



PARLIAMENT OF UGANDA



**REPORT OF THE COMMITTEE ON PHYSICAL INFRASTRUCTURE ON THE
PETITION IN THE MATTER OF KASOLI TENANTS SACCO LTD/KASOLI
HOUSING PROJECT.**

Office of the Clerk to Parliament,

Parliament Building

KAMPALA

May 2022

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ACRONYMS

SACCO	-	Savings and Credit Co-operative Society
DFCU	-	Development Finance Company of Uganda
SGR	-	Standard Gauge Railway
MoLHUD	-	Ministry of Lands, Housing and Urban Development
MOU	-	Memorandum of Understanding
CGV	-	Chief Government Valuer
SDGs	-	Sustainable Development Goals













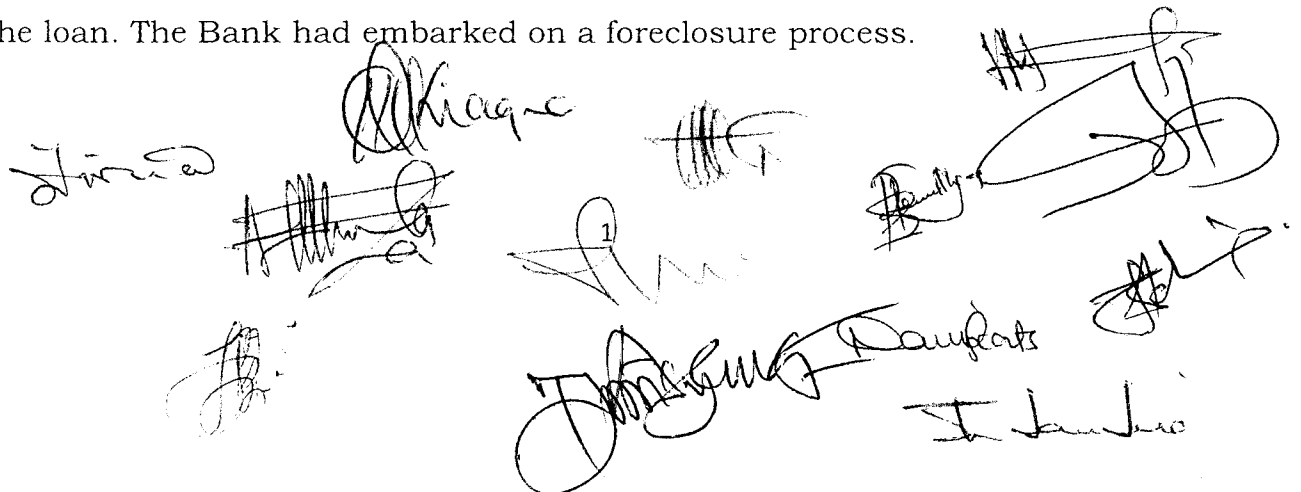

1.0 INTRODUCTION

On 5th October 2021, Hon. Sarah Opendi, District Woman Representative for Tororo presented a petition to Parliament on behalf of the Kasoli Tenants SACCO Ltd/Kasoli Housing Project.

Kasoli Housing Project is a low-cost Housing project in Tororo Municipality. It was established through a Memorandum of Understanding (MOU) between Kasoli Tenants SACCO on one hand and DFCU Bank and UN Habitat on the other. UN-Habitat provided USD 500,000 for the project through DFCU Bank for onward lending. DFCU Bank topped up that amount with an equal figure of USD 500,000 making the loan facility to Kasoli Tenants SACCO USD 1,000,000.

The funds were transferred to Kasoli Tenants SACCO and the Housing Project commenced. However, in the course of project implementation the SACCO was notified that the entire land area allocated to Kasoli Housing project was in the project path of the Standard Gauge Railway (SGR) and therefore Kasoli Tenants SACCO Ltd/Kasoli Housing Project would have to vacate upon compensation.

The complaints of the petitioners were that the loan has now accumulated to UGX. 3,186,096,558 and DFCU Bank served them with three Notices of Default through Sebalu and Lule Advocates and proceeded to serve them with a Notice of Eviction through Bemuga Strict Auctioneers and Court Bailiffs giving them 30 days to clear the entire outstanding loan or to vacate the property within 14 days. They are however relying on the pending compensation from SGR to clear the loan. The Bank had embarked on a foreclosure process.



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In accordance with Rule 30 (6) the petition was referred to the Sectoral Committee on Physical Infrastructure for consideration.

Rules 187 (f) and 189 provide for the jurisdiction and mandate of the Committee respectively; to cover the sectors of Lands, Housing, Urban Development, Physical Planning, Works and Transport; and to *inter alia*:

- i. examine and comment on policy matters affecting the Ministries covered by it;
- ii. initiate or evaluate action programmes of Ministries and Sectors and make appropriate recommendations on them;
- iii. monitor the performance of Ministries, Departments and Agencies;
- iv. monitor Government compliance with approved plans and programmes; and
- v. monitor the progress on implementation of the sustainable development goals made by sectors that fall within its jurisdiction.

It is against the stated jurisdiction and mandate that the Committee considered the petition from the Kasoli Tenants SACCO ltd/Kasoli Housing Project and compiled this report that it now presents to the House for consideration.

2.0 METHODOLOGY

The Committee:

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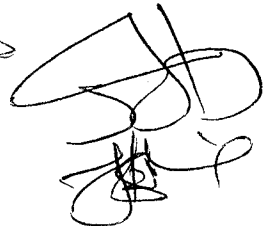
The specific objectives of the Project were as follows:


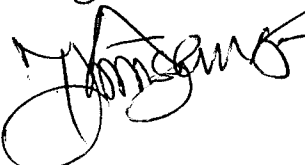
- It was envisioned that upon successful piloting this model would be replicated in other slums across the country.

The stakeholder contribution to the project were as follows:

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Stakeholder	Amount contributed in USD	Roles and Responsibilities
Down Payment by Kasoli Housing Association	125,000	<ul style="list-style-type: none"> • Support all project implementation activities • Identify members of the Housing Association and participate in cost recovery • Support DFCU in re[payment collection • Hire contractor for housing development • Organise trainings for the members of the association • Make down payment of USD 125,000 • Provide land title as collateral for the loans
DFCU Bank Contribution to loan Portfolio	500,000	<ul style="list-style-type: none"> • Mobilize matching fund for onward lending • Loan administration and management • Monitoring and evaluation • Recovery of the subsidized cost of the land into a reserve fund • Managing the reserve fund
Ministry of Lands, Housing and Urban Development (Financial Contribution)	770,000	<ul style="list-style-type: none"> • Provide land, Architectural designs, surveying, titling, monitoring and evaluation • Land to be at a subsidized rate that will be recovered by DFCU Bank and put in a reserve fund. • Provide USD 150,000 for income stabilization repayments of which shall go to the reserve fund • Provide backup technical support • Contribute to financing overheads
Land (In Kind contribution)	345,000	Land
Local Government (Tororo Municipality) contribution in Kind	171,350	<ul style="list-style-type: none"> • Physical Planning of the site • Infrastructure development • Monitoring and evaluation • Provision of relevant approvals
UN-Habitat	500,000	<ul style="list-style-type: none"> • Funding for the project through DFCU • Monitoring and evaluation • Technical assistance
TOTAL	2,411,350	



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In 2012, the Kasoli Tenants SACCO signed a contract with Empire Contractors to construct the houses. In 2016 the first phase consisting of 92 Houses were completed and the Kasoli tenants who had deposited 10% of the expected cost of the houses were allocated houses that are now in their possession.

However on 1st March 2016 the Chairperson of Kasoli SACCO/Housing Estate received letter from the Project Coordinator of SGR informing him that the SGR alignment affected the entire land of the Kasoli Housing Project; and that in the interest of the public good and achieving the greater objectives of the Government on infrastructure development, the Housing Estate was expected to relocate and that Government would fully compensate them in accordance with the compensation procedures and Land Acquisition Act Cap, 226.

4.0 FINDINGS

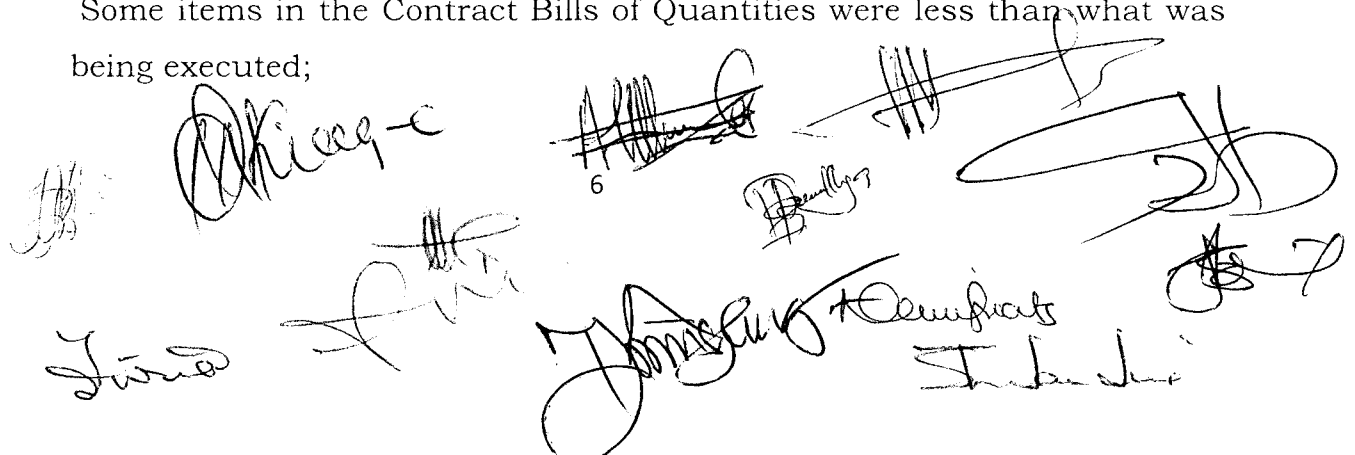
The Committee made the following findings while deliberating on the Petition:

1. Implementation of the project

The initial works contract between Kasoli Tenants SACCO and Empire Contractors was signed on 19th December 2012 for the construction of 108 low cost Housing Units under Phase 1. They were supposed to construct 83 two bedroomed houses at a cost of UGX. 26,120,647 each and 25 two bedroomed houses with a shop at a cost of UGX. 28,971,244 each. The project was to be completed within a period of one year.

However, in the course of construction, the Contractor informed the Steering Committee about some shortfalls that required extra funding as they could not be overlooked. The issues raised were as follows:

- i. Some items in the Contract Bills of Quantities were less than what was being executed;



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- ii. There were items of works which had not been included in the Contract Bills of Quantities but had to be done because they were in the critical path of the project like steel columns at the verandahs, finishing the ceilings on the verandahs and constructing a sewerage system among others.
- iii. There were mistakes made during computation of the original Contract Bills of quantity creating shortfalls.

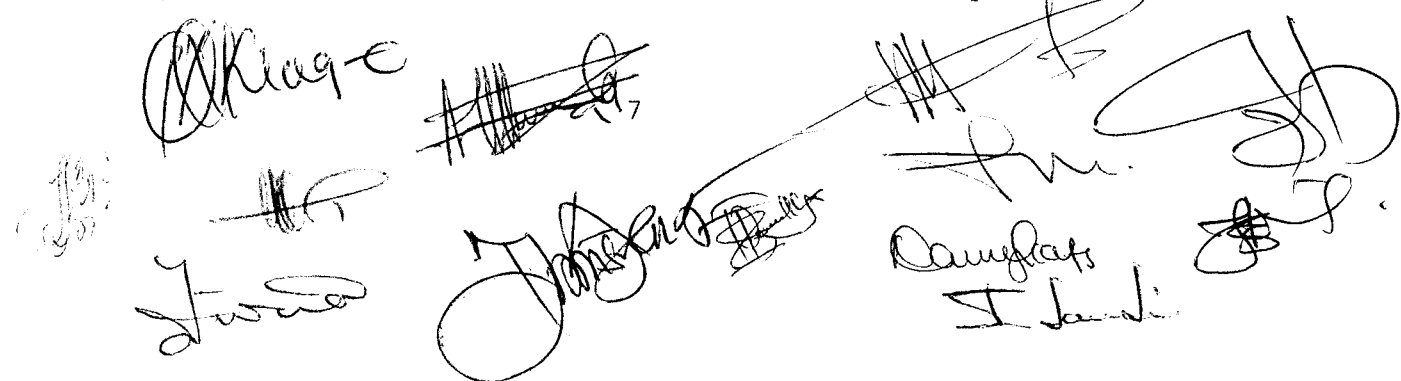
The Contractor costed the shortfalls and presented them to the Steering Committee for verification. In order to accommodate the additional costs the Steering Committee decided to revise the contract by reducing the number of houses from 108 to 92; and to slightly increase the project cost for phase 1 by UGX. 1,896,391. The period of the contract was also extended for an additional 2 months.

2. Financing of the Project

DFCU Bank was to contribute 90% of the construction cost, while the tenants under their umbrella Kasoli Tenants SACCO were to contribute 10%. The 90% contributed by DFCU Bank was to be recovered from the project beneficiaries over a period of 15 years.

3. The Project Beneficiaries

Eighty nine (89) houses were allocated to the 89 Tenants who had made a down payment of 10% of the total cost of the House. The Kasoli Tents' SACCO allocated the remaining three (3) houses out of the ninety two (92) completed houses under Phase 1 to three (3) individuals namely; Ms. Taaka Florence (deceased), Mr. Osul Isaac and Ms. Akumu Rebecca Ito Apio Alice Winfred.



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However the available documents indicate that the three individuals did not deposit any money as down payment for the houses.

4. Funds for income enhancement for the Beneficiaries of the 92 Houses.

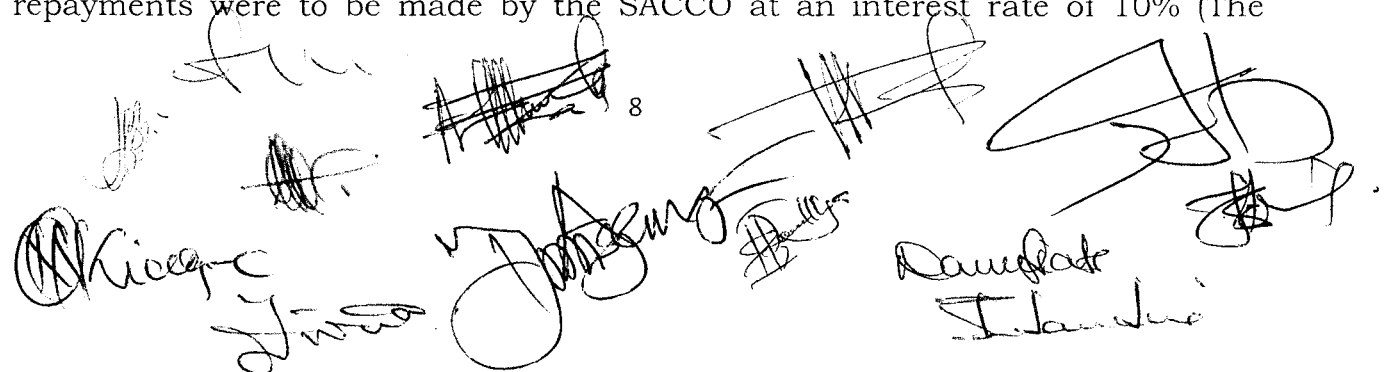
The SACCO received a revolving fund of UGX. 225,855,805 from the Ministry of Lands, Housing and Urban Development for income enhancement for the 92 households to enable them to meet the loan obligations.

5. Land

- i. The land on which Kasoli Housing Project sits on FRV1289 Folio 8. It is registered in the names of Uganda Land Commission but the use was restricted to Kasoli Housing Project-MoLHUD
- ii. The Land Title does not indicate the acreage; and different documents indicate different acreages with the mortgage documents indicating 5.3229 hectares, a title search indicating 3.891 hectares and a measurement by the SGR ground team resulted in 3.77 hectares.
- iii. The land Title indicates 167 plots yet the plots are supposed to accommodate 250 houses. The strip map shows that some houses will overlap

6. Loan Performance

DFCU Bank issued a loan facility of UGX. 2,602,731,191 to Kasoli SACCO on 22nd April 2013 against mortgage on the Land Title FRV 1289 Folio 8 under the names of Uganda Land Commission. The terms of the loan were that the loan repayments were to be made by the SACCO at an interest rate of 10% (The

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Committee was informed that the Interest rate on the fund provided by UN Habitat-ERSO to DFCU Bank was 2%)

Kasoli Tenants SACCO has so far made a recovery amounting to UGX. 315,234,866 as in the schedule below:

Value Date	Particulars	Amount in UGX
04/12/2015	Loan Recovery	145,909,677
08/01/2016	Loan Recovery	2,000,000
18/08/2016	Loan Recovery	149,909,677
09/08//2017	Loan Recovery	3,464
14/02/2018	Loan Recovery	1,680,489
15/02/2018	Loan Recovery	3,000,000
15/02/2018	Loan Recovery	12,731,559
	Total	315,234,866

Important to note is the fact that two of the beneficiaries namely Nyafamba Sarah and Obbo Godfrey made full payment for their houses.

The outstanding balance including interest is UGX. 3,186,096,558.

The payment schedules of funds released by the Bank to Empire Contractors Limited is as below:

Date	Amount in UGX	Narrative
27/05/2013	750,000,000	Advance
15/07/2013	117,688,440	Advance
19/12/2013	405,124,673	Certificate 1
05/03/2014	530,981,105	Certificate 2
06/06/2014	239,192,429	Certificate 3
06/08/2014	181,983,731	Certificate 4
19/12/2014	80,673,500	Certificate 5

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- a. the 92 who benefited from the 92 constructed houses;
- b. The 33 who were in occupation of the land before the Housing Project demolished their houses but had not yet acquired houses;
- c. The 125 who were in the neighboring slum area waiting for the project to reach them.

However several other claims from other individuals and entities came up to include MoLHUD claiming to have given technical support and Tororo Municipality claiming to have graded the roads. This made the would-be beneficiaries to be over and above the initially documented 250 persons.

Another verification exercise was also done by a Security team. The list arising there from was different from the list of the original beneficiaries.

Attached here with are:

- i. Annex 2: comprising of the List of original beneficiaries of the project as availed by the MoLHUD;
- ii. Annex 3: comprising of the list of project beneficiaries as produced by the security team
- iii. Annex 4: comprising of the list as verified by the CGV.

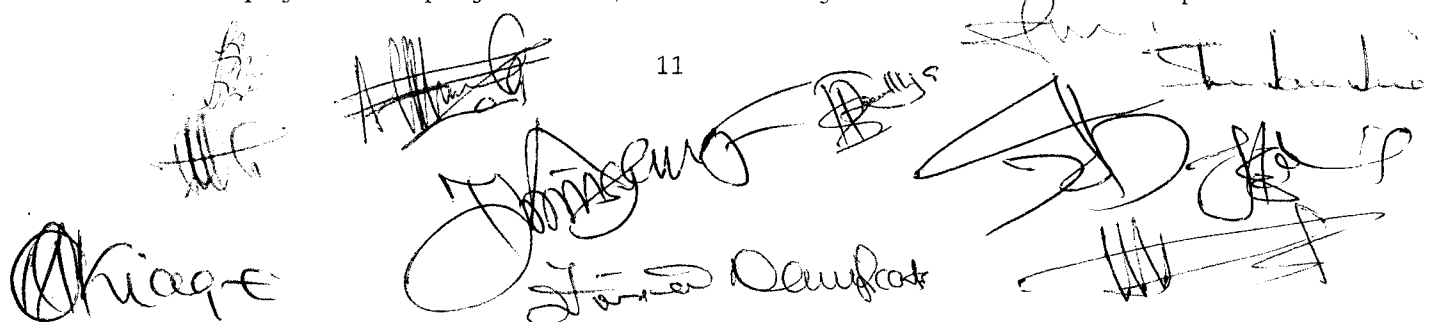
ii. Where compensation funds are to be deposited

The Attorney General in his letter dated 17th January 2017 (Annex 5) advised that the compensation funds should be paid in the project account which was opened under the MOU from which DFCU Bank has been debiting for payments of the loan facility.

iii. Effects of the delay in compensation

The Attorney General in his letter of 13th October 2016 (Annex 6) advised that SGR should pay for the project as is, that is to say both land and developments

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thereon. Consequently any developments on the property were halted. The delay in compensations coupled with the freezing of any developments on the land has caused them to live in very pathetic conditions. Sanitation facilities are deteriorating day by day particularly in the areas where the slum structures are still standing.

8. Highlights from the Valuation Report

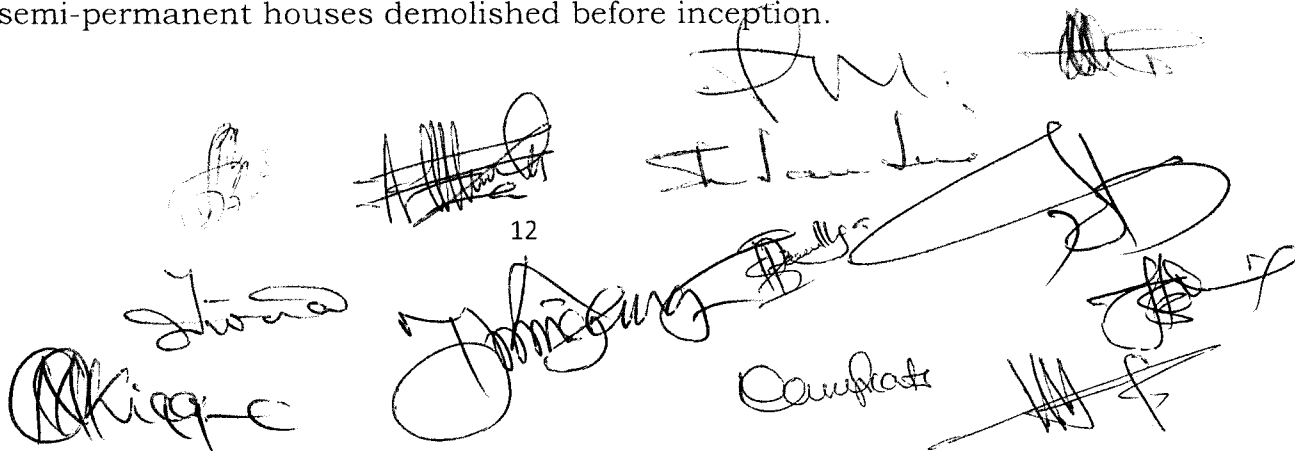
The valuation report approved by the CGV (Annex 7) gave compensation values as follows:

The total project compensation value is at UGX. 8,638,674,421 (Eight billion six hundred thirty eight million six hundred seventy four thousand four hundred twenty one shillings only)

It is broken down to include:

- i. UGX. 8,001,758,713 (Eight billion one million seven hundred fifty eight thousand seven hundred thirteen Uganda shillings only) being the figure in the main valuation report done by SGR and approved by the CGV. It covers:
 - a. Mortgaged land (9.318 acres) 3,270,667,491
 - b. 92 houses and 1 project office 3,770,465,738
 - c. 90 structures in existing slum 817,068,304
 - d. 7 free hold offers from pool housing Committee 143,557,180
- ii. UGX. 636,915,708 (Six Hundred thirty six Million Nine Hundred fifteen Thousand seven hundred eight Uganda shillings only) to cover a special category that appears in the report by the CGV. It is comprised of 58 semi-permanent houses demolished before inception.

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9. Government position on the loan owed to DFCU Bank

The MoLHUD informed the Committee that Government is willing to pay off the loan to DFCU Bank and return the Land Title to Uganda Land Commission.

5.0 COMMITTEE OBSERVATIONS AND RECOMMENDATIONS

5.1 Observations

The Committee observes that:

1. Kasoli Housing Project is a tool for Uganda to work towards meeting the SDGs

The Committee observes that the objectives of Kasoli Housing project furthers Uganda's journey towards achieving the following SDGs:

- | | | |
|--------|---|------------------------------------|
| SDG 3 | - | Good health and wellbeing |
| SDG 6 | - | Clean water and sanitation |
| SDG 8 | - | Decent work and economic growth |
| SDG 11 | - | Sustainable cities and communities |
| SDG 17 | - | Partnership for the goals |

The project promotes:

- SDG 3 through its objectives V and VI which aim at improving the physical and urban environment of Kasoli Settlement; and the overall improvement of housing conditions respectively.
- SDG 6 through its objective II which is to provide access to basic infrastructure and services for the 250 households. Clean piped water is one of the services that had been provided.

one of the services that had been provided.

- SDG 8 through object IV which is to increase the income generation capacity of members of the Housing Association.
- SDG 11 through objectives I, II, III, V, VI and VII which are as follows:
 - provide security of tenure over land and houses for 250 house holds
 - provide access to basic infrastructure and services for 250 households
 - provide access to housing finance for 250 low income earners
 - improve the physical and urban environment of Kasoli settlement
 - the overall improvement of housing conditions
 - test bringing housing finance to households with the lower income thresholds.
- SDG 17 is seen in the financing arrangement in that UN Habitat-ERGO contributes an equivalent of USD 500,000 to loan finance the project.

It is therefore important that the project is implemented elsewhere upon compensation by SGR.

2. Failure of the beneficiaries to meet loan Obligations

The Committee observed that Government has had a hand in the failure of the beneficiaries of Kasoli Housing Project to clear their loan obligations. The Attorney General in his letter dated 17th January 2017 noted that MOU for the partnership provided that the land was supposed to be transferred to the beneficiaries but this has not yet been done. He recommended that the title be transferred to Kasoli Tenants SACCO which shall in turn transfer it to SGR for purposes of compensation.

The notice given to the beneficiaries on 1st March 2016 to the effect that the SGR intended to take over the project and compensate them led them to believe that they could rely on the compensation money to clear their loan obligations.

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Delays in the compensation process were occasioned by MoLHUD not following the advice of the Attorney General to transfer the land title to Kasoli Tenants SACCO.

It is therefore unrealistic to expect the tenants to pay back the loan from their incomes well knowing a notice of takeover has been issued; moreso with the fact that the tenants became economically handicapped following the Attorney General's letter of 13th October 2016 that advised SGR to pay for the project as is resulting in a halt of any developments on the property.

3. Protection from deprivation of property

Article 26 of the Constitution of the Republic of Uganda provides for the protection from deprivation of property for every person.

The Committee observes that the tenants of Kasoli Housing Project; both those who had acquired houses and those who had not yet benefited from the project are at a risk of being deprived of their property because:

- i. There is no guarantee that the bonafide beneficiaries will actually benefit from the compensation because other claimants are coming up; and the two list of beneficiaries submitted to the Committee by different stakeholders have differences.
- ii. The continued delay in compensation also jeopardizes the chance of getting alternative land with the compensation price because the value of land is continuously appreciating and the cost of building materials increasing.
- ii. The tenants could lose their property if the process of foreclosure is completed.

The tenants could lose their property if the process of foreclosure is completed.

4. The Valuation Report

The Committee observes that a new group to be compensated by SGR comprising of 58 semi-permanent houses demolished before inception was not included in the SGR valuation report that was approved by the CGV. The new group was valued directly by the Office of the CGV and their compensation costed at UGX. 636,915,708.

The Committee observes that some individuals whose names appear on the list under this new category had already been compensated by SGR there casting doubt on the genuineness of the list.

5. Sale of the Property by Bemug Auctioneers and Court Bailiffs

The Committee observes that the MoLHUD committed itself to pay the outstanding loan with DFCU Bank in writing and meetings held to this effect. However, on 28th April 2022 Bemug Auctioneers and Court Bailiffs placed an advert for sale of the same, implying that Government will have to pay the new owners and at a higher value.

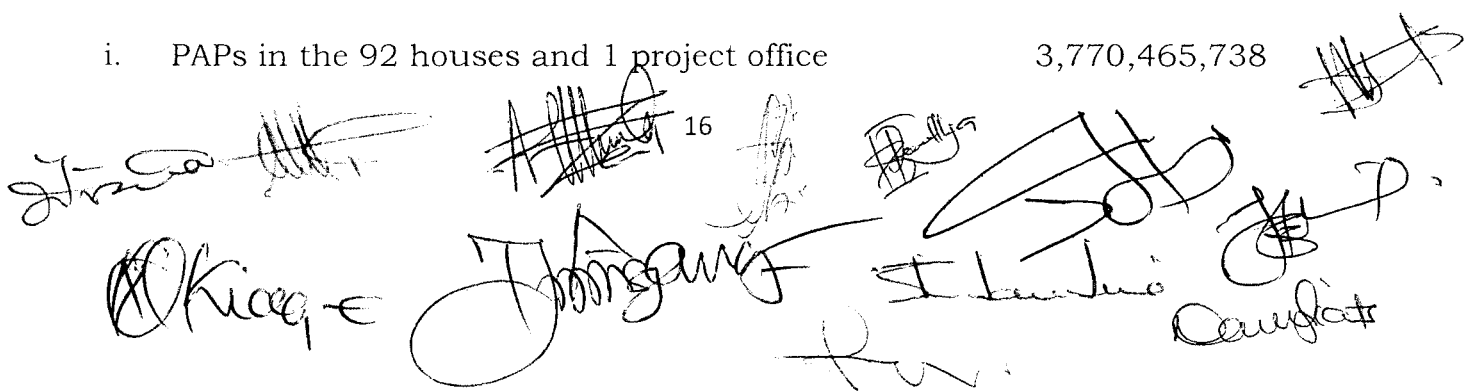
5.2 Recommendations

The Committee recommends that:

1. Government should as a priority clear the outstanding mortgage with the DFCU Bank and get back the Land Title to avoid accumulation of interest.
2. The SGR be provided with UGX. 4,231,292,975 to cover the verified PAPS as per its valuation Report and broken down as follows:

- i. PAPS in the 92 houses and 1 project office

3,770,465,738

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- ii. PAPs in the 90 structures in existing slum 817,068,304
 - iii. The 7 free hold offers from pool housing Committee 143,557,180
3. The UGX. 3,270,667,491 for the Mortgaged land (9.318 acres) as valued by SGR and approved by the GCV should only be paid to the MoLHUD for land acquisition if Government is going to replicate the project elsewhere; otherwise Government cannot pay itself.
 4. The Compensation awards for the structures on the Kasoli land should be deposited on the individual accounts of the respective beneficiaries. The SACCO should be notified about the direct payment so that it deals with its members individually.
 5. The Committee recommends that Government should halt the Sale of the property by Bemug Auctioneers and Court Bailiffs since SGR has commenced the compensation of beneficiaries in Tororo District.

6.0 CONCLUSION




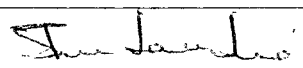

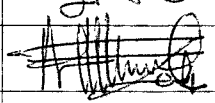

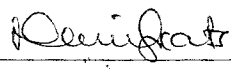
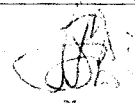
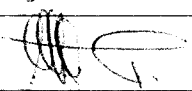
The Committee recommends that this Report be adopted.

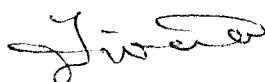
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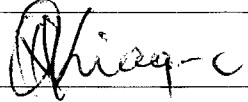
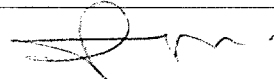
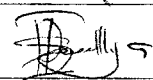


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**MEMBERS OF THE COMMITTEE ON PHYSICAL INFRASTRUCTURE
ENDORISING THE REPORT ON THE PETITION IN THE MATTER OF KASOLI
TENANTS SACCO LTD/KASOLI HOUSING PROJECT**

NO	NAME	PARTY	SIGNATURE
1	Hon. Karubanga David C/P	NRM	
2	Hon. Kasolo Robert D/CP	NRM	
3	Hon. Sarah Opendi	NRM	
4	Hon. Thembo Gideon Mujungu	NRM	
5	Hon. Nsegumire Muhamad Kibedi	NRM	
6	Hon. Lokwang Hillary	NRM	
7	Hon. Mawanda Michael	NRM	
8	Hon. Asaba Paul Nsabimana	NRM	
9	Hon. Bukenya Michael Iga	NRM	
10	Hon. Byanyima Nathan	NRM	
11	Hon. Agaba Aisa	NRM	
12	Hon. Pascal Mbabazi	NRM	
13	Hon. Atyang Stella	NRM	
14	Hon. Kabanda David	NRM	
15	Hon. Namujju Cissy	NRM	
16	Hon. Awas Sylvia Vicky	NRM	
17	Hon. Ssemwanga Gyaviira	NRM	
18	Hon. Naigaga Mariam	NRM	
19	Hon. Atwakiire Catherine Ndamira	NRM	
20	Hon. Kabuusu Moses	FDC	

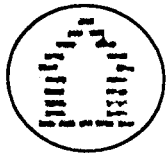


21	Hon. Attan Moses	FDC	
22	Hon. Sebamala Richard	DP	
23	Hon. Okello Nelson	UPC	
24	Hon. Saazi Godfrey	NUP	
25	Hon. Nambeshe John Baptist	NUP	
26	Hon. Ssekabira Denis	NUP	
27	Hon. Balimwezo Ronald Nsubuga	NUP	
28	Hon. Okupa Elijah	INDEP.	
29	Hon. Mugema Peter	INDEP.	
30	Hon. Roland Ndyomugyenyi	INDEP.	
31	Hon. Nsanja Patrick	INDEP.	
32	Hon. Rwemulikya Ibanda	INDEP.	

ANNEX 1:

- 1. PETITION IN THE MATTER OF KASOLI TENANTS
SACCO LTD/KASOLI HOUSING PROJECT**

- 2. PARTNERSHIP BETWEEN DFCU, UN-HABITAT AND
KASOLI HOUSING ASSOCIATION FOR
CONSTRUCTION AND MORTGAGE FINANCE**



KASOLI TENANTS SACCO LTD

P. O. BOX 17 - TORORO

REG.NO.6736



You Ref:

Date: 01-10-2021

The : SPEAKER OF THE PARLIAMENT OF UGANDA

Thru: The ~~Chairman~~ WMP-Tororo
Infrastructure committee of Parliament.

307

Clerk
Pse put in 5/10/21
Order paper.

Re: A PETITION IN THE MATTER OF KASOLI TENANTS SACCO LTD / KASOLI HOUSING PROJECT

Kasoli Housing Project is a pilot, private/public partnership project in the country geared at improving slum housing conditions of Ugandans in Tororo district; and Kasoli slum dwellers in particular.

In 1988 a vision was conceived by the slum dwellers of Kasoli to change the pathetic housing conditions of a dirty, densely populated, unplanned slum village that they were living in to a conducive healthy environment estate of low income grade houses.

Hence in 2003 the community members organized themselves, formed and registered Kasoli Tenants SACCO LTD (K.T.S) to pilot the Kasoli housing project (K.H.P).

250 families were identified with over 2000 people to benefit in this project. The beneficiaries were property owners in the Kasoli slum area seated on 5.5 hectares of land; that belonged to the Uganda lands commission (ULC).

In 2010 a memorandum of understanding was signed between five stake holders: i.e Kasoli community represented by Kasoli tenants SACCO, Government of Uganda under the Ministry of lands Housing and Urban development (MLHUD), UN Habitat, DFCU Bank and Tororo municipal council; The five were to cordially steer the construction of the Project.

The memorandum, gave land to the sitting tenants of Kasoli as a Government contribution at a minimal cost; this was later waived off to make the houses affordable to the beneficiaries

In 2012, implementation started by identifying and signing a contract agreement between Kasoli Tenants SACCO and Empire contractors.

The beneficiaries paid an advance deposit of 10% of the expected cost of the houses, while the bank loan duration is to take fifteen to twenty years.

2016, the first phase of the project was completed with 92 houses built and those beneficiaries who had deposited the 10% requirement were allocated houses that are now in their possession. The rest of beneficiaries were to wait on for the second phase.

[Handwritten signature]

As we were preparing house warming party with our development partners to enter our improved estate, we received a letter dated, 1st March, 2016 from Standard Gauge Railway (SGR) informing us of their intention to acquire land for the construction of SGR station and that it was affecting the whole Kasoli Housing project area. (letterattach).

A meeting of community stakeholders/ Board members was immediately convened and adopted a resolution to agree with the proposal to give way for the new development.

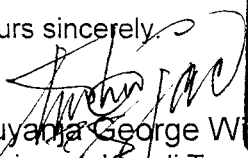
Our concerns therefore are:

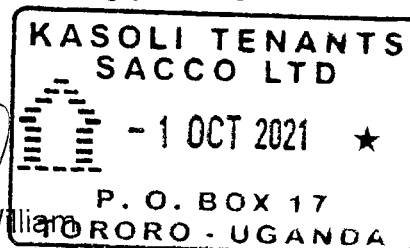
- Kasoli Tenants SACCO on behalf of the beneficiaries acquired a loan facility now totaling to 3,186,096,558 from DFCU bank that we need to clear immediately payment is made.
- Notices of default were served to Kasoli Tenants SACCO by Sebalu and Lule Advocates - representing DFCU bank, on 17th.March, 2020 and on 12th Nov.2020. Also On 23rd.April 2021 and 19th,Sept,2021 eviction notices were served by Bemug Strict Auctioneers and court bailiffs giving us only 30 days to clear all outstanding loan or vacate property within 14days from the date of service; and yet the loan terms between ERSO and DFCU is fifteen (15)years according to the MOU.Page 2 & 4 (See attached documents)
- The vision and mission of Kasoli Housing Project is threatened of extinction which should be protected if possible.
- Rising encumbrances for the beneficiaries due to stalled activities,
 - Those whose sharks were destroyed to allow construction are either forced to share living houses or rent for now six years!
 - Those still stuck in their sharks are living in pathetic conditions as they are not allowed to improve on them.
 - Sanitation facilities are deteriorating each day that pass without a hope of rebuilding them.
 - Those who should have acquired land in some other places and set up their own buildings can't do it because of delayed payment and yet the value of land is going up every other day.
- A misbelief we hear, fronted by SGR that they don't know whom to pay; that the land the project occupy belongs to government (ULC), whereas technically not. See attached documents and recommendations by the Attorney general.

We are therefore petitioning your urgent intervention in this matter.

Thank you.

Yours sincerely,


Muryana George William
Chairman- Kasoli Tenants SACCO Ltd



cc: MP - Tororo Municipality
cc: Woman MP – Tororo
cc: OSH - Advocates

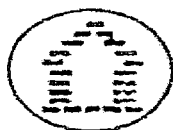


KASOLI TENANTS SACCO LTD

P. O. BOX 17 - TORORO

REG.NO.6736

SN	NAME	CONTACT	SIGN
1	Ogwang Stephen	0772398705	
2	Othieno Jacob	0773670068	Othieno
3	Bona bana Florence	0788458606	
4	Athieno Mary Mercy	0770663581	Athieno
5	ACHIENG FAITH OGWANG	0772398705	
6	KATAIKE ROSE	0770663581	Rose
7	AKUMU DINAH	078321504	
8	NAKAYE ALICE	0701013336	Alice
9	KASASA NOAH VALLON	0782437716	
10	MUYANDA GEORGE	0772339428	
12	MULISA IVAN	0703380341	
13	MUSONI GODFREY	0787755000	
14	MBABAZI EDWARD	0789336511	
15	Nanyondo Josephine	0775401569	Nanyondo
16	Wabwire Fredrick	—	
17	Awar m.	0754321380	Awar
18	OLOO DAVIS	0784321280	
19	Batanga Lukwata David	0788885703	
20	Opiro Peter John	0772108090	
21	NABUZALE BETTY	0784883996	
22	Ongwen JAMES	0782904518	
23	Ninsima ESTHER	0772537258	Ninsima
24	OMENJA ODAI	0756520816	
25	OK Gilbert	0751346966	
26	OKONO GABRIEL	0782662198	
27	MUKIWANA PATRICK	0702629420	
28	Oloka John	0772321254	
29	Sylvia Etasit - Were Sheila	0702827718	Sheila



KASOLI TENANTS SACCO LTD

P. O. BOX 17 - TORORO

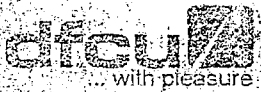
REG.NO.6736

ATTENDANCE LIST

ACTIVITY:

DATE:

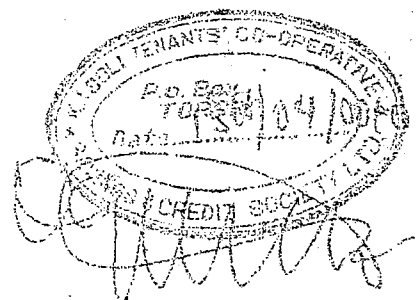
SN	NAME	CONTACT	SIGN
1	OGEMA BINTI	0782598380	
2	KYALIMPA HOPE	0700948637	
3	OBONYO YDWERI	0782148791	
4	OGEMA KENETH BUGGY	0786561123	
5	IKWALINGAT KAREN ETHEL	0773416072	
6	OCHEN RICHARD	0112569365	
7	OGEMA PHOEBE	0774817853	
8	ITEBA ANDREW	0702255665	
9	OGEMA JOYCE OLIM	0773511344	
10	MUKANZA IRENE	0788197587	
11	TIBALEKA SARAH	0704392567	
12	NABWIRE CHRISTINE	-	Nabwire
13	AKUMU DINAH		
14	Mugalu David	0777479700	
15	Okecho Isaac Berry		
16	Magambo K. Godfrey	0772550505	
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**PARTNERSHIP BETWEEN DFCU, UN HABITAT AND RAGULI
HOUSING ASSOCIATION FOR CONSTRUCTION AND
MORTGAGE FINANCE**



THE REPUBLIC OF UGANDA



C/M E.P.S.

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1. About the Project

The ERSO Kasoli Housing project aims to establish a Public Private Partnership between Central and local government, the community, UN-Habitat and DFCU bank to pilot an initiative of low cost mortgage finance for slum upgrading that will lead to an improved environment, standards of living and enhanced household productivity of the beneficiaries.

Government will provide land at a nominal cost, technical support, household income enhancement and share overhead costs. UN Habitat will provide a line of credit of the equivalent of US \$ 500,000 in Ugx to DFCU which will in turn match the fund and on-lend the same to the developer and end buyers (beneficiaries). The total project is estimated to benefit 250 households currently residing in Kasoli low income high density settlement of Tororo Municipality. The project land is estimated at five (5) hectares.

Project Title:	Kasoli Housing Development
Project Location:	Tororo Municipality, Eastern Uganda
Duration:	two years of construction and 15 years of cost recovery
Delivery Model	DFCU will provide construction finance to the developer and mortgages to the end-customers
Overall Goal:	The overall goal of the project is to pilot a low cost mortgage finance initiative with the overall objective of improving the quality of life/conditions of living of the current residents of Kasoli, a slum area in Tororo Municipality while contributing to (in full) and making profit for the developer and DFCU

2. Partners (Names, Type of Organization/ Key Characteristics)

	Role
A. Local Partners:	
1. Government	<ul style="list-style-type: none"> Provision of land, architectural design, , surveying, titling and monitoring and evaluation Land to be at a subsidized rate that will be recovered by DFCU and put in a reserve fund Provide \$150,000 for income stabilization repayments of which shall go to the reserve fund Provide back up technical support Contribute to financing of overhead costs
2. Tororo Municipality	, Physical planning of the site, infrastructure development, monitoring and evaluation, and provision of all relevant approvals
3. DFCU	Mobilizing matching fund for on-lending, loan management, monitoring and evaluation
4. Contractor	Developer, responsible for constructing 250 low cost and affordable houses as per agreed house designs.
5. Kasoli residents	Selection of beneficiaries, community mobilization, borrowers, repayment of loans and estate management functions, monitoring construction
6. UN- Habitat (ERSO Trust Fund)	Funding to DFCU, monitoring and evaluation, technical assistance

3. End Users/Clients Served

Types of Groups/Individuals	Low income working in the local markets as vendors, lower rank employees in local government, petty traders
Number	250 households,
Income Deciles	Minimum of UGX 250,000 monthly household income

4. Expected Overall Costs of the Operation and Funding Sources

	USD
Total Costs of the Operation	2,361,650
End-user contribution (down payment)	125,000
Domestic Financial Institution contribution (DFCU contribution to Loan Portfolio)	500,000
National Government contribution (Financial Contribution)	770,000
National Government contribution (In-kind Contribution)	315,300
Local Government contribution (In-kind)	171,350
Requested ERSO co-financing	500,000

Loan for on-lending to developer	Up to USD 360,000 (40% of total needed USD 600,000)
Loan for on-lending to end-takers for housing	UGX equivalent of up to USD 1,000,000
Loan for on-lending to end-takers for income stabilization	USD 150,000
Type of Contractual Arrangements entered with Local Partners and financial relationships	<ul style="list-style-type: none"> • Loan Agreement between UNHABITAT/ERSO and DFCU • Loan Agreement between DFCU and the developer • Loan Agreements between DFCU and end-customers • Contract between the developer and Kasoli Housing Association • Transfer of (land) ownership by government to beneficiaries in phases according to level of construction

	USD
End-user contribution (10% down payment)	125,000
DFCU	500,000
Developer	240,000
National/Local Government contribution (land in kind)	315,300
Local Government contribution (infrastructure/ services)	150,000
Requested ERSO co-financing	500,000

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C/M.K.T.S.

