## OUTPUT ACTIVITY MATRIX

<table>
<thead>
<tr>
<th>Output 1</th>
<th>Year 1 2005</th>
<th>Year 2 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quarter</td>
<td>Q1 Q2 Q3 Q4</td>
<td>Q5 Q6 Q7 Q8</td>
</tr>
</tbody>
</table>

**Credit fund is established**

**ACTIVITIES**

a) Checking the existence of micro entrepreneur
b) Establish credit fund.
c) Review loaning policy and procedures
d) Disburse loan to solidarity groups.
<table>
<thead>
<tr>
<th>Quarter</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
<th>Q7</th>
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<tbody>
<tr>
<td>e) To collect loan repayments</td>
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<td>f) To follow up project activities</td>
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<tr>
<td>Quarter</td>
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Output 2

Business skills improved

**Activities**

a) To study how the businesses are done

b) To assess training needs

c) To conduct training on:
   - Business management
   - Environmental conservation.
   - Good communication and co-operation

To organize learning visits
<table>
<thead>
<tr>
<th>Quarter</th>
<th>Q1</th>
<th>Q2</th>
<th>Q3</th>
<th>Q4</th>
<th>Q5</th>
<th>Q6</th>
<th>Q7</th>
<th>Q8</th>
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<td>Output 3</td>
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<td>CHADIA  CBO capacity built and management improved</td>
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<tr>
<td>a) To conduct training on computer and data management</td>
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<td>b) TOT on business management</td>
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<td>c) To improve managerial skills on how to organize and run the CBO and the projects</td>
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<tr>
<td>d) To improve the office to have a higher security and be appropriate for keeping the SACCO’s money</td>
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<tr>
<td>e) Acquisition of office equipment and furniture</td>
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<tr>
<td>f) To conduct first year evaluation</td>
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</tbody>
</table>

The SACCO to start its operations after two years of operating just a revolving fund to build the saving capability.
Dear Sir or Madam,

Re: Self help through Community Based Organizations

I am carrying out a study after I have talked to Charambe Development Association leaders and see their intention to establish a saving and credit scheme in a bid to bring development to your community.

My contribution to these efforts is to write up a business plan that would attract some donors to contribute towards it.

For me to be able to do that, I would appreciate if you answer the following questions that can enable me to know what are your feelings about the whole idea.

Tick the appropriate answer.

1. Gender
   1. Female
   2. Male

2. Age
   1. between 14 and 24
   2. between 25 and 35
   3. between 35 and 45
   4. between 45 and 60
   5. Above 60

3. Marital status
   1. Married
   2. Single
   3. Divorced
   4. Widow

4. Number of children
   1. Between 1 and 3
   2. Between 4 and 6
   3. Between 6 and 9
   4. Above 9

5. Family size
   1. Between 1 and 4
   2. Between 5 and 8
   3. Between 9 and 12
   4. Above 12
6. Your average income per month:
   1. Below 50,000 shillings
   2. Between 50,000 and 100,000 shillings
   3. Above 100,000 shillings

7. Level of education:
   1. I have never been into school.
   2. Primary education.
   3. Ordinary level secondary education.
   4. Advanced level secondary education.
   5. Different courses after form IV
   6. Degree/Diploma

8. Profession:
   1. Accountant
   2. Business
   3. Teacher
   4. Others

9. If the answer is others please mention the profession.

10. If you are doing business please explain what kind of business.

11. Do you know Charambe Development Association?
    1. Yes
    2. No

12. If you know it how do you rank it?
    1. Very useful to Charambe Community.
    2. Useful
    3. Useless
    4. Don't know

13. Many people regard CBOs as the organizations that have been formed to solve social problems in the communities. Does CHADEA do the same?
    1. Yes
    2. No

14. What are your feelings about the water project that is being run by CHADEA?
    1. Very useful
    2. Useful
    3. Useless
    4. Don't know

