

BUSINESS AND ENTREPRENEURSHIP SUPPORT TANZANIA (BEST)

Annual report 2009

Introduction

Business and Entrepreneurship Support Tanzania (BEST) is a registered non-governmental organization working in Arusha region since 2001. The organization has a vision of... A community empowered to manage economic and social development activities sustainably.

During the year BEST went on implementing the project on War Against Poverty (WAP) a three year project that started July 2008. The project is expected to end in June 2011. The project aims at implementing one of the millennium development goal of eradicating extreme poverty and hunger by addressing poverty at household level.

The constituency of the project implementation is Meru, Arusha Rural and Arusha Urban (Municipal) districts. The activities were conducted in various Wards and to specific villages as follows below: The core activities are:

1. PROVISION OF BUSINESS MANAGEMENT SKILLS (BMS)

The following tables show the business management training conducted per site.

(i) Provision of business management skills

Arusha Rural District

District	Ward	Village/site	Males	Females	Total
Arusha Rural	Ilkiding'a	Ilkiding'a	36	31	67
Arusha Rural	Mlangarini	Mlangarini	12	12	24
Arusha Rural	Mateves	Lemugur	15	11	26
Arusha Rural	Mateves	Ngorbob	3	8	11
Arusha Rural	Mateves	Ngaramtoni ya chini	17	1	18
Arusha Rural	Kiranyi	Olosiva	0	40	40
Arusha Rural	Ilkiding'a	Oltulelei (Moivo)	2	28	30
Arusha Rural	Olkokola	Lemanyatta	0	16	16
Arusha Rural	Moshono	Moivaro	39	21	60
Arusha Rural	Moshono	Moshono	14	42	56
TOTAL			138	210	348

**(ii) Provision of business management skills
Arusha Urban District**

District	Ward	Village/site	Males	Females	Total
Arusha Municipal	Sokon 1	Mrombo	5	25	30
Arusha Municipal	Terat	Mkonoo	6	10	16
Total			11	35	46

**(iii) Provision of business management skills
Meru District**

District	Ward	Village/site	Males	Females	Total
Meru District	Usa River	Magadini	1	29	30
Meru District	Usa River	Gaboni	2	16	18
Meru District	Usa River	Mlima Sioni	2	11	13
Total			5	56	61

Business management trainings were provided to a group in its localities to avoid client's transportation costs. The five days training cover specific areas of Business idea generation. Entrepreneurs are oriented on the process of generating business and come up with viable business idea.

Clients are further trained on development of business plan. The micro- entrepreneurs prepare the business plan in a simple way that enabled them to follow during implementation.

Micro-entrepreneurs are taught on how to prepare and keep business records. So they learn simple book keeping that enabled them to understand and trace their businesses. The records tells them the position of their business whether in profit or loss. It is easy to trace the trend of the business if the business records are available.

Micro-entrepreneurs are taught on marketing and marketing skills. This is important because the core issue of a business is to sell the product. So the micro-entrepreneurs need to be capacitated with market research so that they produce according to the market needs. With market research they acquire skills on finding new market for the products required in a specific period.

Costing and pricing is very essential because here is a point entrepreneurs need identify the break even point so as to make profit. Most of the micro-entrepreneurs are interested in this session because it makes them understand how to cost expenses and recover them

through the sales. Without knowledge of pricing and costing entrepreneurs may end up making unnecessary loss.

Outcome from the training

455 clients were trained. The trained entrepreneurs are able to keep business records hence distinguish profit and loss. They are able to find sources of loss or profit. With that knowledge they become more entrepreneurial due to exploration, becoming opportunists, taking and minimizing risks relating to businesses.

From the trainings the entrepreneurs could see the opportunities rather than what they were used to do. Few entrepreneurs have decided to change their current micro businesses to new profitable ones. That originated from the knowledge and skills gained. They are now managing and exploring profitable businesses that give returns on short period.

Challenges from the training

Few entrepreneurs cannot read and write thus cannot keep records. From the fact that they cannot keep business records, supervisory vs advisory services are given by simply looking at the trend of the business growth. Those who cannot read and write are advised to ask their children to write on behalf. Also they are advised to attend adult learning classes to learn how to read and write.

