

## Appendix 1

## QUESTIONNAIRE

## MAGOHE HOUSING COOPERATIVE SOCIETY (MHCS)

**PART A****This Part to be completed by all Members of the MHCS****1. Membership****(a) Are you a live member of (Magohe Cooperative Society, MHCS)?**

(i) Yes.....A

☐

(ii) No.....B

**(b) In which year did you join Magohe cooperative society?**

(i) 2001.....A

(ii) 2002.....B

(iii) 2003.....C

(iv) 2004.....D

☐**(C) Your total money (capital) in the group**

(i) Initial capital.....

(ii) Contributions Tshs.....

(iii) Other money.....

**(D) What were the reasons for joining MHCS?**

(i).....

(ii).....

(iii).....

(iv).....

**2. Gender****(a) Sex**

(i) Male.....A

(ii) Female----.....B

☐**(b) Marital status**

(i) Married.....A

☐

(ii) Single.....B

(iii) Were you married.....C

### 3.Age

(i) Between 18 and 25.....A

(ii) Between 26 and 45.....B

(iii) Between 46 and 65-.....C

(iv) Above 66.....D

### 4. Family members (number)

(i) One(alone) .....A

(ii) (ii) Two ..... B

(iii) Three to Five.....C

(iv) six to Ten .....D

(v) Above ten.....E

### 5. Children

(a) How Many children do you have?

(i) One .....A

(ii) Two.....B

(iii) Three.....C

(iv) Four.....D

(v) Five.....E

(v) Six to ten.....F

(vi) Above ten.....G

(b) How many boys.....Girls.....

### 6.What is your high level of education?

(i) Primary school.....A

(ii) Secondary school.....B

(iii) High school.....C

(iv) Secondary school and training.....D

(v) High school and training.....E

(b) If attended training mention the courses, year and place of training

- (i) a. Course.....  
 b. Year.....  
 c. Venue.....  
 d. Duration.....  
 e. Qualification attained.....
- (ii) a. Course.....  
 b. Year.....  
 c. Venue.....  
 d. Duration.....  
 e. Qualification attained.....
- (iii) a. Course.....  
 b. Year.....  
 c. Venue.....  
 d. Duration.....  
 e. Qualification attained.....

## 7.Occupation

### (a) Are you employed?

- (i) Yes.....A  
 (ii) No.....B

☐

### (b) If employed mention your employer-----

### (c) What is your working experience?

- (i) One to five years.....A  
 (ii) Five to ten year.....B  
 (iii) Ten to fifteen years.....C  
 (iv) Fifteen to twenty years.....D  
 (v) Twenty to thirty years.....E  
 (vi) Above thirty years.....F

☐

**(d) What is Your Income per Month**

- i)TZS 10,000 to 40,000.....A
- (ii)TZS 41,000 to 80,000.....B
- (iii)TZS 81,000 to 120,000.....C
- (iv)TZS 121,000 to160,000.....D
- (v)TZS 160,001 to 200,000.....E
- (vi)TZS200,001 to 240,000.....F
- (vii)Above 250,000 .....G

☐**8.Habitation (Residence)**

- (i) Owner Occupier (private house)..... A
- (ii)Rented accommodation.....B

☐**9 Tenancy arrangement****(a) If you are a tenant what is the size of your accommodation**

- (i)One room.....A
- (ii)Two rooms.....B
- (iii)Three to five rooms.....C
- (iv)Above six.....D

☐**(b) In what basis is your rent paid**

- (i)Monthly.....A
- (ii)Annually.....D
- (iii)More than a year.....E

**(c) What is the amount of your rent Per month?**

- (i)Between TZS 5,000 to 10,000.....A
- (ii)Between TZS 11,000 to 15,000.....B
- (iii)Between TZS16, 000 to 25,000.....C
- (iv)Between TZS 26,000 to 50,000.....D
- (v)Between TZS 50,000 to100, 000.....E
- (vi) Above TZS 100,000.....F

☐

**10. What problems do you encounter in rented house**

- (i) High rental Value.....A  
 (ii) Small space.....B  
 (iii) Unexpected Evictions.....C  
 (iv) One and two above(i&ii).....D  
 (v) All above.....E

☐**11. What amount of money do you contribute to the cooperative?**

- (i) Tzs..... per week.....A  
 (ii) Tzs..... per month.....B  
 (iii) Tzs..... Per year.....C  
 (iv) Tzs..... more than a year.....D

☐**12. What is the source of your income?**

- (i) Salary.....A  
 (ii) Business.....B  
 (iii) Assistance from relatives.....C  
 (iv) Different source.....D

☐

(b) If you have chosen 'D' mention those sources of income

- (i).....  
 (ii).....  
 (iii).....

**13.(a) What problems do you face in getting fees and maintaining your membership?**

- (i) Unreliable source of income.....A  
 (ii) Very difficult to mix and cooperate with other people.....B.  
 (iii) I have no enough time.....C  
 (iv) My family is too big to be satisfied by my income.....D  
 (v) Other reasons.....E

☐

**(b) If you have chosen E (other reasons), what are the reasons?**

- (i).....
- (ii).....
- (iii).....
- (iv).....

**14. (a) What is the source of income for your house erection**

- (i) Loan .....A
- (ii) Grant .....B
- (iii) Both Loan and Grant.....C
- (iv) Other sources.....D

☐
**(b) If you have chosen D above briefly mention those sources**

- (i).....
- (ii).....
- (iii).....

**15.If you are employed what projects do you perform to increase your income**

- (i).....
- (ii).....
- (iii).....
- (iv).....
- (v).....

