

Project Proposal (2011 – 2015)

Building and organizing 140 self-reliant communities through integrated credit unions program in 23 provinces of Cambodia



Implemented by:

FLIFLY

**Farmer's Life Improvement and Future
Light Youth Organization**

Address: Kandal Krom Village, Banteay Daek Commune, Kien Svay
District, Kandal Province, Cambodia

Tel: (855-23) 351 357, (855-99) 880 990, P.O Box: 131, CCC Box: 249

E-mail: flifly.org.kh

www.flifly.org.kh

CONTENTS

Executive summary	01
A. Name of organization.....	02
B. Name of organization's Chairperson / Chief Executive Officer.....	02
C. Organization's Address, Telephone, E-mail address.....	02
D. Name of staff in charge of the project proposal.....	02
E. Name and signature of the organization's CEO.....	02
F. Date of submit: September 27, 2010.....	02
I. Identifying information	02
1. Project title.....	02
2. Project profile.....	03
3. Target provinces:	
4. Number of credit unions and expected beneficiaries (2011 - 2015).....	04
II. Rationale	07
a). The present situation in the communities where the proposed project is focused	
1. Human resource development.....	07
2. Credit unions.....	07
b. Needs /problems.....	08
1. Lack of capital.....	08
2. Lack of qualify persons.....	08
3. Access to soft credit by formation of credit union.....	08
c). Relevance of the proposed project in responding to these needs/problems.....	10
1. To individual.....	10
2. To community.....	10
3. To social and economic.....	10
4. To future of their children.....	10

III. Details of the project	11
a) General objective.....	11
b) Specific objectives.....	11
c) The logical framework matrix.....	11
IV. Project Management	14
a). Staffing for the project.....	14
b). A diagram of the project organizational structure.....	14
V. Time schedule for five years	15
VI. Budget of the proposed project	16
a) Summary budget from 2011-2015.....	16
b). Budget detail per month in 2011.....	18
c). Budget detail per month in 2012.....	21
d) Budget detail per month in 2013.....	23
e) Budget detail per month in 2014.....	26
f) Budget detail per month in 2015.....	28



Farmer's Life Improvement and Future Light Youth Organization

Address: National road 1, Kandal Krom Village, Banteay Daek Commune, Keansvay District, Kandal Province, Cambodia. PO. Box: 131, CCC Box: 429, Phnom Penh, Tel: +85523 357 351, +85599 880 990, E-mail: flifly@flifly.org.kh, www.flifly.org.kh

Executive Summary

Association of Asian Confederation of Credit Unions (ACCU) provides grants and technical support to projects run by non-profit organizations in Cambodia. We would like to request ACCU, and other donors to fund to Farmer's Life Improvement and Future Light Youth Organization (FLIFLY) in 2011-2015 more than last three years to run a project located at 23 provinces in order to serve 42,000 families who are living in 160 villages, 140 communes, 25 districts that selected from each province.

The activities of five year, we will teach all committees of CUs and member to achieve the target of the project areas, the followings by December 31, 2015. Total Numbers of 42,000 members in 140 Credit Unions included: membership fee amount 21,000 US\$, 14,000 voluntary members savings members amount 17,500 US\$, 14,000 compulsory members saving members amount 126,000 US\$, 14,000 members share amount 420,000 US\$, loan interest amount 90,160 US\$, saving interest from banks amount 1,680 US\$, total loan grants 563,500 US\$, investment in banks amount 21,000 US\$, withdrawal of members saving amount 4,400 US\$, compulsory and saving interest amount 7,910 US\$, administration cost amount 16,800 US\$, operational staff cost amount 14,000 US\$, risk cost amount 2,000 US\$ and net income 46,730 US\$

FLIFLY has gotten technical support from ACCU for three years and sending staff to study at SEARSOLIN in Cagayan de Oro City, Philippines. So we have enough human resources to build and organize 140 credit unions in 23 provinces of Cambodia. FLIFLY will be conducting the training on by-law and principles, bookkeeping/accounting; check & follow up and promote services of credit unions per-month. At the end of each year, we also help and support the committees of credit unions to have general assembly every year.

