### WORK PLAN SCHEDULE

<table>
<thead>
<tr>
<th>No.</th>
<th>DATES</th>
<th>DURATION</th>
<th>CBO ACTIVITY</th>
<th>MY RESPONSIBILITIES AT UYACODE</th>
<th>AREAS OF TECHNICAL ASSISTANCE AND ACTIVITIES TO PERFORM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>September - November 2003</td>
<td>6 Weeks</td>
<td>Receiving the application letter, discussing it, approve to accept the application to provide consultancy.</td>
<td>Application and getting response from the CBO.</td>
<td>Project study and impact assessment</td>
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<tr>
<td></td>
<td></td>
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<td></td>
<td>Identification of what to evaluate, the purpose and the users.</td>
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</tbody>
</table>
| 2   | November 20th - December 20th 2003 | 7 Weeks (1 month) | Introductory meetings between Micro-finance Technical advisor with CBO leadership and members with the objective of introducing this technical assistance program. | Getting acquainted with the organization. a) Knowing the leaders b) Knowing the management structure c) Knowing the financial structure d) Studying the constitution f) Discussing current and future programs. | Review of:  
1. Constitution  
2. Management structures  
3. Program designing  
4. Project writing  
5. Define type of information to collect  
6. Studying past implemented programs, projects annual reports, income statements, statements of affairs and balance sheets. |
| 2   | January 5th - March 31st 2004 | 11 Weeks | 1. Training of new VICOBA group  
2. New group start saving and this period is the commencement of this group’s business cycle. | 1. Study training syllabus  
2. Review training techniques  
3. Interview participants as to the effectiveness and adequacy of their training compared to real life business conditions | 1. Participating in the syllabus restructuring so as to conform more to modern free market practices.  
2. Propose new/additional topics to be included that is topics not included or not covered adequately.  
**FIRST SUBMISSION** of field project report to SNHU at OUT. |
<table>
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</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>April 3rd -10th, 2004</td>
<td>1 Week</td>
<td>Group graduate close training. Credit issued first time to a number of the participants.</td>
<td>1. Study credit documentation and procedures</td>
<td>Participate in the review and restructuring all credit documents and procedures</td>
</tr>
</tbody>
</table>
| 4   | April 11th –June 30th, 2004 | 7 Weeks  | Micro business activities by the participants begins and continues Credit redemption also begins and continues after the first week | 1. Conduct study tour with CBO leadership and training facilitator to 15 micro business sites belonging to the participants of the VICOBA program. The objective being to observe first hand training application | 1. On site, hands on advisory services on small-scale business management skills. That is production, statistical quality control, marketing and sales techniques.  
2. Designing questionnaire  
3. Sampling and sample size.  
SECOND SUBMISSION                                                                 |
| 5   | July 1st -July 30th, 2004 | 6 Week   | 1. Peak of credit redemption                                                                 | • Study all credit returns documentations and procedures  
• Study the books of accounts of the participants  
• Conduct interviews with the participants  
• Conduct on site study tour  
• Conduct interviews  
• Observe business climate                                                                 | 1. Study the benchmark and performance indicators set before.  
2. Data collection and recording  
3. Organization of data                                                                                                           |
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>August 1st - September 30th, 2004</td>
<td>12 Weeks</td>
<td>Second phase borrowing, business cycle 2nd quarter begins</td>
<td>Study amended credit issue documents and assist in filing them Conduct short seminar for the participants with the objective of improving business second phase based on facts obtained first phase</td>
<td>Data analysis, Data presentation by use of database (SPSS) and discussion of findings</td>
</tr>
<tr>
<td>7</td>
<td>October 1st - November 5th, 2004</td>
<td>1 Week</td>
<td>Second phase credit redemption peak</td>
<td>Observe improvement on new credit returns documentations and procedures.</td>
<td>Report writing and discussion.</td>
</tr>
<tr>
<td>8</td>
<td>November 2nd - November 30th, 2004</td>
<td>10 Weeks</td>
<td>Third Phase Credit issue, Third phase business cycle begins and continues.</td>
<td>Study amended credit issue documents and assist in filing them Conduct short seminar for the participants with the objective of improving business second phase based on facts obtained first phase. Observe business climate</td>
<td>1. On site business advisory services. 2. Execution of first draft report</td>
</tr>
<tr>
<td>No.</td>
<td>DATES</td>
<td>DURATION</td>
<td>CBO ACTIVITY</td>
<td>MY RESPONSIBILITIES AT UYACODE</td>
<td>AREAS OF TECHNICAL ASSISTANCE AND ACTIVITIES TO PERFORM</td>
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<td>------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>9</td>
<td>December 1st - 30th, 2004</td>
<td>1 Week</td>
<td>Credit redemption</td>
<td>Support in preparation of final accounts</td>
<td>Discussion of first draft project report project impact assessment with UYACODE and WCRP officers.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Final accounts Reports</td>
<td>Assess the economic impact of the income generating projects on poverty reduction level.</td>
<td>Organizing report for final presentation of final project report to SNHU at OUT.</td>
</tr>
<tr>
<td>10</td>
<td>December 1st, 2004 - January 15th, 2005</td>
<td>1 Week</td>
<td>Annual general meeting</td>
<td>Conclusion of Final project paper presentation to.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Reading of full business report</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Distribution of dividends.</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Close of business for Christmas and new year’s eve.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>January 20th - April 23rd, 2005</td>
<td></td>
<td>• Completion and distribution of copies of the report.</td>
<td>Finalization and distribution of report copies to WCRP, UYACODE, USACA and SNHU at OUT.</td>
<td>End of the Research Project.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Completion of establishment and registration of USACA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
UKONGA YOUTH AND AIDS COMMUNITY DEVELOPMENT

