

MICRO-FINANCE



Report

1. Nomsakelo Lawu business selling Fuel

Nosamkelo is running a nice little fuel shop. That means she provides the basic fuel products an average village member's need more especially those who have vehicles and they permanently living in the community. She sells fuel like petrol, diesel and paraffin.

Nosamkelo has got an excellent payback record because she is paying R250.00 monthly and she never miss a single month, yet she has paid up to R2750.00 back to TransCape microfinance project.

She makes a monthly profit about R 1400.00, she writes everything down she is selling but her booking still need to be improved. Even though she is almost done with her payback , we will visit

her to teach her again in one on one session. Her shop is situated in one of her houses at her homestead. In January **Nosamkelo** put up a sign to call advertise her fuel shop and she says now she gets client from other communities as well, to buy fuel. From her profit she bought a new fence for the garden. She also bought paint to renovate her house inside and plates.

One of Nosmkelo two children (11 years old) goes to the school with money to buy lunch and also he possesses full school uniform unlike before. She is very happy that she received this loan from this project. She also managed to have her business running still today and she also said her family is eating better food now.



2. Nontsasa Lusaseni chicken farm (raising and selling)

Nontsasa: is making a little nice business whereby she is buying young chicken from town raising and selling them at a good price. Her turnover is about R2600.00 and her profit is 1600.00 a month. She has paid R2750.00 back to TransCape without missing a month.

Since Nontsasa has this business her family life has been improved, now her family has bought a new water tank and her family is drinks fresh rain water. She has amazing book keeping and good math's skills which help her business to run quiet nicely. We calculated that she put R2000 into her business and got over R5000 out in the first 6 weeks. Because there is not enough water due to

shortage of rain (winter season) she can't make more orders of the chickens and that affect the money she makes a month. She is planning to cooperate with other women in the community and this idea could be a key to expand this business and allow them to access funds from government.

Nontsasa is looking forward to grow her business with other local women who have the same passion about business and she has potential to make it happen. She is so grateful to have this opportunity where she has been trained to run her own business and she said, "this is a wonderful tool that will feed her children for the rest of her life".



3. Nomantambazana Galimani business and drinks

Nomantmbazani is running a very nice Spaza. She is already 59 years old and very happy to have almost finished paying back her R3000.00 loan and still her business running pretty well in spite of her high age. She provides the basic products an average village member needs, like sugar, oil, salt, soap, candles, tomatoes, onions, soup packs, milk, sweets and paraffin. She is also selling fresh bread, which is very important and gives her a lot of daily customers. But lately she only concentrates on selling meat and cool drinks because big spaza shop requires quiet often trips to town. Her age has come a challenge for her business.

Her business is running well but she doesn't really know how much profit she makes because her bookkeeping is lacking. This is one of the reasons why she decided to reduce her business so that she can manage it much better. She writes everything down that she sells but she

does not know what she spends on stock. Even though she has challenges on the business she said she likes the business because it keeps her mind busy. She hasn't renovated her house yet but she eats nice food now with her family.



4. Zolisa Mbhebeza business cosmetics

Zolisa: is running such a nice mobile shop where he is selling cosmetics, body cream, ponds, toothpaste, suntan lotion, lip balm, mouthwash or anti-dandruff shampoo, he also selling things like nail-cutter, matches, pad locks and belts. He makes most of the money during pension days. His profit a month goes up R1200.00 a month, although he makes so much money he missed two months of paybacks. This happened because the mother of his children passed away.

Now he has to look after his four children alone.

Zolisa has paid back an amount of R2250.00, he said he will try to double the payback now since he is behind than everyone else in the group. His four children have nice school uniforms and he said his life is better now since he started the business. They bought new a carpet in the last six months.

His business is running well although his responsibility is doubled because he have to prepare his children to go to school every day and make sure he cooks food for them, so when they come from school they have something to eat. He said he likes his business because it makes money for his family and does not know how he would manage his life without his business. He is very happy to have TransCape in the community and he sees TransCape as solution for this life.



5. Noncedile Nyamani Gardining business

Noncedile: Basically Noncedile has a gardening business whereby she grows cabbage, spinach, tomatoes, beetroot and onions. “This business takes a long time to actually have produce for clients but when it happens you make a lot of money”, said Noncedile. She is making good money from this business although she cannot tell how much she makes because of her age and poor book keeping skills. She has good payback record because she never skipped any installments and that shows that she makes money. She has already paid R2750.00 back to TransCape.

