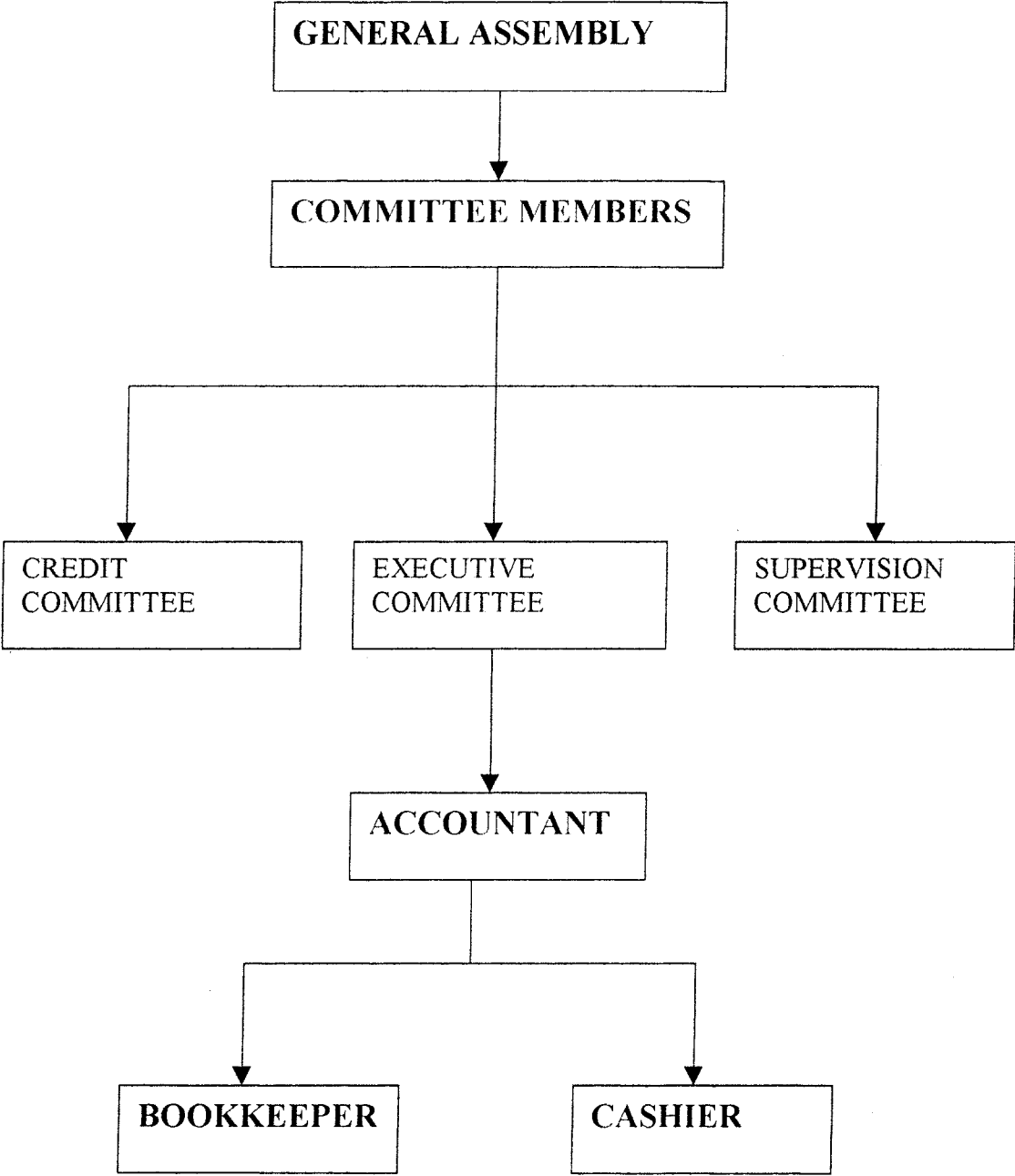


LIST OF ANNEXES

TAZARA MBEYA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD

ORGANIZATION CHART



LETTER OF INTRODUCTION

MRUMA ALBERT OMAR
 COOPERATIVE COLLEGE, MOSHI
 MBEYA WING
 P.O. BOX 678
 MBEYA
 27TH MARCH 2004

CHAIRMAN
 TAMBESACCOSO LTD
 P.O. BOX
 MBEYA

RE: REQUEST TO WORK AND GIVE BACKSTOPPING SERVICES TO YOUR ORGANIZATION

I kindly refer you to the above mentioned subject

I would like to take this opportunity to introduce to you that I am working with Cooperative College Moshi, Mbeya Wing as Senior Field Training Officer, the organization which, I worked with for the past 20 years. I have a long experience in training of cooperatives, groups and other community Based Organizations in business management, cooperative principles, management, organizational development, entrepreneurship, best practices in running Micro Finance Institutions and provision of multidisciplinary advisory services.

Currently I am pursuing Master of Science Degree in Community Economic Development offered by Southern New Hampshire University in collaboration with Open University of Tanzania. One of the activities of this degree programme is to work with a Community Based Organization and through mutual learning and action process to give necessary assistance for better results and impact to the members and community in general.

I have been convinced that your organization could facilitate to the accomplishment of the objectives of this assignment and therefore I request you to allow me to work with you. I will be in position to offer a range of services according to your needs free of charge for a period of 18 months. Hopefully you will give this request a serious consideration and you will not hesitate to utilize this opportunity for the success of your organization.

I look forward for your positive reply and wishing you the best for endeavors in the struggle of poverty eradication.

With best Regards

A.O. MRUMA

Itinerary of the survey assignment

DATE	TASKS	TIME	RESOURCE PERSON
29/3/2004	Presentation of letter of introduction	2.00p.m. – 2.30 p.m.	Secretary and Accountant
5/4/2004	Familiarization meeting	10.30 a.m. – 11.30 a.m.	Chairman and secretary
5/4/2004	Questionnaire testing	12.00 – 2.00 p.m.	Accountant, cashier and bookkeeper
8/4/2004	Conducting interview	2.00 – 4.30 p.m.	Two members
10/4/2004	Conducting interviews	10.00 a.m. – 12.00 a.m.	Cashier and Bookkeeper
10/4/2004	Conduct interview and focus group discussion	3.00 p.m. – 11.00 p.m.	9 Committee members
18/4/2004	Validation of data	10.00 a.m. – 10.30 a.m.	Secretary
18/4/2004	Conducting individual interviews	10.30 a.m. – 1.00 p.m.	4 members
20/4/2004	Validation of data	3.30 p.m. – 4.30 p.m.	accountant
25/4/2004	Conducting individual interview	10.00 a.m. – 1.00 a.m.	7 Members

QUESTIONNAIRE FOR CONDUCTING BASELINE SURVEY AND TRAINING
NEEDS ASSESSMENT

Section one: general information of the organization (To be answered by the secretary and Accountant and complimented with secondary data)

Name of the respondents.....

Designation:.....

Gender M/F

1. Basic profile of the organization

1.1 The identity of the organization

1.1.1 Name of the organization.....

1.1.2 Postal address.....Telephone.....Fax

.....email

1.1.3 Area of operation

1.1.4 Ward

.....

1.1.5 TownDistrictRegion.....

1.1.6 Date of formation:.....

1.1.7 Date of registration:.....Registration No:

1.1.8 Membership

Members by sex	At registration	At 2004	Remarks
Women			
Men			
Total			

1.1.9 Total population in the area of population with basic qualities for joining membership

2.0 Objectives of the Organization

2.1 The Mission of the organization:.....
.....
.....

The objectives of the organization:.....
.....
.....

Main activities/services undertaken/provided by the organization
.....
.....
.....

Training programme conducted

Type of the training	Target groups	When conducted	Duration	Number of participants	Organizers and facilitators	Who funded

4.0 Organization and Management

4.1 Organization structure

4.2 Is there any organization structure? Yes/No

4.3 List the main components of the organization structure:

.....

.....

.....

4.4 Management of the organization

4.4.1 Number of committee membersWomen.....Men

4.4.2 Number of employees: maleFemale

4.4.3 Existence of legal and administrative documents/records in the Organization

4.4.4 Indicate which of the following documents are available in your organization

TYPES OF RECORDS	AVAILABLE	NOT AVAILABLE	REMARKS
Action/operational/work Plan			
Business plan			
Budget			
Strategic plan			
Progress report			
Constitution			
Cooperative Societies Act and Rules			
Cooperative Development Policy			
National Micro Finance Policy			
Rules and procedures			
Savings and Credit policies			
Membership register			
Minute book			
Membership application form			
Loan Application form			
Files for general correspondences			

4.4.5 Indicate which of the following accounts records are available in your organization

Type of books of accounts	Available	Not available	Well written	Not well written
Books of original entry				
Daily collection book				
Journal				
Fixed Assets Register				
Individual ledger card				
Receipts and Payment book				
General Ledger				

4.4.6 Indicate which of the following financial statements are prepared by your organization

Type of financial statement	Prepared	Not prepared	Remarks
Trial Balance			
Income and expenditure Account			
Cash Flow statement			
Balance sheet			
Appropriation Account			
Loan Portfolio			

5.0 Financing and business situation of the organization

5.1 Capital structure

Source of Capital	First year of Operation		This year (2004)		REMARKS
	Target	Actual	Target	Actual	
1. Internal financing (Members)					
Share					
Deposits					
Savings					

2. External financing					
Retained earning					
Loan from the bank					
Loan from other institutions					
3. Financing from Donors					
Government					
Non Governmental Organizations					
Foreign Donors					
Other Donors					

5.2 Business activities

Products and services offered at the time of registration	Products and services offered now	Remarks
1.	1.	
2.	2.	
3.	3.	
4.	4.	
5.	5.	

5.3 Profit/Loss generated by the organization

Business activities	Profit/Loss generated		Remarks
	First year of operation	Last year (2003)	
1.			
2.			
3.			
4.			
5.			

5.4 Loans provided and its repayment

	2001	2002	2003	REMARKS
Total loans offered				
Total repayment of loans				
Outstanding loans				
Rate of interest				

6.0 Networking

6.1 Are you the member of the following institutions?

Type of institution	Yes	No	Remarks
Tanzania Association of Micro Finance Institutions(TAMFI)			
Savings and Credit Cooperative Union League of Tanzania(SCCULT)			

SECTION 2: Questionnaire for accountant, cashier and bookkeeper

1. Name:
2. Age:.....
3. Designation
4. Sex: Male/Female
5. When joined the organization?
6. Education background

i. Primary education

☐

ii. Secondary Education

☐

iii. High level education

☐

iv. Diploma level

☐

v. Degree level

☐

6. Short courses and seminars attended

- | | |
|--------------------------|----------------------|
| i. Bookkeeping training | <input type="text"/> |
| ii. Leadership training | <input type="text"/> |
| iii. Business management | <input type="text"/> |
| iv. Computer training | <input type="text"/> |
| v. Other training | <input type="text"/> |

7. What are your responsibilities in the day to day operation of the organization?

.....

