



Project report to stichting Kwasa

Micro-finance project Nomadolo

From December 2014 to May 2015

The difference donations are making to the lives of the
people living in Rural Eastern Cape, South Africa

INTRODUCTION

TransCape NPO is 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. TransCape offers interested people a four days training. The ones who pass for the exams can get a loan of R 3000 (± € 250,-). This money they use to buy the first equipment they need for their business. Examples of successful businesses so far are a chicken farm, vegetable garden, etc. On forehand there are dates they should start paying back the loan bit by bit. The local community is happy that they can upgrade the living circumstances in this way.

In this report we want to update you about what happened with the Nomadolo group in the time period from December 2014 to May 2015.

REPORT CONTENT



Nokwakha Sylvia Lukhuni

Sylvia has four children and five sisters. She dropped out from school in grade seven. She wanted to make something of her life and became TransCape beneficiary in the micro-finance project. She passed the basic business training course which is regarded as requirement for the project. The course entails book keeping, calculations and how to face business challenges.

Sylvia preferred to do one of the small businesses whereby she buys frozen chicken, alive chicken and cool drinks and sell them in her village called Nomadolo. She finds the pension days successful because her clients are coming in numbers to buy chickens and cool drinks. Those clients that were given a loan would come to her stand to pay their dept.

The basic business training has played tremendous role in her business and solved a lot of problems that she was not aware off. It made her to have exact overview of what, how much she spends on what in her business. She is empowered to track who owes in her money.

Sylvia expanded her business by selling cloths and she created a small garden. She buys cloths in Durban and sells them in her community and on the pension day. On the days she comes back from the Durban people are coming to her house to open account.

As results of that she makes up to R2000.00 a month on her business. This money made massive difference in this family because they renovated the house by putting a new roof, plastering the walls and bought a new carpet for their kitchen. She has been having excellent payback flow to TransCape and finished to payback.

Lindiswa Matiki

Lindiswa Matiki is 33 years old, she has two children and four sisters and left school at grade 11. She wanted to have a sewing business whereby she would mainly sew Xhosa cultural dresses. She requested one of TranCape project called microfinance to assist her to start up her ideal business, as TransCape have well organised microfinance project which is designed according and based to the needs of the people of such communities. One of the most fundamental and important thing that TransCape offers to this project beneficiaries is the basic business training course that mainly empowers the people specifically on how to run the business. This procedure allows people to have a more successful business. Lindiswa is one of the people who have performed well in this training and showed enthusiasms on her sewing and hoping that she will tremendous business.



Unfortunately, after six months' time having the sewing business and also having good record of payback to TransCape, her sister passed away. Because of this she had to use some of the business money to support the family to carry her sister's funeral decent. She had to dig deep on her pocket because there is no one else at home having a permanent job. The situation never let her down on her business passion, two weeks after the incident she changed her sewing business to sell prepaid electricity and airtime in the village. To start this business she bought certain machinery for R450 that is suitable for electricity, airtime prepaid plan. She orders airtime with R800.00 a month, R900.00 for electricity and making a profit of R600.00 a month.

With the small profit she makes a month, she bought a tiny television and painted her house. She supports two children by buying them school uniform at least once a year. She thinks she does not eat wealthy food but it is better than before TransCape gave her this micro finance loan. She still owes TransCape R500 of her loan, the plan is to pay back R250 in July and August.

Thabisa Qhelani

Thabisa is 24 years old she has two children. She is not married and she has four younger brothers. She dropped out of school at grade 10 because of financial problems at home. After she left school she started to involve herself to community operating stakeholder such as home-based care group which assist people with HIV and AIDS. These groups are supported by South African government in terms of training about ground job in which these groups perform. They also standing a chance of small specific funding either for growing vegetable to provide to sick people and very tiny stipend once these groups got certain accreditation from those provided government trainings. But those funding is very propitiously to get it although these groups have a lot of work to do during and after their trainings.



