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**Republic of Zambia**

**MINISTRY OF YOUTH, SPORT AND CHILD DEVELOPMENT**

**MULTI-SECTORAL YOUTH EMPOWERMENT PROGRAMME**

# **‘GUIDELINES AND APPLICATION FORM’**

The Permanent Secretary  
Ministry of Youth, Sport and Child Development  
11<sup>th</sup> & 15<sup>th</sup> Floor – New Government Complex  
P.O Box 50195  
Lusaka

**NOT FOR SALE**

## **1.0 INTRODUCTION**

Zambia's population is predominantly youthful. According to the Zamstats 2018, the youth comprise 6 million of the total projected population for the year 2018, representing 35 percent. This reiterates the need to address the many challenges faced by the youth. The economic difficulties Zambia has been experiencing compounded by climate change and the Covid-19 pandemic have placed a lot of stress on the majority of the Zambian people. The challenges being faced by the youths today are enormous and call for immediate and comprehensive interventions. Although, Government and its stakeholders have had measures in place to address some of the challenges to reduce poverty and vulnerability among the youths, many of them still lag behind. The plight of the youth requires a holistic approach to focus on sustainable programmes that empower them to contribute effectively to national development.

Zambia's population is projected to grow by about 40 percent in the next 15 years, from around 16 million in 2015 to approximately 27 million by 2035 (ZamStats, 2013). Additionally, at 16 percent in 2018, youth unemployment is higher than the general rate of unemployment which stood at 13 percent in 2017 and dropped to 11 percent in 2018 (ZamStats, 2018), which implies that unemployment is worse among young people than any other age group in the labour force.

Some of the challenges the youth face includes, limited access to education and skills development, limited access to factors of production including finance and limited employment and empowerment opportunities. In view of these challenges, the Government of the Republic of Zambia remains committed to addressing the challenges being faced by the youth.

Furthermore, Government recognized that the country's development cannot be realized if adequate investment is not made in the youth that constitute the majority of the Country's productive population. It is against this background that Government will continue to implement various interventions that promote the participation of the youth in socioeconomic development processes of the Country. There is need for Government to embrace the potential of the youthful population as a basis for future development. This is because the youth have potential to shape the future of our country.

Therefore, Government is implementing the Multi-Sectoral Youth Empowerment Programme for the empowerment of the youth in Zambia. The proposed programmes/projects will empower over 3 million youth through the various value chains.

## **2.0 JUSTIFICATION**

Zambia has a youthful population that constitutes 82 percent of the population falling below the age of 35 years. This situation is accompanied by a growing labour force that puts pressure on the limited jobs, especially in urban areas. The situation has led to high unemployment and economically excluded youths. If, this situation is left unchecked, it will cause political instability and governance challenges.

The rising youth population in the country has further affected the distribution of economic dividends as youths have their own challenges arising from geographical location, sex, education levels, and availability of employable skills among others. Given the situation above it is

imperative that a comprehensive youth development strategy is put in place to address the challenges that the youth are facing in the immediate, short, medium and long term.

### **3.0 OBJECTIVES**

#### **3.1 Main Objective**

To empower registered youth organizations/cooperatives/entrepreneurs through various youth empowerment programmes to enable them contribute to sustainable national development.

#### **3.2 Specific Objectives**

- i. To enhance the employability of young Zambian graduates through a sustainable apprenticeship/internship programme;
- ii. To provide skills training to youth in timber processing and beekeeping and providing them with start-up capital;
- iii. To encourage the out-of-school, marginalized and unemployed youth to venture into sustainable and viable income generating projects;
- iv. To promote the development of competitive, sustainable, and growth-oriented enterprises owned by the youth;
- v. To provide business support services for sustainable youth enterprise development;
- vi. To create sustainable employment opportunities for young people through the various value chains, and
- vii. To promote scientific innovations among the youth and provide financing of innovative ideas.

### **4.0 TARGET BENEFICIARIES**

The Multi-Sectoral Youth Empowerment Project is open to youth groups, youth cooperatives and youth enterprises meeting the eligibility criteria as set out in these guidelines.

