

GRACE Charity (Förderverein Chipunga e.V.)

Postal address: Förderverein Chipunga e.V., Vordere Gasse 10, D-71254 Ditzingen, Germany / e-mail: info@foerderverein.chipunga.com
Managing committee: Dr. Jens Diedrich (president), Barbara Schwarz (vice president), Margarete Baeza (treasurer), Christoph Schwarz (secretary)



Chipunga Development Committee
c/o the Chairman Mr. Daniel Mthuti
CC: weltwaerts team (Eva & Timo)
P.O. Box 611 / Mzuzu

Dec. 18, 2016

MEMO: GRACE Management Committee Decisions on Various Requests

Dear CDC

The management team has discussed and decided on requests forwarded by CDC. Thank you very much for the escorting and helpful minutes of your last meeting at December 6th, 2016.

Credit requests for Mr. Daniel Mthuti and Ms. Annie Bandawe: Both applications on a loan of MKW 200'000 are supported. However, for both plans repayment must occur within 10 months. The backflow of total MKW 400'00 shall be taken into consideration in the CDC budget appraisal for 2016/2017. Individual MOUs are attached to this letter. Credit disbursement will be done by Bernhard Schwarz End of December, but not ahead of returning a signed MOU (snapshot) to us.

Self-Contribution of Ms. Madalitso Zangazanga: The desire expressed by Gideon Zangazanga on dropping the self-contribution for his daughter from 50% to 25% of the total fees at Mzuzu University will be followed. The drop will enter into effect not before the next semester. A new MOU ruling the change is attached to this letter.

Teacher Employment at Primary School: We follow the CDC advice on a petition submitted by Chipunga L.E.A School Stakeholders (signed by SMC, VDC, and Kayuni 2). GRACE will assist the community by compensating of 3 schoolteachers: Ms. Lusubilo Lweshu, Mr. Lovewell Mkandawile, and Mr. Elisa Chiumia will get MKW 45'000 per month over the next term (Jan-Apr 2017).

Decision on an extension shall be done in April after check of the participation by the community which is expected to be done in the manner described in their letter (help for living and eating). Individual MOUs are attached to this memo. Payment is going to start by End of January 2017.

School Feeding Stock Purchase: The proposed stock purchase of maize and soya (covering the next two terms) does make sense and will be supported. Money has been paid out by Bernhard Schwarz previously. Tracking of the purchase shall be done by Timo from the weltwaerts team.

You may note that not all submissions were discussed at this management meeting. Our next get-together is planned for January 6, 2017. We are looking forward to get your valued records till then. **Particularly concerning the new CDC structure, we do need your advice. We suppose a CDC widening will rise the communal responsibility and promotes the will to follow promised self-contribution measures. But we don't want to damage "responsibilities", or to set-up a "parallel structure". And we must avoid that any local family is determining/ruling the CDC body. However, farm employees should continue being significant with a 50% voting option.**

Best regards to the end of the year on behalf of the whole German Management Team,

Dr. Jens Diedrich
President GRACE charity

Attachments:

MOU Annie Bandawe / MOU Daniel Mthuti

MOU Madalitso Zangazanga

MOU Lusubilo Lweshu / MOU Lovewell Mkandawile / MOU Esau Chiumia

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Memorandum of Understanding (MOU) - LOAN AGREEMENT

Between GRACE / CDC [P.O. Box 611, Mzuzu] and Annie Bandawe [Teacher at Chipunga LEA School, P.O. Box 87, Chikwina], hereafter referred to as the Borrower.

Purpose: The intent of the agreement is to assist the Borrower in purchasing a laptop with an interest-free Micro-Credit.

Agreement: The Borrower will get the micro-credit amount of MKW 200'000. Pay-out shall be done on Dec. 31, 2016 by Bernhard Schwarz (written confirmation is required - see below). The Borrower agrees to pay back monthly, starting End of Jan. 2017 (MKW 10'000 per month).

Repayment of the loan must be accomplished by End of the month October 2017!

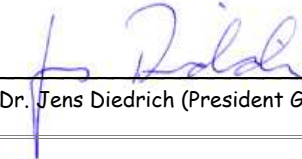
A snapshot of the signed MOU (including signatures of the successful money transfer) shall be forwarded to GRACE via Whatsapp fast.

