

VOTE: 162 Uganda Microfinance Regulatory Authority

Quarter 3

V1: Summary of Issues in Budget Execution

Table V1.1: Overview of Vote Expenditures (UShs Billion)

	Approved Budget	Revised Budget	Released by End Q3	Spent by End Q3	% Budget Released	% Budget Spent	% Releases Spent	
Recurrent	Wage	2.171	2.171	1.628	1.455	75.0 %	67.0 %	89.4 %
	Non-Wage	7.519	7.519	4.517	2.690	60.0 %	35.8 %	59.6 %
Devt.	GoU	5.450	5.450	1.473	0.508	27.0 %	9.3 %	34.5 %
	Ext Fin.	0.000	0.000	0.000	0.000	0.0 %	0.0 %	0.0 %
GoU Total		15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %
Total GoU+Ext Fin (MTEF)		15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %
Arrears		0.000	0.000	0.000	0.000	0.0 %	0.0 %	0.0 %
Total Budget		15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %
A.I.A Total		0.000	0.000	0.000	0.000	0.0 %	0.0 %	0.0 %
Grand Total		15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %
Total Vote Budget Excluding Arrears		15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %

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

<i>Billion Uganda Shillings</i>	Approved Budget	Revised Budget	Released by End Q3	Spent by End Q3	% Budget Released	% Budget Spent	%Releases Spent
Programme:07 Private Sector Development	15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1%
Sub SubProgramme:01 General Administration and Support Services	11.275	11.275	5.175	3.124	45.9 %	27.7 %	60.4%
Sub SubProgramme:02 Supervision and Regulation	3.865	3.865	2.443	1.529	63.2 %	39.6 %	62.6%
Total for the Vote	15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %

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

(i) Major unspent balances

Departments , Projects		
Sub SubProgramme:01 General Administration and Support Services		
Sub Programme: 01 Enabling Environment		
1.049	Bn Shs	Department : 001 Finance and Administration
Reason: Ongoing procurement processes.		
Items		
0.160	UShs	221001 Advertising and Public Relations
Reason: Procurement was on going		
0.157	UShs	211107 Boards, Committees and Council Allowances
Reason: Activities shifted to Q4		
0.150	UShs	221003 Staff Training
Reason: Procurement for training was ongoing		
0.965	Bn Shs	Project : 1776 Retooling of Uganda Microfinance Regulatory Authority
Reason: 0		
Items		
0.541	UShs	312212 Light Vehicles - Acquisition
Reason:		
0.194	UShs	312221 Light ICT hardware - Acquisition
Reason:		
0.190	UShs	225201 Consultancy Services-Capital
Reason:		
0.040	UShs	312424 Computer databases - Acquisition
Reason:		
Sub SubProgramme:02 Supervision and Regulation		
Sub Programme: 01 Enabling Environment		
0.778	Bn Shs	Department : 001 Supervision
Reason: 0		
Procurement processes ongoing.		
Items		
0.423	UShs	227001 Travel inland
Reason: Delays in procurement of transport delayed execution of some activities		
0.295	UShs	225101 Consultancy Services
Reason: Procurement process ongoing		

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V2: Performance Highlights

Table V2.1: PIAP outputs and output Indicators

Programme:07 Private Sector Development			
SubProgramme:01 Enabling Environment			
Sub SubProgramme:01 General Administration and Support Services			
Department:001 Finance and Administration			
Budget Output: 000001 Audit and Risk Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
No of registered institutions sensitized on compliance regulations.	Number	3750	260
An MIS system for tier4 sector	Number	Develop MIS	
Budget Output: 000005 Human Resource Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
Budget Output: 000006 Planning and Budgeting services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	
Budget Output: 000007 Procurement and Disposal Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
An MIS system for tier4 sector	Number	Develop MIS	
Budget Output: 000010 Leadership and Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
No of registered institutions sensitized on compliance regulations.	Number	3750	260

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Programme:07 Private Sector Development			
SubProgramme:01 Enabling Environment			
Sub SubProgramme:01 General Administration and Support Services			
Department:001 Finance and Administration			
Budget Output: 000010 Leadership and Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
An MIS system for tier4 sector	Number	Develop MIS	1
Budget Output: 000011 Communication and Public Relations			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
Budget Output: 000012 Legal and Advisory Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
Budget Output: 000014 Administrative and Support Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
No of registered institutions sensitized on compliance regulations.	Number	3750	260
Budget Output: 000019 ICT Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
An MIS system for tier4 sector	Number	Develop MIS	1
Budget Output: 560010 Accounting and Financial Management Policy			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No of registered institutions sensitized on compliance regulations.	Number	3750	400

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Programme:07 Private Sector Development			
SubProgramme:01 Enabling Environment			
Sub SubProgramme:01 General Administration and Support Services			
Project:1776 Retooling of Uganda Microfinance Regulatory Authority			
Budget Output: 000003 Facilities and Equipment Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	
An MIS system for tier4 sector	Number	Develop MIS	
Sub SubProgramme:02 Supervision and Regulation			
Department:001 Supervision			
Budget Output: 000023 Inspection and Monitoring			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
No of registered institutions sensitized on compliance regulations.	Number	3750	260
An MIS system for tier4 sector	Number	Develop MIS	1
Budget Output: 000039 Policies, Regulations and Standards			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
Budget Output: 190003 Licensing and Complainece			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
PIAP Output Indicators	Indicator Measure	Planned 2022/23	Actuals By END Q 3
No. of tier 4 institutions licensed	Number	2663	400
No of registered institutions sensitized on compliance regulations.	Number	3750	260
An MIS system for tier4 sector	Number	Develop MIS	1

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Performance highlights for the Quarter

- I. Reviewed 500 Applications for licensing from Tier 4 Institutions.
- II. Carried out on-site premise inspections for new boarded 350 institutions to verify the physical locations submitted.
- III. Complaints resolved were 40 out of the 60 received from the licensed institutions which ensured a fair treatment of customers and redemption of borrowers' property.
- IV. Licensed 400 institutions after fulfilling the requirements who have continuously contributed to financial inclusion and Social Economic Transformation.
- V. Registry updated regularly for all units of MLs, NDTs and SACCOs.
- VI. 350 reports for money lenders, NDT and SACCOs were reviewed as part of off-site supervision to assess the performance of institutions and their resilience in the economic shocks.
- VII. Data collected from 350 money lenders, NDT and SACCOs analysed to ascertain the performance of the institutions.
- VIII. A Quarterly report prepared on licensing status and on performance of the Authority.
- IX. Through field monitoring, 20 Money lending institutions were identified from western, Eastern and Northern region operating with no licenses, and these were instructed to comply.
- X. Inspected 50 branches after verification of head office compliance to authorize their operations.
- XI. Conducted 4 meetings on compliance requirements and licensing which targeted 260 institutions.
- XII. Conducted media campaigns in all regions of the country at Signal FM in Mbale, Rainbow FM in Nebbi, Voice of Toro, Hope Fm Kabale, Endigito FM in Mbarara, Mega FM in Gulu, Unity FM in Lira, Voice of Lango in Lira, Crane Radio in Ishaka, Tropical Fm in Mubende, and Liberty radio in Hoima District.

