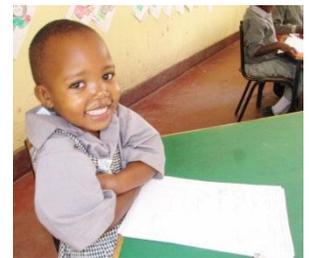


What's been happening at SWTz?

Iddy has been staying at another children's centre, Amani, for the past 3 months - a huge place (100+ children), they have many social workers and have been giving Iddy some special counseling to help him with some specific issues. We visited him recently, and he was thrilled to see us and hear news from SWTz. Equally, we were thrilled to hear how well he has been doing at Amani. He will be returning to SWTz on a trial basis in time to celebrate Easter with his brothers and sisters here.



Usa River Academy had a parents/teachers day recently. We have 10 children at this private primary school. It was great to hear how well our children are doing academically and in other areas too. It is always good to hear how well behaved children from SWTz are! Some of the top news: Arnold is #1 in every subject (except English and French!) and also a key player in one of the football teams; David is #3 in his class; Faidha is #1 in History, Geography, Maths and Kiswahili - a huge achievement as this is her first term in an English-only school; Mahija was #3 in Kiswahili and #4 in Science in her class; Neema is #1 in her class; Ally was #1 in French in his class; Zainabu is simply loved by everyone and the headmistress told us she loves sitting down and chatting with her - Zainabu always has something to say...; James is doing fine and has become a rather loud member of class recently! Finally, Rebecca was appointed the PTA representative for Class 1.



Top left: Ally; Top right: Neema; Bottom (L-R) David, Arnold, Faidha, Mahija, James

We have been looking at other ways of helping our community after visiting the home of one of our nursery students - we had heard that she and her family often have nothing at all to eat, and when we visited her home (*her house and her very un-private outside toilet are pictured left*) we were spurred into helping her family on a regular basis whilst we think of ways to help them help themselves for the longer-term. We realized there are many people around us living in complete poverty and many children not getting even basic nutrition. We do have ideas on how to help families, so watch this space!



The rains have come to our part of the world - we have 2 rainy seasons a year (unlike the UK that has 1 year-long rainy season). It is wonderful to have rain after a very hot dry summer season, and everywhere around us fields are being tilled and planted.

Many people have been asking us about our microfinance programme. We have been reticent to say too much as the programme is in its infancy and we are still sorting out the bugs (such as encouraging clients to make their repayments!). It has been exciting and frustrating at the same time. We do have a success story to share: Last year we wrote in one of our newsletters about Stella, who lives with her disabled son Collins and her teenage son Gifti. Stella had been making a minimal living by selling local-brew alcohol and beer but wanted to open a larger shop selling food and household items and stop selling alcohol.

In October last year we gave Stella a loan. Wendy organized for Stella to spend a day with a Tanzanian friend who runs a wholesale shop. She taught Stella how to budget and manage her stock. Stella bought lots of stock for her shop such as sugar, flour, tea, matches, oil, soap...all the basic things needed on a daily basis in most houses. And she opened shop...and within a few days she was buying more stock and different items such as peanuts (often eaten for breakfast here). And she has been doing well ever since.



*(left - we took some of our children to buy candy at Stella's shop!)*



Stella has been getting better at making repayments (after many visits by us to explain the need to repay the loan!), and she is a changed woman. Before she got the loan, we would go to visit her and she would often cry when talking about her situation. These days she is full of joy and hope and laughs non-stop, and her sons are also much happier - they are getting better nutrition and life is a little more comfortable for them these days.



We have 3 other current clients. One is Beatrice, the mother of 7 yr old twins Nickson and Dickson. She had a loan, originally, to buy a frying pan and some other equipment to fry cassava and sell it to schoolchildren at a nearby secondary school. She did very well with this and made enough profit to repay the loan after a month as well as pay to fix her bed and pay her house rent. She then took out another loan to buy bundles of used clothes from a town 60km away and then resell them at a higher price in her neighbourhood. This went well for a couple of months, but then Beatrice became seriously ill, and was not only not able to sell her clothes, but had to pay a lot in medical bills, and after an operation helped sort some of her medical issues, she simply wasn't strong enough to carry the clothes around to sell them.

We have persuaded Beatrice to sell her clothes stock and restart her cassava business - she is a hard worker who is doing her best, despite her health issues, to help herself rather than receive a hand-out. We do also currently support the twins monthly with food parcels and school fees to make sure they sons have the basics they need as Beatrice also has other older children - though not living with her she still has to support some of their living expenses. Beatrice's current loan is almost paid off.

So, what's the SWTz microfinance programme?

There are many different models around the world for microfinance programmes, but in a nutshell it is small loans (up to £200 in the case of SWTz) to help single women with children, who are living in impoverished situations, to start small businesses. It is aimed at those women who are not able to receive loans through other sources such as a bank because, for example, they have no credit rating and no assets. THEY have to come up with the business idea, and they have to prove to us they will be responsible for the business and make repayments according to their personal repayment plan.

We have many things to learn and to establish with our programme, like providing good basic financial training before giving a loan, establishing a support system for the women, and having a better follow-up process.

There is a staggering statistic on a Tanzanian government website: "In Tanzania about 60 percent of women in live in absolute poverty...". And many of them have small children they are caring for too. Absolute poverty is a term describing a situation where not even basic needs (such as food, water, sanitation) are being met, and people are living on less than \$1 a day. If we can help people like Stella or Beatrice, women who are determined to help themselves, then we can be a part of changing that terrible statistic.

Visiting Stella and seeing her laugh makes our day, and hopefully reading about her success makes yours!

**Finally, a blessed and happy Easter to you with love from everyone at  
SWTz!**

**Thank You for helping to make a difference in Tanzania!!!!**