ANNEX I

OUTPUT ACTIVITY MATRIX

Output	Year1	20	05		Year	r2	2006	5
Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q 7	Q8
Output 1								
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.								

Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q 7	Q8
e) To collect loan repayments								
f) To follow up project activities								
	:							

A STATE OF SECTION OF

Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
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 n and cooperation To organize learning visits								

Quarter	Q1	Q2	Q3	Q4	Q5	Q5	Q6	Q7	Q8
Output 3									
CHADEA CBO capacity built and management improved									
Activities									
a) To conduct training on computer and data management							Account to the state of the sta		
b) TOT on business management									

Quarter	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8
c) To improve managerial skills on how to organize and run the CBO and the projects								
d) To improve the office to have a higher security and be appropriate for keeping the SACCO's money	-							
e) Acquisition of office equipment and furniture		-						
f) To conduct first year evaluation				_				
The SACCO to start its operations after two years of operating just a revolving fund to build the saving capability.	the state of the s							
							-	

ANNEX 1

Questinnare 2. Community members.

Prisca L. Nyella
Open University of Tanzania
Dar-es-Salaam

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 4and 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	
2. Four avorage moome per month.	1. Below 50,0000 shillings
	2. Between 50,000 and 100,000 shillings
	3. Above 100,000 shillings
7. Level of education	·
1. I have neve	r been into school,
2 Primary edu	
· ·	vel secondary education.
	evel secondary education
	ourses after form IV
6. Degree/Dip	Ioma
8. Profession	
1. Accountant 2. Business	
3. Teacher	
4. Others	
	tion the profession
	non me protession.
10. If you are doing business please of	explain what kind of business
	awayt Association?
11. Do you know Charambe Develop	1.Yes
	2.No
	2.110
12. If you know it how do you rank i	t?
	1. Very useful to Charambe Community.
	2. Useful
	3. Useless
	4. Don't know
	that have been forward to police pooled
problems in the communities. Does (e organizations that have been formed to solve social
problems in the communities. Does C	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 y	our future plans? (What do you intend to do in
future?)	
1. Borrowing capital for	starting business
2. farming	•
3. To be employed by but	
4.to join vocational traini	C
17. Have you ever joined any saving and	redit society?
1.Yes	
2. No	
18. If the answer above is Yes, what is the	he name of the Institution
19. Have you ever borrowed some mone	ey in any lending Institution?
1. Yes	y an any renewig memorine
2. No	
20. If the answer above is Yes what is th	e 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	
4. Daily	
24 Do you allow your spouse to engage	himself/herself in business?
1.Yes	
2.No	
25. If the answer above is yes please exp	lain what kind of business
26. How do you find the idea of establish community?	ning a saving and credit scheme in your
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 view	ws?

Questionaire 1 CBO members

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.

