

# Micro - Saving and Credit Scheme

(Micro - SACS)

## Guidelines



## HIV and AIDS Prevention in Tanzania



ELCT/DCA/CEDHA  
Local Community Competence Building (LCCB) and  
HIV/AIDS Prevention Programme in Tanzania

Lutheran Centre  
Boma Road,  
PO Box 3033  
Arusha  
Tanzania

Tel: +255 (0) 27 2558855/6/7  
Email: [lccb@elct.or.tz](mailto:lccb@elct.or.tz)  
[www.lccbtz.org](http://www.lccbtz.org) or [www.lccbtz.or.tz](http://www.lccbtz.or.tz)

# **Micro - Saving and Credit Scheme (Micro - SACS)**

## **Guidelines**



# **LCCB**

**Local Community Competence Building (LCCB)**

**and**

**HIV and AIDS Prevention in Tanzania**

# CONTENTS



## INTRODUCTION



### POLICY

|      |  |   |
|------|--|---|
| 1.1  | AIM  | 2 |
| 1.2  | OBJECTIVES   | 2 |
| 1.3  | ELIGIBLE CRITERIA FOR PARTICIPATING GROUPS               | 2 |
| 1.4  | ELIGIBLE SCHEMES   | 3 |
| 1.5  | START WITH SAVING  | 4 |
| 1.6  | SIZE, DURATION & INTEREST OF THE LOAN                    | 4 |
| 1.7  | PILOTING AREA  | 4 |
| 1.8  | LOAN GUARANTEE METHODOLOGY                               | 5 |
| 1.9  | ROLLING WITHIN AND ROLLING OUT TO OTHER GROUPS           | 5 |
| 1.10 | LINKING CREDIT GROUPS WITH OTHER DEVELOPMENT INITIATIVES | 6 |



### PROCESS

|      |  |    |
|------|--|----|
| 2.1  | ESTABLISHMENT OF REVOLVING FUND                            | 8  |
| 2.2  | GROUP FORMATION  | 8  |
| 2.3  | VILLAGE CREDIT APPROVAL AND MONITORING COMMITTEE FORMATION | 9  |
| 2.4  | GROUP REGISTRATION/ DECLARATION                            | 10 |
| 2.5  | GROUP SAVING MOBILISATION                                  | 10 |
| 2.6  | LOAN APPLICATION   | 10 |
| 2.7  | LOAN APPROVAL PROCESS                                      | 11 |
| 2.8  | LOAN DISBURSEMENT  | 11 |
| 2.9  | LOAN FOLLOW – UP AND MONITORING                            | 11 |
| 2.10 | EXIT STRATEGY  | 12 |

