

A woman wearing a blue headwrap and a colorful floral skirt stands in a rural setting, holding several round, yellowish produce items. In the background, there is a traditional round hut with a thatched roof and lush greenery. The overall scene is bathed in warm, golden light.

**TRANSCAPE  
PROGRAMME  
REPORT  
JAN-JUNE  
2018**

**TRANSCAPE NPO  
MICRO-FINANCE SUPPORT**

Compiled by Jay Masibulele Siya



# Transcape NPO Micro-finance Project Report June 2018

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## 1. Introduction

The Transcape NPO Micro-finance Project hopes to build economic prosperity in the Transkei region through capital investments in local businesses. Select businesses have been given a R3000 capital injection (with no interest or catches) as a kick starter. We hope that this capital can help local businesses achieve sustainability and independence. Through improving local businesses, we hope to create a better life for those in rural Transkei areas. Jay Masibulele Siya is currently managing our Micro-finance Project. Please contact him with any question via his email, [jaysiya26@gmail.com](mailto:jaysiya26@gmail.com). Thank you for your support!

## 2. Ngcobo Local Area Micro-finance

### Participant Profiles:

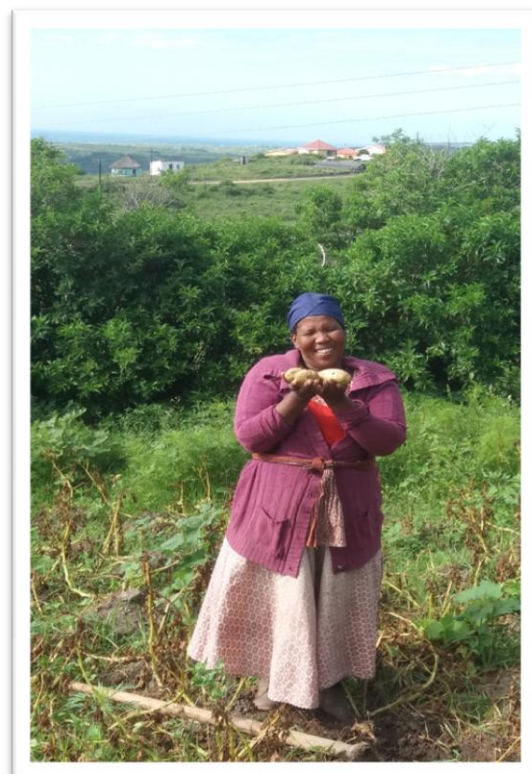
#### 1. Nontsokolo Sigcau

##### Business: Small Convenience Store

##### Description:

Nontsokolo was given her capital injection to open a small, local convenience store. Her business sadly did not succeed due to local competition. She now plans to use the loan to fuel her blooming garden. Once harvesting her crops, she will sell them in her community and at pension markets. The profits from her business will go towards fostering a better life for herself and her family.

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#### 2 . Boniswa Madishi

##### Business: Local Clothing Store

##### Description:

Boniswa was given a loan to form a local clothing store. With the funded capital, she orders clothing from Durban to sell locally and at pension markets. She uses profits to reinvest in her business and to support her family. Her business has helped improve the quality of her family's life.

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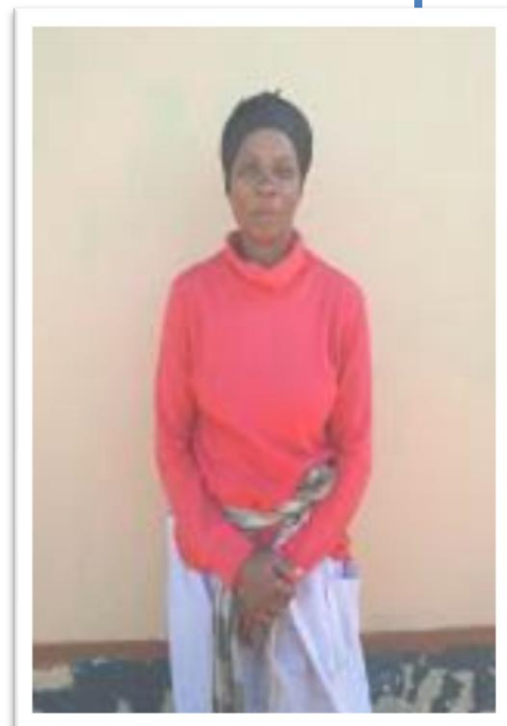
### 3. Bongelwa Ntsunguzi

#### Business: Organic and Traditional Goods

##### Description:

Bongelwa has used her loan to start an organic produce and traditional goods business. The profit that she makes from her two businesses is used to support her family and children's education. She has been able to better her family's life with the profits from her businesses.