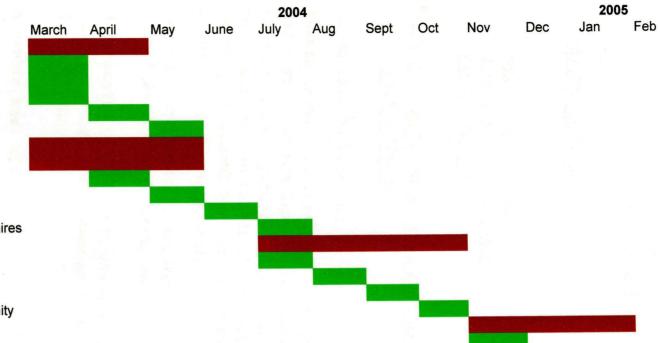
- 1. Gender
- 1. Female
- 2. Male
- 2. Age
- 1 between 14 and 24
- 2.between 25 and 35
- 3.between 35 and 45
- 4.between 45 and 60
- 5. Above 60
- 3. Marital status
- 1. Married
- 2.Single
- 3.Divorced
- 4. Widow
- 4. Number of children
 - 1. Between 1 and 3
 - 2. Between 4and 6
 - 3. Between 6 and 9
 - 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 50,0000 shillings
	2. Between 50,000 and 100,000 shillings
7. Level of education	3. Above 100,000 shillings
	on beautiful and the
	er been into school,
2. Primary ed	
=	evel secondary education.
	level secondary education courses after form IV
6. Degree/Di	
8. Profession	pionia
1.Accountant	
2. Business	
3. Teacher	
4. Others	
	ntion the profession
3. If the answer is ethers prease mer	mion the procession.
10. If you are doing business please	explain what kind of business
11. What are the reasons that attract	ted you to join CHADEA?
11. What are the reasons that attract	ted you to join CHADEA?
12 How did you get the information	n about CHADEA?
12 .How did you get the information 1. Through neighbor	n about CHADEA?
12 .How did you get the information 1. Through neighbor 2.I was convinced by	n about CHADEA?
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself	n about CHADEA?
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others	n about CHADEA? rs y the members
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation	n about CHADEA?
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude?	n about CHADEA? The state of the members of the members of the members of the members of the state of the st
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is	n about CHADEA? Ts Ty the members Institute that the real situation at the situation at
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe	n about CHADEA? The state of the members of the me
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no difference in the performance is	n about CHADEA? sy the members ns before you joined and the real situation at shigher than my expectations ence is lower than my expectations
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards	n about CHADEA? It is the members In shigher than my expectations ence is lower than my expectations the development of CHADEA?
12 How did you get the information 1. Through neighbor 2.1 was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time for	n about CHADEA? It is the members In the mem
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time for 2. Working only	n about CHADEA? It is the members In shigher than my expectations ence is lower than my expectations the development of CHADEA?
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time for 2. Working only 3. Money only	n about CHADEA? It is the members In shigher than my expectations ence is lower than my expectations the development of CHADEA? For working
12 How did you get the information 1. Through neighbor 2.1 was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time fo 2. Working only 3. Money only 4. I am not involved.	n about CHADEA? The system members In the members In the series of the members In the series of
12 How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time for 2. Working only 3. Money only 4. I am not involved. 15. What do you do to earn income?	n about CHADEA? The system members In the members In the series of the members In the series of
12 .How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time for 2. Working only 3. Money only 4. I am not involved. 15. What do you do to earn income? 1. I am employed	n about CHADEA? The system members In the members In the series of the members In the series of
12 How did you get the information 1 Through neighbor 2.1 was convinced by 3 Myself 4 Others 13 If you compare your expectation CHADEA what can you conclude? 1 The performance is 2 There is no differe 3 The performance is 14 How do you contribute towards 1 Money and time for 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	n about CHADEA? sy the members Institution at the real situation at the shigher than my expectations ence the development of CHADEA? or working
12 How did you get the information 1. Through neighbor 2.I was convinced by 3. Myself 4. Others 13. If you compare your expectation CHADEA what can you conclude? 1. The performance is 2. There is no differe 3. The performance is 14. How do you contribute towards 1. Money and time for 2. Working only 3. Money only 4. I am not involved. 15. What do you do to earn income? 1. I am employed	n about CHADEA? sy the members Institution at the real situation at the shigher than my expectations ence the development of CHADEA? or working

16. What are CHADEA's future plans?	
1. To establish various developments project	
2 To expand the existing ones	
3. Don't know	
4. Others	
17. What are the things that you expected to be done by CH	FAINT: A Alima and a single of a single of
the moment?	TADEA that are not done at
18. As a member of CHADEA, do you know all the CHAD	DEA's future program ?
en en en en en en el Yes de la	ting the state of
19. How often do you convene the general assembly in a year	ar?
1. Three times	
2. Two times	
3 don't know	
20. Have you ever joined any saving and credit society?	
l. 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 lend	ding Institution?
1 Yes	
2 No	
23. If the answer above is yes what is the name of the Institu	ation?
23. If the answer above is yes what is the hame of the institu	ution:
24. How much did you borrow?	(2012년 1월 1일의 1일 등학자 (2012년 1일) 1일 1일 - 1일
25. How much do you pay?	
26 How often do you go and pay?	생기 경기 생물이 시작하는 그들은 것이 되었다. [18] 14일 15일 시간 시간 시간 기간 기간 기간 기간
1. Monthly	
2. Weekly	경기 경기 경기 경기 경기 경기 경기 있다. 경기 경기 경
27. What are your feelings about establishment of saving an	d 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 cred	dit society please give
maker and green control to an even entered there is no new transfer that the profession of the figure of the control of the c	

