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PAMOJA
NGUVU
Samen Sterk

newsletter December 2024

This is already the last newsletter of this year, a year in which Pamoja Nguvu /Together Strong has worked hard again. Because the past five years have shown that our working method is successful, we have taken the plunge and expanded our working area. Our manager Fahtma has started researching a suitable area. It must meet a number of requirements, namely close to the current region in connection with travel time, the District's Officer must support it, there must not be many (often unreliable) other loans already being issued and of course there must be enough women living there who are eligible for a loan from Pamoja Nguvu. Fahtma has found an area that meets these requirements and now it is a matter of obtaining a permit. We hope that this will happen soon, then we can start a pilot of six months. For this we will also hire a new Project Coordinator, on a temporary contract. This has only been made possible by generous donations from our sponsors. We are very grateful that we have been given the trust to continue carrying out our project. We will inform you about the current status in our newsletters.



Dutch board in Tanzania

In November Fred went to Tanzania for the budget meetings. Together with our team he visited the women of Pamoja Nguvu again. He also made sure that all the necessary papers for the expansion were in order. Fahtma can now continue with this. Fred was impressed by the results that the women had achieved, thanks to the loan, training and coaching that they had received from Pamoja Nguvu. It was a valuable visit, it is always nice to see each other for a longer period of time and to be able to talk extensively.

Let me introduce

The majority of women who receive a loan from Pamoja Nguvu/Together Strong now have a farm. Many women work in agriculture or livestock farming. In agriculture, they mainly grow potatoes, cabbage, yam, carrots, avocados, capsicum and bananas. In livestock farming, you see cows, pigs, goats and chickens. These are small-scale businesses and the women sell their goods at the market or they sell it to an intermediary (often also a woman from Pamoja Nguvu).

I would like to introduce two women, they both have a very successful business: Mary Mungure and Elidaima Nassary

MARY ABRAHAM MUNGURE



Mary Mungure is married and has 4 children, one of whom has passed away. Her children go to primary school. She had a small shop where she sold 5 liters of milk daily and she had 10 chickens. There was more demand for milk, but she could not meet that, which is why she applied for a loan from Pamoja Nguvu/Together Strong in 2022. During the training, which all women receive before they receive the loan, she gained the insight to work as an intermediary and sell milk from other farmers in the area in her shop. She also bought more chickens, which she started breeding. After some time she was able to sell chickens and thanks to her savings she was able to buy another cow. She now had a large quantity of fresh milk to sell in the morning and she also started fermenting part of the milk for sale in the evening. This so-called sour milk is very popular. In addition, Mary also grew bananas on her piece of land, which she sold on her farm. Mary repaid her first loan quickly and she qualified for a second loan. She used this to buy three more cows. She now also sells part of her daily milk yield to the dairy factory in the village. Her husband supports her and he is involved in caring for the children. He is doing a training course, which Mary helps him with financially.

The life of the family has improved enormously because Mary is now financially stable. She is a real entrepreneur, because she still has many plans. For example, she wants to expand her livestock with pigs and goats.

Mary has benefited greatly from the training she received from Pamoja Nguvu, because it has given her insight into successful entrepreneurship.



ELIDAIMA LAZARO NASSARY



Elidaima Nassary is a farmer and entrepreneur. She grows vegetables and fruit, but bananas and green bananas are her main source of income. With the loan she received from Pamoja Nguvu/Together Strong in 2023, she invested in expanding the banana plantation. She also acts as an intermediary by buying bananas from other farmers and selling them to a local brewery for banana beer.

Elidaima has benefited greatly from the training she received from Pamoja Nguvu. She has learned to set clear goals for her business and to save. The idea of selling bananas to the brewery also arose thanks to the training. Elidaima has also bought cows to further expand her source of income.

Elidaima is married and has 5 children, 2 of whom have passed away. Her children go to primary school. Her husband supports her. Their lives have changed positively since Elidaima was able to expand her business in a good way thanks to the loan and the training. She has plans for the future to expand even further, namely by growing more vegetables and keeping more livestock.

Wine campaign

In November, Rhone Value Wines started a wine campaign for Pamoja Nguvu/Together Strong. A wonderful initiative that we are very happy with. It is still possible to participate in this campaign and order wine. Maybe nice for the holidays? You can read more about it on their website <https://www.rhonevaluewines.eu/product/roucas-toumba-pichot-roucas/>



At last

We cannot emphasize enough how grateful we are for all the support from sponsors. 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](#) 2023 can be read on the website.

We wish you all a merry Christmas and a very happy 2025



Doneren

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.



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