



REPUBLIC OF ZAMBIA

CONSTITUENCY DEVELOPMENT FUND GUIDELINES

***(PURSUANT TO SECTION 33 OF THE
CONSTITUENCY DEVELOPMENT FUND ACT NO. 1 OF
2024)***

Ministry of Local Government and Rural Development
P.O Box 50027
Lusaka

DECEMBER, 2024

Foreword

In its quest to accelerate the demand driven developmental agenda, the Government of the Republic of Zambia through parliament established the Constituency Development Fund (CDF) in 1995. This fund was established to provide finances for micro economic programmes at local level based on community needs. The CDF was introduced as an essential mechanism to actualise efforts, ease of accessibility to funds and bridge developmental gaps.

At its inception, the CDF faced several challenges, including inconsistent disbursements, which hampered effective planning and project implementation, as well as limited funding that constrained the scale and scope of community projects. Further, the lack of guidelines on the management and utilisation of the CDF affected its effective implementation. Recognizing these challenges, successive governments, have increased the CDF, with the significant increase being from ZWM1.6 million to ZWM25.7million in 2022. This was part of government's broader policy direction to decentralize and strengthen the capacity of local authorities to respond more to public needs.

Government repealed the CDF Act No. 11 of 2018 and replaced it with the CDF Act No. 1 of 2024 in an effort to make it more responsive to the decentralisation agenda, thereby, necessitating the review of the 2022 CDF guidelines. The Guidelines provide a comprehensive framework for the management, disbursement, utilisation, and accountability of the CDF. They also outline the roles and responsibilities of various stakeholders, including Ward Development Committees, Civil Society Organisations, Religious Organisations, and the Private Sector.

The CDF remains a strategic tool for accelerating the decentralisation agenda. I, therefore, urge all stakeholders to comply with these guidelines to ensure prudent management, efficient use of the Fund, and promote sustainable local development in all constituencies in Zambia.

Hon. Gift Sialubalo, MP
MINISTER OF LOCAL GOVERNMENT AND RURAL DEVELOPMENT

Acronyms

BOQ	Bill of Quantities
CBO	Community Based Organisation
CDF	Constituency Development Fund
CDFC	Constituency Development Fund Committee
CSO	Civil Society Organisation
CWAC	Community Welfare Assistance Committee
DDCC	District Development Coordinating Committee
DP	Director of Planning
DPO	District Planning Officer
DPU	District Planning Unit
FBO	Faith Based Organisation
IDP	Integrated Development plan
JSM	Joint Spot Monitoring
MLGRD	Ministry of Local Government and Rural Development
MP	Member of Parliament
NCC	National Council for Construction
NDP	National Decentralisation Policy
NGO	Non-Governmental Organisation
NRC	National Registration Card
NYDC	National Youth Development Council
PACRA	Patent and Company Registration Agency
PIC	Project Implementation Committee
PLGO	Provincial Local Government Officer
STEM	Science, Technology, Engineering and Mathematics
TEVET	Technical Education, Vocational and Entrepreneurship Training
TEVETA	Technical Education, Vocational and Entrepreneurship Training Authority
TAC	Technical Appraisal Committee
TWG	Technical Working Group
WDCs	Ward Development Committees
WDEC	Ward Development Executive Committee
ZAPD	Zambia Agency for Persons with Disability
ZPPA	Zambia Public Procurement Authority

Working Definitions

In these Guidelines, the following words have the following meanings, unless the context otherwise requires:

- “Act”** Means the Constituency Development Fund Act No 1 of 2024.
- “Administrative Cost”** Means all costs associated with appraisals, supervision, monitoring, meetings, stationery, transport, management and procurement, Insurance and maintenance of equipment, Branding and communication.
- “Bursary”** Means financial support to orphans and vulnerable persons in the Constituency to meet the cost of access to Public Boarding School and Skills Development.
- “Chairperson”** Refers to the presiding officer of the Constituency Development Fund Committee.
- “Club”** Means a Club registered under the Societies Act, CAP 119 of the Laws of Zambia. This includes clubs registered by local Authority.
- “Cooperative”** Means a Cooperative registered under the Cooperatives Societies Act, CAP 397 of the Laws of Zambia.
- “Committee”** Means a Committee established under Section 5 of the Constituency Development Fund Act No.1 of 2024.
- “Community”** Means a geographically defined group of persons or sector of the public with a specific ascertainable common interest.
- “Community Projects”** Means projects identified and undertaken at the community level for the benefit of the community.

“Constituency”	means an area into which Zambia is divided for purposes of elections to the National Assembly
“Councillor”	Means a member of a council elected in accordance with Article 153 of the Constitution.
“Disaster”	Means an event that is associated with the impact of a human-induced or natural hazard which causes a serious disruption in the functioning of a community or society causing widespread human, material, or environmental damage and losses which exceed the ability of the affected community to cope with the hazard using its own resources.
“Emergency”	Refers to an event, actual or imminent which endangers or threatens to endanger life, property, or the environment and which requires significant and coordinated response.
“Empowerment Fund”	Means funds given in form of grants and soft loans to Youths, Women and community groups, and individuals in the Constituency.
“Equipment”	Refers to machinery, vehicles or any other assets procured using the CDF.
“Expenditure Return”	Means a report of funds received and spent by the Constituency.
“Fund”	Means the Constituency Development Fund established under Article 162 of the Constitution.
“Gross Misconduct”	means— (a) behaviour which brings a public office into disrepute, ridicule or contempt; (b) behaviour that is prejudicial or inimical to the economy or the security of the State; (c) an act of corruption; or (d) using or lending the prestige of an office to advance

the private interests of that person, members of that person's family or another person;

- “Incomplete Project”** Means Projects that have were not fully funded and are not operational.
- “Joint project”** Means a project implemented by two or more Constituencies.
- “Joint Spot Monitoring”** Means a collaborative monitoring exercise where two or more parties conduct an on-site inspection of a project to verify compliance, quality and progress.
- “Local Authority”** Means a Council and its Secretariat consisting of persons appointed by the Local Government Service Commission.
- “Member”** Refers to an appointed person sitting on the Committee.
- “Member of Parliament”** Means a person who is a Member of the National Assembly.
- “Minister”** Means the Minister responsible for Local Government and Rural Development.
- “Ministry”** Refers to the Ministry responsible for Local Government.
- “Organised Group”** Means a group formally recognised by the Local Authority
- “Procurement Committee”** Means a Committee established by a procuring entity responsible for carrying out the procurement or stores function.
- “Public services”** Means services offered by the government that are open, accessible, or available to all members of a community or society for the benefit of the citizenry.

“Project”	Means a Constituency development project and includes a project initiated by a person or a community for the benefit of the community.
“Public Boarding School”	Means is a boarding school that is primarily financed through government or co-funded both by government and faith-based organisations.
“Phased Projects”	Projects designed to be implemented in more than one financial year
“Project List”	All components of the CDF i.e. community projects, public school and skills bursaries and Empowerment loans and grants.
“Provincial Minister”	Means the Minister responsible for the Province.
“Record”	Refers to the physical or electronic information stored in any form.
“Skills Development”	Means learning or training to acquire life-long practical productive and service skills with a maximum of 3 years duration.
“Technical Appraisal Committee”	Refers to an appraisal Committee constituted by the Local Authority to provide technical and professional support to the Constituency Development Fund Committee.
“Youth”	Means a person who has attained the age of nineteen years and is below the age of thirty-five years.
“Vulnerable groups”	Refers segments of the population that are at a higher risk of harm, exploitation, or disadvantage due to various factors such as social, economic, political, or environmental conditions

“Ward”	means a unit into which a district is divided for purposes of electing councillors
“Ward Development Committee”	Means the Ward Development Committee established under the Local Government Act No. 2 of 2019.
“Woman”	Means a female person who has attained the age of 35 years and above.
“Zonal Assembly”	Means a platform where Zonal representatives meet the community to discuss development needs, opportunities and activities in a zone.
“Zone”	Refers to a distinct geographical area within a Ward.

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PART I - INTRODUCTION

1.1 BACKGROUND

The Government of the Republic of Zambia has prioritised decentralisation as a major driver for attaining development, reducing poverty and supporting job creation through citizen engagement and participation at the local level. To actualise decentralisation in line with the Constitution, the Government has decided to take significant resources from the National Government to the Local Government level and in this regard, the Constituency Development Fund (CDF) has been identified as a major tool to take resources closer to the people.

The Fund was first established in 1995, under CAP 281 of the Laws of Zambia and Section 45 of the Local Government Act No. 2 of 2019 to support micro-community projects as part of the wider decentralization and local development policy. The fundamental objective was to provide resources to bridge the financing gap at lower levels arising from non-existent sources of funds. The first appropriation and disbursement to the Constituency Development Fund was done in 1995 by Parliament.

In 2016, the Constitution, under Article 162, established the Constituency Development Fund to actualise the fiscal decentralisation in line with the decentralisation policy in order to stimulate development at local level. Subsequently, the Local Government Act of 1991 was repealed and replaced by the Local Government Act No. 2 of 2019. Further, the Constituency Development Fund Act No. 11 of 2018 was repealed and replaced by the Constituency Development Fund Act No.1 of 2024.

The CDF Act No. 1 of 2024 provides for the management, disbursement, utilisation and accountability of the Fund. The Act also decentralises the approval of projects to the Provincial Local Government Officers at Provincial level. Furthermore, under Section 33 of the Act, the Minister of Local Government and Rural Development has powers to develop the CDF Guidelines to guide management and utilisation of the Fund.

The Fund has since evolved with an expanded scope and increased budget allocation with emphasis on enhanced community participation in determining local development priorities. In 2022, the Government significantly increased the amount of the CDF from K1.6 million to K25.7 million (over 1506%) per Constituency, the fund has been steadily increasing since. The expanded scope of the CDF covers three (3) specific areas namely;

Community Projects; Youth, Women and Community Empowerment and public Boarding School and Skills Development Bursaries.

1.2 POLICY AND LEGAL FRAMEWORK

1.2.1 Policy Framework

The Constituency Development Fund (CDF) Guidelines are meant to actualise decentralisation in line with the National Decentralisation Policy and other related national policies that facilitate the empowerment of vulnerable members of the community, including the youth, women and persons with disabilities towards skills development and enhanced livelihoods.

Key among the policies are:

- a) National Social Protection Policy;
- b) National Education Policy;
- c) National TEVET Policy;
- d) National Youth Policy;
- e) National Gender Policy;
- f) National Disability Policy, and
- g) Small and Medium Enterprise Policy.

1.2.2 Legal Framework

The Constituency Development Fund (CDF) is established under Article 162 of the Constitution of Zambia (Amendment) Act No.2 of 2016 and is operationalised by the Constituency Development Fund Act No. 1 of 2024. This Act oversees the management, disbursement, utilisation and accountability of CDF programmes and projects within Constituencies.

In addition, there are other pieces of legislation related and supportive to the management, disbursement, utilisation and accountability of CDF. These include among others:

- a) The Local Government Act, No.2 of 2019;
- b) The Public Finance Management Act, No.1 of 2018;
- c) The Public Procurement Act, No.8 of 2020;
- d) The Urban and Regional Planning Act, No.3 of 2015, and
- e) The National Planning and Budgeting Act, No.1 of 2020.

1.3 OBJECTIVE OF THE CDF GUIDELINES

The objective of the Guidelines is to provide guidance on the management, disbursement, utilisation and accountability of the CDF. The Guidelines also provide clarity on the roles and responsibilities of various stakeholders in relation to implementation, procurement, monitoring and evaluation under the CDF as provided in Section 33 of the Act.

1.4 CROSS CUTTING AND EMERGING ISSUES

The implementation of the Constituency Development Fund will integrate cross-cutting and emerging issues that may impact the achievement of its objectives. These issues include gender, disability, climate variability and change, and HIV/AIDS, among others.

To ensure equitable administration of the Fund, the focus will be on executing projects that address the needs of both women and men in the communities. Projects must consider the requirements of persons with disabilities to ensure their inclusion and support. The Fund will promote interventions aimed at improving the conditions of women, youth, and vulnerable groups through empowerment programmes and skills development initiatives.

Mainstreaming disaster risk reduction (i.e., prevention and resilience building) in CDF implementation will be a cost-effective approach to disaster risk management when compared to post-disaster response and recovery efforts. Climate change adaptation and mitigation strategies will be integral to all community development activities in implementation of the CDF. Deliberate efforts should be made to focus on outreach, capacity building, inclusivity, and raising awareness to help communities prioritise climate-friendly projects.

Considering the investments being introduced in communities through the CDF, deliberate efforts must be made to increase HIV/AIDS awareness across all components of the CDF implementation cycle. This is essential to ensure that the interventions do not leave beneficiaries vulnerable to HIV/AIDS, which may arise from social factors such as increased population and income.

PART II - SCOPE OF THE CONSTITUENCY DEVELOPMENT FUND

2.1. CONSTITUENCY DEVELOPMENT FUND COMPONENTS

The Constituency Development Fund (CDF) has three (3) components namely; Community Projects, Youth, Women and Community Empowerment, and Public Boarding School and Skills Development Bursaries.

2.1.1 Community Projects

Community Projects are projects which are identified and initiated by residents in the wards for the benefit of the wider community, specifically:

- a. Communities shall have an active participatory role in highlighting and addressing their social or economic needs in line with the Integrated Development Plan, and National Development Plan.
- b. Community Projects shall address challenges of inadequate infrastructure and equipment such as those listed in Appendix A.
- c. Community projects should be planned to meet all essential requirements to ensure immediate operationalisation of the facility upon completion. This includes providing necessary equipment, furniture, staff, staff accommodation, energy sources, as well as water, sanitation, and other basic facilities.
- d. Infrastructure projects must be risk-informed to minimize the risk of damage or failure, and to ensure that we build back better in reconstruction and rehabilitation.

2.1.1.1 Disaster/ Emergency projects

These funds are reserved for a disaster or an emergency arising from natural occurrences. The Disaster/Emergency component shall address challenges of limited funding to deal with emergency occurrences/situations.

2.1.2 Youth, Women and Community Empowerment

Implementation of the empowerment component of the CDF shall adopt an inclusive approach. The empowerment Fund shall prioritise the youth, women, persons with disabilities and other vulnerable persons in the community. The youth alone constitute a large proportion of the country's productive age group at 56% and this empowerment is aimed at addressing challenges that they face such as limited access to factors of production including finance, limited employment and empowerment opportunities. The component also aims to empower women, who account for 50.51% of the Zambian population and constitute a larger proportion of vulnerable persons equally facing challenges in accessing factors of production. Access to the empowerment will contribute towards the reduction of vulnerability and improving their livelihoods.

The empowerment component has two parts, which are, the grants and loans. Grant beneficiaries shall include organised groups, clubs and cooperatives who will be equipped with seed money for livelihood activities. Loans shall be given to registered businesses such as clubs, cooperatives and small and medium scale businesses wishing to start-up or grow their businesses within the Constituency.

The component shall promote apprenticeship, mentorship, internship, volunteering and business development services to support enterprise development and creation of market linkages for the youth, women and community. This will be provided by government institutions such as the Ministry of Youth, Sport and Arts and all technical service providers such as Technical Education Vocational Entrepreneurship Training Authority (TEVETA), Non-Governmental Organisations (NGOs), Cooperating partners, Chambers of Commerce, and captains of industry within the Constituency.

Through the WDCs candidates for internship, volunteering, apprenticeship component will be identified working with the relevant institutions such as the Ministry of Youth, Sport and Arts can identify institutions for placements.

2.1.3 Public Boarding School and Skills Development Bursaries

The public boarding schools and skills development bursaries shall be used to provide for vulnerable learners to access public boarding schools and skills training institutions offering technical education, vocational and entrepreneurship programmes. The aim of the bursary is to enhance human development and drive the entrepreneurship agenda at the local level.

2.2 CDF ALLOCATIONS

The total allocation of the CDF per constituency will be distributed among the three major components out of which there shall be an administrative cost and other ringfenced funds such as the cost of fuel and lubricants as may be prescribed. The remaining funds after deducting the administrative cost and ringfenced funds shall be allocated as tabulated in Table 1.

Table 1: CDF Allocation

S/N	COMPONENTS	PERCENTAGE
1.	Community Projects • Disaster/Emergency Contingency 5%.	60%
2.	Youth, Women and Community Empowerment- Grants and Loans	20%
3.	Public Boarding School & Skills Development Bursaries.	20%
Total		100 %

2.2.1 Administrative Cost

The administrative cost related to the management, disbursement, utilisation and accountability of the CDF shall not exceed the amount as prescribed by the Minister.

