



Kazi Startfunding  
www.kazi-funding.org  
Whatsapp contact : +41 79 930 14 84  
Phone contact : +255 621 931 929  
Email : [paulcamille.genton@jeunesverts.ch](mailto:paulcamille.genton@jeunesverts.ch)

### **Request for loan from KaziStartfunding**

This document will be sent to the attribution committee of KaziStartfunding what will decide whether to approve or not the attribution of a loan. Please complete the form carefully and be as complete as possible.

#### **Name and contact information of the borrower:**

Surname and given name(s): Matandura, Frank F.  
Phone number (landline or mobile): +255 677 057 500  
WhatsApp number: +255 659 811 804  
Email: frankmatandula@gmail.com

#### **Name and contact information of a close relative of the borrower:**

Surname and given name(s): Nguma, Leodgard  
Phone number (landline or mobile): +255 718 365 374  
WhatsApp number: +255 718 365 374  
Email: lnguma@ttcih.ac.tz

#### **Name and contact information of the co-signer (guarantor) for the loan:**

Surname and given name(s): Nganda Denis  
Phone number (landline or mobile): +255 652 009 677  
WhatsApp number: +255 652 009 677  
Email: dnganda@ttcih.ac.tz  
Relation to the borrower (short description): Being friends for years and we are working together.  
Mains reasons why you trust the borrower: He is trustful during all time we know each other even in the work we are in.  
Describe the guarantee you will offer<sup>1</sup> : Will help committee on finding for borrower and help him on payment incase payments delays and borrower is unable to be found.

#### **Brief description of the borrower:**

27 years old, Graduated from Sokoine University of Agriculture, took a Diploma in Information Technology on 2016 as of three years, with four years' experience on development (started to work last year). I am at the moment software developer and Assistant digital health officer at the Tanzania Training Centre for International Health

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<sup>1</sup>The guarantee on the loan can take different forms. The guarantee suggested will be analyzed during the approval process of the loan and will be carefully considered for the final decision of the attribution committee. We are willing to accept guarantees to varying degrees. For example, a full recovery guarantee by which the co-signer (guarantor) commits himself pay back the loan should the borrower default on the loan payment or if the borrower commits to selling off assets to repay the loan is considered a strong guarantee. A pledge guarantee where the borrower (or co-signer) uses property-as collateral is considered a medium guarantee. An honor guarantee by which the co-signer vouches for the character and ability of the borrower is considered a weak guarantee. We accept to review and consider all guarantee methods for repayment that you may like to propose. This was a non-exhaustive list of examples.

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(TTCIH). I have already developed several information systems such as hotel management system as used at GM Hotel Morogoro. Please find attached snipped part of website that I've developed as example.

## **Brief description of the project:**

I do software development. It means I look for opportunity to clients considering electronic information storage and processing. Based on agreement and nature of hosting, I deploy the developed system to meet requirements of my customers.

## ***Short-term result and benefits expected, all the process in 4 at maximum***

Selling price of the WordPress: 400,000 TSH

Selling price of the information systems as based on agreement and requirements ranges from 500,000 – 4, 000, 000 TSH.

**NOTE:** So far there are three projects waiting for execution (Waiting for company registration and agreements).

## **Compatibility of the project with the objectives of sustainable development:**

Social empowerment: it increases the income of the retailers/whole sellers and consumers area. For me it makes a sustainable income, especially with the system that we have discussed (see after). For the community it has a lot of positive impacts 1) increase income of retailers of the area 2) increase job opportunity (for marketing and designing business goals towards projects to be proposed). It is not against the environment because the development only responsible for empowering community needs and simplifications of their day to day life electronically.

## **Brief description of business model and the loan desired:**

Basically, I'll register a company, develop business website, buying domain and hosting. After I'll advertise my work and visit some institutes, offices, shops and individuals proposing several development projects. The development is based on few steps: opening (I'll pay a registration fees, develop website, buy domain and hosting) advertisement (I'll pay someone to do it and part myself). Thereafter, I'll sell the software and website developed, so far, I have developed several information systems such as hotel management system sold at GM Hotel Morogoro 2018, January, and others yet to be deployed such as Student Information System, Hospital Management Information System etc.

