



**MURIALDO**



*PLUS RATIO QUAM VIS*

# **O**<sub>LD</sub> **M**<sub>URIALDO</sub> **B**<sub>OYS</sub> **A**<sub>SSOCIATION</sub> (OMBA)

## **OMBA PROPOSED ON SCIENCE, TECHNOLOGY, ENGINEERING AND MATHEMATICS (STEM) CHALLENGE**

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## **TUITION ASSISTANCE PLAN (TAP) AND LOAN INITIATIVE FOR TERTIARY EDUCATION (LITE)**

### **DOCUMENT REVISION HISTORY**

<b>REVISION</b>	<b>DESCRIPTION OF CHANGE</b>	<b>DATE</b>	<b>AUTHOR(S)</b>
-	Baseline	07/2015	OMBA-NA


**SCIENCE, TECHNOLOGY, ENGINEERING AND  
MATHEMATICS (STEM) CHALLENGE**

## 1. Motivation

Murialdo is a school intense in engineering, science and agriculture. This enviable trend has ensured its students have thrived in leading governments, engineering and scientific in Sierra Leone and around the world.

With its great foundation in Science, Engineering and Mathematics; Murialdo secondary school is currently struggling to catch up with the tools needed to solve 21<sup>st</sup> century challenges and this limitation is preventing the current crops of teachers to get the very best out of their students. A notable example is the absence of modern library and computer center in a school of over 1000 pupils.

Furthermore, recent public examination performances in the core Sciences (Mathematics, Chemistry, Physics, Biology etc) and English are not representative of what the school has craved to achieve all these years.

In as much as the bulk of this document is geared towards enhancing performance in public examinations, it is also meant to get the very best out of the pupils as it does not set academic limits but provides the platform upon which students in early stages of their development get to do what they love. Pupils, whose talent lies elsewhere, will be provided the avenue to fully discover their potential. The aim is to get the next Bill gates, Steve Jobs etc. folks that change the way we look at high school education

The prospect of improving the school and preparing the students to be successful life-long learners in the 21<sup>st</sup> century are now and OMBA intends using this document as guidance in achieving this. The greatest danger to these realities is time and OMBA plans to take this head on by acting now and throughout this document we present strategies of achieving this.

### 1.2 Sponsors

The primary sponsor is Old Murialdo Boys Association (All branches and the parent body) and philanthropists, government and non-governmental agencies, local leaders and entrepreneurs and/ or any individual or group of individuals interested in the education of current students of Murialdo Secondary School.

## 2. Introduction

There are lots of barriers, misconceptions and problems associated with STEM education in Sierra Leone, first the lack of adequate infrastructure to support ICTs programs, these include electricity, water, telephone, etc secondly the stereotype perception about Engineering and Science Education been difficult which sadly has been validated by the lack of qualified teachers in these subjects and students poor performances in public examinations and finally the lack of resources to keep pupils tuned to evolving technologies.

Through collaborative, hands-on, project-based learning, and a scientific method of discovery, students see the math and science within the classrooms they enter, the bridges they cross, the soccer fields they play, the buildings they see every day, the cars they ride in, the ferries they use, the airplanes that fly, the light they see, the list is

endless. Also they will be given the unique opportunity to present their discoveries to a wide audience including colleagues, sponsors and even the community whose problem the project might crave to address; this will enhance student's communication and marketing skills.

Moreover, in the humanities, students have inadequate writing skills, analysis, critical thinking, research and a very low knowledge of the world around them. These limitations are hindrances to nurturing future lawyers, politicians and civil servants. Murialdo did not have the platform to allow students to participate in debating, essay and research competitions.

Another impediment worth measuring that this document will address is the lack of counseling in the early stages of the students' educational development which in most cases have led to students making wrong career choices.

The programs listed below are OMBA proposal to address all the aforementioned issues:

- The OMBA Engineering and Science Challenge
- The OMBA Literary, Debating, Vocabulary and Spelling Challenge
- The OMBA Apprenticeship and Leadership Program
- The OMBA Summer School Program

## 2.2 The OMBA Engineering and Science Challenge (OESC)

### 2.2.1 OESC Aims

- Encourage collaborative engagements between students, teachers and the community to develop innovative/reverse engineer prototype systems that have the potential to solve real world issues.
- Debate and discuss topics on Science, Technology, Engineering and Mathematics (STEM).
- Provide the environment to nurture pupils' curiosity at the early stages of their development.

