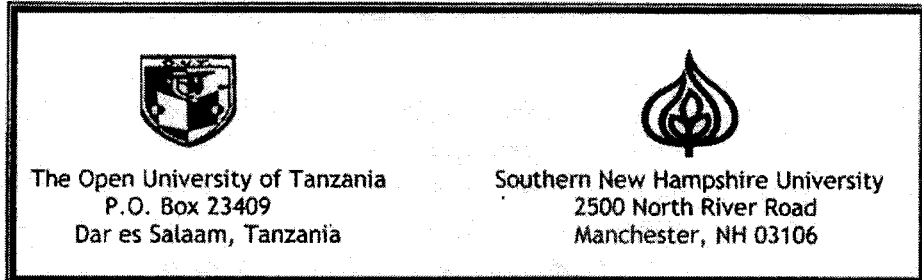


APPENDICES

- i. Letter of Introduction to the NGO
- ii. Population distribution-Temeke District
- iii. DESCOPA's Organization Chart
- iv. Implementation work plan 2005 – 2007
- v. Project budget
- vi. Copy of DESCOPA's Certificate of Registration
- vii. Articles from news papers
- viii. Questionnaires
- ix. Project Proposal

Appendix i



Community Economic Development Program

September 15, 2005

To Whom It May Concern:

Dear Sir or Madam,

LETTER OF INTRODUCTION

This is to attest that the bearer of this letter, Ms. Sweetbertha Pascal, is a student in the Master of Science in Community Economic Development program. It is offered in partnership between Southern New Hampshire University of USA and the Open University of Tanzania.

As part of fulfilling her course requirements, she is required to collect information for her project, by working closely with a community-based organization for the duration of her course.

Knowing that your organization is community based, we believe that you will be of assistance in providing relevant information. We would like to assure you that the information will be used for academic purposes only.

In case of further clarification, please contact us.

Your assistance is highly appreciated.

Thank you,

Sincerely,

Rukia Masasi
Coordinator, CED Program

Appendix ii

Population of Temeke District by sex, number of households and average household size

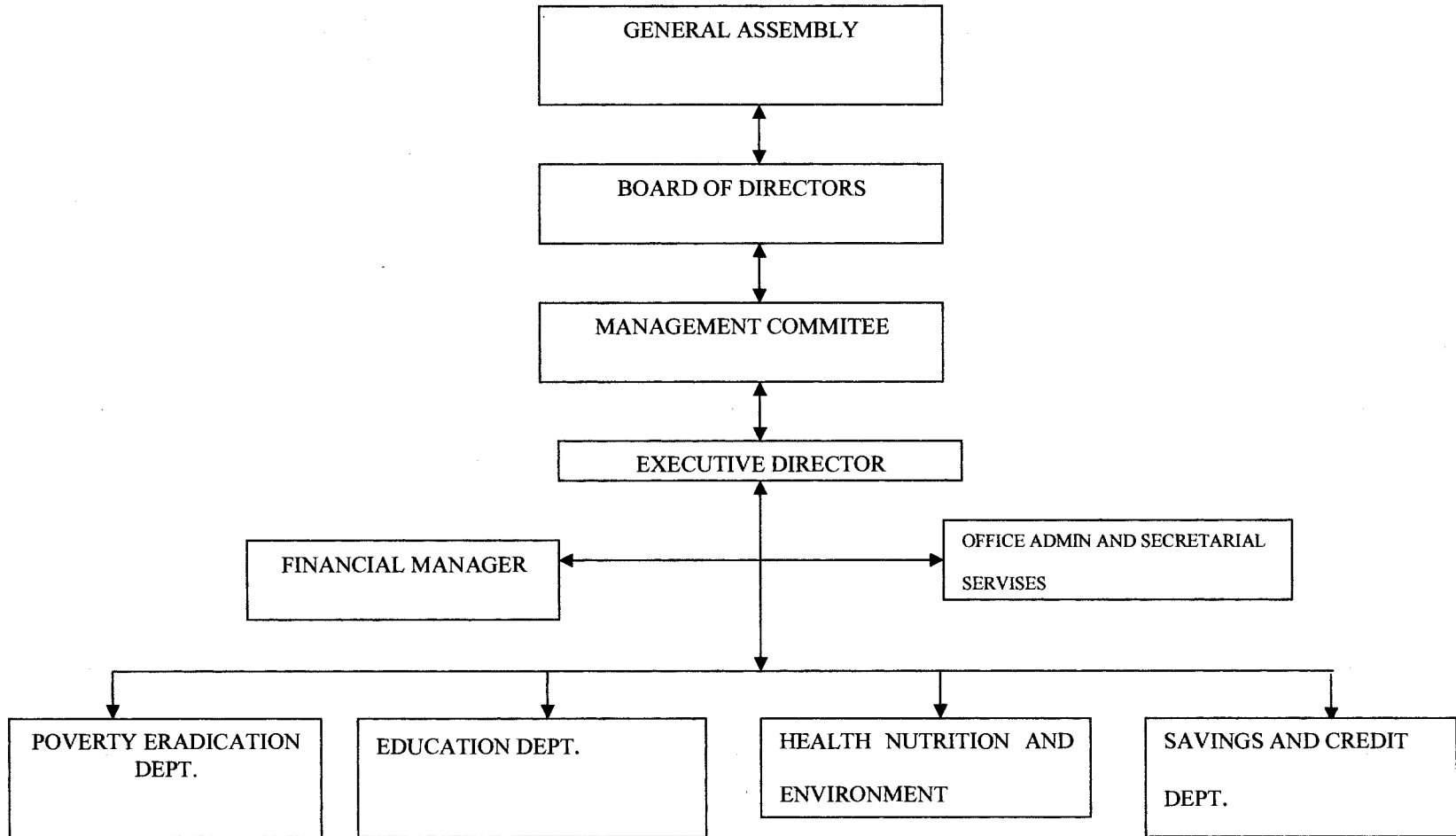
Mixed ethnic groups from all over Tanzania inhabit Temeke District. The actual population in wards is given below as follows: -