2.2.2 Maintenance and Insurance of CDF Equipment

- a. The CDFC shall reserve funds yearly from the community projects component for the maintenance, insurance and provision of fuel for equipment procured under the CDF;
- b. The CDF Monitoring vehicle shall be maintained from funds under the administrative cost component, while the insurance will be provided for under the community projects component;

PART III - MANAGEMENT OF THE CONSTITUENCY DEVELOPMENT FUND

The management, disbursement and utilisation of the Fund shall be made in accordance with the Act and the following principles:

- a. Transparency,
- b. Accountability,
- c. Efficiency, and
- d. Effectiveness.

3.1 ROLES AND RESPONSIBILITIES OF STAKEHOLDERS

There are various stakeholders in the implementation of the fund as listed below:

3.1.1 Minister

The Minister shall be responsible for:

- a. Implementation of the Constituency Development Fund Act;
- b. Prudent management of the Fund;
- c. Review reports and returns from the provinces;
- d. Development of guidelines on the manner and procedure of implementing the Fund.
- e. Formulation of guidelines for implementing disaster related projects in a Constituency arising from a disaster or emergency caused by natural occurrences in consultation with the Unit;
- f. Hearing and determining appeals of a person or committees aggrieved with the decision of the Provincial Local Government Officer within 14 days of receipt of an appeal, and
- g. Issuance of statutory instruments and make regulations for enhanced implementation of the Act.

3.1.2 Provincial Minister

The Provincial Minister shall be responsible for:

- a. Appointment of members of the Committee in accordance with the Act;
- b. Removal of members on the grounds of gross misconduct, incompetence, breach of the provisions of the Act, failure to perform functions, incapacity, or any other reason deemed appropriate in accordance with the Act., and

- c. Undertaking periodic monitoring of projects.

3.1.3 Member of Parliament

The Member of Parliament (MP) shall:

- a. Nominate selected members of the CDFC to be appointed by the Minister as provide for by the Act;
- b. Receive quarterly reports and returns from the Local Authority;
- c. Undertake Joint Spot Monitoring (JSM) of CDF projects, and
- d. Be a member of the CDFC

3.1.4 Ministry of Local Government and Rural Development

The Ministry shall:

- a. Ensure prudent management of the Fund;
- b. Receive and review annual reports and returns from Local Authorities, and
- c. Undertake joint monitoring and evaluation of CDF projects.

a. Provincial Local Government Officer:

The Provincial Local Government Officer shall:

- a. Receive and review project lists from a committee and approve or reject the project proposals as specified in the guidelines;
- b. Submit a report of projects to the Permanent Secretary in the ministry responsible for local government;
- c. Receive and consolidate returns on the status of approved projects from local authorities for submission to the Permanent Secretary in the ministry responsible for local government, and
- d. Undertake Joint Monitoring of projects.

3.1.5 Ministry of Finance and National Planning

The Ministry of Finance and National Planning shall:

- a. Disburse the CDF;
- b. Provide a financial management framework for the Fund as required by the Public Finance Management Act No. 1 of 2018, and
- c. Undertake monitoring and evaluation of CDF projects.

3.1.6 CDF Steering Committee for Permanent Secretaries

The committee shall:

- a. Provide advice and direction to ensure CDF projects stay aligned with government's aspirations;
- b. Provide guidance on project resource utilization;
- c. Defining project Outcomes, and
- d. Monitor the project Quality.

3.1.7 Office of the Auditor General

The Office of the Auditor General shall: _

- a. Audit the utilisation of the Fund at the Local Authority and Constituency Level, and
- b. Audit the financial statements of the CDF

3.1.8 District Sector Departments

The Sector Departments at district level shall be responsible for:

- a. Provision of technical support and guidance;
- b. Quality Assurance, and
- c. Coordinating the implementation of projects and activities under their sector/s.

3.1.9 Local Authority

The Local Authority shall be responsible for:

- a. the planning, management and implementation of the CDF;
- b. opening a constituency bank account, disburse and maintain funds from the constituency bank account for projects approved by a Provincial Local Government Officer;
- c. Raising awareness and provide timely information on CDF projects to stakeholders (Community members, media, CSOs, WDCS, MP, Minister, among others). This will be done through websites, social media platforms and other electronic and traditional media;
- d. Inviting proposals/applications from members of the public for submission through the Ward Development Committee
- e. Budgeting; Accounting and Internal Auditing;
- f. Procurement; and
- g. Project implementation, management, monitoring and evaluation

3.1.10 Private Sector/Business Community

The Private Sector shall:

- a. Participate in the supply of goods, services and works under the Fund;
- b. Provide technical and professional support, and
- c. Provide counterpart support through corporate social responsibility.

3.1.11 Ward Development Committee

The committee shall: -

- a. be a platform for community participation & coordination on developmental issues.
- b. Receive identified priority areas and projects for consideration under the CDF from their respective zones in line with the IDP;
- c. Scrutinize and prioritize applications for Community Projects, Public Boarding Schools, Skills Development Bursaries and Empowerment Projects;
- d. Submit prioritized applications for Community Projects, Public Boarding Schools, Skills Development Bursaries and Empowerment Projects to the CDFC;
- e. Receive and communicate feedback on CDF applications from the Local Authority and communicate to applicants in their respective wards;
- f. Identify areas for capacity building within the Ward;
- g. Prepare quarterly reports on the implementation of CDF activities within the Ward to the appropriate Committee of the Local Authority;
- h. Develop and maintain a Ward based database on projects, students and beneficiaries under the CDF as guided by the Local Authority;
- i. Project monitoring; and
- j. Mobilise the community.

3.3.12 Traditional Leadership

The Traditional Leadership shall be responsible for:

- a. Disseminating information on CDF and local development issues, and
- b. Providing counsel based on traditional set-up.

3.3.13 Local Community

The local community shall be responsible for:

- a. Participating in community meetings;

- b. Identifying and prioritising community needs;
- c. Submitting proposals to the WDC through the Zones;
- d. Participating in project implementation when required, and
- e. Monitoring implementation of CDF projects.

3.2 THE CONSTITUENCY DEVELOPMENT FUND COMMITTEE

Each Constituency will have a Constituency Development Fund Committee (CDFC) as established under section 4 of Act.

3.2.1 Composition of the Constituency Development Fund Committee

The Committee in each Constituency consists of the following part-time members appointed by the Provincial Minister of the area in which a Constituency is located:

- a. One representative of the community elected from among the members representing a community in the Ward Development Committee in a Constituency or, where the Constituency has two or more Ward Development Committees, two representatives of the community nominated by the Member of Parliament from the Constituency;
- b. Three councillors in a Constituency, two of whom are elected by the councillors in the Constituency and one nominated by the Member of Parliament from the Constituency;
- c. One representative of a chief where a Constituency has one chief, or two representatives of chiefs where the Constituency has two or more chiefs, nominated by those chiefs from within the Constituency;
- d. A Director responsible for planning at the Local Authority in which the Constituency is located;
- e. A Director responsible for works or engineering services at the Local Authority in which the Constituency is located;
- f. A Director or any person responsible for finance at the Local Authority in which the Constituency is located;
- g. A representative of a Civil Society Organisation operating and located in a Constituency nominated by the Local Authority from among the non-governmental

organisations located in the Constituency in consultation with the Member of Parliament in a Constituency;

- h. A representative of a religious organisation operating and located in a Constituency nominated by the Member of Parliament from the Constituency;
- i. A Member of Parliament from the Constituency;
- j. A District Commissioner in a Constituency;
- k. A representative of the Zambia Agency for Persons with Disabilities nominated in consultation with the Member of Parliament in a Constituency;
- l. A representative of the youths from a youth organisation operating and located in a Constituency nominated by the Local Authority in consultation with the Member of Parliament in a Constituency;
- m. A representative of women nominated by a Local Authority from a women's organisation operating and located in a Constituency in consultation with the Member of Parliament in a Constituency; and
- n. A person with proven knowledge and experience in matters relating to development and community service nominated by the Member of Parliament in a Constituency.

The members of the Committee shall elect the Chairperson and the Vice-Chairperson from among themselves in the inaugural meeting. All members except those referred to in subsection (2) of CDF Act No. 1 of 2024 (b), (d), (e), (f), (i) and (j) shall not qualify for appointment as a Chairperson or Vice-Chairperson.

The nominations of members of the CDFC by the Member of Parliament shall consider the need to achieve social and gender inclusion.

3.2.2 Functions of the CDFC

The functions of the Committee are as follows:

- a. Receive a proposed:

- i. Project list from the Ward Development Committee within the Constituency, and
 - ii. Joint project with other constituencies.
- b. Review the project list received under (a) from the Ward Development Committee or proposals for joint projects with other Constituencies; and recommend to a Provincial Local Government Officer a proposed project list.
 - i. Incomplete and phased projects from a previous financial year shall be prioritised and considered as new projects in the subsequent year. A project or a defined phase, unit or element of a project shall be fully funded to completion within the particular allocation.
 - ii. Constituencies may share costs for joint projects, except that the decision for the joint projects shall first be approved by the Committee of each participating constituency and shall be reflected on the respective project lists. Where constituencies have a joint project, the respective constituencies shall collaborate in its implementation.
- c. Receive and consider annual reports and returns from the Constituency;
- d. Ensure the compilation of proper records, returns and reports from the Constituency;
- e. Adhere to the recommendations of the Technical Appraisal Committee with regard to BOQs

3.2.3 Proceedings of Committee

The following are the procedures that the committee shall follow:

- a. A Committee shall meet for the transaction of business at least once in a quarter at such places and times as the Chairperson may determine. The chairperson shall hold these meetings in accordance with an established calendar with the committee.
- b. A meeting of the Committee may be called by the Chairperson on giving notice of not less than fourteen days or where one-third or more of the members so request, in writing, except that if the urgency of any particular matter does not permit the giving of such notice, a special meeting may be called on giving a shorter notice. In an event where the CDFC requires to hold a special meeting, the PLGO shall approve a special meeting on request from the local authority.

- d. Eight of the members of a Committee shall constitute a quorum at a meeting of a Committee. If a notice has been issued for that particular meeting it shall not be adjourned.
- e. There shall preside at a meeting of the Committee: -
 - i. the Chairperson;
 - ii. in the absence of the Chairperson, the Vice-Chairperson; and
 - iii. in the absence of the Chairperson and the Vice Chairperson, another member that the members present may elect for the purpose of that meeting.
- f. A decision of the Committee on any question shall be by a majority of the members present and voting at the meeting and in the event of an equality of votes, the person presiding at the meeting shall have a casting vote in addition to that person's deliberative vote.
- g. The members referred to under section 4 (2) (d), (e) and (f) of the Act shall have no vote at a meeting of the Committee.
- h. The validity of any proceedings, acts or decisions of the Committee shall not be affected by any vacancy in the membership of the Committee or by any defect in the appointment of any member or by reason that any person not entitled to do so, took part in the proceedings.
- i. Where a member is for any reason unable to attend any meeting of the Committee, the member may, in writing, nominate another person from the same institution or organisation to attend such meeting in that member's stead and such person shall be deemed to be a member for the purpose of that meeting.
- j. The Committee shall cause minutes to be kept of the proceedings of its meetings.
- k. The Committee may for purposes of performing its functions constitute sub-committees and delegate to such subcommittees any of its functions.

However, it may regulate its own procedure subject to the other provisions of the Act.

3.1.4 Secretariat to meetings of the CDFC

The Directorates of Planning and Finance in the Local Authority in a district shall provide the necessary secretariat and accounting services to the Committee to perform its functions. A committee clerk from the Local Authority will be appointed to each committee for the purpose of recording minutes of the committee.

3.1.5 Tenure of Office and vacancy for CDFC

Subject to the Constitution and the Act, the tenure of office for the CDFC shall be as follows:

- a. member of a Committee shall, except for the members referred to under section 4 (2) (d), (e), (f), (i) and (j) of the Act, hold office for a term of two and a half years from the date of appointment and may be reappointed for a further term of two and a half years.
- b. a member shall, on the expiration of the term for which the member is appointed, continue to hold office until another member is appointed, but in no case shall an extension of the period exceed three months.
- c. The office of a member becomes vacant: -
 - i. on the member's death;
 - ii. if the member is adjudged bankrupt;
 - iii. if the member is absent, without reasonable excuse and without the prior approval of the Chairperson, from three consecutive meetings of the Committee of which the member had notice;
 - iv. on the expiry of one month's notice of the member's intention to resign, given by the member, in writing, to the Provincial Minister;
 - v. if the member becomes legally disqualified from performing the functions of a member;
 - vi. if the member is convicted of an offence under the Act or any other written law and sentenced to imprisonment for a term exceeding six months without the option of a fine;
 - vii. if the member is removed by the Provincial Minister on the grounds of gross misconduct; and
 - viii. if the member ceases to hold the office by virtue of which that member was appointed.

- d. The Provincial Minister shall, where the office of a member becomes vacant before the expiry of the term of office, appoint another member in place of a member who vacates office, but that member shall hold office for the unexpired part of the term.

3.1.6 Declaration of Interest

In line with section 9 of the Act: -

- a. A person who is present at a meeting of a committee at which any matter is the subject of consideration and in which matter that person or that person's relative or associate is directly or indirectly interested in a private capacity shall, as soon as is practicable after the commencement of the meeting, declare the interest and shall not vote or take part in any proceedings: -
 - i. Declaration of interest must be in writing.
 - ii. A person who declares interest must be present in the meeting and leave the meeting when the matter of interest is under discussion.
- b. A disclosure of interest made under subsection (1) shall be recorded in the minutes of the meeting at which the disclosure is made.
- c. A person who contravenes subsection (1) commits an offence and is liable, on conviction to a fine not exceeding two hundred thousand penalty units or to imprisonment for a term not exceeding two years or both.

A declaration of interest form/register must be accessible at the Local Authority on request at a fee.

3.1.7 Prohibition of publication or disclosure of information to unauthorized person

- a. A person shall not, without the consent, in writing, given by or on behalf of the Committee, publish or disclose to a person, otherwise than in the course of duties of that person, the contents of a document, communication or information whatsoever, which relates to, or which has come to the knowledge of, that person in the course of that person's duties under this Act.

- b. A person who contravenes subsection (1) commits an offence and is liable, on conviction, to a fine not exceeding two hundred thousand penalty units or to imprisonment for a term not exceeding two years, or to both.
- c. A person who, having any information which to the knowledge of that person has been published or disclosed in contravention of subsection (1), unlawfully publishes or communicates the information to another person, commits an offence and is liable, on conviction, to a fine not exceeding two hundred thousand penalty units or to imprisonment for a term not exceeding two years, or to both.

3.1.8 Immunity

An action or other proceeding shall not lie or be instituted against a member of a Committee or sub-committee of the Committee in respect of an act or thing done or omitted to be done in good faith in the exercise or performance, of any of the powers, functions or duties conferred under this Act.

3.1.9 Allowances of Members

- a. The members of a Committee shall, in carrying out the duties of the Committee, be entitled to sitting allowances as may be determined by the Emoluments Commission.
- b. In the absence of the Emoluments Commission, the Secretary to the Cabinet shall determine the rates for the allowances through a Cabinet Office Circular; and
- c. The sitting allowances referred to in (a) above shall be categorised into rural and urban based allowances for the Constituencies.

3.3 TECHNICAL APPRAISAL COMMITTEES

3.2.1 Composition of the Technical Appraisal Committee

Technical Appraisal Committees shall be constituted and appointed by the Principal Officer of the Local Authority to assist the CDFC undertake appraisals for all components of the fund. The committee composition will be determined by the nature of the project

being appraised. The Committee shall be chaired by Director/Head of Planning in the Local Authority and its membership drawn from, but not limited to:

- a. Planning Department of the Local Authority;
- b. Finance Department of the Local Authority;
- c. Engineering or Works Department of the Local Authority;
- d. Procurement Department of the Local Authority;
- e. District Works Supervisor of Transport and Logistics;
- f. District Education Office;
- g. District Health Office;
- h. District Agriculture Coordinating Office;
- i. District Cooperative and Entrepreneurship Development Office;
- j. District Fisheries and Livestock Office;
- k. District Community Development Office;
- l. District Social Welfare Office; and
- m. Skills Development Public Institution.

Note: *A Representative of related or relevant institutions may be co-opted into the Committee when required, depending on the nature of the projects being appraised.*

3.2.2 Functions of Technical Appraisal Committees

The Technical Appraisal Committee shall:

- a. Receive and review project proposals from CDFC;
- b. Conduct preliminary desk and/or field appraisal on the community projects where necessary;
- c. Conduct desk appraisal of all applicants under the skills and public boarding school and grants and loans to check eligibility of candidates;
- d. Development of engineering/architectural drawings of the projects by registered/compliant architects and engineers, in consultation with relevant professional bodies where necessary;

- e. Develop Bills of Quantities (BOQs) with the involvement of registered/compliant quantity surveyors and in line with ZPPA Marketing Price Index (MPI) and applicable standards;
- f. In the case of bursaries, grants and loans verify with the relevant departments to determine the vulnerability of the applicant before recommendation;
- g. Conduct final appraisal to determine project viability; and
- h. Prepare and submit appraisal reports with a list of recommended viable projects to CDFC for consideration.