**16. What is your “out of salary” income per month?**

- (i) 5,000/= - 10,000/=.....A
- (ii) 10,000/= - 30,000/=.....B
- (iii) 31,000/= - 50,000/=.....C
- (iv) 51,000/= - 70,000/=.....D
- (v) 71,000/= - 100,000/=.....E
- (vi) 101,000/= - 150,000/=.....F
- (vii) 150,000/= - 300,000/=.....G
- (viii) More than - 301,000/=.....H

☐

**17. What is your position in the Group**

(i) Member .....A

(ii) A member and a leader.....B

(iii) A member of the group committee.....C

☐**18. Have you obtained any Benefit since you joined the cooperative society?**

(i) Yes.....A

(ii) No.....B

☐**19. If you have obtained the benefits from the cooperative society, what are they?**

(i).....

(ii).....

(iii).....

(iv).....

**20. Problems being encountered****(a) Have you encountered any problems in the group since your membership?**

(i) Yes.....A

(ii) No.....B

☐**(b) If you encountered the problems what were they? (Mention)**

(i).....

(ii).....

(iii).....

**(c) Are the problems still existing?**

(i) Yes.....A

(ii) No.....B

☐

**ART B****This part is to be completed by leaders of the MHCS****1. Since when have you been a leader? -----(Year)****2. (a) For how long have you been a leader?**

(i) One year .....A

(ii) Two years.....B

(iii) Three years.....C

(iv) Four years.....D

(v) Five years.....E

**(b) If it is above five years (mention the years).....****3. What are your responsibilities in the group?.....****4. What are your responsibilities in a group? (Mention them)**

(i).....

(ii).....

(iii).....

(iv).....

**5. Where do you obtain money to run all activities to enhance your group development?**

(i) Loans.....A

(ii) Members contributions.....B

(iii) Grants and assistance from the government.....C

(iv) Individuals and other helping Organizations.....D

**6. Please mention and indicate the Organizations or Individuals, who have been helping****you if any?**

(i).....

(ii).....

- (i).....
- (iii).....

## 7. Training

**(a) Have you ever attended any training regarding to leadership?**

- (i) Yes.....A
- (ii) No.....B

☐

**(b) If you have attended any leadership training please provide the following information:**

### **b-1. The 1<sup>st</sup> training**

- (i) Course Title.....
- (ii) Venue.....
- (iii) Sponsor.....
- (iv) Duration.....

### **b-2. The 2<sup>nd</sup> training**

- (i) Course Title.....
- (ii) Venue.....
- (iii) Sponsor.....
- (iv) Duration.....

**(c) The training was specifically to:**

- (i) Leaders only.....A
- (ii) Leaders and all members.....B
- (iii) Builders only.....C
- (iv) Accountants and cashiers only.....D
- ((v)) Building material makers.....D
- (vi) None of the above.....E

☐

**(d) Did the training change your leadership capability?**

- (i) Yes .....A
- (ii) No.....B

☐

**(e) Did the training change your leadership position?**

(i) Yes.....A

(ii) No.....B

☐

**(e) Mention your previous position (before training).....**

**7. Mention the problems facing the group whose solutions are yet not found**

(i).....

(ii).....

(iii).....

**8. What are the benefits obtained by the group since its existence?**

(i).....

(ii).....

(iii).....

**9. What do you expect to do in future after the construction of your house?**

(i).....

(ii).....

(iii).....

# APPENDIX 2(1) HOUSE DESIGNS

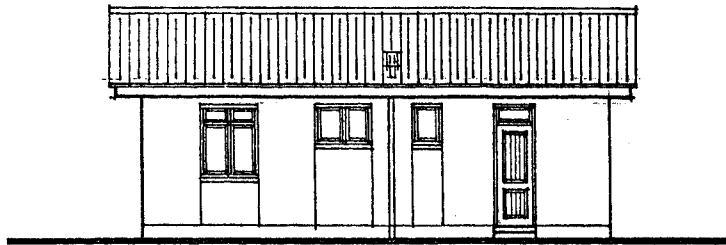
## BUILDING COST ESTIMATES BUILDING TYPE ONE

| ITEM                     | DESCRIPTION   | QTY | UNIT           | RATE    | AMOUNT            |
|--------------------------|---|-----|----------------|---------|-------------------|
| <b>BUILDING TYPE TWO</b> |   |     |                |         |                   |
| A                        | Excavation  | 18  | m <sup>3</sup> | 1 500   | 27000             |
| B                        | Backfilling   | 8   | m <sup>3</sup> | 1 000   | 8000              |
| C                        | Removal of surplus excavated material               | 10  | m <sup>3</sup> | 2 000   | 20000             |
| D                        | Concrete blinding 50mm thick                        | 27  | M2             | 2 750   | 74250             |
| E                        | Hardcore filling with sand blinding                 | 60  | M2             | 3 500   | 210000            |
| F                        | Foundation wall, 200mm thick                        | 41  | M2             | 9 000   | 369000            |
| G                        | Internal and external walls for superstructure,     |     |                |         |                   |
|                          | 125mm thick   | 150 | M              | 6 000   | 900000            |
| H                        | Concrete lintel                                     | 17  | M              | 9 000   | 153000            |
| I                        | 50x100mm treated soft wood timber for roof trusses  | 160 | M              | 1 100   | 176000            |
| J                        | 50x75mm ditto for purlins                           | 104 | M              | 800     | 83200             |
| K                        | 28 gauge CIS roof coverings                         | 86  | M2             | 6 800   | 584800            |
| L                        | Ridge capping                                       | 11  | M              | 3 500   | 38500             |
| M                        | Mninga hard wood door overall size comprising       |     |                |         |                   |
|                          | 900x2200mm high comprising frame and Shutters       | 7   | nr             | 120 000 | 840000            |
| N                        | Supply and fix mortice lock complete with Furniture | 7   | nr             | 15 000  | 105000            |
| P                        | Ditto brass butt hinges                             | 7   | Pair           | 2 000   | 14000             |
| Q                        | Mninga hard wood window frame overall size          |     |                |         |                   |
|                          | 1500x1600mm high complete with burglar bars         | 2   | nr             | 130 000 | 260000            |
| R                        | Ditto size 1200x1600 mm high ditto                  | 5   | nr             | 110 000 | 550000            |
| S                        | Ditto size 600x600 mm high ditto                    | 1   | nr             | 40 000  | 40000             |
| T                        | Mosquito net to windows                             | 13  | m <sup>2</sup> | 2 700   | 35100             |
| U                        | Wire mesh to windows                                | 13  | m <sup>2</sup> | 4 000   | 52000             |
| V                        | Cement and sand screed floor                        | 60  | m <sup>2</sup> | 3 800   | 228000            |
|                          | <b>Total</b>  |     |                |         | <b>4,767,850</b>  |
|                          | <b>Say Tshs</b>                                     |     |                |         | <b>4,800,000.</b> |

