Administrative and Operational Procedures for Programs for Sites and Services and Area Upgrading

J. Ronald Campbell, editor
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(List continues on the inside back cover)
ABSTRACT

This is a manual consisting of eight sections corresponding to the operational procedures of administering a sites and services scheme. Based upon field experience of the Cooperative Housing Foundation's work with the Self-Help Housing Agency in Botswana, it presents actual instructions for technicians to implement a housing scheme from the first steps of identifying the target beneficiaries and preparing applications, through the allocations of plots and building materials to the calculation and collection of service levies. This document is a thorough treatment of the sequence of activities, the details of filling in forms, and the handling of actual situations which arise in a large and complex scheme. Under each section the principles underlying equity and cost-recovery are clearly introduced. In addition, this paper could help a reader to develop a similar scheme choosing among options and variations, taking the decisions necessary and knowing the prerequisites for successful implementation.
ACKNOWLEDGEMENTS

This technical paper is based on a Manual prepared by the Cooperative Housing Foundation (CHF) at the request of the Government of Botswana (GOB) for the Ministry of Local Government and Lands (MLGL) using funds from the GOB/World Bank Urban II Project.

Several of the procedures in this Manual trace their origins back to 1978, when Mr. James Upchurch (CHF Resident Housing Adviser) assisted the Gaborone Town Council's (GTC) Self-Help Housing Agency (SHHA). Since that time, the procedures have been revised, expanded to cover new areas, evaluated, and fine-tuned. However, they mostly consisted of individual papers which were not organized in one place. In fact, many procedures were not in written form. The idea of codifying the procedures was first implemented in January 1981 with the assistance of Ms. Ruth Senior (CHF short-term consultant). Then in May 1981, Ms. Susan S. Campbell (CHF short-term consultant) compiled all existing procedures in a manual for the community development section. This effort and its positive reception, led to the current volume which includes codified procedures for nearly every aspect of SHHA operations.

The editor (who also wrote many of the procedures) was greatly assisted in producing this manual by all the Botswana Principal Housing Officers (who reviewed three separate drafts), by CHF Resident Advisers William Karg and Eric Richardson, by GOB officials Barry Stowe, Jim Honold, Charles Ntwaagae, Bill Dickson, and Phil Harding, and by the MLGL Urban Development Committee. Particular recognition is accorded Ms. Vinga Motsu and the Selebi-Phikwe Town Council's (SPTC) staff who evaluated, critiqued, and implemented many of the procedures. Special appreciation is extended to Ms. Lucy Tlhase who diligently typed the drafts.

In essence, this manual is the result of a two-year technical assistance assignment funded by the United States Agency for International Development (USAID) and a six-month extension of that assignment funded by the World Bank. While many people contributed helpfully to the final product, special recognition must go to MLGL and GOB which had the foresight and wisdom to request the production of this manual for use by all Botswana SHHAs and by MLGL for SHHA day-to-day operations and for training purposes.
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SCHEDULE OF ACRONYMS

BCL Bamangwato Concessions Limited (Mining Company)
BML Building Material Loan
BMLA Building Material Loan Agreement
BPC Botswana Power Corporation
COR Certificate of Rights
DSL Department of Survey & Lands
DTRP Department of Town & Regional Planning
F&GP Finance & General Purpose
   (a Town Council Committee)
FTG Fixed Term Grant
FY Fiscal Year
GOB Government of Botswana
HQ Headquarters
IBRD International Bank for Reconstruction & Development
LPO Local Purchase Order
MLGL Ministry of Local Government & Lands
MSR Monthly Statistical Report
NCR No Carbon Required
PHO Principal Housing Officer
REC II Revised Earth Closet Type II
SCDO Senior Community Development Officer
SHHA Self-Help Housing Agency
STO Senior Technical Officer
TA Technical Assistant
UDC Urban Development Coordinator
UK United Kingdom
USAID United States' Agency for International Development
WDA Ward Development Association
WO Ward Officer
WST Water System Toilet
WUC Water Utilities Corporation
<table>
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<td>Pay Packet Receipt</td>
<td>Paycheck stub.</td>
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<td>Circle Chart</td>
<td>Hand-size chart with window that moves as the circle is turned to expose pre-calculated figures for quantities of materials (cement, sand, rock and concrete blocks) necessary to build a given house. Also provides affordable building material loan amounts for self help or contractor-aided construction, depending on affordability criteria.</td>
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<tr>
<td>Levy Payment</td>
<td>Monthly service charge recovers recurrent costs and infrastructure development costs.</td>
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<tr>
<td>Pula</td>
<td>Botswana currency (1 Pula = $0.70). Also means &quot;rain&quot; in Setswana.</td>
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<td>Fixed Term Grant</td>
<td>A form of tenure providing 99-year lease for residential land or 30-40 year lease for commercial/industrial land.</td>
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1. The purpose of this technical note is to illustrate procedures for implementing programs of sites and services and area upgrading. This note is based on a manual that was prepared to guide technicians in the day to day administration of the low cost housing programs in Botswana. The primary advantage of using an actual tested field manual as an illustrative case is that it includes all of the subjects that have emerged as topics of importance in the actual implementation of these programs. Thus it gains an automatic perspective on each administrative issue which would be very difficult to achieve in separate treatments. Furthermore, the manual reveals rather strikingly the order of magnitude of the overall task of administration of these programs. It should be a useful and sobering exercise to scan this manual early in the preparation phase of projects of this general type, not so much for purposes of emulating the exact procedures (though many can be copied more or less directly) but rather to develop an overall perception of the administrative implications of each of the special features incorporated in a program.

2. Each of the eight sections of this technical note includes the actual field instructions for technicians that were in use in Botswana when the manual was prepared. It would, however, be incorrect to conclude that this manual presents a minimum administrative package for sites and services or area upgrading in general. Equally viable but simpler projects of the same general type have been implemented, which did not include some
of the special goals and features of the Botswana program, and thus had less complex administrative needs. In order to add to the general applicability of this note, therefore each section is preceded by a description of the features of the Botswana program that necessitate the procedures described and alternative features of similar projects which would have different administrative consequences.
Plot Application

1.1 The procedures outlined in this section describe the process of plot allocation in site and service areas from the initial stage, the application for a plot by a beneficiary, to the approval of the application, orientation of the plotholder and actual allocation of the plot. (Sections 1.A, and 1.C-F apply to sites and services areas.) This section also describes the procedures for allocating certificates of rights in upgrading areas, and for arbitrating disputes that are likely to arise in circumstances where the area is already occupied by persons whose legal claims to the land are unclear. (Sections 1.B and 1.C-F apply to upgrading areas.)

1.2 The Botswana program allocates plots (see Section 1.A) administratively according to certain criteria: no other plot ownership in any town; an income test; an employment test; etc. The particular criteria are not important for the purposes of this manual, except that attention should be drawn to the possibility of considerable complexity in step 1.A-10. The more, and the more complicated, the criteria, the more will step 1.A-10 involve judgemental decisions and possible delay. A possible alternative is to allocate plots through a market mechanism such as auctioning, or by means of a high enough price, in terms of down payments or mortgage
payments, to restrict the number of applicants. Both of these methods have a great advantage in operational simplicity, but both suffer from the difficulty of pricing lots too high for the poorest members of the community, particularly if the scale of the program is insufficient to prevent extreme scarcity of serviced building plots. In a recent project for servicing urban land for low income housing (Kenya secondary towns), the allocation problem was avoided altogether by the device of minimal servicing of large quantities of privately owned land. The protection for the poor in this project is that such large areas are serviced that a market surplus of building plots will be created, which should bid prices down for serviced land or for low income rentals.

1.3 An obvious goal of the Botswana program is to regularize and clarify tenure in upgrading areas and Section 1.B describes a system which is perhaps as simple as possible for doing this. In cases where the competing claims to land are very complex, so that the arbitration procedures in 1.B.6 and 1.B.7 would involve widespread, costly, and time consuming legal conflicts, the procedures for upgrading could be simplified by ignoring the tenure question, and concentrating instead on physical works and some form of cost recovery for these physical works. In the series of upgrading projects in Indonesia, this approach has been taken with good results.

1.4 Section 1.C is a relatively straightforward statement of the conditions of Certificates of Rights, and some such description should always be available to both technocrats and plotholders (see Section 1.D, orientation). The only special features of the Botswana program which
complicate this section are the restrictions on transfer of property, restrictions on rental and prohibition of multiple use. Restrictions on transfer and rental were fairly standard features of early sites and services projects and of some upgrading projects. Given sufficient administrative effort, it is perhaps possible to enforce such restrictions, although it is not altogether clear why this should be done. In some recently completed projects where studies have been done to reveal results (e.g. Kenya First Urban Project), it is clear that such restrictions have simply been ineffective. In some projects (e.g. Zimbabwe's Glen View Sites and Services Project), a decision was made to make ceding of rights as simple and easy as possible, with the aim of allowing people who for one reason or another could not cope with the financial burden of mortgages and building costs to pass along the plots to people who could. This allowed the original allotees to benefit from the capital gain on the plot and recoup their investment in building, and had the additional advantage of speeding completion of building with very little cost recovery difficulty. Section G, Procedures for Plot Transfers, is a necessary administrative corollary to the restrictions on plot transfer contained in Section C, and could largely be dispensed with in the absence of such restrictions.

1.5 Section 1.D concerns orientation of plot holders. This is clearly a key section. It is also a section that would seem directly applicable to any similar program, with suitable modifications in detail. Whatever the community action or other publicity features of a project, there is probably no substitute for a formal orientation session of the type described here.
1.6 Sections 1.E and 1.F are concerned with very detailed instructions and check lists. These reflect an unusual attention to detail by the managers of the Botswana program, but this attention is by no means excessive. Once again, these sections, suitably modified, would appear to have general applicability.
1. Receptionist greets prospective applicant.

2. Receptionist directs prospective applicant to Group Worker.

3. Group Worker explains broad outlines of SHHA (using the Molefi Comic Book), including the rights and responsibilities of the plot holder. E.g., COR, Service Levy, materials and BML programme, and the like.

4. Group Worker requests applicant to first complete the Employment Verification Form or the Self-Employment Verification Form and to attach a pay packet receipt. When the applicant returns with this, the application form is filled.

5. Group Worker makes appointment for the applicant to see slide show, or show it immediately.

6. Group Worker takes photograph of applicant, attaches it to application, or applicant brings his own photos. If SHHA takes the photo, the applicant must pay for the photo.

7. Pink copy given by Group Worker to Ward Officer, retained by Ward Officer in pending file.

8. Blue and White copy sent to Headquarters (H.Q.) by Group Worker (use out basket) with Employment Verification Form and photo.

9. Rotodex card prepared by typist at Ward and sent with application to Headquarters.

10. H.Q. reviews* application upon receipt of Employment Verification (which must be filed at the Ward Office).


12. Management Board decision noted on white and blue copy of application. (Approved application must have the plot number noted on the application form.)

13. Letter of approval or rejection sent to applicant.

*10. Review includes checking:

   a) Rejected Applications File,

   b) List of allocated plots in the Town,

   c) List of allocated plots in other urban areas,

   d) Review of priority for allocation.
14. Copy of letter of approval or rejection sent to Ward Office.

15. H.Q. files white copy of application and sends blue copy to Ward Office. (See Post-Application Procedures)

16. See Post-Application Procedures before setting up the file. Be sure to place blue copy in the file. The pink copy is given to the plot-holder.

17. Each plot-holder file should carry on its face the file label with the plot-holder's name, address, date of COR, date of application, plot number, note of any transfer, and BML No. (if any).

18. Rejected applications (blue copy) must be kept in Ward Office file marked "Rejected Applications."

19. Rejected applications (white copy) kept in file marked "Rejected Applications" at Headquarters (filed according to Ward from which the application originated).
1.B PROCEDURES FOR COR APPLICATIONS IN UPGRADING AREAS

1. Each Group Worker will work in their own areas (as assigned by the Senior Community Development Officer).

2. Each Group Worker will be accompanied by the Technical Assistant (TA) responsible for the same area.

3. The Group Worker, with the help of the TA, will note the application number onto the plan (using the "phase" plans).

4. The Group Workers will distribute the Employment Verification Forms (or the Self-Employment Verification Form when appropriate), and request the plotholder to return the Form to the Ward Office.

5. Each plotholder must obtain a photo to be attached to the Employment Verification Form. The photo will be filed by SHHA in the Ward Office. If SHHA has a camera, the photo may be taken by the Group Worker, but the plotholder must pay for the cost of the film.

6. If the Group Worker finds that the original owner is nowhere to be found and has been away for more than one year, the person staying on the plot must fill the application form and sign a statement saying that the original plotholder has left. This application and statement will be taken by Headquarters to the Management Board which will make the final decision concerning ownership in these cases.

7. If two or more people claim the same plot, the case should be referred to the Senior Community Development Officer (SCDO). The SCDO will then attempt to resolve the case. However, if no solution is obtainable, the SCDO will refer the case to the Complaint Board (Adjudication Tribunal).

8. Letters, notices, and public meetings will publicize the above efforts. In addition, notices will be placed in the Radio and the Daily News. The Kgosi and his sub-chiefs, the Councillors, the WDA members, and the Social Welfare Officer will all be notified by the Ward Officer of the above effort to complete applications in preparation for issuing CORs.

9. The first week will involve preparation. The second week will involve meeting with influential community members and the public. The third week will mark commencement of filling applications.

10. The owners (squatters) will be given 12 months to make their claim, otherwise, the claim will not be considered. Notice of this fact must be advertised per step 8.
1.C SUMMARY OF CONDITIONS IN THE COR

1. The COR may be pledged, ceded, assigned, transferred or made over to a bank, building society, or another person with the permission of Council.

2. When the COR plot holder dies, the COR may be inherited by his or her survivors.

3. The COR plot holder must obtain Council's permission to rent or lease his or her plot or any portion of the plot.

4. The COR plots are for RESIDENTIAL use only, unless Council gives written permission for any other use.

5. The plot holder may live on his or her plot with family members, friends, and/or any lodgers.

6. The plot holder must build a toilet (as approved by Council) and build a house with at least one habitable room within a specific time period (some Councils require construction to start within 3 months and be completed within 12 months from the date of allocation), or Council may repossess the plot.

7. The plot holder must pay Service Levy, which shall be calculated by Council and approved by the Minister (MLGL).

8. If the Service Levy changes, Council must give 60 days notice in the Gazette and a newspaper.

9. The plot holder may appeal any Council decision concerning his or her plot within 30 days. He or she must go to the District Commissioner who will help draft the complaint and send it to the Minister (MLGL).
1. D   PROCEDURES FOR ORIENTATION SESSIONS

1. Every time the Management Board approves a group of plot applicants for allocation, the Senior Community Development Officer (SCDO) must arrange an orientation session before actual allocation.

2. Depending on the number of new allottees, the SCDO should schedule at least one orientation session per month (try to limit the session to about 35 allottees).

3. An orientation session should be no longer than two or three hours, and should include a short break. Since the allottees may have difficulty getting time off from work, schedule only one session for any one group of allottees before allocation. Two more sessions could be held after allocation as a means to help the new plotholders proceed through plan selection and BML application.

4. Prepare an Agenda for the orientation session. For example:
   - Introduction by SCDO
   - Slide show on general information about SHHA
   - Questions from allottees
   - Explanation of COR (rights and responsibilities)
   - Questions from allottees
   - Explanation of Service Levy
   - Questions from allottees
   - Explanation of construction requirements
   - Slide show on BML programme
   - Questions from allottees
   - Explanation of TA's role
   - Concluding remarks by SCDO/STO
   - Questions from allottees
   - Allottees sign COR and go visit their plot

5. The session should be held at the Ward Office responsible for the allottees.

6. The official date of allocation should be the same date of the first orientation session. If an allottee cannot attend the assigned session, arrange for him/her to attend another session. However, the official date of allocation should remain the same as the original orientation session. If an allottee does not attend an orientation session within 30 days of the official allocation date, cancellation of the allocation may be effected according to the "Procedures for Repossession of COR Plots for which COR has not been signed."

7. The orientation session will enable SHHA staff to explain fully all rights and responsibilities of the plotholder. In addition, the allottees have the opportunity to question those things they do not understand. The main purpose of the orientation session is to educate the allottees in order to avoid problems such as defaulting, non-construction, repossession of plots, etc.
1.E  PROCEDURES FOR POST-APPLICATION

1. Senior Community Development Officer set up plotholder "kit" upon approval of application. This consists of the following items, placed in a large envelope (or file folder) after orientation and signature of Certificate of Rights:

6 R10050 labels
1 levy ledger card for accounting files
1 file folder
2 COR forms*
1 stripdex

*type these in time for orientation, but leave the name and date blank until signed by plotholder.

The Senior Community Development Officer requests the Senior Typist to assign the typing of the kit to a typist. The outside of the kit envelope should have this notice:

NOTICE TO TYPIST

- Date sent to the typist ________________________________
- Name of the typist __________________________________
- On ___________ (date) the Management Board met and allocated plots to the asterisked or to the following people in the attached schedule.
- You are authorised to set up our records for these people and mark the schedule for each name when each part is complete
- Date of Allocation ________________________________

Senior Community Development Officer

This should be attached to every Schedule and remain there for future reference.

2. The information necessary to complete the kit may be taken from the blue or white copy of the Plot Application form. This is to be attached to the face of the kit and should be left there for the Ward Officer.

CHECKLIST FOR TYPIST

__________________________ NAME OF TYPIST
ledger card typed - Service Levy
file folder label put on file folder
six R10050 labels typed
two CORs filled in
stripdex typed

3. When the typist has completed his/her work, the kit is returned to the Senior Community Development Officer for inspection. Signature of CORs by Town Clerk will be done after plotholder signs the COR.

4. If the SCDO approves the typist's work and the plotholder signs the COR, the SCDO distributes the contents of the kit as follows:

- 2 labels retained by SCDO
- 3 labels sent to Senior Technical Officer (STO)
- 1 file to Ward Officer
- 2 COR (signed) to Ward Officer
- 1 stripdex to Ward Office
- 1 Plot Application (white) to HQ application file

5. When the SCDO receives his/her labels, they are used to assign a Group Worker within his/her section.

6. When the STO receives his labels, they are used to assign a Technical Assistant to the new plotholder and to set up his construction progress charts and files.

7. The new plotholder must sign the Certificate of Rights at the orientation session, which is also the date of allocation. When the Town Clerk signs the CORs, both copies are placed in the plotholder's kit, and the kit is sent to the appropriate Ward Office. When the plotholder comes to claim the plot, one COR is given to the plotholder, the original copy remains in the file at the Ward Office.
<table>
<thead>
<tr>
<th>NO.</th>
<th>DONE BY</th>
<th>ACTIVITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Accounts Clerk</td>
<td>Was the Levy Ledger card put in tray?</td>
</tr>
<tr>
<td>2.</td>
<td>Group Worker</td>
<td>Did you acknowledge the assignment?</td>
</tr>
<tr>
<td>3.</td>
<td>Technical Assistant</td>
<td>Did you acknowledge the assignment?</td>
</tr>
<tr>
<td>4.</td>
<td>Group Worker</td>
<td>Was the Certificate of Rights explained to new plotholder?</td>
</tr>
<tr>
<td>5.</td>
<td>Group Worker/TA</td>
<td>Was the stores program/building material loans explained to new plotholder?</td>
</tr>
<tr>
<td>6.</td>
<td>Group Worker</td>
<td>Does the plotholder know when the first payment is due and that the Levy could be increased?</td>
</tr>
<tr>
<td>7.</td>
<td>Group Worker</td>
<td>Does the new plotholder know what the Levy is, what it pays for, and that the Levy could be increased in future?</td>
</tr>
<tr>
<td>8.</td>
<td>Technical Assistant</td>
<td>Does the plotholder know exactly where his/her plot boundaries are?</td>
</tr>
<tr>
<td>9.</td>
<td>Technical Assistant</td>
<td>Does the plotholder know that their plans must be approved before building and that we can help with plans?</td>
</tr>
<tr>
<td>10.</td>
<td>Group Worker</td>
<td>Does the plotholder know that we must repossess their plot if they do not start development in 3 months or do not develop within 12 months?</td>
</tr>
<tr>
<td>11.</td>
<td>Group Worker</td>
<td>Do we have the plotholder's correct postal address?</td>
</tr>
<tr>
<td>12.</td>
<td>Group Worker</td>
<td>Did the new plotholder agree to the terms of the COR and sign a copy?</td>
</tr>
<tr>
<td>13.</td>
<td>Group Worker</td>
<td>Did the plotholder receive a signed copy of the COR?</td>
</tr>
<tr>
<td>14.</td>
<td>Ward Officer</td>
<td>Was the Certificate of Rights placed in the file?</td>
</tr>
<tr>
<td>15.</td>
<td>Ward Officer</td>
<td>Was the file folder filed?</td>
</tr>
<tr>
<td>16.</td>
<td>Group Worker</td>
<td>Did the plotholder receive a copy of introduction to the SHHA?</td>
</tr>
<tr>
<td>NO.</td>
<td>DONE BY</td>
<td>ACTIVITY</td>
</tr>
<tr>
<td>-----</td>
<td>----------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>17.</td>
<td>Typist</td>
<td>Did you type the stripdex and file it?</td>
</tr>
<tr>
<td>18.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>19.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
1.G PROCEDURES FOR PLOT TRANSFERS

Each request for a plot transfer must follow these procedures:

1. The original plotholder must table a letter requesting transfer to named person. The transferee must complete a Plot Application Form, an Employment Verification Form, and provide a photo.

2. The COR must be returned to the Ward Officer by the plotholder.

3. The Ward Officer must check the Audit-4 Ledger Card to determine if the original plotholder is paid up-to-date for Service Levy and BML.

4. The Ward Officer must complete the Request for Transfer, and send the completed form including the Certificate of Rights, the Plot Application form, the Employment Verification, the transferee's photo and the letter requesting transfer to the SCDO.

5. HQ submits the requests for transfer to SHHA Management Board.

6. The SCDO must have the Typist prepare the new plotholder's kit (do not include a new file). (See Post Allocation Procedures.) The SCDO must note the SHHA Management Board's decision on the Request for Transfer form. The new plotholder's kit, the Request for Transfer, and the original COR, the new application form, the Employment Verification, and the photo are all to be included in the plot file.

7. The SCDO must write "Transferred to ________ on (date)" on the original plotholder's Rotodex card. Then a new Rotodex card must be made out for the transferee.

8. The Ward Officer must notify the original and the new plotholder of the SHHA Management Board's decision. If the transfer request was approved, the Ward Officer must have the new plotholder (transferee) sign the endorsed COR. (HQ must endorse the COR as follows, "Transferred to ________ on _____________." The Town Clerk must sign the endorsement.)

9. The Ward Officer must file all transfer related forms in the plotholder's file. The original plot file becomes the transferee's file. Glue a new label on the outside of the file and complete all required information (e.g., Name, Date of Allocation/Transfer, Date COR signed, etc.)

10. If the original plotholder has a BML, he/she must repay the outstanding principal. If the transferee wishes to accept transfer of the BML, he/she must complete the special "Transfer of BML Agreement Form." See Procedures for Transfer of BML Agreement.
Section 2

Processing of Building Materials Loans

2.1 Building materials loans are included in most sites and services programs and in many area upgrading programs. Amounts vary from very small loans which are meant to supplement household savings, to larger loans that are intended to provide most of the resources for a given standard of shelter. Procedures vary from cash loans, with materials to be purchased in the open market, to loans in kind, with the agency in charge of the program responsible for maintaining stores. The Botswana program features comparatively large loans in kind, that is, in the form of actual building materials. Most of the procedures would also apply to cash loans made by the agency responsible for shelter.

2.2 Several desirable features of the Botswana treatment of building loans deserve special mention and should be considered for replication in similar programs:

(a) The building material loan process (see 2.8) is used as a vehicle for financial technical assistance, with SHHA officials actually comparing alternative loan amounts and repayments to the applicants' income and ability to repay. This allows officials to give
sound advice, backed by loan limits, on the prudent limits to borrowing by the plotholder and will result in an affordable building plan.

(b) A building plan must be submitted before loan approval; this activates the automatic check in (a) above and more generally militates against the over-optimistic building plans which are common errors of plotholders.

(c) The building loan creates a lien against the property. Transfer is not permitted until the payment of the building loan is made or assured (see 2B).

(d) Procedures are included for guarantee by a third party or parties of a building loan beyond the obvious means of a plotholder. This should impart considerable flexibility while aiding cost recovery. (See 2.D)

(e) Advance payments are encouraged through special discounts. (See 2.E)

2.3 While it does not complicate the process for approval of a building loan, the form of the loan -- in kind advances of materials from public stores -- sets up the need for store procedures (see Section 4) and
also suffers from the difficulty that no loan is available to cover labor costs. Most of the more recent sites and services projects avoid store management and allow for labor costs by making straightforward cash loans (usually phased, with each phase depending on construction progress with the previous part of the loan) which include money for hired labor.
2.A  PROCEDURES FOR PROCESSING BUILDING MATERIAL LOANS

1. BML applicants are sent to the Technical Assistants (TA).

2. TA helps applicant complete BML Application. See "Instructions for helping BML applicants."

3. Pink and white copies go to Headquarters.

4. The Senior Technical Officer (STO) reviews the application and house plan according to the BML Policy criteria. The STO tables his recommendation to the PHO who takes the schedule of name, plot number, amount, monthly payment, and arrears to the appropriate Council Committee.

5. After approval or rejection by Council Committee, the STO notes reasons of rejection or amount of approved loan and date on white and pink copies.

6. The STO instructs the Typist to complete the notice of approval or rejection to the plotholder, and has the completed letter sent to the applicant.

7. The STO sends a copy of the completed approval/rejection letter, the pink and white copy of the application, the Building Material Loan Agreement (BMLA), and the BML Ledger Card to the Ward Officer. The Ward Officer has the Typist prepare two copies of the BMLA, and gives the completed BMLA to the TA. The Ward Officer also assigns a BML number to the account (year and month of allocation, 0, and plot number, e.g., 8209 0 3579).

8. The TA has the plotholder sign the BMLA, and reminds the plotholder of his rights and obligations. Then the Typist prepares the BML Ledger Card.

9. The pink copy of the application is given to the plotholder.

10. The signed BMLA and the white copy of the application is sent to the STO who will record the BML in the Register Book and have the Town Clerk sign the BMLA.

11. When the Town Clerk signs, the BMLA copies are sent to the Ward. One copy goes to the plotholder. The original copy goes into the plotholder's plot file.

12. The STO staples the white copy of the application form to the plotholder's Plot Application form (see SCDO for assistance) in the SCDO's files.

13. If the loan application is rejected, the TA marks the blue copy "rejected" and notes reason and date of action. The TA sends the blue copy to the Ward Officer, who files the blue copy in the plotholder's plot file.
14. If the loan application is approved, the TA opens a file for the BML. This file should be numbered to agree with the BML No. Mark the blue copy with the amount of loan approved and the date of action. Place blue copy in the BML (construction) file.

15. The applicant will return with his or her approval letter. If she or he brings more information, send the new information to the STO. (The STO will act on the new information and notify the Ward Officer.)

16. The plotholder may now take materials. Plotholder must start paying his or her monthly BML payments on the 1st of the month following the signature of the BMLA.

17. If possible, the above procedures should be kept entirely administrative. Then the schedule of plotholders who applied for a BML would be taken to the SHHA Management Board for their information.

18. A plotholder should be given only one BML. Therefore, the TA must encourage the plotholder to apply for the full amount for which he or she is eligible.
NOTES FOR THE SENIOR TECHNICAL OFFICER re BML APPLICATION REVIEW

1. When you receive the white and pink copies, log the application in a register book as follows:

   NAME    DATE    ADDRESS    PLOT NO.    BML NO.    COMMENTS

2. Tick the proper source of loan funds in the upper left corner of the application.

3. Prepare an action sheet (schedule) of all applicants to be considered by the SHHA Management Board, include your recommendation. On the morning before the meeting, call the Ward Offices to make sure all applicants are paid up-to-date for Service Levy.

4. The Principal Housing Officer (PHO) may request you to go to the SHHA Management Board meeting. In any case, be sure all information is included.

5. When the SHHA Management Board takes action (rejection or approval), you should somehow mark (one hole punch in the corner) the application form to remind you that the form has been considered by the Committee. Note the action taken in the register book.

6. These notes are additional aids for efficient processing of the BMLs.
2.8 INSTRUCTIONS FOR HELPING BML APPLICANTS

I. WHO MAY APPLY FOR BUILDING MATERIAL LOANS?

1. Only COR plotholders. Plotholders may also pay cash. Non-plotholders may not get materials from SHHA stores.

2. Only plotholders who have (a) signed their COR and (b) have received a COR signed by the Council may apply. Those plotholders who have an unsigned COR must obtain a signed copy before they apply for a BML.

3. Only plotholders who are not past due (in arrears) on their Levy payments may apply. They must have a 0.00 balance or be prepaid.

4. The plotholder must have his/her house plan approved and a cost estimate prepared before filling the BML application form.

5. A COR plotholder may obtain only one BML.

II. HOW TO HELP A PLOTHOLDER SELECT A HOUSE PLAN

1. Determine the applicant's income (include spouse's income) (No. 11 on BML Application)

2. Use the circle chart (loan/cash side) to determine how many square metres of construction the family can afford.

3. Help the family to decide on a house plan that they can afford, using the model house kit:

   a) If the family is upgrading an old plot set up a model of the existing house. Then make a model of the expansion. Make a special drawing for each house to be upgraded.

   b) If the family is building on a new plot, set up a model to show what can be done with the amount of square metres that they can afford then:

      i) If they have their own plan, determine if it meets the test of affordability and standards. If OK, it can be approved.

      ii) Show them the standard plans that come close to meeting their needs. If they want one of these standard plans and if the plan meets the test of affordability, you may let them use a standard plan.

      iii) If they want something (as expressed with the model) which is different from any standard plan, you must draw a special plan to meet their needs.
iv) In the case of plotholders who have started construction of a new house before applying for a loan, you will have to continue with that plan.

However, advise the plotholder to finish a portion of the house first, if he cannot afford to build the whole house at once.

III. HOW TO DETERMINE THE COST OF THE HOUSE

1. The circle chart gives a rough idea of the cost of construction based on square metre guidelines. This is useful for determining the approximate cost and thus approximate house size.

2. This instruction is not meant to explain how to prepare a cost estimate. See the STO for more details. The estimate should include a list of all materials needed and costing of these materials. In the case of persons who plan to contract labour, this must also be estimated.

3. When the cost estimate is complete, write the total estimated cost of phase one of the plan in space 13 on the BML application form. You now have the information needed to fill in the application form.

IV. HOW TO EXPLAIN THE BML TERMS

1. With exact cost information in hand, you should return to the circle chart (loan/cash side) and work out again the amount of loan needed and amount for which the applicant qualifies.

2. With the amount of loan known, you can use the loan/payment table and tell the applicant what the monthly loan repayment would be. Using the circle chart (loan/cash side) should prevent problems with the applicant asking for too much loan, however, we have also had a problem with people asking for too little loan. Some applicants may learn that they need, say, P1000 to build and they have P600 cash, leaving them P400 short. They have asked to borrow only P100 when they qualify for more and then return for an additional loan. This increases administrative costs and slows the self-help efforts of the plotholder, therefore, only one BML may be issued.

3. If you have not given the plotholder information about the terms of the BML this is a good time to do so. Play the tape recorded message "Questions and Answers about BMLs from SHHA" and give them a copy of the printed version. Answer any questions.

V. ASSISTING THE PLOTHOLDER TO FILL IN THE BML APPLICATION

1. Sections I, II, III and IV of these instructions must be completed before you begin to fill the application form.
2. The form is on No Carbon Required (NCR) paper and has 3 colour coded copies. Remove a set of 3, check to be sure the colours are lined up. Then put them on a clipboard. Write firmly with a ball point pen.

3. The form has some spaces with dotted lines around them (......). Do not write in these spaces. They are reserved for HQ.

4. Fill the spaces as follows:

<table>
<thead>
<tr>
<th>Space</th>
<th>Instructions or example</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The plotholder's plot number</td>
</tr>
<tr>
<td>2.</td>
<td>The date that the plot was allocated</td>
</tr>
<tr>
<td>3.</td>
<td>The date that you fill in the BML application form</td>
</tr>
<tr>
<td>4.</td>
<td>Your name</td>
</tr>
<tr>
<td>5., 6.</td>
<td>Name of plotholder</td>
</tr>
<tr>
<td>7., 9.</td>
<td>Address of plotholder</td>
</tr>
<tr>
<td>8.</td>
<td>Ask the SHHA Accounts Clerk to check the balance due on the plotholders ledger card. Write the answer in space 8.</td>
</tr>
<tr>
<td>10.</td>
<td>A second loan will not be issued</td>
</tr>
<tr>
<td>11.</td>
<td>If plotholder's plot application is 4 months old (or less), skip the income section, and use the total income from the plot application (check the blue copy of the plot application in the plotholder's file). If the plot application is older than 4 months, fill in this section, write total in space 11.</td>
</tr>
</tbody>
</table>

NOTE: If the applicant gives you new income information, he or she must take an Employment Verification form to their employer. This form must be returned to the TA and sent to the STO.

| 12.   | This is the square metre measurement for the approved plan. |
| 13.   | The cost estimate of construction. |
| 15.   | Subtract the amount in space 14 from the amount in space 13. The answer tells how much loan is needed. |
16. This answer comes from the circle chart. The applicant may need more or less loan (space 15) than the amount he qualifies for. Council will not approve a loan if the plotholder does not qualify (afford to repay the amount).

17. The amount requested cannot be more than the amount the plotholder qualifies for. The amount can be less. However, discourage people from taking too small a loan. Otherwise, they may want a second loan, which will not be granted.

18., 19. When the Council Committee takes action, the STO will write the decision in this space.

20. This space is for comments. The reason for all rejections must be noted here.

Other All applicants must sign (or thumb print) and date the application. At least one witness must sign.

5. When the form is complete go to step three (3) of the Procedures for Processing BMLs.
2.C  A SUMMARY OF THE CONDITIONS IN THE BML AGREEMENT

1. BML is only available to COR plotholders.

2. The agreement states the amount of the loan in Pula, and the monthly repayments.

3. The loan may only be issued in building materials, not in cash. The prices of those materials are set by the Council.

4. Building materials purchased with a BML may only be used on the COR plot mentioned in the Agreement.

5. The plan of the proposed house must be approved by the Council before building work begins.

6. The Council has the right to inspect work on site, and the right to insist on work being up to the accepted building standards (e.g., according to the Development Control Code, the Building Control Code (Grade II) Regulations, and any other pertinent Regulations/Bye-Laws).

7. The Borrower must repay the loan at 9% interest per annum over 15 years. The first payment must be made on the first day of the month following the signing of the BML agreement. (For example, a plotholder signs the BMLA on 20 June, the first payment is due on 1st July). Repayments must then be made on the first of each month.

8. The Borrower can pay back the outstanding balance at any time. She or he does not pay interest on such a repayment.

9. If a plotholder with a BML agreement wishes to transfer the plot, the loan must be repayed to the Council or (with the consent of the Council) the loan may be transferred to the new plotholder.

10. The Borrower may appeal against any Council decision (e.g., about the amount of the loan, the repayments, or a repossession notice). The appeal is made to the Minister, and must be made within 30 days. The District Commissioner will help the borrower prepare the appeal. The District Commissioner will also send the appeal to the Minister and advise the Minister of all facts in the case.

11. For the sake of simplicity the loans are made in multiples of P50.00, as the BML Annuity Tables are calculated in this way. If the income calculation shows that a person should borrow a different amount, say P237, then she or he would normally be allowed the nearest multiple of P50.00, in this case P250.
PROCEDURES FOR SURETY GUARANTEE FOR A BUILDING MATERIAL LOAN

Since a number of plotholders are over the age of 60 (which is the limit for application for a Building Material Loan) and are destitute or nearly destitute, or are unable to afford the repayments of the BML they are denied access to a BML.

These procedures shall enable such people to apply for a BML provided that the loan so granted includes a suretor. A suretor is a person who guarantees that all payments for the loan will be made and becomes legally liable to make those payments. Therefore, the suretor normally repays the loan on behalf of the person using the building materials that form the loan. Since the suretor is responsible for the payments, the suretor should be a relative of the person who is taking the materials.

The Surety Guarantee must be included as a part of the BML application process. The BML Loan Agreement and the Surety Guarantee should be signed at the same time. Thus, all procedures for the BML Loan Agreement should be followed for the loan itself, while the following procedures should be used for the Surety Guarantee.

When it becomes clear that a suretor is necessary for the granting of a loan:

1. The BML applicant should notify the TA that he wishes to use a suretor and identify the suretor to the TA.

2. The TA asks for proof from the suretor that he or she is actually a relative of the applicant.

3. The TA asks the applicant to complete a Verification of Employment form, to prove that the suretor will be capable of repaying the loan. The suretor's income is not subject to the restrictions placed on the loan agreement, that is, the suretor may earn more than the maximum allowed under the loan restrictions, because the suretor is not receiving the loan nor benefiting from it.

4. When the TA is satisfied that the suretor is a relative and can afford to repay the loan, and that the BML application is in order, the applicant and the suretor must sign the BML application and the Surety Guarantee.

5. There are two surety guarantees, one for men and one for women. This is because, under Botswana Law, women are protected from entering financial agreements unless they willingly give up such protection.

a) Guarantee for Men:

   1. The guarantee shall be in triplicate. The first blank space is for the name of the BML applicant, the second blank space is for the name of the person guaranteeing, or paying for, the loan.
2. The next blank space is for domicilium citandi et executandi. This is the legal address of the suretor, the suretor's actual dwelling place—a plot number or similar, but not a post office box number.

3. Two witnesses are required. These witnesses must not be SHHA officers to avoid a possible conflict of interest.

b) Guarantee for Women:

1. The guarantee shall be in triplicate. The first blank space is for the name of the BML applicant, the second blank space is for the name of the person guaranteeing or paying the loan.

2. The next blank space is for domicilium citandi et executandi. This is the legal address of the suretor, the suretor's actual dwelling place that is a plot number or similar, but not a post office box number.

3. It is preferable that a female suretor sign the waiver of rights before a notary (or Commissioner of Oaths), but in the event that no notary is available, she may sign it before two witnesses. These witnesses must not be SHHA officers.

