

# TAITA TAVETA COUNTYDATU SAWAZISHA FUND BILL, 2014

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A Bill for

**AN ACT of Taita Taveta County Assembly to provide for the establishment, administration and use of the Datu Sawazisha Fund and for connected purposes**

**ENACTED** by Taita Taveta County Assembly as follows—

**PART I—PRELIMINARY**

Short title.

1. This Act may be cited as the Taita Taveta County Datu Sawazisha Fund Act, 2014. DATU being an acronym of “Dawida Tuweta” the people of Taita and Taveta.

Interpretation.

2. In this Act, unless the context otherwise requires—

"Board" means the Datu Sawazisha Fund Management Board established under this Act;

“Committee” means the Sub—County Fund Committee established under this Act;

“Executive Committee Member” means County Executive Committee Member for the time being responsible for Trade; and

"Fund" means Datu Sawazisha Fund established under this Act

**PART II — ESTABLISHMENT OF DATU SAWAZISHA FUND**

Establishment of the Fund.

3. (1) There is established a Fund to be known as Datu Sawazisha Fund.

(2) The Fund shall be a body corporate with perpetual succession and a common seal and may, in its corporate name —

- (a) sue and be sued;
- (b) take, purchase or otherwise acquire, hold, charge or dispose of movable and immovable property; and
- (c) do or perform all other things or acts that may be lawfully done or performed by a body corporate for the proper discharge of its

functions under this Act.

Object and purpose of the Fund.

4. The object of the Fund is to—
- (a) improve and stimulate the economy and standard of living in the County;
  - (b) provide credit facilities for women, the youth and persons with disability to enable them engage in profitable activities that enhance their economic growth; and
  - (c) promote and develop enterprises within the county.

Establishment of the Board.

5. (1) The management of the Fund shall vest in a Management Board consisting of —
- (a) a chairperson appointed by the Governor from persons who are not public officers and approved by the County assembly;
  - (b) a person representing the County department for the time being responsible for finance;
  - (c) a person representing the County department for the time being responsible for social services;
  - (d) a person representing the County department for the time being responsible for the youth;
  - (e) three persons nominated by the stakeholder’s forum representing persons with disabilities, the youth and women; and
  - (f) the Administrator of the Fund who shall be the Secretary and ex-officio member.

(2) The chairperson and members referred to under paragraph (1) (e) shall hold office for a period of three years and shall be eligible for re-appointment for a further term of three years.

Removal from and vacancy of office.

6. (1) A member of the Board may be removed from office for—
- (a) violation of the Constitution or any other law;
  - (b) gross misconduct, whether in the performance of the member’s functions or otherwise;
  - (c) physical or mental incapacity to perform the functions of office; or
  - (d) incompetence or neglect of duty.

(2) The office of a member of the Board, shall fall vacant if the member —

- (a) resigns in writing addressed to the Governor through the Secretary;

- (b) is adjudged bankrupt by a competent court of law;
- (c) is convicted of a criminal offence and sentenced to a term of imprisonment of not less than six months, or if the offence directly or adversely affects their status as a member of the Board;
- (d) is absent from three consecutive meetings of the Board without a reasonable excuse; or
- (e) dies.

(3) Before a member is removed from office under subsection (1), the member shall be given an opportunity to defend themselves.

(4) Where the office of Chairperson or member becomes vacant under subsection (3), the Secretary shall within 7 days notify the appointing authority of vacancy for appointment of a replacement.

Functions of the Board.

7. The functions of the Board shall be to —
- (a) provide access to capital and finances to women, the youth and persons with disability groups or enterprises in the County;
  - (b) formulate policies for the management of the Fund;
  - (c) raise and solicit funds and other assistance for the Fund;
  - (d) set the criteria and conditions for granting of loans;
  - (e) receive gifts, donations, grants or endowments made to the Fund and Board;
  - (f) establish and maintain links with other persons, bodies or organizations within or outside Kenya, as the Board may consider appropriate for the furtherance of the purposes for which the Fund is established;
  - (g) prepare quarterly and annual reports on the operations and performance of the Fund for submission to the Governor and County Assembly;
  - (h) consider and entertain appeals from the Sub— County Committees; and
  - (i) perform and exercise all other functions and powers conferred on the Board by this Act or any other law.

Powers of the Board.