.....

.....

.....

8. What skills and competency do you have to enhance discharge your responsibilities efficiently?

.....

.....

9. Do you think the skills and competency you have is adequate to efficiently discharge your role?

Yes/No

10. Do you think you need more skills and competency to make you more effective and efficient?

Yes/No

11. Who prepared your constitution?

- | | |
|----------------|----------------------|
| a) Members | <input type="text"/> |
| b) Committee | <input type="text"/> |
| c) Technocrats | <input type="text"/> |

12. Do you have a copy of your constitution? Yes/No

13. Have you read and understood it? Yes/No

14. How many times in a year do you attend general meeting?

Once in year

☐

Twice in year

☐
☐

Thrice in year

☐

Four times in year

15. Are you satisfied with the way the meetings are conducted? Yes/No

16. If No give reasons

a) Late invitation

☐

b) Agenda are not clear

☐

c) Little time for discussion

☐

d) Procedures for conducting meeting are not followed

☐

e) Report are not presented and discussed

☐

f) Other reasons

☐

17. What methods do you use in calculating interest rate?

(a) Arbitrary methods

☐

(b) Financial calculation method

☐

18. Contents of the training to be conduct

18.1 Training of members

In the following list select five contents as your priorities for training. Rank them according to its priority, using 1,2,3,4,5.

S/N	TRAINING CONTENT/MODULE	RANK
1	Rights and responsibility of members	
2	Interpretation of constitution	
3	Leadership skills	
4	Business management	
5	Entrepreneurship	
6	Credit/Risk management	
7	Cooperative concepts	
8	Principles of management	
9	Decision making	
10	Communication skills	

Training of committee members

In the following list select eight contents/modules as your priorities for training. Rank them according to its priority, using 1,2,3,4,5.

S/N	TRAINING CONTENT/MODULE	RANK
1	Rights and responsibility of members	
2	Interpretation of constitution	
3	Leadership skills	
4	Business management	
5	Entrepreneurship	
6	Credit/Risk management	
7	Cooperative concepts	
8	Principles of management	
9	Decision making	
10	Communication skills	
11	Effective team building	
12	Strategic planning	
13	Product development	
14	Interpretation of financial statements	
15	Loan application	
16	Facilitation of monitoring and evaluation	
17	Product Development	
18	Computer skills	

19. Training of Accountant, bookkeeper and cashier.

In the following list select five contents as your priorities for training. Rank them according to its priority, using 1,2,3,4,5.

S/N	TRAINING CONTENT/MODULE	RANK
1	Bookkeeping best to Micro Finance Institutions	
2	Calculation of sustainable interest rate	
3	Delinquency management	
4	Loan portfolio Report	
5	Product development	
6	Strategic planning	
7	Financial management	
8	Business management	
9	Entrepreneurship	
10	Appraisal of loan application	
11	Principles of management	
12	Leadership skills	
13	Budgeting	
14	Computer skills	

19 Achievement and failure of the organization

List five achievements of this organization

.....

.....

.....

.....

20. List five major problems/constraints of your organization

.....

.....

.....

.....

21. Indicate which of the following benefits you have enjoyed much from this organization

1. Loan for undertaking economic and social activities
2. Savings services
3. Training

☐
☐
☐

22. What do you think is appropriate time for the training?

1. From 2.00 p.m. - 6.00 p.m.
2. From 3.00 p.m. – 6.00 p.m.
3. From 4.00 – 7.00p.m.

☐
☐
☐

Annex 5(a)

TYPES OF TRAINING MODULES FOR MEMBERS

ID	Training Modules																																																	
	Rights and Responsibilities of Members					Interpretation of Constitution					Leadership skills					Business Management					Entrepreneurship					Credit/ Risks Management					Cooperative Concepts					Principles of Management					Decision Making					Communication skills				
	Scores					Scores					Scores					Scores					Scores					Scores					Scores					Scores					Scores					Scores				
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5					
1.					✓																																													
2.	✓											✓																																						
3.														✓																																				
4.		✓											✓																																					
5.					✓							✓																																						
6.			✓												✓																																			
7.	✓																																																	
8.		✓																																																
9.				✓																																														
10.					✓																																													
11.		✓				✓																																												
12.	✓											✓																																						
13.			✓									✓																																						

Key : Weights of the score

Score	Weight
1	5
2	4
3	3
4	2
5	1

Annex 5(b)

SUMMARY OF WEIGHTED SCORES OF TRAINING MODULES FOR MEMBERS

Training Module	1			2			3			4			5			Total weighted Scores	Percentage	Rank
	S	W	WS	S	W	WS	S	W	WS	S	W	WS	S	W	WS			
Rights and Responsibilities of Members	3	5	15	3	4	12	2	3	6	1	2	2	3	1	3	38	20%	2
Interpretation of Constitution	1	5	5	0	4	0	2	3	6	2	2	4	0	1	0	15	8%	6
Leadership skills	2	5	10	2	4	8	0	3	0	0	2	0	0	1	0	18	9%	4
Business Management	6	5	30	2	4	8	1	3	3	3	2	6	0	1	0	47	24%	1
Entrepreneurship	0	5	0	2	4	8	2	3	6	1	2	2	1	1	1	17	8%	5
Credit/Risk Management	1	5	5	0	4	0	1	3	3	2	2	4	1	1	1	13	7%	7
Cooperative concepts	0	5	0	1	4	4	0	3	0	0	2	0	2	1	2	6	3%	10
Principles of Management	0	5	0	1	4	4	4	3	12	1	2	2	2	1	2	20	10%	3
Decision Making	0	5	0	1	4	4	0	3	0	2	2	4	2	1	2	10	5%	9
Communication skills	0	5	0	1	4	4	1	3	3	1	2	2	2	1	2	11	6%	8
Total scores																195	100%	

Key:

- S - represent Scores
- W - represent Weight
- WS - represent Weighted Scores
- WS Is Calculated by multiplying Scores by Weight
- Base for calculating percentage is total weighted scores which is 13

Annex 5(c)

ASSESSMENT OF TYPES OF TRAINING MODULES FOR COMMITTEE MEMBERS

ID	Training Modules																																																					
	Interpretation of financial statement					Interpretation of Constitution					Leadership skills and principles of management					Business Management					Entrepreneurship					Credit/ Risks Management					Cooperative Concepts					Strategic Planning					Decision Making					Computer skills								
	Scores					Scores					Scores					Scores					Scores					Scores					Scores					Scores					Scores					Scores								
	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5									
1)					✓						✓																																											
2)				✓			✓																																															
3)													✓																																									
4)												✓																																										
5)		✓									✓	✓																																										
6)				✓							✓	✓																																										
7)			✓								✓																																											
8)	✓											✓																																										
9)			✓								✓																																											
10)																																																						

Key: Weights of the score

Score	Weight
1	5
2	4
3	3
4	2
5	1

Annex 5(d)

SUMMARY OF WEIGHTED SCORES OF TRAINING MODULES for COMMITTEE MEMBERS

Training Module	1			2			3			4			5			Total weighted Scores	Percentage	Rank
	S	W	WS	S	W	WS	S	W	WS	S	W	WS	S	W	WS			
Interpretation of financial statements	1	5	5	1	4	4	2	3	6	3	2	6	1	1	1	22	16%	
Interpretation of Constitution	0	5	0	1	4	4	0	3	0	0	2	0	0	1	0	4	3%	
Leadership skills and principles of management	4	5	20	3	4	12	1	3	3	0	2	0	0	1	0	35	26%	
Business Management	0	5	0	1	4	4	0	3	0	2	2	4	2	1	2	10	7%	
Entrepreneurship	0	5	0	1	4	4	0	3	0	1	2	2	0	1	0	6	5%	
Credit/Risk Management	0	5	0	0	4	0	2	3	6	0	2	0	1	1	1	7	5%	
Cooperative concepts	2	5	10	0	4	0	0	3	0	1	2	2	1	1	1	13	10%	
Strategic Planning	0	5	0	1	4	4	2	3	6	0	2	0	1	1	1	11	8%	
Decision Making	0	5	0	0	4	0	1	3	3	2	2	4	0	1	0	7	5%	
Computer skills	2	5	10	1	4	4	1	3	3	0	2	0	3	1	3	20	15%	
Total scores																135	100%	

Key:

- S - represent Scores
- W - represent Weight
- WS - represent Weighted Scores
- WS Is Calculated by multiplying Scores by Weight
- Base for calculating percentage is total weighted scores which is 135

Annex 5(e)

ASSESSMENT OF TYPES OF TRAINING MODULES ACCOUNTANT, BOOKKEEPER AND CASHIER

[illegible]

Key : Weights of the score

Score	Weight
1	5
2	4
3	3
4	2
5	1

Annex 5(f)

SUMMARY OF WEIGHTED SCORES OF TRAINING MODULES FOR ACCOUNTANT, BOOKKEEPER AND CASHIER

Training Module	1			2			3			4			5			Total weighted Scores	Percentage	Rank
	S	W	WS	S	W	WS	S	W	WS	S	W	WS	S	W	WS			
Appraisal of loans	0	5	0	0	4	0	0	3	0	0	0	0	1	1	1	1	2%	
Bookkeeping best for Micro Finance Institutions	2	5	10	0	4	0	1	3	3	0	2	0	0	1	0	13	29%	
Leadership skills and principles of management	0	5	0	0	4	0	0	3	0	0	2	0	0	1	0	0	0%	
Delinquency Management	0	5	0	2	4	8	0	3	0	0	2	0	0	1	0	8	18%	
Entrepreneurship	0	5	0	0	4	0	0	3	0	1	2	2	0	1	0	2	4%	
Budgeting	0	5	0	0	4	0	0	3	0	0	2	0	2	1	2	2	4%	
Product Development	0	5	0	0	4	0	0	3	0	0	2	0	0	1	0	0	0%	
Strategic Planning	0	5	0	1	4	4	0	3	0	0	2	0	0	1	0	4	9%	
Financial Management	0	5	0	0	4	0	0	3	0	2	2	4	0	1	0	4	9%	
Computer skills	1	5	5	0	4	0	2	3	6	0	2	0	0	1	0	11	25%	
Total scores																45	100%	

Key:

- S - represent Scores
- W - represent Weight
- WS - represent Weighted Scores
- WS Is Calculated by multiplying Scores by Weight
- Base for calculating percentage is total weighted scores which is 135

Annex 6 (a)