MR

Chairman

ERU

Cost Components per Housing Unit (2 bed Rooms)	Total Costs in USD	Per housing unit in USD
Land	345,000	1,380
Infrastructure and Basic Costs	375,000	1,500
Roads	150,000	600
Other (water, electricity, sewage)	225,000	900
Housing Construction	1,000,000	4,000
Other Costs	125,000	500
Bank fee	62,500	250
Other fees (e.g. Administrative)	62,500	250
Total Costs	1,845,000	7,380
Land Subsidy by Ministry	195,000	780
Roads Subsidy by Municipality	150,000	600
Total Investment needed for end-users	1,500,000	6,000
Down payment (~10%) by end-takers	125,000	500
Finance Needed for end-takers	1,375,000	5,500

5. Proposed loan terms ERSC – DFCU

Terms	USD
Loan amount	500,000 (Equiv in UGX)
Term	15 years and 1 year of grace
Interest rate	T.B.A
Other terms	• Semi annual repayments commencing 6 months after the grace period

6. Proposed loan terms DFCU – Contractor

Housing Finance	UGX
Total Cost (first 125 units)	1Bn
Developer's contribution (40%)	UGX 400m
Loan amount	600m
Term	1-year
Interest rate	Max of 15% p.a (In UGX)
Other terms	<ul style="list-style-type: none"> • Phased disbursements subject to contractor's investment and certificates of completion • Interest payments on phased disbursements • Performance bond from reputable insurance co. or financial institution

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7. Proposed loan terms DFCU – End buyers

Housing Finance Variables	Conditions
Loan amount	USD 5,500.00 (Equivalent in Ugx for two bedroom house or otherwise to be determined from time to time depending on cost of building materials, other inputs and affordability levels)
Term	15 years with no grace period
Interest rate	10% fixed (In UGX)
Collateral	Title deed i.n.o end borrower
Other terms	<ul style="list-style-type: none"> Repayments to commence 30 days after disbursement Property to be sold in event of default

8. Project Implementation

Governance

There shall be a Steering Committee as the top organ to provide guidance to the implementation of this project. The committee would at minimum have the following members: The Ministry (Minister), Tororo Municipality (vice chair), Municipal division (where Kasoli is located), Kasoli Housing Association as representative for the end-takers, project manager (secretary), DFCU, and UN-Habitat. A representative for the developer or any other to attend on invitation. Apart from providing guidance to the implementation (e.g. advice on selection of developer), the steering committee would also deal with issues to do with policies, regulations and financial requirements. It will also be responsible for the daily project management (through the project staff), monitoring and evaluation of project implementation.

The Project Resources

Human Resources

The project will recruit the following full time staff:

1. Project manager
2. Social worker
3. Administrative officer
4. Cleaner/messenger *messenger*

The Ministry will provide the following support professionals on a need basis

1. An Architect
2. A Quantity surveyor
3. An Engineer
4. A urban sociologist
5. A Housing officer
6. An estate manager

Tororo Municipality will provide the following professional (services) under the same arrangement as the ministry:

1. Physical Planner
2. Engineer
3. Community Development officer

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 J. M. L. C. I.

Handwritten signatures and initials:
 C/Mr K.T.S.
 D.K.

4. Environment officer and
5. Any other professional that may be required from time to time.

The developer will provide the following key personnel:

1. An Engineer (civil and Electrical)
2. Construction manager
3. An Architect
4. Several technicians and artisans as deemed appropriate to accomplish the assignment within the set timeframe.

DFCU will provide loan officers to do loan administration and portfolio management and also customer education.

Other Resources

For loan administration purposes DFCU will use its existing systems. The Steering Committee could further identify other useful resources required for the smooth and holistic development of Kasoli Housing project.

a) Contractor

The contractor shall be selected by DFCU Bank and the Kasoli Housing association in consultation with other stakeholders. Selection will be made basing on experience in low cost construction materials and technologies, financial strength and overall costs. Selection will be conducted through a public bidding process.

b) Lending criteria

The selection criteria will be based on the following;

- ✓ KHA will vet eligible members based on their agreed criteria including but not limited to the fact that the beneficiary is a current resident of the Kasoli village.
- ✓ KHA will provide a schedule of all beneficiary members, attach the house hold survey form for each applicant
- ✓ DFCU will obtain all other documentation in line with its credit policies and requirements.
- ✓ Eligibility criteria – Income of at least Ugx 250,000/= p.m
- ✓ Age – Head of household/principal borrower / or alternative member of the household party to this borrowing up to 55 years at the time of retiring the loan
- ✓ Loan repayment period – Up to 15 years
- ✓ Loan amount – Up to 90% of the cost of the house
- ✓ Security – The house being purchased

c) Portfolio monitoring

DFCU Mbale branch will be charged with monitoring the project with assistance from Head office. The Branch shall ensure the repayments are collected from the members through KHA. It is recommended that KHA operates an a/c with DFCU Bank Mbale where the collections are banked. The Manager in Mbale shall be expected to visit the project every month to establish progress and identify any early warning signs of default.

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 M. K. T. S.
 24

d) **In the event of default**

In the event of default the KHA shall be notified and advised to recommend another member to take up the mortgage facility within one (1) month. Otherwise the Bank shall proceed to advertise and sell off the property to anyone they deem eligible as per the Bank credit policies.

e) **Surveying, road network and utilities**

f)

These are to be provided for by the Government and Tororo Municipality.

g) **Technical assistance – Financial literacy**

UN Habitat is expected to provide financial literacy training for the benefit of the Executive and members of the KHA.

Key risk areas

a) **Credit risk**

DFCU will have risk of defaults in the loan portfolio that will be mitigated as follows.

Risk management costs are to be recovered from cost of land factored in the overall lending to beneficiaries which shall constitute the risk fund managed through an escrow account whose operations shall be defined in the agreement.

The proposed income stabilization contribution is however expected to boost the household income hence improved repayment.

The properties are family property and due to the sentimental attachment the repayment risk is expected to be low.

b) **Contractor/ project implementation risk**

A reputable contractor will be hired to do the construction. They will be required to submit a performance bond from either a reputable insurance company or financial institution. The contract with the developer will include a fixed price. The developer therefore will have the risk of price increases of material and labor. Since the construction period is short, the price risk can be contained. The presence of the steering committee and project implementation office will ensure quality and completion within given timelines.

c) **Currency Risk**

UN-HABITAT will provide a loan to DFCU in local currency, since the loans to the end-customers will also be provided in Ugandan Shilling. On payment date the local currency equivalent will be determined. UN-HABITAT will carry any losses resulting from currency risk.

d) **Management of the Housing Association**

This is a very young association and the executive is inexperienced in the running of associations. However there will be capacity building as part of the programme and the executive will be some of the beneficiaries.

e) Income levels of the beneficiaries

The loans shall be granted to only those members that meet the lending criteria i.e. minimum income of 250,000/=. A socio economic survey has been conducted to establish the incomes and this will be used as a basis for the allocation of the houses.

Policies and procedures

The administration of both the funding by ERSO for the loans to the developer and the end-users will be done by DFCU using its regular systems. DFCU will also administrate the monitoring and evaluation information as requested by ERSO eg. the number of customers served, default percentages etc. The overall responsibility of the project will be in the hands of the Ministry of Land, Housing and Urban Development, being also the chair of the Steering Committee.

Monitoring and Evaluation

The table below shows different indicators that will be used to monitor and evaluate the progress and results of the project.

Indicator	Methodology	Interval periods	Unit responsible	Expected outcome	Status
Layout produced	Technically done		Teroro Municipality and project team	Approved layout	Draft
Number of plots surveyed	Technical process of land surveying	Quarterly	MLHUD and Project staff	Surveyed plots	Not done
Developer	Developer procurement process		DFCU and others	Developer selected	Not yet done
Number of plots allocated	Based on registered residents through a transparent process by the Kasoli housing Association	Quarterly	Kasoli Housing Association and Steering committee	All members of the Housing Association allocated plots	Not yet done
Number of houses constructed	Based on developers quarterly reports	Quarterly	Developer	Number of houses constructed as per plan	Not yet done
Number and volume of savings	Bank returns and reports	Quarterly	DFCU/Kasoli Housing Association	Volume of savings and number of savers	Not yet done
Number of loans disbursed	Banks & Kasoli Housing association reports	Quarterly	DFCU/Kasoli Housing Association	Number of housing and business loans	Not yet done
Rate of recovery	Bank reports	Quarterly	DFCU/Kasoli Housing Association	Number and value of loans recovered	Not yet done
Number of titles issued	Bank reports	Quarterly	DFCU / MLHUD	Number of titles issued	Not yet done

HB

Chairman L.O.J

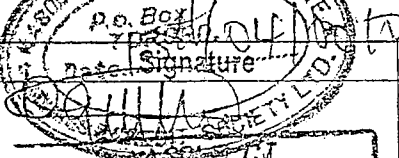
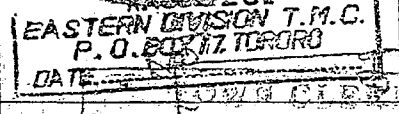
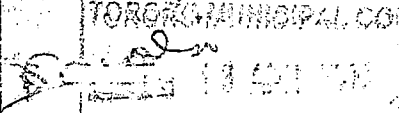
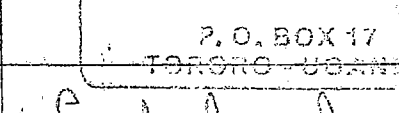

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M.K.T.S.

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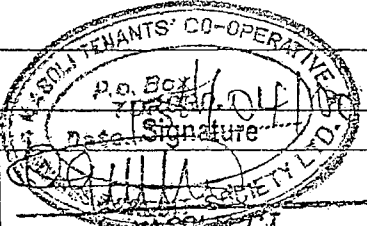
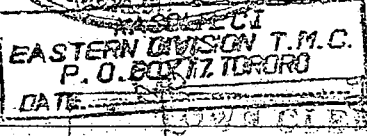
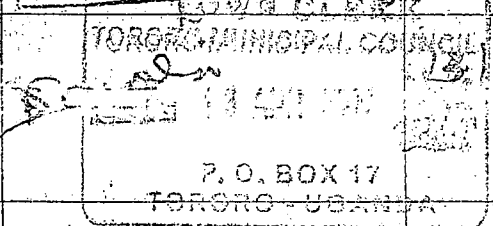
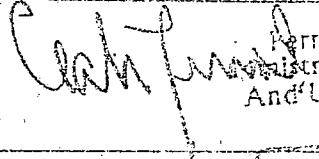
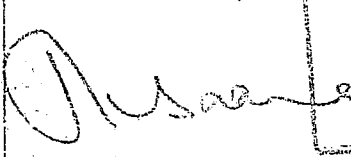
Time lines

Start/ Finish date	Action	Result	Person Responsible
January – March 2010	Preparatory activities: project team, Physical planning, survey , plot allocation	Well laid out estate of 250 surveyed plots allocated to current residents	MOLH&UD, Tororo Municipality
April 2010 –	Financial transactions/ Funding	Well funded project	ERSO/DFCU/GOU
May 2010 -June 2010	Completion of preparatory activities: project team, Physical planning, survey , plot allocation	Completion of plans	MOLH&UD, Tororo Municipality
May 2010 -June 2010	Selection of developers and supervisory teams etc	Logistics to commence works in place	All stakeholders
July 2010 –Dec 2010	Infrastructure development	A well developed network of infrastructure and services	Tororo Municipality/Utility providers
July 2010- November 2010 onwards	House Construction	Households with affordable housing and sanitation	All stakeholders
November –Dec 2010 onwards	Mortgage financing & processes therein	Mortgage finance for all beneficiaries	DFCU/ Kasoli Housing Assoc.
Jan 2011- – Jan 2021	Loan recovery	Loans fully recovered	DFCU/Kasoli Housing association
Throughout the life of the project	Monitoring and evaluation	monitoring reports	All parties
Nov 2010 & April 2011	Mid-term evaluation	Report for Governing Council UN-HABITAT	All parties/ ERSO
July 2024	Terminal evaluation	Terminal report	All parties
Throughout project life	Mobilization and public awareness	Well mobilized community	All parties

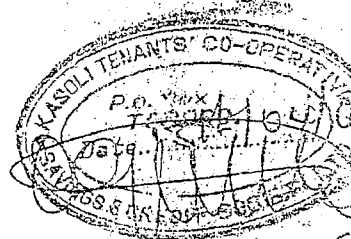
Approvals

Name	Title	Date	Signature	Date of Approval
Ogwang Stephen	Chairman KHA			13/04/2010
Batanga David	LC Chairman Kasoli			13/04/2010
Kaweesi Daniel	Town Clerk Tororo Municipality			13/04/2010
Gabindadde-Musoke	Permanent Secretary			13/04/2010
Juma Kisaame	Managing Director DFCU Bank			13/04/2010

Approvals

Name	Title	Signature	Date of Approval
Ogwang Stephen	Chairman KHA		13/04/2010
Batanga David	LC Chairman Kasoli		13/04/2010
Kaweesi Daniel	Town Clerk Tororo Municipality		13/04/2010
Gabindadde-Musoke	Permanent Secretary		13/04/2010
Juma Kisaame	Managing Director DFCU Bank		13/04/2010

Chairman LC/KHA
D.W.



THE REPUBLIC OF UGANDA

IN THE MATTER OF REGISTRATION OF TITLES ACT (CAP. 230) LAWS OF UGANDA

AND

IN THE MATTER OF LAND COMPRISED IN FREEHOLD REGISTER VOLUME 1289 FOLIO 8 PLOTS 1 – 29
KASOLI ROAD, 4 – 24 KASOLI ROAD, 1 – 20 OTIENG ROAD, 50 – 54C KWAPA ROAD, 2 – 30 AND
1 – 7 FUORR ROAD, 2 – 8 OYAM ROAD AND 1 – 8 WASSWA ROAD, 1 – 11 AND 2 – 14 OGWANG
ROAD, 1 – 11 AND 2 – 10 ANGERA I ROAD, 2 – 20 OFWONO LANE, 2 – 15 NKOBA ROAD, 1 – 29
AND 2 – 30 OGEMA ROAD, TORORO MUNICIPALITY

REGISTERED PROPRIETOR: UGANDA LAND COMMISSION

MORTGAGE

THIS MORTGAGE DEED made this day of 2013

BY

KASOLI TENANTS COOPERATIVE SAVINGS AND CREDIT SOCIETY LIMITED of P. O. Box 387
Tororo, (hereinafter referred to as "the Borrower/Mortgagor" (which expression shall wherever
the context so admits include the Borrower(s)'s legal representatives, successors in title and or
assigns) of the first part;

AND

UGANDA LAND COMMISSION the registered proprietor of the captioned land whose user is
restricted to Kasoli Housing Projects, Ministry of Lands, Housing and Urban Development of P.
O. Box 361, Kampala, (hereinafter called the "Surety/Mortgagor" which expression shall
wherever the context so admits include the person(s) deriving title under the Surety of the
second part;

The Borrower and the Surety are herein collectively referred to as the Mortgagors.

TO

dfcu BANK LIMITED a limited liability company incorporated and carrying on financial
services business in Uganda, and whose postal address is P.O. Box 70, Kampala, (hereinafter
referred to as "DFCU" which expression shall wherever the context so admits include DFCU's
legal representatives, successors in title and or assigns) of the other part;

WITNESSETH AS FOLLOWS:

WHEREAS

- A. the Borrower has applied for a Term Loan Facility from DFCU;
- B. the Surety is the registered proprietor of the land comprised in the abovementioned
particulars together with all the developments thereon;



C. The Mortgagor and Surety are desirous of pledging the above described property for the purpose of securing a Term Loan Facility (hereinafter referred to as "the Facility(ies)") from DFCU;

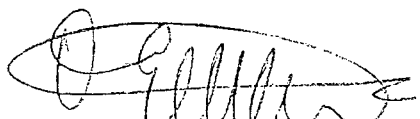
D. at the request of the Borrower, DFCU has under the terms of a Facility Letter dated 19th March 2013 executed between the Borrower and DFCU agreed to advance to the Borrower the said Facility upon having the repayment thereof with interest thereon secured in the manner hereinafter appearing;

NOW IN PURSUANCE of this Agreement and in consideration of DFCU agreeing to advance to the Borrower the following Facility on the terms and conditions stipulated in the Facility Letter dated 19th March 2013;

- i) Sum: UGX:2,500,000,000 (Uganda Shillings Two Billion Five Hundred Million Only) equivalent to US\$1,000,000 (United States Dollars One Million Only);
- ii) Period: 15 (Fifteen) months inclusive of a grace period of 12 (Twelve) months;
- iii) Interest: (the Bank's Prime lending rate + or - margin) **22% per annum** minus a margin of 7 points per annum giving an effective fixed rate of 15% per annum;
- iv) And any other additional sums that may be due from the Mortgagor(s) to DFCU under the terms and conditions to this Mortgage and the Facility Letter;

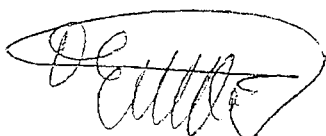
IT IS HEREBY AGREED AS FOLLOWS:

1. That the Mortgagor(s) hereby mortgage(s) all its/their estate and interest in the said property (hereinafter called "the Mortgaged Property") to secure the repayment to DFCU by the Borrower(s) in the manner following, the principal moneys and interest thereon and as provided in the Facility Letter.
2. The Borrower(s) hereby covenant(s) and agree(s) to pay or, as the case may be, cause to be paid to DFCU all moneys which now are or may then be due and owing by the Borrower(s) to DFCU whether in respect of moneys advanced or paid to or for the use of the Borrower(s) or charge incurred on account of the Borrower(s) or any moneys whatsoever which may then be due and owing by the Borrower(s) to DFCU either solely or jointly with any other person or persons in partnership or any company society or corporation or otherwise upon current banking account or upon loans or bills of exchange or promissory notes, drafts, orders for payment or delivery of money bills of lading or other negotiable or mercantile instruments drawn or accepted or endorsed by or on behalf of the Borrower(s) and discounted or paid or held by DFCU, appointed by DFCU either at the request of the Borrower(s) or in the course of business or otherwise or in respect of documentary credits opened or bills of exchange accepted by DFCU, appointed by DFCU on the instructions of the Borrower(s) or of the authorised agent of the Borrower(s) or in respect of moneys which the Borrower(s) shall become liable to pay to DFCU either under guarantee given by DFCU for and on behalf and at the request of the Borrower(s) or in any other manner whatsoever and whether any such moneys or liabilities shall be paid to or incurred on behalf of the Borrower(s) or any other person or persons in partnership of any company society or corporation or otherwise at the request of the Borrower(s) or for any other account whatsoever or otherwise or for any actual or contingent liability together with commission and other usual bank charges due and other costs, charges and expenses and together with interest on the Facility, all such interest and further interest shall accrue daily computed on the basis of a 360/365 (three hundred sixty and three hundred sixty five days year of 12 (twelve) 30 (thirty) day months for USD and UGX respectively, and shall be payable in the period above prescribed. Any interest (including any further interest due under and not paid on its due date, shall after



the due date attract a 2% Arrears Administration Fee and interest thereon shall be charged at 3.5% per month on arrears until the amount is repaid, or the facility is either reviewed or fully repaid PROVIDED ALWAYS that DFCU shall not be obliged to advise the Borrowers prior to any change in the rate of interest so payable nor shall any failure by DFCU to advise the Borrower(s) aforesaid prejudice in any way howsoever the recovery by DFCU of interest subsequent to any such change and if and when the said sums so owing by the Borrower(s) to DFCU shall have been demanded to pay to DFCU interest from the time of such demand until the actual payment thereof on the sum or sums for the time being owing as aforesaid at the rate aforesaid PROVIDED FURTHER that in the case of any such monies being also secured to DFCU under any agreement or instrument reserving a higher rate of interest than as aforesaid nothing herein contained shall affect the right of DFCU to recover such higher rate of interest (as the case may be) the difference between such higher rate and the rate payable hereunder.

3. That the total principal moneys for which this mortgage constitutes a security shall be ALL MONIES, including but not limited to the Facility above described, or any agreed subsequent additional sums together with interest at the rate aforesaid, costs and commissions built up from the time of the Mortgage Debt becoming payable until actual payment thereof.
4. That the security hereby constituted shall be a continuing security, for the payment of ALL MONIES (herein called "the Mortgage Debt") which shall or may from time to time be outstanding notwithstanding any settlement of account or other matter or thing whatsoever and shall not prejudice or affect any agreement which may have been made with DFCU prior to the execution hereof relating to any security which DFCU may now or at any time hereinafter hold in respect of the Mortgage Debt or any part thereof and any other further sums by loan, overdraft, or otherwise, that may be advanced to the Borrower including but not limited to the Facility above. The continuing nature of the security hereby created shall not be determined or affected by notice to DFCU of the death or mental incapacity of the Mortgagor.
5. The Mortgagor(s) **HEREBY COVENANT(S) AND AGREE(S) WITH DFCU** during the continuance of this security:
 - a) to pay or cause to be paid the said Mortgage Debt on demand;
 - b) to duly pay (if any) rents and all rates, taxes, duties, charges, impositions and other out-goings whatsoever payable in respect of the charged assets or imposed on the Mortgaged Property or on the Borrower as either the owner or occupier thereof or DFCU or receiver in respect of work in or in connection with the construction, repair, maintenance or improvement of a private road or street or any other charge or imposition of a capital or non-recurring nature **AND WILL** on demand produce to DFCU the receipt for any such payment **AND WILL** perform and observe the covenants conditions and stipulations under the subject to which the Mortgaged property is held **AND WILL** indemnify and keep indemnified DFCU from and against all claims and demands in respect or arising out of any non-payment or breach thereof **AND THAT** all expenses costs and damages incurred paid or sustained by DFCU by reason of any such non-payment or breach shall be deemed to be expenses properly incurred by DFCU in relation to this security;
 - c) to forthwith upon the receipt of any notice, schedule, list, claim or demand or other requirement whatsoever from or by any person, firm, company local or other authority or any other body whatsoever affecting or likely to affect or which may affect the Mortgaged Property or any part thereof or the interest of the Borrower(s) and DFCU or either of them therein inform DFCU of the receipt thereof and give to DFCU such further and other information and take at the expense of the Borrower(s) such action in respect thereof as DFCU shall or may require;



- d) to keep the buildings, improvements forming part of the Mortgaged Property including all fixtures and additions thereto in good and substantial repair and condition to the satisfaction of DFCU;
- e) to permit DFCU or the agents of DFCU with or without workmen or others at all reasonable times to enter the Mortgaged Property and examine the state and condition of repair thereof **AND WILL** forthwith repair and make good to the satisfaction of DFCU all defects and wants of reparation in and to the Mortgaged property of which notice in writing has been given to the Borrower(s) by or on behalf of DFCU;
- f) not to pull down, waste, destroy or interfere or in any manner or by any means diminish the value of the Mortgaged Property or any part thereof and will not effect any alteration in and to the Mortgaged Property which might diminish the value of the Mortgaged Property without the prior written consent of DFCU;
- g) not to erect, place or make nor cause or suffer to be erected placed or made any other building or other work on the Mortgaged Property or any part thereof nor make or cause or suffer to be made any material change in the use of the Mortgaged property or any part thereof which might diminish the value thereof without the prior written consent of DFCU;
- h) not to lease, agree to lease, accept surrender of lease, charge or in any way part with the possession of the Mortgaged Property or any part thereof without the prior written consent of DFCU first had and obtained **AND WILL** upon the execution of a lease procure from the Borrower(s) a counterpart of such lease duly executed by the Borrower(s) **AND WILL** forthwith have the same duly registered and delivered to DFCU within one month from the date of execution thereof;
- i) not to sell or agree to sell subject to these presents or otherwise the Mortgaged Property or any part thereof without the prior written consent of DFCU;
- j) to insure and at all times keep insured all buildings being or forming part of the Mortgaged Property and such other property and effects of an insurable nature being or forming part of the Mortgaged Property (as DFCU shall at any time and from time to time determine) to be insured with a reputable insurance company as shall be approved by DFCU from time to time against all risks of loss or damage including but not limited to fire, aircraft, storm and tempest and any other risks as DFCU may determine in the full insurable value thereof (which expression shall include but not be restricted to the full replacement value thereof) as determined by DFCU from time to time;
- k) to effect every such insurance and cause the policies to be endorsed to note DFCU as a sole loss payee;
- l) to immediately after any such insurance shall have been effected or upon the execution of these presents if the same shall have been previously effected, produce to and deposit with DFCU the original policy relating thereto;
- m) to duly and punctually pay the insurance premiums and other moneys necessary for effecting and keeping in force any such insurance and forthwith deliver to DFCU the receipts therefor or other proper and acceptable evidence of every such payment;
- n) to hold any moneys received under any claim from such insurance as trustee for DFCU and apply the same if directed by DFCU in or towards making good the loss or damage in respect of which the moneys shall have been received **PROVIDED ALWAYS** that without prejudice to any obligation to the contrary imposed by law or by special contract DFCU may require that all such moneys be applied in or towards the discharge of the Mortgage Debt, interest thereon and all other moneys which under these presents may then be payable by the Borrower to DFCU in respect of this security;

- o) not to effect without the prior consent in writing of DFCU any insurance of the said buildings, property and effects or any of them otherwise than in accordance with the foregoing covenants and agreements;
- p) not to apply for nor obtain any loan, advance or overdraft which under or by virtue of any law for the time being in force in Uganda otherwise howsoever would or might rank in priority to or *pari passu* with the Mortgage Debt and the interest costs, commissions and expenses thereon as herein before provided without the written consent of DFCU first had and obtained;

PROVIDED ALWAYS THAT DFCU may withhold its consent in relation to any of the foregoing matters in respect of which such consent is a prerequisite as herein before provided without assigning any reason for the withholding of such consent, **AND DFCU** may give such consent upon and subject to such terms and conditions as DFCU shall in its absolute discretion deem fit.

6. IT IS HEREBY FURTHER AGREED AND DECLARED AS FOLLOWS:

- 6.1 That the Mortgagor hereby irrevocably appoints DFCU or the duly appointed attorney/s of DFCU or any receivers appointed by DFCU to be the ~~lawful attorney of the~~ Mortgagor(s) and in the name and on behalf of the Mortgagor(s) to execute and do any assurances acts, and things which the Mortgagor(s) ought to execute and do under the covenants herein contained and generally to use the name of the Mortgagor(s) in the exercise of all or any of the powers hereby conferred on DFCU, including the power to extend leases and the Mortgagor(s) hereby ratify(ies) and confirms all that DFCU or its duly appointed attorney/s or any receiver may so execute or do.
- 6.2 That if the Mortgagor(s) shall fail to perform any of the foregoing covenants and agreements contained in the foregoing clause or any terms under the Agreement it shall be lawful but not obligatory for DFCU to do all or any of the following acts and things, that is to say:
 - a) to effect payment of rent (if any) and any rate, taxes or other charges and impositions as therein mentioned and unpaid by the registered proprietor;
 - b) to insure or to keep insured the Mortgaged Property and effects or any of them or any part thereof with an insurance company in any sum not exceeding the full insurable value thereof (which expression shall include but not be restricted to the full replacement value) as determined by DFCU from time to time. The Borrower authorizes DFCU to debit its accounts, for any such amount paid out by DFCU on account of the insurance premiums;
 - c) to enter upon the Mortgaged Property from time to time and repair or keep in repair the said buildings or any part thereof or any fixtures and additions thereto without thereby becoming liable as mortgagee-in-possession;

AND the expenses of DFCU in so doing shall be deemed to be expenses properly incurred by DFCU in relation to this security **PROVIDED THAT** nothing done by DFCU hereunder shall be deemed to be or take effect as a waiver of or shall prejudice any right of action which DFCU may have against the Mortgagor(s) in respect of any antecedent breach of the said foregoing covenants and agreements or any of them or otherwise or any other rights of DFCU under these presents or otherwise.

- 6.3 That all reasonable costs, charges and expenses incurred by DFCU in obtaining or attempting to obtain payment of any moneys hereby secured or properly incurred by DFCU in relation to or under this security including (without limitation to) such payments as DFCU may consider expedient from time to time to make and is hereby authorised to make to any person whether the Borrower(s) or anyone acting at the Borrower/ Surety's request or a Receiver or subsequent mortgagee or to any person acting on the instructions of DFCU in connection with maintaining, repairing, mending, altering or



improving the Mortgaged Property and all such further and other moneys as shall by virtue of the provisions of sub-clause 6.4 of this present clause be deemed to be included in the expression "expenses" and shall itself:

- a) bear interest at the rate for the time being payable hereunder upon the Mortgage Debt from time of the same having been expended or incurred until the same shall be repaid in full;
- b) be repaid with interest as aforesaid by the Mortgagor(s) to DFCU on demand; and
- c) until such repayment, be a fixed charge upon the Mortgaged Property.

6.4 That the expression "expenses" shall be deemed to include all costs, charges, claims, demands, damages, expenses, professional fees and any other moneys properly paid or incurred by DFCU under or in relation to this Mortgage.

6.5 That the Mortgagor(s) shall effect all payments in respect or on account of the Mortgage Debt and the interest thereon as herein before provided free of bank exchange commission and other similar expenses by credit to such banking account or accounts at such bank or branch or branches of such bank as DFCU shall or may from time to time require.

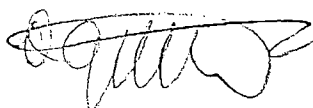
6.6 That the Mortgage Debt and interest hereby secured shall immediately become payable immediately upon demand and the statutory power of sale of DFCU shall forthwith become immediately exercisable:

- 6.6.1 if the Mortgagor(s) shall commit a breach of any terms and conditions of the Agreement (including any covenants and agreements for the payment of the Mortgage Debt or the interest thereon) on the part of or the Mortgagor(s) herein expressly provided or implied; or
- 6.6.2 if a distress or execution either by virtue of any court order decree or process or by appointment of a receiver is levied upon any part of the Mortgaged Property or against any of the chattels or other property of the Mortgagor(s) situate on or about or belonging to the Mortgaged property and the debt for which such levy is made or receiver appointed is not paid off within seven days; or
- 6.6.3 if the Mortgagor(s) shall be wound up or a receiving order is made against it/them or makes any assignment for the benefit of the Borrower(s)/ Surety's(ies') creditors or enter into agreement with the Borrower(s)/ Surety's(ies') creditors for liquidation of the Borrower's(s')/Surety's(ies') debt by composition or otherwise.

6.7 That without prejudice to any equitable right of consolidation it is hereby declared that no property of the Borrower's(s')/ Surety's(ies'), which at the date hereof is subject to a mortgage or charge in favour of or vested in DFCU, shall be redeemed except on full payment of the moneys hereby secured.

6.8 That if at the time of entry into possession or receipt of the rents and profits of the Mortgaged Property by DFCU or the Receiver appointed by DFCU, such property or any part thereof shall be let under a tenancy which is or becomes binding on DFCU then in any and every such case DFCU or such Receiver shall be entitled to receive and apply the whole of the rent of the Mortgaged Property towards payment of the Mortgage Debt and neither DFCU nor such Receiver shall be required or bound to make any apportionment of such rent in respect of any furniture or chattels of the registered proprietor comprised in the tenancy.

6.9 That if upon demand being made by DFCU for entry by DFCU into possession of the Mortgaged Property or any part thereof such property shall contain any furniture or chattels of the Mortgagor(s) which the Mortgagor(s) shall refuse or fail to remove within thirty days of the Borrower(s) being required in writing by DFCU so to do then and in any and every such case DFCU shall thereupon become and be agent of the Mortgagor(s) with full authority at the Borrower's(s')/ Surety's(ies') expense to remove, store, preserve,



sell and otherwise dispose of the furniture or chattels as last aforesaid in such manner in all respects as DFCU shall think fit PROVIDED THAT DFCU shall not sell such furniture or chattels hereunder until after expiration of one month from the date upon which the Mortgagor(s) was/were required by DFCU to remove them from the Mortgaged Property as aforesaid.

6.10 That the provisions of paragraphs 6.8 and 6.9 above shall not be construed or operate to confer on DFCU any right in equity to any furniture or chattels of the Mortgagor(s) or any charge or security thereon or otherwise so as to constitute this Mortgage as a bill of sale.

6.11 That DFCU shall be at liberty without thereby affecting its rights hereunder at any time:

6.11.1 to vary any credit to the Borrower(s)/Surety(ies);

6.11.2 to vary exchange or release any other securities held or to be held by DFCU for or on account of the Mortgage Debt and interest hereby secured or any part thereof;

6.11.3 to renew bills and promissory notes in any manner and to compound with given time for payment to accept composition from and make any other arrangements with the Mortgagor(s) or any person or persons liable on bills notes or other securities held or to be held by DFCU for or on behalf of the Borrower(s)/Surety(ies).

6.12 That the security hereby given to DFCU shall be without prejudice and in addition to any other security whether by way of pledge, legal or equitable mortgage or charge or otherwise however, which DFCU may now or at any time hereafter hold on the property and assets of the Mortgagor or any part thereof for or in respect of all or any part of the indebtedness of the Mortgagor(s) to DFCU however arising or any interest thereon.

6.13 That upon demand being made by DFCU for payment of the Mortgage Debt and other moneys hereby secured or upon such Mortgage Debt and other moneys for any other reason becoming immediately payable, DFCU shall be under no obligation to make any further facility to the Borrower(s)/Surety.

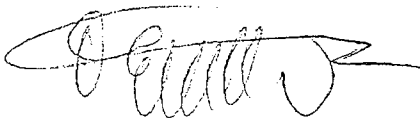
6.14 That after the security hereby constituted has/have become enforceable the Mortgagor(s) shall from time to time and at all times execute and do all such acts and things as DFCU may reasonably require for facilitating the realisation of the property hereby mortgaged and for exercising all the powers, authorities and discretions hereby and/or by law conferred on DFCU.

6.15 That any notice required or authorised by law or by this Mortgage Deed to be served by DFCU on the Mortgagor(s) shall be effectively served if it is sent by post in a stamped envelope addressed to the Mortgagor(s) at the Borrower's(s')/ Surety's(ies') last known postal address in Uganda or it is delivered to the place of business of the Mortgagor(s) or to the Mortgaged property AND THAT proof of posting or delivery shall be proof of service.

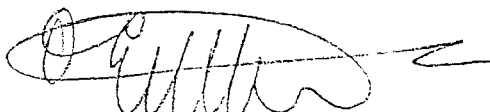
THE PARTIES FURTHER AGREE AND DECLARE:

7. That at any time after the moneys hereby secured or any part thereof shall become payable, DFCU by writing under the hand of its authorised officer appoint any person(s) whether an employee(s) of DFCU or not to be a Receiver(s) and Manager(s), or an Auctioneer of the property hereby mortgaged or any part thereof upon such terms as to remuneration and otherwise as DFCU may think fit and may in like manner from time to time remove any Receiver(s) and Manager(s), or Auctioneer so appointed and appoint another person in his stead and a Receiver(s) and Manager(s), or Auctioneer so appointed shall have outright power (as applicable):

a) to take possession of, collect and get in all or any part of the property hereby mortgaged and for that purpose to take proceedings in the name of the Surety(ies) or otherwise as may seem fit;



- b) to sell or concur in selling either by public auction or by private treaty, let or concur in letting and to accept surrenders of leases or tenancies of all or any part of the Mortgaged Property and in such manner and generally on such terms and conditions as he shall think fit and to carry any such sale or letting in the name of the Mortgagor(s) and on their behalf or otherwise as may seem expedient;
 - c) to carry on or concur in carrying on the business of the Mortgagor(s) and for that purpose to raise money with the consent of DFCU on the Mortgaged Property in priority to this Mortgage or otherwise as may seem fit;
 - d) to make and effect all repairs improvements and insurance and renew such of the plant machinery and effects belonging to the Surety(ies) as shall be worn out lost or otherwise become unserviceable;
 - e) to appoint dismiss and remove managers, accountants, servants, workmen and agents for the aforesaid purposes upon such terms as to remuneration or otherwise as the Receiver(s) and Manager(s) may determine;
 - f) to do all such other acts and things as may be considered to be incidental or conducive to any of the matters or powers aforesaid which the Receiver(s) and Manager(s) lawfully may or can do as the Borrower's(s')/Surety's(ies') agents.
8. The Receiver(s) and Manager(s) or Auctioneer shall apply all monies received by him from the Mortgaged Property and the proceeds from any sale of the said property in accordance with the provisions of the Mortgage Act Cap 229 or such law as may be applicable for the time being.
 9. A Receiver(s) and Manager(s), or Auctioneer as appointed shall be the agent of the Borrower(s) who shall alone be liable for his acts defaults and remuneration and he shall have authority and be entitled to exercise the powers herein set forth in addition to and without limiting any general power conferred upon him by law.
 10. No purchaser or other person shall be bound or concerned to see or inquire whether the right of DFCU or any Receiver(s) and Manager(s), or Auctioneer appointed by it to exercise any power of sale had risen or not or be concerned with notice to the Borrower(s)/ Surety(ies) or to enquire whether any money remains due on the mortgaged property or as to the necessity or expediency of the stipulations subject to which any sale shall have been made or otherwise as to the propriety or regularity of such sale or calling in collection or conversion or to see to the application of any money paid to DFCU or such Receiver and in the absence of male fides on the part of such purchaser, mortgagor, mortgagee or other person or company such dealing shall be deemed so far as regards the safety and protection of such purchaser, mortgagor or mortgagee other person or company to be within the powers hereby conferred and to be valid and effectual.
 11. The Mortgagors shall be primarily liable for payment of the moneys hereby secured and this provision shall not prejudice DFCU in the exercise of any of the rights and remedies for enforcing the securities or recovering the moneys hereby secured in such order and manner in all respects as DFCU shall think fit.
 12. DFCU SHALL NOT, NOR SHALL ANY RECEIVER(S) AND MANAGER(S) appointed as aforesaid by reason of DFCU or any Receiver(s) and Manager(s) entering into possession of the Mortgaged property or any part thereof **BE LIABLE** to account as Mortgagee or Mortgagee-in-possession or for anything except actual receipts or be liable for any loss upon realisation or for any default or omission for which a Mortgagee-in-possession might be liable.
 13. **IT IS HEREBY AGREED** that if any of the moneys for the time being owing to DFCU are not forthwith paid on demand or having become payable without demand the statutory powers of sale without recourse to court conferred on mortgagees by the Registration of Titles Act Cap. 230, and the Mortgage Act, 2009, including powers to sell by private treaty without reference to court shall immediately become exercisable.
 14. **IT IS FURTHER AGREED** that notwithstanding anything contained in the Mortgage Act to the contrary DFCU or the Receiver(s), or Auctioneer appointed shall have absolute and unfettered power to exercise power of sale by private treaty, and the Mortgagor hereby



irrevocably gives his/their unconditional consent thereto including but not limited to, the choice of the purchaser and price.

15. Upon **ALL MONIES** hereby secured and such further advances having been paid and satisfied by the Mortgagor(s) to DFCU together with all interest due thereon and upon payment by the Mortgagor of all costs charges and expenses incurred by DFCU in relation to this Mortgage DFCU shall if so requested by the Mortgagor(s) and at the cost of the Mortgagor (s) execute a Release of Mortgage of the mortgaged property discharging the security granted to DFCU.

16. All costs charges and expenses (legal costs being charged on an Advocate and Client scale) as shall or may be incurred or suffered by DFCU in connection with the preparation and registration of this Mortgage, the assertion or defence of the DFCU's rights under this Mortgage shall be paid by the Mortgagor and shall be charged on the Mortgaged Property.


AND for better securing to DFCU the payment of the Principal Sum and interest in manner aforesaid the Mortgagor(s) **HEREBY MORTGAGE(S)** to DFCU ALL his/their ESTATE AND INTEREST in the above-mentioned land **TOGETHER** with all buildings and improvements which are or may hereafter be erected thereon.

IN WITNESS WHEREOF the Mortgagor(s) and DFCU have caused their respective common seals to be affixed hereunto and set their hands hereto the day, month and year first herein written.

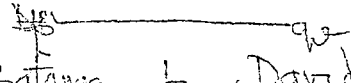
¹SIGNED², Sealed and Delivered:

By the Borrower/Mortgagor
KASOLI TENANTS COOPERATIVE SAVINGS
AND CREDIT SOCIETY LIMITED

In the presence of:



DIRECTOR **OGWANG STEPHEN**
Name & Signature



DIRECTOR/SECRETARY
Name & Signature

In the presence of:

WITNESS

Name & Signature

³SIGNED⁴, Sealed and Delivered:

By the Mortgagor/Surety
UGANDA LAND COMMISSION

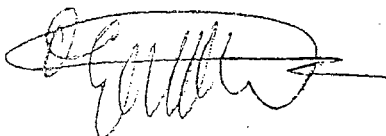
In the presence of:

¹ If any party to the agreement is a company the signatories shall be two directors or a director and company secretary or duly authorized attorneys. The deed must be sealed by such company.

² All signatures must be properly witnessed

³ If any party to the agreement is a company the signatories shall be two directors or a director and company secretary or duly authorized attorneys. The deed must be sealed by such company.

⁴ All signatures must be properly witnessed



AUTHORISED SIGNATORY
Name & Signature

AUTHORISED SIGNATORY
Name & Signature

In the presence of:

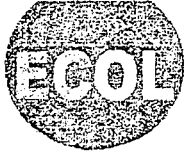
WITNESS
Name & Signature

SEALED with the Common Seal of:
dfcu BANK LIMITED
In the presence of:

Name & Signature

Name & Signature





EMPIRE CONTRACTORS LIMITED

Dealers in construction, civil, structural, electrical, ICT solution, steel & aluminum Fabrications

14th December, 2012

Kasoli Housing committee
P.O. Box 17
Tororo- Uganda

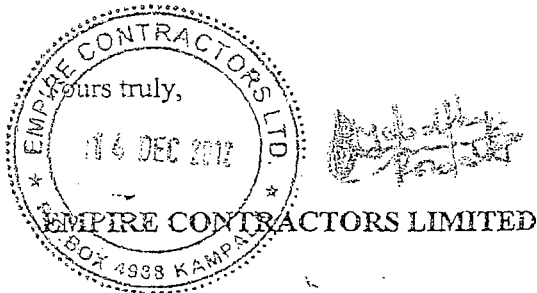
Dear Sir /Madam,

RE: CONTRACT ACCEPTANCE LETTER FOR KASOLI HOUSING PROJECT

We thank you for choosing our company for the construction of 108 Houses at Kasoli. That is constructing;

- | | |
|---|-----------------|
| • 83 houses with Two Bed rooms | UGX 26,120,647 |
| • 25 houses with Two Bed rooms and a shop | UGX 28,971,244. |

With reference of the letter date, 11th December, 2012 we accept the contract and we are mobilizing for the start of the project.



Hon. Minister: Direct: 259420
Hon. Minister of State (Housing): 236384
Hon. Minister of State (Lands): 231020
Hon. Minister of State (Urban): 349265
Permanent Secretary: 230879
Under Secretary: 236359



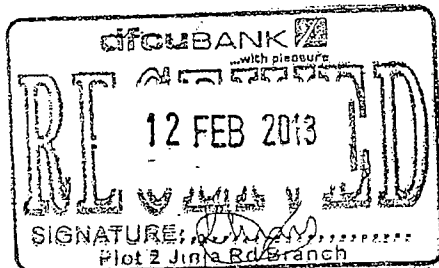
THE REPUBLIC OF UGANDA

HOUSING AND URBAN
DEVELOPMENT
P O BOX 7096
KAMPALA - UGANDA

In any correspondence on this subject
please quote No: HSADM156/01

February 12 2013

The Managing Director,
DFCU Bank,
Plot 2 Jinja Road,
KAMPALA



GOVERNMENT COMMITMENT ON KASOLI HOUSING PROJECT

Reference is made to the meeting held between you, the Director Housing (Amb. Aggrey K. Nkhahala) and the Principal Housing Officer (Khayangayanga Dave) in your office on Friday 8th February, 2013 in which you raised the issue of Government commitment to the project that have to be fulfilled.

