b>	<b>Estimated Funds Available in Quarter (from balance brought forward and actual/expected releases)</b>
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### Sub-SubProgramme: 27 Supervision and Regulation

#### Departments

#### Department: 02 Supervision and Regulation

#### Outputs Provided

#### Budget Output: 01 Supervision and Regulation of Non deposit taking Microfinance institutions and self-help groups

125 Non-deposit taking microfinance institutions licensed	Item	Balance b/f	New Funds	Total
Quarterly performance reports on Non-deposit taking microfinance institutions and self-help groups processes prepared.	211102 Contract Staff Salaries	0	321,000	321,000
	212101 Social Security Contributions	5,184	12,413	17,597
	213004 Gratuity Expenses	0	80,250	80,250
Country-wide awareness campaign for operations of NDTMFIs and SHGs conducted	221002 Workshops and Seminars	0	60,000	60,000
	221007 Books, Periodicals & Newspapers	0	2,080	2,080
	227001 Travel inland	98	173,000	173,098
Self Help Group- Operational Guidelines rolled out	<b>Total</b>	<b>5,282</b>	<b>648,743</b>	<b>654,025</b>
UMRA staff incharge of Non-deposit taking microfinance institutions capacity built	<b>Wage Recurrent</b>	<b>0</b>	<b>321,000</b>	<b>321,000</b>
	<b>Non Wage Recurrent</b>	<b>5,282</b>	<b>327,743</b>	<b>333,025</b>
	<b>AIA</b>	<b>0</b>	<b>0</b>	<b>0</b>

compliance monitoring undertaken.

Complaints resolved

Operational process and procedures developed and implemented

Annual Performance report of NDTMFIs and SHGs produced

Data of Non-deposit taking microfinance institutions collected

Enforcement on open but non licensed Non-deposit taking microfinance institutions undertaken

Operations of Non-deposit taking microfinance institutions monitored.

Off-site reports for Non-deposit taking microfinance institutions generated.

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 4: Revised Workplan

#### Budget Output: 02 Supervision and Regulation of Money Lenders Institutions

	Item	Balance b/f	New Funds	Total
On-site compliance monitoring for money lenders institutions undertaken.	221002 Workshops and Seminars	0	110,000	110,000
	227001 Travel inland	3,304	70,500	73,804
Complaints for Money lenders institutions and or their clients received and handled	<b>Total</b>	<b>3,304</b>	180,500	<b>183,804</b>
	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
Money lenders Registry updated	<i>Non Wage Recurrent</i>	<i>3,304</i>	<i>180,500</i>	<i>183,804</i>
	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>
Operational processes and procedures developed and implemented				
Off-site reports for money lenders institutions reviewed and generated.				
Money lenders operations followed up.				
Enforcement on operational but non-licensed money lenders institutions carried out				
Data on operations of 125 money lenders collected				
Mystery shopping for operational but non-licensed institutions conducted				
Knowledge visits to other regulatory bodies conducted				
Staff capacity built in Money lenders operational processes and reporting requirements				
Quarterly reports on licensing status and institutions mandatory data requirements prepared.				
Country-wide UMRA awareness campaign for Money lenders conducted				
Customer recruitment campaign developed and Implemented				
255 money lenders institutions licensed				

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 4: Revised Workplan

### Budget Output: 03 Supervision and Regulation of SACCO Institutions

150 SACCOs Licensed	Item	Balance b/f	New Funds	Total
Periodic performance reports of SACCOS compiled after submission as required by the Tier 4 ACT.	221002 Workshops and Seminars	0	90,000	90,000
Awareness campaign for SACCOs conducted	225001 Consultancy Services- Short term	6,056	23,000	29,056
	227001 Travel inland	0	179,216	179,216
	<b>Total</b>	<b>6,056</b>	<b>292,216</b>	<b>298,272</b>
	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>Non Wage Recurrent</i>	<i>6,056</i>	<i>292,216</i>	<i>298,272</i>
	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>

Compliance monitoring and follow ups conducted.

Complaints of SACCO and or their clients handled

SACCO Registry updated

Operational processes and procedures/guidelines developed and implemented

Off-site reports on SACCO Composition and operations generated.

SACCO operations monitored.