Credit Unions are operated in system of Credit Union which you have trained us. Credit Unions built by peoples, manage by people, serve to peoples and belong to peoples for their present and future. **Project's general objective:** With the period of five years (20011-2015), 160 villages, 140 communes, 25 districts, 23 provinces of Cambodia will be organized, existing commune structure into credit unions that practice credit union system, the ways in order to enhance sustainable development process where farmers have education, enjoy improved of standard of living and high agricultural productivity.

G. Name of Organization:

Farmer's Light Improvement and Future Light Youth Organization (FLIFLY)

H. Name of organization's Chairperson / Chief Executive Officer:

Mr. Rin Po, President

I. Organization's Address, Telephone, E-mail address:

National Road 1 Kandal Krom Village, Banteaydek, Commune, Keansvay District, Kandal Province, Cambodia.

Tel : + (855-23) 357 351, (855-99) 880 990

Email: flifly@flifly.org.kh

Website: www.flifly.org.kh

J. Name of staff in charge of the project proposal:

Mr. Rin Po

Title: Project leader

K. Name and signature of the organization's CEO:

Name: Rin Po

Signature:



L. Date of re-submit: January 18, 2011

I. Identifying Information

- 1) Project title: Building and organizing 140 self-reliant communities through integrated credit unions program in 23 provinces of Cambodia.

2. Project profile

Cambodia is located on mainland Southeast Asia between Thailand to the west and north and Vietnam to the east. It shares a land border with Laos in the northeast. Cambodia has a sea coast on the Gulf of Thailand. The Dangrek Mountain range in the north and Cardamom Mountains in the southwest form natural boundaries. Principal physical features include the Tonle Sap lake and the Mekong and Bassac Rivers. Cambodia remains one of the most heavily forested countries in the region, although deforestation continues at an alarming rate. Area: 181,040 sq. km. (69,900 sq. mi.); Cities: *Capital*-Phnom Penh (pop. 1.2 million), Battambang, Siem Reap, Kompong Cham, Kompong Speu, Kompong Thom. Terrain: Central plain drained by the Tonle Sap (Great Lake) and Mekong and Bassac Rivers. Forests away from the rivers and the lake, mountains in the southwest (Cardamom Mountains) and north (Dangrek Mountains) along the border with Thailand. Country profile areas of Cambodia copied from CUFA.

	Country Profile Area	Cambodia
1 ₁	Official Name	Kingdom of Cambodia
2 ₂	Capital	Phnom Penh
3 ₃	Area	181,040 sq km
4 ₄	Border Countries	Laos 541 km, Thailand 803 km, Vietnam 1,228 km
5 ₅	Language Groups	Khmer English French
6 ₆	Major Religion	Buddhist -95% Muslim – 3% Christian -2%
7 ₇	Population	14,805,000
8 ₈	Population Growth (annual %)	1.6%
9 ₉	Population Distribution Urban : Rural	22:78
10 ₁₀	Human Development Index (the relationship between income and well-being)	0.593 137 / 182
11 ₁₁	Human Poverty Index:	21.2% 79 /135
12 ₁₂	Corruption Perceptions Index The CPI score indicates the perceived level of public-sector corruption in a country/territory.	2.0 / 10 Rank 158/180
13 ₁₃	Human Rights Issues 2008-2009	Impunity Inadequate rule of law Forced evictions Human rights defenders and community activists imprisoned on baseless charges
14 ₁₄	Literacy Adult Literacy Rate (%ages 15 years and above) Male: Female	76.3%

15 ₁₅	Life Expectancy at Birth (years)	60.6
16 ₁₆	Fertility (%age)	3.0
17 ₁₇	Maternal Mortality (per 100,000 live births)	540
18 ₁₈	Under 5 Mortality (number of infants dying/ 1,000)	89
19 ₁₉	Total Unemployment of Adults over 15 years (%age)	7%
20 ₂₀	Economic Activity Rate for 15 years above (%age)	79%
21 ₂₁	GDP (per capita. \$USD)	\$769
22 ₂₂	GDP (2008 USD\$ Billions)	9.4 billion
23 ₂₃	%age of GDP: Agriculture Industry Manufacturing Services	34.6 23.9 16.4 41.5
24 ₂₄	Population living on less than USD \$2 /day %age (2007)	68.2%
25 ₂₅	Population living below the poverty line (less than USD \$1 / day) %age (2009)	35%
26 ₂₆	Improved drinking water coverage Urban : Rural (%age)	62: 19