Note: This MOU is based on a request of 8. November 2016 and on trust and mutual confidence.

We the undersigned, have agreed on the contents of this MOU

Signed _____
Annie Bandawe (borrower) _____
Date

Signed _____
Daniel Mthuti (CDC Chairperson) _____
Date

Signed  _____
Dr. Jens Diedrich (President GRACE Charity) _____
December 28, 2016
Date

VERIFICATION of the loan handing-over (MKW 200'000 in cash by Bernhard Schwarz on behalf of GRACE)

Signed _____
(Borrower) _____
Date

Signed _____
(CDC witness) _____
Date

DEPOSIT / REPAYMENT tracking (please fill-in regularly; in the last column the rolling total shall be entered)

Date (Day-Month-Year)	Amount paid (MKW)	Signature reciever (CDC)	Rolling total (MKW)
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		

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Memorandum of Understanding (MOU) - LOAN AGREEMENT

Between GRACE / CDC [P.O. Box 611, Mzuzu] and Daniel Mthuti [Employee at Chipunga Farms Ltd. and CDC Chairperson], hereafter referred to as **the Borrower**.

Purpose: The intent of the agreement is to aid **the Borrower** in running his business enterprise obligations as tobacco farmer and entrepreneur with an **interest-free Micro-Credit**.

Agreement: **The Borrower** will get the micro-credit amount of **MKW 200'000**. Pay-out shall be done on **Dec. 31, 2016** by **Bernhard Schwarz** (written confirmation is required - see below). **The Borrower** agrees to pay back monthly, starting End of Jan. 2017 (**MKW 10'000 per month**).

Repayment of the loan must be accomplished by End of the month October 2017!

A snapshot of the signed MOU (including signatures of the successful money transfer) shall be forwarded to **GRACE via Whatsapp fast**.

Note: This MOU is based on a request of 30. October 2016 and on trust and mutual confidence.

We the undersigned, have agreed on the contents of this MOU

Signed _____ Date _____
Daniel Mthuti (borrower)

Signed _____ Date _____
(CDC Representative / Except the Chairperson)

Signed  _____ Date December 28, 2016
Dr. Jens Diedrich (President GRACE Charity)

VERIFICATION of the loan handing-over (MKW 200'000 in cash by Bernhard Schwarz on behalf of GRACE)

Signed _____ Date _____
(Borrower)

Signed _____ Date _____
(CDC witness)

DEPOSIT / REPAYMENT tracking (please fill-in regularly; in the last column the rolling total shall be entered)

Date (Day-Month-Year)	Amount paid (MKW)	Signature reciever (CDC)	Rolling total (MKW)
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		
	10'000		

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Memorandum of Understanding (MOU) - MODIFICATION

Between GRACE Charity / CDC [P.O. Box 611, Mzuzu] and Ms. Madalitso Zangazanga [student at Mzuzu University (MZUNI) Private Bag 201, Luwingu, Mzuzu], hereafter cited as the Trainee.

Purpose: The deal is a support of the Trainees education to pursue the award of **BACHELOR OF LIBRARY AND INFO SCIENCE** at MZUNI.

Agreement: The Trainee will get a **new total gross assistance of Malawi Kwacha 595'000** over her lasting 3 years at MZUNI (first year was paid in full by the trainee). The support will split in 6 instalments (see addendum on costs calculation attached).

If not advised else, GRACE will pay into the online bank account of MZUNI. The Trainee should remind GRACE on payments in good time. Except the 1st semester (self-contribution was 50%) the **self-contribution is reduced to Malawi Kwacha 35'000 per semester** (= 70'000 per year; which is 25% of the tuition fee). The costs for boarding must be settled by the Trainee herself.

The Trainee agrees to **perform two teaching activities at Chipunga Primary School** every year (e.g. tuition classes with poor learners) covering 2 weeks of work. The Trainee must provide **two short reports** on his education progress to GRACE per year (mid & end year). It is expected that the Trainee communicates with GRACE by either e-mail, Facebook, or WhatsApp.

Clause: Payment can be stopped by GRACE at any time if the Trainee doesn't accomplish to the above given obligations. Decision on ruling an interruption or even stopping will be made by CDC.

We the undersigned, have agreed on the contents of this MOU **modification**.