Enforcement of operational but non-complaint SACCO institutions carried out

Staff capacity built in SACCO operations

*Development Projects*

### Sub-SubProgramme: 49 Policy, Planning and Support Services

*Departments*

**Department: 01 Finance and Administration**

# Vote:317

## Uganda Microfinance Regulatory Authority

### QUARTER 4: Revised Workplan

#### Outputs Provided

#### Budget Output: 06 Procurement and Disposal Services

Procurement process managed	Item	Balance b/f	New Funds	Total
	221011 Printing, Stationery, Photocopying and Binding	0	4,000	4,000
Staff capacity built in Procurement and disposal processes	227001 Travel inland	0	2,000	2,000
	<b>Total</b>	<b>0</b>	<b>6,000</b>	<b>6,000</b>
	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
Evaluation and contracts committee meetings held	<i>Non Wage Recurrent</i>	<i>0</i>	<i>6,000</i>	<i>6,000</i>
	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>
Market price surveys conducted				

Capacity of procurement officers built

Periodic procurement reports on monthly activity and progress prepared

#### Budget Output: 07 Accounting and Financial Management

Periodic financial reports Prepared	Item	Balance b/f	New Funds	Total
	221011 Printing, Stationery, Photocopying and Binding	0	4,000	4,000
Authority Assets register updated	221016 IFMS Recurrent costs	0	20,000	20,000
	221017 Subscriptions	0	1,000	1,000
Bank reconciliation statements prepared	<b>Total</b>	<b>0</b>	<b>25,000</b>	<b>25,000</b>
	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
Books of accounts prepared	<i>Non Wage Recurrent</i>	<i>0</i>	<i>25,000</i>	<i>25,000</i>
	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>
Payment processing undertaken				

Continuing professional development trainings for Accountants attended

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 4: Revised Workplan

### Budget Output: 09 Administrative Support Services

	Item	Balance b/f	New Funds	Total
Staff and Ad-hoc Meetings coordinated.				
Subscriptions for Journals and Periodicals made	221007 Books, Periodicals & Newspapers	1,212	780	1,992
	221009 Welfare and Entertainment	879	30,958	31,837
Conducive working space provided and maintained	221011 Printing, Stationery, Photocopying and Binding	0	28,000	28,000
	222001 Telecommunications	1,353	43,200	44,553
Clean office space provided.	222002 Postage and Courier	0	3,000	3,000
	223003 Rent – (Produced Assets) to private entities	7,737	179,478	187,214
	223004 Guard and Security services	637	13,047	13,684
	223005 Electricity	6,134	7,500	13,634
	224004 Cleaning and Sanitation	2,542	14,160	16,702
	227001 Travel inland	0	1,850	1,850
	227004 Fuel, Lubricants and Oils	0	163,400	163,400
	228002 Maintenance - Vehicles	1,401	1,750	3,151
	<b>Total</b>	<b>21,893</b>	<b>487,122</b>	<b>509,016</b>
	<b>Wage Recurrent</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Non Wage Recurrent</b>	<b>21,893</b>	<b>487,122</b>	<b>509,016</b>
	<b>AIA</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Budget Output: 13 Information Technology Services

	Item	Balance b/f	New Funds	Total
Internet & Email services maintained				
Security Software updated	221008 Computer supplies and Information Technology (IT)	2,093	150,000	152,093
	222003 Information and communications technology (ICT)	2,700	55,000	57,700
Maintenance of computers and equipment carried out	228003 Maintenance – Machinery, Equipment & Furniture	0	10,000	10,000
	<b>Total</b>	<b>4,793</b>	<b>215,000</b>	<b>219,793</b>
	<b>Wage Recurrent</b>	<b>0</b>	<b>0</b>	<b>0</b>
	<b>Non Wage Recurrent</b>	<b>4,793</b>	<b>215,000</b>	<b>219,793</b>
	<b>AIA</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 4: Revised Workplan

### Budget Output: 15 Internal Audit management, policy coordination and monitoring

Quarterly Internal Audit Report produced to the Board Audit committee	Item	Balance b/f	New Funds	Total
	221007 Books, Periodicals & Newspapers	0	1,380	1,380
	221017 Subscriptions	0	500	500
Field Inspections Carried out (Spot checks)	227004 Fuel, Lubricants and Oils	0	10,000	10,000
	<b>Total</b>	<b>0</b>	<b>11,880</b>	<b>11,880</b>
	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
Annual Accomplishment report prepared	<i>Non Wage Recurrent</i>	<i>0</i>	<i>11,880</i>	<i>11,880</i>
	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>
Follow ups done on implementation of Audit Recommendations				

Continuing professional development trainings for Auditors attended

### Budget Output: 18 Research, Coordination , monitoring and Evaluation

Budget Framework Paper for FY 2022/23 prepared and submitted to MoFPED	Item	Balance b/f	New Funds	Total
	221011 Printing, Stationery, Photocopying and Binding	1,052	1,000	2,052
	227001 Travel inland	0	60,000	60,000
Database on Authority's works updated and maintained	<b>Total</b>	<b>1,052</b>	<b>61,000</b>	<b>62,052</b>
	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
Final MPS for FY 2022/23 prepared and submitted to MoFPED	<i>Non Wage Recurrent</i>	<i>1,052</i>	<i>61,000</i>	<i>62,052</i>
	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>