Variances and Challenges

- i. Limited funding for UMRA's operations.
- ii. Limited financial and human resource capacity to effectively regulate, license and supervise MFIs.
- iii. Inadequate transport – the Authority only has two motor vehicles of which one is for EDs use.
- iv. Low visibility and awareness of UMRA's mandate by its customers and the public.
- v. Emerging MFIs such as Islamic MFIs, which will require specialist skills to regulate, license and supervise.
- vi. High defaults and loan provisions across the sector because of multiple borrowing by MFI clients.
- vii. Competing mandates of institutions such as UMRA and MTIC, UCA and UCUSCU.
- viii. High cost of borrowing for MFIs leading to interest rates charged on loans.
- ix. No comprehensive database of MFIs in Uganda making it difficult for UMRA to effectively regulate licenses and supervise MFIs.

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V3: Details of Releases and Expenditure

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

<i>Billion Uganda Shillings</i>	Approved Budget	Revised Budget	Released by End Q3	Spent by End Q3	% GoU Budget Released	% GoU Budget Spent	% GoU Releases Spent
Programme:07 Private Sector Development	15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %
Sub SubProgramme:01 General Administration and Support Services	11.275	11.275	5.175	3.124	45.9 %	27.7 %	60.4 %
000001 Audit and Risk Management	0.008	0.008	0.008	0.000	100.0 %	0.0 %	0.0 %
000003 Facilities and Equipment Management	5.450	5.450	1.473	0.508	27.0 %	9.3 %	34.5 %
000005 Human Resource Management	1.778	1.778	1.424	1.104	80.1 %	62.1 %	77.5 %
000006 Planning and Budgeting services	0.060	0.060	0.030	0.007	50.0 %	11.0 %	22.0 %
000007 Procurement and Disposal Services	0.006	0.006	0.006	0.001	100.0 %	16.3 %	16.3 %
000010 Leadership and Management	0.416	0.416	0.379	0.222	91.0 %	53.4 %	58.6 %
000011 Communication and Public Relations	0.774	0.774	0.332	0.172	42.9 %	22.2 %	51.8 %
000012 Legal and Advisory Services	0.030	0.030	0.000	0.000	0.0 %	0.0 %	0.0 %
000014 Administrative and Support Services	2.504	2.504	1.385	1.046	55.3 %	41.8 %	75.5 %
000019 ICT Services	0.199	0.199	0.112	0.064	56.1 %	31.9 %	56.8 %
560010 Accounting and Financial Management Policy	0.050	0.050	0.025	0.000	50.0 %	0.0 %	0.0 %
Sub SubProgramme:02 Supervision and Regulation	3.865	3.865	2.443	1.529	63.2 %	39.6 %	62.6 %
000023 Inspection and Monitoring	2.518	2.518	1.915	1.471	76.1 %	58.4 %	76.8 %
000039 Policies, Regulations and Standards	1.019	1.019	0.385	0.034	37.8 %	3.3 %	8.8 %
190003 Licensing and Compliance	0.328	0.328	0.143	0.024	43.6 %	7.2 %	16.6 %
Total for the Vote	15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %

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Table V3.2: GoU Expenditure by Item 2022/23 GoU Expenditure by Item

<i>Billion Uganda Shillings</i>	Approved Budget	Revised Budget	Released by End Q3	Spent by End Q3	% GoU Budget Released	% GoU Budget Spent	% GoU Releases Spent
211102 Contract Staff Salaries	2.171	2.171	1.628	1.455	75.0 %	67.0 %	89.3 %
211104 Employee Gratuity	0.543	0.543	0.417	0.357	76.9 %	65.7 %	85.5 %
211106 Allowances (Incl. Casuals, Temporary, sitting allowances)	0.138	0.138	0.114	0.101	82.7 %	73.2 %	88.5 %
211107 Boards, Committees and Council Allowances	0.416	0.416	0.379	0.222	91.0 %	53.4 %	58.6 %
212101 Social Security Contributions	0.271	0.271	0.188	0.180	69.2 %	66.4 %	95.9 %
212102 Medical expenses (Employees)	0.108	0.108	0.108	0.000	100.0 %	0.0 %	0.0 %
221001 Advertising and Public Relations	0.774	0.774	0.332	0.172	42.9 %	22.2 %	51.8 %
221003 Staff Training	0.450	0.450	0.339	0.189	75.2 %	41.9 %	55.7 %
221007 Books, Periodicals & Newspapers	0.010	0.010	0.005	0.001	50.0 %	14.1 %	28.2 %
221008 Information and Communication Technology Supplies.	0.051	0.051	0.025	0.000	50.0 %	0.0 %	0.0 %
221009 Welfare and Entertainment	0.332	0.332	0.180	0.092	54.2 %	27.6 %	51.0 %
221011 Printing, Stationery, Photocopying and Binding	0.244	0.244	0.085	0.035	34.8 %	14.4 %	41.3 %
221012 Small Office Equipment	0.056	0.056	0.030	0.017	53.8 %	30.6 %	56.8 %
221016 Systems Recurrent costs	0.050	0.050	0.025	0.000	50.0 %	0.0 %	0.0 %
221017 Membership dues and Subscription fees.	0.025	0.025	0.025	0.000	100.0 %	0.0 %	0.0 %
222001 Information and Communication Technology Services.	0.129	0.129	0.108	0.076	83.9 %	58.9 %	70.2 %
222002 Postage and Courier	0.003	0.003	0.002	0.000	50.0 %	0.0 %	0.0 %
223001 Property Management Expenses	0.057	0.057	0.042	0.036	75.0 %	64.1 %	85.4 %
223003 Rent-Produced Assets-to private entities	0.742	0.742	0.557	0.495	75.0 %	66.7 %	88.9 %
223004 Guard and Security services	0.057	0.057	0.040	0.036	70.5 %	62.4 %	88.5 %
223005 Electricity	0.030	0.030	0.027	0.022	89.9 %	72.4 %	80.5 %
225101 Consultancy Services	0.832	0.832	0.300	0.005	36.1 %	0.6 %	1.6 %
225201 Consultancy Services-Capital	0.350	0.350	0.190	0.000	54.3 %	0.0 %	0.0 %
227001 Travel inland	1.344	1.344	0.914	0.455	68.0 %	33.8 %	49.8 %
227004 Fuel, Lubricants and Oils	0.649	0.649	0.232	0.177	35.8 %	27.2 %	76.0 %
228002 Maintenance-Transport Equipment	0.128	0.128	0.027	0.011	21.1 %	8.7 %	41.1 %
228003 Maintenance-Machinery & Equipment Other than Transport Equipment	0.070	0.070	0.014	0.012	20.0 %	17.6 %	88.1 %
273102 Incapacity, death benefits and funeral expenses	0.010	0.010	0.000	0.000	0.0 %	0.0 %	0.0 %
312212 Light Vehicles - Acquisition	3.230	3.230	0.858	0.317	26.6 %	9.8 %	36.9 %

