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1. Summary of Current Developments(Max)

- Summary
- **Kiranyi:** We have started working with a new group of massai women, many of whom do not know how to read or write in swahili. One of the women doesn't even speak swahili, only the massai language. This has proved to be an issue that needs to be overcome in all aspects of cooperation: bookkeeping training, marketing training, obtaining weekly figures, conducting interviews etc. Until now the women don't seem particularly motivated and eager to participate in this project.
- **Tupendane:** Since the loan will expire in April and the group situation is not ideal, including the cooperation with the chairwoman, we have decided to continue spending as little time as necessary at this group. Most women have benefited tremendously from this project up until now but don't seem eager to continue.
- **Ikusura:** Group attendance has been slacking a little lately but the women are still a pleasure to work with and they seem to be producing reliable figures consistently. Since there isn't much we need to "fix" with this group, some trainings might be in order.
- **CHE:** A new loan has been given to the CHE women on the 26th of March. The existing members of the group received 400,000 TSH while the new members (who received their first loans) only got 100,000 TSH.
- **Amani:**
- **Mshikamano:**

2. Volunteer Information

Weekly visits have been made to all of the groups during the whole month. This month Annemieke, Rubin and Niko left the project while 2 new volunteers came. Konstantin from Germany and Wiveca from Sweden. Continuity was guaranteed by Max and Aylin.

3. Loan Portfolio

Group	No. Women	Issue Date	Total Loan Value (TSh)	Repayment 28.02.2014	Defaults	Outstanding Balance @ 28.02.2014
Riverside	4	23 rd September	0	0	0	0
Tupendane	7	12 th November	1.900.000	1,425,000	0	475,000
Ikusura	8	5 Loans 19 th Nov 3 Loans 1 st Dec	2.400.000	1,590,000	0	810000
CHE	10	4 Loans 18 th Sep 6 Loans 16 th Oct	2.800.000	2.710,000	0	90,000
Amani	10	5 Loans 6 th Sep 5 loans 28 February	4,050,000	2,667,000	0	1,383,000
Mshikamano	6	6 loans 28 February	1,600,000	79,500	0	1,520,500
Total	42	31Active Loans	12.750.000	8,471,500	0	3,549,500

Available Cash @ 01st March 2014: 4,6835,00TSh

Next Capital Required April 2014: 1,000,000 TSh

4. Monthly Achievements

1. New loan distribution (CHE, Amani) (Aylin)
2. **New Group: Kiranyi**

The 'Kiranyi' group is the newest addition to the Micro-finance project, which we visit every Monday from now on. It consists of eight members and uses the Hill Crest Nursery School in Kiranyi as a weekly meeting place. The local supervisor introduced us to the group, since none of the group members have proficient English speaking skills. Nonetheless, this group has turned out to be a rather difficult undertaking for the Micro-finance team. Alcohol problems, trust- and communication issues are great obstacles in the process of helping these women build up a successful business. So far the micro finance team has conducted personal interviews with each group member to find out about future plans and how exactly the loan of 100,000 TSH would be used in each case. Furthermore, a chairwoman and a co-chairwoman have been elected, which are the only members who can actually read and write. On a positive note, most of the women are able to count, which will make the bookkeeping much easier to handle. Some of the women, such as Elisabeth or Ana want to open a vegetable business, while others would like to keep animals or open a retail shop. Nevertheless, we still have to conduct a bookkeeping

workshop and evaluate the different business ideas on profitability and realization before we give out the loans.

3.

4. Social Problem Solving (Solar panels, books, toilet) (Max/Aylin)

5.

5. Future Developments (Wiveca)

- Continue to evaluate the Kiranji group to decide whether to grant them a loan. Their attitude has improved but they still have to prove that they are dedicated enough. Also, some of them need to rethink their business ideas, especially Namitu who wants to have a sheep business.
- Continue to collect repayments from the Tupendane group. The loan will be repaid by April 9th. Meanwhile we intend to do training in book keeping with them, and depending on how they respond to this, we may give them a new chance.
- Marketing training with the CHE, Amani and Mshikamano groups, but not in group workshop format (which we tried but did not function well) but rather individually during the business visits.
- We will increase the frequency of business visits, partly in combination with the weekly group visits and also use Thursdays (when we have not group visit) for this.

[Reminder

Mentioned in the December 2013 report, but until now without action: the jewelry business as a result of the group efforts of each group. Workshop? Enhancing network activities on the jewelry business? Support actions to selling the jewelry from the office.]

Jewelry

The Projects Abroad team cleaned and redecorated the showcase with the women's jewelry. Maybe organize a workshop in the coming weeks?