

**APPENDIX A:
I. PROJECT DESCRIPTION**

SEBA Program for HIV/AIDS Mitigation through Training and Education in Life Skills, HIV/AIDS and Lease Finance for Women and Youth

I. Introduction

This appendix describes the activities to be undertaken and the results to be achieved with the funds obligated under this Agreement. Nothing in this Appendix A shall be construed as amending any of the definitions, conditions, or terms of the Agreement.

II. Background

In the last two decades, the HIV/AIDS epidemic has had a devastating social and economic impact on Africa. Its effects have decimated the most productive segments of the population: women and men between the ages of 25 and 49. Because insufficient or inaccurate information exists about the disease, many Tanzanian communities still harbor negative attitudes towards people living with HIV/AIDS (PLWA). Consequently, programs and services to meet the economic, health and social needs of PLWAs and their families are few.

Through this project the SERO Business Women Association (SEBA) will benefit 2,170 women and youth in the urban area of Dar es Salaam. SEBA will provide credit, vocational skills training, business management training and legal assistance.

III. Funding

A. ADF Contribution

The financial plan for ADF's contribution is set forth in Appendix A-1 to this Agreement. The Parties may make changes to the financial plan without formal amendment, if such changes are made in accordance with Article 7 of the Agreement and do not cause ADF's contribution to exceed the obligated amount specified in Article 3, Section 3.1 of the Agreement.

B. Grantee Contribution

SEBA's contribution to the project will be its established office and operations in Dar es Salaam and the expertise of its staff in the areas of finance, training, micro-finance and general operations. All eight SEBA staff will be involved in training, counseling, business skills development and other assistance to PLWA under this project.

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IV. Project Goal

The goal of the Project is to reduce women's and youth vulnerability to HIV/AIDS in Dar es Salaam.

V. Project Purpose

The purpose of this Project is to increase the income of SEBA's members infected with HIV/AIDS, as measured by,

Increase in the income of 225 women and youth by the end of year one.

VI. Project Outputs

The Project will generate the following major outputs in order to attain the Project's purpose.

A. Enhanced access to information and skills in entrepreneurship for SEBA clients, as indicated by:

1. 1,945 clients having attended, graduated from, and are using the various business and life skills courses provided them.

B. Increase in access to credit, as indicated by:

1. At least 225 clients having received credit through the lease/own program by project month nine.
2. Loan repayment rate at 98% by the end of the project.

VII. Major Activities to be Financed Under the Agreement

SEBA will undertake the following activities to generate the Project's expected outputs:

A. Training and related activities

Four full-time employees will conduct 36 activities during the first year to include training in starting a business, managing a business, and training of trainers. Other activities implemented will include provision of paralegal assistance, life skills, HIV/AIDS awareness and development of newsletters.

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B. Revolving fund for lease/own credit

TSh 30 million will establish the credit facility that is targeted at operating with a 98% repayment rate for 225 clients. The fund will have an insurance policy with a premium of 6% of the value of the lease. TSh 67.5 million in credit leases will be issued the first year with an average lease value of TSh 3 million.

C. Monitoring, Evaluation and Audit

SEBA will conduct one audit during the first year of the project. It will also complete a baseline survey and conduct participatory monitoring and evaluation activities to inform program planning and direction.

D. Program administration

The addition of a computer will ensure that administrative and financial organizational targets are met on a timely basis for this project. ADF funds will support administrative expenses, including rent, communication, and computers. It will also cover personnel costs.

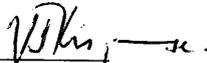
VIII. Roles and Responsibilities of the Parties

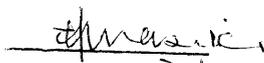
SEBA will ensure that project activities are properly implemented. The Board of Directors has the overall responsibility for supervising SEBA's activities. The Secretary General, supported by staff, will have responsibility for the day-to-day management of the project.

The ADF Partner in Tanzania, the Center for Sustainable Development Initiatives (CSDI), will provide SEBA with technical and management assistance during the implementation of the Project.

IX. Monitoring and Evaluation

Within sixty days of the effective date of this Agreement, the Grantee, working with the HIV/AIDS Contractor in Tanzania, will form a monitoring and assessment committee composed of a representative cross-section of the Grantee's organization. During implementation, the committee will ensure that the Project follows the implementation plan, and that problems identified through monitoring and evaluation, are properly addressed in a timely manner.

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As this is a pilot project, the evaluation committee must work closely with the HIV/AIDS consultant and ADF's Partner in Tanzania to develop a comprehensive evaluation agenda and project documentation system that will allow the grantee and ADF to collect and assess impact information systematically and ascertain lessons that can inform the design of other HIV/AIDS projects.

It is expected that at a minimum, monitoring will occur on a monthly basis. ADF must approve the monitoring and evaluation plan for this activity.

X. Other Implementation Issues

SEBA will establish two bank accounts: (a) an account to receive ADF funds, and (b) a SEBA a current account. SEBA will keep separate financial records to show receipts and expenses for both ADF funds and the general financial health of the businesses it supports.

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