

Tanzania - Arusha

MICRO-FINANCE





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Summary of Current Developments

General Development

This month proved challenging due to limited volunteer numbers, the short periods they were working on the project and also the number of days in the month we had with the groups due to the Christmas and New Year holidays. Furthermore there were no established volunteers to hand over procedures; therefore vital time was spent getting to know the project, the groups and the systems in place. Without a continual flow of volunteers and proper handovers, the continuity of the project is compromised. If this issue was addressed and managed the project could be even more successful than it already is.

It has also become apparent that the lack of handover and administration of the systems in place has meant there is a surplus of unnecessary documents in the Dropbox. This surplus not only takes up valuable space on the Dropbox but also confuses new volunteers about which documents are the correct ones to use therefore resulting in new documents being created. Management of the Dropbox and administration is vital but appears to be lacking.

Considerable time this month has therefore been spent cleaning up the Dropbox, establishing standard documentation and tidying up the group spreadsheets where figures are recorded. Although much of this work was done during volunteer's personal free-time, unfortunately valuable office hours were also taken up with this frustrating yet necessary task. Hopefully though, this will make things easier for future volunteers and mean that more time can be spent on the project instead of administration.

Group meetings

Again due to limited volunteers and the lack of handover and training, group meetings were not as productive as they could have been. With only one volunteer checking books and entering figures into Excel, the whole process took much longer than it should have – particularly when spreadsheets are disordered due to incorrect figures being calculated and formulas being altered incorrectly. During times of multiple volunteers it appears that one volunteer would check books and figures whilst others conduct interviews and training. Obviously this is considerably more productive but not possible with small amounts of volunteers.

Furthermore this month, the lead up to and preparation for Christmas meant that many of the women were absent from group meetings. Despite this all loan payments were collected and figures were checked.

One area that has become necessary is the desire for new ideas from the women and not just for their businesses. We had interesting discussions with many of the groups about how their lives and businesses could be improved. This has resulted in many ideas which need developing as outlined in future expansions.

Training

No training was conducted due to lack of time and volunteers; however training is definitely still needed and required by the women. Again, the training process is unclear – i.e. what training has been conducted and if a curriculum is being followed. It would be helpful if this was communicated to volunteers and if clear documentation was in place to record training and track progress.

Business visits

We conducted as many business visits as we could considering the lack of volunteers and also group members. Visits are very useful in order to gain insight into the women's businesses, how they operate and the challenges they face. Furthermore it is useful for volunteers to see what training may be necessary or what ideas could be shared with the women to improve their businesses.

Highlights this month included a visit to Maryline's (Tunaweza group) house to see her stock of jewellery and clothing designs. It is obvious that she is very established but it would be useful for her to have more outlets to sell her products. We also visited Ana's (Tunaweza) local bar which was quite an experience and had lunch at Eve's (Tunaweza) restaurant which is very well patronised by employees from the Coke bottling plant up the road. Eve could benefit from more room in her small restaurant of more chairs to accommodate the diners she has, as she is potentially losing customers because of this. Her restaurant is well situated and therefore she needs to capitalise on this.

Volunteer Information

The beginning of the month saw the arrival of Rachel (Australia) and the departure of Casey (USA). Hiroko (Japan) also joined the project from the second week of December for two weeks. Although her time with the project was short, Hiroko proved very valuable and collaborated productively with Rachel to produce lots of new ideas for our women's groups as well as cleaning up the Dropbox and standardizing some of the admin templates. We also welcomed Zac (Canada) for the last two weeks of the month who did a great job cleaning up some of the weekly figures spreadsheets in the limited time he had.

Although volunteers were limited this month we still managed to visit all the groups on a weekly basis, carry out business visits and arrange and deliver the Christmas networking event which was a great success.

Rachel will ensure continuity on the project to the end of February 2015. We look forward to welcoming more enthusiastic volunteers in January to continue with the great work that's been done.

Loan Portfolio - Eliza

Group	No. Women	Issue Date	Total Loan Value (TSH)	Repayment 31.12.2014	Defaults	Outstanding Balance @ 01.01.2015
Chemchem	10	10 loans, 15 th September	1,000,000	1,000,000	0	0
Tupendane	7	7 loans, 21 th October	2,700,000	1,170,000	0	1,530,000
Ikusura	8	8 loans, 21 th October	4,000,000	2,000,000	0	2,000,000
CHE	10	6 loans, 20 th August 3 loans, 23 July	3,600,000	1,977,500	0	1,622,500
Tunaweza	10	10 loans 27 th November	1,000,000	800,000		200,000
Amani	7	5 loans, 15 th August 2 loan 5 th September	4,200,000	2,160,000	0	2,040,000
Mshikamano	8	3 loans, 17 October	700,000	400,000	0	300,000
TOTAL	60	54 Active Loans	17,200,000	9,707,500	0	7,492,500
Available Cash						
Next Capital Required						0

Monthly Achievements

Although it was a short month in terms of contact with the women and also with very limited volunteers, we still managed to fit quite a lot in!