S/N	Ward/	Type	Population (Number)			House Hold	
			Male	Female	Total	Number	Average Size
1	Kigamboni	Urban	18,929	36,701	36,701	8,858	4.1
2	Vijibweni	Rural	2,650	2,547	5,197	1,287	4.1
3	Kibada	Rural	1,597	1,708	3,305	863	3.8
4	Kisarawe II	Rural	2,256	2,007	4,263	1,132	3.8
5	Somangira	Rural	5,599	5,200	10,799	2,725	4.0
6	Kimbiji	Rural	1,943	1,730	3,673	837	4.4
7	Mbagala	Urban	35,455	34,835	70,290	17,483	4.0
8	Chamazi	Mixed	4,110	4,203	8,313	2,198	3.8
9	Yombo Vituka	Urban	30,337	29,638	59,975	14,112	4.2
10	Charambe	Urban	40,997	42,404	83,401	19,849	4.2
11	Toangoma	Mixed	6,612	7,029	13,641	3,224	4.2
12	Miburani	Urban	20,761	20,415	41,176	9,179	4.5
13	Temeke	Urban	14,040	13,808	27,848	6,976	4.0
14	Mtoni	Urban	24,516	23,436	47,952	12,001	4.0
15	Keko	Urban	17,199	15,050	32,249	8,112	4.0
16	Kurasini	Urban	17,129	17,372	34,501	8,331	4.1
17	Azimio	Urban	30,693	30,489	61,182	15,692	3.9
18	Tandika	Urban	21,219	20,795	42,014	10,585	4.0
19	Sandali	Urban	19,993	19,143	39,136	9,885	4.0
20	Chang'ombe	Urban	9,626	9,826	19,452	4,787	4.1
21	Mbagala Kuu	Urban	35,051	34,772	69,823	16,340	4.3
22	Makangarawe	Urban	21,157	21,175	42,332	9,733	4.3
23	Pemba Mnazi	Rural	2,632	2,558	5,190	1,199	4.3
24	Mjimwema	Rural	4,744	4,343	9,087	2,221	4.1
	TOTAL		389,245	382,255	771,500	187,609	4.1