## **Budget of the business, and concrete use of the loan:**

- 1) On the actual market and digital development in business, community and in organizations is more useful and significant as it supports Business Communication Systems, business operation management, company decision making, building credibility and record keeping.
- 2) The costs are precise, but the income (based on the selling price of the website, android applications and information systems as well as hosting) are low estimation.
- 3) Basically, I am relatively sure to sell at least one either website or information system per month, which will enable me earn not less than 400,000/=TSH per month, from it will take 150,000/= as a paying amount to Kazi, 50, 000/= as a

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salary, 50, 000/=TSH as a renewable Tigo internet packaging monthly, 60,000/=TSH as a renewable cost for hosting monthly and the rest 90,000/= as a saving amount.

- a. NOTE: This is calculated on the basis that I am able to develop only one Website per month. In reality I expect to have a lot more opportunities, and to develop generally 2 website per month (which top op to 800'000 TSH, with the same monthly costs, which means that in that case I increase significantly my salary and saving amount), or one information system (which I can sell for a lot more than 400'000 tsh, but the price is discussed from case to case). To summarize, I expect to be able to be a lot more profitable, but I've calculated in the "worst case", than I'm only able to sell one Word-press Website per month, I expect to be able to do a lot more.
- 4) I'll put the saving amount on a blocked saving account to have investment reserve of more than 1M shilling after one year for further development and project.
- 5) I mention that this business project is a second project, to increase my income and start my own business. I am also employee at the IT resources at TTCIH in the e-learning development program. I start small, but hope to grow in the future.

## Initial use of the first loan:

Loan 1, 000, 000 TSH

- Business Registration = 30,000 TSH
- Domain = 30,000 TSH per year
- Hosting: = 240,000 TSH =4Months 60,000 TSH per month
- Advertisement: = 100,000TSH
- Branding: 100,000TSH
- Logo and Brochures: 100,000TSH
- Tigo home wi-fi router: 75,000TSH
- Transport and stationeries on Proposing projects: 150,000TSH
- Internet Bandwidth Packages 60GB Per month: 50,000\*3=150,000TSH
- Emergence amount: 25,000TSH

## Concrete refund program, deadlines and penalties:

- Definitive repayment period:
  - o The total amount of the loan must be paid back within nine months. Generally, the total loan will be full paid within nine months, by seven installments.
- Intermediate, regular monthly payments:
  - o During the first two months of business, no payment on the loan will be made. After those two months, I will pay back 15% of the loan for six months, an amount equal to 150,000 TSH, and finish up payment on last remain month 10% of loan, an amount equal to 100,000TSH which complete 1, 000, 000/=TSH."



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- Penalty interest:
  - o If am not capable of repay my loan within 9 months, I will accept a penalty of 5% of total loan month to month for more three months.
- Consequences if the business does not succeed and does not turn a profit:
  - o If after 9 months I am unable to make a profit with my business, I plan to use my official salary received from TTCIH, and I will refund the loan in that way (as I have the chance to have a regular income).
  - o Finally, if I manage to pay back on time with positive experience for you and me, I would request to KAZI a larger loan since my dream is to establish my own data center (hosting system) that would allow data storage from my customers. But of course that would be discussed in the future, depending on the present experience for both of the parties (you and I), my further possibilities, and your future funding possibilities.

#### **Comments from the executive field director from KaziStartfunding**

I have met Frank many times since I'm in Tanzania since we were flatmate during almost a month. It is a really reliable person. Furthermore I know many of his friends and the due diligence is in that context really easy. Finally concerning due diligence the TTCIH work in very near collaboration with the IHI where I work.

Concerning his capacities, he presented to me many of his jobs – for the e-learning projects in TTCIH, from his diploma, from different mandates – and I was impressed by his IT capacities. I also have to mention that he even repaired my phone, as I was planning to ask my girlfriend to bring me a new batterie. He use a high charging method (a bit like for the cars when the batterie is low) to reboast my batterie that I was thinking to change. Now the phone woks again perfectly.

Concerning IT and informatics, I think it is a central challenge and a major opportunity for resource limit countries. It is a possibility to access to knowledge, technology, and development. On the contrary, if resource limited countries do not develop their own competences in that domain, again this would create again a dependence relationship with high resource countries, if they depend on them to create their IT systems. So I think it is a strongly necessity to give the opportunity to young entreprenee, who have the knowledge and the capacities, to create African-based IT system and competences.

Finally I have to mention that we take almost no risks for two reasons. First he has at the moment 3 possible mandates which are on starting block. So even If only one of them works, it is already almost the half of the loan. And if it does not work, he will use his salary to pay back, which of course is not the goal, but a big security for us.

I strongly suggest supporting this project. In a long term approach we could discuss again with Frank for a second loan. Further as the hosting system, I think we could imagine with him a bigger company where he could transmit his knowledge to others people, employ and train people.