2. DISSEMINATION OF INCOME GENERATING ACTIVITIES

The dissemination of information regarding five identified income generating activities in 2008 was done in January 2009. The five identified IGAs were:

- Rosella cultivation
- Home Incubators for hutching chicken
- Solar cook it
- Jatropha cultivation
- Preparation and selling of local manure

The identified income generation activities were found suitable and profitable for entrepreneurs in Arusha region where climate is good and also a tourist place. Arusha is a growing and expanding city which has a lot of interactions and hence explores the business opportunity. **Rosella** is a product with multiple uses, so by engaging in cultivating Rosella entrepreneur will earn profit. Rosella is used for dietary supplements that contain vitamin A, B and C.

Incubator for hutching chicken was also found useful and profitable due to the high demand of local chicken in Arusha town and suburb area. Many people are now shifting to local chicken due to its natural flavor. Application of hutching chicken using local chicken cannot meet the high demand of local chicken. Hence call for local incubators that are efficient and less expensive. Local incubators can hatch 72 -100 chicks.

Solar cook: Since people are entrepreneurs with a lot to do need less time to cook at the same time conserve the environment. Economically solar cook it is efficient and manageable. It takes less time to cook. While cooking using solar cook, a woman/man can continue doing other things. Using solar cook it makes the food to remain with all nutrients thus highly recommendable for rural people who use charcoal and firewood for cooking.

Jatropha cultivation was also found to be useful because it can be used for many purposes. The jatropha oil is used for fuel. Rural people can cultivate jatropha and use the oil for lighting and cooking, by doing so the rate of cutting and falling trees for firewood will be minimized. For that reason this IGA is also economical for micro-entrepreneurs.

Preparation and selling of local **manure** is another IGA that is coming up due to the expansion of the Arusha city. Many people are planting vegetables and flowers in their small plots. The plants need manure. Due to high demand of manure not many people are aware of the demand. Thus preparation and selling of manure is a growing business for micro-entrepreneurs with enough space for preparation.

The dissemination and training sessions regarding the 5 identified IGAs was done at Arusha Rural and Urban Districts as indicated in the table below:

District	Village	Females participants	Male participants	Total participants
Arusha Rural	Ilkiding'a	45	58	103
	Mlangarini	58	19	77
Urusha Municipal	Terat	15	18	33
Total		118	95	213

3. GENDER TRAINING

Gender and Development is as well important since the project is addressing poverty at a household level. The topic highlights to the family the roles of father and mother in the house/family. Through gender training the entrepreneurs are trained on how to make strategies that will enable them to develop, manage and sustain their daily expenses covering the most important issues such as food, shelter, medical care, proper clothing and schooling for their children. Gender trainings is incorporated and conducted simultaneously with the business management training.

Outcome form gender training

Families are living happily when they have reliable income. From the trained clients who proved to increase their income are considered to be financially powerful. This is proved

due to contributions of cash in household issues. In the beginning women could be seen as housewives who could obey orders from their husbands and were considered to be marginalized. Those could wait for their husbands to solve all household issues especially those involved cash. After training and access to micro loans they are now in a position of making decisions regarding their businesses.

Women have proved to be committed to the family matters. That was observed during the supervisory visit where we could find that most women are spending their profit to buy households items. Moreover, women make plan for fulfilling and meeting the expenses of their children in terms of food, clothes, medical, school uniform, books and stationeries. For those who are renting are making plans of building their own houses.

Group solidarity was improved among the women. Women groups meet weekly to discuss issues regarding their own development not only on business issues. To that extent women are helping each other. They share information and also put strategies on how better they can improve their developmental activities.

From those facts, women who were voiceless are given opportunity to air their views in public.

4. TRAINING OF HIV/AIDS AND ENVIRONMENTAL CONSERVATION

The two days training per site in Usa-river Ward regarding the HIV/AIDS and Environmental Conservation was conducted to the already trained clients. The training was conducted to the poorest of the poor who were considered to be at risk compared to other groups. Already in that group there are people living with HIV. So by exposing them to the subject they came to understand the main cause of HIV/AIDS disease.

The environmental issues were also introduced to ensure the conservation of environment while conducting business activities.

The table below indicates the number of participants attended integrative training on HIV/AIDS and Environmental conservation in Usa River Ward Meru District

Village/site	Males	Females	Total
Mlima Sioni	7	13	20
Magadini	2	41	43
Total	9	54	63

5. PROVISION OF MICRO-CREDIT

The loans are given on condition that the borrower should first undergo the training offered by BEST. The trained clients are supported by small micro loans that boost their small working capital. The loans are given in group of five to seven each. The micro-entrepreneurs are careful in selecting group members so as to avoid conflicts that may arise due to poor selection.