4. The waiver must be signed as well as the surety guarantee.

5. The person explaining the terms of the waiver must sign a certificate which is at the bottom of the waiver. This signature verifies that the explanation has been given to the suretor.

   i) The first blank space in the waiver's certificate should be filled with the name of the SHHA officer responsible for explaining the meaning of the surety waiver to the female suretor.

   ii) The second blank space should be filled with the SHHA officer's position (title; e.g., Ward Officer, Group Worker, Technical Assistant).

   iii) The third blank space must be filled with the name of your Town Council.

   iv) The SHHA Officer must sign the certificate in the space provided, which proclaims that an explanation of the waiver's terms has actually been given to the suretor.

6. The surety agreement must also be signed by two witnesses, who can be the same as those on the waiver, but must not be SHHA officers.

7. All three copies of the surety guarantees, including the waiver, should be sent to Headquarters with the BML application.
8. If the application is granted, one of the copies will stay at Headquarters, one will stay in the file at the Ward Office, and one will be given to the person receiving the loan.
2.E  PROCEDURES FOR CALCULATING ADVANCE PAYMENTS OF BML

I. For BMLs that have received previous Advance Payment credits

A. Only advance payments of **six months** or more qualify for this credit.

B. Start with the first debit after the previous credit was made, and add all debits up to the current date.

C. Start with the first payment received after the previous credit, and add all payments up to the current date.

   **NOTE:** check the entry of the previous advance payment credit in the "amounts of payments due" column. If there is a negative amount owed in this column, you must count it as a payment.

D. Subtract the total of B (total debits) from the total of C (total payments). Your answer equals advance payments. (Note: if the answer is negative or zero there has been no advance payment, and remember only advance payments of six months or more qualify).

E. Now you may proceed according to instructions in II, step "D."

II. For BMLs that have had NO previous Advance Payments

A. Only advance payments of **six months** or more qualify for this credit.

B. Calculate the amount the person should have paid. E.g., multiply the monthly payment times the number of months (number of months equals the total months from the first payment up to and including the current month). Your answer equals the amount Council should have received.

C. Subtract the total amount the person should have paid (debts) from the amount he or she paid (credits). The answer equals the advance payment.

   **(NOTE: If the answer is negative or zero, there has been no advance payment, and remember only advance payments of six months or more qualify.)**

D. Look on the Annuity Tables for the balance of Principal owed to Council. This amount can be found in the third column next to the monthly payment number. For example, the balance of principal owed to Council for a P50 BML on monthly payment number 10 is P48.55 (compare this answer with your tables.)

E. Now subtract the advance payment from the balance of Principal. Your answer equals the current balance of Principal owed to Council.
F. Next find the new balance of Principal amount on the Tables (you may only be able to find an amount close to your new balance). When you find the same or similar amount on the Table, look at the corresponding monthly payment number. This is the new monthly payment number.

G. Subtract the balance of the new monthly payment from the current balance (from step E). If your answer is zero, the next monthly payment will be as usual. If your answer is less than zero, the plotholder has a credit which will be subtracted from the next month's payment. If your answer is greater than zero, the plotholder has a debit which will be added to the next month's payment. This step produces Amount of Payments Due.

H. Now you must recalculate the date the BML will be finished. This is done by taking the new monthly payment number as the number for the current month. Most loans are 180 payments (some are 179 so check the Tables for each BML). So you count forward from the new payment number for the current month until you reach 180 (or 179 for some BMLs).

I. All of the above information must be typed on a page and signed by the plotholder with the BML and a witness (witnesses cannot be Council staff). Also, the Senior Accounts Clerk (or other Senior Officer) must sign to verify that the total amount received by Council from the person (for BML payment) is true and correct. Also type the new balance of loan (new Principal balance plus unpaid interest).

J. One signed copy of the paper from step "I" goes to the plotholder, one copy to the plotholder's BML/Construction file, and one copy to HQ files. See sample on page 25.

K. At the top of the BML Ledger Card type: "Date: Advance payment credited to Principal. New date of last payment = ________." Then initial this entry.

L. Next draw a red line under the old balance of Loan and under Amount of Payment Due. Below these lines enter the new balance of loan (new balance of principal plus unpaid interest) and the

*NOTE: To find the unpaid interest, subtract the amount of interest paid (column 7 in Annuity Tables) for the new monthly payment number (see step F) from the total amount of interest paid (see the final payment number column 7). Example: P50 BML payment number 10.

\[ \begin{align*}
P38.91 & \quad \text{Total amount of interest (payment No. 175)} \\
- & \quad \text{Amount of interest paid at payment No. 10} \\
P35.26 & \quad \text{Amount of interest owed at payment No. 10.}
\end{align*} \]
new Amount of Payments Due.** Initial the Amount Past Due 30 Days Column and write: "New balance after advance payment credit."

**The new "Amount of Payments Due" is the answer from step G. If the answer was zero, enter 0.00 for "Amount of Payments Due" on the BML A-4 Ledger Card. If the answer was greater than zero, enter that amount. If the answer was less than zero, enter a negative sign ("-"), and the amount (this will indicate a credit payment).
SAMPLE

PLOT NO: 3035

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total amount paid to Town Council</td>
<td>P174.64</td>
</tr>
<tr>
<td>Amount that should have been paid</td>
<td>-85.84</td>
</tr>
<tr>
<td>Advance payment</td>
<td>88.80</td>
</tr>
<tr>
<td>Balance of principal at payment no. 29</td>
<td>350.40</td>
</tr>
<tr>
<td>Less advance payments</td>
<td>-88.80</td>
</tr>
<tr>
<td>Current Balance of principal (Payment no. 75)</td>
<td>261.60</td>
</tr>
<tr>
<td>Interest owed Council</td>
<td>+48.03</td>
</tr>
<tr>
<td>Total money owed Council</td>
<td>309.63</td>
</tr>
</tbody>
</table>

Current Balance P261.60

Installment no. 75 -261.20

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.40</td>
<td>Amount of payments due</td>
</tr>
<tr>
<td>+ 2.96</td>
<td>monthly payment</td>
</tr>
<tr>
<td>3.36</td>
<td>payment for May to equal payment no. 76</td>
</tr>
</tbody>
</table>

If payment no. 76 equals 5/81 the loan will be finished on 1/90

I, S. Pansiri, acknowledge receipt of the above information. I further declare that I find it acceptable and that my last payment is now scheduled for January 1990.

SIGNED: ___________________________    DATE: __________

WITNESS: ___________________________  DATE: __________

Receipt of P174.64 as of 4/81 verified

SIGNED: ___________________________  DATE: __________

for/Principal Housing Officer
2.F PROCEDURES FOR RECALCULATING BMLs

NOT REQUIRING FULL AMOUNT OF ORIGINAL PRINCIPAL

1. Determine the Payment Number of the account, which equals the number of months since the date the first payment was due.

2. Determine the total amount that should have been paid up to and including the current month.

3. Check the Annuity Tables to find the total amount paid against the loan Principal, which is listed in column 3 next to the payment number.

4. Subtract the "Undisbursed Loan Balance" from the original "Amount of Loan." The answer equals the new loan amount.

5. Adjust the new loan amount so that it equals a multiple of 50. For example, the new loan amount equals P255.50, adjust the amount to P250.00 and ask the plot holder to pay P5.50 straightaway. Add this amount to the next monthly payment. Also ask the plot holder to pay any arrears.

6. Subtract the total amount paid against the original loan Principal (see step 3) from the new loan amount (see step 5). The answer equals the new "outstanding balance of Principal."

7. Continue the exercise according to the procedures for advance payments.

8. Any "Amounts of Payments Due" must be made in addition to the new monthly payment. This should be done by using any payments due as the previous balance when entering the new monthly payment. For example: Plot holder Modise owes P11.84 arrears on his original loan. The new payment for his adjusted loan is P1.85 less P0.32 credit (to put him at payment number 80 for a P250 BML) plus P5.50 (from step 5 above) plus P11.84 from the arrears. The amount of payments due should equal P18.87.
LOAN NO.: 800303101

On Bini Bapendi requested that his loan be recalculated since he did not take materials to the full value of his P400 loan.

1. He is at payment number 31 including 9/82
2. Amount that should have been paid as of 9/82 = P125.86
3. Amount actually paid = 125.86
4. Total amount paid against loan principal = 36.99
5. Undisbursed loan balance is = 97.20

This means we subtract P97.20 from P400.00

New loan amount = P302.80

6. New adjusted loan amount = P300.00. Mr. Bapendi paid P2.80 straightaway so that the loan could be divisible by P50.00 according to Council procedures.

7. Outstanding balance of new principal

= P300.00

- 36.99 (36.99 refers to step 4)

8. New balance payment No. 40 = P263.01
   = P263.08 (refers to annuity tables P300.00)
   - 0.07
   + 3.04 Monthly payment for October to equal payment No. 41
   2.97 payment for October to equal payment No. 41

New balance of Principal = P263.01
Interest = 161.73

Total money owed to Council 424.74

If the Principal is paid before the first of October, 1982 it will be free of interest (e.g., P263.01 only)
I, Beni Bapendi, acknowledge receipt of the above information, and do hereby agree with the terms set down.

SIGNED: ____________________________  DATE: __________

WITNESS: ____________________________  DATE: __________

SIGNED: ____________________________  DATE: __________

for/Principal Housing Officer

(NOTE: Signature by a SHHA Officer verifies that the amounts owed and/or paid by the plotholder are correct.)
2.G PROCEDURES FOR TRANSFER OF BML AGREEMENT

Some COR plotholders transfer their plots to other people (see Procedures For Plot Transfer). When this happens the original plotholder is responsible for repaying his/her BML (if he/she has one).

The plotholder may pay the outstanding balance of the loan's Principal (the loan Principal is the original Pula amount borrowed). The Senior Accounts Clerk can tell you how much this amount equals. Or, the plotholder may transfer his or her BML Agreement to the same person who will take over the plot. If this is the case, follow these procedures:

1. The new plotholder/BML Agreement Transferee (hereafter called BMLA Transferee) must complete a BML application form. The completed application will help HQ make sure the BMLA Transferee can afford the monthly BML payments. The Technical Assistant should help the BMLA Transferee complete the BML Application.

2. The Ward Officer (WO) has the Typist type in the necessary information on the "TRANSFER OF BUILDING MATERIALS LOAN AGREEMENT, ETC." form. This information includes: (complete two copies)
   a) full name of original BML plotholder
   b) his or her address
   c) Plot Number
   d) Plan Number
   e) name of Town Council
   f) original date of the BML Agreement

All of the above items can be found in the original BML Agreement. Next, the Typist types in:
   g) full name of the new BMLA Transferee
   h) his or her address
   i) full name of original BML-plotholder on the line "The above Transfer of rights from ______________ (name)______________"
   j) full name of new BMLA Transferee on the next line.

3. The original BML-plotholder must date and sign the form. Two witnesses (not Council staff) must also sign.

4. The new BMLA Transferee must date and sign the form. Two witnesses (not Council staff) must also sign.

5. The WO must explain to both parties that the Transfer is not legal until approved and signed by Town Council.
6. If the transfer of plot request is being made at the same time as the transfer of BML Agreement request, the WO must send the Principal Housing Officer all of the following:

a) all three copies of BML Application completed by BMLA Transferee

b) two copies of "TRANSFER OF BUILDING MATERIALS LOAN AGREEMENT, ETC."

c) the original BML Agreement (both copies)

d) letter from original plotholder requesting transfer of his or her COR to the named person.

e) the "Request for Transfer" form

f) the original COR

In such cases, HQ and SHHA Management Board will consider both transfer requests at the same time. (Note: if the COR transfer request is rejected, the BML Agreement transfer request is automatically rejected.)

7. If the transfer of the COR plot has already been approved, the WO must send the PHO the following forms:

a) all three copies of BML Application completed by BMLA Transferee.

b) two copies of "TRANSFER OF BUILDING MATERIALS LOAN AGREEMENT, ETC."

c) the original BML Agreement (both copies).

d) the endorsed COR

8. The PHO will review the various forms with the Senior Administration Officer, the Senior Community Development Officer, and the Senior Technical Officer. These officers will forward their recommendation to the SHHA Management Board.

9. If the BML Agreement Transfer request is rejected, the PHO will write "REJECTED" across the Transfer of BML Agreement form, and note the reason for rejection.

10. If the BML Agreement Transfer request is approved. The PHO must have the "TRANSFER OF BUILDING MATERIALS LOAN AGREEMENT, ETC." signed and dated by the Town Clerk or his Deputy. The form must also be stamped.

11. The PHO attaches one copy of the signed form to the BMLA for the Transferee (new plotholder) and one copy to the BMLA which goes into the plotholder's file.
12. The forms are returned to the Ward Office. The WO informs the two parties that the transfer was approved and gives the BMLA Transferee a copy of the BMLA/BMLA Transfer. The original BMLA/BMLA Transfer goes into the plotholder's file. The Accounts Clerk must be notified of the approval, and make the appropriate change on the BML Ledger Card.

13. If the transfer was rejected, the WO informs the two parties. The original BML Agreement copy is returned to the original BML-plotholder, and the original copy is filed in the plotholder's file. The original BML-plotholder must then repay the outstanding Principal of the loan.
Section 3

Certificates of Rights (COR) Transactions

3.1 The procedures lumped under this title are generally applicable to any program using a staged certificates of rights - fixed term grant (or freehold) system, with one important exception, the Procedure for Pledging CORs (see 3.B). Because CORs are not negotiable under Botswana's system of restrictions on sale, a special procedure (3.B) is required to make the plot suitable as collateral for a loan. Note that even with this procedure, the restrictions on transfer constitute a large contingency administrative burden to a bank, since straightforward foreclosure and sale is not permitted, but rather a fairly complex reallocation process is required, involving the city and SHHA administration. Nevertheless, a procedure for pledging CORs is probably somewhat helpful in converting a non-negotiable asset into collateral.
3.A PROCEDURES FOR PROCESSING COMPLAINTS

1. The Complaint Form is to be filled out in the Ward Office by the Group Worker or the TA.

2. The blue copy is to be placed in the "Complaint--Pending" file.

3. The white and green copies are to be forwarded to Headquarters.

4. Action to be taken by HQ as follows:
   i) the SCDO must set up a Complaint file at HQ with three categories--"Pending, Week No. 1," "Pending, Week No. 2," and "Completed."
   ii) the white copy is to be placed in the "Pending, Week No. 1" file.
   iii) the green copy is to be sent to the responsible department for appropriate action.
   iv) at the beginning of Week 2 (Monday), all unresolved complaints from Week 1's file must be reviewed, the appropriate department reminded to take action, and the complaint filed in "Pending, Week No. 2."
   v) when the green copy is returned from the department dealing with the complaint, it should be stapled to the white copy and placed in the "Completed" file. From there, it should be sent to the Ward Office.

5. Action to be taken at the Ward Office:
   i) the blue copy is to be placed in a "Complaint--Pending" file.
   ii) this file must be reviewed regularly. HQ should be queried on action progress.
   iii) when the complaint is resolved and the white/green copies are returned from HQ, the blue copy must be placed in the plotholder's file, with action and date noted. The white copy should be filed in a "Complaint--Completed" file.
   iv) the green copy should be given to the plotholder.
3.B PROCEDURES FOR PLEDGING CORs

Most COR plotholders will approach a Bank directly, but some will come to SHHA for information on how to pledge their COR for a Bank Loan. In any case, the plotholder must understand the following:

1. When the Bank agrees with the below conditions, the Bank also has pre-authorisation to transfer the plot in case the loanee defaults on his loan. The conditions as approved by Full Council are:
   i) transfereee must be twenty-one (21) years of age or older,
   ii) transfereee must be a citizen of Botswana,
   iii) transfereee must not be in possession of any COR plot or any other plot within the town or any other town,
   iv) transfereee must agree to live on the plot,
   v) transfereee must agree not to make a business on the plot, including renting the plot for profit,
   vi) transfereee must complete an application for a plot, agree to the terms of the Certificate of Rights, and sign the Certificate of Rights.

2. The Bank will consider any loan application from COR plotholders on a case-by-case basis. The Bank examines the following items before approving a loan:
   i) the Bank will analyze the applicant's proposed use of the money to determine the likelihood of success and possibility of repayment,
   ii) the Bank will look at the applicant's work history and salary income to determine the applicant's stability in the job and his/her ability to repay the loan,
   iii) the Bank will review the applicant's current outstanding debts and total assets,
   iv) the Bank will assess the applicant's credit history to see if the applicant had any other loans and whether any such loans were repaid on time,
   v) the Bank will analyze the security an applicant is willing to pledge (such as the COR or other tenure deeds),
   vi) the Bank may also ask for a co-signee to further guarantee repayment of the loan.

3. The Bank may decide not to authorize a loan on the basis of their findings from "2 i, ii, iii, or iv" even if the plotholder is willing
to pledge his COR. In addition, most Banks will not normally accept a COR as security for loans of more than P10,000.

4. Once the Bank has asked the plotholder for authority from Council to pledge the COR, the plotholder must make a written request for such authority. This written request should include the plotholder's name and address, the plot number, and a simple description of the plotholder's intention.

5. Such a request should be tabled to the Principal Housing Officer, who will check to see if the plotholder is paid up-to-date for Service Levy and BML (if any). Any past due payments must be brought up-to-date before the request is processed.

6. If the plotholder has a BML, all particulars must be noted and presented to the Management Board along with the request.

7. The Management Board's decision should be delivered to the plotholder in writing. If the request is approved, the conditions in "No. 1" should also be recorded in the official letter, including a note giving pre-authorisation for a transfer by the Bank should the loanee default (this will apply only if the conditions of No. 1 are met).
3.c  PROCEDURES FOR REPOSSESSION OF COR PLOTS
FOR WHICH COR HAS NOT BEEN SIGNED

ACTIONS BEFORE REPOSSESSION

1. At the time the person is awarded a plot a letter is sent, with a copy to the file, inviting the person to a comprehensive briefing about the SHHA programme, including information about requirements for signing the COR and informing the person that he has two (2) weeks following the scheduled briefing to sign the COR.

2. If the plotholder has not signed the COR one month after the date the letter was mailed, his name should be listed in the Daily News which gives him 30 days to appear or repossession will take place. A dated photocopy of the Newspaper article must be placed in the plotholder's file.

3. If the plotholder does not respond by 30 days after the published notice, the plot will be repossessed. A printed cardboard notice should be posted on the plot for 14 days advising the public that the plot has been repossessed.

ACTIONS AFTER REPOSSESSION

1. A registered letter will be sent to the plotholder informing him or her of the repossession. If the letter is returned, it will be placed unopened in the file as possible future evidence that the Town Council attempted to contact the plotholder at the address given on the application form.

2. Plots with no development can be reallocated according to standard plot allocation policies.

3. If any development has taken place, the process of repossession is somewhat more complex. The first step is to estimate the value of the development that exists on the plot. A written estimate with drawings, quantity survey results, measurements, etc. should be prepared by the SHHA staff, with the assistance of the Town Architect, and tabled before the Management Board for approval. The estimate should give details that are included in the Management Board minutes and placed in the former plotholder's file (10% will be added to the estimated value for repayment of labour). A photograph(s) of the plot should be made with the date and name of the photographer noted. This should become part of the record of actions taken in case the plotholder appeals after the plot has been reallocated and changed in some way.

4. When the value of development has been approved by the Management Board, the former plotholder should be advised of the action in writing. If the value approved by the Committee is less than the amount owed by the plotholder, he will be asked to pay the difference. If the value approved by the Committee is more than the amount owed by the plotholder, he will be paid the difference by the Town Council.
5. Reallocation of the plot will proceed after the Management Board approves the plot development value. An attempt should be made to allocate according to Town Council transfer of plot policies. The new plot holder must agree in writing to complete any work started and pay the amount approved by the Management Board. This payment may be in cash or in the form of a debited BML.
PROCEDURES FOR REPOSSESSION OF UNDEVELOPED COR PLOTS

ACTIONS BEFORE REPOSSESSION

1. All new plotholders should receive a comprehensive briefing about the SHHA programme, including information about requirements for plot development. If the plotholder cannot agree, he or she should not be given a plot.

2. It is assumed that the community development and technical staff of the SHHA will be attempting to motivate "slow starters". This follow-up begins after allocation. Notes should be placed in the plot-holder's file to support the Council's position should the plot be repossessed and the plotholder appeal, claiming that he or she was not informed of the plotholder's obligations.

3. If, after 3 months, the plotholder has not started development, a "friendly" letter should be sent to both his town and village addresses with a copy to his file. (Note: the plot application form should include spaces for both addresses).

4. If the plotholder has not completed development 30 days before his or her time is up, a letter should be sent to both addresses and delivered to the plot. The letter must tell him or her that if she or he cannot complete development within 30 days, he or she must apply for an extension of time. Place a copy in the plotholder's file.

5. If the plotholder has not completed development nor requested an extension by the last day of the time period, his name should be listed in an advert in the Daily News which gives the plotholder 21 days to appear or repossession will take place. Put a dated photocopy of the advert in each plotholder's file.

6. If the plotholder does not respond by 21 days after the published notice, the plot will be repossessed. A printed cardboard notice should be posted on the plot advising the public that the plot has been repossessed.

ACTIONS AFTER REPOSSESSION

1. A registered letter should be sent to the plotholder informing him of the repossession. If the letter is returned, it should be placed in his file unopened as possible future evidence that we attempted to contact him at the address given on the application form.

2. Plots with no development can be reallocated according to standard plot allocation policies.

3. If any development has taken place (that is...any construction started) the process of repossession is somewhat more complex. The first step is to estimate the value of the development that exists on the plot. A written estimate with drawings, quantity survey results,
measurements, etc. should be prepared by the SHHA staff and tabled before the management/housing committee for approval. The estimate should give details that are included in the committee minutes and placed in the former plotholder's file. A photograph(s) of the plot should be made with date and name of the photographer noted. This should become part of the record of actions taken in case the plot-holders appear after the plot has been reallocated and changed in some way.

4. When the value of development has been approved by the committee, the former plotholder should be advised of the action in writing. If the value approved by the committee is less than the amount owed by the plotholder, he will be asked to pay the difference. (The amount owed is: the amount outstanding on the Levy payment plus the value of materials taken less any Principal paid in any BML repayments).

5. Reallocation of the plot should proceed after the committee action approving the plot development value. An attempt should be made to allocate according to standard allocation policies. The only exception is that the new plotholder must agree to complete any work started and pay the amount approved by the committee. This payment may be in cash or in the form of a BML.

6. The following fictitious example will illustrate one of many possible versions that the above action could take:

An old plotholder took a P400 BML and "drew" P127 in materials. He started construction, but made no payments and later stopped work. After repossession, the committee approved a valuation of P100 for the work in place. The former plotholder was asked to pay the difference of P27 plus P24 unpaid Levy payments. The plot was reallocated to a second plotholder who agreed to finish the work. The second plotholder was given a BML of P600 and P100 was deducted from the loan giving him the right to draw P500 in materials. The first plotholder was evicted and refused to pay the amount owed. Later, after the second plotholder completed the house, the first plotholder filed suit in court saying that the value of the work in place was P500 rather than P100. The SHHA used their well documented file to prove their case and the first plotholder's case was dismissed and the court awarded judgement in favour of the Town Council.
3:E PROCEDURES FOR CONVERSION OF COR TO FTG

1. When a plotholder wants to convert his or her COR Tenure to the Fixed Term Grant (FTG) Tenure, he or she must go to the Ward Officer. The Ward Officer will explain all necessary steps.

2. The plotholder must put his or her request in writing and submit it to the Ward Officer, who will forward it to the PHO.

3. Upon receipt of this information, the PHO will enquire of Department of Survey and Lands (DSL) if a survey diagram is available for FTG status of the plot. The plotholder must pay for the higher-standard survey according to the requirements of DSL.

4. All new site and service areas have been surveyed to enable easy FTG conversion. However, squatter-upgrading areas and areas planned pre-1978 have very basic surveys. Plots in such areas may have a difficult time obtaining the necessary survey from DSL. DSL's work load is very large making it virtually impossible for them to complete a full survey for one isolated plot. The private sector might be able to respond to such a request, however, the plotholder must make his or her own arrangements with the private sector. If the plotholder is unable to obtain a survey because costs are too high or DSL and the private sector are unable to assist a single plot, the plotholder must be advised to wait. When other plotholders are ready to convert, they will be able to join together for a survey enbloc which will be easier for the surveyors and cheaper for the plotholder.

5. When SHHA and the plotholder are satisfied that the survey will be completed to the necessary standard for FTG Tenure, the plotholder may continue in the conversion process.

6. The plotholder must provide proof that a private water connection has been installed on the plot.

7. The plotholder must be up-to-date on all Service Levy and BML payments. If the plotholder has a BML, he or she must repay to Council the full amount of the BML's outstanding Principal.

8. The Ward Officer must forward proof of private water connection (step 6), proof of no arrears, and proof of full payment of any outstanding BML Principal (step 7) to the PHO at HQ.

9. The PHO must calculate how much the plotholder owes toward the infrastructure development costs attributable to the plot. Normally, the Ministry determines a per square metre cost for all plots throughout the Country (the PHO must enquire of MLGL or DSL of what this exact amount is). The Ministry has chosen this method in order to be fair to all plotholders in both old and new areas (the new areas of course would normally be more expensive).

10. Therefore, if MLGL or DSL quote a per square metre price of P4.50, plotholder Mpe's 450m² plot would cost P2025.00.
11. Plotholders are also entitled to a 55% credit of any contributions made toward infrastructure costs in the Service Levy payments. (55% equals the proportion of monthly infrastructure-component contributions being applied to the principal only.)

12. Therefore, if plotholder Mpe has paid his Service Levy every month for five years, and if the infrastructure component of the Levy equals P1.60 per month, Mpe has contributed P1.60 x 60 months = P96.00 toward the infrastructure. 55% of the P96.00 is credited to the capital costs, so P96.00 x 55% = P52.80 which is the amount of the capital costs already paid by Mpe (subtract this amount from the total capital cost of the plot in step 10).

13. The PHO requests the plotholder (through the Ward Officer) to pay any outstanding capital costs for the plot (Capital Cost of plot minus plotholder's contribution for infrastructure equals outstanding capital cost for the plot). This amount must be forwarded to DSL under "15,i" below.

14. The plotholder must also pay any outstanding balance of the capital cost for the toilet substructure (if it was financed by Council). 55% of the contributions toward this cost (made through the Service Levy) may be subtracted from the overall total. The final amount owed must be forwarded to DSL under "15,i" below.

For example:

i) Mpe has a REC II substructure financed by Council.

ii) The capital cost of the substructure equals P350.

iii) Mpe paid Service Levy every month for 3 years, during this time the Levy's substructure component was P1.79.

iv) Therefore, 36 mos x P1.79 = P64.44 x 55% = P35.44, which may be subtracted from the capital cost, P350 - P35.44 = P314.56.

v) Mpe owes P314.56 as unpaid principal of the toilet substructure costs.

15. When all of the above steps have been completed and all payments made:

i) Council (SHHA) writes to DSL requesting assistance to make the FTG conversion formal and official, listing all requirements that have been met and the plotholder's name.

ii) DSL writes to MLGL, requesting their agreement to the conversion and itemizing all stipulated requirements to indicate the plotholder's compliance. This is DSL's standard offer brief.

iii) When MLGL agrees, they must write the Attorney General (Lands) requesting Attorney General to complete the legal documentation of the conversion. AG will make a standard offer to the plotholder.
iv) The plot holder has one month to accept the offer and pay 10% of the total amount requested. On receipt of the 10% AG(L) submits a final offer and demands the remaining 90% of the price. Upon receipt of this amount, AG(L) will convert the land to FTG and make the necessary entries in the Deed Registry (one copy of the Deed Title to the plot holder.)

v) Payment for the plot will be made to the Attorney General's Chambers, which will apply the funds to the appropriate Council account.

vi) Council places the plot onto the Rates' Roll and removes it from the Service Levy Roll (SHHA must be notified of the final disposition of the plot). The plot holder must be told that he or she is now responsible for paying Rates.

vii) SHHA files a copy of the official notification of conversion to FTG. This notice must be filed in the old COR plot-file, which must be kept in the "active" file system.

ADDITIONAL NOTES:

i) once a conversion has taken place, the plot holder will not be eligible for the BML programme.

ii) if the development of the plot has not been completed as required by the Certificate of Rights, the plot holder must agree to a development clause of the COR standard as part of his/her FTG covenant.
Section 4

Urban Development Coordinator (UDC) Procedures

4.1 The topics covered under UDC procedures are unique to Botswana in their details, but central to any sites and services and upgrading project in their principles. In particular, any upgrading program can expect to face claims from residents on account of necessary destruction and clearing in the upgrading process; for example, the relocation necessary to establish or widen rights-of-way. It is important that procedures for adjusting such claims be very clear in advance of project initiation to preserve the reputation for fairness without which community cooperation is impossible. The methods for awarding contracts will vary from place to place, but the principles of open scrutiny of transactions as illustrated in these procedures should be applied in all cases.
4.A PROCEDURES FOR TENDERING AND/OR ACQUIRING QUOTATIONS
AND AWARDING CONTRACTS FOR PROJECT COMPONENTS, UDC's OFFICE
AND COUNCIL SHHA

1. The Urban Development Coordinator (UDC) Office and the Council SHHA should discuss the purpose and contents of the proposed tender/quotation, examine the estimates of expenditure, and determine that finance is available in the Development Budget Item(s) catering for the particular project component. Study of a loan agreement with a donor agency, of a GOB project memorandum, and/or the Council Regulations/Finance-Instructions may also be necessary to review any requirements/limitations/conditions affecting the proposed procurement or construction.

2. If sample conditions of tendering and/or contract are available from the UDC's Office or from previous procurements/construction contracts awarded by the Council, these should be reviewed and the contents agreed. The time-frame for all stages of the tender/quotation exercise should also be discussed and agreed.

3. A draft of the documents, drawings, bills of quantities, schedules of items, and other relevant components of the tender/quotation should be produced by the SHHA and tabled to the UDC's Office together with a draft of the tender/quotation notice to be published or distributed.

4. After final examination by the UDC of the SHHA submission and consultation about any remaining issues, the UDC should authorise the SHHA to proceed with advertising and distributing the documents/drawings, etc. It can also be agreed in the case of a tender that copies of the notice be posted/delivered direct to all potential suppliers/contractors known by the Council to have the capacity to submit bids. Tender notices should be hand-delivered to the Government Printer whenever possible. Allow at least six weeks before the tender closing date. The Council Registry should date stamp and number all incoming Tenders.

5. The UDC should be invited to attend the opening of the tender/quotation bids.

6. After opening the bids, the SHHA should carry out an evaluation of all the submissions to determine either itself or with other relevant Council administration/technical personnel whether the conditions of tendering/quoting have been complied with, and to produce a schedule comparing all key information from the acceptable bids. A recommendation for award of contract/supply should be produced. Whenever an award goes to a company that was not the lowest Tenderer, the SHHA must give documented evidence and reasons to support the decision.

7. Copies of the evaluation and recommendation should be conveyed to the UDC's Office for comment. After any queries/comments/issues have been resolved, the SHHA should arrange with the Council Administration to have the recommendation tabled to the Finance and General
Purposes Committee (F&GP) for consideration—the UDC should be invited to attend this meeting.

8. Following award by the F&GP Committee, the SHHA should ensure that notification is given to the successful tenderer and to the unsuccessful tenderers. Copies of these letters should be tabled to the UDC. Similarly, copies of the signed contract/supply agreements (if any) should be provided to the UDC's Office for record purposes.

9. Based on the awarded sum of the contract/supply agreement, the UDC will organise an advance of Development Budget finance to the Council from the Central Government.

10. Dependent on the type of works/procurement involved, the UDC and the SHHA should communicate regularly on progress of the contract. This might take the form of reports tabled to a Project Steering Committee, as well as other meetings/correspondence. Changes in the scope of the works/procurement, whether or not having a financial impact, need to be discussed and agreed with the UDC's Office.

11. Separate arrangements will be made between the UDC's Office and the Council Treasury to monitor drawdowns of finance provided for the project works/procurement, such submissions usually being made on an agreed pro forma on a monthly basis.
4.B PROCEDURES FOR ASSESSMENT/PAYMENT OF COMPENSATION

(UPGRADING PROJECTS)

1. The UDC shall communicate with MLGL headquarters to organise the issue of a Departmental Warrant for Development Budget finance to cover the payment of compensation. This task usually forms part of the annual request for funds covering project items managed/administered by the UDC's Office. The amount requested is normally based on estimates computed by the Council and the UDC.

2. Consultation between the Council and the DTRP/UDC will determine the town extension in which a compensation exercise is to occur, and define the parameters of the exercise (i.e., staff organisations input by the SHHA, reasons for eligibility of owners/lodgers, resettlement of affected persons, disposition of developments to be compensated, criteria for assessing financial compensation, method of acceptance for calculated compensation by owners/lodgers, and the means of payment once funds are available). (NOTE: the items listed are not definitive nor in any particular order or priority).

3. Having agreed on parameters of the compensation exercise, the Council SHHA should proceed to conduct whatever public/private consultations are necessary with residents of the affected area in general and with affected families in particular. The Council SHHA, along with physical planning and engineering personnel, (either from the Council or from the GOB/Consultants) acts on decision of the Council's Town Planning Committee and the SHHA Management Board to designate all developments encompassed by the compensation exercise.

4. Using the Compensation Manual and agreed pro forma the SHHA staff visit all the sites to collect information about the owners of affected developments, and any lodgers present. The developments eligible for compensation are carefully studied to determine their dimensions, the type of construction materials, and the state of repair and/or disrepair of each. This latter information is utilised to determine the category into which the developments fits, and through this process decide the amount of compensation for which the owner is possibly eligible.

5. Completed compensation claim forms with all required data are double-checked for correctness by senior staff and tabled in batches to the UDC's Office. These batches must be organised according to agreed geographical sectors of the affected town extension. If possible, the forms should be accompanied by drawings or aerial photographs illustrating the particular sector and coded with a letter/number index which allows matching of affected developments and compensation claim forms.

6. The UDC's Office should next arrange with the SHHA field staff who carried out the information gathering a date/time to visit the town extension and to examine each of the affected developments. During the course of this field-check the UDC will either confirm and/or amend entries on the compensation claim forms.
7. The field-check is followed by office work to extend each of the claim figures and to compute the overall compensation sum due to each owner and lodger.

8. Compensation claim forms with calculated payments are returned to the SHHA. Site visits again occur to permit each owner and/or lodger to review the claim, and to sign acknowledging acceptance of the claim. In the event of an owner or a lodger disputing the proposed payment, he is given the opportunity of submitting a counter-claim detailing reasons for non-acceptance and stating the sum considered acceptable (with facts/figures).

9. Forms are returned to the UDC and a summary schedule is produced for all accepted claims which lists each site's code letter/number, the name of the owner and/or lodger, and the total compensation sum to be drawn from the appropriate Development Budget Item. (NOTE: while carrying out the tasks described in points (7) and (9) of this paper, the UDC also cross-checks proposed compensation payments against previously produced schedules to ensure double-payments are avoided).

10. Forms containing disputed claims are deferred. When submissions from those owners/lodgers are available, they are evaluated by the UDC and the SHHA (possibly including an interview with the people) and a decision is made by the UDC. This decision is binding, and the appropriate sums are included on a supplementary summary schedule.

11. Provision for funding the schedule is dependent on the procedure agreed between the UDC's Office and the Council. One approach is for an advance sum to be paid to the Council, and for draw-downs to be authorised through endorsement of schedules by the UDC. An alternative approach is for the UDC to use each schedule as a supporting document for attachment to a Payment Voucher submitted to the MLGL Accounting Unit, thereafter through the Accountant-General organising issue of a cheque to the Town Council.

12. Having completed production of the summary schedule and ensuring that finance is available to the Council the UDC returns the compensation claim forms to the SHHA--each form having been date-stamped and signed by the UDC--along with extra copies of the summary schedule.

13. The SHHA in liaison with the Council's Treasury arranges for calling together the persons eligible to receive payment. Signatures of the payees are collected on an agreed format, with a minimum of two (2) copies being signed. One of these is subsequently deposited with the UDC's Office as a record of having utilised the Development Budget Funds as intended when payment was authorised to the Town Council.

14. Persons eligible to receive compensation payment may do so only after they have complied with the terms of compensation (i.e., demolished a structure, moved to a new plot, altered a fenceline, etc.).

15. The Treasury Department and SHHA must work in close cooperation to ensure that payments are effected with the utmost efficiency and accuracy. A Revenue Clerk should be present at all payment times to collect any Service Levy arrears.
16. The WDA, the Mayor, and/or the Court President should also be present at payment times to help identify the compensation recipients. (This will help prevent payments being made to the wrong people).
Permits and Stores

5.1 Several elements in this section have general applicability, although details will differ between countries:

(a) The process to facilitate building permits through use of standard plans is necessary in virtually all sites and services or upgrading projects to prevent undue delays in the permit issuing process. In some projects, all permit issuance is delegated to the project management group, but the Botswana practice is reasonably typical -- that is, project management approval of individual permits for preapproved standard plans, and more cumbersome procedures for non-standard plans.

(b) The procedures for acquiring and dispensing stores illustrate the types of procedures necessary if direct loans in kind are given or, more generally, if project management takes responsibility for stocking and selling building materials. Alternative methods, which avoid this set of procedures,
are to grant cash loans, on a phased basis geared to the completion of works on site, for market purchase of materials. The control procedure in this method involves on-site inspection of progress to verify that previous loans phases resulted in commensurate construction progress.
5.A PROCESSING BUILDING/PLANNING PERMIT FOR COR PLOTHOLDERS

The complexities of the new Building Control Code (Grade II) and the Town and Country Planning Act place a heavy burden on Councillors and Council Staff. Especially in relation to the processing of house plans for COR plotholders.

COR plotholders are required to start development of their plot in 3 months, finishing within 12 months (some Councils require completion within 6 months). In most cases, the appropriate Council Committee approvals would use up at least 3 months of the plotholder's construction period.

For example:

14 days preparation time after signing the COR
20 days decision time for choosing plan, determining affordability, etc.
35 days plan goes to committee with decision returned to SHHA
21 days plotholder notified of approval and prepared to start
90 days Total time needed

The above example assumes a speedy journey for the request. However, many things can interfere to make the total time longer. Keeping the 90 days (or 3 months) starting time for construction is preferable because it allows Council to repossess plots from those people who do not really wish to build. This enables Council to re-allocate the plot to someone on the waiting list. Therefore, Council ensures its limited number of COR plots go to those people most willing to use the plot.