15. What do you do to earn income?
    1. Employed
    2. Doing business
    3. Laborer
    4. Nothing
16. If you have nothing to do what are your future plans? (What do you intend to do in future?)
   1. Borrowing capital for starting business
   2. Farming
   3. To be employed by business owners
   4. To join vocational training

17. Have you ever joined any saving and credit society?
   1. Yes
   2. No

18. If the answer above is Yes, what is the name of the Institution?

19. Have you ever borrowed some money in any lending institution?
   1. Yes
   2. No

20. If the answer above is Yes what is the name of the lending Institution?

21. How much did you borrow?

22. How much are you paying?

23. How often do you go and pay?
   1. Monthly
   2. Weekly
   3. Daily

24. Do you allow your spouse to engage him/herself in business?
   1. Yes
   2. No

25. If the answer above is yes please explain what kind of business?

26. How do you find the idea of establishing a saving and credit scheme in your community?
   1. I will be very happy.
   2. I will be happy.
   3. I am indifferent
   4. No need
   5. Don't know

27. If there is no need what are your views?
Prisca L. Nyella  
Open University of Tanzania  
Dar-es-Salaam

Dear CHADEA member,

**Re: Self help through Community Based Organizations**

I am carrying out a study after I have talked to Charambe Development Association leaders and see your intention to establish a saving and credit scheme in a bid to bring development to your community. My contribution to these efforts is to write up a business plan that would attract some donors to contribute towards it. For me to be able to do that, I would appreciate if you answer the following questions that can enable me to know what are your feelings about the whole idea.

Tick the appropriate answer.

1. **Gender**
   - 1. Female
   - 2. Male

2. **Age**
   - 1. between 14 and 24
   - 2. between 25 and 35
   - 3. between 35 and 45
   - 4. between 45 and 60
   - 5. Above 60

3. **Marital status**
   - 1. Married
   - 2. Single
   - 3. Divorced
   - 4. Widow

4. **Number of children**
   - 1. Between 1 and 3
   - 2. Between 4 and 6
   - 3. Between 6 and 9
   - 4. Above 9

5. **Family size**
   - 1. Between 1 and 4
   - 2. Between 5 and 8
   - 3. Between 9 and 12
   - 4. Above 12
6. Your average income per month
   1. Below 50,000 shillings
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   6. Degree/Diploma

8. Profession
   1. Accountant
   2. Business
   3. Teacher
   4. Others

9. If the answer is others please mention the profession

10. If you are doing business please explain what kind of business

11. What are the reasons that attracted you to join CHADEA?

12. How did you get the information about CHADEA?
   1. Through neighbors
   2. I was convinced by the members
   3. Myself
   4. Others

13. If you compare your expectations before you joined and the real situation at CHADEA what can you conclude?
   1. The performance is higher than my expectations
   2. There is no difference
   3. The performance is lower than my expectations

14. How do you contribute towards the development of CHADEA?
   1. Money and time for working
   2. Working only
   3. Money only
   4. I am not involved

15. What do you do to earn income?
   1. I am employed
   2. Doing a business
   3. I do nothing
   4. Laborer
16. What are CHADEA’s future plans?
   1. To establish various developments projects
   2. To expand the existing ones
   3. Don't know
   4. Others

17. What are the things that you expected to be done by CHADEA that are not done at the moment?

18. As a member of CHADEA, do you know all the CHADEA’s future program?
   1. Yes
   2. No

19. How often do you convene the general assembly in a year?
   1. Three times
   2. Two times
   3. Don’t know

20. Have you ever joined any saving and credit society?
   1. Yes
   2. No

21. If the answer is yes what is the name of the society?

22. Have you ever borrowed from the bank or any other lending Institution?
   1. Yes
   2. No

23. If the answer above is yes what is the name of the Institution?

24. How much did you borrow?

25. How much do you pay?

26. How often do you go and pay?
   1. Monthly
   2. Weekly

27. What are your feelings about establishment of saving and credit society?
   1. I will be very happy
   2. I will be indifferent
   3. No need for saving and credit
   4. Don’t know