The loans are given in successive three rounds starting from the lowest to the maximum where clients are considered to be matured. Once clients reach bar, they are advised to approach financial institutions where they receive bigger loans. BEST has good contact and have been referring her graduate clients to Akiba Commercial bank for further support.

Loans are given to both males and females. Loans are given in accordance to the business need. Business needs is key and most important because it is the business which borrow and not individual. Loans are given in group and counted as a single loan. Within that loan every person is given the amount asked for. The repayment is done on monthly bases. The group collects their repayment and bank them then bring receipt to the office for journal entries.

In year 2009, **37** groups were furnished with loan amounting to **61,500,000.00** Tshs. The average loan per group was 1.5million Tshs per first round while per second round was 2.02 millions Tshs. See the table below:

(a) (i) Arusha Rural District first round

No	Name of group	District	Location of the group per Ward/village	Amount given in the first loan	Duration of the loan
1.	Enaboishu	Arusha Rural	Nduruma	1,500,000	6 months
2.	Uamsho	Arusha Rural	Ilkiding'a	1,500,000	6 months
3.	Tobokeye	Arusha Rural	Nduruma	1,500,000	6 months
4.	Matudumnye	Arusha Rural	Nduruma	1,500,000	6 months
5.	Barak Maji Moto	Arusha Rural	Nduruma	1,500,000	6 months
6.	Tumaini Maji Moto	Arusha Rural	Nduruma	1,500,000	6 months
7.	Upendo Maji Moto	Arusha Rural	Nduruma	1,500,000	6 months
8.	Juhudi	Arusha Rural	Ilkiding'a	1,500,000	6 months
9.	Amani kwa Idd	Arusha Rural	Kirany	1,500,000	6 months
9.	Nuru	Arusha Rural	Kirany (Olosiva)	1,800,000	6 months
10.	Mkombozi	Arusha Rural	Nduruma	1,500,000	6 months
	Total loan given in the first round Arusha rural			15,300,000/=	

(ii) Arusha Rural Second round

No	Name of group	District	Location of the group per Ward/village	Amount given in the second round	Duration of the loan
1.	Amani	Arusha Rural	Moshono	2,500,000	12 months
2.	Labella	Arusha Rural	Moshono	2,000,000	12 months
3.	Mkombozi	Arusha Rural	Nduruma	2,000,000	12 months
4.	Enaboishu	Arusha Rural	Nduruma	2,300,000	12 months
5.	Uamsho	Arusha Rural	Ilkiding'a	2,500,000	12 months
	Total loan given in the second round			11,300,000	

(b) (i) Arusha Municipal first round

No	Name of group	District	Location of the group per Ward	Amount given in the first loan	Duration of the loan
1.	Changamkeni	Arusha Urban	Themi	1,200,000	6 months
2.	Uchumi	Arusha Urban	Elerai	1,900,000	6 months
3.	Tumaini	Arusha Urban	Terat	1,500,000	6 months
4.	Olduvai	Arusha Urban	Terat	1,500,000	6 months
5.	Nanaro	Arusha Urban	Terat	1,500,000	6 months
6.	Tumaini njiro	Arusha Urban	Themi Mashariki	1,500,000	6 months
7.	Sekao	Arusha Urban	Kimandolu	1,500,000	6 months
8.	Kiti moto	Arusha Urban	Lemara	1,500,000	6 months
	Total loan given in the first round Arusha Municipal			12,100,000/=	

(ii) Arusha Municipal second round

No	Name of group	District	Location of the group per Ward	Amount given in the second round	Duration of the loan
1.	Agape	Arusha Urban	Elerai	2,500,000	12 months
2.	Upendo	Arusha Urban	Oloirien	2,200,000	12 months
3.	Baraka women	Arusha Urban	Baraa	1,500,000	12 months
4.	Muungano	Arusha Urban	Elerai	2,000,000	12 months
5.	Sayuni	Arusha Urban	Elerai	2,200,000	12 months
6.	Shalom	Arusha Urban	Elerai	2,000,000	12 months
7.	Uchumi	Arusha Urban	Elerai	2,500,000	12 months
8.	Chawaku	Arusha Urban	Themi mashariki	2,100,000	
9.	Hope	Arusha Urban	Elerai	2,000,000	12 months
	Total loan given in the second round Arusha Municipal			17,000,000=	