Noncedile renovated two rondavels for her family and she says her grandchildren are eating better food. She puts notices in the community shops to make clients aware of her business and yet she

gets clients from different surrounding communities which come to buy her products and some of the clients place an order.

Noncedile likes her business more than a business because it makes her to fit in the community and getting more in touch with different age groups. She says she often forgets that she is turning 71 years old. She is very happy to be part of the microfinance project and appreciates it very much.

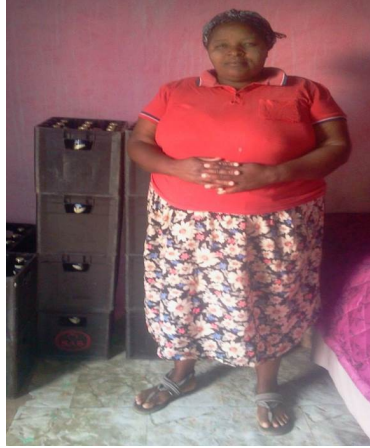


6. Zine Singawu Business bar

Zine Sigcawu She is running a small bar. She is turning 39 years old and very happy to get to this stage of her business where it is getting busier. Since bar business is the most difficult business especially for a woman. She provides the basic products in her bar like carling black label, small brandy and Xhosa beer. Her payback record is OK because she has missed only two payback dates and her business makes R2800.00 turnover and makes about R1500.00 profit a month.

Zine is paying R250.00 monthly and she already paid R2250.00 in the meantime. One of her children fell terribly sick and she had to take her to the hospital several times. This is why she missed two payback dates. She bought a new water tank and a new carpet for her family. She said her three children are happy and always got money to buy lunch at the school.

Zine has improved a lot in her bookkeeping in the last six months of her business. She is amazed herself how her business skills have improved. She also was surprised by the fact that the business makes such a positive improvement for her family. Zine eats traditional Xhosa food because she is used to it and she appreciates TransCape presents in the community.



7. Nongezile business selling chicken

Nongezile, buys live chicken to sale them on the local pension market and to the local individuals. Her business is the most challenging business for multiple reasons. Firstly she spends a lot of money on transportation from one place to the other and secondly she needs a lot of knowledge about how to farm chicken. Despite of that, Nongezile has managed her business very well and she said this is possible due to basic business training course that is offered by TransCape microfinance project. In the last pension market she bought 42 chickens. She sold them all very quickly in two days.

As she had bought them for R 75 each and sold them for R 115.00, she made a turnover of R1680.00 and about R1000.00 profit a month. She has paid TransCape microfinance loan up R2750.00. She is very happy about it and tries to get more chickens for the next market because she can be quite sure to sell more. Her bookkeeping is fine. She was able to improve her level of living as she bought a new water tank and a new carpet.



8. Bongelwa Ntsunguzi business Weaving mats and baskets

Bongelwa, is running a nice little shop whereby she is weaving cultural baskets and mats out of grass, these material include hats, xhosa mats, xhosa trays and xhosa beer filtrate. She really like this business and she says she is very proud about it because it is also about preserving xhosa culture. She is making good money from this business although she cannot tell how much she makes because of her age and poor book keeping skills. She has good payback record because she never skipped any payback months and that shows that she makes money. She has already paid R2750.00 back to TransCape.

Noncedile renovated two rondavels for her family and she says her grandchildren are eating nice food. She put posters in the community shops to make clients aware of her business and yet she gets clients from different surrounding communities which come to buy her products and some they even place orders for her produce. Noncedile likes her business more than a business because it makes her to fit in the community and getting more in touch with different age groups. She says she often forgets that she is turning 67 years old.

She is very happy to be part of the microfinance project and appreciates her donors very much.



9. Gladies Sigcaw: Gardening business

Gladis: is doing gardening. Initially, she wanted to open a spazza shop but she didn't have a permanent place where she can run her spazza shop business without any disturbance.