WORK PLAN

					2004	DATE	MONTH	- 2005						RESOURCES	RESPONSIBLE
ACTIVITY	MARCH	APR.	MAY	JUNE	JULY	AUG	SEPT.	OCT.	NOV.	DEC.	JAN.	FEB.	MAR	REQUIRED	PERSONS
NITIAL CONTACTS															
First visit	30th													Time and transport fare	Prisca Nyella
Meeting with CBO Chairman		2nd												Time and Money	Prisca Nyella CBO Chairman
Contact Ward Leader Charambe		3rd												Time and Money	Prisca Nyella
INFORMATION COLLECTION (NEEDS ASSESMENT) Interviewing CBO leaders		26th												Time money for transport and refreshments	Prisca Nyella CBO Leaders
Interviewing CBO members			3rd						1					Time and Money	Prisca Nyella CBO members
Interviewing some few community members			20th											Time and money for transport and refreshments	Prisca Nyella Some women and youth in the community
Questionaires Designing			27th to	15th			1	1						Time and Stationaries	Prisca Nyella
Meeting with CBO members to get some members to assist in the questionaires distribution Process.	l			16th										Time human resource and transport .	Prisca Nyella some CBO members.
Distribution of Questionaires				17th					1	1				Time and money	Prisca Nyella
Collection of Questionaries	1			27th										Time and Money	Prisca Nyella
Administering and entering into the computer for analysis				30th to	6th									Time and stationaries	Prisca Nyelia
REPORT WRITING					19th to)		30th	15th					Time and Stationaries	Prisca Nyella
Meeting with the stakeholder to	give a bri	efing abo	out the su	irvey rep	ort				I	1				Time and Stationaries	Prisca Nyellaand the project sta
PROPOSAL WRITING FOR SAVII	NGS AND	CREDIT	SCHEME	1		1		1	2ND	20TH	1	1	I	Time and Stationaries	Prisca Nyellaand the project sta



Initial Contacts

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

WORK PLAN

Information Collection Needs assessment

Interviewing CBO Leaders
Interviewing few community members
Desining and administer questionaires
Submission of research proposal & questionaires

Processing collected data

Analizing data
Report writing
Submitting report and present to the community

Project preparation

designing the model for credit and saving scheme

Annex TV

CHARAMBE DEVELOPMENT ASSOCIATION

(CHADEA)

S.L.P. 100152,

DAR ES SALAAM.

30/04/2004

KUMB/CHDA/PRIV/UT/2005

KWA.

MRS. PRISCA NVELA, CHUO KIKUU HURIA TANZANIA, DAR ES SALAAM.

YAH: KUPOKELEWA NA KUFANYA KAZI NA CHADEA KATIKA KIPINDI CHA (2004 - 2005):

Rejea somo la hapo juu.

Kwanza tunachukua fursa hii kukufahamisha kwamba tunayo furaha 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 hususani 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.



ANNEX V

THE MODEL OF THE SAVING AND CREIDT 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% Timeuladlyrower 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.