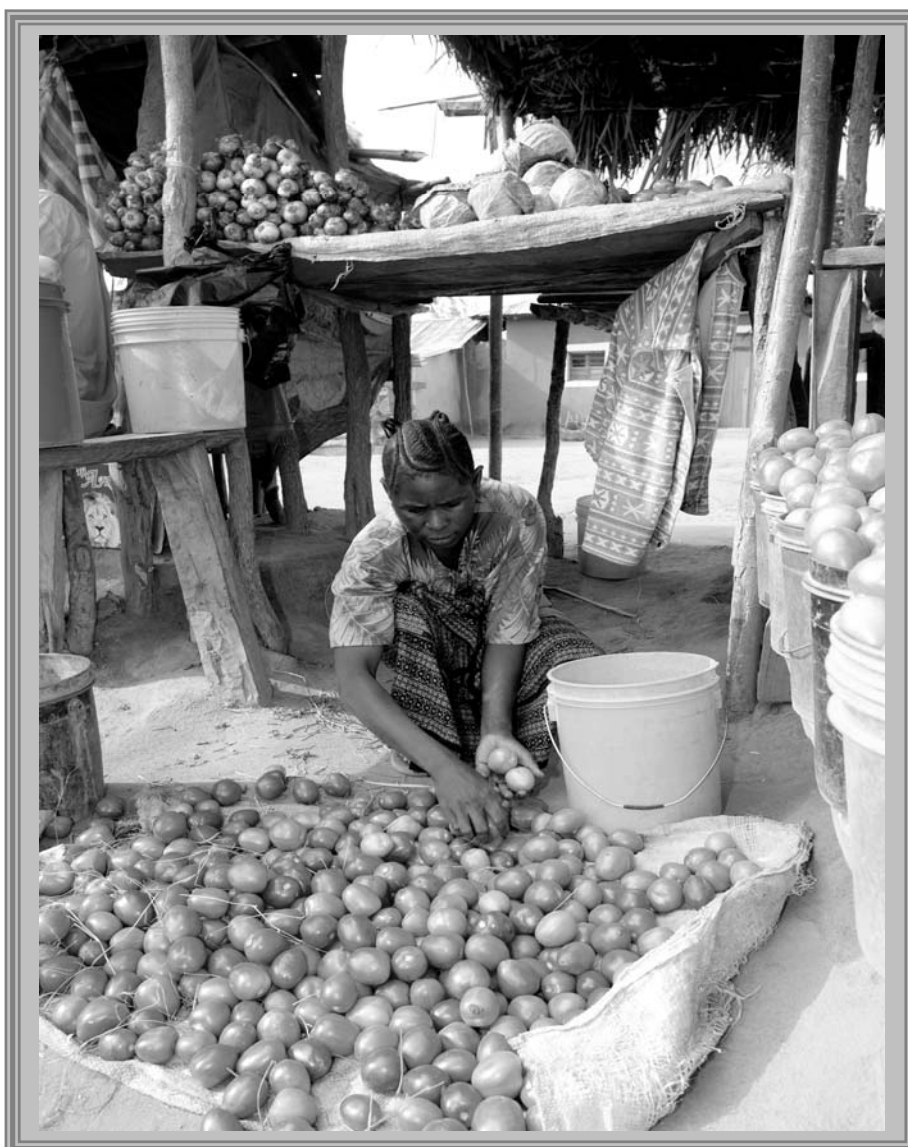


### ANNEXES - FORMS AND FORMAT

- I. Individual Profile
- II. Loan Application and Agreement
- III. Group Registration
- IV. Loan Repayment Form
- V. Client Ledger Form
- VI. Pass Book

## ABBREVIATIONS

|        |  |
|--------|--|
| ACRC   | AIDS Competence Resource Centre                        |
| AIDS   | Acquired Immune Deficiency Syndrome                    |
| CI     | Community Interactor                                   |
| CEDHA  | Center for Educational Development in Health in Arusha |
| DPC    | Diocesan Programme Coordinator                         |
| ELCT   | Evangelical Lutheran Church in Tanzania                |
| GGG    | Group Guarantee Group Loan                             |
| GGI    | Group Guarantee Individual Loan                        |
| HIV    | Human Immunodeficiency Virus                           |
| LCCB   | Local Community Competence Building                    |
| MCO    | Micro Credit Officer                                   |
| NGOs   | Non Government Organisations                           |
| OOSA   | Out of School Adolescence                              |
| SACCOS | Saving and Cooperative Scheme                          |
| SACS   | Savings and Credit Scheme                              |
| VCAMC  | Village Credit Approval and Monitoring Committee       |



## Micro-Saving and Credit Scheme (Micro-SACS)

### Introduction

Micro-credit schemes are a proven method of enabling capable poor people achieve their livelihood and development rights. In this respect, the LCCB and HIV and AIDS Prevention Programme in Tanzania considers micro-credit schemes as an essential component towards mobilising communities to develop their capabilities and capacities to prevent HIV and AIDS.

The provision of seed funds has been made in the Programme budget. The funds are credited to each Diocese as a grant. However, the fund to clients is disbursed as credit. In this way the seed funds grow and a revolving fund is established. Micro - credit is micro-banking. It needs to be operated on business principles, which should not be confused with charity.

In Tanzania, many Non – Governmental Organisations (NGOs) have implemented various micro-credit systems. The structure of these systems is dependent on their organisational objectives, operational areas and the intended audience. Apart from these, a system known as Saving and Cooperative Scheme (SACCOS) is in place in most workplaces in the country including some of the Programme dioceses.

