

## 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) : Victor Beda  
Phone number (landline or mobile) : +255-767-02-3523  
Whatsapp number: +255-656-65-5142  
Email: victorbeda@yahoo.com

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

Surname and given name(s): Steve Baltazari  
Phone number (landline or mobile): +255-766-334-584  
Whatsapp number: +255-766-33-4584  
Email: goodluckbeda@yahoo.com

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

Surname and given name(s): Gregory goodluck  
Phone number (landline or mobile): +255-674908186  
Whatsapp number: +255-674908186  
Email: zacch54@gmail.com

Surname and given name(s): Goodluck Ndaweka  
Phone number (landline or mobile): +255-713-538-848  
Whatsapp number: +255-713-538-848  
Email: [goodluckbeda@yahoo.com](mailto:goodluckbeda@yahoo.com)

Relation to the borrower (short description): Guardian  
Mains reasons why you trust the borrower:

- SELF DISPLINE TOWARDS BUSINESS ACTIVITIES
- VAST EXPERIENCE THAT HE HAD FROM PREVIOUS WORKING PLACE LIKE, BR CONSTRUCTION COMPANY, BEDE LIQUOR STORE ETC.
- VISION AND PASSION ON WHAT HE PUTS HIS MIND TOWARDS, HE HAS A FOCUS ON CHANGING THE CONSTRUCTION INDUSTRY, THIS MADE ME TO HAVE FAITH ON HIM.
- HARD WORK AND PERSEVERANCE ON MANUFACTURING INDUSTRY REGARDLESS IT CHALLENGES.
- HE HAD A DETERMINATION ON CONSERVING THE ENVIRONMENT THROUGH HIS WORK.

# KAZI

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Email : [paulcamille.genton@jeunesverts.ch](mailto:paulcamille.genton@jeunesverts.ch)

Describe the guarantee you will offer<sup>1</sup> :  
**STRONG GUARANTEE.**

## Brief description of the borrower:

- **BEDE IS A SERIAL ENTREPRENEUR WHO HAS UNDERGONE THREE YEARS OF TRADING AND SALES IN CONSTRUCTION AND LIQUOR STORE BUSINESS.**
- **HE WORKED ALONGSIDE WITH COOPERATE BUSINESS CUSTOMERS AND SMALL VENDORS IN TOWN. EMBARKED WITH EXCLUSIVE SKILLS IN MARKETING AND SALES, SPECIFICALLY IN FOOD AND BEVERAGES.**
- **BEDE GAINED BUSINESS EXPERIENCE FROM HIS GUARDIAN WHO OPERATES IN TANZANIA BREWERIES LIMITED(TBL). AFTER RECEIVING INTENSIVE EXPERIENCE FROM SALES AND MARKETING BEDE DECIDE TO ENGAGE FULLY IN GYPSUM PRODUCTION IN ORDER TO SECURE POTENTIAL OPPORTUNITIES IN THE INTERIOR DESIGN INDUSTRY**

Age

**27 YEARS OLD**

Education

**BSC IN BIOLOGY AND CHEMISTRY**

Brief description of the project:

## 4 Objectives

**BEDE INTENDS TO START SMALL BY PRODUCING GYPSUM PRODUCTS IN SMALL SCALE AREA FOR GAINING THE NEEDED EXPERIENCE AND GETTING TO KNOW THE INDUSTRY AS WELL. HE INTENDS TO BECOME ONE AMONG THE LARGEST GYPSUM PRODUCTS PRODUCER IN MOROGORO AND EVENTUALLY TANZANIA WITH THE BEST QUALITY PRODUCT.**

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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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- TO DEVELOP AND EXPAND GYPSUM MANUFACTURING TECHNOLOGY AND INNOVATIONS
- GROW THE BUSINESS TO SERVE 100 CUSTOMERS A DAY BY 2025.
- INCREASE MARKET SHARE BY 10% BY 2025.
- INCREASE PROFITABILITY TO 65% BY 2025
- BE A PREFERRED BRAND FOR INTERIOR DESIGN BY 2025
- TO REDUCE UN-EMPLOYMENT RATIO IN MOROGORO LOCALITY

## Business Location

THE BUSINESS IS LOCATED IN MOROGORO URBAN REGION, IN THE BUILDING OF ABOUT 100SQM, HAVING ELECTRICITY, FRESH WATER SUPPLY, DESIRABLE SECURITY AND PERMANENTLY ACCESSIBLE BY A ROAD THROUGHOUT THE YEAR.