Annex VI

THE UNITED REPUBLIC OF TANZANIA

The Societies (Application for Registration) Rules, 1954

(Rule 5)

CERTIFICATE OF REGISTRATION SO. NO.11647

I HEREBY CERTIFY th	CHARAMBE DEVELOPMENT ASSOCIATION
(CHADEA)	
has this day been registered	l under the Societies Ordinance, 1954.
25th Dated this	OCTOBER 200 2
• :	(B.S. MCHOMVU)
G P Dsm—Tanzania	Registrar of Societies MINISTRY OF HOME AFFAIRS

African Development Foundation Application Form for Development Funding Assistance

A. Contact Information

A. Contact Infor	nation
Name of Organization:	CHARAMBE DEVELOPMENT ASSOCIATION (CHADEA
2. Address: (show both mailing address and physical address.)	P.O.BOX 100152 DAR-LS-SALAAM TANZANIA
3. Telephone #:	0745-071187 4. Fax #:
5. E-Mail Address:	
6. District/ Region:	TEMEKE DISTRICT, DXR-ES-SALDAM REGION
7. Name of Contact Person:	AU GUSTINE. H. CHITANDA
8. Position of Contact Person:	SECRETARY GENERAL
9. Address of Contact Person (if different from organization address):	P.O.BOX 100157 D&R-£S-SALDAM TXNZANIA
10. Contact Person Phone#:	0745-071187
11. Contact Person E-Mail:	

B. Information about the Organization

b. imormation about th	ne Organization					
When and why was your organization established?	JAN	2001	REG	ISTERED	2514 10.	2002
2. Is your organization registered with the government?	✓YesNo	In Pi	rocess		ease attach a stration docum	
3. If you have applied for registration please indicate when you applied and when you expect to be registered.						
Note: If your organizate cannot be considered fapplied for registration	for funding by ADI	Fat this po	oint. Pi	ease wait u		

	1./0		,				
Please indicate the nature of your	✓ Community-Based Organization (i.e. an economic interest group, association, cooperative or community development organization that						
organization by	provides services directly in and to communities)						
checking the one that							
applies to you:	:,	•	e institution, membership				
	organization or trade association composed of smaller groups)						
	A For-Profit Busines	SS					
	Other (describe)						
5. Who established			= (0 (2(-1/2)) DCA				
the organization?			E (MBAGALA) DSM				
6. Why was the organization	✓ to undertake income	-generating activities					
established? (please check all that apply)	to provide social serv	vices to the community					
	to provide credit						
	other (please specify	١٠					
	outlet (please specify	/-					
7. Does the			76.				
organization have a Board of Directors?	Yes _ <u>√</u> 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	Manager Name	Position	Educational				
organization? List the			Background				
names, positions and adducational		,	;				
packground of the	SALVIM KHOPE	CHAIRMAN	HIGH EDUCATION				
nanagement.			ADV RESEARCH DEVEL				
	Au Gustino Chilongo	Steretory	HIGH EDUCTION THE LEVEL				
Andrews Tolking			DOV. CERTIFICATE				
	HUSSIN LUPOVA	TRESURER	= = = = = = = = = =				

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?	THE MANAGEMENT DUE TO THE CONSTITUTE LAST ELECTION OF THE LAST ELECTION OF THE PROPERTY OF THE	TUTION OF	CONDUCTED	, r
13. If yours is a	Name		Ownership Share	
closely-held business (e.g. corporation, partnership, sole				
proprietorship),				
identify the owners of the organization and				_
their share of ownership:				
				_
14. For Community- Based and Intermedi- ary Organizations, describe how deci- sions are made within the organization.	V group consensus vote small governing group other (describe) THE MANAGEMENT HAVE RESPONSIBILITY THE MANAGEMENT HAVE RESPONSIBILITY TO PLAN IS NO GREARNISE WITH COLLABORA WITH THE EXECUTIVE FUNAL THE FILL COUNCIL 2) How many members are there?			
15. For membership organizations:	a) How many members are there? (50) FIFTY MEM BESS		Women: <u>27</u>	
	b) How does someone qualify for membership?	In Fall	BE TAMBANIA DGE (FROM 18YEAR) TALAND PHYSICALLYF E MUST UNDERSTANDU	T SIL THE
	c) If there is a membership fee, how much is the fee?	JOININ FEE TO MONTHU	G MEMBERSHIP HS 5000/2 AND Y SUBCRIPTION.	
	d) How frequently is the membership fee paid?	SING (FOR MONTHL	LE ENTRYSTONDE MEMBERSHOP) OC SURCERPTION FEE	
	e) How are shares and/or dividends distributed?			
	f) If you have general assembly meetings, please provide the requested information about the	Frequency of meetings: Date of last meeting:		
	meelings.		ritten minutes: No:	·
4 - 52 - 57 - 582 - 573 - 574				