Christmas Party

The biggest development this month was the Christmas networking event which was held at the Umbrella Cafe. Rachel, Hiroko and Eliza organized and ran the event which was attended by women from all of the groups as well as Glory and Tyler (Projects Abroad staff). The purpose of the event was not only to celebrate the women's achievements for the year but to give them an opportunity to network, share ideas and showcase their products to each other.

The day started with introductions including a song in Swahili by Rachel and Hiroko – much to the delight of the mamas! Each group's chair lady introduced her group which included the kinds of businesses they were involved in. After lunch there was an opportunity for the women to mingle and discuss ideas. From this there emerged popular topics which individual women spoke to the group about further – this included chicken care and family planning.

Feedback about the event was conducted in the proceeding weeks and it became clear that it was a complete success and something that the women would like to do on a more regular basis.

Office/Admin

Although very necessary, a lot of time was spent on admin this month. The biggest job was cleaning up the Dropbox to create more space and standardising the filing system. This has created a straight forward file directory which has eliminated the many duplicate documents and will also be easy to navigate. Each group's 'weekly figures' document was also tidied up and standardised across the board, again making them more user friendly.

In the microfinance office we wanted to create a profile poster (including photos of all the women) for each group, so that new volunteers, staff and visitors can see each group's credentials 'at-a-glance'. This was done with the intention of making the process of getting to know the project and the groups a bit easier for new volunteers.

Slow Food Event

One of our most successful groups – Ikusura – organised and ran a 'Slow Food Event' which was attended by Rachel, Hiroko and Eliza. The idea behind the event was to promote traditional and local food which was cooked with minimum salt, sugar and oil. The women in this group would like to see more people in their area eating this kind of food instead of many of the unhealthy foods now available and consumed.

The event was a triumph for the women and Projects Abroad are happy that they have been able to help the women get to the point that they could run such an event.

Loans

Once again all loan repayments were made by all women with no defaults.

December saw the end of the Chemchem group's first loan (TSH 100,000 each) which they repaid over a 12 week period. During this time we were able to help the women develop their business and train them on bookkeeping. Although this group has done well there is still work to be done amongst them in terms of their motivation and attendance. This will be addressed before a 2nd loan will be issued.

The Tunaweza group commenced their 1st loan with us. The loan of TSH 100,000 each will be repaid over only 5 weeks and so far all payments have been made. This group seems to be strong with a good chairwoman and a motivation to improve their businesses and a real thirst for new ideas.

Future Developments

December volunteers came up with many great ideas for the future. The success of which will depend on the number and motivation of volunteers.

One of the best ideas for the future came out of the success of the Christmas networking event. It has been suggested that not only does this become a permanent fixture on the Microfinance annual calendar but that networking events are also run more regularly. We would like to set up events that are hosted by each women's group in turn. The aim being that each group gets the opportunity to showcase their businesses, ideas and maybe even prepare the food (where possible). It has been proposed that networking events run once every two months and that the Ikusura group are the first to host the event based on the success of their Slow Food event.

Another big idea is the development of an online shop to sell the products of all our women's groups to a global audience. Hiroko was instrumental in setting up a mock website that could potentially be used as an online market place. Other ideas included adding a 'shop' tab to the Projects Abroad website where products from projects all over the world could be sold. The logistics of such an undertaking would require central administration and therefore we have discussed this idea with Glory who will present the idea to Projects Abroad head office. In the short term we are developing a mini 'catalogue' for local volunteers to showcase and sell products produced by our women. Furthermore, the mini shop in the Arusha office needs to be greatly improved so that it is more visually appealing, thus attracting volunteers to buy when they come through the office.

Other ideas that have been discussed this month include:

- Develop a Microfinance calendar of events to keep things on track
- Natural skin care products business for one of the groups
- Cake making and decorating class (CHE group in particular)
- Human Rights seminar (Tupendane group)
- Medical outreach focussing on contraception (CHE group. Also gauge interest from other groups)
- Market day (during peak volunteer months)

In addition to new ideas for the women it is also important that the administration of the project develops it to make it more efficient and successful in the future. Among many of the ideas we have, this will include:

- Creating a strategic plan for the year to ensure we make the most out of volunteers
- Better record keeping