In addition, the new regulations could increase the work load to the Council Committees to unmanageable levels. Particularly as BMLs are allocated to existing plotholders, as new plots are allocated, and as upgrading areas start home improvements. Each SHHA has about 4600 plots eligible for the BML. This means that the Council Committee may have to consider as many as 200 plans per meeting. Such a large quantity would prevent the Councillors from considering overall town planning, important policy, and procedure items. Even if the Committee accepted this situation, consideration of 200 plans would require at least 8 hours (or 22 plans per hour) but probably 16 hours (or 11 plans per hour) of deliberations.

In order to minimize the burden on Councillors and in order to speed up the approval process, we propose that the Council approve two administrative procedures as outlined below.

I. STANDARD PLANS

Each Council's SHHA has several standard house plans prepared by the Town Architect. The Councils should exchange their standard plans with one another to provide plotholders with a larger selection of
When a Council has all these plans available, the SHHA should present them to the appropriate committee for approval. Once these plans are "pre-approved" for Building and Planning Permits by the Committee, SHHA would follow these procedures.

A. The plotholder chooses a Standard Plan with the help of the SHHA Technical Assistant.

B. SHHA checks the plan to make sure the plotholder can afford to build it.

C. The plotholder applies for a Planning and Building Permit.

D. The SHHA Senior Technical Officer approves the plotholder's use of the plan and issues the Building/Planning Permit.

E. SHHA sends two copies of the site plan, the Planning/Building Permit application and the permit to the Development Control Officer who enters the information into the Planning Register and who sends one copy to Department of Town & Regional Planning (DTRP).

F. The STO takes all the information to the Committee for their information.

G. The Committee notes that information, which shall be recorded in the Minutes.

H. Any alterations to standard plans must follow the procedures for Non-standard Plans.

I. If any plan does not comply with the regulations, and if the plotholder refuses to make appropriate amendments, the plan and application must follow the procedures for Non-standard Plans.

These procedures will speed up the approval process, allowing the plotholder to build quickly. They also free the Committee from tedious checking of each application, while still tabling all important information enabling the Committee to be up-to-date.

II. **PRIVATE OR NON-STANDARD PLANS**

This type of plan will require closer review. However, the Committee can help overcome delays in the development of SHHA areas by agreeing to these strict procedures for administrative action.

A. The plotholder brings his own plan to SHHA or works with SHHA to make a basic drawing of a special plan. Any plans taken by plot-holders directly to the Town Engineer's Department must be immediately referred to SHHA.

B. SHHA checks the plan for affordability (no plotholder should spend more than 25% of his or her income on housing).
C. The SHHA STO sends the plan and his recommendation for approval or rejection to the Development Control Officer.

D. The Development Control Officer reviews the plan according to Planning and Building criteria and adds his recommendation for approval or rejection. The Health Department will also review the plan and make a recommendation.

E. If the Health Department and the Development Control Officer approve the plans, the Development Control Officer notes the approval in the Planning Register (copies to DTRP) and issues the permit, giving the original and a copy to SHHA. The original will be passed to the plotholder, and the copy placed in the plotholders file.

F. The Development Control Officer takes the information to the Committee, which notes the action taken and records it in the Minutes.

G. If the plans do not comply with the Building or Planning Regulations, the plotholder must be advised to make the necessary adjustment. If the plotholder insists on not complying with the Regulations, the Development Control Officer must present the case to the Committee. The Development Control Officer may not approve or reject any plan that does not comply with the Regulations.
SAVINGRAM

FROM: Permanent Secretary, Ministry of Local Government and Lands

Low-Cost Housing Officer/for PS

TELEPHONE NO.: 52091

TO: Town Clerks:
Selibe-Phikwe Town Council
Gaborone Town Council
Francistown Town Council
Lobatse Town Council

REFERENCE NO: LG 4/1/1

23rd November 1981

MODIFICATION OF STORES REGULATIONS FOR SHHA

In 1978 the Gaborone Town Council (in response to the expansion of their SHHA activity) requested the Permanent Secretary, Ministry of Local Government and Lands, to approve certain modifications in the Stores Regulations (see TA.180/1). These modifications were approved by the MLGL and are being followed by Gaborone Town Council SHHA.

On 26 August, 1981, the Town Clerk of Selibe-Phikwe requested that the Selibe-Phikwe Town Council be allowed to modify their stores regulations in a manner similar to the Gaborone Town Council. This request prompted a series of discussions within the Ministry and between the Ministry and staff of the Selibe-Phikwe Town Council. As a result of these discussions, all parties now agree on the method of supervision and monitoring of the SHHA stores, and we are, therefore, prepared to approve the following modifications of stores regulations for SHHA. Because Selibe-Phikwe and Gaborone SHHAs will now be following the same modified stores regulations, we are suggesting, for uniformity and more efficient operating, that the Francistown and Lobatse Town Councils also modify the Stores Regulations for their SHHAs.

We propose the following be substituted for chapter 20 of the Stores Regulations: (Note: these are meant to apply to building materials only; SHHA's ordering requirements in the estimates will be made in the normal manner):

1. The requisition voucher form will not be used because it is redundant and SHHA stores will not be available from regular Town Council Stores. The SHHA Housing Officer will be responsible for SHHA building material stores and will keep a separate SHHA Local Purchase Order Book.

2. If Tender Board Regulations or quotation requirements have been met or if the amount is 100 Pula or less (this ceiling to be controlled by GOB), the SHHA Housing Officer may write LPOs for SHHA building
Modification of Stores Regulations for SHHA

material stores. Items not meeting these requirements must be pur-
chased under the existing stores regulations until such time as these
regulations are changed.

3. When the Housing Officer completes and signs the LPOs, he or she will
give them to the Town Treasurer to countersign. When the Treasurer
signs, he certifies that funds are available to meet the expected ex-
penses on the LPO.

4. After the SHHA Housing Officer has satisfied him/herself that the LPO
has been correctly drawn, he/she will dispatch it by mail or hand
deliver it to the supplier.

5. A photocopy of the LPO will be sent to the Town Council Supplies Of-
ficer who must file it in a special file marked "SHHA Building Mater-
ials Orders."

6. SHHA stores will be delivered directly to SHHA Headquarters to the
appropriate SHHA Store Location. Notification slips will not be
issued.

7. Upon receipt of the order, the SHHA Housing Officer will prepare and
issue the receipt vouchers. A signed copy will be sent to the Town
Council Supplies Officer, who will attach it to the appropriate LPO
and file it in the "SHHA Building Materials Orders" file.

8. The third copy will be sent to the Accounts Clerk with instructions
to post the additional building materials to the proper Accounting
Record.

9. The original copy will be held by the SHHA Housing Officer until such
time as the supplier sends an invoice requesting payment. Then the
SHHA Housing Officer shall attach the receipt voucher and the invoice
to the copy of the LPO and send them to the Town Treasurer with a re-
quest to effect payment. (Invoice copy goes to Supplies Officer for
information).

10. The book copies of the receipt voucher and the LPO will remain in the
book and be open for inspection by the Treasurer's office.

11. In accordance with Chapter 21, Section 2109 of the Stores Regula-
tions, SHHA will integrate special stores management forms into a new
accounting and management system. This system is the approved auto-
mated accounting system using the Audit-4 machine.

12. Each month, the SHHA Administration Officer will inventory the stores,
deduct each ward's loans (materials) dispersed for the month and/or
cash sales, and add the items purchased and received in the SHHA
stores. This will determine the ward's responsibility for the new
month. If the SHHA stores cannot be reconciled, a report will be
sent to Housing Officer and the Town Treasurer for action. These of-
ficers may choose to write off any loss as waste or take other action.
13. These procedures will apply only to SHHA stores and the acquisition of building materials for the express use of self-help builders within the site and services projects. The acquisition of items (other than building materials) included in approved estimates will be subject to normal Council procedures.

NOTE: The Housing Officer is the person ultimately responsible for the proper operation and accounting of the SHHA stores. Once per year the Town Treasurer will cause an audit of the SHHA stores to be taken enabling the Town Council to fulfill its monitoring obligations.
5.B  ADDITIONAL NOTES FOR THE MODIFICATION OF
STORES REGULATIONS, SHHA

Revised August, 1982

1. SHHA Headquarters will photocopy the LPO and note the date sent to
the supplier. This photocopy will be sent to the Supplies Clerk via
the Ward Officers whenever materials have been ordered for a particu-
lar Ward. All suppliers will be requested to include the unit price
of any order on all delivery notes and/or invoices.

2. The Principal Housing Officer will provide the Town Treasurer with a
list of authorised officers who may sign the LPOs, including samples
of their signatures. No other officers will be permitted to sign the
LPOs.

3. On the LPO itself, SHHA will always use "LG 4/1/1" as the Reference
number.

4. In addition, the Tender Number will be recorded with the Reference
number.

5. Under column two on the LPO, the building materials code number will
be recorded.

6. The authorised SHHA officer will sign on the line marked "storeman."

7. The "Housing Officer SHHA" date stamp will be affixed on the LPO in
the appropriate place.

8. The White Copy of the LPO will remain in the LPO book until such time
as the invoice is received from the supplier. Then the White Copy
will be removed from the book and attached to the Invoice, the Receipt
Voucher, and the Audit-4 Notice of Receipt of Building Material
Stores--these will then be passed to the Treasury Department for pay-
ment.

9. SHHA will obtain a rubber stamp with the letters "BML." This stamp
will be affixed on the LPO as a suffix to the LPO number. This will
help identify all SHHA building material LPOs so that there will be
no confusion with other Council LPOs.

10. The authorised officer will record the date the invoice has been sent
to Treasury on the bottom portion of the LPO copy which remains in
the book. In addition, the Accounts Department must stamp and sign
the same LPO copy to verify that they have received the invoices for
that LPO.

11. When materials arrive, Headquarters will prepare an Issue/Receipt
Voucher for each Invoice/Delivery Note. Each Ward has a separate
Voucher book for their warehouse (the voucher book will be kept at
Headquarters). The Issue/Receipt Voucher must be signed by either
the authorised officer or the PHO from Headquarters (signing as
"storeman"). The Supplies Clerks will sign the Issue/Receipt Voucher
as the "receiving officer" (but only after he or she verifies that all materials listed on the voucher are in fact delivered).

12. The Issue/Receipt Voucher must state the unit price of the materials. If an Invoice/Delivery Note does not have the unit price, Headquarters must contact the supplier immediately to obtain the price.

13. If, for some reason, the unit price is unavailable, the materials must still be recorded on an Issue/Receipt Voucher and posted onto the Audit-4 Ledger Cards after the Supplies Clerk complete Number "11" above. Headquarters must obtain the correct unit price as soon as possible.

14. If the Invoice/Delivery Notes says 80 items but the actual amount delivered is less than what was ordered the Supplies Clerk must write the correct amount received, sign, and date the Invoice/Delivery Note. The same procedure applies for the Issue/Receipt Voucher.

15. Whenever the quantity received is greater than the quantity ordered, the Supplies Clerk must notify the Senior Administration Officer immediately for a decision to keep the excess or to return it to the Supplier.
   a) If you keep the oversupply, the Supplies Clerk must write the total received on the documents. The Accounts Clerk must make a note of the oversupply on the Materials Ledger Card. Headquarters must prepare an LPO for any oversupply.
   b) If you return the oversupply, the Supplies Clerk must write the amount of oversupply, sign and date the documents.

16. Whenever damaged goods are received, the Supplies Clerk must notify the Senior Administration Officer. The Senior Administration Officer will give instructions on how to proceed. However, the Supplies Clerk must write "Received Damaged" plus the quantity on the Invoice/Delivery Note and the Issue/Receipt Voucher. The Supplies Clerk must also sign and date the documents.

17. If any materials are damaged after delivery, the Supplies Clerk must notify the Senior Administration Officer. The Senior Administration Officer will issue an Adjustment to Stores form and take appropriate action.

18. If the materials are delivered without an Issue/Receipt Voucher, the Supplies Clerk must contact Headquarters before accepting the materials.

19. After the Supplies Clerk is satisfied that all the materials are present and accounted for, he or she must pass the signed voucher to the Accounts Clerk. The Accounts Clerk will then post the materials on the voucher to the Audit-4 Ledger Cards, using the Additions to Stores programme.
20. If the Accounts Clerk must post any materials to the Ledger Cards without the unit price, he or she must be sure that Headquarters is notified right away.

21. Then after all items have been posted, the Accounts Clerk must staple the Notice of Receipt from the voucher and invoice, and send it to the Senior Administration Officer through the Assistant Ward Officer who will check it.

**NOTE:** Accounts Clerks should always check their work to make sure it is correct (for example, check the print-out sheet to see if it agrees with the invoice/voucher). Accounts Clerk must sign the invoice or voucher after all items have been posted.

22. If materials go directly to the Ward Office without first obtaining an Issue/Receipt Voucher, the Supplies Clerk must notify the Senior Administration Officer immediately so that a proper receipt voucher can be completed.
5.C  PROCEDURES FOR BUILDING MATERIAL INVOICES

1. The Supplies Clerk must keep the TAs aware of any items not in stock.

2. TA receives plotholder’s request for materials.

3. TA checks plotholder’s BML file to verify the validity of the request against the materials list.

4. TA confers with Accounts Clerk to check for Service Levy or BML arrears and to make sure the plotholder has enough credit in the BML to cover the cost of the required materials.

5. Accounts Clerk checks ledger card for credit balance on loan, and whether paid up-to-date on BML and Service Levy. No material to be issued unless paid up on both.

6. Same procedure to be followed for cash sales. If loan balance is insufficient, material may be purchased by paying cash, but only if up-to-date in payments on BML and Service Levy.

7. If the plotholder is in arrears, he/she must pay all arrears before obtaining materials. If the BML does not have enough credit for all the materials, the plotholder must pay cash for the extra amount or not take the extra materials.

8. TA makes up Building Material Invoice with prices. (See the SHHA Accounting Manual for details on how to complete the Invoice.)

9. In sales involving cash, the Revenue Collector must sign the invoice, and record the receipt number on the invoice.

10. Accounts Clerk signs if the plotholder has no arrears. Accounts Clerk immediately posts the Invoice to BML Ledger Card and to the yellow inventory card, then he or she signs and dates the invoice to indicate posting of all items.

11. If okayed by signature of Accounts Clerk and Revenue Collector, the Supplies Clerk takes invoice, with plotholder, to warehouse and issues indicated materials. If Supplies Clerk does not see the Accounts Clerk’s signature, materials must not be issued.

12. Supplies Clerk signs all three copies of invoice when materials are given to the plotholder.

13. Plotholder signs all three copies of invoice, when he/she is satisfied all materials have been handed over.


15. Supplies Clerk puts second (blue) copy in Materials Issued file and retains it until end of week to check against the weekly inventory.
16. The original (white) copy is placed in the plotholder's BML file, by the TA (white copy returned to TA via inter-office messengers).
Section 6

Construction Supervision

6.1 The procedures in this section illustrate the procedural requirements that arise from particular conditions that project management decides to impose. In the case of toilet construction (see 6.A), a minimum toilet unit is required in the project and these procedures show the minimum administrative effort to enforce this standard. The procedures for construction progress reports (see 6.B) are minimal requirements for a system in which the project management takes responsibility for standards and rate of progress in house construction as well as the burden of technical assistance in construction. The procedure on demonstration houses (see 6.C) is an interesting special case; the use of an occupied house as a demonstration unit is probably worth the procedural difficulties, in that the experience of the householder becomes a strong part of the demonstration.
6.A PROCEDURES FOR INSTALLATION OF TOILET SUBSTRUCTURES
ON PLOTS ALREADY OCCUPIED AND ALLOCATED

1. The plotholder must be made aware that a toilet is required by Government and Council policy, and by the Certificate of Rights. A plot could be repossessed if the plotholder refuses to have or build a toilet.

2. The Technical Assistants must conduct a survey of all plots in the affected area, following these guidelines:

   i) Explain that Council is ready to award Tenders to Contractors for the construction of toilet substructures.

   ii) Explain that Council wants to avoid putting a toilet on plots that already have approved toilets or on plots that are building approved toilets.

   iii) Find out and record on the COR plan the following:

       a) is there an approved toilet on the plot?

       b) does the plotholder intend to construct his or her own toilet?

   iv) If the plotholder is planning to construct his/her own toilet:

       a) when is he/she starting construction?

       b) what is the type of toilet?

       c) how much money is available?

          - Council will not finance private toilet construction by plotholders.

       d) advise plotholder to go to the Ward Office and see the Technical Assistant for plans and cost estimates.

   v) If plotholders enquire about costs, explain that Government has given Council a loan that must be repaid. Then explain how this will affect their monthly Levy.

   vi) If the plotholder does not have an approved toilet or if the plotholder does not plan to build his own toilet, then we need to know if he/she has any objections to Council going ahead with their planned toilet.

   vii) If the plotholder has objections, ask why and ask what toilet they will build.

   viii) Take note of any comments on a separate piece of paper. Comments are particularly important for plotholders who reject the REC II.
ix) The plotholder must be aware that Council will not issue a Building Permit nor give plan approval unless the plotholder agrees to the installation of a toilet.

x) In upgrading areas, the COR should only be issued to those plotholders who agree to the installation of a toilet.

3. When the survey is completed, the Technical Assistants must present the plans and their notes to the Town Architect (or other appropriate officer who may be supervising the construction). The Town Architect will use this information to inform the contractors where to build.

4. The Council Technical Officers must be able to educate all plotholders about the chosen (e.g., REC II) toilet before and after the installation of these units.

5. If a plotholder prefers the substructure to be built in a certain place, he may be allowed provided this does not interfere with his neighbour's comfort, complies with the Development Control Code, and has a clear access for a Sanitation pumper.

6. If the plotholder prefers a waterborn or any other approved toilet he must be allowed to build one. However, he/she must be made aware that he/she will bear all the expenses--Council will not be involved in any financial backing. The only assistance such a person can get from Council is the supervision of the construction of the toilet. Therefore, the plotholder must provide plans for the toilet, provide proof of finance to undertake the project, and supply a completion date by signing an agreement with Council.

7. If the plotholder refuses to accept Council's sanitation unit and has no approved alternative choice, the plot allocation should be withdrawn if the plot is undeveloped. If the plot is developed, the plotholder should be shown the danger of having no sanitation unit for his family. If the plotholder still insists, the case should be reported to Headquarters. Headquarters may take the case to the Management Board (SHHA), however, this will be decided by the weight of the case.

8. Regarding areas where plots have people already living on them.

i) Plots with existing pit latrine: In a coordinative effort, the Technical Officers and the Health Inspector should examine the latrine to determine its hygienic condition. If there are any defects, the plotholder must be advised to demolish the defective unit and accept the Council's unit.

ii) If the plotholder has any existing approved sanitation unit, the plotholder may retain the unit but he or she must receive advice on good maintenance practices.

iii) If the plotholder has no toilet, the plotholder must be advised to accept the REC II (or other chosen unit).
iv) Regarding vacant plots in the existing areas and all new areas, no plot holder should be permitted to occupy his plot without an approved Sanitation Unit. REC II substructures will be constructed on a minimum of 70% of all vacant plots. The remaining plots may be reserved for those plot holders who want to install waterborn systems.

9. Some people will change their mind and later refuse (or even demand) the chosen unit after construction has started. These cases should be handled by an "Action Team" that should visit the plot holder to rectify the problem. The following questions and answers give examples of ways to overcome problems.

Q. People prefer the WATER SYSTEM TOILET (WST). But interviews indicate they did not have enough money to build water system toilets.

A. Write letters to all such cases giving them 3 months to start construction of their WST unit. The letter must include reasons why a toilet is important, and that a REC II will be installed if they fail to construct their own toilet. The plot holder must sign the letter to show he understands.

Q. In the original survey of plot holders, those who said they would build a WST have not started construction. Interviews of these cases indicate that these people, also, do not have enough money.

A. Encourage those who have started construction to continue. Those who are reluctant or slow to start should receive a letter (as above) warning them to start soon. These people should also be visited at the site. Suggest they enquire about a loan from the Bank or Building Society, if they need financial help.

Q. Some plot holders agreed to the REC II in the survey, but are now refusing to accept the REC II.

A. Interview all cases to determine the real objection. If the plot holder insists on having the WST, explain the full cost of the water system toilet and that Council cannot help with funds. If the plot holder still wants a WST, he must sign the letter and be given 3 months to start construction.

Q. Some new allottees, after receiving their plots with a REC II, go back to the Ward Officer complaining that they want a WST.

A. Make sure these cases sign a letter agreeing to build the WST, starting construction within 3 months. (The Technical Officer must explain the cost of the WST and that the Council cannot provide funding; the plot holder must pay the full amount from his own funds.) A plot holder who agrees to sign the letter may be considered for transfer to a plot able to accommodate a WST. If a plot holder is transferred to a "WST" plot or back to a REC II plot, the case must be handled by the Senior Community Development Officer in collaboration with the Ward Officer and Technical
Officer. All plot files, CORs, Ledger Cards and BMLAs must be altered to reflect the change—the SCDO must make sure this happens.

Q. Some plot holders refused the REC II in the original survey, but now insist on having one.

A. When the installation of the sanitation units (according to the Tender) is complete, wait for 6-8 weeks to allow all such cases to step forward. Then issue a final Tender to install sanitation units in all such plots.
6.B PROCEDURES FOR TECHNICAL ASSISTANTS' CONSTRUCTION PROGRESS REPORTS

1. Each plotholder's construction file must contain a "Construction Progress Report" sheet (see sample). This report should be divided into 10 different construction stages as follows:
   
   i) Construction of toilet superstructure,
   
   ii) Setting out foundation,
   
   iii) Trenches and foundations
   
   iv) Floor slab,
   
   v) Brick/Blockwork (walls), door and window frames
   
   vi) Roof
   
   vii) Plaster and floor screed
   
   viii) Setting doors, glaze windows, paint
   
   ix) Cleaning and clearing,
   
   x) Occupancy permit.

2. The Technical Assistant (TA) must visit each new construction site at least ten (10) times. The TA must time his visits to coincide with the construction stages as described above.

3. A plotholder should not be permitted to start the next construction stage until the TA has inspected the current stage.

4. The TA will act as an Inspector, however, the TA must remember that his primary job is to offer guidance and assistance so that the plotholder knows how to complete each stage correctly. This means the TA will often have to give a demonstration or detailed explanation of certain construction techniques.

5. The TA must also be prepared to offer guidance and assistance to any small builders that may be employed by the plotholder.

6. The major goal of the TA is to make sure the plotholders receive all necessary assistance to ensure his/her house is constructed according to correct building practices.

7. At the time of each visit, the TA should enter the date and any comments on the "Construction Progress Report" sheet. For example, "11/21/82, toilet superstructure and setting out all completed satisfactorily, advised plotholder on correct cement mixtures for the foundation."
8. The Senior Technical Officer should periodically inspect various plots, referring to the Construction Progress Report to evaluate the accuracy and reliability of the reports.

9. The Senior Technical Officer must sign every Report upon completion of construction.

10. After completion of construction the Senior Technical Officer must make arrangements with the Building Control Section of Council for issuance of an Occupancy Permit.

NOTE: New plot holders may want to occupy their plots in a temporary structure while constructing their permanent house. This is a reasonable request since the plot holder will be able to guard and protect his/her building materials from possible theft. However, the plot holder must sign an agreement (see "SAMPLE FORMS" of this Manual) with Council. This agreement would give the plot holder authorization to erect a temporary structure for a limited time period. In addition, it would provide for the removal of any such temporary structure.
# SAMPLE

## CONSTRUCTION PROGRESS REPORT SHEET

**NAME OF TECHNICAL ASSISTANT:**

<table>
<thead>
<tr>
<th>PLOTHOLDERS' NAME</th>
<th>DATE OF ALLOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PLOT NO.</th>
<th>DATE OF SUBMISSION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PLAN NO.</th>
<th>DATE OF APPROVAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ESTIMATED VALUE</th>
<th>SIZE OF HOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PLAN FEE</th>
<th>DATE OF PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STAGES</th>
<th>PROGRESS REMARKS &amp; SOLUTION</th>
<th>DATE</th>
<th>INITIALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Toilet superstructure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Clearing and setting out foundation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Trenches and foundations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Floor slab</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Brick/Blockwork (walls)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>door frame &amp; window frame</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Roof construction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Floor screed (Topping)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>and plaster</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Hang doors, glaze windows,</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>and painting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Cleaning and clearing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>STAGES</td>
<td>PROGRESS REMARKS &amp; SOLUTION</td>
<td>DATE</td>
<td>INITIALS</td>
</tr>
<tr>
<td>--------</td>
<td>-----------------------------</td>
<td>------</td>
<td>----------</td>
</tr>
<tr>
<td>10. Occupancy permit</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

STO's
Remarks:

Building Occupancy Permit issued on: ____________________________
6.c GUIDELINES FOR DEMONSTRATION HOUSES

The demonstration houses provide people in the self-help areas with information about construction techniques and uses of permanent materials. The houses are designed so that a plotholder may start with a simple one-room house and gradually expand to the most elaborate house according to one's finances.

Since these houses were built for the public, "Open House" should be held occasionally so the people may walk through the houses on an inspection tour. The people should also talk with the occupants to learn how the occupants feel about the demonstration houses. Therefore, any occupant must be willing to accept the presence of visitors. Council should always notify them in advance of any "Open House" so that the occupants may be prepared for any visitors. The following should be incorporated into the demonstration house programme:

1. As the rentor/occupant will be somewhat inconvenienced by visitors and organized inspection tours, he/she should be compensated with a 10% reduction of the monthly rental fee.

2. The rent should be calculated to reflect the economic fee needed to recover the funds used by Council in the construction of the houses, including actual costs for labour, materials, maintenance, and any interest fees if the money was borrowed from Government.

3. A strictly-worded lease/rental agreement should be prepared that clearly states everything expected of the occupant.
   i) agree to Open House tours
   ii) pay the stipulated rent
   iii) provide Council with feedback on construction, comfort, house/room sizes, etc.

4. A questionnaire should be prepared for the public and the occupants to record their evaluation of the houses. Such a questionnaire should examine social acceptability, room size, quality of workmanship, comfort, and various technical aspects.

5. An Open House should be held four times per year during the first three years of a new project's implementation. Then an Open House should be held once or twice a year, emphasizing analysis of long-term practical and social acceptability.

6. The feedback from the questionnaires should be used to improve designs, increase social acceptability, and improve cost-efficiency within the design.

In this way, it is hoped that better houses will evolve as the rentors/occupants give recommendations that can improve the quality of the houses. Of course, any such recommendations will have to be considered with the affordability factors of self-help housing.
7. Councils should also consider the possibility of selling the Demonstration Houses. This may encourage the occupant to make changes and improvements to the house, which would be a valuable means of evaluation for the practical aspects of the houses.
Section 7

Debt Management

7.1 The procedures in this section are the core of a financially sound program. Although small details are unique to Botswana, the essence of these procedures is general and their purpose cannot be overstressed. The keys are order and persistence. Having structured the program to be nearly self-liquidating, the project authority, through these procedures, exercises its power to recover costs and uses all available levers to insure compliance by plotholders with their agreed duties. In avoiding the obvious inequity of some plotholders paying promptly and others failing to pay with apparent impunity, these procedures have a reasonable change to preserve a high financial performance of the project authority and to create habits of prompt payment among the project participants. Note particularly that the sanctions for nonpayment are prompt and visible.
7.A PROCEDURES FOR CALCULATING AN ECONOMIC SERVICE LEVY

1. The Service Levy must be recalculated once every year after preparation of the Estimates for the new Fiscal Year (FY).

2. Refer to MLGL's Levy Manual for detailed assistance. However adhere to the following procedures, which were created to guarantee that all Councils use the same assumptions and formulae:

3. SHHA Costs:
   i) overhead and staff costs to be taken from new FY Estimates. (Overhead includes only those items not recovered elsewhere in the Service Levy or in the BML programme.) (Do not include revenue from the Development Grant.)
   ii) calculate the administrative costs of Council attributable to SHHA as follows: Town Clerk and Town Treasurer votes for the new FY less any item that generates its own revenue (e.g., agricultural show, pound fees, licenses, etc.) or that is totally unrelated to SHHA (e.g., loan repayments, maintenance of grounds and buildings, etc.). For example, only 30% of the following votes were deemed attributable to SHHA because the remaining 70% relate to Council as a whole: Staff travelling, Gratuities, Medical Treatment, Transfer Allowance, Printing Stationery and Advert, Post and Telephone charges, Library Books and Periodicals, Insurance (excl. Vehicles), End of Tour Passages. In addition, none of the following were included because they generate their own revenue or are entirely unrelated to SHHA: Market Masters Salary, Commercial Affairs Officer, Assistant Rate Officer, Loan Charges, Valuation Fees, Water and Electricity recurrent costs. Multiply the result of the preceding by the result from the division of Council ULGS Salaries into SHHA ULGS Salaries. The answer equals the amount of administrative costs attributable to SHHA.

   \[
   \text{Admin Costs} = \frac{\text{Town Clerk and Town Treasurer's Adjusted Votes}}{\text{Council ULGS Salaries}} \times \text{SHHA ULGS Salaries}
   \]
   iii) the result of (ii) must be added to the result of (i).
   iv) the total costs from (iii) must then be divided by the total number of plots allocated or available for allocation. The answer equals SHHA Costs per annum (divide by 12 months for the monthly per plot SHHA Cost).
   v) SHHA Costs comprise the largest portion of the Service Levy. Strict budgetary controls, wise planning, and economic use of overhead items can help keep the Service Levy to a minimum.
4. Shortfall calculation (must be recalculated each year and not carried forward from the previous year):

   i) determine how many plots will be allocated as of the new FY.

   ii) estimate how many plots will be allocated each month during the new FY.

   iii) add the running total for each month of the FY to find the total number of collection units for the FY. A collection unit equals 1 plot for one month, so in an entire FY 1 plot would generate 12 collection units (i.e., Council would collect the Service Levy from that plot 12 times.) For example, in April 1983 the Council has 4000 plots but expects to allocate 200 plots every month for 10 months, therefore, the Council would calculate its collection units like this:

<table>
<thead>
<tr>
<th>Month</th>
<th>Plots Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>4 000</td>
</tr>
<tr>
<td>May</td>
<td>4 200</td>
</tr>
<tr>
<td>June</td>
<td>4 400</td>
</tr>
<tr>
<td>July</td>
<td>4 600</td>
</tr>
<tr>
<td>August</td>
<td>4 800</td>
</tr>
<tr>
<td>September</td>
<td>5 000</td>
</tr>
<tr>
<td>October</td>
<td>5 200</td>
</tr>
<tr>
<td>November</td>
<td>5 400</td>
</tr>
<tr>
<td>December</td>
<td>5 600</td>
</tr>
<tr>
<td>January</td>
<td>5 800</td>
</tr>
<tr>
<td>February</td>
<td>6 000</td>
</tr>
<tr>
<td>March</td>
<td>6 000</td>
</tr>
</tbody>
</table>

   The number of allocated plots for each month are added together resulting in the FY's collection units. The collection units total for the above example equals 61,000. (Therefore, a Service Levy of P8,00 should net Council P488,000.)

   iv) Multiply the total number of plots allocated or available for allocation (6,000 plots as in the above example) times 12 months. This equals the collection units of all plots for one year.

   \[
   \text{Total No. Plots} \times 12 \text{ months} = \text{FY Collection Units if all Plots were Allocated}
   \]

   v) Subtract the result in (iii) (e.g., 61,000) from the result in (iv) (e.g., 72,000). The answer equals the number of collection units subject to the shortfall factor.

   \[
   \text{Collection Units If all Plots Alloc'd} - \text{Actual Collection Units} = \text{No. Collection Units Subject to Shortfall}
   \]
vi) Multiply the answer from (v) times the figure for SHHA Costs. Then divide this answer by the actual number of collection units in (iii). The result equals the shortfall factor.

\[
\frac{\text{(No. Collection Units Subject to Shortfall x SHHA Costs)}}{\text{Actual Collection Units}} = \text{Shortfall Factor.}
\]

5. Refuse Collection

i) Ministry of Local Government and Lands recommends one dustbin per five plots to be picked up twice a week. Any deviation from this recommendation will result in increased costs caused by a larger dustbin to plot ratio and/or more frequent pick-ups --this should be avoided.

ii) calculate plant costs based on actual costs. If Council has added a new unit since the previous FY, average its cost with the old units still in service.

\[
\text{Cost of old units} + \text{cost of new units} = \frac{\text{Average Cost}}{\text{Number of units}} = \text{Cost for 7 years} = \text{Cost for one FY}
\]

iii) request the Town Engineer to provide the Running Costs and the Labour Costs to operate one unit for the FY.

iv) add the results of (ii) and (iii) which will equal the total cost of refuse collection.

\[
\text{FY Plant Cost} + \text{FY Running Cost} + \text{FY Labour Cost} = \text{Total Cost of Refuse Collection}
\]

v) divide 264 working days into the Total Cost to find the cost per day.

vi) determine how many dustbins are emptied in one week and divide by 5 days to find the number of dustbins collected in a day.

vii) divide the cost per day by the number of dustbins collected in a day to find the cost per bin per day.

viii) multiply the cost per bin per day times the number of collections per month, then divide the answer by the number of plots sharing one bin.

ix) the result equals the Refuse Collection component (i.e., cost per plot per month for refuse collection.)

x) request the Town Engineer to produce a Refuse Collection Schedule. Monitor the schedule to make sure the assumptions for
dustbins picked-up in a week and the number of collections in a week are accurate.

6. Road Maintenance

   i) the Levy Manual has a detailed formula for this component, however, the Town Engineers have recommended another method.

   ii) the Town Engineers should produce a maintenance schedule for all "SHHA" roads.

   iii) during implementation of the schedule, the Roads Foreman must keep an accurate record of all materials, labour, plant, and vehicles used on the job (i.e., total hours of use.)

   iv) the Town Engineer can then multiply the actual hours of use times the hourly rate for the various plant (etc.), and add the cost of materials.

   v) the answer from (iv) would equal the total cost of road maintenance.

   vi) the total cost of road maintenance is divided by the FY's collection units to obtain the cost per plot per month for Roads Maintenance.

   \[
   \frac{\text{Total Cost of Road Maintenance}}{\text{FY's Collection Units}} = \text{Cost per plot per month for Road Maintenance}
   \]

   vii) when using the Levy Manual method, if full maintenance is not possible, each Town Engineer must estimate the percentage of roads that can be maintained. The cost of full maintenance would then be reduced accordingly.

7. Water

   i) this component must be calculated from the actual costs of water from the public standpipes.

   ii) check with the Treasury Department (Accounts Section) to find the actual costs from the previous year (or any 12 month period.)

   iii) next, divide the actual costs by the collection units for the same 12 month period used in (ii). The answer equals the cost per plot per month.

   iv) if Water Utilities Corporation (WUC) plans a price increase, the cost per plot per month (from iii) must be increased by an equal percentage. For example, WUC announces an increase from P0,20 per kl to P0,25 per kl, which equals \((25 - 20 \times 100 = 25\) Therefore, the result from (iii) must be increased by 25% to allow for the new water rate.
v) if standpipe maintenance costs are not included in the SHHA Costs component, the maintenance cost must be included in this component (include the maintenance costs in only one component.)

vi) if the maintenance costs are included in this component, divide them by the collection units and add the result to (iv).

\[
\frac{\text{Actual Costs}}{\text{New FY Collection Units}} + \text{Any WUC Rate Increase} + \text{Maintenance Costs if not included elsewhere} = \text{Water cost per plot per month.}
\]

vii) some plotholders will obtain a private water connection and request a reduction in their Service Levy. MLGL recommends the following for such cases:

a) require all COR plotholders to pay the full Levy amount,

b) offer an annual 10% refund of the Service Levy to any plot-holder with a private water connection (the 10% refund must not exceed the amount of the Water Component),

c) at the end of the FY require all plotholders with private water connections to present their Service Levy and WUC receipts to Council,

d) if the plotholder is paid up-to-date for Service Levy and BML (if any), he or she may receive the refund (see "b"). For example, Mr. Mpe is paid up-to-date for BML and Service Levy and has WUC receipts to prove he has his own water connection. At the end of the FY, Mr. Mpe takes his Service Levy and WUC receipts to Council. He then receives a 10% refund: 12 mos x P8,00 = P96.00 x .10 = P9.60 refund (divide the answer by 12, then check the water component amount to make sure the refund does not exceed the water component amount), e.g., 9.60 - 12 = P0.80. Is the P0.80 greater than the water component amount? If so, adjust the refund to equal the water component amount.

8. Street Lights:

i) determine the exact number of street lights serving residential COR plots, and the number of hours per day that they are on.

ii) Botswana Power Corporation (BPC) uses two formulae to calculate the cost:

a) Maintenance: Per Annum Rate Per Lamp x No. Lamps = Maintenance Cost p.a.

b) Consumption: 365 days x .125kw x Rate per kw x No. hours lamps are used in one day x No. lamps = Consumption Cost p.a.
c) the maintenance cost p.a. is added to the consumption cost p.a. to find the total cost to Council.

d) note: the p.a. rate per lamp for maintenance and the rate per kilowatt for consumption may change from year to year—consult BPC to obtain the current rates.

iii) divide the result from (ii, c) by the collection units for the new FY. The answer equals the cost per plot per month for the street light component.

\[
\text{Total Cost of "SHHA" Street Lights = Street Light Cost Per Plot Per Month} = \frac{\text{New FY Collection Units}}{\text{Collection Units}}
\]

9. Development Grant:

i) determine how many plots will be allocated for the first time during the new FY.

ii) multiply the number of plots from (i) times the amount of the Development Grant for one plot (currently P90.00 per plot). The answer equals total FY revenue from the Development Grant.

\[
\text{No. Plots to be Alloc'd 1st Time \times Development Grant} = \text{Total Development Grant Revenue}
\]

iii) divide the answer from (ii) by the new FY collection units. The answer equals the amount of Development Grant to be credited to each plot every month.

\[
\text{Total Development Grant Revenue} = \frac{\text{Amount per plot per month Development Grant Credit}}{\text{New FY Collection Units}}
\]

10. Secondary Infrastructure:

i) obtain the costs of secondary infrastructure from the Urban Development Coordinator (UDC). If your Council has had more than one project, be sure to obtain the outstanding balance of all the projects. (Note: if a Council has more than one project with different interest factors, each project must be calculated separately from step (i) through step (iii), then the answers for each project would be added together before proceeding to step iv.)

ii) multiply the costs from (i) times the interest factor for the loan (e.g., Interest Factor for 8.25% Interest over 25 years equals 0.09367878). The UDC can help identify the correct interest factor.

iii) divide the answer from (ii) by the number of plots allocated/available for allocation to find the cost per plot per annum.
iv) divide the cost per plot per annum by 12 months to find the cost per plot per month for the Secondary Infrastructure component.

v) Note: When the UDC determines the Secondary Infrastructure costs of any project, cost proportions must be assigned to Commercial plots, COR plots, Civic/Community plots, Medium or High-Cost plots, etc. Council should assist the UDC in this task by forming an ad hoc committee consisting of the UDC, the Town Treasurer, the Deputy Town Treasurer, the PHO, the SHHA Senior Administration Officer, and the Deputy Town Clerk.