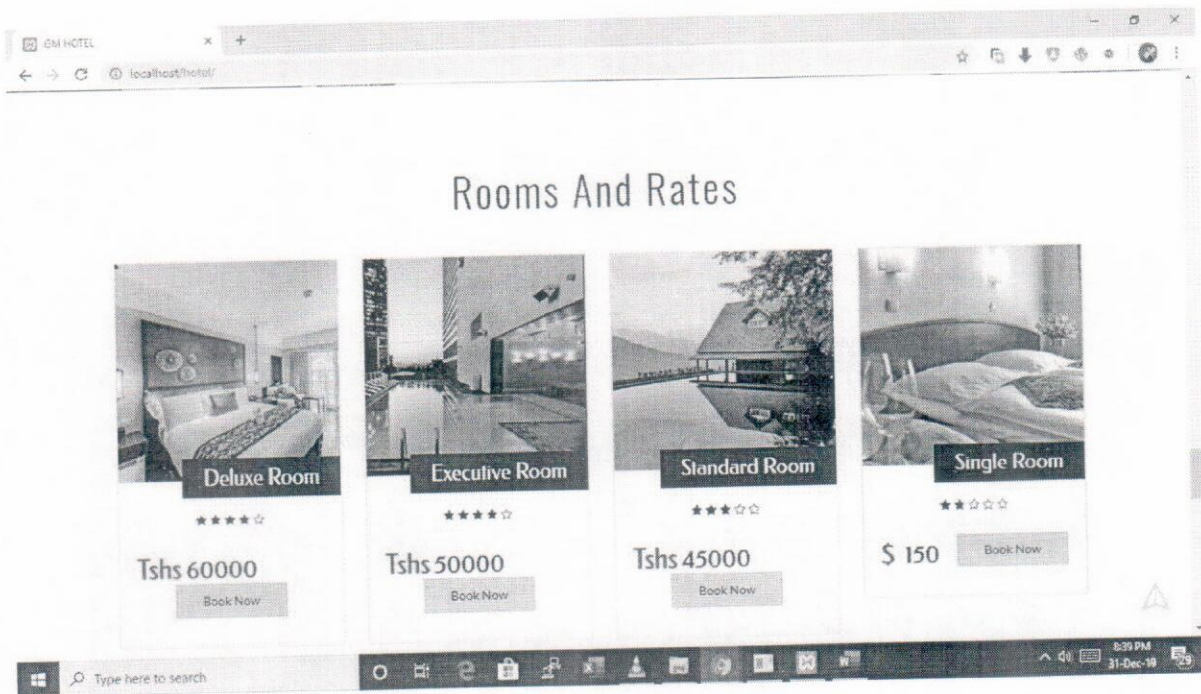
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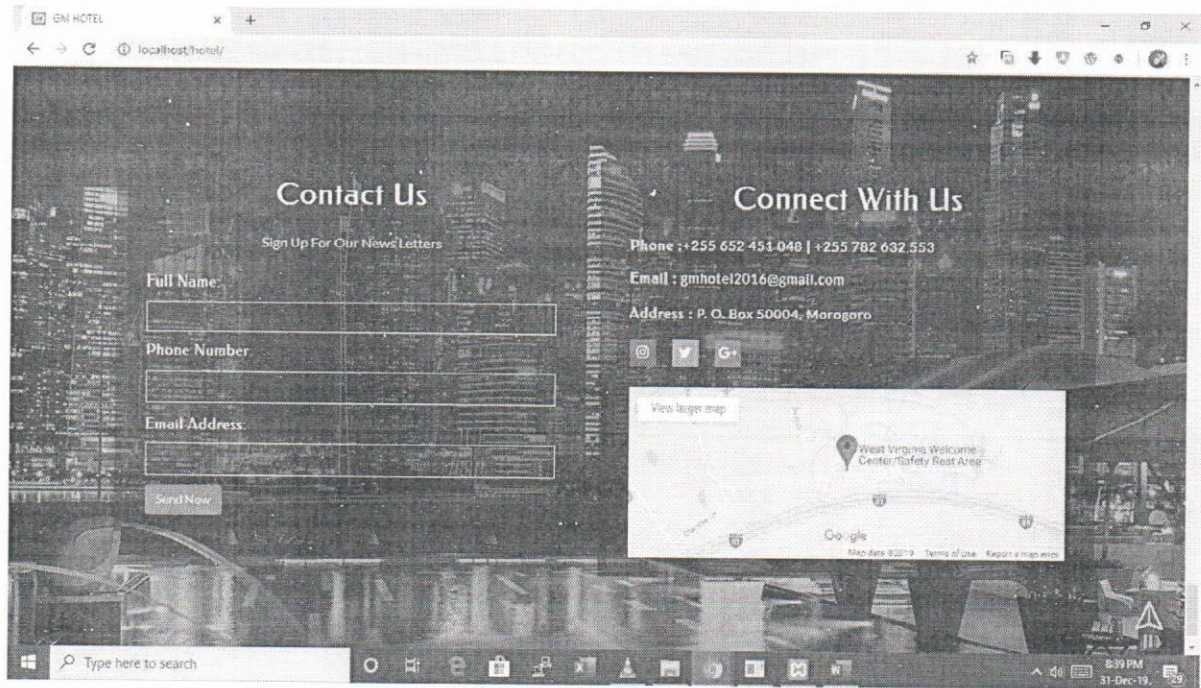
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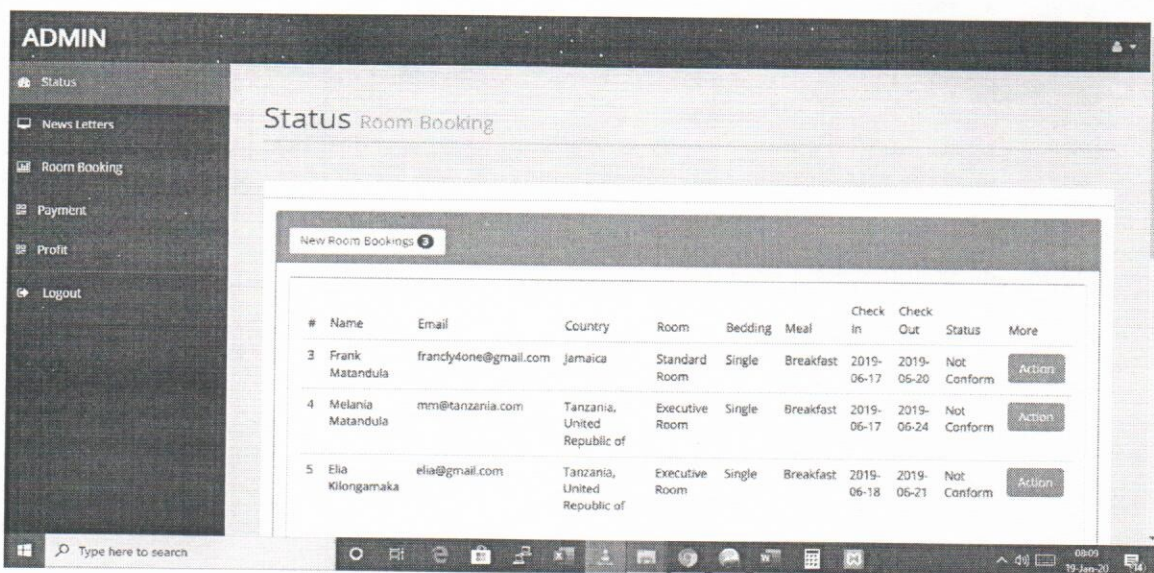


