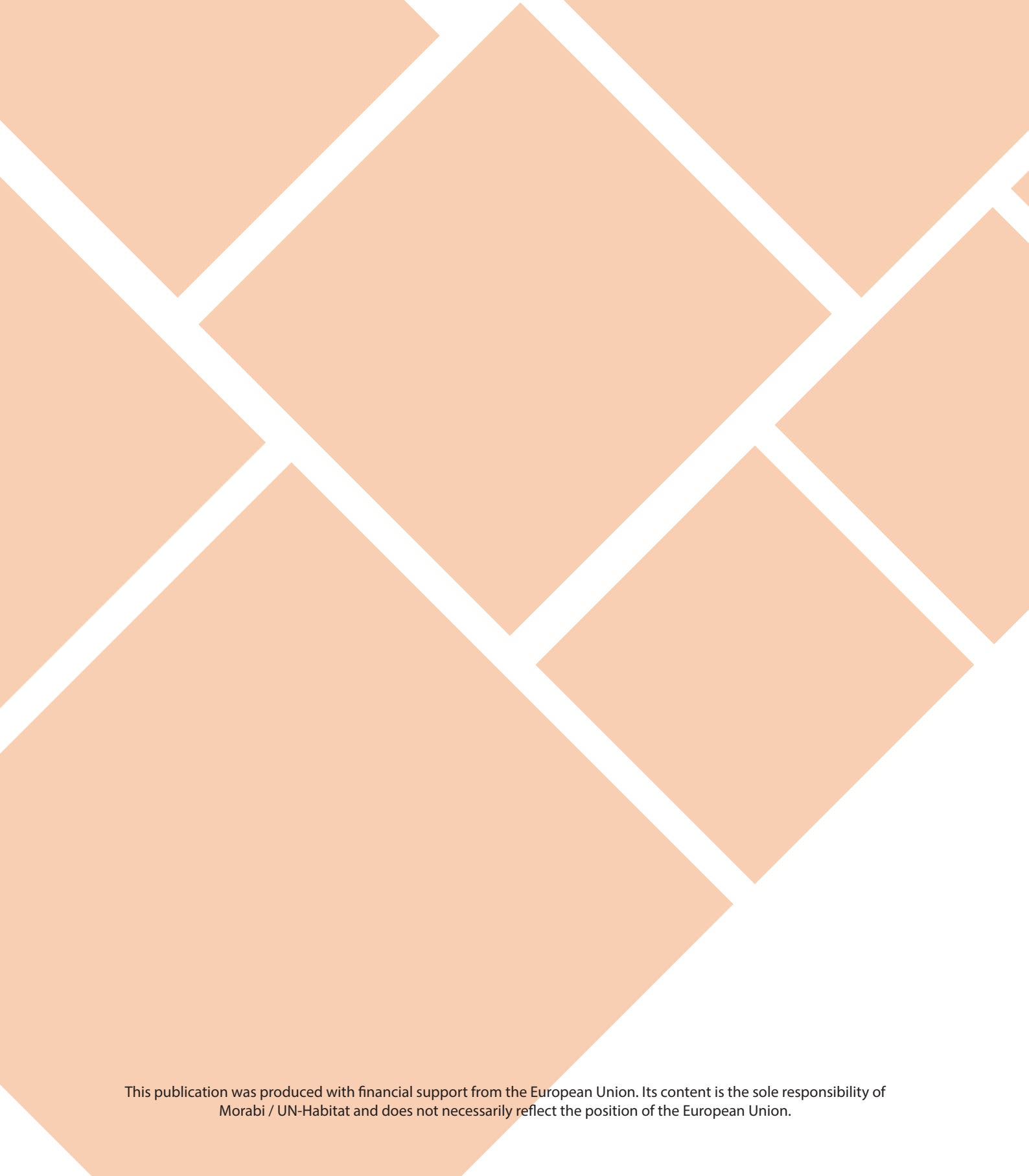


PRACTICAL GUIDE FOR THE IMPLEMENTATION OF COMMUNITY MANAGED FUNDS IN CABO VERDE



The background of the page is a repeating geometric pattern of overlapping squares. The squares are in two colors: a light orange and white. They are arranged in a staggered grid, creating a tessellated effect. The pattern covers the entire page, with the text at the bottom placed on a white square.

This publication was produced with financial support from the European Union. Its content is the sole responsibility of Morabi / UN-Habitat and does not necessarily reflect the position of the European Union.

TECHNICAL DATA

This Practical Guide provides users with information that is easy to consult and helps them to know how to proceed in accessing and managing the Community Managed Funds (CMF) made available by UN-Habitat to the project's intervention communities. Some of the communities involved in the process include Iraque on the island of São Vicente, Água Funda on the island of Santiago and Povoação Velha on the island of Boa Vista.