### 2.2.2 OESC Beneficiaries

Current pupils of Murialdo Secondary School, alumni of Murialdo Secondary School in tertiary institutions with great innovative/mentoring capabilities and current teachers of the school.

NOTE: Maximum allowable number per team is four (4).

### 2.2.3 OESC Selection & Reward Process

At the start of each academic year, OMBA shall send out an official letter detailing the intent of the project and request through the principal for submissions of projects topics and abstracts/executive summaries.

OMBA National shall set up an educational committee of at least three individuals to interface with the school and all other branches of OMBA on this deliverable.

A committee of not more than six (6) OMBA members drawn from different OMBA branches shall evaluate the different submissions and recommend a single project for sponsorship NOT later than two weeks from the time the abstracts/executive summaries are submitted.

OMBA shall provide an initial start-up amount of five hundred thousand Leones (Le 500,000) to the selected team to start working on the project.

With the prototype and documentation complete, OMBA shall provide an additional one million Leones (Le 1,000,000) **NOT later than ONE week from the time they were submitted** to the team to encourage them to work on a real design **if they so wish.**

**2.2.4 Responsibilities of Selectees of OESC Program**

- The selected team shall report the status of their project through OMBA secretariat in a monthly manner.
- The selected team shall use table 1 – Project Presentation Format to present their final design model and documentation through OMBA secretariat a month before their final school examination.

**Note:** Depending on the status of the project, OMBA Educational Committee (OESC) shall decide to allow the team to work on the project during the holiday, with the understanding that work on the project will not spill into a new academic year.

**2.2.5 Duration of Project**

The project duration shall be ONE academic year.

**2.2.6 OESC Project Presentation Format**

The project proposal shall be presented to OMBA in the format shown in table 1.

**2.2.7 Definitions of Table Terms**

**Note:** Prospective candidate for the OMBA Engineering and Science Challenge should read and understand the definitions provided here before completing table 1.

**Topic:** (Insert your topic here e.g. Gravity Water Pump, Grass Eating Machine, Traffic Light, Study of Population Distribution in Lunsar etc.)

**Overview/Abstract:** (Technical/Scientific summary of your proposed design. Note: should not exceed 15 sentences).

**Executive Summary:** (This section shall contain no more than a page description of the project and should answer the Design/Research paper questions below in very simple terms).

**Design/Research Paper Question:** The proposed design/research should answer the following questions:

1. **What is the big question you hope to answer through this design/research?**  
Your design/research should answer the “And So What?” It should argue a point, propose a solution, or elicit a change in belief. You should also list other questions you would like answered as you are working on discovering the answer to your big question.
2. **Design/Research Significance:** Why is the project worth doing/learning? How will it benefit yourself, Murialdo Secondary School and the country as a whole? What do you hope to learn during the design/research? Is it a new discovery, an extension of prior discovery or reverse engineering?
3. **Goals/Objectives:** Set up at least three (3) goals that will be accomplished with this project. How will you know the project have been successful?
4. **Plan:** Give a concise explanation of the what, when, where, how long and with who [mentor(s)] you plan on accomplishing the project. How often will you be meeting with your mentor(s)? What days will be set aside for working on this project? How many hours will you need per week to finish the project within the defined time?
5. **Requirement:** Provide a detailed cost analysis of the project; it should include time, money, materials, equipment, facilities, and/or assistance by others. Where applicable provide invoice(s) of materials and equipment.
6. **Problems & Solutions:** Try to predict the possible problems that might arise, and then attempt to plan for them. Do your best to predict the problems you may face so you are not blindsided by them as the time for presentations approaches.