11. Sanitation Pumper:

i) calculate the cost of one unit including Plant, Labour, and Running Costs (as per the Refuse Collection component).

ii) divide the total cost for one unit as found in (i) by the new FY's collection units. The answer equals the cost per plot per month for the Sanitation Pumper Component.

\[
\frac{\text{Total Cost One Unit}}{\text{New FY Collection Units}} = \text{Sanitation Pumper cost per plot per month}
\]

iii) some Councils do not fully utilize one unit in the "SHHA" areas, such Councils must determine the percentage of use in other areas. Then, the cost per plot per month must be reduced accordingly.

12. Sanitation (substructures):

i) obtain the cost per substructure from the Town Architect (or other appropriate officer who is charged with supervision of the substructure installation.)

ii) ascertain the loan terms (interest and repayment period)

iii) consult the Basic Payment Tables to determine the monthly payment. For example, a loan of P1000 at 6% interest over 25 years requires a monthly payment of P6.45 (according to the Basic Payment Tables.) If the substructure costs P350 each, the monthly payment would be:

\[
\frac{350 \times 6.45}{1000} = P2.26 \text{ which would equal the per plot per month cost for the Sanitation component.}
\]

13. 5% Default Loss Factor

i) add the per plot per month cost of each component (SHHA Costs + Shortfall + Refuse Collection + Road Maintenance + Water + Street Lights + Secondary Infrastructure + Sanitation Pumper + Sanitation, less Development Grant).

ii) multiply the total of (i) times .05 to find the amount of the 5% Default Loss Factor.
14. Summary

i) list each component with its corresponding Pula amount

ii) be sure to subtract the Development Grant component

iii) add the 5% Default Loss Factor

iv) add all components

v) the result equals the Economic Levy for the new FY

vi) for example:

<table>
<thead>
<tr>
<th>Component</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHHA Costs</td>
<td>5.92</td>
</tr>
<tr>
<td>Refuse Collection</td>
<td>0.76</td>
</tr>
<tr>
<td>Roads Maintenance</td>
<td>0.80</td>
</tr>
<tr>
<td>Water</td>
<td>1.29</td>
</tr>
<tr>
<td>Street Lights</td>
<td>0.41</td>
</tr>
<tr>
<td>Sec. Infrastructure (To be included FY 83/84)</td>
<td>0.00</td>
</tr>
<tr>
<td>*Sanitation (REC II)</td>
<td>0.20</td>
</tr>
<tr>
<td>**(-see note)</td>
<td>9.38</td>
</tr>
<tr>
<td>Less Development Grant</td>
<td>3.03</td>
</tr>
<tr>
<td>Add Shortfall</td>
<td>1.59</td>
</tr>
<tr>
<td>Sub Total</td>
<td>7.94</td>
</tr>
<tr>
<td>Add 5% default loss factor</td>
<td>.39</td>
</tr>
<tr>
<td>Total</td>
<td>8.33</td>
</tr>
</tbody>
</table>

Economic Levy with REC II: 8.33

Economic Levy without REC II: 8.13

15. The figures in all components must be double-checked to ensure no errors were made.

16. The Town Treasurer, Principal Housing Officer and SHHA Senior Administration Officer should work together on this exercise.

*The sanitation component is actually in a 5-year grace period, but is included in order to soften the expected jump in the Service Levy of about P2.00 (assuming 6% over 25 years), which is in compliance with MLGL recommendations. Note that this component will only be charged to plotholders receiving the REC II substructure.

**NOTE: Some loans go to Council with a Grace Period (2 - 5 years) during which time Council is not required to make any repayments. However, Council should "phase-in" such loans (for Secondary Infrastructure, Sanitation, etc.) as in the above example for sanitation. This will minimize large increases to the Levy and provide Council with a better cash flow.
17. When the calculations are complete, they should be stenciled and distributed to the Town Clerk, all Town Councillors, MLGL (Attention: LCHO, Finance Officer, and POI), and all SHHAs.

After the economic Levy is approved by Council, the calculations may be distributed to other Council staff especially to SHHA and Treasury staff.

18. When presenting the study to the Councillors, make sure they have had at least one week to review the calculations. In addition, use visual aids such as flip charts, slides, and a blackboard to help explain the calculations.

19. After Council approves the new Levy, follow the procedures in the State Land Act and the Certificate of Rights for raising the Levy. Then advertise the change through the Daily News, Gazette, Radio Botswana, posters, newsletters, public meetings, role plays, school children, etc.

20. The only means of reducing the Service Levy is by a reduction in the SHHA Costs or in the Services. If the Councillors feel that the proposed Levy is too high, the Administration must be prepared to explain the implications of lowering the Levy.

21. A sub-economic Service Levy or a high default rate can drain Council's resources to the point of financial ruin. This would increase Council's dependency on Deficit Grants and hinder Council's overall development programmes. Therefore, it is essential that the Service Levy calculations be produced every year, that Council endeavor to collect the Service Levy, and that the Council be aware of the consequences should either effort fail.
7.B PROCEDURES FOR PREPARING THE MONTHLY STATISTICAL REPORT

The Monthly Statistical Report (MSR) is a management tool that provides data on self-help areas for use by Town Councils, SHHA staff, the Ministry of Local Government and Lands, and the Lenders. The MSR can help identify Levy and BML defaulters, analyse SHHA's efforts to minimize the default rates, evaluate the plot allocation schedule, review the BML allocation schedule, and monitor the construction programme.

The MSR should be accessible to all SHHA staff so they can use the information in their implementation efforts. In addition, the MSR should be available to the Town Clerk, other Council staff, and the Town Council-lors, which will keep them fully apprised of the current situation in the self-help areas.

The elaborate and detailed procedures on the following pages should ensure accurate preparation of the form.

A. STATUS OF LEVY DEFAULTERS

1. First, get a MSR.

2. Look at the very top of the MSR. To the right of the title, "Monthly Statistical Report," you will see a space for the name of your Town Council--write the name of your Town Council in this space. To the right of this you will see a space for the date of report ("Report for month of")--write the month and year in this space. Be certain to record the actual month that the MSR represents. Remember, the MSR is compiled at the beginning of a month, reporting on the previous month, therefore, if today's date is 5th May, the date on the MSR should be April because this MSR would be reporting on the activities of April.

3. Get the Form titled "Status of Levy collection for month" from the Ward Officers.

4. Start with one Ward. Write the name of the Ward on the MSR in the column marked "Name SHHA Area."

5. Look on the Levy Status Form for the "Number of plots in Area." Write this figure on the MSR in the column marked "Number of plots in area."

6. Look at the Levy Status Form and find the "Number plots past due 30 days or more." Write this figure on the MSR in the column marked "Number of Plots Past due" (----for 30 + days or more----).

7. Look at the Levy Status Form for the "Pula amount in arrears 30 days or more." Write this figure on the MSR in the column marked "Pula Amount."

8. Now, divide the "Pula Amount" by the "No. Plots Past Due." Your answer is the average of Pulas past due in this Ward. Write the answer in the column marked "Average Past Due" on the MSR.
PULA AMOUNT = AVERAGE PAST DUE
NO. PLOTS PAST DUE

9. Find the "% past due 30 days or more" on the Levy Status form. Write this figure on the MSR in the column marked 30 days.

10. Look at the Levy Status Form for the "% past due 60 days." Write the figure on the MSR in the column marked "60 days."

11. Look at the Levy Status Form and find the "% past due 90 days." Write this figure on the MSR in the column marked "90 days or more."

12. Repeat the process in steps 4 through 11 until you have entered the information for every Ward onto the MSR.

13. Now you must find the "TOTALS" for all the Wards. Start with the column marked "Number of plots in areas." Add the figures for each Ward area. Then put the grand total on the bottom line of this same column.

14. Now go to the column marked "Number of Plots Past due" on the MSR. Add the figures for each Ward area. Then put the grand total in the bottom line of this same column.

15. Next go to the column marked "Pula Amount" on the MSR. Add the figures for each Ward area. Put the grand total in the bottom line of this same column.

16. Divide the grand total for the "Pula Amount" by the grand total for the "Number of Plots Past due." The answer will be the "Average Past Due" for all the Ward areas (this will be a Pula Amount). Write this figure in the bottom line of the MSR in the column marked "Average Past Due."

\[
\text{PULA AMOUNT} = \frac{\text{AVERAGE PAST DUE}}{\text{NO. PLOTS PAST DUE}}
\]

17. Next look at the figures in the TOTALS line for "Number of Plots in area" and the "No. Plots Past due." Divide the grand total of "No. Plots in area." Multiply by 100. The answer is the percentage of plots past due 30 days or more in all the Ward areas of your SHHA. Write this figure in the bottom line of the column marked "30 days."

\[
\frac{\text{TOTAL NO. PLOTS PAST DUE 30 DAYS}}{\text{TOTAL NO. PLOTS}} \times 100 = \% \text{Plots Past Due 30 Days or More}
\]

18. Now look at the Form from the Ward titled "Status of Levy collection for month."

19. Find the "No. Plots Past Due 60 days" for each Ward area. Add the figures together to find the total number of plots past due 60 days or more.
20. Divide the answer in step 19 (total number of plots past due 60 days or more) by the grand total of the column marked "Number of plots in area" on the MSR. Multiply by 100. The answer equals the percentage of plots past due 60 days or more. Write your answer in the bottom line of the column marked "60 days" on the MSR.

\[
\text{TOTAL NUMBER PLOTS PAST DUE 60 DAYS} \times 100 = \% \text{ PLOTS PAST DUE 60 DAYS}
\]

TOTAL NUMBER OF PLOTS IN AREA

21. Look at the Forms again for all the Wards. Find the totals for the "No. of plots past due 90 days." Add these figures together to find the total number of plots past due 90 days or more in all Ward areas.

22. Divide the answer in step 21 (total number of plots past due 90 days or more) by the grand total of the column marked "Number of plots in area." Multiply by 100. Your answer will be the percentage of plots past due 90 days or more for all your Ward areas. Write your answer in the bottom line of the column marked "90 days or more."

\[
\text{TOTAL NUMBER PLOTS PAST DUE 90 DAYS} \times 100 = \% \text{ PLOTS PAST DUE 90 DAYS}
\]

TOTAL NUMBER OF PLOTS IN AREA

23. The column marked "work space" should be used to record the increase or decrease in the rate of arrears in comparison with the previous month. For example, in June the 30 days arrears for Area X was 54%. In August rate for Area X was 56%. Therefore, the work space entry for Area X on the August MSR would be "up 2%." The work space for each Ward and for the grand total of all Wards should be completed this way.

B. STATUS OF LOAN DEFAULTERS

1. The instructions for this section are similar to the instructions for the status of Levy defaulters.

2. Collect all the "Status of BML Repayments for Month -------" reports from each Ward Officer.

3. Refer to the first BML status report and write the name of the SHHA Ward on the MSR in the column marked "Name of SHHA Area." (The areas should be written in the same order that was used for the Status of Levy Defaulters.)

4. On the same BML Status Report find the "Number of loans in area." Write this number on the MSR in the column marked "Number of loans in area."

5. Next, find the "No. Loans past due 30 days or more" on the BML Status Report. Write this number on the MSR in the column marked "No. loans past due."
6. Look at the BML Status Report and find the "Pula Amount 30 days in arrears." Write this amount on the MSR in the column marked "Pula Amount."

7. Divide the "Pula Amount" by the "No. loans past due." The answer equals the "Average past due." Write this answer on the MSR in the column marked "Average past due."

\[
PULA \text{ AMOUNT} \quad = \quad \text{AVERAGE PAST DUE (IN PULAS)}
\]

\[
\frac{\text{NO. LOANS PAST DUE}}{}
\]

8. Refer to the BML Status Report and find the "% past due 30 days." Write this percentage on the MSR in the column marked (-----percentage past due listed below-----) "30 days."

9. Look at the BML Status Report for the "% past due 60 days." Write this percentage on the MSR in the column marked "60 days."

10. Look at the BML Status Report for the "% past due 90 days." Write this figure on the MSR in the column marked "90 days or more."

11. Repeat the process in steps 2 through 10 until the information for all the Wards has been recorded on the MSR.

12. Next, calculate the "TOTALS" for all the Wards. Start with the column marked "Number of loans in area." Add the figures for each Ward and write the grand total on the MSR in the bottom line of this same column.

13. Now go to the column marked "Number of loans past due." Add the figures for each WARD and write the grand total on the MSR in the bottom line of this same column.

14. Proceed to the column marked "Pula Amount" on the MSR. Add the figures for each Ward. Write the grand total in the bottom line of this same column.

15. Divide the grand total for the "Pula Amount" by the grand total for the "No. loans past due." The answer equals the "Average Past Due" for all Wards (this is a Pula amount).

\[
PULA \text{ AMOUNT} \quad = \quad \text{AVERAGE PAST DUE (IN PULAS)}
\]

\[
\frac{\text{NO. LOANS PAST DUE}}{}
\]

16. Next, look at the figures in the Totals line for "Number of loans in area" and for "No. loans past due." Divide the grand total of "No. loans past due" by the grand total of "Number of loans in area." Multiply the answer by 100. The result equals the percentage of loans past due 30 days or more in all Wards. Write this figure in the bottom line of the column marked "30 days."
NO. LOANS PAST DUE = % PAST DUE 30 DAYS OR MORE

NUMBER OF LOANS IN AREA

17. Now, add the "No. loans past due 60 days" from each BML Status Report (i.e., from every Ward). The total equals the number of plots past due in all Wards for 60 days.

18. Divide the answer from step 17 (total number of loans past due 60 days or more in all Wards) by the grand total of "Number of loans in area" (see step 12). Multiply by 100. The result equals the percentage of loans past due 60 days or more in all wards. Write the answer in the bottom line of the column marked "60 days."

TOTAL NO. LOANS PAST DUE 60 DAYS = % PAST DUE 60 DAYS OR MORE

TOTAL NUMBER OF LOANS IN AREA

19. Next, add the total from each BML Status Report for the "No. Loans past due 90 days." The answer equals the total number of loans in all Wards that are 90 days or more past due.

20. Divide the answer in step 19 (total number of loans past due 90 days or more) by the grand total of the column on the MSR marked "Number of loans in area." Multiply by 100. The result equals the percentage of loans past due 90 days or more. Write this answer in the bottom line of the column marked "90 days or more."

TOTAL NUMBER OF LOANS PAST DUE 90 DAYS = % LOANS PAST DUE 90 DAYS OR MORE

TOTAL NUMBER OF LOANS IN AREA

21. The column marked "work space" should be used to record the increase or decrease in the rate of arrears in comparison with the previous month. For example, in June the 30 days arrears for Area X was 52%. In August the rate for Area X was 48%. Therefore, the work space entry for Area X on the August MSR should be "down 4%." The work space for each Ward and for the grand total of all Wards should be completed this way.

22. This section is now complete. Before proceeding to the next section, check your work to ensure you have made no errors.

C. STATUS OF ALLOCATIONS

1. This section provides a monthly progress report on SHHA's plot allocation schedule. The figures for this section can be found by comparing the current month's report with the previous month's report.

2. Obtain a copy of the previous MSR.

3. Write the name of the SHHA area on the current MSR in the column marked "Name of area." (The areas should be written in the same order that was used in the Levy defaulters section.)
4. Look at the previous MSR in the section marked "Status of allocations." Find the "total plots alloc'd to date" for the same area as on the current MSR (for example, if reporting on Area X this month, look at last month's MSR to find the "total plots alloc'd to date" in Area X.) Write this figure on the current MSR in the column marked "No. Plots alloc'd to last month."

5. Refering to the current MSR, match the area from step 4 (allocation section) with the same area in the Levy defaulters section (for example, if working on Area X in the allocations section, look for Area X in the Levy defaulters section). Check the column marked "Number of plots in area" (Levy defaulters section). Copy the number in this column onto the current MSR in the allocations section in the column marked "total plots alloc'd to date." Be sure to write the figure on the correct line (for example, if copying the number of plots in Area X from the Levy defaulter section, write that number in the line for Area X in the allocations section).

6. Next, subtract the figure in the column marked "No. Plots alloc'd to last month" (allocations section) from the figure in the column marked "total plots alloc'd to date" (allocation section). The answer equals the number of plots allocated in that area this month. Write this answer in the column marked "No. Plots alloc'd this month."

\[
\begin{align*}
\text{Total Plots Alloc'd to Date} & \quad - \quad \text{No. Plots Alloc'd to Last Month} \\
\hline
\text{No. Plots Alloc'd This Month}
\end{align*}
\]

7. Check the Ward Officer's report to see if there are any plots in the area that were allocated without CORs being signed. If there are any such plots, write the total in the column marked "No. plots alloc'd without COR signed."

8. Repeat the process in steps 3 through 7 until all Wards are completed.

9. Next, calculate the "TOTALS" for this section.

10. Add the figures in the column marked "No. Plots alloc'd to last month." Write the total of these figures in the bottom line of the same column.

11. Then add the figures in the column marked "No. Plots alloc'd this month." Write the total of these figures in the bottom line of the same column.

12. Add the figures in the column marked "total plots alloc'd to date." Write the total of these figures in the bottom line of the same column.

13. Add the figures in the last column, "No. plots alloc'd without COR signed." Write the total of these figures in the bottom line of the same column.
14. Check your work to ensure all figures are correct.

15. This section is now completed.

D. STATUS OF BML ACTIVITY FOR EACH LENDER OR LOAN PROGRAMME

1. Collect the "Report to Lenders on Status of SHHA Building Material Loans" from every Ward Office.

2. Divide the Reports into separate stacks according to the name of the lender. For example, if your Town Council is implementing a programme using funds from three sources (say IBRD, USAID, and UK), you will have three separate stacks of forms—one for IBRD, one for USAID, and one for UK. Each lender should have a code number. In the example above, the code numbers could be "1" for IBRD, "2" for USAID, and "3" for UK.

3. Take the reports for the lender with code "1."

4. Add the "Total number of BMLs to date" for this lender from each report for the same lender. When all the reports are tallied, enter the grand total onto the MSR on the line marked "No. of BMLs to date." If the lender code is "1" put the grand total into column "1." If the lender code is "2" put the grand total into column "2" (and so on for lender codes 3, 4, 5).

5. Be sure to write the name of the lender at the head of each lender's code-number column.

6. Add the "Total Pula Amount of loans to last month" from each report for the same lender. When all the reports have been tallied, enter the grand total onto the MSR in the line marked "Loans to Last Month." If the lender code is "1," put the grand total in column "1" (and so on for lender codes 2, 3, 4, 5).

7. Next, add the "Total Pula Amount of loans this month" from each report for the same lender. When all the reports for the same lender have been tallied, enter the grand total onto the MSR in the line marked "Amount of loans this month." If the lender code is "1," put the grand total in column "1" (and so on for lender codes 2, 3, 4, 5).

8. Now, add the "Total of Old and New Loans (Pula amount)" from each report for the same lender. When all the reports for the same lender have been tallied, enter the grand total onto the MSR in the line marked "Total of Old and New Loans." If the lender code is "1," put your grand total into column "1" (and so on for 2, 3, 4, 5).

9. Add the "Total Pula amount of loans not issued in materials" from each report for the same lender. When all the reports for the same lender have been tallied, enter the grand total onto the MSR in the line marked "Loan not issued in mat'ls." If the lender code is "1," put the grand total into column "1" (and so on for 2, 3, 4, 5).
10. Next, add the "Total Pula amount issued in materials" from each report for the same lender. When all the reports for the same lender have been tallied, enter the grand total onto the MSR in the line marked "Amount issued in Materials." If the lender's code is "1," put the grand total into column "1" (and so on for 2,3,4,5).

11. Finally calculate the percentage of the "Balance not drawn down." A monthly comparison of this percentage will indicate to the lender and the SHHA staff how well the construction programme is proceeding. If the programme is going well, the percentage not drawn down should get smaller every month. Of course, new loans will affect the percentage, but a month-to-month comparison will provide a good overall analysis of programme progress.

12. Use the following formula to calculate the percentage:

\[
\text{LOAN NOT ISSUED IN MAT'LS} \times 100 = \% \text{ OF BALANCE NOT DRAWN}
\]

\[
\text{TOTAL OF OLD & NEW LOANS}
\]

For example, say the figure for "Loan not issued in Mat'ls" is P1100. Also, say the figure for "Total of old and new loans" is P1200----

\[
\frac{1100}{1200} \times 100 = 91.6\%
\]

13. Write the answer on the current MSR in the line marked "Balance not drawn down" in column "1" for lender "1" (and so on for 2,3,4,5).

14. Repeat the process in steps 4 through 13 for each of the remaining lenders. Sometimes a lender will only have a status report for one area. This will be rare, but when it does occur the figures are merely transferred from the status report to the MSR.

15. Make sure the name of the lender has been written at the head of each Lender's code-number column. Check your work to ensure you have made no errors.

16. This section (----status of BML activity for each lender or loan programme----) is now complete.

E. REMARKS

1. This section may be used to record any problems, situation, activity, or aspect of the BML programme or default rates that are not reflected elsewhere on the MSR. Such remarks could include a report on BML Agreements that were signed during the month of the report, but were not posted in time for the report, or a BML agreement that was not signed until after the report was compiled. The following shows how the two preceding examples would be recorded on the MSR in the Remarks section.
Area X: Plot 7045--P600 (Loan agreement signed on 30.5.83 after the report), BML NO. 830507045

Somerset: Plot 9080--P600 (Not posted on 30.5.83)
BML NO. 830509080

2. This Section may also be used to make any comments about plot allocations. For example, 20 (twenty) plots were allocated in Area W after the 30.5.83 report. Another example, 15 (fifteen) CORs were signed in Broadhurst on 30.5.83 after the report was compiled.

3. Finally, this section may list comments about repossession or loan recalculations. For example, 20 (twenty) plots were administratively repossessed for non-development. Another example, 3 (three) BMLs were recalculated as follows: BML 800102345 P600 to P550, BML 791104510 P400 to P300, and BML 810709981 P400 to P350.

4. Once this section is complete, the MSR is finished and ready for typing. After typing the MSR, it must be distributed to the following people:
   i) all Town Councillors
   ii) all senior staff within SHHA
   iii) the Town Clerk
   iv) the Town Treasurer
   v) the Permanent Secretary, MLGL
   vi) the Low-Cost Housing Officer, MLGL
   vii) Deputy Permanent Secretary Urban/Housing, MLGL
   viii) Undersecretary Urban/Housing, MLGL
   ix) the Urban Development Coordinator (the UDC may need 2 or 3 copies for the lenders, ask how many copies he requires)
   x) all SHHA Principal Housing Officers
   xi) all SHHA Advisors
7.C PROCEDURES FOR DEBT MANAGEMENT

1. First, all accounts and ledger cards must be kept in good order. The SHHA Accounting Manual explains in great detail how to keep accurate records—study the manual and know it well.

2. If a plotholder is 30 days in arrears, send him or her a letter reminding him or her to pay right away.

3. If a plotholder is 60 days in arrears, send him or her a strong letter of warning. This letter should explain that the plotholder may be taken to Court if he or she persists in not paying. A Group Worker should visit these defaulters to persuade them to pay.

4. If a plotholder is 90 days (or more) in arrears, send them a Notice of Demand per the State Land Act Regulations. In addition, send them a brief explanation of what the Notice of Demands means, and what can happen to them if they fail to pay.

5. Continue action against the 90 day (or more) defaulter according to the procedures for the State Land Regulations.

The Principles of debt management are very straightforward:

a) maintain accurate accounting records

b) check accounting entries against receipts, invoices, vouchers, etc., to ensure the entries are correct

c) make sure the Ward staff have easy access to the Month-End print-out sheets for Service Levy and BML arrears status reports

d) implement several of the debt collection techniques consistently over several months

e) follow-up defaulters—do not ignore them, defaulters must be convinced that Council is serious about collections, otherwise, they will not be inclined to pay

f) if defaulters are not pursued and forced to pay, the paying plot-holders are likely to lose interest in paying

g) make sure the services are delivered on time, consistently, and to the proper standard

h) quick, consistent action against defaulters is imperative

No one technique, by itself, will act as a panacea or a cure for the high rate of arrearages. Only persistent pursuit of defaulters through a combination of techniques will make a real difference.
7.D  REVENUE COLLECTORS' RESPONSIBILITIES

(Relevant for Ward Officers, Accounts Clerks, and Supplies Clerks)

The Revenue Collectors are members of the Treasury Department's staff, however, two Revenue Collectors per SHHA Ward Office have been seconded to SHHA. These Revenue Collectors are expected to work closely with the Ward Officers at the various sites.

The Revenue Collectors' responsibilities and duties include the following:

i) Collect cash payments from plotholders. These payments must be recorded on the receipt to the appropriate account, i.e., Service Levy, building material loan, sanitation loan, or cash sale.

ii) Record every payment (including plot number and plotholder's name) on the receipt and give the original copy to the person paying.

iii) Submit duplicate receipts to the Accounts Clerk so the information may be used in compiling financial reports. The Revenue Collector may be requested to provide other information relating to payments as deemed necessary by the Accountant and directed by the Ward Officer.

iv) Visit stubborn defaulters, accompanied by a Group Worker, advising the defaulter of the exact amount in arrears. The Revenue Collector will receive payments (if any) and issue receipts in these field situations.

v) Perform any other duties that may be assigned by the Treasurer's Department or by the Ward Officer.

In addition to the above job description, Revenue Collectors must follow certain procedures when they collect money and issue receipts. These procedures are described on the attached paper. The procedures have been designed to minimize errors from wrong plot numbers (plotholders do not always remember their numbers) and to make sure the plotholder knows exactly how much he owes to Council. It is very important that all Revenue Collectors work hard to follow the procedures in cooperation with SHHA staff. Cooperation and willingness to do a good job will help Council lower the default rate and collect fees owed to Council.

The Revenue Officer must notify the SHHA Senior Administration Officer whenever a Revenue Collector is sick or otherwise excused from duty. (The Senior Administration Officer will inform the appropriate Ward Officer). If a Revenue Collector refuses to do as requested, the Ward Officer must send a minute to the SHHA Senior Administration Officer stating the original request and the reason for refusal. If necessary the matter will be taken up with the Treasury Department.
1. Revenue Collectors at the Ward Office must use the Moore-Parragon Locking Receipt Machine.

2. When a plotholder comes to make a payment, the Revenue Collector must ask for the plotholder's name and plot number.

3. The Revenue Collector must immediately give the name and number to the Accounts Clerk (do this before writing the receipt). Ask the plotholder to bring in previous receipts to simplify this step.

4. The Accounts Clerk must check the Ledger Card to verify
   a) that the plotholder has a Ledger Card
   b) that the plot number is correct
   c) that the plotholder's name is correct
   d) the exact amount the plotholder owes to Council

5. If there is no Ledger Card, the plotholder must see the Ward Officer. A missing Ledger Card means that the plotholder has not signed the Certificate of Rights, or that the Ledger Card has been lost. Either case is serious and requires the attention of the Ward Officer. (Note: If the Ward Officer is not in the office, try to locate him on the Motorolla Radio or contact the Senior Administration Officer and explain the situation.)

6. If the plotholder's name or number on the Ledger Card do not agree with the name and number given by the person who has come to pay, the Accounts Clerk must request the Ward Officer to help find the correct name or number.

7. The Revenue Collector must not write a receipt for a person whose correct plot number is unknown. Always find the correct number and name.

8. When the Accounts Clerk finds the correct Ledger Card, he or she must tell the Revenue Collector the exact amount owed by the plotholder.

9. The Revenue Collector must try to persuade the plotholder to pay in full.

10. Now the Revenue Collector can take the plotholder's money, write a receipt, and give the original copy of the receipt to the plotholder.
II. COLLECTION IN THE FIELD

1. Revenue Collectors in the field (at the plots, pay points, etc.) must use the old receipt books.

2. The Revenue Collectors will always be accompanied by a Group Worker or Technical Assistant. The Group Worker or TA will carry the Audit-4 print-out sheet for the month-end (this sheet is updated by the Ward Officer using the daily posting information). Each plot is numbered with a painted metal plate. This will help identify the correct plots.

3. The Group Worker or TA will check the print-out to see how much a plotholder owes. The Group Worker and TA are responsible for persuading the plotholder to pay the full amount.

4. The Revenue Collector then writes a receipt being sure to record the correct plot number, name, and amount paid. The original copy of the receipt goes to the plotholder.

5. Be sure to ask the person paying if he is the correct COR plotholder. If not, ask who is the correct plotholder. Remember lodgers sometimes pay the Service Levy (which is acceptable), so the Revenue Collector must make sure that the true plotholder’s name is also recorded on the receipt. This will prevent confusion later when the Accounts Clerk posts the receipt. For example, Mr. Modise is a lodger on plot 3284 but he pays P10.00 for Service Levy. The Revenue Collector writes Mr. Modise on the receipt, and asks for the COR plotholder's name. Mr. Modise explains that Mr. Pau is the COR plotholder. So the Revenue Collector writes on the receipt: "Mr. Modise (for Mr. Pau)."

III. BUILDING MATERIAL INVOICES

1. Plotholders may purchase building materials only if they have a SHHA Building Material Invoice. Explain to the plotholder that he can get an Invoice from the TA, who will help him complete the form.

2. When a plotholder comes with an Invoice, the Accounts Clerk must check the Ledger Cards to confirm that the plotholder is up-to-date in Service Levy and BML payments. If a plotholder is in arrears, he cannot take any materials unless he pays all of his arrears.

3. Some plotholders will pay cash for materials. After the Accounts Clerk confirms the plotholder is up-to-date, the Revenue Collector accepts the cash and writes a receipt for the plotholder (be sure to specify on the receipt what the payment is for).

4. After the Revenue Collector writes the receipt, he/she must record the receipt number and date on the Invoice. In addition, the Revenue Collector must sign the Invoice to verify that the plotholder paid the full cash amount.
5. Other plotholders will pay for their materials with their BML. The Accounts Clerk must check the BML Disbursement Ledger Card to make sure the plotholder has enough money in the balance to pay for all the materials.

6. If the plotholder does not have enough loan money to pay for all the materials, he must pay cash for extra materials. For example, the plotholder wants P150 of materials, but his BML shows only P100 remaining. The plotholder must pay P50 cash in order to take all the materials (he could have the TA alter the Invoice to reduce the total to P100, if he cannot make the cash payment).

7. The Revenue Collector must issue a receipt for such a cash payment (see "6"). Again, be certain that the name, number, amount, and receipt number are recorded correctly on the receipt and on the Invoice.

8. The Revenue Collector must also date and sign the Invoice to verify the cash was received.

9. When all the above steps are complete, the Accounts Clerk posts the materials and signs the Invoice to verify that;
   a) the plotholder is up-to-date
   b) the plotholder has paid any cash necessary
   c) the plotholder has enough BML money to pay for the amount in Box "B" on the Invoice, and
   d) the Accounts Clerk has posted all the materials on the Invoice to the Materials Ledger Cards.

10. When all this is completed, the plotholder may take the Invoice to the Supplies Clerk to collect the materials.

11. The plotholder must show his receipt to the Supplies Clerk, if he/she paid cash for any of the materials.

IV. RECONCILIATION AND SHHA RECEIPTS

1. Each Ward Office has a receipt machine and a safe. The Treasurer keeps the duplicate keys at HQ. The Ward Officer keeps the Ward Office keys.

2. IMPORTANT: Only the Ward Officer may use these keys. The keys must be kept in a secure place. If the Ward Officer is on leave or sick, the officer acting as Ward Officer will be responsible for the keys.

3. The Revenue Officer will come to the Ward Office every work day between 1430 and 1630 hours. The Revenue Officer will reconcile the daily receipts, investigate any discrepancies, verify reconciliation, hand over the pink receipt copies to the Ward Officer, remove the green receipt copies from the locked compartment (in
the receipt machine), collect the daily posting print-out sheets, collect the BML cash reconciliation sheets, collect the pink Cash Sale Ledger Card, issue new receipts if necessary and collect the cash for deposit.

4. The Revenue Collector must write the date for the following day on any receipt issued after the Revenue Officer reconciles the day's cash. For example, the Revenue Officer reconciles Miss Pau's cash box at 1500 hours on 10 December. At 1530 hours on the same day (10 Dec) plotholder Modise comes to pay P10.00 Service Levy. Therefore, Miss Pau follows normal procedures (see Section I, Collections in the Ward Office), but she records the date as 11 December. This is important and will prevent confusion in the Council records.

5. On the last working day of the month, the Revenue Collectors will take their receipts and their cash box to the Revenue Office after the month-end campaign. For example, on 31st December (Thursday) the Revenue Collectors worked until 1800 hours. After this campaign the Revenue Collectors went to the Revenue Office to reconcile the cash. This will make sure all possible payments for the month are included in the same month.

6. When the Revenue Officer hands over the pink copies, he must record the receipt numbers, the date, and the total amount paid on the SHHA notice of receipt form. This form must be signed by the Ward Officer when he takes the pink receipt copies. The Ward Officer must check to make sure he/she receives all the receipts.

7. At the end of a normal working day the Ward Officer will open the safe so that the Revenue Collector may lock-up his/her receipts and cash box.

8. The next morning, the Ward Officer opens the safe. The Revenue Collector removes the cash box and the receipts.

9. The Ward Officer hands over the pink receipt copies to the Accounts Clerk for posting (see Audit-4 Accounting Manual) to the appropriate Ledger Card. (This should happen in the morning.)

10. When the Accounts Clerk posts a receipt he/she must sign the receipt in the space at the bottom right hand corner. This will prevent double posting. NOTE: The date entered into the Audit-4 machine must agree with the date of the receipts.

11. After the Accounts Clerk posts all the receipts, he/she must give one copy of the print-out sheet to the Ward Officer and one copy to the Revenue Collector.

12. The pink receipts are returned to the Ward Officer who must file them in the Ward Office.

13. The Revenue Officer must file the daily posting print-out sheets, the BML cash reconciliation sheets, the pink Cash Sale Ledger Cards, and the green copies of the receipts according to the
Treasury Department's requirements. It is recommended that this filing be done separately for each item on a daily basis in monthly blocks according to year.

14. NOTE: If the last day of the month occurs on a weekend, the cash boxes will be reconciled by the Revenue Officer straight away on Monday morning.
PROCEDURES FOR HANDLING QUERIES OF SERVICE LEVY OR BML ACCOUNTS

1. If a plotholder queries the amount of arrears on his account for Service Levy or BML, the Accounts Clerk should show him or her the Audit-4 Ledger Card. The Accounts Clerk should explain that Council transferred the old records onto the machine to help minimize accounting errors.

NOTE: If you are in the field, you can show the plotholder your print-out sheet. Then explain that the old accounts were transferred to the Audit-4 machine to make the records more accurate. If the plotholder still queries the amount, tell him to go and see the Accounts Clerk at the Ward Office. Remind the plotholder to take all his receipts.

2. If the plotholder is not satisfied with the Accounts Clerk's explanation, the Ward Officer should help explain the situation.

3. If the plotholder can produce receipts to prove his or her claim, the Ward Officer should note the Receipt Number, Plot Number, Name, and Date of the Receipt. Then the Ward Officer must try to find the Ward Office copy of the Receipt (or Revenue's copy). If a receipt was not posted to the plotholder account, the Ward Officer may authorize the Accounts Clerk to post it. However, the Ward Officer must note on the Ledger Card the circumstances for the late posting and sign it. Then the Ward Officer must notify the Accountant (Senior SHHA Officer responsible for Accounting in SHHA) at Headquarters.

4. If the plotholder cannot produce receipts to prove the claim or if the plotholder is not satisfied with the Ward Officer's explanation, the case should be referred to the Senior Administration Officer. The Senior Administration Officer will advise the Ward Officer on what course of action to take, or if necessary handle the case personally.

5. The Senior Administration Officer and the Accountant should then study the old accounts, check the ledger card, and compare the plotholders receipts. If the plotholder's receipts show that he actually paid, then the Senior Administration Officer can authorize the correction to be made.

6. If the plotholder's receipts and account show the plotholder is still in arrears, the Senior Administration Officer must explain this to the plotholder. If the plotholder still refuses to accept the facts, the Senior Administration Officer must explain the State Land Act, especially the section that says Council's records are correct unless the plotholder can prove otherwise.

7. Extremely difficult cases should be referred to the Principal Housing Officer who will either take the case to the Management Board and Finance Committee or uphold the Senior Administration Officer's decision after talking with the plotholder.
8. If the Principal Housing Officer or Council Committee confirms that the accounts are correct, the plot holder must be sent a Notice of Demand. This will give the plot holder a chance to pay the arrears or state his case to the Magistrate.
7.G  **TECHNIQUES TO LOWER THE RATE OF ARREARS**

1. As a SHHA staff member be up-to-date on all procedures. Refer to the Procedural Manual. If it is not up-to-date, obtain copies of any new or altered procedures.

2. BML applicants must be paid up-to-date for Service Levy before the application is considered.

3. Plotholders buying building materials or obtaining materials with their BML, must be up-to-date for both Service Levy and BML payments.

4. All plot transfers must have their accounts up-to-date before the transfer request is considered.

5. Double check all entries made on the Audit-4 machine to help eliminate errors.

6. Design role plays (sketches) for public and group meetings to emphasize the importance of paying Service Levy and BML every month. Tape the role plays (and announcements) for the SHHA radio programme.

7. Prepare a slide show and tape recording for all applicants, emphasizing plotholder and Council responsibilities under the Certificate of Rights and BML Agreement.

8. Cultivate a relationship with the Ward Development Association and enlist their aid in explaining issues to the public.

9. Provide WDA with the list of defaulters, asking for their assistance to encourage these defaulters to pay.

10. Require all new plotholders to attend an orientation session before plot allocation. The orientation must explain the rights and obligations of the plotholder.

11. Require all new plotholders to make a one-month advance payment for the Service Levy.

12. If the Councillors and Town Clerk agree, assign numbers to the standpipes. Then form plotholder groups for each standpipe. If a group does not have a good Service Levy record, turn off the water supply for several hours (according to the Public Standpipe Bye-Law Regulations).

13. Using the standpipe group, persuade the plotholders to appoint a leader. The leader can be spokesperson for the group and the contact person for the Ward Office when the group does not pay or wishes to voice complaints.