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### 4 . Namantombazanz

#### Galmani

#### Business: Organic Produce

##### Description:

Namantombazanz was given her capital injects to start her gardening and fresh produce business. She uses the profits from her business to support and feed her family. By bettering her family's life, she is creating new hope for the next generation of her family.

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## 5. Zolisa Mbhebeza

### Business: Cosmetics

#### Description:

Zolisa received his loan to open a cosmetics business for pension markets. Unfortunately, Zolisa was involved in a car accident six months after receiving his loan. This has forced him to shut down his business as he was in the hospital for three months due to the car crash. We are wishing Zolisa a speedy recovery.

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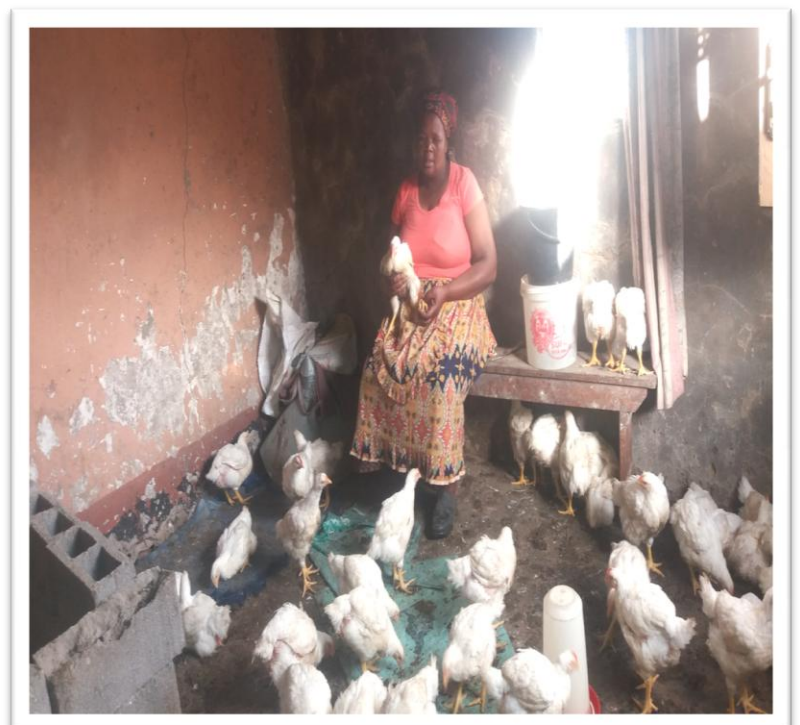
## 6. Nontsantsa Lusaseni

### Business: Chicken Farming

#### Description:

Nontsantsa has used her loan to open a chicken farming business. She buys chickens while they are still young so she can raise them. Once they are mature, she sells their eggs and meat at local markets. The profits from her business go towards supporting her family. She is now able to buy her children the necessary goods for their development.

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## 7. Noncedile Nyameni

### Business: Organic Produce

#### Description:

Noncedile was given a loan to establish a fresh produce business. She is currently growing cabbage, spinach, carrots, potatoes and butternut. With the profit generated from her business she supports her family. Noncedile loves gardening as the exercise keeps her young. Her business and work ethic is an inspiration to the younger members of her family. She is working towards creating a better life for the generations to come in her family.



## 8. Namandla Nongezile

### Tshemese

### Business: Chicken Farming

#### Description:

Namandla received a loan to kick-start her chicken farming business. She sells chicken eggs and meat at local markets. She uses profits to invest in her business and support her family. Namandla is able to provide ample food and adequate clothing for the other members in her family.