3. Target provinces:



4. Number of credit unions and expected beneficiaries (2011 - 2015)

Direct beneficiary	Indirect beneficiary	No. of Villages	Communes	Districts	Provinces
42,000 families	84,000 persons	700 villages	140	25	23

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Credit Unions	40	65	90	115	140
Credit officers	40	65	90	115	140
No of Group	600	975	1,350	1,725	2,100
Share members	4,000	6,500	9,000	11,500	14,000
Compulsory members	4,000	6,500	9,000	11,500	14,000
Voluntary members	4,000	6,500	9,000	11,500	14,000
Total Members	12,000	19,500	27,000	34,500	42,000
Project cash receipts	Riel & US\$	Riel & US\$	Riel & US\$	Riel & US\$	Riel & US\$
Membership fee	24,000,000 R 6,000 \$	39,000,000 R 9,750 \$	54,000,000 R 13,500 \$	69,000,000 R 17,250 \$	84,000,000 R 21,000 \$
Share	480,000,000 R 120,000 \$	780,000,000 R 195,000 \$	1,080,000,000 R 270,000 \$	1,380,000,000 R 345,000 \$	1,680,000,000 R 420,000 \$
Compulsory saving	144,000,000 R 36,000 \$	234,000,000 R 58,500 \$	324,000,000 R 81,000 \$	414,000,000 R 103,500 \$	504,000,000 R 126,000 \$
Voluntary Saving	20,000,000 R 5,000 \$	32,500,000 R 8,125 \$	45,000,000 R 11,250 \$	57,500,000 R 14,375 \$	70,000,000 R 17,500 \$
Loan Interest	103,040,000 R 25,760 \$	167,440,000 R 41,860 \$	231,840,000 R 57,960 \$	296,240,000 R 74,060 \$	360,640,000 R 90,160 \$
Saving Interest from Banks	1,920,000 R 480 \$	3,120,000 R 780 \$	4,320,000 R 1,080 \$	5,520,000 R 1,380 \$	6,720,000 R 1,680 \$

Total cash receipts	772,960,000 R 193,240 \$	1,256,060,000 R 314,015 \$	1,739,160,000 R 434,790 \$	2,222,260,000 R 555,565 \$	2,705,360,000 R 676,340 \$
Project cash disbursement	Riel & US\$	Riel & US\$	Riel & US\$	Riel & US\$	Riel & US\$
Loan granted	644,000,000 R 161,000 \$	1,046,500,000 R 261,625 \$	1,449,000,000 R 362,250 \$	1,851,500,000 R 462,875 \$	2,254,000,000 R 563,500 \$
Investments in bank	24,000,000 R 6,000 \$	39,000,000 R 9,7500 \$	54,000,000 R 13,500 \$	69,000,000 R 17,250 \$	84,000,000 R 21,000 \$
Withdrawal of Members Savings	13,600,000 R 3,400 \$	14,600,000 R 3,650 \$	15,600,000 R 3,900 \$	15,600,000 R 3,900 \$	17,600,000 R 4,400 \$
Total cash disbursement	681,600,000 R 170,400 \$	1,100,100,000 R 275,025 \$	1,518,600,000 R 379,650 \$	1,927,100,000 R 481,775 \$	2,355,600,000 R 588,900 \$
Cost of Fund (compulsory and voluntary interest)	9,040,000 R 2,260 \$	14,690,000 R 3,672.5 \$	20,340,000 R 5,085 \$	25,990,000 R 6,497.5 \$	31,640,000 R 7,910 \$
Administration cost	19,200,000 R 4,800 \$	31,200,000 R 7,800 \$	43,200,000 R 10,800 \$	55,200,000 R 13,800 \$	67,200,000 R 16,800 \$
Operational cost staff	16,000,000 R 4,000 \$	26,000,000 R 6,500 \$	36,000,000 R 9,000 \$	46,000,000 R 11,500 \$	56,000,000 R 14,000 \$
Risk cost	5,000,000 R 1,250 \$	7,000,000 R 1,750 \$	7,500,000 R 1,875 \$	7,800,000 R 1,950 \$	8,000,000 R 2,000 \$
Total operational expenses	730,840,000 R 182,710 \$	1,178,990,000 R 294,747.5 \$	1,625,640,000 R 406,410 \$	2,062,090,000 R 515,522.5 \$	2,518,440,000 R 629,610 \$
Net income	42,120,000 R 10,530 \$	77,070,000 R 19,267.5 \$	113,520,000 R 28,380 \$	160,170,000 R 40,042.5 \$	186,920,000 R 46,730 \$

