

HADO Micro-credit Project

Appendix A-1

Categories	Amount in Naira
A. Loan Fund	
A.1 Lending capital	8,000,000
Sub-Total	8,000,000
B. Training	
B.1 ADF accounting system	60,000
B.2 Monitoring and evaluation training	24,500
B.3 Computer training	20,000
B.4 Organizational management and leadership training	15,900
B.5 Financial management training	23,200
B.6 Credit administration training	23,200
B.7 Participatory learning methodology training	32,000
B.8 MFI internship	160,800
B.9 Loan Performer software and training	305,500
B.10 ADF micro-credit grantee workshops	378,000
B.11 Pre-loan training for new clients	489,600
Sub- Total	1,532,700
C. Operating Expenses	
C.1 Three credit officers salary	594,000
C.2 Loan monitoring	216,000
C.3 Bank charges and communication	170,000
Sub-Total	980,000
D. Equipment	
D.1 Computer, Printer and UPS	220,000
D.2 Generating set	150,000
D.3 Motorcycles (3)	360,000
D.4 Used four-wheel drive vehicle	2,700,000
Sub-Total	3,430,000
E. Evaluation	
E.1 Loan impact assessment tool	50,000
E.2 Mid-term evaluation	200,000
E.3 End-of-project evaluation	300,000
Sub-Total	550,000
Grant Sub-Total	14,492,700
Audit	400,000
Grant Total	14,892,700

ADF  Grantee 