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In this newsletter we will share the latest updates at Pamoja Nguvu/Together Strong. There are great new developments, thanks to the continuous efforts of our team in Tanzania. Due to corona, the board was unable to go to Tanzania, but the plan is to go this fall. Hopefully the conditions remain good! We will of course tell you about this visit. We close this newsletter with another beautiful story from one of our ladies from the project.

Already 258 loans

From the beginning of 2018, the counter stood at 258 loans to women in Tanzania, of which 24 women received a second loan. This fantastic number has been achieved through the efforts of our team in Tanzania and of course the generous donations we have received. The second loan is granted when women can show the expansion of their business with a plan. For this they also must invest money themselves. Most women save by joining a savings system in their loan group. It's also important that the women have always cooperated

well, kept their accounts and paid back on time.



Training by our own team

We used to hire trainers, but now our team provide the trainings themselves. They always followed the training together with the new group of women, after which they developed a course folder. One of the team members, Jesca, has been trained as a teacher and she has trained her colleagues in this. Now they can take turns training a new group of women, as we see Fahtma doing in this photo. This is a new challenge for our team, which they have enjoyed embracing. It is nice to no longer be dependent on an outside trainer, now the quality is guaranteed, and the training can always continue, and it saves on

costs.

Loan repayment

In 2020, the percentage of repayments was above 90%. With an outlier from the group that started in August: they have repaid 99% of their loan within time. How motivating! There is a lot of time required in checking refunds. Several factors come into play, but the biggest one is the payment system. By far the simplest is Mpesa, but unfortunately the phone provider's coverage is not good everywhere. Then the payment must go through the bank, however the administration and processing at the bank branches often causes problems. It always works out in the end, but it takes Fahtma a lot of time; besides, she has introduced that the women only receive a loan if the family is willing to take care of a deposit. The Village Officer is also involved in this. This is because women sometimes move without anyone knowing where they are going, and the refund can no longer be checked. We now know of one case that the husband properly repays his wife's loan.



The Story of Elizabeth Ngasu

Elizabeth started her business in 2016 as a tailor and selling of second-hand clothing. Her business was not going well. When she heard about Pamoja Nguvu from the Village Officer, she immediately applied and was selected for a loan of Tsh 300000. For this she bought some beautiful African fabrics and rented a butcher's shop. Now Elizabeth has two businesses and was able to repay the loan well. Unfortunately, corona caused problems for her. Due to the lockdown from April to June 2020, Elizabeth sold less as she had no refrigeration for the meat and had to quit the butcher shop; people also stopped ordering new clothes. Elizabeth did not lose heart and started sewing facemasks. With the money she earned with this, she could rent a larger space and buy an embroidery machine on credit. Elizabeth was eligible for a second

loan from Pamoja Nguvu, from which she bought an additional sewing machine. Now she's started taking on students, who paid her for the lessons. Elizabeth earns well and expects to be able to pay off her loan quickly. A real entrepreneur!

What a beautiful story, this is what we do it for! Elizabeth is happy with the opportunities Pamoja Nguvu has given her and we are happy that thanks to you we can give Elizabeth and her students the opportunity for a better life.

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Gifts deductible due to ANBI status

Pamoja Nguvu/Together Strong is recognized as an organization that works for the common good. And you can also benefit from this ANBI status, because a gift can be [tax deductible](#).



contactadres: jacqueline@jacquelineebruijn.nl

<http://www.microkredietanzania.nl>

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