VILLAGE COMMUNITY BANK (VICOBA) PROJECT

Interview guide QUESTIONS FOR ORGANISATION LEADERS

1. Name of organization: .............................................................

2. Year established .................................................................

3. Services provided HIV/AIDS lobbying and Advocacy apart from VICOBA PROJECT.

4. Nature of source of finance Own / Outside source ....................

5. Which financial products offered by VICOBA? (Tick the applicable service)
   - Financial service
     Credit.................√..............
     Savings...............√.........
     Insurance...............√.....
   - Non-financial services provided (tick the applicable service)
     Education...............√.........
     Health....................√........
     Community projects.....√........
     Domestic..................
     Any other (mention)............................................................

6. Does your organization project provide a service to? (Put a tick in the appropriate block):
   Only Women □     Only Men    □     Both    √
   Only Groups    √     Only Individuals □     Both    □
7. Who are the major financiers?
   (i) Dar es Salaam Community Bank (other scheme)   (ii) World conference on Religion and Peace (WCRP)

8. Number of borrowers (clients) Individuals & groups who had received loans so far
   120 borrowers

9. Number of Branches/offices providing Microfinance services
   .............1...(one)...

10. Which geographic areas do you serve? (Put a tick in the appropriate block):
    
    | Only Rural | Only Urban | Both |
    |------------|------------|------|
    |            |            | ✓    |

11. Number of Wards/sub wards covered
    .............1...(one)..............

12. Please indicate whether (Yes or No) you currently experience the following factors/problems as challenge in your organisation. If your answer is “Yes”, please rank that factor/problem by highlighting on the relevant code concerning to which extent does that factor/problem affect your organisation from expanding microfinance services to more low income people.

   Ranking codes:
   4- the factor is a severe problem.
   3- the factor is a moderate problem.
   2- the factor is a minor problem.
   1- the factor is a small problem.