This is to confirm that as per the project business plan the Government through the Ministry of Lands, Housing and Urban Development is committed to continue fulfilling its part of the obligations, which incidentally it has already started working on as indicated below:

- i. The Ministry has already surveyed all the land for the project and the Block certificate of title is with you as earlier requested by your office. Individual deed plans are also available awaiting house/plot allocation,
- ii. The Ministry has produced all the Architectural plans for a) 2-bedroom unit, b) 3-bedroom unit and c) 2-bedroom+shop unit and has had them approved by Tororo Municipal Council,
- iii. The Ministry has already opened and drained some of the project roads namely; Kasoli Road, Kasoli lane, Chemwoko Road, Otieng Lane and Tenants Road,
- iv. The Ministry has recruited the following technical field staff a) Project Manager b) Social Worker c) Administrative Assistant and d) Office Attendant, all of whom have been on the Project payroll since November 1st, 2010,
- v. The Ministry has continued to provide Technical back-up support with Architectural services, Engineering services, quantity surveying and general social and project management work related to community mobilization,

vi. The Ministry has committed Ug. Shs 352,000,000 for the project during the coming Financial Year and will continue to do so during project implementation. This money will go towards income enhancement, technical backup support and overhead costs including project staff salaries.

The above commitments take care of article 2 and 4 of the partnership agreement signed with you on 13/04/2010.

The Ministry believes that with this explanation and confirmed commitment, there shouldn't be any further delays in releasing funding to the contractor to enable him commence implementation of the project.

The purpose of this letter is to update you as above and pledge government's continued financial support to the project.

I thank you for your cooperation,



Gabindadde-Musoke
PERMANENT SECRETARY

c.c The Minister of Finance, Planning & Economic Development
The Minister of Lands, Housing & Urban Development
The Ministers of State - Lands, Housing & Urban Development
The Head of Public Service/Secretary to Cabinet
The Deputy Head of Public Service/Secretary
The Permanent Secretary/Secretary to the Treasury

Head Office,
Plot 2 Jinja Road
P.O. Box 70, Kampala, Uganda
☎ +256 414 346 497
+256 414 351 000
+256 312 300 229/374
☎ +256 414 231 687
Swift: DFCUUGKA
Website: www.dfcugroup.com

19th March 2013

Kasoli Tenants Cooperative Savings and Credit Society Limited,
P.O.Box 387,
Tororo.

Dear Sir/Madam,

RE: A TERM LOAN FACILITY OF UGX 2,500,000,000 EQUIVALENT TO US\$ 1,000,000

dfcu Bank Limited ("the Bank") is pleased to advise that it is prepared to make available to Kasoli Tenants Cooperative Savings and Credit Society Limited ("the Borrower") the Facility listed below subject to the terms and conditions set out in this Facility Letter and the Bank's Standard Terms and Conditions ("the Conditions") as may be modified by the Bank from time to time, which are attached to and form part of the Facility letter and terms on which the Facility is offered. The Conditions constitute an integral part of, and are not divisible from this Facility letter.

1. PARTIES

- 1.1 Kasoli Tenants Cooperative Savings and Credit Society Limited ("The Borrower")
1.2 dfcu Bank Limited ("The Bank")

2. THE FACILITY

- 2.1.1 Subject to the Terms and Conditions of and in reliance upon the representations and warranties in this Facility Letter, the Bank will advance a Term Loan Facility to the Borrower on a secured basis in an aggregate principal amount not to exceed UGX 2,500,000,000 (Uganda Shillings Two Billion Five Hundred Million Only) equivalent to US\$ 1,000,000 (United States Dollars One Million Only) ("Facility").

3. PURPOSE AND OPERATION OF THE FACILITY:

Purpose

The Facility is sanctioned solely for purposes of facilitating the Borrower construct 108 (one hundred and eight) low cost houses. The Borrower undertakes to strictly use the Facility(ies) for the specified purpose.

3.2 Drawdown

- 3.2 The Borrower shall request for a disbursement in writing 7 (seven) days (or such shorter period as may be agreed by the parties hereto) before the proposed date of drawdown, stating the respective amount or amounts and date or dates together with the bank or banks where the requested disbursement should be made provided that this shall be only for the purpose of remitting funds to the Contractor engaged for construction of the low cost houses.
- 3.3 Save for the advance payment of thirty per cent (30%) of the contract sum to the contractor, all subsequent disbursements shall be subject to receipt of duly certified work completion certificates from the Project Manager/Ministry of Lands, Housing and Urban Development and verified by the Bank's in-house valuer

3.4 Each requested disbursement shall, at the time of request therefor, be needed immediately by the Borrower to pay contracted and/or incurred costs in accordance with the purpose of use of the Facility specified in 3.1 above.

3.5 The Bank shall not be obligated to make any disbursement in the following circumstances:

- a) during the existence of a default or an event of default;
- b) unless and until the conditions precedent to every disbursement have been fulfilled by the Borrower or waived in writing by the Bank;
- c) if the disbursement would cause the limit of the Facility to be exceeded.

4. SECURITY

The Facility is secured by:

4.1 A Legal Mortgage over land and property comprised in:

- a) Freehold Register Volume 1289 Folio 8 Plots 1 - 29 Kasoli Road, 4 - 24 Kasoli Road, 1 - 20 Otieng Road, 50 - 54C Kwapa Road, 2 - 30 and 1 - 7 Fuorr Road, 2 - 8 Oyam Road and 1 - 8 Wasswa Road, 1 - 11 and 2 - 14 Ogwang Road, 1 - 11 and 2 - 10 Angera I Road, 2 - 20 Ofwono Lane, 2 - 15 Nkoba Road, 1 - 29 and 2 - 30 Ogema Road, Tororo Municipality INO Uganda Land Commission.

b)

c)

d)

4.2. Other (specify);

PROVIDED always and it is hereby agreed that the Bank may in addition to the above security(ies) require the Borrower(s) to provide and register other additional primary or collateral securities in form of a debenture, assignment et cetera as the Bank may from time to time require.

5. REPAYMENT

5.1 Equal principal installments together with interest of UGX.2,968,750,000 (Uganda Shillings Two Billion Nine Hundred Sixty Eight Million Seven Hundred Fifty Thousand Only) and shall be repaid in **one bullet installment**, after expiry of the Facility tenor.

5.2 The Bank is hereby authorized to debit the Borrower's current account for each repayment on the due date. The Borrower undertakes to maintain the current account in credit with sufficient funds to meet both principal and interest payments as and when they shall fall due. In the event that there are insufficient funds to meet the repayment obligations on the due date, the Bank shall be entitled to debit and overdraw the account. A temporary overdraft account shall be created for the Borrower with respect to such overdraft and the terms applicable to the Facility shall be equally applicable to the temporary overdraft until fully

regularized. The overdraft shall be repayable on demand and save as herein provided, the Borrower shall not be entitled to, at any time, overdraw the current account.

5.3 All repayments shall be made in the same currency as the currency in which the Facility was advanced. If any sum due from the Borrower under this Facility, or any order, judgment or award given or made in relation to the Facility, is paid in another currency other than the currency in which the Facility was advanced and any payment has to be converted for the purpose of meeting any obligation due, the Bank shall apply its applicable exchange rates on the day of conversion. If as a result of the conversion there is any cost, loss or liability; the Borrower shall as an independent obligation, within 7 (seven) Business Days of demand, indemnify the Bank against such cost, loss or liability.

5.4 All payments and other funds received by the Bank will be applied in the following order:

- a) first to the payment of any fees and charges due under the Facility; and
- b) then to any obligations for the payment of expenses, costs and indemnities due under the Facility Letter; and
- c) then to the principal indebtedness due under the Facility Letter.

6. PRICING

6.1 Interest Calculation

Interest under the Facility will be computed daily and calculated, accrued, imposed and payable on the basis of a 360/365, for USD and UGX respectively, day year for the actual number of days elapsed. Interest will begin to accrue on any amounts advanced to or on behalf of the Borrower under the Facility Letter on and as the date such funds are advanced.

6.2 Interest Rate

Interest will be charged on a fixed rate basis and shall be the aggregate of:

- i) the Bank's Prime lending rate (currently 22% per annum); minus
- ii) a margin of 7 points per annum giving an effective fixed rate of 15% per annum.

Interest will be charged monthly in arrears to the debit of the Borrower's current account on the outstanding balance on the Facility advanced.

6.3 Default Interest

Any amount due and not paid on its due date (the overdue amount) shall thereafter (both before and after judgment) attract default interest at a rate which is 3.5% per month on the arrears, until the amount is repaid, or the Facility is reviewed.

The Bank reserves the right to change the interest rates and method of calculating interest at any time, at its sole discretion in line with market conditions and or the risk rating of the Facility. The changes in the interest rates may be published by the Bank in any national newspaper. The Borrower will be notified of such changes 30 (thirty) days in advance before implementation, is effected.

6.4 Fees

The Borrower shall pay to the Bank the following fees:

- 6.4.1 a non refundable Facility Arrangement fee of 1.5% of the Facility amount or UGX.37,500,000 (Uganda Shillings Thirty Seven Million Five Hundred Thousand Only);
- 6.4.2 a non refundable Legal fee of 1.5% of the Facility amount or UGX.37,500,000 (Uganda Shillings Thirty Seven Million Five Hundred Thousand Only);
- 6.4.3 and all registration fees, stamp duty and other charges that shall or may be required in registering and perfecting the security(ies); and
- 6.4.4 any other fees, commissions and charges shall be paid in accordance with the Bank's standard tariff, subject to change from time to time and as shall be availed to the Borrower by the Bank on request.

7. AVAILABILITY PERIOD

Subject to fulfillment of the conditions precedent for drawdown the Facility is available for drawdown until cancelled in writing by the Bank, for a period **15 (Fifteen) months inclusive** of a grace period of **12 (Twelve) months** from the date of first disbursement. This notwithstanding, the Facility(ies) is/are repayable on demand in which event the Facility(ies) shall immediately become due and payable and the Bank shall not be obliged to give any notice prior to the demand.

8. EARLY REDEMPTION/PREPAYMENT

- 8.1. The Borrower shall be entitled to prepay the Facility in whole or in part, such partial prepayment not being less than one third (1/3) of the outstanding Facility, by giving the Bank thirty (30) days notice of intention to prepay, specifying the date upon which the relevant prepayment is to be made and the amount of that prepayment. Any notice of prepayment shall be irrevocable.

The prepayment shall be made by paying the prepayment amount, together with accrued interest on the amount and all costs related to the Facility(ies), as well as a commission of 2% of the total prepayment amount.

- 8.2 The Borrower, however, shall not be entitled to re-borrow any prepaid sums.
- 8.3 Notwithstanding the above, the Facility shall be repayable on the Bank's first written demand.
- 8.4 Any amount due and not paid on its due date (the overdue amount) shall thereafter (before and after judgment) attract a penalty charge at the rate of 3.5% per month on arrears until the amount is repaid or fully repaid. The Bank reserves the right to charge an arrears administration fee of 2%. This notwithstanding, the Facility is repayable on the first written demand by the Bank.

9. CONDITIONS PRECEDENT TO DISBURSEMENTS

The obligation of the Bank, to disburse any amount under the Facility, is subject to the fulfillment by the Borrower, where applicable, depending on their legal status prior to every drawdown, as applicable, in a manner satisfactory to the Bank, of the following conditions:

- (a) the Borrower obtaining and availing a Financial Card to the Bank;
- (b) the Borrower availing the Bank a revised budget and agreement depicting:
 - i) the current costs of operation and projections in respect of the one hundred and eight (108) low cost housing units in comparison to the budget and agreement executed in 2010 for two hundred fifty (250) housing units;
 - ii) all the variation terms and conditions of the Facility in comparison to the agreements executed in 2010 by the Bank, the Government of Uganda (GOU) and the UN - Habitat; and
 - iii) the bills of quantities detailing the design of the housing to be constructed to determine whether the Facility amount sought is adequate to complete the construction project up to the occupation stage;
- (c) receipt of the GOU financial contribution to the tune of US\$770,000 (United States Dollars Seven Hundred Seventy Thousand Only) as per the tripartite agreement executed in 2010 between the Bank, Government of Uganda and the UN - Habitat, respectively;
- (d) receipt of certified copies of the Borrower's Constitutional Documents;
- (e) receipt of a certified copy of the resolution of the Borrower approving the terms of this Facility and authorizing a specific person or persons to execute this Facility on its behalf;
- (f) where the Facility is guaranteed, is guaranteed by an entity, receipt of a certified copy of the resolution of the Guarantor authorizing the Guarantor to guarantee the facilities;
- (g) the execution by the Borrower of all the relevant documents for the Facility and perfection of the security;
- (h) delivery to the Bank of Title Documents; Income tax clearance; Memorandum and Articles of Association; Certificate of Incorporation; latest Annual Return; Board Resolution to borrow; survey and valuation reports of satisfactory to the Bank confirming location; value and boundaries of the security(ies);
- (i) satisfactory insurance of the properties tendered as security for the Facility with the Bank's interest duly noted on the insurance policy as sole loss payee;
- (j) the Borrower obtaining all relevant authorizations for carrying out the business;
- (k) the Bank receiving satisfactory legal opinions from its counsel and the Borrower's counsel confirming that the agreements, the security(ies) and other documents are effective and binding under the laws of the Republic of Uganda and that the Borrower has all requisite authority to conclude the agreements and the security documents required in accordance with its internal rules and is bound thereby;
- (l) all fees owed by the Borrower including Facility arrangement fees, legal fees, insurance fees, transfer fees, stamp duty and such other fees as shall be due from time to time being paid by the Borrower;
- (m) the absence of any pending or threatened litigation, investigation or proceeding that may have a Material Adverse Change on the business, condition (financial or otherwise), operations, performance, property or prospects or results of operations of

the Borrower or that purports to affect the Facility or the transactions contemplated thereby;

- (n) no event of default or potential event of default has occurred and is continuing or would result from the advance, drawdown or availment;
- (o) each of the representations and warranties being true and correct as of the date of drawdown before and after giving effect to such drawdown;
- (p) the absence of any Material Adverse Change;

Wherever used in this agreement Material Adverse Change shall mean any material adverse change in: the business condition (financial or otherwise), operations, performance, prospects or properties of the Borrower; the rights and remedies of the Bank; or the ability of the Borrower to perform its obligations under this agreement and may include the death of the principal shareholder(s) of the Borrower.

10. SET OFF

The Bank may at anytime and without notice to the Borrower combine or consolidate all or any of the Borrower's accounts with the Bank, whether held severally or jointly with others, and set-off any matured obligation owed by the Borrower against any obligation (whether or not matured) owed by the Bank to the Borrower, regardless of the place of payment, booking branch or currency of either obligation. If the obligations are in different currencies, the Bank may convert either obligation at a market rate of exchange in its usual course of business for the purpose of the set-off. If either obligation is unliquidated or unascertained, the Bank may set-off in an amount estimated by it in good faith to be the amount of that obligation.

11. OTHER CONDITIONS

- 11.1 In the event the Borrower does not comply with the terms of Clause 9 (i) above, the Bank will obtain the appropriate comprehensive insurance cover on the Borrower's behalf from a reputable insurance company. The Bank's interest as first loss payee shall be duly noted on such policy.
- 11.2 The comprehensive insurance shall be renewed annually upon expiry and the cost therefore debited off the Borrower's account.
- 11.3 The Borrower will be required to maintain a primary banking relationship with the Bank and will further be required, for purposes of repayment of the Facility, to set up a standing order on the Facility repayment account, in default of which the Bank shall be entitled to directly debit the said account with any amounts due.
- 11.4 The Bank reserves the right to instruct a Valuer of its choice to value any asset of the Borrower held by itself as security, at the Borrower's expense and to debit the Borrower's account(s) with any expenses so incurred.
- 11.5 The relationship between the Bank and the Borrower, except where otherwise expressly stated herein, is to be governed by the Bank's general terms and conditions governing accounts and the laws of Uganda.
- 11.6 By signing here below, the Borrower expressly permits and authorizes the Bank at its sole discretion to carry out credit checks on the Borrower, or disclose the Borrower's credit information to any authorized Credit Reference Bureau or member Financial Institutions, the

Bank's holding company and or associate/subsidiaries, Government Agencies, External Auditors, Bank Lawyers, Bank Auctioneers, Bank's Insurers and any other legal authorities. Such information may be used by other Banks or institutions for among others, assessing credit applications, debt tracing and fraud prevention as may be required by law or regulations. In this respect, the Borrower shall hold the Bank, all its officers, employees and agents indemnified from any action, proceedings or liability whatsoever relating to such disclosure.

- 11.7 The Borrower undertakes to ensure strict compliance with the principles of social environmental management as laid out in the National Environment Act (Cap 153) and or other law for the time being in force for the protection for the protection of the environment.

12. **ANNUAL REVIEW**

The Facility (ies) shall be subject to an annual review, on or around its anniversary date at the cost of the Borrower.

13. **BORROWER'S OBLIGATIONS**

The Borrower hereby covenants with the Bank:

- a) to carry out and execute the purpose for which the Facility(ies) has/have been granted with all due diligence and efficiency and in accordance with sound and modern technical, financial, commercial and managerial standards;
- b) to maintain at all times in the English language proper records and books of account for the Borrower's business as would be adequate to reflect the Borrower's true and correct operations and financial condition;
- c) to permit and allow at all reasonable times the Bank or its authorized agents or employees to inspect the Borrower's business and such other relevant records related to the said business and make copies thereof as the Bank may reasonably require;
- d) in the event of the ultimate beneficiaries' default, the Borrower shall have a right to assign all the rights and obligations of the eventual beneficiary(ies) of the project being financed hereunder subject to the Bank's prior written consent first being had and obtained;
- e) to guarantee payment of the Beneficiaries' Facility amount by among others meeting any unpaid installment as it falls due within a period of 3 (Three) months from the date of first default
- f) Without prejudice to the above, the Borrower shall get an alternative Beneficiary in the event of failure by the original beneficiary's to maintain consistent payments;
- g) to ensure the Contractor avails the Bank an advance payment guarantee or performance bond of thirty per cent (30%) of the contract price from a reputable insurance company or financial institution;
- h) to ensure that any major changes in business operations, ownership and management are communicated to the Bank prior to such change being effected;
- i) not to take or allow any action which would cause any other creditor of the Borrower or security to any lender to rank in priority to or in pari passu with the Facility or security herein created without the Bank's written consent;
- j) not to offer by way of security to a third party a negative pledge, save as agreed and defined in writing by the Bank;
- k) to provide the Bank with a copy of its annual audit report 3 (three) months from the financial year end and quarterly/semi-annual management accounts including profit and

loss cash flows, stock movements in the format required by the Bank 15 (fifteen) days from the end of each month;

- l) to comply with the financial covenants as stipulated by the Bank;
- m) to insure with an insurance company acceptable to the Bank all buildings, machinery, equipment, goods or any other property forming part of the security(ies) offered above (where applicable) against all risks endorsing the Bank's interest in each case as sole loss payee;
- n) to comply with all statutory and regulatory requirements in accordance with the laws of Uganda from time to time in force governing the operation of the business financed;
- o) not to Modify its share capital structure or embark on a process of merger, division, consolidation, transformation, change of its shareholders, or any other significant modification of its legal status or structure without the consent of the Bank;
- p) not to pay any dividend or other distribution (in cash or in kind) in respect of its share capital, or repay any shareholder and directors' loans while the Facility remains outstanding;
- q) not to sell, lease, transfer or otherwise dispose by one or more transactions or series of transactions the whole or any substantial part of its revenues or assets, other than in the ordinary course of its business;
- r) to indemnify the Bank against any cost, loss or liability incurred by the Bank as a result of the occurrence of an event of default; the failure by the Borrower to pay any amount due under this Facility Letter on its due date including without limitation; or as a result of any prepayment not being made after a notice of prepayment has been given by the Borrower.

14. REPRESENTATIONS AND WARRANTIES

The Borrower represents and warrants that:

- a) it is a company duly incorporated under the laws of the Republic of Uganda as a separate legal personality and has the capacity to sue and be sued in its own name or in case of a partnership that it is duly registered under the law;
- b) in case of a Company that its Memorandum and Articles of Association as presented to the Bank are in full force and effect as of the date of execution of this Facility Letter and have not been amended;
- c) it holds and is in compliance with all the licenses, authorisations, consents, and registrations required by the applicable laws and it has the power and authority to conduct its business as presently conducted;
- d) it has full power to execute, deliver and perform its obligations under the Facility Letter and that all necessary corporate, shareholder and other action has been taken to authorize the execution, delivery and performance of the same, and that the amount of the Facility is within its available borrowing powers;
- e) the Facility letter constitutes a valid and legally binding obligation of the Borrower and is enforceable pursuant to the terms hereof;
- f) it has not taken any corporate action nor commenced any proceedings for its voluntary liquidation or winding-up;
- g) the execution, delivery and performance of the obligations of the Borrower under, and compliance with the provisions of, this Facility Letter by the Borrower does not and will not violate or conflict with, or result in any breach of, any statute, rule or regulation applicable to it or court order or judgment or provisions of its Memorandum and Articles of Association or of any contractual obligation binding on the Borrower or affecting any of its assets nor does the Borrower require any consent to enter into this

Facility Letter or to provide the security contemplated under any mortgage, agreement or other instrument or arrangement to which it is a party or by which it is bound;

- h) all information provided to the Bank in relation to this Facility is true and accurate in all material respects as at the date it was provided and no information has been given or withheld that will result in the information given to the Bank being untrue or misleading in any material respect;
- i) its most recent audited and unaudited financial statements present fairly its financial position as of the latest financial year or applicable period, in conformity with the Generally Accepted Accounting Principles (as adopted in Uganda), or as otherwise required by the applicable rules and laws;
- j) it has good title to all its assets which are reflected in its financial statements, and has not sold or otherwise disposed of or encumbered such assets in any way, save as reflected in such financial statements or as disclosed in writing to the Bank;
- k) no liquidator, judicial custodian or manager, receiver, administrator, administrative receiver or trustee or any similar officer has been appointed over the whole or any material part of the undertaking or assets of the Borrower, and no order has been made and no effective resolution has been passed or similar proceedings taken for the winding up, liquidation, administration, re-organisation, deregistration, bankruptcy or dissolution of the Borrower and no petition has been presented or similar proceedings taken for any of the foregoing in relation to the Borrower or any or all of its undertaking or assets;
- l) all tax returns and reports of the Borrower required by law to be filed have been filed within the required time period and all tax assessments, fees and other governmental charges upon the Borrower, which are due and payable, have been paid (other than tax assessments, fees and other governmental charges which are being contested in good faith and for which adequate reserves, taking into account the amount of the tax claimed to be payable and the likelihood that it will be payable, have been established by the Borrower);
- m) the copies of all documents delivered or to be delivered to the Bank are or, as the case may be, will be true, complete and accurate in all material respects and have not been amended, varied or supplemented, and no other agreements, arrangements, or understandings exist or, to the best of the knowledge and belief of the Borrower and its officers, are contemplated which would have a Material Adverse Change on the transactions or arrangements hereby contemplated;
- n) it is not engaged in nor, to the best of its knowledge, after due inquiry, threatened by, any litigation, arbitration or administrative proceedings, which has or could reasonably be expected to have a Material Adverse Change;
- o) since the date of the last financial statements most recently delivered by the Borrower to the Bank:
 - (i) there has been no condition or event which has or could reasonably be expected to have a Material Adverse Change;
 - (ii) the Borrower has not incurred any loss, actual or contingent liability which is not disclosed in the most recent audited financial statements delivered by the Borrower.

15. EVENTS OF DEFAULT

15.1 The occurrence of any of the events below shall constitute an event of default:

- a) the Borrower defaults in the payment of any interest or of any installment of principal falling due, or any other monies payable, whether or not demanded by the Bank; or
- b) there is evidence that the funds have not been utilized for the purpose for which they were approved or the Bank is dissatisfied with the operation of the Facility; or
- c) the Bank detects any management or financial weakness in the business/project; or
- d) the Borrower defaults in the performance of any covenant or condition of this Facility Letter, whether or not notice thereof has been given by the Bank to the Borrower; or
- e) distress or execution is levied against any property of the Borrower; or
- f) a liquidator, receiver and or manager is appointed in respect of the whole or any part of the property or business of the Borrower; or
- g) if after execution of this Facility Letter, an event occurs which the Bank reasonably determines has, or could reasonably be expected to have a Material adverse change; or
- h) the Borrower commits any act of bankruptcy or insolvency or any of the Borrower's directors or principals become bankrupt; or
- i) there is cross default with other indebtedness within the Bank and its holding company, subsidiaries, and associates; or
- j) there is a material change of company control, or change of ownership in excess of 30%, where applicable; or
- k) anything occurs which in the opinion of the Bank threatens the ability of the Borrower to honour its financial obligation with the Bank; or
- l) any representation or statement made or deemed to be made by the Borrower in connection with this Facility is or proves to have been incorrect or misleading in any material respect when made or deemed to have been made.

15.2 On and at any time after the occurrence of an Event of Default, the Bank shall be entitled to:

- (a) cancel the Facility whereupon it shall stand immediately cancelled;
- (b) declare that all or part of the Facility together with accrued interest, and all other amounts accrued or outstanding under the Facility be immediately due and payable, whereupon they shall become immediately due and payable;
- (c) declare that all or part of the Facility be payable on demand, whereupon they shall immediately become payable on demand.

PROVIDED always and it is hereby agreed that no delay in exercising or omission to exercise any right, power or remedy available to the Bank under this offer or in law shall in any way impair or diminish any such right, power or remedy, or be construed as waiver thereof or as an acquiescence, nor shall any action of the Bank in respect of any default or any acquiescence in or any default, impair any right, power or remedy of the Bank in respect of any other default.

PROVIDED further that the rights or remedies herein provided for shall be in addition to and not in substitution for any rights or remedies arising by operation of law AND the Borrower hereby agree to pay all fees, charges and costs that would be incidental to the recovery/collection of the outstanding facility(ies) or interest under this Agreement.

15.3 In case any of the events of default specified in 15.1 shall take place, the Bank may at any time thereafter, at its absolute discretion with or without notice to the Borrower:

- a) exercise a right of setoff at any time and at all times on all monies now or hereafter lying to the Borrower's credit, whether in their name alone or jointly with others wherever situate and on whatsoever account. This authority to the Bank is irrevocable and shall continue to be in full force until all facilities and financial obligations due to the Borrower are fully repaid;
- b) exercise its rights under any security instrument, where it exists; or
- c) institute legal action against the Borrower(s) for the repayment of the whole Facility(ies), interest thereon and for breach of contract.

16. VALIDITY

- 16.1 This offer is open for acceptance for a period of 14 (fourteen) days from the date of this Letter. If no response is received by the 14th (fourteenth) day, the offer contained in this Letter shall be deemed to have been cancelled and a charge, currently UGX 100,000/= (Uganda Shillings One Hundred Thousand Only) will be applied.
- 16.2 The Bank reserves the right to withdraw/cancel this offer at any time before disbursement without liability to itself, if an event occurs which in the Bank's opinion may have a material adverse change.

17. COOLING OFF RIGHT

The Borrower may within ten (10) working days from the date of signing this Facility letter terminate the facility by delivering to the Bank an unconditional written notice of termination; and the facility shall be terminated upon the Borrower fulfilling the following conditions:-

- a) the Borrower repay the full amount of the Facility disbursed at the time of cancellation of the contract and any other administrative fee or charge for costs incurred by the Bank prior to the exercise by the Borrower of the cooling off right.
- b) the Borrower unconditionally deliver to the Bank; (where applicable) any chattel(s), title deed(s) or any documents of title or vacant possession of property which was the subject of the Facility Letter and performs all duties or obligations to indemnify the Bank against any third party claims or any other claim or loss that may arise as a result of the Borrower exercising the cooling off right;
- c) For purposes of this clause, the cooling off right of the Borrower shall expire on theday of20.....
- d) The Bank is not obliged to disburse funds during the cooling off period but may do so upon the Borrower's request in writing, to waive this period.

18. NOTICE

Any notice, consent or communication permitted to be given or made under this Letter shall be in writing and shall be deemed to have been duly given or made to the Borrower(s) when it shall be delivered to the last known place of business of the Borrower(s) or sent by post/mail to the Borrower's last known address.

Provided always that any notice, consent or communication shall be deemed to have been given to the Borrower by the Bank, where it shall have been delivered to the principal office of the Borrower or its relevant branch, or sent by mail to the Borrower's postal address or that of its relevant branch.

In the event of relocation of premises or change of postal address, physical address, e-mail address or telephone number, such change or notice shall be communicated in writing by either party, as applicable, and delivered by hand, post or email, as applicable, to the last known address of the affected party. Service by hand or email will be considered instant while service by post will be deemed complete 4 (Four) days after delivery, hence being sufficient proof of delivery.

This Facility may be terminated at any time by the Borrower upon giving 30 (Thirty) days' notice and settling all obligations to the Bank. The Bank may however immediately terminate the Agreement if the Borrower is suspected to have misrepresented any fact, committed any financial crime, or where it would be risky in the discretion of the Bank to deal with such a Borrower. The Borrower shall be required to clear all dues to the Bank immediately.

19. GOVERNING LAW

This Facility Letter shall be construed and have effect in all respects and in accordance with the laws of the Republic of Uganda and subject to the jurisdiction of the courts of the Republic of Uganda. The Borrower, by signing on this letter hereby irrevocably submits to the exclusive jurisdiction of the Courts of Uganda.

By signing this Facility Letter, you hereby confirm that you have read, understood and accept the foregoing terms and conditions. Please sign all copies provided and return to us two copies of this Letter.

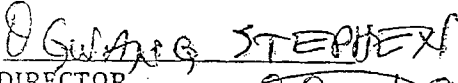
Yours faithfully,

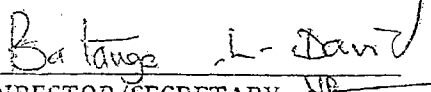

Phillip Miiro Kwagala
HEAD OF RELATIONSHIP MANAGEMENT


Anna Opiyo
SENIOR CREDIT MANAGER

Based on the advice of the Bank, We *the undersigned* have obtained independent advice and We accept the banking arrangements and the terms and conditions thereof as stipulated herein above.

SIGNED, Sealed and delivered by the said:
KASOLI TENANTS COOPERATIVE SAVINGS
AND CREDIT SOCIETY LIMITED
In the presence of:

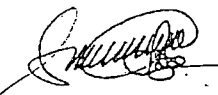

DIRECTOR
Name and signature


DIRECTOR/SECRETARY
Name and signature

DATE 2nd / 04 / 2013

DATE 2 / 04 / 2013

In the presence of:

Julius Ojok 

DATE: 02 / 04 / 2013

WITNESS

Name and signature

INDEPENDENT ADVISOR

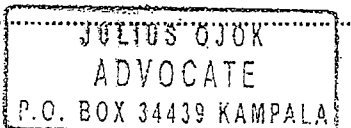
I Julius Ojok being an Advocate of the High Court of Uganda, and an independent advisor hereby confirm that the terms and conditions of the Facility Letter and accompanying Documents/Agreements have been read over and interpreted to the Borrower and its signatories in a language they understand and it appeared to me that the nature, terms and effect of the transaction was clearly understood.

Name: Julius Ojok

Signature: 

Physical Address: Plot 22 ENTERBE ROAD

Date: 02 / 04 / 2013

Stamp: 

Project Management Unit
Standard Gauge Railway

SGR *Reliable Connectivity*

References on this subject
Date No.

SGR/MOWT/2015/003

1st March 2016

Mr Ogwang Stephen
Board Chairperson
Kasoli SACCO Housing Estate
TORORO

DEVELOPMENT OF THE STANDARD GAUGE RAILWAY (SGR) – ACQUISITION OF RIGHT OF WAY

Government of Uganda intends to construct the Standard Gauge Railway Eastern Route which runs from Malaba-Kampala and passes through 11 districts of Tororo, Butaleja, Namutumba, Iganga, Luuka, Mayuge, Jinja, Buikwe, Mukono, Wakiso and Kampala City. The alignment detail is based on the agreed design speed of 120km per hour. This project is in line with the country's Vision 2040 and the National Development Plan II aimed at stimulating the socio-economic transformation by reducing significantly the cost of doing business and improving the country's competitiveness.

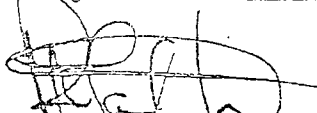
The required land for this project has been gazette via Statutory Instrument No.64 of 2015 and our land acquisition team has already commenced the survey work.

The Kasoli Housing Estate will be affected by the SGR alignment. In the interest of the public good and achieving the greater objectives of the Government on infrastructure development, you will be expected to relocate.

Government will undertake to compensate you fully in accordance with the Government compensation procedures and the Land Acquisition Act Cap. 226.

At an appropriate time, the SGR Project team will visit you to undertake the survey, valuation and subsequent discussion on this development.

We kindly request your full cooperation. For further inquiries or clarification, please contact Eng. Alfred Obong Area on e-m: Alfred.obong@sgr.go.ug and tel. 0772.594035.


Eng. Kasingye-Kyamugambi
PROJECT COORDINATOR

c.c. Permanent Secretary, Ministry of Works and Transport

Mission:

"To develop in a cost effective manner the SGR network in line with the regional SGR protocol and the Greater Kampala Light Rail Mass Transit System (LRT)"

Address: Plot 3-5, New Port Bell Rd, Nakawa Business Park P.O. Box 27756, Kampala Phone: +256-392-178-126 e-m: info@sgr.go.ug
website: www.sgr.go.ug

TELEGRAMS: "ADMINISTER"

DIRECT LINES:

ATTORNEY GENERAL'S OFFICE:

MINISTER'S OFFICE:

DEPUTY ATTORNEY GENERAL

SOLICITOR GENERAL'S OFFICE:

UNDER SECRETARY'S OFFICE:

GENERAL LINES

FAX:

EMAIL:

WEBSITE:

0414-343401

0414-343841

0414-230802

0414-343941

0414-342261

0414-230538/9

0414- 254829/254829

info@justice.go.ug

www.justice.go.ug



MINISTRY OF JUSTICE AND
CONSTITUTIONAL AFFAIRS

P.O. BOX 7183

KAMPALA, Uganda

In any correspondence on this subject
Please quote: D.A.C. 7. S/JCA/16

THE REPUBLIC OF UGANDA

October 13, 2016

Mr. Ogwang Stephen
Chairman Kasoli Housing Project
P O Box 17
TORO RO

**COMPENSATION DUE TO KASOLI TENANTS' CO-OPERATIVE
SAVINGS AND CREDIT SOCIETY LTD. HOUSING ESTATE PROJECT**

Yours dated 11th October 2016 on the above subject refers.

This is to clarify that at the stakeholders' meeting in our Boardroom, it was agreed, as you state in your letter, that the Kasoli Project be replicated at another venue for the benefit of the intended beneficiaries.

It was further agreed that compensation be paid into the project account for purposes of implementation of the project.

Since the agreement was that the compensation money should enable the replication of the project elsewhere, it follows that SGR should pay for the project as is, that is to say, both land and developments thereon, so that the project can acquire alternative land and develop it as conceived.

I hope this clarification puts the matter to rest.


Mwesigwa-Rukutana (MP)
DEPUTY ATTORNEY GENERAL

TELEGRAMS ADMINISTRATION
DIRECT LINES
ATTORNEY GENERAL 0414-343841
MINISTER OF JUSTICE 0414-343401
SOLICITOR GENERAL 0414-343941
UNDER SECRETARY 0414-342261
GENERAL LINES 0414-230535/9
FAX 0414-230802/254329
WEBSITE www.justice.go.ug



MINISTRY OF JUSTICE AND
CONSTITUTIONAL AFFAIRS
P.O. BOX 7183
KAMPALA - UGANDA

In any correspondence on this subject

Please quote No. ADM.7/181/01

17th January 2017

Permanent Secretary
Ministry of Works and Transport

Permanent Secretary
Ministry of Lands, Housing and Urban Development

Project Coordinator
Standard Gauge Railway

Chairperson
Kasoli Tenants Cooperative Saving and Credit Society Ltd

FAILURE BY GOVERNMENT TO COMPENSATE KASOLI TENANTS COOPERATIVE SAVINGS, CREDIT SOCIETY LTD AND UGANDA LAND COMMISSION

Reference is made to a letter from M/s. Osinde Sentomero Himbaza dated 24th January 2017 Ref. OSH/186/G/2016 who are representing Kasoli Tenants Cooperative Society Limited to the Hon. Deputy Attorney General on the above subject seeking legal advice on the two issues listed below: -

1. Whether the Kasoli Tenants Cooperative Savings and Credit Society Ltd can hold the land?
2. What is the appropriate way forward?

We advise as follows:

1. Whether the Kasoli Tenants Cooperative Saving and Credit Society Ltd can hold the land?

On 16th May, 2003, the Kasoli Tenants Cooperative Savings and Credit Society Ltd was registered as a cooperative society under the provisions of section 5 (2) of the Cooperative Societies Act.

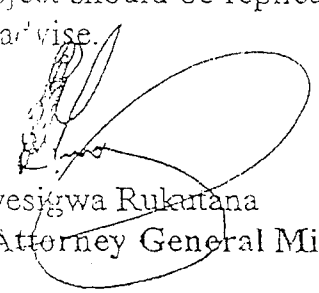
According to Section 28 of the Cooperative Society Act, *"a society on registration shall become a body corporate by the name under which it is registered, with perpetual succession and a common seal, and with power to hold movable and immovable property of every description, to enter into contracts, to institute and defend suits and other legal proceedings and to do all things necessary for the purpose of its constitution."*

By virtue of its registration with the Registrar of Cooperative Societies as per the aforementioned law, the Kasoli Tenants Cooperative Savings and Credit Society Ltd can hold land. It suffices to note that in the MOU the land was supposed to be transferred to the beneficiaries but this has not been effected.

2. What is the appropriate way forward?

Following from the position in issue, we recommend that the title is transferred to Kasoli Tenants Cooperative Saving and Credit Society Ltd, which in turn shall transfer it to SGR for purposes of compensation. The compensation should be paid in the project account which was opened under the MOU from which DFCU Bank has been debiting for payments of the loan facility. The joint bank account which has the Permanent Secretary, Ministry of Lands as co signatory with the Association should be opened with the written authority of the Accountant General in accordance with Section 33(2) Public Finance Management Act 3/2015

It was agreed at an inter – ministerial meeting I chaired, that the Housing Project should be replicated to another site and continue as was conceived. I so advise.



Hon. Mwesiwa Rukutana
Deputy Attorney General Ministry of Justice and Constitutional Affairs

cc The Minister
Ministry of Works and Transport

cc The Minister
Ministry of Lands, Housing and Urban Development

cc The Minister
Ministry of Justice and Constitutional Affairs

cc The Attorney General
Ministry of Justice and Constitutional Affairs

cc The Chairman
Uganda Land Commission

cc The Solicitor General
Ministry of Justice and Constitutional Affairs

TELEGRAMS: "ADMINISTER"
DIRECT LINES:
ATTORNEY GENERAL: 0414-343841
MINISTER OF STATE: 0414-343401
SOLICITOR GENERAL: 0414-343941
UNDER SECRETARY: 0414-342261
GENERAL LINES: 0414-230538/9
FAX: 0414-230802/254829
E-MAIL: info@justice.go.ug
WEBSITE: www.justice.go.ug

In any correspondence on
this subject please quote No



MINISTRY OF JUSTICE AND
CONSTITUTIONAL AFFAIRS
P.O. BOX 7183
KAMPALA - UGANDA

ADM/7/181/01

14th June, 2017

Permanent Secretary,
Ministry of Lands, Housing and Urban Development,
P.O. Box 7096,
Kampala.

**FAILURE BY GOVERNMENT TO COMPENSATE KASOLI TENANTS
COOPERATIVE SAVINGS, CREDIT SOCIETY LTD AND UGANDA LAND
COMMISSION.**

Reference is made yours dated 2nd March 2017 of reference no. ADM/KHP
110/173/02. Refer to ours dated 17th February, 2017 of reference no.
ADM.7/181/01.

According to your communication you are faced with difficulties for which you
require an audit as such you cannot implement our recommendations which you
request should be deferred.

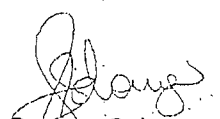
We hereby advise as follows:

- We note that difficulties numbered 1, 3 and 4 regard the right person(s) to compensate. Suffice it to state that the Memorandum of Understanding executed on 13th April 2010 with the intention of implementing a low-income Housing Project in Tororo Municipality, is the foundation upon which the rightful claimant(s) can be ascertained. The MOU was executed between the Kasoli Tenants Cooperative Savings and Credit Society Limited, UN-Habitat, DFCU Bank, Tororo Municipal Council and Ministry of Lands, Housing and Urban Development. The beneficiary in the MOU is Kasoli Tenants Cooperative Savings and Credit Society Limited, a body corporate with perpetual succession and with power to hold movable and immovable property of every description, to enter into contracts, to institute and defend suits and other legal proceedings. (Section 28 Cooperative Societies Act). In the premises it is the rightful person to be compensated. It is reiterated that it has legal capacity. Therefore it is not necessary to consider individual interests, rights and/or obligations on the various plots of land. To do so would be contrary to the intention for which the MOU was executed and subsequent funding provided therein. Further the debt owed to DFCU shall be difficult to recover if the compensation is given to individuals. It is DFCU to verify the mortgage balances of any mortgagors and this can be undertaken when the compensation is paid into the account. As

communicated in our letter dated 17th February, 2017, the compensation should be paid in the project account which was opened under the MOU from which DFCU Bank has been debiting for payments of the loan facility.

- Difficulty 2, 5 and 6 are administrative glitches which should not be visited on the Project and the PAPs. Notably the Project is delayed and overdue. Then the PAPs are definitely inconvenienced by the stalling of the housing project. Article 26(2)(b) (i) of the Constitution is steadfast on the prompt payment of fair and adequate compensation, prior to the compulsory taking of possession or acquisition of property. (ref: *Advocates For Natural Resources, Governance & Development & Others Vs. Attorney General & Another, Constitutional Petition no. 40 of 2013*). Therefore issues such as formulating a new compensation committee, ascertaining property values and unavailability of records to ascertain audit queries are impediments to the progress of the Projects (SGR and Kasoli Housing) and to the prompt payment of compensation to the PAPs.
- With regard to deferring the recommendations of this office, it suffices to state that the legal advice of the Attorney General derives credence from Article 119 of the Constitution. The Supreme Court in *Bank of Uganda Vs Banco Arabe Espanol SCCA 8/1998* held that "the opinion of the Attorney General should be accorded the highest respect by government and public institutions and their agents. It is improper and untenable for any public institution or body in which the Government of Uganda has an interest to question the correctness or validity of that opinion in so far as it affects the rights and interests of third parties."

The legal advice which was communicated by this office in the letter dated 17th February 2017 had previously been provided in several meetings held and chaired by the Deputy Attorney General. The letter was reflecting the agreed positions as per the meetings. Therefore you may seek clarity or guidance but not defer the Attorney General's legal advice. In the premises we reiterate our earlier advice in the letter dated 17th February, 2017.


Susan Odongo

For: **SOLICITOR GENERAL**

Cc: Permanent Secretary Ministry of Works and Transport

Cc: Project Coordinator, Standard Gauge Railway

Cc: Managing Director, UN-HABITAT

✓ Cc: Chairman, Kasooli Housing Project

cc The Minister
Ministry of Works and Transport

cc The Minister
Ministry of Lands, Housing and Urban Development

cc The Minister
Ministry of Justice and Constitutional Affairs

cc The Attorney General
Ministry of Justice and Constitutional Affairs

cc The Chairman
Uganda Land Commission

cc The Solicitor General
Ministry of Justice and Constitutional Affairs

16/06/2020
10:04 a.m.

Kasoli Tenants Co-operative Saving and Credit
Society Limited,
P.O. Box 875,
KAMPALA

E: kasolitenantssaccoltd@yahoo.com

Your reference

Our reference
SL/10667/145955

Sebalu & Lule Advocates
14 MacKinnon Road, Nakasero,
PO Box 2255, Kampala, Uganda

T: +256 414 233 063
+256 392 250 013
+256 392 202 030

E: sebalulule@sebalulule.co.ug
W: www.sebalulule.co.ug

17 March 2020

Dear Sir/Madam,

NOTICE OF DEFAULT

We represent dfcu Bank Limited. Our client has instructed us to commence recovery and foreclosure proceedings against you and we inform you as follows.