II. Rationale

a). The present situation in the communities where the proposed project is focused

1. Human resource development

However, the developing of human resources as the necessary that can move forwards the activities of project. The human resource development is meaning that we develop the variables that concern in our project and social concerning. We are going to train on by-law and principles of credit unions, saving mobilization, credit unions management, loan and lending and bookkeeping/accounting for the committees of credit unions in 23 provinces. FLIFLY also has village entrepreneurs programme to support poor members of credit unions to improve their income and save more money in credit unions.

2. Credit Unions

We will conduct the training for our target peoples to have self reliance and mutual help, educate about concept development, help ourselves first then the external assistance will come after, our beneficiary peoples will be doing saving money from day to day by increasing the number of saving members and an amount of saving money. From above results, we are going to form the saving and credit community at village level and now enlarging to commune level. When we stated the project in Kandal province we called Community Based Financial Institutes (CBFIs) but now we change the name to Credit Unions (CUs) which operates the same system of Credit Union (CU) who have more than 70 countries around the world are doing. The Credit Union is base at commune level as primary cooperative which cover villages inside the commune. It will become people bank in their commune/villages, it is formed by members, serve to members and belong to members in order to improve the standard of living of members. For enhancing these credit unions, we welcome ACCU and other donors to give advice or more technical support all time to improve all credit unions that are under promotion by FLIFLY. Now FLIFLY has enough human resources to implement the projects through target provinces that FLIFLY has limited from 2010-2015.

b. Needs /problems

1. Lack of capital

Capital input for farming (raise animal and poultries, fishing) and for small business is the main steam for increase incomes for our target beneficiary peoples. Nowadays the poor people are depending from money usurers and private bank who charge a lot of interest rate from them which quiet often they have been taken properties of them as repayment while the borrowers do not have enough capacity to repay the loans. Besides the high interest rate, (private money lenders charge 5-10% per month and private banks charge 3-5% per month), the requirement of flat rate repayment make profit from the poor and push them into debt which become poorer and poorer. Therefore, we are trying to form the credit unions in order to serve to our beneficiary peoples and we expect that they will achieve goal from 5 to 10 years from starting, (between 2015 to 2020).

2. Lack of qualify persons

When the beneficiary peoples have not understood about development and trying to their development activities they have been facing to lack of skills and capacity to establish and/or extend the activities. From this reason, FLIFLY conducted the meeting about credit unions and other related. Refer to on September 20, 2010 meeting with local authorities and commune's volunteers the results told that they have not gotten skills from other NGOs that built and organized credit unions. FLIFLY developed the concept which should be enough to have conscience of self-dependence and ready to participate to contribute whatever they can in the community for their future. Hence, the next need is financial support and coordination from us in order to initiate the seed capital to conquer their poverty.

3. Access to soft credit by formation of credit union

As mentioned above, we have seen that there is only one way that we can provide the soft loan to beneficiary peoples is we need to establish the credit union which we name as Credit Unions (CUs). Credit Union is started by people's participation to put their money in community as share, compulsory saving and voluntary saving. In FLIFLY

policy, we limit that one share has 10,000 Riel (US\$ 2.5) which member can deposit up to 20% of total share of their credit unions. Compulsory saving is at least each member need to save 1,000 Riel (US\$ 0.25) per month but they can save much more than this limitation according to their willing. The voluntary saving, we limit that at least each member need to save at least 500 Riel (US\$ 0.125) per month but they can put more than this amount up to their want. In FLIFLY policy, we limit people under 18 years old to be voluntary members of Credit Unions. Credit Union is governed by the Board of Director (BOD), supervisory committee and carries out the activities by Executive Committee. In BOD, there are two committees named as education and intervention sub-committee and saving and credit committee. FLIFLY is just play role as creator, facilitator and technical assistant. At the beginning, we provide the document and train them but we expect that during 5 to 10 years from organizing the credit union will have enough capital to cover the all expenses by themselves and for themselves including the salary of committees and employees of their credit unions. The interest rate and amount of loan are decided by the regular members in the annual meeting called as General Assembly (GA). At present, the private money lenders charge the interest rate from 5 to 10% per month according the different condition with borrowers while the banks and microfinance institutions (MFIs) charge the interest rate at 3% per month. According to our discussion with village's volunteers and commune volunteers, we have decided that the interest rate of credit union is will decide by GA but it should be from 2.% to 2.5% only order to help the members. This can be called as soft loan because the interest rate is lower than private and MFI. The most important is all interest rate is keeps in credit union for distribute to share holders, savers as their incomes from their shares and saving in credit union. A part of interest incomes, will be kept for build up the capital of credit union and operational costs of credit union and others. We have clear policy and by-law of credit union via ACCU who can be operated and manage the credit unions properly which have world class standard, benchmark, document and many model lessons for establish and operate and manage the credit unions as well as around the world.