<table>
<thead>
<tr>
<th>Problem</th>
<th>Yes or No</th>
<th>1 Small Problem</th>
<th>2 Minor Problem</th>
<th>3 Moderate Problem</th>
<th>4 Severe Problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Quality of loan books (credit risk, delinquency and payment default risk)</td>
<td>N</td>
<td>1</td>
<td></td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2. Fraud</td>
<td>Y</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
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<td>---</td>
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<td></td>
</tr>
<tr>
<td>3. Increased competition</td>
<td>N</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Service quality to customers</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>5. Lack of information about clients</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>6. Profit performance</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>7. High costs</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>8. Small and irregular cash flows from Clients</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>9. Client focus (delivering what Clients want)</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>10. Attracting low – income Clients (poor client response)</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>11 Retaining existing clients</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>12. Education levels of your Clients (low educational awareness especially among the low income earners)</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>13 Education level of staff</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>14. Skills development of staff (Microfinance skills)</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>15. Lack of enough capital to lend to Clients</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>16. Poor selection practices</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>17. Appropriate staff incentive PROJECTs (does your incentive PROJECT do what it should?)</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>18. Legislation and regulatory framework</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>19. Ownership structure unclear/donor intervention.</td>
<td>Y</td>
<td>N</td>
<td></td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>20. Low population density</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
<tr>
<td>21. Unreliable infrastructure (Poor communication, transport &amp; Information technology)</td>
<td>Y</td>
<td></td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>22. Inadequate donor funding (for donor dependable)</td>
<td>N</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>
Other problems (Please mention them specifically)

1. COVERAGE AREA IS SMALL DUE TO LOW CAPACITY OF THE ORGANIZATION

2. SUSTAINABILITY OF VICOBA ORGANISING INSTITUTION IS SHAKY AS IT DOES NOT RECEIVE REVENUE FROM BENEFICIARIES AS THIS WILL CONTRADICT IT'S SOCIAL OBJECTIVE OF POVERTY ALLEVIATION AND NOT PROFIT MAKING AS THE CASE OF BUSINESS FINANCE INSTITUTIONS.

3. INSUFFICIENT TRAINED MANPOWER TO RUN PROJECT

4. BENEFICIARIES HAVE INSUFFICIENT KNOWLEDGE IN THE TECHNICAL SKILLS OF PRODUCTION OF QUALITY GOODS AND SERVICES.

5. BENEFICIARIES NEED TO MEET EXTERNAL MARKETS

Suggest four things that can be done to significantly increase financial service to the poor:

First: THE CAPITAL FOR CREDIT SERVICE SHALL BE INCREASED IN ORDER TO WIDEN THE IMPACT

Second:
LEADERSHIP SHOULD BE PROVIDED WITH ADEQUATE TRAINING ON MANAGEMENT OF MIROFINANCE PROJECT.

Third:
THE ORGANISING INSTITUTION SHOULD BE FACILITATED WITH THE FINANCIAL AND TECHNICAL CAPACITY FOR PROVIDE SPECIFIC TECHNICAL TRAINING IN THE PRODUCTION OF QUALITY GOODS AND SERVICES.

Fourth:
THE VICOBA PROJECT SHALL BE ADAPTED AND IMPLEMENTED NATIONALLY AS IS THE ONLY SCHEME WITH POVERTY FRIENDLY MICROFINANCING IN THE COUNTRY.
Annex iii

UKONGA YOUTH AIDS CONTROL AND COMMUNITY DEVELOPMENT

MRADI WA VICOBA

DODOSO NA 1

DODOSO KWA WALENGWA WANAONUFAIKA NA MRADI WA VICOBA

2. Una watoto wangapi? 0-1 □ 2-4 □ 5-zaidi □
3. Lini ulipojiunga mradi wa VICOBA? ......................
4. Kama jibu namba 1 ni ndiyo Mume /Mke wako anafanya shughuli gani
................................................................................
5. Kabla ya kuwingia kwenye mradi Kipato chako kilikuwa
   a) Chini ya sh.45, 000 kwa mwezi
   b) Kati ya 45,000 – 75,000 kwa mwezi
   c) Kati ya 75,000 – 100,000 kwa mwezi
   d) Zaidi ya 100,000 kwa mwezi