As results of that she dicided to start a gardening buniness that occupies less space within the family rooms. She really likes working in the garden although gardening takes time to grow and make profits out of it. It took about four months to grow proper vegetables like maize, spinach, cabbage and carrots. It was so amazing to see Gladie managing to make profit and pay back her loan very

quickly after only four months.. When she harvested for the first time, she sold her vegetables and got R3200.00. in that particular month. She paid R1000.00 to her loan. She have already paid R2750.00 of her loan She have plastered two rooms of her flat and painted with cream white paint. The family is happy with their monther having a business because they can ask her for help and she is always avaliabe to assist her children. Thank you TransCape and its project team and the donor. She said, ” TransCape microfinance project is a solution”.



10. Boniswa Madishi business selling clothes

Boniswa: is selling clothes that she buys in Durban. She is trading very well and has a lot of client. In her last six months she went to Durban six times to get more stock of clothes. She is selling her cloths on the pension market and at local occasions. She specializes in female clothing's and warm clothes since winter season are approaching. It gets realy cold here in Republic of South Africa. She uses this time of the year as an advantage for business. Boniswa has bought one water tank for her family, new four doors, a wall drop and new a carpet for their siting room. Her three children have got full school uniform and always have lunch in school. Her business is very successful and making good money every month. She has paid up to R2750.00 back to TransCape microfinance project and she said by the end of June she will finish paying back her loan. She is very grateful to be given an oppportunity to start her own business and also being direct TransCape microfinance project beneficiary. She believes TransCape microfinance project is one of the most resourceful projects that do not require advanced education level. She thanks the TransCape team and the founder of this project.



ZANECEBO SUPPORT GROUP

Report

10. No-Amen Hlomendlini: selling chicken

No-Amen: is running her business since November 2016, in her business she is growing small chickens and also vegetable from the garden and she is selling her produce to the community and to other communities at the pension market days. During pension market everyone has money to buy food for their family. The transportation from one place to another is much easier at the pension days. She orders 50 young chickens for a R 1000.00 every four months and food for those chickens a month cost R110.00. She buys some medication for the chickens to prevent disease and that expenditure is estimated up to R190.00 every two months. These chickens take about four months to be ready for sale at the market. She is selling each chicken for R120.00.

In the last six months No-amen have paid back R2000.00 to TransCape microfinance project and she only has R1000.00 balance left. The family is very happy these days and they eat meat three times every week. They renovated one rondavel and painted it and also bought a small television for the family. She is so happy to have a business that is doing so well.



11. Nosamkelo Qayisa: Gardening

Nosamkelo; is running a little nice vegetables business that is situated at her own garden in her homestead. She is growing cabbage, carrots and potatoes. She said she choose this type of business because people who are living with HIV/Aids haven't got place nearby to buy fresh vegetables. By doing so she is supporting her community people who are living with HIV/Aids.

She is selling her produce at the pension markets and in the community. She makes R1000.00 profit when she is not busy but when she is busy she makes much more. She has paid R1500.00 back to TransCape microfinance project in the last six months. Her balance is R1500.00 now. Her garden is divided into three sections and she is growing her vegetable in different seasons so that she can always have vegetable ready for the market all the time. She hasn't renovated her house yet but her family is eating healthy food. She is very thankful to have her own business because she is not depending on her husband financial anymore.



12. NomaRussia Ndluzonke : cool drinks and meat

Nomarassia: is 43 years old, she left school in grade seven/standard five and she has got three children. She is running a little business whereby she is selling cool drinks and meat. Her business has been doing so well in the last six months. She is using her family freezer to keep her stock fresh. And her business is operating from her family premises. NomaRussia has paid up R1500.00 back to TransCape microfinance project and she pays R250.00 every month, yet she have another R1500.00 outstanding that she still has to pay back. She makes R900.00 profit every month and her bookkeeping is good because she is writing everything down. She changed

the roof of her family rondavel and changed the paint. She like the project because it also provided her with basic business skills. She said, " the tool that TransCape microfinance gave her will save her and the entire family for the rest of her life". She thanks the project doners and the whole TransCape team.



13. Siyandiswa Hlomendlini: Gardening

Siyandiswa;has started her gardening business. She wants to grow and sell cabbage, spinach, and beetroot for the up coming season. She had to start by making a fence for her garden to ensure that no animals could come into her garden and damage her vegetables. Her fence is very strong and no animals would break her garden fence. In the last six month Siyandiswa has started her business by planting seeds into the soil and she had very good production from her garden because it was a raining season which is favourable season for the vegetables.