### **5.0 CRITERIA FOR ACCESSING THE MULTI-SECTORAL YOUTH EMPOWERMENT PROJECT**

- i. Zambian with Green National Registration Card and aged between 18-35 years;
- ii. A legally registered youth business, company, group, cooperative or club owned by young Zambians;
- iii. Proposals for empowerment should provide a clear path of employing other unemployed youth;
- iv. Project Applications forms should be accompanied by the following documents:
  - A copy of a valid certificate of company, organization or cooperative registered with PACRA, Registrar of NGOs, Registrar of Cooperatives, National Construction Council (NYDC);
  - Certified copies of vocational and/or academic certificates (where applicable);
  - Certified copies of the National Registration Card of all project members.

**(Note: Applications that are not accompanied by required documents will not be accepted)**

- i. Award of empowerment support will strictly depend upon the project viability;
- ii. The Project Committee will not consider applications for projects which are operated in areas not designated by the relevant Authority; and
- iii. Successful applicants will only be entitled to receive the empowerment support after satisfying all requirements of the application process.

## **6.0 MANAGEMENT OF THE PROJECT**

### **6.1 Management of the Project**

The general management of the Project will be vested in the **Project Management Steering Committee (PMSC)** that will be chaired by the Permanent Secretary, Ministry of Youth, Sport and Child Development. The Permanent Secretary will appoint the Project Management Steering Committee and two other committees to help in the Management of the Project. These are the Appraisal and Monitoring & Evaluation Committees. The Minister of Youth Sport and Child Development will appoint the Chairperson of the Project Management Steering Committee. In his absence, the Permanent Secretary can appoint the steering committee.

### **6.2 The Project Management Steering Committee**

#### **6.2.1 Composition**

- i) The Ministry of Youth, Sport and Child Development;
- ii) The Ministry of Lands and Natural Resources Government;
- iii) Ministry of National Development Planning;
- iv) The National Youth Development Council; and
- v) The Citizen Economic Empowerment Commission (CEEC).

#### **6.2.2 Responsibilities**

- i) Policy and Fiduciary trusteeship of the Project;
- ii) Approve project proposals from the Appraisal Committee;
- iii) Approve the budget and work plan of the Project;
- iv) Assess the Project's performance by obtaining feedback from the Monitoring and Evaluation Committee and independent Evaluations; and
- v) Setting the future priorities of the Project.

### **6.3 The Appraisal Committee**

#### **6.3.1 Composition**

- i) Ministry of Fisheries and Livestock
- ii) Ministry of Agriculture
- iii) Ministry of Local Government and Housing
- iv) Ministry of Tourism and Arts
- v) Ministry of Community Development
- vi) Ministry of Tourism and Arts
- vii) Department of Resettlement – OVP

- viii) A representative from Credit Reference Bureau
- ix) Director of Youth;
- x) Chief Youth Development Officers (P&I);
- xi) Chief Planner;
- xii) Principal Accountant;
- xiii) Head Purchasing and Supply Officer;
- xiv) Planner (Youth); and
- xv) A representative from CEEC.

### **6.3.2 Responsibilities**

- i) Screening of applications;
- ii) Coordination of appraisal and adjudication of all submissions;
- iii) Recommending viable project proposals to the Project Management Committee for approval; and
- iv) Conduct field appraisals.

## **6.4 The Monitoring and Evaluation Committee**

### **6.4.1 Composition**

- i) Director of Human Resources and Administration;
- ii) Director Planning and Information
- iii) Chief Youth Development Officer (I);
- iv) Senior Youth Development Officers;
- v) Senior Accountant;
- vi) Purchasing and Supply Officer;
- vii) Planners; and
- viii) A representative from CEEC.

The committee may co-opt other members relevant to the exercise.

### **6.4.2 Responsibilities**

- i) Monitoring and evaluation of approved projects;
- ii) Debt recovery;
- iii) Recommending appropriate action to the Project Management Committee in case of negative variances in the management of approved projects; and
- iv) Production of reports on monitored and evaluated projects.

## **6.5 The Role of the Office of the Provincial Development Coordinating Committee**

The Office of the Provincial Permanent Secretary and the Provincial Development Coordinating Committee will be actively involved in the Project by playing the following roles:

- i) Sensitizing the Communities on the existence of the Plastic Recycling Plant Project;
- ii) Capacity building the Communities in Project Proposal writing;
- iii) Collecting, screening and submitting to the Ministry of Youth, Sport and Child Development completed Project Application Forms; and
- iv) Monitoring of youth projects.