6. Kipato chako kwa sasa ni
   a) Chini ya sh.45,000 kwa mwezi
   b) Kati ya 45,000 – 75,000 kwa mwezi
   c) Kati ya 75,000 – 100,000 kwa mwezi
   d) Zaidi ya 100,000 kwa mwezi
7. Endapo utaendelea na mpango huu wa mikopo muda mrefu (kama vile miaka5) unafikiri hali ya maisha yako:
   a) Itainuka zaidi  
   b) Itainuka kiasi  
   c) Hapatakuwa na tofauti  
   d) Hali itakuwa duni zaidi  

8. Kuna manufaa mengineyo kwa jamii zaidi ya yaliyokusudiwa kwenye mradi huu?  
   a. Ndiyo  
   b. Hapana  
   c. Sina uhakikika  

9. Je mkopo uliochukua kwenye mradi huu umeutumia kwa ajili ya shughuli ipi?  
   a. Kuanzisha biashara  
   b. Kuongeza mtaji wa kuendeshe biashara  
   c. Mambo mengine  

10. Kama ulitumia fedha kuanzishia/kuendeleza biashara ni ya aina gani?  
    a) Kutoa huduma  
    b) Uzalishaji mdogo  
    c) Ununuzi na uuzaji biashara ndogo ndogo  

11. Ni aina gani ya mafunzo uliyopata  
    a) Utunzaji wa fedha  
    b) Uendeshaji wa biashara  
    c) Uzalishaji wa bidhaa inayohusu biashara unayofanya  
    d) Yote yaliyotajwa hapo juu
12. Kuna udhaifu gani katika utaratibu mzima wa uendeshaji wa mradi wa VICOB?
   a. Riba ni kubwa mno
   b. Masharti yake ni magumu
   d. Kushindwa kurejesha mikopo na kubugudhiwa
   e. Mtaji na kiwango cha mkopo ni kidogo
   f. Sababu zingine
   g. Hakuna udhaifu

13. Ni watu wa jinsia ipi wanaonufaika zaidi na mradi huu?
   a. Wanawake
   b. Wanaume
   c. Wote

14. Iwapo mkopo wako umetumika kwenye biashara je umeweza kukuza biashara yako ndogo ndogo na kuwa kubwa hivyo kutokana na mradi huu?
   a. Ndiyo
   b. Hapana
   c. Sina uhakika

15. Unadhani mradi huu unachangi katika kupunguza umasikini?
   a. Ndiyo
   b. Hapana
   c. Sina uhakika

16. Toa maoni yako juu ya nini kifanyike ili kuboresha na kuukuza mradi wa VICOB

..............................................................
..............................................................
..............................................................
..............................................................
UKONGA YOUTH AIDS CONTROL AND COMMUNITY DEVELOPMENT

MRADI WA VICOB A

DODOSO NAMBA 2

DODOSO KWA WALENGWA WA UYACODE AMBAO HAWAJAJIUNGA NA MRADI WA VICOB A

1. Jina .........................................Umri.................................Jinsi .................
2. Aina ya biashara ndogo ndogo anayofanya ..............................................
3. Lini ulipoujua mradi wa VICOB A? ........................................
4. Je unafahamu tofauti iliyopo kati ya huduma ya mradi wa VICOB A na watoa mikopo midogo midogo wengine?
   a. Ndiyo
   b. Hapana
   c. Sina uhakika
   Kama ndiyo taja tofauti moja au mbili unazozifahamu hizo
   a ..............................................................
   b ..............................................................
5. Kwa nini hujajiunga na mradi wa VICOB A?
   a. Sijaufahamu unavyoendeshwa
   b. Riba ni kubwa mno
   b. Ninahofia usumbufu iwapo nitashindwa kurejesha mkopo
   d. Kiwango cha mikopo inayotolewa ni kidogo mno
   e. Sababu zote hapo juu ni sahihi