8. (1) The Board shall have all the powers necessary for the proper performance of its functions under this Act.

- (2) Without prejudice to the generality of subsection (1), the Board shall have power to —
- (a) enter into contracts;
  - (b) manage and control the Fund in a manner and for purposes that best promotes the object for which the Fund is established;
  - (c) subject to the provisions of this Act, exercise discretion in the application of the Fund;
  - (d) subject to the approval of the Executive Committee Member, invest any of the monies of the Fund not immediately required for the purposes of this Act, as it may determine; and
  - (e) exercise all other lawful powers as may be conferred by these Act or other law.

Meetings of the Board.

9. (1) The Board shall meet as often as is necessary for the discharge of its functions and in any case at least three times in a year and the Chairperson shall convene a special meeting upon the request, in writing, by at least four members of the Board.
- (2) The Chairperson shall preside at all meetings of the Board and if absent the members present shall elect one of their number to preside at that meeting.
- (3) Questions at any meeting of the Board shall be determined by a simple majority of the votes of the members present and voting.
- (4) The Chairperson shall, in case of equality of votes, have a casting vote in addition to the original vote.
- (5) The Board may invite any person to attend any meeting of the Board but that person shall have no right to vote.
- (6) The Secretary shall cause the proceedings of the meetings of the Board to be kept and entered into the Minute Book kept for that purpose.
- (7) Subject to the provisions of this Act, the Board shall regulate its own procedure.

Appointment of  
the Administrator.

10. (1) The Executive Committee Member shall appoint the Administrator of the Fund who shall hold office on terms and conditions of service specified in the instrument of appointment.
- (2) The Administrator shall be the Chief Executive and Accounting Officer and responsible for the day to day functioning of the Fund and, without prejudice to the generality of the foregoing, shall —
  - (a) ensure that the established procedures and criterion of funding are followed by the Sub — County Committees;
  - (b) ensure that all loans awarded from the Fund are properly recorded;
  - (c) determine the management fee to be levied on the Fund;
  - (d) with the approval of the Board, initiate programmes and strategies for advancing the objects of the Fund;
  - (e) initiate programmes for educating and mobilizing members of the public, or organized groups to become members of the Fund;
  - (f) ensure the proper management of reciprocal agreements entered into by the Fund;
  - (g) advise the Board, from time to time, on policies to adopt to enable the Board to effectively lead the Fund;
  - (h) facilitate the preparation of the budgets, strategies, operational proposals, annual plans and corporate policies for discussion by the Board and implement decisions and resolutions adopted by the Board;
  - (i) strive to achieve the financial and operating goals of the Fund;
  - (j) ensure the effective management of the Fund, foster a conducive corporate culture that promotes ethical practices in respect to the Fund;
  - (k) keep proper books of account and cause, under the general guidance of the Board, the annual accounts of the Fund to be prepared in accordance with the provisions of this Act; and
  - (l) perform such other functions assigned by the Board from time to time.
- (3) The Administrator shall be appointed through a competitive process and shall be accountable to the Board in the performance of their duties.
- (4) The Administrator shall serve for a term of three years and shall be eligible for re-appointment for one further term of three years.
- (5) A person is not qualified for appointment as Administrator unless that

person—

- (a) holds a Masters degree in a relevant field of study from a university recognized in Kenya as may be specified by the Board;
- (b) has not less than five years of working experience at managerial level in a relevant field specified by the Board; and
- (c) meets the requirement of Chapter Six and Thirteen of the Constitution.

(6) The Administrator shall cease to hold office upon—

- (a) death;
- (b) resignation;
- (c) incapacitation on ground insanity;
- (d) conviction of any criminal offence; or
- (e) being adjudged bankrupt or enters into a composition or arrangement with creditors.

(7) The Board may remove the Administrator from office on any of the following grounds—

- (a) incompetence;
- (b) insubordination;
- (c) corruption;
- (d) failure to observe any of the terms and conditions of appointment;
- (e) gross misconduct;
- (f) violation of the Constitution; or
- (g) inability to discharge their duties.

(8) Before being removed from office under subsection (7) the Administrator—

- (a) may be suspended from office by the Board for a specific period;
- (b) shall be informed in writing of the reasons for the intended removal; and
- (c) shall be given an opportunity to defend themselves.