28. If you answered that there is no need for saving and credit society please give suggestions.
## WORK PLAN

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>MARCH</th>
<th>APR.</th>
<th>MAY</th>
<th>JUNE</th>
<th>JULY</th>
<th>AUG</th>
<th>SEPT.</th>
<th>OCT.</th>
<th>NOV.</th>
<th>DEC.</th>
<th>JAN.</th>
<th>FEB.</th>
<th>MAR</th>
<th>RESOURCES REQUIRED</th>
<th>RESPONSIBLE PERSONS</th>
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<tbody>
<tr>
<td>Initial Contacts</td>
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<td></td>
<td>Time and transport fare</td>
<td>Prisca Nyelia</td>
</tr>
<tr>
<td>Meeting with CBO Chairman</td>
<td>2nd</td>
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<td>Time and Money</td>
<td>Prisca Nyelia CBO Chairman</td>
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<tr>
<td>Contact Ward Leader Charambe</td>
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<td>Time and Money</td>
<td>Prisca Nyelia</td>
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<tr>
<td>INFORMATION COLLECTION (NEEDS ASSESSMENT)</td>
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<td>Time money for transport and refreshments</td>
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<td>Time and Money</td>
<td>Prisca Nyelia CBO members</td>
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<tr>
<td>Interviewing some few community members</td>
<td>3rd</td>
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<td>Time and money for transport and refreshments</td>
<td>Prisca Nyelia Some women and youth in the community</td>
</tr>
<tr>
<td>Questionnaires Designing</td>
<td>27th  to</td>
<td>18th</td>
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<td></td>
<td>Time and Stationaries</td>
<td>Prisca Nyelia</td>
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<tr>
<td>Meeting with CBO members to get some members to assist in the questionnaires distribution Process</td>
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<td>Time human resource and transport</td>
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<td>Time and money</td>
<td>Prisca Nyelia</td>
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<tr>
<td>Collection of Questionnaires</td>
<td>27th</td>
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<td>Time and Money</td>
<td>Prisca Nyelia</td>
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<tr>
<td>Administering and entering into the computer for analysis</td>
<td>30th  to</td>
<td>18th</td>
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<td>Time and stationaries</td>
<td>Prisca Nyelia</td>
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<tr>
<td>REPORT WRITING</td>
<td>18th  to</td>
<td>30th</td>
<td>15th</td>
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<td>Time and Stationaries</td>
<td>Prisca Nyelia</td>
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<tr>
<td>Meeting with the stakeholder to give a briefing about the survey report</td>
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<td>Time and Stationaries</td>
<td>Prisca Nyelia and the project stakeholders</td>
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<tr>
<td>PROPOSAL WRITING FOR SAVINGS AND CREDIT SCHEME</td>
<td>2ND</td>
<td>20TH</td>
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<td></td>
<td>Time and Stationaries</td>
<td>Prisca Nyelia and the project stakeholders</td>
</tr>
</tbody>
</table>
WORK PLAN

Initial Contacts
First visit
Meeting with CHADEA Chairman
Contact Ward Leader (Mbagala Charambe)
Meeting with CBO leaders

Information Collection
Needs assessment
Interviewing CBO Leaders
Interviewing few community members
Designing and administer questionnaires
Submission of research proposal & questionnaires

Processing collected data
Analyzing data
Report writing
Submitting report and present to the community

Project Preparation
Designing the model for credit and saving scheme
KWA,

MRS. PRISCA NOBIA,

CHUO KIKUU HURIA TANZANIA,

DAR ES SALAAM.


Rejea somo la hapo juu.