The guide includes various information on how to access the Fund and a step-by-step procedure on how to apply for it. It is structured so as to be effective and meet the information needs of its users, having as its basic principle the simplification of procedures, harmonisation of practices for granting Credits, as its fundamental conditions for the proper functioning of the CMF.

Prepared by the MORABI Team

UN-Habitat assistance



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ACRONYMS

ACP	Secretariat of the African, Caribbean and Pacific
ADCI	Iraque Community Development Association
AVPV	Association Varandinha of Povoação Velha
CGC	Community Management Committee
CMF	Community Managed Funds
CVE	Cabo-verdean escudos
LEM DI PAZ	Community Association Jamaica / Água Funda
MIOTH	Ministry of Infrastructure, Spatial Planning and Housing
MORABI	Associação Cabo-verdiana de Auto-Promoção da Mulher
CBO	Community-based organizations
UN-HABITAT	United Nations Human Settlements Programme
PSUP	Participatory Slum Upgrading Programme
EU	European Union

FRAMEWORK

Community Managed Funds (CMF) are part of the strategy of the Participative Programme for the Improvement of Informal Settlements (PSUP), which seeks to **train and integrate the population in decision making in order to make them active in the implementation of projects to improve living conditions in their neighbourhoods through income generating activities in their neighbourhoods.**

The budget for the creation of the CMF funds was channelled by UN-Habitat (United Nations Human Settlements Programme) to MORABI in the framework of the implementation in Cabo Verde of the PSUP, a project funded by the European Commission (EU) and supported by the Secretariat of the African, Caribbean and Pacific (ACP) Group of States.

In Cabo Verde's case, European Commission funds have been complemented by the financial contribution of the Government of Cabo Verde, who through the Ministry of Infrastructure, Spatial Planning and Housing (MIOH) is the main partner for programme implementation in the country.

1. COMMUNITY MANAGED FUNDS, WHAT ARE THEY?

OBJECTIVES:

The Funds (CMF) managed by the community are funds donated or loaned to community groups for development activities carried out by the community to improve living conditions in informal neighbourhoods through income-generating activities and aim at the financial inclusion of the low-income population this in turn results in the economic development of the local community.

COMMUNITY EMPOWERMENT:

The Fund (CMF) aims to finance projects in which the community is involved in decision-making, management and implementation of the project and whereby there are appropriate intermediaries who can help the communities to do so (e.g., Community Management Committees).

INCLUSION OF VULNERABLE GROUPS:

The Fund (CMF) should benefit vulnerable groups such as older people, young girls and boys, women, children and people with disabilities.

2. JUSTIFICATION OF METHODOLOGY

Micro-credit is an instrument for the financial inclusion of the low-income population that is promoted by MORABI, with the aim of producing social equity, stimulating people's entrepreneurial potential, the expansion of employment, self-employment and income to families and micro-entrepreneurs and, consequently, the development of communities. It can be understood as a mechanism for the inclusion of the least favored population who are excluded from the traditional financial system, namely those neighborhoods covered by the Fund (CMF).

MORABI's experience in developing microcredits and technical support through the definition of this methodology and the monitoring of the fund's activities will be essential since the communities covered by the project have no previous experience in the management of funds, the majority of community members generally have a low level of education and conflicts of interest may arise due to individualism and lack of management capacity.



3. TERRITORIAL SCOPE

The districts targeted for implementation of the Fund (CMF) were selected in collaboration between the Government and the PSUP team. The Fund (CMF) will be implemented in the following islands in Cabo Verde for the scope of intervention of the project:

- Island of São Vicente: Iraque Community (Ribeira de Julião)
- Santiago Island: Community of Água Funda (City of Praia)
- Boavista Island: Community of Povoação Velha

Image 1. Territorial Scope



4. MECHANISMS FOR THE SUSTAINABILITY OF THE FUNDS

The management of the Fund for the financing of projects will initially be ensured through the NGO MORABI during the first 3 years. MORABI will be a member of the Community Management Committee (CGC) in order to support the Community Associations and to provide the members of the Commission with technical capacity, management experience for 3 years and basic management tools during the first mandate of the CGC, so that they can continue to manage effectively for the benefit of the community and to meet the objectives of the Fund (CMF).

Gradually the Funds will be recovered through the repayments at the expected rate.

Once the Local Community Associations, have acquired the relevant knowledge from MORABI, they will manage the funds in accordance with this guide, which may be revised at the end of this period, and will manage the Funds (CMF) independently.