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PART IV - UTILISATION OF THE CONSTITUENCY DEVELOPMENT FUND

4.1 GENERAL PRINCIPLES

4.1.1 Notification for Submission of Proposals

The Local Authorities in collaboration with the Ward Development Committees (WDCs) shall invite project proposals from the community between January to end of May of each year for implementation in the following year. This shall be done through various channels outlined in the CDF communication strategy such as advertisements, public address systems, websites, social media platforms and fixing of posters in public places such as schools, markets, health facilities, and churches.

4.1.2 Identification of Projects

Local Authorities and WDCs will engage with communities to prioritize projects based on those outlined in the Integrated Development Plan (IDP) or any other approved development framework. In the absence of these, community priority needs shall form the criteria for identification of projects.

4.1.3 Processing a CDF Application

- a. The CDFC shall receive project proposals from the WDC through Secretariat;
- b. Application forms (Appendix B, D, F, G and I) shall be obtained free of a charge from the Local Authority, Parliamentary Constituency Office, any Public Institution in the Constituency, identified financial institution or the Local Authority Website;
- c. Application forms shall be typed or filled in a clear handwriting and submitted to the WDC;
- d. A Ward Development Committee shall, on receipt of the project proposals from a community consolidate and submit a proposed project list to the Local Authority not more than two weeks after the deadline for applications. The submission shall be signed by the Chairperson of the WDC and accompanied by minutes of the Meeting of the Committee and the Zonal Assembly Meeting. Where the Chairperson is not available, the Vice Chairperson shall sign and where the Vice Chairperson is not available, the

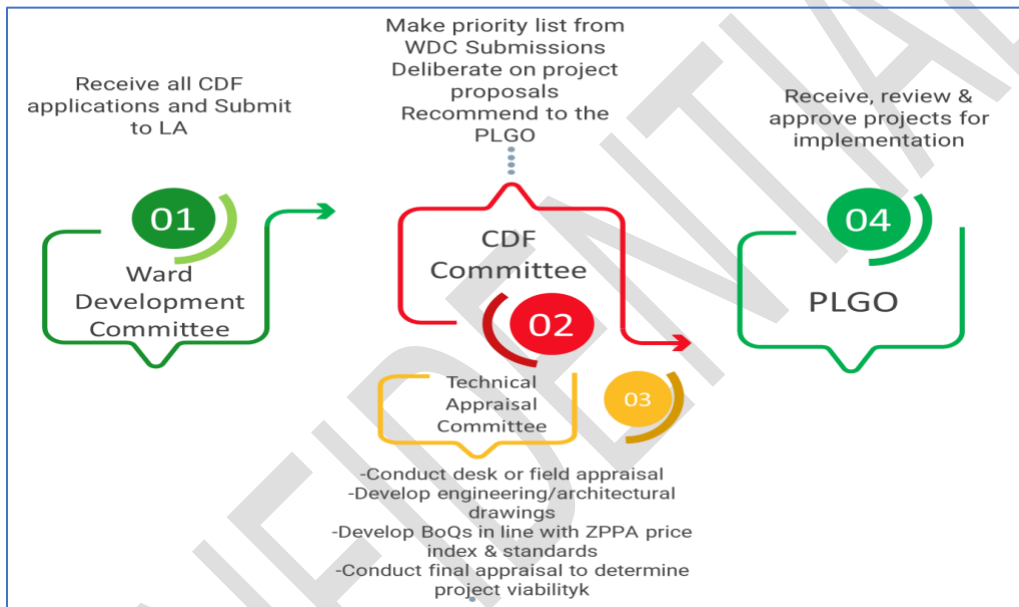
Committee shall nominate a member amongst themselves who shall sign the submission list;

- e. The WDC shall, in preparing and submitting a proposed project list, ensure that the proposed project list is in line with the Integrated Development Plan (IDP) or any other development plan available;
- f. The CDFC shall only consider dully signed application forms by the Ward Development Committee Chairperson as in (d) above;
- g. A CDFC shall, in consultation with relevant technical teams on receipt of a proposed project list from a WDC, review the proposed project list and estimated costs of the proposed projects;
- h. A CDFC shall, in considering the applications submitted by a Ward Development Committee, rank the proposed projects in order of priority. In an event that the total cost of the projects listed exceeds the allocation for a particular Constituency, the order in which the proposed projects are listed shall be taken as an order of priority for purposes of allocation of funds. However, ongoing projects shall take precedence over new projects;
- i. The CDFC shall invariably consider the recommendations of the technical teams in the approval process of projects. Any deviation from the recommended project costs shall not exceed five percent (5%);
- j. A CDFC shall, where the proposed budget for projects in a Constituency is less than the allocation, indicate the difference as an unallocated amount on the proposed project list for that particular Constituency;
- k. A CDFC shall, after the review of the applications, recommend for approval to the PLGO within seven (7) days;
- l. A PLGO shall, within fourteen (14) days of receipt of the applications approve or reject the applications. A proposed project list shall be deemed to have been approved where the PLGO fails to inform the CDFC of the decision within the period specified;

m. A PLGO shall cause to be published the approved project list in the Gazette and any other electronic media platform, except that the requirement to publish shall not affect the implementation of an approved project.

The process for CDF applications is as depicted in Figure 1.

Figure 1: CDF Application Process



4.2 COMMUNITY PROJECTS

4.2.1 Project Application

Community project applications shall be made using the Form in Appendix B and following the steps in 4.1.3.

4.2.2 Selection of Projects

a. Technical Appraisal of Projects

The appraisals, where applicable shall be conducted within 4 weeks of receipt of the priority projects from the CDFC. The appraisals shall cover the following processes:

- i. Assessment of the proposed projects for viability, relevance and eligibility;
- ii. The projects must be identified by the local community and benefit the wider community;
- iii. Develop or review designs for all drawings and obtain express planning permission for proposed or new designs. Designs must meet the required standard and ensure inclusiveness and accessibility for all;
- iv. Ensure projects above the threshold prescribed in the Public Investment Management (PIM) Guidelines shall undergo the public investment assessments;
- v. The project shall conform with the EIA Regulations in order to have minimal negative environmental impact; and
- vi. Prepare and submit appraisal reports with a list of recommended viable projects to the CDFC for consideration.

4.2.3 Project Implementation

- a. Upon receipt of the approved projects from the PLGO, the Local Authority shall cause the development of an implementation plan within 7 working days and submit it to the PLGO.
- b. The Projects shall be implemented by a Local Authority in a Constituency, and where necessary, with the assistance of a relevant Government department in the district in which the Constituency is located.
- c. Where a project involves the purchase of equipment, that equipment shall be registered in the name of a Local Authority in a Constituency and remain for the use of that Constituency, and in the event of disposal of that equipment the amount realised shall be paid into the account of that Constituency.
- d. Equipment purchased shall be kept in the custody and management of a Local Authority in that Constituency.

Table 2: Timelines for Community Projects

COMMUNITY PROJECTS IMPLEMENTATION TIMELINES														
Sn	Activity	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
1	Community Sensitisation	Orange												
	Notification and Advertisement for Submission of Applications	Orange												
2	Identification of Projects	Blue												
3	Zonal Meetings to receive and compile applications from zones	Green												
	WDC meetings to receive and prioritize list of Projects for	Green												
4	submission to CDFC	Green												
5	Data Compilation By LAs					Light Green								
	CDFC Meeting to receive applications for appraisal by the						Red							
6	Technical Appraisal Committee						Red							
	Express Approval for Proposed Drawings by the Planning Authority						Red							
7	Technical Appraisal of proposed Projects (development of BOQs)						Red							
8	CDFC meeting to consider applications						Red							
9	Approval of Community Project Applications by PLGO						Red							
10	Develop implementation Plan											Brown		
11	Preparation of LAs' Budgets										Yellow			
12	National Budget Hearing												Blue	
13	Project Implementation	Grey												

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4.2.4 Disaster/Emergency component

The use of this component has been streamlined to enable Local Authorities respond promptly/timely to disasters and emergencies. The emergency window for initiating disaster response projects shall be 3 months, beyond this, all disasters response projects shall be implemented as outlined in the community project component.

Therefore, the following shall apply:

- i. The affected Satellite Disaster Management Committee (SDMC) in collaboration with the WDC shall immediately **notify the District Disaster Management Committee (DDMC)** on the disaster/emergency incident recorded through the Local Authority;
- ii. The DDMC shall, within **48 hours**, conduct a rapid needs assessment to determine the scale and severity of the disaster, and the required response in line with the Disaster Management Operations Manual.
- iii. An application for utilisation of the emergency component of the CDF funds shall be generated for deliberation by the DDMC following the rapid assessment.
- iv. The application shall among other things consist of fund request, details of the assessed needs, estimated costs of responding to the emergency/disaster, and proposed timeline for implementation.
- v. The DDMC shall consider the application and notify the Local Authority of its decision through signed minutes for onward submission to CDFC and the PLGO.
- vi. The Local Authority shall upon receipt of the decision of the DDMC immediately commence implementation of the project.

b. Post-Emergency Reporting

Within **5 working days** after the emergency response, the Local Authority shall submit a detailed report to the CDFC and, subsequently, the PLGO. The report shall include:

- i. A summary of the emergency event;
- ii. Details of the activities undertaken;

- iii. A breakdown of the funds utilized; and
- iv. Supporting documentation (e.g. receipts, invoices, photos).

c. Post-Emergency Verification

The CDFC may conduct a post-emergency verification of the appropriate implementation and utilisation of funds.

4.3 YOUTH, WOMEN AND COMMUNITY EMPOWERMENT

4.3.1 Identification of Applicants for Empowerment GrantsLoans

Empowerment applications shall be made using forms in appendix D for grants and F for loans respectively and shall follow the steps in 4.1.3

4.3.2 Eligibility Criteria for Empowerment Grants

The Youth, Women and Community (Cooperatives, Clubs, Associations and Organised Groups) shall be eligible to access an empowerment grant upon satisfaction of the following criteria:

1. Must have a minimum of ten (10) Members;
2. Proof of a bank account or mobile wallet registered for the group;
3. Proposals for empowerment shall provide employment opportunities;
4. The proposed project shall support the local economic development;
5. The proposed project is being undertaken within the Constituency;
6. Applicants must have been residents in the Constituency for over 6 months; and
7. Cooperatives, Clubs, Associations and Organised Groups may qualify for a maximum of K40, 000.00 as a one-off grant;
8. If the member (s) in a Cooperative, Club, Association and Organised Group do not belong to more than one benefiting group, and
9. If the member (s) in a Cooperative, Club, Association and Organised Group is not in formal employment and lives outside the Constituency.

4.3.3 Processing Grants Applications

- a. The Technical Appraisal Committee shall conduct a desk appraisal of applications from the WDC and submit a report to the CDFC for recommendation.

- b. The CDFC shall receive and verify the submitted applications within three (3) working days using the standard checklist (**Appendix E**);
- c. The CDFC shall compile a shortlist of grant applications for submission to the technical appraisal committee;
- d. The Technical Appraisal Committee shall conduct a field appraisal of shortlisted applicants and submit a report to the CDFC for consideration
- e. The local authority shall submit the list of recommended applicants to the PLGO for approval within seven (7) working days.
- f. The PLGO shall approve or reject recommended applications within fourteen (14) working days from date of receipt of the recommendations.
- g. The local authority in collaboration with government departments and other relevant stakeholders shall provide financial literacy and capacity building to the successful applicants.

4.3.3 Eligibility Criteria for Empowerment Loans

Applicants shall be eligible to access empowerment loans through approved financial institutions upon satisfaction of the following criteria:

- a. A legally registered business, organization, company, group, cooperative, enterprise or club fully owned by Zambians;
- b. Applicants must present a viable business/project proposal;
- d. Proof of a bank account;
- e. Proposals for empowerment shall provide employment opportunities;
- f. The proposed project is being/must be undertaken within the Constituency;
- g. Applicants must have been residents in the Constituency for over 6 months;
- h. The proposed business should demonstrate contribution towards resilience building and early recovery of affected communities;

- i. If the applicant is not in formal employment
- j. Green National Registration Card (Where applicable for all members), and
- k. Have a letter of recommendation from a Civic Leader, Religious Leader, Traditional Leader, a Commissioner of Oaths.

Processing Loan applications

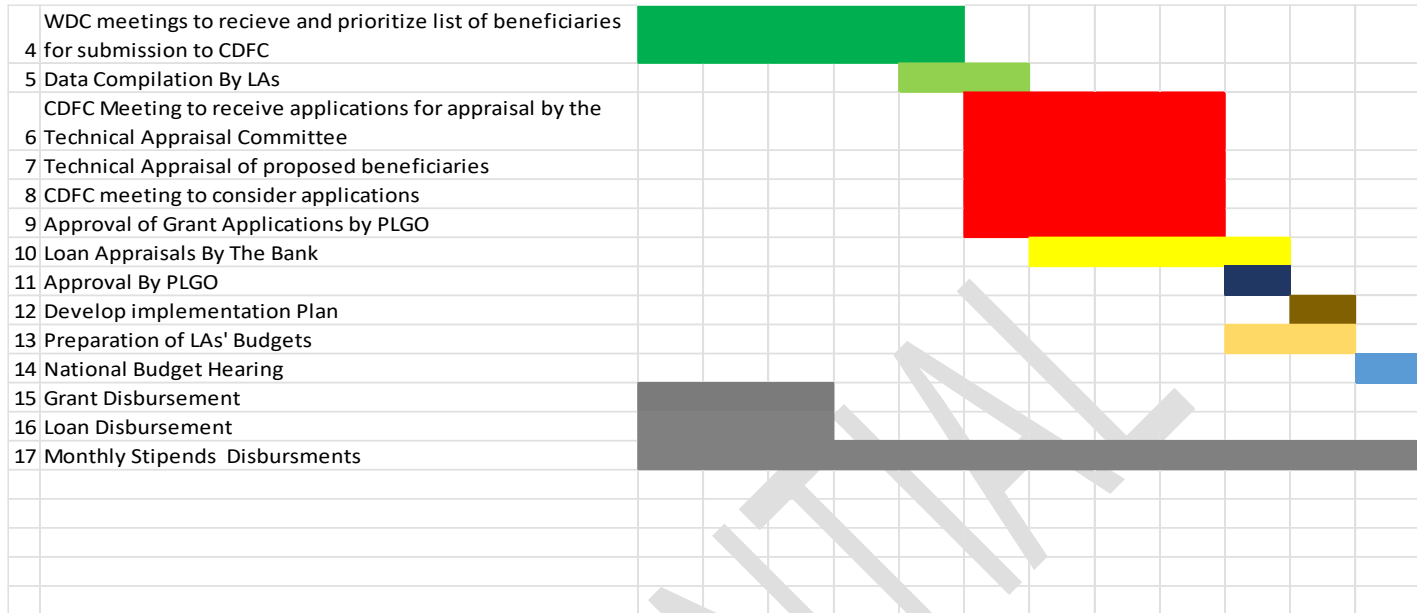
- a. The Technical Appraisal Committee shall conduct a desk appraisal of applications from the WDC and submit a report to the CDFC for recommendation.
- b. The CDFC shall receive and verify the submitted applications within three (3) working days using the standard checklist (**Appendix H**);
- c. The CDFC shall compile a shortlist of eligible loan applications together with signed minutes of the Meetings for submission to the Bank for their vetting and transmission;
- d. The Bank shall receive consolidated lists of loan applicants from the Local Authorities and conduct appraisals.
- e. The Bank shall compile a list of recommended loan applicants within the allocated amount and submit the same to the Local Authorities for consideration by the CDFC.
- f. The Local Authority shall submit a list of recommended loan applicants to the respective PLGOs for approval within Seven (7) working days.
- g. The Local Authority shall submit the approved list of successful loan applicants by the respective PLGOs to the bank within fourteen (14) working days to enable the bank disburse the funds into the bank accounts of the successful applicants.
- h. The Bank shall conduct financial literacy training before disbursement of the loans to the successful loan applicants.

