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**PALLISA DISTRICT LOCAL GOVERNMENT,**

**DEPARTMENT OF TRADE INDUSTRY AND LED**

**P.O. BOX 14,**

**PALLISA.**

**20TH/June/2023.**

 **P.O.Box 20P.O BOX 14,**

**pallisa- Uganda,**

**DATE: 24TH SEPTEMBER, 2013.**

 **The Republic of Uganda**

**RE: REPORT ON PDM IMPLEMENTATION UNDER PILLAR 3 – FINANCIAL INCLUSION.**

**BACKGROUD**

In February 2022, the parish development model (PDM) was launched by H.E the president of the republic of Uganda as a multi-sectoral strategy for transforming subsistence households into the money economy. The goal of PDM is to increase household food security, incomes and quality of life of Ugandan communities

The PDM targets 39% of Ugandan subsistence households or 16 million people who are in the subsistence economy.

The main aim of the parish development model is to increase household incomes and improve quality of life of Ugandans with specific focus on the total economic transformation of the households through getting Ugandans out of the subsistence economy into money economy within 5 years.

The PDM implemented along seven (7) pillars and include;

1. Agriculture value chain development (production, storage, processing and marketing)
2. Infrastructure and economic services
3. Financial inclusion
4. Social services
5. Community mobilisation and mind-set change
6. Parish based management information systems
7. Governance and administration.

The district has since received funds to SACCO accounts and SACCOs have disbursed to some beneficiaries. Under pillar 3, the district has received a total of Ushs.4,965,000,000 PRF broken as follows;-

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| No. of SACCOs | 1st PRF (Ushs.17,000,000) | 2nd PRF(Ushs.25,000,000) | 3rd PRF (Ushs.25,000,000) | Total |
| No. of SACCOs | 45 | 84 | 84 |  |
| Total PRF | 765,000,000 | 2,100,000,000 | 2,100,000,000 | 4,965,000,000 |

* Total PRF received by SACCOs in Pallisa is **Ushs.4,965,000,000**
* Total number of SACCOs that disbursed are **77**
* **Number of** beneficiaries **2,353**
* Total amount disbursed is **Ushs.2,353,000,000**
* Total outstanding balances at the bank as of 3rd May, 2023 is **Ushs.2,612,000,000**
* Total SACCOs that have not disbursed are **13**
* Total SACCOs that have not received money for **2** consecutive releases **6**
* Total SACCOs that have not received any PRF to date **2** this is detailed in the table below per bank.
1. Finance trust Bank Pallisa Branch