5. WHO MANAGES THE FUND?

The Fund (CMF) is managed by a Community Management Committee (CGC) set up for this purpose. This Commission will be proposed by MORABI, with the approval of the Community, the UN-Habitat and the City Council for each district.

A joint account will be opened with the signature of at least 3 members of the local CGC: Chairman, Vice-Chairman and Treasurer where disbursements and reimbursements will be deposited.

The working methodology of the Fund must be based on the effective participation of all stakeholders, within the framework of a partnership relationship and, consequently, of complementarity, giving priority to rigour, without forgetting the necessary flexibility. This means that all approved projects must respect the criteria already defined in particular:

5.1. Creation, Mandate, Functions and Composition of the Commission

The **Community Management Committee (CGC)** is the body responsible for the management of the Fund, whose **terms of office will be three years**, and may be composed of four (4) executive and two (2) non-executive members, each member performing their own function.

5.1.1 - Creation of the CGC

Under the proposal of MORABI and the respective local CBOs and communities of the islands of S. Vicente, Santiago and Boa Vista, the members of the CGC will be elected. Candidates on the shortlist must be nominated by the CBOs and validated by the other members at the Community Assembly.

5.1.2 - Functions of the CGC

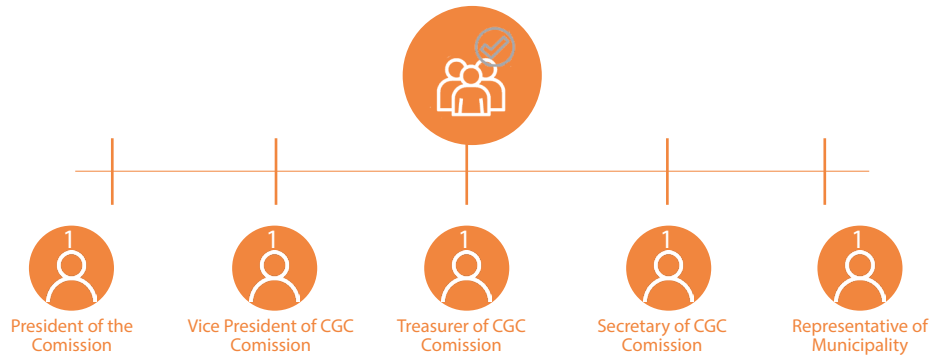
The deliberations of the CGC shall be recorded in minutes drawn up at each meeting and shall be taken by an absolute majority of the votes counted.

- a) Develop a communication strategy to disseminate information about the application, pre-selected and selected candidates;
- b) Prepare and launch call for proposals to potential beneficiaries; including community support and technical support where needed with the support of CBOs
- c) Ensure the management and representation of the CGC;
- d) Direct, organise, coordinate and manage the Funds available;
- e) Receive and consider the application for admission of projects to acquire funds;
- f) Approve projects that meet

5.1.3 - Composition of the CGC

- a) One (1) Chairman of the Community Funds Management Committee, who will be the President of the Community Association;
- b) One (1) Vice-Chairman of the Community Funds Management Committee, who will be the PSUP project manager at MORABI;

Image 2. Community Management Committee (CGC) Composition



- c) One (1) Treasurer of the Community Funds Management Committee, who will be a member of the Local Community Association;
- d) Secretary of the Community Funds Management Committee, who will be a member of the Local Community Association;
- e) One (1) representative of the municipality of intervention, who monitors the process, but is not an executive member.

5.1.3.1 - It is up to the President:

- a) Represent the CGC Commission;
- b) Directing administrative tasks;
- c) Convene and chair fortnightly meetings to approve projects;
- d) Sign cheques, payment orders and other treasury documents together with the Treasurer;
- e) Provide regular (quarterly and annual) reports on the activities and finances of the Fund.

5.1.3.2 - It is up to the Vice-President:

- a) a) Replace the President in his absence and/or in his absence;
- b) Sign cheques, payment orders and other treasury documents together with the President and the Treasurer.

5.1.3.3 - It is the responsibility of the Treasurer:

- a) Sign together with the President and the Vice-President cheques and other documents involving substantive movement;
- b) Follow and monitor the repayment of active credits;
- c) Collect, save and deposit all refunds in the CGC account;
- d) Issue and sign the respective receipts;
- e) Settle the expenditure committed;
- f) The CGC provides all supporting documents for payments and receipts;

5.1.3.4 - It is up to the Secretary:

- a) Provide and keep up to date forms for credit processes;
- b) Receiving credit applications;
- c) Instruct and assemble the processes to submit to the CGC for approval;
- d) Carry out visits to the bidders' activities to gauge information;
- e) Perform all the tasks of the Secretariat;
- f) Draw up minutes of committee meetings;
- g) keeping the procedures for the allocation of funds up to date;
- h) Assemble the files of each client;

Image 3. Project eligibility conditions



5.2. UN-Habitat intervention

The United Nations Programme for Human Settlements (UN-Habitat) monitors the management and implementation process of the Fund.