<p><b>Topic:</b></p> <p><b>Team Name</b> (Provide a Team Name that spells out what you are setting out to design, eg, “Team Voltage Controller” or “ Team Smart Ebola Prevention” etc:</p> <p><b>Team Members:</b></p> <p><b>Abstract and/or Executive Summary:</b></p> <p><b>Design/Research Paper Question</b> (Reference questions definitions below):</p> <ul style="list-style-type: none"> <li>• What is the big question you hope to answer through this design/research?</li> <li>• Design/Research Significance</li> <li>• Goals/Objectives</li> <li>• Plan</li> <li>• Requirement</li> <li>• Problems &amp; Solutions</li> </ul> <p><b>Mentor Signature (Teacher or Community member):</b> <b>Date:</b></p> <p><b>Principal/Vice Principal Signature:</b> <b>Date:</b></p> <p><b>Parent/Guardian Signature:</b> <b>Date:</b></p>
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**2.3 OMBA Annual – The OMBA Literary, Debating, Vocabulary and Spelling Challenge (L&DS)**

**2.3.1 Aims of OMBA L&DS Challenge**

With regards the literary and debating challenge, this program shall:

- encourages independent vigorous free thought and dialogue
- teaches content as well as information acquisition and management.
- nurtures great Presentation and Public Speaking skills in the early stages of the students' development.

With OMBA Vocabulary and Spelling BEE, the program shall:

- encourages students from different classes in the school to compete against each other while practicing spelling.
- enhances students vocabularies
- improves grades in public examinations

**2.3.2 Beneficiaries of OMBA L&DS Challenge**

Current pupils of Murialdo Secondary School (Junior & Senior)

**2.3.3 Selection & Reward Process of OMBA L&DS Challenge**

- At the start of each academic year, OEC shall send out an official letter detailing the intent of the challenge and request through the principal for submissions of debaters and Spelling Bees.
- OEC shall interface with the school in selecting a single topic for the debating challenge.
- The selected topic shall be provided to the debating team one week ahead of the competition.
- OEC shall work with the school in providing guidance on the vocabularies and definitions to be expected at the challenge at the start of the academic year. These words and definitions shall not be less than 500.
- OMBA shall provide prizes including certificates to participants and mentors at the end of the challenge.
- OEC shall ensure no more than four teams participate in the challenge.

**2.3.4 Responsibilities of Debaters and Mentors of OMBA L&DS Challenge**

- Teachers at the Junior and Senior schools shall select a well balance team of 3 members and teams should be dynamic to encourage diverse participation.
- Each team shall at a minimum have one pupil from the junior school.
- Each team member is required to contribute to the debate and spelling competition.

**2.3.5 Judges Composition and Responsibilities of OMBA L&DS Challenge**

- OEC shall draw at most two judges from current members of staff who have no vested interest on the participants. The remaining

three judges shall be OMBA members deemed fit at the time to levy bias and unambiguous judgment.

- Judges shall use the OMBA debate rubric below to grade each group member and the cumulative total read out to the audience.

Category	5	4	3	2	1	Total
<b>Respect for Other Team</b>	All statements, body language, and responses were respectful and were in appropriate language.	Statements and responses were respectful and used appropriate language, but once or twice body language was not.	Most statements and responses were respectful and in appropriate language, but there was one sarcastic remark.	Statements, responses and/or body language were borderline appropriate. Some sarcastic remarks.	Statements, responses and/or body language were consistently not respectful.	
<b>Information</b>	All information presented in this debate was clear, accurate and thorough.	Most information presented in this debate was clear, accurate and thorough.	Most information presented in the debate was clear and accurate, but was not usually thorough.	Some information was accurate, but there were some minor inaccuracies	Information had some major inaccuracies OR was usually not clear.	
<b>Rebuttal</b>	All counter-arguments were accurate, relevant and strong.	Most counter-arguments were accurate, relevant, and strong.	Most counter-arguments were accurate and relevant, but several were weak.	Some counter arguments were weak and irrelevant.	Counter-arguments were not accurate and/or relevant.	
<b>Use of Facts/Statistics</b>	Every major point was well supported with several relevant facts, statistics and/or examples.	Every major point was adequately supported with relevant facts, statistics and/or examples.	Every major point was supported with facts, statistics and/or examples, but the relevance of some was questionable	Some points were supported well, others were not.	Every point was not supported.	
<b>Organization</b>	All arguments were clearly tied to an idea (premise) and organized in a tight, logical fashion.	Most arguments were clearly tied to an idea (premise) and organized in a tight, logical fashion.	All arguments were clearly tied to an idea (premise) but the organization was sometimes not clear or logical.	Arguments were not tied well to an idea.	Arguments were not tied to an idea at all.	
<b>Understanding of Topic</b>	The team clearly understood the topic indepth and presented their information forcefully and convincingly.	The team clearly understood the topic indepth and presented their information with ease.	The team seemed to understand the main points of the topic and presented those with ease.	The team seemed to understand the main points of the topic, but didn't present with ease.	The team did not show an adequate understanding of the topic.	
<b>Presentation Style</b>	Team consistently used gestures, eye contact, tone of voice and a level of enthusiasm in a way that kept the attention of the audience.	Team usually used gestures, eye contact, tone of voice and a level of enthusiasm in a way that kept the attention of the audience.	Team sometimes used gestures, eye contact, tone of voice and a level of enthusiasm in a way that kept the attention of the audience.	One or more members of the team had a presentation style that did not keep attention.	The team's presentation style did not keep the attention of the audience.	
Total						

