



CONTENT

- 02 Summary of Current Developments
- 03 Loan Portfolio
- 03 Monthly Achievements
- 03 Future Developments

SUMMARY OF CURRENT DEVELOPMENTS

■ General Developments

In May we had two new volunteers. This month, we focussed on book keeping and English training for the groups. We also covered the marketing training questionnaires given by Pia, a previous volunteer from Italy.

■ Group Meetings

Group meetings have been constant and successful in May. The members are showing up regularly and seem eager to participate and learn.

Chemchem have finished their second loan and successfully filled in the post-loan questionnaires. The Tupendane group is still waiting for their loan, however there seems to be problems within the group and the attitude of the women seems to be preventing them from receiving this loan. The women need a lot of bookkeeping and business training. A lot say that although the loan is helping them, life is still difficult. The rain has also affected the women's businesses due to the lack of customers showing up to buy products. Ideas for the networking event have been put forward and many women want to learn how to make washing-up soap.



Micro-finance volunteers visit the home of one of project's participants.

■ Training

We did a lot of bookkeeping and English training this month. The Ikusura and Amani groups particularly seemed very enthusiastic. Book keeping training seems to be essential in the progress of women's business and loans. We also are also helping four children from the Masai community, who the Amani group are looking after, with English reading and writing exercises.

■ Business Visits

We did a few business visits to a member of each group after the training session concluded. Most women need to focus on advertisement and some do not even have their own shops. A focus on setting and how visible products are to customers need to be done as well as shop signs and how appealing their shops look to customers.

LOAN PORTFOLIO

GROUP	NO. WOMEN	ISSUE DATE	TOTAL LOAN VALUE (TSH)	REPAYMENT 31.05.2015	DEFAULTS	OUTSTANDING BALANCE @ 01.06.2015
Chemchem	9	9 loans, 26th January	1,800,000	1,800,000	0	0
Tupendane	7	3 loans, 19th May	1,800,000	120,000	0	1,680,000
Ikusura	8	8 loans, 14th April	4,800,000	1,440,000	0	3,360,000
CHE	9	7 loans, 8th April	3,500,000	1,132,000	0	2,368,000
Tunaweza	9	8 loans, 14th May	2,300,000	320,000	0	1,980,000
Amani	7	7 loans, 13th March	3,700,000	1,628,000	0	2,072,000
Mshikamano	7	5 loans, 13th March	1,300,000	674,500	0	625,500
TOTAL	56	51 Active Loans	19,200,000	7,114,500	0	12,085,500
Available Cash						
Next Capital Required						0

MONTHLY ACHIEVEMENTS

Loans

This month we gave out loans to the Tupendane and Tunaweza group. All the women were very happy with the loans and they promised they will use loans according to the business planning.

Training

We have continued refreshing the ladies on expenses and income so that they record in the books correctly.

FUTURE DEVELOPMENTS

We will continue stressing the importance of bookkeeping, which includes refresher training on revenue and expenses and cost-per-unit exercises. To better help the women, we will assess each woman's skills on both bookkeeping and English literacy. With this knowledge, we will do more one-on-one training instead of whole group exercises. Our goal by the end of the month is to get all of the women proficient in simple bookkeeping, as well as a base knowledge of greetings and simple English words.

For all groups, we are continually looking to increase the size of the market for their products and advertise as much as we can, whether that is bringing products for display at the PA office or consulting them on ways to diversify locations for sales. The marketing website (<http://sokonitanzania.weebly.com/>) will be updated and publicised to the PA Facebook page to aid these efforts.

We are planning on hosting a networking event later this month. We have discussed with each group some possible ideas on the topic, but we plan on meeting with all of the group chairs to finalise the idea. Some possible topics are raising chickens and more marketing/advertising training. We plan on hiring a professional to come and teach all of the women a specific skill, which will help them further improve their businesses.

■ Group-specific Future Developments

C'hemchem – In general, the group is struggling with bookkeeping. This month we are going to focus on improving their bookkeeping skills before we move onto more advanced training. Instead of doing group training, we will focus on individual training this month. We believe that this will drastically improve their math skills and English literacy.

Tupendane – There are several women in this group that want another loan. We expect to give them loans before the end of the month, but are continuing our assessment of the individuals. Recently, they expressed that they wanted to learn how to plant mushrooms, so we might consider this idea as our networking event later in June.



Micro-finance volunteers take part in a planning meeting for the project.

Ikusura – They are in need of continuous English and bookkeeping training. We are planning on focusing most of our attention on individual training instead of group training. They want to learn how to raise chickens, so we are considering this idea for the networking idea later in June.

CHE – They have expressed a continued interest in soap training, so we are trying to facilitate a date and time for the event. They are also interested in raising chickens and making cheese. Some of the women still struggle with bookkeeping, so we will be persistent with individual training. For the women who are proficient in bookkeeping skills, we will try to teach them more about advertising.

Tunaweza— There is continued need to train the Tunaweza group on bookkeeping concepts. They are hosting the networking event this month, which has a tentative date of June 25th. They want more ideas from volunteers on how to improve their businesses, so as Projects Abroad gets more volunteers, we plan on sharing our ideas.

Mshikamano –They are in need of continuous English training. Their bookkeeping is proficient for the most part.

Amani — The group is doing fine and their businesses are growing. We plan on having persistent bookkeeping training each week, so all of the women can be proficient in their skills. We have constant training for Angelina to teach her the alphabet and we see she has been practicing. We are also teaching the Masai children who are living with this group how to speak English. We plan on continuing this training throughout the month of June.

Agape — We are still at the beginning of the process. For this group, we are simply focusing on bookkeeping training. The three women in this group are struggling with the bookkeeping, but we expect them to be proficient by the end of June. We are still discussing possible loans for this group.