The projects selected, according to the criteria set out in this guide, are approved in advance by UN-Habitat before the contracts are signed.

6. WHO CAN BENEFIT FROM THE FUND?

6.1. Target Group

- Community groups or individuals living in the following communities:
- Community of Iraque (Ribeira de Julião) - Island of São Vicente
- Community of Água Funda - Santiago Island
- Community of Povoação Velha - Boa Vista

Community Groups should be composed of members of the community: a freely organised community group. The group should preferably be composed of at least 50% women. It should be noted that groups with experience in the activity to be funded will be a priority.

Beneficiaries will have access to a line of credit for project funding which will be made available by

the committees at the Fund's Headquarters.

6.2. Activities to be financed

Micro-projects and **small projects** whose enterprise is formal or informal, with projects that present economic-financial viability, the capacity to generate employment and income, and that do not harm the environment;

- A **micro-project** is one whose maximum amount guaranteed by the "Fund", according to credit conditions to be agreed, does not exceed 50,000.00 ECV.

Image 4. Priority areas



- A **small project** is one whose maximum amount guaranteed by the "Fund", according to credit conditions to be agreed, does not exceed ECV 200,000.00

7. WHICH PROJECTS ARE ELIGIBLE TO APPLY TO THE FUND?

- The criteria for selecting projects and target groups and the selection process must be adapted to local circumstances. Priority should be given to community-driven projects in terms of identifying and assessing needs. The selection criteria will be developed by the CGC and approved by UN-Habitat.

7.1. Priority areas

Eligible activities should prioritise projects aimed at

- Promoting productive inclusion and income generating activities;
- Contributing to the fight against exclusion and the promotion of inclusion by addressing the main difficulties faced by the community.

Projects can also be considered to have an impact on the community if they are contributing to the improvement of living conditions and the environment in the neighbourhoods, through improving:

- Access to drinking water;
- Access to improved sanitary facilities;
- Housing, quality and structural durability of housing;

7.2. Project Eligibility Conditions

- Be participatory and inclusive;
- Start after the submission of the application; the project must start on the dates indicated in the application, or at the latest 30 days after the reception of the approval decision;
- To present viability, social and financial. Project proposals must include a business plan whose sustainability must be assessed at the technical level;

7.3. Eligible Expenditure and Limits

Eligible expenditure

- Those foreseen in the approved project budget;
- Those justified by original and complete supporting documents (name and logo of supplier/customer, date, nature of expenditure, amount, signature and stamp);
- The identifiable and controllable,
- Those carried out during the period of the Project;
- Those not fully covered by other donors;

Maximum amount of funding

Micro-projects, the maximum amount of which is guaranteed by the “Fund” in accordance with credit conditions to be agreed upon, shall not exceed 50,000.00 ECV.

Small projects, whose maximum amount guaranteed by the “Fund”, according to credit conditions to be agreed, does not exceed ECV 200,000.00.

7.4. Ineligible expenditure

The Fund shall not be used for refinancing or redemption of existing debts, purchase of bonds, shares or interests in companies and/or for illegal activities. The Fund is not intended to cover debts of other projects.

8. ELIGIBILITY OF BENEFICIARIES

8.1. Individual or group Proposers should:

- Be of ages between 18 and 65 years;
- Be of Cabo Verdean nationality;
- Live in the place of implementation of the Project (in one of the Neighbourhoods) with a minimum residence of 2 years;

Image 5. Eligibility of beneficiaries



between 18 and 65
years old



Cabo Verdean
nationality or legal
residence in CV



reside at the project
site (2 years)



technical capacity



counterpart -
minimum 10%



Having no active
credit or debts

- Have technical expertise in specific areas of the projects presented;
- The applicant will be required to submit a counterpart corresponding to at least 10% of the value of the labour (djunta mon), species and/or other forms of contribution (for small projects only),

8.2. Documents required:

- Copy of your ID card or National ID card;
- Copy of Bank Account Number and Bank NIB;
- Copy of the Activity Document (Permit, Licence, Land Document (agriculture), Declaration of Business Transfer, Health Card).
- Project Plan
- Proforma invoice or budgets justifying the cost of the investment;
- Duly completed form (to be purchased at the Fund's Headquarters);
- Have other legal requirements for the exercise of the activity or present proof of having initiated the respective process, in cases where this is necessary;

9. EXCLUSION OF DOUBLE PARTICIPATION

Each applicant must submit no more than one project in each call from the Fund.