Table 2: OMBA Debate Rubric

## **2.4 The OMBA Apprenticeship and Leadership Program (OALP)**

### **2.4.1 Aims of OMBA OALP Program**

The OMBA Apprenticeship and Leadership Program (OALP) shall:

- provides work-based learning opportunities for young people that are at least 16 years of age and currently enrolled in Murialdo School.
- provides work-based learning for students in a real job environment with specific objectives and competencies.
- creates an environment that requires students to relate academics to real –world work-based activities.
- involves local employers directly with Murialdo school.
- provides students an opportunity to learn skills necessary for a career with high earning potential, personal growth and continued workplace learning after graduation.
- provides a seamless career pathway.
- provides a head start to adult apprenticeship

### **2.4.2 Beneficiaries of OMBA OALP Program**

Current pupils of Murialdo Secondary School (Junior & Senior) ages 16 and older

### **2.4.3 Selection Process of OMBA OALP Program**

- This project shall run during the raining season holiday – (third term holiday).
- At the start of each academic year, OMBA Educational Committee (OEC) shall send out an official letter containing the names of potential mentors and ask the school to nominate a set amount of students to match mentors.

### **2.4.4 OMBA Responsibilities to the OALP Program**

- Interested OMBA members the world over shall request to be mentors through their respective branches; however local mentorship that promotes face to face conversation and hands on practice(s) should be encouraged.
- Mentors shall provide in writing the targeted goals to OEC and the mentees before the commencement of the program.
- Were applicable Mentors shall provide financial assistance to mentees during or at the end of the program.

- Mentors shall ensure the well-being of mentees during the period of engagement.

- OMBA Educational Committee (OEC) shall provide guidelines and deadlines to students participating in the program.

### **2.4.5 Responsibilities of Mentees of OMBA OALP Program**

- At the end of the program students will prepare abstracts documenting the work they performed during the apprenticeship program.
- Students will present to their classes lessons learnt on the program.
- Student(s) shall communicate(s) with OMBA Educational Committee (OEC) or the mentor(s) if they want to discontinue with the program.

## **2.5 The OMBA Summer School Program (SSP)**

### **2.5.1 AIMS of OMBA SSP**

This program shall:

- Ensure learning does not stop during the summer break (summer brain drain) for students in Examination Classes (Junior and Senior School).
- Provide valuable opportunities for students who wish to accelerate their learning under a different teacher's supervision and teaching style.
- Improve student turn-over in public exams.

### **2.5.2 Beneficiaries of OMBA SSP**

Current pupils of Murialdo Secondary School (Junior & Senior) who have been promoted to the JSS3 and SSS4 at the time the classes are conducted.

### **2.5.3 Responsibilities of OMBA towards the SSP Program**

- OEC shall communicate with the school about its intent to organize summer classes for examination classes not later than one month to the end of school year.
- OEC shall communicate with OMBA members in tertiary institutions to seek volunteers for the program.
- OMBA shall provide token to the event volunteers at the end of the program.
- OEC shall vet what is been delivered by the volunteers and provide student survey on the teacher's performance.
- OEC shall ensure any volunteer whose rating is unfavorable will not participant in future summer program.
- OEC shall set the rules and guidelines of how volunteers and students should conduct themselves during the program.



- OEC shall coordinate with the school on the expected deliverables for the program.
- OEC shall provide stationery to volunteers to help them present their material.
- At the end of the program, OEC shall provide prizes to the best performing pupils.
- OEC shall provide a summary with recommendation to the school and OMBA secretariat of what was achieved and not achieved during the program.

