

The background of the report cover is a green-tinted photograph of a rural setting. It shows a traditional thatched-roof structure, possibly a community hall or a school, with several people standing in front of it. The image is overlaid with a large, faint, white circular graphic that frames the scene.

Project report to Kwasa

# Micro-finance project

From May 2015 to August 2015

The difference Kwasa's donation of R 36 000,00 are making to the lives of the people living in Rural Eastern Cape, South Africa

## INTRODUCTION

TransCape NPO has started in 2004 to work on the following vision: We are a connected community comprising of holistic, healthy and empowered individuals in an optimally developed and fairly managed sustainable environment.

The microfinance project is a good example to empower individuals and provide families an opportunity to improve their living conditions. Groups of up to 15 people are identified through a cultural friendly process incorporating tribal authority acknowledgement. These groups include HIV/AIDS support groups and groups of people who live in the same community, know each other and respects their tribal authority. TransCape then offers a 4 day business skills training to the group individuals. Only those who pass the evaluation on the final day of training would then receive a R3000,00 (+/- 250 euros) interest free loan. This money is used to buy the startup equipment they need for their business. Examples of successful businesses so far are a chicken farming, vegetable gardens, selling of clothes, small shops and sewing. Based on the type of business, a first payback date is established but most businesses do their first payback after the first month. Each month all bussinesess are visited for support and to collect R250,00 payback. The local community is happy that they can upgrade their living circumstances in this way. This project allows local entrepreneurs to excel while at the same time it stimulates a community based local economy.

In this report we want to update you about what happened with the Lujisweni One group in the time period May 2015 to August 2015.

## REPORT CONTENT

### Monica Ntombizonke Genuka



I ordered 50 small chickens for R1000.00 their food cost R110. 00 month and these small chicken takes three months to group up to the stage of market. I spent 150. 00 for transportation when I went to make my order in town. I am currently growing small chickens and sell them to the community on the pension days and to my neighbour for R120.00 each. There are only two chickens remaining in my first stock. I am also started small garden where I also grow cabbage, bit root and spinach

I paid back in TransCape 250.00 a month and now have paid three times that makes R750.00. My current balance is R2250.00.

I thank you TransCape by giving me this opportunity of starting my own business.

Nosipumle Ndaba



Hi there! My name is Nosipumle Ndaba. Since I was already having sewing machine, well trained at Mthatha on how to design cloths and sewing them. About TransCape loan that was in a mount of R3000.00, I spent 1800.00 to order sewing material, food and transport were at the amount of 120.00 one trip to Mthatha. The remaining money is kept to fill in the gaps when my clients delayed to pay my products in time and also when I need add certain sewing material.

I paid back in TransCape R750.00 in the last three months since I took the loan and my outstanding balance is R2250.00. I thank you TransCape about granting this chance to me because my business is still growing in amazing speeding.



Nothemba Vantya



I am selling prepaid electricity, airtime, and also ordering kitchen material from Durban to selling in the community during pension days and also every day to my neighbours. The order overall costs of my order was R2100.00, food and transportation R480.00. My business has been operating for three months now and is functioning well. I am paying back R250.00 in TransCape every after pension day and my balance in 2250.00.

I appreciate the fact that TransCape gave me this chance to start my own business, now I am independent woman and I'm proud about this life style.

Kholelwa Fudumele



Dear TransCape microfinance donors, my name is Kholelwa Fudumele. I am the one of this project beneficiaries as from the last three months. I am here to update you about how did I spend the loan on building up my business and how is payback status so far. I ordered cloths from Durban at the amount of R1800.00, for transportation and food spent R480.00, this where my business holds. I sell these cloths every pension day and also within the community even if is not a pension day. My business has been through for three months now and is still strong and also growing. I am pay back in TransCape R250.00 each and every after pension days. My pay back has reached up to R750.00 now and my remaining balance to TransCape is R2250.00

I am very happy my business started and progress well, now I am not depending to my husband and I thank you TransCape by making my life this better.

## Nobuhle Mkhentane



Hi, my name is Nobuhle Mkhentane, I am TransCape Microfinance beneficiary since the last three months. I order cloths from Durban with the cheaper prices and sell them in the community every pension day for making profit. My first order of these cloths worth R2000.00, transport and food R 450.00. I am generating income from these business both for me and my family. I am not financial subject of my husband anymore. I am paying back R250.00 to TransCape after every pension day because on the pension days is where I make profit and my clients who were owing me during the month are paying back in this day. My balance in TranCape is R2250.00.

I am very happy my business is still doing well and also looking forward to make it even more effective. I thank you everyone who participated in the process of the getting me this TransCape microloan without them I wouldn't be having this business.

Thembeke Hlomendlini



Hi there! My name is Thembeke Hlomendlini. I am ordering small chickens, growing them and sell them in the community also on the pension days every months when they grow up enough for meat. I ordered 100, small chickens for R2000.00, transport and food is R160.00, and those small chickens eat food that cost R220.00 a month. These small chickens take three months to grow for meat and when they are ready for market each I charge R120.00. I make a lot of profit although some of small chickens die while I'm still growing them.