To assess the best approach and to formulate one that represents the reality of rural communities, different micro-credit systems were examined and shared amongst stakeholders i.e. the Micro Credit Officers, Training Team, Programme Accountants and Programme Managers. Following stakeholder analyses the ELCT SACCOS was adapted as a Micro-Saving and Credit Scheme (Micro-SACS). In the first year the scheme was piloted in one AIDS Competence Resource Centre (ACRC) of each Diocese. Since then it has been scaling up in all Programme villages.

These simple, concise and user-friendly guidelines are intended for use at all levels including the participating micro-credit group members.



# POLICY

AIM OF THE MICRO-SACS

OBJECTIVES

ELIGIBLE CRITERIA FOR PARTICIPATING GROUPS

ELIGIBLE SCHEMES

START WITH SAVING

GROUP AND LOAN SIZE, DURATION AND INTEREST OF THE LOAN

PILOTING AREA

LOAN GUARANTEE METHODOLOGY

ROLLING WITHIN AND ROLLING OUT TO OTHER GROUPS

LINKING CREDIT GROUPS WITH OTHER DEVELOPMENT INITIATIVES



# POLICY

## 1.1 AIM OF THE MICRO-SACS



The aim of the Micro - SACS scheme is to assist vulnerable individuals and families that are at risk of HIV infection to claim their rights to health and wellbeing through economic empowerment. The purpose of the scheme is to increase their capacities and capabilities to both prevent new HIV infections and to relieve the effects caused by AIDS in communities.

## 1.2 OBJECTIVES



- ❧ To influence a habit of regular saving among low-income community members.
- ❧ To increase income of identified low-income and vulnerable individuals and families.
- ❧ To develop creative entrepreneurship skills amongst participating groups.
- ❧ To promote a sense of mutual care, support and responsibility towards vulnerable groups.
- ❧ To create self-employment opportunities for participating groups.

## 1.3 ELIGIBLE CRITERIA FOR PARTICIPATING GROUPS



The Micro-SACS scheme is a tool for vulnerable people from low-income families. Those who are willing and capable can achieve their rights and benefit from micro-business. The need for micro-credit funds is always high, but the funds available are limited. Therefore, it is crucial to develop selection criteria. This ensures that even among vulnerable low-income families those who need it most get an equal chance to access the fund. These include and are limited to:

- ❧ Vulnerable productive orphans.
- ❧ Vulnerable productive orphans from orphan headed households.
- ❧ Vulnerable productive widows/widowers.
- ❧ Vulnerable productive out of school adolescents and youths above 18 years.

- ⌘ Vulnerable productive family members / relatives of affected households.

It is important to know that loans will only be given to groups and not to individuals.

In addition to the above criteria, all participating individuals should prove to be trustworthy, credit worthy, known members of the village and accepted by fellow villagers. They should also be genuinely vulnerable.

## 1.4 ELIGIBLE MICRO-BUSINESS SCHEMES



In order to reach as many vulnerable people as possible the limited seed fund is only allocated to small, simple and short duration business schemes that demonstrate profitability and can be managed by vulnerable people.

Examples of potential businesses that qualify:

- ⌘ Petty trade.
- ⌘ Food cooking business.
- ⌘ Small scale agriculture or gardening.
- ⌘ Fishing and fish mongering.
- ⌘ Chicken raising and heifer raising.

With assistance and guidance from the Micro Credit Officer (MCO) and the Community Interactors (CIs) an individual or a group is responsible for identifying the viable micro-business enterprises.



## 1.5 START WITH SAVING

To reinforce the LCCB objective of encouraging a habit of saving, even amongst vulnerable people with low-income, saving is a mandatory pre-requisite for loan application. The saving process begins soon after the formation and registration of a group. The group decides the amount of money to be saved and the frequency of saving for each group member. The loan will only be dispersed when the saved fund reaches a minimum of five percent (5%) of the loan application amount.

## 1.6 GROUP & LOAN SIZE, DURATION AND INTEREST OF THE LOAN

The Micro-SACS loans are extended to qualifying groups comprising of approximately 12 to 20 individuals. The size of the group is very important regarding developing group democracy, leadership selection, incorporating people of different experiences and increasing the size of the group loan.