14. Organize a campaign of one or two days a month in which the staff of the Ward patrol several standpipes in an area (with a copy of the month-end report). Any plotholder in arrears should be told to go to
the Ward Office to pay the arrears before taking water. (Note: try this for one day in an area, then another day in a different area).

15. Assign specific areas to the Group Workers so they know their exact boundaries and can develop a rapport with their plotholders.

16. Encourage competition among the Group Workers to see who can get the lowest default rate. Make a chart for each Group Worker's Collection Record.

17. Purchase small prizes after month-end and award them to the Group Workers with the lowest default rate.

18. Advertise in the Maitiso, Daily News, on the radio, or in any public newsletter every pay week to encourage people to pay. Also investigate the possibility of advertising at cinema theatres, public stadium, and the like.

19. Construct public notice boards at the Wards to post defaulters' names and general information about the Service Levy.

20. Advertise plotholder rights and obligations at the Agriculture Fair, Trade Fair, SHHA Fair.


22. Assign a Revenue Collector and Group Worker to visit pay points of large companies to request payment from employees staying in COR areas.

23. A vehicle with a public address speaker should slowly tour all COR areas just before Month End to remind plotholders to pay Service Levy and BML. These announcements could be made every day during the last week of the month.

24. Conduct intensive house-to-house collection campaigns between the 19th of the month through the 10th of the following month.

25. Try to persuade the Councillors to join SHHA's house-to-house collection campaigns. The Councillors may be able to help persuade defaulters, but more important will become more knowledgeable of SHHA's difficult collection task.

26. Hold regular staff meetings to review the effectiveness of any activity and to analyse possible new ideas.

27. Plan work schedules month-by-month to make sure you work on all your responsibilities. Keep a daily diary (appointment book) to help you plan well.

28. Hold training sessions for all staff to make sure procedures are being done correctly.
29. Establish specific goals for amounts of money to be collected and for reducing the default rate. Then compare the actual results, asking your juniors how to better meet your goals. (Note: for Service Levy collections every Ward Officer should receive a minimum amount equal to the Service Levy multiplied by the number of allocated plots—for example 525 plots x P8.30 = P4537.50 minimum every month.)

30. Post maps of each Ward at the Headquarters' Notice Board. Use colored map pins to show which plots are 90 days past due (red), 60 days past due (blue), 30 days past due (green), in order to see if there are clusters of problem areas. Then try to identify possible "ring leaders" for action under the State Land Act, and visit the others to persuade them to pay.

31. Prepare a 30-, 60-, 90-day Default Rate Graph for the entire Town and post the graph at all Ward Offices. This will help all staff to be fully aware of progress from month to month over the year.

32. Ward Offices should make default rate graphs for their areas and post them to their notice boards.

33. Have the Revenue Collector in the office consult the Accounts Clerk before accepting payments from the plotholder. This will ensure the receipt is written correctly and the plotholder knows the exact amount he or she owes Council.

34. Develop a maintenance schedule with the Roads Department to help ensure prompt delivery of all services (especially refuse collection, road maintenance, and water supply).

35. Circulate the news that SHHA has developed a Complaint Form which will be used to pass plotholder complaints to the appropriate Council Department. Then be diligent in using the system so Council can be responsive to plotholders' complaints.

36. Continually follow up complaints to ensure they have been dealt with properly.

37. Post the Audit-4 print-out sheets (month-end plot-by-plot reports) on the Ward Office walls for easy reference by all Ward staff.

38. Organize Ward staff well ahead of time for month-end collection campaigns and pay-point collections, so each officer knows what to do and has transportation if necessary.

39. Conduct weekend collection campaigns on the last weekend of the month.

40. Plan and assign "offs" (compensation time-off for extra duty) well in advance. Do not let officers accumulate offs—require all offs to be taken within 30 days. Do not schedule offs during month-end campaigns.

41. Enforce Standpipe Bye-Laws to help reduce the Service Levy by controlling water wastage and misuse.
42. Investigate possibility of paycheck deductions for all Council and Government employees living in the SHHA areas.

43. Every month prepare a list of Council and Government employees in arrears. Send the list to Headquarters so the pay packets can be deducted.

44. Have Council request that major private companies deduct Service Levy payments from their staff's paychecks every month (staff who live in SHHA areas). If they agree, persuade plotholders to sign the stop order agreement.

45. Advertise the stop order system and encourage people to sign. Take some forms on every house-to-house campaign.

46. Implement the State Land Act. Send a Notice of Demand to the thirty worst defaulters in each area every month.

47. If plotholders with private water connection are in arrears, immediately send them a Notice of Demand.

48. Repossess all partially developed or undeveloped plots that have not met the COR requirements for plot development within the allotted time period.

49. Repossess any COR plots that do not have a signed COR, unless the plotholder is willing to sign the COR.

50. The Magistrate's Court in most Towns is willing to charge the defaulter with 30 days imprisonment, suspended sentence. If the plotholder pays all arrears within an agreed time period, he or she will have the sentence cancelled.

51. The Traditional Court President in some Towns is willing to assist in the enforcement of Levy and BML payments.

52. Use of either number 50 or 51 should be done only after consultation with the Town Clerk and SHHA Management Board.

53. Ask Botswana Power Corporation to turn-off the streetlights for one or two nights, then hold public meetings to explain the importance of paying Service Levy.

54. Ask Water Utilities Corporation to turn-off the standpipes for 24 hours, then hold a public meeting to explain the importance of paying Service Levy.

55. Choose several techniques and implement them consistently, month after month. The plotholders must be convinced that Council is serious about Service Levy and BML payments. They will become convinced only through consistent, efficient implementation of collection techniques.
56. The technique with the strongest backing (the one with "teeth") is the State Land Act Regulations. This method must be used with the greatest amount of persistence.

57. Seek permission from the Town Clerk and Councillors to have a "special" collection campaign. For example, a limited offer to all plot-holders to give them one month "free" if they pay the Service Levy twelve months in advance.
PROCEDURE FOR INTERVIEWING PLOTHOLDERS TO OBTAIN SIGNATURES ON THE STOP-ORDER (SALARY DEDUCTION) FORM

These procedures are important because they can reduce the number of defaulters very easily. The procedures must, therefore, be implemented accurately and with top priority.

1. Take the employees' list with you whenever you go on a campaign to request plotholders to sign the stop-order forms.

2. Please speak only to those plotholders who have not yet signed the stop-order form. PLEASE BE POLITE BUT CONVINCING.

3. Before the plotholder signs the form make sure his name agrees with that on the COR and the Service Levy ledger card by checking the employees' list which has been compared with the COR and the ledger card (by the Senior Administration Officer).

4. Enter the correct employee number if any and enter the correct plot number for each plotholder. Check these facts from the employees' list. Remember the facts on the employees' list have been verified for you.

5. Enter the area at which the plot is located. Check this fact from the employees' list.

6. Now ask the plotholder to sign and date the stop-order form as indicated on the form.

7. If the plotholder cannot write take his/her right thumb print on the space provided for this purpose.

8. Now write out the full name of the witness.

9. Let the witness sign the form in the space provided.

10. Thank the plotholder and the witness for the co-operation they have given you.

11. Tick the plotholders on the employees' list who have agreed to sign the stop-order forms to ensure that you do not re-interview a plotholder who has already signed.

12. Take the forms to the Ward Officer who will double check the form.

13. The Ward Officer should bring all the forms to the Senior Administration Officer who will rec-check the facts.

*The Senior Administration Officer should obtain such a list from every major employer and mark all COR plotholders.
14. The Senior Administration Officer will complete a list of submitted forms. Everyone involved in this exercise will receive a copy of this list. Please look at this list and update your employees' list and tick all those in the list to ensure that you do not re-interview the plotholders who have already signed the form.

15. The Senior Administration Officer, who after satisfying himself that all the facts are accurate, will in turn deliver them to the Town Treasurer and to the appropriate employers.

16. Remember the forms should have NO MISTAKES AT ALL.
7.I PROCEDURES FOR PROCESSING SALARY DEDUCTIONS FOR SERVICE LEVY

1. The employer sends Council a schedule of names every month, listing those employees participating in the stop-order system, and indicating the amount deducted from each participant with a total figure for all deductions.

2. The original schedules must be filed at SHHA Headquarters according to employer. For example, all BCL schedules must be filed at Headquarters under the heading "BCL Stop-Order Payments" while schedules from Selebi-Phikwe Town Council must be filed under "SPTC Stop-Order Payments."

3. The SHHA Accountant (or Senior Administration Officer) must make sure that the original schedules list the plotholder's name, his Ward, his plot number, and the amount of payment. The Auditor will require all this information.

4. The original schedules must be photocopied for each Ward Office. The Accountant (or Senior Administration Officer) will cancel any names on the photocopy that do not apply to the particular Ward. For example, all Western Area plotholders will be cancelled on Botshabelo South's photocopy. This will help prevent mis-postings.

5. The Ward Officers will make sure the Accounts Clerks post all the names and amounts correctly. As usual, the Accounts Clerk must initial each amount on the schedules after that amount has been posted. Accounts Clerks must remember to enter the date into the Audit-4 that appears on the schedule. (NOTE: always enter the amounts from the schedules in one block so that they are grouped together on the print-out sheet--be sure to identify the group according to employer.)

6. After posting the correct amount onto the ledger card, the Accounts Clerk must enter the receipt number on the ledger card next to the correct entry. This provides an easy reference for the Treasury Department and the Auditor. In the case of private sector employers, Council will issue one receipt only for the entire amount. This receipt number must be recorded on the ledger card. In the case of Town Council schedules NO receipt is issued, therefore, the Accounts Clerks must record "SD" with the month and year on the ledger card (e.g., Council's schedule for October is dated 28.10.82, so the Accounts Clerk enters "SD1082" on the ledger card next to the correct entry).

7. When all the amounts from a schedule are posted, a copy of the print-out sheet should be given to the Ward Officer. All other copies go to the Accountant (or Senior Administration Officer). The Ward's photocopy of the schedule for stop-order payments must be filed with the regular receipts.

8. The Accountant (or Senior Administration Officer) must add the totals of all the Ward's stop-order payment print-out sheets. The grand total for any one employer should equal the total on the original
9. When the Accountant is satisfied that the postings are correct, a copy of the print-out is sent to the Revenue Officer. Remember that a copy of every Daily Payment (BML and Service Levy) must be sent to the Revenue Officer. This should be done every day.

10. The Revenue Officer will use his copy to make sure the Treasury records agree with SHHA's records on how much revenue was collected. If the Revenue Officer finds any discrepancies, he must immediately notify the Town Treasurer and Principal Housing Officer.

11. Once a month, the Accountant (or Senior Administration Officer) will prepare a notice of Service Levy payment being credited for each participating plotholder. This will not be a receipt but will give participants in the stop-order system notice that their salary-wage deduction has been posted to their account.

12. The same procedure may work for Council Employees, participating in the stop-order system. However, SHHA should provide a schedule every month to the Treasury Department of all plotholders/Council employees who should be deducted. Consideration should be given mandatory participation, if the employee is constantly past due.
SAMPLE

STOP-ORDER AUTHORITY - SERVICE LEVY

FROM (NAME OF EMPLOYEE IN BLOCK LETTERS):

TO PAYROLL SUPERVISOR
(NAME OF COMPANY):

COMPANY NO:

PLOT NO:

AREA:

I hereby authorise you to deduct the sum of P________ from my pay cheque/wages each month and to send this money to ___________ Town Council in payment of my Service Levy. Should the Council resolve to change the monthly rate of Service Levy in the future, I further authorise you to deduct the revised amount due from the effective date without further reference to me.

I understand that if my employment is terminated (on either side) the responsibility for payment of Service Levy becomes entirely mine. The employer is absolved from any responsibility whatsoever.

Date: ________________ Signature or Thumb Print: ________________

Witnessed by: ___________________________________________
(Full Name of Witness)

Signature of Witness: _______________________________________

NB. This form is to be completed in duplicate.

NOTE: The above person __________________________ is paying Service Levy on behalf of and for __________________________ who is the legal COR plot holder.

Name of Council Officer assisting with this form:

NAME: _______________________________________________

SIGNATURE: __________________________________________

DATE: _______________________________________________
7.3 ACTION TO BE TAKEN UNDER STATE LAND ACT REGULATIONS

1. Every month after the Service Levy Month End Report is completed, the Ward Officer must check the ledger cards (or print-out sheet) to identify the thirty worst defaulters (90 days or more only).

2. When the Ward Officer has made a list of these thirty (30) defaulters, the Notice of Demand (NOD) must be completed for each defaulter.

3. Headquarters will supply the NOD form to each Ward Officer. The Ward Officer must fill in both sides of the form (English and Setswana).

4. The NOD form must include the following information:
   i) Plot Number
   ii) Date
   iii) Plotholder's Name
   iv) Plotholder's Address
   v) Amounts owed for Service Levy
   vi) Months and Year of Unpaid Levy
   vii) Amount owed for BML Payments
   viii) Amount of Original BML Principal
   ix) Total Amount owed Council
   x) Final Date for Payment (Two weeks from date of NOD)

5. The Ward Officer must make a schedule of all NOD's sent to defaulters, include the plot number, the plotholder's name, date since past due, Levy, number of months past due, BML monthly payment, number of months past due, BML amount owed, total amount due.

6. During the two-week period and at the end of the two-week period, the Ward Officer must notify Headquarters (Senior Administration Officer) of all defaulters who have paid.

7. Then Headquarters (Senior Administration Officer) will request publication of those defaulters who have not paid. NOTE: It is important that Ward Officers be sure to give HQ the names of defaulters who do pay within the two-week period.

8. Headquarters will notify Ward Officers when publication in the Gazette occurs. Then the Ward Officers must fill in the Summary Warrants (two copies).

9. The Summary Warrant must include the following information:
   i) Clerk of the Court, (name of Town)
   ii) Name and address of Plaintiff (Council)
   iii) Name and place of Court
   iv) Name of Plaintiff (Council) and Defendant (defaulter)
   v) Name and address of defendant (defaulter)
   vi) 14 (fourteen) days to appear/answer summons
   vii) To answer the claim of (Council)
   viii) Amount owed to (Council)
   ix) Particulars of case (breakdown of amount owed to Council)
x) Amount to (Council)
x xi) Court Fees = 5% of the Amount owed Council if this amount is less than P80, or = P4.00 if the Amount owed Council is equal or greater than P80.
    Messenger's Fees = P1.00
    Judgement = Amount owed
    Totals = Amount owed + Court Fees + Messenger's Fees
x ii) You are finished with the Summary Warrant.

10. After the Ward Officer has completed the Summary Warrants (two copies for each defaulter), the Warrants must be sent to Headquarters. At this point, the Ward staff cannot accept money from the defaulter. The defaulter must pay the Court.

11. Headquarters will forward the Summary Warrants to the Town Clerk's Office for signature and date.

12. Headquarters (Senior Administration Officer) will make the necessary arrangements to obtain a cheque from the Treasury Department for the Court and Messenger's Fees.

13. When the cheque is ready, Headquarters (Senior Administration Officer) will deliver the Summary Warrants and the cheque to the Clerk of the Court (or to the person responsible for issuing such warrants).

14. The Messenger of Court will deliver the Summary Warrants to the defaulters.

15. When the Summary Warrants have been served, the defaulter has fourteen (14) days to respond. The Messenger of Court will give Headquarters a Return of Service, notifying Council that the Warrant was served.

16. The Court will usually notify Headquarters when a defaulter responds. Headquarters will also check with the Clerk of Court at the end of the 14 days to see which defaulters failed to respond.

17. Headquarters (Senior Administration Officer) will now fill in the Warrant of Execution Against Property for each defaulter who failed to respond (two copies for each defaulter).

18. The Warrant of Execution Against Property must include the following information:
   i) Case No. (from Return of Service)
   ii) Name of District (Central Magisterial District)
   iii) Held at (name of Town)
   iv) Execution Creditor (Council)
   v) Execution Debtor (defaulter)
   vi) Judgement Debt (Amount owed Council)
   vii) Costs (Total Fees from Summary Warrants)
   viii) Messenger's charges (As shown on the Return of Service)
   xi) Less paid on Account (if the defaulter has made a partial payment for the debt, write the amount here and deduct it from the total of "vi, vii, and viii").
19. Headquarters (Senior Administration Officer) must next make the necessary arrangements for a cheque from the Treasury Department (P1.00 per each Warrant).

20. Then Headquarters will deliver the cheque and the Warrants of Execution Against Property to the Clerk of Court.

21. The Messenger of Court will deliver the Warrant to the Defaulters, who will have three (3) days to pay, or their personal movable property will be seized. In extreme cases where the defaulter has no movable property, the plot may be repossessed by separate order of the Court.

22. If the defaulter pays, the Clerk of Court will notify Council. Then action is stopped, and the Ledger Card adjusted to reflect payment.

23. If the defaulter's movable property is seized, the Clerk of Court will notify Council of the date of auction of this property. Then the Clerk of Court will notify Council of any proceeds from the auction.

24. Headquarters will then stop action and adjust the Ledger Cards to reflect payment.

25. If the defaulter's plot is to be repossessed, Headquarters will follow the procedures to be laid down by Ministry of Local Government and Lands.
Section 8

Office Management

8.1 The need for these procedures arises from the separate establishment status of SHHA. Where projects are executed by the ordinary city establishment, such procedures would be unnecessary, but where separate entities are created for project purposes, the issues raised and solved in these procedures may be appropriate.
8.A PROCEDURES FOR MAINTENANCE OF SHHA SITES, OFFICES, ETC.

1. Determine within Council who is responsible for road maintenance, refuse collection, maintenance of public standpipes, and SHHA offices. (The Engineers Department is the usual choice.) Agree which Department will include funds for these expenses in their Estimates.

2. The cost of these services must be included in SHHA's Service Levy calculations.

3. The Ward Officer should use the SHHA Complaint Form to give a detailed account of the repairs/work required (the Group Workers or TAs may also complete the form, but should pass it to the Ward Officer). If the complaint concerns a public standpipe, include the standpipe number and the name of the Ward.

4. The Ward Officer must retain one copy of the Complaint Form and send two copies to HQ. (See the details of the Procedures for the Complaint Form.)

5. HQ must retain one copy of the form and send one to the Town Engineer (if appropriate per step 1).

6. The Town Engineer acts according to the Complaint Form.

7. The above procedures are a summary of the detailed Complaint Form procedures, which should remain the model for the maintenance of SHHA sites, offices, etc. Refer to those procedures for further details.
SHHA FILING SYSTEM

A. The filing system should be easy to understand.

B. It should provide for grouping of subject files within categories.

C. It should permit addition of individual subject files within categories, and for additional categories within the system.

D. The current year's file should be colour coded so as to be visually different, thus encouraging accurate filing. The following is therefore recommended:

1. A system based on three numerical divisions, e.g., HO 0/0/0. The first number would refer to the main classifications, the second to the category within the main classification, and the third to the specific subject within the category.

2. Dividers for the main classification and the category should bear coloured tabs, of distinctive colour, for easy identification.

3. The individual subject file should be in a coloured file folder, with the file folder labeled by subject and number.

4. The individual folders would begin with 1/1/1.

5. All present files should be redistributed according to the new system. They should be cross-indexed with their new location (e.g., list the new file number, but also list the old numbers that now apply to the new file number).

6. A cross index list should be placed in a folder at the front of the files, together with an index to the files as newly set up. The index must be kept current.

7. The outside of the file cabinet drawer should have a list displayed so staff personnel can easily see what files are in each drawer.

8. A copy of the new file index should be given to all staff personnel who have access to the files.

9. A training session should be held with the file clerk and personnel using the files.

10. The practice of numbering individual items (folio number) could be discontinued. It is not accurately maintained and therefore serves no real purpose.

11. On procedure: Incoming material should be marked with the filing code by one designated person, staff members receiving the document should verify the code.
SAMPLE

Filing System

HO/1  SHHA
     ORANGE
     Coloured

HO/1  SHHA
HO/2  TOWN COUNCIL
HO/3  As needed

HO/1  SHHA
     YELLOW
     Coloured

HO/1  SHHA
HO/1/1 PERSONNEL
     YElLOW
     Coloured

HO/1/1 PERSONNEL
HO/1/2 ORGANIZATION
HO/1/3 FISCAL MATTERS
HO/1/4 PHYSICAL ASPECTS
HO/1/5 GENERAL
HO/1/6 As needed

HO/1/1/1 APPLICATIONS

HO/1/1/1 APPLICATIONS
HO/1/1/2 STAFF CIRCULARS
HO/1/1/3 As needed

An item related to SHHA ORGANIZATION Urban II would be labeled, e.g., HO/1/2/3

An item related to TOWN COUNCIL, ORGANIZATION, BYE-LAWS, might be HO/2/2/7

This assumes the same categories are used for SHHA as for TOWN COUNCIL.
8.c MEETINGS

Each SHHA is involved in at least three types of meetings--staff meetings, public meetings, and Council meetings. Normally, meetings are very important forums for sharing information, forming goals, maintaining a coordinated team effort, receiving feedback (from juniors or the public), and for solving problems. However, meetings can be abused and made non-productive if they are too lengthy, too frequent, poorly chaired, or unorganised.

Staff meetings are particularly important for an efficient and productive agency. Regular meetings can help the staff keep the agency on track by analysing goals, achievements, and problems while implementing the overall project. This will enable the agency to make necessary adjustments and revisions in the implementation plan to ensure that the "agency goal" (reason for existence) is actualised. The following schedule outlines some useful meetings for different sections of SHHA.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Type</th>
<th>Participants</th>
<th>Minimum Frequency</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>SHHA HQ</td>
<td>PHO and Section Heads</td>
<td>Every fortnight</td>
<td></td>
<td>To establish goals for each section. To learn how each section is doing in relation to its goals. To allow Section Heads and PHO to be fully aware of each section's activities. To develop overall strategies. To analyse agency performance.</td>
</tr>
<tr>
<td>Senior Staff</td>
<td>PHO, Section Heads, Ward Officers, Senior Accounts Officer, Senior Stores Officer, Communication Officer, and other senior officers LGA 3/4 or above.</td>
<td>Once a month</td>
<td></td>
<td>Similar to the above but with a broader approach. Particularly valuable for hearing reports, giving assignments, coordinating a team effort and receiving feedback.</td>
</tr>
<tr>
<td>Sectional</td>
<td>Each Section Head to hold meetings for all officers within his or her section. Such meetings to be independent of other Sections (e.g. all technical staff meet separate from</td>
<td>Once a month</td>
<td></td>
<td>To permit each section to fully understand its individual role, tasks, and assignments. To enable each section to analyse and discuss the problems and requirements of that section, providing feedback for the Section Head and</td>
</tr>
<tr>
<td>TYPE</td>
<td>PARTICIPANTS</td>
<td>MINIMUM FREQUENCY</td>
<td>PURPOSE</td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------------------------------------------------------------------</td>
<td>-------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Ward Office</td>
<td>All staff at the Ward level under the supervision of the Ward Officer.</td>
<td>Every fortnight</td>
<td>Brief meetings to keep the Ward Officer fully informed of how his or her staff are doing in their assignments. To give work assignments. To pass on information or communications from HQ. To provide the Ward Officer with feedback on assignments, problems, and concerns of the Ward staff.</td>
<td></td>
</tr>
<tr>
<td>Urban Development</td>
<td>Town Clerk, Deputy Town Clerk, Dept. Heads from Treasury, Works, Social Welfare, Bye-Law Enforcement, SHHA, Town Architect, Town Planner, Urban Development Coordinator. Other Dept. Heads may be invited on a need basis.</td>
<td>Minimum of every quarter</td>
<td>To enable the various Council Departments to share information, coordinate their efforts, and to review activities within each Dept. as they relate to Council's overall goals. Will provide a forum to promote team effort to formulate administrative strategy, and to solve inter-departmental problems.</td>
<td></td>
</tr>
<tr>
<td>Departmental Coordination</td>
<td>PHO, Town Treasurer, Social Welfare, Town Engineer, Health Inspector</td>
<td>Every other month</td>
<td>To ensure cooperation and coordination between these interdependent Departments. To share information and promote good will.</td>
<td></td>
</tr>
<tr>
<td>SHHA/ National</td>
<td>Low-Cost Housing Officer, all PHOs, SHHA Advisors.</td>
<td>Every quarter</td>
<td>To enable sharing of information, problems, solutions, perspectives, and issues on a broad national level, to provide a forum for PHO input into National Policy and LCHO, to communicate MLGL goals, priorities, and</td>
<td></td>
</tr>
</tbody>
</table>
The second type of meeting is for the general public, particularly plotholders. These meetings have great potential for SHHA to "educate" the plotholders, and for the plotholders to "educate" SHHA staff of problems and complaints. Public meetings should be held on a regular basis so that the agenda may be kept short. The plotholders will be attentive for a relatively short time, and will often lose interest or become confused if too many topics are raised. The following are some guidelines for such meetings.

1. Inform the Principal Housing Officer about the meeting, the proposed date, the agenda, and the speakers.

2. Invite Councillors, especially those who represent that Ward or area.

3. Send the agenda to all SHHA offices so that those who are interested to attend may do so.

4. Invite the Court President and his assistants.

5. Obtain a loud speaker permit from the Registry.

6. Make all necessary announcements to the public.

7. Choose a WDA Chairman to chair the meeting.

8. The Chairman, speaker, and SHHA staff must be on time for the meeting.

9. Have a staff member record questions asked by the public to enable SHHA to discuss them at staff meetings.

10. Invite a representative of the Social Welfare Department to attend (and participate if appropriate).

11. Use Role Plays to help deliver a message to the plotholders.

12. Slides could be used to supplement speaker's presentation.
The third type of meeting SHHA must concentrate on is the Council Committee meeting. These meetings are very important because they produce policy, control finances, and provide SHHA with a political link to the people. A representative of SHHA should attend most committee meetings and all Full Council meetings, particularly when they deal with SHHA related matters. Whenever a SHHA representative attends such a meeting, he or she must be fully prepared to answer any question or to discuss any issue tabled by the Councillors. "Homework" must be done! Any proposals tabled by SHHA must be well thought out, including full consideration of positive and negative aspects. In addition, the proposal (for a new policy, a precedent setting decision, etc.) must be clearly and concisely presented to the Councillors. Such a presentation can be made more effective with the use of slides, charts, flip chart posters, and written summaries. The following schedule offers suggestions for which meetings should be attended:

<table>
<thead>
<tr>
<th>Committee</th>
<th>Required Personnel</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Council</td>
<td>PHO, Section Heads if necessary</td>
</tr>
<tr>
<td>Finance and General Purpose</td>
<td>PHO, Senior Administration Officer</td>
</tr>
<tr>
<td>Management Board</td>
<td>PHO, and if necessary Senior Community Development and Senior Technical Officer</td>
</tr>
<tr>
<td>Health and Works</td>
<td>Senior Technical Officer</td>
</tr>
<tr>
<td>Planning/Development</td>
<td>Senior Technical Officer and SCDO</td>
</tr>
<tr>
<td>Education</td>
<td>Only if Agenda requires SHHA</td>
</tr>
<tr>
<td>Trade Licensing</td>
<td>Only if Agenda requires SHHA</td>
</tr>
</tbody>
</table>

The following list provides some hints on how to ensure a meeting is productive, and pertinent.

1. Start on time.
2. Call meeting to order with authority.
3. Adhere to the Agenda.
4. The meeting should be concise, consider all issues but do not ramble.
5. Discuss an issue, come to a decision, and move on without repetition.
6. Members should avoid making personal attacks/challenges against other members.
7. If the chairman expresses impatience with the house, participants may be reluctant to table suggestions and solutions.
8. Aim to balance the meeting to maintain control and conciseness while encouraging contributions.
9. When a participant addresses an issue beyond the topic (agenda) he or she must be called to order in a way to maintain control but not to discourage appropriate contributions.

10. A chairman should avoid making conclusions or decisions before the meeting. If decisions/conclusions are made beforehand, then they should be presented as such.

11. Members of the committee/meeting must be prepared for their items and should be held accountable.

12. Serving tea should be done quietly without interrupting the meeting. Cups could be collected after the meeting.

13. Do not sacrifice thorough discussion and consideration of items for "shortness."

14. The chairman should open the floor to discussion or comments on reports tabled to the house.

15. The chairman should ensure that reports are related to the relevant goal, e.g., a report on Service Levy default rates should assess the situation and analyze/discuss ways of improving the situation.

16. Conflict can spur new ideas and new solutions. Do not avoid conflict, but channel it into positive discussion.

17. As the number of participants in a meeting increase, the number of decisions and quality discussions will geometrically decrease.

18. Utilize ad hoc working committees to analyse details and prepare alternative solutions.
8.D PHOTOCOPY MACHINE GUIDELINES

The need for helping Town Council Departments, Government Departments and even extending the assistance to private organisations and individuals is valid and appreciated. However, SHHA needs a policy guiding the use of the SHHA Photocopy Machine. This policy will help eliminate some extra costs accrued to SHHA, thereby keeping the Servicy Levy at the lowest possible amount.

POLICY

1. Only SHHA Designated Officers shall handle the machine. (For example, SHHA's G.D.A. and the Senior Administration Assistant who are next to it).

2. (a) Town Council Departments may use the Photocopy Machine if their machines are out of order, but they should provide their own papers. (Two sheets for every one sheet to compensate the use of the ink and electricity, or let the Treasurer transfer 10 thebe for each copy to the SHHA Department.)

(b) Any private use of the machine by Council staff will be permitted but will have a fee of P0.30 per copy. (0.40 if copies on both sides of the paper.)

(c) Private persons not working for Council will be discouraged by charging a flat rate of P0.75 per copy. (This may be waived by the Housing Officer if the person is doing specific work or other recognised official duties for Council).

3. Official use of the Photocopy Machine by SHHA Headquarters and/or Ward Office staff shall be kept to a minimum. If more than 10 copies are needed stencils must be used. If the use of the stencil is not possible, obtain permission from the Housing Officer to photocopy any item more than 10 (ten) times.
### 8.E DISTRIBUTION LIST

The Distribution List is a form designed to make the distribution of Minutes, Circulars, Messages, and the like straightforward. The following procedures explain how to use this form:

1. The Principal Housing Officer makes a list of all officers who normally receive messages (etc.) within SHHAs regular activities (see sample below).

2. The form is typed on a stencil according to the sample as follows:

<table>
<thead>
<tr>
<th>DISTRIBUTION LIST</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGULAR</td>
</tr>
<tr>
<td>FROM: ____________________________</td>
</tr>
</tbody>
</table>

PLEASE DISTRIBUTE THE ATTACHED TO THE FOLLOWING PERSONS:

- PR. HOUSING OFFICER
- SENIOR ADMINISTRATION OFF.
- SENIOR TECHNICAL OFFICER
- SENIOR COMM. DEV. OFFICER
- ACCOUNTANT (AUDIT-4)
- OLD NALEDI WARD OFFICER
- BROADHURST WARD OFFICER
- EXT. 14 WARD OFFICER
- TSHOLOFEO WARD OFFICER
- ALL TECHNICAL ASSISTANTS
- ALL GROUP WORKERS
- ALL H.Q. STAFF
- ALL OLD NALEDI WARD STAFF
- ALL BROADHURST WARD STAFF
- ALL EXT. 14 WARD STAFF
- ALL ACCOUNTS CLERKS
- ALL REVENUE COLLECTORS
- ALL STOREMEN
- ALL DRIVERS
- ALL SHHA STAFF

3. Once the form is duplicated, all senior officers should receive several copies.

4. Whenever a message (etc.) is sent to another officer (or officers), the form should be properly filled and attached to the message.
5. For example, tick whether the message is "regular" or "urgent", write the date, write your name to show who the message is from, tick the officer to whom the message should be delivered (if the officer is not listed, write the name in the space provided). If the message is intended for someone specific, write the name of that person under "Attention."

6. Such consistent preparations and use of the Distribution List should make delivery of messages easier and more reliable. Be sure the SHHA messenger is well-briefed on the form.
8.F MESSENGER SYSTEM

Every SHHA should have a messenger system to provide efficient delivery of minutes, circulars, messages, and the like. SHHA Headquarters will need a messenger to hand deliver items to nearby Council Offices. In addition, a mobile system must be developed for items to travel between the Wards and Headquarters:

1. Headquarters and all Ward Offices should have two letter trays placed in a prominent place. One tray should be marked "messages going out," the other tray should be marked "messages coming in."

2. Any item placed in the trays must have a Distribution List form attached to it. The form must be clearly marked to show who is sending the message and who should receive the message (see procedures for "Distribution List").

3. A driver should be assigned to perform a messenger service twice a day. For example, at 10:00 a.m. the driver collects any messages for the Ward Offices from Headquarters and delivers them to the Wards. As the driver arrives at each Ward, he must place the messages in the correct letter tray. Then he checks the "messages going out" tray for any item that needs to be delivered to Headquarters or another Ward.

4. After going to each Ward Office, delivering and collecting messages, the driver returns to Headquarters with any messages for Headquarters staff.

5. The same process should be repeated in the afternoon at 4:00 p.m.

6. No message should be sent outside these times, unless it is very urgent requiring immediate attention.

7. This system will help save petrol and ensure that messages are delivered to the appropriate officer.
8.6 TRANSPORTATION POLICY

1. The following persons are authorised to drive Council vehicles:

   All drivers appointed to the Council as drivers, and Officers of the
   Council as approved by the Minister of Local Government and Lands,
   including the Town Clerk, Town Engineer, Deputy Town Engineer, Chief
   Technical Officer (Roads), Town Foreman, and Fire Officer. The Town
   Clerk may authorise for emergency any others not listed above.

2. Only three people are allowed to ride in the front seat of a vehicle,
   including the driver.

3. All Council vehicles should conform to the traffic laws governing
   vehicles in Botswana.

4. Petrol requisitions must be made by the Department or the appropriat-
   ely authorised Officer. The issue will be made on presentation of
   the requisition at the fuel pump, driver must sign for receipt. No
   petrol will be issued in Jerry Cans unless otherwise authorised by
   the Town Clerk. Vehicles on outside trips should be provided with an
   "imprest" to meet the cost of fuel. The Officer/driver should ac-
   count for the disbursement of the imprest supported by invoices.

5. All vehicles will have a routine check every month as per the service
   schedule. Full service is done at 5000 km intervals.

6. No Council vehicles are allowed for private use.

7. Traffic accidents should be reported by the Head of Department to the
   Town Clerk with copy to the Town Treasurer and Town Engineer. The
   accident must also be reported to the Traffic Police. The report
   from Traffic Police is essential when lodging insurance claims.

8. Thefts should be reported by the Head of Department to the Town Clerk
   with copy to the Town Treasurer and the Town Engineer. Thefts must
   also be reportd to the Police.

9. Whenever possible a driver should always be assigned to the same ve-
   hicle. If a vehicle is loaned to another Department for use within
   or beyond the Town, the vehicle should be driven by its regular
   driver.

10. All accidents (except those by the drivers' negligence, based on the
    police report) are covered by the insurance.

11. Tools are entered in the log book. The driver of the vehicle is res-
    ponsible for the tools. When the vehicle is brought to the workshop
    for repairs, he should sign the complaint record sheet and hand-over
    the tools to the mechanic. Then he should check and take-over the
    tools before he removes the vehicle from the workshop. While going
    on leave, the tools should be handed over to the officer in charge or
    the substitute driver. The same procedure should be repeated when he
    resumes duty.
12. Log books for all travel should be properly filled before commencement of a journey and at the end of a journey. The trip should be authorised before the vehicle leaves. In addition, the vehicle must be released after the trip by the authorising officer or the officer using the vehicle who must sign the appropriate column in the log book.

13. Each driver is held solely responsible for his vehicle. He should account for all shortcomings. The vehicles should be cleaned and washed by the driver at least once a week, preferably on a Friday afternoon. Any defects noted by him should be brought to the immediate attention of the supervising Officer.

14. The SHHA should organise its transportation system as follows:

i) use a central dispatch system with a radio in each vehicle and at each Ward Office,

ii) a driver should never leave his/her vehicle unattended unless first notifying the central dispatcher,

iii) drivers should have a regular monthly meeting with the dispatcher and the Senior Administration Officer to discuss problems and identify ways to keep the transportation system efficient, and

iv) all efforts must be made to minimize petrol waste and everyday use. This means the dispatcher must work to coordinate transportation use in the most cost effective way.
8.H PROCEDURES FOR THE CERTIFICATE OF EXCELLENCE

The Certificate of Excellence was introduced by SHHA to recognize those staff members who perform their duties with outstanding diligence. The Senior Officers chose this method of recognition so that an official record could be made in the recipients’ file. In this way, the staff member will benefit when the personnel files are checked for considerations of training, promotion, or evaluation.

The process of choosing a qualified staff member for the award is as follows:

1. Explain the system to all staff, emphasizing the benefits for the "winner."

2. Every three months (March 31st, June 30th, September 30th, December 31st), the PHO should receive nominations for the award from all sections. Section Heads should submit nominations, though any staff member may nominate another member of staff.

3. All nominations must include a brief description of how the nominee qualifies, of what his or her exact contribution to SHHA was, and of how the contribution helped Council/SHHA.

4. The PHO must review all nominations with the senior HQ staff. This review should make recommendations for the winners.

5. The PHO should then take the nominations and the recommendations to the Town Clerk for approval and endorsement.

6. Two copies of the Certificate must be prepared. One is given to the winner, the other should be filed in his or her personal file.
SAMPLE
(TOWN COUNCIL LETTER HEAD)

EXCELLENCE

This Commendation of Excellence has been awarded to ____________________________ in recognition of his/her outstanding performance on the job, personable manner with the public, and effective execution of work responsibilities, during the month of ______, 19_____. Congratulations on a job well-done. Keep up the good work.

______________________________
PRINCIPAL HOUSING OFFICER

______________________________
TOWN CLERK
8.I PROCEEDURES FOR THE SHHA STAFF EVALUATION SYSTEM

The need for a comprehensive staff evaluation system has been discussed and analysed by senior Ministry (MLGL) and Council Officers. The Ministry and Council feel it is important to monitor all aspects of SHHA. For example, the Ministry has designed terms of reference for evaluation of SHHA's impact and effectiveness. In this spirit, it is in the staff's interest for each Council to institute a quarterly job performance review.

Each quarter the senior officers should complete a one-page evaluation form. Upon completion, each staff member will have the opportunity to respond to the comments by writing a brief, personal statement on the form. The form will help the Department Head when making decisions about the Annual Confidential Report, promotion recommendations, and the Certificate of Excellence. In addition, the staff will have the opportunity to receive recognition for work well-done, and to identify those areas where they need improvement.

1. The evaluation system will be a tool used to examine the day-to-day performance of all SHHA Officers (the system can and should be used for all Council Officers).