Because Thabisa was in these group she felt that she was fortunately enough when she find the micro finance loan from TransCape to start a spazza shop business. For her this was one of the best opportunities to keep the fire burning and make something to eat for two of her biological children and her bothers. She started her spazza business which seemed well to begin with and later hardly persisting because of the local people won't paying money to her on appropriate time and delayed the progress of the business. Although the situation was not easy on her business from the begging, she managed to payback regularly to TransCape.

She didn't have that good payback later on to TransCape because her business went with ups and downs. She has a balance of R1000.00, she committed to pay R500.00 at the end of June, 250.00 in the end of July and pay the last 250.00 at the end of August. The payback is going to happen from her salary since is fortunately enough because recently she got a job in the hospital. The job is pretty much the same as she did before with one of the community home based care, the only difference is that now she only going around the hospital wards to assist patience.

Although her business wasn't full successful, she was able to buy wall unity to make her house much nicer, painted her house, bought school uniforms for two children and eat more healthy food now.

Novotile Masayina

Novotile is 54 old, she has nine children and four grandchildren. She dropped out of the school in grade 4. She applied to starting spazza shop in the village. She went through all of TransCape micro finance procedures, such as being in the home based care group, completing small business training and her level affordability was required and suitable for her to access the loan.



She started her spazza shop whereby she was selling milk, fish in tin, candles, matches, fruit, snacks, cool drinks, bread and so on. Her market was mainly in her house and at the pension market. Because many of her children help, she found out that some payments are missing and people that are taking a loan in the middle of the month and promising to pay back at the month end were not written down by the children. She realised that she is losing money. Then she decided to change her original business and start a gardening business. In her new gardening business she grows beetroot, cabbage, spinach, onion, beans and potatoes. She finds fewer problems in this garden business because she has got specific time of harvesting only what is going to be sold. In 2014 she had a very good payback flow to TransCape but this year she started to build a house and that has an effect on her payback. She is building two rooms flat with mud bricks; she is also feeding and living with seven children in the house. Now she has got a

balance of R1500.00, she arranged to pay R500.00 at the end of June and R250.00 each month from July until October. She told us that she is eating better food from the garden.

Noluvuyo Bhotomane



Noluvuyo is 32 year, she left school on grade seven and she has got three children and is responsible for three other children. She was exited to open the small business in her community. Her desired business was to sell meat like frozen chicken, beef, beef intestines and cool drinks. TransCape was the only solution to fulfil her business dreams. As everyone else in the group, she went through all TransCape microfinance phases and completed it accordingly.

Noluvuyo still has the same business that she applied for in TransCape microfinance loan. She always orders a lot of meat three weeks before the pension days because that is when most people are close by their month end and pension days. This strategy helps her to enable to collect a bunch of money once in a while. She makes up R1200.00 a month and she has got good paying back to TransCape. She did renovations in her house where she changed the roof, fenced a new garden, painted the whole house and also bought school uniforms for three children at the beginning of the year.

As the way of eating wealth, she started the gardening, she is growing cabbage, spinach, sweet potatoes and beetroot. She stated that if her garden become more productive then she might also sell to the village but she has some doubt that her garden could be productive because now we are in the winter season usually there is no rain.

She still has a balance of R500.00, she committed to pay R250.00 at the next pension day that will be on 13th June 2015 and finish her remaining R250.00 balance in the end July. She feels gratefully none limited support that both TransCape and project donors have provided to her. Without the support she wouldn't have had a better life and health food from her garden.

Phumzeka Bhotomane

Phumzeke is 33 year old lady, she has three children, she is not married. She also has three brothers. She left school at grades seven. She wanted to have a sewing business after she was inspired by her mother who is sewing her whole life. Phumzeka learnt to sew from her mother on a very young age. Being in the home based group was eye opening to her and unlocking the doors. This is because this came towards her ambition and fitting exactly the situation. She wanted to open





sewing business and TransCape microfinance project has been there to improve lives of such people.