You applied to our client and were granted a loan facility totalling to UGX 2,500,000,000 (Uganda Shillings Two billion Five hundred million) under the terms of the Facility Letter dated 19 March 2013 to enable you construct 250 low cost houses.

You have failed to comply with your repayment schedule for more than 30 calendar days and your outstanding balance is UGX 3,186,096,558 (Uganda Shillings Three billion, One hundred and Eighty-Six million Ninety-Six thousand Five hundred Fifty-Eight) as at 10 March 2020. INTEREST ON THESE SUMS CONTINUES TO ACCRUE UNTIL PAYMENT IN FULL

TAKE NOTICE that you are required under Section 19 of the Mortgage Act 8 of 2009 to pay the above-mentioned sum of UGX 3,186,096,558 (Uganda Shillings Three billion, One hundred and Eighty-Six million Ninety Six thousand Five hundred Fifty Eight) and our legal fees of 10% of the outstanding sums which sums are exclusive of 18% VAT and disbursements within 45 working days from the date of the notice of default and any interest that will have accrued by then. For avoidance of doubt, the 45 working days will expire on 22 May 2020.

SHOULD you fail to comply with this notice, we shall proceed to exercise our client's statutory rights under Section 20 of the Mortgage Act 8 of 2009 to **EVICT, ENTER POSSESSION, ADVERTISE AND SELL THE**

Partners:

Barnabas R. Tumusingize, James Mukasa Sebugenyi, Joseph Luswata,
Nicholas Ecinu, Moses Segawa, Gertrude W. Karugaba,
Andrew Kamuteera Munanura, Alice Nalwoga, Michael Mafabi, Paul Mbuga.

Principal Associates:

Allan Waniatu, Winnie Awino.

Senior Associates:

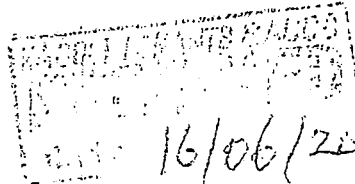
Victoria Nakaddu, Winnie Kyomuhendo, Doreen Kansilime, Andrew W. Mausio

Sebalu & Lule Advocates is a law firm registered in Uganda (registration number 49326, registered on 18 December 1980). Its place of business is at S&L Chambers, 14, MacKinnon Road, Nakasero, Kampala, Uganda.

Sebalu & Lule Advocates is a member of DLA Piper Africa, an alliance of independent law firms in Africa working together in association with DLA Piper

Further information on Sebalu & Lule Advocates can be found at www.sebalulule.co.ug and information on DLA Piper Africa can be found at

SEBALU & LULE
ADVOCATES



10:04 AM

SECURITY comprised at FRV 1289 Folio 8 Plots 1-29 Kasoli Road, 1-20 Olieng Road, 50-54C Kwapa Road, 2-30 and 1-7 Fuorr Road, 2-8 Oyam Road, 1-8 Wasswa Road, 1-11 and 2-14 Ogwang Road, 1-11 and 2-10 Angera 1 Road, 2-20 Ofvono Lane, 2-15 Nkoba Road, 1-29 and 2-30 Ogema Road Tororo Municipality at your additional cost.

Our client shall not notify you again regarding this default nor will it enlarge the time within which you are required to rectify the same.

Yours faithfully,

SEBALU & LULE ADVOCATES

cc. dfcu Bank Limited
Temple Square,
Plot 26, Kyadondo Road, Nakasero
P.O. Box 2762, Kampala

AKM/bdz

12/11/2020
4/11/2020

Kasoli Tenants Co-operative Saving
and Credit Society Limited,
P.O. Box 875,
KAMPALA.

Email: kasolitenantssaccoltd@yahoo.com

Your reference

Our reference

SL/10667/149096

4 November 2020

Sebalu & Lule Advocates
14 MacKinnon Road, Nakasero,
PO Box 2255, Kampala, Uganda

T +256 414 233 063
+256 392 250 013
+256 392 202 030
E sebalulule@sebalulule.co.ug
W www.sebalulule.co.ug

Dear Sir,

NOTICE TO SELL

We represent Dfcu Bank Limited on whose express instructions we inform you as follows:

On 17 March 2020, a Notice of default was issued and served upon you, wherein you were informed that you had defaulted on your loan repayment obligations for over 30 days and demanded that you clear your outstanding arrears obligations at the time amounting to **UGX 3,186,096,558** (Uganda Shillings Three Billion One Hundred Eighty-Six Million Ninety-Six Thousand Five Hundred and Fifty-Eight only) within 45 working days.

Despite being notified by us that the said notice would expire on 22 May 2020 and your account still remains in default and your outstanding loan balance continues to accrue interest until payment in full.

Following your failure to remedy the default, we have been instructed by our Client to proceed to advertise and sell the securities comprised in FRV 1289 Folio 8 Plots 1-29 Kasoli Road, 1-20 Otieng Road, 50-54C Kwapa Road, 2-30 and 1-7 Fuorr Road, 2-8 Oyam Road, 1-8 Wasswa Road, 1-11 and 2-14 Ogwang Road, 1-11 and 2-10 Angera 1 Road, 2-20 Ofwono Lane, 2-15 Nkoba Road, 1-29 and 2-30 Ogema Road Tororo Municipality within **21 working days** from the date of this letter unless you clear **ALL** your indebtedness owed to our Client plus 13% of your indebtedness as legal and bailiff's fees plus 18% as VAT and advert costs.

Yours faithfully,


SEBALU & LULE ADVOCATES

C.C. Client
AKM/RB

Partners:

Barnabas R. Tumusingize, James Mukasa Sebugenyi, Joseph Luswata,
Nicholas Eciimu, Moses Segawa, Gertrude W. Karugaba,
Andrew Kamuleera Munanura, Alice Nalwoga, Michael Mafabi, Paul Mbuga.

Principal Associates:

Allan Waniala, Winnie Awino.

Senior Associates:

Victoria Nakaddu, Winnie Kyomuhendo, Doreen Kansiime, Andrew W. Mausio

Associates:

Ferdinand Musimenta, James S. Zeere, Josephine Muhaise, Philbert K. Mpiirwe,
Francis Kalanda, Kezia Nakimuli.

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Sebalu & Lule Advocates is a member of DLA Piper Africa, an alliance of independent law firms in Africa working together in association with DLA Piper

Further information on Sebalu & Lule Advocates can be found at www.sebalulule.co.ug and information on DLA Piper Africa can be found at <http://www.dlapiper.com/africa>

B
M

BEMUG STRICT AUCTIONEERS & COURT BAILIFFS

Rent/ Debt Collector, Processserver Commission Agent, Gov't Auctioneers, Property Managers,
Highcourt Bailiffs, Plot 17/19 Nkurumah Road, Uea Buldings Mezzanine Floor, Suit 105 P.O.Box 11
Tel: 346093 Fax 256-4-346092 K'la (U) Mobile 0772-425172/0772-509053, bemugstrict@gmail.co

BM/SL/1404/2021

23RD/04/2021

THE OCCUPANTS

PRV 1289 POLIO 8 PLOTS 1-29 KASOLI ROAD, 1-20 OTIENG ROAD, 50-54C
KWAPA ROAD, 2-30 AND 1-7 FUORR ROAD, 2-8 OYAM ROAD, 1-8 WASSWA
ROAD, 1-11 AND 2-11 OGWANG ROAD, 1-11 AND 2-10 ANGERA 1 ROAD, 2-20
OFWONO LANE, 2-15 NKOKA ROAD, 1-29 AND 2-30 OGEMA ROAD TORORO
MUNICIPALITY.

Debtor/Reg. d Prop: Kasoli Tenants Co-Operative Savings and Credit Society
Limited.

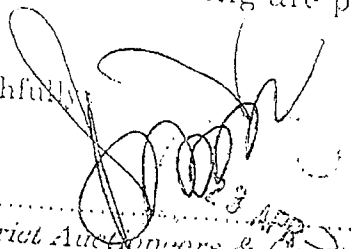
Dear Sir,

RE: EVICTION NOTICE FROM THE MORTGAGED PROPERTIES

We are under instructions from M/s SEBALU & LULE ADVOCATES on
behalf of their client the registered mortgagee to secure vacant
possession of the above mentioned properties and offer it for sale under
mortgage Act and deed to recover monies owing on the account (principle
& interest), lawyers' fees plus our fees, costs and disturbances.

You are therefore hereby directed to vacate from the said Mortgaged
properties not later than 7th May 2021 to allow prospective buyers view
and inspect the property. Failure to which we shall proceed to evict you
by force without further notice at your own costs and embarrassments
unless all monies owing are paid within 14 days from date hereof.

Yours faithfully,


Bemug Strict Auctioneers & Court Bailiffs

Cc: Sebalu & Lule Advocates

Cc: Tororo Police Station

Cc: Chairman Lel of the area

ANNEX 2:

**ORIGINAL LIST OF BENEFICIARIES AT PROJECT
INCEPTION**

ANNEX 3:

**SECURITY VERIFICATION EXERCISE REPORT OF
BENEFICIARIES OF KASOLI HOUSING PROJECT**

[illegible]

116	MUSAMAKI.S	F	30	MAR	B	2	2	NA	A2	S/PMT	NO	NO	NO	1	2			YES	B	NO	B4		30,000	300,000		NA			YES		NO			
117	MUSISLE	M	35	MAR	C	23	2	1	A2	S/PMT	NO	NO	NO	4	6			YES	B	NO	B3		NA	250,000		NA	YES	TEACHER	YES	50,000	NO			YES
118	MUWONGE.J	M	25	SIN	D	20	1	NA	A1	S/PMT	NO	NO	NO	3	5			YES	B	NO	B3		NA	NA		NA			YES		NO			YES
119	NABIFO.M	F	38	SIN	A	25	5	4	A2	S/PMT	NO	NO	NO	3	3					NO	BREWING		50,000	60,000		NA								
120	NABWIRE.B	F	38	SIN	C	6	2	2	A1	N/spec	NO	NO	NO	2	3	11	YES	A	NO	B1		NA	NA		NA									
121	NABWIRE.C	F	43	SIN	A	43	2	2	B	MW&P	NO	NO	NO	1	3		NO		NO	A1		NA	NA										YES	
122	NABWIRE.N	F	30	MAR	C	26	2	2	A3	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3		NA	NA		NA			YES		NO			YES	
123	NABWIRE.N	F	30	MAR	C	NA	2	2	A3	S/PMT	NO	NO	NO	3	4		YES	B	NO			NA	NA		NA			YES	60,000	NO				
124	NABWIRE.S	F	29	SIN	C	26	1	2	A2	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3		NA	NA		NA			YES	100,000	NO			YES	
125	NABWIRE.S.V	F	27	MAR	C	20	3	2	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B3		100,000	100,000	YES	NA			YES	30,000	NO			YES	
126	NAGULO.E	F	70	N/spec	A	30	2	0	A1	MW&P	NO	NO	NO	1	2		YES	B	NO	B4		20,000	20,000	YES	NA			YES	25,000	NO			YES	
127	NAIGAGA.K.A	F	42	N/spec	C	20	3	3	B	MW&P	NO	NO	NO	2					NO	B3		100,000	100,000	NO	NA	YES		NO						
128	NAKABUGO.A	F	70	N/spec	A	56	2		A2	MW&P	NO	NO	NO	3	2		NO	B	NO	BREW		20,000	100,000		NA			YES	27,000	NO			YES	
129	NAKIZA.J	F	50	MAR	D	26	6	NA	A2	S/PMT	NO	NO	NO						NO			NA	NA		NA			YES	25,000	NO				
130	NALYANGA.G	M	26	SIN	C					N/spec	NO	NO	NO							NO		NA	NA		NA									
131	NAMALGAR.F	M	40	MAR	C	25	2	6	A2	S/PMT	NO	NO	NO	5	5		YES	B	NO	B1		200,000	200,000	YES	LOAN			YES	20,000				YES	
132	NAMONDDI.J	F	27	SIN	D	6	1	2	A1	MW&P	NO	NO	NO	1	2		YES	A	NO	B4		NA	NA		NA			YES	20,000	NO			YES	
133	NAMONO.R	F	30	MAR	B	30	2		A3	MW&P	NO	NO	NO	2	2		YES		NO	CHARCOAL		5,000,000	5,000,000	YES	BETTER JOB			NO		NO			YES	
134	NAMUNO.A	F	56	SIN	B	20	6		A3	S/PMT	NO	NO	NO	7	6		YES	D	NO	A4		500,000	500,000	YES	SAVINGS			YES						
135	NAMUTEBI.E.K	F	42	N/spec	C	20	2	6	A1	S/PMT	NO	NO	NO						NO			NA	NA		NA			YES	25,000	NO				
136	NAMUTOSI.B	F	29	MAR	D	29	2	3	A1	MW&P	NO	NO	NO	3	4	WA	WA	YES		PAINTING		NA	NA		NA									
137	NANGIRA.F	F	54	MAR	C	30	2	6	A1	S/PMT	NO	NO	NO				YES	B	NO			NA	NA		NA	YES		YES	50,000	NO			YES	
138	NANGIRA.I	M	46	MAR	B	30	2	4	A1	MW&P	NO	NO	NO	3	6		YES	C	NO	A1		284,000	484,000		NA			YES	50,000	NO			YES	
139	NANGIRAY	M	44	MAR	C	35	6	6	A2	MW&P	NO	NO	NO	6	10		YES	B	NO			NA	NA		NA									
140	NANTATYA.J	F	44	MAR	B	27	14		A2	S/PMT	NO	NO	NO	3	4		YES		NO	A4		200,000	250,000	YES	LOAN	NO	NA	YES	20,000	NO				
141	NASWALI.M	M	26	N/spec	D	20	3	1	A2	N/spec	NO	NO	NO	3	5		NO		NO	A1		400,000	600,000	YES	SS BIZ	YES	NURSE	YES	50,000	NO			YES	
142	NDEGE.G	M	28	MAR	C	15	2	3	A2	S/PMT	NO	NO	NO	2	4				NO			NA	NA		NA									
143	NEKESA.I	F	40	MAR	D	20	3	4	C	S/PMT	NO	NO	NO	0	4		YES		NO	A4		600,000	900,000		NA	YES	C&F	YES	500,000					
144	NKOBA.E	M	23	SIN	C	23	1	NA	A3	MW&P	NO	NO	NO	6	7		YES	C	A4			NA	NA		NA			YES	100,000	Y	12M			
145	NKOBA.I	M	23	MAR	C	23	2	2	A3	S/PMT	NO	NO	NO	4	6		YES	B	NO			NA	NA		NA									
146	NKOBA.T	M	30	MAR	C	30	2	3	A3	MW&P	NO	NO	NO	2	2		YES	A	NO	MOLASS SALES		60,000	60,000	YES	NA			YES	35,000	NO			NO	
147	OCHIEN.R	M	38	MAR	E	10	2	3	A1	MW&P	NO	NO	NO	4	5		YES	B	NO			NA	NA		NA									
148	OCHIENG.B	M	38	MAR	C	31	3	2	A3	S/PMT	NO	NO	NO	3	6		YES	D	NO	A4		NA	NA		NA			YES	100,000					
149	OCHIENG.G	M	43	MAR	NA	NA	4	6	A1	MW&P	NO	NO	NO	2	5		NO	B	NO	BREW		20,000	100,000		NA			YES	27,000	NO			YES	
150	OCHIENG.P	M	40	MAR	B	40	2	7	A3	MW&P	NO	NO	NO	2	2		YES	A	NO	HOTEL ATTENDANT		20,000	600,000	YES	NA			YES	20,000					
151	OCHIENG.R.O	M	38	MAR	B	10	2	8	A1	MW&P	NO	NO	NO	5	4	15	15	YES	A	NO	B3		150,000	358,000	YES	SHOP			NO				YES	
152	OCHITTL.R	M	39	MAR	C	8	3	4	A1	S/PMT	NO	NO	NO	5	4		YES	D	NO	A1		180,000	180,000	YES	SAVINGS			YES	50,000	NO			YES	
153	OCHOM.A	M	27	SIN	E	27	1	NA	A3	S/PMT	NO	NO	NO	6	8		YES	B	NO			NA	NA		NA			YES		NO			YES	
154	ODINGA.E.S	M	43	MAR	C	20	4	2	A1	MW&P	NO	NO	NO	1	2		YES	A	NO	BREW		200,000	200,000	YES	BOOST BIZ	NO		YES	48,000	NO			YES	
155	ODONGO.M	M	27	MAR	C		2	2	A2	S/PMT	NO	NO	NO	22	3		YES	B	NO	A4		100,000	650,000	YES	LOAN			YES	20,000					
156	OFAMBA.V	M	55	MAR	B	32	8	15	A2	S/PMT	NO	NO	NO	3	5				NO			NA	NA		FARMING									
157	OFWONO.S	M	35	MAR	C	17	2	2	C	S/PMT	NO	NO	NO	0	4		YES		NO	A2		800,000	1,800,000	YES	SSBIZ	YES	S/KEEP	YES	400,000	NO			YES	
158	OGEMA.B.M	F	38	SIN	C	38	1	3	A3	MW&P	NO	NO	NO	4	5		YES	B	NO	B3		NA	NA		NA			YES		NO				
159	OGEMA.C	M	20	SIN	C	20	0	0	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B4		360,000	60,000	YES	BETTER JOB			YES	20,000	NO			NO	
160	OGEMA.J	F	47	MAR	C	47	7		A3	MW&P	NO	NO	NO	6	12		YES	B	NO			NA	NA		NA									
161	OGEMA.K	M	45	MAR	C	45	3	6	A3	MW&P	NO	NO	NO	4	5		YES	B	NO			NA	NA		NA									
162	OGEMA.M	M	28	SIN	B	28	1	NA	A3	MW&P	NO	NO	NO	4	5		YES	B	NO			NA	NA		NA			YES		NO				
163	OGEMA.P	F	34	MAR	D	34	2	4	A3	MW&P	NO	NO	NO	4	5		YES	B	NO	B3		NA	NA	YES	NA	YES		YES		NO			YES	
164	OGWANG.N	M	65	MAR	A	23	6	5	A1	S/PMT	NO	NO	NO	4	4				NO			NA	NA		NA								</	

57	EMOJONG.J	M	27	MAR	C	15	2	2	A2	S/PMT	NO	NO	NO	22	3		YES	B	NO		NA	NA		NA		YES	20,000					
58	EMOOTI.M	M	36	MAR	B	8	4	3	A2	N/spec	NO	NO	NO				YES	B	NO		NA	NA		NA		YES	20,000					
59	EMORUT.D	M	34	MAR	C	25	2	3	A3	MW&P	NO	NO	NO						NO		NA	NA		NA								
60	EMUSGUT.J	M	19	SIN	C	19	1		A3	MW&P	NO	NO	NO	3	5				NO		STUDENT	NA	NA		NA		YES				YES	
61	ESANYU.O	M	19	N/spec	D	19	1	0	A3	MW&P	NO	NO	NO	2	2		NO	B	NO		50,000	50,000	YES	NA		YES	25,000	NO				
62	EWAGART.E	M	37	MAR	C	37	2	4	A3	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3	NA	NA		NA		YES		NO		YES		
63	GIDUDU.S	M	50	MAR	D	17	6	10	A1	S/PMT	NO	NO	NO	4	8		YES	D	NO	A1	400,000	700,000	YES	SAVINGS	YES	YES	100,000					
64	GIDUDUI.A	M	18	SIN	C	12	1	NA	A3	MW&P	NO	NO	NO	2	4		YES	D	NO		300,000	500,000	YES	NA	YES	BIZ	YES		NO		YES	
65	HARONO.N	F	36	MAR	B	13	4	4	A3	S/PMT	NO	NO	NO	3	5				NO		NA	NA		NA								
66	HASHABURI.G	M	35	MAR	C	12	3	4	A1	S/PMT	NO	NO	NO	3	3		YES	B	NO	B1	250,000	250,000	YES	LOAN		NO	NA	YES	20,000	NO		
67	HAWA ZANZU	F	30	MAR	A	30	2	5	A3	MW&P	NO	NO	NO	4	2		YES	B	NO	BREW	60,000	100,000	YES	EXPAND BIZ	YES		YES	25,000	NO		YES	
68	HAYOKO.W	F	38	MAR	C	13	3	2	A2	MW&P	NO	NO	NO	3	6		YES	C	NO	A1	284,000	484,000		NA		YES	50,000	NO		YES		
69	IMAI DERIK	M	23	SIN	C	10	3	5	A3	N/spec	NO	NO	NO	4	6		YES	D	NO		NA	NA		NA		YES	20,000					
70	IMOO.D	M	19	SIN	C	15	1	1	A3	MW&P	NO	NO	NO	2	6				NO		NA	NA		NA								
71	IROTA.E	M	50	MAR	E	19	10	8	A1	MW&P	NO	YES	NO	7	6		YES	A	NO	B3	2,000,000	4,000,000	YES	ESTABLISH A	YES	SCHOOL A	YES	25,000	NO		YES	
72	ITEBA.A	M	40	MAR	E	40	2	4	A1	MW&P	NO	NO	NO	4	5		YES	B	NO	TEACHER	NA	NA		NA		YES						
73	IVAN MULISA	M	21	SIN	C	21	0	0	A2	MW&P	NO	NO	NO	1	2	NA	YES	B	NO	B4	120,000	120,000	YES	BOOST BUZ	NA		YES	25,800	NO	NA	NA	NA
74	JUMA ABD	M	52	MAR	C	20	1	7	A3	MW&P	NO	NO	NO	2	4		YES	A	NO	B3	2,000,000	4,000,000	YES	ESTABLISH A	YES	SCHOOL A	YES	25,000	NO		YES	
75	KABEDA.S	F	23	SIN	D	23	1		A3	MW&P	NO	NO	NO	3	5		YES	B	NO	PROC.OFF	NA	NA	YES	NA		YES						
76	KABOGA.A	M	48	WID	C	27	6	1	A2	MW&P	NO	NO	NO	4	7		YES	B	NO		120,000	180,000		NA		YES						
77	KAKAI.T	F	58	WID	B	30	1	2	A1	MW&P	NO	NO	NO	4	2		YES	A	NO	B1	250,000	550,000	YES	NA		YES	50,000					
78	KALANI.V	M	26	SIN	C	26	1	3	A3	S/PMT	NO	NO	NO						NO		NA	NA		NA								
79	KAMALWA.M	F	52	MAR	C	15	2	9	A2	MW&P	NO	NO	NO	3	5		YES	B	NO	A1	284,000	NA		NA	NO	YES	25,000			YES		
80	KARAMAGI.P	M	38	MAR	C	35	3	2	A3	MW&P	NO	NO	NO	7	6		YES	A	NO	B3	2,000,000	4,000,000	YES	ESTABLISH A	YES	SCHOOL A	YES	25,000	NO		YES	
81	KASAMBYA.M	M	36	MAR	A	20	3	5	A1	MW&P	NO	NO	NO	2	2		NO	B	NO		50,000	50,000	YES	NA		YES	25,000	NO				
82	KASASA.N.V	M	39	MAR	D	35	2	7	A1	S/PMT	NO	NO	NO	2	2		YES	A	CARPENTER	A4	NA	NA		NA		YES	10,000					
83	KASSIM.Y	M	55	MAR	D	35	6	5	A2	S/PMT	NO	NO	NO	4	5				NO		NA	NA		NA								
84	KATO.J	M	28	SIN	D	28	1		A3	S/PMT	NO	NO	NO	1	2		YES	A	NO	CASHIER	150,000	150,000		NA		YES	50,000					
85	KATURAMU.A	M	26	MAR	C	26	2	3	A3	S/PMT	NO	NO	NO	4	5				NO		NA	NA		NA		YES	80,000	YES	4M	12	YES	
86	KILANGWA.M	M	47	MAR	C	15	3	7	A2	MW&P	NO	NO	NO	2	6				NO		NA	NA		NA								
87	KISISA.A	M	18	MAR	B	18	6	4	A3	S/PMT	NO	NO	NO	6	4		YES	B	NO	A2	120,000	150,000	YES	LOAN		YES	50,000					
88	KITONE	M	29	MAR	B	29	3	1	A3	N/spec	NO	NO	NO	1	2		YES	A	NO	CAR WASHER	150,000	150,000	YES	CHANGE BIZ		YES	30,000	NO			YES	
89	KUTUZA.I	M	30	MAR	C	25	2	3	A3	MW&P	NO	NO	NO						NO		NA	NA		NA								
90	KUTUZA.S	M	55	MAR	D	24	6	3	A2	MW&P	NO	NO	NO	4			YES	B	NO		NA	NA		NA								
91	KYALIMPA.H	F	19	SIN	B	C	19	1	A3	MW&P	YES	YES	NO	2	2		YES	A	NO	BREWING	200,000	200,000	YES	NA		YES	26,000	NO		YES		
92	MABERI.J	M	38	N/spec	B	16	3	8	A1	MW&P	NO	NO	NO	2	2		YES	A	NO	MOLASS SALES	60,000	60,000	YES	NA		YES	35,000	NO			NO	
93	MAGAMBO.K.G	M	42	MAR	C	30	2	6	A1	MW&P	NO	NO	NO	6	7		YES	C	A4		NA	NA		NA		YES	100,000	YES	12M			
94	MAGENI.S	F	42	MAR	C	33	7	6	A1	S/PMT	NO	NO	NO	32	32		YES	D	NO	A2	NA	NA		NA		YES	100,000					
95	MAKHAYI.H	M	50	MAR	B	19	3	7	A2	MW&P	NO	NO	NO	4	6		YES	B	BUILDING	BUILDER	50,000	NA		NA								
96	MAKHAYI.M	M	54	MAR	D	25	6	2	A1	MW&P	NO	NO	NO	3	3		YES	A	CARPENTER	B3	200,000	250,000	YES	NA		YES	25,000	NO				
97	MALOB.A	M	36	MAR	C	36	2	2	A3	MW&P	NO	NO	NO	4			YES	B	NO		NA	NA		NA								
98	MANGENI.J	M	63	MAR	C	27	18	2	A1	MW&P	NO	NO	NO	12	20		YES	C	NO		100,000	NA	YES	RENTAL HOUSES		YES	30,000	NO			YES	
99	MBABAZI.E	M	25	MAR	C	25	2	1	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	A4	70,000	70,000	YES	NA		NO						
100	MILWELI.G	M	38	MAR	C	20	20	4	A3	S/PMT	NO	NO	NO	4	6	15	15	YES	NO	A1	200,000	80,000	NO	NA		YES						
101	MORO.P	M	49	MAR	C	24	7	2	A1	N/spec	NO	NO	NO	6	3	NA	YES	A	NO	B4	300,000	700,000	YES	NA	NA	YES	25,000	NO				
102	MORO.J	M	28	SIN	D	24			A3	MW&P	NO	NO	NO	2	2		YES	B	NO	A4	300,000	300,000	YES	NA		YES	5,000					
103	MORO.M	M	24	SIN	D	24			A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B4	300,000	345,000	YES	NA		YES	5,000					
104	MUBIRU.R	M	35	MAR	B	35	2	1	A3	MW&P	NO	NO	NO	1	2	NA	NA	NO	NO	BUTCHER	60,000	60,000	YES	NA	NA	YES	50,000	NO	NA	NA	NA	
105	MUCANURA.I	F	19	SIN	D	19	1		A3	MW&P	NO	NO	NO	4	5		YES	B	NO		NA	NA		NA								
106	MUDUWA.F	M	40	MAR	B	15	3	7	A2	MW&P	NO	NO	NO	2	5		YES	A	NO	B4	NA	NA		NA								
107	MUDUWA.R	F	48	SIN	C	18	2	NA	A2	N/spec	NO	NO	NO	3	5	84	126	YES	B	NO	A4	200,000	400,000	YES								

DATA ANALYSIS SHEET FOR KASOLI HOUSING PROJECT SOCIAL ECONOMIC SURVEY.

DATA ANALYSIS SHEET FOR KASOLI HOUSING PROJECT SOCIAL ECONOMIC SURVEY.																																			
	A1	A2	A3A	A3B	A4	A5	A6A	A6B	B7	B11	B12A	B12B	B12C	B14	B15	B16	B17	B18	B19	B20	C21	C22	C23	C24	C25	C26A	C26B	D27	D28	D29	D30	D31	D32		
1	ABELE.A.T.M	M	38	N/spec	D	15			A1	S/PMT	NO	NO	NO	3	3	25			NO		A2	NA	NA		NA				YES	50,000	NO			YES	
2	ABELE.H.A	F	29	N/spec	NA	15	NA	NA	A1	MW&P	NO	NO	NO	1	2			YES	A	NO	B4	NA	NA		NA				YES	20,000	NO			YES	
3	ABELE.K.Z	F	33	MAR	C	15	2	4	A3	S/PMT	NO	NO	NO	3	6			YES	D	NO		NA	NA		SAVINGS			YES	50,000						
4	ABELE.M	M	76	N/spec	C	15	3	2	A1	MW&P	NO	NO	NO	2	4			YES	A	NO	B4	120,000	120,000	YES	BETTER JOB			YES	26,000						
5	ABELE.R	M	34	SIN	B	15	1	NA	A1	MW&P	NO	NO	NO	2	4			YES	A	NO	B3	100,000	100,000	YES	NA			YES	30,000	NO			YES		
6	ACHAN.A	F	60	N/spec	A	28	3	2	A2	MW&P	NO	NO	NO	2	2				B	NO	BREW	50,000	100,000	NO	NA			YES	25,000	NO					
7	ACHIA.M	M	46	MAR	D	16	6	2	A1	MW&P	NO	NO	NO	4	2			YES	B	NO	BREW	60,000	100,000	YES	EXPAND BIZ	YES		YES	25,000	NO			YES		
8	ACHIA.O	F	37	MAR	C	10	3	2	A1	S/PMT	NO	NO	NO	2	4				NO		A4	100,000	150,000	YES	NA			YES	50,000	NO			YES		
9	ACHIENG.T	F	28	MAR	C	20	2	3	A2	S/PMT	NO	NO	NO						NO			NA	NA		NA			YES	25,000	NO					
10	ADIKINI.M	F	18	SIN	C	6	5	4	A3	MW&P	NO	NO	NO	4	6	15	15	YES	B	NO	A4	NA	NA		NA										
11	AGINUS.O	M	65	MAR	E	15	10	6	A1	S/PMT	NO	YES	NO	3	3			YES	D	NO	A1	600,000	240,000		NA										
12	AGIREMBAZIR	M	20	SIN	C	20	1	2	A3	MW&P	NO	NO	NO	1	1			YES	B	NO	GUARD	150,000	150,000	YES	NA			YES	20,000	NO			NO		
13	AKAKOLO.D	F	24	MAR	D	15	2	1	A3	N/spec	NO	NO	NO	3	6			YES	B	NO		NA	NA		NA										
14	AKELLO.A	F	60	MAR	B	15	3		A2	S/PMT	NO	NO	NO	12	3			YES	B	NO	A4	NA	NA		NA			NO							
15	AKILING.B	F	28	N/spec	C	20	1	NA	A1	MW&P	NO	NO	NO	2	3			YES	D	NO	A3	100,000	150,000	YES	NA			YES							
16	AKIRAPA.C	F	36	MAR	C	36	2	3	A3	S/PMT	NO	NO	NO						NO			NA	NA		NA										
17	AKOTH LYDIA	F	22	N/spec	B	22	NA	NA	A2	S/PMT	NO	NO	NO	3	4			YES	B	NO	A4	200,000	250,000	YES	SHOP			YES	30,000				YES		
18	AKUMU	F	45	MAR	A	30	4	2	A1	MW&P	NO	NO	NO	1	1			YES	A	NO	A4	100,000	300,000	YES	NA			YES	37,000	NO			YES		
19	AKUMU.D	F	20	SIN	C	20	1	1	A2	S/PMT	NO	NO	NO	6	8			YES	B	NO		NA	NA		NA			YES	25,000	NO			YES		
20	ALUKA.YOKO	M	38	MAR	B	5	2	7	A1	N/spec	NO	NO	NO		4			YES	B	NO	A2	NA	NA		NA			YES	200,000						
21	AMALI.C	F	40	MAR	D	18	2	2	A1	S/PMT	NO	NO	NO	0	4			YES	NO	A1	100,000	100,000	YES	BODABODA	YES	H/TCHER	YES	400,000	NO			YES			
22	AMALI.E	F	28	MAR	C	20	2	3	A2	S/PMT	NO	NO	NO	3	4			YES	B	NO	A4	300,000	200,000	YES	SALOON			YES	30,000						
23	AMOIT.S	F	52	MAR	C	10	4	2	A1	S/PMT	NO	NO	NO	4	4			YES	B	NO	A1	NA	NA		LOAN			YES	50,000						
24	AMONDI.J	M	37	MAR	D	37	2	4	A3	MW&P	NO	NO	NO	2	2			YES	NO	CHARCOAL	5,000,000	5,000,000	YES	BETTER JOB			NO		NO			YES			
25	AMONDI.S	F	49	MAR	B	40	3	0	A2	MW&P	NO	NO	NO	1	1	NA	NA	YES	A	NO	BODA	200,000	300,000	YES	NA	NA		YES	25,000	NO	NA	NA	YES		
26	AMOO.C	F	27	MAR	C	8	2	1	A3	N/spec	NO	NO	NO		3			YES	NO	A1	NA	NA		NA			YES	5,000							
27	AMUSGUT.D	F	19	SIN	C	12	3	5	A3	S/PMT	NO	NO	NO	4	5				NO			NA	NA		NA										
28	ANGERIE.P	M	30	MAR	A	30	2	4	A2	MW&P	NO	NO	NO	1	1			YES	A	NO	B3	200,000	200,000	YES	NA	NO		YES	20,000	YES			YES		
29	ANYA.B	F	40	SIN	D	9	2	2	A1	MW&P	NO	NO	NO	1	2			YES	B	NO	B3	400,000	600,000	YES	RENTAL HOUSES			YES	50,000	NO					
30	ANYAKORIT.T	F	39	N/spec	C	8	5	3	A1	MW&P	NO	NO	NO	2	2			YES	A	NO	B1	100,000	700,000	YES	NA	YES		YES	400,000	YES	0.1M		YES		
31	ARIKO.E.J	F	48	MAR	D	17	4	4	C	S/PMT	NO	NO	NO	4	4			YES	C	NO	A1	350,000	500,000	YES	TENDERS	YES	MoW	YES	120,000	YES	0.5M	6	YES		
32	ASHAGAT.G	F	19	SIN	C	19	1	NA	A3	S/PMT	NO	NO	NO					YES	B	NO		NA	NA		NA	YES		YES	50,000	NO			YES		
33	ASINDE.Z	F	46	MAR	B	30	2		A2	S/PMT	NO	NO	NO	7	4			YES	NO			70,000	90,000	YES	SHOP			YES	45,000						
34	ASOTO.J	M	25	MAR	C	25	2		A3	S/PMT	NO	NO	NO	7	4			YES	NO			70,000	90,000	YES	SHOP			YES	45,000						
35	ASOTO.O.J.P	M	60	MAR	C	30	2		A2	S/PMT	NO	NO	NO	7	4			YES	NO			70,000	90,000	YES	SHOP			YES	45,000						
36	ASOTO.R.G	F	19	SIN	B	19	NA	NA	A3	S/PMT	NO	NO	NO	7	4				NO			70,000	90,000	YES	SHOP			YES	45,000						
37	ASUDIO.S.J	M	18	SIN	C	18	NA	NA	A3	MW&P	NO	NO	NO	1	2			YES	A	NO	B3	100,000	100,000	YES	NA			YES	30,000	NO			YES		
38	ATHIENO.M.M	F	26	SIN	C	26	1	2	A2	S/PMT	NO	NO	NO						NO			NA	NA		NA										
39	ATIANGA.B	F	48	MAR	B	36	4	10	A2	S/PMT	NO	NO	NO	4	4			YES	B	NO	A4	70,000	90,000	YES	LOAN			YES	10,000						
40	AUMA.MARIAM	F	29	MAR	B	20	2	4	A1	S/PMT	NO	NO	NO	2	2			YES	D	NO	B2	NA	NA		SAVINGS			YES	50,000						
41	AUMA.T	F	58	MAR	B	8	4	3	A2	N/spec	NO	NO	NO					YES	B	NO		NA	NA		NA			YES	20,000						
42	AWUMA.F	F	40	WID	C	30	2		A2	MW&P	NO	NO	NO	3	6				NO			NA	NA		NA										
43	AYEET PAUL	M	77	N/spec	C	40	10	6	A1	MW&P	NO	NO	NO	2	3			YES	D	NO	A3	100,000	150,000	YES	NA			YES							
44	AYEET ROBS	M	44	MAR	C	30	3	6	A1	MW&P	NO	NO	NO	2	4			YES	D	NO		300,000	500,000	YES	NA	YES	BIZ	YES		NO			YES		
45	AYEET.S	M	48	MAR	C	30	3	4	A1	MW&P	NO	NO	NO	4	6			YES	B	BUILDING	BUILDER	50,000	NA		NA										
46	AYET SIMON	M	26	MAR	C	26	2	2	A3	MW&P	NO	NO	NO	1	1			YES	B	NO	GUARD	150,000	150,000	YES	NA			YES	20,000	NO			NO		
47	BALMOI.R	M	24	MAR	C	14	3	1	A1	S/PMT	NO	NO	NO	2	5				NO			NA	NA		NA										
48	BARUNGI.C	F	18	SIN	C	18	1	2	A3	MW&P	NO	NO	NO	12	20			YES	C	NO															



THE REPUBLIC OF UGANDA

OFFICE OF THE PRESIDENT

RESIDENT DISTRICT COMMISSIONER, P.O. BOX, 1. TORORO, Tel: 0454 445059 / 0772335099/ 0752335099
Email: rdctororo@gmail.com

Our Ref. **TRR/ADM.142**
Your Ref.....

Date: 17th June, 2016

THE PROJECT COORDINATOR
ENG KASINGY KYAMUGAMBI
STANDARD GAUGE RAILWAY PROJECT
MINISTRY OF WORKS AND TRANSPORT.

**RE: THE SECURITY VERIFICATION EXERCISE REPORT OF BENEFICIARIES OF
KASOLI HOUSING PROJECT WHICH WAS HELD FROM 26th MAY, 2016
TO 17th JUNE 2016 IN TORORO DISTRICT.**

1.0 INTRODUCTION:

The Tororo District Security Team headed by RDC was tasked by SGR Management to establish the different categories of PAPs in Kasoli zone, Kasoli ward, Eastern Division, Tororo Municipality in Tororo District.

The RPC and RISO Bukedi played a big role in guiding the Tororo Security team, Kasoli ward, the Beneficiaries and SGR officials during the implementation of the above exercise.

2.0 OBJECTIVE:

To establish whether the alleged 250 beneficiaries of Kasoli housing project do exist.

3.0 SCOPE:

The investigations covered the criteria on how the beneficiaries acquired the allocations/shares in the Kasoli housing project since its commencement in 2009.

METHODOLOGY:

DOCUMENT STUDY:

The following documents were obtained and analyzed.

- (1) Allocation/verification letters
- (2) Valid sales agreements
- (3) Valid identification cards
- (4) Valid passports photo

5.0 FINDINGS:

The following are the different categories of Kasoli housing project beneficiaries;-

- i. Category 92 Beneficiaries (those with new houses at the site under phase one).
- ii. Category 125 Beneficiaries (those who were waiting for the 2nd phase of the construction).
- iii. Category 33 Beneficiaries (are those whose houses were demolished but missed being in phase one construction)

5.1 All the 250 beneficiaries in the Kasoli Housing Project do not have land titles or certificates to show ownership of the land.

5.2 The Kasoli Housing project officials did not have an updated and accurate inventory of the PAPs in the Kasoli Housing project before the exercise.

5.3 The 250 beneficiaries did not know the planned activities and actual costs towards land acquisition process for Kasoli housing project. Some prefer to be paid cash instead of building for them houses.

5.4 Majority of the current Kasoli Housing project tenants bought shares from the original tenants when the issue of DFCU Bank mortgage was introduced in 2012/2013. Those who sold claimed that it was an expensive venture on their side since each beneficiary was to pay 400,000/- per month for a period between 15 to 20 yrs to cover the mortgage.

5.5 Some of the 250 beneficiaries bought shares for their children who are below 18 years.

5.6 The following are the other stake holders of Kasoli Housing Project.

- 1- DFCU Bank
- 2- UN Habitant
- 3- Ministry of Lands Housing and Urban development
- 4- Kasoli SACCO Tororo
- 5- Tororo Municipality
- 6- Tororo DLG.

The above stake holders should be brought on board by SGR Management if we are to have a successful exercise.

5.7 The Beneficiaries did not know the compensation strategy of SGR officials in details.

Majority of the Kasoli housing project beneficiaries met the requirements of **section 4.1** of this report.

5.9 **Annex A** indicates the six Kasoli beneficiaries who did not turn up for the verification exercise.

6.0 OBSERVATION:

6.1 It was observed that beneficiaries with houses at the project site wanted the SGR officials to allow them take their materials like iron sheets, windows and doors when their houses are demolished.

6.2 It was noted that there were ten (10) PAPs with road side stalls but not beneficiaries of Kasoli housing project. **Refer to Annex B.**

6.3 There are fourteen (14) PAPs with markets stalls but not beneficiaries of Kasoli housing project. **Refer to Annex C.**

6.4 There are 14 PAPs in the Estate with property/ shelters but are not beneficiaries of Kasoli Housing project. **Refer to Annex D.**

6.5 There are over **300 Graves** which are outside Kasoli Housing project but within the area of the proposed Railway station of SGR.

Some of the beneficiaries claimed to have old structures in Kasoli housing project which is not correct according to Kasoli project officials. **Refer to their verification security forms.**

- 6.7 A total of six applicant's forms did not meet the required Standard criteria for the exercise and were rejected by Kasoli board after our consultations. **Refer to the report of beneficiaries.**

7.0 CONCLUSION:

It is true that a total of 250 beneficiaries do exist, whoever some are out of the country. A total of 244 beneficiaries verification forms were vetted during the exercise.

8.0 RECOMMENDATION:

In view of the findings, observations and conclusion drawn above, it is recommended that:-

- 8.1 The absolute beneficiaries of Kasoli housing project need to be traced
- 8.2 The SGR Sociologists team should carry out further counseling for Kasoli PAPS before any compensation takes place.
- 8.3 The grievance and appeal desk should be in place to handle all the complaints during the display.
- 8.4 The Kasoli beneficiaries must be briefed about the new developments of the projects before, during and after the final verification exercise by SGR.
- 8.5 SGR officials and Kasoli housing project officers must provide the Tororo security team with the final list of the 250 beneficiaries after the display exercise.
- 8.6 The beneficiaries of Kasoli Housing project should be encouraged to check for their names during the display of beneficiaries' list by use of Radios and in the print media.
- 8.7 The other PAPS of Kasoli Zone who are not part of the 250 should also be compensated.
- 8.8 We need to buy 15 box files, so that each accommodates a total of 50 original security verification forms. The following officials RDC/DISO, Kasoli Housing

Project Chairman and SGR are to get the original copies of the 250 beneficiaries.

- 8.9 Kasoli Board Chairman must show the District Security Team the new identified land for the project before any transaction is implemented.

8.9.1 Kasoli Board Chairman must show the District Security Team the new identified land for the project before any transaction is implemented.

Signed by:

1. Name: ORUCHA MARIAN

Designation: RDC - TORORO

Sign: [Signature]

Date: 17 JUN 2016

17 JUN 2016

2. Name: D/HR EUGEN VIGENT

Designation: D/HR TORORO

Sign: [Signature]

Date: 17/06/2016

3. Name: JACK F. MURRAY

Designation: Disa TORORO

Sign: [Signature]

Date: 17/06/2016

CC. RPC BUKEDI

CC. RISO BUKEDI

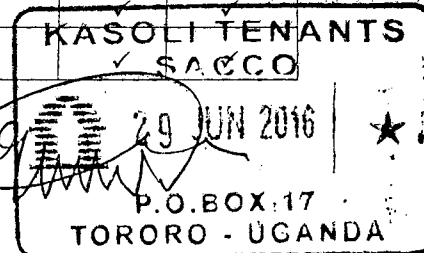
CC. CHAIRMAN KASOLI HOUSING PROJECT.

