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PAMOJA
NGUVU
Samen Sterk

This last newsletter this year, we close with a personal story. Namely that of Elifraeli Mbise, one of the women who, thanks to your support, can look back on a very successful 2020. In this letter, she explains what the loan has meant for her. And her story symbolizes many more success stories. Because together we have already given 192 women the opportunity to improve their business and thus their lives. To top it all off, the 16 women who received a second loan this fall, to expand their business even further.

On behalf of all these women, our team and the board: thank you very much!



My name is Elifraeli Mbise. I am a single mother of three children.
And I am an entrepreneur.

I came into contact with Pamoja Nguvu thanks to the Village Executive Officer. He knew I kept chickens and wanted to talk about expanding my business with an interest-free loan. After a visit to his office, along with other female entrepreneurs, Pamoja Nguvu's team came to see me. I met the criteria for a loan and was selected along with 20 more women.

Before we received the loan, we followed a three-day training course on entrepreneurship and health. The loan consisted of Tsh 200,000 (approximately € 70) which I used entirely for my business. Not only for chickens, but also for opening a kiosk where I could sell vegetables and Mandazi (a kind of doughnut). This first loan helped me and motivated me to save money in Kibati, a local savings system that I manage together with the other women of Pamoja Nguvu.

Thanks to the loan, I managed to do good business. Saving up allowed me to eventually turn my small kiosk into a bigger one and have more stock. I now have a larger business and I have been able to repay the loan on time. In addition, I signed up for a second loan so that I can have more stock in my kiosk. For this I have now received Tsh 350,000 (about € 125). On top of that, I

was able to use part of my savings to pay for my children's school.

I thank God that Pamoja Nguvu helped us.



Ellifraeli in front of her small kiosk, which later became a large kiosk (photo above).

We are grateful that Ellifraeli can look back on a successful year. And with her a very large group of women. That gives a lot of energy for the new year.

For now we want to wish you a merry Christmas and a healthy 2021!

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Gifts deductible due to ANBI status

Pamoja Nguvu / Strong Together has been officially recognized as an organization committed to the general interest. As a result, you can also benefit from this ANBI status, because a donation can be [deductible](#) from your tax.



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