Detailed Budget Estimates for FY 2022/23 prepared

Strategic Plan implementation coordinated

Monitoring and Evaluation of Interventions and Activities undertaken

Quarterly Performance and Annual progress reports prepared



# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 4: Revised Workplan

### Budget Output: 19 Human Resource Management Services

Performance management initiatives coordinated	Item	Balance b/f	New Funds	Total
	211102 Contract Staff Salaries	0	221,700	221,700
	212101 Social Security Contributions	2,660	55,425	58,085
Capacity building activities coordinated	213001 Medical expenses (To employees)	470	0	470
	213004 Gratuity Expenses	0	55,425	55,425
Payroll costs made.	221003 Staff Training	0	50,000	50,000
	<b>Total</b>	<b>3,130</b>	<b>382,550</b>	<b>385,680</b>
	<b>Wage Recurrent</b>	<b>0</b>	<b>221,700</b>	<b>221,700</b>
	<b>Non Wage Recurrent</b>	<b>3,130</b>	<b>160,850</b>	<b>163,980</b>
	<b>AIA</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Budget Output: 21 Communications and Public Relations Services

Engagements with Media organised and facilitated regularly	Item	Balance b/f	New Funds	Total
	221001 Advertising and Public Relations	32,132	177,000	209,132
Authority's Quarterly Newsletter and annual Journal prepared and produced	221007 Books, Periodicals & Newspapers	0	1,000	1,000
	221011 Printing, Stationery, Photocopying and Binding	0	3,000	3,000
	221017 Subscriptions	0	1,500	1,500
Media coverage of the Authority's Workshops coordinated	<b>Total</b>	<b>32,132</b>	<b>182,500</b>	<b>214,632</b>
	<b>Wage Recurrent</b>	<b>0</b>	<b>0</b>	<b>0</b>
Promotional campaigns during onsite inspections and various media platforms carried out.	<b>Non Wage Recurrent</b>	<b>32,132</b>	<b>182,500</b>	<b>214,632</b>
	<b>AIA</b>	<b>0</b>	<b>0</b>	<b>0</b>

Website and Social Media Platforms maintained.

Brand management activities through Radio and Tv talk shows, spot messages and announcements conducted

### Budget Output: 22 Board and Top Management Services

Top Management Policy consultative meetings facilitated	Item	Balance b/f	New Funds	Total
	221006 Commissions and related charges	6,146	102,300	108,446
Policy guidelines reviewed and disseminated	<b>Total</b>	<b>6,146</b>	<b>102,300</b>	<b>108,446</b>
	<b>Wage Recurrent</b>	<b>0</b>	<b>0</b>	<b>0</b>
Strategic Direction and Policy Guidance given to the Authority through Top Management and Top Technical Committee Meetings	<b>Non Wage Recurrent</b>	<b>6,146</b>	<b>102,300</b>	<b>108,446</b>
	<b>AIA</b>	<b>0</b>	<b>0</b>	<b>0</b>

Annual Performance Report FY 2021/22 published

Board expenses paid

# Vote:317 Uganda Microfinance Regulatory Authority

## QUARTER 4: Revised Workplan

### Budget Output: 23 Legal and Litigation services

Continuing Legal Education Points attained	Item	Balance b/f	New Funds	Total
	227001 Travel inland	0	10,000	10,000
	<b>Total</b>	<b>0</b>	<b>10,000</b>	<b>10,000</b>
Complaints of licensed institutions and or their clients handled	<i>Wage Recurrent</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>Non Wage Recurrent</i>	<i>0</i>	<i>10,000</i>	<i>10,000</i>
Legal enforcement on institutions non-complaint to the Tier4 Act and regulations carried out	<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>

Litigation & Advisory services provided

Staff capacity built in legal and litigation processes.

Legal Services provided to the Authority

Legal Unit stocked with modern Law Books and Statutes

*Development Projects*

<b>GRAND TOTAL</b>	<b>83,788</b>	<b>2,604,811</b>	<b>2,688,599</b>
<i>Wage Recurrent</i>	<i>0</i>	<i>542,700</i>	<i>542,700</i>
<i>Non Wage Recurrent</i>	<i>83,788</i>	<i>2,062,111</i>	<i>2,145,899</i>
<i>GoU Development</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>External Financing</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>AIA</i>	<i>0</i>	<i>0</i>	<i>0</i>