Kwanza tunachukua fursa hii kukufahamisha kwamba tunayofuraha kubwa kupatiwa Mtaalamu ambaye ataweza kushirikiana nasi katika kupanga mikakati, utafiti na hatimaye kupeleka dira ya utendaji na utekelezaji wa miradi mbalimbali inayokusudiwa katika kuboresha maisha ya wananchi hususan kwa wananchi wa Charambe, Mbagala - Temeke na Taifa kwa ujumla.

Kwa hali hiyo baada ya kupokea barua hiyo ya tarehe 24/4/2004 Uongozi wa CHADEA ulikubaliana kukupokea na kuanza kazi mara moja.

Ni matumaini yetu kipindi utakuwa nasi utuwezeshe Jumuiya yetu kujifunza mengi toka kwako na kuwa chachu ya utendaji sasa na siku za baadaye.

Nakutakia kazi njema.

Salumu Kidumu

Mwenyekiti

CHAREBA DEVELOPMENT ASSOCIATION
( CHADERA)
S.L.P. 100152,
DAR ES SALAAM.

30/04/2004

KUMB/CHDA/PRIV/UT/2005
ANNEX V

THE MODEL OF THE SAVING AND CREDIT SCHEME

The target group would be the community members especially women and youth.

CRITERIA FOR RECEIVING THE LOAN

The borrowers must own a viable business. There must be solidarity of groups of five formed voluntarily and they must have a group leader. Eight groups of five will form a credit centre whereby the credit centre(s) will receive training before they receive the loan. Their businesses should also be inspected and they would receive advices depending on the situation or condition of the business. The individuals will be guaranteed by their groups while the groups would be guaranteed by the credit centers.

The minimum loan will range from 30,000/= to 50,000/= shillings depending on the size and nature of business. The interest rate will be 1% per month or 12% annually. Borrower will have a grace period of one month and then repay the loan within one year.

There will be incentives for those who will be repaying in a shorter period. If one pays within six months will be charged only 8% while for those who would be able to pay within four months will only be charged 5%. The repayment would be done on weekly basis to avoid the misuse of the borrowed funds.
After two years of the project’s operation, the financial ability of the members will grow and then it will be operated as a SACCO whereby the members will be able to buy shares and in case they borrow their loans will be guaranteed by their deposits.

**DELIQUENCE CONTROL**

In order at least to reduce the number of defaulters we will impose the following conditions:

For a person to qualify for a loan must be in a voluntarily formed group and must save for at least two to three months an affordable amount and they must demonstrate his/her ability to do business. The borrower must be Tanzanian and a resident living within the boundaries of the community area. The loan applicant must be regarded as a reliable and honest person in the community. She/he must not be indebted elsewhere. She/he must be able to distinguish between grants and loans. The loan applicant must be able to understand and accept the set terms and conditions in the loan contract.

**SOURCES OF FUND**

- The project proposal is submitted to the ADF, whereby we expect to get shillings 8,720,000/=.
- Initial savings from the CBO members.
- Income from water project.
THE UNITED REPUBLIC OF TANZANIA

The Societies (Application for Registration) Rules, 1954

(Rule 5)

CERTIFICATE OF REGISTRATION No. 11647

I HEREBY CERTIFY that Charambe Development Association

(CHADEA)

has this day been registered under the Societies Ordinance, 1954.

25th October
Dated this day of 2002

(B.S. MCHOMVU)
Registrar of Societies

G.P. Dsm—Tanzania

MINISTRY OF HOME AFFAIRS
### A. Contact Information

<table>
<thead>
<tr>
<th>1. Name of Organization:</th>
<th>CHARAME DEVELOPTMENT ASSOCIATION (CHADE)</th>
</tr>
</thead>
</table>
| 2. Address: (show both mailing address and physical address.) | P. O. BOX 100159  
DAR-ES-SALAM  
TANZANIA |
| 3. Telephone #: | 0745-071187 |
| 4. Fax #: | 0745-071187 |
| 5. E-Mail Address: | |
| 6. District/Region: | TEMAKE DISTRICT, DAR-ES-SALAM REGION |
| 7. Name of Contact Person: | AUGUSTINE H. CHANDA |
| 8. Position of Contact Person: | SECRETARY GENERAL |
| 9. Address of Contact Person (if different from organization address): | P. O. BOX 100159  
DAR-ES-SALAM  
TANZANIA |
| 10. Contact Person Phone#: | |
| 11. Contact Person E-Mail: | |