Source: Population census 2002

Appendix iii

Figure 1.2.1: DESCOBA organization structure



Appendix iv:

PROJECT IMPLEMENTATION WORK PLAN AND ACTUAL, 2005 –2007

S/ N	Planned Activity/Month	O	N	D	J	F	M	A	M	j	J	A	S	O	N	D	J	Actual Implementation
1	Identify one local NGO																	One NGO was identified by help of Temeke Municipality
2	Self introduction and familiarization																	CED consultant was introduced to the NGO by Community development Officer from Temeke municipality, then to DESCOBA members.
3	Organize a meeting on CNA																	DESCOBA leaders convened a meeting on CNA. Set of needs and priorities were identified and

9	Monitoring														CED Consultant ensured checks and balance for each step of project implementation was in order. This activity was continuous to an end.		
10	Evaluation																CED consultant did both midterm evaluation in May 2006 and summative evaluation in December 2006.
11	Report writing and Presentation																A report was prepared and presented to the CED Programme as annex to the final project report.

Source: Field Plan, 2005

Appendix v:
PROJECT BUDGET

Activity/Budget Line	Cost breakdown	Sources of fund (Amounts in Tshs)				
		TOTAL	DESCOBA Members	DESCOBA's Contribution	Other stakeholders	CED Consultant
Self introduction and familiarization	Bus fare: 2 people @1500/= per day	3,000/=	0	0	0	3,000/=
Identification of training needs for DESCOBA leaders	Bus fare: 1person @1500/= per day for 2 days.	3,000/=	0	0	0	3,000/=
	Stationeries.	10,000/=	0	0	5,000/=	5,000/=
	Refreshments: 10 participants @ 700/= for 2 days.	14,000/=	0	14,000/=	0	0
	Participants' bus fare: 10 participants @ 400/= for 2 days.	8,000/=	0	8,000/=	0	0

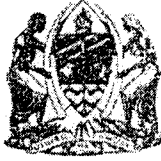
Conduct training to 3 DESCOPA leaders on project write-up.	Bus fare: 2 people @1500/= per day for 2 days.	6,000/=	0	3,000/=	0	3,000/=
	Stationeries.	5,000/=	0	5,000/=	0	0
	Refreshments: 3 participants @ 2,000/= for 2 days.	12,000/=	0	12,000/=	0	0
	Participants' bus fare: 3 participants @ 1,500/= for 2 days.	9,000/=	0	9,000/=	0	0
Preparation of the project write up	Stationeries/computer services	14,500/=	0	0	10,000/=	4,500/=
Present the Project write up to DESCOPA members for approval	Bus fare: 1 person @ 1,500/= x 1 day	1,500/=	0	0	0	1,500/=
Submission of the final draft of the project proposal to DESCOPA	Bus fare: 1 person @ 1,500/= x 1 day	1,500/=	0	0	0	1,500/=
Monitoring	Bus fare: 2 people 1,500/= for 2 days	84,000/=	0	42,000/=	0	42,000/=

	per month x 14 months.					
	Lunch/Refreshments; 2 people @ 2,000/= for 2 days x 14 months.	112,000/=	112,000/=	0	0	0
Evaluation	Bus fare: 2 people 1,500/= for 5 days per term x 2 terms.	30,000/=	0	0	0	30,000/=
	Lunch/Refreshments; 2 people @ 2,000/= for 5 days x 2 terms	40,000/=	0	0	0	40,000/=
Report writing and Presentation	Stationeries.	9,000/=	0	0	0	9,000/=
	Computer/Printing charges	40,000/=	0	0	20,000/=	20,000/=
TOTAL		402,500/=	112,000/=	93,000/=	35,000/=	162,500/=

SOURCE: Field Plan, 2005

Appendix vi

Copy of DESCOPA's Certificate of Registration



Form SO 3

THE UNITED REPUBLIC OF TANZANIA

The Societies (Application for Registration) Rules, 1954


(Rule 5)

CERTIFICATE OF REGISTRATION SO. NO. 12163

I HEREBY CERTIFY that DEVELOPERS OF SUSTAINABLE COMMUNITY BASED
ACTIVITIES. (DESCOPA)

