



Kazi Startfunding  
[www.kazi-funding.org](http://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)

### **Demand of loan to KaziStartfunding**

This document will be send to the attribution committee of KaziStartfunding to validated or not the attribution of a loan. Please fill it carefully and as complete as possible.

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

Surname and other names : Rozalia Mpangala  
Phone number (normal call) : 0784501088  
Whatsapp number : 0784501088  
Email : rozaliajoseph88@gmail.com

#### **Name and personal contact of the guarantee person for the loan:**

First Name: Geofrey  
Middle Name: Isdory  
Surname: Ashery  
Phone Number: +255 713 884 424  
WhatsApp Number: Same as Phone #  
Email: giashery@gmail.com

Relation with the borrower (short description) : worked with her during a project. I was project coordinator, and she was community worker.  
Mains reasons to trust the borrower: she was a trustful person during the project, and I know where she lives.  
Type of guarantee that you offer : no guarantee

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

41 years old. Farmer and community worker. She has already done traditional palm oil production.

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

I do traditional palm oil production. It means I buy to farmers or inhabitants of the surrounding area who have palms tree on their farm or their garden (not planting it on purpose of agriculture production, but just growing naturally on that place) the palm fruits. After I press it to talk the oil, and after I refine it by boiling it, to separe water from oil. After I put the oil in small bottle, and I sell it on the market for cooking or for producing soap.

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

Social empowerment : it increase the income of the farmer or inhabitant of rural 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 farmers and inhabitants of the area 2) increase job production (for drying, washing and he palm-fruits, for the worker and lender of the machines of opening and pressing, and for the employee selling in the market). It is not against the environment because the palm tree has not planted in purpose of palm production, by cutting the forest. I just collect it from the farmer and avoid it to be lost.



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

Basically, I'll buy the palm fruits (myself). After I'll coordinate the palm oil production and do it for a part myself. The production is based on many steps: opening (I'll pay a worker with a machine) washing (I'll pay some employees/farmers and do it part myself), drying (same as for washing), pressing (pay a worker with a machine, refining (do it myself), putting in bottles (do it myself). Thereafter, I'll sell the oil and the waste product (which is actually used for cooking) on the market. I'll do it part myself, part with partners.

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

#### *Initial remarks:*

- 1) On the actual weather in Ifakara (high rains 3 times a year, and lots of sun in the middle), and concerning time restraint of buying, oil production, and selling, it is possible to do 3 production per year (4 months for one production)
- 2) I'll open a saving account, which is a blocked account. I will put a 1 year blocking time. I engage myself to have open it at least by the end of the month
- 3) I ask for 3 loans – the refunding of one open the next one – but after thoses 3 loans I will be able to be sustainable. By sustainable I mean to have saved the same amount of money (500'000 TSH) that KAZI will loan me with the first amount
- 4) By "salary" I mean the amount of money I'll take for private use. By "saving" the money that I'll re-invest in the business.
- 5) By "short-term" I mean with the first loan provided by KAZI, by "middle term" the second and third loan from KAZI I'll access if I'm able to pay back on time the first loan and second loan, which correspond to a one year period. By "long-term" means after KAZI will have stopped to support be, and that I'll be independent, so after one year.
- 6) Finally the costs are precise, but the income (based on the selling price of the oil and the wasting product) are **low estimation**. It is expected that the effective economic results will be better. But for security reason we chooses a low estimation.

#### **Initial use of the first loan:**

##### **Loan 500'000 TSH**

- 25 bags of palm seeds \* 10'000 (per full bag) = 250'000 TSH
- Bag transport 25 bag (per bag 3'000) = 75'000 TSH
- Opening (payment for use of a machine) : 2000 x 25 = 50'000 TSH
- Washing (people salaries) : 2000 x bucket (20L) x 50 (2 bucket per bag) = 100'000
- Drying (people salaries) : 25'000 (pay people who dry it)
- Pressing (payment for use of a machine) : the price is calculated as amount of the final price, and has to be paid after the production is sold (always done like this in this work). It is 4'000 per final bucket (for 25 bags, we produce about 50 buckets before pressing, which produce about 25 buckets after pressing), it means 100'000 (25 \* 4'000 TSH).

