## Pamoja Nguvu - the first experiences

After a successful launch of Pamoja Nguvu we can now look back at this period. How did it go, what were the first experiences and what did we learn?

# Firstly: A thank you to our sponsors!

From early on, there were already such kind people who believed in Pamoja Nguvu and supported our organization with a donation. We even signed several five-year contracts! Donations that are fully being spend on loans. We are very grateful for all this support and would like to thank these sponsors. We have even already had an on-site visit of a Dutch family and they were very impressed. Should you wish to combine a safari in Tanzania with a visit to our project, our Tanzanian team is very happy to welcome you and take you for a visit to some of the Pamoja Nguvu women. In case you would also like to support our project, please note that we use the bank account of the Happy Watoto foundation - since Pamoja Nguvu is an independent part of this foundation. Your donations are however strictly used for Pamoja Nguvu. Please be sure to write this on your banks transfer form.



### The start

Our Tanzanian team started enthusiastically with selecting the women who qualified for a micro loan from Pamoja Nguvu. They made use of their own network in de designated area and also started to visit the Village Executive Officers to inform them about Pamoja Nguvu and ask for their cooperation. The Village Executive Officers were very happy to hear about our vision and mission and promissed to cooperate. All this work resulted in the fact that in February, we could start training the first 20 women. They were all able to start their business in April.



#### The team

We began with two Project Coordinators, Irene Peter and Venance Swai. Unfortunately, we had to say goodbye to Venance after a short period, because of personal circumstances. So, Irene had a lot of work to do on her own, but fortunately had the support of Joyce Sagala and Marjolein de Rooij. Irene succeeded in selecting more women for Pamoja Nguvu and arranging trainings. As of June, we welcomed Fahtma Mwidanyi as our new manager. She has experience in working for foreign NGO's and micro loans. Her main focus is our longterm strategy, but Fahtma is also busy 'in the field' together with Irene.

### The first results

After our launch we initially focused on building a network and selecting women. At the end of August already 70 women received a micro loan from Pamoja Nguvu. Their businesses vary from farming chicken, selling vegetables or bananas, selling snacks on the market, selling clothes or shoes, some tailoring, growing potatoes and even one hairdresser. The first two groups of women were not divided in smaller loan groups, as was the intent. That changed after Fahtma entered her management job. Now the women support each other when there are difficulties. One group actually guaranteed the payback for a woman who had some troubles. This is how we like to see it, and we are happy that it is developing in the right way. Our main goal is to help the women to get a better life. By giving them a micro loan, they can get financially independent, and in that way, improve their lives. For the Dutch board the main goal is not the number of women getting a loan, but the improvement of the women and their businesses, That's why for the board, it is important to help the Tanzanian team in learning to coach the women in saving money and improving their business. We are very happy with the help of Marjolein here.



#### What's next

At the end of October the Dutch board will go to Tanzania to meet the Tanzanian team. We will evaluate this first year and have a budget meeting. And of course, we are planning to visit some of the Pamoja Nguvu women, we are looking forward to it! In the meantime we are creating the website with the help of Brewwers, a company in Haarlem. We hope to get live in December and will let you know as soon as we launch!

## About Pamoja Nguvu

In Spring 2018 the idea came up to start an organization to grant micro loans in the area of Arusha, Tanzania. From this idea, Pamoja Nguvu was born: a project that stimulates and actively helps underprivileged women, and young adults graduating from Happy Watoto Tanzanian Homes and Schools to become sustainable economically successful and independent. By granting micro loans they can start small businesses and become financially stable.