Table 3: Capital Thresholds and Repayment

S/N	CAPITAL THRESHOLD (ZMW)	REPAYMENT PERIOD (Months)
1	5,000 – 10,000	12
2	10,001 – 25,000	18
3	25,001 – 50,000	24
4	50,001 – 100,000	30
5	100,001 – 200,000	36

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Figure 3: Timelines for Empowerment Fund



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Processing Grant Applications

- a. The CDFC shall receive, verify and shortlist the submitted Grant applications using the standard checklist (Appendix D);
- b. The CDFC, through the Local Authority shall submit the list of recommended Grant applicants together with signed minutes of the meetings to the PLGO for approval within five (5) working days.
- c. The PLGO shall, within 14 working days consider recommended grant applicants and approve or reject

Processing Loan Applications

- a. The CDF Committees shall receive, verify and shortlist the submitted Grant applications using the standard checklist (Appendix E);
- b. The CDF Committees shall receive, verify and shortlist eligible loan applicant for submission to the Bank (Appendix H);
- c. The CDFC shall forward the list together with signed minutes of the Meetings to the Bank for their vetting and transmission.
- d. The Bank shall receive consolidated lists of loan applicants from the Local Authorities and conduct appraisals.
- e. The Bank shall compile a list of recommended loan applicants and submit the same to the Local Authorities for consideration by the CDFC.
- f. The Local Authority shall submit the list of recommended loan applicants to the respective Provincial Local Government Officers (PLGOs) for approval within five (5) working days.
- g. The Local Authority shall submit the approved list of successful loan applicants by the respective PLGOs to the bank within five (5) working days to enable the bank disburse the funds into the bank accounts of the successful applicants.

- h. The Bank shall conduct financial literacy training before disbursement of the loans to the successful loan applicants.
- i. The Local Authority shall record all correspondences on behalf of the CDFC or/and successful loan applicants' agreement forms before submission to the Financial Institutions.
- j. The Local Authority shall retain ownership of all equipment acquired using loan funds until the loan is fully repaid.

Successful Applications

Successful applicants shall: -

- a. Open an account with respective financial institutions for ease of loan management;
- b. Sign CDF Loan Agreement Forms with their respective financial institution;
- c. Attend financial literacy workshops conducted by the Financial Institutions;
- d. Ensure that they deposit proceeds of their business undertakings for monthly Loan Recoveries as determined by the financial institution; and
- e. Beneficiaries shall notify the financial institutions through respective Local Authorities of any changes in their business and/or residential addresses.

Terms and Conditions for Empowerment Grants and Loans

The following shall apply: -

- a. Successful applicants will sign a loan agreement. The agreement shall be made between the Local Authority or an identified Financial Institution and the applicant as may be applicable;
- b. Terms and conditions of the Loan Agreement are contained in Appendix H;
- c. All movable and immovable assets acquired using the CDF loan shall be registered in the name of the local authority;

- d. Ownership shall only be transferred to the Beneficiary of the loan once the loan amount is fully paid;

Beneficiaries who fail to service the loan shall not be considered for any other CDF empowerment funds; and f. The loan beneficiary shall file returns every month on the performance of the loan.

Loan Repayment Procedure

- a. The Financial Institutions shall prepare and submit a list of Non-Performing Loans (NPL) to the Local Authority by the 5th day of every month as per Service Level Agreement (SLA).
- b. The Local Authority shall be responsible for following up loan repayments and all Non-Performing Loans (NPL)/defaulters as submitted by the bank.

4.3.5 Management of Non-Performing Loans

Local Authorities via the WDCs shall coordinate the loan portfolio to ensure that all loans are performing.

Note: The CDFC shall ensure that 10 percent of all approved applicants of the empowerment funds is allocated to persons with disabilities.

4.4 PUBLIC BOARDING SCHOOL AND SKILLS DEVELOPMENT BURSARIES

The Local Authorities shall invite applications from individuals by the end of January, June and September of each year for Skills Development Bursaries based on the course being applied for, and by the end of January for Public Boarding Schools as outlined in 4.1.3.

Skills development should primarily occur within the province unless the specific skill is not available locally, or in a case where the learning institution has enrolled to full capacity for a particular skills course being applied for. In such cases, an applicant may be considered to pursue the skill outside the province. Priority should be given to skills that align with the local economic development needs of a district or province, as outlined in the Integrated Development Plans (IDP).

4.4.1 Identification of Applicants for Public Boarding School and Skills Development Bursaries

The following shall apply for **bursary** applications: -

- a. Eligible applicants shall submit a duly completed application form for bursary with the necessary attachments as outlined in Appendix I to the WDCs with an acceptance letter from a public boarding school;
- b. Eligible applicants shall submit a duly completed application form for bursary with the necessary attachments as outlined in Appendix K, to the WDCs with the acceptance letter from public or private training institutions duly registered by TEVETA with accredited programmes at duly registered premises or Zambia National Service;
- c. The WDC shall submit a consolidated list of names of bursary applicants received from applicants to the CDFC;
- d. The CDFC through the Local Authority shall submit a consolidated list of recommended applicants to the PLGO for consideration;
- e. The PLGO shall submit the list of successful and unsuccessful applicants to the Local Authority. The Local Authority shall process the payments;
- f. Applicants should study skills programs that lead to National Certificates and Diplomas that range from Trade test level 3 up to Diploma level and in relevant Skills areas as outlined in Appendix M.

4.4.2 Bursary Application Procedure

The following procedures shall apply to the applications for bursaries:

4.4.2.1 Public Boarding School Bursary

The following application procedure shall apply:

I. Role of individual applicant

- a. The applicant shall obtain the bursary application forms (Appendix J) free of charge from the Local Authority, Parliamentary Constituency Office, District Education Board Office, any other Public Institution in the District or Local Authority Website;
- b. The Applicant shall be required to type or fill in the application in a clear handwriting;
- c. The applicant shall submit a completed application form to the zonal representative for submission to the WDC

II. Role of WDC

- a. The WDC shall receive the individual application forms from the respective zones;
- b. The WDC shall hold a meeting to compile the applications for submission to the CDFC;
- c. The WDC shall submit a compiled list of the applications accompanied by the following documents to the CDFC: -
 - i. Signed Minutes of the Ward Development Committee Meeting;
 - ii. Signed application forms by the Ward Development Committee Chairperson. (*Where the Chairperson is not available, the Vice Chairperson shall sign and where the Vice Chairperson is not available, the Committee shall nominate a member amongst themselves who shall sign the applications*).

4.4.2.2 Skills Development Bursary

The following application procedure shall apply: -

- a. Bursary application forms (Appendix L) shall be obtained free of charge from the Local Authority, TEVET Offices, any other Public Institution in the District or the Local Authority Website;
- b. Application forms shall be typed or filled in a clear handwriting;
- c. Applications to the CDFC shall be accompanied by the following documents: -
 - i. Signed Minutes of the Ward Development Committee Meeting;
 - ii. Signed application forms by the Ward Development Committee Chairperson. *(Where the Chairperson is not available, the Vice Chairperson shall sign and where the Vice Chairperson is not available, the Committee shall nominate a member amongst themselves who shall sign the applications).*

4.4.3 Eligibility for Bursary

4.4.3.1 Public Boarding School

The following eligibility criteria shall apply for Public Boarding School: -

- a. A learner must be enrolled at a particular public boarding school;
- b. A learner must be a resident of the Constituency in which the Fund is sitting;
- c. School drop-outs who failed to pay school fees shall be eligible for a bursary;
- d. Learners that are enrolled in the public boarding schools but are accommodated in the nearby settlements due to inadequate boarding facilities;
- e. Single/ Double Orphaned where the guardian or surviving parent has no reliable source of income;
- f. A learner with disability where the parent or guardian has no reliable source of income;
- g. Learners whose parents are disabled and have no reliable source of income;
- h. Learners whose parents or guardians have no reliable source of income;
- i. Learners on the school re-entry project without family support; and
- j. A learner from a poor, vulnerable and incapacitated household where a vulnerable household has the following characteristics: -
 - i. Presence of stunted or underweight children;
 - ii. Children out of school;
 - iii. Female headed household;

- iv. Households headed by chronically ill and on palliative care;
- v. Households headed by elderly persons aged 65 and above, and
- vi. Child headed households.

- l. A student that has not qualified for the next academic year will not be awarded a bursary for a second time.
- m. An eligible applicant who fails to proceed to the next level will only be considered for sponsorship for re-entry two years after the programme.

Note: Children with special needs and learners that have qualified to STEM or TECHNICAL Secondary schools shall be prioritized.

4.4.3.2 Skills Development

The following eligibility criteria shall apply for Skills Development:

- a. A Person must be a Zambian citizen with a Green National Registration Card;
- b. The applicant must be a resident of the Constituency for more than 6 months;
- c. The applicant must be in possession of an admission or acceptance letter from a duly registered TEVET institution with accredited programmes at duly registered premises or the Zambia National Service;
- d. The applicant must be aged between 16 to 35 years, and
- e. Entrepreneurs out of school aged between 16 to 35 years that need up-skilling and re-skilling.

Note: The TEVET institution will facilitate the award of a TEVETA qualification for a beneficiary upon completion of training

4.4.4 Supporting Documentation for Bursary Applications

4.4.4.1 Public Boarding School Bursary Application

The application for Public Boarding School Bursary shall be submitted together with a Letter of acceptance to a boarding school and any of the following certified documents: -

- a. Death certificate or burial permit of parents, guardian or letter from the traditional leadership confirming the death of parents;
- b. Disability card or letter from ZAPD accredited assessment and certification centre where applicable;
- c. Recommendation letters from the Religious Leader/Traditional Leader/Head of previous School;
- d. Letter confirming vulnerability obtained from the Social Welfare department by an applicant.

4.4.4.2 Skills Training Bursary Application

4.4.4.2.1 Supporting Documents

The application for Skills Training Bursary shall be submitted together with an admission or acceptance letter from any TEVETA accredited public or private institution or the Zambia National Service.

The following certified documents shall accompany the application: -

- a. Disability card or letter from ZAPD accredited assessment and certification centre where applicable;
- b. A copy of a Green National Registration Card;
- c. Recommendation letters from the Religious Leader/Traditional Leader/Head Teacher of previous school;
- d. Where applicable, the applicant must be in possession of a full Grade 12/form 4 School Certificate or GCE with Five (5) O-levels or equivalent or Grade 9/form 2 or grade 7 Certificate; and
- e. Letter confirming vulnerability obtained from the Social Welfare department by an applicant.

Note: *School drop outs and those that have never been to school should be considered. Persons with disability should be prioritised. A student that has not qualified to the next level, absconded or dropped out shall not be awarded a bursary for the second time.*

Figure 3: Public Boarding School and Skills Development Fund Implementation Timelines

PUBLIC BOARDING SCHOOL AND SKILLS DEVELOPMENT FUND IMPLEMENTATION TIMELINES													
Sn	Activity	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1	Community Sensitization	█	█			█	█			█	█		
	Notification and Advertisement for Submission of Applications	█	█	█	█			█	█			█	█
2	Identification of Beneficiaries		█			█	█					█	█
3	Zonal Meetings to receive and compile applications from zones	█			█						█		
4	WDC meetings to receive and prioritize list of beneficiaries for submission to CDFC	█			█						█		
5	Data Compilation By LAs		█			█						█	
6	CDFC Meeting to receive applications for appraisal by the Technical Appraisal Committee			█		█	█						█
7	Technical Appraisal of proposed beneficiaries			█	█	█	█	█					
8	CDFC meeting to consider applications	█			█	█	█	█	█				█
9	Approval of Public Boarding and Skills Development Bursaries Applications by PLGO	█				█			█				█
12	Conduct Due Diligence for Reported Students		█				█			█			
13	Preparation of LAs' Budgets										█	█	
14	National Budget Hearing												█
15	Disbursement of Funds	█	█				█	█			█	█	

4.5 APPROVAL OF PROJECTS LIST

The PLGO shall approve the project list i.e. community projects, empowerment fund and bursaries endorsed by the CDFC. The following approval process shall apply:

The CDFC shall submit to the PLGO proposed applications and the estimated costs before the end of the month of March in each year in the prescribed manner and form.

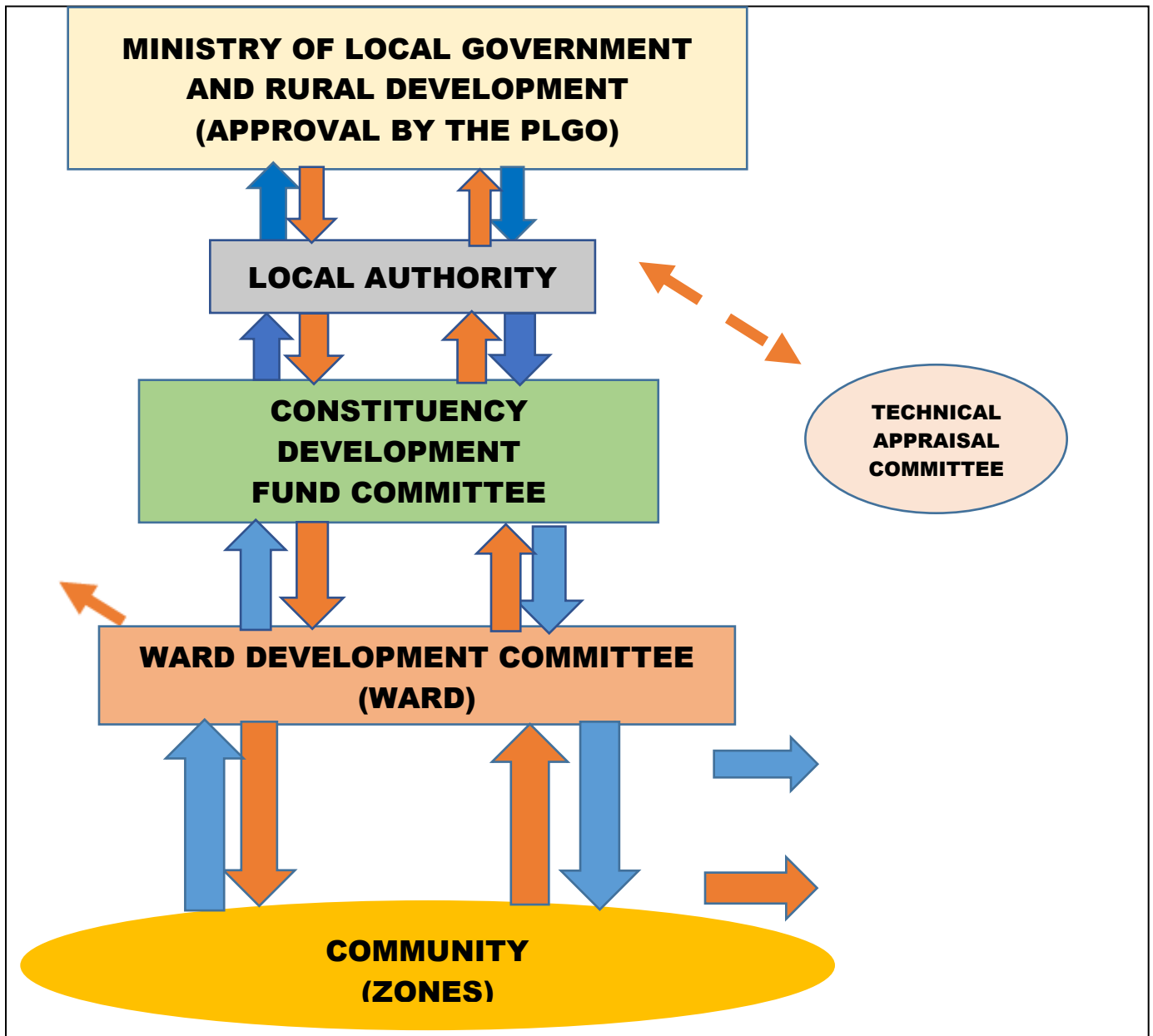
4.6 ILLUSTRATION OF THE APPLICATION PROCESS FOR PROJECTS, EMPOWERMENT AND BURSARY

4.6.1 Projects and Empowerment

The application process for projects and empowerment is as depicted in Figure 4 below.

