



# PAMOJA NGUVU

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**Pamoja Nguvu worked hard last summer in both Tanzania and the Netherlands. After the corona dip, new groups began and we started something new! All in all, enough to update you on. Finally, we close with two important updates for our donors.**

## **New loans**

After a forced break due to corona, our team started again in July with a selection of women for new loans. The first groups were trained in August and started their loan. Our team was enthusiastic about these highly motivated ladies! For some, the business has suffered greatly from corona. Customers stayed away and so did the income. This is also the case with Mwajabu Saudi. Fortunately, with the help of the project coordinator she recovered! You can read her story [here](#).



## **Second loan for 16 women**

Not only training courses have kick started for new groups. We also retrained 16 women as they qualify for a second loan. They have successfully repaid their first loan and also have a clear business plan, their accounting in order

and the option to invest themselves. One of these women is Janeth Urio. Curious about her business? We'll tell you more about it [here](#).

### **New: Health insurance**

If you had to choose between buying medicine or doing your weekly loan repayment, what would you choose? That choice was made quickly. Also for our ladies. That is why we now mediate in taking out health insurance for all the women we help. For approximately € 15 it is possible to take out insurance for the whole family. To meet this premium, everyone now receives half as a gift at the start of their loan. If the loan is fully repaid after six months, the remainder of the premium will also be given as a gift. This initiative has been received with great enthusiasm!



### **Internal Team Training**

In August it was our team's turn. Together with Mathew and Irene from the back office, they received three days of training on microcredit. All the options and pitfalls when providing a loan were discussed and the best way to administer the loans. The team can look back on three educational days.

### **Donate button works again**

Thanks to everyone who informed us that the donate button on the website was not working. Due to a technical problem, it was not yet active. The problem is now solved. We hereby would like to thank all donors for the generous donations! Thanks to you, we can continue to share positive stories like in this newsletter. We support these women with a loan for € 140. When a loan is paid

off, we use this amount to fund a new loan. Your (one-off) donation is therefore re-used time and time again to support a new woman or starting entrepreneur.

[donate now](#)

### **Gifts deductible due to ANBI status**

Finally, good news for our donors! Since the end of September, 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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