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

Selling price of the oil : 750'000 TSH

Selling price of the "waste product" (actually use for cooking) : 30'000 TSH

Price for pressing : - 100'000 TSH

**Net profit result** : 750'000 (oil) + 30'000 (waste) - 500'000 (loan) - 100'000 (press) =  
**180'000 TSH**

**Saving amount: 60'000**

**Salary amount: 120'000**

## Middle-term result and benefits expected

In middle-term, if I pay on time (and maybe in advance to schedule), I need to have one second loan of Kazi for 1'000'000, and a third one again of 1'000'000.

### Second loan, maximum 4 months again

The costs are the same, because they depend of the amount. The expected selling price is also the same. So the expected results are the same. It means that for the second loan :

**Loan : 1'000'000 TSH**

**Net profit result** : 2\*180'000 = **360'000 TSH**

**Saving amount: 220'000**

**Salary amount: 140'000**

### Third loan, maximum 4 months again (same that second one)

**Loan : 1'000'000 TSH**

**Net profit result** : 2\*180'000 = **360'000 TSH**

**Saving amount: 220'000**

**Salary amount: 140'000**

## Long term benefits:

- 1) SAVING (during the 3 loans) : 60'000 + 220'000 + 220'000 = 500'000 TSH
  - o **COME BACK AT INITIAL AMOUNT → SUSTAINABLE AND INDEPENDENT**

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- 2) With a continual saving of 33'000 per production, it means 100'000 per year, I'll increase my saving and my production from 20 % per year.
- 3) This will create a *sustainable* income, increasing from 20% each year.

## *Production at year 2 (first independent year)*

The same as the first production with the initial loan

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**Net long-term result per production = 180'000 TSH**

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**Saving amount: 33'000**  
**Salary amount: 147'000**

## *Net result per long term year:*

1. **Salary year 2 : 147'000 \* 3 = 441'000 TSH (+100'000 saving)**
2. **Salary year 3 : 441 \* 1.2 (+20%) = 530'000 TSH (+100'000 saving)**
3. **Salary year 4 : 441 \* 1.4 (+40%) = 616'000 TSH (+100'000 saving)**
4. **Salary year 5 : 441 \* 1.6 (+60%) = 705'000 TSH (+100'000 saving)**

Etc.....

## *Summary of long term sustainability :*

1. long term salary is increasing from 20% every year
2. Saving per production remain constant : 33'000 TSH, which is 100'000 TSH per year
3. Initial invested amount per production (and saving amount) is increasing of 100'000 every year (and from 33'000 TSH per production)

**NB :**

1. **This is only projection, in particular with a stable money rate (no inflation), no modification of the production factors, prices, etc.... which will NOT be the case, as situation is evolving**
2. **The saving amount can always be invested in another project. It is "true" money.**

## **Concrete refund program, schedule and penalties:**

*Loan 1 :*

### **500'000 TSH**

1. Total period of 4 months
2. Half (200'000 tsh) has to be paid back in 2 months
3. Once the first loan is paid back, open the next one (which could be earlier as 4 months in context of an early reimbursement)

*Loan 2 :*

### **1'000'000 TSH**

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1. Total period of 4 months
2. Half (500'000) has to be paid back in 2 months
3. Once paid back open the third one

## Loan 3 :

### 1'000'000 TSH

1. Total period of 4 months
2. Half (500'000) has to be paid back in 2 months
3. Finish, no more loan from KAZI

## Pledge

Motorbike of my husband as a pledge

**Financial contact method between KAZI and borrower:**  
KAZI, operated by Paul-Camille Genton will do bank transfer :

### Bank information

Name: Rozalia Joseph Mpangala

BANK : NMB

NMB SWIFT CODE : NMIBTZTXXX

Account No : 21601600022

My Adress : P.O Box 53, Ifakara.

Bank Adress : ohio street/Ali Hassan Mwinyi road P.O. Box 9213, Dar-Es-Salaam.

### Comments from the executive field director from KaziStartfunding

I strongly think we could support the project. The prices of the different operations are really well known by the entrepreneur. She really know precisely the expected costs and benefits. For a small amount going out from us (maximum 1'000'000 TSH at any moment is out of our bank account at the same time), we can create a sustainable project, with sustainable saving. The entrepreneur is strongly motivated, and have understood the importance of saving. Finally we start with a small amount (500'000 TSH), to be sure of due diligence.

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

**Borrower :** ROZALIA JOSEPH MPANGALA  
R. mpangala  
15/01/2020

**Guarantee person:**  GEOFREY J. ASHERY  
15/01/2020

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

Paul Camille Genton  
 15/01/2020