## Vision

TO BE THE LEADING PROCESSING AND MANUFACTURING COMPANY IN GYPSUM PRODUCTS, BY 2035

[objectives, location of the project, reasons/motivation, Vision, etc.]

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Compatibility of the project with the objectives of sustainable development:  
THE PROJECT COVERS ALL THREE OBJECTIVES AS FOLLOWS:

## 1) SOCIAL EMPOWERMENT

THE BUSINESS TENDS TO EMPLOY PEOPLE AROUND, RE-UNITE THE WORKERS AND THE COMMUNITY WHICH WORKS AROUND. THE PROJECT AIMS TO CREATE A WORKING HARMONY BETWEEN WOMAN AND YOUNGSTARS. WOMEN ARE REALY BACKBORNE OF OUR SOCIETY IF WE TRAIN THEM AND EMPLOY THEM WE WILL BE HELPING THE SOCIETY AT LARGE.

## 2) ECONOMICALLY

- OPERATIONS OF THIS BUSINESS WILL BRING ABOUT THE FOLLOWING BENEFITS TO THE SOCIETY AND THE COUNTRY ECONOMY AS A WHOLE.
- THE BUSINESS HAS A POSITIVE IMPACT TO THE COMMUNITY AROUND SINCE PEOPLE GETS INCOME AND THEY CAN SUSTAIN THEIR DAILY REQUIREMENTS. THE TARGET GROUP ON THIS PROJECT ARE WOMEN, SINCE THEY ARE THE BACKBONE OF THE FAMILY.
- THE LOCAL GOVERNMENT AROUND US WILL BE BENEFITED FROM TAXES THAT WE ARE PAYING ON DAILY BASIS.

## 3) ENVIRONMENTALLY ( SPESIFICAL AT KICHANGANI WARD)

- THE PLANT DOES NOT HAVE ANY POLLUTANT EMITTED EXCEPT THE WASHING WATER WHICH HAS TO BE CONNECTED TO A PROPER DRAINAGE LINE. THUS THE PROJECT IS ENVIRONMENT FRIENDLY. THE DEBRIS WHICH ARE BAGS ARE RE-USED IN PLANTING FLOWERS AND VEGETABLES.
- THE PROJECT AIMS TO USE ECO-FRIENDLY SISAL FIBER INSTEAD OF PLASTIC FIBER, HENCE MORE FRIENDLY COMPARED TO THE USE PLASTIC AS FIBER.
- THE PROJECT TENDS REDUCE THE USE OF WOOD AS A TOOL THAT IS HIGHLY USED IN MAKING THE WALLBOARD AND ITS TAPES AROUND, HENCE WHEN THE PROJECT PROGRESS AT ITS FULLY CAPACITY IT WILL REDUCE THE CUTTING DOWN OF THE TRESS.



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**THE PROJECT LIES UPON THE FOLLOWING SUSTAINABLE DEVELOPMENT GOALS**

**THE GOAL NUMBER 9; INDUSTRY, INNOVATION AND INFRASTRUCTURE.**

## **TARGETS**

**SUPPORT DOMESTIC TECHNOLOGY DEVELOPMENT, RESEARCH AND INNOVATION IN DEVELOPING COUNTRIES, INCLUDE BY ENSURING A CONDUCIVE POLICY ENVIRONMENT FOR INTER ALIA, INDUSTRIAL DIVERSIFACTION AND VALUE ADDITION TO COMMODITIES**

**THE GOAL NUMBER 15; LIFE ON LAND**

## **TARGETS**

**BY 2020 ENSURE THE CONSERVATION, RESTORATION AND SUSTAINABLE MANAGEMENT OF ALL TYPES OF FOREST, HALT DEFORESTATION, RESTORE DEGRADED FORESTS AND SUBSTANTIALLY INCREASE AFFORESTATION AND REFORESTATION GLOBALLY.**

**( I HAVE SELECTED A SMALL AREA WHERE OUR WORKSHOP IS LOCATED AT KICHANGANI WARD TO HAVE A PROGRAM TO PLANT THREE TREES AT EVERY HOUSE HOLD AND FOLLOWER-UPS FOR THE PERIOD OF 15 MONTHS)**

## **FOREST IN TANZANIA**

**ABOUT 35,257,000 HA (39.9%) OF TANZANIA IS CLASSIFIED AS FOREST, AND 18 MILLION HECTARES OF THIS TOTAL FOREST AREA HAVE BEEN GAZETTED AS FOREST RESERVES AND PROTECTED AREAS (43%) (URT, 2012).**

