



# ZAMBIAN DEVELOPMENT SUPPORT FOUNDATION

## END OF YEAR REPORT UPDATE FOR ZAMBIAN DEVELOPMENT SUPPORT FOUNDATION FOR 2018

This report is a summary and update of the activities held by Zambian Development Support Foundation in the year 2018 and also points out areas where the organisation is facing some challenges and the possible solutions for the way out.

### **VOLUNTEER VISIT**

A team of Volunteers from Ireland under the leadership of Michael Nugent came to Zambia in order to participate in the two knowledge sharing programs namely; teachers training and financial literacy workshop. The team comprised of 8 volunteers who stayed in the habitat affiliate community for two weeks' in total. Under the teachers training workshop the main purpose of the workshop was to learn about teaching methodologies that can be applied to children in schools and to identify the best way of communicating to children in class or rather the best way kids can be taught. Over ten schools were invited to send their teachers as representatives and participate in the workshop. The Workshop was a success and according to the feedback gotten from organiser from Youngnak Zambia, Percy Mwitwa

The workshop cost about ZMK40,663.71 for both food and logistics for the period of one week according to ZDSF record.

The Financial literacy training workshop was the other interesting project which took place in Chipulukusu. 50 individuals from four groups were invited to attend the training sessions these are Rolay Business Centre, Twikatane George Habitat, CARYM and other members from Chipulukusu Habitat affiliate. These are groups which had borrowed the money for empowerment and those who showed interest to borrow money from Zambian Development Support Foundation. The Key focus of the workshop was to teach people how to handle borrowed money as well as to sensitise them how important saving is as compared to borrowing. It highlighted the emphasis on when do you need to borrow and how to make choices with limited amount of money. The training was well appreciated by the community members as they called it an eye opener. It positioned them to good financial literacy foundation and we are yet to measure the impact. The workshop cost a total of ZMK10,000 thus food and transport for the participants

### **SCHOOL PROJECT (NIBUWAFYA)**

Nibuwafya School is also one of the beneficiaries of Zambian Development Support Foundation. It is a privately owned community school which provides Chipulukusu Children with education. During the period of 2018 the upgrading of the school programme by Zambian Development Support Foundation continued. The planned work for the school in 2018 where finishing plastering both inside and outside, putting the veranda/corridor roof to protect the doors from being damaged by the rains, extending the corridor, fixing of the security bars, fixing the floor bonding to prevent dust inside the classroom, painting the classroom block from both inside and outside. Building of the new ablution block for male and females and finding a way of bringing water by drilling a borehole. Out of the mentioned works the following works were achieved thus

- Plastering inside and outside
- Roofing of the Veranda
- Extension of the Veranda floor

- Fixing of the security doors
- Inside Floor
- Rough cast

These activities costed a total of **ZMK27, 312** for both materials and labour. Therefore the remaining works are;

- Ablution block
- Painting
- Floor bond
- Borehole with either a hand Pump or a tank and stand.
- Repair of Desks

## **GROUP LOANS**

Zambian Development Support Foundation is a micro financing institution whose aim is to improve people's livelihood by supporting their projects. It was noticed that if people can manage to handle group projects then definitely they will be able to handle individual projects. ZDSF interest is to promote savings amongst groups and individuals, therefore it embarked in to a project of supporting group savings and projects. The concept in here is that it is difficult to save money when you are not earning, therefore we encourage groups to identify a business that has a good payback period, then we lend them capital and give them a period to pay back so that they can be left with operating capital and start from somewhere in terms of savings. In this 2018 three groups from different communities has been funded namely; Rolay Business Centre of Chipulukusu, Twikatane George Habitat and CARYM. Rolay Business Centre borrowed a ZMK25, 000 On 5 May 2018 with a 1 month grace period and invested it in poultry chicken business and tailoring. According to the records they have paid back the total amount of ZMK11, 500 remaining with the balance of ZMK16, 000 inclusive with the interest. According to the initial agreement the loan is supposed to be cleared by December 2018.

Twikatane George Habitat borrowed ZMK25000 on the 9<sup>th</sup> of august 2018 and was also given the 1 month grace period. They have invested their money in poultry chicken business and Village banking. According to the ZDSF records ZMK10, 000 has been paid back so far remaining with the balance of ZMK 17,000 to be cleared by 30<sup>th</sup> January 2019.

CARYM borrowed the total amount of ZMK38, 500 on the 11<sup>th</sup> October 2018. They were given a grace period of 1 month of which according to their proposal are supposed to pay back by June 2019. They invested the money in to a spindle machine for wood work. They are into service providing business which is Carpentry and Joinery, Metal Fabrication and Education. Their machine has not yet started working due to the shortfall of the power supply by Zambian Electricity Supply Corporation (ZESCO). Therefore they have applied for a three phase line in order to commence with the machine operation.

## **INDIVIDUAL LOANS**

For individual loans ZMK25000 was released in 2017 and ZMK21964 has been recovered so far remaining with the balance of ZMK 5126. These individuals most of their businesses collapsed due to a cholera outbreak disaster which had hit Zambia. Almost everything was on stand still due to the clean ups imposed by the government. Most of the street vendors where banned to sell from the streets, hence the majority of ZDSF beneficiaries were affected. However, efforts are still made to recover the balance in full and those affected are encouraged to join the groups of those who are doing the village banking business to enable them rise again.

## **2019 PROJECTIONS**

- Complete the container library from George and Chipulukusu
- Lend funds to a minimum of four groups
- Plan for a Volunteer trip and activity for the year.
- Finish the pending works at Nibuwafya School.

Emmanuel Phiri December 2018