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<i>Billion Uganda Shillings</i>	Approved Budget	Revised Budget	Released by End Q3	Spent by End Q3	% GoU Budget Released	% GoU Budget Spent	% GoU Releases Spent
312221 Light ICT hardware - Acquisition	0.250	0.250	0.227	0.033	90.8 %	13.1 %	14.4 %
312222 Heavy ICT hardware - Acquisition	0.650	0.650	0.000	0.000	0.0 %	0.0 %	0.0 %
312235 Furniture and Fittings - Acquisition	0.120	0.120	0.000	0.000	0.0 %	0.0 %	0.0 %
312423 Computer Software - Acquisition	0.600	0.600	0.000	0.000	0.0 %	0.0 %	0.0 %
312424 Computer databases - Acquisition	0.250	0.250	0.199	0.159	79.5 %	63.6 %	80.0 %
Total for the Vote	15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %

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

<i>Billion Uganda Shillings</i>	Approved Budget	Revised Budget	Released by End Q3	Spent by End Q3	% GoU Budget Released	% GoU Budget Spent	% GoU Releases Spent
Programme:07 Private Sector Development	15.140	15.140	7.618	4.653	50.32 %	30.73 %	61.08 %
Sub SubProgramme:01 General Administration and Support Services	11.275	11.275	5.175	3.124	45.90 %	27.71 %	60.4 %
<i>Departments</i>							
001 Finance and Administration	5.825	5.825	3.701	2.616	63.5 %	44.9 %	70.7 %
<i>Development Projects</i>							
1776 Retooling of Uganda Microfinance Regulatory Authority	5.450	5.450	1.473	0.508	27.0 %	9.3 %	34.5 %
Sub SubProgramme:02 Supervision and Regulation	3.865	3.865	2.443	1.529	63.22 %	39.56 %	62.6 %
<i>Departments</i>							
001 Supervision	3.865	3.865	2.443	1.529	63.2 %	39.6 %	62.6 %
<i>Development Projects</i>							
N/A							
Total for the Vote	15.140	15.140	7.618	4.653	50.3 %	30.7 %	61.1 %

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

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Quarter 3: Outputs and Expenditure in the Quarter

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
Programme:07 Private Sector Development		
SubProgramme:01 Enabling Environment		
Sub SubProgramme:01 General Administration and Support Services		
Departments		
Department:001 Finance and Administration		
Budget Output:000001 Audit and Risk Management		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Capacity building conducted for Audit staff.	NA	NA
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Audit reports prepared.	Audit Reports and presented to management.	NA
Spot checks carried out.	NA	NA
Annual Audit work plan prepared.	Annual and quarterly Audit workplans for next FY prepared.	NA
Annual accomplishment report prepared.	NA	To be done in Q4
Audit follow ups done.	Internal and external Audit follow ups carried out.	NA
Risks profiled.	Risks profiled in the annual risk register.	NA
Audit reports prepared.	Audit reports prepared and submitted to management and board.	NA
Reviewed Audit charter	NA	NA
NA	Subscriptions to ICPAU done	NA
Trainings attended.	ICPAU CPDs trainings attended.	NA
Expenditures incurred in the Quarter to deliver outputs		UShs Thousand
Item		Spent
	Total For Budget Output	0.000
	Wage Recurrent	0.000
	Non Wage Recurrent	0.000
	Arrears	0.000
	AIA	0.000
Budget Output:000005 Human Resource Management		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
NA	NA	NA

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Outputs Planned in Quarter		Actual Outputs Achieved in Quarter	Reasons for Variation in performance
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Staff managed.	staff welfare managed.	NA	
Staff process managed.	staff process managed.	NA	
Payroll expenses paid.	payroll expenses paid	NA	
NA	ongoing procurement	process still ongoing	
Staff trainings conducted.	staff trainings conducted	NA	
Expenditures incurred in the Quarter to deliver outputs		UShs Thousand	
Item	Spent		
211102 Contract Staff Salaries	194,179.499		
211104 Employee Gratuity	56,347.500		
212101 Social Security Contributions	41,273.520		
221003 Staff Training	46,871.743		
	Total For Budget Output	338,672.262	
	Wage Recurrent	194,179.499	
	Non Wage Recurrent	144,492.763	
	Arrears	0.000	
	AIA	0.000	
Budget Output:000006 Planning and Budgeting services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Workplans Consolidated for MPS	Workplans Consolidated for MPS	NA	
MPS submitted.	MPS submitted.	NA	
Budget estimates prepared.	Budget estimates prepared and submitted to MoFPED.	NA	
Budget estimates submitted.	Budget estimates submitted to MoFPED	NA	
Periodic reports prepared and submitted.	Q2 performance report prepared and submitted.	NA	
Staff trainings conducted.	NA	No funds available	
Monitoring and evaluations carried out.	Monitoring and evaluation carried out.	NA	
Activities aligned to strategic plan.	Activities realigned to strategic plans.	NA	
Expenditures incurred in the Quarter to deliver outputs		UShs Thousand	
Item	Spent		
227001 Travel inland	480.000		
	Total For Budget Output	480.000	
	Wage Recurrent	0.000	
	Non Wage Recurrent	480.000	

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Outputs Planned in Quarter		Actual Outputs Achieved in Quarter	Reasons for Variation in performance
		Arrears	0.000
		AIA	0.000
Budget Output:000007 Procurement and Disposal Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Bids received.	Bids received.	NA	
Staff capacity built in procurement aspects.	NA	No funds available.	
Annual procurement plan drawn.	Annual procurement plan drawn.	NA	
Allowances paid.	Facilitated payments of CC meetings.	NA	
Market surveys conducted.	Market surveys conducted as authorized by the accounting officer.	NA	
Subscriptions paid.	Subscriptions done.	NA	
Periodic reports prepared.	Q2 and Monthly reports prepared and submitted.	NA	
Trainings attended.	Attended CIPS training.		
Expenditures incurred in the Quarter to deliver outputs			UShs Thousand
Item		Spent	
227001 Travel inland		980.000	
Total For Budget Output		980.000	
Wage Recurrent		0.000	
Non Wage Recurrent		980.000	
Arrears		0.000	
AIA		0.000	
Budget Output:000010 Leadership and Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
NA	NA	Not carried out due to limited funding	
Benchmarking Carried out.	NA	NA	
Policy reviews conducted.	NA	NA	
Board and management meetings held.	8 board committees and two board meetings held.		
Subscriptions paid.	subscriptions paid.	NA	
Paid Board costs.	Board retainer and allowances paid.	NA	
Expenditures incurred in the Quarter to deliver outputs			UShs Thousand
Item		Spent	
211107 Boards, Committees and Council Allowances		98,782.700	
Total For Budget Output		98,782.700	

VOTE: 162 Uganda Microfinance Regulatory Authority

Quarter 3

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
	Wage Recurrent	0.000
	Non Wage Recurrent	98,782.700
	Arrears	0.000
	AIA	0.000

Budget Output:000011 Communication and Public Relations

PIAP Output: 07050204 A short term development credit window for MSMEs set up.

Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs

Promotional materials procured.	NA	NA
Published in the Gazzette	NA	NA
Licensed institutions published in national newspapers.	NA	NA
Spot messages and adverts aired.	NA	NA
Notices Published.	NA	NA
Social media campaigns conducted.	NA	NA
NA	NA	NA

Expenditures incurred in the Quarter to deliver outputs UShs Thousand

Item	Spent
221001 Advertising and Public Relations	134,365.001
Total For Budget Output	134,365.001
Wage Recurrent	0.000
Non Wage Recurrent	134,365.001
Arrears	0.000
AIA	0.000

Budget Output:000012 Legal and Advisory Services

PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions

Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs

Legal representation of the Authority.	NA	NA
Staff capacity built.	NA	NA
Complaints received and resolved.	NA	NA
Trainings attended.	NA	NA
Policy Guidance provided.	NA	NA
Enforcements done.	NA	NA
Seminars attended.	NA	NA

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Quarter 3

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Staff capacity built.	NA	Staff capacity to be conducted in Q4
Complaints received and resolved.	Received 60 complaints and resolved 40 of them.	NA
Trainings attended.	Attended AML training in Morrocco.	
Policy Guidance provided.	Policy Guidance provided in drafting and execution of activities.	NA
Enforcements done.	NA	Not carried out due to limited funding
Seminars attended.	AML trainings and seminars attended and reported.	NA
Expenditures incurred in the Quarter to deliver outputs		<i>UShs Thousand</i>
Item		Spent
	Total For Budget Output	0.000
	Wage Recurrent	0.000
	Non Wage Recurrent	0.000
	Arrears	0.000
	<i>AIA</i>	0.000
Budget Output:000014 Administrative and Support Services		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Work environment and ambience maintained.	NA	NA
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Meetings coordinated.	meetings coordinated.	
Daily periodicals provided.	daily periodicals bought.	NA
Expenditures incurred in the Quarter to deliver outputs		<i>UShs Thousand</i>
Item		Spent
211106 Allowances (Incl. Casuals, Temporary, sitting allowances)		28,879.529
221007 Books, Periodicals & Newspapers		1,180.000
221009 Welfare and Entertainment		25,407.840
221011 Printing, Stationery, Photocopying and Binding		30,016.120
221012 Small Office Equipment		17,034.400
222001 Information and Communication Technology Services.		21,307.842
223001 Property Management Expenses		8,850.000
223003 Rent-Produced Assets-to private entities		247,470.721
223004 Guard and Security services		11,215.041

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Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
Expenditures incurred in the Quarter to deliver outputs		US\$ Thousand
Item		Spent
223005 Electricity		11,613.207
227004 Fuel, Lubricants and Oils		70,386.333
228002 Maintenance-Transport Equipment		4,859.200
	Total For Budget Output	478,220.233
	Wage Recurrent	0.000
	Non Wage Recurrent	478,220.233
	Arrears	0.000
	<i>AIA</i>	0.000
Budget Output:000019 ICT Services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Computer equipment procured.	NA	Carried out in Q2
Computer equipment serviced.	Computer equipment serviced.	NA
ICT expenses paid.	All ICT expenses paid.	NA
Security software updated.	NA	To be carried out in Q4
Expenditures incurred in the Quarter to deliver outputs		US\$ Thousand
Item		Spent
222001 Information and Communication Technology Services.		150.000
228003 Maintenance-Machinery & Equipment Other than Transport Equipment		2,900.000
	Total For Budget Output	3,050.000
	Wage Recurrent	0.000
	Non Wage Recurrent	3,050.000
	Arrears	0.000
	<i>AIA</i>	0.000
Budget Output:560010 Accounting and Financial Management Policy		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Periodic financial reports prepared.	NA	NA
Asset register updated.	NA	NA
Reconciliation reports prepared.	NA	NA
Books of Accounts prepared.	NA	NA
Payments processed.	NA	NA
CPDs attended.	NA	NA

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Outputs Planned in Quarter		Actual Outputs Achieved in Quarter	Reasons for Variation in performance
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
NA	Q3 financial report was prepared.		NA
NA	The fixed asset register was updated.		NA
NA	NA		Reconciliations now being done by the Accountant Generals Office.
NA	Periodic books of accounts were prepared.		NA
NA	All payments that were due and had funding were processed.		NA
NA	No professional training was undertaken in this period.		NA
Expenditures incurred in the Quarter to deliver outputs			US\$ Thousand
Item		Spent	
Total For Budget Output		0.000	
Wage Recurrent		0.000	
Non Wage Recurrent		0.000	
Arrears		0.000	
AIA		0.000	
Total For Department		1,054,550.196	
Wage Recurrent		194,179.499	
Non Wage Recurrent		860,370.697	
Arrears		0.000	
AIA		0.000	
Development Projects			
Project:1776 Retooling of Uganda Microfinance Regulatory Authority			
Budget Output:000003 Facilities and Equipment Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
NA	NA		NA
NA	NA		NA
NA	NA		NA
NA	NA		NA
Expenditures incurred in the Quarter to deliver outputs			US\$ Thousand
Item		Spent	
Total For Budget Output		508,319.952	
GoU Development		508,319.952	
External Financing		0.000	

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Quarter 3

Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
Project:1776 Retooling of Uganda Microfinance Regulatory Authority		
	Arrears	0.000
	<i>AIA</i>	0.000
	Total For Project	508,319.952
	GoU Development	508,319.952
	External Financing	0.000
	Arrears	0.000
	<i>AIA</i>	0.000
Sub SubProgramme:02 Supervision and Regulation		
<i>Departments</i>		
Department:001 Supervision		
Budget Output:000023 Inspection and Monitoring		
PIAP Output: 07050203 Conduct capacity building for tier4 financial institutions.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
NA	Undertook sensitization awareness campaigns across the 11 sub regions on the role and functions of the Authority and generated 6 reports.	NA
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
200 Inspections carried out	Carried out inspections on 350 institutions after fulfilling their licensing requirements.	NA
4 Follow up reports.	Undertook follow-ups on the operations of 50 Tier 4 microfinance institutions and money lenders and the non complaint institutions were instructed to comply.	NA
Periodic performance review reports	Conducted a periodic performance review report from 100 offsite reports submitted by institutions.	NA
3 mystery shopping recommendations implemented	Conducted a mystery shopping and identified 35 institutions who were instructed to regularize and be complaint with the law.	NA
Market supervision carried out	Conducted a market conduct supervision on 15 institutions which measured the level of market behavior and conduct on institution borrowers.	
NA	Under sensitization awareness campaigns across the country in 11 sub regions on over 20 radio talks and generated 6 reports.	NA
Expenditures incurred in the Quarter to deliver outputs		<i>UShs Thousand</i>
Item		Spent
211102 Contract Staff Salaries		279,410.001
211104 Employee Gratuity		75,840.000
212101 Social Security Contributions		58,588.980