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SACCO NAME** | **Bank Name** | **bank account number** | **Supplier No.** |  **1st PRF Transfer**  |  **2nd PRF Transfer**  |  **3rd PRF Transfer**  |  **Total PRF Transfer**  |  **No. of beneficiaries**  |  **Amount Disbursed**  |  **Bank Bal**  |
| OPOGONO WARD KIBALE T/C PDM SACCO | Finance Trust Bank | 309227000035 | 1026932 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  43  |  43,000,000  |  24,000,000  |
| OMAULON WARD KIBALE T/C PDM SACCO | Finance Trust Bank | 309227000036 | 1027069 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  13  |  13,000,000  |  54,000,000  |
| AGURUR WARD KIBALE T/C PDM SACCO | Finance Trust Bank | 309227000037 | 1026748 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  10  |  10,000,000  |  40,000,000  |
| OMUKULAI WARD KIBALE T/C PDM SACCO | Finance Trust Bank | 309227000038 | 1027072 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  10  |  10,000,000  |  40,000,000  |
| OTELEPAI WARD KIBALE T/C PDM SACCO | Finance Trust Bank | 309227000039 | 1026935 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  -  |  -  |  50,000,000  |
| OTAMIRIO WARD KIBALE T/C PDM SACCO | Finance Trust Bank | 309227000040 | 1026934 |   |  25,000,000  |  25,000,000  |  50,000,000  |  14  |  14,000,000  |  36,000,000  |
| KADODIO WARD AGULE T/C PDM SACCO | Finance Trust Bank | 309227000051 | 1026918 |   |  25,000,000  |  25,000,000  |  50,000,000  |  49  |  49,000,000  |  1,000,000  |
| MORUKOKUME WARD AGULE T/C PDM SACCO | Finance Trust Bank | 309227000052 | 1027093 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  33  |  33,000,000  |  34,000,000  |
| ODUSAI WARD AGULE T/C PDM SACCCO | Finance Trust Bank | 309227000053 | 1027055 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  49  |  49,000,000  |  1,000,000  |
| AKWAMOR CHELEKURA PDM SACCO | Finance Trust Bank | 309227000054 | 1026754 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  48  |  48,000,000  |  19,000,000  |
| CHELEKURA CHELEKURA PDM SACCO | Finance Trust Bank | 309227000055 | 1027376 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  19  |  19,000,000  |  48,000,000  |
| ADODOI CHELEKURA PDM SACCO | Finance Trust Bank | 309227000056 | 1026743 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  34  |  34,000,000  |  16,000,000  |
| OKUNGURO AGULE PDM SACCO | Finance Trust Bank | 309227000060 | 1027180 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  -  |  -  |  67,000,000  |
| AGULE AGULE PDM SACCO | Finance Trust Bank | 309227000061 | 1026747 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  -  |  -  |  67,000,000  |
| OPADOI AKISIM PDM SACCO | Finance Trust Bank | 309227000062 | 1027073 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  28  |  28,000,000  |  39,000,000  |
| OKISIRAN AKISIM PDM SACCO | Finance Trust Bank | 309227000063 | 1027063 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  7  |  7,000,000  |  43,000,000  |
| KINOMU OBOLISO PDM SACCO | Finance Trust Bank | 309227000066 | 1026824 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  38  |  38,000,000  |  12,000,000  |
| OMOTOI OBOLISO PDM SACCO | Finance Trust Bank | 309227000067 | 1027071 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  5  |  5,000,000  |  45,000,000  |
| KATEKI OBOLISO PDM SACCO | Finance Trust Bank | 309227000068 | 1026810 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  8  |  8,000,000  |  42,000,000  |
| KOMOLO B KAMEKE PDM SACCO | Finance Trust Bank | 309227000069 | 1027377 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  37  |  37,000,000  |  13,000,000  |
| KWARIKWARI KAMEKE PDM SACCO | Finance Trust Bank | 309227000070 | 1026831 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  21  |  21,000,000  |  46,000,000  |
| KOMOLO MANGA KAMEKE PDM SACCO | Finance Trust Bank | 309227000071 | 1026829 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  16  |  16,000,000  |  34,000,000  |
| NYAKOI KAMEKE PDM SACCO | Finance Trust Bank | 309227000072 | 1027378 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  38  |  38,000,000  |  12,000,000  |
| KAMEKE KAMEKE PDM SACCO | Finance Trust Bank | 309227000073 | 1026928 |  -  |  25,000,000  |  25,000,000  |  50,000,000  |  18  |  18,000,000  |  32,000,000  |
| OBOLISO OBOLISO PDM SACCO | Finance Trust Bank | 309227000074 | 1027052 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  19  |  19,000,000  |  48,000,000  |
| OBOLISO KOMOLO OBOLISO PDM SACCO | Finance Trust Bank | 309227000083 | 1027051 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  56  |  56,000,000  |  11,000,000  |
| KALEMEN CHELEKURA PDM SACCO | Finance Trust Bank | 309227000057 | 1027344 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  21  |  21,000,000  |  46,000,000  |
| **TOTAL** |  |  |  |  **204,000,000**  |  **675,000,000**  |  **675,000,000**  |  **1,554,000,000**  |  **634**  |  **634,000,000**  |  **920,000,000**  |