**2.5.4 Responsibilities of OMBA-Volunteers towards the SSP Program**

- Each OMBA volunteer shall abide by all rules and guidelines set OEC.
- Volunteers shall provide a summary of the set of accomplishments during the program. If they fell short of meeting

the set targets, volunteers shall provide detail explanation of the impediments and provide recommendations.

- Volunteer shall communicate to OEC if they wish to discontinue with the program; failure of which will result in complete forfeiture of promised token.
- Volunteers shall conduct tests and provide grades to OEC at the end of the program.

**2.5.5 Responsibilities of Pupils towards the SSP Program**

- Each student shall abide by all rules and guidelines set by OEC.
- Each student shall complete and turn in all homework for grading in a timely manner
- Student shall communicate to OEC if they wish to discontinue with the program.

# TUITION ASSISTANCE PLAN (TAP)

## RATIONALE

Education is an expensive commodity regardless the location of it consumers. In Sierra Leone, where these programs will be implemented, education is not affordable by many citizens. The cry for help by many parents to educate their children is overwhelming. The Sierra Leone government is faced with many social service challenges that are equally important as education. Education is paid for at all levels: from kindergarten to college level. As a result, a reasonable percentage of citizens are illiterate. Many Sierra Leoneans who went through education up to college levels will barely mortgage their future to relatives who had contributed to pay for tuition and other educational charges. Such gestures are expected to be reciprocated by elites whose salaries may not be enough to feed the family that they have started. This is just one example out of the many social and economic issues that are affecting many Sierra Leoneans. As citizens, we cannot continue to blame government for every economic or social difficulty that our compatriots are facing. We (OMBA) want to join government in its effort to reduce illiteracy in Sierra Leone. OMBA has seen the challenges that the education sector is facing as an opportunity to participate in the development of education in Sierra Leone. Therefore, this proposal will discuss two programs: the Tuition Assistance Plan (TAP) and the Loan Initiative for Tertiary Education (LITE). Our TAP program will be limited to students at Murialdo Secondary School while the LITE program will cater for ex-students of Murialdo Secondary School that are attending higher educational institutions in Sierra Leone.

However, OMBA would like to inform the general public that the TAP and LITE programs will be started as an experiment. If this experiment attracts more funding and exceeds its intent of serving students at Murialdo Secondary School then, students at other educational institutions in the country will benefit from these programs.

**SPONSOR/s:** The major sponsor of these two programs is the Old Murialdo Boys Association (OMBA). However, from time to time OMBA will solicit support locally and internationally from: philanthropists; government and non- government organizations; local leaders; religious institutions with interest in education; entrepreneurs and any individual or group of individuals interested in the education of current and past students of Murialdo Secondary School

## TUITION ASSISTANCE PLAN (TAP)

**AIM:** Academic investment in students currently attending Murialdo Secondary School

**PREAMBLE:** This program will be initiated with a minimum of 4 students; 2 TAP students at the Junior Secondary School and 2 at the Senior Secondary School. Each TAP recipient will be entitled to four hundred thousand Leones (Le 400,000) per academic year. This amount will not be paid directly to the student, parent or guardian. The TAP committee will pay to the appropriate school authority, fees and other school related expense that the TAP amount can cover. A first time recipient may not be eligible for another TAP until 1 year after the first TAP (example, if student A receives a TAP in 2017/18 school year he/she may not get another TAP until 2019/2020 school year if he/she meets the criteria). No student may receive more than two TAPs during their entire academic life at Murialdo Secondary School; this will allow a fair distribution of the TAP funds. [Note: the latter will depend on the financial resources available for the TAP program].

## ELIGIBILITY

Eligibility for a TAP will be based on but not limited to the following criteria:

- a. Academic performance averaging 95% or better
- b. Socio-Economic Status (SES) of family (a number of factors will be considered, for example: elderly parents; blind parents; single parents; etc)
- c. Ebola orphans
- d. Behavior that reflects respect for peers, school authorities, community leaders, and neighbors. Other virtues like leadership and good citizenship will be considered as well.
- e. Excellent performance in sports, music or any performing-art talent
- f. Students with disability and minority students (like female students) may be given preference if they meet some of the above requirements

## COMMENCEMENT AND BUDGET

With timely approval and very serious commitment this program is expected to start at the beginning of the 2017/2018 school year. A minimum of 5 million Leones will be raised to start the program. This suggested amount will guarantee the distribution of TAPs for at most three years while donation collection is ongoing. As a major sponsor,

OMBA must pay to this TAP fund at least 2 million Leones at the start of each school year. TAP funds may be invested in local stock market, the returns will ease the burden on OMBA and other donors.