6. Je unawajua walengwa wanaonufaika na mradi huu?
   a. Ndiyo
   b. Hapana

Iwapo jibu ni ndiyo, ni jinsia gani ya walengwa hunufaika zaidi
a. Wanaume  

b. Wanawake  

c. Wote  

7. Kipato chako kwa mwezi ni Shilingi ngapi?

a) Chini ya sh.45,000 kwa mwezi  

b) Kati ya 45,000 – 75,000 kwa mwezi  

c) Kati ya 75,000 – 100,000 kwa mwezi  

d) Zaid ya 100,000 kwa mwezi  

8. Kuna mfanyabiashara yeyote mdogo unayemfahamu aliyefanikiwa kukuza biashara yake kuwa kubwa kutokana na mradi wa VICOBA?

a. Ndiyo  

b. Hapana  

c. Sijuvi  

9. Ilikuboresha huduma za mradi wa VICOBA, ni maeneo gani muhimu unashauri yarekebishwe ili ujiunge?

a. Viwango vya mikopo  

b. Uwiano wa kijinisa  

c. Mafunzo kuhusu uendeshaji wa biashara  

d. Yote yaliyotajwa hapo juu  

e. Siwezi kujiunga  

10. Unadhani mradi huu unachangia katika kupunguza umasikini?

a. Ndiyo  

b. Hapana  

c. Sina uhakikia  

11. Nini kikifanyika utaweza kujiunga na mradi wa VICOBA

..........................................................................................................................................................  
..........................................................................................................................................................  
..........................................................................................................................................................  
..........................................................................................................................................................
Annex iv

Pictorial presentation on VICOBA impact Assessment

During FGD make the participants refresh

Microfinance cash help the poor to trade

Source: Participatory Impact Assessment (PIA) of VICOBA Project at Mazizini-Ukonga Dar es Salaam
An Interview with VICOBA Field Officer Bi. Violet Mbele.
• Kuwasilisha maombi rasmi kwa Mrajisi Msaidizi wa Vyama vya Ushirika wa MKoa wa Dar-es-Salaam na malipo ya shilingi elfu ishirini tu (20,000=) yatalipwa kama ada ya uandikishaji Chama.

Muda wa usajili unategemea jinsi ambavyo Bodi Anzilishi itakavyofanya kazi zake kwa ufanisi. Muda ukiwa mfupi na usajili utapatikana kwa kipindi kifupi.

Tafadhali nijulisheni siku mtakayopanga kufanyika mkutano wa kwanza wa uanzilishi ili niweze kuhudhuria.

Pamoja na salaam za ushirika.

(Mwasabwite E.P)

AFISA USHIRIKA WA MANISPAA,
HALMASHAURI YA MANISPAA YA ILALA.
JAMHURI YA MUUNGANO WA TANZANIA

HATI YA KUANDIKISHWA

Na. DSR 824

Mimi. JOHN BOSCO NJAU

ninathibitisha kuwa Chama cha Ushirika kiitwacho

USACA SAVINGS AND CREDIT

CO-OPERATIVE SOCIETY LIMITED

kimeandikishwa hivi leo kwa mujibu wa Sheria ya Vyama vya Ushirika Na. 20 ya 2003 kifungu cha 27.

Hati hii imetolewa kwa masharti maalum yafuatayo:—

NIL

Imetolewa na kutiwa saini yangu leo tarehe 30 MACHI...

...............20.05...