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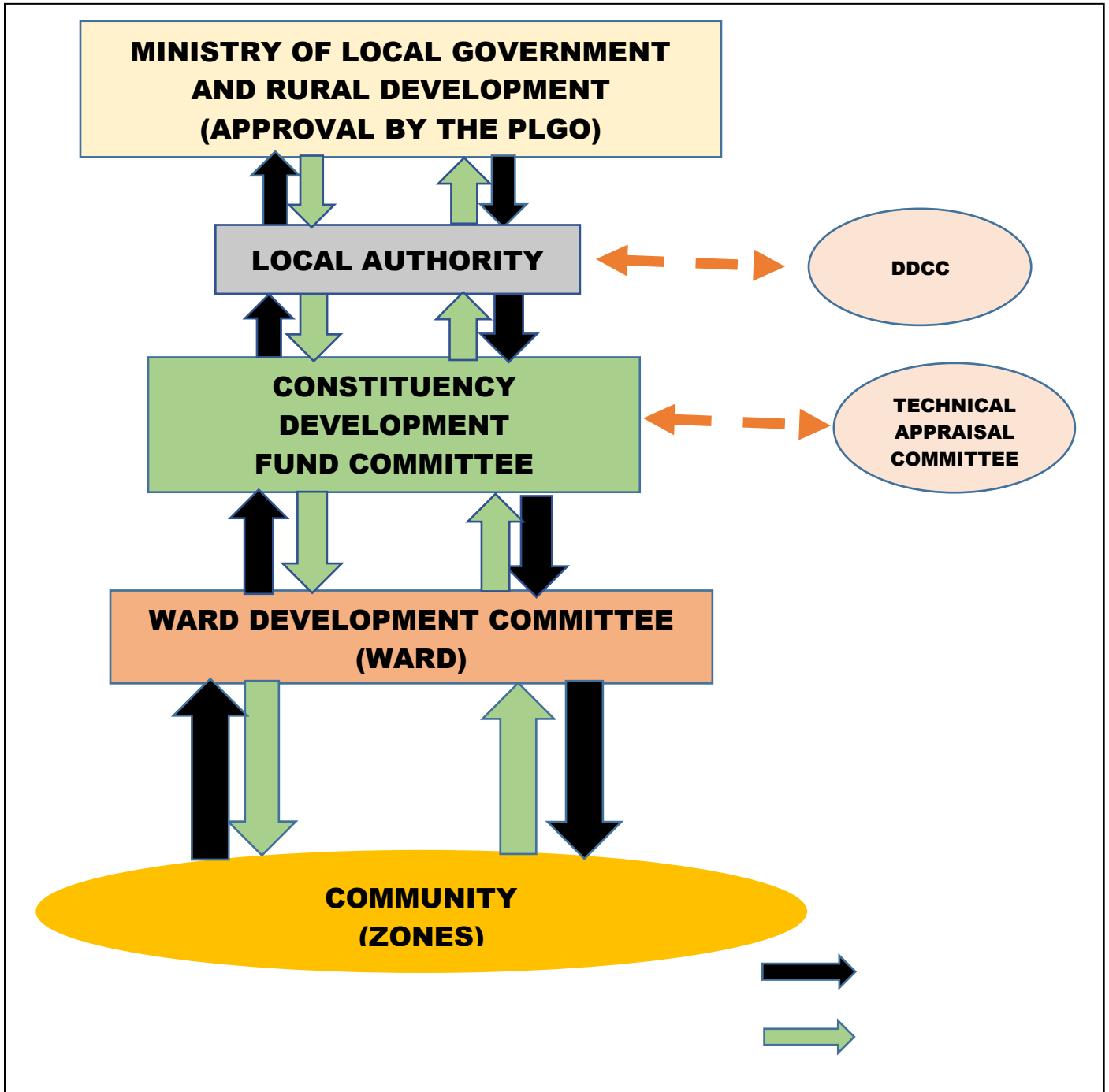
Figure 4: Projects and Empowerment Application Process



4.6.1.1 Public Boarding School and Skills Development Bursaries

The summary application process for Public Boarding School and Skills Development Bursaries is as depicted in Figure 5 below.

Figure 5: Public Boarding School and Skills Development Application Process



4.6 HANDLING OF UNSUCCESSFUL APPLICATIONS

Where a proposal or application has not been approved by the CDFC, the following procedure shall apply:

- a. The CDFC Secretariat shall provide written feedback to the WDC Secretariat on the list of rejected proposals;
- b. The feedback to WDC Secretariat shall include the necessary actions that may be taken to correct and enhance the applications where necessary;
- c. The CDFC shall receive a resubmission of corrected and enhanced applications from the WDC Secretariat within 10 working days from the date of receipt of feedback;
- d. The CDFC shall reassess the resubmission for compliance against the set criteria for possible consideration;
- e. A resubmission that fails to meet the set criteria after reassessment shall be rejected;
- f. A rejected application that is desirable by the WDC can be resubmitted in the following cycle once reinforced.

4.7 FEEDBACK MECHANISM

- a. Upon receiving feedback from the PLGO, the Local Authority shall notify the CDFC and the WDCs in writing, stipulating reasons for rejected applications;
- b. The Local Authority shall publish both successful and unsuccessful applicants' particulars through the WDCs.

PART V- DISBURSEMENT, PAYMENT AND BANKING ARRANGEMENTS

5.1 DISBURSEMENT OF FUNDS

Disbursements under the Constituency Development Fund shall be determined by the Ministry responsible for Finance in close consultation with the Ministry responsible for Local Government.

5.1.1 Disbursement of Funds to the Constituency Accounts

The following shall apply on the disbursement of funds under the CDF:

- a. The Ministry shall initiate the process of disbursing the CDF;
- b. The Ministry responsible for Finance shall transfer the funds from the Treasury Single Account to the Constituency Account maintained and managed by the Local Authority as the Spending Agency;
- c. The Local Authority shall prepare and submit monthly expenditure returns for the CDF to the Ministry and the PLGO within ten (10) days after the close of the month together with a copy of the relevant bank statements;
- d. The Local Authority shall prepare and submit financial statements for the CDF to the Ministry and the PLGO within thirty days after the close of the financial year.

5.1.2 Subsequent Disbursements

The following shall apply on subsequent disbursement of funds under the CDF: -

- a. Subsequent disbursements of the CDF shall be based on expenditure returns and outstanding payments/requests;
- b. A Quarterly Expenditure Return shall be submitted to the Ministry within 10 (ten) days after the end of every quarter. This must be accompanied by the cashbook extract, the Bank Statement and the Bank Reconciliation Statement; and

- c. CDF funding shall not be made to a Constituency, where an Expenditure Return has not been submitted.

5.2 PAYMENT ARRANGEMENTS

Payment arrangements under the CDF shall be as follows:

- a. All processes and controls related to the processing of Requisitions and Local Purchase Orders (LPOs), contracts for goods and services shall continue to apply as per the Public Procurement Act and related Regulations.;
- c. All controls relating to the processing of payment as per the Public Finance Management Act No. 1 of 2018 and related instructions and guidelines must be followed;
- d. The signatories to the payments must ensure that the payments are supported with valid documents;
- e. All payments must be approved by at least two signatories, one from panel A and one from panel B in accordance with the approval limits prescribed;
- f. In the case of payments to TEVET institutions by the Local Authority should be based on invoice with the following attachments:
 - i. Duly completed Register for all beneficiaries who have reported
 - ii. Compiled Performance Reports for returning students

In an event that a TEVET institution submits incorrect returns to the Local Authority and it is discovered upon verification, the institution shall refund any such amount to the Local Authority.

5.3 BANKING ARRANGEMENTS

5.3.1 Constituency Development Fund Account

The following banking arrangements shall apply:

- a. A Local Authority shall seek authority, through the Ministry, to open and operate a bank account in the name of each Constituency from the Ministry responsible for Finance;
- b. The Ministry responsible for Finance shall inform the Ministry that authority has been granted to open and operate a Bank Account in the name of each Constituency;
- c. A Local Authority shall not open or close an account in respect of the Constituency Development Fund with any Bank without the written approval of the Ministry responsible for Finance;
- d. A Local Authority shall retain unutilised funds in the Constituency Account; and
- e. Investments using CDF funds shall not be permitted.

5.3.2 Revolving Fund Account for Empowerment Funds

The Revolving Fund Account for Youth, Women and Community Empowerment shall be operationalised as follows:

- a. A Local Authority shall seek authority, through the Ministry, to open and operate a separate Revolving Bank Account related to Youth and Women Empowerment Funds from the Ministry responsible for Finance;
- b. The Ministry responsible for Finance shall provide a response to the Ministry showing that authority has been granted to open and operate a separate Revolving Bank Account for Youth, Women and Community empowerment funds in the name of a Constituency;
- c. The revolving fund bank account for Youth, Women and Community empowerment shall be interest earning;
- d. The interest earned on the revolving bank account shall be retained and used as part of the revolving fund; and
- e. Empowerment loans to beneficiaries shall attract simple interest of 5% of the total sum.

5.3.3 Signatories to the CDF Accounts

The following shall apply for signatories to the CDF Accounts:

- a. A CDF Account shall have Eight (8) Signatories;
- b. The Signatories shall comprise of Panels A and B as follows:

Panel A

- i. Town Clerk/ Council Secretary
- ii. The Director of Finance/District Treasurer
- iii. Director Planning
- iv. Director Works/Engineering

Panel B

- i. Chairperson of the CDFC
 - ii. Three members of the CDFC who should not be members of the Council.
- c. The signing of a cheque or instruction to effect payment will require one signatory from Panel A and another one from Panel B;
 - d. A Local Authority shall submit proposed signing mandates to the Ministry for onward transmission to the Secretary to Treasury for his approved;
 - e. A Local Authority shall effect a change of signatories within thirty days of obtaining the approval of the Secretary to the Treasury; and
 - f. A Local Authority shall, where it is not reasonably possible to effect a change of signatories within the prescribed period of thirty days, inform the Secretary to the Treasury or the accounting authority through the Ministry, of the reasons for that failure.

PART VI - ACCOUNTABILITY OF THE CONSTITUENCY DEVELOPMENT FUND

6.1 ACCOUNTABILITY OF THE FUND

Accountability of the Constituency Development Fund shall be in accordance with the Public Finance Management Act No. 1 of 2018 and based on the principles of fiscal discipline, prudence, equity and transparency. Any abrogation of the provisions of the Act shall attract necessary legal sanctions. In line with the Public Finance Management Act and the Constituency Development Fund Act, the Principal Officer shall:

- a. Be responsible for the finances of the Local Authority in which a Constituency is located and shall maintain separate books of accounts for the Constituency account.;
- b. Compile and maintain or cause to be compiled or maintained a record showing receipts and disbursements on a monthly basis in respect of every project;
- c. Submit the record referred to in (b) to the Provincial Local Government Officer, and copies to the Permanent Secretary responsible for Local Government and Member of Parliament for that Constituency;
- d. Internal audits must be undertaken quarterly and external audits be undertaken annually.

6.2 CASHBOOK MAINTENANCE AND BANK RECONCILIATIONS

The following shall apply:

- a. A Local Authority shall maintain a Cashbook and ledger for each Constituency and the Revolving Fund Bank Accounts;
- b. All transactions relating to receipts of funds and payments must be recorded in the respective Constituency Cashbooks and ledgers;
- c. A Government general receipt shall be issued for all funds transferred into the CDF and the Revolving Fund Bank Accounts;

- d. A Local Authority must obtain monthly bank statements of the Constituency Development Fund and the Revolving Fund bank accounts to facilitate reconciliation;
- e. Where internet banking is available, Local Authorities shall be required to have internet banking facilities with their Financial Institutions to facilitate remote access of their account to view and access bank statements;
- f. A Local Authority shall ensure that a CDF and the Revolving Fund Bank Accounts are reconciled not later than the tenth day after the end of each month; and
- g. All receipts, savings and accruals to the Fund and the Constituency Account, and the balance of the Fund and the Constituency Account at the end of each financial year shall be retained for the purposes for which the Fund and the Constituency Account is established.

6.3 INTERNAL CONTROLS

6.3.1 Legal Requirements for making payments

A Local Authority shall execute the payment processes and accounting functions in accordance with the relevant pieces of legislation.

6.3.2 Payment Process for Goods, Services and Civil Works

Before any payment, a Local Authority shall ensure that:

- a. Supporting documents are checked and validated;
- b. Payments shall be processed using the existing Local Authority approval process;
- c. All transactions shall be accurately and properly recorded on the day the transaction occurs for easy accessibility and independent review;
- d. The financial records shall be secured against loss;
- e. Electronic accounting systems shall be secured and where possible kept and maintained as a hard copy;

- f. Payments relating to projects shall be made within 30 days upon receipt of an interim payment certificate (IPC);
- g. Payments relating to the supply of goods and services shall be made within 30 days upon receipt of an approved invoice;
- h. Payments for empowerment funds shall be made within 14 working days after receipt of funds;
- i. Payments for Bursaries shall be promptly executed within five working days upon receipt of funds;
- j. A payee shall acknowledge receipt of payment;
- k. Acknowledgements by payees shall be in a form of institutional receipts or prescribed acquittal forms;
- l. Receipt acknowledgements shall be documented and filed appropriately in hard copy and electronic form;
- m. A percentage of the contract sum for infrastructure projects may be retained as prescribed in the contract agreement; and
- n. Final payment shall be made to the contractor upon issuance of a completion certificate.

6.3.3 Accounting System

A Local Authority shall be required to maintain:

- a. A proper accounting system that produces CDF accounts that are fairly stated.
- b. A system of internal controls to safeguard public resources.
- c. Ledgers for each Constituency and the details in the ledgers shall be adequate to produce returns that show funding, commitments, expenditure and balances per Constituency.

6.4 ACCOUNTING FOR CDF ASSETS AND STORES

CDF assets and stores shall be accounted as follows:

- a. A Local Authority shall maintain a register of Assets and Stores for each Ward and Constituency;
- b. A Stores Officer shall be in charge of receiving, issuing and maintenance of stores;
- c. A stores record shall indicate the description and quantity of the items, date of receipt of goods, date of issuance, the full names of recipient, position and signature of recipient and of two witnesses;
- d. Head of Finance shall authorize issuance of stores;
- e. An Asset Register shall indicate the description of the asset, date of purchase, the purchase price, location and serial number;
- f. Assets and Stores shall be maintained and secured;
- g. All Constituency properties shall be secured with ownership documents;
- h. All Assets and Stores shall be accounted and reconciled on a quarterly basis;
- i. Disposal of the Assets shall be in line with the Public Finance Management Act, Local Government Act and General Regulations;
- j. Excess materials after the completion of a labour-based project and false accounting that was costed shall be subject to transfer to another project in the Constituency. The transfer of such material shall be duly documented in the stores record; and
- k. A register shall be open to Internal Auditors from the Local Authority and other relevant officials.

6.5 ALLOWED AND DISALLOWED EXPENDITURE

6.5.1 Allowable Expenditure

All expenditure related to CDF implementation.

6.5.2 Disallowed Expenditure

All non- CDF related expenditure.

6.6 AUDIT OF THE CONSTITUENCY DEVELOPMENT FUND

The following shall apply with regard to auditing of the CDF: -

The Ministry responsible for local government shall ensure that prudent controls are established for the fund relating to fiscal controls and accounting procedures governing the Fund; and- reporting procedures for matters relating to the Fund.

- a. The Minister shall, cause to be kept proper books of account and other records relating to the accounts of the Fund.
- b. The Fund shall be audited annually by the Auditor- General or an auditor appointed by the Auditor-General.
- (c) The auditor's fees shall be paid by the ministry responsible for local government.

6.7 FINANCIAL REPORTING

The following shall apply with regard to CDF financial reporting: -

- a. The Ministry shall prepare a consolidated CDF Financial Report of all Constituencies in the country in accordance with the accounting reporting framework and Government accounting guidelines issued by the Secretary to the Treasury;
- b. Local Authorities shall make approved financial reports available to the public and stakeholders using various communication channels such as print and electronic platforms;
- c. Reports must be simplified and presented in a manner the members of the community can easily understand;

- d. The Minister shall, within three months after the end of each financial year, prepare and submit to the Auditor General the financial report of the Fund in respect of the preceding financial year;
- e. The Auditor-General shall, within two months of receipt of the financial report, examine the financial report and express an opinion on the report;
- f. The Minister shall, within one month after the receipt of the Auditor-General's opinion, lay the financial report, with the Auditor-General's opinion, before the National Assembly;
- g. The financial report shall include information on: -
 - i. The statement of receipt and payments;
 - ii. The statement of comparison of budget and actual amounts received for the Fund;
 - iii. Other information that the Minister may determine.

6.9 BUDGET FOR CDF PROJECTS

The local authority, in preparing budgets for CDF, shall be guided by IDPs, NDPs and other development plans.

Budgeting for CDF projects shall be as follows: -

- a. The Local Authority shall compile status reports of uncompleted projects including their costs for completion and submit them to the WDC and CDFC for prioritisation in budget allocation;
- b. The CDFC shall only allocate funds for new projects in the following year after making a budget provision for completion of ongoing projects;
- c. During the budgeting process, Local Authorities shall budget, at sub-programme level, three components under the Constituency Development Fund Programme namely: -
 - i. Community Projects,
 - ii. Youth and Women Empowerment, and
 - iii. Public Boarding School and Skills Development Bursaries
- d. The Local Authority shall submit the CDF Budget to the Ministry as part of its overall budget.

PART VII - PROCUREMENT ARRANGEMENTS

7.1 PRINCIPLES FOR PROCUREMENT

The Local Authority Procurement Unit shall procure goods, works or services, where possible from the Ward, Constituency, District or Province using procurement methods as prescribed in the Public Procurement Act No 8 of 2020 and its regulations. Non-adherence to the provisions of the Act shall attract necessary legal sanctions.