1. **Centenary Bank Pallisa Branch**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SACCO NAME** | **Bank Name** | **bank account number** | Supplier No. |  1st PRF Transfer  |  2nd PRF Transfer  |  3rd PRF Transfer  |  Total PRF Transfer  | No. of beneficiaries |  Amount Disbursed  |  Bank Bal  |
| NABITENDE KASODO PDM SACCO | Centenary Bank | 3100088732 | 1026819 |   |  25,000,000  |  25,000,000  |  50,000,000  | 17 |  17,000,000  |  33,000,000  |
| NANGODI KASODO PDM SACCO | Centenary Bank | 3100088725 | 1027038 |   |  25,000,000  |  25,000,000  |  50,000,000  | 48 |  48,000,000  |  2,000,000  |
| KASODO KASODO PDM SACCO | Centenary Bank | 3100088736 | 1026807 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 32 |  32,000,000  |  35,000,000  |
| KAINJA KASODO PDM SACCO | Centenary Bank | 3100088733 | 1027104 |   |  25,000,000  |  25,000,000  |  50,000,000  | 7 |  7,000,000  |  43,000,000  |
| KOBUIN AKISIM PDM SACCO | Centenary Bank | 3100088642 | 1026827 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 29 |  29,000,000  |  38,000,000  |
| AKISIM AKISIM PDM SACCO | Centenary Bank | 3100088611 | 1026751 |   |  25,000,000  |  25,000,000  |  50,000,000  | 49 |  49,000,000  |  1,000,000  |
| KAPALA APOPONG PDM SACCO | Centenary Bank | 3100089063 | 1026804 |   |  -  |  -  |  -  | 0 |  -  |  -  |
| KADUMIRE APOPONG PDM SACCO | Centenary Bank | 3100089062 | 1026919 |   |  -  |  -  |  -  | 0 |  -  |  -  |
| EAST WARD PALLISA T/C PDM SACCO | Centenary Bank | 3100089064 | 1026718 |   |  25,000,000  |  25,000,000  |  50,000,000  | 15 |  15,000,000  |  35,000,000  |
| HOSPITAL WARD PALLISA T/C PDM SACCO | Centenary Bank | 3100088740 | 1026689 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 38 |  38,000,000  |  29,000,000  |
| ODWARAT OLOK PDM SACCO | Centenary Bank | 3100088672 | 1027057 |   |  25,000,000  |  25,000,000  |  50,000,000  | 50 |  50,000,000  |  -  |
| APAPA OLOK PDM SACCO | Centenary Bank | 3100088675 | 1026779 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 67 |  67,000,000  |  -  |
| NGALWE OLOK PDM SACCO | Centenary Bank | 3100088668 | 1027046 |   |  25,000,000  |  25,000,000  |  50,000,000  | 49 |  49,000,000  |  1,000,000  |
| NAMUGONGO WARD KAMUGE T/C PDM SACCO | Centenary Bank | 3100089065 | 1026891 |   |  25,000,000  |  25,000,000  |  50,000,000  | 5 |  5,000,000  |  45,000,000  |
| MPUMWIRE WARD KAMUGE T/C PDM SACCO | Centenary Bank | 3100089066 | 1026873 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 0 |  -  |  67,000,000  |
| KALAPATA KAMUGE T/C PDM SACCO | Centenary Bank | 3100089067 | 1027106 |   |  25,000,000  |  25,000,000  |  50,000,000  | 25 |  25,000,000  |  25,000,000  |
| KAGOLI PALLISA PDM SACCO | Centenary Bank | 3100088757 | 1026921 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 21 |  21,000,000  |  46,000,000  |
| AKADOT PALLISA PDM SACCO | Centenary Bank | 3100088742 | 1026749 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 17 |  17,000,000  |  50,000,000  |
| KABOLOI PALLISA PDM SACCO | Centenary Bank | 3100088738 | 1026909 |   |  25,000,000  |  25,000,000  |  50,000,000  | 38 |  38,000,000  |  12,000,000  |
| MPONG PUTI-PUTI PDM SACCO | Centenary Bank | 3100088899 | 1026872 |   |  25,000,000  |  25,000,000  |  50,000,000  | 24 |  24,000,000  |  26,000,000  |
| NAGULE PUTI-PUTI PDM SACCO | Centenary Bank | 3100088889 | 1026883 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 39 |  39,000,000  |  28,000,000  |
| BUDABULA PUTI-PUTI PDM SACCO | Centenary Bank | 3100088890 | 1026595 |   |  25,000,000  |  25,000,000  |  50,000,000  | 2 |  2,000,000  |  48,000,000  |
| PUTI-PUTI PUTI-PUTI PDM SACCO | Centenary Bank | 3100088894 | 1026956 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 0 |  -  |  67,000,000  |
| BOLISO BOLISO 1 PDM SACCO | Centenary Bank | 3100088924 | 1026797 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 0 |  -  |  67,000,000  |
| BOLISO 1 BOLISO 1 PDM SACCO | Centenary Bank | 3100088921 | 1027375 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 0 |  -  |  67,000,000  |
| LIMOTO BOLISO 1 PDM SACCO | Centenary Bank | 3100088920 | 1026840 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 29 |  29,000,000  |  38,000,000  |
| OGORIA BOLISO 1 PDM SACCO | Centenary Bank | 3100088919 | 1027058 |   |  25,000,000  |  25,000,000  |  50,000,000  | 49 |  49,000,000  |  1,000,000  |
| AKUORO GOGONYO PDM SACCO | Centenary Bank | 3100088684 | 1026753 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 55 |  55,000,000  |  12,000,000  |
| **TOTAL** |  |  |  |  **221,000,000**  |  **650,000,000**  |  **650,000,000**  |  **1,521,000,000**  |  **705**  |  **705,000,000**  |  **816,000,000**  |