10. SUBMISSION OF THE APPLICATION

All the information for the constitution of the application files as well as the respective forms and complementary information related to the application forms can be requested through the address application to the CGC.

No applicant will be discriminated against on the basis of social class, colour, belief, sexual choice, sex or political choice.

The dissemination of the Fund (CMF) to the communities will be through:

- The media (national and community radios);



- Placement of the advertisement in the communities (fixed at the most frequented points in the community, and at the headquarters of local associations);

Also, the disclosures will be reinforced by MORABI through the community assemblies in the respective Project communities and with partners.

11. ADMINISTRATIVE AND FINANCIAL PROCEDURES

11.1. Requirements for the Process

To enter the application process to CMF:

A) FOR THE PROPOSER:

The credit application must be formalized by means of a letter and delivered to CGC. The credit application form must be signed and accompanied by the required documents as well as the fulfilment of the access requirements.

It must gather the documents and information relating to the project to be funded. It must include a technical, economic and financial feasibility study (EVTEF) bringing together all the requirements described in the section on Roadmaps and Forms available.

The credit decision process should include:

1. Completed and signed application letter
2. Application form completed with the Land Agent's opinion;
3. Identification documents of the tenderer(s)
4. Disbursement plans agreed between the client and CGC;
5. Commercial contracts (for works, supervision, supply of machinery and equipment, technical assistance, services, etc.);
6. Contracts for the sale of products or provision of services.

B) FOR THE MANAGEMENT OF THE FUND:

The Secretary of the CGC must examine the application and is responsible for verifying that the applications comply with all the requirements adopted by the Fund.

The application process will be deemed complete after the secretary has made a visit and confirmed the information about the applicant's ability and moral standing.

It is the Secretary's responsibility before submitting the file for the CGC's approval to consider all aspects relating to the applicant's risk analysis and to compile the information in the appropriate model documents (see model below)

11.2. Roadmap for the investigation, assessment and duration of the Credit Decision:

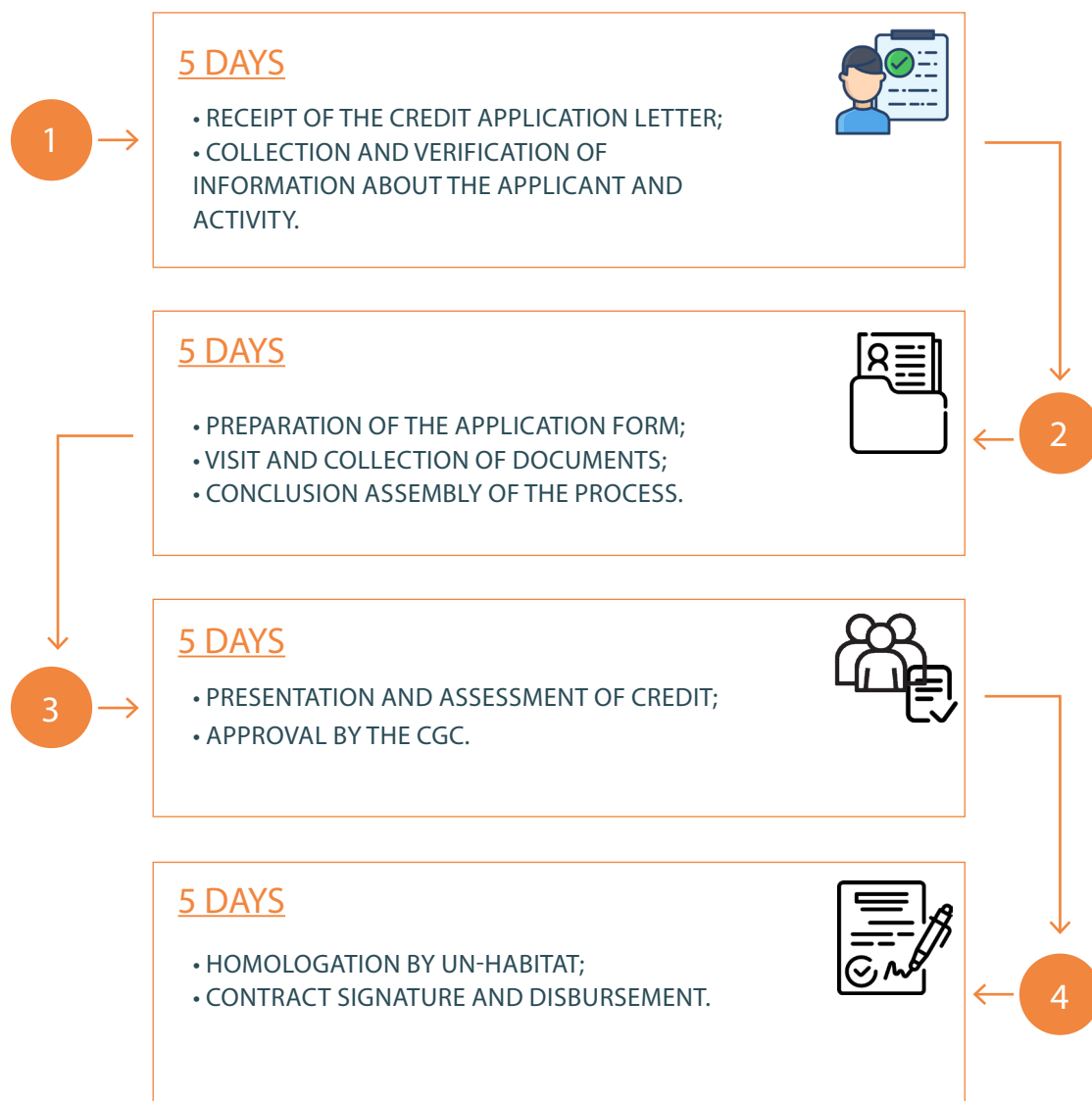
Prior to the assessment and approval of the credit requested by the applicants