2. The forms will be filled out every quarter and presented to the PHO on the 31st March, the 30th June, the 30th September, and the 31st December.

3. The forms should be completed by all HQ Senior Staff, Ward Officers, and Senior Technical Assistants at the Ward level.

4. After the forms have been completed by the relevant senior officers, the forms should be given to the appropriate individual officer.

5. Each officer must review and sign the evaluation form, adding their own comments (if they so desire).

6. The forms will then be passed to the PHO who will process them.

7. The completed forms should be filed in the SHHA personnel files.

8. The forms will be used at the time of the Annual Confidential Reports, when writing Certificate of Service, when determining who should be awarded a Certificate of Excellence, when making recommendations for training or promotion, and the like.

NOTE: The PHO may have conferences with individual officers regarding their forms, and may add his or her own comments to the form. The supervising officers may be co-opted where necessary to expedite this process.

The schedule for filling out the evaluation forms is as follows:

PHOs for Senior Administration Officer, Senior Technical Officer, Senior Community Development Officer, and Senior Typist.
Senior Administration Officer for Accountant (the senior officer responsible for the Audit-4 system) and Ward Officers.

Senior Technical Officer for Senior Technical Assistants and Technical Assistants.

Senior Community Development Officer for the Assistant Community Development Officer and Group Workers.

Accountant for Accounts Clerks.

Ward Officers for Revenue Collectors and Typists at the Ward, Supplies Clerks, and may assist with the evaluation of Accounts Clerks, Technical Assistants, and Group Workers.

Senior Typist for Typists at HQ.

The PHO may also choose to have junior officers fill out forms for their seniors, and officers of the same scale to fill out forms for one another.
SAMPLE EVALUATION FORM

| Council Officer: __________________________ | EXCELLENT | VERY GOOD | GOOD | SATISFACTORY | BELOW AVERAGE | POOR |
| Supervisor: ___________________________ |          |          |      |             |              |     |
| Period covered by review: ___________ |          |          |      |             |              |     |
| Job Title of Council Officer: _______ |          |          |      |             |              |     |

**SKILLS:**

A. Skills and knowledge necessary for job.

B. Interest in and time spent on improving skills and knowledge.

**QUALITY OF PERFORMANCE:**

A. Quality of work done. (Complete tasks in order of importance.)

1. ____________________________
2. ____________________________
3. ____________________________
4. ____________________________
5. ____________________________

B. Reliability

1. Attendance
2. Punctuality
3. Meeting deadlines

C. Work relationships

1. With other staff members
2. With supervisor
3. Outside of agency

D. Overall evaluation
E. Comments: Regarding overall performance, changes, in responsibilities or performance since the last evaluation, officer's career development interests, and improvements needed:

F. Signatures:

Date  Supervisor  PHO  Council Officer

The signature of the Council Officer indicates acknowledgement of the evaluation, but not necessarily agreement with the results. The Council Officer may add his or her own comments on the reverse side of this form.
Section 9

Sample Forms

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<td>House and/or Toilet Construction Contract</td>
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<td>Master List, Files SHHA Headquarters</td>
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Introduction for Sample Forms

The following pages contain samples of various GOB forms and documents, Audit-4 forms, application forms, letters to plotholders, etc. Most of these forms are now in use at the various Town Council SHHAs, though each SHHA often has its own version of any particular sample.

This section is included to ensure that each SHHA has all the necessary forms as required by the procedures. The samples are meant to serve as models, from which each SHHA may design its own forms. However, the SHHAs should try to maintain uniformity amongst themselves by consulting with each other whenever a form is developed or revised. Uniformity of SHHA forms will help keep the procedures straightforward and less confusing.

Any newly developed or revised form (or procedure) should be inserted into this Manual (remove the old form or procedure). Of course, this should occur after the above mentioned consultation, and after agreement that such a new form (or procedure) is appropriate and pertinent.
9.A SELEBI-PHIKWE TOWN COUNCIL

QUESTIONS AND ANSWERS ABOUT SHHA

QUESTION: WHAT DOES SHHA MEAN?

ANSWER: SHHA stands for the English words Self Help Housing Agency. This is a department of the Selebi-Phikwe Town Council. The duty of this department is to help low income families in Selebi-Phikwe to build or improve their homes. The SHHA also allocates new plots.

QUESTION: WHERE ARE THE OFFICES OF THE SHHA?

ANSWER: The headquarters office of SHHA is located next to the Town Council in the Selebi-Phikwe Mall, but all enquiries from plot holders should be directed to one of our ward offices in Botshabelo or Western Areas, or in South East Extension.

QUESTION: WHO WORKS AT THE WARD OFFICE?

ANSWER: There are many people at the ward office to help you with your housing needs. The job of the GROUP WORKERS is to help you to understand your rights and obligations and help explain things to you. They also help to fill out application forms. The Technical Assistants are construction people. They help you to select house plans, estimate the costs of construction, and teach you how to build your house. They will also show you the boundaries of your plot. There are also accounting and stores staff. If you have a question about who to see at the ward, just ask the WARD OFFICER.

QUESTION: DOES THE SHHA SELL PLOTS?

ANSWER: No, plots are not sold. Your government will give you a plot but you must agree to pay a levy charge each month. The levy is not a payment on the plot, it is to help pay the cost of services provided to the plot. Report any SHHA who asks you to buy a plot.

QUESTION: SHOULD EVERYONE HAVE A PLOT?

ANSWER: No, people who can not afford the levy charges or are too poor to develop their plot should not ask for a plot. Each case is different and your group worker will help you to make a decision if you are in doubt.

QUESTION: IS THERE AN OFFICIAL AGREEMENT THAT TELLS ME I CAN HAVE A PLOT? WHAT IS IT CALLED?

ANSWER: Yes, the agreement is called a CERTIFICATE OF RIGHTS.


**QUESTION:** You said that the Certificate of Rights is an agreement. What do you mean by agreement?

**ANSWER:** It means that conditions are attached to your plot. The government agrees to give you a plot, assist you to develop the plot, and provide you with certain basic services. But you must agree to do certain things; the most important are to pay for the services by paying a levy and to start construction within three months and developing your plot within a year. Do not leave it for the future.

**QUESTION:** What if I don't understand the Certificate of Rights? It is a legal document written in English.

**ANSWER:** It is dangerous for you to accept a plot if you don't understand what you are agreeing -- so you must ask the assistance of ward office staff like the group workers to explain the Certificate of Rights. When you sign the certificate you are signing an agreement, please do not sign until you understand the terms written there.

**QUESTION:** What are some of my rights and obligations which are listed in the Certificate of Rights?

**ANSWER:** We can not give you a complete explanation here. Again, we must ask you to go over the Certificate of Rights, word by word with your group worker at the ward office. We can give you a few of the most important points in the Certificate of Rights. First and most important is the right to live on the plot. Second, family can inherit the plot if you should die. You may also expect to receive certain services, but if you do not pay for these services by paying the levy, you will lose your rights and your plot. If the Town Council has to request the Magistrate to seize your personal property or reposess your plot, you have the right to expect certain legal steps to be taken. You have the right to appeal to the Ministry by going to the DC. It is unlikely that your personal property or your plot would be taken from you if you pay as agreed and develop your plot as agreed. If the Town Council has to repossess, we will determine the value of the improvements to your plot and pay you for this value after deduction of the amount that you owe.

**QUESTION:** Can I have more than one plot?

**ANSWER:** No, it would be unfair to those on the waiting list if you receive two or more plots.
QUESTION: IF I RECEIVE A PLOT, CAN I SELL OR TRANSFER IT AT A LATER DATE?

ANSWER: Yes, the Certificate of Rights permits you to transfer your plot, however, it must be done with permission of the Town Council. If you do not apply to the Council for permission to transfer, any transfer will not be legal. You should know that we discourage transfers for profit and you should not expect another plot.

QUESTION: WHAT ABOUT RENTING MY PLOT? CAN I SUBLET MY PLOT?

ANSWER: If you wish to sublet, you must write the Town Council for permission. You are expected to reside on the plot yourself.

QUESTION: I WOULD LIKE TO USE MY PLOT FOR A SHOP OR SMALL FACTORY. IS THIS PERMITTED?

ANSWER: The Certificate of Rights permits you to use your plot for a home. Special plots are reserved for commercial businesses. You should not use your plot for any purpose except housing.

QUESTION: I HAVE HEARD THAT THE CERTIFICATE OF RIGHTS SAYS THAT A PLOTHOLDER MUST START CONSTRUCTION WITHIN THREE MONTHS AND DEVELOP THE PLOT WITHIN ONE YEAR OR THE TOWN COUNCIL CAN REPOSESS THE PLOT. WHY DO YOU HAVE THIS REQUIREMENT?

ANSWER: We have a long waiting list for people who want plots. It is not fair to those waiting if someone takes a plot and does not use it while many are waiting.

QUESTION: WHAT DO YOU MEAN BY DEVELOPMENT OF YOUR PLOT?

ANSWER: We mean that you must build a superstructure for your toilet and you must build at least a one room house. The house plan must be approved by our Technical Assistant. If you have the money, you can build a larger house straightaway or you may build the one room house and add on later. You should build the superstructure for the toilet first. You can get more details from your Technical Assistant.

QUESTION: I DON'T HAVE A HOUSE PLAN OR DRAWING. WHERE CAN I GET A PLAN?

ANSWER: Your Technical Assistant can help you with plans. We have certain standards for construction and he will explain this to you. The Technical Assistant can also show you how to place your house on the plot because this must be done in a certain way.

QUESTION: I DON'T HAVE MONEY TO BUY BUILDING MATERIALS. CAN YOU HELP ME?

ANSWER: We may be able to make you a building material loan, but we must consider each case separately. The fact that you get a plot does not automatically mean that you get a loan. You must be able to repay a loan. Any plot holder except people who default on their levy payments may apply for a loan and we will give you an answer.
If I get a loan, does this mean that SHHA will give me cash?

No, we will give you building materials from our warehouse and you will repay in cash.

How much can I borrow?

The maximum loan will be P800 worth of materials but some people will borrow less if they can not afford a large loan. The loans are made for 15 years at 9 per cent interest.

If I took a loan and later found that I could pay it back before 15 years, is this permitted?

Yes, you may repay the loan at any time. Payments for building material loans must be made on or before the 15th of each month.

Can I pay cash for building materials at your warehouses if I do not wish a loan?

Yes, but only plotters may buy at our stores.

You said that the Town Council may seize my personal property or repossess my plot if I don't pay my service levy. What is a service levy?

The levy is a fee or charge which must be paid by every plot holder in all site and service areas on or before the first day of each month. The Council must have money to pay for the services which they provide to your plot. For example, the Council buys water from Water Utilities for site and service areas. Water Utilities must be paid, so we must collect from you, the person served. The same applies to the other services.

What are the other services which the levy pays for?

The Council uses the money from your levy to pay for machines to maintain the roads in your area, provide water to your standpipes, maintain tractors and equipment to collect your refuse, SHHA personnel, equipment and expenses, and the cost of providing certain improvements to site and service areas. Please see your ward officer for more details. You should know that the levy you are asked to pay is less than the cost of these services. If you were asked to pay the real cost, the levy would be much higher.

What should I do if I have a complaint about these services?

You should see the Ward Officer. The Ward Officer will help you to send a written complaint to the proper Town Council department.
QUESTION: WHAT IF I DON'T PAY MY LEVY?

ANSWER: Your personal property will be siezed and sold or your plot will be repossessed and given to someone else on our long waiting list. The Council needs the money from your levy payment to pay for the services.

QUESTION: CAN I WAIT UNTIL LATER TO PAY MY LEVY?

ANSWER: No, you must pay your levy by the first day of each month. You may prepay your levy in advance but not later than the first day of the month. If you do not agree to this, you should not accept a plot.

QUESTION: IF I GO AWAY FROM SELEBI PHIKWE TO WORK FOR PART OF THE YEAR, CAN I PAY THE LEVY WHEN I RETURN?

ANSWER: No, if you go away, you must pay in advance, otherwise, you may return to find that you lost your personal property or your plot.

QUESTION: WILL THE LEVY ALWAYS BE THE SAME AMOUNT?

ANSWER: No, you can expect that the costs that the Town Council pay will be reviewed each year and if costs increase, the levy may be increased. There are ways that you can help to keep the costs down. For example, some people in site and service areas let their children turn the water taps on and leave them running all day and night. This increases the Council's water bill and results in a higher levy. Please help us keep costs down.

QUESTION: THE LEVY IS ONLY 3 PULA IN BOTSHABELO NORTH WILL IT ALWAYS BE LESS THAN OTHER AREAS?

ANSWER: The Levy is less in Botshabelo North because all the services have not been installed. When the upgrading is complete, the levy will be increased.

QUESTION: ONE OF THE SERVICES WHICH YOU SAID THE LEVY PAYS FOR IS THE COST OF GARBAGE COLLECTION. WHEN WILL THE COUNCIL PICK UP MY GARBAGE?

ANSWER: You should expect that your garbage will be collected twice each week. Each plot will not have a bin. We will provide a bin for each five plots. Do not move the bins or you may be doing your neighbour a disservice. If you want your own private bin, you must buy your own.

QUESTION: WILL I GET A RECEIPT WHEN I PAY MY LEVY?

ANSWER: Yes, and you should keep your receipt and all the important papers concerning your plot in a safe place. Bring the last receipt with you each time you pay to be sure that the payment is credited to the proper plot.
QUESTION: WHEN CAN I MOVE ON TO MY NEW PLOT AND WHEN IS MY FIRST LEVY PAYMENT DUE?

ANSWER: You should not move to your plot until you have signed the Certificate of Rights and received a signed copy. Your first payment is due on the next first of the month following the date that you received your signed certificate. Always remember to pay your service levy. For example, January's payment is due on or before 1st January. If you have more questions, please feel welcome to go to the ward office anytime. We are here to serve you.

SHHA
SELF HELP HOUSING AGENCY
## 9.B COMPARISON FIXED GRANT WITH CERTIFICATE OF RIGHTS

<table>
<thead>
<tr>
<th></th>
<th>F.T.G.</th>
<th>C.O.R.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tenure</strong></td>
<td>Held for 99 years</td>
<td>No time limit, may be inherited</td>
</tr>
<tr>
<td><strong>Registration</strong></td>
<td>Owner registered in Deeds Registry</td>
<td>Government is registered owner of Land. Holder registered with Town Council</td>
</tr>
<tr>
<td><strong>Capital Charges</strong></td>
<td>Owner pays for plot</td>
<td>Holder pays a portion of the development cost through loan charges included in Service charge</td>
</tr>
<tr>
<td><strong>Recurrent costs</strong></td>
<td>Owner pays rates and water bills</td>
<td>Holder pays service charges</td>
</tr>
<tr>
<td><strong>Negotiability</strong></td>
<td>Owner may sell and is limited solely by any development covenant</td>
<td>Holder may sell the improvements on the plot subject to Town Council agreeing to transfer the Certificate of Right</td>
</tr>
<tr>
<td><strong>Legal costs</strong></td>
<td>Owner must pay legal costs of transfers</td>
<td>No costs to holder involved</td>
</tr>
<tr>
<td><strong>Mortgage</strong></td>
<td>Owner may if he can find a lender register a mortgage against the plot</td>
<td>No registered mortgage possible but rights in C of R may be ceded as security for loan</td>
</tr>
<tr>
<td><strong>SHHA</strong></td>
<td>No SHHA assistance given</td>
<td>SHHA assistance given</td>
</tr>
<tr>
<td><strong>Loans</strong></td>
<td>Not eligible for a building materials loan</td>
<td>Eligible for Building Materials Loan</td>
</tr>
<tr>
<td><strong>Appeals</strong></td>
<td>Owner must fight any disagreement with Town Council on his own or hire a lawyer</td>
<td>Appeals against Town Council actions helped by D.C.</td>
</tr>
</tbody>
</table>
TEMPORARY OCCUPANCY PERMIT

Issued on the ........................................... day of ........................................... 19........

by the ............................................................ Town Council under the
authority of the President of the Republic of Botswana in terms of the State Land Act (Cap. 32:01) as amended.

The ............................................................ Town Council (hereinafter referred to as the
Council) grants to:

Name: ..........................................................

Address: ........................................................

(hereinafter referred to as the Occupier)

This Temporary Occupancy Permit authorising the occupation of the premises known as........................................... 

(continued hereinafter called the premises) by the Occupier from the date hereof until the 31st March, 197 ...... subject to
the following obligations, terms and conditions:

1.
The premises shall only be used for private residential purposes by the occupier himself or such other purpose as may
be authorised by Council in writing;

2. (a)
The Occupier shall not do or permit or suffer to be done on the premises any act or thing which shall or may cause
damage or nuisance or annoyance to the Council or to the occupants of any neighbouring premises:

2. (b)
The Occupier shall not erect or effect any development or improvements whatsoever on the premises without the
written consent of the Council;

3.
The premises or any portion thereof shall not be leased, transferred or sublet without the written consent of the
Council;

4. (a)
The Occupier shall pay to the Council a regular service payment in consideration of the rights hereby granted to
him and for the services provided or to be provided by the Council to the premises in respect of which this Temporary
Occupancy Permit is granted and to the locality in respect of which these premises are situated;

4. (b)
The service payment referred to in 4(a) above for the rights to be granted by the Council to the Occupier in terms of
4(a) shall be the sum of P ............ per month which shall be paid in advance not later than the first working
day of each month commencing from the ........................................... day of ........................................... 19........
at the offices of the Council or such other place as the Council may, in writing notify the Occupier. The Council
may with the written approval of the Minister of Local Government and Lands vary such service payment on giving
to the Occupier not less than fourteen (14) days written notice of such variation;
5.
Without prejudice to the rights of the Council under Clause 6 thereof, failure to pay the service payments under Clause 4 shall render the Occupier liable to Civil Action for the recovery thereof;

6.
Should the Occupier commit or permit the commission of a breach of any of the clauses of this Temporary Occupancy Permit and fail to remedy such breach within thirty (30) days after notice in writing requiring him to remedy the breach, then the Council shall be entitled notwithstanding any previous waiver or anything to the contrary herein contained, to cancel this Temporary Occupancy Permit forthwith and to recover possession of the premises without prejudice to its claim for any arrears of service payments and in the event of such cancellation the Occupier shall have no claim whatsoever whether for damages or otherwise against the Council;

7. (a)
The Council shall, upon being so directed by the Minister of Local Government and Lands that the premises are required for public purposes, be entitled to cancel this Temporary Occupancy Permit provided that the Council gives to the Occupier not less than thirty (30) days notice in writing and in that event the Occupier shall be paid the current market price for the premises as determined by the Director of Surveys and Lands;

7. (b)
Public purposes means one or other of the following purposes:

(i) in the interest of defence, public safety, public order, public morality, public health, town and country planning or land settlements; or
(ii) in order to secure the development or utilisation of that or other property for a purpose beneficial to the community;

8.
The Occupier shall notify the Council in writing of his intention to vacate the premises, whereupon this Temporary Occupancy Permit shall be cancelled and the obligations to pay the service payments hereunder shall cease with effect from the first day of the month next following;

9.
Any notice or cancellation under clauses 4, 6 and 7 hereof shall be deemed to have been validly given by the Council to the Occupier after the Council serves the notice on the Occupier personally or affixes such notice or cancellation upon the premises so that it is clearly visible;

10.
This Temporary Occupancy Permit shall not be transferred, ceded or hypothecated by the Occupier and shall determine on the 31st March above-mentioned, and may be renewed annually by the Council;

11.
Should the Occupier be aggrieved by the decision or the action of the Council in relation to this Temporary Occupancy Permit, the Occupier shall have a right to appeal to the Minister of Local Government and Lands through the District Commissioner within one month from the date of Council’s decision and the Minister’s decision shall be final and binding on both the Occupier and the Council.

Neither Council nor the Occupier shall in that event have any right whatsoever to make an appeal to any other body or person in respect of the same grievance which has been settled by the Minister.

I acknowledge receipt of a copy of this Temporary Occupancy Permit and accept the obligations, terms and conditions thereof.

SIGNATURE OF OCCUPIER ......................................................

SIGNATURE OF WITNESSES 1.....................................................

2.................................................................

THUS DONE AND SIGNED AT ........................................... this ................
day of ....................................................., 19............

SIGNATURE OF AUTHORISED COUNCIL OFFICER .....................................
This Temporary Occupancy Permit is hereby renewed for one year with effect from the ............... day of 
.............................................., 197 ..........

Signature of Occupier: ..............................................

Date: ..............................................

Witnesses: ..............................................

This Temporary Occupancy Permit is hereby renewed for one year with effect from the ................ day of 
.............................................., 197 ..........

Signature of Occupier: ..............................................

Date: ..............................................

Witnesses: ..............................................
**Application for Plot**

**Selebi-Phikwe Town Council Self Help Housing Agency**

**Note:** This paper does not require carbon. Press firmly for good copies.

- **Date of Application:**

<table>
<thead>
<tr>
<th>Surname</th>
<th>Other Names</th>
</tr>
</thead>
</table>

**Village Address:**

- **Selebi-Phikwe:**

**Address:** (two addresses)

**What is your age?**

- **Are you a citizen of Botswana?**

**How many years have you lived in Selebi-Phikwe?**

**Do you now have a plot with certificate of rights?**

**If you live in a BHC house, what is your plot number?**

**If you live elsewhere, what is your plot number?**

### Part Two: Income Calculations

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>X 12 mo.</th>
</tr>
</thead>
</table>

**Total estimated family income**

**Name and address of employer**

### Part Three: Eligibility Evaluation

- **Do you live in Botshabelo?**

- **Have you been displaced by SPTC?**

- **How much do you pay monthly?**

### Part Four: Eligibility Summary

<table>
<thead>
<tr>
<th>Evaluation</th>
<th>(A)</th>
<th>(B)</th>
<th>(C)</th>
</tr>
</thead>
</table>

**Write total P.A. income from part two above**

**Subtract B from A and write the answer here.**

**REMINDER:** If income is more than evaluation the result will be negative, put a sign in front of result.

**Person Assisting to fill form signs here**

**Applicant should sign here**

### List Below the Names of Members of This Family:

<table>
<thead>
<tr>
<th>Relationship to Applicant</th>
<th>Age</th>
</tr>
</thead>
</table>

**Attach photo here**
### 9.E ELIGIBILITY EVALUATION CRITERIA

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>20</td>
</tr>
<tr>
<td>Children</td>
<td>5 each</td>
</tr>
<tr>
<td>Share Rent</td>
<td>40</td>
</tr>
<tr>
<td>Share w/o Rent</td>
<td>20</td>
</tr>
<tr>
<td>House scrap materials</td>
<td>50</td>
</tr>
<tr>
<td>House Mud</td>
<td>20</td>
</tr>
<tr>
<td>Years in Selebi-Phikwe</td>
<td>5 each</td>
</tr>
<tr>
<td>200m - 500m from water</td>
<td>5</td>
</tr>
<tr>
<td>501m - 1000 from water</td>
<td>20</td>
</tr>
<tr>
<td>No Sanitation</td>
<td>40</td>
</tr>
<tr>
<td>Pit Latrine</td>
<td>10</td>
</tr>
<tr>
<td>Blind/crippled</td>
<td>50</td>
</tr>
<tr>
<td>65+ Years old</td>
<td>30</td>
</tr>
<tr>
<td>2nd Application</td>
<td>20</td>
</tr>
<tr>
<td>No. Persons in family</td>
<td>$A$</td>
</tr>
<tr>
<td>No. of rooms in house</td>
<td>$B$</td>
</tr>
</tbody>
</table>

The total sum from the above equals Evaluation Summary.

The Evaluation Summary is subtracted from the salary to equal the Adjusted Income which gives PRIORITY PLACEMENT for the allocation of a plot to the applicant.
VERIFICATION OF EMPLOYMENT

Request to employer

The applicant for a self help housing plot named below has been requested to bring proof of his/her earnings to the Gaborone SHHA. Please assist him by filling the blanks below. Please give correct information. Misrepresentation of these facts to obtain a plot from the government is a serious offense. The applicant should return this form to the ward office.

________________________________________________________________________

Housing Officer
Gaborone Town Council

Above: name of the applicant as it appears on your employment records

About how long has the applicant been employed by you?

What is his/her position?

What is his/her monthly income? P

What is the name address and telephone number of your firm?

name

address

telephone

I certify that the above information is correct.

__________________________
above: date

__________________________
above: please sign

__________________________
above: what is your position?

SELF HELP HOUSING AGENCY

P.O. BOX 69, Gaborone Telephone 3147

If your firm has a stamp, please attach in the space at the right
TOWN COUNCIL

SELF HELP HOUSING AGENCY

9.6 VERIFICATION OF SELF EMPLOYMENT

I ........................................................................................................ do swear that my annual income is ..............................................

and (if married) my spouse’s annual income is .................................................................

I understand that if I am allocated a plot as a result of any false information I have given about my
income on this form, the __________________________ Town Council shall be empowered to reposess any such plot.

Signed at .......................................................... on this .................................................. day of ...................................

place

Signature of applicant .........................................................................................

Date ..............................................................................................................

Signature of Witness ........................................................ Relationship..........................

OFFICIAL USE ONLY: __________________________

Sworn before me at ........................................................ on this ......................... day of ........................................

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

Commissioner of Oaths

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

Appointment Held

Name/Signature of SHHA Officer ..............................................................................

Designation ........................................................................................................

Date: ..............................................................................................................
You are kindly requested to call at the SHHA Offices in the mall.

The Community Development Officer would like to see you in connection with your application for a residential plot. Your application cannot be processed until you are able to clarify some questions.

Thank you.

for Community Development Officer
Selebi-Phikwe Town Council,
Private Bag 001,
Selebi-Phikwe.

Date:________________________

Mr/Miss/Mrs________________________

_________________________________________________________________

_________________________________________________________________

We are pleased to inform you that your application has been approved by the Management Board Committee, but your income puts you in the Third Priority. There, you will be in our waiting list until the people in the First and Second Priority have been allocated.

Yours faithfully,

________________________
FOR TOWN CLERK
Dear Sir/Madam,

We are pleased to inform you that your application for a site and service plot has been approved.

In order to receive your plot, you must do the following:

1. You must go to the Ward Office to attend a meeting on the ........................... of ........., 19.... and bring P________________ with you.

2. You must agree to the terms of the Certificate of Rights.

3. You must sign the Certificate within two weeks of the date of this letter.

The group worker will tell you which plot is yours, but you may not move to the plot until you have been given a signed copy of the Certificate of Rights.

Yours faithfully,

FOR TOWN CLERK
Dear Sir/Madam:

We regret that we must advise you of our decision to reject your application for a site and service plot because of the following reasons:

Ka maswabi re go itise fa kopo ya gago ya setsha sa bonno mo ditsheng tsa kago ya matlo ka boipelego e ise e alego, ka mabaka a a latelang:

If you have any question about your rejection, you should bring this letter to the office where you made your application. The ward office staff will answer your questions. You may apply again in six months. If you apply again, please bring this letter to your interview.

Fa go na le dipotso dingwe tse o neng o ka rata go di botsa tlaa ka lokwalo le kwa ofising ya SHHA ye o neng wa tlaatsa fomo ya kopo ya ditsha kwa teng. O ka nna wa kopa setsha gape morago ga kgwedi tse thataro o se lebale go tla ka lokwalo le.

Yours faithfully,

Weno Kuri

For Town Clerk
Boemong Ja Mokwaledi

Copy distribution: Applicant, Ward, HQ
9.I Example of Stripdex

<table>
<thead>
<tr>
<th>Technical Asst. Code</th>
<th>Group Worker Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Name</td>
<td>A. Name</td>
</tr>
<tr>
<td>2. Name</td>
<td>B. Name</td>
</tr>
<tr>
<td>3. Name</td>
<td>C. Name</td>
</tr>
<tr>
<td>etc.</td>
<td>etc.</td>
</tr>
</tbody>
</table>

Example of R10050
### Status

<table>
<thead>
<tr>
<th>Surname, Firstname</th>
<th>Appl. No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>DG RQSTD:</td>
</tr>
<tr>
<td>Date of application</td>
<td>DG RCVD:</td>
</tr>
<tr>
<td>Date of allocation</td>
<td>Plot No.</td>
</tr>
</tbody>
</table>

#### Priority Grp.

Status will be indicated by color code:

- **Red**: Rejected
- **Blue**: Pending
- **Green**: Allocated
CERTIFICATE OF RIGHTS

_____________________________________________ Town Council

CERTIFICATE OF RIGHTS issued on the ______________ day of ______________.

19. . . . . by the ____________________________ Town Council under authority of the President of the Republic of Botswana in terms of the State Land Act (Cap. 32:01).

The ____________________________ Town Council (hereinafter referred to as the "Council") grants to:

Name (Print) ________________________________________________

Address: __________________________________________________

(______________________________ ) (hereinafter referred to as the "Occupier") the Rights set out below, and subject to the obligations, terms and conditions therein, in respect of Plot No. ____________________________

as shown in Plan No. ____________________________ held by the Department of Surveys and Lands.
1. This Certificate of Rights is the property of the Occupier but may be pledged, ceded, assigned, transferred or made over with the written consent of the Council.

2. On the death of the Occupier the rights granted to him under this Certificate shall be inheritable.

3. The Occupier shall not give up occupation or possession of the plot or any portion thereof without notifying the Council in advance.

4. The plot shall only be used for residential purposes, provided however, that the Occupier shall be entitled to use the aforesaid plot for any other purposes which are authorised in writing by the Council.

5. The Occupier shall be entitled to reside on the plot himself and with members of his family and with his friends and with any of his lodgers.

6. Should the Occupier wish to lease the plot he shall obtain written permission of Council.

7. The Occupier shall develop on the plot at least one habitable room and a toilet of a type approved by the Town Council within ...................................... months from the date of issue of this Certificate, failing which the Council shall have the right to cancel this Certificate and re-take possession of the plot.

8. (a) The Occupier shall pay to the Council a regular service payment in consideration of the rights hereby granted to him and for the services to be provided by the Council to the plot for which this Certificate is granted and to the locality in respect of which this plot is situated.

(b) The payment referred to in sub-clause (a) above shall be such sum as Council may from time to time determine subject to approval of the Minister.

(c) The Council shall give the Occupier 60 days' notice of any variation of the amount of payment by publishing such notice once in the Gazette and a newspaper circulating in Botswana.

9. (a) In the event of the Occupier being aggrieved by a decision of the Council made in terms of this Certificate, the Occupier shall have the right to appeal to the Minister within 30 days of the date of such decision or any longer period as the Minister may determine.

(b) The Occupier must exercise his right of appeal through the District Commissioner. It shall be the duty of the District Commissioner —
   (i) to assist the Occupier in drafting and framing any appeal;
   (ii) to transmit the appeal forthwith to the Minister;
   (iii) to advise the Minister if applicable, of all the circumstances relevant to any appeal not having been made within 30 days;
   (iv) to assist the Occupier to obtain any necessary information to enable him to draft and frame the appeal in terms of sub-clause 9 (b) (i) above.

SIGNED at ........................................ on this ........................................

day of ........................................ 19 ....

As witness: ........................................ ........................................

for the Council

SIGNED at ........................................ on this ........................................

day of ........................................ 19 ....

As witness: ........................................ ........................................

Occupier
9.L REQUEST FOR TRANSFER

REF: PLOT NUMBER ..........................................................................................................................

WARD ....................................................................................................................................................

The original plot holder ........................................................................................................................

(name)

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

(address)

requests permission to transfer the above-numbered plot to

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

(name)

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

(address)

Service levy payments are: current .......................................................................................................

in arrears .............................................................................................................................................

If in arrears, date of last payment .................................................................................................

amount owed ....................................................................................................................................

I recommend the request be: granted ..............................................................................................

denied ..............................................................................................................................................

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

(comments)

S/ Ward Officer

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

Date of W/O submission

ACTION BY MANAGEMENT BOARD:

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

Date ....................................................................................................................................................

Returned to W/O ................................................................................................................................

date

Notification to plot holder(s) .............................................................................................................

date

FORM PA 6 White copy to H.O., Blue copy to W.O. File, Pink copy to Plot holder
9.M QUESTIONS AND ANSWERS ABOUT BUILDING MATERIALS LOANS AT SHHA

QUESTION: What is a building material loan? Will you give me cash money to buy the materials that I need to build my house?

ANSWER: It is a loan that you must pay back to the Town Council, but you will not receive cash. Instead, you will receive building materials and you will pay us back in cash. Your Town Council is helping people to build their own homes. Some people lack money to buy the materials they need. We can make them a loan in the form of materials now and they can build faster. They can pay us back over a period of years to make the payments smaller. This means that you can live in your home without delay.

QUESTION: What materials can I get from the SHHA?

ANSWER: Our warehouses stock most of the common building materials. This includes cement, iron sheets, doors, rock, sand, and about 30 other things. You can also buy blocks from SHHA. Ask our storeman at the warehouse to show you what we keep in the warehouses.

QUESTION: Can I use the loan to pay for labourers to build my house?

ANSWER: No, the loan is only for materials. We can explain how to build the house yourself and save money or if you have extra money, you may hire builders. Our Technical Assistant can help you on this part.

QUESTION: What if I want a special material that you do not keep in the warehouse. Can I use the loan to buy it?

ANSWER: No, but that would not prevent you buying the item with your own money. You could use the loan to buy the things we stock. However, you must buy any special items elsewhere with your own money.

QUESTION: Building materials are heavy and I have no transport. Can you help?

ANSWER: Yes, SHHA will transport your materials without charge. In the case of blocks, sand, and stone (rock) we require you to off-load these items at your plot. We would put them on one of our trailers, pull the trailer to your site with our tractor and leave it for you to off-load. We could then collect the trailer later.

QUESTION: Are the prices of your materials very expensive?

ANSWER: Prices for materials seem to be going up everywhere, but we believe that we can save you money because the SHHA does not add a profit on our prices. SHHA also tries to buy the materials from the cheapest sources.
QUESTION: Is it possible for me to buy materials from SHHA without a loan? In other words, I would just pay cash?

ANSWER: Yes, we can sell to plotholders for cash. If you do get a loan, and you need more than your loan will pay for, you can pay cash for those items not covered by the loan.

QUESTION: I have heard that the so-called traditional areas can not get building material loans. Is this true?

ANSWER: Government policy has changed. These areas are now eligible for BMLS.

QUESTION: I have a friend who does not have a self help plot. Can he buy from your stores?

ANSWER: No, only COR plotholders can buy from SHHA.

QUESTION: So anyone who has a plot can get a loan?

ANSWER: No, we said that anyone with a self help plot can buy from our stores but not everyone can get a loan. Any plotholder who is in default on his levy payments or has not yet signed his COR will not be considered for a loan. Also, the Town Council expects you to repay the loan as agreed. We will take your application for a loan, then we will study it to determine if you have the ability to repay the loan. Your Technical Assistant will help you to fill the application form for a building material loan.

QUESTION: Is it true that the largest loan you will make is Pula 800?

ANSWER: That is correct. P800 is the largest loan, but we may require that you take a smaller loan if your income does not permit you to get a large loan. The first thing to do is to visit with our Technical Assistant. He can help you to decide how much you can afford and then he will help you to select a plan that can be built with the amount of money you have available, including any loan that we will make.

QUESTION: Who will decide about or approve my loan application?

ANSWER: Your application will be sent to a sub-Committee of the Town Council for final review. The members of this committee will make the final decision.

QUESTION: How will I know the total cost of the materials I will need?

ANSWER: When you have decided on a plan, your Technical Assistant will help you draw up a list of all the materials that you will need to build your house. You can then estimate the total cost with his help.

QUESTION: You have said several times that my Technical Assistant will help me. How can I tell which Technical Assistant to see?

ANSWER: Each plotholder has been assigned a Technical Assistant to help you. These men are called Technical Assistants because their main job is to help you build your house correctly. They will show you the correct way to do things so that your house meets minimum...
standards and looks good. The Technical Assistants will also check on your work to make sure it is proceeding well. They also help you complete the loan application. The Ward Officer will introduce you to the TA.

QUESTION: If I got a loan, how much would the payments be each month?

ANSWER: This would depend on the amount of the loan. For example, a P100 loan would require a monthly repayment of P1.01 while a P600 loan would be P6.09 per month. The amount includes interest.

QUESTION: What is interest?

ANSWER: Interest is a certain percentage that a borrower pays to the lender for the use of the money. The monthly payment includes both payment of part of the loan and payment of some interest. One can think of interest like renting money. When you have repaid the loan, you no longer pay interest. The interest rate on our loans is 9%.

QUESTION: This interest makes the payment larger. Why does our government add interest?

ANSWER: In most cases, the government has to borrow money for building material loan from banks and then lend it to you. The banks charge the government interest so the government must charge you, the user of the money, interest.

QUESTION: Is there any way for me to get a loan and avoid paying interest?

ANSWER: One way would be to pay back the loan sooner than the full time allowed. We set the loans up on a 15 year basis, but if you have the money and wish to pay us sooner, we will not charge you interest except for the time that you use the money.

QUESTION: Is the payment for a building material loan due on the first of each month like the levy payment?

ANSWER: That is correct.

QUESTION: But I don't get paid until the first.

ANSWER: This means that you must arrange to start paying one month early because if you do not pay on or before the first day of each month, you will be considered to be in default. Some plotholders like to prepay their levy and building material loan payments several months in advance. This saves trips to the Ward Office and helps insure that they do not get behind in their payments.

QUESTION: Some of my friends at work told me that have their service payments deducted from their wages. Can I do this too?

ANSWER: At this time you can only have the service levy deducted from your wages. The employers in our Town have agreed to do this for service levy. So all you must do is sign a special agreement form at your Ward Office. The Ward Officer will send the form to your employer who will then send your monthly service levy directly to Council. This way you will never have a late Service Levy payment so long as you remain employed at the same work place.
QUESTION: You referred to something called a building material loan agreement. What is that?

ANSWER: The building material loan agreement is a legal document that is signed by you and an official of the Town Council. It gives the terms of your loan. Your SHHA staff can explain this in more detail.

QUESTION: When my loan is approved, can I take all the materials at one time?

ANSWER: This might be possible for a small loan and few materials but the usual plan will be for you to work closely with your Technical Assistant. He will let you take the materials as you need them for your house. He will inspect your construction to see if you have used the materials correctly and if all is well, he will approve the release of more materials until your loan is finished.

The Town Council is very serious about repayment. If you have not paid your building material loan payment 15 days after it is due, we will not permit you to take the balance of your materials.

QUESTION: I read in Daily News that the Town Council has attached personal property and in some cases repossessed a plot. Is this risky for me?