Signed _____
Madalitso Zangazanga (student at Mzuzu University)

Date

Signed _____
(Community Representative, VH or VDC) - optional signature

Date

Signed _____
Daniel Mthuti (GRACE representative Malawi / CDC Chairman)

Date

Signed  _____
Dr. Jens Diedrich (President GRACE Charity)

December 28, 2016
Date

Confirmation of instalments by the depositor (Bernhard Schwarz) / tick box if pay-in slip has been forwarded

Year 2: 3 rd semester (MKW 70'000)	date & signature _____	<input type="checkbox"/>
4 th semester (MKW 105'000)	date & signature _____	<input type="checkbox"/>
Year 3: 5 th semester (MKW 105'000)	date & signature _____	<input type="checkbox"/>
6 th semester (MKW 105'000)	date & signature _____	<input type="checkbox"/>
Year 4: 7 th semester (MKW 105'000)	date & signature _____	<input type="checkbox"/>
8 th semester (MKW 105'000)	date & signature _____	<input type="checkbox"/>

No	Description	Year	Semester 1	Semester 2	Total /Year [MK]
1	Institutional Fee (lump sum)	2	140.000	140.000	280.000
Total Demand MZUNI			140.000	140.000	280.000
2	Madalitso's 50% (25% 2 nd sem)		70.000	35.000	105.000
Total Contribution Madalitso			70.000	35.000	105.000
3	GRACE 50% (75% 2 nd sem)		70.000	105.000	175.000
Total Contribution GRACE			70.000	105.000	175.000

The 2nd table will apply for all the following semesters (2 per year)

No	Description	Year	Semesters (3+4)	Semesters (4+5)	Total /Year [MK]
1	Institutional Fee (lump sum)	3+4	280.000	280.000	560.000
Total Demand MZUNI			280.000	280.000	560.000
2	Madalitso's 25%		70.000	70.000	140.000
Total Contribution Madalitso			70.000	70.000	140.000
3	GRACE 75%		210.000	210.000	420.000
Total Contribution GRACE			210.000	210.000	420.000

Accountant at Mzuzu University is Mr **NAME** / his cell is Cell #

Payment has to be done in cash / MCA shall give us a receipt as soon as they received the money

Mzuzu University

Private Bag 201

Luwinga

Mzuzu

Total Madalitso remaining 3 years	245.000
Total GRACE remaining 3 years	595.000
Madalitso contribution 50% in €	327 €
GRACE contribution 50% in €	793 €

Addendum to Madalitso's University Supportive Plan (MOU)

MOU MODIFICATION as of December 28, 2016

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Memorandum of Understanding (MOU) - PROLONGATION

Between GRACE / CDC [P.O. Box 611, MZ], Ms Lusobilo Lweshu [teaching at Chipunga Primary School], hereafter referred to as the Teacher, and the Community of Chipunga, hereafter referred to as the Community [represented by VH Kayuni2, SMC and PTA Chairpersons].

Purpose: The intent of the agreement is to keep the current high teaching quality at Chipunga Primary School by this transitory teaching employment (... alas Malawi government is failing).

Agreement: For additional 4 months (Jan-Apr 2017) the Teacher will get MKW 45'000 monthly (clause: if a regular employment starts, two-fold payments must be returned by the Teacher).

Community Part: The Community agrees to give regularly food support and accommodation to the teacher undersigned for the period of this MOU (economic value of MKW 15'000 monthly).

Clause: Payment can be stopped by CDC if the Teacher or the Community don't fulfill her/his obligations as mentioned above. Tracking and judgment of termination shall be made by CDC.


We the undersigned, have agreed on the contents of this MOU.

Signed _____
Lusobilo Lweshu (Temporary Teacher) _____
Date

Signed _____
Kayuni2 (Village Headman) _____
Date

Signed _____
(SMC Chairperson) & (PTA Chairperson) _____
Date

Signed _____
Daniel Mthuti (CDC Chairman) _____
Date

Signed  _____
Dr. Jens Diedrich (President GRACE Charity) _____
December 28, 2016
Date

The temporary teacher must sign the receipt of any instalment. Pay-out can start only if the MOU has been signed by ALL representatives above. Preferred date of payments shall be at the completion of every month.