11.3. Contracting, Disbursement, Guarantee, Interest Rate and Reimbursement

- a) The contracting of the credit, credit granting operations, will be by contracts that stipulate all the terms and conditions of the loans, agreed between the client and CMF before the date of disbursement of the loan. However, the legality of microenterprises must be observed;
- b) The disbursement of the credit granted will be made directly to the Bank Account of the applicant contained in the Letter of Request.
- c) Guarantee: given the absence of the real guarantee because it is an informal credit system, a guarantee form must be agreed by means of a confidence pact, with the assets acquired as part of the financing of the Fund (CMF) constituting its property (CMF) until the total repayment of the credit granted.

The agreement must be included in one of the clauses of the contract and the tenderer must be informed of the importance of this procedure as soon as the disbursement is made.

Image 6. Project approval process



Type of activity	Interest rate (%)	Note
General Activities	1,5%	Activities aligned with the priority areas of the CMF

d) Interest rates: credits will be granted at an interest rate of 1.5% on capital lent for all economic activities.

Interest rate and commission policies will be reviewed periodically by the Community Management Committee to reflect the fund's situation, inflation and risk factors. The interest rate and commission structure depends on the situation of the fund and takes into account risk factors and the need to achieve operational and financial sustainability of the fund, always adapting to the conditions imposed by the financier;

All fees and commissions must be communicated to beneficiaries in a clear and transparent manner.

e) Reimbursement:

Deadline

- The repayment period for each credit is fixed at the time of its approval on the basis of the credit assessment and the specific conditions. The maximum duration of the repayment period will be 36 months.
- The capital is to be repaid in equal and successive instalments of capital and interest according to the repayment plan established between CGC and the client, taking into account the specific characteristics of each activity;
- A grace period of 90 to 180 days may be granted in relation to the development of Agriculture and Animal Husbandry activities, however interest will be paid monthly during the grace period;
- The applicant may, at any time and at his/her own discretion, settle the balance without penalty.

Fine for late repayment

- Default interest of 50CVE will be charged for each day of delay up to a maximum of 2,000,00 for

loans not paid on their due date;

- In cases of force majeure duly proven, foreseeing a delay in the payment of the instalment, the client should inform the CGC, in the most convenient way, justifying the reasons for the delay so that the Committee can establish the measures to be taken;

- The following cases are considered for exemption from interest on arrears:

- Sickness or Death of a family member in a straight line or residents under the same roof;
- Accidents;
- Assaults;
- Natural disasters.

11.4. Monitoring, Control and Recovery of Credits

One way to avoid misuse of credits granted by customers and on the other hand to prevent situations of default, is monitoring and support.

Monitoring should be dynamic, educational, preventive and through periodic and regular visits. Through the monitoring visits it is possible to prevent and anticipate management situations and adopt measures to safeguard the Fund.

12. SUPPORT ATTACHMENTS

ANNEX 1 - Formal letter of application for a credit

To the Chairman of the Community Management Committee

Saint Vincent

_____, _____ From _____ / _____

SUBJECT: Loan application

I, the undersigned, resident in _____, bearer of BI/CNI No. _____, have come to request and thank you for granting me a loan of _____ \$ _____ (_____), for the activity of _____.