### B. Information about the Organization

<table>
<thead>
<tr>
<th>1. When and why was your organization established?</th>
<th>JAN 2001 REGISTERED 25TH 10 2002</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Is your organization registered with the government?</td>
<td>Yes ___ No ___ In Process</td>
</tr>
<tr>
<td>--------------------------------------------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>3. If you have applied for registration please indicate when you applied and when you expect to be registered.</td>
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</tr>
</tbody>
</table>

Note: If your organization is not registered and has not applied for registration, you cannot be considered for funding by ADF at this point. Please wait until you have applied for registration to complete and submit this application.
4. Please indicate the nature of your organization by checking the one that applies to you:

- Community-Based Organization (i.e. an economic interest group, association, cooperative or community development organization that provides services directly in and to communities)

- Intermediary Organization (i.e. micro-finance institution, membership organization or trade association composed of smaller groups)

- A For-Profit Business

- Other (describe)

5. Who established the organization?

THE COMMUNITY OF CHARAMBE (MBAULA) DSM

6. Why was the organization established? (please check all that apply)

- to undertake income-generating activities

- to provide social services to the community

- to provide credit

- other (please specify):

7. Does the organization have a Board of Directors?

- Yes

- No (if no, please skip to question 11)

8. How were the Board members chosen?

9. For how long do Board members serve?

10. How often has the Board met in the last year?

11. Who manages the organization? List the names, positions and educational background of the management.

<table>
<thead>
<tr>
<th>Manager Name</th>
<th>Position</th>
<th>Educational Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salum Kihope</td>
<td>CHAIRMAN</td>
<td>High Education LEVEL</td>
</tr>
<tr>
<td>Augustin Chilambo</td>
<td>SECRETARY</td>
<td>Adv. RESEARCH COMMUNITY DEVELOPMENT</td>
</tr>
<tr>
<td></td>
<td></td>
<td>PROJ MANAGE</td>
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<tr>
<td></td>
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<td>High Education LEVEL</td>
</tr>
<tr>
<td>Hussein Lupando</td>
<td>TREASURER</td>
<td>Adv. CERTIFICATE BUSINESS MANAGEMENT</td>
</tr>
</tbody>
</table>
12. Describe how the management staff is chosen. If there are elections, when was the last election? If there is a term of service, how long is the term?

<table>
<thead>
<tr>
<th>Name</th>
<th>Ownership Share</th>
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</tbody>
</table>

13. If yours is a closely-held business (e.g. corporation, partnership, sole proprietorship), identify the owners of the organization and their share of ownership.

<table>
<thead>
<tr>
<th>Name</th>
<th>Ownership Share</th>
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</table>

14. For Community-Based and Intermediary Organizations, describe how decisions are made within the organization.

- Group consensus __ vote __ small governing group
- Other (describe)

15. For membership organizations:

a) How many members are there?
(50) Fifty Members

| Men: 23 | Women: 27 |

b) How does someone qualify for membership?

- Must be Tanzanian
- Full age (from 18 years)
- Mentally and physically fit
- He/she must understand well the:

---

---

- Joining membership fee is $500 and monthly subscription.
- Single entry stands (for membership) are monthly subscription fee

---

d) How frequently is the membership fee paid?

- Single entrance stands (for membership) are monthly subscription fee

---

e) How are shares and/or dividends distributed?

---

f) If you have general assembly meetings, please provide the requested information about the meetings.