The following shall be the guiding principles for procurement: -

- a. Transparency and Accountability;
- b. Efficiency and Effectiveness;
- c. Economy;
- d. Value for money;
- e. Competition;
- f. Fair opportunity to all bidders;
- g. Prevention of fraud, corruption and other malpractices; and
- h. Promotion of local capacity.

All procurement activities under the CDF shall be vested in the Local Authority as a procurement entity. The Procurement Unit in the Local Authority shall be responsible for all procurement activities under the Fund. The Controlling Officer and/or the Procurement Committee shall approve procurements depending on the value of the procurement. The CDPC shall nominate a representative to seat on the Procurement Committee of the Local Authority in consultation with Zambia Public Procurement Authority.

PART VIII - COMMUNICATION ON CDF IMPLEMENTATION

The implementation of the CDF shall be informed by strategic communication for enhanced information dissemination and engagement based on the CDF communication strategy. Through the Communication Strategy, stakeholders across the value chain are empowered to take ownership and accountability in CDF implementation. The strategy also promotes community participation, which ensures effective utilization of funds thereby contributing to sustainable local development.

Strategic communication shall be informed by the following factors:

- a. Clearly defined goals and objectives;
- b. Identification of target audiences that maximise the reach of communication initiatives and access to information;
- c. Comprehensive stakeholder profiles, outlining roles and responsibilities of the various stakeholders in communication;
- d. Development of key messages that effectively convey accurate and consistent information on the CDF to facilitate widespread understanding and engagement;
- e. Comprehensive communication engagement tools to effectively disseminate information, raise awareness, and foster community participation in the implementation and monitoring of projects, e.g. social media platforms, newsletters, community forums, mobile apps, interactive websites, town hall meetings, SMS alerts, surveys and feedback forms, podcasts, collaborative platforms, radio and television, print media, road shows, information desks, public speeches, etc.
- f. Addressing and disseminating Frequently Asked Questions (FAQs) as outlined in the Communication Strategy. These questions and answers may be updated as and when necessary by the implementing institution.
- g. Undertaking CDF Branding in line with developed CDF Branding Guidelines. This will involve:
 - i. Use of the CDF Logo and visual identity of CDF projects through branding
 - ii. Alignment to the CDF brand voice that aligns with the strategy's objectives and resonates with the target audience.

- iii. Incorporation of branding elements for partner organisations, where they are involved, to maintain overall consistency in communication.

Timelines

Local Authorities shall develop communication plans with specific timelines informed by the existing Communication Strategy to ensure sustainable implementation of communication initiatives. This will also involve the dissemination of these guidelines.

Budget

Implementing institutions shall make adequate annual allocations to the implementation of communication activities. Further, where there is a provision, Local Authorities shall draw a specified proportion of the CDF Administrative component to utilize for communication activities.

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PART VIII - MONITORING AND EVALUATION

8.1 MONITORING AND EVALUATION RESPONSIBILITIES

Monitoring and Evaluation (M&E) shall be undertaken at National, Provincial, District and Ward Levels to ensure that the developmental objectives of the CDF are achieved.

The responsibilities for M & E under the CDF shall be as follows: -

8.1.1 National Level

The Ministry shall:

- a. Provide overall oversight on the management, disbursement, utilisation and accountability of the CDF;
- b. Provide quarterly reports to the Ministry responsible for National Planning and Secretary to the Cabinet on the implementation of the CDF for the purpose of evidence-based policy decision making;
- c. Commission an independent evaluation of the fund every two years; and
- d. Undertake spot-monitoring activities as need arises.

8.1.2 Provincial Level

- a. The Provincial Local Government Officer shall be responsible for monitoring the implementation of projects at the Provincial Level. The Provincial Local Government Officer may co-opt any department or unit depending on the nature and scope of the monitoring activity.
 - a. Department of Housing and Infrastructure Development;
 - b. Provincial Education Office;
 - c. Provincial Community Development Office;
 - d. Provincial Social Welfare Office;
 - e. Provincial Youth Development Office;
 - f. Provincial Planning Unit;
 - g. Department of Physical Planning; and
 - h. Provincial Water and Sanitation Department.

- i. Provincial Cooperative and Entrepreneurship Development Office
- j. Provincial Health Office
- k. Provincial Chiefs Affairs Office

b. The Provincial Local Government Officer shall submit monitoring reports to the Ministry and the Provincial Permanent Secretary.

8.1.3 District Level

The Principal Officer of a Local Authority shall be responsible for monitoring the implementation of projects at the District Level. The Principal Officer of a Local Authority shall constitute a team to monitor the implementation of projects. The monitoring team to conduct specific monitoring assignments shall consist of: -

- a. MP, DC, Council Chairperson/Mayor
- b. CDFC Member
- c. Selected Technical Expertise from relevant bodies and institutions in the District, and
- d. Selected Local Authority Heads of Departments.

The Principal Officer shall submit monitoring reports to the Council. A copy of the report shall be submitted to the Provincial Local Government Officer.

8.1.4 Ward Level

- a. The WDC shall be responsible for monitoring the implementation of projects at the Ward level. The WDC shall constitute monitoring teams to conduct specific monitoring assignments;
- b. The WDC shall prepare and submit monitoring reports for subsequent submission to the CDFC.

8.2 REPORTING AND INFORMATION FLOW ARRANGEMENTS

The findings of the monitoring activities at various levels and intervals will be submitted through progress reports on a monthly, quarterly, semi-annually and annually. The monthly reports will ultimately lead to the compilation of subsequent progress reports up to the production of the Consolidated Annual Progress Report (CAPR) for the Fund. The Local

Authority shall provide leadership in the consolidation of the reports and presentation for discussion by the Council and District Development Coordinating Committees (DDCC).

8.2.1 Monthly Monitoring Reports

The Monthly Monitoring Reports shall provide information on the progress made towards the attainment of the target set under each of the CDF components. In addition, the reports shall highlight the funds received and expenditure incurred on the projects. Further, the reports shall highlight the successes, challenges and lessons learnt in the implementation of the CDF components on a monthly basis.

The WDC shall compile and submit a copy of the monthly progress report to the CDFC with a copy to the Local Authority.

The CDFC shall use information from the reports to inform decision-making processes and ensure that implementation progress does not deviate from the intended implementation schedules and plans.

8.2.2 Quarterly Progress Monitoring Reports

Quarterly reports shall be consolidated by the CDFC Secretariat from the monthly reports to provide insights into the quarterly achievements of the CDF supported projects. These reports shall be presented at the quarterly meetings of the Council, DDCC and the Provincial Development Coordinating Committee (PDCC).

8.2.3 Semi-annual Monitoring Reports

Semi-annual reports shall be generated by the CDFC Secretariat through a consolidation of quarterly reports to assess achievements at half year of implementation of CDF supported projects leading to the compilation of the annual report at the end of the year.

8.2.4 The Annual Progress Monitoring Reports

The annual progress report will present assessment of progress on an annual basis through the consolidation of semi-annual reports by the CDFC Secretariat. Annual reporting will articulate progress made towards achieving Government Policy on equitable and sustainable local development.

8.2.5 Joint Spot Monitoring Reports

Joint Spot Monitoring (JSM) Reports will be produced after every spot monitoring activity undertaken by joint monitoring groups. JSM activities shall be undertaken regularly to verify the results provided in the monthly, quarterly and annual reports and for the purpose of evidence based decision-making and timely intervention where necessary.

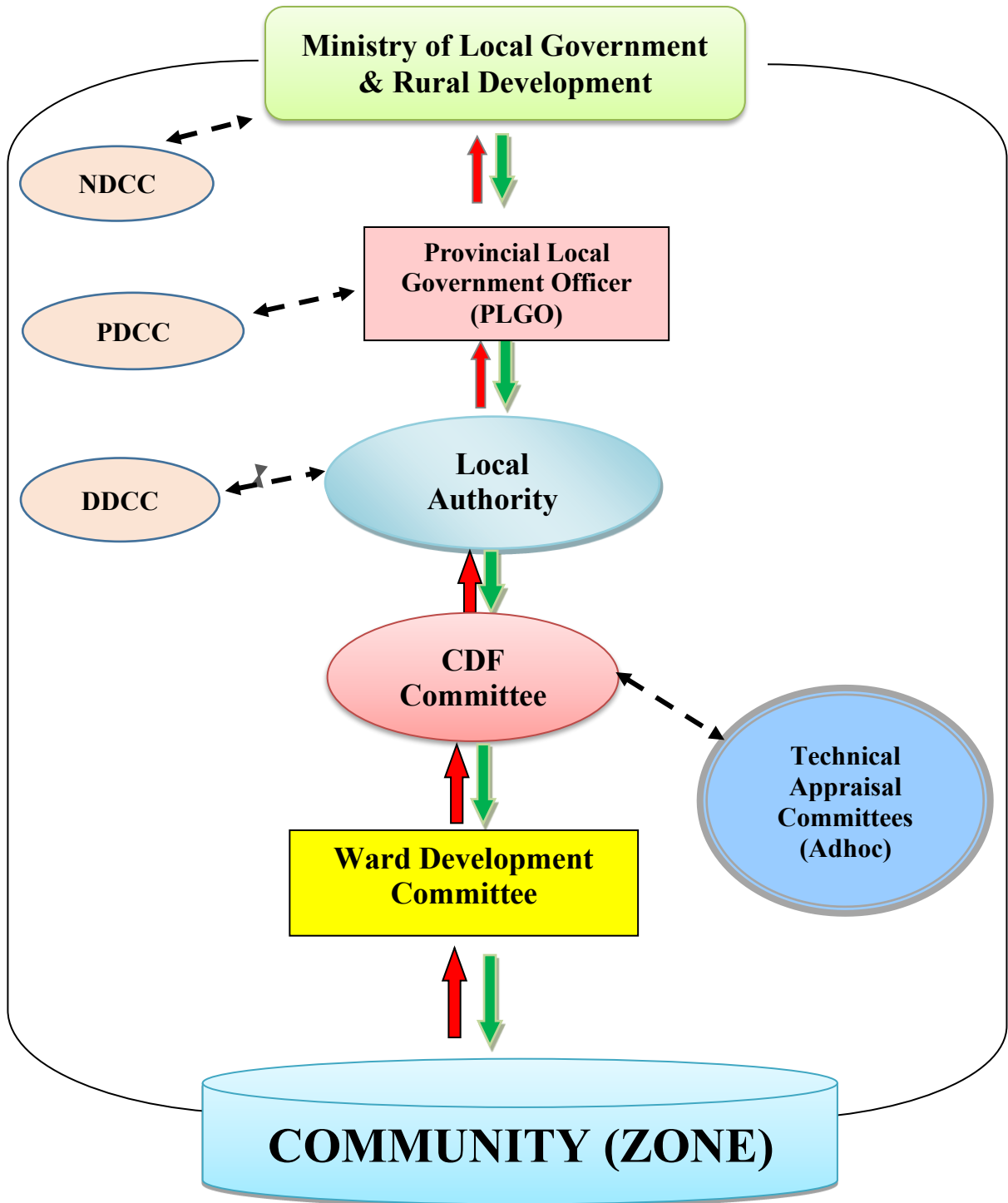
Progress Reports should be published on Local Authority and WDC platforms.

8.3 INFORMATION FLOW

Information shall flow from the Community to the WDC, then to the CDFC up to the Local Authority, Provincial Local Government Officer, Provincial Administration and the Ministry. Copies of reports shall be shared with the Development Coordinating Committees at every level. Likewise, feedback from the Ministry shall be communicated to the Local Authority and copied to the CDFC and Provincial Administration.

Figure 6 shows information flow under the CDF.

Figure 6: Information Flow Chart



KEY

Information Flow and Feedback



APPENDICES

APPENDIX A. SECTORS FOR FUNDING

The sectors that may be funded using CDF include, but are not limited, to the following:

(1) COMMUNITY PROJECTS
a. Water Supply and Sanitation.
b. Roads and Construction
c. Agriculture
d. Fisheries and Livestock
e. Markets, Bus Shelters
f. Education and health Projects
g. Sport and Receptions
h. Security
i. Judiciary
j. Governance
k. Equipment and Machinery
l. Traditional affairs
m. Trade skills infrastructure
(2) YOUTH, WOMEN AND COMMUNITY EMPOWERMENT
A) Empowerment Funds (Loans and Grants)
Examples of business that may be funded by grants and loans include - Timber and Honey Value Chain; Plastic Recycling Plants; Mining; Manufacturing; Agriculture (Crop Production, Livestock Farming); Innovation Fund; Construction; Milling Plants; Transport; Energy; Tourism Sectors; Poultry farming; Tailoring and designing; Bakery; Knitting and weaving; Food processing; Value addition equipment (hammer mills, oil processing, peanut butter machines etc.); and others with direct benefit on the Community and job creation.
(3) PUBLIC BOARDING SCHOOL BURSARIES
Primary (persons with disability) and Secondary Boarding Fees.
(4) SKILLS DEVELOPMENT BURSARIES
Technical education, vocational and entrepreneurship skills such as Agro-Farming and Livestock, Creative Arts, Electrician, Plumbing, Carpentry, Bricklayer, Tailoring and designing, Welding, Mechanics, Painting, Ceiling Board Making, Tour Guide, Cosmetology; Innovation and Technology.

APPENDIX B: APPLICATION FORM FOR COMMUNITY PROJECTS
NOTE: THIS FORM IS NOT FOR SALE



**CONSTITUENCY DEVELOPMENT FUND
(CDF)
APPLICATION FORM FOR COMMUNITY PROJECTS**

Instructions

1. Community projects shall be drawn from the Integrated Development Plans (IDPs)
2. This application form should be completed by the applicants and sent together with supporting documents to the Chairperson of the Ward Development Committee.

Disclaimer: Completion of the form does not guarantee the approval of the Project

Date of Application	
----------------------------	--

SECTION A: GENERAL PROPOSAL DETAILS
(To be filled by the applicant)

1. PROJECT LOCATION

a	Province:	b	District:
c	Constituency:	d	Ward:
e	Zone:	f	Physical Address
g	GPS Coordinates	h	Type of Land Tenure/Ownership (<i>where applicable</i>)

SECTION B: PROJECT IDENTIFICATION

2. TYPE OF PROJECT

- i. Are there any incomplete CDF projects from the previous years? Yes []
No []

If Yes, how many projects are incomplete?

.....
.....

- ii. Name of Proposed Project/Description:

.....
.....
.....

- iii. Which sector does it fall in (e.g. Water, Education or Health).....

- 3. Is the project drawn from the Integrated Development Plan (IDP) Yes [] No []
If not in the IDP, Justify (*Attach minutes where applicable*):

.....

- 4. Estimated Number of Beneficiaries from the proposed project.

.....
.....

- 5. State the number of jobs to be created by implementing the project:

- 6. Estimated cost of the project:

ZMW.....

- 7. How will the community contribute towards the cost of the project? (In terms of maintenance fees, water supply, labour etc.)

.....

- 8. How will the community ensure project sustainability?

.....
.....

- 9. Contact Person(s):

Name.....
(Proposer)

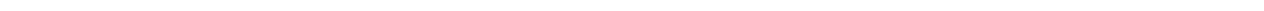
NRC No.

Address:

Name.....
(Secunder)

NRC No.

Address:



.....

.....

Phone:

Phone

Date:

Date:

SECTION C: RECOMMENDATION BY THE WARD DEVELOPMENT COMMITTEE

10. Recommended/Not Recommended/Deferred:

Reasons:.....
.....

Name (Chairperson):

Sign:

Date:

SECTION D: DECISION BY THE CONSTITUENCY DEVELOPMENT FUND COMMITTEE

11. Approved/Not

Approved.....

Reasons:.....
.....

Name (Chairperson):

Sign:**Date:**

12. List the Proposed Project Committee Members:

S/No.	Name	Position	Sex	NRC	Signature
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

APPENDIX C. APPRAISAL CHECKLIST FOR COMMUNITY PROJECTS – (Technical appraisal committee) FOR OFFICIAL USE

Project Identification Number <i>(for official use only)</i>	
Project –sector	
Name of project	
Date of Appraisal	

No	Checklist	YES/NO
1.	Is the project related to key development priorities of the District included in the Integrated Development Plan or any local development framework?	
2.	Is the project benefitting a wide scope of community members?	
3.	Signed Minutes of Community meetings	
4.	Proof of ownership documents in-case of projects involving construction (title deeds, community land)	
5.	Is the project feasible? Explain	
6.	Is the project located within the Constituency?	
7.	Will the project be jointly financed with another Constituency? If yes, name the Constituencies	
8.	How many direct jobs will be created by the project?	
9.	Recommendation letter from the community leaders i.e. WDC, Councillors	
10.	Has the community contribution been agreed upon? If yes, indicate	
11.	Has the project design considered cross cutting issues i.e. Gender, HIV/AIDS, climate change (EIA were necessary), persons with disability (show proof)	

Bill of Quantities must be attached showing clear Engineers' Estimates (Where Applicable).