The size of the loan for each business ranges between Tsh. 20,000 and maximum of Tsh. 100,000. The same formula is applied for group businesses e.g. the number of members X amount of loan per person = Total group loan.

$$\begin{aligned} &\text{Number of people} \\ &\times \\ &\text{Amount of loan per person (20,000 to 100,000)} \\ &= Y \end{aligned}$$

People are encouraged to start with smaller amounts of loans even less than Tsh. 20,000 per head. This allows them to learn and gain experience in the businesses before embarking on bigger businesses that may have higher risks attached.



The Micro-SACS loan should be fully repaid within a period of six (6) months to twelve (12) months from the date it is issued.

The interest rate of the loan is eighteen percent (18%) annually which means one and a half percent (1.5%) per month.

## 1.7 PILOTING AREA

In order to reduce risk LCCB proposes that for each new Diocese Programme, the scheme should be piloted first to explore the possibilities of implementation and feasibility of the project.

The proposed system should be piloted in one selected village of each ACRC. The following criteria apply when selecting a pilot village:

-  A village where petty trade is possible.
-  A village that is close to a trading centre.

- ⌘ A village that has a sizeable number of participating population.

## 1.8 LOAN GUARANTEE METHODOLOGY



The LCCB Micro-SACS operates two approaches of loan guarantee to allow group flexibility and choice of preferred approach based on the group's decision.

- ⌘ Group Guarantee Group (GGG).
- ⌘ Group Guarantee Individual Loan (GGI).

The Micro-SACS loan is lent to existing credit worthy groups in Programme villages. The loan is given on group guarantee for both types of loans i.e. GGI and GGG. No collateral security is demanded from individuals or groups to guarantee the loan.

An individual (in the case of GGI) and a group (in the case of GGG) are responsible for identifying viable micro-business schemes or enterprises. However, MCOs and CIs have a role to review business plans and to provide necessary guidance before extending loans.

## 1.9 ROLLING WITHIN & ROLLING OUT TO OTHER GROUPS



To encourage people to work in a dynamic business manner, the system of 'fund rolling within' is applied. This means that clients are entitled to subsequent loans in order to expand or increase their micro-business. However they will only get another loan when all members of the group have fully repaid the previous loan, have shown profitability and have increased their own savings.

The fund is rolled within the group for a specific period. It should not be forever. This suggests that if a group receives a loan and repays it as scheduled, it would be considered for a subsequent loan based on the application process. The LCCB Micro-SACS aims to make clients self-reliant in their micro-businesses. Thereafter they should graduate from the LCCB credit programme to make room for new vulnerable groups.

The size of the suggested Tsh loan is within, but not fixed to the following range:

- ⌘ 1st Loan (even less than) 20,000 – 100,000 per person.
- ⌘ 2nd Loan 30,000 – 100,000 per person.
- ⌘ 3rd and other subsequent loan 40,000 – 100,000 per person.

In order to make loans accessible to more vulnerable credit worthy people, the repaid fund will be given to other individuals/groups that emerge through observing the process and progress made by the initial groups. The initial groups will help the MCO to make this happen in the village.

The revolving fund should roll out to different groups so as to reach out to and benefit more vulnerable people and also to increase the seed/capital fund to ensure sustainability.

## 1.10 LINKING CREDIT GROUPS WITH DEVELOPMENT INITIATIVES



The aim of the Programme is to empower people. Therefore groups are treated as development institutions and are mobilised towards other development initiatives through a system of:

- ✘ Regular meetings to discuss their schemes and issues around development and the fight against HIV and AIDS.
- ✘ Meetings for collecting individual repayments and savings.
- ✘ Regular continuous training on entrepreneurship and HIV and AIDS prevention.
- ✘ Organising different socio-economic and developmental initiatives (training, meetings and workshops) around these groups.
- ✘ Intra and Inter-group interaction and sharing of experiences and best practices.



# PROCESS

ESTABLISHMENT OF REVOLVING FUND

GROUP FORMATION

VILLAGE CREDIT APPROVAL AND MONITORING COMMITTEE FORMATION

GROUP REGISTRATION/ DECLARATION

GROUP SAVING MOBILISATION

LOAN APPLICATION

LOAN APPROVAL PROCESS

LOAN DISBURSEMENT & REPAYMENTS

LOAN FOLLOW – UP & MONITORING

EXIT STRATEGY



# PROCESS

## 2.1 ESTABLISHMENT OF REVOLVING FUND



The Programme establishes a revolving fund for micro-credit schemes in each Programme Diocese by opening separate books of accounts and a separate bank account. A seed fund or capital fund in the form of a grant is released to the Dioceses biannually from LCCB headquarters. This fund is to be disbursed as Micro-SACS loans to the participating population.