## 7.0 PROJECT APPLICATION PROCEDURES

- i) Project Application Forms will be obtained from the Ministry of Youth, Sport and Child Development headquarters and all Provincial Youth Development Offices in all the 10 provinces as well as the National Youth Development Council at Show Grounds, Lusaka. Forms can also be downloaded from the Ministry of Youth, Sport and Child Development and National Youth Development Council websites as follows [www.myscd.gov.zm](http://www.myscd.gov.zm) and [www.nydc.gov.zm](http://www.nydc.gov.zm) .
- ii) The application form (see annex) will be obtained free of charge;
- iii) Only completed forms will be submitted to the Provincial Youth Development Coordinators;
- iv) Applications Forms should be filled in with clear handwriting or typed; and
- v) The applications will be appraised by Provincial Administration through the Provincial Youth Development Offices which will make the necessary recommendations to the Permanent Secretary, Ministry of Sport, Youth and Child Development for possible approval.

## 8.0 REPAYMENT OF LOAN

- i) The Multi-Sectoral Youth Empowerment Project is valued at **K470 million**. This amount will go towards support to various youth empowerment in Timber and Honey Value Chain; Plastic Recycling Plants; Small Scale Mining; Micro, Small and Medium Enterprise; Agriculture; Resettlement of Youth in Youth Resettlement Schemes; Skills Development Programme; Youth Innovation Fund; Pave Zambia Youth Empowerment Programme; Construction; Youth Milling Plants; Manufacturing; Youth in the Transport; Energy; Tourism Sectors; and any other;
- ii) The project will run on a loan basis for a period of Thirty Six (36) months. Therefore, beneficiaries will be required to pay back the loan inclusive of 10% administration fee to the Ministry of Youth, Sport and Child Development in monthly instalments that will be calculated based on the value of the loan. The funds will be paid in form of Bank Certified Cheque, Cash Deposit or Electronic Funds Transfer, payable to the Ministry of Youth, Sport and Child Development to Account Number **2016357300765** held at **Zambia National Commercial Bank, Government Complex Branch, Lusaka**;
- iii) The first payment will be due in **Thirty (30) days** from the expiry of the grace period of **Ninety (90) days**. The grace period will begin from the date of the execution of the Loan Agreement. A loan instalment will fall due each month on the monthly anniversary of the first (1<sup>st</sup>) payment thereafter until the Loan Balance, including principal and accrued interest, is paid in full, or demand for payment in full is made by the Ministry of Youth, Sport and Child Development;
- iv) **Failure to pay instalments due:** The Ministry of Youth, Sport and Child Development (LENDER) will not excuse the BORROWER for failing to pay the instalments due to loss of business, competition or low customer turn out. Therefore, all defaulters will be reported and listed on the **Credit Reference Bureau**.
- v) The Loan will be comprehensively insured by the borrower;

- vi) The Ministry of Youth, Sport and Child Development will have access at all reasonable times to examine the operations of the project and books of accounts used; and
- vii) The benefiting youth cooperatives/enterprises will be required to sign a binding loan agreement form before the empowerment support/loan can be given to them.

## **9.0 APPEALS STRUCTURE**

**9.1** In the event of an appeal, the following procedure will apply:-

- i) The appeal should be in a written form and be submitted to the Provincial Permanent Secretary who will submit it to the Provincial Youth Development Coordinator for onward submission to the National Appeals Board;
- ii) The appeal should be submitted to the Provincial Permanent Secretary within fourteen (14) working days from the date of receipt of the rejection letter;
- iii) The appeal should be addressed to the Chairperson of the Appeals Board, who is the Permanent Secretary of the Ministry of Youth, Sport and Child Development, New Government Complex, P O Box 50195, Lusaka; and
- iv) If the Applicant is **NOT** satisfied with the Decision of the Appeals Board, he/she can appeal to the Minister of Youth Sports and Child Development.

**9.2** The Appeals Board will comprise: -

- i) The Permanent Secretary, Ministry of Youth and Sport;
- ii) Director of Planning and Information;
- iii) Director of Youth Development;
- iv) Chief Youth Development Officer – Inspections;
- v) A representative of the National Youth Development Council; and
- vi) A representative from CEEC.