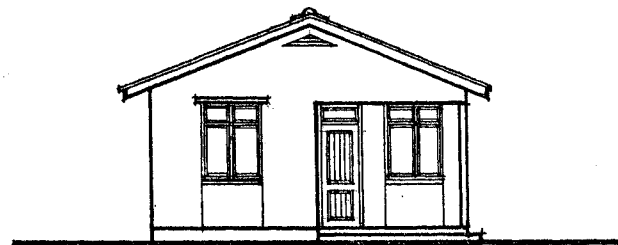
## APPENDIX 2(2) HOUSE DESIGNS

### BUILDING COST ESTIMATES BUILDING TYPE TWO

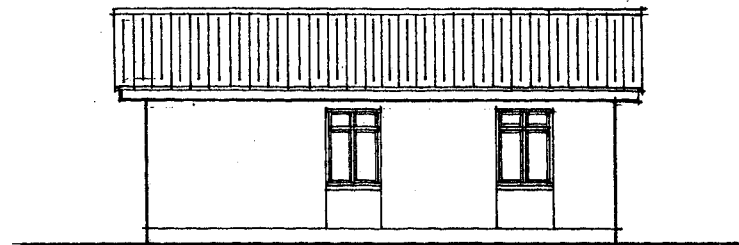
| ITEM                     | DESCRIPTION  | QTY | UNIT           | RATE    | AMOUNT           |
|--------------------------|--|-----|----------------|---------|------------------|
| <b>BUILDING TYPE ONE</b> |  |     |                |         |                  |
| A                        | Excavation   | 23  | m <sup>3</sup> | 1 500   | 34500            |
| B                        | Backfilling  | 10  | m <sup>3</sup> | 1 000   | 10000            |
| C                        | Removal of surplus excavated material                    | 13  | m <sup>3</sup> | 2 000   | 26000            |
| D                        | Concrete blinding 50mm thick                             | 35  | m <sup>2</sup> | 2 750   | 96250            |
| E                        | Hardcore filling with sand blinding                      | 78  | m <sup>2</sup> | 3 500   | 273000           |
| F                        | Foundation wall, 200mm thick                             | 55  | m <sup>2</sup> | 9 000   | 495000           |
| G                        | Internal and external walls for superstructure,          |     |                |         |                  |
|                          | 125mm thick  | 192 | m              | 6 000   | 1152000          |
| H                        | Concrete lintel  | 18  | m              | 9 000   | 162000           |
| I                        | 50x100mm treated soft wood timber for roof trusses       | 189 | m              | 1100    | 207900           |
| J                        | 50x75mm ditto for purlins                                | 121 | m              | 800     | 96800            |
| K                        | 28 gauge CIS roof coverings                              | 103 | m <sup>2</sup> | 6 800   | 700400           |
| L                        | Ridge capping  | 11  | m              | 3 500   | 38500            |
| M                        | Mninga hard wood door overall size                       |     |                |         |                  |
|                          | Comprising 900x2200mm high comprising Frame and Shutters | 8   | nr             | 120 000 | 960000           |
| N                        | Supply and fix mortice lock complete with furniture      | 8   | nr             | 15 000  | 120000           |
| P                        | Ditto brass butt hinges                                  | 8   | Pair           | 2 000   | 16000            |
| Q                        | Mninga hard wood door overall size comprising            |     |                |         |                  |
|                          | 1500x1600mm high complete with burglar bars              | 2   | nr             | 130 000 | 260000           |
| R                        | Ditto size 1200x1600 mm high ditto                       | 4   | nr             | 110 000 | 440000           |
| S                        | Ditto size 600x600 mm high ditto                         | 2   | nr             | 40 000  | 80000            |
| T                        | Mosquito net to windows                                  | 14  | m <sup>2</sup> | 2 700   | 37800            |
| U                        | Wire mesh to windows                                     | 14  | m <sup>2</sup> | 4 000   | 56000            |
| V                        | Cement and sand screed floor                             | 78  | m <sup>2</sup> | 3 800   | 296400           |
|                          | <b>Total Tshs</b>  |     |                |         | <b>5,558,550</b> |
|                          | <b>Say Tshs</b>  |     |                |         | <b>5,600,000</b> |