CC. KASOLI BOARD OF DIRECTORS.

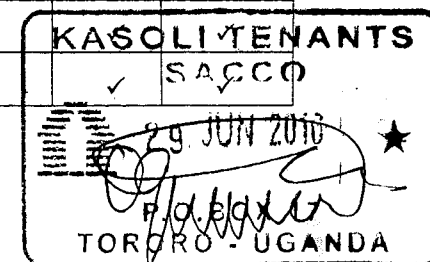
CC. FILE COPY

✓ CC. LCI C/M KASOLI

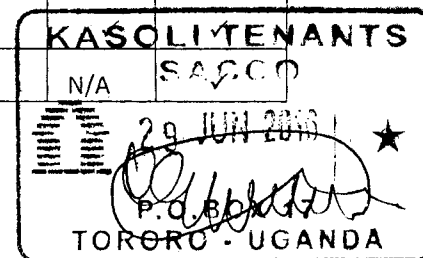
	NAMES	CATEGORY APPLICANT	HOUSE NO	NUMBER OF HOUSES		REQUIRMENTS			
					03 pass port photos	allocation /verification letter	Valid sales agreement	valid ID	did the applicant endorse
1.	ATYANG CHRISTINE	33	N/A	N/A		✓	✓	✓	✓
2.	AKELLO AGNESS	33	N/A	N/A		✓	✓	✓	✓
3.	IROTA WANDERA	33	N/A	N/A		✓	N/A	✓	✓
4.	OTIM SIMON ADONGA	92	121	01		✓	N/A	✓	✓
5.	OGWANG DAVID	125	N/A	N/A		✓	✓	✓	✓
6.	AYEET STEPHEN	92	43	01		✓	N/A	✓	✓
7.	AYEET ROBERT	92	124	01		✓	N/A	✓	✓
8.	AKIRING BETTY	92	13	01		✓	N/A	✓	✓
9.	AWOR MARGARET	92	40	01		✓	N/A	✓	✓
10.	OTHIENO WILBROD	33	N/A	N/A		✓	N/A	✓	✓
11.	NABWIRE OLIVER ODWORI	33	N/A	N/A		✓	✓	✓	✓
12.	NAMANGALE FRANCIS	33	N/A	N/A		✓	✓	✓	✓
13.	WANDERA PAUL AMONDI	33	N/A	N/A					
14.	MANOKO RONALD SULWE	33	N/A	N/A		✓	✓	✓	✓
15.	NAMUJASI ELIZABETH	125	N/A	N/A		✓	✓	✓	✓
16.	NAKAYE ALICE	125	N/A	N/A		✓	✓	✓	✓
17.	OGEMA JAMES	33	N/A	N/A		✓	✓		
18.	LEKURU KALSUM	33	N/A	N/A		✓	✓		



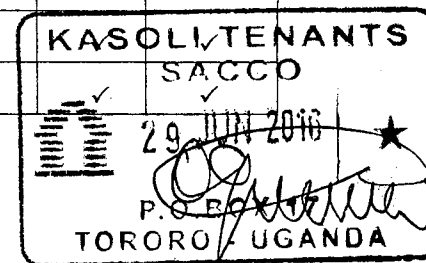
19.	HALIMA ASIJO	33	N/A	N/A	✓	✓	N/A	✓	✓
20.	ABELE MOHAMMED	33	N/A	N/A	✓	✓	✓	✓	✓
21.	OGWANG STEPHEN	92	67	01	✓	✓	N/A	✓	✓
22.	OLOWO GABRIEL	92	156	01	✓	✓	N/A	✓	✓
23.	OCHOLA ALI	92	152	01	✓	✓	N/A	✓	✓
24.	ISLAM ISMAIL	125	N/A	N/A	✓	✓	✓	✓	✓
25.	EMOJONG SILVER LAWRENCE	92	123	01	✓	✓	✓	✓	✓
26.	WADIKINYI GIDUDU STEPHEN	33	N/A	N/A	✓	✓	✓	✓	✓
27.	OGEMA KENNETH BUGGY	33	N/A	N/A	✓	✓	N/A	✓	✓
28.	OGEMA OKIM JOYCE	92	119	01	✓	✓	N/A	✓	✓
29.	KYALIMPA HOPE	125	N/A	N/A	✓	✓	N/A	✓	✓
30.	BINTI OGEMA	33	01	N/A	✓	✓	N/A	✓	✓
31.	ONYANGO DAVID EDWIN	125	N/A	N/A	✓	✓	✓	✓	✓
32.	KABEDHA SUSAN	125	N/A	N/A	✓	✓	N/A	✓	✓
33.	TIBALEKA SARAH	33	N/A	N/A	✓	✓	N/A	✓	✓
34.	AYEE IRENE	92	116	01	✓	✓	✓		
35.	OGEMA PHEOBE	92	151	01	✓	✓	N/A	✓	✓
36.	ACHIENG FAITH	33	N/A	N/A	✓	✓	✓	✓	✓
37.	HELLEN ONYANGO	125	N/A	N/A	✓	✓	✓	✓	✓
38.	LAPA WALTER	125	N/A	N/A	✓	✓	✓	✓	✓
39.	OKIRU CHRISTOPHER	92	125	01	✓		✓	✓	✓
40.	MUKWANA PATRICK	92	61	01	✓	✓	✓	✓	✓
41.	AUMA BETTY	33	N/A	N/A	✓	✓	✓		
42.	ADIKINI MOREEN	92	146	01	✓	✓	N/A		



43.	ETUTU EKOJU SHADRACK	92	19	01	✓	✓		✓	✓
44.	SSENTONGO HARRIET NAMUDDU	92	27	01	✓	✓	✓	✓	✓
45.	MUDUWA FRIDAH	33	N/A	N/A	✓	✓	N/A	✓	✓
46.	ALWENYI ROSEMARY	92	12	01	✓	✓	N/A	✓	✓
47.	MUKANZA IRENE	33	N/A	N/A	✓	✓	N/A	✓	✓
48.	IKWALINGAT KAREN	92	150	01	✓	✓	N/A	✓	✓
49.	OCHULU ALEX JOMO	92	34	01	✓	✓	✓	✓	✓
50.	LOCAP PHILIP	125	N/A	N/A	✓	✓	N/A	✓	✓
51.	ORADU CHARLES	92	115	01	✓	✓	✓	✓	✓
52.	AWERE PHOEBE	33	N/A	N/A	✓	✓	N/A	✓	✓
53.	DENIS OKUMU OCHIENG	92	66	01	✓			✓	
54.	AWOR CATHERINE	92	44	01	✓	✓	✓	✓	✓
55.	ILOLWA REMIGEO	125	N/A	N/A	✓	✓	✓	✓	✓
56.	APIO ALICE WINIFRED	92	144	01	✓	✓	✓	✓	✓
57.	OFAMBA VALENTINO	125	N/A	N/A	✓	✓	N/A	✓	✓
58.	AYENG PAULINE DEVOTA	125	N/A	N/A	✓	✓	✓	✓	✓
59.	OCHIENG BENARD	125	N/A	N/A	✓	✓	N/A	✓	✓
60.	OBONYO JOSEPH	125	N/A	N/A	✓	✓	N/A	✓	✓
61.	ONYANGO DAVID IDEWA	125	N/A	N/A	✓	✓	✓	✓	✓
62.	OKIROR FRANCIS NICHOLAS	125	N/A	N/A	✓	✓	✓	✓	✓
63.	CHRISTINE/MOSES OGWANG	125	N/A	N/A	✓	✓	✓	✓	✓
64.	AUMA FLORENCE PROSSY	92	126	01	✓	✓	N/A	✓	✓
65.	MUWONGE JOSEPH JUNIOR	125	N/A	N/A	✓	✓	✓		
66.	ATHIENO MARY MERCY	125	N/A	N/A	✓	✓	✓		



67.	HAYOKO WINIFRED	125	N/A	N/A	✓	✓	✓	✓	✓
68.	ZACHARY OSUL ANGURA OCHIENG	92	120	01	✓			✓	
69.	KHAINZA MARY	125	N/A	N/A	✓	✓	✓	✓	✓
70.	NABWIRE NIGHT	125	N/A	N/A	✓	✓	✓	✓	✓
71.	WANGWE PETER	125	N/A	N/A	✓	✓	✓	✓	✓
72.	OCHIENG ALLAN	125	N/A	N/A	✓	✓	✓	✓	✓
73.	NKOBA EMMANUEL	125	N/A	N/A	✓	✓	N/A	✓	✓
74.	OFWONO NORMAN	125	N/A	N/A	✓	✓	✓	✓	
75.	KATO JOSEPH	125	N/A	N/A		✓	N/A	✓	✓
76.	KARAMAGI PETER	125	N/A	N/A	✓	✓	N/A	✓	✓
77.	ANGULIA MOSES GABRIEL	92	55	01	✓	✓	✓	✓	✓
78.	BARUNGI CATHERINE	125	N/A	N/A	✓	✓	N/A	N/A	✓
79.	MALOPA HENRY IVAN	125	N/A	N/A	✓	✓	N/A	✓	✓
80.	MANGENI JAMES	125	N/A	N/A	✓	✓	N/A	✓	✓
81.	SARAH MANGENI	125	N/A	N/A	✓	✓	N/A	✓	✓
82.	BUYINZA MOSES	125	N/A	N/A	✓	✓	✓	✓	✓
83.	AGIREMBABAZI ROGERS	125	N/A	N/A	✓	✓	✓	✓	✓
84.	MBABAZI EDWARD	125	N/A	N/A	✓	✓	✓	✓	✓
85.	OLOKA JAMES	125	N/A	N/A	✓	✓	N/A	✓	✓
86.	KIDURA JANET JENNIPHER	125	N/A	N/A	✓	✓	✓	✓	✓
87.	ZAVUGA AMOTI DAVID ABDALLAH	125	N/A	N/A	✓	✓	N/A	✓	✓
88.	AKUMU DINAH	125	N/A	N/A	✓	✓	N/A	✓	✓
89.	EMURON FANANSIO	125	N/A	N/A	✓	✓	✓		
90.	OMUSOLO SAMUEL ARTHUR	92	148	01	✓	✓	✓		



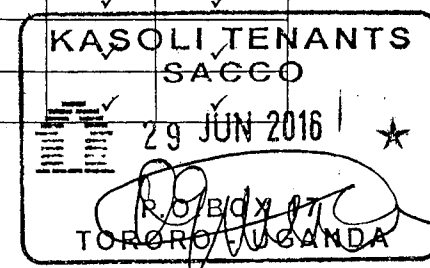


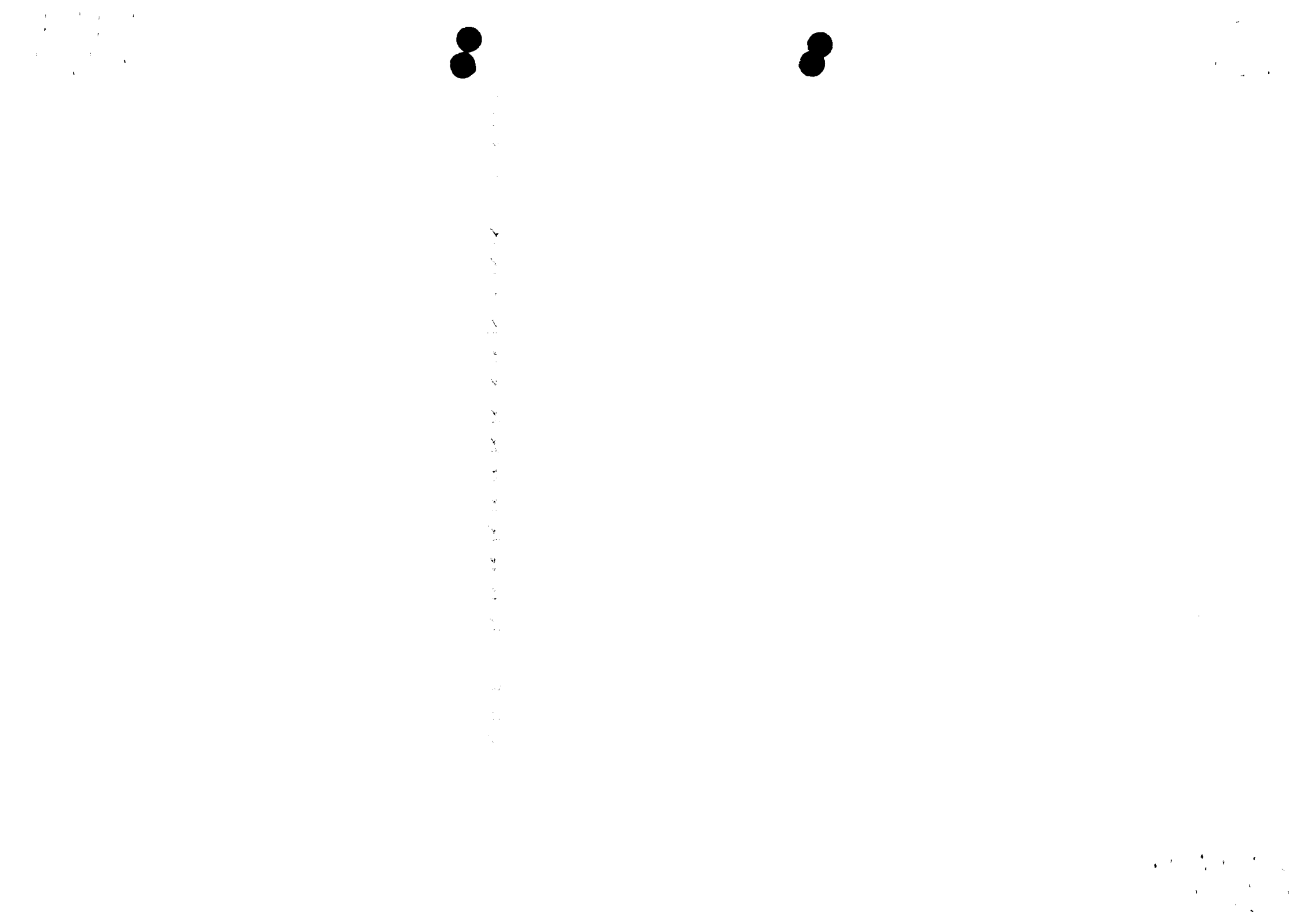
91.	TURYAHEBWA HARRIET	92	18	01	✓	✓	✓	✓	✓
92.	KABOGA AUMA MARY	125	N/A	N/A	✓	✓	N/A	✓	✓
93.	MUGISHA GABRIEL	125	N/A	N/A	✓	✓	N/A	✓	✓
94.	APIYO STELLA DIANA OCHWO	92	42	01	✓	✓	✓	✓	✓
95.	WAKWALE KARIM	125	N/A	N/A	✓	✓	N/A	✓	✓
96.	NABIFO MADINA	125	N/A	N/A	✓		N/A	✓	
97.	MAGAMBO KATURAMU GEOFFREY	125	N/A	N/A	✓	✓	N/A	✓	✓
98.	NKOBA ISAAC	125	N/A	N/A	✓	✓	N/A	✓	✓
99.	OKETCHO JOHN HANNINGTON	92	92	01	✓	✓	✓	✓	✓
100.	ACHIYA MICHEAL	125	N/A	N/A	✓		✓	✓	✓
101.	OKIDELET CONRAD	125	N/A	N/A			✓		
102.	OGOLLA PA'JAPYAN FRED	92	37	01	✓	✓	✓	✓	✓
103.	WABWIRE FREDRICK	92	39	01	✓	✓	✓	✓	✓
104.	ONYANGO YAFESI CHOMBO	125	N/A	N/A	✓	✓	✓	✓	✓
105.	OCHIENG YAFESI	125	N/A	N/A	✓	✓	N/A	✓	✓
106.	SIRANGA RUBEN	125	N/A	N/A	✓		N/A	✓	✓
107.	WEGULO GODFREY	125	N/A	N/A	✓		N/A	✓	✓
108.	NAKAMETI MOSES	125	N/A	N/A	✓		N/A	✓	✓
109.	NALYANGA GEOFFREY	125	N/A	N/A	✓		N/A	✓	✓
110.	MUKAMBA JOHN	125	N/A	N/A	✓		N/A	✓	✓
111.	NYAFAMBA SARAH	92	117	01	✓	✓	✓	✓	✓
112.	KAMASHAZI ADRAI	92	48	01	✓	✓	✓	✓	✓
113.	REKH JOSEPH OTUNDI	92	122	01	✓	✓	✓		

KASOLI TENANTS SACCO

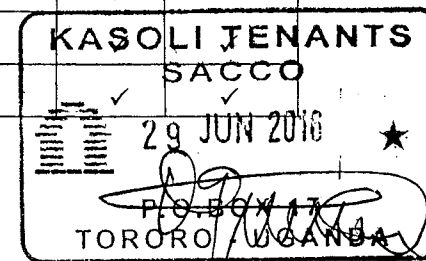
 29 JUN 2010
 P.O. BOX 17
 TORORO - UGANDA

114.	AMAL CATHERINE	92	45	01	/		✓	✓	✓
115.	OMITA PATRICK	33	N/A	N/A	/	✓	N/A	✓	✓
116.	OWERODUMO JOMAK JOB	33	N/A	N/A	/	✓	N/A	✓	✓
117.	BONYO YOWERI	125	N/A	N/A	/	✓	✓	✓	✓
118.	ONYANGO ANDREW MICHEAL	125	N/A	N/A	/	✓	✓	✓	✓
119.	ROCK SACCO	125	N/A	N/A	/	✓	N/A	✓	✓
120.	EMUKULE STANELY	92	23	01	/	✓		✓	✓
121.	NAIGAGA KETTY ABBO MUGOYA	125	N/A	N/A	/	✓	N/A	✓	✓
122.	ALIA JIMMY APUMERI	92	51	01	/	✓	N/A	✓	✓
123.	APERIO CATHERINE	125	N/A	N/A	/	✓	✓	✓	✓
124.	BATANGA DAVID LUKWATA	92	65	01	/	✓	N/A	✓	✓
125.	WASEN ERIC	92	33	01	/	✓	✓	✓	✓
126.	ASODIO JOSHUA STANELY	92	143	01	/	✓	N/A	✓	✓
127.	SYLVESTER OKOTH	92	60	01	/	✓	N/A	✓	✓
128.	LUNYORO LONARH	92	53	01	/	✓	✓	✓	✓
129.	OBBO GODFREY	92	154	01	/	✓	✓	✓	✓
130.	AROTIN DOREEN	125	N/A	N/A	✓	✓	✓	✓	✓
131.	IMAI DERRICK	92	145	01	✓	✓	N/A	✓	✓
132.	OLWENY HANNINGTON	125	N/A	N/A	✓	✓	✓	✓	✓
133.	AKUMU REBECCA	92	159	01	/	✓	✓	✓	✓
134.	NANTATIA JANIPHER	33	N/A	N/A	/	✓	✓	✓	✓
135.	NABIRYE CYTHIA ANGIRO	125	N/A	N/A	✓	✓	✓	✓	✓
136.	OKELLO LYNO	92	142	01	/	✓	N/A		
137.	MULISA IVAN	125	N/A	N/A	✓	✓	✓		

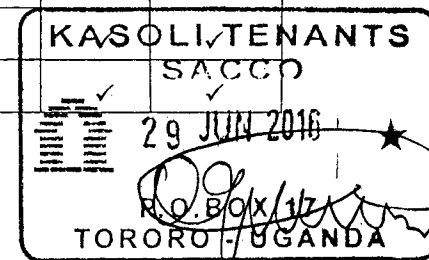




138.	WANGOFU MOSES	125	N/A	N/A	✓	✓	✓	✓
139.	NANYONDO JOSEPHINE	92	46	01	✓		✓	✓
140.	EGESSA HARRIET MARGARET	92	59	01	✓	✓	✓	✓
141.	NETUWA IRENE MARY	92	141	01	✓	✓	✓	✓
142.	MORO MOSES	33	N/A	N/A	✓	✓	✓	✓
143.	AKELLO OKELLO SUSAN	33	N/A	N/A	✓	✓	✓	✓
144.	TINO CONSULATE ORIADA	125	N/A	N/A	✓	✓	✓	✓
145.	OLLO DAVID	92	153	01	✓	✓	✓	✓
146.	ONDRIA SAMUEL	92	31	01	✓	✓	✓	✓
147.	OJIEM ERIZAPHAN ALLEN	92	36	01	✓	✓	✓	✓
148.	WELIKHE SIMON PETER	125	N/A	N/A	✓	✓	✓	✓
149.	OJOK GILBERT ORYEMA	92	20	01	✓	✓	✓	✓
150.	KHAINZA SAFINA	92	62	01	✓	✓	✓	✓
151.	HIIRE SULA	92	63	01	✓		✓	✓
152.	KAKAI TEOPISTA	33	N/A	N/A	✓	N/A	✓	✓
153.	ITEBA ANDREW	33	N/A	N/A	✓	N/A	✓	✓
154.	EMONG JANE	92	50	01	✓	N/A	✓	✓
155.	OMASAJJA SAUL PAUL OSILO	125	N/A	N/A	✓	✓	✓	✓
156.	OTHIENO OGWANG JACOB	125	N/A	N/A	✓	N/A	✓	✓
157.	AKUMU DOREEN OGWANG	92	68	01	✓	N/A	✓	✓
158.	APADERET MARION	92	114	01	✓	✓	✓	✓
159.	SHEILA ETAASIT	92	15	01	✓	✓	✓	✓
160.	EMOIT EMMANUEL	125	N/A	N/A	✓	✓	✓	
161.	OLOKA AUGUSTINE	125	N/A	N/A	✓	✓	✓	



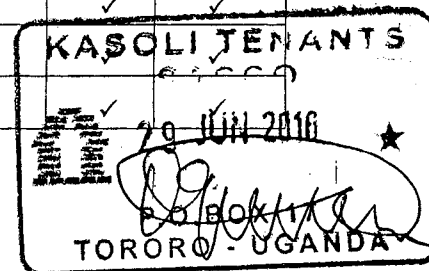
162.	BIRUNGI BEIGNMAM MILTON	92	49	01					
163.	ACHAN ORYEMA ROSE MARY	92	21	01	✓	✓	✓	✓	✓
164.	OCHIENG GORDIANO	92	112	01	✓		✓	✓	✓
165.	OKWARE ROBERT	125	N/A	N/A	✓	✓	✓	✓	✓
166.	OKADAPAU ERASMUS EKAPOLONI	125	N/A	N/A	✓	✓	N/A	✓	✓
167.	ASODIO ERIC	125	N/A	N/A	✓	✓	✓		✓
168.	AMOIT ROSELINE	92	25	01	✓		✓	✓	✓
169.	NANGIRA EVA GLORIA	125	N/A	N/A	✓	✓	✓	✓	✓
170.	OPENDI JOHN	125	N/A	N/A	✓	✓	N/A	✓	✓
171.	WAMALWA MARGARET	125	N/A	N/A	✓	✓	✓	✓	✓
172.	EPUAT JOHN ASANGAI	92	11	01	✓	✓	✓	✓	
173.	ANYANGO MARGARET	92	14	01	✓		✓	✓	✓
174.	ONGWEN JAMES	92	56	01	✓	✓	N/A	✓	✓
175.	FLORENCE BONABANA	125	N/A	N/A	✓	✓	N/A	✓	✓
176.	OPOYI EMMANUEL	92	41	01	✓	✓	✓	✓	✓
177.	LANGA IRENE JENKINS	125	N/A	N/A	✓	✓		✓	✓
178.	REMIGIO TANGA	125	N/A	N/A	✓	✓	✓	✓	✓
179.	OGWANG NAPHTALIE	125	N/A	N/A	✓	✓	N/A	✓	✓
180.	OMONDI PETER KONGO	125	N/A	N/A	✓	✓	✓	✓	✓
181.	OKONGO IGNATIUS OKIKROR	125	N/A	N/A	✓	✓	✓	✓	✓
182.	ANYOKORIT TEDDY	125	N/A	N/A	✓	✓	✓	✓	✓
183.	AWOR VICTORIA PRECIOUS	33	N/A	N/A	✓	✓	✓	✓	✓
184.	AMULEN JOY CHRISTINE	125	N/A	N/A	✓	✓	✓		
185.	ONGWEN AMOS	92	47	01	✓	✓	N/A		



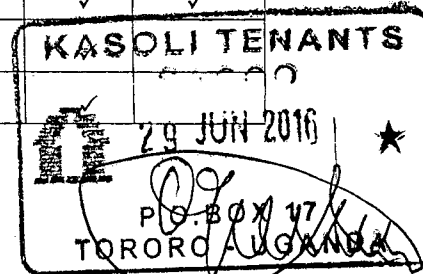


1. The first part of the document is a list of names and their corresponding addresses. The names are listed in a column on the left, and the addresses are listed in a column on the right. The names are: John Doe, Jane Doe, and John Doe. The addresses are: 123 Main St, 456 Main St, and 789 Main St.

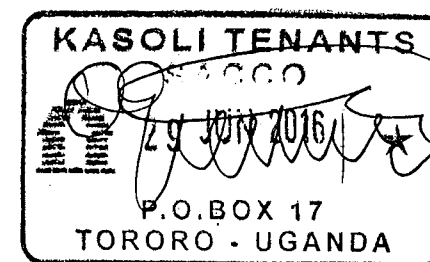
186.	OKETCHO ISAAC BARRY	92	22	01		✓	N/A	✓	✓
187.	EKISA DIPHAS BLASIO	125	N/A	N/A		✓	✓	✓	✓
188.	EMOOT MICHAEL	125	N/A	N/A		✓	✓	✓	✓
189.	OLWENY AMOS	92	158	01		✓	N/A	✓	✓
190.	EMUSET CHRISTOPHER	92	32	01		✓	N/A	✓	✓
191.	AWOYATA ANNE MARY	92	29	01		✓	✓	✓	✓
192.	OMUSANG OWORI JOSEPH	125	N/A	N/A		✓	✓	✓	✓
193.	MUSONI GODFREY OCHIENG	125	N/A	N/A		✓	✓	✓	✓
194.	KOMUGISHA SUSAN	92	111	01		✓	✓	✓	✓
195.	ROBERT ANGURA OCHIENG	92	118	01		✓	✓	✓	
196.	EDDY ARODA	125	N/A	N/A				✓	
197.	OKUMU LEVI	125	N/A	N/A		✓	✓	✓	✓
198.	MUKULU SILVESTA	92	113	01		✓	✓	✓	✓
199.	AMONDI JACOB	33	N/A	N/A		✓	✓	✓	✓
200.	EMORUT DAVID	125	N/A	N/A		✓	✓	✓	✓
201.	NAKATO MARION	125	N/A	N/A		✓	✓	✓	✓
202.	ACHIENG SARAH	125	N/A	N/A		✓	✓	✓	✓
203.	AKIRAPA CHRISTINE	125	N/A	N/A		✓		✓	✓
204.	OKELLO AGGREY	125	N/A	N/A		✓	N/A	✓	✓
205.	OYUKI STEPHEN	125	N/A	N/A		✓	N/A	✓	✓
206.	KASASA NOAH VALLON	125	N/A	N/A		✓	✓	✓	✓
207.	OSINDE ALYSIOUS OCHOLA	125	N/A	N/A		✓	✓	✓	✓
208.	NYAFWONO CLAUDIA	125	N/A	N/A		✓	✓		
209.	OCHWO DAVID	125	N/A	N/A		✓	✓	✓	



210.	MUKASA JOSEPH	125	N/A	N/A	✓	✓	✓	✓	✓
211.	OKUKU DAVID	92	57	01	✓	✓	N/A	✓	✓
212.	ANYA BEATRICE	92	64	01	✓	✓	N/A	✓	✓
213.	TAACA FLORENCE	92	54	01	✓	✓	N/A	✓	✓
214.	OCEN RICHARD	125	N/A	N/A	✓	✓	N/A	✓	✓
215.	ASWAT KIDE LINDA	125	N/A	N/A	✓	✓	✓	✓	✓
216.	NYANGOMA AMERIA SARAH	125	N/A	N/A	✓	✓	✓	✓	✓
217.	AWOR SUSAN	92	147	01	✓	✓		✓	✓
218.	BABIRYE SARAH	125	N/A	N/A	✓	✓	✓	✓	✓
219.	AYUMU PETELENA	125	N/A	N/A	✓	✓	✓	✓	✓
220.	WANIAYE MUHAMMED	125	N/A	N/A	✓	✓	✓	✓	✓
221.	OCHWO JOSEPH NYANGEDDE	92	149	01	✓	✓	✓	✓	✓
222.	NYADOI DOREEN	92	38	01	✓	✓	✓	✓	✓
223.	WASEME SANDE ROBERT	125	N/A	N/A	✓	✓	N/A	✓	✓
224.	AKELLO ROSE INEGET	92	157	01	✓	✓	✓	✓	✓
225.	MANGENI STEPHEN EVANS	125	N/A	N/A	✓	✓	✓	✓	✓
226.	OBOH SILVESTER PAUL OKUMU	125	N/A	N/A	✓	✓	✓	✓	✓
227.	SALIMA SADIA	125	N/A	N/A	✓	✓	✓	✓	✓
228.	MABONI CAXTON	92	10	01	✓	✓	✓	✓	✓
229.	OKOU JOSEPH	125	N/A	N/A	✓	✓	✓	✓	✓
230.	LUMONYA GEORGE WAMALWA	125	N/A	N/A	✓	✓	✓	✓	✓
231.	AKOL MONICA MARION	125	N/A	N/A	✓	✓	N/A	✓	✓
232.	ICHEMU KEDRINE	125	N/A	N/A	✓	✓	✓		
233.	OPIO PETER JOHN	92	58	01	✓	✓	✓		



234.	OKETCH KEITH LAZALUS	125	N/A	N/A	✓	✓	✓	✓	✓
235.	ONYANGO EMOKOL	33	N/A	N/A	✓	✓		✓	✓
236.	MUYANJA GEORGE WILLIAM	92	26	01	✓	✓	✓	✓	✓
237.	ONGOYE SHADRACK EMMANUEL	125	N/A	N/A	✓	✓	✓	✓	✓
238.	NEKESA IRENE RIITA	92	52	01	✓	✓	✓	✓	
239.	OLOKA JOHN ADUSSAHS	92	24	01	✓	✓	✓	✓	✓
240.	KASOLI TENANTS SAVINGS AND CREDIT SOCIETY LTD OFFICE	125	N/A	N/A	N/A	✓	N/A	✓	✓
241.	ADUSE DAVID PAUL	125	N/A	N/A	✓	✓	✓	✓	
242.	KAYITESI IRENE	33	N/A	N/A	✓	✓	✓	✓	✓
243.	KATUSABE JACINTA	125	N/A	N/A	✓	✓	N/A	✓	✓
244.	NESIIME ESTHER	92	17	01	✓	✓	✓	✓	✓
245.	NAFULA GRACE IRENE	33	N/A	N/A	✓	✓	✓	✓	✓
246.	OYAMBI JOHN	92	155	01	✓	✓	N/A	✓	✓
247.	OKETCH SAM OTENGE	125	N/A	N/A	✓	✓	✓	✓	✓
248.	EKISA MARK	125	N/A	N/A	✓	✓	✓	✓	✓
249.	SHALOM MUGALU	92	16	01	✓	✓	N/A	✓	✓
250.	ADIKINI MARY DEVOTA	125	N/A	N/A	✓	✓	✓	✓	✓



Signed by:

30 JUN 2016

1. Name:

ROCHY MARTIN

Designation:

RDC - TORORO

Sign:

[Signature]

Date:

2. Name:

GRASSTUGENANTIS SACCO

Designation:

CH. H. P. 29 JUN 2016

Sign:

[Signature] P.O. BOX 17 TORORO - UGANDA

Date:

3. Name:

BATANGA LUKWITA DAVID

Designation:

CHAIRMAN LCI

Sign:

[Signature] LCI EASTERN DIVISION TORORO P.O. BOX 17 TORORO 29-06-16

Date:

KASOLI HOUSING PROJECT

A LIST OF PROPERTY/SHELTER OWNERS BUT NOT BENEFICIARIES IN THE KASOLI HOUSING PROJECT

1. EKAPOLON JOSEPH
2. OWOR JOSEPH
3. OMALI SAM
4. ROSE OGWANG
5. ONYANGO ALFRED
6. ONYANGO GEOFFREY MALALA
7. NKOKA TADEO
8. KYALIGONZA SAMYANYA ALI
9. OKABANJA (OKWARE FRED)
10. OCHIENG VICENT
11. WAISWA SALEH
12. NANGIRA IBRAHIM
13. EMUKULE AMOS
14. TAAKA SUSAN
15. AKANKWASA PHILEMON
16. JONATHAN OPIO
17. BAGUMA HENRY
18. KITONE FRED
19. MUWONGE ENOCK
20. ASOTO ODA JAMES PINYITEK
21. ODA ROBERT

KASOLI
EASTERN DIVISION
P.O. BOX 17 TORORO
DATE

KASOLI TENANTS
29 JUN 2016
P.O. BOX 17
TORORO - UGANDA

ANNEX 4:

**LIST OF BENEFICIARIES OF KASOLI HOUSING
PROJECT VERIFIED BY THE CHIEF GOVERNMENT
VALUER**

CATEGORY A: LIST OF CLAIMANTS FOR THE 92 HOUSES AS VERIFIED ON 30TH NOVEMBER - 2 DECEMBER 2021.

NOS	HOUSE NUMBER	OWNERS/ CLAIMANTS (GROUND)	CONTACT	DEPOSIT MADE IN DFCU BANK	PURCHASE THROUGH SACCO	HOUSE TYPE	REMARKS
1	10	MABONI CAXTON	0702-823733	3,700,000		2 BEDROOMS	
2	11	JOHN EPUAT ASANGAI	0752-208404	3,900,000		2 BEDROOMS	
3	12	ALWENYI ROSEMARY		1,000,000		2 BEDROOMS	
4	13	AKIRING BETTY		1,800,000		2 BEDROOMS	
5	14	ANYANGO MARGARET		2,800,000		2 BEDROOMS	
6	15	SYLVIA ETAASIT WERE ITO SHEILA	0772-931086	2,000,000		2 BEDROOMS	
7	16	MUGALU DAVID		1,700,000		2 BEDROOMS	
8	17	NINSIIMA ESTHER	0752-662706 / 0783716325	2,400,000		2 BEDROOMS	
9	18	TURYAHEBWA HARRIET	0752-662706	2,000,000		2 BEDROOMS	
10	19	ETUTU EKOJO SHADRACK	0772-949511 / 0702949511	3,600,000		2 BEDROOMS	
11	20	ACHAN ROSEMARIE ORYEMA	0776-503284	6,400,000		2 BEDROOMS	
12	21	GILBERT OJOK ORYEMA	0751-346966	350,000		2 BEDROOMS	
13	22	OKETCHO ISAAC BARRY		2,600,000		2 BEDROOMS	
14	23	EMUKULE STANLEY		2,800,000		2 BEDROOMS	
15	24	OLOKA JOHN		4,900,000		2 BEDROOMS	
16	25	AMOIT ROSELYN		3,100,000		2 BEDROOMS	
17	26	MUYANJA GEORGE WILLIAM	0772-339426	2,800,000		2 BEDROOMS	
18	27	HARRIET NAMUDDU SSENTONGO	0702-524093 / 0772524093	3,700,000		2 BEDROOMS	
19	29	OBBO ANNA MARY		3,050,000		2 BEDROOMS	
20	30	OMEJJA ODARA CHRISTOPHER		2,600,000		2 BEDROOMS	

21	31	ONDULIA SAMUEL	077-7511470	1,300,000		2 BEDROOMS	Exchanged with Okuku David of House No. 57
22	32	CHRISTOPHER EMUSEET		3,100,000		2 BEDROOMS	
23	33	WASEN ERIC	0772-460211	3,000,000		2 BEDROOMS	
24	34	OCHULU ALEX JOMO		2,800,000		2 BEDROOMS	
25	35	NETUWA IRENE MARY (DECEASED)	0772-856634	3,000,000		2 BEDROOMS	Letters of Administration available
26	36	OJIEMA ALLEN		3,600,000		2 BEDROOMS	
27	37	OGOLA FRED		3,900,000		2 BEDROOMS	
28	38	DOREEN NYADOI	0772-587013	3,600,000		2 BEDROOMS	
29	39	WABWIRE FREDRICK	0787-774541	2,800,000		2 BEDROOMS	
30	40	AWOR MARGARET		3,000,000		2 BEDROOMS	
31	41	OPOYI EMMANUEL (DECEASED)	0753-009278	3,600,000		2 BEDROOMS	Next of kin is Mr. Olowo.
32	42	APIO STELLA DIANA		2,800,000		2 BEDROOMS	
33	43	AYEET STEPHEN IKWANGA	0772-525067	1,500,000		2 BEDROOMS	
34	44	AWORI CATHERINE	0782-304425	3,800,000		2 BEDROOMS	
35	45	AMAL CATHERINE		3,000,000		2 BEDROOMS	
36	46	NANYONDO JOSEPHINE		2,800,000		2 BEDROOMS	
37	47	ONGWEN AMOS	0782907947	3,135,000		2 BEDROOMS	
38	48	KAMASHAZI ADRAI	0772-835588	2,800,000		2 BEDROOMS	
39	49	BIRUNGI BEIGUMAMU MILTON		3,600,000		2 BEDROOMS	
40	50	JANE EMONG (DECEASED)		3,100,000		2 BEDROOMS	1 st beneficiary Next of kin- APOLOT MARY & NANA MERCY. 0789702562 & 0774023448
41	51	ALIA JIMMY APUMERI	0700-545520	3,000,000		2 BEDROOMS	
42	52	NEKESA IRENE RITAH	0702-900089	3,000,000		2 BEDROOMS	

43	53	LUNYORO LORNA/ NORAH	0772-886149	4,800,000		2 BEDROOMS	
44	54	TAAKA FLORENCE (DECEASED)	0700607821		3,000,000	2 BEDROOMS	Not on DFCU list. Next of Kin: TAAKA KAKAIRE HASSAN-
45	55	ANGUALIA MOSES GABRIEL	0782-259504	3,100,000		2 BEDROOMS	
46	56	ONGWEN JAMES	0782-904518	3,600,000		2 BEDROOMS	
47	57	OKUKU DAVID	0774-935511	2,800,000		2 BEDROOMS	Transferred from Eddy Aroda (Nos 63 on DFCU List)
48	58	OPIO PETER JOHN		3,000,000		2 BEDROOMS	
49	59	EGESSA HARRIET MARGARET	0772-453541 /0703-453541	2,000,000		2 BEDROOMS	
50	60	SYLVESTER OKOTH		3,100,000		2 BEDROOMS	
51	61	MUKHWANA PATRICK	0702-629420	6,100,000		2 BEDROOMS	
52	62	KAINZA SAFINA	0782-313816	3,700,000		2 BEDROOMS	
53	63	HIRE SULA	0782-411991	3,700,000		2 BEDROOMS	
54	64	ANYA BEATRICE	0779-830686 /0704-283756	2,800,000		2 BEDROOMS	
55	65	BATANGA L. DAVID	0701-321280	2,000,000		2 BEDROOMS & A SHOP	1 st beneficiary.
56	66	DENIS OKUMU OCHIENG	0702728190	2,800,000		2 BEDROOMS & A SHOP	Purchased from Nabulya Josephine (Nos 7 on DFCU List).
57	67	OGWANG STEPHEN	0772-398705	1,000,000		2 BEDROOMS & A SHOP	1 st beneficiary
58	68	OGWANG/ AKUMU DOREEN		700,000		2 BEDROOMS	
59	111	KOMUGISHA SUSAN		3,000,000		2 BEDROOMS	
60	112	OCHIENG GODIAN (DECEASED)		2,200,000		2 BEDROOMS	1 st beneficiary

							Next of kin : AWOR LORDA – 0782-046587
61	113	MUKURU SILVESTER		2,215,000		2 BEDROOMS	1 st beneficiary
62	114	MARIO JOVIA APADERET	0756-423999	5,500,000		2 BEDROOMS	
63	115	ORADU CHARLES	0777-341372	3,600,000		2 BEDROOMS	
64	116	AYEE IRENE	0772-423990	3,000,000		2 BEDROOMS	
65	117	NYAFAMBA SARAH	0772-440266	31,330,656		2 BEDROOMS	Completed all the payment to DFCU
66	118	ROBERT ANGURA OCHIENG	0752-629288	2,800,000		2 BEDROOMS	1 st beneficiary
67	119	OGEMA OKIM JOYCE		1,900,000		2 BEDROOMS	1 st beneficiary
68	120	ZECHARY OSUL ANGURA OCHIENG		500,000		2 BEDROOMS	Purchased from Taaka Susan (Nos 86 on DFCU list)
69	121	OTIM SIMON ADONGA		2,800,000		2 BEDROOMS	1 st beneficiary
70	122	REHK JOSEPH O	0782-301846	2,800,000		2 BEDROOMS	
71	123	OSUL ISAAC			2,800,000	2 BEDROOMS	Not on DFCU List
72	124	AYET ROBERT	0772-438891	500,000		2 BEDROOMS	1 st beneficiary
73	125	OKIRU CHRISTOPHER	0752-939700	3,800,000		2 BEDROOMS	
74	126	AUMA FLORENCE	0702-655331	900,000		2 BEDROOMS	1 st beneficiary
75	142	OLWENY AMOS ITO OKELLO LYNO		3,100,000		2 BEDROOMS	
76	143	OLWENY AMOS ITO ASODIO JOSHUA	0772-590085	4,000,000		2 BEDROOMS	
77	144	AKUMU REBECCA ITO APIO ALICE WINFRED			3,400,000	2 BEDROOMS	Not on DFCU list
78	145	AKUMU REBECCA ITO IMAI DERRICK	0782-313091	3,000,000		2 BEDROOMS	
79	146	ADIKINI MAUREEN		3,100,000		2 BEDROOMS	1 st beneficiary
80	147	AWOR SUSAN	0772-590085	3,100,000		2 BEDROOMS	1 st beneficiary-

81	148	OMUSOLO SAMUEL ARTHUR	0706-528550	2,200,000		2 BEDROOMS	
82	149	OCHWO JOSEPH NYANGEDDO		3,100,000		2 BEDROOMS	1 st beneficiary
83	150	OGEMA PHOEBE ITO IKWALINGAT KAREN	0702-614620	3,900,000		2 BEDROOMS	
84	151	OGEMA PHOEBE	0702-614620	4,400,000		2 BEDROOMS & A SHOP	1 st beneficiary
85	152	OCHOLA ALI (DECEASED)	0702-354669	2,800,000		2 BEDROOMS & A SHOP	Letters of Administration being processed by AISHA OCHOLA- 0787422844
86	153	OLLO DAVID	0752-658180 /0773-892054	3,950,000		2 BEDROOMS & A SHOP	1 st beneficiary.
87	154	OBBO GODFREY	0776-113232	39,340,600		2 BEDROOMS & A SHOP	Completed all payment for the house.
88	155	OYAMBI JOHN	0782662198	2,800,000		2 BEDROOMS & A SHOP	
89	156	LOWO GABRIEL	0782-662198	5,000,000		2 BEDROOMS & A SHOP	
90	157	AKELLO ROSE INEGET	0774-341490	6,000,000		2 BEDROOMS & A SHOP	1 st beneficiary
91	158	OLWENY AMOS	0772-590085	8,800,000		2 BEDROOMS & A SHOP	1 st beneficiary
92	159	AKUMU REBECCA	0772-560398	3,400,000		2 BEDROOMS	

CATEGORY B: LIST OF CLAIMANTS FOR THE STRUCTURES IN THE EXISTING SLUM SECTION**AS PREVIOUSLY VERIFIED BY STANDARD GAUGE RAILWAY**

No.	CLAIMANT	REMARKS
1	KABOGA MARY AMOT	Details as per Valuation report.
2	GIMBO ROBINA PENINAH	Details as per Valuation report.
3	MUKHOOLI FRED	Details as per Valuation report.
4	ACHIRO ROSE	Details as per Valuation report.
5	ODA OBONYO KENNETH	Details as per Valuation report.
6	NABIFO MADINA NANGIRA	Details as per Valuation report.
7	AKETCH JULIET	Details as per Valuation report.
8	ASOTO-ODA PINYTEK JAMES ODONGO-GITHO	Details as per Valuation report.
9	ACHIYA MICHAEL	Details as per Valuation report.
10	MAGAMBO GODFREY KATURAMU	Details as per Valuation report.
11	ONYANGO YAFESI CHOMBO	Details as per Valuation report.
12	MUKAMBA JOHN	Details as per Valuation report.
13	ROBERT SIMIYU	Details as per Valuation report.
14	OKELLO JOSEPH	Details as per Valuation report.
15	OFAMBA VALENTINO	Details as per Valuation report.
16	OCHIENG VICENT	Details as per Valuation report.
17	KWANGA FATUMA ZAKARIA	Details as per Valuation report.
18	OWORI JOSEPH	Details as per Valuation report.
19	MUSONI GODFREY OCHIENG	Details as per Valuation report.
20	MBABAZI EDWARD	Details as per Valuation report.
21	KAKAI RUKIA	Details as per Valuation report.
22	NABUKWASHI HADIJA	Details as per Valuation report.
23	GIMBO SARAH	Details as per Valuation report.
24	AMONGIN MORGAN	Details as per Valuation report.
25	OMONDI PETER	Details as per Valuation report.
26	MUKURU FRANCIS	Details as per Valuation report.
27	EMORUT DAVID	Details as per Valuation report.
28	HAYOKO WINFRED	Details as per Valuation report. Made a contribution of 100,000 in DFCU.
29	MUKURU SILVESTER	Details as per Valuation report. Also Appears on list A (house 113).
30	EMURIA MICHEAL OWOR	Details as per Valuation report.
31	ESTATE OF THE LATE SIRANGA RUBEN	Details as per Valuation report.
32	OPENDI JOHN	Details as per Valuation report.
33	MUGOYA ALICE NAIGAGA KETTY	Details as per Valuation report.
34	NKOBA TADEO	Details as per Valuation report.
35	JOSEPH OMUSANG	Details as per Valuation report.
36	MALENYA JEOHTHAH MABINDA	Details as per Valuation report.
37	OTIM RAMAZAN	Details as per Valuation report.
38	TAAKA SUSAN	Details as per Valuation report. Sold house 120.