1. **DFCU Bank Pallisa Branch**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **SACCO NAME** | **Bank Name** | **bank account number** | **Supplier No.** |  **1st PRF Transfer**  |  **2nd PRF Transfer**  |  **3rd PRF Transfer**  |  **Total PRF Transfer**  | **No. of beneficiaries** |  **Amount Disbursed**  |  **Bank Bal**  |
| KACHANGO GOGONYO PDM SACCO | DFCU Bank | 01293679807187 | 1026911 |  -  |  25,000,000  |  25,000,000  |  50,000,000  | 24 |  24,000,000  |  26,000,000  |
| OUKOT GOGONYO PDM SACCO | DFCU Bank | 01293679807196 | 1026936 |  -  |  25,000,000  |  25,000,000  |  50,000,000  | 50 |  50,000,000  |  -  |
| OLUWA GOGONYO PDM SACCO | DFCU Bank | 01293679807211 | 1027068 |   |  25,000,000  |  25,000,000  |  50,000,000  | 49 |  49,000,000  |  1,000,000  |
| ANGODI GOGONYO PDM SACCO | DFCU Bank | 01293679807178 | 1027374 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 67 |  67,000,000  |  -  |
| OKWII GOGONYO PDM SACCO | DFCU Bank | 01293679807202 | 1027065 |   |  25,000,000  |  25,000,000  |  50,000,000  | 50 |  50,000,000  |  -  |
| APOPONG APOPONG PDM SACCO | DFCU Bank | 01293679807150 | 1027165 |  -  |  25,000,000  |  25,000,000  |  50,000,000  | 1 |  1,000,000  |  49,000,000  |
| OBWANAI APOPONG PDM SACCO | DFCU Bank | 01293679807071 | 1027133 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 5 |  5,000,000  |  62,000,000  |
| ANGOLOL APOPONG PDM SACCO | DFCU Bank | 01293679807169 | 1026773 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 0 |  -  |  67,000,000  |
| AUJABULE KAUKURA PDM SACCO | DFCU Bank | 01293679807239 | 1026781 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 41 |  41,000,000  |  26,000,000  |
| KATUKEI KAUKURA PDM SACCO | DFCU Bank | 01293679807220 | 1026811 |   |  25,000,000  |  25,000,000  |  50,000,000  | 50 |  50,000,000  |  -  |
| KAKURACH KAUKURA PDM SACCO | DFCU Bank | 01293679807266 | 1026926 |   |  25,000,000  |  25,000,000  |  50,000,000  | 50 |  50,000,000  |  -  |
| KAUKURA KAUKURA PDM SACCO | DFCU Bank | 01293679807248 | 1027172 |   |  25,000,000  |  25,000,000  |  50,000,000  | 50 |  50,000,000  |  -  |
| ADAL KAUKURA PDM SACCO | DFCU Bank | 01293679807257 | 1026741 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 38 |  38,000,000  |  29,000,000  |
| GOGONYO OBUTET PDM SACCO | DFCU Bank | 01293679807275 | 1026678 |   |  25,000,000  |  25,000,000  |  50,000,000  | 0 |  -  |  50,000,000  |
| AMONI OBUTET PDM SACCO | DFCU Bank | 01293679807284 | 1026769 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 19 |  19,000,000  |  48,000,000  |
| OPETA OBUTET PDM SACCO | DFCU Bank | 01293679807293 | 1026931 |   |  25,000,000  |  25,000,000  |  50,000,000  | 0 |  -  |  50,000,000  |
| KAGOLI KAMUGE PDM SACCO | DFCU Bank | 01293679807327 | 1026920 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 28 |  28,000,000  |  39,000,000  |
| BOLISO II KAMUGE PDM SACCO | DFCU Bank | 01293679807080 | 1027050 |  17,000,000  |  -  |  -  |  17,000,000  | 17 |  17,000,000  |  -  |
| OKARACHA OPWATETA PDM SACCO | DFCU Bank | 01293679807132 | 1027060 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 67 |  67,000,000  |  -  |
| KADESOK OPWATETA PDM SACCO | DFCU Bank | 01293679807105 | 1026916 |   |  25,000,000  |  25,000,000  |  50,000,000  | 9 |  9,000,000  |  41,000,000  |