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## 9. Nosamkelo Lawu

### Business: Small Convenience Store

#### Description:

Nosamkelo has used her loan to open a local convenience store. She sells everything from bread to body wash at her store. She uses the profits from her

business to support her family. With the money from her business, she can buy her family the necessities for a happy, prosperous life.





### 3. Mamafeneni Local Area

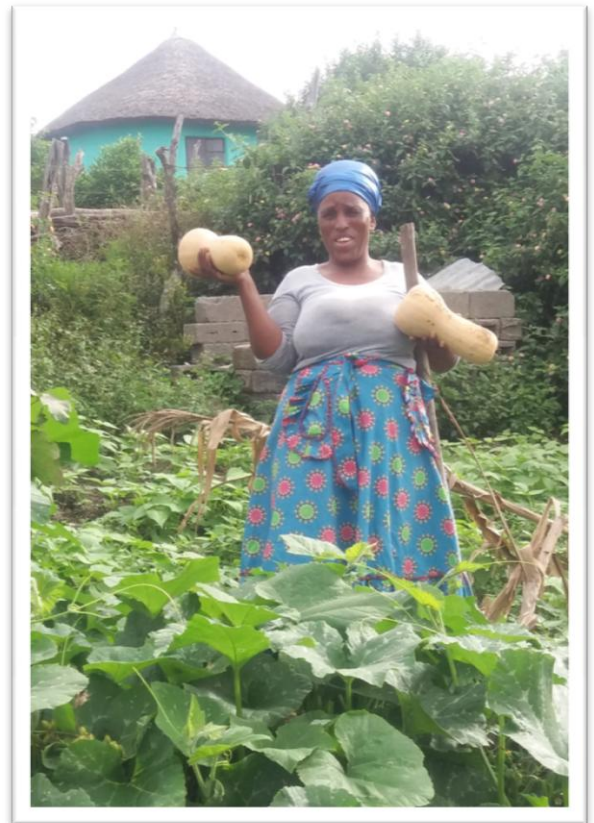
## Micro-finance Participant Profiles

#### 1. Noxolisile Gudlu

##### Business: Organic Produce

##### Description:

Noxolisile has used her capital inject to start her own organic produce business. She enjoys growing spinach, cabbage, carrots, onions and potatoes. She uses her profits to invest in her business and to support her family. She is able to support her children in their schooling with the money earned through her business. She has a long-term view to increase the prosperity in her family for generations to come. Noxolisile has fully paid back Transcape's loan.



#### 2. Nolathile Notavi

##### Business: Small Convenience Store

##### Description:

Nolathile has used her loan to open a small, local convenience store. She sells everything from sugar to soup packs. She stocks her store with basic products that are needed in her community. She earns R600 in monthly profit from her small convenience store. She uses this money to support and improve her family's quality of life. She is able to buy her family better food and clothing with the money earned through her business. She has repaid Transcape's loan fully and is independently running her business.





### 3. Caciswa Ngxilwayo

#### Business: Local Clothing Store

#### Description:

Caciswa has opened a local clothing business with her loan. She orders clothing from Durban to sell them for a profit in the local community. Caciswa also participated in Transcape's small business training program. The fundamentals learned in the program have helped her sustain a profitable business. Her successful business has allowed her to buy her family a water tank and new couch. Caciswa and her family's life have greatly been improved by her business' prosperity.