39	OGWANG NAFUTALI	Details as per Valuation report.
40	OSINDE GODFREY	Details as per Valuation report.
41	ADIKINI LYDIA	Details as per Valuation report.
42	OKWARE ROBERT	Details as per Valuation report.
43	ONYANGO ALFRED	Details as per Valuation report.
44	OKWARE FRANCIS	Details as per Valuation report.
45	OKUMU LEVI	Details as per Valuation report.
46	OKELLO AGGREY	Details as per Valuation report.
47	MASARI JOSEPH	Details as per Valuation report.
48	TANGA REMIGIO	Details as per Valuation report.
49	NEKESA EVALYNE	Details as per Valuation report.
50	MALALA ONYANGO GEOFFREY	Details as per Valuation report.
51	OLOKA AUGUSTINE	Details as per Valuation report.
52	NABWIRE VIOLET	Details as per Valuation report.
53	GALUBAALE PAUL	Details as per Valuation report.
54	EMUKULE AMIS	Details as per Valuation report.
55	OSEMWE RITA	Details as per Valuation report.
56	MANGENI SARAH AND FAMILY	Details as per Valuation report.
57	OGWEN JAMES	Details as per Valuation report. Also appears on list A (House 56)
58	OGWEN AMOS	Details as per Valuation report.
59	AKENDI ZIPOLA	Details as per Valuation report.
60	NAIGAGA HARRIET	Details as per Valuation report.
61	AUMA BETTY	Details as per Valuation report. Also appears on list C (nos 44)
62	NABWIRE CHRISTINE	Details as per Valuation report.
63	NAMUGAYA BEATRICE	Details as per Valuation report.
64	ALEBE ALICE	Details as per Valuation report.
65	NABOZO MARGRET	Details as per Valuation report.
66	GIMONO ESTHER	Details as per Valuation report.
67	AKUMU DOREEN	Details as per Valuation report. Also appears on list A (House 68)
68	NAMBUYA SARAH	Details as per Valuation report.
69	OKWARA DAVID	Details as per Valuation report.
70	NAIGAGA OLIVER	Details as per Valuation report.
71	NYAMIEL MARY TEDDY	Details as per Valuation report.
72	NANKANDE MARITA	Details as per Valuation report.
73	KATAIKE ROSE	Details as per Valuation report.
74	CHEMUTAI GRACE	Details as per Valuation report.
75	OKONG IGNATIUS OKIROR	Details as per Valuation report.
76	AMASAJJA SAUL PAUL OSILLO	Details as per Valuation report.
77	MULISA IVAN	Details as per Valuation report.
78	NANTATIA JANIPHER	Details as per Valuation report.
79	AMULEN JOY CHRISITINE	Details as per Valuation report.
80	OKADAPAU ERASMUS EKAPOLON	Details as per Valuation report.
81	TORORO DISTRICT	Details as per Valuation report.

82	MUWONGE JOSEPH JUNIOR & MUWONGE INNOCENT (JOINT OWNERS)	Details as per Valuation report.
83	OKUKU DAVID	Details as per Valuation report. Also Appears on list A. (house 57.)
84	NANKWANGA JANET	Details as per Valuation report.
85	KIDULA JANET JENIFER	Details as per Valuation report. Also appears on list C (No 6).
86	LUNYOLO ANNET	Details as per Valuation report.
87	OCHIENG BERNARD	Details as per Valuation report.
88	EKAPOLON JOSEPH	Details as per Valuation report.
89	OLOWO GABRIEL	Details as per Valuation report.
90	EKISA DIPHAS BLASIO	Details as per Valuation report. Also appears on list C (Nos 53)

CATEGORY C: LIST OF BENEFICIARIES WHO'S HOUSES WERE DEMOLISHED AT PROJECT INCEPTION

AS VERIFIED ON 30TH OCTOBER - 2 NOVEMBER 2021

S/N	CLAIMANT	DETAILS OF DESTROYED STRUCTURES	CONTACTS	REMARKS
1.	WELIKE SIMON PETER	Semi-permanent house existing slab	0776 206110/ 0752 241991	
2.	SUSAN AKELLO	Semi-permanent house of 4 rooms; and a Mud and wattle grass thatched hut	0785 256072	
3.	MORO MOSES	Semi-permanent house of 7 rooms	0777 721953	
4.	WANGOFU MOSES	2No. Semi-permanent houses of 4 rooms and 3 rooms, respectively	0784 984813/ 0782 445144	
5.	MUDUWA FRIDAH	Semi-permanent house of 3 bedroom house and a Pit-latrline of 2 stances	0785 399062	
6.	KIDULA JANET JENIFER	Semi-permanent house of 2 rooms and a kitchen	0778 527370	
	NANDUDU ANNET	2No. Semi-permanent houses of 3 rooms 4 rooms (rentals); and a Pit-latrline	0780 846355	
8.	BABIRYE SARAH	Semi-permanent house of 3 rooms and a Pit-latrline of 1 stance	0773 724119	
9.	ILOWA REMEGIO	Semi-permanent house of 7 – 9 rooms and a Pit-latrline		
10.	NAKAYI ALICE	Semi-permanent house of 5 rooms and a Pit-latrline of 2 stances	0701 013336	
11.	KABEDHA SUSAN	Semi-permanent house of 3 rooms and a Pit-latrline of 2 stances and 1 bathroom	+4917194483 39	
12.	KAITOSI IRENE	2No. Semi-permanent houses of 4 rooms, and 3 rooms; and a Pit-latrline of 2 stances and 1 bathroom	0706 315660	
13.	NAMUJASI ELIZABETH	Semi-permanent house of 5 rooms and a Pit-latrline of 1 stance	0773 830095	
	OWERODUMO JOB JOMAK	Semi-permanent house of 5 rooms and a Pit-latrline of 2 stances	0772 556269	
15.	ONYANGO EMOKOL JOHN PETER	5No. Grass thatched huts, 1 large kitchen, and a Pit-latrline of 1 stance	0774 361866	
16.	AKELLO AGNES	3No. Semi-permanent houses of 10 rooms, 10 rooms, and 5 rooms, and a Pit-latrline of 2 stances	0779 143091	
17.	AWOR PRECIOUS VICTORIA	2No. Semi-permanent house of 4 rooms and 5 rooms		
18.	IROTA WANDERA	Semi-permanent house of 6 rooms-grinding machine house		
19.	BONYO YOWERI	Semi-permanent house of 2 rooms and a Pit-latrline of 2 stances	0782 148791	
20.	NABWIRE OLIVIA ODWORI	Semi-permanent house of 2 shop units i.e., front shop and back room	0778 046085	
21.	MANOKO RONALD	2No. Semi-permanent houses of 3 shop	0778 719532	

	SULWE	units (i.e., 6 rooms front and back) and 4 rooms (tenants)		
22.	KAKAI TEOPISTA	Semi-permanent house of 6 rooms and a Pit- latrine of 1 stance	0784 895180	
23.	ABELE MOHAMMED C/o LEKURU KERUSUM	Semi-permanent house of 16 rooms, 3 No shops; and a Pit-latrline of 3 stances	0755 612980	
24.	OGEMA BINTI	Semi-permanent house of 6 rooms and a Pit-latrline of 2 stances	0782 598380	
25.	OGEMA KENETH BUGGY	Semi-permanent house of 3 rooms and a Pit-latrline of 2 stances	0786 561121	
26.	TIBALEKA SARAH	Semi-permanent house of 2 rooms and the above shared Pit-latrline of 2 stances	0781 392567	
27.	MUKANZA IRENE	Semi-permanent house of 2 rooms	0788 197587	
28.	KYALIMPA HOPE	Semi-permanent house of 2 rooms	0700 943637	
29.	ITEBA ANDREW	Semi-permanent house of 3 rooms	0702 255665	
30.	OCEN RICHARD	Semi-permanent house of 3 rooms	0778 569365	
31.	ONYANGO HELLEN	3No. Semi-permanent houses of 6 rooms, 3 rooms, and 3 rooms; and a Pit-latrline of 3 stances	0782 444954	
32.	ZAVUGA ABDALLA	Semi-permanent house of 2 rooms and a Pit-latrline of 1 stance	0772 287070	
33.	OCHIENG ALLAN	Semi-permanent house of 6 rooms	0782 706013	
34.	AMONDI JACOB	Semi-permanent house of 2 shop units i.e., 2 shop rooms and 2 back rooms	0771 089402	
35.	OTHIENO WILBROD	2No. Semi-permanent house of 13 rooms in total		
36.	NAFULA GRACE IRENE	Semi-permanent house of 1 bedroom, living room, and w.c/ bathroom	0740 520629	
37.	ADIKINI MARY DEVOTA	Semi-permanent house of 1 bedroom, living room, and w.c/ bathroom	0775 495624	
38.	NANDUDU SHARON	Earth grave	0775 770112	
39.	EMURON FANANSIO	Semi-permanent house of 3 rooms	0704 906828	
40.	OBOOTH SILVER PAUL OKUMU	Semi-permanent house of 2 shop rooms and 6 tenement rooms	0772 538311	
41.	ICHEMU KEDRINE	Semi-permanent house of 5 rooms and a Pit-latrline of 2 stances	0706 295309	
42.	AYANGA CHRISTINE	Semi-permanent house of 4 rooms, 1 bathroom and a toilet.		
43.	ONGOYE SHADRACK EMMANUEL	Semi-permanent house of 4 rooms, 1 bathroom and a toilet.	0772392270	
44.	AUMA BETTY	Semi-permanent 6 roomed house with 1 bathroom and a toilet.	0778586716	
45.	LOCAP PHILLIP	Semi-permanent grinding mill, store and a toilet.	0782946733	
46.	AWERE PHOEBE	Semi-permanent 9 roomed house with 1 bathroom and a toilet.	0772462169	

47	ACHIENG SARAH	Semi-permanent 4 roomed house with 1 bathroom and a toilet.	0782348819	
48	OFWONO NORMAN	Semi-permanent 8 roomed house with 1 bathroom and 2 toilets.	0785017796	
49	NYAMGOMA AMELIA SARAH	Semi-permanent 4 roomed house with 1 bathroom and a toilet.	0787871342	
50	NKOBA EMMANUEL	Semi-permanent 8 roomed house with 1 bathroom and 2 toilets.	0785117578	
51	AROTIN DOREEN	Semi-permanent 3 roomed house with 1 bathroom and 2 toilets.		
52.	EDDY ARONDA	Semi-permanent 4 roomed house with 1 bathroom and a toilet.	0754348004	
53	EKISA DIPHAS BLASIO	Semi-permanent 4 roomed house with 1 bathroom and 2 toilet.		Made contribution of ugx 500,000 in DFCU. Also appears on slum section list.
54	AYENG PAULINE DEVOTA	Semi-permanent 4 roomed house with 1 bathroom and 2 toilet.		
55	WANYAI MOHAMMED	Semi-permanent 8 roomed house with 1 bathroom and 2 toilets.	0776981154	
56	EKISA MARK	Semi-permanent 3 roomed house with 1 bathroom and 2 toilets.	0708708424	
57	NAKATO MARION	Semi-permanent 6 roomed house with 1 bathroom and 2 toilet.	0787871342	
58	KATO JOSEPH	Semi-permanent 3 roomed house with 1 bathroom and 2 toilets.	0707829964	
59	AGIREMBABAZI ROGERS	Semi-permanent 2 roomed house with 1 bathroom and 2 toilets.	0778497885	

CATEGORY D: LIST OF 7NOS CLAIMANTS FOR THE POOL HOUSES AS PREVIOUSLY VERIFIED

BY STANDARD GAUGE RAILWAY

No.	CLAIMANT	CONTACT	REMARKS
1	NAMBOZO MARGRET	0772-343911	Details as per the Valuation report.
2	AMIGO OCHOM JAMES	0758-297159	Details as per the Valuation report.
3	MUTONYI BETTY AKORI	0773-316606	Details as per the Valuation report.
4	IRENE KAYITESI	0775-108090	Details as per the Valuation report.
5	JUMA ROMBO	0752-469674	Details as per the Valuation report.
6	OCHIENG BERNARD	0773-406358	Details as per the Valuation report.
7	JUMA GEORGE	0782-496283	Details as per the Valuation report.

ANNEX 5:

**ATTORNEY GENERAL'S LETTER DATED 17th JANUARY
2017 ADVISING ON THE FOLLOWING:**

- 1. Whether the Kasoli Tenants Cooperative Saving and
Credit Society LTD can hold the land**
- 2. The appropriate way forward**

TELEFAXES
DIRECT LINES
ATTORNEY GENERAL 0414-343841
MINISTER OF JUSTICE 0414-343401
SOLICITOR GENERAL 0414-343941
UNDER SECRETARY 0414-342261
GENERAL LINES 0414-230538/9
FAX 0414-230802/254829
WEBSITE www.justice.go.ug



MINISTRY OF JUSTICE AND
CONSTITUTIONAL AFFAIRS
P.O. BOX 7183
KAMPALA - UGANDA

In any correspondence on this subject

Please quote No. ADM.7/181/01

17th January 2017

Permanent Secretary
Ministry of Works and Transport

Permanent Secretary
Ministry of Lands, Housing and Urban Development

Project Coordinator
Standard Gauge Railway

Chairperson
Kasoli Tenants Cooperative Saving and Credit Society Ltd

FAILURE BY GOVERNMENT TO COMPENSATE KASOLI TENANTS COOPERATIVE SAVINGS, CREDIT SOCIETY LTD AND UGANDA LAND COMMISSION

Reference is made to a letter from M/s. Osinde Sentomero Himbaza dated 24th January 2017 Ref. OSH/186/G/2016 who are representing Kasoli Tenants Cooperative Society Limited to the Hon. Deputy Attorney General on the above subject seeking legal advice on the two issues listed below: -

1. Whether the Kasoli Tenants Cooperative Savings and Credit Society Ltd can hold the land?
2. What is the appropriate way forward?

We advise as follows:

1. Whether the Kasoli Tenants Cooperative Saving and Credit Society Ltd can hold the land?

On 10th May, 2003, the Kasoli Tenants Cooperative Savings and Credit Society Ltd was registered as a cooperative society under the provisions of section 1 (2) of the Cooperative Societies Act.

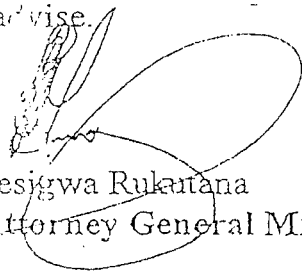
According to Section 28 of the Cooperative Society Act, *"a society on registration shall become a body corporate by the name under which it is registered, with perpetual succession and a common seal, and with power to hold movable and immovable property of every description, to enter into contracts, to institute and defend suits and other legal proceedings and to do all things necessary for the purpose of its constitution"*

By virtue of its registration with the Registrar of Cooperative Societies as per the aforementioned law, the Kasoli Tenants Cooperative Savings and Credit Society Ltd can hold land. It suffices to note that in the MOU the land was supposed to be transferred to the beneficiaries but this has not been effected.

2. What is the appropriate way forward?

Following from the position in issue, we recommend that the title is transferred to Kasoli Tenants Cooperative Saving and Credit Society Ltd, which in turn shall transfer it to SGR for purposes of compensation. The compensation should be paid in the project account which was opened under the MOU from which DFCU Bank has been debiting for payments of the loan facility. The joint bank account which has the Permanent Secretary, Ministry of Lands as co signatory with the Association should be opened with the written authority of the Accountant General in accordance with Section 33(2) Public Finance Management Act 3/2015

It was agreed at an inter – ministerial meeting I chaired, that the Housing Project should be replicated to another site and continue as was conceived. I so advise.



Ion Mwesigwa Rukutana
Deputy Attorney General Ministry of Justice and Constitutional Affairs

ANNEX 6:

**ATTORNEY GENERAL'S LETTER DATED 13th OCTOBER
2016 ADVISING THAT THE PROJECT BE PAID FOR
AS IS**

TELEGRAMS: "ADMINISTER"

DIRECT LINES:

ATTORNEY GENERAL'S OFFICE:

MINISTER'S OFFICE:

DEPUTY ATTORNEY GENERAL:

SOLICITOR GENERAL'S OFFICE:

UNDER SECRETARY'S OFFICE:

GENERAL LINES:

Fax:

EMAIL:

WEBSITE:

0414-343401

0414-343841

0414-230802

0414-343941

0414-342261

0414-230538/9

0414-254829/254829

info@justice.go.ug

www.justice.go.ug



THE REPUBLIC OF UGANDA

MINISTRY OF JUSTICE AND

CONSTITUTIONAL AFFAIRS

P.O. BOX 7183

KAMPALA, Uganda

In any correspondence on this subject

Please quote: D.A.C. 7. S/JCA/16

October 13, 2016

Mr. Ogwang Stephen
Chairman Kasoli Housing Project
P O Box 17
TORO RO

**COMPENSATION DUE TO KASOLI TENANTS' CO-OPERATIVE
SAVINGS AND CREDIT SOCIETY LTD. HOUSING ESTATE PROJECT**

Yours dated 11th October 2016 on the above subject refers.

This is to clarify that at the stakeholders' meeting in our Boardroom, it was agreed, as you state in your letter, that the Kasoli Project be replicated at another venue for the benefit of the intended beneficiaries.

It was further agreed that compensation be paid into the project account for purposes of implementation of the project.

Since the agreement was that the compensation money should enable the replication of the project elsewhere, it follows that SGR should pay for the project as is, that is to say, both land and developments thereon, so that the project can acquire alternative land and develop it as conceived.

I hope this clarification puts the matter to rest.


Mwesiwa-Rukutana (MP)
DEPUTY ATTORNEY GENERAL

TELEPHONE ADMINISTRATION
DIRECT LINES
ATTORNEY GENERAL 0414-343841
MINISTER OF JUSTICE 0414-343401
SOLICITOR GENERAL 0414-343941
UNDER SECRETARY 0414-342261
GENERAL LINES 0414-230538/9
FAX 0414-230802/254829
WEBSITE www.justice.go.ug



MINISTRY OF JUSTICE AND
CONSTITUTIONAL AFFAIRS
P.O. BOX 7183
KAMPALA - UGANDA

In any correspondence on this subject

Please quote No. ADM.7/181/01

17th January 2017

Permanent Secretary
Ministry of Works and Transport

Permanent Secretary
Ministry of Lands, Housing and Urban Development

Project Coordinator
Standard Gauge Railway

Chairperson
Kasoli Tenants Cooperative Saving and Credit Society Ltd

FAILURE BY GOVERNMENT TO COMPENSATE KASOLI TENANTS COOPERATIVE SAVINGS, CREDIT SOCIETY LTD AND UGANDA LAND COMMISSION

Reference is made to a letter from M/s. Osinde Sentomero Himbaza dated 24th January 2017 Ref. OSH/186/G/2016 who are representing Kasoli Tenants Cooperative Society Limited to the Hon. Deputy Attorney General on the above subject seeking legal advice on the two issues listed below: -

1. Whether the Kasoli Tenants Cooperative Savings and Credit Society Ltd can hold the land?
2. What is the appropriate way forward?

We advise as follows:

1. Whether the Kasoli Tenants Cooperative Saving and Credit Society Ltd can hold the land?

On 16th May, 2013, the Kasoli Tenants Cooperative Savings and Credit Society Ltd was registered as a cooperative society under the provisions of section 5 (2) of the Cooperative Societies Act.

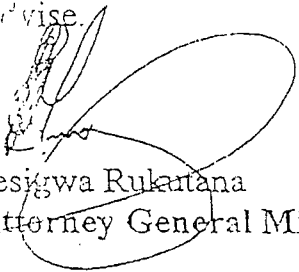
According to Section 26 of the Cooperative Society Act, *"a society on registration shall become a body corporate by the name under which it is registered, with perpetual succession and a common seal, and with power to hold movable and immovable property of every description, to enter into contracts, to institute and defend suits and other legal proceedings and to do all things necessary for the purpose of its constitution"*

By virtue of its registration with the Registrar of Cooperative Societies as per the aforementioned law, the Kasoli Tenants Cooperative Savings and Credit Society Ltd can hold land. It suffices to note that in the MOU the land was supposed to be transferred to the beneficiaries but this has not been effected.

2. What is the appropriate way forward?

Following from the position in issue, we recommend that the title is transferred to Kasoli Tenants Cooperative Saving and Credit Society Ltd, which in turn shall transfer it to SGR for purposes of compensation. The compensation should be paid in the project account which was opened under the MOU from which DFCU Bank has been debiting for payments of the loan facility. The joint bank account which has the Permanent Secretary, Ministry of Lands as co signatory with the Association should be opened with the written authority of the Accountant General in accordance with Section 33(2) Public Finance Management Act 3/2015

It was agreed at an inter – ministerial meeting I chaired, that the Housing Project should be replicated to another site and continue as was conceived. I so advise.



Hon: Mwesiwa Rukutana
Deputy Attorney General Ministry of Justice and Constitutional Affairs

- cc The Minister
Ministry of Works and Transport
- cc The Minister
Ministry of Lands, Housing and Urban Development
- cc The Minister
Ministry of Justice and Constitutional Affairs
- cc The Attorney General
Ministry of Justice and Constitutional Affairs
- cc The Chairman
Uganda Land Commission
- cc The Solicitor General
Ministry of Justice and Constitutional Affairs

ANNEX 8:

**ADVERT FOR SALE BY PUBLIC AUCTION/PRIVATE
TREATY BY BEMUG STRICT AUCTIONEERS AND
COURT BAILIFFS AS RUN IN THE DAILY MONITOR
OF 28TH APRIL 2022**

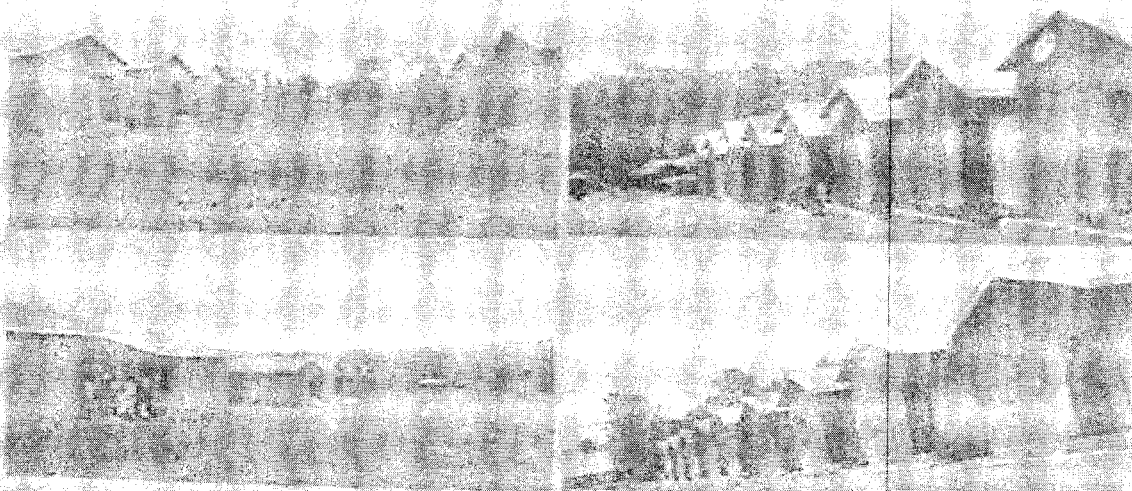


DEMUG STRICT AUCTIONEERS & COURT BAILIFFS

Rent/Debt Collectors, Process Servers, Commission Agents, Gov't Auctioneers, Property Managers, High Court Bailiffs. Plot 47/49 Mirumah Road, UCA Building, Mezzanine Floor, Suite 105, P.O. Box 44, Tel: 346092 Fax 256-346092 Kampala (u) Mobile: 0772-425172, 0772509053 E-mail: demugstrict@gmail.com

SALE BY PUBLIC AUCTION/PRIVATE TREATY

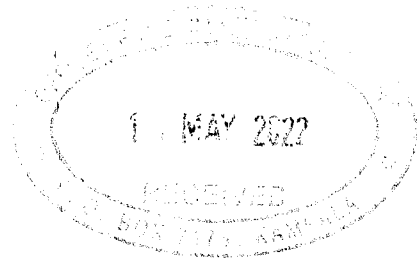
Duly instructed by M/s Sebati & Lule Advocates on behalf of their client a financial, the registered mortgagee, we shall proceed to sale by public auction the property (land and development/s) below under the Mortgage Act 8 of 2009 and Mortgage Deeds unless the debtor/mortgagor/registered proprietor pays all monies owing (principal and interest) plus lawyers' fees, our costs before the expiry of 30 days from the date of this advert.



Debtor: Kasoli Tenants Cooperative Saving and Credit Society Limited. All the houses are in Kasoli Housing Project Tororo Town near Tororo Police farmac road.
Property Description: FRV 3289 Falls 8 Plots 1-29 Kasoli Road, 1-20 Oriema Road, 50-54C Kwana Road, 2-20 and 1-7 Furi Road, 2-8 Cyani Road, 1-8 Wasswa Road, 1-11 and 2-14 Ouwang Road, 1-11 and 2-10 Angera 1 Road, 2-20 Orwona Lane, 2-15 Nkobi Road, 1-29 and 2-20 Ogema Road Tororo Municipality. They are over 70 houses and every house has its own title.

CONDITION OF SALE:

Date of Sale: 3 days from the date of advert.
Time of sale: 10:00 am at our offices.
Price: Subject to a reserve price.
Terms of sale: Cheques bank drafts Direct transfers.



**OFFICE OF THE
LEADER OF THE OPPOSITION**

MINORITY REPORT ABOUT THE KASOLI HOUSING PETITION THAT WAS PRESENTED ON THE 5TH OCTOBER 2021.

May 2022

1.1 Introduction.

The issues raised in this Minority report are based on the Kasoli Petition, the National Development Plan III (Goal number 12), the Ministry of Lands, Housing and Urban Development, Works and Transport and other key stakeholder's presentations before the committee.

Pursuant to Rule 205 of the Rules of Procedure of the Parliament of Uganda, I hereby present a dissenting opinion from the main report of the Committee.

The points of dissent are as follows;

- 1. Failure of the Committee to make a viable verdict on the mortgage Legal Status.*
- 2. Failure of the Committee to scrutinize the Titles of the Land in Question.*
- 3. The silence of the main report on the relationship between Kasoli Tenants SACCO and Kasoli Housing Association.*
- 4. Failure of the Committee to make critical scrutiny of the Development of the Plots and the Beneficiaries Question.*
- 5. Failure of the Committee to make a proper judgement on the actual total land area of the Kasoli housing project in Question.*
- 6. Failure of the Committee to make a proper judgement on MLHUD officials for the mismanagement of the partnership agreement between Kasooli Housing Association, UN Habitant, DFCU Bank, Tororo Municipality council and MLHUD.*



2.0 Justifications for Dissent from the Main Report.

2.1 Failure of the Committee to make a viable verdict on the mortgage Legal Status.

The land on which the Kasoli Housing Project sits is government land which was used as security to obtain credit facility from DFCU Bank Limited. Under the Public Finance and Management Act 2015 and its predecessor, the Public Finance and Accountability Act, there was need to obtain a no-objection instrument from the Ministry of Finance, Planning and Economic Development to guarantee the Mortgage using a government Asset. There is no evidence on record to show that such a clearance was obtained, this puts the legality of the credit facility in question.

There is no information concerning the current outstanding mortgage sum. The Parties involved in the transaction (DFCU Bank and KASOLI Tenants SACCO) never availed any payment schedule which possibly would enable the government valuers to get a better understanding of the mortgage details, and to determine how many people have made deposits on the mortgage or completed their contribution to the credit facility and thereby be considered differently for compensation.

To date, DFCU Bank Ltd and Kasoli Tenants SACCO have either deliberately and or willfully refused to avail this information to the committee. It is only alleged that two people out of 250 paid up their mortgage obligation but there is no evidence on record to ascertain the same.



Recommendation;

There is an urgent need to fully scrutinize and establish the legalities surrounding the entire mortgage arrangement that was given by DFCU Bank Ltd. A lot is left unexplained as to why a credible bank like DFCU which has dealt with government institutions on several occasions had to extend financial assistance without following due process as prescribed under our laws. This leaves a lot unanswered and it should have an impact on the claim they seem to lodge in this whole Housing Project.

2.2 Failure of the Committee to scrutinize the Titles of the Land in Question.

The committee did not critically scrutinize the titles of the Kasoli housing project Land. Uganda Land Commission acquired a **leasehold title; volume 597, folio 25 and instrument No: 113479**, measuring 10 acres from Tororo Town Council. As a photocopy of title from ministry of lands, housing and urban development reveals. **(Annexure 1)**

The Ministry of Lands, Housing and Urban Development also presented to the committee a search made by MINISTRY OF WORKS –STANDARD RAILWAY PROJECT which brought into play another title; **FRV 1289, Folio 8** which was subdivided and mortgaged to DFCU Bank Ltd by ULC.**(annexure 1a)** The committee did not establish whether title LRV 597 Folio 25 was cancelled. You cannot subdivide a leasehold title and get free



hold title. **It is not within our Laws to create two land tenure systems running concurrently on the same piece of land.**

Land Title LRV 597, Folio 25 is in the name of Uganda Land Commission and still running for 99 years from 1st December 1964. If in any case there was conversion from leasehold to freehold, the Ministry should have presented to the committee the mother title for the freehold from which the subdivisions were made.

Currently, there are two titles of the same land; LRV 597, Folio 25 with instrument No. 163476 which is still running for 99 years from 1st December 1964 (**Leasehold**) and the one mortgaged to DFCU FRV 1289, Folio 8, registered on the 24th October 2012 under instrument No. 476555 (**Freehold**). This is revealed from the title search made by Balimwezo Ronald on the 5th of May 2022. **(Annexure 2)** You cannot have two titles on the same land; one in leasehold register and another in freehold register.

Recommendation;

A forensic audit to establish the original title to ensure security of the government land on which Kasoli project is situated should be done urgently.

2.3 The of silence of the main report on the relationship between Kasoli Tenants SACCO and Kasoli Housing Association.

The committee failed to differentiate Kasooli Tenants SACCO from Kasooli Housing Association. On the 18th day February 2010, the Kasooli Housing Association, UN Habitat, DFCU BANK



Ltd, Tororo Municipality Council and MLHUD went into a partnership agreement but on signing the partnership, they used a stamp with the details of the Kasooli Tenants SACCO LTD. This was revealed in the Solicitor General's letter to the Auditor General **(Annexure 3)**

The Legal Status of the Kasoli Housing Association is not evident and therefore it does not have a legal personality mandating it to legally transact in any form whatsoever. There is no documentation showing any transition from Kasoli Tenants Association to Kasoli Tenants Sacco to justify the Kasoli Tenants Sacco seal on documents of Kasoli Tenants Association. Available documents indicate that the DFCU Bank granted a mortgage to Kasoli Tenants Sacco instead of Kasoli Housing Association.

The Official Record of the Kasoli Tenants Sacco has 83 registered members but the alleged current records indicate membership to be standing at 800. This raises a question since the dramatic raise in the numbers is not explained anywhere.

The committee did not investigate the legal relationship between Kasooli Housing Association and the Kasooli Tenants SACCO LTD yet they all appeared on critical vital documents touching this matter. This aspect points at none but impersonation, fraud making the agreement null and void.

Recommendation;

This House considers establishing the legal status of Kasoli Tenants SACCO and Kasoli Housing Association since they seem to be two distinct players that are at the center of the whole Kasoli Housing Project.



2.4 Failure of the Committee to make critical scrutiny of the Development of the Plots and the Beneficiaries Question.

Despite the original construction plan of 250 housing units for the Kasoli housing Project, only 92 were constructed. On examination of the Title, only 167 plots were identified. This would therefore not be able to accommodate the 250 houses as planned in the project documents.

Further scrutiny of the title deed plan indicate that some houses would overlap. It is disturbing to hear that the beneficiaries are pushing for compensation of all the 250 Units which were never constructed.

From the on setoff the SGR acquisition of the right of way in Tororo the beneficiaries were 250 at inception however, more claims have kept on coming through from several individuals which has made the would be beneficiaries to be over and above the initially documented 250 persons. Upon verification by the Ministry for Works and Transport it was found out that the Kasoli housing Project was classified into three groups;

- a. The 92; those who were entitled to the 92 constructed Houses,
- b. The 33 who were in occupation of the land in question before the Housing Project, whose Houses were demolished to pave way for the project but had not been compensated; and
- c. The 125 who are in the neighboring slum area waiting for houses.

Further to note is the Socio-economic survey list that was availed by the Ministry of Land, Housing and Urban



Development to the Auditor General had one name of each beneficiary and initials of other names which made identification and verification very difficult.

Further scrutiny and investigations indicated that 7 people were neither residents nor had any property in the area and 2 were minors at the inception of the project yet the project was meant for household heads.

Further information according to SGR and the Ministry for Work and Transport indicate that 23 individuals registered their relatives as household heads, yet others were minors and owned no property in the area. 24 persons were unidentified because none of the persons engaged had knowledge about them. 16 persons were mere tenants with no property in the area and 17 persons were dead. 6 persons' property were outside the Kasoli Housing Project area. 14 persons were registered yet they had no interest whatsoever in the affected area, this includes those in leadership positions within the area.

The Official Record of the Kasoli Tenants SACCO has 83 registered members but the alleged current records indicate membership to be standing at 800.

Recommendation;

An independent audit should be done to ascertain the true beneficiaries under the Kasoli Housing Project to avoid ghost claimants which may result into loss of huge sums of tax payer's money.



2.5 Failure of the Committee to make a proper judgement on the actual total land area of the land in Question.

A report from Ministry of Works and Transport- Standard Gauge Railway (SGR) Project presented to the committee indicated that initially, the area of the land on which the Kasoli housing Project sits was indicated as 5.3229 hectares (13.15 acres) on the mortgage documents. **However, a copy of the white page that was availed to the Ministry did not bear the acreage.**

In the same report, a title search from the Commissioner Land Registration indicated that the land in question is 9.503 acres (3.846 hectares) as the area size. Given the varying acreages of the said land, a further inquiry was made to the Commission Land Registration by MINISTRY OF WORKS –STANDARD RAILWAY PROJECT and the search indicated 3.8910 hectares (9.615 acres). The report also reveals that the SGR team on ground measured a total area of 13.17 acres. A title Search of the original title of the project land as acquired from Tororo Town Council LRV 597, Folio 25 made by Balimwezo Ronald on the 5th may 2022 revealed that the land measures 4.0468 Hectares (10 acres) **(Annexure 1).**

Recommendation;

This house should reign over and ensure that the actual total land acreage is established. The government valuer should be compelled to specifically establish the size of the said land and inform this House of the same to avoid conflicting figures in line with the land in question. This will guide on how much land was mortgaged and the subsequent compensations if any.



2.5 Failure of the Committee to make a proper judgement on MLHUD officials for the mismanagement of the partnership agreement between Kasooli Housing Association, UN Habitant, DFCU Bank, Tororo Municipality council and MLHUD

On whether approval of the solicitor general's advice was sought or and obtained before signing the partnership agreement between Kasooli Housing Association, UN Habitant, DFCU Bank, Tororo Municipality council and MLHUD. It is clear that the office of the solicitor general guided that according to Article 119 4b of the Constitution of the Republic of Uganda, 1995 as amended, the Attorney General is supposed to approve any document to which government is party or in respect of which government has interest prior to execution.

There is no record that this agreement was approved by the office of the Attorney General. In the opinion of the Solicitor General, it was the duty of the responsible ministry (Ministry of Lands Housing and Urban Development) to seek for the Attorney General's clearance before embarking on the mortgage transaction. Having not done so, they are estopped from denying the legality consequences of their inactions arising out of their actions.

Recommendation;

The reckless and negligent officials in the ministry who with impunity refused to adhere to the known procedure should be brought to book.

3 Conclusion.



The spirit of the Kasoli Project was to use it as a model and replicate it in other areas in a bid to improve the standard of living of low income earners across the country.

The entire project was intended to build 250 housing units out of which only 92 houses were built implying that there is some land of the same project that was not utilized. Therefore, SGR should be advised to use the remaining land and realign its project to save the 92 model houses under the Kasoli Project.

Further still, if the land is not enough, SGR should be advised to buy more land adjacent or next to the project area since it's even more cost effective and it will save tax payer's money. For instance, an acre of land in Tororo around the project area is currently estimated to cost UGX 40m.

Going by the majority report, government will spend over 7.5 Billion in compensation for houses to be demolished and if we purchase land to realign the SGR considering that an acre of land is currently at UGX 40M, 10 acres will cost UGX400M. We shall save UGX 7.1bn and the 92 low cost houses.

It is our humble prayer that the above observations and recommendations be considered for purposes of saving the tax payers money.

Accountability and Service
For God and My Country

I beg to Submit.

A handwritten signature in black ink, appearing to be a stylized name.A handwritten signature in black ink, appearing to be a stylized name.

**ATTACHMENT 3: A COPY OF THE ORIGINAL
MOTHER TITLE FRV 597 FOLIO 25 - TORORO THAT
GAVE BIRTH TO FRV 220 FOLIO 6.**

UGANDA
REGISTRATION OF TITLES ORDINANCE

CERTIFICATE OF TITLE

DESCRIPTION OF LAND

The Leasehold land edged red on the plan attached hereto and situate and known as follows:—

PLOT
Street-Numbers: 12 - 24.
Road Name: KWAPA ROAD.
Township/Municipality: TORORO.
District: BUKEDI. Area: APPROX 10.00 ACRES.

TERM from 1ST DEC. 1964 for 99 years and months
at the rent and subject to the covenants and conditions contained or implied in Lease
Number bound up herewith and to the incumbrances (if any) entered in the
Incumbrance Register.

Easements

PROPRIETORSHIP

Date and Inst. No.	Name and Address of Proprietor	Price or Value	Initials of Registrar
7TH JANUARY, 1966. AT 10.30 A.M. INST. 162476.	UGANDA LAND COMMISSION, OF P.O. BOX 361, KAMPALA.		<i>John W. ...</i> ASST. REGISTRAR OF TITLES

All Fees waived Stamp
Stamp duty borne by Govt:

UGANDA

LEASE BY URBAN AUTHORITY

1. In consideration of the sum of Shillings **Forty five thousand - - - -**
 (Shs. **45,000/-**) paid to the Lessor by the Lessee on or before the execution

of these presents (the receipt whereof the Lessor doth hereby acknowledge) and also in consideration of the rent hereby reserved and of the covenants and conditions hereinafter contained on the part of the Lessee to be observed and performed the Lessor hereby demises unto the Lessee ALL THAT piece of land in the Municipality/Township of TOYORO and known as

Plot Nos. 12 - 24 Kwapa Road

as the same is more particularly delineated on the plan annexed hereto and thereon edged with red (hereinafter called "the said land") TO HOLD the same unto the Lessee (as joint tenants/tenants in common in _____) for the term of Ninety nine _____ years and _____ months from the First _____ day of December _____ One thousand nine hundred and _____

Sixty four - - - YIELDING AND PAYING therefor during the said term the yearly rent of Shillings One peppercorn - - - - -
(Sho - - -) payable by two equal half yearly payments in advance on the First day of January and the First day of July in every year.

2. THE LESSEE HEREBY ~~JOINTLY AND SEVERALLY~~ COVENANTS with the Lessor as follows namely:

(a) To observe and perform all the conditions and covenants implied by law in this lease or otherwise herein contained or referred to.

(b) To ~~erect on the said land buildings~~ maintain any buildings (hereinafter called "the said buildings") ~~or a~~ in

One thousand nine hundred and

(c) ~~(a)~~ Not without the prior written consent of the Lessor to use or suffer to be used the said land and buildings or any part thereof otherwise than for **Police Force.**

(d) ~~(a)~~ Not without the prior written consent of the Lessor to erect any engine or machinery on the said land or in the said buildings save and except such engine or machinery as shall be necessary to or consistent with the user of the said land or buildings as stipulated herein.

~~(f) In addition to any covenant implied herein the Lessee shall not until he has completed the said buildings and obtained a final occupation permit in respect thereof, sell or sublet or part with the possession of or suffer anyone to use or confer on anyone an equitable interest in or in any way mortgage the said land or buildings or any part thereof without having first obtained the written consent of the Lessor.~~

(e) ~~(g)~~ To keep insured the said buildings to the full value thereof in a responsible insurance office against loss or damage by fire and upon the request of the Lessor to produce the policy of such insurance and the receipt for the last premium and to cause all sums received in respect of such insurance to be forthwith laid out and expended in rebuilding or repairing or otherwise reinstating the said buildings and to make up any deficiency in such sums out of the Lessees own money.

(f) ~~(h)~~ Not to make or allow to be made any alterations or additions to any of the said buildings nor to cut injure or demolish or allow to be cut injured or demolished the roof or any of the walls or floors thereof without the prior written consent of the Lessor.

(g) ~~(i)~~ Not at any time during the said term to use exercise or carry on or permit or suffer to be used exercised or carried on in or upon the said land or buildings or any part thereof any noxious noisome or offensive art trade business occupation or calling or to allow any act matter or thing whatsoever to be done at any time during the said term in or upon the said land or buildings which shall or may be or grow to the annoyance nuisance grievance damage or disturbance of the occupiers or owners of the adjoining lands and properties.

the
3. When the Lessee shall have complied with the building covenant herein and if there shall not at the time be any existing breach or non-observance on the part of the Lessee of any of the covenants and conditions in this lease whether express or implied the said term shall be enlarged to ~~years and~~ months from the said day of ~~One thousand nine~~ hundred and ~~hundred and~~

IN WITNESS WHEREOF the Common Seal of the Lessor has hereunto been affixed and the Lessee has/have hereunto set his/her/their hands caused its/their Common Seal to be affixed hereto the day and year first above written.