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

Dated this 18TH day of NOVEMBER 2003


(W. N. MOGOILE)
Ag. Registrar of Societies

IPU Dsm - Tanzania

MINISTRY OF HOME AFFAIRS

HABARI ZA KITAIFA

Uhuru, Jumatatu Desemba 11, 2006

**DESCOBA yatoa mikopo ya sh.
Milioni 30 kwa vikundi****NA MWANDISHI WETU**

SHIRIKA Hsilo la serikali la kuendeleza shughuli endelewa za kijamii la DESCOBA limetoa mikopo yenye thamani ya sh. milioni 29.9 tangu lilipoanza kutoa huduma hiyo Machi mwaka jana.

Mratibu wa DESCOBA, Nyamhanga Ngega alisema mwishoni mwa wiki kuwa, mikopo hiyo imetolewa kwa vikundi 30 vyenye wanachama 100 katika mikoa ya Dar es Salaam na Pwani.

Ngega alikuwa mmoja wa watoa mada katika semina ya viongozi wa vikundi mbalimbali vya uzalishaji mali na vinavyotoa huduma zikiwemo kuhamasisha jamii kupambana na maambukizi ya virusi vya ukimwi na magonjwa ya mlipuko yaani kipindupindu na homa ya matumbo.

Mada kuu zililotolewa kwenye semina hiyo ni uongozi, uendeshaji wa vikao, namna ya kuandika muhtasari wa vikao, namna ya kuanzisha na kuendesha miradi, utunzaji wa kumbukumbu za fedha, mapato na matumizi.

Viondaji 18 kutoka Dar es Salaam na Pwani vilikadishwa na viongozi wake katika semina hiyo iliyofanyika katika shule ya sekondari ya seminari ya Vossa Mbagala, Dar es Salaam.

Waliohudhuria semina hiyo walitoka katika vikundi vya Ushimimiwa, Mshikamano, Vijana kimanua, Mwananami, Sanaa msendeleo na family Women Group kutoka mkoani Pwani.

Mkoa wa Dar es Salaam viongozi waliohudhuria semina hiyo ni kutoka vikundi vya Wajane Care Group, Paris Group, Jitegemeo, Upendo, Darasa, Mikwani, Ushirika, Mshikamano, Mbande Women, Jikwamue, Upendo na Wakinza.

Semina hiyo ilihudhuriwa pia na Katibu Mkuu wa DESCOBA, Joseph Marwa, Mwenyekiti wa shirika hilo, Siaga Kiboko na Mratibu wa DESCOBA mkoa wa Mjini, Ibrahim Kazi na baadhi ya maafisa msendeleo wa kata.

Ngega alisema kwa kuzingatia hali halisi ya kipato cha Watanzania wengi shirika hilo limeamua kutoa mikopo midogo midogo kwa riba nafuu ya asilimia 10 kwa wananchi wanaohitaji kuanzisha, kuendeleza shughuli zao za uzalishaji mali na utoaji huduma kwa jamii.

DESCOBA hutoa mikopo ya kuanzisha yenye thamani ya sh. 50,000 na isiyuzidi sh. milioni moja na mikopaji hutakiwa kurejesha kwa kipindi cha kuanzisa miezi sita na kuendelea kutegemea kiasi ya mikopo. Masharti ya kupata mikopo ni kuwa manachama wa kikundi kinachotambulika.

Hata hivyo, Mratibu huyo wa DESCOBA alisema kabla ya kutoa mikopo hiyo kwa walengwa, huandaa mafunzo ya namna ya kuanzisha na kuendesha miradi ikiwemo biashara ndogo ndogo, ufugaji na kilimo kuwapa mwanga waweze kufanikisha malengo waliyoyakusudia.

Akizungumzia mafaniko yaliyopatikana, Mratibu huyo alisema wanachama wengi wamepokea huduma zao na kuzielewa na kwamba marejesho ya mikopo ni asilimia 98 na miradi iliyozishwa kwa kutumia mikopo hiyo inaendelea vizuri.