(c) Meru District first round

No	Name of group	District	Location of the group per Ward	Amount given in the first loan	Duration of the loan
1.	Mamire best	Meru	Usa River	1,500,000	6 Months
2.	Msimamo	Meru	Usa River	1,300,000	6 Months
3.	Jua kali	Meru	Usa River	1,500,000	6 Months
4.	Nshupu jua kali	Meru	Usa River	1,500,000	6 Months
	Total loan given in the first round Meru District			5,800,000/=	

Repayment rate is 94%. The repayment rate could not be 100% due to the following reasons:

- Drought condition could not allow cultivation of good as planned hence low yields and hunger in many areas.
- Poor condition of entrepreneurs as well as buyers due to lack of cash
- Some of entrepreneurs could lend their products to consumers hopping to receiving cash after few days something was not fulfilled on agreed time due to inadequate fund.

- World economic crises that could not enable movements of goods from one area to another.

Challenges facing micro-credit:

There is high expectation among the trained clients to obtain bigger loans from BEST soon after training. It has been a challenge for BEST to offer bigger loan to micro-entrepreneurs who have no experience in handling loan. For that reason micro entrepreneurs are asked to group themselves for easy accessibility and management of their businesses. Group's members serve as collaterals since they have no presentable collateral. Failure of a member to repay the loan the burden falls to the whole group. So it is the responsibility of each group member to ensure every one is doing the right thing at the right time to avoid losing monies through penalties which could be avoidable.

It has been a problem to get the right people with the same characters to form groups. Sometimes the groups were broken before completing the first cycle due to differing in characters besides that group dynamics are taught before the formation of the groups. Disintegration of groups make follow-up of loans to become difficult as BEST need to reschedule repayment from group to individual. However, although there are minor problems, the borrowers are tasked to repay the remained loan.

The target is to serve the micro-entrepreneurs. Sometimes there are people who do not fall in the target group. Those untargeted people penetrate and convince the target group to enroll them for the purpose of accessing loan from BEST. This creates a problem during the business assessment where they are rejected due to unfitness. That creates a complaint that BEST is not fair in judging, but the issue remains that not every one will benefit if is not in line with the target group.

6. PROVISION OF FOLLOW-UP AND BUSINESS ADVISORY SERVICE

Soon after the training the clients are visited at their sites to see how they are applying the skills acquired. In case of the problem in applying the skills they are advised on how better they can perform through the skills gained. For those received loans they are advised on loan application so that they make profit and able to repay the loan. That avoid the tendency of diverging the borrowed money to other purposes and hence burden to repay. During the year 255 clients were visited for business advisory services.

7. FOOD PROCESSING

Food processors were visited for routine business advisory services. The processors were not doing well due to prolonged drought that hindered the growth and flourish of food products. For that matter processors dealing with milk, tomato jam, tomato sauce, mango pickle and nutritious flour were producing very little. To some extent peanut butter producers were reluctant to produce due to unreliable and expensiveness of groundnuts.

8. FIGHTING POVERTY (FIPO)

Fighting poverty (FIPO) is a one year project started in July 2009 to June 2010. The project was identified by the stakeholders at Meru District in Arusha Region. The project is addressing the poorest of the poor people. The poorest of the poor are people living under the extreme poverty who cannot afford three balanced meals per day. They depend on casual labour which is not reliable.

The project started in August 2009 by identifying 200 poorest of the poor people who will be served by the project. The identified poorest of the poor are living in poor housing. Their nutritional status is also poor. They do not afford balanced diet. The project is being implemented in Usa River village at Magadini, Mlima Sioni and Kisambare sub- villages.

Eighty percent of identified clients are women. Of the identified poorest women are widow and few having children without having reliable husbands to take care of them. Only few have husbands who are also poor.

The project activities that have taken place are the identification, sensitization, provision of business management training, giving seed capital and close supervision. Each activity has a specific process to fulfill for smooth implementation as stipulated item (a) to (f).

(a) Identification of the target group.

The exercise was done jointly by the village leadership and community at large. Village leaders are familiar with their people so it was easy to know who will benefit from the project. Also the community could easily point poorer person among themselves. Home visiting was done by the team of BEST staff and village leadership. The purpose of the visit was to verify the situation of the person to be enrolled to the program through validating the set criteria by BEST. The purpose of setting the criteria was to certify that the people enrolled are those earmarked by the project.