**BUDGET BREAKDOWN**

SCHOOL YEAR	Number of Students	AMOUNT TO BE PAID
2017/2018	4	Le 1,600,000
2018/2019	4	Le 1,600,000
2019/2020	4	Le 1,600,000
Total		<b>Le 4,800,000</b>

Note: OMBA expects that before the end of the 2019/2020 school year more funds will be available in the TAP coffers through membership donations and solicitation from various foundations for the continuation of the program.

# LOAN INITIATIVE *for* TERTIARY EDUCATION (LITE)

**(\*All Loans Must Be Repaid)**

**AIM:** Providing access to financial loans for all alumni (old boys and girls) of Murialdo Secondary School that are advancing their education at tertiary institutions in Sierra Leone

**PREAMBLE:** At the beginning of this program OMBA will offer financial service to a minimum of 4 students attending colleges in Sierra Leone. Also, at the inception, the program will be restricted to students that are in the final year of their college education. The main reason for the restriction is that OMBA will start this program with very limited resources. The restriction to the empirical sample (of 4 students) for the LITE program will be lifted as soon as more funds become available into the coffers of the program. More students will be added to the program from lower college levels as the funds become available. All vetted and approved students will be able to acquire a loan amount of up to **1 Million Leones** per school year. All loans will be repaid by installment with a reasonable interest beginning six months after college graduation. Which means payments of loans will be expected to start at least 15 months after the commencement of the program. That is if a student is in final year he/she is expected to spend about 9 months of the school year and another 6 month of grace period before collection of repayment begins.

**WHY RESTRICTION FOR LOAN RECIPIENTS AT THE BEGINNING**

As stated previously the loan program will be limited to only 4 final year students at colleges around the country. This restriction may be held for at least two years after the commencement of the LITE program. Again, this is highly dependent on funds available in the loan program. It is very important to note that the repayment of loans may not occur as stated in this proposal. Notwithstanding, it is envisaged that repayments of loans for the first set of loan recipients will start at a reasonable time frame following the first disbursement of loans. If repayment of loans happens as expected then the funds collected will allow more cash flow into the LITE program. Therefore, the possible inclusion of more eligible students in lower college levels is highly likely. However, in the event of delinquent payments the program will still continue to help at most 4 students each school year.

**ELIGIBILITY**

Eligibility for a loan will be placed at a reasonable scholarly level by a LITE program committee. In addition to other LITE program committee requirements, eligibility for a loan will be based on but not limited to the following criteria:

1. Applicant must be alumni of Murialdo Secondary School
2. Must be a full time students at any college in Sierra Leone
3. Must be in good academic standing with a Grade Point Average of 2.5 (85%) or better
4. Must have left Murialdo Secondary School in good behavior and show proof of participating in community development project and OMBA activities
5. Students with disability and minority (like female students) may be given preference if they meet some of the above requirements

**COMMENCEMENT AND BUDGET**

With timely approval and very serious commitment this program is expected to start at the beginning of the 2017/2018 school year. A minimum of **10 Million Leones** will be raised to start this loan program. Revenue collection for this program is expected to start at least 15 months after the disbursement of the first set of loans. That is, if this LITE program should start in September of 2017, then we expect to collect the first loan repayments by end of January 2019

**BUDGET BREAKDOWN**

SCHOOL YEAR	Number of Students	AMOUNT TO BE PAID
2017/2018	4	Le 4,000,000
2018/2019	4	Le 4,000,000
Total		<b>Le 8,000,000</b>

Note: Before the end of the second school year OMBA should add more funds to this program. By our expectation some repaid loans will cushion the balance cash in the coffers of the program.

**REVENUE COLLECTION (LOAN REPAYMENT)**

The first set of loan repayments is expected to commence in January of 2019 from students who may have successfully exited the University of Sierra Leone and hopefully find a job. Loan repayment will be spread out in four equal installments at 10% of each balance over a period of 12 months. Students will be open to the option of a one-time repayment of their entire loan at 10% of the principal. The interest collected from students will be the same regardless the method of payment.