Mwenyekiti wa DESCOBA, Kiboko alisema pamoja na mafaniko yaliyopatikana katika kipindi cha mwaka mmoja tangu kuanza kutoa huduma ya mikopo, wameshindwa kuwafikia wananchi wengi kutokana na ukosefu wa fedha za kutosha.

Appendix viii

QUESTIONNAIRE NO.1

Questionnaire designed for the NGO leaders

SECTION A: (Personal details)

Tick as appropriate

- 1. Sex: i. Male ii. Female
- 2. Age i. 25-30 ii. 31-35 iii. 36-40 vi. 41-45
v. 46-50 vi.51-Above
- 3. When did you join the NGO? i. 2002 ii. 2003 iii.2004
iv. 2005 v. 2006
- 4. What problems and/or challenges do you face when executing your duties in the NGO?
 - i. Lack of funds
 - ii. Poor communication
 - iii. Lack of participation from members
 - iv. Poor collaboration with other development partners
 - v. None
 - vi. All of them

SECTION B: (Details of the Savings and Credit Scheme)

1. Who has established the Savings and Credit Scheme?

- i. The community themselves
- ii. The NGO leaders
- iii. The NGO members
- iv. Other

2. What is the source of funds for the Savings and Credit Scheme?

- i. Member contributions
- ii. The NGO leaders
- iii. Aid Agency
- iv. All of them
- iv. Other sources

3. Did the Savings and Credit Scheme have a strategic plan?
- i. Yes
- ii. No
4. What is the level of community participation in the scheme activities?
- i. Very high
- ii. High
- iii. Low
- iv. Very low
- v. Not at all

SECTION C: (Other details of the NGO)

1. Did the NGO provide training to its members?
- i. Yes ii. No iii. Don't know
2. Did the NGO have Monitoring & Evaluation schedule?
- i. YES ii. NO
3. Is there any Accounting System?
- i. YES ii. NO
4. Which areas are considered successful when collaborating with?
- i. The Local Government
- ii. Micro Finance
- iii. Other local NGOs
- iv. Religious organizations
- vi. The Local community
- v. None
5. Has the NGO activities helped to change the attitude and welfare of the people?
- i. YES
- ii. NO

THANK YOU FOR FILLING IN THIS QUESTIONNAIRE

QUESTIONNAIRE NO. 2

Questionnaire designed for the NGO members

1. Age (Please tick as appropriate)

Between 15-25

- i. Between 26-36
- ii. Between 37-47
- iii. Between 48-58
- iv. Above 59

2. Sex: i. Male ii.. Female

3. Marital status i. Single ii. Married iii. Widowed
iv. Separated v. Divorced

4. What is the highest level of education that you achieved? i. Primary education
ii. Secondary education iii. Diploma level iv. Undergraduate
degree level v. Postgraduate degree level

5. What are your present major economic activities? i. Permanent employment
ii Temporary employment iii. Small business iv. Un-
employed

6. If you are conducting small business, what type of business? i. Food vendors
ii. Kiosk iii. Tailoring iv. Saloon v. Petty
business vi. Other business

7. What is your average cash income per month?

i. 10,000/= to 30,000/= ii. 31,000/= to 60,000/= iii. 61,000
to 90,000 iv. Above 100,000/=

8. When did you join the NGO? i. 2002 ii. 2003 iii. 2004
iv. 2005 v. 2006

9. What can you say about the NGO and its service? i. Excellent ii. Very
good iii. Good iv. Fair v. Bad

10. Have you ever received a loan from the NGO? i. YES ii. NO
11. If Yes, how many times? i. Once ii. Twice iii. Trice
iv. More than three times
12. Have you already returned the loan? i. Yes ii. No
13. At which interest rate will you be willing and able to pay for the loan? i. Less than 15% ii. Between 16% and 20% iii. Between 21% and 24 %
iv. More than 25%
14. Do you have any alternative means of receiving loans? i. Yes ii. No
15. Did the NGO helped you change your attitude and improve the welfare of your family? i. Yes ii. No
16. Do you participate in the NGO activities? i. Yes ii. No
- 16.1 If Yes, in which specific area? i. Planning ii. Monitoring & Evaluation
iii. Decision making