Appointment of  
officers of staff  
Fund

**11.** The Board may in consultation with the County Public Service Board appoint other officers and staff as is necessary for the proper discharge of the functions of the Fund, upon such terms and conditions that the



County Public Service Board may in consultation with the Salaries and Remuneration Commission determine.

Delegation of powers.

- 12.** The Board may in writing, subject to terms and conditions that the Board may determine, delegate any of its functions or powers under this Act to—
- (a) any of its committees;
  - (b) the Administrator;
  - (c) a Sub—County Committee; or
  - (d) any other officer of the Fund.

### **PART III—ESTABLISHMENT OF SUB—COUNTY FUND COMMITTEES**

Establishment of Sub—County Committees.

- 13.** (1) There is established the following Sub—County Fund Committees—
- (a) Wundanyi Sub—County Fund Committee;
  - (b) Taveta Sub—County Fund Committee;
  - (c) Mwatate Sub—County Fund Committee; and
  - (d) Voi Sub—County Fund Committee.
- (2) The Sub—County Fund Committee shall consist of—
- (a) the Sub—County Administrator who shall be the Chairperson;
  - (b) the Sub—County accountant who shall be the secretary;
  - (c) one person representing the social services and youth departments respectively
  - (d) two persons representing the community or civil society organisations in the area; and
  - (e) three persons nominated by their recognized groups or organisations representing persons with disabilities, the youth and women; and
- (3) The members of the Committee under subsection (2) (d) and (e) shall be nominated by the Board and forwarded to the Governor for formal appointment.
- (4) The members of the Committee other than the chairperson, the secretary, and the social services and youth departments shall hold office for a period of three years and shall be eligible for re-appointment for a further period of three years.

(5) The office of a member of the Committee, other than the chairperson, the secretary, and the social services and youth department representatives shall fall vacant —

- (a) upon resignation of the member in writing addressed to the Governor through the Secretary;
- (b) if by reason of physical or mental infirmity the member is unable to execute the functions of the office;
- (c) if the member is adjudged bankrupt by a competent court of law;
- (d) upon conviction of a criminal offence and the member is sentenced to a term of imprisonment of not less than six months or where the offence adversely affects their status as a member of the Committee;
- (e) upon contravention of Chapter Six of the Constitution by the member;
- (f) if the member is absent from three consecutive meetings of the Committee without a reasonable cause; or
- (g) upon death.

(6) Where the office of a member becomes vacant under subsection (5) the secretary of the Committee shall forthwith notify the vacancy to the appointing authority for appointment of a replacement.

Functions of the Committee.

**14.** The functions of the Committee shall be to —

- (a) receive and consider loan applications in the Sub—County and make recommendations to the Board for the award of loans to eligible individuals or groups;
- (b) disapprove applications that do not meet the requirements;
- (c) monitor loan recipients and train them on the proper use of the funds received;
- (d) keep proper records and books of account of the funds received and paid out and prepare quarterly and annual reports for submission to the Administrator; and
- (e) perform and exercise all other functions and powers conferred on the Committee by this Act or the Board.

Meetings of the Committee.

**15.** (1) The chairperson shall preside at all the meetings of the Committee and if absent, the members present shall elect one of their number to preside at that meeting.

(2) The Committee shall meet as often as is necessary for the discharge of its functions and in any case at least four times in a year and the Chairperson

shall convene a special meeting upon the request, in writing, by at least four members of the Committee.

(3) All questions at any meeting of the Committee shall be determined by a simple majority of the votes of the members present and voting.

(4) The chairperson shall, in case of equality of votes, have a casting vote in addition to the original vote.

(5) The secretary shall cause minutes and proceedings of all the meetings of the Committee to be entered into the Minute Book kept for that purpose.

(6) Subject to the provisions of this Act, the Committee shall regulate its procedure.

#### **PART IV — APPLICATION FOR LOANS FROM THE FUND**

Application for Loans      **16.** (1) A person wishing to receive a loan from the Fund shall make an application, in a prescribed form, to the relevant Committee.

(2) The criteria for consideration of an application and granting of a loan from the Fund shall be in accordance with regulations made under this Act.

(3) Where it accepts an application, a Committee shall recommend to the Board, the amount and period of payment to be given to the applicant.

(4) Where a Committee rejects an application it shall, as soon as is practicable, notify the applicant, in writing, of the rejection giving reasons why the application was rejected.