**ANALYSIS OF LOAN PAYMENTS**

Loan Amount (Le)	Rate	AMOUNT PAID (Le)	Interest (Le)
1,000,000	10%	1,000,000	100,000
<b>OR</b>			
Installment Payment(Le)-Quarterly	Rate	AMOUNT PAID (Le)	Interest (Le)
1,000,000	10%	250,000	25,000
750,000	10%	250,000	25,000
500,000	10%	250,000	25,000
250,000	10%	250,000	25,000
<b>Total</b>		<b>1,000,000</b>	<b>100,000</b>

**TAP AND LITE BUDGET SUMMARY**

Type	Start Date	Amount Needed
Tuition Assistance Plan (TAP)	2017/2018	5 million Leones
Loan Initiative for Tertiary Education (LITE)	2017/2018	10 million Leones
<b>Total</b>		<b>15 million Leone</b>

**CUSTODIAN (FIVE-MAN COMMITTEE)**

OMBA will select a five-man committee to run these two programs. School administration will be involved in the selection of TAP students. The TAP program will be relatively easy to manage since it does not involve revenue collection. This committee will be headed by the financial secretary or the treasurer of any current executive body of OMBA. Applicants to the LITE program must make available all required documents to this committee. The committee will authenticate all documents and thoroughly vet all candidates to the best of their ability. All loans documents will be signed by authorized committee representatives; student; parents; a retained attorney for OMBA. Also, a representative from the Sierra Leone police force may be required to sign loan documents as a witness. The latter is not in any way meant to create fear on the students but to involve a community member that will aid prosecution in the event of a breach from any loan recipient. The committee will follow the criteria above to ensure that both TAP and LITE funds disbursement will be fair or nondiscriminatory to all students.

**RESPONSIBILITIES OF LOAN COMMITTEE**

This committee will be bestowed with the most serious and critical task of running both the TAP and LITE programs. Their responsibilities are as follows:

1. The committee shall determine eligibility for TAP / LITE students and disburse funds appropriately
2. Ensure that students at secondary school level approved for TAP will not receive cash until all fees and other school needs are paid off.
3. Ensure that students at tertiary level approved for loans receive cash payments only at the start of the school year
4. Will reach out to OMBA members, branches and other prospective donors to solicit funds for the program
5. Shall organize at least 2 fund raisers within a 12 months period
6. Shall be accountable to OMBA’s national executive and other branches of the association
7. Shall convene an annual meeting with OMBA, donors and students to report on the successes and possible challenges of the program

**PROGRAM OPERATION**

OMBA will have to secure an office space at the school for the execution of this program and other activities that the association may be pursuing. Each year the TAP and LITE programs will be opened to students from July to December. Document processing will start in July and by the end of August all approval for both programs will be sent out to students. The LITE payments to university students will be made in September. All TAP payments will be made a week following the start of schools. To reduce the possibility of fraud or mismanagement of funds all payments will be made through a financial institution. That checks will be handed to university students and similarly TAP payments will be made to the school’s account office. Both TAP students and their parent/guardian will be notified formally about payments.

**OFFICE STAFF**

OMBA will employ a staff to handle daily clerical duties. The clerk position will be seasonal running from July to December each year. The staff will be paid a wage that is appropriate to his/her skills or applied a wage set by the country’s department of labor. However, for the purpose of this proposal OMBA will set a payment of two and fifty thousand Leones per month (Le 250,000/month) for an office clerical staff.

**OFFICE STAFF PAYMENT BREAKDOWN**

Months	Payment
July	Le 250,000
August	Le 250,000
September	Le 250,000
October	Le 250,000
November	Le 250,000
December	Le 250,000
<b>Total</b>	<b>Le 1,500,000</b>

**OFFICE EQUIPMENT**

ITEMS	COST
Computer	Le 2,000,000
Printer / Scanner	Le 600,000
Stationery	Le 400,000
Miscellaneous	Le 4000,000
<b>Total</b>	<b>Le 3,400,000</b>