The following criteria were set forward:

1. Poorest person must have dependants and those dependants have no source of income.
2. A person must be motivated and ready to learn entrepreneurship skills
3. A person that do not possess farm to cultivate and live in poor house
4. A person who can initiate and conduct income generating activities
5. A person ready to work close under the supervision of BEST and village leadership.

(b) Conducting sensitization seminars

Sensitization seminars were conducted to the group of 70 people in the first six months. A three days seminar was conducted to the identified group to make them aware of the problem and what it means to be poorest of the poor. Through role play sessions participants managed to brainstorm ways of getting out of extreme poverty.

(c) Conducting business management training

5 days business management training was conducted to 70 poorest people. The training enabled them to design the business plans which were then forwarded to BEST for funding. The business plans were scrutinized by BEST staff to ensure their applicability and suitability.

(d) Offering grant support to identified micro-businesses

The plans were put into business through (grant) funding support from the project. Already 50 clients received seed grants to start up micro business and agribusinesses. Others are still working on their business plans.

(e) Follow-up and supervision of the poorest people

Close follow-up/supervision of the project is done by BEST and village leadership to ensure that the businesses are taking off and progressing well. During this period supervisory visit was done closely to a minimum of thrice per person served under this project at this reporting period.

(f) Provision of training on cross-cutting issues

BEST conducted training on HIV/AIDS to the groups. The training highlighted the poorest people on the cause and means of transmission of the disease. It was very interesting as those people were not well informed of this killer disease.

Environmental conservation and income generating activities focusing on agribusiness was also taught to these groups. This was taught to make sure these growing up micro-entrepreneurs conserve the environment while they are making their micro-businesses.

During this reporting period there is great achievement among the poorest people. The poorest people who engaged in rice farming are harvesting. For those engaged in rice farming, there is noticeable change of having stored food in their poor houses something they never thought.

9. BEST CAPACITY BUILDING

BEST staff attended various short courses and meeting in year 2009. Such courses includes: *Public Expenditure Tracking System (PETS)*. The training involved Government Civil Servants who were the District planners, the Hon Councilors and civil societies. The course was important as it highlighted the participants their role in contributing to District budget and watch the expenditures. Hon Councilors and civil societies are considered to be close to the community and hence are the useful group to advice and present community problems to the village, ward and the district leadership.

Entrepreneurship short course

The course was organized by Sokoine University and it enrolled participants dealing with entrepreneurship training all over the country. The course strengthened the skills and knowledge of BEST staff in delivering entrepreneurship trainings to her clients.

Additional building: BEST managed to erect the store building with two rooms in her existing plot. This building will help to store properties that were accumulating and occupying office space.

Establishment of BEST website

BEST has made available website where she can post her activities on line. The address for the website is www.best-tz.org. You may visit our website and give your recommendation using info@best-tz.org

10. FINANCES

During the year BEST obtained funds from CORDAID and MRDF to run and implement the project activities including office operational costs. The project budget foreseen before was not obtained due to world economic crises. Only CORDAID funds were obtained as planned. With MRDF funds were inadequate and hence BEST asked to present a budget equivalent to that of year 2008. For that reason BEST could not fulfill the plans put forward when the WAP Project was proposed. Some of activities were slashed out following the suggestion from Mr. Marlon a representative from CORDAID as there were no possibilities of securing additional funds in that particular period. Following those suggestions some of the activities were cut down. Locally raised funds from the General Fund Account and Interest generated from the loan fund were also used by the projects activities as well as operational costs.

Table representing Income and expenditure 2009

	CORDAID	MRDF	Loan Fund	General Fund	Total Fund
Funds received from	178,797,200.00	12,723,750.00	14,090,000.00	4,961,700.00	210,572,650.00
Total operational costs	35,914,600.00	6,804,900.00	100,000.00	1,090,000	43,909,500.00
Total Administrative costs	6,869,472.30	682,789.60	633,600.00	9,383,337.00	17,569,198.90
Total Personnel costs	57,399,174.20	4,646,400.00	15,000,000	28,318,304.00	105,363,878.20
Total Expenses	100,183,846.50	12,134,089.60	15,733,600.00	38,791,641.00	166,842,577.10

11. MEETINGS/FORUMS

BEST attended the 3 days forum organized by the Foundation for Civil Society held in Dar-es Salaam. The forum was attended by 330 Tanzania civil societies who proved to be the best community actors. The main theme for the forum was on the citizen participation in the implementation of MKUKUTA/MKUZA. The forum addressed several issues regarding the implementation of MKUKUTA/MKUZA. The principal speakers were drawn from professionals, higher learning institutions as well as from government officials.