For any contact regarding this application, I would appreciate it if the following contacts were used:

Home: _____

Cel.: _____ Other: _____

In the event of a positive reply, I would appreciate it if the following account number were used to deposit the requested amount:

Account Number: _____

Name of the Bank: _____

Looking forward a favourable response, I would like to thank you and thank you for your time.

Signed

ANNEX 2 - Application Form (simplified model with necessary elements)

Formulario de Candidatura									
Agente:	DATA ____/____/____ N ° PROCESSO ____/____/____								
NOME DO CLIENTE									
ALCUNHA					DATA NASCIMENTO ____/____/____				
BILHETE DE IDENTIDADE					NACIONALIDADE ____				
ESTADO CIVIL	Casado <input type="checkbox"/>	Solteiro <input type="checkbox"/>	Viuvo <input type="checkbox"/>	Divorciado <input type="checkbox"/>	Junto <input type="checkbox"/>				
NOME DO CONJUGE					TEMPO DE RESIDENCIA ____				
MORADA									
CONCELHO					ILHA ____				
TELEFONE MÓVEL					TELEFONE TRABALHO ____				
CONDIÇÃO DA RESIDENCIA	Propria <input type="checkbox"/>	Alugada <input type="checkbox"/>	De familiares <input type="checkbox"/>	Outros <input type="checkbox"/>					
NIVEL DE ESCOLARIDADE	Analfabeto <input type="checkbox"/>	Primaria <input type="checkbox"/>	Secundaria <input type="checkbox"/>	Profissional <input type="checkbox"/>	Superior <input type="checkbox"/>				
DADOS DO FUNDO									
ACTIVIDADE DESENVOLVIDA					DATA INICIOU ____				
ENDEREÇO DA UNIDADE									
DADOS DE SOLICITAÇÃO									
VALOR SOLICITADO			ECV	QUANTO PODE PAGAR					
ASSINATURA DO BENEFICIARIO: _____									
PLANO DE APLICAÇÃO DO EMPRÉSTIMO									
PLANO DE COMPRAS MENSAL				PLANO DE VENDAS MENSAL (lucro)					
Principais produtos	Quant	V. Unt	Valor Total	Principais produtos	Quant	V. Unit	Total		
1				1					
2				2					
3				3					
4				4					
5				5					
Outros				Outros					
TOTAL COMPRAS (a)				TOTAL VENDAS (b)					
Lucro Líquido (b-a)									

OBSERVAÇÕES DO SECRETARIO				
Parecer do secretario	Despacho do Comité			
	Autorizado o financiamento nas seguintes condições:			
	Montante: _____			
	Taxa de Juro: _____			
	Comissão: _____ % do capital individual			
	Garantia: _____			
	Reembolso: _____ prestações iguais de capital e _____ juro no valor de _____			
	cada com inicio _____ mês após o desembolso dos fundos			
	_____ de _____ de _____			

ANNEX 3 - Reimbursement Simulation Plan

	Numero empréstimo:	Comissão:		Beneficiário:	
Juros p/mês: 1,5		Prestações: 10			
Data Desembolso:		Doador:		secretário:	
Capital:					
Calendario de Reembolso - Situação da dívida					
Capital Empréstado	Numeros de prestação	Prestação Mensal	total d juros mensal (tx. 1,5%)	Total do pagamento	
20000,00	5	4000,00	300,00	4300,00	21500
30000,00	5	6000,00	450,00	6450,00	32250
40000,00	8	5000,00	600,00	5600,00	44800
50000,00	15	3333,33	750,00	4083,33	61250
60000,00	18	3333,33	900,00	4233,33	76200
70000,00	15	4666,67	1050,00	5716,67	85750
80000,00	20	4000,00	1200,00	5200,00	104000
90000,00	17	5294,12	1350,00	6644,12	112950
100000,00	22	4545,45	1500,00	6045,45	133000
110000,00	20	5500,00	1650,00	7150,00	143000
170000,00	25	6800,00	2550,00	9350,00	233750
180000,00	28	6428,57	2700,00	9128,57	255600
190000,00	30	6333,33	2850,00	9183,33	275500
200000,00	35	5714,29	3000,00	8714,29	305000
1300000,00		70949,10	20850,00	91799,10	1884550

ANEXO 4- Relatório de acompanhamento no terreno

RELATÓRIO DE ACOMPANHAMENTO NO TERRENO			
Data:			
Agente de terreno:			
Ilha:			
Concelho(s):			
Zona(s) Visita (s):			
Nome Cliente	S. Pagamento	Nº Contacto	Motivo da Visita
<u>Observações importantes</u>			
Problemas com Clientes			
Ocorrencias verificadas na Zona e outras Observações Importantes			



ANNEX 5- Model Contract

CONTRACT

AUTHORGANTS:

FIRST: **Association**..... , based in City of..... , with the NIF , in this act represented by its President and, **Mr. /a** , hereinafter designated as First Grantor,

and

SECOND: , Civil Status, Profession , native of the parish of, bearer of ID/CNI No ... , with the NIF ... , and resident in , hereinafter referred to as Second Grantor.