ANSWER: You should not be concerned if you pay the levy and BML as agreed. Your Certificate of Rights and your Building Material Loan Agreement protect you as long as you pay as agreed. If you do not pay, Council must ask the Magistrate to take your personal property so it can be sold in order to recover the money you did not pay. In some extreme cases, Council repossesses plots if the plot holder owes more money than can be recovered through sale of his personal property. Also, if you fail to start construction in 3 months or do not finish within 12 months, Council may repossess your plot.

QUESTION: What should I do if I am unable to finish my house in the 12 months as agreed?

ANSWER: Always consult your Technical Assistant when you are having trouble with construction. SHHA Headquarters will approve extensions only for valid reasons and only if you keep SHHA informed of your situation.

QUESTION: Can I use some of the materials on my mother's house in the village?

ANSWER: The materials which you get from our stores must be used on your self help plot and no other.

QUESTION: O K! I am ready to start building. What do I do first?

ANSWER: Please see your Technical Assistant and he will help you to fill an application.
PLOTHOLDERS STATEMENT: I hereby apply for a building material loan in the amount shown in space 17 above. I understand the loan terms and I understand that if I am granted a loan, I shall be required to enter into and sign a Building Material Loan Agreement.

[Signature of Applicant]

Witness 1 
Witness 2 

FORM 

Retain Blue copies in Ward File - Send white and Pink copies to H.O.
Dear ............................................................

This letter is in reference to your Application for a building material loan. The Housing Management Board of the Town Council met recently and took the following action concerning your application for a building material loan:

Your application for a loan was approved. The amount of this loan will be ............

Please take this form to the ward office and sign a building material loan agreement. Your BML No. is............................

Your application was not approved or rejected because we need more information.

Please take this letter to your ward office.

Details:

Your application was rejected because you had not paid all your levy charges at the time that the sub committee met. You may reapply when you have paid your levy charges.

Your application was rejected because of the following reasons:

Yours faithfully,

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

for Town Clerk
SURETY GUARANTEE FOR BUILDING MATERIAL LOAN

In this matter the Francistown Town Council appears to have followed a form used by Banking Institutions when demanding sureties for the granting of overdraft facilities. It is therefore quite unsuitable for the purposes of securing a building material loan.

2. I suggest a much simpler document as follows:

FOR FEMALE SURETIES

I ...................... do hereby bind myself as surety and co-principal debtor jointly and severally with ................ (hereinafter referred to as the borrower) for the due faithful and punctual fulfilment by him of the terms of the building material loan (hereinafter referred to as the loan) granted him by the Francistown Town Council. I do hereby agree and undertake to waive all objection to extension of time, latitude waiver or other arrangements made between the Council and the borrower with respect to the payments of instalments or the capital sum or interest or any other duty to be performed in terms of the said loan agreement and further agree not to avail myself of any defence to which I might be entitled by reason thereof. I furthermore do hereby renounce all exceptions to which as a surety I might have been entitled in law.
I am aware that by protection of law, and more particularly by reason of senatus consultum velleianum and the authentica si qua mulier, I am entitled notwithstanding my having purported to bind myself as above, to refuse to pay anything in respect of the above suretyship unless I renounce, with knowledge of such legal protection, any intention of availing myself of these benefits. I further acknowledge, entirely of my own free will and consent that the full meaning of these two expressions and the consequences of my renunciation thereof have been clearly explained to me and that that, in full and complete understanding of my actions, I hereby deliberately renounce any and all such protection and rights as may be offered to me in law by the senatus consultum velleianum and the authentica si qua mulier.

I choose domicilium citandi et executandi at ..........................................................

THUS DONE AND EXECUTED at .........................
this .......... day of ................. 19 ...........

AS WITNESSES:

1. ................................. Occupation: .................
   Address: ...................

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

2. ................................. Occupation: .................
   Address: ...................

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

NOTE: It is preferable that a female surety should sign the waiver of the benefits before a notary but in the event that no notary is available she may sign it before two witnesses. In any event the person who explains the position to her should sign a certificate to that effect. The waiver may be in the same terms as the waiver already being used.
Surety Waiver Certificate

I, ________________________, acting in the capacity as ________________________ for the ________________________ Town Council, have explained fully and clearly the meaning of this document to the suretor whose signature stands above.

__________________________ (Signature)

__________________________ (Witness)

__________________________ (Witness)
I ....................................................... do hereby bind myself as surety and co-principal debtor jointly and severally with ........................................
(hereinafter referred to as the borrower) for the due faithful and punctual fulfilment by him of the terms of the building material loan (hereinafter referred to as the loan) granted him by the Francistown Town Council.
I do hereby agree and undertake to waive all objection to extension of time, latitude waiver or other arrangement and further agree not to avail myself of any defence to which I might be entitled by reason thereof. I furthermore do hereby renounce all exceptions to which as a surety I might have been entitled in law.

I choose domicilium citandi et executandi at ...................................................

THUS DONE AND EXECUTED at ......................
this ..................... day of .......... 19 ....

AS WITNESSES:
1. ......................... Occupation: ............... 
   Address: ..................... 
   ........................................

2. ............................... Occupation: ............... 
   Address: ..................... 
   ........................................
Building Materials Loan Agreement

Agreement entered into by and between ............................................................ Town Council, a body corporate established by statute (hereinafter called “The Council”) of the one part and ............................................................ of .............................................................................................. (hereinafter called “The Borrower”) of the other part;

WHEREAS the Council has initiated a site and service scheme which is designed to enable persons to build their own homes with the assistance of the Council;

AND WHEREAS the Borrower is the holder of a Certificate of Rights in respect of Plot No ............. in Self Help Housing Area as shown on Plan No held by the Department of Surveys and Lands, Gaborone;

AND WHEREAS the Borrower has applied for a loan from the Council which is willing to provide such loan to the Borrower subject to certain terms and conditions;

IT IS HEREBY AGREED AS FOLLOWS:

1. The Council grant a building materials loan to the Borrower in the sum of P ............ The Borrower shall be issued with materials by the Council from a depot but such materials shall be limited to a value equivalent to the said loans. The value of the materials issued shall be determined by the Council.

2. The Borrower shall only use the materials issued by the Council for the construction, extension or improvement of a dwelling house on the abovementioned plot.

3. The Borrower shall construct the extension, improvement or dwelling house in accordance with a sketch or plan approved or amended by the Council in writing.

4. The Council shall have the right at any time during the period of construction to inspect the premises in order to assess the progress and quality of construction and to require the borrower to rectify any work which does not comply with its minimum building standards.

5. The Borrower shall repay the loan specified in Clause 1 together with interest at the rate of nine per cent per annum over a fifteen year period in monthly instalments in accordance with Schedule A of this agreement and (a) the instalment shall be paid on the first day of each month; (b) the first instalment shall become due on the first day of the first month following the signing of this agreement whether or not the Council shall have issued any materials.

6. The Borrower may repay the balance of the loan together with any interest outstanding at any time and the interest in this respect shall be calculated to the last day of the month in which the outstanding balance is paid.

7. If the Borrower shall cede, pledge, assign, transfer or make over his Certificate of Rights to any other person the entire balance of the loan shall be repaid as in Clause 5 unless the Council approves in writing an undertaking that the Assignee or Transferee assumes full responsibility for the loan under the obligations of this agreement.

8. (a) In the event of the Borrower being aggrieved by a decision of the Council made in terms of this Agreement, the Borrower shall have the right to appeal to the Minister of Local Government and Lands within 30 days of the date of such decision or any longer period as the Minister may determine. (b) The Borrower must exercise his right of appeal through the District Commissioner. It shall be the duty of the District Commissioner —
(i) to assist the Borrower in drafting and framing any appeal;
(ii) to transmit the appeal forthwith to the Minister;
(iii) to advise the Minister if applicable, of all the circumstances relevant to any appeal in terms of sub-clause 8 (b) (i) above.

SIGNED at ........................................ on this ................day of ............................. 19......

AS witness ........................................

For the Council

SIGNED at ........................................ on this ................day of ............................. 19......

As witness ........................................

Borrower

BUILDING MATERIALS LOAN AGREEMENT

SCHEDULE “A”

Monthly repayments due for a loan at 9% interest over 15 years shown for possible loan amounts under the building materials loan scheme.

<table>
<thead>
<tr>
<th>Loan amount in Pula (Column 1)</th>
<th>Monthly repayment in Pula (Column 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>50</td>
<td>0.51</td>
</tr>
<tr>
<td>100</td>
<td>1.01</td>
</tr>
<tr>
<td>150</td>
<td>1.52</td>
</tr>
<tr>
<td>200</td>
<td>2.03</td>
</tr>
<tr>
<td>250</td>
<td>2.54</td>
</tr>
<tr>
<td>300</td>
<td>3.04</td>
</tr>
<tr>
<td>350</td>
<td>3.55</td>
</tr>
<tr>
<td>400</td>
<td>4.06</td>
</tr>
<tr>
<td>500</td>
<td>5.07</td>
</tr>
<tr>
<td>550</td>
<td>5.58</td>
</tr>
<tr>
<td>600</td>
<td>6.09</td>
</tr>
</tbody>
</table>

The following does not form part of the Building Materials Loan Agreement:

EXPLANATORY NOTES

How to use the table in Schedule “A”:
Example: The borrower takes a loan of P350 and wishes to repay the loan in (180) monthly instalments. For the loan amount of P350 (column 1) column 2 shows that the borrower has to repay each month P3.55.
Please Note: For simplicity, loans are only granted in multiples of P50. Should a borrower require materials of a value that falls between two multiples as shown above, he would borrow the lesser amount and make up the difference from his own resources. For example, if a person calculates that he needs P333 of building materials, he borrows P300 and supplies P33 himself. The maximum loan amount under this scheme is P600.
On the signing of this Agreement, The Council may issue to the Borrower an Annuity Table for Repayment of Building Materials Loan.
TRANSFER OF BUILDING MATERIALS LOAN AGREEMENT, ETC.

I, ......................................................... (Name of the Transferor),

having surrendered the Certificate of Rights relating to Plot No. ............................................

as shown on Plan No. ..................................... held by the Department of Surveys and Lands, Gaborone, hereby cede all

my rights, titles and interest in and to the Building Materials Loan Agreement entered into by and between myself and

Town Council, dated the .... day of .................................. 19......

and relating to the said plot.

Dated at .............................................. on this .... day of .............................................. 19......

............................................................... Signature

Witnesses: 1 .............................................................................................................................................

2..........................................................................................................................................................

I, ......................................................... (Name of the Transferee),

hereby accept all the rights and obligations previously held by the above-named person in terms of the above-mentioned

Building Materials Loan Agreement relating to the plot stated above, the Certificate of Rights for which plot I am now the

legal holder. I acknowledge that upon signature of this Transfer Form I will assume the place of the former borrower in full.

Dated at .............................................. on this .... day of .............................................. 19......

............................................................... Signature

Witnesses: 1 .............................................................................................................................................

2..........................................................................................................................................................

The above Transfer of rights and obligations from .........................................................

to ................................................................. is hereby accepted by the Town Council.

Dated at .............................................. on this .... day of .............................................. 19......

............................................................... Signature for the Council and Stamp
9.S SELEBI PHIKWE TOWN COUNCIL
MATERIAL CHECK LIST

PLOTHOLDERS NAME: ___________________________  DATE OF ALLOCATION: ___________________________

PLOT NO.: ___________________________  BML NO.: ___________________________

<table>
<thead>
<tr>
<th>CODE NO.</th>
<th>ITEMS</th>
<th>SIZE</th>
<th>QUANTITY</th>
<th>INVOICE NO.</th>
<th>T.A.'s Initials when material taken</th>
</tr>
</thead>
<tbody>
<tr>
<td>012</td>
<td>Cement Pkts (50kg)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>013</td>
<td>Crushed stones</td>
<td>m³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>014</td>
<td>River sand</td>
<td>m³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>015</td>
<td>Pit sand</td>
<td>m³</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>016</td>
<td>Cement blocks</td>
<td>450x115x230mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>017</td>
<td>Cement bricks</td>
<td>230x115x75mm</td>
<td></td>
<td></td>
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<tr>
<td>018</td>
<td>Cinder blocks</td>
<td>450x115x230mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>020</td>
<td>Concrete lintols</td>
<td>1.000m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>021</td>
<td>Ditto</td>
<td>1.500m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>022</td>
<td>Ditto</td>
<td>1.750m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>023</td>
<td>D.P.C.</td>
<td>Roll</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>024</td>
<td>Brickforce</td>
<td>Roll</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>025</td>
<td>Airbricks</td>
<td>230x150mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>026</td>
<td>Air Vent Fomo</td>
<td>230x150mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>030/031</td>
<td>Door frames R/LH</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>032</td>
<td>Window frame C4H</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>033</td>
<td>Ditto C7H</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>034</td>
<td>Ditto ND4F</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>035</td>
<td>Ditto 4E1</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>036</td>
<td>Ditto C1H</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CODE NO.</td>
<td>ITEMS</td>
<td>SIZE</td>
<td>QUANTITY</td>
<td>INVOICE NO.</td>
<td>T.A.'s Initials when material taken</td>
</tr>
<tr>
<td>---------</td>
<td>------------------------</td>
<td>----------</td>
<td>----------</td>
<td>-------------</td>
<td>-----------------------------------</td>
</tr>
<tr>
<td>040</td>
<td>Screws</td>
<td>45mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>041</td>
<td>Roofing screws</td>
<td>76mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>043</td>
<td>Nu-way seal</td>
<td>Box of 100</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>044</td>
<td>Wire nails</td>
<td>90mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>045</td>
<td>Wire nails</td>
<td>76mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>046</td>
<td>Galvanised wire</td>
<td>10 guage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>047</td>
<td>Mortice Locksets</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>050</td>
<td>Rafters (Timber)</td>
<td>38x114mmx6.6m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>051</td>
<td>Rafters (Timber)</td>
<td>38x114mmx4.2m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>052</td>
<td>Rafters (Timber)</td>
<td>38x114mmx3.6m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>056</td>
<td>Purlins (Timber)</td>
<td>50x76mmx4.2m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>057</td>
<td>Purlins (Timber)</td>
<td>50x76mmx4.2m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>058</td>
<td>Treated Gumpoles</td>
<td>75/100mmx3.6m</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>060</td>
<td>24 guage corr. sheets</td>
<td>4.5m long</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>061</td>
<td>Ditto</td>
<td>3.6m long</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>062</td>
<td>24 guage Nu-rib sheets</td>
<td>4.5m long</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>063</td>
<td>Ditto</td>
<td>3.6m long</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>064</td>
<td>Ridge caping</td>
<td>1.27m long</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>065</td>
<td>Ridge caping</td>
<td>3m long</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>066</td>
<td>Ridge closers</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>070</td>
<td>T &amp; G Doors</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>071</td>
<td>Brace and Batten Doors</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>072</td>
<td>Int. hollow core door</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>073</td>
<td>Ext. hollow core door</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>074</td>
<td>Window panes</td>
<td>289x438mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>075</td>
<td>Ditto</td>
<td>463x880x4mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CODE NO.</td>
<td>ITEMS</td>
<td>SIZE</td>
<td>QUANTITY</td>
<td>INVOICE NO</td>
<td>T.A.'s Initials when material taken</td>
</tr>
<tr>
<td>---------</td>
<td>------------------</td>
<td>-----------------</td>
<td>----------</td>
<td>------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>076</td>
<td>Ditto</td>
<td>277x438x3mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>077</td>
<td>Ditto</td>
<td>463x289x3mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>078</td>
<td>Ditto</td>
<td>438x260x3mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>079</td>
<td>Ditto</td>
<td>438x1153x4mm</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>081</td>
<td>PVA Paint Ext./Int.</td>
<td>20 litres</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>082</td>
<td>Gloss Paint</td>
<td>5 litres</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>083</td>
<td>Putty</td>
<td>kg</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>084</td>
<td>Toilet seat set</td>
<td>Each</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### 9. T SELF HELP HOUSING AGENCY BUILDING MATERIALS INVOICE

**TO:**

above: ↑ write SHHA Storeman and Ward Office/or name of vendor

**YOU ARE AUTHORISED TO DELIVER THE ITEMS LISTED BELOW TO:**

above: ↑ write name of purchaser, underline surname

#### A

- **amount paid in cash**
- **date cash received**

above: ↑ the Revenue Clerk signs to certify that he/she has received the cash at left

#### B

- **amount charged to loan account**
- **loan account number**

above: ↑ the Ward Officer/ Acct Clerk signs to certify that the amount at left may be charged to loan account.

#### C

- **total of invoice =**
- **date posted to ledger cards**

above: ↑ the Acct Clerk signs to certify that he/she has posted total at left to cards.

<table>
<thead>
<tr>
<th>item description</th>
<th>material code</th>
<th>quantity requested</th>
<th>unit cost</th>
<th>item extension</th>
<th>storeman signs below when delivered</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

above: ↑ the purchaser signs when he/she has received all the above material

---

**Instruction:** After A and B approvals, purchaser may take the Invoice to SHHA storeman and collect goods. Storeman sends white copy to Technical Asst. to be filed in Plotholder's BMI File. Pink copy goes to Plotholder. Blue copy to Storeman's File.
This complaint is about (tick one below)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>road maintenance</td>
<td>SHHA</td>
</tr>
<tr>
<td>garbage collection</td>
<td>Town Engineer</td>
</tr>
<tr>
<td>water</td>
<td>Town Clerk</td>
</tr>
<tr>
<td>servicing sanitation units</td>
<td>other</td>
</tr>
</tbody>
</table>

Please send complaint to (tick below)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Note: wards should send GREEN and WHITE copies to SHHA HQ for distribution to the above, retain BLUE copy.]

Above: name of person making complaint

Above: name and ward office of person assisting to fill form

Give details of complaint below [Include description of problem location]

Below: This space is reserved for comments on actions taken by the engineer
9.V ADJUSTMENT TO STORES

SPTC SHHA

No. 190992

This form is to report damaged materials received from the Suppliers as detailed below.

SPTC LPO No..............................

Delivery Note/Invoice ..........................................

Supplier ..................................................................

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signed ...................... Date ......................
Stores Clerk

Signed ...................... Date ......................
Suppliers Representative
MINUTE

From: SHHA Ward Office
To: Town Treasurer

Ref: HO/1/4/6
Signed: Ward Officer
Date: 

NOTICE OF RECEIPT OF BUILDING MATERIAL STORES

Attached is a delivery receipt for building material stores and proof that these items were posted to the SHHA STORES LEDGER CARDS.

Listed below are details/totals of the invoice/delivery receipt:

<table>
<thead>
<tr>
<th>INVOICE NO.</th>
<th>DATE</th>
<th>LPO NO.</th>
<th>INVOICE TOTAL</th>
<th>NO. OF ITEMS</th>
</tr>
</thead>
</table>

Stapled below is a copy of the Audit-4 printout listing a copy of the information posted to the ledger cards.

<table>
<thead>
<tr>
<th>Material Code No</th>
<th>Date</th>
<th>Plot Number</th>
<th>Additions To Stores</th>
<th>Taken From Stores</th>
<th>Stores Balance</th>
<th>CK Digit</th>
<th>Unit Price</th>
<th>Comments</th>
</tr>
</thead>
</table>

NOTE: Signature of Ward Officer indicates that stores have actually received the listed materials.
MINUTE

FROM: .............................................. Ward Office

TO:  
SHHA Housing Officer
SHHA Admin. Officer
Town Treasurer
SHHA Consultant

REF: ..............................................

Date ..............................................

STATUS OF LEVY COLLECTED FOR MONTH:.........................

(Use this line as guide for A-4 machine.)

<table>
<thead>
<tr>
<th>Date</th>
<th>Amount of credit payments</th>
<th>Total Balance on this date</th>
<th>Total Amount Debited</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of plots in area:</th>
<th>Pula amount in arrears 30 days or more:</th>
<th>No. plots past due 30 days or more:</th>
<th>% past due 30 days or more:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pula amount in arrears 60 days or more:</th>
<th>Pula amount in arrears 90 days or more:</th>
<th>No. plots past due 60 days:</th>
<th>% past due 60 days:</th>
<th>No. plots past due 90 days:</th>
<th>% past due 90 days:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SIGNED ..............................................
WARD OFFICER

INSTRUCTIONS:

After debiting all accounts (ledger cards), using the 'End of Month Levy Report' program drums, make four (4) copies of this form and send to SHHA Headquarters by 0800 hours on the second working day of the month.
MINUTE

FROM: _____________________________ Ward Office

TO: SHHA housing Officer
    SHHA Admin. Officer
    Town Treasurer
    SHHA consultant

REF: _____________________________ DATE: _____________________________

STATUS OF BML REPAYMENTS FOR MONTH

<table>
<thead>
<tr>
<th>DATE</th>
<th>No. of Loans in area:</th>
<th>Total Pula Amount due Council:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Use this line as guide for A-4 machine.)

<table>
<thead>
<tr>
<th>Pula amount 30 days in arrears:</th>
<th>No. Loans past due 30 days or more:</th>
<th>% past due 30 days:</th>
<th>Pula amount of credit payments:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pula amount in arrears 60 days or more:</th>
<th>Pula amount in arrears 90 days or more:</th>
<th>No. Loans past due 60 days:</th>
<th>% past due 60 days:</th>
<th>No. Loans past due 90 days:</th>
<th>% past due 90 days:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SIGNED ................................
WARD OFFICER

INSTRUCTIONS:

After debiting all BML accounts (ledger cards), using the 'End of Month BML Report' program drums, make four (4) copies of this form and send them to SHHA Headquarters by 0900 on the second working day of the month.
MINUTE

FROM: WARD OFFICE
TO: SHHA Housing Officer
     SHHA admin. Officer
     Town Treasurer
     SHHA consultant

REF: ............................................. Date ........................................

Report to lenders on Status of SHHA Building Material Loans

Report for Month ...................................................
Report for Lenders ..................................................

Use this line as guide for Audit-4

Date that the ledger cards are posted for this report
Year and month code for this reporting month
Total number of BML's to date for this ledger
Total Pula amount of loans to last month
Total Pula amount of loans this month
Total of Old and New Loans (Pula amount)
Total Pula amount of loans not issued in materials
Total Pula amount issued in materials
% of old and new loan principals issued in materials

INSTRUCTIONS: This report should be prepared on the Audit-4 machine on the last working day of each month. Prepare a separate report for each lender.

SIGNED: .............................................
WARD OFFICER
RECONCILIATION OF CASH RECEIVED IN PAYMENT FOR SHHA BUILDING MATERIALS

Date Cash Collected  Date on Pink Audit-4 Ledger Card  Name of Accounts Clerk

Step 1: Total the Receipts for all cash received for the building materials and write answer here (Revenue Collector has the receipts).

Step 2: Does this amount agree with the cash count? (If no, report the details on the reverse side of this form.)

Step 3: When the receipts and cash agree, write the total cash here.

Step 4: Subtract the total on the pink A4 card

Write the answer here

Step 5: List the cash received to supplement the BML's (when the balance of the BML was not large enough to pay for all the materials) in the box below and subtract the total from 'C'.

BML Number  Receipt Number  Cash Amount

NOTE to Accounts Clerk:
The answer in space 'E' should equal zero if all records are correct. If it does not equal zero (0), review all building material postings for the day with the ward officer. If you still cannot reconcile, report to SHHA HQ and the Treasurer. If the cash/records agree, select one or more blue A4 cards at random and verify that the receipt number written in the comments column is correct.
SELEBI-PHIKWE TOWN COUNCIL
SELF-HELP HOUSING AGENCY (SHHA)

9.W TEMPORARY OCCUPANCY PERMIT
(Site and Service Areas)

Issued on the .......... Day of ............ 19.... by the Selebi-Phikwe Town Council.

The Selebi Phikwe Town Council (hereinafter referred to as the Council) Grants to:

NAME: ..........................................................................
ADDRESS: ....................................................................
..........................................................................

(Hereinafter referred to as the occupier)

This temporary occupancy permit authorizing the occupation of the premises known as
..........................................................................
..........................................................................

(Hereinafter called the Premises) by the occupier thirty (30) days from date of issuance and must be renewed upon expiration of the said thirty (30) days subject to the following obligation, terms and conditions:

1. The Permit will be valid commencing from the date that construction of the Permanent Residential Building has reached the stage where door or window frames are to be installed, and will become void on the date that a permanent Occupancy Permit is issued or upon the expiry of the thirty (30) days whichever occurs first.

2. The occupier shall erect a temporary structure for habitation during the period of validity of the Temporary occupancy Permit and shall remove the said structure immediately upon expiration of the Permit.

3. The Temporary Structure shall be of soft Fabric (Tent) produced by a reputable manufacturer and of acceptable design or of soft materials and frame of the occupiers design to a sufficient quality of construction to be acceptable to the Selebi-Phikwe Self-Help Housing Agency's (SHHA) Technical Office. All applicants who do not build a Temporary Structure to meet SHHA's Requirements will be refused a Temporary Occupancy Permit.

4. The occupier shall keep the Temporary Structure in good repair and perform any maintenance as required or as directed by the SHHA Technical Office. Any occupier not keeping the Temporary Structure in good repair shall have their temporary Occupancy Permit revoked with twenty-four (24) hours notice.
5. All other agreements between the occupier and Council shall remain in effect.

6. All Grievences shall be directed to the SHHA Technical Office.

I acknowledge receipt of a copy of this Temporary Occupancy Permit and accept the obligations, terms and conditions thereof.

Signature of Occupier:

Signature of Witnesses 1:

2:

Thus done and signed at this day of 19.

Signature of SHHA Technical Officer:

RENEWALS

This Temporary Occupancy Permit is hereby renewed for days with effect from the day of 19.

Signature of Occupier:

Signature of Witnesses 1:

2:

Date:

Signature of SHHA Technical Officer:
SELEBI-PHIKWE TOWN COUNCIL
SELF HELP HOUSING AGENCY

9.X House and/or Toilet Construction Contract

Registered COR Plotholder: ____________ Contractor's Name: ____________
Plot Number: ________________________ Proprietor/Manager: ____________
Area: ________________________________ Postal Address: ________________
Postal Address: ______________________ Phone: ________________
____________________________________

Plan Number: ________________________

A. The Plan must first be reviewed and approved by the SPTC.
B. This Contract must be signed by the Contractor and the Registered Plotholder. Such signature shall indicate that both parties (being the Contractor and Registered Plotholder) fully understand and accept the terms and conditions of this Contract.
C. Signing and witnessing of this Contract should occur prior to the commencement of the construction of the house/toilet.
D. DECLARATIONS BY THE CONTRACTOR:
   (i) I/We accept full responsibility for the correct construction of the house per the above plan number, up to and including the completion stage of construction, which is defined as the day SPTC issues the Registered Plotholder with a bonafide Occupancy Permit.
   (ii) I/We understand that the rectification of any faulty construction will be undertaken at my/our own expense.
   (iii) I/We understand that the said construction must comply with the appropriate Laws and Regulations, in particular the Building Control Grade II Dwelling Houses Regulations, 1981, and the Development Control Code.
   (iv) I/We understake to comply with all the policies and advices of SPTC with respect to the execution of this contract and the construction of the house/toilet named above.
   (v) I/We understand that I/we shall only be paid after SPTC has inspected and approved my/our work.
   (vi) I/We understand that the amount of payment will be as listed below, unless amended by agreement with the Registered Plotholder but not included in the above plan number. I/We also understand that any such extra work or any alterations to the said plan must first obtain the approval of SPTC.
E. DECLARATIONS BY THE REGISTERED PLOTHOLDER:

(i) I undertake to pay the aforementioned Contractor for the construction of my house/toilet according to the above plan number.

(ii) Payments for the said construction will be made by me according to the schedule below, when SPTC verifies by its signature/official stamp that the conditions and terms of this contract have been met according to "D (ii), (iii), (iv), and (v)".

(iii) If I direct the said Contractor to undertake any revisions or extra work, I will first seek the approval of SPTC; then I will negotiate with the said Contractor a fair price for these revisions or extra work.

(iv) Once the Occupancy Permit has been issued and SPTC given its official approval/acceptance of all construction works completed under this Contract, I will consider the Contractors work complete and will make any final payments.

F. PAYMENT SCHEDULE:

Total Amount of Contract: ________________________________

(i) Foundation up to Floor Slab, 25% payment of ________________________________
   Work approved and verified by SPTC ________________________________ (date stamp)
   Payment Received by: ________________________________ Date: ________________

(ii) Brickwork and/or Blockwork, 25% Payment of ________________________________
     Work approved and verified by SPTC ________________________________ (date stamp)
     Payment Received by: ________________________________ Date: ________________

(iii) Roof Construction and Coverings, 25% Payment of ________________________________
     Work approved and verified by SPTC ________________________________ (date stamp)
     Payment Received by: ________________________________ Date: ________________

(iv) Finish work (plaster, floor, painting, etc.), Final Payment of: ________________________________
     Work approved and verified by SPTC ________________________________ (date stamp)
     Payment Received by: ________________________________ Date: ________________

G. I/We fully understand and accept the terms and conditions of this Contract as detailed above.

Signed this __________ day of __________ 19__

Signature of the Contractor: ________________________________________________
    Witness: ____________________________________________________________

Signature of the Registered Plotholder: ______________________________________
    Witness: ____________________________________________________________

In the presence of ___________________________________ of the Selebi-Phikwe Town Council, whose Designation is ______________________________________

Signature of SPTC Officer: ________________________________________________
SPTC Date Stamp: ________________________________________________________
9. Y
APPLICATION FOR PLANNING AND BUILDING PERMISSION
Kopo ya tetelelelo ya ditogamaano le dikago

Please complete all sections and write clearly
Tswee-tswee tlatsa dikarolo tsotlhe okwale mo go bonalang

LOCATION OF PROPOSED DEVELOPMENT
Felo fa go akanyetsweng ditlhabololo

<table>
<thead>
<tr>
<th>PLOT NUMBER</th>
<th>STREET</th>
<th>PLACE</th>
</tr>
</thead>
<tbody>
<tr>
<td>nomoro ya setsha</td>
<td>leina la tsela</td>
<td>e.g. Area &quot;S&quot;, Industrial site</td>
</tr>
</tbody>
</table>

APPLICANT'S
mokopi

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>PHONE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>leina</td>
<td>alterese</td>
<td>nomoro ya mogala</td>
</tr>
</tbody>
</table>

DESCRIPTION OF PROPOSED DEVELOPMENT (tick)
tlhalosoa ka kakanyeto ya ditlhabololo (tshwaya)

- house extension koketso kana tlhabololo ya ntlo
- new house(s) ntlo e ntsha
- new office(s) ofisi e ntsha
- new factory madirelo a masha
- new shop(s) benkele e ntsha
- new warehouse mbeelo a masha
- Xtn to commercial building koketso ya kago ya madirelo
- change of use phetolo ya tiriso
- a community use tiriso ya morafe
- other (please specify) tse dingwe (tswee-tswee tlhalosa)

BRIEF DESCRIPTION
tlhaloso ka bokutshwane
<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>PHONE NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>leina</td>
<td>aterese</td>
<td>nomoro ya mogala</td>
</tr>
</tbody>
</table>

4 COPIES OF THIS FORM SHOULD BE COMPLETED. THEY SHOULD BE ACCOMPANIED BY 4 COPIES OF THE SITE PLAN AND 4 COPIES OF DETAILED PLANS OF ELEVATIONS AND CONSTRUCTIONS.

THE FORMS AND PLANS SHOULD BE SENT TO Difomo le dipolane di tshwanetse EITHER kana OR, FOR COR PLOTS IN SITE AND SERVICE AREAS kgotsa, mabapi le ditsha tsa ikagele THE DEVELOPMENT CONTROL OFFICER, WORKS DEPOT, SELEBI-PHIKWE TOWN COUNCIL, PRIVATE BAG 1. SHHA, SELEBI-PHIKWE TOWN COUNCIL, PRIVATE BAG 1.

SIGNATURE OF APPLICANT monwana wa mokopi DATE kgwedî
### 9.Z MONTHLY STATISTICAL REPORT

|------|----------------------|--------------|-------------|-----------|----------|

#### Levy Details:
- **Name of Levy Area**
- **Number of plots in area**

<table>
<thead>
<tr>
<th>Levy</th>
<th>Name of Levy Area</th>
<th>No. of plots Past due</th>
<th>Pula Amount</th>
<th>Average Past Due</th>
<th>30 days</th>
<th>60 days</th>
<th>90 days or more</th>
</tr>
</thead>
</table>

#### Levy Totals:

<table>
<thead>
<tr>
<th>Levy</th>
<th>Name of Levy Area</th>
<th>No. of plots Past due</th>
<th>Pula Amount</th>
<th>Average Past Due</th>
<th>30 days</th>
<th>60 days</th>
<th>90 days or more</th>
</tr>
</thead>
</table>

#### SHHA Details:
- **Name of SHHA Area**
- **Number of loans in area**

<table>
<thead>
<tr>
<th>SHHA</th>
<th>Name of SHHA Area</th>
<th>No. of loans Past due</th>
<th>Pula Amount</th>
<th>Average Past Due</th>
<th>30 days</th>
<th>60 days</th>
<th>90 days or more</th>
</tr>
</thead>
</table>

#### SHHA Totals:

<table>
<thead>
<tr>
<th>SHHA</th>
<th>Name of SHHA Area</th>
<th>No. of loans Past due</th>
<th>Pula Amount</th>
<th>Average Past Due</th>
<th>30 days</th>
<th>60 days</th>
<th>90 days or more</th>
</tr>
</thead>
</table>

#### Plots Details:
- **Name of area**
- **No. of plots alloc'd to last month**
- **No. of plots alloc'd this month**
- **Total plots alloc'd to date**
- **No. plots alloc'd without COR signed**

<table>
<thead>
<tr>
<th>Plots</th>
<th>Name of area</th>
<th>No. of plots alloc'd to last month</th>
<th>No. of plots alloc'd this month</th>
<th>Total plots alloc'd to date</th>
<th>No. plots alloc'd without COR signed</th>
</tr>
</thead>
</table>

#### Plots Totals:

<table>
<thead>
<tr>
<th>Plots</th>
<th>Name of area</th>
<th>No. of plots alloc'd to last month</th>
<th>No. of plots alloc'd this month</th>
<th>Total plots alloc'd to date</th>
<th>No. plots alloc'd without COR signed</th>
</tr>
</thead>
</table>

#### Lenders Details:
- **Lender code/name**
- **No. of EMLAs to date**
- **Amount of loans this month**
- **Loans to Last Month**
- **Total of Old and New Loans**
- **Amount issued in materials**
- **Loan not issued in mat'ls**
- **Balance not drawn down**

<table>
<thead>
<tr>
<th>Lenders</th>
<th>Lender code/name</th>
<th>No. of EMLAs to date</th>
<th>Amount of loans this month</th>
<th>Loans to Last Month</th>
<th>Total of Old and New Loans</th>
<th>Amount issued in materials</th>
<th>Loan not issued in mat'ls</th>
<th>Balance not drawn down</th>
</tr>
</thead>
</table>

#### Remarks:

- **Note:**
  1. This report should be posted to the HLD no later than 7 days after the end of the month.
  2. To find average past due, divide the Pula amount that is 30 days past due by the number of past due plot holders.
  3. A plot is considered allocated when the COR is signed.
The SPTC Self-Help Housing Agency (SHHA) has devised a new way for plotholders to pay the Service Levy. SHHA has negotiated with BCL, Shannon Timber, Botswana Power Corporation, C & H Builders, K.B. Construction, and Selebi-Phikwe Town Council who have all agreed to the stop-order system of deducting Service Levy payments every month from SHHA plotholders' salaries. When the plotholder agrees to the stop-order, the system works like the Local Government Tax—the employer deducts the Service Levy (P5.00) from the employees wages and sends the payment (P5.00) to SPTC SHHA who credits the plotholder's account accordingly. Remember, this system is not law, it is an agreement between SPTC, the employer, and the plotholder/employee. You as a plotholder must sign the stop-order form in order to benefit from the new system. This stop-order is a safeguard to help protect you from becoming a defaulter. This will protect you from facing legal action in the Magistrate's Court. Being a defaulter is a serious offence against Council. A defaulter can lose personal belongings or even his plot in serious cases. PLEASE COME TO SHHA (WARD OFFICE OR HEADQUARTERS) TO INSURE YOURSELF AS AN OUTSTANDING PLOTHOLDER WHO WILL NEVER BE A DEFAULTER: SIGN THE STOP ORDER AGREEMENT FORM!!!!!!!!!
KITSISO E E TSWANG MO KHANSELENG YA TOROPO YA SELEBI-PHIKWE

Lephata la Khansele la Kago ya Natlo ka Boipelgo (SHHA) le n le thulaganyo e ntsha le baagi mo tuelong ya lekgetho la ditirelo. SHHA e buisanye le BCL, Shannon Timber, Botswana Power Corporation thulaganya ya gore baagi ba ba dirang mo kikomponeng tse di boletsweng go ntshiwe lekgetho la ditirelo mo dituelo tsa baagi ba fa mong wa setsha a dumelana le thulaqanyo e, e e tshwanang le ya lekgetho la tlhogo ya motho kafa le direang ka tenq; mme mohiri o tla ntsha madi a lekgetho la ditirelo ebong P5.00, no mading a tuelo ya mohiriwa yo dumalaneng ka mokwalo le thulaqanyo e, mme madi ao a tlisiwe kwa Khanseleng ke mohiri go tswe tshupo ya gore mong wa setsha o duetse.

Bagaetsho, selo se ga re re ke molao, ra re ke tumalanyo fela e e tlaabong e dirwa ke Khansele le mohiri le mohiriwa yo onang le setsha. Wena ebong mong wa setsha o tshwanelwa ke go saenela tumalano e gore o e naakanye le thulaqanyo e ntsha e e tlhabologil Thulaganyo e e femela wena gore o seka wa nna lekinitana la melala E go sireletsa gore o seka wa sekisiwa kwa ga mmagastrata. Go nna lekinitana ka melala ke molato o mo tona mo Khanseleng. Selo se se ka dira gore o latlhegelwe ke dilwana tsa gago mme mo mabakeng a a tlhobaetsang o latlhegelwe le ke jone bonno jo o bo dirileng mo setsheng seo.

TSHWEE TSWEE ETELANG DIOFISI TSA SHHA GO ITSHIRELBTSAGORE O SEKA WA NNA LEKINITANA: SAENA TUMALANO YA GORE MADI A LEKGETHO LA DITIRELO A NTSHEDIWE RURI MO TUELONG YA GAGO!!!!!!!!!!
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I. 1. Council noticed that best collections occur around pay days.