## Republic of Zambia

### MULTISECTORAL APPROACH YOUTH EMPOWERMENT PROGRAMME

#### APPLICATION FORM FOR BUSINESS LOANS

<b>Project Identification Number</b>	
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<b>Type of Project</b> (Specify whether Timber and Honey Value Chain; Plastic Recycling Plants; Small Scale Mining; Micro, Small and Medium Enterprise; Agriculture; Resettlement of Youth in Youth Resettlement Schemes; Skills Development Programme; Youth Innovation Fund; Pave Zambia Youth Empowerment Programme; Construction; Youth Milling Plants; Manufacturing; Youth in the Transport; Energy; Tourism Sectors; and any other)

<b>Date of Application</b>	
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**1. BACKGROUND INFORMATION**

i) Name of Applicant/Cooperative: .....

ii) Business Postal Address: .....

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iii) Physical Address: .....

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iv) Project Location: .....

v) Constituency.....District.....Province.....

**vi) (a) First Contact Person (Applicant)**

Name: .....

Position in the Business: .....

Telephone Number: .....Cell Number.....

Email address: .....

Gender: .....

Age: .....

Green National Registration Card Number (NRC): .....

**(b) Group Secretary**

Name: .....

Position in the Business: .....

Telephone Number: ..... Cell Number.....

Email address: .....

Gender: .....

Age: .....

Green National Registration Card Number (NRC): .....

**(c) Finance Person**

Name: .....

Telephone Number: ..... Cell Number: .....

Email Address: .....

Physical Address: .....

**vii) Shareholders/Executive Members of the Business:**

No	Full Names	Nationality	NRC No. (Provide copy of ID)	% share holding	Position in the Business	Male/Female	Physically Challenged (Disabled)	
							Yes	No

**2. PROJECT DESCRIPTION**

i) Brief history/description of the project (Location and type of activities)

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ii) What will be the Business Impact? In not more than a sentence on each, please indicate the positive impact the business will have on the following:

a) How will your customers benefit from your business?

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b) How will your suppliers benefit from your business?

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**3. MARKETING**

a) How do you intend to penetrate the market for the proposed business?

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b) Who are your customers for the proposed business?

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c) Who are your competitors for the proposed business?

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d) Who are your suppliers for the business equipment, machinery, commodity, raw materials etc.?

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e) If already operational, how do you intend to grow your business?

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 .....  
**4. JUSTIFICATION OF APPLICATION**

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**5. PROJECT COST/BUDGET/EQUIPMENT**

Working Capital Required: .....

Total Loan Amount Applied for: .....

**6. PROJECTED INCOME AND EXPENDITURE STATEMENT FOR THE FIRST 12 MONTHS (IF LOAN REQUESTED IS ABOVE K100,000)**

<b>Trading Results</b>	<b>Month 1</b>	<b>Month 2</b>	<b>Month 3</b>	<b>Month 4</b>	<b>Month 5</b>	<b>Month 6</b>	<b>Month 7</b>	<b>Month 8</b>	<b>Month 9</b>	<b>Month 10</b>	<b>Month 11</b>	<b>Month 12</b>
Total Sales												
Cost of Sales												
Gross Profit												
Overheads												
Electricity												
Water												
Rent												
Transport												
Postage												
Salaries & Wages												
Stationary												

Other Costs												
Total Overheads												
Net Profit												

**7. LOAN REPAYMENT PLAN FOR THE FIRST 12 MONTHS**

Period	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Loan Amount Paid												

**8. DECLARATION**

I ....., declare that the information given herein is the correct state of affairs. I will take full responsibility in the event of abuse, mismanagement, defrauding of the equipment and funds provided under this youth empowerment scheme:

Name of applicant: .....

Signature of applicant: .....

Date: .....

**9. LIST OF DOCUMENTS TO BE ATTACHED**

- i) Copy of Certificate of registration of Youth Group/Cooperative;
- ii) Copy of constitution for the Cooperative;
- iii) Copy of the Green National Registration Card of all Cooperative members; and
- iv) Letter of Recommendation from a District/Provincial Leader.

**10. RECOMMENDATION BY THE PROVINCIAL DEVELOPMENT COORDINATING COMMITTEE**

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Name: .....

Designation: .....

Sign: .....

Date: .....

**11. DECISION BY THE MINISTRY OF YOUTH, SPORT AND CHILD DEVELOPMENT APPRAISAL COMMITTEE**

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Chairman's Name: .....

Designation: .....

Signature: .....

Date: .....

Secretary's Name: .....

Designation: .....

Signature: .....

Date: .....