**IN TOTAL, AREAS UNDER PARTICIPATORY FOREST MANAGEMENT (PFM) CONSTITUTE UP TO 3.67 MILLION HA (10.8%), WHICH ARE MANAGED BY 1,821 VILLAGES (17.5%) UNDER JOINT FOREST MANAGEMENT (JFM) ARRANGEMENTS (11.6%) ON GOVERNMENT OWNED FOREST RESERVES, AND COMMUNITY BASED FOREST MANAGEMENT (CBFM, 14%) ON VILLAGE LAND FOREST RESERVES (VLFR) (IBID AND BLOMLEY AND IDDI, 2009).**

**OVER 150,000 HECTARES OF THE GAZETTED AREA IS UNDER PLANTATION FORESTRY AND ABOUT 1.6 MILLION HECTARES ARE UNDER WATER CATCHMENT MANAGEMENT (URT, 2012).**

**IT IS ESTIMATED THAT TANZANIA'S FORESTS CONTAIN 2,019 MILLION METRIC TONS OF CARBON IN LIVING FOREST BIOMASS (FAO, 2010). NATIONAL EMISSIONS FROM DEFORESTATION AND NET DEGRADATION ARE ESTIMATED TO BE 126 MILLION TONS OF CO2 (SEE ZAHABU, 2008).**



**THE COUNTRY HAS EXTENSIVE HIGH BIODIVERSITY FOREST COVER, MOST OF WHICH IS SAVANNA WOODLAND, MONTANE FOREST, AND SCATTERED PATCHES OF LOWLAND FOREST. HOWEVER, THESE FORESTS ARE INCREASINGLY THREATENED BY FUEL WOOD COLLECTION, A RAPIDLY EXPANDING POPULATION, COMMERCIAL FELLING OF TIMBER, AND EXPANDING AGRICULTURE.**

**DEFORESTATION RATES BETWEEN 1990 AND 2005 WERE ESTIMATED AT 412,000 HA PER ANNUM, EQUIVALENT TO ABOUT 1.1% OF THE TOTAL FOREST AREA (BLOMLEY AND IDDI, 2009). THE ECONOMIC VALUE OF FOREST GOODS AND SERVICES TO THE TANZANIAN ECONOMY ARE ESTIMATED TO BE AROUND USD 2.2 MILLION, OR 20.1% OF THE GDP BASED ON 2006 PRICES (MNRT, 2008A). AN ESTIMATED 3 MILLION PEOPLE ARE EMPLOYED IN THE FOREST SECTOR, INCLUDING GOVERNMENT ADMINISTRATION AND OTHER FOREST RELATED ACTIVITIES AND INDUSTRY (MNRT, 2008; BLOMLEY AND IDDI, 2009).**

**FROM A SOCIO-ECONOMIC PERSPECTIVE THE MIOMBO WOODLANDS PLAY AN IMPORTANT ROLE FOR THE RURAL AND URBAN POPULATION, WHERE THEY SUPPORT 87% OF RURAL LIVELIHOODS, AND PROVIDE 95% OF THE NATIONAL ENERGY SUPPLY AND 75% OF CONSTRUCTION MATERIALS (MILES ET. AL., 2009 AND URT, 2012).**

**GENERALY THE RATE OF DEFORESTATION IN TANZANIA IS VERY HIGH ATTRIBUTED WITH HUMAN ACTIVIES. MY PROJECT AIM TO HAVE AN IMPACT IN REDUCING THE LEVEL OF DEFORESTATION STARTING IN MOROGORO, INSTEAD OF USING CEALING BOARD MADE UP OF WOOD, WE MAKE GYPSUM ROADS AND LAITER GYPSUM DRY WALLS WHEN WILL EXPAND.**

## References

(<https://thereddesk.org/countries/tanzania/statistics/04/02/2020>)

UNITED REPUBLIC OF TANZANIA (URT). 2012. Division of Environment, Office of the Vice-President. National Strategy for Reduced Emissions from Deforestation and Forest Degradation (REDD+). Dar es Salaam, Tanzania.

The three major objectives are social empowerment, economic efficiency, and environmental sustainability. The project should fulfill at least one aspect of sustainable development without detracting in any way from the other aspect(s). For example, projects having a strong negative impact on the environment will not be eligible for funding. This includes, but is not limited to, projects involving oil or natural gas. Projects that aim to increase economic efficiency but in doing so would reduce the social empowerment and incomes of its workers will also not be considered.