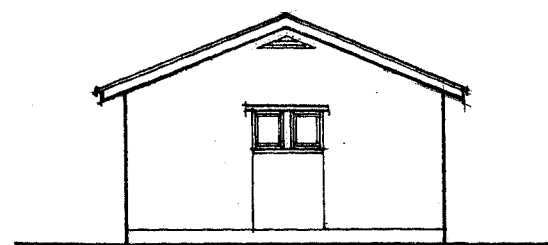
Left Side Elevation



Front Elevation



Right Side Elevation



Rear elevation

WOMEN ADVANCEMENT  
TRUST P. O. BOX 591 DSM

PROPOSED Residential House

for \_\_\_\_\_

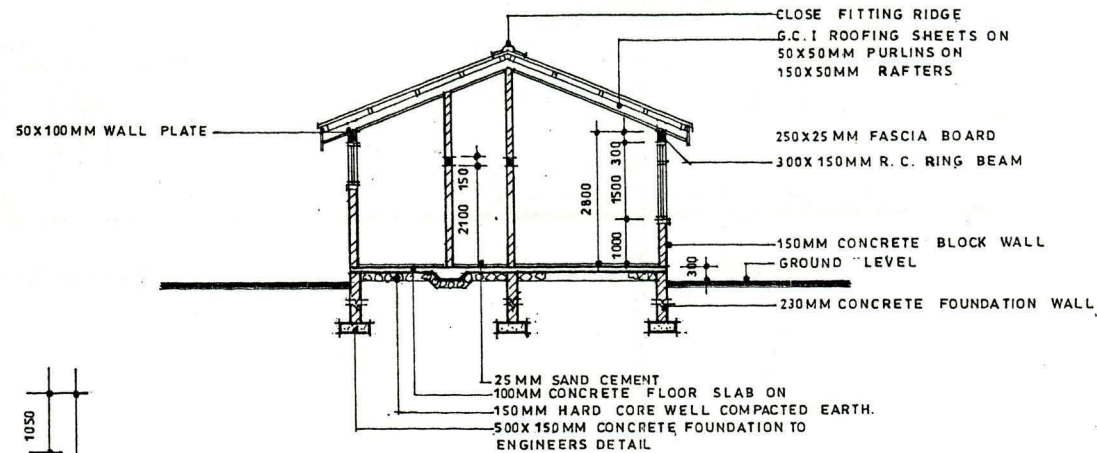
ON PLOT NO \_\_\_\_\_ BLK \_\_\_\_\_

AREA \_\_\_\_\_

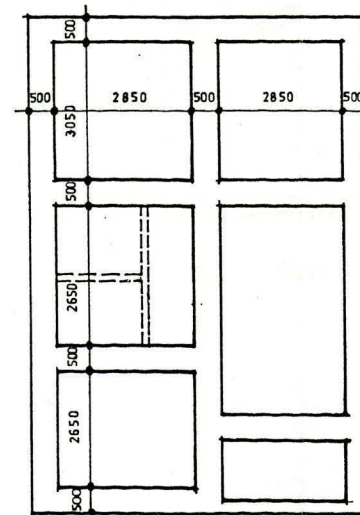
LOW COST HOMES

TITLE  
ELEVATIONS

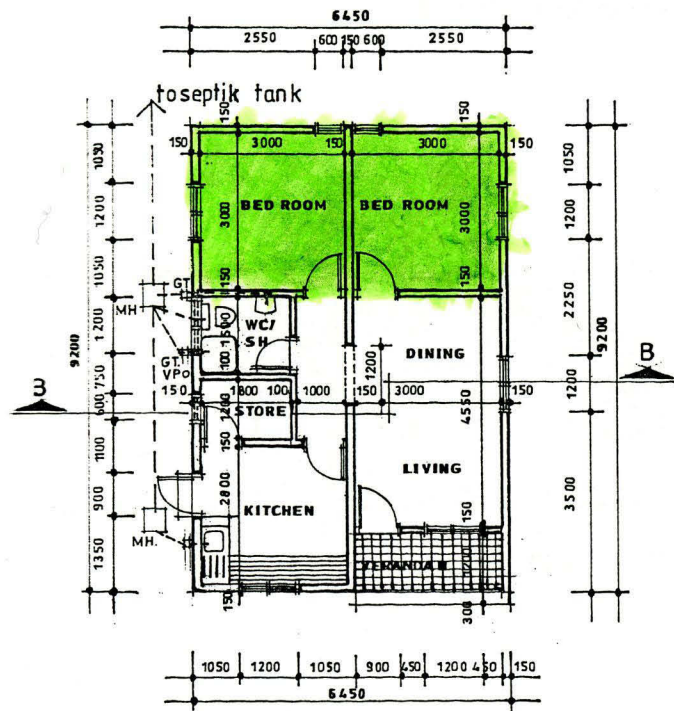
|        |               |
|--------|---------------|
| DESIGN | ANNA SHAYO    |
| DRAWN  | ABDALLAH      |
| SCALE  | 1:100         |
| DATE   | FEBRUARY 2004 |



SECTION B-B • SCALE 1:100



FOUNDATION PLAN • SCALE 1:100

FLOOR PLAN • SCALE 1:100  
• 60.0 .sqm.