On request, the Diocesan LCCB offices under the supervision of the Micro Credit Officer (MCO) release funds to the sites when the participating groups demonstrate their cohesion and collect their own savings.

The credit is given to the group depending on their plan. The Micro Credit Officer ensures the swift release of funds to the group for effective and efficient implementation. When repayment is due, the MCO with assistance from the Community Interactors (CIs) and group treasurers oversees the repayment of loans in adherence to capital fund, loan interest and individual group saving.

## 2.2 GROUP FORMATION



Loans will only be given to groups and therefore the LCCB Micro-SACS adopts both existing groups and newly formed groups. All groups should be voluntarily formed and must possess a standard constitution.

In the case of new group formation, individuals are mobilised from different vulnerable households and voluntarily come together to form a group to work together and agree to join efforts in accessing a Micro-SACS loan.

Once individuals are identified and qualify through Individual Profile (Annex I) analysis, the group is required to develop and present a standard constitution and to agree on their own bylaws that may include but not limited to:

- ✘ Roles and responsibilities.
- ✘ Group norms.
- ✘ Default handling.
- ✘ Others which could be of importance to the group.

## 2.3 VILLAGE CREDIT APPROVAL & MONITORING COMMITTEES



### Membership

Providing a forum for their participation in the decision making process develops a sense of ownership among community actors and members. A Village Credit Approval and Monitoring Committee (VCAMC) must be formed in each participating village and should comprise of 10 members.

There are two types of members:

✂ De facto members - those that are there in regard to their positions in the communities. These include:

- A village Chairperson
- An ELCT Parish Pastor
- A village Executive Officer
- A village Women's Secretary
- An ELCT Parish Women's Secretary
- A Community Interactor (An ex-official)

✂ Elected members - who are elected by the participating groups e.g.

- Two members of Village Aids Committee (Male and Female)
- Two members from participating groups (Male and Female)

*Note: According to time and need, LCCB may review committee membership.*

- The Chairperson is selected from among and by the committee members at the first meeting.
- The group that records the meetings and activities of the committee selects a secretary. The Community Interactor facilitates this process.
- Elections are conducted yearly to select new or re-elect leaders.

### Duties and Responsibilities

The Village Credit Approval and Monitoring Committee has the following responsibilities:

- ✂ Meet regularly to discuss issues regarding Micro-SACS in their village.
- ✂ To assess the existence and the sincerity of the groups in their village.
- ✂ To assist the loan application process for groups in their village.
- ✂ To approve or disapprove loan applications based on LCCB application process.
- ✂ Conduct regular monitoring and supervision visits and meetings with the people that loans have been extended to.
- ✂ To suggest best ways and approaches of issuing and handling Micro-SACS loans.
- ✂ To suggest best methods of dealing with people who are unable to make repayments in a scheduled manner.

- ⌘ To advocate, mobilise communities and provide guidance and encouragement regarding the importance of prompt repayment to the scheme.



## 2.4 GROUP REGISTRATION/DECLARATION



Like-minded people, who come together as a group, bind together by agreeing bylaws and by electing their leadership (chairperson, treasurer and secretary). The group declares their group by naming, signing and submitting the completed Group Registration Form (Annex III) to the VCAMC and checked by the CI.

## 2.5 GROUP SAVING MOBILISATION



Soon after group declaration the group treasurer collects the savings in accordance with the group bylaws and agreements. The group should be informed that, saving is a prerequisite for receiving a Micro-SACS loan.

The group is encouraged to organise regular meetings to collect individual savings and to discuss and plan viable micro-business schemes. Newly formed groups should show evidence of consulting with other longer established groups, relevant business owners and development officers prior to applying for Micro-SACS loans.

## 2.6 LOAN APPLICATION



When the individuals and groups are ready with a viable scheme and have the 5% savings fund, the group applies for the loan by filling out the Loan Application Form (Annex II) and submitting it along with their business plan.