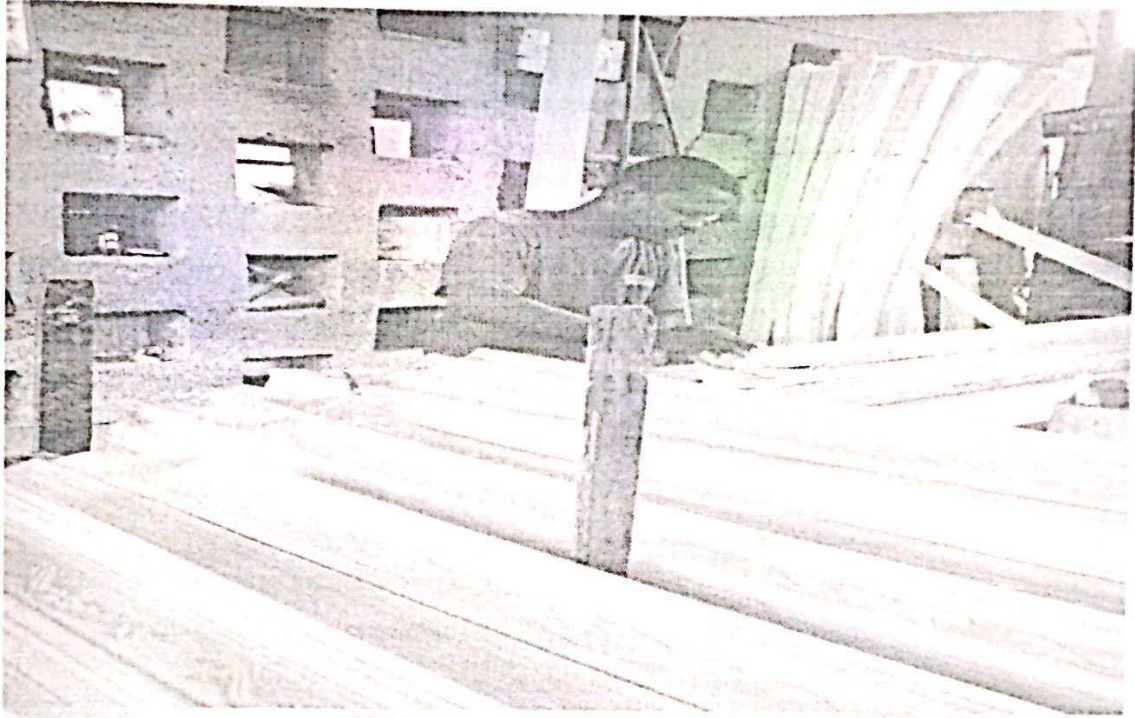
## A) PRODUCTION AND ALIGN OF THE GYPSUM RODS





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**B) PACKAGE AND TRANSPORTING OUR FINISHED PRODUCTS**



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

### Gypsum project monthly operation

#### NOTE

Annex 2	Total working capital				
January section	First week	Second week	Third week	Fourth week	Total
Operation cost	433,500	433,500	433,500	433,500	1,734,000
Overhead cost	15,000	12,500	15,000	12,500	55,000
<b>Total working cost</b>	<b>448,500</b>	<b>446,000</b>	<b>448,500</b>	<b>446,000</b>	<b>1,789,000</b>
Annex 3					
January	Revenue projection				
	Frequenc y	Ctns	Price per ctn	Total without VAT 18%	Total with Vat18%
Gypsum rod 4 inch	5	100	7,500	3,000,000	2,542,373
Annex 4	Income statement				
January section	First week (Tsh)	Second week (Tsh)	Third week(Tsh)	Forth week(Tsh)	Total(Tsh)
Revenue	750,000	750,000	750,000	750,000	3,000,000
Vat 18%	635,593	635,593	635,593	635,593	2,542,372
Operating cost	448,500	446,000	448,500	446,000	1,794,000
<b>Total net profit</b>	<b>187,093</b>	<b>189,593</b>	<b>187,093</b>	<b>189,593</b>	<b>748,372</b>
Annex 5					
Term loan rep plan	One year				
Interest rate 0%(yearly)	1,500,000				
Initial period 6month	Grace period				
Repayment 15months	Loan				
Currency tz(Tsh)					
	Opening balance	Principal rep	Interest 0%	Monthly principal	repay(p)
Instalmnt 15mns	1,500,000	75,000	0	100,000	1,500,000