Eligibility for a loan.      **17.** The Board shall provide for the criteria, eligibility and policies for granting a loan from the Fund.

Appeal to the Board.      **18.** Any applicant aggrieved by the decision of a Committee may appeal to the Board within ten days of receipt of the Committee's decision and the Board may, after giving the applicant a hearing, confirm or reverse the decision of the Committee.

## PART V— FINANCIAL PROVISIONS

Capitalization of the Fund.

**19.** The Fund shall consist of —

- (a) monies allocated and appropriated to the Fund from the County Revenue Fund, by the County Assembly;
- (b) grants, gifts, donations, loans or other endowments given to the Fund;
- (c) interest accrued from investment and loaning activities of the Fund;
- (d) monies that may accrue to the Fund in the course of the exercise or performance of the functions of the Board under this Act; and
- (e) monies from any other lawful source accruing to the Fund.

Fund Expenditure.

**20.** (1) There shall be paid from the Fund —

- (a) all loans approved by Committees and the Board;
- (b) operational expenses incurred in the administration of the Fund; and
- (c) other monies necessary for the functioning of the Board and Committees under this Act.

Bank account.

**21.** (1) The Board shall open a bank account of the Fund and such other accounts of the Board in commercial banks as may be decided by the Board with the approved of the Executive Committee Member.

(2) The signatories to the bank accounts maintained under subsection (1) shall be the Administrator and three other persons appointed by the Board with the approval of the Executive Committee Member.

(3) The signature of the Administrator shall be mandatory on all payment cheques or other instrument intended for the withdrawal of funds from any account of the Fund, in addition to any two of the other three signatories.

Financial year.

**22.** The financial year of the Fund shall be the period of twelve months beginning on the first day of July and ending on the 30 day of June in the following year.

Estimates of  
income and  
expenditure

- 23.** (1) At least three months before the commencement of each financial year, the Administrator shall cause to be prepared estimates of the revenue and expenditure of the Fund for that year.
- (2) The annual estimates shall make provisions for all the estimates of expenditure of the Board and the Fund for the relevant financial year and shall provide for —
- (a) the grant of loans to qualifying persons in the County;
  - (b) the cost of the administration and operations of the Board and Committees, including payment of salaries, allowances, pensions, gratuities and other charges payable to the staff and the members; and
  - (c) the payment and reimbursement of members of the Board of monies in respect of expenses incurred during the attendance of the meetings of the Board.
- (3) The financial estimates referred to under sub-section (1) and (2) shall—
- (a) differentiate between recurrent and disbursement expenditure; and
  - (b) itemize every activity that the Board intends to undertake in respect of the Fund in the coming financial year under a separate vote head.
- (4) The annual estimates shall be approved by the Board before the commencement of the financial year to which they relate and shall be submitted to the Executive Committee Member for transmittal to the County Assembly for approval.
- (5) No expenditure shall be incurred by the Board except in accordance with the annual estimates approved under subsection (4).
- (6) Upon the approval of the estimates by the County Assembly, all monies appropriated for purposes of the Fund and the Board shall be paid into the relevant accounts established under section 21.

Accounts and  
audit.

- 24.** (1) The Board shall cause to be kept all proper books and records of account of the income, expenditure, assets and liabilities of the Fund.
- (2) Within a period of three months after the end of each financial year, the Board shall submit to the Auditor-General the accounts

prepared under subsection (1) in respect of that year together with a statement of income and expenditure of the Fund and Committees.

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(3) The annual accounts referred to under this section shall be prepared, audited and reported upon in accordance with the provisions of Articles 226 and 299 of the Constitution and the Public Audit Act.

## **PART VII — MISCELLANEOUS PROVISIONS**

Officers and Staff  
of the  
Committees.

**25.** (1) The Committees may appoint qualified officers and staff as are necessary for the proper functioning of the Committees, on recommendation of the Board, upon terms and conditions that the Board in consultation with the County Public Service Board may determine.

(2) The Board shall develop and establish a management structure of the Committees in consultation with the County Public Service Board.

Remuneration of  
members.

**26.** (1) The Chairperson and members of the Board and Sub—County Committees, other than the ex-officio members, shall be paid such salary, allowances and other benefits as may be determined by the Board in consultation with the Salaries and Remuneration Commission.