WOMEN ADVANCEMENT  
TRUST P.O.BOX 591 DSM

PROPOSED Residential House

for \_\_\_\_\_

ON PLOT NO. \_\_\_\_\_ BLK. \_\_\_\_\_

AREA \_\_\_\_\_

LOW COST HOMES

TITLE  
FLOOR PLAN &  
SECTION B - B

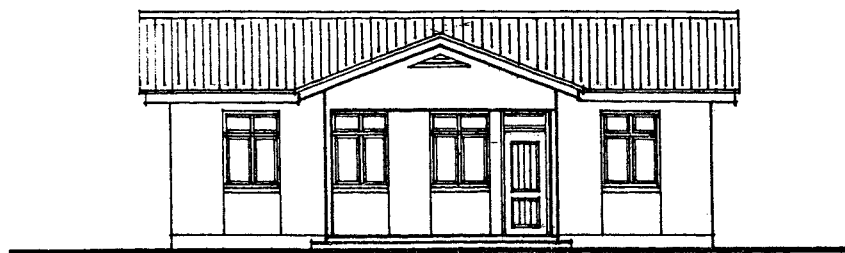
DESIGN ANNA SHAYO

DRAWN ABDALLAH

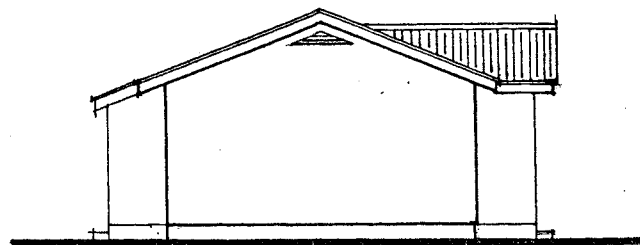
SCALE 1:100

DATE FEBRUARY 2004

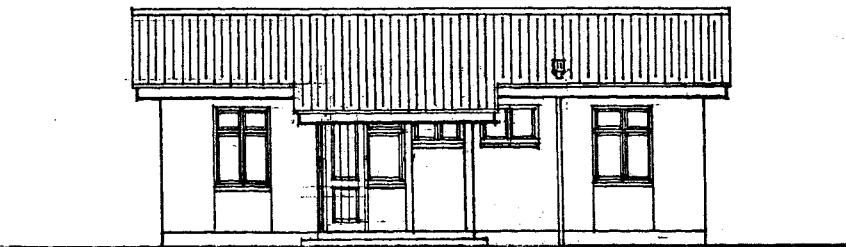
## DESIGN 2



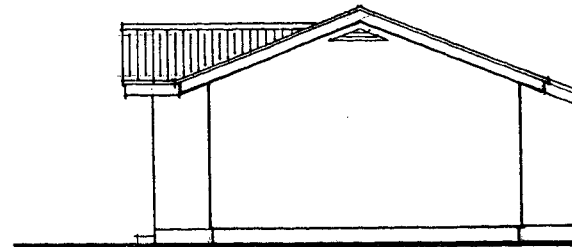
FRONT ELEVATION



LEFT SIDE ELEVATION



REAR ELEVATION



RIGHT SIDE ELEVATION

WOMEN ADVANCEMENT  
TRUST P.O. BOX 591 DSM

PROPOSED Residential House

for \_\_\_\_\_

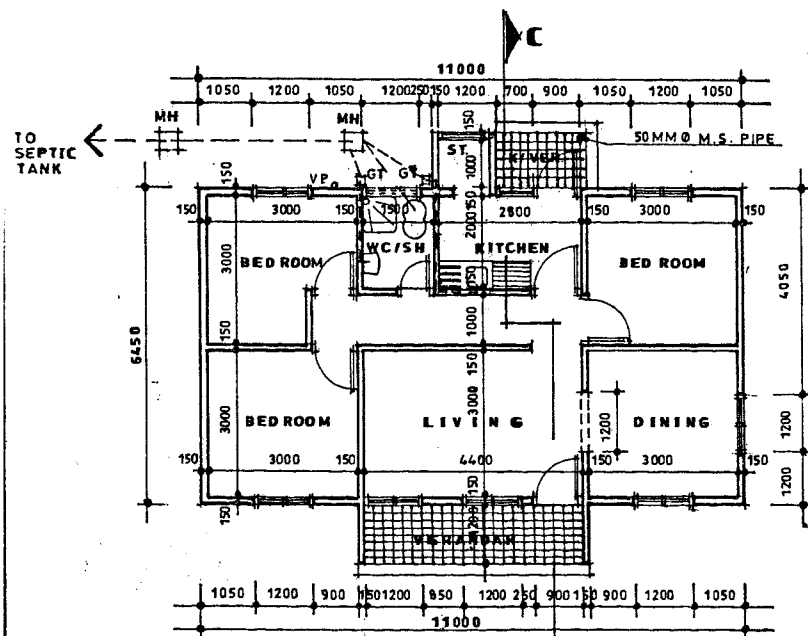
ON PLOT NO \_\_\_\_\_ BLK \_\_\_\_\_

AREA \_\_\_\_\_

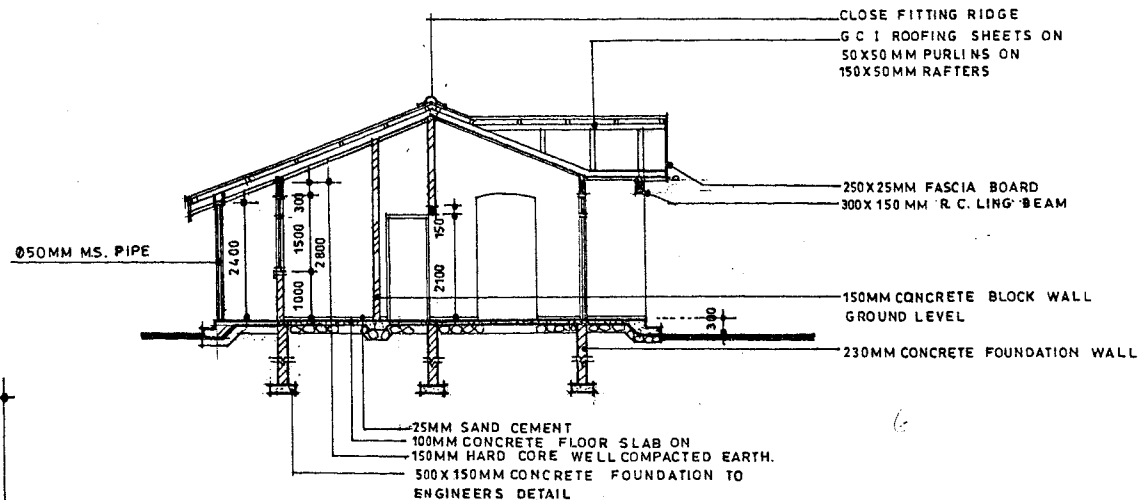
LOW COST HOMES

TITLE  
ELEVATIONS

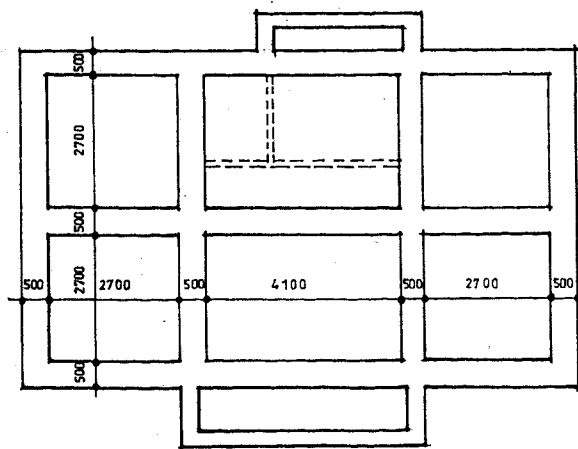
|        |               |
|--------|---------------|
| DESIGN | ANNA SHAYO    |
| DRAWN  | ABDALLAH      |
| SCALE  | 1:100         |
| DATE   | DECEMBER 2003 |



**FLOOR PLAN** • SCALE 1:100  
76.0 sqm.  
**TYPE 3**



**SECTION C - C** • SCALE 1:100



**FOUNDATION PLAN** • SCALE 1:100

**WOMEN ADVANCEMENT  
TRUST** P.O. BOX 591 DSM

PROPOSED Residential House

for \_\_\_\_\_

ON PLOT NO \_\_\_\_\_ BLK \_\_\_\_\_

AREA \_\_\_\_\_

**LOW COST HOMES**

**TITLE**  
**FLOOR PLAN**  
**SECTION C - C**

|        |               |
|--------|---------------|
| DESIGN | ANNA SHAYO    |
| DRAWN  | ABDALLAH      |
| SCALE  | 1:100         |
| DATE   | DECEMBER 2003 |

## Appendix 5. Action Plan and Works Completed

|   | Year 2003 |    |    | Year 2004 |   |   |   |   |   |   |   |   |    |    |    | Year 2005 |   |   |
|---|-----------|----|----|-----------|---|---|---|---|---|---|---|---|----|----|----|-----------|---|---|
| Activities                                      | 10        | 11 | 12 | 1         | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1         | 2 | 3 |
| 1. Identification of CBO                        |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 2. Literature Review                            |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 3. Needs Assessment                             |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 4. Field Work /Survey                           |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 5. Data Compilation and Analysis and Field Work |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 6. Report Writing and Field Work                |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 7. Survey Report Sharing                        |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |
| 8. Submission Presentation & Binding            |           |    |    |           |   |   |   |   |   |   |   |   |    |    |    |           |   |   |

Source: Researchers Matrices Dec 2004.

The author has managed to cover the following tasks with the MHCS members.

### A) Land Acquisition and Preparation of Title Deed

- i) Preparation of town planning drawings in collaboration with Kinondoni Municipal council Town planner. (Completed)
- ii) Preparation of survey in collaboration with Kinondoni municipal Council Surveyor (Completed).
- iii) Submission of survey documents for registration to the director for survey at the ministry of lands headquarters (Completed).

### B) Project Proposal.

Prepared, Chapter Six of the Project Report.

## LOANS

- *House Construction or Improvement Loan...*
- Approved building plans by relevant authority.
- Bills of quantities from a registered quantity surveyor.
- Building specification from a registered architect.
- Copy of the title deed with remaining leasehold not less than 12 years.
- Approved survey map of the area where the house is to be constructed or situated.

- *House Purchase loan...*
- Sale agreement signed by both parties and stamped by commissioner of oaths.
- Valuation report by approved bank's valuer and addressed to the bank.
- Copy of the title deed with remaining leasehold duration not less than 12 years of property offered as security if different from mortgage.
- Transfer document duly signed by buyer and seller.

**NB:** Costs of valuation and site visit shall be borne by the customer.

The bank reserves the right to accept or reject applications.

## AZANIA BANCORP LIMITED HOME LOAN PAYMENT SCHEDULE @ 15% p.a

### (i) HOUSE PURCHASE (Tshs. 000)

| NO. OF YEARS | 5,000 | 10,000 | 20,000 | 30,000 | 40,000 | 50,000 |
|--------------|-------|--------|--------|--------|--------|--------|
| 1            | 451   | 903    | 1,805  | 2,708  | 3,610  | 4,513  |
| 2            | 242   | 485    | 970    | 1,455  | 1,939  | 2,424  |
| 3            | 173   | 347    | 693    | 1,040  | 1,387  | 1,733  |
| 4            | 139   | 278    | 557    | 835    | 1,133  | 1,392  |
| 5            | 119   | 238    | 476    | 714    | 952    | 1,189  |
| 6            | 106   | 211    | 423    | 634    | 846    | 1,057  |
| 7            | 96    | 193    | 386    | 579    | 773    | 965    |
| 8            | 90    | 179    | 359    | 538    | 718    | 897    |
| 9            | 85    | 169    | 338    | 508    | 677    | 846    |
| 10           | 81    | 161    | 323    | 484    | 645    | 807    |