| OPWATETA OPWATETA PDM SACCO | DFCU Bank | 01293679807123 | 1026933 |   |  25,000,000  |  25,000,000  |  50,000,000  | 25 |  25,000,000  |  25,000,000  |
| APUNA WARD KIBALE T/C PDM SACCO | DFCU Bank | 01293679807099 | 1026780 |   |  25,000,000  |  25,000,000  |  50,000,000  | 17 |  17,000,000  |  33,000,000  |
| KAGWESE WARD PALLISA T/C PDM SACCO | DFCU Bank | 01293679810987 | 1026922 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 17 |  17,000,000  |  50,000,000  |
| KAUCHO WARD PALLISA T/C PDM SACCO | DFCU Bank | 01293679810932 | 1026812 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 8 |  8,000,000  |  59,000,000  |
| WEST WARD PALLISA T/C PDM SACCO | DFCU Bank | 01293679810923 | 1027031 |   |  25,000,000  |  25,000,000  |  50,000,000  | 18 |  18,000,000  |  32,000,000  |
| BUKADUKA WARD KAMUGE T/C PDM SACCO | DFCU Bank | 01293679808478 | 1026598 |   |  25,000,000  |  25,000,000  |  50,000,000  | 14 |  14,000,000  |  36,000,000  |
| KIBALE KIBALE PDM SACCO | DFCU Bank | 01293679807114 | 1026821 |  17,000,000  |  25,000,000  |   |  42,000,000  | 14 |  14,000,000  |  28,000,000  |
| OBUTET OBUTET PDM SACCO | DFCU Bank | 01293679796173 | 994149 |  17,000,000  |  -  |  -  |  17,000,000  | 0 |  -  |  17,000,000  |
| NAJENETI KASODO PDM SACCO | DFCU Bank | 01293679796021 | 994144 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  |  43  |  43,000,000  |  24,000,000  |
| PASIA WARD AGULE T/C PDM SACCO | DFCU Bank | 01293679796085 | 994146 |  17,000,000  |  -  |  -  |  17,000,000  | 16 |  16,000,000  |  1,000,000  |
| OMUROKA KAMEKE PDM SACCO | DFCU Bank | 01293679796128 | 994148 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 41 |  41,000,000  |  26,000,000  |
| AJEPET GOGONYO PDM SACCO | DFCU Bank | 01293679795660 | 994142 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 67 |  67,000,000  |  -  |
| KAPUWAI OPWATETA PDM SACCO | DFCU Bank | 01293679796119 | 994147 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 35 |  35,000,000  |  32,000,000  |
| OLOK OLOK PDM SACCO | DFCU Bank | 01293679796058 | 994145 |  17,000,000  |  25,000,000  |  25,000,000  |  67,000,000  | 67 |  67,000,000  |  -  |
| KAMUGE WARD KAMUGE T/C PDM SACCO | DFCU Bank | 01293679795703 | 994143 |  17,000,000  |  -  |  -  |  17,000,000  | 17 |  17,000,000  |  -  |
| **TOTAL** |  |  |  |  **340,000,000**  |  **775,000,000**  |  **750,000,000**  |  **1,865,000,000**  |  **1,014**  |  **1,014,000,000**  |  **851,000,000**  |

**Challenges:**

* The CDOs are tasked to support the beneficiaries apply for loans and given the challenges in members not existing in the system, the roll out rate to other parishes has been slow.
* There is lack of facilitation for internet data.
* Lack of tools for data capture and storage such as laptops/computers and filling cabinets respectively.
* Inadequate funding for the implementation, monitoring and supervision
* Lack of transport
* Elements of money extortion still existing across the district.

**Recommendation:**

* The officers should fully be supported and facilitated to regularly conduct operation, support supervision and monitoring of the PDM SACCOS to effectively enhance performance and achieve the PDM objectives.
* The department should be provided with transport and office equipment.