The VCAMC and Micro Credit Officer assess their plan and bylaws and provide feedback and any necessary guidance.

## 2.7 LOAN APPROVAL PROCESS



The approval process should be timely and efficient using the following process:

**Individual > Group > Committee (VCAMC) > CI > MCO > DPC\* > AA\***

\*DPC = Diocesan Programme Co-ordinator

AA = Accounts Assistant

The loan is approved by signing the application and agreement form (Annex II). The Micro-SACS loans are approved to groups that meet the LCCB eligibility criteria and are ready and willing to report regularly. In addition groups must comply with the clearly outlined LCCB reimbursement schedules and any other requirements including adherence to the group bylaws and constitution.

## 2.8 LOAN DISBURSEMENTS & REPAYMENTS



Loan disbursements are the responsibility of the MCO. The MCO is responsible for overseeing this process. The disbursements are made by hand in cash at the ACRC sites. Subsequent loan repayments are the responsibility of individuals and groups that receive the loans. Group treasurers assist the CI to collect repayments, fill in the client's passbooks and submit it to the CI. At the same time the CI assists the MCO in collection of funds from groups or group treasurers and submits accordingly. The assessment of the performance of the MCO is based on this assignment. Any delays or failures of repayments from groups or individuals should be reported early to the VCAMC, CIs and MCOs.

## 2.9 LOAN FOLLOW-UP & MONITORING



To ensure proper use of funds, the following Monitoring and Follow-up responsibilities apply at all levels.

### Group

The chairperson of the group is responsible for ensuring timely repayment. The chairperson should also regularly follow-up on how funds are used and the status of the businesses. Maintaining meeting minutes, keeping records of loans, savings and repayments etc are also the responsibility of the chairperson. The group treasurer collects the fund, repays to the CI with Receipt/ Repayment Form (Annex IV) and maintains financial records.

The Village Credit Approval and Monitoring Committee (VCAMC) is responsible for monitoring the groups within the villages.

## ACRC

The Community Interactor is responsible for maintaining records, forms and formats properly and guiding the group leaders to play their roles effectively. Community Interactors are also responsible for conducting regular and continuous training on entrepreneurship and on HIV and AIDS prevention among groups receiving Micro-SACS loans. Community Interactors encourage and mobilise groups towards different development initiatives with the support of the MCO and DPC. The CI signs the passbook (Annex VI) of the individual.

## Diocesan Office

The MCO is responsible for managing the Micro-SACS revolving fund, under the supervision of the DPC with the support from AA. The MCO is responsible for keeping the Client Ledger Form (Annex V) records up to date and reporting the status of schemes, savings and seed fund. The MCO is expected to be aware of and up to-date with the names, types of participating groups, number of beneficiaries of the scheme, the amount of funds and percentages issued to the groups and the types of micro-businesses conducted by groups. The MCO is also expected to computerise all accounts related to the scheme and make it available for audit and review by relevant authorities.

### 2.10 EXIT STRATEGY



The Programme has an Exit Strategy for Micro-SACS whereby ELCT will manage and own the funds capital at the end of the DCA action and ensure that the clients who received the loans will have access to these services when the DCA partnership and grant ends.



WITH  
COMMUNITY  
COMPETENCE  
WE  
SHALL  
OVERCOME



# ANNEXES

## Forms and Format

INDIVIDUAL PROFILE

LOAN APPLICATION AND AGREEMENT

GROUP REGISTRATION

LOAN REPAYMENT FORM

CLIENT LEDGER FORM

PASS BOOK



# Individual Profile

- 1. Name of Head of Household and Spouse \_\_\_\_\_
  
- 2. Village \_\_\_\_\_
  
- 3. Sub Village \_\_\_\_\_
  
- 4. Ten Cell Leader \_\_\_\_\_

|              | Family Members Names | Age | Education | Profession | Marital Status | Sources of Income | Average Monthly Income | Average Monthly Expenses | Comments |
|--------------|----------------------|-----|-----------|------------|----------------|-------------------|------------------------|--------------------------|----------|
| 1            |                      |     |           |            |                |                   |                        |                          |          |
| 2            |                      |     |           |            |                |                   |                        |                          |          |
| 3            |                      |     |           |            |                |                   |                        |                          |          |
| 4            |                      |     |           |            |                |                   |                        |                          |          |
| 5            |                      |     |           |            |                |                   |                        |                          |          |
| 6            |                      |     |           |            |                |                   |                        |                          |          |
| 7            |                      |     |           |            |                |                   |                        |                          |          |
| 8            |                      |     |           |            |                |                   |                        |                          |          |
| 9            |                      |     |           |            |                |                   |                        |                          |          |
| 10           |                      |     |           |            |                |                   |                        |                          |          |
| <b>TOTAL</b> |                      |     |           |            |                |                   |                        |                          |          |



