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

#### **The last newsletter of 2021**

This is the last Pamoja Nguvu/Together Strong newsletter of this year. A year in which we once again received fantastic support from our sponsors and we are very grateful for that. Thanks to the sponsors it is possible to support the women in Tanzania through our project. And it's going well!

#### **what did 2021 bring us**

A year in which corona still played a role: fortunately there were not that many cases of disease in Tanzania, compared to the Western world, but a number of women in the project did suffer from this. Unfortunately, one of them, Jane Sinda Mushi, recently passed away from corona. Corona has a lot of impact on the economy, everyday life has become a lot more expensive. After the president died suddenly, the current president has started a corona policy, which also includes vaccination. For the board, corona was the reason that they could not travel to Tanzania for a long time. Fortunately, after vaccinations, this was possible again in the late summer, just like Wim Smit's

training to our team. You can read further in this newsletter how this went. And we finish again with a beautiful story from one of our women.



This is Mary, she is a tailor. With the loan she bought more fabrics, that way her turnover increased. Now she supervises four students, who pay for it.

#### **377 loans: what is the result**

In June, Fahtma, our manager, wrote an evaluation report. At that time, Pamoja Nguvu/Together Strong gave a first loan to 270 women and a second loan to 50 women. Now, at the end of this year, there are a total of 377 loans. The evaluation shows that 74% of women have been able to improve their lives thanks to the loan. For 54% of these women the loan has been a real success, with in addition to an improvement in their living conditions their business is running well and

even (with 19%) has grown significantly. What does a better life mean to them? They have been able to improve their living conditions, have three meals a day and their children can go to school. The repayment of the loans is also going well. After the problems of the first half of our 2019 starting year were overcome, the payback rate is 90%. This even increases to 100% in multiple groups! Failure to repay is often due to factors such as illness or abuse by the husband.

### **Visit of the board**

Matti and Monique traveled to Tanzania at the beginning of October to consult with Fahtma, Irene and Jesca and to visit the women of Pamoja Nguvu/Together Strong. It was great to see our team again and we were deeply impressed by the positive development of the project. Our team had clearly grown and become wiser through experience. As a manager, Fahtma has things well under control and she also appears to be very creative in finding solutions. There is now good cooperation with the VEOs: the Village Executive Officer. They are aware of all matters within their community and can therefore assist our team if there are any problems. Fahtma also has good contact with the employee of the bank and of the health insurance that the women have to deal with. Fred went at the end of October, this was related to the budget discussions. About sixty women from the project were visited during both visits. It was very nice to see the women at work and we were deeply impressed by the strength and joy they radiated. There was clearly good contact between the women and their project coordinator. Our team is well aware of the ups and downs of the women in their group and they guide them where they can.





**"What a fantastic project you have there!"**

Those are the words of Wim Smit, former colleague and friend of Matti who worked as an HR consultant for a long time. Wim has been to Tanzania several times to give training to the employees of Happy Watoto. At the request of the board, he started training the Pamoja Nguvu/Samen Sterk team in August.

The training was experienced as very positive by Wim as well as by Fahtma, Irene and Jesca. But it is best that Wim express this himself in his [report](#), which we would like to share with you.





**Our team: left to right Fahtma, Jesca, Irene**

### **The Story of Suzanne Makawi**

**We finish with the beautiful story of Suzanne, who has achieved a wonderful result with her hard work. Suzanne had a shop where she sold snacks and bottled water with a place to cook. With the first loan she bought more stock to cook snacks and to sell bottles of soft drinks. Business went well and Suzanne was eligible for a second loan. From this she rents land and bought seeds, seed potatoes and fertilizer. She works her own land, grows vegetables, harvests and then sells it at her shop. She has now opened a second store, in second-hand clothing. When she is not working in the fields, she cooks food in her restaurant and sells in her two shops. What a strong woman!**







In the top photo you can see Suzanne at her stores, in the bottom photo Suzanne is on her land

**Finally**

Our sincere thanks to all the people who support our project! We wish everyone a Merry Christmas and a happy and healthy 2022!

**Doneren**

**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](#).

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