c). Relevance of the proposed project in responding to these needs/problems

1. To individual

For individual, at least they can earn more incomes for their consumption from our project which is better or higher than previous years. Besides, they will get development of concept which they can create some new jobs for their own or join with credit unions who many people are establishing. Through this individual, they can help to their families and their children for their own future. Through leaning skills and joining in credit unions, the members can make themselves into good members and as model for their children and can relief themselves from poverty to have good standard of living. Therefore, the project can really responses to the needs of peoples as well as solve the problem of lack of capital for professional jobs of our beneficiaries.

2. To community

The individual is belong to the community which they can contribute to their neighboring families to have better characteristic and join in our project which they can also relief themselves from poverty and have many chances to gain more new jobs and incomes for their own families. While many individual members have good attitude and join in project, the community can become into good community, self reliance community.

3. To social and economic

While the communities change, the social is also change because it is a part of the society. It becomes from undeveloped province/social to well developed province/social. Become from poor economy to rich economy but it will take times for reaching the target point, has enough food for consumption and has enough capital for professional jobs.

4. To future of their children

Credit union that we are going to organize now is will become the commune financial institution in the future which the children of the peoples can join in this institution.

Now, not only for the parents, but also children can be the members whom they can earn money and save for their schooling and looking for jobs in the future. Credit union can make the bright future for all of them.

III. Details of the Project

g) General Objective

With the period of five years (2011-2015), 160 villages, 140 communes, 25 districts, 23 provinces of Cambodia will be organized, existing commune structure into credit unions that practice credit union system, the ways in order to enhance sustainable development process where farmers have education, enjoy improved of standard of living and high agricultural productivity.

h) Specific Objectives

85 % of 42,000 families will increase their incomes from 1 \$ to 5 \$/day average through FLIFLY will organize from being individualistic to collective-minded and assists in the management of development by establishing 140 Credit Unions with vision, mission, goals, programs, activities and set of leaders and is duly recognized by themselves after five years.

- + Build strong credit unions' structure.
- + Provide technical assistance of credit union system (by-law and principles of credit unions, training on financial management, training on credit management, training on bookkeeping/accounting and business plan).
- + Provide all materials of credit unions.
- + Provide loan to improve the economic condition of the members of credit unions for the period of five years.
- + Linkage and networking local communities and international communities

i) The logical Framework Matrix

Native Summary	Objectively Verifiable Indicators	Mean of Verification	Important Assumption
+ Overall Goal of the project With the period of one (2011-2015), 140 credit unions in 25 district, 23 provinces with be organized, existing commune structure into CU the way in order to enhance sustainable development process where	85 % of 42,000 members of CUs who change from individualistic to collective as well as living with peace and harmony, with the aid the divine	-Baseline survey post project survey. -Baseline survey, reports or record observation	-Political environment does not corrupt the people to dependency -There are other NGOs