Summary of responses of general questions

ID	AGE(Years)			Designation			Gender		Duration with the organization(in years)			Education			Short Training relevant to MFIs attended		Responsibilities		Competency		Do you need more skills and competency	
	25-35	36-50	51-70	M	C	S	M	F	2 -4	5-10	>10	Pr	Sec	Adv.	Attended	Not attended	Aware	Not Aware	Adequate	Not adequate	Yes	No
1		✓				✓	✓		✓					✓	✓		✓		✓		✓	
2	✓					✓		✓		✓			✓		✓		✓			✓	✓	
3	✓					✓		✓		✓			✓		✓		✓			✓	✓	
4		✓			✓		✓				✓		✓		✓		✓			✓	✓	
5			✓		✓		✓				✓		✓		✓		✓			✓	✓	
6			✓		✓		✓				✓	✓			✓		✓			✓	✓	
7		✓			✓		✓			✓			✓		✓		✓			✓	✓	
8		✓			✓		✓			✓			✓		✓		✓			✓	✓	
9		✓			✓		✓			✓			✓		✓		✓			✓	✓	
10		✓			✓		✓			✓			✓		✓		✓			✓	✓	
11		✓			✓		✓			✓			✓		✓		✓			✓	✓	
12		✓			✓		✓			✓				✓	✓		✓			✓	✓	
13		✓		✓			✓			✓			✓			✓		✓		✓	✓	
14		✓		✓			✓				✓		✓			✓		✓		✓	✓	
15			✓	✓			✓			✓			✓			✓		✓		✓	✓	
16		✓		✓			✓			✓				✓	✓		✓			✓	✓	
17		✓		✓			✓			✓			✓			✓		✓		✓	✓	
18	✓			✓			✓		✓			✓				✓		✓		✓	✓	
19			✓	✓			✓		✓				✓			✓		✓		✓	✓	
20		✓		✓			✓				✓	✓				✓		✓		✓	✓	
21			✓	✓			✓			✓		✓				✓		✓		✓	✓	
22	✓			✓			✓		✓				✓			✓		✓		✓	✓	
23			✓	✓			✓			✓			✓			✓		✓		✓	✓	
24		✓		✓			✓				✓	✓				✓		✓		✓	✓	
25		✓		✓			✓		✓				✓			✓		✓		✓	✓	

Summary of responses- continuation

[illegible]

Annex 6(b)

Summary of responses for general questions administered to different respondents in the survey

Total Responses	Age Group of respondents						Designation of respondents						Gender of the respondents				Education background						Duration since joined the organization								
	25 - 35		36 - 50		51 - 65		Member		Commit.		Staff		Male		Female		Primary		Secondary		Advanced		2 –4 years			5 – 10 years			Over 10 years		
	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	
	25	4	16	15	60	6	24	13	52	9	36	3	12	23	92	2	8	5	20	16	68	3	12	5	20	11	44	9	36		

Total Responses	Training relevant to MFIs attended				Awareness on their responsibilities				Competency required				Need for additional skills and competencies				Who prepared the constitution						Do you have a copy of constitution?			
	Attended		Not attended		Aware		Not aware		Adequate		Not adequate		YES		NO		Members		Committee		Technocrats		YES		NO	
	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%
	13	52	12	48	13	52	12	48	1	4	24	96	25	100	0	0	22	88	0	0	3	12	13	52	12	48

Total Responses	Are you conversant with the constitution?				How many times in a year do you conduct meeting?						Satisfied by the organization and conduction of meetings						Method of determining rate of interest					
	YES		NO		Once		Twice		Thrice		Satisfied			Not satisfied			Arbitrary			Financial calculation		
	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	S	%	%	%	%	%
		5	20	20	80	4	16	21	84	0	0	24	96	1	4	10	44	15	60			

DETAILED TRAINING PROGRAMME FOR MEMBERS, COMMITTEE MEMBERS AND STAFF

A: TRAINING PROGRAMME FOR MEMBERS

MAIN TOPIC	SUB TOPIC	OBJECTIVES	METHODOLOGY	VENUE	TIME
1. Business Management	Entrepreneurship	At the end of the subject participants will be able to: <ul style="list-style-type: none"> ▪ Explain the meaning of entrepreneurship ▪ enumerate the basic features of entrepreneurship ▪ describe the qualities of an entrepreneur ▪ identify the constraints of entrepreneurship development in Tanzania context 	<ul style="list-style-type: none"> ▪ Brainstorming ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer 	Cooperative College classroom	2 HRS
	Developing and undertaking Business idea	<i>At the end of the subject participants will be able to:</i> <ul style="list-style-type: none"> ▪ explain the meaning of business ▪ describe steps in developing business ideas and selection of the best idea ▪ describe basic procedure for business initiation 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	2 HRS
	Market research and selling	<i>At the end of the subject participants will be able to:</i> <ul style="list-style-type: none"> ▪ Explain the meaning of market 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion 	Cooperative College classroom	3 HRS

		<ul style="list-style-type: none"> ▪ Describe strategies in market research ▪ To explain the meaning and importance of promotion ▪ Enumerate basic strategies for an effective business promotion ▪ Underscore the prerequisite of good customer care 	<ul style="list-style-type: none"> ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 		
	Pricing	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Explain the meaning and importance of pricing ▪ Enumerate basic components of pricing ▪ Set sustainable prices for different products and services 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration exercises 	Cooperative College classroom	3 HRS
	Record keeping And assessment of financial performance	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ explain the meaning and importance of record keeping ▪ identify financial and non financial records necessary for any business ▪ record business transactions in all basic records ▪ Explain the meaning and importance of assessment of financial performance ▪ Prepare and interpret basic financial 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration exercises 	Cooperative College classroom	6 HRS

		statements			
	Development of Business Plan	<p><i>At the end of the subject participants will be able to:</i> Define and explain the objectives of business plan Identify major components of business plan Prepare and use business plan</p>	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration ▪ exercises 	Cooperative College classroom	4 HRS
	Sources of capital	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ explain the importance of capital in business ▪ identify different sources of capital ▪ enumerate procedures of loan processing from different financial institutions ▪ underscore mechanisms for effective credit management 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	3 HRS
2. Leadership and Governance	Leadership skills	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ To enable participants to enumerate key qualities and characteristics of a good and bad leader ▪ To enable participants to identify different types and styles of leadership 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and 	Cooperative College classroom	5 HRS

		<ul style="list-style-type: none"> ▪ To enable participants to describe principles and indicators of good governance ▪ To enable participants to enumerate and use strategies for effective team building 	<p>answer</p> <ul style="list-style-type: none"> ▪ Live examples 		
	Legal framework of the MFI	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ identify major legal documents governing the operation of the society ▪ Enumerate key sections of new Cooperative Societies Act of 2003 relevant to MFIs ▪ Explain and apply different sections of their constitutions ▪ Suggest areas of the constitution, which need review as a result of changes of the main act. 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College Mbeya Wing classroom	5 HRS
	Rights and responsibilities of members	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Underscore their role in the development of the organization ▪ Describe their rights from organization ▪ Enumerate the roles and duties of the leadership of the organization 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	5 HRS

DETAILED TRAINING PROGRAMME FOR MEMBERS, COMMITTEE MEMBERS AND STAFF

B: TRAINING PROGRAMME FOR COMMITTEE MEMBERS

MAIN TOPIC	SUB TOPIC	OBJECTIVES	METHODOLOGY	VENUE	TIME
1. Leadership and Governance	a) Leadership skills	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ To enable participants to enumerate key qualities and characteristics of a good and bad leader ▪ To enable participants to identify different types and styles of leadership ▪ To enable participants to describe principles and indicators of good governance ▪ To enable participants to enumerate and use strategies for effective team building 	<ul style="list-style-type: none"> ▪ Brainstorming ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer 	Cooperative College classroom	4 HRS
	b) Legal framework of the MFI	<p><i>At the end of this subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ identify major legal documents governing the operation of the society ▪ Enumerate key sections of new Cooperative Societies Act of 2003 relevant to MFIs ▪ Explain and apply different sections of their constitutions ▪ Suggest areas of the constitution, which need review as a result of changes of the main act. 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	6

	c) Rights and responsibilities of members	<i>At the end of the subject participants will be able to:</i> <ul style="list-style-type: none"> ▪ Underscore their role in the development of the organization ▪ Describe their rights from organization ▪ Enumerate the roles and duties of the leadership of the organization 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	4 HRS
	d) Strategic planning	<i>At the end of the subject participants will be able to:</i> <ul style="list-style-type: none"> ▪ Explain the meaning and relevancy of strategic planning to any organization ▪ Enumerate steps in carrying out strategic planning 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	4 HRS
2. Interpretation of financial statement	a) Preparation of financial statements <ul style="list-style-type: none"> ▪ Income expenditure ▪ Balance sheet ▪ Portfolio report ▪ Cash flow projection ▪ Budget ▪ Appropriation account 	<i>At the end of the subject participants will be able to:</i> <ul style="list-style-type: none"> ▪ Define and explain the importance of financial statements ▪ Enumerate basic financial statements relevant to MFIs ▪ Prepare all basic financial statements 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration exercises 	Cooperative College classroom	6 HRS

	b) Calculation of financial ratios: efficiency, liquidity, profitability and leverage ratios	<i>At the end of this subject participants will be able to:</i> <ul style="list-style-type: none"> ▪ Define financial ratio ▪ Identify all basic financial ratios relevant to MFIs ▪ Calculate and interpret basic financial ratios ▪ Explain the importance of financial ratios in assessing the financial performance and condition of the organization 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration ▪ Exercises 	Cooperative College classroom	4
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DETAILED TRAINING PROGRAMME FOR MEMBERS, COMMITTEE MEMBERS AND STAFF

C: TRAINING PROGRAMME FOR ACCOUNTANT, BOOKKEEPER AND CASHIER

MAIN TOPIC	SUB TOPIC	OBJECTIVES	METHODOLOGY	VENUE	TIME
1. Bookkeeping	Definition, objective and system of accounting	<p><i>At the end of this subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Explain the meaning and importance of accounting ▪ Enumerate major components of accounting cycle 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer 	Cooperative College classroom	2 HRS
	Books of accounting <ul style="list-style-type: none"> ▪ Original books of accounting ▪ Analysis cash book ▪ Daily cash in hand book ▪ Journal ▪ ledger 	<p><i>At the end of this subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ <i>identify books of accounts used in recording both cash and non cash transactions</i> ▪ <i>properly write all books of accounting</i> ▪ balance and close books of accounting 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration ▪ Exercises 	Cooperative College classroom	10
	Trial Balance	<p>At the end of this subject participants will be able to:</p> <ul style="list-style-type: none"> ▪ define and explain the importance of trial balance 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies 	Cooperative College classroom	3