<table>
<thead>
<tr>
<th>Frequency of meetings:</th>
<th>Date of last meeting:</th>
</tr>
</thead>
<tbody>
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</table>

Are there written minutes: Yes: __ No: __
16. How many employees/staff members are there?
   - Full Time Paid:
     - Men: _____ Women: _____
   - Part Time Paid:
     - Men: _____ Women: 10
   - Full Time Volunteer:
     - Men: _____ Women: _____
   - Part Time Volunteer:
     - Men: 7 Women: 7

17. For service organizations, please answer these questions.
   a) If you provide services to individuals, how many received services in the past year?
      (enter number) 1000 people
   b) If you provide services to organizations, how many received services in the past year?
   c) What services do you provide? Please indicate all that apply.
      - Credit
      - Technical Skills Training
      - Business Skills Training
      - Financial Management
      - Business Development
      - Other (please specify)
      WATER SERVICE PROJECT
      BEING SUPPLIED AND DISTRIBUTED TO VARIOUS AREA AT CHARONBAG
   d) Who is eligible to receive your services?
      THE COMMUNITY AT CHARONBAG AND SURROUNDING SUBTOWNS
   e) If you charge a service fee, please describe the fee structure.
      WATER SERVICE PROVIDED CHARGED
      $10/2 or 10L BS 20/2 (PER BUCKET)

18. Describe in detail the past activities and accomplishments of your organization, particularly as they relate to the activities of the project you are proposing. (Use a separate sheet if necessary.)
   THE WATER PROJECT HAVE LIFE SPAN OF FOUR YEARS. THE PROJECT HAS BENEFIT PEOPLE AT CHARONBAG AND GALA. IT IS A SUSTAINABLE PROJECT THE FUND COLLECTED USED FOR REHABILITATION AND EXPANSION OF THE PROJECT. FURTHERMORE THE FUND COLLECTED INTENDED INTO REVOLVING ACTIVITIES AMONG THE GROUP MEMBERS COMMUNITY AT LARGE.
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>19. Describe the financial or accounting system or methods used by your organizations.</td>
<td>THE TREASURER OF THE GROUP HAVE RESPONSIBILITY TO ALL FINANCIAL MATTER HAS BEING ASSIGNED BY THE ORGANIZATION IN RELATION TO THE CONSTITUTION REGULATIONS INTRODUCED THE PROJECT COMMITTEE AND EXECUTIVE COMMITTEE WILL REIGIN THE TREASURER TO MANAGE AS SEEN DESIGNE</td>
</tr>
<tr>
<td>20: Have you produced income statements or balance sheets in the past three years?</td>
<td>YES! WE HAVE PREPARED THE FINANCIAL REPORT OF THE POST THREE YEARS 2002-2004</td>
</tr>
</tbody>
</table>
C. Project Description

19. Please attach a copy of your project proposal. The project proposal should provide ADF with a general idea of the project being proposed and does not have to include every detail regarding the proposed project. In general, the proposal should be three to five pages (company business plans may be longer) and should include the following:

   a) a statement of the problem or opportunity you are trying to address with the project and why you need assistance;

   b) a description of the activities you are proposing to solve the problem or address the opportunity;

   c) the location where the project will be carried out;

   d) a description of how the project will be organized and managed;

   e) a rough implementation plan; and

   f) a preliminary budget.

20. If you are proposing to produce a product or service, how do you know there is a viable market for your product or service?

   OUR AIM IS TO INITIATE PEOPLE BY PROVIDING INITIAL SUPPORTING CAPITAL TO IMPROVE AND DEVELOP THEIR BUSINESS HENCE INCREASE INCOME PER CAPITA TO REDUCE POVERTY THROUGH TO ENABLE THE TO RUN DAILY LIFE IN RELATION TO ENVIRONMENT

21. What resources does your organization currently have (e.g. land, equipment, buildings) that will be used in the project? Indicate if you own or rent these resources?