farmers have education, enjoy improved of standard of living and high agricultural productivity.	providence.		does not spoil by diversion program
+Project Purpose The households will increase their incomes from 1\$ to 3\$/day average through FLIFLY will organize from being individualistic to collective-minded and assists in the management of development by establishing 11 credit unions and 11 sustainable agriculture communities with vision, mission, goals, programs, activities and set of leaders and is duty recognized by themselves after 5 years.	42,000 families who are members of CUs will be trained and increase their profit as well as reduction the poverty and violence in their families in 25 districts, 23 provinces of Cambodia.	Organized registered	-Program implemented, building 140 CUs , Raise income and peace building program.
+Expected Outputs - Held a series meeting with local authorities. - Built 140 strong credit unions' structure - Provided technical assistance of CUs on by-law and principles of CUs. - Conducted the training on the accounting of CUs. - Conducted the training on micro-enterprise and business plan for members of CUs. - Many people joined the project via deposit their own money and attend the training of FLIFLY.	85 % of 42,000 families who are members CUs will be attended all training and and increase their profit as well as reduction the poverty and violence in their families in 25 districts, 23 provinces of Cambodia	Implemented the project via time schedule and use fund of co-fund from donors and contribute members of CUs for activities of the project successfully.	Support from members of credit unions , FLIFLY, ACCU, and other donors
+Activities 1. Conduct the training the concept of target peoples on development, bring them out of idea that depends on external aid stronger than self help, convince them to belief themselves.. 2. Election the committees of 140 CUs. 3. Conduct the training on	Gov't policy, encouraging people's organization and funding is available as well as many farmers, vendors, widows, teachers, students, motor taxi drivers and govermencial	No natural disaster	Support from members of credit unions and sustainable agriculture communities and other

by-law and principles of CUs from March to September per year 4. Conduct the training on leadership and management training, saving mobilization and loan delinquency for 3 days. 5. Conduct the training on bookkeeping/accounting from August to December per year. 6. Promote services of CUs per month 7. Check and follow up CUs per month. 8. Monitoring and evaluation per year 9. Write annual report per year 10. General assembly of CUs per year	officers join the training that based on topic of the training in their communities.		NGOs
--	--	--	------

IV. Project Management

The Board of Directors acts as the policy-making body of FLIFLY. It sets the strategic direction the project has to take, and provides guidance to project staff in implementing strategies and policies FLIFLY wants to pursue and implement. A sub-committee of the Board, called the Executive Committee, decides on urgent or routine management decisions on behalf of the Board. It meets regularly to supervise the work of the president, to ensure that project implementation is on the proper track, and to recommend options to improve project implementation and project management. The president is responsible for the implementation of the project and is expected to work with minimal supervision. Guidance and support to the president is primarily provided by the Executive Committee, but is also available from the Board of Directors. The Board of Directors has ultimate decision-making authority.

Planning & Reporting: The president is required to provide annual work plans, and detailed six-monthly work plans which incorporate the work of the Project staff. The president will submit to the Board of Directors a monthly activity and financial report for the project, describing all activities undertaken by the project and indicating key achievements and/or results. There shall be at least one meeting every three months between the president and the Board of Directors to monitor the progress of the project. Project staff may be asked to attend these meetings to report on progress in their programme areas.

Financial Management: The president will assume day-to-day responsibility for financial management of the project, and will ensure that financial reports are

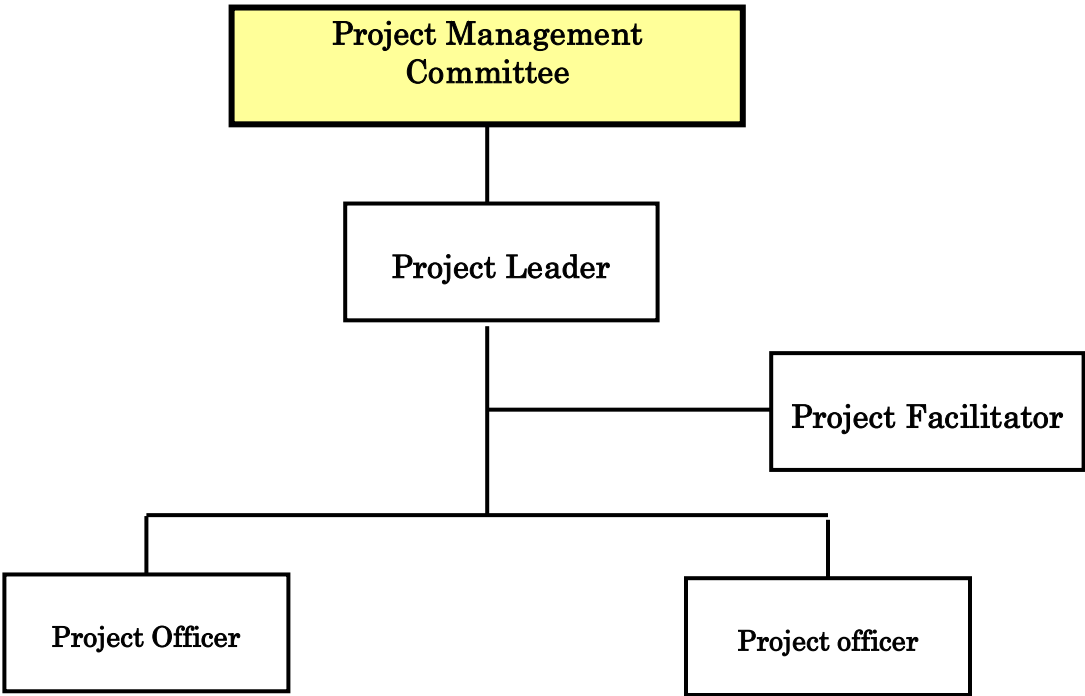
presented to the BOD on a monthly basis. Each month, the Chairperson of the Board approves a monthly work plan and budget, and the Treasurer approves transfer of funds to the FLIFLY current account. All expenditures require the approval of the president and all checks require two designated signatures. The Treasurer examines the accounts on a monthly basis. An external financial audit of the FLIFLY will take place on an annual basis. The auditor’s report will be distributed to all FLIFLY Board members and to project donors.