		<ul style="list-style-type: none"> ▪ prepare and balance trial balance 	<ul style="list-style-type: none"> ▪ Role play ▪ Question and answer ▪ Demonstration ▪ Exercises 		
	Bank reconciliation	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Define and explain bank reconciliation ▪ Prepare bank reconciliation statement using both two basic rules. 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration ▪ Exercises 	Cooperative College classroom	3 HRS
2. Financial management	<p>Preparation of financial statements</p> <ul style="list-style-type: none"> ▪ Income expenditure ▪ Balance sheet ▪ Portfolio report ▪ Cash flow projection ▪ Budget ▪ Appropriation account 	<p><i>At the end of the subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Define and explain the importance of financial statements ▪ Enumerate basic financial statements relevant to MFIs ▪ Prepare all basic financial statements 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Demonstration ▪ exercises 	Cooperative College classroom	6 HRS
	c) Calculation of financial ratios: efficiency, liquidity, profitability and leverage ratios	<p><i>At the end of this subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Define financial ratio ▪ Identify all basic financial ratios relevant to MFIs 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies 	Cooperative College classroom	6

		<ul style="list-style-type: none"> ▪ Calculate and interpret basic financial ratios ▪ Explain the importance of financial ratios in assessing the financial performance and condition of the organization 	<ul style="list-style-type: none"> ▪ Role play ▪ Question and answer ▪ Demonstration ▪ Exercises 		
3. Delinquency and strategic planning	Delinquency	<p><i>At the end of this subject participants will be able to:</i></p> <ul style="list-style-type: none"> ▪ Define delinquency ▪ Explain the major causes of delinquency ▪ Point out basic indication for possibility of delinquency ▪ Enumerate steps in ensuring effective delinquency management ▪ Explain the importance of effective delinquency management 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer 	Cooperative College classroom	3 HRS
	e) Strategic planning	<p>At the end of the subject participants will be able to:</p> <ul style="list-style-type: none"> ▪ Explain the meaning and relevancy of strategic planning to any organization ▪ Enumerate steps in carrying out strategic planning 	<ul style="list-style-type: none"> ▪ Group discussion ▪ Presentation ▪ Plenary discussion ▪ Buzz groups ▪ Case studies ▪ Role play ▪ Question and answer ▪ Live examples 	Cooperative College classroom	3 HRS

**TAZARA MBEYA SAVINGS AND CREDIT COOPERATIVE
SOCIETY LIMITED (TAMBESACCOSO LTD)**



**PROCEEDING
OF
TRAINING OF MEMBERS IN BUSINESSMANAGEMENT SKILLS
AND
ENTREPRENEURSHIP**

HELD AT COOPERATIVE COLLEGE, MBEYA WING

December 2004

PROCEEDING OF TRAINING OF MEMBERS OF TAZARA MBEYA SAVINGS AND CREDIT COOPERATIVE SOCIETY LTD (TAMBESACCOSO IN BUSINESS MANAGEMENT

1.0 Introduction

1.1 An overview of the training

The training of members of TAZARA Mbeya Savings and Credit Cooperative Society in business management is one of the training components of the training Programme developed after conducting a thorough training needs. According to the training programme the target was to conduct 3 three training session and train 120 members in business management but due to time constraint I managed to conduct two sessions whereby 61 participants attended. Both training sessions were conducted at Cooperative College classroom a venue provided by the facilitator Mr. Mruma Albert Omar. Since the participants were the employees of TAZARA the training was conducted after office hours that is from 4.00 p.m. to 7.00 p.m. and therefore we had three effective training time per day making a total of 15 to 21 hours per each training course. The list of participants is attached as annex 2.

1.2 Objectives of the training

The objective of the training was to improve the capacity of members in business skills so that they initiate and run business activities and trigger off wise borrowing and repayment from their Society.

The training had underlying specific objectives as follows:

- To enable the members to enumerate the basic quality of an entrepreneur
- To enable the participants to develop viable business idea following all key steps of business development
- To enable participants to enumerate major cornerstones of marketing
- To enable the participants to write all basic business records properly
- To enable participants to develop and use business plan

1.3 Process and methodology of the training

In facilitating the training a combination of participatory training techniques were used. The facilitator introduced the subject and allowed the participants through brainstorming and or buzz groups to air their views and general discussion ensued and finally the facilitator wrapped up by documenting all key points raised and agreed. In some subjects the participants were organized into groups and a task for discussion was given whereby each group discussed and documented its output in the flip charts and later presented for plenary discussion. The facilitator documented all issues raised in the plenary discussion and later on wrapped the discussion by synthesizing all key points agreed in the discussion. Where necessary gallery walks was used instead of plenary presentation. At times games were used in the groups formation process and this enhanced to keep group dynamics and maintained group tempo. In other topics where learning was effective by doing, exercises or individual tasks were given and the facilitator

gave feedback to individual participant on his/her performance. In certain circumstance, case studies and role plays were administered to enable the participants learn by seeing or studying the reality. The training methodologies used enhanced active participation of the participants and therefore effective sharing was facilitated. The energy level of the participants was maintained high by administration of energizers whenever observed necessary and this facilitated active participation and dynamism. In order to enhance future reference of the training the detailed handout was provided to each participant. This handout was prepared by the facilitator reflecting all the topic covered and the knowledge and skills derived from the courses of micro enterprise development, development finance, Financial accounting, Financial management was the major inputs to this task. The handout is attached as annex 4 to this report.



Facilitator presenting a subject

The following training methods were deployed in the facilitation of the training:

- Brainstorming
- Question and answer
- Buzz groups
- Group discussion
- Presentation
- Plenary discussion
- Synthesis
- Role plays
- Case studies
- Demonstration
- Exercises

1.4 Participants and Timeframe

This training was conducted in two sessions of five to seven days and in each day the effective training time was 3 hours. While the first session was conducted for seven days, the second session was conducted for five days. In the first session a total of 35 participants attended the training and in the second session a total of 26 participants attended making a grand total of 61 participants for both sessions. For more details on the participants refer to table one. The list of participants is attached as annex 2.

Table 1: Number of participants and timeframe for the training of members in business management

Session	Timeframe	Number of participants			Effective training time	
		Female	Male	Total	Days	Hours
1	3 rd September to 8 th September 2004	1	35	35	7	21
2	20 th December to 24 th December 2004	0	24	26	5	15
	Total	1	59	61	12	36

2.0 Setting the climate of the training

2.1. Introduction of the participants

Two cards were provided to the participants and were requested to sit in pairs and discuss and generate information from each other basing on the following issues:

- Name
- Designation
- Family affairs
- Work experience
- Likes
- Dislikes

2.2 Norms to be observed in the training

Through brainstorming the participants set the norms to guide the training as follows:

- a. To respect the contribution of each participants
- b. Love and cooperation
- c. To keep time
- d. To observe timetable
- e. To avoid smoking and drinking in the classroom
- f. Active participation
- g. To set the cell phones in vibration state or rather switch off
- h. To keep quite when quietness in required and avoidance of going out unnecessarily
- i. To ask questions relevant to the subject in discussion

- j. To regard yourself as an important part of the training

2.3 Adoption of the time table

The timetable was distributed to each participant and time was allowed for discussion and finally it was adopted without any change. It was agreed to start at 4.00 p.m. and wind up at 7 p.m. daily. The timetable is attached as annex 1.

2.5 Expectations and fears

Each participant was provided with two cards and requested to write one expectation on one card and one fear on another card. The contents of the cards were read and finally clustered into the following categories:

Expectations

- To acquire knowledge and skills on business management
- To be able start a viable and profitable business
- To internalize all subjects to be discussed
- To acquire methods of reorganizing and properly managing by business
- To gain skills for efficient managing my business
- To start a poultry business after this training
- To be able to initiate and run business
- Proper use of loans in establishing the business
- To gain more competency on my work
- To share experience

Fears

- Whether I will well understand the training
- Time may not be adequate
- Availability of capital to undertake business
- Whether I properly use the loan taken

3.0 Contents and facilitation of the training

The following were thoroughly presented and discussed:

(a) Entrepreneurship

- Definition
- Qualities of entrepreneur
- Problems of entrepreneurs
- Reasons for success and failure of business

A combination of participatory methodology including brainstorming, group discussion, presentation, plenary discussion was used to explore on the above contents. In exploring the reasons for the success and failure of business and problems of entrepreneurs the participants were organized into groups and discussed and later each group presented its work and followed by plenary discussion.

b) How to develop and operate a business

- Steps of initiation and operating the business
- Key principles of business
- Pricing

Through brainstorming the participants enumerated and discussed the following key steps in developing and operating a business idea:

- Visioning of business ideas
- Market research and selection of optimal business idea
- Further analysis on costs and capital requirement and formulation of budget
- Marketing strategies
- Development of business plan
- Testing of the business in small scale
- Full scale launch of the business

The participants also enumerated the key principles and procedures of establishing a business. It was underscored that it is necessary to adhere to all legal formalities required in establishing and running the business such as paying license, income tax stamp duty and registration of the business. The participants realized that, record keeping and plough back the profit to the business are the key element for success of the business. In order for the participants to master the process of initiation and undertaking the business idea an assignment was given whereby each participant was required to identify a business idea and undertake all steps discussed.

On pricing it was established that in order to calculate prices of goods or services both variable and fixed costs should be taken into the consideration. The emphasis on calculating sustainable prices was highlighted and expenses such as depreciation, income tax and all indirect cost should be included in the cost structure in order to come out with sustainable price. Demonstration was done to show how to calculate the unit price of making one wooden chair. The participants actively gave the inputs in the demonstration. The subject was very interesting and all participants understood the technicalities of calculating sustainable price.

c) Marketing

Six P's of marketing

This subject was thoroughly discussed and participants through participatory methodology discussed 6 P's of marketing which include, people, products, place, price, promotion and packaging. Key elements of each P were thoroughly discussed and relevant examples were given. The qualities of good sales person were enumerated and the different behaviors of customers were enumerated. The importance of customer care was also analyzed and internalized by all participants.

d) Record keeping

A simple and relevant accounting system to micro entrepreneurs was discussed in this subject. The following records were enumerated and discussed

- Revenue book
- Book for recording expenses
- Book for debtors
- Book for creditors
- Stock record book

Through brainstorming the key elements of these books were pointed out and discussed. The format of each book was presented and discussed for everyone to understand. Demonstration on how to post transactions to these books was done and participants actively contributed in the demonstration process. At the end of the subject an exercise was given to each participant to do it at home.

e) Measuring the financial performance of the business

- Definition and importance of measuring financial performance
- Trading account
- Profit and loss account

The brainstorming session was conducted to enhance the participants to contribute on the meaning and importance of measuring financial performance of the business. Demonstration was done to show how to prepare trading, profit and loss account and the participants actively provided the inputs in the demonstration process.

f) Development of Business plan

Brainstorming session was conducted whereby the participants actively contributed on the definition and objectives of business plan. The participants were organized into groups and were discussed on the key elements of a well formulated business plan.