Siyandiswa has real great payback record, since she borrowed her loan from TransCape microfinance project. she didn't miss an instalment. She is paying R250.00 monthly and yet she has already paid up to R1500.00 back to TrasCape microfinance project. She is doing really well in her business and also doing well on her business book keeping because she is writing everything down. She is selling her vegetables in her community and on the pension market days where she makes about R800.00.

She is hoping to strengthen her business by also selling clothes after she finished to payback her loan. She wrote posters and placed them in the public places for marketing. Now she gets clients coming from different communitis.



14. **Nomthandazo Nquva: Spaza Shop**

Nomthandazo: is running a nice little Spaza. She is already 49 years old and very happy to have started this business in the last six months. She combined her Spazza shop with a clothing business. She gets her clothes from Durban. She provides the basic products for average village members, like sugar, oil, salt, soap, candles, tomatoes, onions, soup packs, milk, sweets and paraffin. She is also selling fresh bread which is very important and gives her a lot of daily customers. Her business is running well but she doesn't really know how much profit she makes because her bookkeeping needs a bit of touch ups here and there. She writes everything down that she sells but she is not too sure of how much she makes a month.

She suggests that her profit is about R700.00 a monthly but looking at her book it should be much more. Nolwandle is paying R250.00 every month back to TransCape microfinance project in the last six months and yet she paid up to R1500.00 of her loan. She hasn't renovated her house yet, but as soon as she has a little more money saved, she would like to buy shelves for stock and have a new floor.



15. Vuyiswa Gebengani: Gardening

Vuyiswa: she has a vegetable business, she grows cabbage, Spinach, carrot, beetroot and green pepper. She is selling her veggies in the community shops, on the pension days and sometimes her customers are coming to her house to buy vegetables.

Her vegetable business has been really productive this season because the rain has been coming down regularly. She gets about 3-5 customers daily to come and buy garden produce and on pension days she has a lot of people buying from her. She has already paid R1500.00 back to TransCape microfinance project in the last six months.

Now we are approaching winter season that is always a dry season here, this is creating some concerns for her because it will affect her business since there will not be enough water to irrigate the plants. This is a problem that she cannot solve because there is nowhere else where she can get water. The only plan that she can make is to collect used water and give it to the plants.

She thanks TransCape donors for giving her this chance to start up her own business. Her five children are eating healthy food and also having better clothes at school.



16. Nophelo Ndyokhwe: Spazza shop

Nophelo: is running a nice little Spazza. She is already 56 years old and very happy to have started this business and still her business is running very well, even today. She provides products that the village member of people need, like sugar, oil, salt, soap, candles, tomatoes, onions, soup packs, maize meal, sweets and paraffin. Bread is one of the most important foods that the village people like to buy whenever the famiy is looking for quick food to eat and Nophelo is selling fresh bread everyday. Her business is running well and bookkeeping is good. She writes everything down, that she sells. She is making about 1000.00 monthly profit and pays back R250.00 to TransCape microfinance project. In the last 6 months she has paid up R1500.00. Nophelo has got 5 children but they are all still in school now. One of her sons supports her in theshop. She hasn't renovated her house yet, but as soon as she has a little more money saved, she would like to buy more shelves for stock and advetise her business to other communities. She is so thankful to have her business running as well as it is.



17. Nolwandle Kapu: Electricity and vegetables

Nolwandle: is running a nice little spaza shop and selling electricity within the community. That means she provides the basic products an average village member needs, like sugar, oil, salt, soap, candles, tomatoes, onions, soup packs and sweets for the kids.

Nolwandle makes R900.00 profit a month and she pays R250.00 every month back to TransCape. She has already paid R1500.00 over six month. She writes everything down she sells and her bookkeeping is very good. She said she would like TransCape microfinance project to visit her more because she want to lean more things on how to make her business stronger. Her shop is located at her house in one of the rooms at her homestead. In May she put up a sign to call for attention for her spazza and she has seen a difference in terms of the numbers of the clients coming to buy from her shop.

From her profit she builds a new fence for the garden. She also bought paint to renovate her house inside and plates.

The family is eating healthier food lately since Nolwandle has started her business and her children have nice school uniforms. She is so happy with her family now. She likes to thank everyone in TransCape for the chance she was given.

