

CASE STUDY 1

Client: Mrs. Agnes Arley

Agnes is 48 years old and a mother of 7 children. She has been employed by the Tanzania Audit Corporation as a secretary since 1980 up to now. To complement her low salary she joined SERO Business Women Association (SEBA) with an intention to start a small tailoring business. After attending a start your business course organised by SEBA (which normally takes four days) she applied for a lease of a sewing machine from SELFINA. After a thorough appraisal she qualified for a lease and started her business. Agnes used the lease equipment to make and sell dresses. Her business picked up and within six months she was able to pay for the sewing machine and the ownership of the equipment was then passed on to her.

With this success Agnes decided to diversify her business and establish another small business in line with her professionalism. She approached SELFINA for financial assistance. In 1997 SELFINA gave her a loan worth TSh. 1 million which she used to buy a photocopy machine. Using her entrepreneurial skills Agnes quickly repaid her loan and added one machine after the other to her business. Her secretarial bureau, which is called Chuma Secretarial Service (i.e. "Iron" Secretarial Service), flourished and now owns the following assets: two photocopiers (including one heavy-duty copier), 2 computers, velo binder, spiral binder, guillotine machine, a printer and a laminating machine.

Today Agnes is a proud owner of her own business and has employed four people – one manager (her own daughter whom she trained and gave her the chance to manage the business, thus solving employment problem for her children), one secretary, one office assistant and one messenger/driver. On average her income is TSh. 1,205,160 per month and her expenditure is TSh. 705,155, giving her an income of TSh. 500,000 per month. She now plans to open a stationery shop to complement Chuma Secretarial Service. She has already acquired business premises near the first business and has approached SELFINA for another financial assistance.

CASE STUDY 2

Name: Mrs. Bupe Mwaikambo

Bupe is another beneficiary of the lease finance offered by SELFINA. Bupe is 46 years old. She is a member of CODAFA – a Dairy Farmers Association – which is associated to SEBA. Several members of CODAFA have leased equipment from SELFINA, Bupe being one of them.

Bupe started a small-scale dairy project since 1987 with one dairy cow. Today she has five milking cows from which she gets on average 70 litres a day. In

addition she buys on credit 100 litres from other sources and therefore she sells 170 litres a day. By 1995 Bupe opened a milk shop called Lishe Milk Kiosk (i.e. “nutritious” milk kiosk). Bupe’s main problem was to get cooling facilities for the milk she sells. Through SELFINA she has been able to lease two deep freezers a one refrigerator which has helped her to expand her business. She also got a cash loan from SELFINA.

Bupe is a very proud Director of her own business and has employed two people on full time basis. On average she earns TSh. 24,480,000 a year from milk sales. She has an average expenditure of TSh. 16,022,400 leaving her with a net profit of TSh. 8,457,600.

CASE STUDY 3

Name: Sr. Paulina Gesase

Sr. Paulina Gesase is 33 years old. She holds a diploma in Philosophy Theology and bible knowledge from France. In 1997 she graduated and came back home.

For a long time she had an idea or a dream of helping orphan children. Later on her dream became a reality when she started to search for orphans from the neighbouring society. In December 1997 she put her idea into operation starting with two children. To date she has five children she is supporting. Of the five children, two are girls and three are boys.

In order to meet her operating costs she established a small grocery shop at her residence, which sells consumer goods and soft drinks. To compliment her business activities she needed a cooler for selling the drinks. That is when she heard about SELFINA and did not hesitate to approach the organisation with her request for a lease of a deep freezer. She qualified for the lease and in January 1998 she got a lease of a deep freezer. The freezer increased her daily sales turnover. She managed to pay SELFINA for the lease of the freezer and in the end the ownership of the freezer was passed to her. In 1999 she requested for working capital loan worth TSh. 500,000 to inject in her business. She got the loan and repaid it in full within twelve months.

Sr. Paulina is happy with her achievements. Her business is expanding. She has opened a milk kiosk. She is now able to meet the costs of sending these five children to school. She is determined to achieve higher levels of success so that she is able to sponsor these children to secondary schools. She is one of the clients who are looking up to SELFINA for additional financial assistance. She is very grateful for the support she has so far received from SELFINA, without which she would not have gone far with her dream of supporting orphans.

CASE STUDY 4

Name: Peresi Lazaro Sentosi

Peresi is a disabled woman aged 38 years old. She manages a kiosk selling beverages and bites in down town. She decided to start a business after completing a secretarial course and failed to get employment in 1996.

Formerly she had an idea to run a business but she did not have enough investment capital. Later on she managed to get a loan from Coca-Cola to start a small kiosk. At the beginning it was a difficult task for her as she had limited business experience and skills to run the business.

In 1998 she joined SEBA after learning from a friend who was a member and attended Start Your Business and Basic Business Management training courses with her friends under SEBA's special program to support people with disabilities.

Her business continued to grow hence she needed additional working capital to meet the demand of increased number of customers.

She managed to get a small loan from SELFINA under the Group guarantee scheme, which SELFINA operates for the vulnerable group.

Peres invested the TSh. 50,000 loan into her existing kiosk and now qualified to get a Coca-cola "bottle" for operating her kiosk and therefore attracted more customers. With this small kiosk Peresi has managed to create a full-time employment for three people including herself and one part time employee. Through this business she is capable of supporting her family of four members.

The business of Peres has shown a good progress in growth as shown by increased number of customers that visit it daily, growth of daily sells that has reached a minimum of ten crates weekly – this is a high level of achievement attained after she joined SEBA and SELFINA.

Peresi successfully accomplished repaying her first loan and managed to get another loan amounting to TSh. 100,000. She used both loans to purchase additional plastic chairs, tables, glasses, Coca-cola crates and managed to make a minor extension and decorate her business premise.

Peresi says that the progress she has made so far can be attributed to a combination of various factors including the business management training she had taken at SEBA, loans, her personal commitments to mention a few.

Her future plans include modernisation of her kiosk and expansion of her business.