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## Booking Management For Admin




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**Date and signature (electronic signatures are accepted)**


**Borrower:**

  
FRANK MATANDURA 29/01/2020

**Co-signer (Guarantor):**



**Paul-Camille Genton, CEO of KaziStartfunding and executive field director in Tanzania.**

Paul Camille Genton  
 29/01/2020





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## Receipt of Payment from KAZI Startfunding

I, (full name) FRANK MATANDURA

born on (DD.MM.YYYY) 16/06/1993

living at KAFINDIUKA, IFAKARA in MOROORO, TANZANIA


project leader of  
JATECH TECHNOLOGIES LTD

confirm that I received the amount of (in numerals) 1,000,000/=

written (in words) One Tanzanian Million shillings.

from KAZI Startfunding on the (date) 30/01/2020

Date and signature:

  
30/01/2020

I, (full name) Paul Camille Genton

born on (DD.MM.YYYY) 20.01.1994

living at rue des Jodels 16 in Yverdon, 1400, Switzerland

occupying the function of  
CEO of KAZI STARTFUNDING

at KAZI Startfunding confirm that I paid the amount of (in numerals) 1'000'000 TSH

written (in words) one million Tanzanian shillings  
to the aforementioned project leader of a KAZI Startfunding supported project.

Date and signature:

30/01/2020



Paul Camille Genton

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