Participants in group discussion

Later each group presented its work and followed by plenary discussion.



Participant making presentation

The facilitator wrapped up the discussion by presenting all key components of a business plan.

3.1 Training materials and other logistical arrangement

The facilitator ensured the availability of the following training materials as his contribution to the training:

- Flip chart
- Flip chart stand
- Manila cards
- Masking tapes
- Marker pen
- One copy handout, the handout is attached as annex 4

The facilitator also provided classroom for the whole of the duration of the training.

The host organization provided a token allowance of 1500/= per day to enable participants to pay for fares, notebook, pen and photocopy for the handout. The organization spent almost 500,000/= as the contribution to this training.

4.0 Evaluation of the training

At the end of the training every participant filled a well-structured evaluation form which contained various questions geared towards assessing different parameters of the training.



Participants filing an evaluation form

The evaluation form is attached as annex 3.

The evaluation analysis reflected that the training was very well organised and conducted as this fact was argued by 74% of the participants. The evaluation showed that objectives of the training were highly achieved as 80% of the participants asserted that the objectives were highly achieved and 20% assessed the achievement of the objectives as moderately. The evaluation showed that 100% of the participants achieved their expectations from the training. As far as the competency of the facilitators is concerned in terms of mastery of the subject matter and application of the methodology is concerned, majority of the participants appreciated the facilitation process. While 91% of the participants rated the facilitator as very good in terms of mastery of subjects, 9% rated him as good. The training methodologies applied were rated by 70% of the participants as very participatory and 30 assessed the methodology used as participatory. 57% of the participants evaluated the training as very relevant and 43% rated the training as relevant.

On what went well the participants mentioned the following:

- Application of participatory training methodology
- Active participation
- Good facilitation
- Facilitator was very active
- Learning development of business plan
- Learning intreprenearship
- Gained new knowledge and skills
- Subjects were well understood
- Use of energisers to stimulate learning
- Facilitators managed the training very well

On what went wrong the participants mentioned the following:

- Short duration
- Tight time table
- The training was conducted during Christmas week

The participants suggested the following for the improvement of the training:

- Increase duration of the training
- Regular training to be conducted
- Handout to be provided immediately after presentation of each subject not at the end of the training
- Training to be conducted in morning hours

The summary of the evaluation analysis is given in table 1

Table 1: Summary of the evaluation analysis

S/N	Parameter/variable	Total Respondents	Frequency	Percentage
1	<u>Organisation of the training</u> Very Good Good Average	23	17 6 0	74% 26% 0
2	<u>Achievement of the objectives</u> Very Good Good Average	23	18 5 0	80% 20% 0
3	<u>Realisation of the expectations</u> Very Good Good Average	23	14 9 0	60% 40% 0
4	<u>Understanding of the subjects</u> Very well Well Average	23	18 5 0	80% 20% 0
5	<u>Mastery of the subjects by the facilitators</u> Very Good Good Average	23	21 2 0	91% 9% 0

6	<u>Training methodology used</u>			
	Very Good		16	70%
	Good	23	7	30%
	Average		0	0%
7	<u>Relevancy of the training</u>			
	Very relevant	23	13	57%
	Relevant		10	43%
	Slightly relevant		0	0%

5.0 Closing the training

An official from Rural Financial Services Programme, Southern Zone, officially closed the first training, an IFAD funded Programme which support Micro Finance Institutions in 7 regions in Tanzania. In his closing remarks he reiterated the following:

- He commended the facilitator for his commitment and sacrifice to offer the training free of charge and for good quality facilitation
- He also recognized the efforts and commitment made by the participants to attend and participate in the training
- He thanked the TAZARA Management to grant permission to workers to attended the training
- He argued the participants to use the knowledge and skills acquired in the training in improving performance of their organization.

Earlier before official closing the participants read a short message of thanks to the facilitator which reflected their appreciation on the facilitation of the training. Generally the message appreciated the efforts made by the facilitator to plan and facilitate the training and his excellent facilitation throughout the training. They admitted to have benefited a lot from the training. The participants offered a gift to the facilitator as a gesture of appreciation. The letter of appreciation is attached as annex 6.

*ANNEX 1***TIMETABLE OF TRAINING OF MEMBERS OF TAMBESACCO SO IN BUSINESS MANAGEMENT SKILLS**

DAY TIME	DAY ONE	DAY TWO	DAY THREE	DAY FOUR	DAY FIVE	DAY SIX	DAY SEVEN
4.00pm– 7.00 p.m.	Setting the climate of the training Entrepreneur ship	Entrepreneur ship Steps in initiation and operation of the business	Key principles of business Procedures for establishing a business Pricing	Marketing Principles	Record keeping	Financial reports	Development of business plan

Annex 2(a)

**TRAINING OF MEMBERS OF TAZARA MBEYA SAVINGS AND CREDIT
COOPERATIVE SOCIETY IN BUSINESS MANAGEMENT
BATCH ONE: 3RD SEPTEMBER TO 8TH SEPTEMBER 2004**

S/N	NAME	DESIGNATION	POSITION IN MFI
1		TICKET EXAMINER	Member
2		STATION TAZARA	Member
3		TICKET EXAMINER	Member
4		STATION TAZARA	Member
5		STATION TAZARA	Member
6		STATION TAZARA	Member
7		STATION TAZARA	Member
8		STATION TAZARA	Member
9		District Supplies Officer	Member
10		Train controller	Member
11		Telephone Operator	Member
12		Planning Controller	Member
13		Hostel Supervisor	Member
14		Office Attendant	Member
15		Locomotive Attendant	Member
16		Locomotive keeper	Member
17		M/V Driver	Member
18		Clerk	Member
19		Locomotive Driver	Member
20		M.V Mechanic	Member
21		Wagon Attendant	Member
22		Foreman	Member
23		Mechanic	Member
24		Mechanic	Member
25		S/T	Committee member
26		Freight	Member
27		Locomotive Mechanic	Chairperson – Loan
28		Mechanic	Member
29		Engineer	Member
30		Locomotive Electrician	Member
31		Points man mechanic	Vice Chairman
32		Depot attendant	Member
33		Mechanic	Committee member
34		Train controller	Member
35			

Annex 2(b)

**TRAINING OF MEMBERS OF TAZARA MBEYA SAVINGS AND CREDIT
COOPERATIVE SOCIETY IN BUSINESS MANAGEMENT
BATCH TWO: 22nd DECEMBER TO 24TH DECEMBER 2004**

S/N	NAME	DESIGNATION	POSITION IN MFI
1		AG. DTSE	Member
2		DCE	Member
3		Controller	Committee member
4		Workshop foreman	Member
5		Artisan	Member
6		Examiner	Member
7		Points man	Member
8		Plumber	Member
9		Artisan	Member
10		HMT driver	Member
11		Electrical technician	Member
12		Controller	Member
13		Technician	Committee member
14		Artisan	Member
15		Artisan	Member
16		Kitchen Attendant	Member
17		Foreman	Member
18		Artisan	Member
19		Controller	Member
20		Shunter Operator	Member
21		Supervisor	Member
22		Mechanical Engineer	Member
23		Technician	Member
24		Technician	Member
25		Artisan	Member
26		Clerk	Member

Annex 3

**EVALUATION OF TRAINING OF MEMBERS OF TAMBESACCOSO IN
BUSINESS MANAGEMENT SKILLS**

1. To what extent were you satisfied with the general organization of the training?
 - a) Very good
 - b) Good
 - c) Average
2. At what extent the objectives of the training were achieved?
 - a) Very good
 - b) Good
 - c) Average
3. To what extent your expectations were met?
 - a) Very good
 - b) Good
 - c) Average
4. To what extent you understood the subjects of the training
 - a) Very good
 - b) Good
 - c) Average
5. To what extent the facilitator mastered the subjects?
 - a) Very good
 - b) Good
 - c) Average
6. To what extent the methodologies used were participatory?
 - a) Very participatory
 - b) Participatory
 - c) Less participatory
7. To what extent is the training relevant to you?
 - a) Very relevant
 - b) Relevant
 - c) Slightly relevant
8. List one major thing which went well
 - a)
 - b).....
9. List one major thing which went wrong
 - a)
 - b).....
10. Suggest ways to improve the training in future

.....

.....

**TRAINING OF MEMBERS IN BUSINESS MANAGEMENT SKILLS
AND ENTREPRENEURSHIP**

HANDOUT 1

**PREPARED BY
MRUMA ALBERT OMAR**

September, 20

Ujasiriamali

(a) Maana ya Ujasiriamali na Mjasiriamali

- Ujasiriamali ni ubunifu au ugunduzi au uundaji wa wazo na kuliweka katika matendo ya kiuzalishaji mali au utoaji wa huduma.
- Jasiriamali au mjasiriamali ni mtu ambaye anajishughulisha na biashara kwa njia ya kumwezesha kumudu maisha yake kiuchumi na kijamii.

(b) Sifa za Mjasiriamali mwenye mafanikio

Kwa ujumla mjasiriamali mwenye mafanikio huwa na sifa zifuatazo:

- Hujituma, hudhamiria, na hachoki
- Hupenda kuona mafanikio
- Mtafutaji wa mianya ya biashara
- Muwajibikaji
- Hachoki kutatua matatizo
- Mfuatiliaji mzuri
- Si mwepesi wa kukata tamaa
- Mbunifu
- Anaupeo wa kuona mbali
- Anauhuru wa maamuzi
- Hujiamini na kutarajia mafanikio
- Hupenda mshikamano katika biashara

2.0 Kubuni na Kuendesha Biashara

(a) Uchambuzi wa Wazo la biashara

Uchambuzi wa wazo la biashara huingatia vigezo vifuatavyo; soko, mtaji, ujuzi, urahisi wa kupatikana mali ghafi, usafiri/mawasiliano,ushindani,namna ya kuzalisha na kusambaza bidhaa husika,sheria zilizopo, na ubora unaohitajika.

(b) Dhana ya Biashara

Biashara ni

- kitendo cha kubadilishana mali kwa fedha
- mali kwa mali
- fedha kwa fedha
- huduma kwa fedha au ni
- huduma kwa huduma kwa lengo la kupatafaida

Kwa ufupi, biashara ni kitendo cha kubadilishana bidhaa kwa fedha au bidhaa kwa bidhaa /huduma kwa lengo la kupata faida.

Bidhaa ni mali kama chumvi,mahindi au viazi na huduma ni kama matibabu,elimu,kusafisha viatu,kushona nguo,mama ntilie,ususi, n.k.