**PROGRAM GRAND TOTALS**

Program	Cost
TAP (for 3 academic years)	Le 5,000,000
LITE (for 2 academic years)	Le 10,000,000
Office staff (salary for 6 months)	Le 1,500,000
Office equipment	Le 1,500,000
Miscellaneous	Le 2,000,000
<b>Grand Total</b>	<b>Le 20,000,000</b>

**BANK ACCOUNT**

OMBA will establish a relationship with a financial institution in Lunsar. This bank account will carry the names of three signatories: the President of OMBA national, financial secretary (both program committee members) and an adviser of any current executive of OMBA. This account may not warrant any withdrawals. All TAP, LITE and office staff payment checks must be signed by all signatories. The bank will be advised not to honor any check that has less than three signatures. Monthly bank statements (preferably online statements) must be made available to the two major branches of OMBA (OMBA-NA and OMBA-UK) and to the program committee. OMBA will discontinue relationship with any bank that fall short of it book keeping records or fails in its communication commitment to OMBA.

**LOAN PROMISSORY NOTE**

A promissory note is a legal document stating the terms of a loan and the consequences the borrower shall face when their actions are deemed contrary to the terms of the loan. Every student approved for a loan shall sign and carry a copy of a promissory note. The original of the promissory note shall be released to the borrower by the custodian only at the completion of loan repayment. This document could be used in a court of law to prosecute delinquency to a loan.

**HOW TO SUSTAIN THIS PROGRAM**

The Tuition Assistance Plan is a long term investment in education. This program will not replenish the financial investment immediately. However, the program will give a generation of students the ability to participate in future community and nation building. The 21st century has a lot of opportunities in education. OMBA’s investment will provide these students with the keys to open this world of opportunities that they never thought they could access. As their future brightens, they will work to up-lift the lives in a nation that has remained undeveloped for many decades. OMBA is already convinced that education is the key to many doors of opportunities as the association’s members are actively participating in many areas of national and international development. Therefore to sustain this program, OMBA will solicit funds not only from it members but will also reach out to many philanthropists and non-profit foundations - like the Bill and Melinda Gate Foundation), the USA Africa Development Foundation, etc, to solicit funds for the program. OMBA will make every possible effort to share it ideas with many prospective partners around the world. This will be done to create a partnership that will cater to sustain this initiative that is mainly established to provide for the underserved. On the other the LITE program is expected to be self-sustaining after a minimum of 5 years of operation. To make this claim clear, please look at the interest calculation below for only 4 students. Also, it is expected that students benefiting from the LITE program will repay their loans and possibly become sponsors of the program.

**LITE INTEREST PAYMENTS PER YEAR**

YEAR	No. of Students	INTEREST
2019	4 students	Le 400,000

As small as this amount seem to OMBA, it could be exponential if more students are accessing the program. Above all the association stands to aid the education of many Sierra Leoneans.

**DELINQUENT STUDENTS**

If a loan is declared bad due to lack repayment, the committee will assign such a loan to a collector. This collector will follow the delinquent student carefully only for the purpose of loan repayment. Additionally, OMBA shall reserve the right to execute legal proceedings of the promissory note if payment is not made.

**DEATH OF A LOAN RECIEPIENT**

In the event of death, the loan will automatically be written off the accounting books. The committee will correspond to the family of the diseased about it decision to cancel all payments on that debt. Also the committee will return the promissory note to the bereaved family. This section of the proposal will be well handled by a legal professional. OMBA will retain an attorney for this purpose. Such retained attorney is usually paid a small fee because their service is only used sparingly.

**CURRENCIES EXCHANGE RATE AS OF APRIL 2015**

The exchange rates will be determined by the prospective current market value for the Pounds, Dollar and Euro.

## **PROGRAM BENEFITS**

1. It promotes access to both secondary and tertiary education in Sierra Leone
2. It supports and improves the rate of literacy in the country
3. Ensure equal education opportunities to all citizens, particularly those attending Murialdo Secondary School
4. Decrease the country's rate of child labor
5. Ensures good quality education to the future leaders of Sierra Leone
6. Encourages community participation and active engagement in the activities of OMBA
7. Both current and ex-students of Murialdo will develop stronger ties with OMBA and this may lead to active participation and support for the continuation of this TAP and LITE program
8. It will prevent forced, arranged and unwanted early marriages for girls that are interested in pursuing higher education.