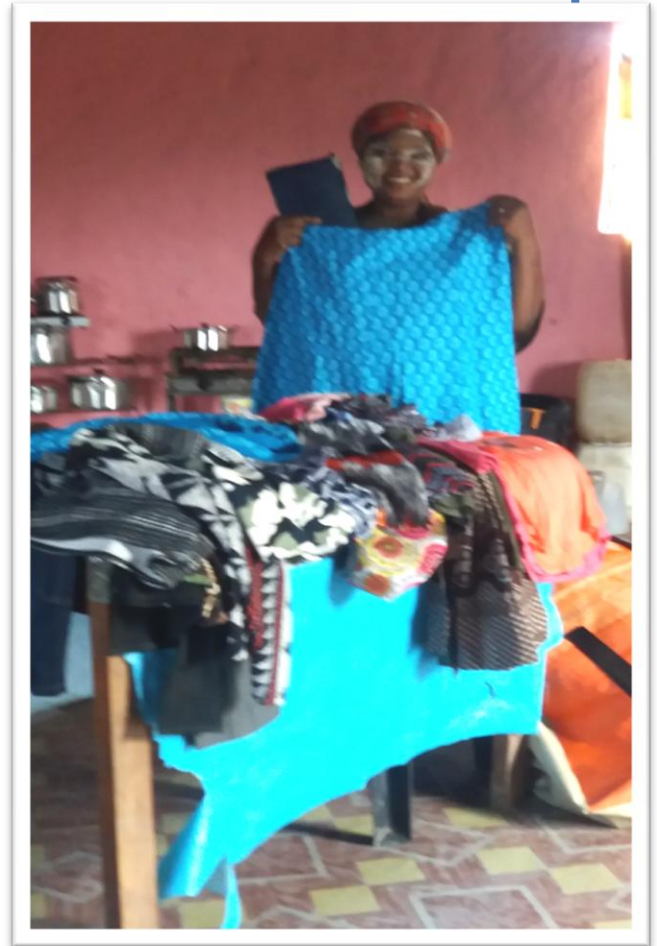
#### 4. Nokhaya Khathali

##### Business: Local Clothing Store

###### Description:

Nokhaya has opened a local clothing store with her loan. She orders new clothing from Durban and second hand clothing from East London. She sells her inventory in local and pension markets. Nokhaya has recorded R800 of profit monthly. She uses her profits to repair her house and support her children. Using her profits, she has repaired her roof, painted her house and bought new school uniforms for her children.

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#### 5. No-Andile Gungqele

##### Business: Small Convenience Store

###### Description:

No-Andile has used her loan to open a local convenience store. In her store, she sells everything from matches to milk. Her store has been successful and has helped improve her family's quality of life greatly. No-Andile has found great pride in running a respectable and successful convenience store. She has become a role model for the younger members in her family. No-Andile hopes to foster economic prosperity in her family.

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## 6. Notshatile Maxalemela

### Business: Local Convenience Store

#### Description:

Notshatile established her local convenience store in 2016 with the loan she received from Transcape. She also participated in Transcape's small business training program. Notshatile has found a competitive advantage through selling cold drinks and meat. Recently, she has been recording a R900 monthly profit. She uses her profits to invest in her business and to support her family.





