

[View this email in your browser](#)



**PAMOJA**  
**NGUVU**  
Samen Sterk

## newsletter winter 2025

2025 was a special year for Pamoja Nguvu/Together Strong in several ways. After careful research by our manager, Fahtma, we launched a pilot program in March with 40 women in a new area: Sekei. This is a large region bordering the regions where we already work. Ultimately, we provided 53 additional women with a first loan, and they are all eligible for a second loan. Sixteen women have already received this second loan. It was a successful expansion: we received full cooperation from the Village Executive Officer in the area (important for the daily operations of the area), and the women proved highly motivated to receive the training and monitoring from our team. The fact that there is no interest payment (Pamoja Nguvu/Together Strong provides an interest-free loan) naturally made it even more appealing. Because of this expansion, we also hired a new Project Coordinator. From 2026 Pamoja Nguvu will operate in this region like in their other regions, which means we will help more women..

But there was also some less positive news: at the end of October, massive riots broke out around the time of the elections, leading to extremely unsafe conditions in the streets. The government ordered everyone to stay home and then imposed a curfew for an extended period. The market's storage areas were closed, preventing the women from accessing their (fresh) goods. The result: many fruits and vegetables spoiled, and shorter working hours (the market is normally open until 10 p.m.) limited their opportunities to sell. Moreover, customers initially stayed away because they were afraid to venture out. The women with small restaurants also suffered from this situation. This was a significant financial setback for them. Our team is doing everything it can to support and motivate the women to stay motivated. They really must keep working hard to avoid losing customers. This is putting pressure on repayments, and we fully understand that. Our team is keeping us well-informed about the situation. We'll wait and see this month whether the unrest continues, and then we'll assess each woman individually to see how we can help them further. In many cases, an additional loan will be necessary to alleviate their concerns. Although we don't normally provide a third loan, this is a measure the board fully supports.

We are deeply grateful to our manager Fahtma and the Project Coordinators Jesca, Irene, and Rosemary for their tireless efforts. Their goal remains to make Pamoja Nguvu a success, so that as many women as possible can build a better life for themselves and their children.



From left to right: Rosemary, Irene, Jesca, Fahtma

**Many thanks to our sponsors!**

As mentioned above, Pamoja Nguvu/Together Strong incurred additional costs this year due to the expansion and the hiring of a new Project Coordinator. This wouldn't have been possible without the support of our sponsors. We were very grateful for the support of a major sponsor specifically for this expansion. In addition, we were able to help more women in our existing regions obtain their first and second loans than we had anticipated. So, here too, an expansion was made possible entirely by the unwavering support of our sponsors. We are incredibly happy and proud that a large group of people have been loyal to us for years and continue to support us loyally. This year, too, some people requested donations for Pamoja Nguvu instead of birthday gifts, a wonderful gesture. We are also very pleased that, after their five-year contracts expired, sponsors decided to support Pamoja Nguvu for another five years. The trust this demonstrates makes us very proud and grateful.

We sincerely hope we can continue to count on the financial support, because it remains essential. Especially because we will receive additional expenses in the coming year to support the affected market women.

**Beautiful stories from Sekei, the new region**

We'd like to end on a positive note, and the following stories certainly are. We'd like to introduce three women from the region where we launched this year. Three women with remarkable success stories, and they're just one example, because, as mentioned before, the women in this region have done very well. I'd like to introduce you to Lulu





Lulu Fredy Masawe is thirty years old, married, and has two daughters. She owns a small stationery store near a school and a government office. Her biggest problem was not having enough money to stock up, so she used her first loan (the equivalent) of €122 to expand this. Her business improved dramatically, and she was able to repay the loan 100% within six months. Lulu has since received a second loan, this time for €175. This has allowed her to significantly increase her inventory again. As the new school year starts in January, and everyone comes to buy their supplies. It's high season for Lulu!

Lulu is thrilled with the loan she received from Pamoja Nguvu/Together Strong. Not only has her business grown, but her personal life has also improved significantly. She is now financially stable and happy that she and her family now have three meals a day. Moreover, she no longer experiences stress, unlike with loans she previously received from other local microfinance organizations and loan sharks. The interest rate was so high that she needed a loan to repay it. This is unfortunately the case with many people, which is why Pamoja Nguvu's interest-free loan provides such relief from their worries.







Lydia Zephania is forty years old, married, and has three sons. She owns a small hair salon, but she didn't really have the money to buy hairproducts. As a result, she lost many customers. She borrowed money from her neighbours for hair extensions, but she barely made any money this way. Lydia also received a loan of €122 to upgrade her salon. Thanks to the training she received from Pamoja Nguvu, she learned a lot, including how to improve her customer service. This led to more customers and her business grew. She repaid 100% of the loan on time.

With the second loan, she bought shoes and clothing to sell in her salon. Because customers mainly came during parties and/or ceremonies, which also meant there were quieter periods, she was able to continue attracting customers by selling these clothes and shoes. This is a smart solution, and our team has supported her in this.



Herieth Mollel is married and has five children. She runs a small restaurant where she sells French fries, mandazi (a local delicacy), and other food. Before receiving her €122 loan, she bought her meal

ingredients in retail. This left her with very little margin. She used the loan money to purchase a new stove and ingredients she could now buy wholesale. This significantly increased her profit. Herieth is thrilled with the new stove: it's very efficient, meaning she needs much less (expensive) charcoal. With the profit she's made in recent months, she's bought new chairs for her house. What a wonderful feeling it must be to see the results of your hard work every day!

Herieth will have finished paying off her first loan by the end of this month. With this good result, she'll be eligible for a second loan!

### **At last**

These were just three examples of successful women from Pamoja Nguvu/Together Strong, but there are many more stories. We are proud of the success these women are achieving and the high repayment rate. Unfortunately, the events in the country are beyond their control. We sincerely hope that peace will soon return and that people can once again do their work without fear.

As mentioned, these wonderful developments within Pamoja Nguvu/Together Strong would not have been possible without the support of sponsors. We cannot emphasize enough how grateful we are for all this support. Any amount, large or small, is very welcome and will be spent exclusively on the women in the project. Because it is a loan and the repayment percentage is high, your donation is always used for a new loan. This way we can help more and more women. For those interested, the [annual report](#) 2024 can be read on the website.

## **Donation**



We'd like to wish everyone happy holidays and a very happy and healthy 2026. We'll be back in the new year with wonderful stories about the women of Pamoja Nguvu!

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

Pamoja Nguvu/Strong Together has been officially recognized as an organization committed to the public general interest. As a result, you can also benefit from this ANBI status, because a donation can

be [deductible](#) from your tax.



contactadres: [jacqueline@jacquelineдебруйjn.nl](mailto:jacqueline@jacquelineдебруйjn.nl)

<http://www.microkrediet Tanzania.nl>

Want to change how you receive these emails?  
You can [update your preferences](#) or [unsubscribe from this list](#).

