

Project report to stichting Kwasa

Micro-finance project Phumlani 2

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, 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 Phumlani group 2 in the time period from December 2014 to May 2015.

REPORT CONTENT

Ncelani Nonjonjo

Nonjonjo has his spazza shop business for a year and a couple of months. He got micro loan from TransCape microfinance project with intentions of fulfilling his get-up-and-go for his own business. His plan is mainly to help the malnourishment in his



family and improve his family life standard. The only organisation which is always there to help in such circumstances is TransCape NPO and its loyal donors. Can you imagine an old man like Nonjonjo who has eight children? He is only depending to the old pension fund in order to make things happen for his family. Besides this his is challenged by not having the most important tools of improving his family life what is education.

Nonjonjo started his spazza shop business as usual to begin with his business was booming and he was collecting R1600.00 a month, inclusive his left over from his old pension fund. His payback to TransCape was good in the sense that he never missed any month, also he kept R1000.00 in the bank with purposes of building a two room flat and yet he started to build. He finished to pay his loan on February 2015. He said, he has done a lot with his profit because he also bought school uniform for his four children that are in school. He mentioned that his best achievement on his business is the building of his two room although it is not done yet.

He is very excited about his achievement and he wishes all the best to the donors of this project and TransCape as well

Nolubabalo Madusubane

Nolubabalo is mother of four children. She is 34 years old, married and she drop out of the school at grade 11. She became the leader of Phumlani 2 home based care group. She finds her commitment to the group and having the sense of having the goal of supporting the people in the community who are HIV/Aids positive. She wants to get her



community together in reaching positive results on their goals as group, also in a personal level. The community part involves the work that the group is doing in the community what also includes government training which provides a lot of education about HIV/Aids people and more life alternatives as community. In personal level, this is when the group got TransCape to assist individuals to start up different business of each member’s preference. She applied to TransCape to open a business of selling airtime and frozen chickens in the community.

Nolubabalo’s business is doing well. Because of her husband having good job now, they bought a ca. Her husband helps a lot to the business especial when it comes to make new orders. She does not have to spend money to get public transport when she wants to make order, instead she makes a list of what she wants and asks her husband to buy things in town. Because of her husband advantage of having a car she managed to save money and extended her business buying public phone whereby people who do not have mobile using to call their friends and families. In her combined businesses she makes about R2800.00 a month. She has a balance of R250.00 left that she will finish by the end of June 2015.

She built a pink rondavel, she and her husband shared responsibilities when they were building this room. Nolubabalo was responsible to buy building material and build the whole room while her husband was responsible for the inside of the rondavel. The businesses still exists and makes money. Nolubabalo agreed that they are eating very wealth food even eating meat two times a week sometimes. Their children also doing well at school, having new uniform always have got lunch at school. She thank you everyone who played a role to make her life this better, TransCape family and donors of the project.

Xolile Sitshikiza



Xolile is 32 years old, he has five children, he is married and he dropped out of school at grade 11. He has been on Phumalni 2 for four years now. To him being in the group that is dominated by females is something that is unusual in his community and he had a lot of doubts at the beginning about his involvement in the group. However, the evolution of the entire group and his family has changed imagination about gender classification. After being fully involved and participating on the group work he started to think about starting a business since he did not have a job. TransCape intervened and showed the great work that he does in the community through HIV/Aids awareness events. In those events TransCape appeared as their solid helper after they visited each other to see what their group is actually doing. This brought TransCape and them to one mutual understanding of community development and they as a group started individual business.

Xolile is having the most successful business and his original business that he applied to TransCape to start is buying cloths like slacks, T-shirts, jackets, dresses, blankets and other things from Durban. He also orders to the closest town called Mthatha and sells these cloths in the community at affordable prices to make profit. Because of his excellence to the business he increased his business by also making gardening business where he grows vegies and sells them in the community. Basically he has two operating businesses and he makes a profit up to R4000.00 a month in both businesses. He saved money to buy a second hand car what was his dream because he knew from the beginning that the car is essential tool for the business, simple because it makes things much easier. He is the first person to completed pay the loan back to TransCape, his children are having full school uniform and his family is eating healthy.

He is so gratefully to have TransCape and the donors that helped his family to have a good life. He wishes everyone who worked to make his life this better a jolly good future.