16. How many	Full Time Paid:	Part Time Paid:		
employees/ staff members are there?	Men: Women:	Men: Women:_io		
	Full Time Volunteer:	Part Time Volunteer:		
	Men Women:	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?	Men: Women:		
	b) If you provide services to organizations, how many received services in the past year?	(enter number)		
	c) What services do you provide?	Credit		
	Please indicate all that apply.	Technical Skills Training		
		Business Skills Training		
		Financial Management		
		Business Development		
		Other (please specify)		
		WATER SERVICE PROTET BEING SUPPLIED XND DISTRIBUTED TO VARIOUS AREA OST CHARRONGE		
	d) Who is eligible to receive your services?	THE COMMUNITY OST CHAROMETOND SURROUNDING SUBTIMUS		
	e) If you charge a Service fee, please describe the fee structure.	WATER SERVICE PROVIDED CHORKED BIND/2 & This 20/2 PER BUCKECT		
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 SPORE OF REHABILITATION OF THE PROJECT THE SPORE OF THE PROJECT THE PROJECT THE PROJECT THE PROPOSING OF THE PROJECT FOR PENANCE THE GROW COMMUNITY AT LARGE.				

19. Describe the financial or accounting system or methods used by your organizations.	THE TREASURER OF THE GROVP HAVE RESPONS- BILITY TO BLL FINANCIAL MATTER HOS BEINGE ASSIGNED BY THE ORGANISTION IN RELATION TO THE CONSTITUTION REGULATIONS INTRODUCED THE PROJECT COMMITTE AND EXECUTIVE COMMITTE WILL RESIGN THE TREASURER TO MANAGE AS BE	5 NC
20: Have you produced income statements or balance sheets in the past three years?	YES! WE HAVE POST THREE YEAR 2002-2004	űNt
21. Are your financial records and reports reviewed by anyone outside of your organization? If so, who?	YES! THE REPORT HOS BEEN PREPARED BY EXTERNAL SUDITORS SO BEING INSTRUCTED ON SCREED BY THE FUL COUNCIL AND A THE FUNDL EVERYBODY HAS BEEN GIVEN TO REVIEW THE PEPPERT IN THE COMMONDER GENERAL MEETING 2004	

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.

THE PROJECT PROPOSAL HOS ATTACHED

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?

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AND DEVELOP THEIR BUSHNESS HENCE
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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?

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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.

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23. What resources, such as money or labor, will your organization contribute to the project in addition to those listed in # 21 above?	OUR ORGANIZATION WILL SUPPORT THE PROTECT (1) RESOURCE PERSONS— WE HAVE GUNLIFIED STOFF IN ACCOUNTANCY, PROJECT MANAGEMENT SOCIAL WORKERSAND ECONOMIC WHOSE THEY SILLLS, KNOWLED GEOSNO PROFESSIONAL WILL CONTRIBUTE AND COTALYST THE PROJECT ACTIVITIE
24. What assistance is needed from ADF? How will it be used?	FINANCIAL DESETONCE GRANT/LOON TOOM CHARAMET SOVINGES VOND CREDIT DESCOLIATION COUPERATIVE SDEETY INVATIVE TO EMPOWER BITH MENDOND INDMENTIONAM CALLY TO REDUCE POVERTY SOMENPREVOILS SMING THE COMMUNITY

References

Name 😝 💮	Contact Information
	P.O. Box 100157
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MR. Solven WHOPE	MsB. 0744-055423
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	P. O. BOX 100157 Dox- ofs-Salsam
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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.

ANNEX VIII

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