



Sabu Help Funding Contract and Guidelines

Sabu Help is charitable nonprofit organization that is dedicated to helping rural poor people help themselves, finding ways to produce food, earn an income, and raise healthy families in Ghana and other developing countries.

Sabu Help's idea is to help the poor to help themselves by offering financial opportunities for them to work, create self-employment, and utilize idle time. Our strategy is to give financial support to the poor to invest in their community resources and productive businesses that are available and beneficial to them.

Sabu Help's vision is to provide the means in which to combat persistent poverty and transform lives in developing countries. We envision the implementation of our programs/projects at the family level will lead to expand to the economy of the whole community. This will be accomplished through education, both formal and vocational, financial assistance and the business skills to manage their lives.

Sabu Help's mission is to create opportunities for those living in persistent poverty to help themselves by providing financial assistance, business skills, and vocational training to achieve a better standard of living.

Funding Procedure Requirement -How Sabu Help Works

1. **Group must consist of ten people, five men and five women.**
2. **The group must open a bank account and make monthly contributions into the account.**
3. **The group must pick out the business and write a business plan including a budget and strategy and submit it to Sabu Help.**
4. **Sabu Help reviews the business plans and reserves the right to give suggestions and recommendations as to whether the business plan is lucrative, beneficial to the community, and to the environment.**
5. **If the business plan is approved, funds are transferred into the group account.**
6. **The group must meet monthly to report and give an update on the progress of the individual businesses as well as the group's success as a whole.**
7. **The group's leaders must report to the Field Director of the progress of the group.**
8. **The field Director serves as a communication link between the group and Sabu Help.**
9. **Group is required to pay back the funds after harvest within a three (3) year period of time.**

Sabu Help Funding Application Form

Name of Group _____

Address _____

Country/Provence _____ Region _____

Group Leader Name _____ Signature/Finger Print _____ Date _____

Please fill out the table below. List the names of membership in the group. Members must sign or thumbprint in the fifth column in the table below.

Names of Group Membership

PLEASE WRITE LEGIBLY

First Name	Last Name	Gender	House #	Signature/Finger Print

Sabu Help Use Only

Date Received _____ Date Approved _____

President Name _____ Signature _____ Date _____

Board Member Name _____ Signature _____ Date: _____

Date Approved by Board _____

Sabu Help has the following basic expectations for all Clients and Groups that seek funding. Please check off all expectations the individual and group are willing to commit to.

Agreement and Expectation of the Groups

The individual and groups who seek funding must agree to the following agreement and expectations:

_____ Must prepare a business plan and budget proposal for all funding requests. Proposals must include all businesses the group will conduct. You must include in your proposal dates or approximate month of market times, or times when your group will be selling surplus for profit. This will help determine the loan repayment schedule. Money will not be loaned out without a repayment schedule in place. You must demonstrate in your proposal how you will determine surplus of a product for market. For example, if you are farming you must tell us how much food will be needed out of your crop for feeding your family, how much will be left over for replanting the following growing season, and how much will be left for selling at market.

_____ Must invest in a self sustainable business; The business must be capable of making a profit after your personal subsistence needs are met. Therefore, you must produce surplus food for selling at market and for replanting the following growing season. Animals must be bred and cared for at a reasonable rate to reduce mortality rates and improve stock for better value at market. Surplus animals must be sold in order to help payback the original loan. Textiles must be produced at a reasonable rate in order to have enough for a good profit at market time.

_____ Must support their group and the project goal of building sustainable businesses. You must help the individual members of your group to make their business successful. For example, helping each other at peak work times such as harvest, with the birthing of new livestock, getting textiles to market, etc.

_____ Group and individual must be responsible for all individual success and failure. If you have time to spare with your business but a group member is struggling to get work done, it is your responsibility to help them get caught up. If they are unable to make their individual business successful and do not produce profit, you will become responsible for their share of the loan as well. Teamwork will keep the burden of the loan minimal for the individual.

_____ Each individual must make a monthly contribution into the group bank account and maintain the account. This will help reduce the burden of coming up with your loan payments in a lump sum when they come due.

_____ The group must pay back 100 % of the original funding amount received from Sabu Help within three 3 years using the funds collected monthly in their joint savings account. No interest will be charged for the original amount of the loan. Payback will consist of 17% of the original amount the first year, 35 % of the original amount the second year, and the remaining 48% of the original amount the third year. Farming loans will come due according to this three year scale after the time of harvest and surplus food can be taken to market. Loans for animal husbandry come due on a three year loan after the birthing season and animals can be taken to market. Textile loans must be repaid on the three year loan schedule following the major seasonal market times. Groups that choose to do one or more of these businesses will have to set up a specific time with Sabu Help that will allow all the different industries to reach market.

_____ In case of crop failure, loss of herds, natural disasters, etc. Clients must notify Sabu Help immediately for instruction.

We _____ have read and understand the agreement, expectations and responsibilities and will fulfill these to the best of our ability.

First Name	Signature/Finger Print

After completion, Group, Individual and Field Director should discuss these expectations. This then becomes the “agreement” for the Individual and Group responsibilities.