THANK YOU FOR FILLING OUT THIS QUESTIONNAIRE

Appendix: ix

Project proposal

EXECUTIVE SUMMARY OUTLINE

PROJECT TITLE: Fund Raising Training for Community Managed SACCOS

CONTACT PERSON: Executive Director

SUBMITTED BY: Developers of Sustainable Community Based Activities

P.O Box 104606

Dar es Salaam, Tanzania

Tel: 022-2856133

PROBLEM STATEMENT: Increase lending capacity of the NGO through training of management staff and its members on fund raising skills.

MISSION STATEMENT: Empowering poor and unprivileged groups and individuals through partnership in capacity building and support community initiatives geared to eradication of poverty, diseases and ignorance in Tanzania.

TARGET GROUP: At least 280 individuals including the management staff.

ACTIVITIES: Prepare and conduct fund raising seminars in nine wards

OUTCOME:

1. Increased knowledge and skills among participants
2. Increased lending capacity of the NGO

TOTAL PROJECT COST: 14250 USD

OWN CONTRIBUTION: 3200 USD

REQUEST TO DONOR: 11050USD

EXECUTIVE SUMMARY

To whom it may concern;

Developers of Sustainable Community Based Activities (DESCOBA) is a local NGO committed to help poor people and marginalized individuals free from poverty, diseases and ignorance in Tanzania. Currently DESCOBA is actively involved in Savings and Credit schemes in nine (9) wards in Temeke district and Mkuranga district in Dar es Salaam and Coast regions respectively. Around 100 people have been helped by this scheme. Many more people have not been helped due to inadequate lending capacity estimated at 67% funding gap. DESCOBA runs with 270 members organized in 54 groups of 5 members each and around 10 management and volunteer staff.

This proposal therefore is intended to raise money for training at least 280 people, management and volunteer staff inclusive in all nine wards where DESCOBA is operational. It is anticipated that at the end of this project, participants will have increased knowledge and skills in fund raising and the NGO will be able to boost its lending capacity from 37% at present to 80% and beyond in one year time. Temeke Municipal Council and the Foundation for civil societies have been supporting training in business management and we hope that their support will be increased further in terms of technical aspects during the coming period.

The project total cost is estimated to be 14250 USD of which local contribution will be 3200 USD and request to donors is calculated to 11050 USD. Local Contribution (LC) is expected to be in kind and/or cash depending on the convenience and are expected to be sourced from the following lines namely: participants' transport 50%, monitoring costs 50%, and mid term review costs 50%.

Cooperative department of the Temeke municipal council will provide training facilitators while community development department will support monitoring and supervision visits and render post training technical advice.

Based on above overview you are kindly requested to consider this proposal application for funding and support.

PROJECT PROPOSAL

Project background

The government of Tanzania has been committed to fighting poverty, diseases and ignorance since its independence in 1961. Different strategies defined in Arusha declaration of 1967 were implemented until late 1980s when the government opened doors to private sector to take lead in the process of enhancing economic development under structural adjustment programme (SAP). Government commitment is still there as defined in vision 2025 and National Strategy for Economic Growth and Reduction of Poverty (NSEGRP) locally known as MKUKUTA.

The outcome of these efforts has been below expectation as the number of people living below poverty line is still higher while unemployment rate is scaling up at high speed. Savings and credit scheme has been one of the practical way of getting the poor people together sharing their resources and promote own small business investments. Such efforts facilitated by few NGOs have started to bear fruits but not adequate enough to reach more needy people both in urban and rural areas.

Collected efforts are needed to increase capacity of NGOs and savings and credit schemes to do more than what they are doing now so that their contribution to the National economy and development can be significant and meaningful.

Problem statement

Credit lending through banking system has not been friendly to poor business holders and small income earners due to fear of financial risks. Small business holders lack collateral and other assets acceptable by commercial banks. Interest rates for many banks are far above to attract poor people to seek loans and pay back successfully.

