

## A Hand-Up for Families



Harare, Zimbabwe



Economic Empowerment

Budget - Year 2 - \$34,000

Project Timeline

\$5,421 TO GO

AUG 21

DEC 23

### Overview

This project provides an opportunity to assist vulnerable women-led families with vocational training. The first year will identify, train, encourage and empower 50 poor families in nutritional farming practices. Training will include practical demonstrations, hands-on experience, business and character training. Year 2 will progress to business plans, support, mentoring and start-up loans (approx. \$200) to begin their own business based on the knowledge they have acquired. Families will be closely followed up and loans will be repaid for future families. Participants will provide 10% of the capital required to ensure commitment and buy-in. The project has been extended until December 2023 to allow participants more time for their businesses to get established.

### Impact for Aug 22 - Jan 23

#### Phase 2, 3: selection and business training



process culminated in 75 families (from 100 applicants) commencing a 4-month business training course. Topics included record keeping, managing business and household finances separately, financial concepts, costing and pricing and generating income, among others.

#### Phase 4: submission and evaluation of proposals

After business training was completed, each beneficiary submitted a business proposal for assessment. These proposals stated the type of project, amount needed, duration of the project, and the materials required. Submitted proposals with clear goals and vision were approved. 66 families were deemed ready to receive business loans.



#### Phase 4: distribution of capital loans



Instead of in-kind loans (e.g. equipment), cash was given in recognition of the varying needs of different businesses and recipients having a better knowledge of where to source equipment. Businesses include: poultry, vending, food processing, clothing/sewing, kiosk, cross-border trading.

### Monitoring and evaluation of businesses

Loan amounts were decided based on performance, with incentives for 2nd loans offered to some. Factors considered for 2nd loans: 1st loan repayment, transparent cash books, sound use of profits and ability to employ others.

- The garden is producing and selling vegetables for a hot meals feeding scheme for vulnerable children in the community. Bravo!



### Queen's Story

Queen was born with an undiagnosed medical condition that led to discrimination in her community and made her vulnerable to exploitation. She has four children by four different men who took advantage of her. Some work as a day labourer barely covered living expenses. Still, she kept striving to change her family's situation and dreamt of starting a business and a better life. After the business training, she began to see a light at the end of the tunnel. The business loan enabled her to sell plastic kitchen utensils and dishes and it has changed her life. She can now afford school fees and her children are going to school!



Thank you for making a difference