a). Staffing for the project

To formulate project operating guidelines and policies, set direction and priorities of project, facilitate the conduct of project evaluation and assessment to measure project impact and review progress reports and conduct strategy sessions with project staff. The project will be implementing by 4 staff whose term will be co-terminus with the project they are:

- | | | |
|----------------------------|--|--------------------------|
| -----1 Project leader | | ----- 2 Project officers |
| -----1 Project facilitator | | ----- 2 Project officers |

b). A diagram of the project organizational structure



V. Time schedule for five years

[illegible]

VI. Budget of the proposed project

b) Summary Budget from 2011-2015

Descriptions	2011	2012	2013	2014	2015	Total
Premises Overheads	US\$	US\$	US\$	US\$	US\$	US\$
Rent (Contribution)	1,680	1,680	1,680	1,680	1,680	8,400
Utilities (electricity and water and air con)	720	720	720	720	720	3,600
Internet	432	432	432	432	432	2,160
Telephone	120	120	120	120	120	600
Household Costs	96	96	96	96	96	480
Repairs and Maintenance	60	60	60	60	60	300
Stationary	120	120	120	120	120	600
Auxiliary Staff	480	480	480	480	480	2,400
Insurance (Health and Workers' Compensation)	96	96	96	96	96	480
One motorcycle	1,500	1,500	1,500	0	0	4,500
Gasoline (motorcycle)	180	180	180	180	180	900

Buy computers	1,500	0	0	1,500	0	3,000
Project leader and project officers						0
Project leader	6,000	6,000	6,000	6,000	6,000	30,000
Project offers (4 persons)	9,000	9,000	12,000	12,000	12,000	54,000
Health and accident Insurance (4 persons)	480	480	636	636	636	2,868
Transportation (\$48 return way for 4 persons)	864	864	1,152	1,152	1,152	5,184
Accommodation (\$15/night for 4 persons)	2,160	2,160	2,880	2,880	2,880	12,960
Food (\$10/day)	2,640	2,640	3,516	3,516	3,516	15,828
Printing/copying	55	55	110	110	110	440
Stationary	110	110	180	180	180	760
Internet	120	120	180	180	180	780
Phone Card	240	240	240	240	240	1,200
Motor Taxi at Field	264	264	264	360	360	1,512
Petrol	55	55	264	264	264	902
Stakeholder's Expense						0

Gifts for committees of all credit unions	3,000	3,000	3,000	3,000	3,000	15,000
Shacks of committees of credit unions	2,400	2,400	2,400	2,400	2,400	12,000
Printing books and receipts for credit unions	2,000	2,000	2,000	2,000	2,000	10,000
Monitoring and Evaluation						0
Monitoring Visit	2,500	2,500	2,500	2,500	2,500	12,500
Audit firm					2,500	2,500
Attend credit unions forum per-year	2,000	2,000	2,000	2,000	2,000	10,000
Total	40,872	39,372	44,806	44,902	45,902	215,854

b). Budget detail per month in 2011

[illegible]