(2) The ex-officio members of the Board and Committees shall be paid allowances and benefits that the County Public Service Board member may, on the advice of the Salaries and Remuneration Commission, determine.

Annual Report  
and Publication.

**27.** (1) The Board shall, within a period of three months after the end of each financial year or within such period as the Executive Committee member may approve in writing, receive from each Sub—County Fund Committee a report of the operations of the Committee during that year.

(2) The Board shall, soon after receiving the reports, prepare and submit a compiled report to the Executive Committee Member.

(3) The report prepared under subsection (2) shall be published in the County Gazette and in at least one newspaper of wide circulation in

the County.

(4) The Executive Committee Member shall transmit the report for tabling before the County Assembly, including the balance sheet and the statements of accounts, within a period of fourteen days of the receipt of the reports and statements, or, if the County Assembly is not sitting, within fourteen days of the commencement of its next sitting.

**28.** (1) A person commits an offence who—

- (a) defaults in payment of any amount due on a loan advanced from the Fund or any other amount due to the Fund;
- (b) knowingly makes any false statement or representation, or produces, furnishes or causes to be produced or furnished any document or information which he or she knows to be false in a material particular;
- (c) in order to benefit oneself or some other person, knowingly makes any false statement or representation or produces, furnishes, or causes to be produced or furnished, any document or information which he or she knows to be false in a material particular;
- (d) fails to comply with any regulations made under this Act as a result of which there is loss to the Fund or the records of any member or matter under this Act cannot be properly maintained;
- (e) obtains the recommendation of any committee required under this Act by duress or undue influence; or
- (f) knowingly deducts from an employee's earnings any sum in respect of contributions to the Fund greater than the employee's share of the statutory contribution.

(2) A person who commits an offence under sub section (1) —

- (a) relating to paragraphs (a), (b), (c) or (e) is liable on conviction to remit the outstanding sum plus interest at mean bank rates and in the case of —
  - (i) paragraph (b) to produce the records in question;
  - (ii) paragraph (c) or (e) to a fine equivalent to the amount owed to the Fund, or to imprisonment for a term not exceeding three years or to both;
- (b) relating to paragraph (d), is liable on conviction to a fine not exceeding three years, or to both;

- (c) relating to paragraphs (f), is liable on conviction to pay in full the loss to the Fund occasioned by the offence;
- (d) relating to paragraph (g), is liable on conviction to a fine not exceeding five hundred thousand shillings; and
- (e) relating to paragraph (h), is liable on conviction to make a refund of the excess deductions to the employee, together with interest thereon at mean bank rates.

Institution of criminal proceedings

**29.** (1) Criminal proceedings under this Act may be instituted and conducted by the Director of Public Prosecutions or by an officer of the Fund authorized by the Director of Public Prosecutions.

(2) The Court before which any person is convicted of an offence under this Act may, without prejudice to any civil remedy, order that person to pay to the Fund the amount of any outstanding contribution together with any interest or penalty due from that person to the Fund at the date of conviction, and that amount may be recovered in the same manner as a fine and shall be paid to the Fund for the credit of the accounts of Members of the Fund.

Offences by body of persons

**30.** Where a body of persons commit an offence under this Act—

- (a) where the body of persons is a body corporate, every director and officer of that body corporate involved in the commission of the offence shall also be deemed to be liable for that offence; and
- (b) where the body of persons is a firm, every partner of that firm shall also be deemed to be liable for that offence.

Civil Proceedings

**31.** (1) All sums due to the Fund shall be recoverable as debts due to the Board and without prejudice to any other remedy, shall be a civil debt recoverable summarily.

(2) An action for the recovery of loans or penalty under this Act may be instituted and conducted by an authorized officer of the Fund.

(3) Notwithstanding any other written law, the assets of the Fund shall not be liable to attachment under any process of law.



Protection from  
personal liability.

- 32.** No act, matter or thing done or omitted to be done by —
- (a) a member of the Board or its committee;
  - (b) a member of staff or other person in the service of the Board; or
  - (c) any person acting under the direction of the Board;

shall, if that act, matter or thing was done or omitted to be done in good faith in the execution of a duty or direction, render that member or person personally liable to any civil liability.

Regulations.

- 33.** (1) The Executive Committee Member may, after consultation with the Board, make regulations for the proper functioning of the Board and smooth running of the Fund.

(2) Regulations made under subsection (1) shall be approved by the Assembly before coming into effect.

