



Standing Order Form

I am pleased to be part of people who want helping low income family to start learning simple family enterprise through MicroAid Projects.
I would like supporting MicroAid Projects on a regular basis.

To set up a Standing Order to donate to MicroAid Projects on a regular basis, please fill out the form below and post to: **MicroAid Projects Trustees, 6, Radcliffe Path, London SW8 3AX.**

Your detail

Full name : _____
Address : _____
Post code : _____

Your bank detail

Bank & branch name : _____
Account name : _____
Account number : _____
Sort code : _____
Bank address : _____

I would like to give (please tick):

- £4 (four Pounds) per month
 Or other amount: £_____ per month

The payment amount above is for (please tick):

- 100% foundation
 50% foundation; 50% projects
 100% projects

How often do you want the donation made (please tick)?

- Monthly Yearly until further notice

Recipient

Please pay to:

Bank & branch name : HSBC City of London Branch
Account name : MicroAid Projects Limited
Account number : 42554577
Sort code : 40-05-30
Bank address : 60 Queen Victoria Street London EC4N 4TR

MicroAid Projects

A UK registered charity number 1125206
6, Radcliffe Path, London SW8 3AX, United Kingdom. Tel. 0207 498 9321
www.microaid.org | trustees@microaid.org



Your agreement

I authorize you to debit my/our account, in accordance with details above.

Signature:

(your name) _____

Date : _____



Gift Aid Declaration

Name of charity or CASC: **MicroAid Projects Limited**

Please treat:

- The enclosed gift of £_____ as a Gift Aid donation; OR
- All gifts of money that I make today and in the future as Gift Aid donations; OR
- All gifts of money that I have made in the past 6 years and all future gifts of money that I make from the date of this declaration as Gift Aid donations.
- Please tick the appropriate box
You must pay an amount of income tax and/or capital gains tax in each tax year at least equal to the tax that the charity or Community Amateur Sports Club (CASC) will claim from HM Revenue & Customs on your Gift Aid donation(s).

Donor's details

Title: _____ Initial(s): _____ Surname: _____
Home address: _____

Postcode: _____ Date: _____
Signature: _____

Please notify the charity or CASC if you:

1. Want to cancel this declaration.
2. Change your name or home address.
3. No longer pay sufficient tax on your income and/or capital gains.

Tax claimed by the charity or CASC

- The charity or CASC will reclaim 28p of tax on every £1 you gave up to 5 April 2008.
- The charity or CASC will reclaim 25p of tax on every £1 you give on or after 6 April 2008.
- The Government will pay to the charity or CASC an additional 3p on every £1 you give between 6 April 2008 and 5 April 2011. This transitional relief for the charity or CASC does not affect your personal tax position.

If you pay income tax at the higher rate, you must include all your Gift Aid donations on your Self Assessment tax return if you want to receive the additional tax relief due to you.

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MicroAid Village News

Hamira, a fish chips producer



Hamira. A housewife from Bajo Indah Village, Southeast Sulawesi, Indonesia, expresses her gratitude to

MicroAid for the opportunity to learn how to make fish chips when she was visited by a facilitator from Indonesian Nature Potential Institute (LPAI), Asriady Arman, on December 18, 2008.

The skill in making salty chips was obtained after she joined a comparative study (micro project for comparative study, ASSI 614) that was carried out in June 2003 with 27 other participants. The comparative study which was publicized and financed by MicroAid Projects donor was aimed at providing the opportunities to poor families in three villages, i.e. Bajo Indah, Lalonggaluku and Olo-Oloho to visit one another and learned about the potentials of each other's village and learned family business from those who had been successful in initiating small scale home enterprises.

During implementation of the comparative study project, Hamira and her friends learned to make fish chips under the guidance of a trainer from Industry Office of Konawe District, Southeast Sulawesi. The newly acquired skill was developed and continued to be studied further by Hamira and her friends and they were eventually able to produce tasty fish chips and fulfilled the orders from other housewives and small shops in Bajo Indah market.

Within one month, Hamira and her colleagues who were members of PKK (Family Welfare Empowerment) in Bajo Indah Village were able to produce four times at 15 kg each. The 15 kg of raw materials consisted of fresh mackerel wheat flour, water and spices, they were able to produce averagely 100 packages of chips ready to be fried. Each package was sold for USD \$1.30 so that the value of each production was \$130.44. Hamira and her friends got a profit of \$0.17 from each package; therefore Hamira was able to earn \$17.40. On the average, they produced four times every month so that Hamira and friends earned \$69.60 each. But if the sea waves are high and difficult to obtain the fish, so their production is only twice a month.

Hamira lived with her three children who were still in school and a husband who worked as a fisherman. Presently, Hamira is a member of PKK and also as head of Posyandu (Integrated Health Service Post) in Bajo Indah Village together with seven other housewives. Each PKK group consisted of four housewives, therefore there are 2 groups in Bajo Indah Village and all of them have the skills in fish chip production.

Production cost of fish chips (1 time production):

- * 15 kg of raw materials = \$17.40
- * Labor cost (4) @ \$17.40 = \$69.60
- * Total production cost = \$87

Revenue from sales of 100 packages @ \$1.30 = \$130. Net profit: \$130 - \$87 = \$43

The profit of \$43 was the revenue for PKK group members.

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