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Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
Expenditures incurred in the Quarter to deliver outputs		US\$ Thousand
Item		Spent
227001 Travel inland		139,120.000
	Total For Budget Output	552,958.981
	Wage Recurrent	279,410.001
	Non Wage Recurrent	273,548.980
	Arrears	0.000
	AIA	0.000
Budget Output:000039 Policies, Regulations and Standards		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
New developments monitored	NA	NA
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Processes and procedures developed and implemented.	Processes and procedures developed and ready implemented through the Crisis Management Plan formulated.	
Monthly and Quarterly Reports prepared	Monthly and Quarterly Supervision Reports prepared on the activities undertaken by the directorate.	NA
5 countrywide awareness campaigns carried out	Conducted more than 10 awareness campaigns on different radios in 11 sub regions.	NA
3 enforcements carried out	Under took an enforcement through a directive issued in the newspapers on the avenues of addressing complaints.	Limited funding to achieve the activity
Staff capacity built.	Trained all supervision staff on compliance and supervision measures.	NA
Benchmarking visits done.	Carried out a bench marking visit on Credit Information sharing to inform on how the Authority can establish a credit information sharing mechanism.	NA
Institutional capacity carried out.	Institutional Capacity carried out through partnerships and retooling projects.	NA
Operations monitored.	Conducted monitoring on operations of 20 institutions and analyzed the status performance of these institutions.	
Data collected.	Collected data from 100 institutions and analyzed the financial performance of these institutions.	NA
Expenditures incurred in the Quarter to deliver outputs		US\$ Thousand
Item		Spent
225101 Consultancy Services		4,900.000
227001 Travel inland		18,417.167
	Total For Budget Output	23,317.167
	Wage Recurrent	0.000

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Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
	Non Wage Recurrent	23,317.167
	Arrears	0.000
	<i>AIA</i>	0.000
Budget Output:190003 Licensing and Complainece		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
200 periodic reports compiled.	NA	NA
Licensed institutions validated.	NA	NA
Registry updated.	NA	
50 complaints received and resolved.	NA	NA
3 compliance monitoring carried out.	NA	NA
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Licenses issued.	Licensed 400 institutions after fulfilling the requirements.	NA
NA	Issued 400 licenses after fulfilling licensing requirements.	NA
NA	Compiled 350 periodic reports on the status performance of institutions.	NA
NA	Validation was carried out on 30 institutions on check on the actual submissions of requirements for licensing.	NA
NA	Updated all registry sections of SACCOs, Money Lenders and Non deposit taking institutions.	
NA	Received 60 complaints and 40 were resolved and closed	Referred to Court and institutions.
NA	Carried out one compliance monitoring on 10 institutions to check whether the licensed institutions are implementing recommendations.	NA
Expenditures incurred in the Quarter to deliver outputs		<i>US\$ Thousand</i>
Item		Spent
227001 Travel inland		3,330.000
227004 Fuel, Lubricants and Oils		1,275.000
	Total For Budget Output	4,605.000
	Wage Recurrent	0.000
	Non Wage Recurrent	4,605.000
	Arrears	0.000
	<i>AIA</i>	0.000
	Total For Department	580,881.148
	Wage Recurrent	279,410.001
	Non Wage Recurrent	301,471.147

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Outputs Planned in Quarter	Actual Outputs Achieved in Quarter	Reasons for Variation in performance
	Arrears	0.000
	<i>AIA</i>	0.000
<i>Development Projects</i>		
N/A		
	GRAND TOTAL	2,143,751.296
	Wage Recurrent	473,589.500
	Non Wage Recurrent	1,161,841.844
	GoU Development	508,319.952
	External Financing	0.000
	Arrears	0.000
	<i>AIA</i>	0.000

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Quarter 3: Cumulative Outputs and Expenditure by End of Quarter

Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter	
Programme:07 Private Sector Development			
SubProgramme:01 Enabling Environment			
Sub SubProgramme:01 General Administration and Support Services			
Departments			
Department:001 Finance and Administration			
Budget Output:000001 Audit and Risk Management			
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Capacity building conducted for Audit staff.		NA	
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Audit Reports.		Audit Reports and presented to management.	
Spot checks carried out.		NA	
Annual Audit workplans prepared.		Annual and quarterly Audit workplans for next FY prepared.	
Annual Accomplishment Report		NA	
Audit follow ups done		Internal and external Audit follow ups carried out.	
Risks profiled		Risks profiled in the annual risk register.	
Audit reports		Audit reports prepared and submitted to management and board.	
Reviewed Audit Charter		NA	
Subscriptions made		Subscriptions to ICPAU done	
Trainings attended		ICPAU CPDs trainings attended.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand	
Item			Spent
	Total For Budget Output		0.000
	Wage Recurrent		0.000
	Non Wage Recurrent		0.000
	Arrears		0.000
	AIA		0.000
Budget Output:000005 Human Resource Management			
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Performance appraisals carried out.		NA	

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Staff welfare managed.	staff welfare managed	
Staff process managed.	staff process managed	
Payroll expenses paid	payroll expenses paid	
Staff medical insurance provided.	ongoing procurement	
Staff trainings conducted.	staff trainings conducted	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand
Item	Spent	
211102 Contract Staff Salaries	628,096.591	
211104 Employee Gratuity	184,686.194	
212101 Social Security Contributions	103,083.520	
221003 Staff Training	188,513.229	
Total For Budget Output		1,104,379.534
Wage Recurrent		628,096.591
Non Wage Recurrent		476,282.943
Arrears		0.000
AIA		0.000
Budget Output:000006 Planning and Budgeting services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Workplans consolidated.	Workplans Consolidated for MPS	
Bfp and MPS submitted.	MPS submitted.	
Budget estimates prepared.	Budget estimates prepared and submitted to MoFPED.	
Budget estimates submitted to MoFPED	Budget estimates submitted to MoFPED	
Periodic reports submitted.	Q2 performance report prepared and submitted.	
Staff trainings conducted.	NA	
Monitoring and evaluation carried out.	Monitoring and evaluation carried out.	
Activities realigned to strategic plans.	Activities realigned to strategic plans.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand
Item	Spent	
227001 Travel inland	6,600.000	
Total For Budget Output		6,600.000
Wage Recurrent		0.000

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter	
	Non Wage Recurrent		6,600.000
	Arrears		0.000
	AIA		0.000
Budget Output:000007 Procurement and Disposal Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Bids received.		Bids received.	
Staff capacity built.		NA	
Procurement plan		Annual procurement plan drawn.	
Allowances paid.		Facilitated payments of CC meetings.	
Market surveys conducted.		Market surveys conducted as authorized by the accounting officer.	
Subscriptions done.		Subscriptions done.	
Periodic reports		Q2 and Monthly reports prepared and submitted.	
Trainings attended.		Attended CIPS training.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs			UShs Thousand
Item		Spent	
227001 Travel inland		980.000	
Total For Budget Output		980.000	
Wage Recurrent		0.000	
Non Wage Recurrent		980.000	
Arrears		0.000	
AIA		0.000	
Budget Output:000010 Leadership and Management			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Management capacity building carried out.		NA	
Benchmarking carried out		NA	
Policy reviews carried out		NA	
Meetings held		8 board committees and two board meetings held.	
Relevant subscriptions undertaken.		subscriptions paid.	
Pay Board costs.		Board retainer and allowances paid.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs			UShs Thousand
Item		Spent	
211107 Boards, Committees and Council Allowances		222,212.592	