2. Therefore, Council negotiated with major employers to:

   (a) obtain a list of employees,
   (b) compare it with the list of plotholders,
   (c) seek permission to be present during pay times,
   (d) provide the employer with list of plotholders,
   (e) go to pay points and request payment as plotholders are paid.

3. Sample pay points collection plan for September

   1. C & H Builders 28th Sept: Expected Amt. P150.00  
      Actual Amt.  P  5.00

   2. B.C.L. Limited 28th Sept: Expected Amt. P600.00  
      Actual Amt.  P400.00

   3. S.P.T.C. Industrial Class
      Class 20th Sept: Expected Amt. P300.00  
      Actual Amt.  P250.00

      Actual Amt.  P  5.00

4. The above plan is made each month for each Ward, and given to Ward Officers. The Ward Officers must complete the actual amounts collected.

5. Then we analyze: Are we collecting more than we spend in the collection effort. For example, C&H above was very poor and shows we obviously spent more than we collected. While B.C.L. was very good. Note: the "Expected Amount" equals the amount of arrears actually owed by the plotholders who work for a particular company.

II. 1. In order to better analyze the "best" times for collections, Selebi-Phikwe Town Council decided to keep track of daily payments and put the information on graphs.

2. An additional record could be kept via graphs on the number of receipts issued per day, rather than the amount collected.
Dear..........................

The Town Council awarded you a Building Material Loan (BML) to help you build a strong permanent house. Town Council is very pleased to be able to help you in this manner. However, you are not helping Town Council. In fact, you are hurting Town Council's chances of obtaining more funds for other people.

How are you not helping? You are not paying your monthly payment of __________. In fact, you owe Council a total of __________ just in BML payments. You must understand that SHHA will not give you any materials if you owe Council any money. Also, you may find yourself in the Magistrate's Court if you do not keep your account up-to-date.

Avoid being taken to Court, avoid being refused materials - pay your arrears today.

For Town Clerk
Dear Plotholder,

The Notice of Demand which you have received from the Town Clerk directs you to report to your SHHA Ward Office and make arrangements to pay your past due service levy and/or Building Material Loan. You must report to the Ward Office within 14 days or Town Council will be forced to send your name to the Magistrate who can order your personal property seized or your plot repossessed.

If you do not have all of the money on hand that you owe, you should still report to the Ward Office so that you can discuss the matter with the Ward Officer.

Town Council does not wish to take further legal action against you, but it is only you who can save your plot.

Thank you.

Sincerely,

Town Clerk

Nomore ya Setsha: ............

Lokwalo lwa patlo ya madi lo o setseng o lo bonye lo tswa mo go Mokwaledi Mogolo wa Khansele lo go kopa gore o tle kwa ofising ya Khansele gore o dire thulaganyo ya go duela lekgetho la ditirelo kgotsa tuelelo ya kadimo ya tsa kago. O tshwanelwa ke go dira jalo mo malatsing a le lesome le bone (14) Eseng jalo Khansele e tla patikega gore e ronele leina la gago kwa go Magasetrata yo o ka laolang gore o gapelwa dilwana kgotsa sone setsha. Fa o sena madi a a lekaneng go duela sekoloto sa gago sotlhe, tsamaya o ye kwa ofising ya SHHA gore o buisanye le mookamela ofisi ka mathata a gago.

Khansele yone tota ga e a ikaelela go sekisa-sekisa fela, mme fela wena ke wena o ka fedisa mathata a go gapelwa setsha ka go duela sekoloto sa gago.

A kalo.

Boemong Jwa Mokwaledi Wa Toropo
FROM: Town Clerk
TO: Council Member

REF: List of Defaulters in ................. DATE........................

-----------------------------------------------

NEEDED ASSISTANCE FROM COUNCIL MEMBER

Attached for your information is a list of the defaulters to whom Notice of Demands have been sent. All names that appear on the list are persons who are ________________________ months in arrears. You will receive this list each month.

As you know, we sincerely hope that the defaulters will come forward to clear or make arrangements to clear their debts to Town Council. Those who do not will be taken to court according to the State Land Act Regulations.

Members of the SHHA staff, mainly the Group Workers, have been instructed to visit each plotholder whose name appears on the list to personally urge the person to come to the SHHA office and settle his or her account.

We would appreciate your help as the elected representative for the plotholders whose names are on the list. Would you use your influence and personally contact each of these plotholders? Please persuade them to come forward and pay their debts so that no further action will have to be taken against them.

If you have any question, please do not hesitate to call on SHHA.

Thank you for your cooperation in this matter.

cc: Housing Officer
A. PARTICULARS OF APPLICANT

1. Surname

2. Other Names

3.(a) Postal Address of Applicant
   (b) Plot Number of Residence
   (c) Telephone No.

4.(a) Date of Birth    Sex
   (b) Place of Birth: Village/Town/District

5.(a) Nationality of Applicant
       (b) If Motswana Passport No. and Date/Place of Issue

6.(a) If Botswana Citizen by Naturalization
       Number of Certificate of Naturalization
       (b) Resident Permit/Date of Issue and its Expiration

7.(a) Present Occupation
       (b) Full Name/Address of Present Employer

8. IF APPLICANT IS A MARRIED WOMAN STATE:-
   (a) Community of Property (IN OR OUT)
   (b) Divorced
   (c) Separated
   (d) Names of Husband (if applicable)

B. FINANCIAL POSITION OF APPLICANT (OR COMPANY)

1. Cash in hand or in Bank P
   Number of livestock
   Cattle    Goats    Sheep    Donkeys    Other

2. Other Assets

3. Other Sources of Income
   (a) Employment
   (b) Rentals
   (c) Farming
   (d) Husband/Wife Income
   (e) Any other

4. Total amount of money to be invested in development of plot
C. PARTICULARS OF PROPOSED BUSINESS IN SITE & SERVICE AREA

1. Type of business which you proposed for the plot

2. Proposed location of business

3. Describe (size, type, value, etc.) how you propose to develop the plot

4. What product do you propose to sell from the proposed business?

5. What products do you propose to manufacture on the site?

6. How many persons will you employ on the site?

D. INFORMATION ABOUT OTHER BUSINESS ACTIVITIES

(if more than four, please attach schedule)

1. If you have any other trading/business licence, state type and location of business:-
   (i)
   (ii)
   (iii)
   (iv)

2. If you are directly or indirectly connected with any business in Botswana state type and location of business:-
   (i)
   (ii)
   (iii)
   (iv)

3.(a) If you are applying for a licence on behalf of a partnership, state particulars of the names of the partners and the extent of their interest (e.g. equal partners)

(b) If you are applying for a licence on behalf of a Company state particulars of the name and registered office of the Company and of your interest (e.g. shareholding), if any, in the Company.

(c) If you are applying for a licence on your own behalf, state particulars of every other person who has a financial interest in the application.
E. GENERAL INFORMATION

1. How long have you lived in Selebi-Phikwe?

2. If you already hold trading licences, give details below:

3. Commercial sites must pay a monthly rental plus a monthly premium (for ten years) for infrastructure costs to Selebi-Phikwe Town Council and also pay for metered water to U.U.C., are you aware that failure to pay the rental will result in the loss of your plot?

4. If you have been convicted of any offences during the last 5 years, give details below:

5. Any other information likely to be of assistance

(SIGNATURE)

(DATE)
AFFIDAVIT

To accompany all applications

I ..............................................................................................
Do hereby swear that ..............................................................
1. I have read and understood the Questions on attached FORM signed by me
   for identification.
2. I have myself filled in or had filled in on my behalf the replies
   thereto on the aforesaid form and such replies are true and correct in
   every respect.

                     Signature of Deponent

THUS SIGNED AND SWORN before me at ...........................................
This ............. day of ........ 19..., the deponent having acknowledged
that he knows and understand the contents of the affidavit.

                     Commissioner of Oaths
                     Appointment Held

Note:
1. If the deponent is resident outside Botswana he must ensure that
   the affidavit is properly authenticated.
TOWN COUNCIL

9.FF TENDER NO. 1/81

SUPPLY OF OFFICE FURNITURE AND EQUIPMENT

TENDERS ARE HEREBY invited for the supply, including delivery to specified Council sites in _________________, of office furniture and equipment.

Documents containing details of the office furniture and equipment and the conditions of tendering are available from the senior Housing Officer's office located in the Council Headquarters plot on the ________________.

Tenders must be submitted in a plain sealed envelop marked only with the following description: "Tender No. 1/81--Supply of Office Furniture and Equipment." All tender submission must be tabled to the Town Clerk's Office, ________________ , not later than 12.00 hours on Monday, 2nd February 1981, when tender bids will be opened in the presence of those tenderers wishing to attend. Tenders received after the closing time or submitted by telephone, telex, and telegram shall not be considered.

Prices quoted must remain valid for a minimum period of sixty (60) days.

The ________________ Town Council does not accept liability for costs of tender preparation and submission, and does not bind itself to accept the lowest or any tender nor give reasons for the non-acceptance of any tender. The Council reserves the right to accept any tender bid in the entirety, or any of its parts.

__________________________
TOWN CLERK
1. Tenderers are invited to submit quotations for the supply and delivery of materials in accordance with the accompanying Conditions, Specifications and Schedules. Tenders are to be delivered to the Town Clerk, [ ], Town Council, either by post to [ ] or in person to the Town Clerk's Office, [ ], not later than 12:00 hours on Friday 26th June, 1981, in a plain sealed enveloped marked "Tender No. 6, Supply of Building Materials" when they will be opened in the presence of those Tenderers wishing to attend. Tenders received after the closing date and time or by telegraph, telephone or telex will not be considered.

2. a) Tenders are to be made out in ink or typed and attached to this document. The entire document shall be submitted to the Town Clerk's Office not later than the time specified in paragraph 1 with all items fully priced, totalled and completed in all respects together with any modifications, alternative offers, descriptions and drawings (if any) the tender may wish to submit, all of which must be duly signed and sealed.

   b) The Tenderer may include in his tender items which do not strictly comply with the descriptions in this tender, providing that they are at least equal to those implied in the descriptions and that the original items have been priced. The Tenderer must state fully his reasons for submitting alternatives. Any and all alternatives must comply with the conditions stated in paragraphs 5 and 6 of these tendering conditions and with paragraph 3 of the section titled "Conditions of Contract".

3. a) The Schedules contain "Provisional Quantities" based on material estimates for the construction of self-help houses. The Town Council anticipates placing orders on a regular basis, either monthly or quarterly, over the twelve (12) month period following the award of contract.

   b) Orders placed by the Town Council will be based on all, more than, or portions of the "Provisional Quantity" figures. The Price to be inserted for the materials shall be that for the unit shown on the Schedule.

   c) Each Page of the tender document submitted must be clearly endorsed with the Tenderer's name and address.

4. The price quoted by the Tenderer shall be taken as being the rate charged regardless of quantity and shall not be construed as being variable to any degree by reason of the quantity.
subsequently ordered, except where agreed between the Town Council and Tenderer.

5. Where tenders are submitted against SABS or BS Specification Tenderers shall certify:

a) that the materials offered are in accordance with the requirement of the Specifications laid down by the Standard Council; and

b) That the goods bear the certification mark of the Bureau of Standards.

6. If there is any doubt regarding the standard of materials supplied against Standard Specifications, the Town Council reserves the right to submit samples to the Bureau of Standards for examination. In the event of the materials not conforming to specification the Town Council may, at its discretion, reject the whole or part of a consignment and call upon the Contractor to pay the costs of the examination fees incurred, together with any additional costs in which the Town Council may be involved as a result.

7. Failure to comply with any of the tender conditions may render the tender liable to rejection.

8. The Town Council reserves the right not to accept the lowest of any tender, or to accept a tender either in whole or as regards any one or more of the items specified, each item being for this purpose considered as tendered for separately.

9. The whole or any part of the tender shall remain open for consideration for a period of sixty (60) days from the closing date for receipt of tenders.

10. Samples should be supplied where specified and should be submitted under separate cover, not later than the closing date and time of the tender; each sample submitted must be clearly labelled with the name and address of the tenderer and the code number in the schedule to which it refers. All samples should be transmitted at risk and cost of the tenderer and there shall be no obligation on the [ ] Town Council to keep or use samples. Samples, if returned will be transmitted at [ ] Town Council expense, but at tenderer's risk.

Tenderer:................................ Signature:................................

Address:................................ Date:...................................
SUPPLY OF BUILDING MATERIALS

CONDITIONS OF CONTRACT (Applicable to all Contracts for the Building Materials, etc.)

1. In the contract (which shall be made by the acceptance of a Tender whether in part or as a whole, and shall comprise the Tender as so accepted, the Schedule and these Conditions) the expression "the Contractor" means the person, firm or company whose Tender is accepted either in whole or in part and in addition (where the context so admits) his or their personal representatives or successors, as the case may be, and permitted assigns; the words "Town Council" means the Town Council or its duly authorized representative and the Contract shall be construed accordingly.

2. The Contract may be determined (either as a whole or as regard any one or more of the sections or items in the Schedule) by either party by one calendar month's advance notice in writing. The termination of the Contract as regards any one or more of the said sections or items shall not preclude either party from subsequently determining the Contract by notice as aforesaid as regards any other of the said sections or items.

3. All goods supplied must comply in every respect with current South Africa Bureau of Standards Specification or British Standard Specifications, where applicable, or where no such standards pertain the quality of materials and workmanship must be of standard approved by the Town Council.

4. The goods to be supplied under the Contract are to conform to the Specifications and/or Schedule in regard to quality, type and weight or measure (exclusive of packages) and shall conform in all respects with the samples submitted by the Contractor (which shall, on the acceptance of the Tender by the Town Council become the standard samples for the purposes of the Contract) and be such as the Town Council shall approve.

5. The goods are to be delivered free of charge to the Town Council in [ ] at such site or sites as may be indicated and at the risk of the Contractor, unless otherwise specified in the Schedule, and in such quantities, at such time, and in such manner only as the Town Council may from time-to-time order.

Tenderer:...................... Signature:......................

Address:...................... Date:......................
6. Any goods which in the opinion of the Town Council are not of the stipulated sort, quality, weight or measure, or not otherwise, may be rejected. Rejected goods shall be returned at the expense of the Contractor immediately after notice of such rejection or the Contractor may be called upon to arrange collection of the goods. The Contractor shall, if so required, supply and deliver other goods to the approval of the Town Council in lieu thereof and to consign the replacement within twenty-one (21) days after notice of such rejection. Where the Contractor is responsible for collecting rejected goods and they are not removed within seven (7) days after notice to the Contractor of such rejection, the Town Council may cause the same to be removed, sold or otherwise disposed of and charge the Contractor with all expenses incurred in such removal, sale or disposal and the Town Council shall not be liable for any damage or loss thereby sustained by the Contractor.

7. In case the Contractor shall not deliver any goods ordered within the period limited by the order, or shall not, within the time stipulated, supply and deliver other goods to the approval of the Town Council in lieu of any goods rejected, the Town Council may obtain from other sources goods in lieu of those not delivered or so rejected, as the case may be, and any excess of cost so incurred by the Town Council, together with all charges and expenses attending the purchase, shall be repaid to the Town Council by the Contractor.

8. Nothing contained in the Contract shall be held to restrain the Town Council from contracting with persons other than the Contractor for the supply of any of the goods the subject of the Contract if it shall in its discretion think fit to do so, but the Town Council will not exercise this power so long as the Contractor satisfactorily carries out all the conditions of the Contract, except in cases of emergency or of circumstances which could not be foreseen when the Contract was entered into.

9. Except where otherwise directed, each delivery of goods shall be accompanied or preceded by a delivery, consignment or advice note addressed to the officer at the place where the goods are delivered. Immediately after delivery of the goods a priced invoice shall be dispatched in accordance with the instructions set out in each order and must bear the number of the order, the quantity of each item, the exact name of each article supplied, and the number in accordance with the schedule.

10. Any notice to the Contractor shall be in writing and shall be deemed sufficiently served if given to the Contractor or his duly authorized agent, or left for, or sent by post addressed to him at his usual or last known place of abode or business, or in the case of an incorporated company, at the registered offices of the Company.

Tenderer:......................... Signature:...........................

Address:.......................... Date:..............................
11. The Contractor shall not, in connection with the Contract use, manuacture, supply or deliver any process, articles, matter or things, the use manufacture, supply or delivery of which would be in infringement of any patent or patent rights or propriory marks or descriptions and the Contractor shall indemnify the Town Council from all proceedings, damages, costs, charges, expenses, loss and liability which the Town Council may sustain, incur or be put to by reason or in consequence directly or indirectly, of any breach of this provision (whether willful or inadvertent) and against the payment of any royalties or other monies which the Town Council may have to make to any person or body entitled to exclusive rights in respect of any process, article, matter or thing used, manufactured, supplied or delivered by the Contractor in connection with the Contract.

12. The Contractor shall not without the written consent of the Town Council (which consent may be given subject to such conditions as the Town Council may think fit to impose) assign or sub-let the Contractor or any part thereof:

Provided that the consent of the Town Council shall not be required for the sub-letting by the Contractor of the cartage or carriage of any of the goods specified in the Schedules. No sub-letting or sub-contracting on the part of the Contractor shall operate to relieve the Contractor in any respect of his liability to the Town Council for the due execution of the Contract.

13. Any sum of money which on breach of any of the stipulations in the Contract may become payable by the Contractor to the Town Council or which the Town Council may be entitled to deduct may either be recovered from the Contractor by action or other legal proceedings or may be deducted and retained by the Town Council out of any monies due from the Town Council to the Contractor under the Contract; or the Town Council may obtain payment thereof partly in one mode and partly in the other; and the Town Council shall have the power to withhold from the Contractor payment of any money that would otherwise be due under Contract if circumstances arise which in the opinion of the Town Council indicate that a breach of any of the conditions of this Contract may have been committed until after the disposal or settlement of such circumstances, although the sum to be retained may be unascertained at the time of withholding.

Tenderer:........................ Signature:............................

Address:........................ Date:...............................
14. The Contract may be determined summarily by the Town Council at any time by notice in writing to the Contractor in the event of any breach of the provisions and conditions in any clause hereof, or if a Receiving Order shall be made against the Contractor, or if the Contractor shall become involved or shall compact with or assign in favour of creditors, or being an incorporated company shall resolve to wind up or be ordered to be wound up or shall carry on business under a Receiver, or if as regards the interest of the Contractor, the Contract shall become vested in any other person or body without the consent of the Town Council, otherwise than by the death of the Contractor:

Provided always that the Contractor, shall he be called upon by the Town Council to do so, complete any order which may have been given to him prior to the determination of the Contract and on terms provided by the Contract.

15. The Contractor shall not offer, pay or cause to be offered, paid or given, directly or indirectly, any fee, gratuity or regard in money or in any other form to any person in the employ of the Town Council.

Tenderer:.................... Signature:.........................

Address:..................... Date:...............................
16. The Contractor shall be responsible for any damage or injury whatsoever caused to persons or property in connection with the execution of the Contract and shall indemnify the Town Council against any claim or accidents or loss consequent upon any act, neglect or omission of the Contractor or his servants:

Provided always that nothing herein contained shall operate to render the Contractor liable for any damage, injury, or accident which may be done to any act or neglect of the Town Council or his servants.

17. a) If the Contractor shall necessarily incur increased expenditure in the execution of the Contract by reason of:

i) An increase in the rate of wages generally recognized by representative association of employers and work people or by reason of any statute enactment or regulation having the force of law and applicable to the trades concerned and binding on or affecting the Contract and which could not have been foreseen at the date of tender; or,

ii) an increase in the price of materials or goods due to statute enactment or regulation having force of law and affecting supplies to Botswana and which could not have been foreseen at the date of tender; or

iii) an increase in rail and/or road transport rates as a result of legislation and which could not have been foreseen at the date of tender; and,

NOTE: an increase in labor and material costs and haulage rates shall be deemed to have been foreseen if notification or legislation defining the type of rate, levy, tax or dues and the commencement had been promulgated at the date of tender;

a) he shall be entitled to claim a sum not exceeding the actual net additional costs (without any addition for establishment charge or profit, etc.) necessarily incurred by him in respect of the Contract in consequence of such increases provided he shall have given prompt notice to the Town Council at the time of the event, or occurrence of the increases, of his intention to make a claim:

Provided that where delay has occurred in the execution of the Contract no claim shall be admissible so far as, in the opinion of the Town Council, such increased expenditure would not have been incurred had the Contract been executed within the time specified, unless the Town Council is satisfied that such delay was due to causes not within the Contractor's control. Any decision of the Town Council under this paragraph shall be final and binding on the Contractors.

Tenderer: ...................... Signature: ......................

Address: ...................... Date: ......................
b) If required by the Town Council the Contractor shall submit with any claim a Chartered Accountant's certificate or such other evidence as may be acceptable to the Town Council to the effect that the claim is correct and covers only the additional expenses provided for in this clause.

18. Should a decrease occur in the costs of labor, materials, and/or transport due to any of the events described in the foregoing clause during the continuance of the Contract a corresponding reduction shall be made in the contract price. All invoices submitted at the contract price shall be accompanied by a certificate from the Contractor that there has been no reduction in the cost of wages, transport costs, or materials.

Tenderer:.................. Signature:.....................

Address:.................. Date:.....................
19. The Contractor shall at his own expense make good any defects and replace free of cost any part of the goods which are discovered to be defective after delivery.

20. The goods shall be packed to withstand rough handling in transit. The Contractor shall be held responsible for the goods being so packed as to ensure as far as possible that they reach their destination intact and undamaged.

21. Cement Bricks/Blocks provided under this Contract shall be manufactured in accordance with the following conditions:-

a) In accord with Clause 3 of these Conditions of Contract;

b) Ratio of Sand/Cement shall not be more than 10:1, subject to consultation and agreement in writing between the Town Council and the Contractor;

c) Manufacturing shall occur within a shaded area;

d) Bricks/Blocks shall be cured under plastic foil, or shall be constantly kept wet within a shaded area for a period of not less than two (2) days, thereafter be stacked in a storage area;

e) While in the storage area, the Bricks/Blocks shall be watered regularly and kept moist for a period of not less than (14) days;

f) At the time of delivery to the Council, the Contractor shall certify in writing that the conditions of the Blocks are in accord with SABS 527-1972 as amended 1971; and,

g) In the event of the Council ordering Cinder-Blocks, the Contractor shall certify in writing at the time of delivery that the Blocks comply with SABS 527.

22. If the goods to be delivered are goods which are described in regulation 44 (2) of Statutory Instrument NO: 36 of 1974, and which are received by the Contractor for such delivery by air, rail or road from any other Partner States of the Customs Agreement, namely, the Kingdom of Lesotho, the Republic of South Africa and the Kingdom of Swaziland, the Contractor notwithstanding that the goods are to be supplied F.O.R. to the places mentioned in this Contract, shall be liable to carry out the Customs Clearance requirements of Regulation 44 (6) of the said Statutory Instrument.

Tenderer:......................... Signature:.........................

Address:......................... Date:............................
FORM OF TENDER

TENDER NO: 6 OF 1981

The Town Clerk

Dear Sir,

I/We the undersigned, hereby undertake to contract for the supply of .................................................. in accordance with the accompanying conditions, descriptions and drawings (if any) to the entire satisfaction of the ..................................... Town Council.

I/We undertake to supply your requirements in the manner specified for a period of fifty-two (52) weeks from the date of notification of acceptance of the tender. I/We also undertake to supply your requirements in the manner specified within a period of ..................... weeks from the date of notification for delivery of any portion of the items accepted in the tender.

I/We agree that the lowest of any tender will not necessarily be accepted, and that it is the Council's right to accept a tender either as a whole or as regards any one or more of its items specified.

I/We agree that this tender shall remain open for consideration for at least, a period of sixty (60) days from the closing date of tenders.

I/We further agree that until a Formal contract is executed, this tender and the acceptance thereof by the Council, signified by a letter, shall constitute a binding contract.

Dated this ......................... day of ......... 19 ... and signed by, or on behalf of the Tenderer, in the presence of two witnesses.

..................................................
SIGNATURE OF TENDERER

WITNESSES:

1. .................................................. ADDRESS: ..................................................
   SIGNATURE

2. .................................................. ADDRESS: ..................................................
   SIGNATURE
TOWN COUNCIL

TENDER NO:5/82

SUPPLY OF OFFICE FURNITURE AND EQUIPMENT

TENDERING CONDITIONS

1. Tenderers are invited to submit quotations for the supply, including delivery to specified Council sites in ______, of office furniture and equipment in accordance with accompanying conditions and descriptions.

2. Tenders must be submitted in a plain, sealed envelop marked only with the following description: "Tender No.5/82---Supply of Office Furniture and Equipment". All tender submissions must be tabled to the Town Clerk's Office, ______, not later than 12:00 hours on ______, 19____ when tender bids will be opened in the presence of those Tenderers wishing to attend. Tenders received after the closing time or submitted by telephone/telex/telegraph shall not be considered.

3. a) Tenders are to be made out in ink or typed on the Form of Tender hereto attached, which must not be detached from these tender documents. The entire document shall be submitted to the Town Clerk's Office not later than the time specified in paragraph 2 above with all items fully priced, correctly extended, totalled and completed in all respects together with any modifications, alternative offers, and/or descriptions and drawings (if any) the Tenderer may wish to submit, all of which must be duly signed and sealed.

b) The Tenderer is at liberty to include in his tender any items which do not comply strictly with the descriptions given in the tender for which he claims advantages, providing that they are at least equal to those implied in the descriptions and that the items contained in the original Bills have been priced. The Tenderer must state fully his reasons for submitting any alternatives.

4. Each page of the tender document must be clearly endorsed with the Tenderer's name, address and signature.

5. Tenderers are required to state specifically in the form of tender the period within which they are prepared to supply office furniture and equipment. Prompt delivery to the sites in ______, specified by the Town Council, will be a factor to firms located in Botswana holding stocks and giving prompt and efficient service.

6. Prices quoted shall be in Botswana Pula and must remain valid for a minimum period of sixty (60) days.

7. Any tender submitted which does not comply with the tender conditions may render the tender liable for rejection.

8. The Council reserves the right to accept the lowest or any tender, or to accept a tender either in its entirety or as regards any one or more of its parts, and that each item, for the purpose of this tender must be considered as tendered for separately with the unit price being the basis of any orders.
9. The Tenderer by tendering will be held to have satisfied himself as to all conditions and circumstances affecting his tender, and as to the general circumstances of the supply of office furniture and equipment and the conditions of the contract.

No claim by the successful Tenderer for additional payment will be entertained which is consequent upon any misunderstanding or the allegation or the fact the tender was supplied with incorrect information by any person (whether in the employ of Council or not) or failure by the Tenderer to obtain correct information as to any matter affecting nor will any misunderstanding or obtaining of incorrect information relieve the Tenderer from any risk or from the entire responsibility for the fulfillment of the contract.

10. Tenderers should submit with the offer details of office furniture and equipment in English supported by illustrated brochures.

TENDERER: __________________________  SIGNATURE: __________________________
ADDRESS: __________________________  DATE: __________________________
FORM OF TENDER

TENDER NO: ........................................

The Town Clerk
........................................
........................................

Dear Sir,

I/We the undersigned, hereby undertake to contract for the supply of
........................................ in accordance with the accompanying conditions,
descriptions and drawings (if any) to the entire satisfaction of the Town Council.

I/We undertake to supply your requirements in the manner specified within
a period of ................ weeks from the date of notification of acceptance
of the tender.

I/We agree that the lowest or any tender will not necessarily be accepted,
and that is the Council’s right to accept a tender whether as a whole or as
regards any one or more of its items specified.

I/We agree that this tender shall remain open for consideration for at
least, a period of sixty (60) days from the closing date of tenders.

I/We further agree that until a Formal contract is executed, this tender
and the acceptance thereof by the Council, signified by a letter, shall con-
stitute a binding contract.

Dated this ................. day of ............. 19.... and signed by,
or on behalf of the Tenderer, in the presence of two witnesses.

........................................
SIGNATURE OF TENDERER

WITNESSES:

1. ............................... ADDRESS: ............................
   SIGNATURE

2. ............................... ADDRESS: ............................
   SIGNATURE
### SHHA Office Furniture and Equipment

<table>
<thead>
<tr>
<th>Item No</th>
<th>Quantity</th>
<th>Description</th>
<th>Unit Price</th>
<th>Total Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>66</td>
<td>Office chairs (STA type) or equivalent</td>
<td>P</td>
<td>P</td>
</tr>
<tr>
<td>2</td>
<td>4</td>
<td>Table with 2-drawers (1500 x 900mm)</td>
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<td></td>
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<tr>
<td>3</td>
<td>8</td>
<td>Table with 2-drawers (1200 x 750mm)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>8</td>
<td>Table with No-drawers (1500 x 450mm)</td>
<td></td>
<td></td>
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<tr>
<td>5</td>
<td>16</td>
<td>Bench, wooden (1900 x 290mm)</td>
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<tr>
<td>6</td>
<td>9</td>
<td>4 drawer filing cabinet with suspension filing rails</td>
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<tr>
<td>7</td>
<td>2</td>
<td>Lockable stationery cabinet with 12 drawers (265x355x980mm) (Cecil Nurse Ltd Model SD12 or equivalent with lock)</td>
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</tr>
<tr>
<td>8</td>
<td>4</td>
<td>Steel Stationery cabinet (6ft/1.829m) with hinged doors, complete with 5 shelves</td>
<td></td>
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</tr>
<tr>
<td>9</td>
<td>1</td>
<td>Electric typewriter, including pica typeface, correction ribbon, plug (Olivetti Praxis 35 or equivalent), and 46cm carriage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>2</td>
<td>Manual typewriter with 46cm carriage and pica typeface</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>500</td>
<td>Vertical suspension files with nylon tips - must be compatible with item 6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>2</td>
<td>Typist chairs with foam seat vymide, and castors (Cecil Nurse Ltd, Model TC4 or equivalent)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>2</td>
<td>Typist Desk (1200x800mm) (Cecil Nurse Ltd Model M18 or equivalent) with 3 drawers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>56</td>
<td>Letter trays, plastic stackable trays (Cecil Nurse Ltd Model PLT 162 or equivalent)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ITEM NO.</td>
<td>QUANTITY</td>
<td>DESCRIPTION</td>
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<tr>
<td>15</td>
<td>50</td>
<td>Risers for letter trays as described in item 14</td>
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<tr>
<td>16</td>
<td>32</td>
<td>Plastic waste paper baskets (solid plastic not wire)</td>
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<tr>
<td>17</td>
<td>16</td>
<td>Pencil Sharpeners - desk model (DAHLE Model 122 or equivalent)</td>
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<td></td>
</tr>
<tr>
<td>18</td>
<td>80</td>
<td>Clipboards for A4 size paper</td>
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<td></td>
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<tr>
<td>19</td>
<td>80</td>
<td>30cm plastic rulers</td>
<td></td>
<td></td>
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<tr>
<td>20</td>
<td>16</td>
<td>Two-hole paper punch (Meyer Model No.68 or equivalent) with paper guide</td>
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<tr>
<td>21</td>
<td>16</td>
<td>Stapler (Rexel-Taurus or equivalent)</td>
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<tr>
<td>22</td>
<td>4</td>
<td>Drawing Board (522x442mm) including T-square and protractor (Ozalid or equivalent)</td>
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<tr>
<td>23</td>
<td>8</td>
<td>30m steel tape</td>
<td></td>
<td></td>
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<tr>
<td>24</td>
<td>4</td>
<td>5m steel tape</td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>1</td>
<td>Drawing pen set with sizes .3, .5, and .9</td>
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<tr>
<td>26</td>
<td>8</td>
<td>100-slide rotary tray to fit Prestinox 680 slide projector, including plastic dust cover and adaptor</td>
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<tr>
<td>27</td>
<td>1</td>
<td>Screen for slides (minimum size 1,000x1,500) must be portable with tripod legs</td>
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</tr>
<tr>
<td>28</td>
<td>1</td>
<td>Chalkboard (1205x1205) including chalk rail (600mm), all necessary clips and hardware for fixing board and rail to wall, forest green surface, and two chalk cleaners</td>
<td></td>
<td></td>
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<tr>
<td>29</td>
<td>4</td>
<td>Boxes of assorted colours of chalk (specify quantity in box)</td>
<td></td>
<td></td>
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<tr>
<td>30</td>
<td>4</td>
<td>Boxes of white chalk (specify quantity in box)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ITEM NO.</td>
<td>QUANTITY</td>
<td>DESCRIPTION</td>
<td>UNIT PRICE</td>
<td>TOTAL PRICE</td>
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<tr>
<td>31</td>
<td>1</td>
<td>Perpetual Year Planner, single side (605x1205mm) (Magiboard or equivalent), including one box of assorted colours of marking pens, cleaning solvent, board cleaner, and magnetic indicators</td>
<td></td>
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<tr>
<td>32</td>
<td>1</td>
<td>Heavy Duty Duplicating Machine capable of duplicating 100,000 papers or more per annum, including manual and electrical operating capacity</td>
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<tr>
<td>33</td>
<td>1</td>
<td>File cabinet for stencils, including hangers for stencils (maximum no. as appropriate for cabinet) (GKN Sankey Natal Pty Ltd or equivalent)</td>
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9.GG  MASTER LIST
FILES - SHHA HEADQUARTERS

MAIN CLASSIFICATIONS

<table>
<thead>
<tr>
<th>File No.</th>
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CATEGORIES WITHIN MAIN CLASSIFICATIONS

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<td>SHHA Organization</td>
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<td>HO/1/3</td>
<td>SHHA Fiscal Matters</td>
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<tr>
<td>HO/1/4</td>
<td>SHHA Physical Aspects</td>
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<tr>
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<td>SHHA General</td>
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<td>SPTC General</td>
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SUBJECT FOLDER TITLE

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HO/1/4/7 " " " B.P.C./Electricity/Street Lights
HO/1/4/8 " " " Water Utilities/Water Reticulation
HO/1/4/9 " " " Compensation for Lands
HO/1/4/10 " " " SHHA Roads and Drainage
HO/1/5/1 SHHA " GENERAL " Correspondence - General
HO/1/5/2 " " " Celebrations
HO/1/5/3 " " " SHHA News
HO/1/5/4 " " " Proposals
HO/1/5/5 " " " Community Organizations
et seq
HO/2/1/1 SPTC " PERSONNEL " Correspondence re Personnel
et seq
HO/2/2/1 SPTC " ORGANIZATION " Council By-Laws
HO/2/2/2 " " " Full Council
HO/2/2/3 " " " Management Board
HO/2/2/4 " " " Health and Works
HO/2/2/5 " " " Education Committee
HO/2/2/6 " " " Social & Community Development
HO/2/2/7 " " " Fin. & General Purpose Committee
HO/2/2/8 " " " Complaint Board
HO/2/2/9 " " " Trade Licensing Committee
HO/2/2/10 " " " Development Committee
HO/2/2/11 " " " MLGL Urban Development Com.
HO/2/2/12 " " " Growth Study
HO/2/2/13 " " " ULGS Association
HO/2/2/14 " " " Youth D. C.
HO/2/2/15 " " " Francistown Town Council
HO/2/2/16 " " " Bldg. Control Reg., Development Control Code
HO/2/2/17 " " " Low Cost Sanitation Res. Proj.
et seq
HO/2/3/1 SPTC " FISCAL MATTERS " Memos to Dept. Heads
HO/2/3/2 " " " SPTC Estimates
HO/2/3/3 " " " Development Grant
HO/2/3/4 " " " Financial Assistance Program
World Bank Publications of Related Interest

The Bertaud Model: A Model for the Analysis of Alternatives for Low-Income Shelter in the Developing World
This model is a working tool for technicians and policymakers who are responsible for low-income settlement projects. It identifies tradeoffs among land use, physical design, and financial parameters. 1981. 153 pages (including 3 statistical annexes). ISSN 0253-3324. Stock No. BK 9183. $5.

The Effects of Population Growth, of the Pattern of Demand, and of Technology on the Process of Urbanization: An Application to India
Rakesh Mohan

Environmental Management of Urban Solid Wastes in Developing Countries: A Project Guide
Sandra J. Cointreau
This guide provides information and procedures for planning and implementation of solid-waste management improvements. It is designed to facilitate project preparation, appraisal, and implementation of Bank-assisted solid-waste projects in urban areas. Current Bank objectives, policies, and project requirements are summarized. Technical Paper No. 5. 1982. 214 pages (including 5 annexes).

Evaluation of Shelter Programs for the Urban Poor: Principal Findings
Douglas H. Keare and Scott Parris
This report provides an evaluation of four sites and services and area upgrading projects in El Salvador, the Philippines, Senegal, and Zambia and confirms that Bank-supported urban shelter projects have been remarkably successful. Recommendations are made for future projects.

Evaluation of Sites and Services Projects: The Evidence from El Salvador
Michael Bamberger, Edgardo Gonzalez-Polio, and Umnuay Saehau
This report presents the findings of a five-year evaluation of the first El Salvador sites and services project made possible through a cooperative research project supported jointly by the World Bank and the International Development Research Centre of Canada.

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Learning by Doing: World Bank Lending for Urban Development, 1972-82
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Identifies the correlates of poverty by examining the composition and characteristics of the poor in Bogota. Examines specifically the labor market and income distribution. Analyzes two household surveys in detail. Part of a research program aimed at increasing understanding of five major urban sectors, including housing, transportation, employment location, labor markets, and the public sector.
Staff Working Paper No. 635. 106 pages.
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Progressive Development and Affordability in the Design of Urban Shelter Projects
Douglas H. Keare and Emmanuel Jimenez
Examines the concept and determination of affordability as a factor in designing housing for the urban poor. Four World Bank-supported projects, in El Salvador, the Philippines, Senegal and Gambia, are featured in this investigative report. Explains the progressive development approach to house construction, taking into account the needs of individual families.

Sites and Services Projects
1974. 47 pages (including annex).
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Toward Better Urban Transport Planning in Developing Countries
J. Michael Thomson
Helps transport planners avoid the errors of conventional planning. Proposes a more realistic approach that integrates short-range with long-range planning. Gives models for directional planning, which provides flexibility for socioeconomic growth and design planning.

The Transformation of Urban Housing: The Experience of Upgrading in Cartagena
W. Paul Strassmann
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Urban and Spatial Development in Mexico
Ian Scott
Examines urbanization in a country in which that process has been particularly rapid and in which such issues as provision of jobs, shelter, public services, and mass transit are urgent. Also considers issues that arise because of the size and form of the system of large cities and the linkages between them: centralization, rural-urban integration, and patterns of interregional development. The study is relevant to other countries in which similar problems will undoubtedly become increasingly urgent.

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