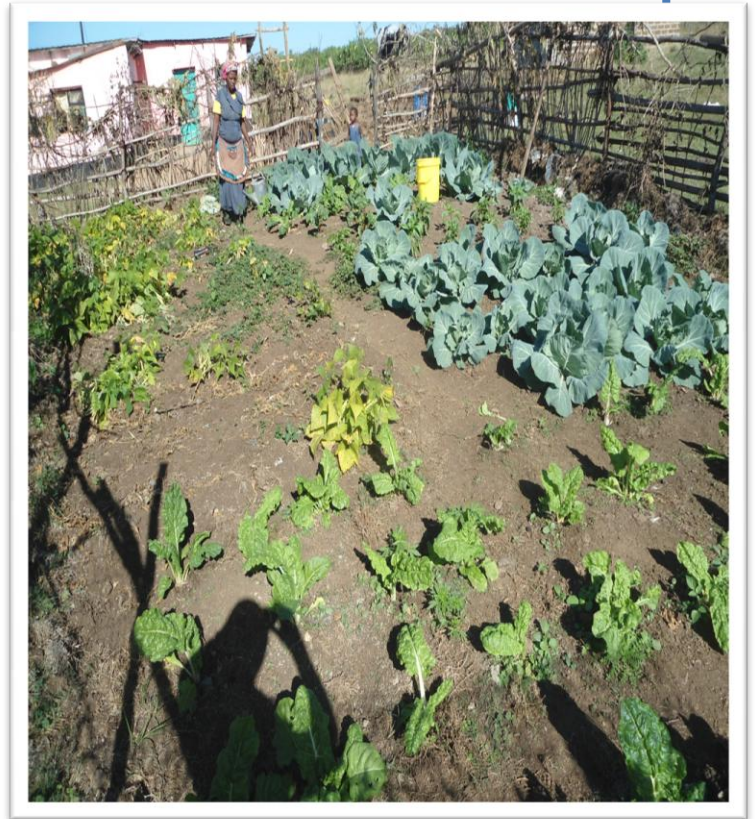
## 7. No-Ayinile Maxhoba

### Business: Organic Produce

#### Description:

No-Ayinile has used her capital inject from Transcape to open a local organic produce business. She grows cabbage, spinach, onions, carrots and potatoes. No-Ayinile sells her organic produce at local and pension markets. She has been able to use her profits to buy her family food and clothing. The profits have also gone towards improving her living situation.

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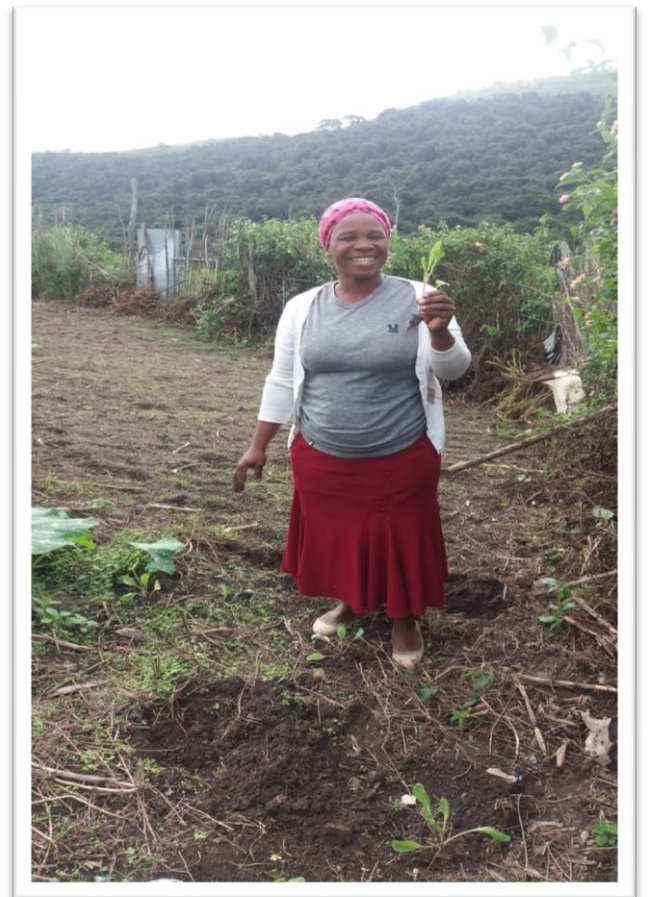


## 8. Nomboniso Mahlala

### Business: Organic Produce

#### Description:

Nomboniso has used her loan from Transcape to open a local, organic produce business. She also participated in Transcape's small business training program. She sells a wide variety of fruits and vegetables to the local community. Nomboniso's profitable business has helped her improve her family's quality of life. She is now able to purchase more food and clothing for her family. She credits her prosperity to the help and training from Transcape. She has fully repaid the loan from Transcape.





## 9. Nokonga Mngomeni

### Business: Organic Produce

#### Description:

Nokonga's love for gardening has driven her to use her loan from Transcape to open an organic produce business. She sells cabbage, spinach, carrots, potatoes and many more vegetables. She sells her produce to the local community and her church group. She also opens a shop at local pension markets to sell her goods. The profits earned from her business helps support her family. She is now able to buy a wider variety of food for her family. She is also able to support her children in their schooling. She has fully repaid Transcape's loan and is independently running her business.

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## 10. Mzoxolo Mngomeni

### Business: Organic Produce and Chicken Farming

#### Description:

Mzoxolo has used his loan to fund his organic produce and chicken farming business. He grows a wide variety of vegetables from maize to onions. Maize has been a particularly popular product for him as there is a large demand in the community. He is beginning to transition to chicken farming by buying some young chickens. He plans to sell their eggs and meat to the local community. Mzoxolo's business success has allowed him to buy a new water tank and to paint his house. Through his business, Mzoxolo has been improving his life for himself and his family. He has fully paid back Transcape's loan.