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter	
		Total For Budget Output	222,212.592
		Wage Recurrent	0.000
		Non Wage Recurrent	222,212.592
		Arrears	0.000
		AIA	0.000
Budget Output:000011 Communication and Public Relations			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
procurements of UMRA promotional materials done.		NA	
Published in the Gazette		NA	
Licensed institutions published in the newspapers.		NA	
UMRA messages aired on different channels.		NA	
Notices published and website maintained.		NA	
Social media campaigns conducted.		NA	
Subscriptions to PRAU done.		NA	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs			UShs Thousand
Item		Spent	
221001 Advertising and Public Relations		171,908.201	
		Total For Budget Output	171,908.201
		Wage Recurrent	0.000
		Non Wage Recurrent	171,908.201
		Arrears	0.000
		AIA	0.000
Budget Output:000012 Legal and Advisory Services			
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Legal representation done.		NA	
Staff capacity built		NA	
Complaints resolved		NA	
Trainings attended and subscriptions done.		NA	
Policy guidance given.		NA	
Enforcement supported.		NA	
Seminar and education reports drafted.		NA	

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Staff capacity built	NA	
Complaints resolved	Received 60 complaints and resolved 40 of them.	
Trainings attended and subscriptions done.	Attended AML training in Morrocco.	
Policy guidance given.	Policy Guidance provided in drafting and execution of activities.	
Enforcement supported.	NA	
Seminar and education reports drafted.	AML trainings and seminars attended and reported.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		US\$ Thousand
Item		Spent
	Total For Budget Output	0.000
	Wage Recurrent	0.000
	Non Wage Recurrent	0.000
	Arrears	0.000
	AIA	0.000
Budget Output:000014 Administrative and Support Services		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Work space and environment provided and maintained.	NA	
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Meetings coordinated		
Daily Periodicals Bought	Daily periodicals bought.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		US\$ Thousand
Item		Spent
211106 Allowances (Incl. Casuals, Temporary, sitting allowances)		100,994.733
221007 Books, Periodicals & Newspapers		1,480.000
221009 Welfare and Entertainment		91,786.188
221011 Printing, Stationery, Photocopying and Binding		35,146.526
221012 Small Office Equipment		17,034.400
222001 Information and Communication Technology Services.		24,757.842
223001 Property Management Expenses		36,285.000
223003 Rent-Produced Assets-to private entities		494,941.388
223004 Guard and Security services		35,648.725
223005 Electricity		21,724.356

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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
227004 Fuel, Lubricants and Oils			175,442.333
228002 Maintenance-Transport Equipment			11,074.066
Total For Budget Output			1,046,315.557
Wage Recurrent			0.000
Non Wage Recurrent			1,046,315.557
Arrears			0.000
AIA			0.000
Budget Output:000019 ICT Services			
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Computer equipment procured.		NA	
Computer equipment serviced.		Computer equipment serviced.	
ICT expenses paid		All ICT expenses paid.	
Security software updated.		NA	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand	
Item			Spent
222001 Information and Communication Technology Services.			51,234.397
228003 Maintenance-Machinery & Equipment Other than Transport			12,340.000
Total For Budget Output			63,574.397
Wage Recurrent			0.000
Non Wage Recurrent			63,574.397
Arrears			0.000
AIA			0.000
Budget Output:560010 Accounting and Financial Management Policy			
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Periodic financial reports prepared.		NA	
Updated Asset register.		NA	
Monthly reconciliation reports prepared		NA	
Books of Accounts prepared		NA	
Payments processed		NA	
Professional trainings attended.		NA	

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Periodic financial reports prepared.	NA	
Updated Asset register.	NA	
Monthly reconciliation reports prepared	NA	
Books of Accounts prepared	NA	
Payments processed	NA	
Professional trainings attended.	NA	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand
Item		Spent
	Total For Budget Output	0.000
	Wage Recurrent	0.000
	Non Wage Recurrent	0.000
	Arrears	0.000
	AIA	0.000
	Total For Department	2,615,970.281
	Wage Recurrent	628,096.591
	Non Wage Recurrent	1,987,873.690
	Arrears	0.000
	AIA	0.000
Development Projects		
Project:1776 Retooling of Uganda Microfinance Regulatory Authority		
Budget Output:000003 Facilities and Equipment Management		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Desktop computers procured	NA	
Furniture procured	NA	
MIS procured	NA	
Motor vehicles procured	NA	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand
Item		Spent
312212 Light Vehicles - Acquisition		316,775.272
312221 Light ICT hardware - Acquisition		32,627.000
312424 Computer databases - Acquisition		158,917.680
	Total For Budget Output	508,319.952

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter
Project:1776 Retooling of Uganda Microfinance Regulatory Authority		
	GoU Development	508,319.952
	External Financing	0.000
	Arrears	0.000
	AIA	0.000
	Total For Project	508,319.952
	GoU Development	508,319.952
	External Financing	0.000
	Arrears	0.000
	AIA	0.000
Sub SubProgramme:02 Supervision and Regulation		
Departments		
Department:001 Supervision		
Budget Output:000023 Inspection and Monitoring		
PIAP Output: 07050203 Conduct capacity building for tier4 financial institutions.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
sensitization reports.	Undertook sensitization awareness campaigns across the 11 sub regions on the role and functions of the Authority and generated 6 reports.	
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Inspections carried out.	Carried out inspections on 350 institutions after fulfilling their licensing requirements.	
Follow up reports.	Undertook follow-ups on the operations of 50 Tier 4 microfinance institutions and money lenders and the non complaint institutions were instructed to comply.	
Periodic performance review reports.	Conducted a periodic performance review report from 100 offsite reports submitted by institutions.	
Mystery shopping recommendations done and implemented.	Conducted a mystery shopping and identified 35 institutions who were instructed to regularize and be complaint with the law.	
Market supervision carried out	Conducted a market conduct supervision on 15 institutions which measured the level of market behavior and conduct on institution borrowers.	
sensitization reports.	Under sensitization awareness campaigns across the country in 11 sub regions on over 20 radio talks and generated 6 reports.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		UShs Thousand
Item	Spent	
211102 Contract Staff Salaries	826,482.002	
211104 Employee Gratuity	171,938.806	
212101 Social Security Contributions	77,028.980	

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		<i>US\$ Thousand</i>
Item		Spent
227001 Travel inland		395,869.034
	Total For Budget Output	1,471,318.822
	Wage Recurrent	826,482.002
	Non Wage Recurrent	644,836.820
	Arrears	0.000
	<i>AIA</i>	0.000
Budget Output:000039 Policies, Regulations and Standards		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
New developments monitored.	NA	
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Processes and procedures developed and implemented.		
Reports prepared	Monthly and Quarterly Supervision Reports prepared on the activities undertaken by the directorate.	
Awareness campaigns conducted.	Conducted more than 10 awareness campaigns on different radios in 11 sub regions.	
Standards enforced	Under took an enforcement through a directive issued in the newspapers on the avenues of addressing complaints.	
Staff capacity Built.	Trained all supervision staff on compliance and supervision measures.	
Benchmarking visits done.	Carried out a bench marking visit on Credit Information sharing to inform on how the Authority can establish a credit information sharing mechanism.	
Institutional capacity built	Institutional Capacity carried out through partnerships and retooling projects.	
Operations monitored.	Conducted monitoring on operations of 20 institutions and analyzed the status performance of these institutions.	
Data collected.	Collected data from 100 institutions and analyzed the financial performance of these institutions.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs		<i>US\$ Thousand</i>
Item		Spent
225101 Consultancy Services		4,900.000
227001 Travel inland		28,935.657
	Total For Budget Output	33,835.657
	Wage Recurrent	0.000
	Non Wage Recurrent	33,835.657