### (ii) HOUSE CONSTRUCTION (Tshs. 000)

| GRANT PERIOD | 5,000 | 10,000 | 20,000 | 30,000 | 40,000 | 50,000 |
|--------------|-------|--------|--------|--------|--------|--------|
| 2 Months     | 63    | 125    | 250    | 375    | 500    | 625    |
| 3 Months     | 63    | 125    | 250    | 375    | 500    | 625    |
| 4 Months     | 63    | 125    | 250    | 375    | 500    | 625    |
| 5 Months     | 63    | 125    | 250    | 375    | 500    | 625    |
| 6 Months     | 63    | 125    | 250    | 375    | 500    | 625    |
| No. of Years | 451   | 903    | 1,805  | 2,708  | 3,610  | 4,513  |
| 1            | 242   | 485    | 970    | 1,455  | 1,939  | 2,424  |
| 2            | 173   | 347    | 693    | 1,040  | 1,387  | 1,733  |
| 3            | 139   | 278    | 557    | 835    | 1,133  | 1,392  |
| 4            | 119   | 238    | 476    | 714    | 952    | 1,189  |
| 5            | 106   | 211    | 423    | 634    | 846    | 1,057  |
| 6            | 96    | 193    | 386    | 579    | 773    | 965    |
| 7            | 90    | 179    | 359    | 538    | 718    | 897    |
| 8            | 85    | 169    | 338    | 508    | 677    | 846    |
| 9            | 81    | 161    | 323    | 484    | 645    | 807    |



**AZANIA BANCORP**  
The One Stop Financial Centre  
Azania Bancorp Limited

Masoko House Samora Avenue, P.O. Box 9271 Dar es Salaam, Tanzania  
Tel: 2117997-9/ 2118026-37 Fax: 2118010-11 Email: info@azaniabank.co.tz  
Website: www.azaniabank.co.tz

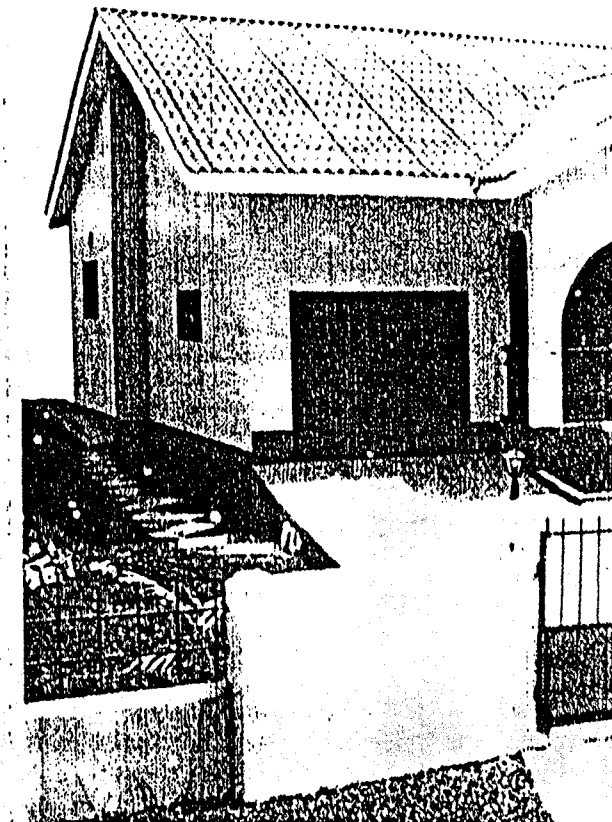
APPENDIX B



**AZANIA BANCORP**  
The One Stop Financial Centre

## HOME LOANS

We Make Home Ownership Easy



## INTRODUCTION

### *The Bank*

Azania Bancorp aims at becoming a leading bank in the provision of banking and financial services to the small and medium sized customers.

### *The Product*

Mortgage lending is the latest product in the range of products and services provided by Azania Bancorp.

The bank finances dwelling houses, flats and commercial properties for individuals and business.

## GENERAL CONDITIONS

- Savings account with Azania Bancorp with a minimum balance of not less than 20% of the loan expected plus at least three repayment installments.
- 10,000 / = application processing fee.
- Non-refundable commitment fee of 1% of the loan on accepting the offer.
- Loan administration fee of 1%.
- Payment of insurance premiums (where applicable) on accepting the offer.
- Interest charged is 15%
- Repayment time is to a maximum of 10 years.

“Azania Bancorp's

Mortgage lending facility will help you provide shelter for your family or business”

## REQUIREMENTS

### *Individual Requirements*

- All Loans must have been repaid on or by the 65th birthday of the applicant.
- Proof of nationality or permanent residency.
- Proof of a verifiable source of income.
- Additional sources of income if any.
- Maximum loan is six times annual net income.
- Bank statement for the past 6 months.
- Salary slips for the past 3 months plus employers letter of confirmation (if employed).