**MEMORANDUM OF OBJECTS AND REASONS**

The principal purpose of this Bill is to provide for legislative framework for the establishment and management of Datu Sawazisha Fund to assist marginalized groups to obtain credit facilities at recognized institutions; the establishment of the Datu Sawazisha Management Board and for other matters incidental thereto and connected therewith.

**Part — I** of the Bill provides for preliminary matters including the short title to the Bill and the interpretation of words and expressions used in the Bill.

**Part — II** of the Bill provides for the Establishment and Administration of the Datu Sawazisha Fund.

**Part — III** of the Bill provides for the Establishment and Operations of the Sub-County Fund Committees

**Part — IV** makes provisions for application for loans under the Fund

**Part — V** sets out the financial provisions relating to the Fund and the Board

**Part — VI** provides for Miscellaneous Provisions

The enactment of this Bill shall occasion additional expenditures of public funds which shall be provided for through the estimates.

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**County Executive Committee Member for Trade**

**Dated . . . . .of .....2014**

## **DATU FUND REGULATIONS, 2014**

To operationalize the Datu Sawazisha Fund, The County Executive Committee Member for Community Affairs, Trade & Industry makes the following regulations:-

### **1.0 FUND CAPITALIZATION**

The initial amount allocated for Datu Sawazisha Fund is Ksh 60 Million, 20 million each for the women, youth and persons with disability respectively.

### **2.0 CRITERIA FOR FUNDING**

The following shall be considered when disbursing loans to groups.

1. Groups must have been in existence for at least three months before applying
2. Must have a bank account in the name of the group
3. Must have a valid group registration certificate
4. Group membership must be at least 70% youth, women or persons with disability with a leadership of 100% youth women or persons with disability as the case may be.
5. Minutes of the group indicating authority to borrow the loan
6. Groups must have at least 10 members.

### **2.1 LOAN AMOUNT**

- The amount of group Loan will be a maximum of **Kshs. 200,000/=**
- The individual loan will depend on the amount authorized by the group members but will not exceed **Ksh. 50,000/=**

### **2.2 LOAN TERM**

The loan term will vary as follows:

**Loans advanced** will have a grace period of **3 months**, and be repayable within one year. The grace period may be extended up to a maximum of **9 months** depending on the activity being undertaken.

A **4%** administration fee will be deducted upfront upon disbursement of the loan to the successful groups and or individuals. All beneficiary groups should have an account with a commercial bank. They will also be required to operate and manage the funds and implement internal regulations on repayment of the loans. Groups and or individuals that promptly repay their

loans will have the 4% management fee waived upon completion of the loan. **Groups' monthly reports shall be promptly presented to the relevant department with a copy to the board for monitoring purposes.**

### **2.3 ELIGIBILITY**

The fund targets the following:

- i. Women whose ages are 18 years and above
- ii. Youth who have attained the age of 18 years but have not yet attained the age of 35 years
- iii. Persons with disability, parents/caregivers of PWD.
- iv. Loans from this fund will not be used for land acquisition and or construction of buildings.
- v. No institution, corporate body, society or an NGO shall be eligible for assistance under the fund.

### **2.4 DIVISION AND USE OF THE FUND**

#### **A. DATU WANAWAKE**

1. Training/ Capacity Building/ Research – up to 15%
2. Administrative costs, Monitoring and Evaluation – up to 15%
3. Loans – 70%

#### **B. DATU VIJANA**

1. Training/ capacity building/ Research – up to 15%
2. Administrative costs, Monitoring and Evaluation – up to 15%
3. Talent nurturing – 10%
4. Loans – 60%

#### **C. DATU WALEMAVU**

1. Training/ capacity building/ Research – up to 15%
2. Administrative costs and Monitoring and Evaluation – up to 10%
3. Assistive Devices and Services – 10%
4. Loans - 50%
5. Grants for small equipment and tools of trade – 10%

### 3.0 CAPACITY BUILDING

This will include training, research and awareness creation

- i. **Training** will entail 30% access to government procurement opportunity and Entrepreneurship development programs
- ii. **Awareness Creation:** to targeted groups and relevant stakeholders
- iii. **Marketing** including organizing of market fairs
- iv. **Mentorship** and business incubation
- v. **Product development** and creation of market linkages

### 4.0 ORGANIZATION CHART