The forum was opened by Hon Ramadhan Shaaban- Minister of state Constitution Affairs Zanzaibar. His opening remarks highlighted on challenges that were faced during the implementation of MKUKUTA/MKUZA and argued COS to address them during their discussions. Those challenges included the extreme poverty besides efforts made by the government and argue CSO to come up with strategies of eradicating poverty from individual to national level. CSO have to see the means of improving human rights, the involvement of CSOs in the challenges that are facing local government. CSOs have to see and help the budget transparency and accountability.

The Hon Minister pointed out that, CSOs are recognized by their commitment of serving the marginalized people and they mobilize resources from various sources. So the CSOs have to be transparency as well. The topics discussed were:

Citizen participation in MKUKUTA/MKUZA implementation process; success and failures

The topic was discussed and the main concern is that communities were not well informed about the strategy. Although the strategy was good, the ideas were in the heads of leadership. When you look at TASAF where communities know their roles they real concentrate and work on their own priorities.

The role of citizen in Local Government reform in Tanzania

The Tanzanian citizens do not know their rights. So they need to be sensitized to take responsibilities of tasking local government to work for their developments. They need to be involved in initial plans and implementation. Village leadership especially the chairman should be aware that they are the top leader at their village and the village executive officers are employed to work with them. Village executive officers despite of being employed by the district council should obey orders from the village leadership. As of now since the village leadership is not aware of their hierarchy the village chairman seem to be under the village executive officers.

Household budget survey: How are they informing our socio-economic development plans?

The budget is made according to the survey undertaken which standardize the household economy. The survey indicates the extent of the poverty, what the common problems are

and how to cut across those problems. Although it is not possible to touch each household's problem/challenge the mean average is considered to be taken. Again there is problem because things like water, good education which is very critical is given low priority especially in the remote villages.

Education and training policy

In this area participants managed to discuss about the primary and secondary education that is offered to Tanzanians. The education does not reflect the environment in which the children will become self employed after the completion of their education. The issue of entrepreneurship to be compulsory was seen as the most important and possibly could be included in the curriculum to ensure self employment after the completion of their primary and secondary education.

Role of Civil Society in enhancing Civic education

It was found that civic education is critical to all Tanzanians. Very few Tanzanians including NGOs leadership are aware of their rights as stipulated in the constitution of the united republic of Tanzania. Without knowing their rights it means they can not ask them. It is the role of NGOs to educate mass about their constitution so that who ever want to argue can base the argument in the constitution. It was found that civic education be one of the cross cutting issue for all trainings as for HIV/AIDS.

Kilimo kwanza: what should be expected?

Kilimo kwanza is a concept that was established by the late Mwalimu Nyerere. There is nothing new. What is needed is to create enabling environment which will allow Tanzanian citizens to participate fully in the concept. What is seen right now is taking away the fertile soils from the citizens and give it to the so called WAWEKEZAJI without considering basic issues for the citizens like areas for agriculture, livestock keeping taking etc.

Strengthening Civil Society Sector capacity to contribute to the sustainable development and poverty reduction: what should be done?

The government and the Foundation for Civil Society was asked to continue supporting the civil societies to ensure their sustainability since they play a great role in the sustainable development and poverty reduction starting from the grass root level

Also BEST attended the meeting organized by Tanzanian Ministry of Industries and Trade. The agenda for the meeting was mainly concerned with strengthening the business environment for business people. Through discussions BEST could easily see the opportunities where her clients can be linked with. Those opportunities are exposed to entrepreneurs so that they can see the possibilities of engaging in several and profitable businesses.

Board meetings were carried out. Five board meetings that included the executive committees were held. The decisions made by the board were incorporated in the annual activities.

12. PLAN FOR YEAR 2010

BEST will continue implementing WAP, FIPO, and MICROCREDIT in year 2010. Program development and fundraising activities for the program will be conducted. It is anticipated that the new program of capacitating people living with HIV on entrepreneurship will be developed. The development and implementation of the program will help people living with HIV/AIDS earn income to sustain their lives and dependants.

BEST will extend her entrepreneurship services to Kilimanjaro region. The activities are planned to take off from March 2010. In the mean time preliminaries of introducing the services at HAI District has started.

Continuing securing support from other actors will be emphasized to strengthen BEST Programs. Networking will be strengthened among the local NGOs, CBOs, International NGOs and the Government.