[illegible]

Food (\$10/day)	220	220	220	220	220	220	220	220	220	220	220	220	2,640
Printing/copying	5	5	5	5	5	5	5	5	5	5	5	5	55
Stationary	10	10	10	10	10	10	10	10	10	10	10	10	110
Internet	10	10	10	10	10	10	10	10	10	10	10	10	120
Phone Card	20	20	20	20	20	20	20	20	20	20	20	20	240
Motor Taxi at Field	24	24	24	24	24	24	24	24	24	24	24	24	264
Petrol	5	5	5	5	5	5	5	5	5	5	5	5	55
Stakeholder's Expense													
Gifts for committees of all credit unions	0	0	0	0	0	0	0	0	0	0	0	3,000	3,000
Shacks of committees of credit unions	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Printing books and receipts for credit unions	2,000	0	0	0	0	0	0	0	0	0	0	0	2,000
Monitoring and Evaluation													
Monitoring Visit	0	0	0	0	0	0	0	0	0	0	0	2,500	2,500
Attend credit unions forum per-year	0	0	0	0	0	0	0	0	2,000	0	0	0	2,000
Total	7,368	2,368	2,368	2,368	2,368	2,368	2,368	2,368	4,368	2,368	2,368	7,868	40,872

c). Budget detail per month in 2012

[illegible]

[illegible]

[illegible]

Printing/copying	10	10	10	10	10	10	10	10	10	10	10	10	110
Stationary	15	15	15	15	15	15	15	15	15	15	15	15	180
Internet	15	15	15	15	15	15	15	15	15	15	15	15	180
Phone Card	20	20	20	20	20	20	20	20	20	20	20	20	240
Motor Taxi at Field	30	30	30	30	30	30	30	30	30	30	30	30	360
Petrol	24	24	24	24	24	24	24	24	24	24	24	24	264
Stakeholder's Expense													
Gifts for committees of all credit unions	0	0	0	0	0	0	0	0	0	0	0	3,000	3,000
Shacks of committees of credit unions	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Printing books and receipts for credit unions	2,000	0	0	0	0	0	0	0	0	0	0	0	2,000
Monitoring and Evaluation													
Monitoring Visit	0	0	0	0	0	0	0	0	0	0	0	2,500	2,500
Attend credit unions forum per-year	0	0	0	0	0	0	0	0	2,000	0	0	0	2,000
Total	6,328	2,828	2,828	2,828	2,828	2,828	2,828	2,828	4,828	2,828	2,828	8,328	44,902

k) Budget detail per month in 2014

[illegible]

[illegible]

Gifts for committees of all credit unions	0	0	0	0	0	0	0	0	0	0	0	3,000	3,000
Shacks of committees of credit unions	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Printing books and receipts for credit unions	2,000	0	0	0	0	0	0	0	0	0	0	0	2,000
Monitoring and Evaluation													
Monitoring Visit	0	0	0	0	0	0	0	0	0	0	0	2,500	2,500
Attend credit unions forum per-year	0	0	0	0	0	0	0	0	2,000	0	0	0	2,000
Total	6,328	2,828	2,828	2,828	2,828	2,828	2,828	2,828	4,828	2,828	2,828	8,328	44,902

1) Budget detail per month in 2015

[illegible]

[illegible]

Phone Card	20	20	20	20	20	20	20	20	20	20	20	20	240
Motor Taxi at Field	30	30	30	30	30	30	30	30	30	30	30	30	360
Petrol	24	24	24	24	24	24	24	24	24	24	24	24	264
Stakeholder's Expense													
Gifts for committees of all credit unions	0	0	0	0	0	0	0	0	0	0	0	3,000	3,000
Shacks of committees of credit unions	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Printing books and receipts for credit unions	2,000	0	0	0	0	0	0	0	0	0	0	0	2,000
Monitoring and Evaluation													
Monitoring Visit	0	0	0	0	0	0	0	0	0	0	0	2,500	2,500
Audit firm													2,500
Attend credit unions forum per-year	0	0	0	0	0	0	0	0	2,000	0	0	0	2,000
Total	4,828	2,828	2,828	2,828	2,828	2,828	2,828	2,828	4,828	2,828	2,828	8,328	45,902