### 3. Lujizweni Local Area

## Micro-finance Participant Profiles

#### 1. Nomthandazo Nggquva

**Business: Spaza-shop**

**Description:**

Nomthandazo established a shop with her Micro-finance loan. The loan was R3000 and has paid the whole amount back already. Her shop is still functioning and she is very proud of it. She sells good which are needed in the community, like sugar, oil, soap, candles, tomatoes, onions, soup packs, paraffin, sweets and airtime. Her business enables the woman to eat healthy food and buy school uniforms for her children

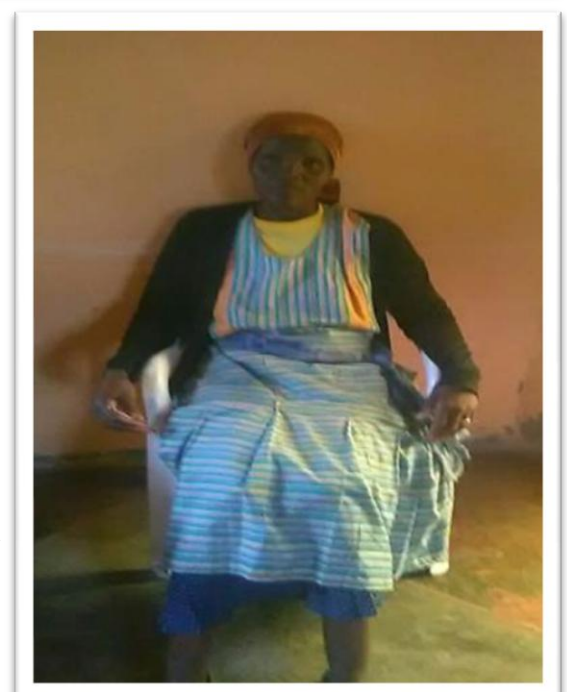


#### 2. Nosamkelo Qhayisa

**Business: Spaza-shop**

**Description:**

Nosamkelo established a shop in her village. She named it Ngqinibeni. Her shop is in her local community which calls Lujizweni. She received a loan of R3000 from Transcape. So far she has paid R2500 back. The little business keeps her family going. Even if it is not much but it helps.





## Picture of the business



Her business is still operating and she is so grateful to have the business. She thanks Transcape micro-finance and the project donors.

### 3. Siyandiswa Hlomendlni

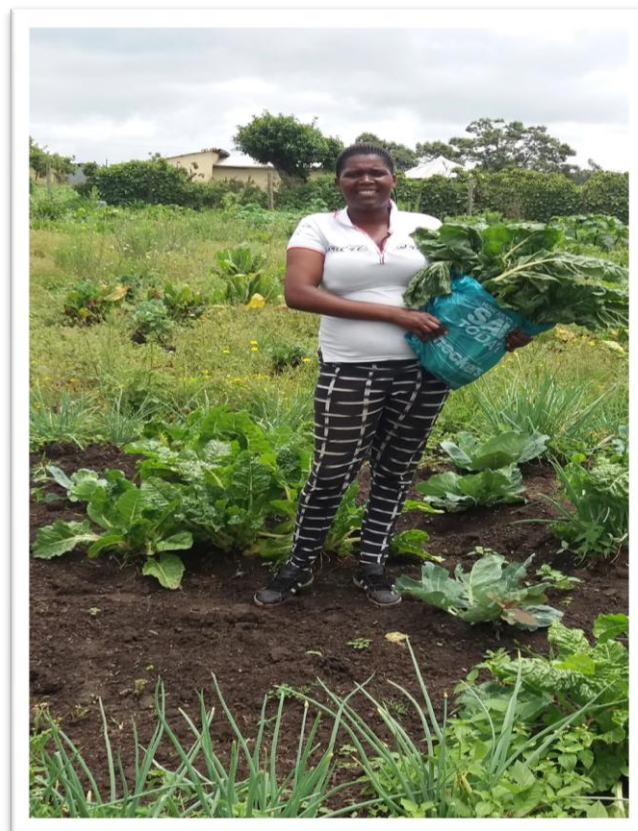
#### **Business: organic farming business**

#### **Description:**

Siyandiswa started a gardening business, with her loan of R3000.00. Her garden is doing very well. She is very fortunate to have a small water pond in her garden to water her plants. This enables her to grow vegetable all around the year.