J. B. NJAU

K.n.y: Mrafis wa Vyama vya Ushirika

GP-Dodoma
## Action Plan for Establishing Ukonga Savings and Credit Cooperative Society (USACA)

<table>
<thead>
<tr>
<th>No</th>
<th>Activity Description</th>
<th>Starting Date</th>
<th>Ending Date</th>
<th>Responsible Person</th>
<th>Resource Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Consultative meeting with MCO</td>
<td>20 August, 2004</td>
<td>20 August 2004</td>
<td>Researcher</td>
<td>Time</td>
</tr>
<tr>
<td>2</td>
<td>Studying various resource materials on microfinance relating to VICOBA methodology</td>
<td>21 August 2004</td>
<td>15 September, 2004</td>
<td>Researcher</td>
<td>Time, Policy documents and Act</td>
</tr>
<tr>
<td>3</td>
<td>Discussion with members on the proposed type of registration and Name</td>
<td>16 September 2004</td>
<td>25 September 2004</td>
<td>Researcher VICOBA members, UYACODE leaders</td>
<td>Time, soft drinks, writing materials</td>
</tr>
<tr>
<td>4</td>
<td>Assist in Writing Application letter for registration to The MCO and response</td>
<td>26 September 2004</td>
<td>26 September 2004</td>
<td>Researcher Chairperson</td>
<td>Writing materials, printing materials and</td>
</tr>
<tr>
<td>5</td>
<td>Assisting in preparing the draft of a By-Laws</td>
<td>28 September, 2004</td>
<td>31 October, 2004</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Invitation of MCO staff for first general meeting</td>
<td>2 November 2004</td>
<td>2 November 2004</td>
<td>Chairperson</td>
<td>Writing materials and communication</td>
</tr>
<tr>
<td>6</td>
<td>Conducting the first general meeting between members and MCO staff and establishing Formation Board</td>
<td>10th November 2004</td>
<td>10th November 2004</td>
<td>Chairperson Members, Cooperative officers from the Municipal</td>
<td>Time, transport, writing materials</td>
</tr>
<tr>
<td>No</td>
<td>Activity</td>
<td>Starting</td>
<td>Ending</td>
<td>Responsible person</td>
<td>Resource requirement</td>
</tr>
<tr>
<td>----</td>
<td>---------------------------------------------------------------------------</td>
<td>---------------------------</td>
<td>---------------------------</td>
<td>-----------------------------------------</td>
<td>-----------------------------------------------</td>
</tr>
<tr>
<td>7</td>
<td>Formation Board working on the compilation of various documents required for registration</td>
<td>12\textsuperscript{th} November 2004</td>
<td>23\textsuperscript{rd} November 2004</td>
<td>Researcher, Formation Board, MCO</td>
<td>Writing materials, transport, time, storage facilities.</td>
</tr>
<tr>
<td>8</td>
<td>Conducting the second general meeting for discussion of the prepared documents and filled forms and compilation after comments.</td>
<td>5\textsuperscript{th} December, 2005</td>
<td>8\textsuperscript{th} December, 2005</td>
<td>Chairperson, Formation Board &amp; members</td>
<td>Time, transport, writing materials.</td>
</tr>
<tr>
<td>9</td>
<td>Review of the MCO to the proposed application documents and provide final comments.</td>
<td>10\textsuperscript{th} December, 2005</td>
<td>20\textsuperscript{th} December, 2005</td>
<td>MCO &amp; Formation body</td>
<td>Time, writing materials.</td>
</tr>
<tr>
<td>10</td>
<td>Filling application forms, signing and logging application for registration to the Registrar of Cooperative Societies</td>
<td>22\textsuperscript{nd} December, 2005</td>
<td>27\textsuperscript{th} December, 2005</td>
<td>MCO &amp; Formation body</td>
<td>Time, transport, writing materials.</td>
</tr>
<tr>
<td>11</td>
<td>Review of the application by the Registrar and complete registration</td>
<td>1 January, 2005</td>
<td>28\textsuperscript{th} March, 2005</td>
<td>Registrar of Cooperative Societies</td>
<td>Time.</td>
</tr>
<tr>
<td>12</td>
<td>Issue a certificate of Registration</td>
<td>30\textsuperscript{th} March, 2005</td>
<td>30\textsuperscript{th} March, 2005</td>
<td>Registrar of Cooperative Societies, Formation Body &amp; members</td>
<td>Time and transport.</td>
</tr>
</tbody>
</table>