1 st instalment	(MKW 45'000 - Jan'17)	date & signature _____	_____
2 nd instalment	(MKW 45'000 - Feb'17)	date & signature _____	_____
3 rd instalment	(MKW 45'000 - Mar'17)	date & signature _____	_____
4 th instalment	(MKW 45'000 - Apr'17)	date & signature _____	_____

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Memorandum of Understanding (MOU) - PROLONGATION

Between GRACE / CDC [P.O. Box 611, MZ], Mr Lovewell Mkandawile [teaching at Chipunga Primary School], hereafter referred to as the Teacher, and the Community of Chipunga, hereafter cited as the Community [represented by VH Kayuni2, SMC and PTA Chairpersons].

Purpose: The intent of the agreement is to keep the current high teaching quality at Chipunga Primary School by this transitory teaching employment (... alas Malawi government is failing).

Agreement: For additional 4 months (Jan-Apr 2017) the Teacher will get MKW 45'000 monthly (clause: if a regular employment starts, two-fold payments must be returned by the Teacher).

Community Part: The Community agrees to give regularly food support and accommodation to the teacher undersigned for the period of this MOU (economic value of MKW 15'000 monthly).

Clause: Payment can be stopped by CDC if the Teacher or the Community don't fulfill her/his obligations as mentioned above. Tracking and judgment of termination shall be made by CDC.


We the undersigned, have agreed on the contents of this MOU.

Signed _____
Lovewell Mkandawile (Temporary Teacher) Date _____

Signed _____
Kayuni2 (Village Headman) Date _____

Signed _____
(SMC Chairperson) & (PTA Chairperson) Date _____

Signed _____
Daniel Mthuti (CDC Chairman) Date _____

Signed  _____
Dr. Jens Diedrich (President GRACE Charity) Date December 28, 2016

The temporary teacher must sign the receipt of any instalment. Pay-out can start only if the MOU has been signed by ALL representatives above. Preferred date of payments shall be at the completion of every month.

1 st instalment	(MKW 45'000 - Jan'17)	date & signature _____	_____
2 nd instalment	(MKW 45'000 - Feb'17)	date & signature _____	_____
3 rd instalment	(MKW 45'000 - Mar'17)	date & signature _____	_____
4 th instalment	(MKW 45'000 - Apr'17)	date & signature _____	_____

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Memorandum of Understanding (MOU) - PROLONGATION

Between GRACE / CDC [P.O. Box 611, MZ], Mr Elisa Chiumina [teaching at Chipunga Primary School], hereafter referred to as the Teacher, and the Community of Chipunga, hereafter referred to as the Community [represented by VH Kayuni2, SMC and PTA Chairpersons].

Purpose: The intent of the agreement is to keep the current high teaching quality at Chipunga Primary School by this transitory teaching employment (... alas Malawi government is failing).

Agreement: For additional 4 months (Jan-Apr 2017) the Teacher will get MKW 45'000 monthly (clause: if a regular employment starts, two-fold payments must be returned by the Teacher).

Community Part: The Community agrees to give regularly food support and accommodation to the teacher undersigned for the period of this MOU (economic value of MKW 15'000 monthly).

Clause: Payment can be stopped by CDC if the Teacher or the Community don't fulfill her/his obligations as mentioned above. Tracking and judgment of termination shall be made by CDC.


We the undersigned, have agreed on the contents of this MOU.

Signed _____ Date _____
Elisa Chiumia (Temporary Teacher)

Signed _____ Date _____
Kayuni2 (Village Headman)

Signed _____ Date _____
(SMC Chairperson) & (PTA Chairperson)

Signed _____ Date _____
Daniel Mthuti (CDC Chairman)

Signed  _____ Date December 28, 2016
Dr. Jens Diedrich (President GRACE Charity)

The temporary teacher must sign the receipt of any instalment. Pay-out can start only if the MOU has been signed by ALL representatives above. Preferred date of payments shall be at the completion of every month.

1 st instalment	(MKW 45'000 - Jan'17)	date & signature _____	_____
2 nd instalment	(MKW 45'000 - Feb'17)	date & signature _____	_____
3 rd instalment	(MKW 45'000 - Mar'17)	date & signature _____	_____
4 th instalment	(MKW 45'000 - Apr'17)	date & signature _____	_____