OFFICERS

FULL

NAMES.....DESIGNATION.....

DEPARTMENT

DATE.....SIGNATURE.....

APPENDIX D. APPLICATION/PROPOSAL FORM FOR YOUTH, WOMEN AND EMPOWERMENT PROJECTS



**CONSTITUENCY DEVELOPMENT FUND (CDF)
GRANT APPLICATION FORM FOR YOUTH, WOMEN AND
COMMUNITY EMPOWERMENT**

Instructions: This application form should be completed by the applicant and sent together with supporting documents to the Chairperson, Ward Development Committee.

S/No.	Description of documents to be attached copy/s	Tick
1.	Valid Certificate of Company/Group/ Cooperative/Club Registration	
2.	Green National Registration Cards for Company shareholders/Members of Groups/ Cooperatives/Clubs	
3.	Proof of Active Bank Account/Mobile Wallet	
4.	Taxpayer Identification Number (TPIN)	
5.	The Constitution of the Company /Group/ Cooperative/Club	
6.	Annual Returns of Cooperatives/Company	
7.	Signed Minutes from the meeting to determine the project to be applied for and from the Annual General Meeting (AGM)	
8.	Proof of property ownership/lease/consent agreement (Where Applicable)	
9.	Proof of consideration of cross cutting issues i.e. Gender, HIV/AIDS, climate change, persons with disability	
10.	Project Proposal	

Project Identification Number <i>(for official use only)</i>	YE/Zone/Ward Code Number WE/Zone/Ward Code Number CE/Zone/Ward Code Number
--	---

NOTE: This form is not for sale.

Disclaimer: Completion of the form does not guarantee the award of the Grant

Date of application :

Section A. General Details (To be filled by the applicant)

A	Province:	b	District:
C	Constituency:	d	Ward:
E	Zone:	f	Physical Address
G	GPS Coordinates <i>(where applicable)</i>	h	Type of Land Tenure/Ownership <i>(where applicable)</i>

1. Name of Club/Organised Group/Enterprise/Cooperative making application
.....
2. Date when Club/Organised Group/Enterprise/Cooperative was registered with relevant authorities.....
3. Club/Organised Group/Enterprise/Cooperative Registration number.....
4. Does the Club/Organised Group/Enterprise/Cooperative have any experience in a project of similar nature?
 (a) Yes
 (b) No
 If yes please explain

Section B: Project Identification and Details

5. Description of Project (e.g. Pottery, Piggery, Carpentry, Tailoring, Metal Fabrication etc):
.....
6. Which Sector does it fall in: **(e.g. Agriculture, Water, Education or Health)**.....
7. How did the group identify the project? (Attach Minutes where applicable)
.....
8. What problem is the project going to address?
 Explain.....

9. Number of people to be employed on the project?
10. How will the project consider cross cutting issues i.e. Gender, HIV/AIDS, climate change, persons with disability (show proof)
11. How will the project ensure sustainability of the business?.....
12. Grant Amount applied for ZMW.....

SECTION C: FINANCIAL ASSESSMENT

13. Have you received any financial assistance from any institution in the last 3 years?
 (a) Yes
 (b) No
 If yes, from which institution and how much was received?
 a. Institution

14. If yes to 13, what is the status (repayment or investment made) of the assistance taken?

.....

15. Has your Club/Group/Enterprise/Cooperative received any training in any of the following;

- (a) Entrepreneurship/Business Skills
- (b) Technical and Vocational Skills
- (c) Savings
- (d) Functional Literacy
- (e) Financial literacy

If trained, how many members?.....

16. If yes, from which organization and how long was the training?.....

17. List of Membership in the Club/Group/Enterprise/Cooperative (Attach full signed list of members and copies of NRCs):

S/N o.	Name	Position	Age (Y)	Sex (F/M)	NRC	Person with disability (yes/No)	Signature
1							
x							
25.							

18. Provide Bank account or mobile money wallet registered for your Club/Group/Enterprise/Cooperative:

BANK NAME

BRANCH.....

SORT/BRANCH CODE.....

SWIFT CODE.....

ACCOUNT NUMBER.....

TPIN

MOBILE MONEY WALLET NAME AND NUMBER.....

19. DECLARATION

We the undersigned, on.....this.....day of..... 20..... declare that the information given herein is the correct state of affairs to the best of my knowledge. We will take full responsibility in the event of abuse, mismanagement, defrauding of the funds provided under this empowerment fund.

Note: In the case where you have multiple members, the signatory to the application must be limited up to 5 members

First Applicant

Name.....

Physical Address:

Phone:

NRC.....

Signature.....

Date.....

Second Applicant

Name.....

Physical Address:

Phone

NRC.....

Signature.....

Date.....

Third Applicant

Name.....
Physical Address:
Phone:
NRC.....
Signature.....
Date.....

Fourth Applicant

Name.....
Physical Address:
Phone
NRC.....
Signature.....
Date.....

Fifth Applicant

Name.....
Physical Address:
Phone:
NRC.....
Signature.....
Date.....

SECTION D: RECOMMENDATION BY THE WARD DEVELOPMENT COMMITTEE

Recommended/Not recommended/ Deferred
Reasons:
Name (Chairperson):
Sign:
Date:

SECTION E: DECISION BY THE CONSTITUENCY DEVELOPMENT FUND COMMITTEE

Approved/Not Approved.....

Reasons:
.....
.....

Name (Chairperson):
Sign:
Date:

APPENDIX E. APPRAISAL CHECKLIST FOR YOUTH, WOMEN AND COMMUNITY EMPOWERMENT FOR OFFICIAL USE

No	Checklist	Tick
1.	Valid Certificate of Registration	
2.	Green National Registration Card for Individual Applicants	
3.	Active Bank Account	
4.	Constitution of the Club/Group/Enterprise/Cooperative:	
5.	Copies of Green National Registration Cards of members	
6.	Copy of Signed Minutes	
7.	Proof of property ownership/lease/consent agreement (Where Applicable)	
8.	Applicant has lived in the Constituency minimum of 6 months	
9.	Is the project located within the Constituency	
10.	Is the business viable (increase in working capital, profits)	
11.	How many direct jobs will be created by the project?	
12.	Has the proposal considered cross cutting issues i.e. Gender, HIV/AIDS, climate change, persons with disability (show proof)	
13.	Has the proposal outlined the sustainability of the business?	

OFFICERS FULL NAMES..... DESIGNATION.....
 DEPARTMENT.....
 DATE..... SIGNATURE.....



**Ministry of Local Government and Rural Development
CONSTITUENCY DEVELOPMENT FUND LOAN
APPLICATION FORM**

NOTE: This form is not for sale.

Instructions: This application form should be completed by the applicant and sent together with the following supporting documents to the Chairperson, Ward Development Committee.

S/No.	Description of documents to be attached copy/s	Tick
1.	Valid Certificate of Company/Group/ Cooperative/Club Registration	
2.	Green National Registration Cards for Company shareholders/Members of Groups/ Cooperatives/Clubs	
3.	Proof of Active Bank Account	
4.	Taxpayer Identification Number (TPIN)	
5.	The Constitution of the Company /Group/ Cooperative/Club	
6.	Annual Returns of Cooperatives/Company	
7.	Signed Minutes from the meeting to determine the project to be applied for and from the Annual General Meeting (AGM)	
8.	Proof of property ownership/lease/consent agreement (Where Applicable)	
9.	Recommendation letter from a Civic /Religious /Traditional Leader /Bank Manager	
10.	Proof of consideration of cross cutting issues i.e. Gender, climate change, persons with disability	
11.	Project proposal	

<p>Project Identification Number: (for official use)</p>	<p>YE/Zone/Ward Code Number WE/Zone/Ward Code Number CE/Zone/Ward Code Number</p>
---	--

Disclaimer: Completion of the form does not guarantee the award of the Loan

SECTION A. GENERAL DETAILS (TO BE COMPLETED BY THE APPLICANT)

A	Province:	b	District:
C	Constituency:	d	Ward:
E	Zone:	f	Physical Address
G	GPS Coordinates <i>(where applicable)</i>	h	Type of Tenure/Ownership <i>(where applicable)</i>

1. Name of Business Organisation/Company/Group/Cooperative/ Club
.....
2. Legal form of applicant (Business Organisation/Limited Company (SME)Group /Cooperative/ club, etc):
.....
3. Date of Registration:
4. Business Organisation/Company/Group/Cooperative/ Club Registration Number:
5. Indicate whether the Company/Cooperative/Club is an existing one or a start-up:
.....
6. TPIN:

7. Shareholders of the Company/Members of a Group/Cooperative/ Club

S/No.	Full Names	NRC/ Passport No.	Sex (M/F)	%shareholding (applicable to a company)	Position in the Business	(person with disability)	
						Yes	No
1.							
2.							
X							
25							

8. **Authorized Representative**

(To act on behalf of the Applicant and respond to any questions regarding the application)

Name of Contact Person	
Position in the Business	
Contact Number(s)	Business: Mobile: Telephone:
Email	
Physical Address	

SECTION B: DETAILS OF LOAN APPLICATION

9. Loan application amount ZMW:.....

S/No.	ZMW	REPAYMENT PERIOD	TICK SELECTED OPTION
1.	5,000 – 10,000	12 months	
2.	10,001 – 25,000	18 months	
3.	25,001 – 50,000	24 months	
4.	50,001 – 100,000	30 months	
5.	100,001- 200,000	36 months	

Note: The loans are to be repaid within the agreed period and recovery efforts will be initiated should the borrowers not pay back the loan.

10. Description of business (e.g. Poultry, Piggery, Carpentry, Tailoring, Metal Fabrication):

.....

11. Which Sector does it fall in: (e.g. Agriculture, Water, Education or Health).....

12. Purpose of the loan (e.g. to start or expand business, buy equipment, develop infrastructure etc.)

.....

13. How will the business consider cross cutting issues i.e. Gender, climate change, persons with disability

.....

14. Details of Previous Funding (*any*)

(a) Is Applicant or any of its shareholders/ members already beneficiary of a Loan or Grant under CDF Empowerment Fund or any other programme?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
(b) If Yes give details:		
(c) Status of Loan (outstanding/repaid)		

15. Proposed Management Team

No.	Full Name	Position	Qualification, Skill and Experience
1.			
2.			

Add rows as needed.

SECTION C: BANK DETAILS OF APPLICANT

Provide Bank account registered for your Company /Group/ Cooperative/Club:

Business Account Name:

Account Number:.....

TPIN:

Bank Name

Branch:.....

Sort/Branch Code.....

Swift Code.....

SECTION D: APPLICANT DECLARATION

We the undersigned, declare that the information given herein is correct to the best of our knowledge and we will take full responsibility for the repayment of the loan in the event of abuse and mismanagement of the funds provided under this Empowerment Fund.

APPLICANT

Head of the business/Company Director/Group/ Cooperative/Club Chairperson

Full Name:

Signature:.....

Date:.....

WITNESS

Company/Group/ Cooperative/Club Secretary

Full Name:

Signature:.....

Date:.....

SECTION E: OFFICIAL USE

1. Ward Development Committee

Received By:

Name (Chairperson):

Sign:

Date:

2. Constituency Development Fund Committee

Supported **Not supported**

Reasons:

.....

.....

Name (Chairperson):

Sign:

Date:

3. Financial Institution

Recommendation for:

Approval **Non- approval**

Reasons:

.....

Full Names :

Sign:

Date:

The approved Loan Application will only become effective once the Loan Agreement has been signed and witnessed by both parties.



**APPENDIX G. MINISTRY OF LOCAL GOVERNMENT AND RURAL
DEVELOPMENT
CONSTITUENCY DEVELOPMENT FUND
PROJECT PROPOSAL TEMPLATE**

Note: This template can be adjusted to fit the needs of applicant/s

1.0 APPLICANT DETAILS AND CONTACTS

PROJECT/BUSINESS TYPE (E.G GOAT REARING, IRRIGATION, POULTRY ETC)	
Indicate empowerment Type (LOAN OR GRANT)	
NAME OF CLUB/COOPERATIVE/GROUP/COMPANY	
PHYSICAL LOCATION	
CONTACT PERSON	
CONTACT DETAILS	

2.0 PROPOSED PROJECT TITLE

--

3.0 BRIEF PROJECT DESCRIPTION

Include information such as the purpose of your organisation, a description of activities to be undertaken, the target population, possible risks that could affect the business/project and the mitigation or treatment strategies that could be employed.

3.0 Management of the project

Describe the details of how you will manage the day to day activities of the project and the experience of the workers delivering and managing the project/s.

5.0 OBJECTIVES OF THE PROJECT

S/N	OBJECTIVES <i>(Outline what the proposed project seeks to achieve)</i>

5.0 PROJECT BENEFITS AND JOB CREATION

What are the anticipated benefits of the project for the community? Provide any details additional to those provided in the application form, on the location/s of, and communities to benefit from the proposed project and number people to be employed through the project)

6.0 OPERATIONS

If you are funded, when would operations start? (Tick where applicable)			
Within 1 month		Within 3 months	
Within 2 months			

8.0 BUDGET BREAKDOWN OF REQUIREMENTS

INPUTS/ITEMS (list the estimated quantities and costs) :	QUANTITY	COST	TOTAL
1.			
2.			
3.			
PROJECTED MONTHLY PRODUCTION (list the items to be produced)			
1.			
2.			
3.			
PROJECTED MONTHLY SALES /INCOME			

(number of items sold and income generated)			

7.0 APPLICANT/S' CONTRIBUTION TO PROJECT

CONTRIBUTION	AMOUNT/ITEMS
1. CASH	
2. OTHER	

APPENDIX H. DESK APPRAISAL CHECKLIST FOR YOUTH, WOMEN AND COMMUNITY EMPOWERMENT LOAN FOR OFFICIAL USE (CDFC SECRETARIAT)

No	Checklist (Copy/s)	Tick
1.	Valid Certificate of Company/Group/ Cooperative/Club Registration	
2.	Green National Registration Cards for Company shareholders/Members of Groups/ Cooperatives/Clubs	
3.	Proof of Active Bank Account/Mobile Wallet	
4.	Taxpayer Identification Number (TPIN)	
5.	The Constitution of the Company /Group/ Cooperative/Club	
6.	Annual Returns of Cooperatives/Company	
7.	Signed Minutes from the meeting to determine the project to be applied for and from the Annual General Meeting (AGM)	
8.	Proof of property/asset ownership/lease/consent agreement (Where Applicable)	
9.	Recommendation letter from a Civic /Religious /Traditional Leader	
10.	Proof of consideration of cross cutting issues i.e. Gender, climate change, persons with disability	
11.	Project proposal	

OFFICERS FULL NAME..... DESIGNATION.....

DEPARTMENT.....

DATE..... SIGNATURE.....



REPUBLIC OF ZAMBIA

**APPENDIX I: CONSTITUENCY DEVELOPMENT FUND (CDF)
LOAN AGREEMENT FORM**

This **LOAN AGREEMENT**, is made this ----- day of ----- 20---, *between*
----- (hereinafter known as “**BORROWER**”) of address:

----- *in* **Ward** -----
Constituency ----- and ----- (hereinafter known as “**LENDER**”).

The **LENDER** and **BORROWER** shall collectively be known herein as “Parties.” In determining the rights and duties of the Parties under this **LOAN AGREEMENT**, the entire document must be read as a whole.

The Lender agrees to give loan funds/material/equipment worth ZMW-----
----- on loan basis to the Beneficiary for purposes of venturing into-----
-----Business as contained in the application form.

Therefore, the Beneficiary accepts the Terms and Conditions of the said loan amounting to
----- (Amount in Words) ---
----- (Amount in Figures) at ___% simple interest rate.

LOAN TERMS AND CONDITIONS

The **BENEFICIARY** and **LENDER** hereby set further forth their rights and obligations to one another under this **LOAN AGREEMENT** and agree to be legally binding as follows: -

a) Payback Period

The payback period for the loan shall bemonths.

b) Repayment Method

The Borrower shall deposit the loan repayment by way of monthly instalments through;

- i.** Bank Account.....
- ii.** Mobile Money.....
- iii.** E-Wallet.....