The COMMON SEAL of the Lessor
was hereunto affixed in the presence of us :—

Power / B. Yangahali
Mayor/Chairman

Ang
Town Clerk

The COMMON SEAL of the Lessee
~~SIGNED by the said~~ was hereunto
affixed — — — — —
in the presence of—

163476		Received
Lodged for registration		
10.30	7.1.66	Don 12/1

WITNESS:—

Name

Chairman

Address

Secretary

Occupation

RECEIVED	
Instrument registered in	
Leasehold	181.597/51.25
of the Register book	
J. H. V. S. S. S.	
Register of Title	

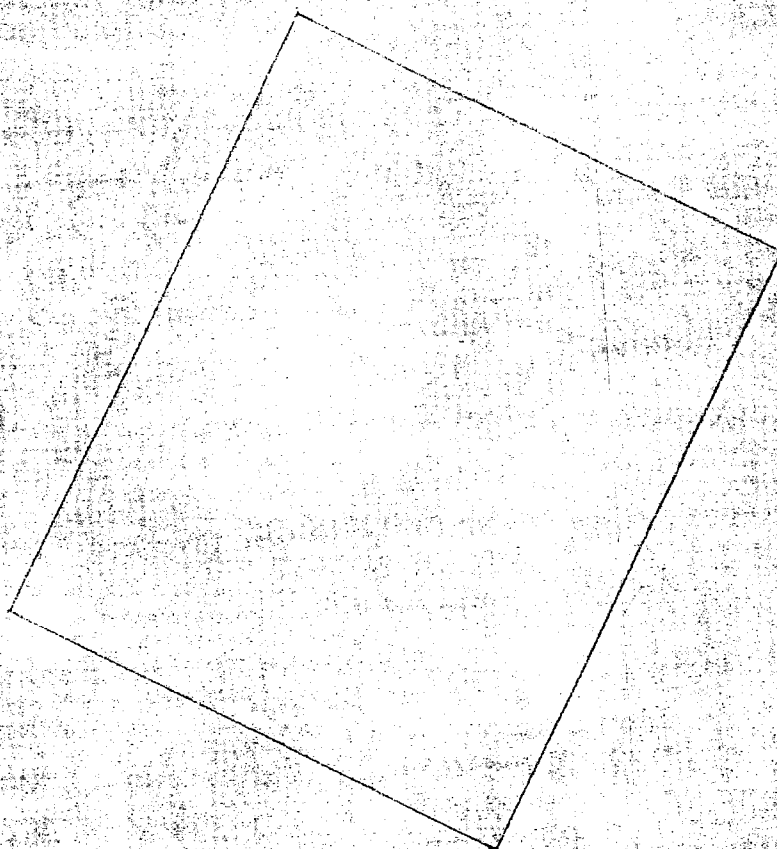
TCOROC

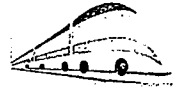
SHEET 64⁴

SCALE 1/2,500

G. R. Bekibinga
G. R. BEKIBINGA.

FOR COMMISSIONER OF LANDS AND SURVEYS.





**THE TITLE SEARCH STATEMENT FOR
FREEHOLD REGISTER VOLUME (FRV)
1289 FOLIO 8**



MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT

General: 0414-230879 / 0414-342931/3
Hon. Minister: 0414-259420
Hon. Minister of State (Lands): 0414-231020
Hon. Minister of State (Housing): 0414-349265
Hon. Minister of State (Urban Devt): 0414-236384

Toll Free: 0800 100 004
Permanent Secretary: 0414-230879
Under Secretary: 0414-236359
Fax: 0414-230891
Email: mlhud@mlhud.go.ug



Tororo Ministry Zonal Office, Plot 2-4, District Road, Tororo

In any correspondence on
this subject please quote No. FRV 1289/8
28th day of October 2021

To: STANDARD GAUGE RAILWAY PROJECT (MINISTRY OF WORKS AND TRANSPORT)
PO BOX 27756, KAMPALA

RE: STATEMENT OF SEARCH AS AT 28th day of October 2021

Reference is made to your request for a search. This is to inform you that the following entries appear on the Titles Register as follows:

Title:

FREEHOLD REGISTER VOLUME 1289 FOLIO 8
LAND AT TORORO TORORO MUNICIPALITY
ANGERAI ROAD PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22,
12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13, 15, 29, 23, 38, 44, 46, 48, 54,
40, 54C, 52A, 52, 54B, 54A, 42, ANGERAI ROAD_PLOT 3, 1, 5, 6, 11,
4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22, 12, 30, 16, 26, 24, 17, 21, 27, 25, 19,
13, 15, 29, 23, 38, 44, 46, 48, 54, 40, 54C, 52A, 52, 54B, 54A, 42,
CHEMWORK LANE PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18,
22, 12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13, 15, 29, 23, 38, 44, 46, 48,
54, 40, 54C, 52A, 52, 54B, 54A, 42, CHEMWORK LANE_PLOT 3, 1, 5,
6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22, 12, 30, 16, 26, 24, 17, 21, 27,
25, 19, 13, 15, 29, 23, 38, 44, 46, 48, 54, 40, 54C, 52A, 52, 54B, 54A,
42, FOURR ROAD PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18,
22, 12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13, 15, 29, 23, 38, 44, 46, 48,
54, 40, 54C, 52A, 52, 54B, 54A, 42, FOURR ROAD_PLOT 3, 1, 5, 6,
11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22, 12, 30, 16, 26, 24, 17, 21, 27, 25,
19, 13, 15, 29, 23, 38, 44, 46, 48, 54, 40, 54C, 52A, 52, 54B, 54A, 42,
KASOLI LANE PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22,
12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13, 15, 29, 23, 38, 44, 46, 48, 54,
40, 54C, 52A, 52, 54B, 54A, 42, KASOLI LANE_PLOT 3, 1, 5, 6, 11, 4,
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13, 15, 29, 23, 38, 44, 46, 48, 54, 40, 54C, 52A, 52, 54B, 54A, 42,
KASOLI ROAD_PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22,
12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13, 15, 29, 23, 38, 44, 46, 48, 54,
40, 54C, 52A, 52, 54B, 54A, 42, KWAPA ROAD PLOT 3, 1, 5, 6, 11, 4,
8, 10, 9, 7, 2, 20, 14, 28, 18, 22, 12, 30, 16, 26, 24, 17, 21, 27, 25, 19,
13, 15, 29, 23, 38, 44, 46, 48, 54, 40, 54C, 52A, 52, 54B, 54A, 42,
KWAPA ROAD_PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22,
12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13, 15, 29, 23, 38, 44, 46, 48, 54,
40, 54C, 52A, 52, 54B, 54A, 42, NKOKA ROAD PLOT 3, 1, 5, 6, 11, 4, 8,
10, 9, 7, 2, 20, 14, 28, 18, 22, 12, 30, 16, 26, 24, 17, 21, 27, 25, 19, 13,
15, 29, 23, 38, 44, 46, 48, 54, 40, 54C, 52A, 52, 54B, 54A, 42, NKOKA
ROAD_PLOT 3, 1, 5, 6, 11, 4, 8, 10, 9, 7, 2, 20, 14, 28, 18, 22, 12, 30,



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Area: 3.8910 HECTARES

Owner/s: UGANDA LAND COMMISSION OF PO BOX 361 KAMPALA
REGISTERED ON 24TH DAY OF OCTOBER 2012 AT 8:45 AM UNDER
INSTRUMENT NO. 476555

Incumbrance/s: MORTGAGE TO DFCU BANK LIMITED OF PO BOX 70 KAMPALA TO
SECURE 0.00 UGX REGISTERED ON 20TH DAY OF MAY 2013 AT
1:29 PM UNDER INSTRUMENT NO. 00000085

It is for you to satisfy yourself that this land is the property of the person in whom you are interested in and not of someone else of the same name.

As only personal searches are of the Register is provided for in the Registration of Titles Act, (Cap. 230), the above information is given on the understanding that its accuracy is not guaranteed and that no liability whatsoever can be accepted if loss or damage result from any





MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT

General: 0414-230879 / 0414-342931/3
 Hon. Minister: 0414-259420
 Hon. Minister of State (Lands): 0414-231020
 Hon. Minister of State (Housing): 0414-349265
 Hon. Minister of State (Urban Devt): 0414-236384

Toll Free: 0800 100 004
 Permanent Secretary: 0414-230879
 Under Secretary: 0414-236359
 Fax: 0414-230891
 Email: mihud@mihud.go.ug



Tororo Ministry Zonal Office, Plot 2-4, District Road, Tororo

In any correspondence on
 this subject please quote No. **LRV 597/25**
5th day of May 2022

To: **RONALD BALIMWEZO**
PO BOX , KAMPALA.

RE: STATEMENT OF SEARCH AS AT 5th day of May 2022

Reference is made to your request for a search. This is to inform you that the following entries appear on the Titles Register as follows:

Title: LEASEHOLD REGISTER VOLUME 597 FOLIO 25
 LAND AT TORORO TORORO MUNICIPALITY
 KWAPA ROAD PLOT 12-24.
 LEASE OF 99 YEARS W.E.F. 1ST DAY OF DECEMBER 1964
 EXPIRATION DATE: 30TH DAY OF NOVEMBER 2063

Area: 4.0468 HECTARES


Owner/s: **GOVERNMENT (ULC) OF P.O. BOX 361, KAMPALA. REGISTERED**
ON 7TH DAY OF JANUARY 1966 AT 10:30 AM UNDER INSTRUMENT
NO. 163476

Incumbrance/s: NONE

It is for you to satisfy yourself that this land is the property of the person in whom you are interested in and not of someone else of the same name.

As only personal searches are of the Register is provided for in the Registration of Titles Act, (Cap. 230), the above information is given on the understanding that its accuracy is not guaranteed and that no liability whatsoever can be accepted if loss or damage result from any error, omission or mis-statement therein.

Yours faithfully,

 **Registrar of Titles**
Bryan Wakwale
Registrar of Titles
For: Commissioner Land Registration



Report Version 1

ADJUTANT GENERAL
TO ASSISTANT ATTORNEY GENERAL

SIGNATURE

DATE

REPUBLIC OF UGANDA

MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT

TORORO MINISTRY ZONAL OFFICE REQUEST FOR A SEARCH

PARTICULARS OF THE PERSON MAKING THE SEARCH

NAME BALIMWEZA RONALD

ADDRESS & PHONE NUMBER 0784 433 654

SIGNATURE

SIGNATURE OF OFFICER

DESCRIPTION OF LAND DATE 05/05/22

COUNTY BLOCK PLOTS 12-24

SEARCH

LRV 597 FOLIO 25

DATE WHEN WHITE PAGE

FRV FOLIO

NAME OF OFFICER ASSISTING

SIGNATURE OF STRONG ROOM ATTENDANT

SIGNATURE OF OFFICER [Signature]

STRONG ROOM PURPOSES

SEARCH BY

ASSISTED BY

FEES CHARGEABLE

DATE WHEN WHITE PAGE IS TAKEN OUT

DATE WHEN WHITE PAGE IS RETURNED

SIGNATURE OF STRONG ROOM ATTENDANT



MINISTRY OF LANDS, HOUSING AND URBAN DEVELOPMENT

General: 0414-230879 / 0414-342931/3
Hon. Minister: 0414-259420
Hon. Minister of State (Lands): 0414-231020
Hon. Minister of State (Housing): 0414-349265
Hon. Minister of State (Urban Devt): 0414-236384

Toll Free: 0800 100 004
Permanent Secretary: 0414-230879
Under Secretary: 0414-236359
Fax: 0414-230891
Email: mihud@mihud.go.ug



Tororo Ministry Zonal Office, Plot 2-4, District Road, Tororo

ACKNOWLEDGEMENT OF RECEIPT OF DOCUMENTS

To: RONALD BALIMWEZO
PO BOX, KAMPALA.

The Tororo Ministry Zonal Office hereby acknowledges that the following documents have been received for the following transaction(s).

Transaction: TOR00005874 Search	
Document	Document No.
1. Payment Receipt	2220008841120
2. Personal ID Document	
3. Application	

Juliet Mary Acom
Data Entry Clerk

Date: 05/May/2022



Agent-ID : 23025416
 Agent : OKETCHO RICHARD OKETC
 HO :
 Location : eastern

Item : URA PAYMENTS
 Customer : BALIMWEZO RONALD
 Cust No : 2220008841120
 Phone : 0780643544
 Date : 05, May 2022
 Time : 16:28:16
 Ref : 023216193186183
 Receipt : SBUOFA7564D
 Token : Payment Successful
 Narration:
 Status : TRANSACTION SUCCESSFUL

Amount Ugx : 10,000
 Fee Ugx : 1,000
 Excise duty: 150
 Amount Ugx : 11,150

Payment Registration Slip

For General Tax
 call our Toll Free
 (256) 800117000

Or log on to URA web portal
<https://www.ura.go.ug>

NOTICE DT-2074

Notice Date :

Taxpayer TIN

Payment Registration Number
 2220008841120



O MUNICIPALITY,

Payment Registration Details

Tax Head : MINISTRY OF LANDS -> SEARCH			
Amount (in UGX) :	10,000	Base Value (in UGX) :	10,000.00
Units :	0	Identity Proof Type :	NA
BPAF Serial Number :	NA	Identity Proof Number:	NA
Reference Number :	2022INTERIMDF1424059	Reference Date :	05/05/2022
Country Of Registration:			

CHEQUES ONLY

Bank	Cheque No	Amount (UGX)

Amount in words: _____

BANK STAMP AND ENDORSEMENT

CASH ONLY

Currency	Amount
50,000/=	
20,000/=	
10,000/=	
5,000/=	
2,000/=	
1,000/=	
500/=	
200/=	
100/=	
50/=	
20/=	
10/=	
5/=	
Total	

Paid in by	Contact Number	0000
Signature	SEARCH CODE	5506397657765Z

This notice has been issued for and on behalf of the Commissioner / Commissioner General

After payment to the bank, you can check the status either at nearest tax office or URA web portal on ura.go.ug
 are advised to use search code given at the bottom of your payment registration slip to track the status. This pa
 registration shall remain valid till 26/05/2022. After the expiry of this payment registration, you will not be able t
 You will be required to register your payment again. If this not

**ATTACHMENT 10: ATTORNEY GENERAL'S OPINION
ON MLHUD COMPENSATION.**

1/1/2018

Dr. William

Ministry of Justice and Constitutional Affairs

Ministry of Justice and Constitutional Affairs

Ministry of Justice and Constitutional Affairs

Ministry of Justice and Constitutional Affairs

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"ADMINISTER"

041-343401

041-343841

041-343941

041-342261

041-230538/9

041-255529

041-6363361

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Document correspondence

Document correspondence

ADM.29/01

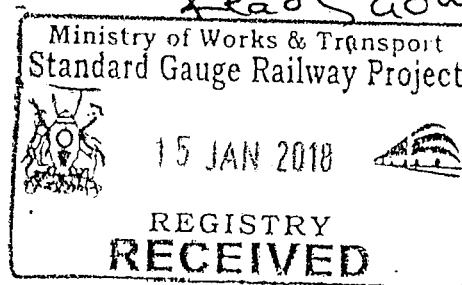
12th January, 2018

The Auditor General,
Office of the Auditor General,
Apollo Kagwa Road,
Plot 20,
P.O. Box 7083,
Kampala, Uganda.



THE REPUBLIC OF UGANDA

MINISTRY OF JUSTICE AND
CONSTITUTIONAL AFFAIRS
P O BOX 7183,
KAMPALA, UGANDA



REQUEST FOR CLARIFICATION ON MATTERS RELATING TO KASOLI HOUSING PROJECT

Reference is made to yours dated 28th July 2017 of reference no. FIIT 54/115/01.

We apologize for the delay in rendering the legal guidance you requested. Our office was having challenges with tracing the documents necessary for the preparation of the legal guidance.

We note that your communication raises the following issues:

1. Whether the approval of this office was obtained before the signing of the Partnership Agreement? If not, advise on the legal effect.
2. Whether the approval of this office was obtained before signing the Mortgage deed?
3. Whether the officials of the Uganda Land Commission (ULC) who signed the mortgage deed had the mandate to bind government in the loan facility?
4. Whether Ministry of Lands, Housing and Urban Development (MLHUD) as a government entity can claim compensation from the government project?
5. Whether it is the Kasoli Tenants SACCO or Kasoli Housing Association that is the right party to the partnership deed? Whether there are any circumstances where Kasoli Tenants SACCO can assume the position and responsibilities of Kasoli Housing Association?
6. Whether there is a legal or bonafide claim by the beneficiaries of the 250 households of the Kasoli area, which should be considered at the point of evaluating the compensation?

Please note that several meetings were held under the Chairmanship of the Deputy Attorney General in attendance were officers from the SGR, MLHUD and ULC to discuss, among others, the compensation of the PAPs and intended replication of the Housing project.

Thereafter 2 letters rendering legal advice on the matter were written to the Permanent Secretary, MLHUD (dated 17th February, 2017 and 14th June 2017 respectively hereby attached).

We hereby resolve the issues as follows:

Issue 1

Whether the approval of this office was obtained before the signing of the Partnership Agreement? If not, advise on the legal effect.

According to Article 119 (4)(b) of the Constitution the Attorney General is mandated to approve any document to which the Government is a party or in respect of which the Government has an interest prior to its execution. We note that there is no record to show that the partnership agreement was approved by this office.

The legal effect of noncompliance with this requirement has been adjudicated upon in several cases. In *Finishing Touches Vs. Attorney General CS 144/2010*, whereby in a procurement process no approval of the Attorney General was obtained, the Court found that it would be unjust for the plaintiff not to be remunerated when the alleged acts of noncompliance were acts of the defendant's servants.

To that extent it was the duty of MLHUD to seek the Attorney General's clearance. Having not done so they are estopped from denying the legality of the document.

Issue 2

Whether the approval of this office was obtained before signing the Mortgage deed?

Following a request from the MLHUD, on 17th April 2013 this office approved the mortgage agreement between the Uganda Land Commission (surety), Kasoli Tenants Cooperative Savings and Credit Society Ltd (borrower) and DFCU Bank for a term loan facility of Ugx 2,500,000,000/= equivalent to USD 1,000,000 repayable in 15 years secured with land held by the Uganda Land Commission. (Copy of the approval letter attached).

Issue 3

Whether the officials of the ULC who signed the mortgage deed had the mandate to bind government in the loan facility?

According to Article 239 of the Constitution the Uganda Land Commission shall hold and manage any land in Uganda vested in or acquired by the Government of Uganda in accordance with the provisions of this Constitution and shall have such other functions as may be prescribed by Parliament.

To operationalize the Article, Parliament enacted the Land Act cap 227 as amended, which establishes the Uganda Land Commission as a body corporate. The governance structure of the ULC consists of a chairperson and not less than four other members appointed by the President with the approval of Parliament (section 47(1)) and a Secretary appointed by the President on recommendation of the Public Service Commission (section 50).

For the purpose of performing its functions under the Constitution and this Act, the commission may—sell, lease or otherwise deal with the land held by it and do such other things as may be necessary for or incidental to the exercise of those powers and the performance of those functions (section 53). In exercising its functions the ULC executes decisions, orders, instruments, contracts and other documents of whatever nature. Documents, instruments, contracts of the ULC may or may not be sealed depending on the nature of the document. Where it is sealed the common seal of ULC shall be authenticated by the signature of the Chairperson or any person authorized and the Secretary (section 52(1)). Where it is not sealed then it can be executed by any member or agent duly authorized in writing by the commission for the purpose (section 52(3)). Any document, instrument, order, decision, contract issued by ULC sealed and authenticated by the chairperson or any authorized member and the secretary or if unsealed but executed by any authorized member shall be received in evidence and be presumed to be so executed on behalf of the commission without further proof (section 52(4)).

The Mortgage Deed was executed on 22nd April 2013 between the Kasoli Tenants Cooperative Savings and Credit Society Limited (the Borrower/Mortgagor), the Uganda Land Commission (the Surety) and DFCU Bank Limited (mortgagee). The officials of ULC appended their signatures. On 26th June 2017, in a communication in response to yours, the Ag. Secretary ULC states that there is no minute by the Commission authorizing mortgaging of the said land to DFCU Bank Ltd.

Section 52(4) of the Land Act enunciates the indoor management rule (ref: *Royal British Bank V. Turquand* (1856) 6 E&B 327) to the extent that parties dealing with ULC, acting in good faith and without knowledge of any irregularity are entitled to assume that any document so executed by the officials is in compliance with the law and has been executed on behalf of the Commission.

In the premises, the ULC acted within its powers in mortgaging the land in so far as doing such other things as may be necessary for or incidental to the exercise of its powers and the performance of its functions. The signatures appended on the mortgage deed bind ULC and Government as against other parties.

Issue 4:

Whether Ministry of Lands, Housing and Urban Development as a government entity can claim compensation from the government project?

On 6th February, 2017 the Permanent Secretary, Ministry of Lands, Housing and Urban Development sought compensation for disbursements totaling 1,692,850,033/= made towards the Kasoli Housing Project.

We note that in your report you have verified that the MLHUD expended a total of Ugx 626,669,469/=. To that extent the MLHUD is a Project Affected Person entitled to compensation. Considering that it is a Government Ministry we recommend that the amount verified is indicated within the total amount for compensation of all PAPs then discussed by the concerned government entities to be addressed administratively.

Issue 5

Whether it is the Kasoli Tenants SACCO or Kasoli Housing Association that is the right party to the partnership deed? Whether there are any circumstances where Kasoli Tenants SACCO can assume the position and responsibilities of Kasoli Housing Association?

On 8th February, 2010 the Kasoli Housing Association, UN-Habitat, DFCU Bank, Tororo Municipal Council and Ministry of Lands, Housing and Urban Development with the intention of implementing a low-income Housing Project in Tororo Municipality executed a Partnership Agreement. On behalf of the Kasoli Housing Association there is a stamp for Kasoli Tenants Cooperative Savings and Credit Society Limited authenticated by a signature and dated 13/04/10.

On 13th April 2010 the Kasoli Tenants Cooperative Savings and Credit Society Limited, UN-Habitat, DFCU Bank, Tororo Municipal Council and Ministry of Lands, Housing and Urban Development executed a memorandum of understanding for the same purpose.

The mortgage deed (22nd April 2013) was executed by Kasoli Tenants Cooperative Savings and Credit Society Limited and the letter from DFCU Bank on the term loan facility (19th March 2013) is addressed to Kasoli Tenants Cooperative Savings and Credit Society Limited.

It suffices to state that the Kasoli Tenants Cooperative Savings and Credit Society Ltd was registered on 16th May, 2003, as a cooperative society under the provisions of section 5(2) of the Cooperative Societies Act.

According to Section 28 of the Cooperative Society Act, "a society on registration shall become a body corporate by the name under which it is registered, with perpetual succession and a common seal, and with power to hold movable and immovable property of every description, to enter into contracts, to institute and defend suits and other legal proceedings and to do all things necessary for the purpose of its constitution."

From the documents it is clear that the intention of the parties was to transact, interact or give effect to Kasoli Tenants Cooperative Savings and Credit Society Limited. Therefore the beneficiary party is Kasoli Tenants Cooperative Savings and Credit Society Limited.

Issue 6

Whether there is a legal or bonafide claim by the beneficiaries of the 250 households of the Kasoli area, which should be considered at the point of evaluating the compensation?

In our letter dated 14th June 2017 to the Permanent Secretary, MLHUD we advised that the memorandum of understanding executed on 13th April 2010 with the intention of implementing a low-income Housing Project in Tororo Municipality, should be the foundation upon which the rightful claimant(s) can be ascertained. The MOU was executed between the Kasoli Tenants Cooperative Savings and Credit Society Limited, UN-Habitat, DFCU Bank, Tororo Municipal Council and Ministry of Lands, Housing and Urban Development. Therefore the beneficiary in the MOU is Kasoli Tenants Cooperative Savings and Credit Society Limited, a body corporate with perpetual succession and with power to hold movable and immovable property of every description, to enter into contracts, to institute and defend suits and other legal proceedings. (Section 28 Cooperative Societies Act).

Any other beneficiary would need to present a claim and the claim would have to be verified to establish the nature of ownership, that is, whether such claim is by a tenant or proprietor, whether rights were relinquished and the nature of rights so relinquished.

Therefore unless the claim is known this office cannot ascertain whether it is a legal or equitable or bonafide or other claim.

Please do not hesitate to seek further clarity on this matter.



Susan Odongo

For: SOLICITOR GENERAL

C.c. Permanent Secretary, Ministry of Lands, Housing & Urban Development

C.c. Project Coordinator, Standard Gauge Railway

**ATTACHMENT 4: RECORD OF CLARIFICATION ON
THE SIZE OF THE LAND RECORD OF
CLARIFICATION ON THE SIZE OF THE LAND.**



Standard Gauge Railway Project
Ministry of Works and Transport



22/01/2016

Mr. [Name] Land Registration
Ministry of Lands, Housing & Urban Development
P.O. Box 1000 Parliament Avenue
Kampala

RE: RECTIFICATION OF ACREAGE OF THE KASOLI HOUSING ESTATE TITLE

The subject matter refers

We have issued a set of 3 copies of the updated deed print of the Kasoli Housing estate land as issued from the commissioner survey and Mappings Entebbe for rectification of the acreage of the said land.

This is to inform you that we are under immense pressure from the stakeholders of the project for the compensation, we are therefore requesting that you avail us the progress of the rectification exercise and the same be communicated to all the stakeholders of the housing project.

Your efforts response will be highly appreciated.

Eng. [Signature] **W. K. Farugambi**
PRO. COORDINATOR
Minister of Works & Transport
Minister of Lands, Housing & Urban Development
Minister of Housing Ministry of Lands, Housing & Urban Development
Chief Executive Officer DFCU
Chairman Uganda Cooperative Savings and Credit Society Limited

Fax: 230891
Telephone: General: 342931/3
Hon. Minister: Direct: 259420
Hon. Minister of State (Urban Devt): 236384
Hon. Minister of State (Lands): 231020
Hon. Minister of State (Housing): 349265
Permanent Secretary: 230879
Director Lands: 341875
Under Secretary: 236359



MINISTRY OF LANDS, HOUSING AND
URBAN DEVELOPMENT -
P.O. BOX 7096, KAMPALA,
UGANDA

THE REPUBLIC OF UGANDA

In any correspondence on
this subject please quote No.

FRV 1289/8

9th DECEMBER 2016

TO: MINISTRY OF WORKS -STANDARD RAILWAY PROJECT
P.O. BOX KAMPALA

RE: STATEMENT OF SEARCH AS AT 9th DECEMBER 2016

Reference is made to your request for a search. This is to inform you that the following entries appear on the Titles Register as follows:

TITLE:

FREEHOLD REGISTER VOLUME 1289 FOLIO 8.
LAND AT TORORO TORORO MUNICIPALITY
BLOCK/ROAD ANGERAI ROAD PLOT NO. 1, 3 AND 5,
BLOCK/ROAD ANGERAI ROAD_ PLOT NO. 7, 9, 11, 2, 4, 6, 8
AND 10,
BLOCK/ROAD CHEMWORK LANE PLOT NO. 1,
BLOCK/ROAD CHEMWORK LANE_ PLOT NO. 3, 5, 7, 9 AND
11,
BLOCK/ROAD FOURR ROAD PLOT NO. 1,
BLOCK/ROAD FOURR ROAD_ PLOT NO. 3, 5, 7, 2, 4, 6, 8, 10,
12, 14, 16, 18, 20, 22, 24, 26, 28 AND 30,
BLOCK/ROAD KASOLI LANE PLOT NO. 2,
BLOCK/ROAD KASOLI LANE_ PLOT NO. 4, 6, 8, 10, 12, 14, 16,
18, 20 AND 24,
BLOCK/ROAD KASOLI ROAD_ PLOT NO. 1, 3, 5, 7, 9, 11, 13,
15, 17, 19, 21, 23, 25, 27 AND 29,
BLOCK/ROAD KWAPA ROAD PLOT NO. 38 AND 44,
BLOCK/ROAD KWAPA ROAD_ PLOT NO. 40, 42, 46, 48, 52,
52A, 54, 54A, 54B AND 54C,
BLOCK/ROAD NKOBA ROAD PLOT NO. 3,
BLOCK/ROAD NKOBA ROAD_ PLOT NO. 7, 9, 11, 13 AND 15,
BLOCK/ROAD OFWONO LANE PLOT NO. 2, 4, 6, 8, 10, 12, 14,
16, 18, 20 AND 5;
BLOCK/ROAD OGEMA ROAD PLOT NO. 1,
BLOCK/ROAD OGEMA ROAD_ PLOT NO. 3, 5, 7, 9, 11, 13, 15,
17, 19, 21, 23, 25, 27, 29, 2, 4, 6, 8, 10, 12, 14, 18, 20, 22, 24, 26,
28 AND 30,
BLOCK/ROAD OGWANG ROAD PLOT NO. 1,
BLOCK/ROAD OGWANG ROAD_ PLOT NO. 3, 5, 7, 9, 11, 2, 4,
6, 8, 10, 12 AND 14,
BLOCK/ROAD OTIENG LANE PLOT NO. 1,
BLOCK/ROAD OTIENG LANE_ PLOT NO. 3, 5, 7, 9, 11, 13, 15,
17, 19, 2, 4, 6, 8, 10, 12, 14, 16, 18 AND 20,
BLOCK/ROAD OYAM ROAD PLOT NO. 2,
BLOCK/ROAD OYAM ROAD_ PLOT NO. 4, 6 AND 8,

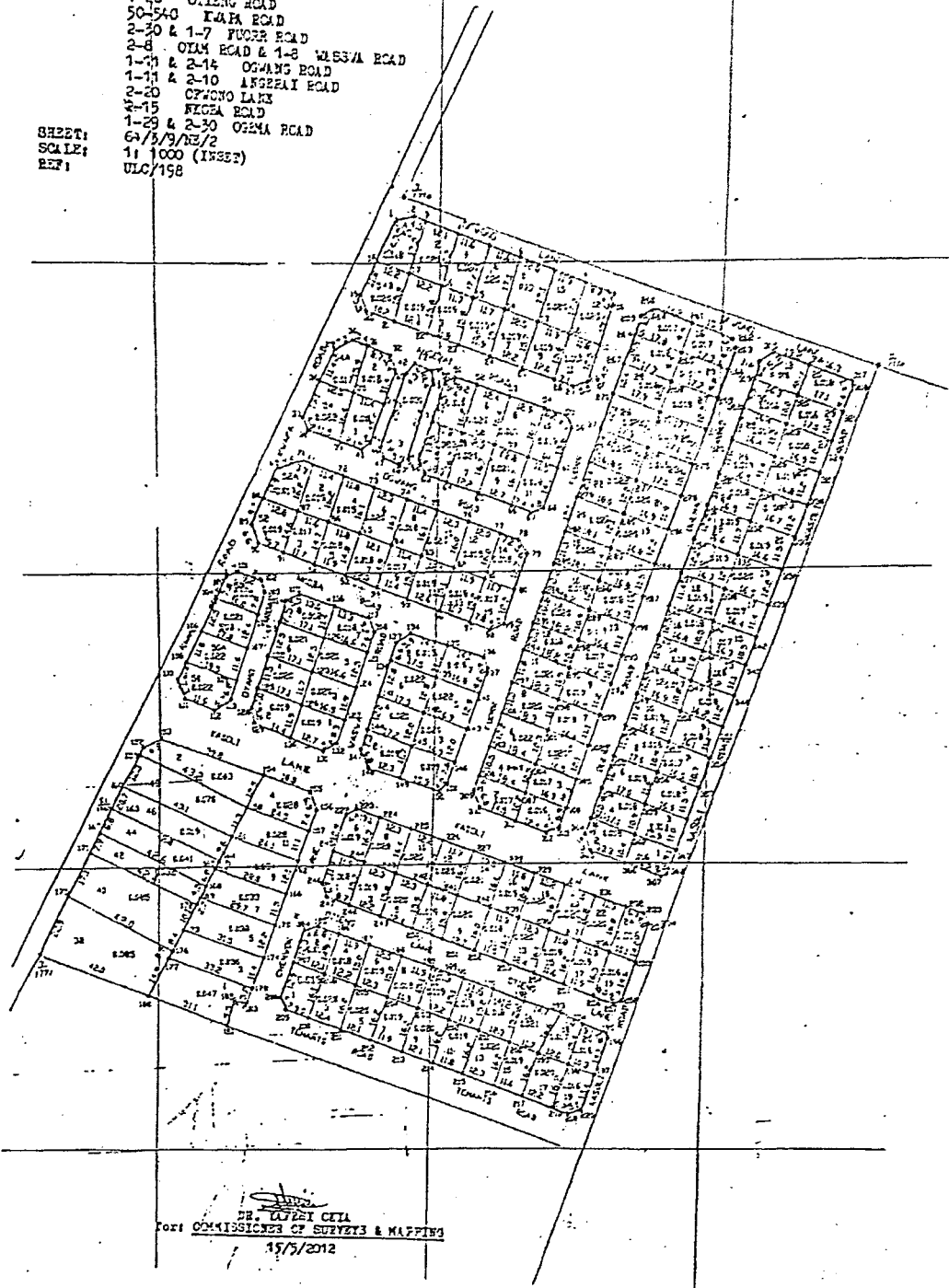


1: 1000

KORORO MUNICIPALITY

PLOTS:
1-29 KASOLI ROAD
4-24 KASOLI LANE
1-20 OTIENG ROAD
50-540 KARA ROAD
2-30 & 1-7 FUORE ROAD
2-8 OTIM ROAD & 1-8 WESSA ROAD
1-11 & 2-14 OGWANG ROAD
1-11 & 2-10 ANGERAI ROAD
2-20 OTYONO LANE
2-15 KESGA ROAD
1-29 & 2-30 ODMA ROAD

SHEET:
SCALE: 1: 1000 (INSET)
REF: ULC/198



For Permanent Secretary
Ministry of Lands, Housing
and Urban Development

[Signature]

**ATTACHMENT 7: VERIFIED LISTS OF
BENEFICIARIES UNDER THE 4 CATEGORIES.**

CATEGORY A: LIST OF CLAIMANTS FOR THE 92 HOUSES AS VERIFIED ON 30TH NOVEMBER - 2 DECEMBER 2021.

NOS	HOUSE NUMBER	OWNERS/ CLAIMANTS (GROUND)	CONTACT	DEPOSIT MADE IN DFCU BANK	PURCHASE THROUGH SACCO	HOUSE TYPE	REMARKS
1	10	MABONI CAXTON	0702-823733	3,700,000		2 BEDROOMS	
2	11	JOHN EPUAT ASANGAI	0752-208404	3,900,000		2 BEDROOMS	
3	12	ALWENYI ROSEMARY		1,000,000		2 BEDROOMS	
4	13	AKIRING BETTY		1,800,000		2 BEDROOMS	
5	14	ANYANGO MARGARET		2,800,000		2 BEDROOMS	
6	15	SYLVIA ETAASIT WERE ITO SHEILA	0772-931086	2,000,000		2 BEDROOMS	
7	16	MUGALU DAVID		1,700,000		2 BEDROOMS	
8	17	NINSIIMA ESTHER	0752-662706 / 0783716325	2,400,000		2 BEDROOMS	
9	18	TURYAHEBWA HARRIET	0752-662706	2,000,000		2 BEDROOMS	
10	19	ETUTU EKOJO SHADRACK	0772-949511 / 0702949511	3,600,000		2 BEDROOMS	
11	20	ACHAN ROSEMARIE ORYEMA	0776-503284	6,400,000		2 BEDROOMS	
12	21	GILBERT OJOK ORYEMA	0751-346966	350,000		2 BEDROOMS	
13	22	OKETCHO ISAAC BARRY		2,600,000		2 BEDROOMS	
14	23	EMUKULE STANLEY		2,800,000		2 BEDROOMS	
15	24	OLOKA JOHN		4,900,000		2 BEDROOMS	
16	25	AMOIT ROSELYN		3,100,000		2 BEDROOMS	
17	26	MUYANIA GEORGE WILLIAM	0772-339426	2,800,000		2 BEDROOMS	
18	27	HARRIET NAMUDDU SSENTONGO	0702-524093 / 0772524093	3,700,000		2 BEDROOMS	
19	29	OBBO ANNA MARY		3,050,000		2 BEDROOMS	
20	30	OMEJJA ODARA CHRISTOPHER		2,600,000		2 BEDROOMS	

43	53	LUNYORO LORNA/ NORAH	0772-886149	4,800,000		2 BEDROOMS	
44	54	TAAKA FLORENCE (DECEASED)	0700607821		3,000,000	2 BEDROOMS	Not on DFCU list. Next of Kin: TAAKA KAKAIRE HASSAN-
45	55	ANGUALIA MOSES GABRIEL	0782-259504	3,100,000		2 BEDROOMS	
46	56	ONGWEN JAMES	0782-904518	3,600,000		2 BEDROOMS	
47	57	OKUKU DAVID	0774-935511	2,800,000		2 BEDROOMS	Transferred from Eddy Aroda (Nos 63 on DFCU List)
48	58	OPIO PETER JOHN		3,000,000		2 BEDROOMS	
49	59	EGESSA HARRIET MARGARET	0772-453541 /0703-453541	2,000,000		2 BEDROOMS	
50	60	SYLVESTER OKOTH		3,100,000		2 BEDROOMS	
51	61	MUKHWANA PATRICK	0702-629420	6,100,000		2 BEDROOMS	
52	62	KAINZA SAFINA	0782-313816	3,700,000		2 BEDROOMS	
53	63	HIRE SULA	0782-411991	3,700,000		2 BEDROOMS	
54	64	ANYA BEATRICE	0779-830686 /0704-283756	2,800,000		2 BEDROOMS	
55	65	BATANGA L. DAVID	0701-321280	2,000,000		2 BEDROOMS & A SHOP	1 st beneficiary.
56	66	DENIS OKUMU OCHIENG	0702728190	2,800,000		2 BEDROOMS & A SHOP	Purchased from Nabulya Josephine (Nos 7 on DFCU List).
57	67	OGWANG STEPHEN	0772-398705	1,000,000		2 BEDROOMS & A SHOP	1 st beneficiary
58	68	OGWANG/ AKUMU DOREEN		700,000		2 BEDROOMS	
59	111	KOMUGISHA SUSAN		3,000,000		2 BEDROOMS	
60	112	OCHIENG GODIAN (DECEASED)		2,200,000		2 BEDROOMS	1 st beneficiary

81	148	OMUSOLO SAMUEL ARTHUR	0706-528550	2,200,000		2 BEDROOMS	
82	149	OCHWO JOSEPH NYANGEDDO		3,100,000		2 BEDROOMS	1 st beneficiary
83	150	OGEMA PHOEBE ITO IKWALINGAT KAREN	0702-614620	3,900,000		2 BEDROOMS	
84	151	OGEMA PHOEBE	0702-614620	4,400,000		2 BEDROOMS & A SHOP	1 st beneficiary
85	152	OCHOLA ALI (DECEASED)	0702-354669	2,800,000		2 BEDROOMS & A SHOP	Letters of Administration being processed by AISHA OCHOLA- 0787422844
86	153	OLLO DAVID	0752-658180 /0773-892054	3,950,000		2 BEDROOMS & A SHOP	1 st beneficiary.
87	154	OBBO GODFREY	0776-113232	39,340,600		2 BEDROOMS & A SHOP	Completed all payment for the house.
88	155	OYAMBI JOHN	0782662198	2,800,000		2 BEDROOMS & A SHOP	
89	156	OLOWO GABRIEL	0782-662198	5,000,000		2 BEDROOMS & A SHOP	
90	157	AKELLO ROSE INEGET	0774-341490	6,000,000		2 BEDROOMS & A SHOP	1 st beneficiary
91	158	OLWENY AMOS	0772-590085	8,800,000		2 BEDROOMS & A SHOP	1 st beneficiary
92	159	AKUMU REBECCA	0772-560398	3,400,000		2 BEDROOMS	

CATEGORY B: LIST OF CLAIMANTS FOR THE STRUCTURES IN THE EXISTING SLUM SECTION**AS PREVIOUSLY VERIFIED BY STANDARD GAUGE RAILWAY**

No.	CLAIMANT	REMARKS
1	KABOGA MARY AMOT	Details as per Valuation report.
2	GIMBO ROBINA PENINAH	Details as per Valuation report.
3	MUKHOOLI FRED	Details as per Valuation report.
4	ACHIRO ROSE	Details as per Valuation report.
5	ODA OBONYO KENNETH	Details as per Valuation report.
6	NABIFO MADINA NANGIRA	Details as per Valuation report.
7	AKETCH JULIET	Details as per Valuation report.
8	ASOTO-ODA PINYTEK JAMES ODONGO-GITHO	Details as per Valuation report.
9	ACHIYA MICHAEL	Details as per Valuation report.
10	MAGAMBO GODFREY KATURAMU	Details as per Valuation report.
11	ONYANGO YAFESI CHOMBO	Details as per Valuation report.
12	MUKAMBA JOHN	Details as per Valuation report.
13	ROBERT SIMIYU	Details as per Valuation report.
14	OKELLO JOSEPH	Details as per Valuation report.
15	OFAMBA VALENTINO	Details as per Valuation report.
16	OCHIENG VICENT	Details as per Valuation report.
17	KWANGA FATUMA ZAKARIA	Details as per Valuation report.
18	OWORI JOSEPH	Details as per Valuation report.
19	MUSONI GODFREY OCHIENG	Details as per Valuation report.
20	MBABAZI EDWARD	Details as per Valuation report.
21	KAKAI RUKIA	Details as per Valuation report.
22	NABUKWASHI HADIJA	Details as per Valuation report.
23	GIMBO SARAH	Details as per Valuation report.
24	AMONGIN MORGAN	Details as per Valuation report.
25	OMONDI PETER	Details as per Valuation report.
26	MUKURU FRANCIS	Details as per Valuation report.
27	EMORUT DAVID	Details as per Valuation report.
28	HAYOKO WINFRED	Details as per Valuation report. Made a contribution of 100,000 in DFCU.
29	MUKURU SILVESTER	Details as per Valuation report. Also Appears on list A (house 113).
30	EMURIA MICHEAL OWOR	Details as per Valuation report.
31	ESTATE OF THE LATE SIRANGA RUBEN	Details as per Valuation report.
32	OPENDI JOHN	Details as per Valuation report.
33	MUGOYA ALICE NAIGAGA KETTY	Details as per Valuation report.
34	NKOBA TADEO	Details as per Valuation report.
35	JOSEPH OMUSANG	Details as per Valuation report.
36	MALENYA JEOHTHAH MABINDA	Details as per Valuation report.
37	OTIM RAMAZAN	Details as per Valuation report.
38	TAACA SUSAN	Details as per Valuation report. Sold house 120.