Phelokazi Magxikimane



Phelokazi is 34 years old, she has four children and she dropped out at school in grade 11. She is married but her husband does not have a job. She has a business of selling young chicken to the community. She buys these young chicken, feed them until they grow big enough and sells them for meat in the community. Now she added something on her business where she also

selling ordered cloths, her business occurs in her house of living.

Her business sign on the road has been blown by wind in the last few days and this sign helps to show directions to her clients, now she has to fix it. Her business is stable although she had some challenges whereby she gave clients account and they delay to pay money back. She is eating better now, she made some profit of R3800.00 over the period of six months.

She still has most of R500.00 in her bank account and just spent a few amount to buy some things like a carpet, water tank and freezer.

Mandisa Ncancashe



Mandisa is 48 years old, she has three children and she dropped out of school in grade nine. She had a loan from TransCape with the intentions of opening her own business. The business she started was about ordering cloths in town (Durban) and sells them locally. Besides that she opened a little spazza shop at her house. Her business was doing well from the beginning and she started to build three rooms over December 2014. In January 2015 she got sick and there was no one to help her with the business. Because she couldn't make any profit during that time she didn't invest money into her business until after she recovered from the sickness.

Before her sickness she managed to build three rooms for her family and the rooms are contained out of mud bricks. Even though her business does not exist anymore she is

very happy to build the three rooms. Her family is also proud about this house although it is still not completed yet.

She still owes TransCape R1250.00 but she committed to all of balance at the end of July 2015. She invested some money in the bank when her business was still making money and this money will be matured in July. She will also invest her savings to restart her business so that she can afford it to complete her room.

She is really feeling privileged to have TransCape to assist her to start her business because now she is also eating healthy food.

Nolitha Ntusi

Nolitha Ntusi is a 43 years old woman in Lujizweni No.4, she has two children and she lives with them. They are both still in school. Her business is to sell chicken, electricity, clothes and open up a Spazza shop.

Nolitha's main business is to sell cloths that she orders form Mthatha and Durban. She also sells electricity and airtime. Her business collects R1700.00 a months and this amount makes life much easier for her because now she is eating good food, eating meat two times a week. Furthermore she bought furniture like a new bed and couch. She has no balance anymore to TransCape microfinance payback and her business is still doing well.



Nolast Mkhwe

Nolast her business is still doing well although it has small problems that are based on its nature, she is able to solve all this small problems herself. She is selling prepaid airtime (three cellular network) MTN, Vodacom and cell C that her community uses and she sells snacks for the school children. These items are needed in both elder and younger clients, for younger clients she going to the school gate where the students comes to her to buy airtime of their cellular network. They come during intervals and after school they come to her house

The older clients are coming to her house to buy airtime or when they are busy they are sending their children to come and buy it at her house. She has about 7-8 clients buying MTN airtime, Vodacom 3-6 and Cell C 1-3

In electricity she only finds old clients because they are the ones who own the houses. She borrows some of her clients either airtime or electricity and they would come to pay her back on the pension day. This is where she occasionally gets problems because some of the clients would disappear while they still have money and later come with stories but eventually she always manages to solve such problems.

Approximately R500-700 profit a month in her business. She still has a balance of R500 in TransCape micro finance project because she did not pay for four months. She was having other personal problems that needed money but she tries to pay the double payments the coming month to finish.

She appreciate TransCape and its donors, they have changed her life. Keep on doing awesome job.

Nonkanyiso Boyana



Nonkanyiso is 33 years old, she has three children and she dropped out at school in grade 12. She is married but her husband passed away. She applied for micro finance loan to TransCape to start a small spazza shop and TransCape gave her the loan. That means she provides the basic products an average village member needs, like sugar, oil, salt, soap, candles, tomatoes, onions, soup packs sweets for the children and paraffin. Her shop is situated in one of her houses at her homestead.

She started her spazza shop business but she couldn't make it because there are more people who started the same business in her area and also her clients were delaying to pay after she gave them a loan in the form of an account. Because of these challenges she decided to change her business and now she sells small chickens and she make a small garden where she can eat from. She makes a profit of R500.00 a month and she saved money to build a two room flat. Unfortunately there was massive rainfall and her room collapsed. Her business still exists but she does not make a lot of money. She has a balance of R250.00 and she promised to finish her balance in the end of June. She is eating better food now and her children are having lunch at school every day unlike before.

She thanks everyone that has been working around her trying to make a better her life.

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.

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Yours,
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