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Annual Planned Outputs		Cumulative Outputs Achieved by End of Quarter	
	Arrears		0.000
	AIA		0.000
Budget Output:190003 Licensing and Compliance			
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Periodic reports compiled.		NA	
Licensed institutions validated.		NA	
Registry updated			
Complaints received and resolved.		NA	
Compliance monitoring carried out		NA	
PIAP Output: 07050204 A short term development credit window for MSMEs set up.			
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs			
Licenses issued.		Licensed 400 institutions after fulfilling the requirements.	
Licenses issued.		Issued 400 licenses after fulfilling licensing requirements.	
Periodic reports compiled.		Compiled 350 periodic reports on the status performance of institutions.	
Licensed institutions validated.		Validation was carried out on 30 institutions on check on the actual submissions of requirements for licensing.	
Registry updated		Updated all registry sections of SACCOs, Money Lenders and Non deposit taking institutions.	
Complaints received and resolved.		Received 60 complaints and 40 were resolved and closed	
Compliance monitoring carried out		Carried out one compliance monitoring on 10 institutions to check whether the licensed institutions are implementing recommendations.	
Cumulative Expenditures made by the End of the Quarter to Deliver Cumulative Outputs			UShs Thousand
Item			Spent
227001 Travel inland			22,390.000
227004 Fuel, Lubricants and Oils			1,275.000
Total For Budget Output			23,665.000
Wage Recurrent			0.000
Non Wage Recurrent			23,665.000
Arrears			0.000
AIA			0.000
Total For Department			1,528,819.479
Wage Recurrent			826,482.002
Non Wage Recurrent			702,337.477
Arrears			0.000
AIA			0.000

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Annual Planned Outputs	Cumulative Outputs Achieved by End of Quarter	
Development Projects		
N/A		
	GRAND TOTAL	4,653,109.712
	Wage Recurrent	1,454,578.593
	Non Wage Recurrent	2,690,211.167
	GoU Development	508,319.952
	External Financing	0.000
	Arrears	0.000
	AIA	0.000

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Quarter 4: Revised Workplan

Annual Plans	Quarter's Plan	Revised Plans
Programme:07 Private Sector Development		
SubProgramme:01		
Sub SubProgramme:01 General Administration and Support Services		
Departments		
Department:001 Finance and Administration		
Budget Output:000001 Audit and Risk Management		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Capacity building conducted for Audit staff.	Capacity building conducted for Audit staff.	Capacity building conducted for Audit staff.
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Audit Reports.	Audit reports prepared.	Audit reports prepared.
Spot checks carried out.	Spot checks carried out.	Spot checks carried out.
Annual Audit workplans prepared.	NA	NA
Annual Accomplishment Report	Annual accomplishment report prepared.	Annual accomplishment report prepared.
Audit follow ups done	Audit follow ups done.	Audit follow ups done.
Risks profiled	Risks profiled.	Risks profiled.
Audit reports	Audit reports prepared.	Audit reports prepared.
Reviewed Audit Charter	NA	NA
Subscriptions made	NA	NA
Trainings attended	Trainings attended.	Trainings attended.
Budget Output:000005 Human Resource Management		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Performance appraisals carried out.	Performance appraisals carried out.	Performance appraisals carried out.
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Staff welfare managed.	Staff managed.	Staff managed.
Staff process managed.	NA	NA
Payroll expenses paid	Payroll expenses paid.	Payroll expenses paid.
Staff medical insurance provided.	NA	NA
Staff trainings conducted.	Staff trainings conducted.	Staff trainings conducted.
Budget Output:000006 Planning and Budgeting services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Workplans consolidated.	NA	NA

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Annual Plans	Quarter's Plan	Revised Plans
Budget Output:000006 Planning and Budgeting services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Bfp and MPS submitted.	NA	NA
Budget estimates prepared.	NA	NA
Budget estimates submitted to MoFPED	NA	NA
Periodic reports submitted.	Periodic reports prepared and submitted.	Periodic reports prepared and submitted.
Staff trainings conducted.	Staff trainings conducted.	Staff trainings conducted.
Monitoring and evaluation carried out.	Monitoring and evaluations carried out.	Monitoring and evaluations carried out.
Activities realigned to strategic plans.	NA	NA
Budget Output:000007 Procurement and Disposal Services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Bids received.	Bids received.	Bids received.
Staff capacity built.	Staff capacity built in procurement aspects.	Staff capacity built in procurement aspects.
Procurement plan	NA	NA
Allowances paid.	Allowances paid.	Allowances paid.
Market surveys conducted.	Market surveys conducted.	Market surveys conducted.
Subscriptions done.	NA	NA
Periodic reports	Periodic reports prepared.	Periodic reports prepared.
Trainings attended.	Trainings attended.	Trainings attended.
Budget Output:000010 Leadership and Management		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Management capacity building carried out.	Management capacity building held.	Management capacity building held.
Benchmarking carried out	Benchmarking Carried out.	Benchmarking Carried out.
Policy reviews carried out	Policy reviews conducted.	Policy reviews conducted.
Meetings held	Board and management meetings held.	Board and management meetings held.
Relevant subscriptions undertaken.	NA	NA
Pay Board costs.	Paid Board costs.	Paid Board costs.
Budget Output:000011 Communication and Public Relations		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
procurements of UMRA promotional materials done.	Promotional materials procured.	Promotional materials procured.
Published in the Gazette	NA	NA
Licensed institutions published in the newspapers.	NA	NA
UMRA messages aired on different channels.	Spot messages and adverts aired.	Spot messages and adverts aired.

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Annual Plans	Quarter's Plan	Revised Plans
Budget Output:000011 Communication and Public Relations		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Notices published and website maintained.	Notices Published.	Notices Published.
Social media campaigns conducted.	Social media campaigns conducted.	Social media campaigns conducted.
Subscriptions to PRAU done.	NA	NA
Budget Output:000012 Legal and Advisory Services		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Legal representation done.	Legal representation of the Authority.	Legal representation of the Authority.
Staff capacity built	Staff capacity built.	Staff capacity built.
Complaints resolved	Complaints received and resolved.	Complaints received and resolved.
Trainings attended and subscriptions done.	Trainings attended.	Trainings attended.
Policy guidance given.	Policy Guidance provided.	Policy Guidance provided.
Enforcement supported.	Enforcements done.	Enforcements done.
Seminar and education reports drafted.	Seminars attended.	Seminars attended.
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Staff capacity built	Staff capacity built.	Staff capacity built.
Complaints resolved	Complaints received and resolved.	Complaints received and resolved.
Trainings attended and subscriptions done.	Trainings attended.	Trainings attended.
Policy guidance given.	Policy Guidance provided.	Policy Guidance provided.
Enforcement supported.	Enforcements done.	Enforcements done.
Seminar and education reports drafted.	Seminars attended.	Seminars attended.
Budget Output:000014 Administrative and Support Services		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Work space and environment provided and maintained.	Work environment and ambience maintained.	Work environment and ambience maintained.
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Meetings coordinated	Meetings coordinated.	Meetings coordinated.
Daily Periodicals Bought	Daily periodicals provided.	Daily periodicals provided.
Budget Output:000019 ICT Services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Computer equipment procured.	Computer equipment procured.	Computer equipment procured.
Computer equipment serviced.	Computer equipment serviced.	Computer equipment serviced.
ICT expenses paid	ICT expenses paid.	ICT expenses paid.