82	MUWONGE JOSEPH JUNIOR & MUWONGE INNOCENT (JOINT OWNERS)	Details as per Valuation report.
83	OKUKU DAVID	Details as per Valuation report. Also Appears on list A. (house 57.)
84	NANKWANGA JANET	Details as per Valuation report.
85	KIDULA JANET JENIFER	Details as per Valuation report. Also appears on list C (No 6).
86	LUNYOLO ANNET	Details as per Valuation report.
87	OCHIENG BERNARD	Details as per Valuation report.
88	EKAOLON JOSEPH	Details as per Valuation report.
89	OLOWO GABRIEL	Details as per Valuation report.
90	EKISA DIPHAS BLASIO	Details as per Valuation report. Also appears on list C (Nos 53)

CATEGORY C: LIST OF BENEFICIARIES WHO'S HOUSES WERE DEMOLISHED AT PROJECT INCEPTION**AS VERIFIED ON 30TH OCTOBER - 2 NOVEMBER 2021**

S/N	CLAIMANT	DETAILS OF DESTROYED STRUCTURES	CONTACTS	REMARKS
1.	WELIKE SIMON PETER	Semi-permanent house existing slab	0776 206110/ 0752 241991	
2.	SUSAN AKELLO	Semi-permanent house of 4 rooms; and a Mud and wattle grass thatched hut	0785 256072	
3.	MORO MOSES	Semi-permanent house of 7 rooms	0777 721953	
4.	WANGOFU MOSES	2No. Semi-permanent houses of 4 rooms and 3 rooms, respectively	0784 984813/ 0782 445144	
5.	MUDUWA FRIDAH	Semi-permanent house of 3 bedroom house and a Pit-latrline of 2 stances	0785 399062	
6.	KIDULA JANET JENIFER	Semi-permanent house of 2 rooms and a kitchen	0778 527370	
	NANDUDU ANNET	2No. Semi-permanent houses of 3 rooms 4 rooms (rentals); and a Pit-latrline	0780 846355	
8.	BABIRYE SARAH	Semi-permanent house of 3 rooms and a Pit-latrline of 1 stance	0773 724119	
9.	ILOWA REMEGIO	Semi-permanent house of 7 – 9 rooms and a Pit-latrline		
10.	NAKAYI ALICE	Semi-permanent house of 5 rooms and a Pit-latrline of 2 stances	0701 013336	
11.	KABEDHA SUSAN	Semi-permanent house of 3 rooms and a Pit-latrline of 2 stances and 1 bathroom	+4917194483 39	
12.	KAITOSI IRENE	2No. Semi-permanent houses of 4 rooms, and 3 rooms; and a Pit-latrline of 2 stances and 1 bathroom	0706 315660	
13.	NAMUJASI ELIZABETH	Semi-permanent house of 5 rooms and a Pit-latrline of 1 stance	0773 830095	
	OWERODUMO JOB JOMAK	Semi-permanent house of 5 rooms and a Pit-latrline of 2 stances	0772 556269	
15.	ONYANGO EMOKOL JOHN PETER	5No. Grass thatched huts, 1 large kitchen, and a Pit-latrline of 1 stance	0774 361866	
16.	AKELLO AGNES	3No. Semi-permanent houses of 10 rooms, 10 rooms, and 5 rooms, and a Pit-latrline of 2 stances	0779 143091	
17.	AWOR PRECIOUS VICTORIA	2No. Semi-permanent house of 4 rooms and 5 rooms		
18.	IROTA WANDERA	Semi-permanent house of 6 rooms-grinding machine house		
19.	BONYO YOWERI	Semi-permanent house of 2 rooms and a Pit-latrline of 2 stances	0782 148791	
20.	NABWIRE OLIVIA ODWORI	Semi-permanent house of 2 shop units i.e., front shop and back room	0778 046085	
21.	MANOKO RONALD	2No. Semi-permanent houses of 3 shop	0778 719532	

47	ACHIENG SARAH	Semi-permanent 4 roomed house with 1 bathroom and a toilet.	0782348819	
48	OFWONO NORMAN	Semi-permanent 8 roomed house with 1 bathroom and 2 toilets.	0785017796	
49	NYAMGOMA AMELIA SARAH	Semi-permanent 4 roomed house with 1 bathroom and a toilet.	0787871342	
50	NKOBA EMMANUEL	Semi-permanent 8 roomed house with 1 bathroom and 2 toilets.	0785117578	
51	AROTIN DOREEN	Semi-permanent 3 roomed house with 1 bathroom and 2 toilets.		
52.	EDDY ARONDA	Semi-permanent 4 roomed house with 1 bathroom and a toilet.	0754348004	
53	EKISA DIPHAS BLASIO	Semi-permanent 4 roomed house with 1 bathroom and 2 toilet.		Made contribution of ugx 500,000 in DFCU. Also appears on slum section list.
54	AYENG PAULINE DEVOTA	Semi-permanent 4 roomed house with 1 bathroom and 2 toilet.		
55	WANYAI MOHAMMED	Semi-permanent 8 roomed house with 1 bathroom and 2 toilets.	0776981154	
56	EKISA MARK	Semi-permanent 3 roomed house with 1 bathroom and 2 toilets.	0708708424	
57	NAKATO MARION	Semi-permanent 6 roomed house with 1 bathroom and 2 toilet.	0787871342	
58	KATO JOSEPH	Semi-permanent 3 roomed house with 1 bathroom and 2 toilets.	0707829964	
59	AGIREMBABAZI ROGERS	Semi-permanent 2 roomed house with 1 bathroom and 2 toilets.	0778497885	

**ATTACHMENT 5: ORIGINAL LIST OF
BENEFICIARIES AT PROJECT INCEPTION.**

DATA ANALYSIS SHEET FOR KASOLI HOUSING PROJECT SOCIAL ECONOMIC SURVEY.

	A1	A2	A3A	A3B	A4	A5	A6A	A6B	B7	B11	B12A	B12B	B12C	B14	B15	B16	B17	B18	B19	B20	C21	C22	C23	C24	C25	C26A	C26B	D27	D28	D29	D30	D31	D32	
1	ABELE.A.T.M	M	38	N/spec	D	15			A1	S/PMT	NO	NO	NO	3	3	25				NO	A2	NA	NA		NA			YES	50,000	NO			YES	
2	ABELE.H.A	F	29	N/spec	NA	15	NA	NA	A1	MW&P	NO	NO	NO	1	2			YES	A	NO	B4	NA	NA		NA			YES	20,000	NO			YES	
3	ABELE.K.Z	F	33	MAR	C	15	2	4	A3	S/PMT	NO	NO	NO	3	6			YES	D	NO		NA	NA		SAVINGS			YES	50,000					
4	ABELE.M	M	76	N/spec	C	15	3	2	A1	MW&P	NO	NO	NO	2	4			YES	A	NO	B4	120,000	120,000	YES	BETTER JOB			YES	26,000					
5	ABELE.R	M	34	SIN	B	15	1	NA	A1	MW&P	NO	NO	NO	2	4			YES	A	NO	B3	100,000	100,000	YES	NA			YES	30,000	NO		YES		
6	ACHAN.A	F	60	N/spec	A	28	3	2	A2	MW&P	NO	NO	NO	2	2				B	NO	BREW	50,000	100,000	NO	NA			YES	25,000	NO				
7	ACHIA.M	M	46	MAR	D	16	6	2	A1	MW&P	NO	NO	NO	4	2			YES	B	NO	BREW	60,000	100,000	YES	EXPAND BIZ	YES		YES	25,000	NO			YES	
8	ACHIA.O	F	37	MAR	C	10	3	2	A1	S/PMT	NO	NO	NO	2	4					NO	A4	100,000	150,000	YES	NA			YES	50,000	NO			YES	
9	ACHIENG.T	F	28	MAR	C	20	2	3	A2	S/PMT	NO	NO	NO							NO		NA	NA		NA			YES	25,000	NO				
10	ADIKINI.M	F	18	SIN	C	6	5	4	A3	MW&P	NO	NO	NO	4	6	15	15	YES	B	NO	A4	NA	NA		NA									
11	AGINUS.O	M	65	MAR	E	15	10	6	A1	S/PMT	NO	YES	NO	3	3			YES	D	NO	A1	600,000	240,000		NA									
12	AGIREMBAZI.R	M	20	SIN	C	20	1	2	A3	MW&P	NO	NO	NO	1	1			YES	B	NO	GUARD	150,000	150,000	YES	NA			YES	20,000	NO			NO	
13	AKAKOLO.D	F	24	MAR	D	15	2	1	A3	N/spec	NO	NO	NO	3	6			YES	B	NO		NA	NA		NA									
14	AKELLO.A	F	60	MAR	B	15	3		A2	S/PMT	NO	NO	NO	12	3			YES	B	NO	A4	NA	NA		NA			NO						
15	AKILING.B	F	28	N/spec	C	20	1	NA	A1	MW&P	NO	NO	NO	2	3			YES	D	NO	A3	100,000	150,000	YES	NA			YES						
16	AKIRAPA.C	F	36	MAR	C	36	2	3	A3	S/PMT	NO	NO	NO							NO		NA	NA		NA									
17	AKOTH LYDIA	F	22	N/spec	B	22	NA	NA	A2	S/PMT	NO	NO	NO	3	4			YES	B	NO	A4	200,000	250,000	YES	SHOP			YES	30,000				YES	
18	AKUMU	F	45	MAR	A	30	4	2	A1	MW&P	NO	NO	NO	1	1			YES	A	NO	A4	100,000	300,000	YES	NA			YES	37,000	NO			YES	
19	AKUMU.D	F	20	SIN	C	20	1	1	A2	S/PMT	NO	NO	NO	6	8			YES	B	NO		NA	NA		NA			YES	25,000	NO			YES	
20	ALUKA.YOKO	M	38	MAR	B	5	2	7	A1	N/spec	NO	NO	NO		4			YES	B	NO	A2	NA	NA		NA			YES	200,000					
21	AMALI.C	F	40	MAR	D	18	2	2	A1	S/PMT	NO	NO	NO	0	4			YES		NO	A1	100,000	100,000	YES	BODABODA	YES	H/TCHER	YES	400,000	NO			YES	
22	AMALIE	F	28	MAR	C	20	2	3	A2	S/PMT	NO	NO	NO	3	4			YES	B	NO	A4	300,000	200,000	YES	SALOON			YES	30,000					
23	AMOIT.S	F	52	MAR	C	10	4	2	A1	S/PMT	NO	NO	NO	4	4			YES	B	NO	A1	NA	NA		LOAN			YES	50,000					
24	AMONDI.J	M	37	MAR	D	37	2	4	A3	MW&P	NO	NO	NO	2	2			YES		NO	CHARCOAL	5,000,000	5,000,000	YES	BETTER JOB			NO		NO			YES	
25	AMONDI.S	F	49	MAR	B	40	3	0	A2	MW&P	NO	NO	NO	1	1	NA	NA	YES	A	NO	BODA	200,000	300,000	YES	NA	NA		YES	25,000	NO	NA	NA	YES	
26	AMOO.C	F	27	MAR	C	8	2	1	A3	N/spec	NO	NO	NO		3			YES		NO	A1	NA	NA		NA			YES	5,000					
27	AMUSGUT.D	F	19	SIN	C	12	3	5	A3	S/PMT	NO	NO	NO	4	5					NO		NA	NA		NA									
28	ANGERIE.P	M	30	MAR	A	30	2	4	A2	MW&P	NO	NO	NO	1	1			YES	A	NO	B3	200,000	200,000	YES	NA	NO		YES	20,000	YES			YES	
29	ANYA.B	F	40	SIN	D	9	2	2	A1	MW&P	NO	NO	NO	1	2			YES	B	NO	B3	400,000	600,000	YES	RENTAL HOUSES			YES	50,000	NO				
30	ANYAKORIT.T	F	39	N/spec	C	3	5	3	A1	MW&P	NO	NO	NO	2	2			YES	A	NO	B1	100,000	700,000	YES	NA	YES		YES	400,000	YES	0.1M		YES	
31	ARIKO.E.J	F	48	MAR	D	17	4	4	C	S/PMT	NO	NO	NO	4	4			YES	C	NO	A1	350,000	500,000	YES	TENDERS	YES	MoW	YES	120,000	YES	0.5M	6	YES	
32	ASHAGAT.G	F	19	SIN	C	19	1	NA	A3	S/PMT	NO	NO	NO					YES	B	NO		NA	NA		NA	YES	MoW	YES	50,000	NO			YES	
33	ASINDE.Z	F	46	MAR	B	30	2		A2	S/PMT	NO	NO	NO	7	4			YES		NO		70,000	90,000	YES	SHOP			YES	45,000					
34	ASOTO.J	M	25	MAR	C	25	2		A3	S/PMT	NO	NO	NO	7	4			YES		NO		70,000	90,000	YES	SHOP			YES	45,000					
35	ASOTO.O.J.P	M	60	MAR	C	30	2		A2	S/PMT	NO	NO	NO	7	4			YES		NO		70,000	90,000	YES	SHOP			YES	45,000					
36	ASOTO.R.G	F	19	SIN	B	19	NA	NA	A3	S/PMT	NO	NO	NO	7	4					NO		70,000	90,000	YES	SHOP			YES	45,000					
37	ASUDIO.S.J	M	18	SIN	C	18	NA	NA	A3	MW&P	NO	NO	NO	1	2			YES	A	NO	B3	100,000	100,000	YES	NA			YES	30,000	NO			YES	
38	ATHIENO.M.M	F	26	SIN	C	26	1	2	A2	S/PMT	NO	NO	NO							NO		NA	NA		NA									
39	ATIANGA.B	F	48	MAR	B	36	4	10	A2	S/PMT	NO	NO	NO	4	4			YES	B	NO	A4	70,000	90,000	YES	LOAN			YES	10,000					
40	AUMA MARIAM	F	29	MAR	B	20	2	4	A1	S/PMT	NO	NO	NO	2	2			YES	D	NO	B2	NA	NA		SAVINGS			YES	50,000					
41	AUMA.T	F	58	MAR	B	8	4	3	A2	N/spec	NO	NO	NO					YES	B	NO		NA	NA		NA			YES	20,000					
42	AWUMA.F	F	40	WID	C	30	2		A2	MW&P	NO	NO	NO	3	6					NO		NA	NA		NA									
43	AYEET PAUL	M	77	N/spec	C	40	10	6	A1	MW&P	NO	NO	NO	2	3			YES	D	NO	A3	100,000	150,000	YES	NA			YES						
44	AYEET ROBS	M	44	MAR	C	30	3	6	A1	MW&P	NO	NO	NO	2	4			YES	D	NO		300,000	500,000	YES	NA	YES	BIZ	YES		NO			YES	
45	AYEET.S	M	48	MAR	C	30	3	4	A1	MW&P	NO	NO	NO	4	6			YES	B	BUILDING	BUILDER	50,000	NA		NA									
46	AYET SIMON	M	26	MAR	C	26	2	2	A3	MW&P	NO	NO	NO	1	1			YES	B	NO	GUARD	150,000	150,000	YES	NA			YES	20,000	NO			NO	
47	BALMOI.R	M	24	MAR	C	14	3	1	A1	S/PMT	NO	NO	NO	2	5					NO		NA	NA		NA									

57	EMOJONG.J	M	27	MAR	C	15	2	2	A2	S/PMT	NO	NO	NO	22	3		YES	B	NO		NA	NA		NA		YES	20,000					
58	EMOOTI.M	M	36	MAR	B	8	4	3	A2	N/spec	NO	NO	NO				YES	B	NO		NA	NA		NA		YES	20,000					
59	EMORUT.D	M	34	MAR	C	25	2	3	A3	MW&P	NO	NO	NO								NA	NA		NA								
60	EMUSGUT.J	M	19	SIN	C	19	1		A3	MW&P	NO	NO	NO	3	5				NO		STUDENT	NA	NA		NA		YES				YES	
61	ESANYU.O	M	19	N/spec	D	19	1	0	A3	MW&P	NO	NO	NO	2	2		NO	B	NO		50,000	50,000	YES	NA		YES	25,000	NO				
62	EWAGART.E	M	37	MAR	C	37	2	4	A3	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3	NA	NA		NA		YES		NO		YES		
63	GIDUDU.S	M	50	MAR	D	17	6	10	A1	S/PMT	NO	NO	NO	4	8		YES	D	NO	A1	400,000	700,000	YES	SAVINGS	YES	YES	100,000					
64	GIDUDULA	M	18	SIN	C	12	1	NA	A3	MW&P	NO	NO	NO	2	4		YES	D	NO		300,000	500,000	YES	NA	YES	BIZ	YES		NO		YES	
65	HARONO.N	F	36	MAR	B	13	4	4	A3	S/PMT	NO	NO	NO	3	5				NO		NA	NA		NA								
66	HASHABURI.G	M	35	MAR	C	12	3	4	A1	S/PMT	NO	NO	NO	3	3		YES	B	NO	B1	250,000	250,000	YES	LOAN		NO	NA	YES	20,000	NO		
67	HAWA.ZANZU	F	30	MAR	A	30	2	5	A3	MW&P	NO	NO	NO	4	2		YES	B	NO	BREW	60,000	100,000	YES	EXPAND BIZ	YES		YES	25,000	NO		YES	
68	HAYOKO.W	F	38	MAR	C	13	3	2	A2	MW&P	NO	NO	NO	3	6		YES	C	NO	A1	284,000	484,000		NA			YES	50,000	NO		YES	
69	IMAI.DERIK	M	23	SIN	C	10	3	5	A3	N/spec	NO	NO	NO	4	6		YES	D	NO		NA	NA		NA		YES	20,000					
70	IMOO.D	M	19	SIN	C	15	1	1	A3	MW&P	NO	NO	NO	2	6				NO		NA	NA		NA								
71	IROTA.E	M	50	MAR	E	19	10	8	A1	MW&P	NO	YES	NO	7	6		YES	A	NO	B3	2,000,000	4,000,000	YES	ESTABLISH A	YES	SCHOOL A	YES	25,000	NO		YES	
72	ITEBA.A	M	40	MAR	E	40	2	4	A1	MW&P	NO	NO	NO	4	5		YES	B	NO	TEACHER	NA	NA		NA		YES						
73	IVAN.MULISA	M	21	SIN	C	21	0	0	A2	MW&P	NO	NO	NO	1	2	NA	NA	YES	B	NO	B4	120,000	120,000	YES	BOOST BIZ	NA		YES	25,800	NO	NA	NA
74	JUMA.ABD	M	52	MAR	C	20	1	7	A3	MW&P	NO	NO	NO	2	4		YES	A	NO	B3	2,000,000	4,000,000	YES	ESTABLISH A	YES	SCHOOL A	YES	25,000	NO		YES	
75	KABEDA.S	F	23	SIN	D	23	1		A3	MW&P	NO	NO	NO	3	5		YES	B	NO	PROC.OFF	NA	NA	YES	NA		YES						
76	KABOGA.A	M	48	WID	C	27	6	1	A2	MW&P	NO	NO	NO	4	7		YES	B	NO		120,000	180,000		NA		YES						
77	KAKAI.T	F	58	WID	B	30	1	2	A1	MW&P	NO	NO	NO	4	2		YES	A	NO	B1	250,000	550,000	YES	NA		YES	50,000					
78	KALANI.V	M	26	SIN	C	26	1	3	A3	S/PMT	NO	NO	NO						NO		NA	NA		NA								
79	KAMALWA.M	F	52	MAR	C	15	2	9	A2	MW&P	NO	NO	NO	3	5		YES	B	NO	A1	284,000	NA		NA	NO	YES	25,000				YES	
80	KARAMAGI.P	M	38	MAR	C	35	3	2	A3	MW&P	NO	NO	NO	7	6		YES	A	NO	B3	2,000,000	4,000,000	YES	ESTABLISH A	YES	SCHOOL A	YES	25,000	NO		YES	
81	KASAMBYA.M	M	36	MAR	A	20	3	5	A1	MW&P	NO	NO	NO	2	2		NO	B	NO		50,000	50,000	YES	NA		YES	25,000	NO				
82	KASASA.N.V	M	39	MAR	D	35	2	7	A1	S/PMT	NO	NO	NO	2	2		YES	A		CARPENTER	NA	NA		NA		YES	10,000					
83	KASSIM.Y	M	55	MAR	D	35	6	5	A2	S/PMT	NO	NO	NO	4	5				NO		NA	NA		NA								
84	KATO.J	M	28	SIN	D	28	1		A3	S/PMT	NO	NO	NO	1	2		YES	A	NO	CASHIER	150,000	150,000		NA		YES	50,000					
85	KATURAMU.A	M	26	MAR	C	26	2	3	A3	S/PMT	NO	NO	NO	4	5				NO		NA	NA		NA		YES	80,000	YES	4M	12	YES	
86	KILANGWA.M	M	47	MAR	C	15	3	7	A2	MW&P	NO	NO	NO	2	6				NO		NA	NA		NA								
87	KISISA.A	M	18	MAR	B	18	6	4	A3	S/PMT	NO	NO	NO	6	4		YES	B	NO	A2	120,000	150,000	YES	LOAN		YES	50,000					
88	KITONE	M	29	MAR	B	29	3	1	A3	N/spec	NO	NO	NO	1	2		YES	A	NO	CAR WASHER	150,000	150,000	YES	CHANGE BIZ		YES	30,000	NO			YES	
89	KUTUZA.I	M	30	MAR	C	25	2	3	A3	MW&P	NO	NO	NO						NO		NA	NA		NA								
90	KUTUZA.S	M	55	MAR	D	24	6	3	A2	MW&P	NO	NO	NO	4			YES	B	NO		NA	NA		NA								
91	KYALIMPA.H	F	19	SIN	B	C	19	1	A3	MW&P	YES	YES	NO	2	2		YES	A	NO	BREWING	200,000	200,000	YES	NA		YES	26,000	NO			YES	
92	MABERI.J	M	38	N/spec	B	16	3	8	A1	MW&P	NO	NO	NO	2	2		YES	A	NO	MOLASS SALES	60,000	60,000	YES	NA		YES	35,000	NO			NO	
93	MAGAMBO.K.G	M	42	MAR	C	30	2	6	A1	MW&P	NO	NO	NO	6	7		YES	C	A4		NA	NA		NA		YES	100,000	YES	12M			
94	MAGENI.S	F	42	MAR	C	33	7	6	A1	S/PMT	NO	NO	NO	32	32		YES	D	NO	A2	NA	NA		NA		YES	100,000					
95	MAKHAYI.H	M	50	MAR	B	19	3	7	A2	MW&P	NO	NO	NO	4	6		YES	B	BUILDING	BUILDER	50,000	NA		NA								
96	MAKHAYI.M	M	54	MAR	D	25	6	2	A1	MW&P	NO	NO	NO	3	3		YES	A	CARPENTER	B3	200,000	250,000	YES	NA		YES	25,000	NO				
97	MALOB.A	M	36	MAR	C	36	2	2	A3	MW&P	NO	NO	NO	4			YES	B	NO		NA	NA		NA								
98	MANGENI.J	M	63	MAR	C	27	18	2	A1	MW&P	NO	NO	NO	12	20		YES	C	NO		100,000	NA	YES	RENTAL HOUSES		YES	30,000	NO			YES	
99	MBABAZI.E	M	25	MAR	C	25	2	1	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	A4	70,000	70,000	YES	NA		NO						
100	MILWELI.G	M	38	MAR	C	20	20	4	A3	S/PMT	NO	NO	NO	4	6	15	15	YES	NO		A1	200,000	80,000	NO	NA		YES					
101	MORO.P	M	49	MAR	C	24	7	2	A1	N/spec	NO	NO	NO	6	3	NA	NA	YES	A	NO	B4	300,000	700,000	YES	NA	NA	YES	25,000	NO			
102	MORO.J	M	28	SIN	D	24			A3	MW&P	NO	NO	NO	2	2		YES	B	NO	A4	300,000	300,000	YES	NA		YES	5,000					
103	MORO.M	M	24	SIN	D	24			A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B4	300,000	345,000	YES	NA		YES	5,000					
104	MUBIRU.R	M	35	MAR	B	35	2	1	A3	MW&P	NO	NO	NO	1	2	NA	NA	NO	B	NO	BUTCHER	60,000	60,000	YES	NA	NA	YES	50,000	NO	NA	NA	NA
105	MUCANURA.I	F	19	SIN	D	19	1		A3	MW&P	NO	NO	NO	4	5		YES	B	NO		NA	NA		NA								
106	MUDUWA.F	M	40	MAR	B	15	3	7	A2	MW&P	NO	NO	NO	2	5		YES	A	NO	B4	NA	NA		NA								
107	MUDUWA.R	F	48																													

116	MUSAMAKI.S	F	30	MAR	B	2	2	NA	A2	S/PMT	NO	NO	NO	1	2		YES	B	NO	B4	30,000	300,000		NA			YES		NO					
117	MUSISIE	M	35	MAR	C	23	2	1	A2	S/PMT	NO	NO	NO	4	6		YES	B	NO	B3	NA	250,000		NA	YES	TEACHER	YES	50,000	NO			YES		
118	MUWONGE.J	M	25	SIN	D	20	1	NA	A1	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3	NA	NA		NA			YES		NO				YES	
119	NABIFO.M	F	38	SIN	A	25	5	4	A2	S/PMT	NO	NO	NO	3	3				NO	BREWING	50,000	60,000		NA									YES	
120	NABWIRE.B	F	38	SIN	C	6	2	2	A1	N/spec	NO	NO	NO	2	3		11	YES	A	NO	B1	NA	NA		NA									
121	NABWIRE.C	F	43	SIN	A	43	2	2	B	MW&P	NO	NO	NO	1	3				NO	A1	NA	NA		NA			YES		NO				YES	
122	NABWIRE.N	F	30	MAR	C	26	2	2	A3	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3	NA	NA		NA			YES		60,000	NO			YES	
123	NABWIRE.N	F	30	MAR	C	NA	2	2	A3	S/PMT	NO	NO	NO	3	4		YES	B	NO		NA	NA		NA			YES		100,000	NO			YES	
124	NABWIRE.S	F	29	SIN	C	26	1	2	A2	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3	NA	NA		NA			YES		30,000	NO			YES	
125	NABWIRE.S.V	F	27	MAR	C	20	3	2	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B3	100,000	100,000	YES	NA			YES		25,000	NO			YES	
126	NAGULO.E	F	70	N/spec	A	30	2	0	A1	MW&P	NO	NO	NO	1	2		YES	B	NO	B4	20,000	20,000	YES	NA			YES		NO				YES	
127	NAIGAGA.K.A	F	42	N/spec	C	20	3	3	B	MW&P	NO	NO	NO	2					NO	B3	100,000	100,000	NO	NA	YES		NO					YES		
128	NAKABUGO.A	F	70	N/spec	A	56	2		A2	MW&P	NO	NO	NO	3	2			NO	B	NO	BREW	20,000	100,000		NA			YES		27,000	NO			YES
129	NAKIZA.J	F	50	MAR	D	26	6	NA	A2	S/PMT	NO	NO	NO								NA	NA		NA			YES		25,000	NO				
130	NALYANGA.G	M	26	SIN	C					N/spec	NO	NO	NO							NO	NA	NA		NA										
131	NAMALGAR.F	M	40	MAR	C	25	2	6	A2	S/PMT	NO	NO	NO	5	5		YES	B	NO	B1	200,000	200,000	YES	LOAN			YES		20,000				YES	
132	NAMONDDI.J	F	27	SIN	D	6	1	2	A1	MW&P	NO	NO	NO	1	2		YES	A	NO	B4	NA	NA		NA			YES		20,000	NO			YES	
133	NAMONOR.F	F	30	MAR	B	30	2		A3	MW&P	NO	NO	NO	2	2		YES		NO	CHARCOAL	5,000,000	5,000,000	YES	BETTER JOB			NO		NO				YES	
134	NAMUNO.A	F	56	SIN	B	20	6		A3	S/PMT	NO	NO	NO	7	6		YES	D	NO	A4	500,000	500,000	YES	SAVINGS			YES							
135	NAMUTELE.K	F	42	N/spec	C	20	2	6	A1	S/PMT	NO	NO	NO							NO	NA	NA		NA			YES		25,000	NO				
136	NAMUTOSI.B	F	29	MAR	D	29	2	3	A1	MW&P	NO	NO	NO	3	4	WA	WA	YES	PAINTING		NA	NA		NA										
137	NANGIRA.F	F	54	MAR	C	30	2	6	A1	S/PMT	NO	NO	NO				YES	B	NO		NA	NA		NA	YES		YES		50,000	NO			YES	
138	NANGIRA.I	M	46	MAR	B	30	2	4	A1	MW&P	NO	NO	NO	3	6		YES	C	NO	A1	284,000	484,000		NA			YES		50,000	NO			YES	
139	NANGIRA.Y	M	44	MAR	C	35	6	6	A2	MW&P	NO	NO	NO	6	10		YES	B	NO		NA	NA		NA										
140	NANTATYA.J	F	44	MAR	B	27	14		A2	S/PMT	NO	NO	NO	3	4		YES		NO	A4	200,000	250,000	YES	LOAN	NO	NA	YES		20,000	NO				
141	NASWALI.M	M	26	N/spec	D	20	3	1	A2	N/spec	NO	NO	NO	3	5		NO		NO	A1	400,000	600,000	YES	SS BIZ	YES	NURSE	YES		50,000	NO			YES	
142	NDEGE.G	M	28	MAR	C	15	2	3	A2	S/PMT	NO	NO	NO	2	4				NO		NA	NA		NA										
143	NEKESA.I	F	40	MAR	D	20	3	4	C	S/PMT	NO	NO	NO	0	4		YES		NO	A4	600,000	900,000		NA	YES	C&F	YES		500,000					
144	NKOBA.E	M	23	SIN	C	23	1	NA	A3	MW&P	NO	NO	NO	6	7		YES	C	A4		NA	NA		NA			YES		100,000	Y	12M			
145	NKOBA.I	M	23	MAR	C	23	2	2	A3	S/PMT	NO	NO	NO	4	6		YES	B	NO		NA	NA		NA										
146	NKOBA.T	M	30	MAR	C	30	2	3	A3	MW&P	NO	NO	NO	2	2		YES	A	NO	MOLASS SALES	60,000	60,000	YES	NA			YES		35,000	NO			NO	
147	OCHIEN.R	M	38	MAR	E	10	2	3	A1	MW&P	NO	NO	NO	4	5		YES	B	NO		NA	NA		NA										
148	OCHIENG.B	M	38	MAR	C	31	3	2	A3	S/PMT	NO	NO	NO	3	6		YES	D	NO	A4	NA	NA		NA			YES		100,000					
149	OCHIENG.G	M	43	MAR	NA	NA	4	6	A1	MW&P	NO	NO	NO	2	5		NO	B	NO	BREW	20,000	100,000		NA			YES		27,000	NO			YES	
150	OCHIENG.P	M	40	MAR	B	40	2	7	A3	MW&P	NO	NO	NO	2	2		YES	A	NO	HOTEL ATTENDANT	20,000	600,000	YES	NA			YES		20,000					
151	OCHIENG.R.O	M	38	MAR	B	10	2	8	A1	MW&P	NO	NO	NO	5	4	15	15	YES	A	NO	B3	150,000	358,000	YES	SHOP			NO					YES	
152	OCHITTI.R	M	39	MAR	C	8	3	4	A1	S/PMT	NO	NO	NO	5	4		YES	D	NO	A1	180,000	180,000	YES	SAVINGS			YES		50,000	NO			YES	
153	OCHOM.A	M	27	SIN	E	27	1	NA	A3	S/PMT	NO	NO	NO	6	8		YES	B	NO		NA	NA		NA			YES			NO			YES	
154	ODINGA.E.S	M	43	MAR	C	20	4	2	A1	MW&P	NO	NO	NO	1	2		YES	A	NO	BREW	200,000	200,000	YES	BOOST BIZ	NO		YES		48,000	NO			YES	
155	ODONGO.M	M	27	MAR	C		2	2	A2	S/PMT	NO	NO	NO	22	3		YES	B	NO	A4	100,000	650,000	YES	LOAN			YES		20,000					
156	OFAMBA.V	M	55	MAR	B	32	8	15	A2	S/PMT	NO	NO	NO	3	5				NO		NA	NA		NA										
157	OFWONO.S	M	35	MAR	C	17	2	2	C	S/PMT	NO	NO	NO	0	4		YES		NO	A2	800,000	1,800,000	YES	SSBIZ	YES	S/KEEP	YES		400,000	NO			YES	
158	OGEMA.B.M	F	38	SIN	C	38	1	3	A3	MW&P	NO	NO	NO	4	5		YES	B	NO	B3	NA	NA		NA			YES							
159	OGEMA.C	M	20	SIN	C	20	0	0	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B4	360,000	60,000	YES	BETTER JOB			YES		20,000	NO			NO	
160	OGEMA.J	F	47	MAR	C	47	7		A3	MW&P	NO	NO	NO	6	12				YES	B	NO	NA	NA		NA									
161	OGEMA.K	M	45	MAR	C	45	3	6	A3	MW&P	NO	NO	NO	4	5		YES	B	NO		NA	NA		NA										
162	OGEMA.M	M	28	SIN	B	28	1	NA	A3	MW&P	NO	NO	NO	4	5		YES	B	NO		NA	NA		NA			YES				NO			
163	OGEMA.P	F	34	MAR	D	34	2	4	A3	MW&P	NO	NO	NO	4	5		YES	B	NO	B3	NA	NA		YES	NA	YES		YES		NO			YES	
164	OGWANG.N	M	65	MAR	A	23	6	5	A1	S/PMT	NO	NO	NO	4	4				NO		NA	NA		NA										
165	OGWANG.S	M	44	MAR	C	20	5	3	A2	S/PMT	NO	NO	NO	4	6		YES	B	NO	B3	NA	250,000		NA	YES		YES		50,000	NO			YES	
166	OKADAPAU.E	M	68	MAR	C	10	9	2	A1	S/PMT	NO	NO	NO	1	3	20	30	YES	D	NO	B3	400,000	400,000	YES	SAVINGS			YES		100,000	NO			YES
167	OKADAPAU.E.M	M	37	MAR	C	8	3	3	A1	S/PMT	NO	NO	NO	1	3	20	30	YES	D	NO	A3	300,000	300,000		SAVINGS			YES		50,000	NO			YES
168	OKELLO.A	M	40	MAR	C	15	2	3	A1	MW&P	NO	NO	NO	1	2	3	3	YES	A	NO	B1	120,000	120,000	YES	FARMING			YES		20,000	NO			YES
169	OKELLO.O.J	M	20	SIN	B	20	2	1	A2	S/PMT	NO	NO	NO	3	4		YES	B	NO	A4	NA	NA		NA			YES		20,000					
170	OKETCHO.D	M	50	MAR	A	15	4	13	A1	S/PMT	NO	NO	NO	3	5		YES	B	NO	B3	NA	NA		NA			YES			NO			YES	
171	OKETCHO.I	M	23	MAR	C	10	2		A2	MW&P	NO	NO	NO	3	6				NO		NA	NA		NA										
172	OKIDELE.C	M	27	MAR	C	16	2	1	A1	S/PMT	NO	NO	NO	3	5	WA	YES		NO	A4	NA	NA		NA			YES		100,000					
173	OKOJOI.G	M	25	MAR	C	25	2	1	A3	MW&P	NO	NO	NO	1	2		YES	A	NO	B4	NA	NA		NA			YES		20,000	NO			YES	
174	OKULLU.D	M	45	MAR	D	9	4	5	A1	MW&P	NO	NO	YES	3	3	10		YES	B	B4	NA	NA		NA			YES			NO			NO	

175	OKUMU.L	M	43	MAR	D	14	3	6	A2	MW&P	NO	NO	NO	2	4	100	WA	YES	BRICK LAYIN	A4	210,000	80,000	YES	FARMING										
176	OKWALE.A	M	30	MAR	C	16	2	5	A1	S/PMT	NO	NO	NO	2	3			YES	B	NO	A2	NA	NA		LOAN	YES	BMAN	YES	20,000					
177	OKWALE.F	M	55	MAR	B	14	4	3	A2	S/PMT	NO	NO	NO	1	3			YES	YES	NO		NA	NA		FARMING			YES	20,000	NO				YES
178	OKWALE.M	M	42	MAR	B	5	4	3	A1	S/PMT	NO	NO	NO	1	3			YES	B	NO	A1	100,000	50,000	YES	FARMING			YES		NO			YES	
179	OKWARA.D	M	29	MAR	B	9	4	2	A1	S/PMT	NO	NO	NO	1	2			YES	B	NO	A2	70,000	40,000	YES	FARMING	NO	WIFE	YES	25,000	NO			YES	
180	OLOWO.Y	M	87	MAR	A	10	9	NA	A2	S/PMT	NO	NO	NO					YES	B	NO		NA	NA		NA	YES		YES	50,000	NO			YES	
181	OLWENY.A	M	45	MAR	C	30	3	5	A3	N/spec	NO	NO	NO	4	6	15	15	YES	D	NO	A1	650,000	80,000	YES	NA			YES		NO			YES	
182	OLWENY.A.E	M	43	MAR	C	43	3	4	A1	MW&P	NO	NO	NO	4	5			YES	B	BUILDING	A1	NA	NA		NA									
183	OMALI.SAM	M	26	MAR	C	22	2	2	A3	S/PMT	NO	NO	NO	4	12			YES	D	NO	A4	NA	NA		SAVINGS			YES	50,000					
184	OMASAJJA.E	M	25	SIN	C	NA	1	NA	A3	MW&P	NO	NO	NO	2	3			YES	D	NO	A3	100,000	150,000	YES	NA			YES						
185	OMASAJJA.E.S	M	40	MAR	C	10	2	7	A1	MW&P	NO	NO	NO	2	4			YES	D	NO		300,000	500,000	YES	NA	YES	BIZ	YES		NO			YES	
186	OMITTO.P	M	54	MAR	B	20	5	4	A2	S/PMT	NO	NO	NO	2	4					NO		NA	NA		NA									
187	OMITTO.P	M	54	MAR	B	20	5	4	A2	S/PMT	NO	NO	NO	2	4					NO		NA	NA		NA									
188	OMOIT.Z	M	60	MAR	C	36	3	18	A3	S/PMT	NO	NO	NO	1	NA			YES		NO	B4	400,000	400,000	YES	BIZ	YES	P/CHIEF	YES	300,000	NO			YES	
189	ONDIRAIA.S	M	45	MAR	D	18	2	2	A2	N/spec	NO	NO	NO	3	5			NO		NO	A1	400,000	600,000	YES	SS BIZ	YES	NURSE	YES	50,000	NO	3M		YES	
190	ONGOYE.J	M	45	MAR	B	25	6	1	A2	S/PMT	NO	NO	NO	3	5			YES	B	NO	B3	NA	NA		NA			YES		NO			YES	
191	ONGWEN.A	M	27	MAR	E	15	2	2	A2	S/PMT	NO	NO	NO	2	4			YES	B	NO	NGO	500,000	500,000		FARMING			YES	20,000	NO			YES	
192	ONGWEN.J	M	57	MAR	C	15	6	2	A2	S/PMT	NO	NO	NO							NO		NA	NA		NA			YES	25,000	NO				
193	ONYANGO.A	M	40	MAR	D	8	2	3	A1	MW&P	NO	NO	NO	1	4	7	7	YES	B	BUILDING	B1	700,000	700,000	YES	NA			YES	20,000	YES	7M		YES	
194	ONYANGO.G.M	M	22	MAR	B	8	4	5	A3	MW&P	NO	NO	NO							NO		NA	NA		NA									
195	ONYANGO.L	F	34	MAR	B	8	2	3	A1	MW&P	NO	NO	NO	1	2	7	7	YES	A	NO	B1	500,000	700,000	YES	NA			YES	20,000	NO				
196	ONYANGO.P	M	19	N/spec	B	8	1	2	A1	MW&P	NO	NO	NO	1	3	7	7	YES	A	NO	B2	200,000	200,000	YES	RENOVATE HOUSES			YES	20,000				YES	
197	OPENDI.J	M	50	MAR	D	17	4	3	A2	S/PMT	NO	NO	NO	2	4			YES	B	NO		NA	NA											
198	OPIO.M	M	20	N/spec	C	19	NA	NA	A3	MW&P	NO	NO	NO	3	3	40		YES	A	NO		500,000	550,000	YES	BOOST BIZ	NO		YES	32,000	YES	1M		YES	
199	OSIALE.E	M	40	MAR	B	40	2	5	A3	S/PMT	NO	NO	NO	4	6			YES	B	NO	B3	NA	250,000		NA	YES		YES	50,000	NO			YES	
200	OTHIENO.J	M	22	SIN	D	22	1		A2	S/PMT	NO	NO	NO					YES	B	NO		NA	NA		NA	YES		YES	50,000	NO			YES	
201	OTHIENO.J	M	75	MAR	B	50	2	5	A3	S/PMT	NO	NO	NO	4	6	15	15			NO	A1	210,000	50,000		NA									
202	OTHIENO.W	M	38	MAR	D	36	2	4	A3	S/PMT	NO	NO	NO	6	8			YES	B	NO	NGO	NA	NA		NA			YES	25,000	NO			YES	
203	OTIENG.S	M	16	SIN	C	5	2	1	A3	MW&P	NO	NO	NO	4	6					NO		NA	NA		NA									
204	OTIM.S	M	55	MAR	C	20	4	4	A1	S/PMT	NO	YES	NO	8	9			YES	YES	C/ENG	A5	220,000	150,000	YES	FARMING									
205	OWERE.D.M.J	M	60	MAR	D	8	4	2	A1	S/PMT	NO	NO	NO	3	3			YES	D	NO	A1	NA	NA		NA			YES	130,000					
206	OWERE.S.B	M	40	MAR	B	10	3	7	A2	MW&P	NO	NO	NO	6	7			YES		NO	B3	80,000	350,000	YES	FARMING	NO								
207	OWOR.G	M	57	MAR	C	9	6	6	A1	MW&P	NO	NO	NO	5	7			NO		NO	B4	NA	NA	NO	NA	NO		NO						
208	OWOR.J	M	47	MAR	A	24	2	6	A2	S/PMT	NO	NO	NO	5	14			YES	D	NO	A4	70,000	70,000		SAVINGS			YES	70,000	NO			YES	
209	OYAMO.OYAM	M	60	MAR	B	27	17	10	A1	S/PMT	NO	NO	NO	8	10					NO		NA	NA		NA			YES	50,000					
210	OYEKA	M	42	MAR	D	30	NA	5	A3	MW&P	NO	NO	NO	2	2			NO		NO	IN NGO	250,000	250,000		NA			YES	25,000					
211	OYUK.S	M	43	MAR	B	13	3	3	A1	S/PMT	NO	NO	NO	3	4	130	130	YES	D	NO	A4	NA	NA		POULTRY			YES	30,000					
212	POROMONG.J	M	22	SIN	B	22	14		A3	S/PMT	NO	NO	NO	3	5			YES		NO	A4	200,000	250,000	YES	LOAN	NO	NA	YES	20,000	NO				
213	ROKAMET.M	M	27	MAR	B	25	2	4	A3	MW&P	NO	NO	NO	2	4	8.5	8.5	YES	A	NO	B4	120,000	120,000	YES	BETTER JOB			YES	26,000					
214	SAMANYA.A.K	M	32	MAR	B	32	2	7	A1	MW&P	NO	NO	NO	2	2			YES	A	NO	HOTEL ATTENDANT	20,000	600,000	YES	NA			YES	20,000					
215	SAMANYA.E	M	20	SIN	C	10	6		A1	MW&P	NO	NO	NO	3	3			YES	B	NO	STUDENT	NA	NA		NA									YES
216	SIMIYA.R	M	42	MAR	B	32	2	2	A3	MW&P	YES	YES	NO	2	2			YES	A	NO	BREWING	200,000	200,000	YES	NA			YES	26,000	NO			YES	
217	TAAKA.F	F	30	MAR	D	17	3	1	C	S/PMT	NO	NO	NO	5	4			YES		NO	A1	650,000	800,000	YES	SALOON	YES	C&F	YES	150,000	NO			YES	
218	TAAKA.S	F	38	MAR	D	16	6	6	A1	N/spec	NO	NO	NO	1	2			YES	B	NO		NA	NA		NA									
219	TANGA.R	M	30	MAR	B	7	3	5	A1	MW&P	NO	NO	NO							NO					NA									
220	TIBALEKA.S	F	18	SIN	C	18	1		A3	MW&P	NO	NO	NO	4	5			YES	B	NO		NA	NA		NA			YES		NO			YES	
221	WAKWALE.K	M	30	MAR	C	15	2	2	A3	MW&P	NO	NO	NO	2	4			YES	A	NO	B4	120,000	120,000	YES	BETTER JOB			YES	26,000					
222	WAMANGA.H	M	29	SIN	C	29			A3	MW&P	NO	NO	NO	2	2			YES	A	NO		60,000	60,000	YES	NA			YES	35,000	NO			NO	
223	WAMAZENDE	M	30	SIN	B	10	1	0	A2	MW&P	NO	NO	NO	2	2			NO	B	NO	BREW	70,000	70,000	YES	NA			YES	35,000	NO			YES	
224	WANDERA.P.O	M	35	MAR	D	10	2	7	A3	MW&P	NO	NO	NO	4	4	15	15	YES	D	NO	BANKER	800,000	820,000	YES	SAVINGS			YES	50,000	NO			NO	
225	WANDUKWA.F	M	45	MAR	C	25	3	7	A2	MW&P	NO	NO	NO	6	4			YES	B	NO	A1	98,000	130,000	NO	NA			YES		NO				
226	WANIANYE.M	M	28	MAR	C	28	2	1	A1	MW&P	NO	NO	NO	3	4	32	96	YES	D	NO	A1	300,000	50,000	YES	NA			YES	20,000	NO			YES	
227	WANYAMA.A	M	39	MAR	C	39	4	6	A1	MW&P	NO	NO	NO	2	2			YES	A	NO	B3	100,000	150,000		NA	YES	SELF	YES	75,000	NO			YES	
228	WANYAMA.L	M	80	MAR	C	50	8	10	A2	MW&P	NO	NO	NO	8	3			YES	B	NO	C/SEV	150,000	500,000	YES	NA			YES	25,000	NO			YES	
229	WEJULY.S	M	27	MAR	C	18	4	3	A3	MW&P	NO	NO	NO	5	7			NO		NO	B4	300,000	400,000	NO	BIZ	NO		NO	100,000	YES				
230	YERI.APOLLO	M	43	MAR	D	20	3	4	A1	S/PMT	NO	NO	NO	0	4			YES	A	NO	A1	700,000	900,000	YES	SHOP	YES	SECRETARY	YES	400,000	NO			YES	
231	YERI.S	F	35	MAR	D	18	3	2	C	S/PMT	NO	NO	NO	4	4			YES		NO	A1	500,000	900,000	YES	SCHOOL	YES	TRADER	YES	200,000	YES			YES	
232	ZAVUGA.A.D	M	19	N/spec	C	19	1	NA	A3	S/PMT	NO	NO	NO	2	3			YES	A	NO	B3	200,000	200,000	YES	TENDER			YES	20,000	NO			YES	