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**NOTE BENE: VAT 18% IS CHARGEABLE ON ALL TAXABLE GOODS AND SERVICES SUPPLIED IN, OR IMPORTED INTO, MAINLAND IN TANZANIA. THE STANDARD RATE OF VAT IS 18%. THAT IS THE REASON I HAVE INDICATED IT IN MY BUSSINESS MODAL, IT IS A MUST TO PAY IT TO THE GOVERNMENT WHEN EVER I SELL MY PRODUCTS.**

Please detail your business model, your starting costs, followed by your monthly costs, the expected benefits, etc. Please specify the amount you need to start the business.

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

**1,500,000 this amount of cash as a loan will be divided into four major activities.**

**1) Construction of the working flour and creating a water drainage system by directing water away from the manufacturing point. This will help to keep the floor dry and avoid contamination of water with the raw materials or the finished products.**

**2) Creating vertical partition on the East part of the industry. We don't have specific place for storage of finished gypsum neither the raw materials. With the loan a good place will be created whereby our raw materials will be stored and the finished products.**

**3) Education provision and purchasing of eco-friendly sisal fibers. Education is quite important to the society on the emphasis on using dry well gypsum rods instead of the wooden ones so as to preserve the environment, I will use the social medias, Magazines and Adds from the Instagram and school visit at the working place. The eco-friendly sisal fibers are very efficient fibers since they don't affect the environment compare to plastic fibers which are been used at large quantity.**

**4) More emphasis on research of new technology and innovation. This is very quiet essential to us since our vision is to help the society to use efficiently, cheap and environmental friendly gypsum rod and wallboard, so we will learn more on new technologies on how to make our activities more efficient and have positive impact on the environment.**

**GOOD PROGRESS OF THIS BUSSINESS WILL ONLY ACHIEVE BY BEEN GIVEN GRACE OF SIX MONTH AND FIFTEEN MONTHS (15) PERIOD OF RETURNING THE CAPITAL/LOAN GIVEN.**



## ACTIVITES SCHEDULE

No.	ACTIVITIES	TIME SCHEDULE	REQUIREMENTS	AMOUNT
	FLOOR MAINTANANCE AND CREATING DRAINAGE SYSTEM	THREE WEEKS	<ul style="list-style-type: none"><li>• CEMENTS</li><li>• HARDWOOD</li><li>• NAILS</li><li>• GLUE</li><li>• STONE AGGREGATES</li><li>• TRANSPORT</li><li>• LABOUR</li></ul>	T.sh 500,000/=
	SAFE STORAGE ROOM WITH PARTITIONS	THREE WEEKS	<ul style="list-style-type: none"><li>• MARINE BOARDS</li><li>• HARD WOOD</li><li>• CRUDE OIL</li><li>• NAILS</li><li>• WIRE MESH</li><li>• TRANSPORT</li><li>• LABOUR</li></ul>	T.sh 500000/=
	PURCHASE OF ECO-FRIENDLY SISAL FIBER AND EDUCATING PEOPLE ON OUR PRODUCT IMPACT ON ENVIRONMENT.	SIX MONTHS	<ul style="list-style-type: none"><li>• SISAL PURCHASE</li><li>• TRANSPORT</li><li>• LABOUR/ENVIRONMENTAL CONSERVATION OFFICER</li><li>• INSTAGRAM ADDS</li><li>• NEWS PAPER ADDS</li><li>• CASUAL LABOURS</li></ul>	T.sh 300000/=
	SEARCH FOR NEW MARKETS AND NEW TECHNOLOGY	15MONTHS	<ul style="list-style-type: none"><li>• TRANSPORT CHARGES</li><li>• COMMUNICATION CHARGES</li></ul>	T.sh 200000/=

The more precisely you can explain how the loan will be used, the better your chances are that the attribution committee of Kazi will approve your request. If you already have documentation of how much certain parts of your project funded by the loan will cost, please submit it with your completed application.

**Concrete refund program, deadlines and penalties:**

For a predetermined period of time, we will not charge any interest on the loan. The aim of the association is to promote and foster business possibilities in low-income countries without personal profit for the association. However, once the deadline has been exceeded, penalty interest could be charged. The aim of this measure is to motivate borrowers to repay the loan on time so that the association has the means to continue to fund other projects.