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Annual Plans	Quarter's Plan	Revised Plans
Budget Output:000019 ICT Services		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Security software updated.	Security software updated.	Security software updated.
Budget Output:560010 Accounting and Financial Management Policy		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Periodic financial reports prepared.	Periodic financial reports prepared.	Periodic financial reports prepared.
Updated Asset register.	Asset register updated.	Asset register updated.
Monthly reconciliation reports prepared	Reconciliation reports prepared.	Reconciliation reports prepared.
Books of Accounts prepared	Books of Accounts prepared.	Books of Accounts prepared.
Payments processed	Payments processed.	Payments processed.
Professional trainings attended.	CPDs attended.	CPDs attended.
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Periodic financial reports prepared.	Periodic financial reports prepared.	NA
Updated Asset register.	Asset register updated.	NA
Monthly reconciliation reports prepared	Reconciliation reports prepared.	NA
Books of Accounts prepared	Books of Accounts prepared.	NA
Payments processed	Payments processed.	NA
Professional trainings attended.	CPDs attended.	NA
<i>Develoment Projects</i>		
Project:1776 Retooling of Uganda Microfinance Regulatory Authority		
Budget Output:000003 Facilities and Equipment Management		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Desktop computers procured	NA	NA
Furniture procured	NA	NA
MIS procured	NA	NA
Motor vehicles procured	NA	NA
Sub SubProgramme:02 Supervision and Regulation		
<i>Departments</i>		
Department:001 Supervision		
Budget Output:000023 Inspection and Monitoring		
PIAP Output: 07050203 Conduct capacity building for tier4 financial institutions.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
sensitization reports.	NA	NA

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Annual Plans	Quarter's Plan	Revised Plans
Budget Output:000023 Inspection and Monitoring		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Inspections carried out.	200 Inspections carried out	200 Inspections carried out
Follow up reports.	3 Follow up reports.	3 Follow up reports.
Periodic performance review reports.	Periodic performance review reports	Periodic performance review reports
Mystery shopping recommendations done and implemented.	3 mystery shopping recommendations implemented	3 mystery shopping recommendations implemented
Market supervision carried out	Market supervision carried out	Market supervision carried out
sensitization reports.	NA	NA
Budget Output:000039 Policies, Regulations and Standards		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
New developments monitored.	New developments monitored	New developments monitored
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Processes and procedures developed and implemented.	Processes and procedures developed and implemented.	Processes and procedures developed and implemented.
Reports prepared	Monthly and Quarterly Reports prepared	Monthly and Quarterly Reports prepared
Awareness campaigns conducted.	5 countrywide awareness campaigns carried out	5 countrywide awareness campaigns carried out
Standards enforced	3 enforcements carried out	3 enforcements carried out
Staff capacity Built.	Staff capacity built.	Staff capacity built.
Benchmarking visits done.	Benchmarking visits done.	Benchmarking visits done.
Institutional capacity built	Institutional capacity carried out.	Institutional capacity carried out.
Operations monitored.	Operations monitored.	Operations monitored.
Data collected.	Data collected.	Data collected.
Budget Output:190003 Licensing and Compliance		
PIAP Output: 07050202 Conduct capacity building for tier4 financial institutions		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Periodic reports compiled.	200 periodic reports compiled.	200 periodic reports compiled.
Licensed institutions validated.	Licensed institutions validated.	Licensed institutions validated.
Registry updated	Registry updated.	Registry updated.
Complaints received and resolved.	50 complaints received and resolved.	50 complaints received and resolved.
Compliance monitoring carried out	3 compliance monitoring carried out.	3 compliance monitoring carried out.
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Licenses issued.	Licenses issued.	Licenses issued.
Licenses issued.	Licenses issued.	NA
Periodic reports compiled.	200 periodic reports compiled.	NA

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Annual Plans	Quarter's Plan	Revised Plans
Budget Output:190003 Licensing and Compliance		
PIAP Output: 07050204 A short term development credit window for MSMEs set up.		
Programme Intervention: 070502 Increase access to affordable credit largely targeting MSMEs		
Licensed institutions validated.	Licensed institutions validated.	NA
Registry updated	Registry updated.	NA
Complaints received and resolved.	50 complaints received and resolved.	NA
Compliance monitoring carried out	3 compliance monitoring carried out.	NA
<i>Development Projects</i>		
N/A		

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V4: NTR Collections, Off Budget Expenditure and Vote Cross Cutting Issues

Table 4.1: NTR Collections (Billions)

Revenue Code	Revenue Name	Planned Collection FY2022/23	Actuals By End Q3
142225	Other Licence fees	0.000	0.000
Total		0.000	0.000

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Table 4.2: Off-Budget Expenditure By Department and Project

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Table 4.3: Vote Crosscutting Issues

i) Gender and Equity

Objective:	Gender response supervision and licensing of Tier microfinance institutions and money lenders
Issue of Concern:	Tier 4 microfinance institutions and money lenders that are run by both men and women and supporting economic activities for all genders.
Planned Interventions:	Data collection on client composition of licensed institutions
Budget Allocation (Billion):	3,000,000.000
Performance Indicators:	Gender disaggregated report of Tier 4 microfinance institutions and money lenders that are run by both men and women
Actual Expenditure By End Q3	40000000
Performance as of End of Q3	
Reasons for Variations	

ii) HIV/AIDS

Objective:	More awareness of HIV/AIDS, support and implementation of COVID-19 SOPs amongst the Tier IV microfinance institutions and money lenders
Issue of Concern:	More awareness of HIV/AIDS, support and implementation of COVID-19 SOPs.
Planned Interventions:	Awareness creation on handling and support activities of persons living with HIV/AIDS
Budget Allocation (Billion):	2,500,000.000
Performance Indicators:	Report on Tier 4 microfinance institutions and money lenders trained in handling and supporting activities of persons living with HIV/AIDS.
Actual Expenditure By End Q3	10000000
Performance as of End of Q3	
Reasons for Variations	

iii) Environment

Objective:	Awareness about environment management and climate change
Issue of Concern:	Tier microfinance institutions and money lenders that may be involved in activities that degrade the environment such as illegal logging and felling of trees.
Planned Interventions:	Sensitization of Tier 4 microfinance institutions and money lenders about sustainable environmental management, the effects of climate change and how to avert them.
Budget Allocation (Billion):	3,000,000.000
Performance Indicators:	Awareness training Report
Actual Expenditure By End Q3	3000000
Performance as of End of Q3	
Reasons for Variations	

iv) Covid

Objective:	Awareness on SOPs and vaccination drive among the Tier IV microfinance institutions and money lenders
Issue of Concern:	Vaccination levels of staff against COVID-19.
Planned Interventions:	encouraging all staff to fully vaccinate against Covid-19 and adhere to the SOPs put in place at all times.

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Budget Allocation (Billion):	2,000,000.000
Performance Indicators:	Number of staff fully vaccinated
Actual Expenditure By End Q3	2500000
Performance as of End of Q3	
Reasons for Variations	