The Borrower shall ensure that repayments are made to the correct Bank Account or Mobile number.

c) Loan Repayment

- ii. The first payment shall be made 60 days from the date of getting the loan and subsequent instalments shall be paid at the end of every month;
- iii. Delayed payments shall attract a charge of 10% of the instalment amount;
- iv. Non-payment of the loan instalments for three consecutive months, shall result in termination of the agreement;
- v. In the event of default, the borrower shall not be eligible for the CDF Constituency list for 5 years.

d) Ownership of Equipment and Machinery using this Fund:

- i. All Equipment and Machinery bought using this facility shall be registered in the name of the Local Authority; and
- ii. Ownership shall NOT be transferred to the LOAN BENEFICIARY until the loan amount is fully paid.
- iii. Following the termination of the agreement the following shall apply:
 - a. The equipment shall be recovered from the borrower within seven (7) days;
 - b. The borrower shall forfeit the initial deposit and other payments made before the termination of the agreement; and

SIGNED BY.....

(Name)(FOR AND ON BEHALF OF THE FINANCIAL INSTITUTION)

Full Name of Financial Institution:

Date:

Signature:.....

Position.....

1. IN THE WITNESS OF:

Full Name:

Date:

Signature:

Designation:

2. IN THE WITNESS OF:

Full Name:

Date:

Signature:

Designation:

APPLICANT

Full Name:.....

NRC Number:.....

Signature:.....

Date:.....

1. IN THE WITNESS OF

Full Name:

NRC Number:

Date:

Signature:

Designation:

2. IN THE WITNESS OF

Full Name:

NRC Number:

Date:

Signature:

APPENDIX J: PUBLIC BOARDING SCHOOL BURSARY APPLICATION FORM

Passport
Size
Photo



**REPUBLIC OF ZAMBIA
CONSTITUENCY DEVELOPMENT FUND (CDF)
PUBLIC BOARDING SCHOOL BURSARY APPLICATION FORM**

Instructions: This application form should be completed by the applicant and sent together with supporting documents to the Chairperson, Ward Development Committee.

NOTE: *This form is not for sale.*

Disclaimer: *Completion of the form does not guarantee the award of Public Boarding School Bursary.*

Complete all Sections in Capital/Block Letters

A. APPLICANT'S PERSONAL INFORMATION		
Surname:	First Name:	Other Names:
Sex F M		
_____	_____	_____ <input type="checkbox"/> <input type="checkbox"/>
Date of Birth: DD _____ MM _____ YY _____		
Nationality: _____		
NRC NO. (where applicable) _____		
Province: _____	District: _____	Constituency: _____
Ward: _____ Village/Township: _____		

Do you have a disability/special need? Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, please Specify and attach relevant documentation _____ _____

B. SCHOOL DETAILS (where you are enrolled or have been accepted) (Attach a copy of an acceptance letter or confirmation letter from the school, this is a must)
Name of School where you are enrolled or have been accepted _____
Last School Attended _____
Last Grade Attended _____
Are you/ where you a boarder? Yes _____ No _____
Who has been paying your school fees _____
Have you been supported by any organization? Yes _____ No _____ (if yes kindly give details) _____

--

C. DETAILS OF PARENTS /GUARDIANS	
1. FATHER	
<input type="checkbox"/> live Attach	<input type="checkbox"/> Deceased documentation
where applicable	
Surname:	First Name
Other Names:	
Date of Birth:	Telephone No:
Residential Address:	Email Address:
Occupation:	
Employer/Nature of Business:	
Does father have a disability/special need <input type="checkbox"/> Yes No <input type="checkbox"/>	
If yes, please specify and attach relevant documentation	

Does father have medical condition? Y <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please specify and attach relevant documentation	

2. MOTHER	
<input type="checkbox"/> Alive Attach	<input type="checkbox"/> Deceased documentation
where applicable	
Surname:	First Name
Other Names:	
Date of Birth :	Telephone No:

Residential Address:	Email Address:
Occupation:	
Employer/Nature of Business:	
<p>Does mother have a disability/special need <input type="checkbox"/> es <input type="checkbox"/> o</p> <p>If yes, please specify and attach relevant documentation</p> <p>_____</p> <p>_____</p> <p>_____</p>	
<p>Does mother have medical condition? <input type="checkbox"/> s <input type="checkbox"/> No <input type="checkbox"/></p> <p>If yes, please specify and attach relevant documentation</p> <p>_____</p> <p>_____</p> <p>_____</p>	
3. GUARDIAN	
Surname:	First Name
Other Names:	
Date of Birth:	Telephone No:
Residential Address:	Email Address:
Occupation:	
Employer/Nature of Business:	
<p>Does Guardian have a disability/special need <input type="checkbox"/> es <input type="checkbox"/> No</p> <p>If yes, please specify and attach relevant documentation</p> <p>_____</p> <p>_____</p> <p>_____</p>	
<p>Does Guardian have medical condition? <input type="checkbox"/> s <input type="checkbox"/> No <input type="checkbox"/></p>	

If yes, please specify and attach relevant documentation _____

D. INFORMATION ON SIBLINGS/DEPENDANTS TO PARENTS/GUARDIANS
 (if siblings/dependents are in school, indicate who is supporting them)

Details of Siblings

No.	Name	Sex	Age	Occupation

Dependents to Parents/Guardians

No.	Name	Sex	Age	Occupation

E. FAMILY SOCIAL-ECONOMIC STATUS (Tick where applicable) – to be confirmed by CWAC/CDA

i. House

Owned

Rented

ii. Type of House	Inherited	<input type="checkbox"/>
	Sublet	<input type="checkbox"/>
	Other (Specify)	<input type="checkbox"/>
	<u>Main Material of roof</u>	
	Asbestos sheets	<input type="checkbox"/>
	Asbestos Tiles	<input type="checkbox"/>
	Other type of tiles	<input type="checkbox"/>
	Iron sheets	<input type="checkbox"/>
	Grass/wood/thatch	<input type="checkbox"/>
	Concrete	<input type="checkbox"/>
	<u>Main Material of floor</u>	
	Earth/Sand	<input type="checkbox"/>
	Wood planks	<input type="checkbox"/>
	Palm/bamboo	<input type="checkbox"/>
	Finished floor (wood tiles, concrete, vinyl etc.)	<input type="checkbox"/>
	<u>Main material of wall</u>	
	Natural walls (Mud, reeds, palm, tree trunks, wood planks)	<input type="checkbox"/>
	Rudimentary walls (stone or bamboo with mud etc.)	<input type="checkbox"/>
	Finished walls (bricks, cement, logs, etc.)	<input type="checkbox"/>
iii. Toilet		<input type="checkbox"/>
	flushable toilet	<input type="checkbox"/>
	VIP toilet	<input type="checkbox"/>
	Pit laterine	<input type="checkbox"/>
iv. Water		<input type="checkbox"/>

	Piped	
	Well	<input type="checkbox"/>
	Shallow Well	<input type="checkbox"/>
	Other (specify)	<input type="checkbox"/>
v. Source of water	Communal	<input type="checkbox"/>
	Own premises	<input type="checkbox"/>
vi. Availability of electricity	Yes	<input type="checkbox"/>
	No	<input type="checkbox"/>
vii. Main source of income	
viii. No. of meals per day		
	One	<input type="checkbox"/>
	Two	<input type="checkbox"/>
	Three	<input type="checkbox"/>
	Other (specify)
	
ix. Does your household have any of the following durable items?		
	Tractor	<input type="checkbox"/>
	Plough	<input type="checkbox"/>
	Hammermill	<input type="checkbox"/>
	Car/truck	
	Other (specify)	<input type="checkbox"/>
	
x. Does your household own poultry, livestock or any other farm animal? If yes, how many		

Cattle	<input type="checkbox"/>
Goats	<input type="checkbox"/>
Sheep	<input type="checkbox"/>
Pigs	<input type="checkbox"/>
Poultry	<input type="checkbox"/>
Other (Specify)	<input type="checkbox"/>
F. LIST OF ATTACHMENTS- (please tick what has been attached and /or indicate what is not provided)	
● Recommendation from previous sponsor (where applicable)	<input type="checkbox"/>
● Death certificate/s of parents	<input type="checkbox"/>
● Pay slips/ proof of income of parents/guardian	<input type="checkbox"/>
● Medical record(s) of parent/guardian	<input type="checkbox"/>
● Disability card/ Confirmation of disability of applicant/parent/guardian	<input type="checkbox"/>
● Recommendation from traditional leadership, Religious leader/Civic Leader	<input type="checkbox"/>
● Confirmation letter from Community Welfare Assistance Committee	<input type="checkbox"/>
● Acceptance letter /confirmation of enrolment	<input type="checkbox"/>
● Copy of application form	<input type="checkbox"/>

Note: Applicant to sign each and every page of this application document

Applicant (Learner)
Name.....

Contact person for Applicant
Name

Physical Address:

Physical Address:

Phone (where applicable)

Phone

NRC.....

Signature.....

NRC (where applicable)

Date.....

Signature.....

Date.....

RECEIVED BY THE WARD DEVELOPMENT COMMITTEE

Signature:.....

Date:

Name:.....

Ward Development Committee Chairperson

RECOMMENDED FOR APPROVAL/DISAPPROVAL BY THE CONSTITUENCY DEVELOPMENT FUND COMMITTEE

Give Reasons

.....
.....
.....
.....

Name:

.....

Designation:

.....

Signature:

.....

Date:

.....

APPENDIX K. APPRAISAL CHECKLIST FOR PUBLIC BOARDING SCHOOL BURSARY –FOR OFFICIAL USE

No	Checklist	Tick
1.	Learner is of school going age (below 25 years)	
2.	A learner must be a resident of the Constituency in which the fund is sitting	
3.	<p>Learner meets the following criteria:</p> <ul style="list-style-type: none"> i. A learner must be enrolled at a particular public boarding school; ii. A learner must have qualified to Form 1(grade 8) or already enrolled in Form 1 to 5 (grade 8 to 12); iii. School drop-outs who failed to pay school fees shall be eligible for a bursary; iv. Learners that are enrolled in boarding schools but are accommodated in the nearby villages due to failure to pay boarding fees; v. Double Orphaned where the guardian has no reliable source of income; vi. Single Orphaned where the surviving parent has no reliable source of income; vii. A learner with disability; viii. Learners whose parents are disabled and have no reliable source of income; ix. Learners whose parents or guardians have no reliable source of income; x. Learners on the school re-entry project without family support; and xi. A learner from a poor, vulnerable and incapacitated household where a vulnerable household has the following characteristics: <ul style="list-style-type: none"> xii. Presence of stunted or underweight children; xiii. Children out of school; xiv. Female headed household; xv. Households headed by chronically ill and on palliative care; xvi. Households headed by elderly persons aged 60 and above; and 	

	xvii. Child headed households.	
5.	Death certificates of Parents/Guardian (where applicable)	
6.	Disability forms/membership cards or letters from the appropriate institutions (where applicable)	
7.	Recommendation letters from the Religious Leader/Traditional Authority/Civic Leader (whichever is applicable)	
8.	Recommendation or assessment report from the School Guidance Teacher/Head teacher (where applicable)	

** Please note that no application will be considered without the endorsement by the WDC Chairperson**

OFFICERS FULLAMES.....

DESIGNATION.....

DEPARTMENT

DATE.....SIGNATURE.....

APPENDIX L: SKILLS DEVELOPMENT BURSARY APPLICATION FORM



Passport
Size
Photo

**REPUBLIC OF ZAMBIA
CONSTITUENCY DEVELOPMENT FUND
SKILLS DEVELOPMENT BURSARY
APPLICATION FORM**

Application Identification Number (For official use only)	SDB/Zone/Ward Code Number
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Instructions: This application form should be completed by the applicant and sent together with documents outlined in Annex 1 to the Chairperson, Ward Development Committee.

NOTE: *This form is not for sale.*

Disclaimer: *Completion of the form does not guarantee the award of CDF Skills Development Bursary.*

PART A: TO BE COMPLETED BY APPLICANT

1. Surname:
.....
....
2. Other Names:
.....
3. Sex
(Male/Female).....Nationality.....
4. N.R.C. No:/...../..... (Photocopy to be attached)
5. Date of Birth:
6. Place of Birth:
7. Residence of Applicant:

- (a) District
 - (b) Constituency
 - (c) Ward
 - (d) Zone
8. Postal Address:
9. Mobile Phone No: E-mail.....
10. Vulnerability Status:
- (a) Single Orphan/Double Orphan/Other (Please Specify):
 - (b) Do you have a disability? Yes/No. if yes, specify nature of disability:
 - (c) Monthly income (Specify).....

PART B: PERSONAL DETAILS OF PARENT/GUARDIAN

- 11. Surname:.....
- 12. Other names:.....
- 13. Sex: (indicate male or female).....
- 14. Nationality.....
- 15. NRC Number:..... (Attach copy)
- 16: Relationship to applicant:.....
- 17. Residential address.....
- 18. Postal address:.....
- 19. Mobile Phone number:.....
- 20. E-mail address.....

PART C: EMPLOYMENT DETAILS OF PARENT/GUARDIAN (WHERE APPLICABLE)

- 21. Occupation of:**
 - a. Father.....
 - b. Mother.....
 - c. Guardian.....
- 22. Name of Employer of:**
 - a. Father.....
 - b. Mother.....
 - c. Guardian.....
- 23. Position/ Rank of:**
 - a. Father.....
 - b. Mother.....

- c. Guardian.....
- 24. Address of Employer:**
 - a. Father
 -
 -
 - b. Mother
 -
 -
 - c. Guardian
 -
 -

PART D: SCHOOL DETAILS

- 25. School Leaver/Non School Leaver.....
- 26. Last grade attended:.....
- 27. Last school attended:.....
- 28. District:.....
- 29. From (date): To (date):.....
- 30. Highest qualification/grade attained:.....

PART E: COURSE DETAILS

- 31. Have you received an acceptance letter? Yes.....No.....
- 32. If your answer to (14) above was yes, name the institution where you have been accepted:
 -
 -
- 33. What programme of study do you will you pursue?.....
- 34. Duration of the programme:.....
- 35. Have you applied for or received any scholarship bursary from any other organizations or authority before?
 - Yes.....No.....
- 36. If your answer to (35) above is yes, give details of when and how you benefited
 -

PART F: DECLARATION

I.....
.....of NRC number..... do declare
that to the best of my knowledge, the information I have given is the absolute truth. I
also understand that any false information on this form will lead to immediate forfeiture
of this assistance and possible prosecution or both.

Signature of Applicant:.....

Date:.....

Signature of Parent/Guardian.....

Date:.....

PART I: FOR OFFICIAL USE ONLY

WARD DEVELOPMENT COMMITTEE

(i) Received by Ward Development Committee

Signature:

Date:

Name.....

Chairperson, Ward Development Committee

CONSTITUENCY DEVELOPMENT FUND COMMITTEE

(ii) Recommended For Approval/Disapproval by the Constituency Development
Fund Committee

Signature:

Date:

.....

Name.....

Chairperson, Constituency Development Fund Committee

OFFICIAL STAMP

ANNEX 1: REQUIRED DOCUMENTATION

The application for Skills Training Bursary shall be submitted together with an admission or acceptance letter from any public or private institution accredited by TEVETA or Zambia National Service and any of the following certified documents:

- a) Copy of Green National Registration Card
- b) Disability card or letter from the hospital denoting disability;
- c) Recommendation letters from the Church/Chief/Headman/Head of previous School;
- d) A full Grade 12 School Certificate or GCE five (5), O-levels or equivalent or Grade 9 or 7 Certificates.

**APPENDIX M: SKILLS DEVELOPMENT BURSARY APPRAISAL CHECKLIST
FOR OFFICIAL USE**



**REPUBLIC OF ZAMBIA
CONSTITUENCY DEVELOPMENT FUND
SKILLS DEVELOPMENT BURSARY APPRAISAL CHECKLIST**

ELIGIBILITY

No.	Checklist Details	Tick
1	The applicant must be Zambian and in possession of a Green National Registration Card	
2	The applicant must possess any of the following qualifications: (Tick where applicable) <ul style="list-style-type: none"> <li data-bbox="280 1010 1279 1150">a. Grade 12 School Certificate or its equivalent for those applying for Craft/Certificate, Technician/Advanced Certificate and Technologist/ Diploma Programmes. <li data-bbox="280 1150 1279 1291">b. Grade 9 Certificate or Grade 7 Certificate for those applying for Trade Test Programmes. <li data-bbox="280 1291 1279 1514">c. No qualification (Applicants without any school certificates can apply for trade test programmes). 	
3	The applicant must possess an acceptance letter from a public TEVET Institution	
4	The applicant must possess a letter of recommendation from a Religious Leader / Traditional Leader /Civic Leader/ Head Teacher of previous school	
5	The applicant must not be on any other Bursary or Scholarship scheme at the time of application.	

6	The applicant must be above 16 years of age.	
7	Where applicable, a disability card or letter from the relevant institution.	
8	The applicant must be a resident of the Constituency for not less than six (6) months	
9	Applicants below 18 years must show consent of the Parent / Guardian.	