- Definitive repayment period:
- **THE LOAN ASKED OF TSH 1,500,000/= WILL STAR TO BE PAIED SIX MONTH AFTER STARTING EFFECTIVE OPERATION. AT THE END OF 15 MONTHS THE WHOLE LOAN WILL BE COMPLETED.**
  - o The total amount of the loan must be paid back within a predetermined period: three months, six months, one year, two years, etc. Generally, the shorter the repayment period, the better the chances your request will be approved by the attribution committee
- Intermediate, regular monthly payments:
- **WITHIN THE RANGE OF 15 MONTH OF OPERATION LOAN REPAYMENT WILL BE COMPLETE PAYED.**
  - o For example, "During the first month of business, no payment on the loan will be made. After the first month, we will pay back 5 % of the loan, an amount equal to XXX TSH or USD, each month."
- Penalty interest:  
**3% AS PENALTY INTEREST IF THE LOAN WILL NOT BEEN PAYED AT 15 MONTH PERIOD.**
  - o Please indicate the penalty interest you are offering to pay if you default on the loan. Generally, offering to pay a high penalty interest shows us that you will do all you can to repay the loan on time and will be viewed favorably by the attribution committee. The attribution committee will make the final decision about the penalty interest, while taking your suggestions into account. Nevertheless it is in everyone's best interest for the loan to be repaid on time, and we all hope not to have to invoke this clause.
- Consequences if the business does not succeed and does not turn a profit:  
**I WILL CREATE A JOINT VENTURE WITH MY OTHER BUSSINESS PATNERS AND RE-LOOK THE BUSSINESS AT LARGE, BUT AM CERTAIN TO MAKE PROFIT BECAUSE OF I HAVE ALREADY START THE BUSSINESS AND I SEE A GOOD POTENTIAL ON IT. IF I WILL COMPLETE FAIL THE BUSSINESS I WILL SELL ALL MY ASSET AND REPAY 85% OF THE LOAN WITH ASSISTANCE OF MY GUARANTOR**
  - o Please indicate what you plan to do should the business not be profitable after a certain period of time. For example, "If after 6 months I am unable to make a profit with my business, I plan to sell back the machine I bought at 80 % of the price I initially paid for it, and I will refund you 80 % of the loan that in that way." Or "If I fail to pay back the loan, my co-signer (guarantor) will repay the entirety of the loan."
  - o These are just some examples for consideration. Feel free to suggest any idea that will then be analyzed by the attribution committee. Remember, however, the stronger the guarantee, the better your chances that you will be attributed the loan.  
**I AM AWARE OF THE CONSEQUENCES OF FAILING TO PAY AT TIME BUT I AM HIGHLY DETERMINED ON THIS BUSSINESS TO HAVE A SUCESSUFUL DEVELOPMENT**



- o Finally, it is important for you to know that a first loan for a small amount that worked well (loan paid back on time, no problem of refunding, etc.) opens doors for other loans in higher amounts. On the other hand, if a loan worked badly or if there were difficulties when repaying, this will definitively close doors for future loans.

### Comments from the executive field director from KaziStartfunding

[Please leave this paragraph blank, it will be filled in with the impressions and the research about your project and your personality carried out by your contact person of KaziStartfunding in the field. In your case it is Paul-Camille Genton, executive director for Tanzania and CIO from KaziStartfunding].

Date and signature (electronic signatures are accepted)

Borrower:

*Bozda 20/02/2020*

Co-signer (Guarantor):

*S. Baltazar 20/02/2020*

Co-signer (Guarantor):

*Good Luck. 20/02/2020*

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

*[Signature]*



DAY OPERATION

OPERATION COST FOR 40CTNS cost. Tsh

FIBER PER 40CTNS	10000
NYLON ROLLER PER 40CTNS	11250
GYPSUM POWDER 10BAGS	170,000
WAGES PER 40CTNS	20000
TRANSPORT	10000
OIL1LT	500
COMMUNICATION	500
MAJI 10UNITS	1000
FOOD	3125
ACCOMODATION	834
ELECTRICITY	500
POSHO	10000
TOTAL	237709

SALES

40CTSN*8500/=	340,000
Vat 18%	51864
Total	288136

SALES	288136
OPERATION COST	237709
GROSS PROFIT	50427

VARIABLES

GYPSUM RANGES( 12000-19000

ELECTRICITY(200-500)

Fiber(8000-10000)