(c) Hatua za kufuata katika kuanzisha biashara

- i) Bainisha wazo la biashara;Ni biashara ya aina gani utapenda kuanzisha
- ii) Fanya uchambuzi wa mawazo hayo na mwisho chagua wazo moja ukizingatia;soko,mtaji,ujuzi,mawasiliano,ushindani,Upatikanaji wa mali ghafi,vifaa vingine vitakavyohitajika,namna ya kusambaza,tekinolojia ya uzalishaji, n.k

- iii) Fanya uchambuzi zaidi kuhusu fedha,bei,gharama za uendeshaaji,na kisha makisio ya mapato na matumizi ili kubaini faida itakayopatikana
- iv) Tengeneza mpango wa biashara
- v) Anza biashara kidogo kwa majaribio
- vi) Panua biashara kwa kadri inavyoruhusu(kama unapata faida ya kutosha-kubwa)

(d) Kanuni za Biashara

- i) Kuwa na malengo
- ii) Kuwa mtu wa kujifunza Daima
- iii) Kuwa mbunifu
- iv) Kuwa jasiri
- v) Kutunza kumbukumbu
- vi) Rudisha ziada kwenye biashara yako

(e) Taratibu za Biashara,

Zipo aina kuu nne za biashara,nazo ni biashara ya mtu mmoja,ubia,kampuni na ushirika.Kuanzisha biashara ya aina yoyote ile lazima utaratibu ufuatao ufuatwe;

- Kusajili biashara
- Kulipa kodi ya mapato
- Kulipa leseni
- Kulipa ushuru

3.0 Utafutaji Masoko na Uuzaji Bidhaa

3.1 Soko ni nini?

Soko ni mahali wanapokutana wauzaji na wanunuzi kuuza na kununua bidhaa au huduma.

3.2 Masoko ni nini?

Shughuli yoyote ile anayofanya mfanyibiashara ili kuimarisha biashara yake. [Haitoshezi kukaa tu na kungoja oda].

3.3 Shughuli za masoko ni kufikiri jinsi mteja wako anavyofikiri. Inahusu utambuaaji na ushikaji wa soko. Shughuli za masoko zinaanza na soko lenyewe, kwa kufanya uchambuzi wa kina kuhusu mahitaji ya hilo soko. Inaendelea kwa kuanzia na soko lilipo, sambamba na hayo matakwa na mahitaji na kuleta bidhaa hiyo kwa bei maalum, mahali maalum,kwa kutumia nyenzo mbalimbali za uvumishaji.

3.4 Hizi ndizo zile "B" tano za masoko(Five P's)

- BIDHAA(ONGEZA UFUNGAJI) - Products
- BEI - Price
- BANDA(mahali pa kufanyia biashara) - Place
- BANGO(Utangazaji au uvumishaji)- Promotion
- BINDAMU(People)

3.5 Utafiti wa soko ni nini?

- Kulisoma soko kwa makini
- Kukwepa ufurishaji wa bidhaa sokoni
- Kukwepa bidhaa asiyoipenda mteja
- Kukwepa kufuata mkumbo
- Kutafuta upenyo wa soko na kuujaza upenyo huo

- Utafiti wa soko ufanywe kwa urahisi sana. Hasa kwa kuchunguza, kutazama na kusikiliza, kujaribu bidhaa yako na kuchunguza washindani wako.

Madhumuni ya haya yote ni kutengeneza bidhaa na kutoa huduma ambazo zitauzwa mahali fulani, kwa bei fulani na wateja wazifahamu

3.6 Shughuli za mfanyibiashara katika kuimarisha biashara zake

- Kuchunguza matakwa ya wateja [k.m. unapokuwa na njaa, unahitaji chakula; kunapokuwa giza unahitaji mwanga]
- Eleza bidhaa au huduma wanazohitaji wateja
- Panga bei ambayo wateja wako tayari kulipa na itakayokupa faida
- Utafikishaje bidhaa au huduma kwa wateja wako
- Wavutie wateja wanunue bidhaa au huduma zako

3.7 Huduma kwa wateja

(a) Maana ya Huduma kwa mteja.

Huduma kwa wateja ni, kuwa tayari kujibu maswali haraka, kujali muda wa wateja, kuitikia na kutenda haraka kulingana na matakwa yao. Wahudumie haraka kwa kupanga vizuri na kuwapa wateja kwa utimilifu. Huduma kwa wateja pia ni kutoa taarifa sahihi, bei inayofanana kwa wote, ufahamu wa bidhaa unayouza n.k.

(b) Njia bora za kutoa huduma bora kwa Mteja

- Mwonekano-Uwe mtulivu, Mtanashati, msafi na mwenye kujiheshimu
- Lugha-Tumia lugha nzuri kwa wateja na onyesha tabasamu.
- Nguvu-Usionekane mchovu kwa wateja. bakia na nguvu hata kama una kazi nyingi za kufanya.

(c) Umuhimu wa kutoa huduma bora

- Inakutenga kutoka kwenye ushindani, yaani wateja wataweza kukutofautisha wewe na na mtu mwingine mwenye bidhaa sawa na wewe
- Urahisi wa kujitangaza. Wateja wako watakuwa wadhamini kwa wateja muhimu. (65% ya wateja hutokana na Wadhamini, 25% hutokana na Matangazo na 10% sababu zingine, mahali ilipo biashara, ushindani, aina za bidhaa n.k). Huduma mbovu hupoteza wateja kwa 66%, na 15% hawanunui kwa sababu bei ni ghali.
- Bei zako hupokelewa kirahisi. wateja siku zote wako tayari kulipa zaidi iwapo watahudumiwa vizuri.

(d) Aina za wateja wagumu

- Wateja wenye hasira:** Hakikisha kuwa unamgeuza mteja mwenye hasira na kuwa msemaji mtiifu. Fanya kazi vema na wateja wenye hasira
- Wateja wenye Amri:** Tafuta hasa nini hitaji lao
- Wabishi wa asilia:** wasikilize!
- Wasemaji sana:** Kuwa mwenye subira, yawezekana wanakitu chenye thamani kwa matumizi yako

- v) **Mtu asiye na Maamuzi:** Mkabili mtu huyu kitaalamu, ukieleza bila kuchoka kwa nini ni muhimu kununua bidhaa

vi) **Mbishi:** Shughulika na ubishi, Anabisha nini? bei?

vii) **Mdadisi lakini mkimya:** Mchokoze mteja ili aongee kutoridhika kwake. Pengine anajua bei za washindani wako?

3.8 Uuzaji na uvumishaji

(a) Maana ya uuzaji

Ni hali ya kumfanya mteja anunue bidhaa au huduma kwenye biashara yako

(b) Maana Uvumishaji

Ni kufanya bidhaa unayouza ifahamike kwa wateja wengi zaidi ili iweze kununuliwa zaidi.

(c) Sifa za muuzaji

- i) Awe Mwaminifu
- ii) Ajue ubora wa bidhaa
- iii) Awe Msafi, nadhifu, na avae mavazi ya heshima
- iv) Awe na lugha nzuri ya biashara
- v) Awe msikivu kwa wateja
- vi) Awe mwepesi kujifunza kutoka kwa wateja
- vii) Awe na akili nyepesi kukumbuka mambo
- viii) Ajue kufanya hesabu za biashara na atunze kumbukumbu
- ix) Awe na tabia nzuri kwa ujumla

(d) Njia za uvumishaji

- i) Kutangaza kwa kutumia, Radio, Runinga TV, Magazeti, Kutumia Mdomo, Maonyesho ya biashara, Mabango mbalimbali na Vipeperushi
- ii) Kutoa bidhaa ya bure ya mfano
- iii) Zawadi ya Bure
- iv) Jina zuri la bidhaa linalovutia
- v) Ubunifu
- vi) Ufungaji wa bidhaa kwenye makasha yanayovutia
- vii) Kujenga uhusiano mzuri na walaji/wauzaji

Angalia kwa Makini: Tumia Njia tofauti za uvumishaji, njia moja pekee haiwezi kuwafikia wateja wa aina zote kwa wakati mmoja.

(e) Faida za uvumishaji

- i) huongeza mauzo/Mapato
- ii) Huongeza wateja
- iii) Hupanua biashara
- iv) Huongeza faida
- v) Hutambulisha biashara

4.0 Kutafuta bei ya kuuzia

Fundi seremala Bwana Yohana Joseph ana uwezo wa kutengeneza viti 20 katika kipindi cha mwezi mmoja. Vifaa vifuatavyo vinahitajika kutengeneza kiti kimoja:

Mbao za Shs. 8, 000/=

Misumari ya Shs. 1,000/=

Gundi za Shs. 700/=

Kodi ya sehemu anayofanyia kazi ni shs.20,000 kwa mwezi. Fundi anazo mashine mbalimbali ambazo zinaweza kutumika kwa miaka 8 kabla ya kununua nyingine. Bei aliyonunulia hizo mashine ni shs.480,000. Hizo mashine huhitaji matengenezo ya shs.3,000 kwa mwezi. Seremala huyu analipa leseni ya shs.24,000 kwa mwaka. Fundi mwenye uwezo kama Yohane Joseph angeweza kulipwa shs.70,000 kwa mwezi kama angeajiriwa kwenye kampuni za kutengeneza samani. Mashine za kurandia anazotumia zinatumia umeme lakini mlipaji wa umeme ni mwenye nyumba, ambaye analipa wastani wa shs.20, 000 kwa mwezi.

Nini Gharama za Kutengeneza Kiti Kimoja na bei atakayouzia?