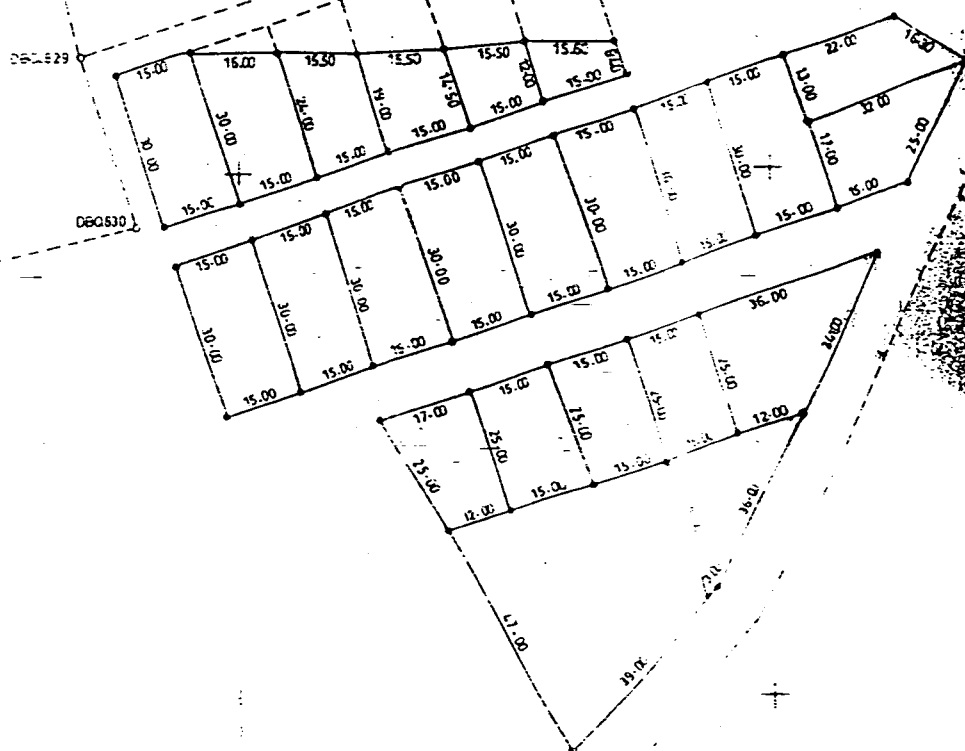
### *Company's Requirements*

- Business registration.
- Identity of owners.
- Business License.
- Memorandum and Articles of Association.
- Board resolution to borrow.
- Directors guarantees.
- Bank statement for the past 6 months.
- Audited accounts for the past 3 years.
- Cash flow projections.
- Proof of other income sources if any.

SURVEY OF (DEMARCATIION OF) PLOTS No. \_\_\_\_\_ APPENDIX 7  
SUBDIVISION OF FARM No. \_\_\_\_\_ AT MPEHEM GOE

SURVEY OF (DEMARCAION OF) PLOTS No. ....  
SUBDIVISION OF FARM No. .... AT MPELEM GOE

S E E P L A N No. ~~E~~ 38 1177



SCALE 1:1000

PHOTO NO. 1:



A CED Student Rwechungura Julius. K. (Second from left) attending meeting with leader of MAGOHE Housing Cooperative Society to get the familiarization with the organization.

PHOTO NO. 2:



MAGOHE Housing Cooperative Society's BORE HOLE, which is Constructed at Mpigi Housing Construction site.

PHOTO NO. 3:



MOULDED SOIL SAND CEMENT BRICKS for Construction of store and watchmen House at MAGOHE MHCS site.

Rwechungura Julius. K,  
P.O.Box 76701,  
Dar es Salaam.  
18-11-2003

To;

The Chairperson,  
Magohe Housing cooperative society Ltd  
P.O.BOX 67051

**REF: APPLICATION FOR RESEARCH PLACEMENT WITH YOUR ORGANIZATION.**

Kindly refer to the above heading and our conversation on the 7th day of November 2003. I am writing to ask for your acceptance to allow me to carry out a research/ study with your Housing cooperative society (Organisation).

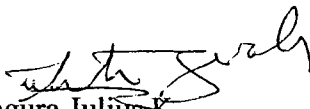
I am a student following a master's course in Community Economic development, which is jointly conducted by; The Southern New Hampshire University and the Open University of Tanzania. It is the requirement of the course programme that the student following this course should carry out a research that involves community innovative projects and support the Community in question in identification of problems, to formulate strategies for solving those problems and steer ahead to a successful project.

Dear, Chairperson, I am employee of Temeke Municipal Council. I have a substantial experience in issues related to land management, housing and planning. After two consultative meetings with you and your secretary, I have come to realize that you have good strategies, programmes of your cooperative to acquire at least a Modern house for each of your members of the cooperative. In order to achieve those goals you need a helping hand from a land-based professional.

Dear, Chairperson, My expectations are to carry out a research, which will involve learning by doing between members of the coop society and me as a researcher for 18 months.

Dear, chairperson and all members of Magohe Cooperative society it is my sincere hope that you will accept my application and allow me to work with you during my research study.

Sincerely yours;



Rwechungura Julius K.

Student CED Program Dar es Salaam

Copy to:

Michel ADJIBOUDOU-Program Director CED Open University of Tanzania.

Lukia Masasi –Course Coordinator CED Open University of Tanzania.

MAGOHE HOUSING COOP.SOC.L.T.D,  
SLP,

DAR ES SALAAM.

2/12/2003.

TO,

RWECHUNGURA JULIUS. K.

SLP 76701,

DAR ES SALAAM.

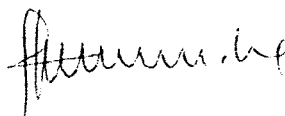
**REF: APPLICATION FOR A RESEARCH PLACEMENT**

Refer to your letter of 18-11-2003.

I would like to inform you that your application for research placement with our organization Magohe Housing Cooperative Society has been accepted.

Dear student, We are pleased to here that you are attracted by our cooperative goals as such you decided to conduct your research study with us. We hope that your research will assist us in solving various issues pertaining to our cooperative activities.

We wish you all the best during your research.



Chairperson

Magohe Housing cooperative Society,

Dar es salaam