

**P.C.M.C.A**  
**PARTNERSHIP CHRISTIAN MISSION FOR CENTRAL AFRICA**  
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## **FINANCIAL REPORT**

### **INTRODUCTION.**

Partnership Christian Mission for Central Africa (PCMCA) as an Organization working in community development, has started an activity of serving (loaning) for the beneficiaries of PCMCA.

In term of building capacity of our beneficiaries, PCMCA selected among the beneficiaries of the previous project, so due the lack of enough funds. After consultations with Thea trustees and consultant Howard Clare, we conclude to reduce the number of beneficiaries from 20 people from four groups of five people for each group to 10 people come from the above number.

The criteria of selection was just, select those who work good and have the sense of responsibility and how understand better the finance systems.

### **DEVELOPMENT OF ACTIVITY.**

This activity of loaning the funds was started in June 2005 and the funds will be loaned within a period of six months from the date of signing contract.

During for Howard Visit last November 2004 and also Referring to his report the beneficiaries' request for increasing the period of using loans and increasing the loans, it will help them to refund the funds with long period. That is why the loans were given for six months from June to the end of December 2005.

The previous amount given to the beneficiaries was 50.000 frw for each member, as required and recommended by beneficiaries in Howard report. Thea Trust examines his or her request and decides to increase the amount from 50.000 frw to 100.000 frw each person that is why the number of beneficiaries was reduced from 20 people to 10 people.

The percent convened between beneficiaries and PCMCA was 3 % per month, why as the amount increased the percent decreased, so they can gain more from their side.

Due to the amount given to **100.000** Fr, each month the will refund with 3% that is to say 3.000 Fr per month.

### 1. Table of loans given to Business Associations.

<b>N0</b>	<b>Names</b>	<b>loans</b>	<b>Period of refunding loans</b>	<b>Interest per month of 3 %</b>	<b>Interest for six months</b>
<b>01</b>	M. Murangwa Djamira	100.000	6months	3000	18000
<b>02</b>	M. Nyandwi Rehema	100.000	6months	3000	18000
<b>03</b>	Uwamariya Christine	100.000	6months	3000	18000
<b>04</b>	Umurangamirwa Xaverine	100.000	6months	3000	18000
<b>05</b>	Shangazi Hamida	100.000	6months	3000	18000
<b>06</b>	Musabyimana Sada	100.000	6months	3000	18000
<b>07</b>	Munonozi Charles	100.000	6months	3000	18000
<b>08</b>	Mukakarara Joy	100.000	6months	3000	18000
<b>09</b>	Mukaruhamyia Godeliva	100.000	6months	3000	18000
<b>10</b>	Uwimana Esther	100.000	6months	3000	18000
	<b>Total</b>			<b>30.000</b>	<b>180.000</b>

### 2. How the loans will be refunded funds within a period of 6 months (June – December 2005).

<b>N0</b>	<b>Names</b>	<b>loans</b>	<b>Refundin g per month</b>	<b>Interest per month</b>	<b>Interest for six months</b>
<b>01</b>	M. Murangwa Djamira	100.000	16.667	3000	18000
<b>02</b>	M. Nyandwi Rehema	100.000	16.667	3000	18000
<b>03</b>	Uwamariya Christine	100.000	16.667	3000	18000
<b>04</b>	Umurangamirwa Xaverine	100.000	16.667	3000	18000
<b>05</b>	Shangazi Hamida	100.000	16.667	3000	18000
<b>06</b>	Musabyimana Sada	100.000	16.667	3000	18000
<b>07</b>	Munonozi Charles	100.000	16.667	3000	18000
<b>08</b>	Mukakarara Joy	100.000	16.667	3000	18000
<b>09</b>	Mukaruhamyia Godeliva	100.000	16.667	3000	18000
<b>10</b>	Uwimana Esther	100.000	16.667	3000	18000
	<b>Total</b>		<b>100.002</b>	<b>30.000</b>	<b>180.000</b>

### 3. Refunded funds within a period of 5 months (June- November 2005).

N0	Names	Loans refunded within 5 months	3 % per month	Interest for 5 months.
01	M. Murangwa Djamira	83.335	3.000	15.000 frw
02	M. Nyandwi Rehema	83.335	3.000	15.000 frw
03	Uwamariya Christine	83.335	3.000	15.000 frw
04	Umurangamirwa Xaverine	83.335	3.000	15.000 frw
05	Shangazi Hamida	83.335	3.000	15.000 frw
06	Musabyimana Sada	83.335	3.000	15.000 frw
07	Munonozi Charles	83.335	3.000	12.000 frw
08	Mukakarara Joy	83.335	3.000	15.000 frw
09	Mukaruhamya Godeliva	83.335	3.000	10.000 frw
10	Uwimana Esther	83.335	3.000	10.000 frw
	<b>Total.</b>	<b>833.350</b>	<b>30.000</b>	<b>137.000 frw</b>

### 4. Funds to be refundable within a period of one month (December 2005).

N0	Names	loans	3 % per month	Interest for 5 months.
01	M. Murangwa Djamira	16.667	3.000	3.000 frw
02	M. Nyandwi Rehema	16.667	3.000	3.000 frw
03	Uwamariya Christine	16.667	3.000	3.000 frw
04	Umurangamirwa Xaverine	16.667	3.000	3.000 frw
05	Shangazi Hamida	16.667	3.000	3.000 frw
06	Musabyimana Sada	16.667	3.000	3.000 frw
07	Munonozi Charles	16.667	3.000	6.000 frw
08	Mukakarara Joy	16.667	3.000	3.000 frw
09	Mukaruhamya Godeliva	16.667	3.000	8.000 frw
10	Uwimana Esther	16.667	3.000	8.000 frw
	<b>Total.</b>	<b>166.670</b>	<b>30.000</b>	<b>28.000 frw</b>

### 5. SALARY 'S TABLE

N0	Names	Month / 2005	Amount
	<b>Umutoni Florence</b>	June	55.000
		July	55.000
		August	55.000
		September	55.000
		October	55.000
		November	55.000
		December	55.000
		December	55.000
	<b>Total</b>		<b>330.000</b>

## 6. SALARY'S TABLE

<b>NO</b>	<b>Names</b>	<b>Month / 2005</b>	<b>Amount</b>
	<b>Kabutware Claude</b>	June	165.000
		July	
		August	
		September	
		October	
		November	
		December	
		December	
	<b>Total</b>		<b>165.000</b>

## 7. Expenditures table: 45.000 Fr

<b>NO</b>	<b>Expenditures</b>	<b>Items</b>	<b>Amount</b>
		Writing forms	10.000 Fr
		Photocopies	2000 Fr
		Files	5000 Fr
		Transport for 6months	15.000 Fr
		Visiting beneficiaries	10.000 Fr
		Preparation of reports	7.000.fr
	<b>Total</b>		<b>45.000 Fr</b>

## CONCLUSION

The loan given to the beneficiaries were helpful and were helping the beneficiaries to resolve their personal and family primary needs.

At the end of refunding loans, we will have a meeting with beneficiaries, so they can make any decision regarding the funds and what will be the next step of using the funds. The recommendations from the meeting it will be communicating to you.