# Individual Profile

Applicant Name \_\_\_\_\_

5. Experience of family members in enterprises

---

6. Any other notable information in relation to family health status

---

7. Assessment/Comment by Community Interactor

---

Signature and Date:





# Application, Agreement and Approval

Dear Sir/Madam/Mr./Ms.

I/we hereby request that you lend me/us (insert amount in words) Tshs \_\_\_\_\_

(Insert amount in numbers) Tshs \_\_\_\_\_ to enable me/us to start my/our scheme according to the proposal/plan submitted herewith. I/we agree to repay in a \_\_\_\_\_ period of time according to the agreed repayment schedule.

| Applicant |    | Guarantors (Group Members) |          |           |
|-----------|----|----------------------------|----------|-----------|
| Name      |    | Name                       | Position | Signature |
|           | 1  |                            |          |           |
|           | 2  |                            |          |           |
|           | 3  |                            |          |           |
|           | 4  |                            |          |           |
|           | 5  |                            |          |           |
|           | 6  |                            |          |           |
|           | 7  |                            |          |           |
|           | 8  |                            |          |           |
| Address   | 9  |                            |          |           |
|           | 10 |                            |          |           |
|           | 11 |                            |          |           |
|           | 12 |                            |          |           |
|           | 13 |                            |          |           |
|           | 14 |                            |          |           |
|           | 15 |                            |          |           |
|           | 16 |                            |          |           |
|           | 17 |                            |          |           |
|           | 18 |                            |          |           |
|           | 19 |                            |          |           |
|           | 20 |                            |          |           |



# Application, Agreement and Approval

Applicant Name \_\_\_\_\_

Recommended By: \_\_\_\_\_

Approved By: \_\_\_\_\_

Chairperson

Village Credit Approval and Monitoring Committee

Community Interactor

Date:

Date:

Authorised By:

\_\_\_\_\_

LCCB MCO

Date: \_\_\_\_\_





## Registration of Group

Annex III  
Page 1 of 1

We, by signing the below, agree to be in the group named “\_\_\_\_\_” to help each other to develop our socio-economic status by engaging in the Micro- SACS and other group development activities. We will follow the bylaws, norms and rules set herewith by ourselves in the meeting held on \_\_\_\_\_ at \_\_\_\_\_. In the meeting we elected our Chairperson, Vice-Chairperson, Treasure, Secretary and members as follows:

Group Name: \_\_\_\_\_

| Name | Position    | Signature |
|------|-------------|-----------|
|      | Chairperson |           |
|      | Secretary   |           |
|      | Treasure    |           |
|      | Member      |           |
|      | Member      |           |
|      | Member      |           |
|      | Member      |           |

Date:  
Encl. Group Bylaws and Minutes of Meeting





# Repayment Form

Annex IV  
Page 1 of 1

Group Name: \_\_\_\_\_

| Serial No. | Members' Name | Pass Book | Principal | Interest | Savings | Total |       | Signature |
|------------|---------------|-----------|-----------|----------|---------|-------|-------|-----------|
|            |               |           |           |          |         | Tshs. | Cents |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |
|            |               |           |           |          |         |       |       |           |

Date \_\_\_\_\_

Group No. \_\_\_\_\_

Receipt No. \_\_\_\_\_

\_\_\_\_\_

Treasurer







# LCCB



WITH  
COMMUNITY COMPETENCE,  
WE SHALL  
OVERCOME



ELCT Tanzania



This project is funded by the European Union. The contents of this publication are the sole responsibility of LCCB & HIV and AIDS Prevention Programme and can in no way be taken to reflect the views of the European Union.