TransCape gave Phumzeka the loan to start her ambitious sewing business. She sews most lovely cloths and her clients would order cloths even before she can make them. She said she is sewing dresses and her sewing style or design is always indigenous aligned and mixed up with current fashion. She makes up to R 2400.00 a month when the business going well, if she was not the only one who is a bread winner in her house she would afford a lot of things. She painted the house, changed the roof, bought a water tank and a small television. To afford such house need is a sign of improved life standard.

She has an open balance of R970.00 left. She committed to pay R500.00 at the end of June and pay R470.00 by the end of July. If she was not the only one who is making money at home, she would have been done to pay back. She thanks you her donors by being penitent to her because she also had some difficulties on her business and that had negative influence to her payback to TransCape microfinance project.

Nomfundo Genuka



Nomfundo Genuka is a 30 year old woman. She has three children and three brothers which are depending on her. She left school at grade eight. She applied for a micro finance loan to TransCape after a year she started to work with community homed based at Nomadolo village where she was born and grown up. Her ideal business was the gardening and her drive was that not everyone knows or understands how important it is to eat from the garden because there are very few people in her village who grow vegetables. The healthiness and importance about vegies she learnt from the government workshops that are provided on the home based care groups.

Basically, the subject about vegetables in those government workshops was mainly focusing to the people who are HIV/Aids positive which they are helping as home based

care group. As it was clarified clearly that vegetables are not necessarily health and important only for HIV/Aids positive people but is healthy and important to everyone.

Having TransCape as only tool that she can use to start her business, she applied for starting the business of growing vegetable in the garden and selling airtime and electricity. Her businesses is the most successful in the group because she makes a lot of money in a month in her business (about R2380.00) she bought a water tank, build one room for making fire of the wood and painted her house.

She has a balance of R900.00 to TransCape but she promised to pay R500.00 by the end of June and pay R400.00 at the end of July.

Noxolile Cona



Noxolile has a vegetable business; she grows cabbage, spinach, carrot, beetroot and green purple. She is selling her vegetables in the community shops, at the pension days and sometime her customers are coming to her house to buy vegetable.

Her vegetable business has been real productive this season because it has been raining regularly that caused such amazing production. She gets about 10-12 customers daily to come and buy fresh vegetables and on pension day she has a lot of people buying from her. She has finished her balance on TransCape microfinance pay back.

Her vegetable business has been real productive this season because it has been raining regularly that caused such

Now we are approaching winter, which is dry season here, this is creating some concerns because it will affect her business since there will not be enough water to irrigate plants. This is a problem that she cannot solve, the only plan that she will use when the season is dry is to collect used water and give that to the plants.

She thanks you TransCape donors by giving her this chance to start up her own business. Her five children are eating health food and also having better cloth at school.

Mavis Nothobile Bhotamani



Mavis Nothobile Bhotamani is buying frozen chicken from Mthatha and sells it in the community. She also sells basic items like bread, milk, tea, sugar and so on. People buy

more a day before pension and during pension day, some would come to her and take chicken or anything that they what to eat even if they do not have money to pay yet they pay back on the pension day. Her business is real doing well and making approximately R500.00-R700.00 profit a month. In this profit she payback TransCape R250.00 and try to save the remaining cash. In the last few months she had a lot of family problems which needed money, like for instead her daughter didn't have school uniform and she had to buy it and support her with pocket money every day when she goes to school but now the school uniform part is finished and she only focusing to her daughter pocket money and payback to TransCape. She owe 750.00, she committed to pay 250.00 every month from July, that means she will finish in September 2015.

She is very glad to be granted this opportunity of starting up her own business because her daughter wouldn't have school uniform without TransCape micro finance project. She feel so privileged, she also thank you this project donors.

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 their lives.

May God bless you and keep you safe.

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

Yours,
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