She' s paid off the loan and the garden

business is still working. She sells vegetables locally and during pension market. She is so thank full for getting a loan from Transcape micro-finance project as the business made life better for her family.



#### 4. Nolwandle Kapu

##### Business: Spaza-shop business

###### Description:

Nowandle started a shop when she received her loan from Trancepe. She is selling goods like bread, cool drinks, preserved vegetables in cans, onions, fruit, washing powder, airtime, and electricity. She paid back her full loan amount.

The business still offers all the services that we had planned from the beginning. Nolwandle is appreciating the help she is got from Trancepe micro-finance project and also thanks you the project donors.



#### 5. Nomarussia Ndluzonke

##### Business: Meat and cool drinks

###### Description:

Ndluzonke, is selling meat and cool drink in her shop. She orders these items from town and sells them locally. Her business is located in her house because she has got enough space. She gives people goods on account and collects money on the pension market monthly. She has been sponsored by Trancepe to start her business, this includes the small basic business training, financial help and fully monitoring.



She has paid all of the money that she had loaned back and her business still operates well. Ndluzonke is very happy about her business because is assisting her family. She is grateful to have Trancepe in her village to empower women economically.



## 6. No-Ameni Hlomendlini

### Business: Buying and selling clothes

#### Description:

Transcape has seeded her business and basic business training. Transcape gave her R3000.00, as capital to start her business. She sews clothing and sells them locally and also sells at the local market. She also sells bread, onion, tomatoes, bananas, carrots and apples. She offers credit to her clients and collects money on the pension market days. She has paid of her loan and her business is still functioning.



She is so grateful to have her business still in operation and thankful to have Transcape micro-finance project.

## 7. Nophelo Dyokhwe

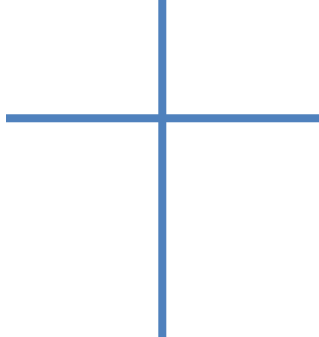
### Business: Spaza shop

#### Description:

Nophelo, started a shop in her location. In her shop she offers cool drinks, onions, sweets, potatoes, meat, paraffin, candles, matches, chips, bread and fat cook. The business has been supported by Transcape micro-finance project, Nophelo was given R3000.00 to start her business and she had to pay back this money with no interest of which Nophelo has paid all of her loan and her business still exists.



The business helps her family. She to supports her children to go to school, they eat well and she can maintain her house.



## 8. Vuyiswa Gebengani

### Business: Chicken and Gardening

#### Description

Vuyiswa is growing vegetable in the garden. In her garden she grows cabbage, spinach, carrot, onion and sweet potatoes. This business has been initialized by Transcape Micro-Finance project whereby Vuyiswa has shown interest and capability on such business. Therefore, Transcape has trained and loaned her a sum of R 3000. The business has changed her family' s lives. They eat healthy food like vegetables and even afford meat twice a week.

Vuyiswa has paid all of her loan back to Transcape with no interest and she is so happy to have Transcape micro-finance project to empower single women like her.

## 4. Conclusion

Transcape's Micro-finance program has allowed many individuals in the Transkei community to create sustainable, profitable businesses for themselves. These businesses allow individuals to support and provide for their family. Necessities such as food, clothing and suitable living situations are often hard for locals to attain. Transcape's Micro-finance project has helped many individuals in various Transkei communities foster a better life for themselves and their families. Your support of Transcape's Micro-finance program has made large impacts in improving the life of many impoverished people. Thank you for all your help! We are very grateful for your support!