   CHARMA WATER PROJECT (THE ORGANIZATION HAVE A DEEP BORE HOLE THAT SUPPLY SAFE, CLEAN WATER AT AN AVERAGE OF SUPPLY OF 15,000 LITRES CAN BE SOLD PER DAY.

   HAVING THE OFFICE AS COMMUNICATION CENTRE TO RUN OTHER ACTIVITIES

22. Will any other group or organization be providing support for the project? If so, name the organization and describe the nature of their support.

   YES, WE SHALL SUPPORT OTHER GROUPS MIAIHI MIKHSAE GROUP, UMONTSAI YAMISIIMA, MIAIHI CHWARAE, UMONTSAI GROUP, AMOKA CHWARAE, CHWARAE YOUTH DEVELOPMENT COOPERATIVE SOCIETY, PANBOZIKU PLUS, DUKUTA DUKUTA
Upon receipt of a completed application, ADF will review the information on your application against ADF’s initial criteria. This may take four to six weeks. ADF may contact you for additional information. If your organization and project meet ADF’s initial criteria, one or more ADF staff may visit your project site to obtain additional information.

### References

Please list three references who can vouch for the financial integrity, reliability and effectiveness of your organization or business.

<table>
<thead>
<tr>
<th>Name</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Salum Kihoro</td>
<td>P.O. Box 100150</td>
</tr>
<tr>
<td></td>
<td>Dar-es-Salaam</td>
</tr>
<tr>
<td></td>
<td>Mob. 0744-055403</td>
</tr>
<tr>
<td>Mr. Augustine Kabinda</td>
<td>P.O. Box 100150</td>
</tr>
<tr>
<td></td>
<td>Dar-es-Salaam</td>
</tr>
<tr>
<td></td>
<td>Mob. 0745-07187</td>
</tr>
<tr>
<td>Mr. Bernard Chantua</td>
<td>P.O. Box 100150</td>
</tr>
<tr>
<td></td>
<td>Dar-es-Salaam</td>
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</tbody>
</table>

ADF Manual Section 602 – Product Identification and Screening
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# Annex VIII

**CHARAANDE DEVELOPMENT ASSOCIATION (CHARAANDE)**

**SLPC 10054 DOR. ES-SALAM**

**MA JINA YA WANAHANDLEMA**

<table>
<thead>
<tr>
<th>No</th>
<th>Jina</th>
<th>Mu</th>
<th>Mr</th>
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<tbody>
<tr>
<td>1</td>
<td>Salum Kihope</td>
<td>✓</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>Hussein Imenga</td>
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<td>3</td>
<td>Augustino Chipinda</td>
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<tr>
<td>4</td>
<td>Sefu Alfini</td>
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<tr>
<td>5</td>
<td>Bernado Chinga</td>
<td>✓</td>
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<tr>
<td>6</td>
<td>Sadi Bofu</td>
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<td>7</td>
<td>Elias Suka</td>
<td>✓</td>
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<tr>
<td>8</td>
<td>Abdela Hamani Mwema</td>
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<tr>
<td>9</td>
<td>Fatima Bende</td>
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<tr>
<td>10</td>
<td>Tamsa Sambi</td>
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<td>11</td>
<td>Fatu Sefu</td>
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<td>Mariam Salum</td>
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<td>Ki Mtumaini</td>
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<td>Abidal K. N'kandika (Mamitu)</td>
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</tbody>
</table>


UONGA: CHADEA
1. Mwemekiti - Bw. Salum Kihope
2. Mwemekiti - Msaidizi Bi Fatuma Bende
4. Katibu - Msaidizi Bi Amina Hassani
5. Mwika Hazina Mkuu - Bw. Hussein Lapinga
6. Mwika Hazina Msaidizi - Bw. Berndo Y. Chiringa

LIMA YA UTENDAJO
1. Bw. Sa'idi Bofu
2. Hamis Mloyi
3. Rase Feli
4. Jumatha Hamis
5. Hassani Ngwele