GHARAMA

	Gharama za moja kwa moja Shs.	Gharama zisizo za moja kwa moja Shs.
Mbao	8,000	
Misumari	1,000	
Gundi	700	
Pango		20,000
Uchakavu (Angalia Chini 1)		5,000
Matengenezo		3,000
Leseni (Angalia chini 2)		2,000
Mshahara (akiajiriwa)		70,000
	<u>9,700</u>	<u>100,000</u>
Gharama zisizo za moja kwa moja kwa mwezi		Shs.100,000
Viti vinavyotengenezwa kwa mwezi		<u>÷ 20</u>
Gharama zisizo za moja kwa moja kwa kiti		<u>Shs. 5,000</u>
Gharama kwa kiti:		
Gharama za moja kwa moja (zinazobadilika)		Shs.9,700/=
Gharama Zisizo moja kwa moja(Zisizobadilika)		<u>5,000/=</u>
		<u>Shs.14,700/=</u>

Uchakavu kwa mwezi:

Bei ya mashine Shs.480,000

Uchakavu kwa mwaka ni $\text{shs.480,000} \div 8 = \text{shs.60,000}$

Uchakavu kwa mwezi ni $\text{shs.60,000} \div 12 = \text{shs.5,000}$

Leseni kwa mwezi

Leseni kwa mwaka ni shs.24,000

Leseni kwa mwezi = shs.24,000 ÷ 12 = 2,000

5.0 Utunzaji Wa Kumbukumbu za Biashara**(a) Maana ya Kumbukumbu**

Ni Kuandika matendo ya fedha au vitu vyenye thamani ya fedha au taarifa katika biashara. Fedha hutoka katika biashara na kuingia katika biashara kupitia miamala ya kibiashara (Business Transactions)

(b) Aina za Kumbukumbu za biashara

- i) Kumbukumbu za Uzalishaji
- ii) Kumbukumbu za uendeshaji
- iii) Kumbukumbu za fedha
- iv) Kumbukumbu za Mali
- v) Kumbukumbu za Mazao na bidhaa
- vi) Kumbukumbu za utendaji kazi kama, mpango wa kazi, Uzalishaji zao fulani ,kalenda, Mahitaji ya Wateja, n.k

(c) Umuhimu wa kutunza kumbukumbu

- i) Kujua ulichofanya wakati uliopita
- ii) Kulinganisha mwenendo wa biashara kwa nyakati au misimu tofauti
- iii) Kujua rasilimali zilizotumika ,zilizopo, na gharama za uendeshaji
- iv) Kujua faida au hasara
- v) Kufanya marekebisho mapema inapobidi
- vi) Kufanya tathmini
- vii) Kuandaa mpango kazi na biashara
- viii) Kutoa taarifa mbalimbali za biashara (mambo ya Kodi n.k)

NB: Kumbukumbu zinaweza kutunzwa kwenye mafaili, notibuku, daftari, Mbao za taarifa ndani ya ofisi, vitabu maalumu Kama daftari ya fedha, leja, jono, n.k

5.1: AINA ZA VITABU VYA SHUGHULI ZA BIAASHARA

Ziko aina nyingi za vitabu kwa ajili ya kuweka kumbukumbu ya taarifa za biashara. Aina ya biashara, ikiwa ni pamoja na ukubwa wake ndio utakaoelekeza ni aina gani ya vitabu vitunzwe. Kwa biashara ndogo za kawaida, vitabu vifuatavyo vinatunzwa.

1. Kitabu cha mapato:

Hiki kinaweka taarifa ya fedha zote zilizoingia kwenye biashara. Kitakuwa kama inavyoonekana hivi:

MAPATO			
Tarehe	Maelezo	Kiasi	Jumla

2. Kitabu cha Matumizi

Hiki kinaweka taarifa ya matumizi yote ya fedha kutoka kwenye biashara. Kinaonekana hivi

MATUMIZI			
Tarehe	Maelezo	Kiasi	Jumla

3. Kitabu cha Wadaiwa:

Wadaiwa ni wateja walionunua bidhaa kwa mkopo. Kuna umuhimu wa kuwa na kumbukumbu sahihi za kila mteja na kuingiza taarifa za mauzo (kwa mkopo) na malipo ya deni.

Jina: _____				
Anwani: _____ _____				
Tarehe	Maelezo	Mauzo kwa mkopo	Aliyolipa	Salio

4. Kitabu cha Madeni

Ni muhimu kuwa na kumbukumbu ya madeni yote. Deni linapolipwa lazima taarifa ya ulipaji iingizwe kwenye kitabu cha madeni ili deni lifutwe au lipunguzwe.

Tarehe	Maelezo na mdeni	Mkopo	Kulipa	Salio

5. Kitabu cha Bidhaa

Kwa kila aina ya bidhaa, kuna haja ya kufuatilia taarifa za kuongezeka (k.m. manunuzi), na kupungua (k.m. mauzo) na salio. Taarifa hii itasaidia kujua ni wakati gani bidhaa nyingine ziagizwe ili ziuzwe kwa wateja.

JINA _____				
Tarehe	Maelezo	Kuingia	Kutoka	Salio

5.2: KURINGIZA KUMBUKUMBU KATIKA VITABU

Heneriko Mwasalemba ni mfanyabiashara wa kununua na kuuza mahindi. Yeye sio mkulima. alianza biashara tarehe 1 Februari 2002 akiwa na mtaji wa shs.35,000. Katika mwezi huo, alifanya biashara kama ifuatavyo:

- 2 Februari 2002: Alinunua magunia 3 na kulipia shs.10,000 kwa gunia
- 5 Februari 2002: Alilipa usafiri wa mahindi shs.3,000
- 6 Februari 2002: Aliuza magunia 2 na kulipwa shs.13,000 kwa gunia
- 6 Februari 2002: Alinunua kwa mkopo magunia 10 ya mahindi kutoka kwa Albert Fungambili
kwa bei ya shs.11,000 kwa gunia
- 10 Februari 2002: Aliuza magunia 4 na kulipwa shs.13, 000 kwa gunia
- 11 Februari 2002: Kuuza kwa mkopo magunia 4 kwa Bibi Yusta Grace kwa bei ya
shs.14,000 kwa gunia.
- 12 Februari 2002: Kulipa sehemu ya deni la Albert Fungambili Shs.30, 000
- 12 Februari 2002: Kumlipa kibarua wa kupakia shs.5, 000
- 15 Februari 2002: Kununua kwa mkopo magunia 6 kutoka kwa Freddy James kwa bei ya
shs.10,500 kwa gunia.
- 16 Februari 2002: Bibi Yusta Grace alilipa deni lake Lote.
- 20 Februari 2002: Kuuza kwa mkopo magunia 6 kwa bei ya shs.14, 000 kwa gunia kwa
Bibi Yusta Grace.
- 21 Februari 2002: Kulipia usafiri shs.10,000
- 24 Februari 2002: Kulipa deni lote kwa Albert Fungambili
- 25 Februari 2002: Kupokea sehemu ya malipo ya deni kutoka kwa Bibi Yusta Grace
shs.50,000
- 28 Februari 2002: Kununua mahindi gunia 2 kwa kulipa shs.10,000 kwa gunia.

“Jaza/ingiza matukio hayo katika vitabu vya shughuli za biashara”.

Jibu la swali
KITABU CHA MAPATO – HENERIKO MWASALEMBA

MAPATO			
Tarehe	Maelezo	Kiasi	Jumla
1 Februari	Kuingiza mtaji	35,000	35,000
5 Februari	Kuuza maguni 2 @shs.13,000	26,000	61,000
10 Februari	Kuuza magunia 4@shs.13,000	52,000	113,000
16 Februari	Malipo ya deni	56,000	167,000
25 Februari	Malipo ya deni	50,000	219,000

KITABU CHA MATUMIZI – JUMA HASSAN

MATUMIZI			
Tarehe	Maelezo	Kiasi	Jumla
Februari 2	Magunia 3 @shs.10,000	30,000	30,000
Februari 2	Usafiri	3,000	33,000
12 Februari	Punguza deni – James Dodo	30,000	63,000
12 Februari	Malipo kwa kibarua	5,000	68,000
21 Februari	Usafiri	10,000	78,000
24 Februari	Lipa deni – James Dodo	80,000	158,000
28 Februari	Magunia 2@shs.10,000	20,000	178,000

KITABU CHA WADAIWA

<p style="text-align: center;">Bibi Yusta Grace Morogoro Street</p>				
Tarehe	Maelezo	Mauzo kwa mkopo	Aliyolipa	Salio
11 Februari	Magunia 4 @shs.14,000	56,000	-	56,000
16 Februari	Kulipwa deni	-	56,000	-
20 Februari	Maguni 6@shs.14,000	84,000	-	84,000
25 Februari	Sehemu ya deni kulipwa	-	50,000	34,000

KITABU CHA MADENI

Tarehe	Maelezo na mdeni	Mkopo	Kulipa	Salio
6 Februari	Kutoka kwa James Dodo magunia 10 @shs.11,000	110,000		110,000
12 Februari	Punguza deni	-	30,000	80,000
15 Februari	Kutoka kwa F. James magunia 6@shs.10,500	63,000	-	143,000

KITABU CHA BIDHAA

MAHINDI - Magunia				
Tarehe	Maelezo	Kuingia	Kutoka	Salio
2 Februari	Manunuzi	3	-	3
5 Februari	Mauzo	-	2	1
6 Februari	Manunuzi	10	-	11
10 Februari	Mauzo	-	4	7
11 Februari	Mauzo	-	4	3
15 Februari	Manunuzi	6	-	9
20 Februari	Mauzo	-	6	3
28 Februari	Manunuzi	2	-	5

UPIMAJI WA MATOKEO YA BIASHARA**4(a) – Maana ya Faida**

- i) Faida ni ziada ya mauzo yote yakilinanishwa na gharama zote za uendeshaji kwa kipindi husika; mfano kwa siku, wiki, mwezi, mwaka n.k.
- ii) Faida hujitokeza pale ambapo jumla ya mauzo ni kubwa kuliko gharama husika
- iii) Gharama husika zinapokuwa kubwa kuliko mauzo, **HASARA HUTOKEA**
- iv) Biashara yeyote ilie ni lazima iendeshwe kwa faida: lazima iongeze pesa au rasilimali zaidi kwenye biashara.
- v) Ili kupima matokeo ya biashara, wafanyibiashara hutayarisha "Taarifa ya Mapato na Matumizi" kwa kipindi husika kwa utaratibu uliopo kwenye kitini 4(b) na 4(c) hapa chini

Muundo wa Taarifa ya Mapato na Matumizi**JINA LA BIASHARA**

TAARIFA YA MAPATO NA MATUMIZI KWA KIPINDI KINACHOISHIA.....

A: Mauzo		
(1)	xxx	
(2)	xxx	
(3)	xxx	
A _T Jumla ya mauzo		xxx
B: Gharama za Uendeshaji:		
▪ Mshahara	xxx	
▪ Kodi ya nyumba	xxx	
▪ Riba ya mkopo (SACCOS/SACA)	xxx	
▪ Usafirishaji	xxx	
▪ Leseni	xxx	
▪ Kodi ya mapato	xxx	
▪ Malighafi iliyotumika	xxx	
B _T Jumla ya Gharama za Uendeshaji		xxx
C: FAIDA (HASARA) [A _T -B _T]		xxx

MUUNDO WA TAARIFA YA MAPATO NA MATUMIZI KWA BIASHARA ZA BIDHAA (MAUZO, DUKA)**JINA LA BIASHARA**

TAARIFA YA MAPATO NA MATUMIZI KWA KIPINDI KINACHOISHIA

Mauzo:		
Viazi	xxx	
Mahindi	xxx	
Maharage	xxx	
Jumla	xxx	
Gharama za mali iliyouzwa:		
Manunuzi:		
Viazi	xxx	
Mahindi.....	xxx	
Maharage.....	xxx	
Jumla	xxx	
Gharama za usafirishaji.....	xxx	
Gharama za mali iliyonunuliwa.....	xxx	
Mali iliyomo Ghalani (TOA)	xxx	
Gharama ya mali iliyouzwa		xxx
Faida Ghafi		xxx
Gharama nyingine:		
• Nauli	xxx	
• Posho.....	xxx	
• Kinywaji	xxx	xxx
FAIDA (HASARA)		xxx

NAMNA YA KUANDAA MPANGO WA BIASHARA

Kitini hiki kinaelezea hatua muhimu za kufuata wakati wa kuandaa mpango wa biashara. Washiriki wasome kwa uangalifu kisha kutumia fomu hii kama kielelezo kwa ajili ya kuunda mpango wowote ule wa biashara watakaokuwa wameubuni.