Few NGOs have seen the importance of dealing with the poor people through promotion of savings and credit schemes in a way to turn the poor majority from development recipients into active participants through own coordinated efforts and potentials. One of which is DESCOPA's savings and credit scheme, which is operating in nine wards of Temeke and Mkuranga districts. Experience indicates that small business holders organized in a group of 5 people do perform successfully. DESCOPA's loan retirement rate has been 98% keeping default rate at 2% that is absolved by members' loan insurance scheme.

For year 2005/2006, DESCOPA made available credits worth Tshs 30,000,000/= to 100 small holders out of 270 applications representing 37% response rate. The gap of 63% is evidently big and signifies the need to increase capacity of such NGOs to raise more money in order to uplift its portfolio and reach more people.

Policy framework

The government recognizes the importance of savings and credit and state that the establishment of SACCOS has been found mostly in town and working place. The initiation has intended to save money that could enable them buy shares and thereby increase capital of the societies, although some groups could not access credit.

Policy Goal

The government is committed to encourage the formation of SACCOS within the area of operation so as to reduce the problem of liquidity among members.

Policy strategy

In order to strengthen SACCOS, the government will continue to provide technical assistance such as training, extension service, link with financial institutions and create conducive environment to enable SACCOS and MFIs to win savings mobilization.

Proposed Interventions

In order to increase lending capacity of DESCOPA, training seminars on fund raising skills will be organized and conducted in all nine wards where the NGO is currently operational.

Target group

This proposal targets at least 280 people of whom 270 will be DESCOPA members and 10 will be management staff and volunteers. Women are 76% of all members.

Project Objectives

Project overall Objectives

To increase lending capacity of the NGO and its members through training of management staff, volunteers and its members on fund raising skills that will enable soliciting of new funding sources and opportunities in order to render quality service delivery.

Activity descriptions and analysis

Specific Objective	Outputs	Activities	Verifiable indicators	Means of verification
Fund raising Knowledge and skills of 280 participants increased by 50% in year 2007/2008	Increased knowledge and skills among participants	1. Develop Terms of Reference (TOR) for the consultant. 2. Schedule trainings, venues and invite participants 3. Conduct Training seminars	1. TOR developed and Consultant contracted. 2. Schedule developed and communicated. 3. Number of seminars conducted	Pre and Post training tests. TOR and contract. Training schedule and Report. Seminar reports
Lending capacity of the NGO increased from 37% to 80% by 2007/2008	Increased lending capacity of the NGO	1. Monitor implementation of the SACCOS. 2. Conduct midterm reviews	1. Monitoring conducted 2. Regular reviews organized and conducted	Monitoring and review reports

Source: Field Survey, 2006/2007

Implementation Work Plan for the period 2007/2008

Objective/Activities	J	A	S	O	N	D	J	F	M	A	M	j	Responsible
Fund raising Knowledge and skills of 280 participants increased by 50% in year 2007/2008													
Develop Terms of Reference (TOR) for the consultant.													Executive Director - DESCOBA
Schedule trainings, venues and invite participants													Project Coordinator - DESCOBA
Conduct Training seminars													Consultant
Lending capacity of the NGO increased from 37% to 80% by 2007/2008													
Monitor implementation of the SACCOS.													Project Coordinator/ Consultant
Conduct midterm reviews													Executive Director/Team

Source: Field Survey, 2007

Proposed budget

S/N	Line Item	Cost breakdown	Amount	Total (USD)
1	Training allowances	Facilitator's fee: 20 days @ 80 USD = Participants Allowance: Meals: 280 people @ 4 for 5 days = Transport (50% LC): 280 people @ 3 for 5 days =	1600 5600 4200	11400
2	Logistics	Venue: 15 days @ 30 USD = Stationery: 3 batches @ 50 USD =	450 150	600
3	Monitoring	Daily Subsistence Allowance (50% LC): 2 monitors @ 25 USD for 12 days =	600	600
4	Mid term Review	Consultancy fee(50% LC): 2 consultants @ 80 USD for 5 days X 2 reviews =	1600	1600
5	Contingency	Estimated	50	50
TOTAL				14250

Source: Field Survey, 2006/07