I am paying R250.00 to TransCape every month and now my balance R2250.00. I am very gland the fact that my business started and is doing well. I appreciate TransCape microfinance project by giving me this chance.



Nobulelani Sifungwa



Hello, my name is Nobulelani Sifungwa. I am TransCape microfinance project beneficiary as from the last three months. My business is to design also sewing cloths mostly for women and sell them to community every pension day. To the loan R 3000.00, I received from TransCape microfinance project, I ordered sewing material for R1800.00, food and transport were R160.00 the outstanding money from the loan I keep to maintain when some of my clients did not come to pay or when I am in short of certain sewing material.

I have paid R750.00 back to TransCape and my balance is R2250.00. My business is doing well. I am very happy TransCape gave me this loan to start up my business.

Nomalanga Mncela



Hi there! My name is Nomalanga Mncela, I am selling cosmetic creams for treating and smoothing women complexion in my community. I am making my orders at Mthatha and also in Durban when is necessary. My first order has taken place at Mthatha and I spent R1900.00, transportation and food was R150.00. There leftovers of the loan that is R950.00 is kept to look after the business upside downs. I am selling my cream in the community and also in the pensions. I pay back TransCape R250.00 each month and nos my balance is R2250.00

My business is doing well, even now I am almost out of stock, and this means I must make new order soon. I am happy business is making good profit and that makes me to say thank you to TransCape by giving this chance to start up my own business.

Nokhanyile Bango



Hi there! My name is Nokhanyile

Bango, I am sewing cloths and sell them in my community every pension day. I spend most of the time everyday sewing cloths preparing to have enough cloths for pension day. I ordered my first stoke with R1800.00, transportation and food R160.00. My business making good profit and I am very glad to have this opportunity.

I am paying back 250.00 to TransCape every month, I am currently have a balance of 2250.00. That I still have to pay back to TransCape.

I real appreciate the fact that TransCape gave this opportunity to enable my life to flow much more easily.

Nokhangelani Mkhentane



Dear microfinance project, My name is Nokhangelani Mkhentane. I am microfinance project beneficiary as from the last three months. TransCape microfinance project has given me microloan so that I can start my business, I am the member of Lujizwenin No 1, home based care group.

TransCape microfinance project gave me a loan of R3000.00 to start up my business whereby I buy and sell kitchen material such as dishes, spoons, cups, coffee mugs and many other kitchen things, I am also sewing female cloths and sell them in the community especial in the pension days.

I spent 1540. 00 to order kitchen material and also spent 1300.00 for the sewing material, transportation and food was R136.00, my business is doing well so far and I am so happy about it.

I real appreciate the fact that TransCape made my life easier by giving this me amazing opportunity of starting my own business. Thank you very much



Ntombokuqala Mantshula



Dear donor my name is Ntombokuqala Mantshula, I am having small business where I order small chickens from town, growing them and sell to the community when they are grown up to be eaten as meat. I started my business three months ago and I am very grateful for being helped by TransCape microfinance project for giving me this chance to have my own business.

I ordered 100 small chicken for R2000. 00, the food and medication to protect small chicken against disease infection cost R78.00, food of the chicken a month cost R220.00, transportation and food for me when I am making order cost R134.00

I am paying back to TransCape R250.00 monthly now I have a balance of 2250.00. I thank you TransCape microfinance project to positively change my life.

**SUMMARY**

Nolukhanyo HBC	Type of Business	Loan	1st PayBack	Balance	2nd PayBack	Balance	3rd PayBack	Balance
Name & surname			12/06/2015		10/08/2015		28/08/2015	
Monica Ntombizonke Genuka	Growing small chickens and gardening	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
Nosipumle Ndaba	Sewing business	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,500.00
Nothemba Vantya	Selling airtime, electricity and selling kitchen	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,500.00
Kholelwa Fudumele	Selling cloths	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
Nobuhle Mkhentane	Order clothes and sell them	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,500.00
Thembeke Hlomendlini	Growing small chicken	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
Nobulelani Sifungwa	Sewing clothes	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
Nomalanga Mncela	Cosmetics and selling	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
Nokhanyile Bango	Sewing clothes	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,500.00
Nokhangelani Mkhentane	Sewing business +selling kichen material	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
Ntombokuqala Mantshula	Selling chicken	-R 3,000.00	R 250.00	R 2,750.00	R 250.00	R 2,500.00	R 250.00	R 2,250.00
		-R 33,000.00	R 2,750.00	R 30,250.00	R 2,750.00	R 27,500.00	R 2,750.00	R 25,750.00

## CONCLUSION

I would like to thank you all for the hard work you are doing. Thank you for supporting the micro-finance project. It really makes a huge difference in people's lives.

May God bless you and keep you safe.

Please do not hesitate to contact me if you have any questions.

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