(a) Mpango wa Biashara ya kufuga kuku.

Muhtasari

1. Jina la mradi: Ufugaji wa kuku
2. Gharama ya mradi: Tshs.1,400,000
3. Mkopo toka Benki: Tshs.1,160,000
4. Mchango wa mkopaji: Tshs.240,000
5. Menejimenti: Bwana Mwankenja atasimamia mwenyewe akisaidiana na familia yake. Hata hivyo, atawaona wataalam wa mifugo kwa ushauri zaidi.
6. Mkopo aliokwisha chukua benki: Hakuna
7. Namna ya kulipa mkopo: Mkopo ulipwe kwa kipindi cha miaka mitano kwa riba ya asilimia 30
8. Dhamana ya mkopo: Fridge, na vifaa vingine
9. Maelezo ya mradi
10. Mradi utanzishwa kwa kuwa na kuku 500 wa mayai na 200 wa nyama.
11. Mapato kwa mwaka itakuwa Tshs.2, 114,800/= mwaka wa kwanza na yatapanda hadi Tshs.4, 640,000/= miaka iliyobakia.
12. Gharama za uendeshaji zitakuwa Tshs.1, 586,160/= mwaka wa kwanza zitapanda hadi Tsh.3, 670,000/= mwaka wa pili Tshs.3, 915,700/= mwaka wa tatu.
13. Maelezo ya mwombaji:
Anayeomba ameo, na ana biashara zingine; kuku 250 wa nyama na analima mahindi, ndizi, kahawa, maharagwe n.k.
14. Mapato na Matumizi
Kwa miaka 8 iliyopita matumizi yalikuwa (onyesha hali halisi).Hii ni faida iliyopatikana kila mwaka baada ya kutoa gharama zote ikiwa ni pamoja na kulipa riba ya mkopo.

Mwaka	88	89	90	91	92	93	94
Faida	30,000	40,000	50,000	60,000	70,000	70,000	90,000

15. Hali ya kifedha : Bwana Mwankenja hadaiwi
16. Uhalalisho wa biashara:
 - Biashara itasaidia kuongeza kipato cha muombaji
 - Biashara itarudisha/italipa gharama zotena kulea fada
 - Soko la mayai na kuku wa nyama lipo, na bei ni nzuri
 - Mwombaji ana uzoefu hivyo anaweza kuendesha na kulipa mkopo

Tathmini ya Mradi

Utangulizi

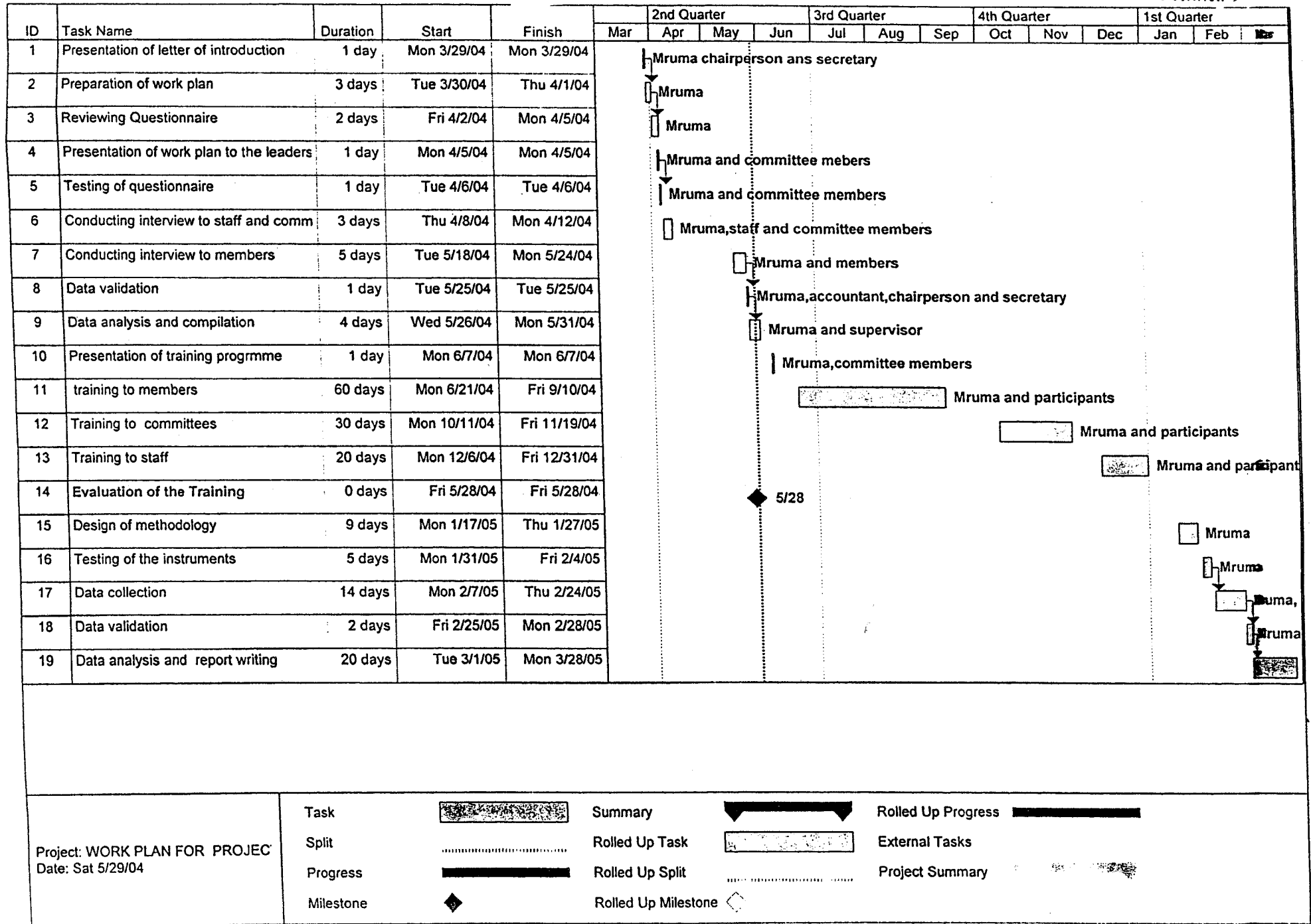
- 1) Malengo ya Mradi:
Kuongeza kipato cha mwombaji na familia yake kwa kuuza mayai na nyama ya kuku.
- 2) Mmiliki: Bwana Mwankenja ni mkulima wa chai, Kahawa, Mahindi n.k na mfugaji wa kuku ,ng'ombe wa maziwa na nyama, na mbuzi.
- 3) Mkopo: Mwombaji anaomba mkopo wa Tshs.1, 160,000/= kwa ajili ya kuanzisha mradi wa kuku.

Maelezo ya mradi:

- Eneo: Lyenje (taja mahali utakapoweka biashara yako)
- Hali ya hewa: Mvua kiasi na hali ya hewa ni shwari
- Vifaa vinavyohitajika:
Mwombaji anahitaji kuanzisha banda linaloweza kutosheleza kuku 500 wa mayai na 200 wa nyama. Banda litosheleze vyombo vya kulishia chakula na kunywea maji n.k.
- Menejimenti na Uongozi:
- Mpango wa biashara/mradi utakuwa chini ya mwombaji na familia.
- Masoko:
- Soko lipo kijijini na nje ya Kijiji (Tukuyu, Mbeya n.k.)
- Uzalishaji na uhimili: Mayai mia mbili kila siku na kuku mia mbili watachinjwa kila baada ya miezi mitatu
- Bei ya soko: Yai mmoja ni shs.100/= na kuku wa nyuma ni shs.2000/=.
- Gharama za uendesaji: Tshs.1, 400,000/= mwaka wa kwanza na zitapanda kufikia Tshs.1, 586,160/= miaka inayofuata.
- Makisio ya mapato kwa miaka mitano au zaidi kuonyesha kwamba mradi unaweza kujiendesha. Mwaka wa kwanza ni shs.2,114,820 na miaka inayofuata ni tshs.4,640,400/=
- Kununua kuku wengine: Kila baada ya mwaka mmoja kwa kuku nyama miaka miwili kuku wa mayai.
- Faida na Hasara: Faida baada ya kulipa kodi, riba pamoja na gharama zote itapanda toka Shs.210, 961 mwaka wa kwanza hadi Tshs.405, 449 miaka inayofuata.

(b) Fomati ya Mpango wa Biashara (Pendekezo)

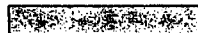
- i) Utangulizi
- ii) Muhtasari maalum
- iii) Maelezo kuhusu biashara husika.
- iv) Uhalali wa biashara, kwa nini biashara hiyo na siyo nyingine?
- v) Menejimenti au uongozi:
- vi) Mpango wa uzalishaji bidhaa /huduma:
- vii) Tathmini kuhusu athari za Biashara kwa jamii:
- viii) Mpango wa fedha:
- ix) Viambatanisho.



ID	Task Name	Duration	Start	Finish	3rd Quarter				4th Quarter			1st Quarter			2nd Quarter			3rd Q
					Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
1	Training of members in Business management	8 days	Mon 6/21/04	Wed 6/30/04	<div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div> <div><input type="checkbox"/> Mruma and participants</div>													
2	Training of members in business management	8 days	Thu 7/8/04	Mon 7/19/04														
3	Training of members in business management	8 days	Mon 8/16/04	Wed 8/25/04														
4	Training of members in leadership	5 days	Tue 8/31/04	Mon 9/6/04														
5	Training of members in leadership	5 days	Tue 9/21/04	Mon 9/27/04														
6	Training of members in leadership	5 days	Tue 10/12/04	Mon 10/18/04														
7	Training of committee members in leadership	6 days	Mon 10/25/04	Mon 11/1/04														
8	Training of Comm. And staff- business Mangt.	4 days	Mon 11/22/04	Thu 11/25/04														
9	Training of staff in bookkeeping	6 days	Mon 12/6/04	Mon 12/13/04														

Project: TIME TABLE FOR TRAINING
Date: Sat 5/29/04

Task



Summary



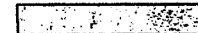
Rolled Up Progress



Split



Rolled Up Task



External Tasks

Progress



Rolled Up Split



Project Summary



Milestone



Rolled Up Milestone