This contract is concluded between the First and Second Grantor and is governed by the following clauses:

1ST CLAUSE

MORABI grants the Second Grantor support to AGR in the..... amount of ...

2ND CLAUSE

The support granted is intended to finance should be used in accordance with the terms defined in this Project.

Support granted for purposes other than those established in the Project is prohibited.

3RD CLAUSE

The refund period is ... months non-extendable, except in cases of force majeure duly proven.

4TH CLAUSE

The interest rate is ...% per month.....

5TH CLAUSE

The loan will be repaid, according to the established plan, in equal and successive monthly instalments of and maturing the 1st instalment..... after the disbursement of the support.

6TH CLAUSE

The returns referred to in clause 4 shall be made by the Second Grantor through a deposit in the bank account of and the proof of deposits shall be delivered to the delegation of MORABI upon receipt.

7TH CLAUSE

The goods acquired under this agreement are the property of CMF until the credit granted is repaid in full.....

8TH CLAUSE

The Second Grantor undertakes to provide MORABI and any project..... representative appointed for this purpose with all information on its activity whenever requested.

In _____, _____ of 2020

The First Grantor

The Second Grantor

ANNEX 6- Model Receipt

I RECEIVED	
	NO. ____/____
	_____ \$00
<p>I have received from _____, the amount of ____\$00 (.....), concerning the reimbursement instalment of the month of _____ the year _____.</p> <p style="text-align: center; margin-top: 20px;">_____ of ____ 20____.</p>	
I received	I delivered
_____	_____

ANNEX 7 - Monthly Report Model

MÊS DE ____/____

Entidade Responsável	COMISSÃO DE GESTÃO COMUNITÁRIA
Financiador	UN-Habitat
Projetos recebidos (N.º do projeto, data de entrega, área do projeto, nome do proponente e valor solicitado)	Foram recebidos ____ projetos:
Data da realização das avaliações	Dia ____
Local da Realização	
Pessoas Responsáveis pela Avaliação dos projetos	
Projetos aprovados (N.º do projeto, área do projeto, nome do proponente e valor concedido)	Na sessão do dia ____ foram aprovados os seguintes projetos
Projetos não aprovados (N.º do projeto, área do projeto, nome do proponente e justificação da não aprovação)	Na sessão do dia ____ não foram aprovados os seguintes:
Conclusão	

Data _____

Assinatura do Presidente da CGC

ANNEX 8 - Model Bank Sheet

FICHA DE BANCO

Micro-Empresa: _____

Banco: _____

N.º de Conta: _____

Data: ____/____/____

N.º de Doc.	Descrição Transporte	Entrada	Saida

A TRANSPORTAR		
---------------	--	--

TOTAIS		
--------	--	--

Saldo Anterior		
----------------	--	--

Saldo Seguinte		
----------------	--	--

Elaborado por:

Conferido por:

Data ____/____/____

Data ____/____/____



ANNEX 9 - Model Minutes

ACTA NO. ____/____

On ... day of the month of.....two thousand and at in , the Community Management Committee, constituted especially for the allocation of CMF (Community Managed Funds Managed), met in session for the appraisal and selection of Projects, with..... people present, to deliberate on the following agenda:

Point one: Appreciation and selection of _____ projects for CMF assignment.

The members of the CMC were present: the President _____ , the Vice President , the _____Treasurer_____, the Secretary _____

The session was opened by the President of the CGC and the following projects were presented:

-Project No. _____ , which was received on the day _____belonging to _____

-Project No. _____ , which was received on the day _____belonging to _____

It was decided that the following projects will be approved for CMF assignment:

-Project No. _____ , belonging to _____, will be assigned the value of _____.

-Project No. _____ , belonging to _____, will be assigned the value of _____.

The following projects were not approved:

-Project No. _____ , belonging to _____, because

-Project No. _____ , belonging to _____, because

There being no further business to discuss, the chairman of the committee concluded the session at which these minutes were drawn up and signed by all those present.

Saint Vincentof of two thousand and

Community Management Committee:

