



ZAMBIAN DEVELOPMENT SUPPORT FOUNDATION

END OF YEAR REPORT UPDATE FOR ZAMBIAN DEVELOPMENT SUPPORT FOUNDATION FOR 2019

Introduction

This report update covers a lot of activities that took place in 2019 by Zambian Development Support Foundation ranging from volunteer trip and activities, Individual loan status, group loan status, construction of the container library toilets, the status of the container libraries in Chipulukusu and George community, the status of the Chipulukusu library drawings and loans given to the trained carpenters for of tools.

Volunteer Trip and activities

The Irish team under ZDSF came to Zambia from the 3rd of August 2019 to 18th of August 2019 to conduct free trainings to the people of Zambia in Chipulukusu on teacher's literacy training, financial literacy for the youths, Basics in Computer skills and Carpentry and Joinery for the youth. The training was very successful and helpful for majority of the youths acquired some knowledge and skills in the mentioned field. Among the trained teachers, teacher's literacy training has helped the schools improve in the quality of training methodology of which the results has shown from the number of pupils who are leaning how to read and write after their teachers acquired a new methodology in literacy trainings as compared to before the teachers where trained in literacy. This information was acquired from the head teachers of various schools after a quick random survey conducted. This was seen from the pupil's end of term performance report.

Under Financial Literacy, upon interviewing some students who attended most of them got involved in running their family business after acquiring the knowledge in financial literacy. According to the people which were interviewed, they are able to understand whether the business is making profit or loss and give appropriate advice to their parents doing business. They are also able to keep good records of their sales. Financial literacy training has sharpened their thinking pattern. Amongst the people whole are helping to run their family businesses are Violet Banda and Mary Lombe to mention a few.

For computer training participants, Jackson Banda got a job at a mall as a sales cashier because of his computer skills he acquired from ZDSF. From Carpentry participants,

Five Carpenters were trained and given the tools on loan to pay back within the period of 6 months. According to the survey, they have started finding some piece works to sustain their livelihood. It has just been a bit difficult for them to start paying the loan because they could only find small jobs which only leave enough to eat. This is because they are trying to penetrate the existing market. Following the marketing challenges that the carpentry team is facing, ZDSF has secured a place to be used as a workshop in town where the products will be easily displayed and sold quickly in order to increase their market share and help them get established with their acquired skills. Some of the carpenters in contact is Jack who is currently working on a roof under a construction project in Chipulukusu. Progress, the other carpenter started working with the other carpenters from within Chipulukusu community in order to polish up his skills. Andrew from Twapia is working with the Chinese on the construction project and Alfonso and Collins are

working part time with at Youngnak School. Chola who was a teacher at Youngnak School found a Job somewhere else of which we are yet to find out how he is using the acquired skill in carpentry to his new school.

Individual Loans

ZDSF had given loans of k2500 each to ten individuals within Chipulukusu who were trading in various business activities in 2016. Their business were doing well not until the national disaster the country had faced which is the Cholera outbreak. Most of their businesses had collapsed during this same period. Fortunately enough eight people managed to clear their loans despite defaulting with time. Only two people defaulted completely after paying about 40% of the amount they borrowed. They both changed their residential address and not picking up their phones when trying to contact them. The total still outstanding to ZDSF is about 2500 kwacha in total, which the board of directors of ZDSF have decide to write off as a bad debt.

Group Loans

ZDSF has given out some group loans amounting to a total of about K157,000 to five to 5 groups namely Twikatane from George Habitat Community, Rolay Business Centre under Usomboshi Ministries, CARYM Youth Group, Craftsmen Support Centre and Tubombele Pamo of Chipulukusu.

Twikatane George received a loan of k25,000 to be paid back with 10 % interest within the period of six months. Twikatane's Project was chicken rearing and Village Banking. Despite having some challenges in Chicken rearing (poultry), the whole amount was paid back successfully with 10% interest. The group remained with saving of about K10,000 Kwacha after paying back the loan. The group members are now running their businesses independent. Mr Chimfwembe who was the group Chairman is now running a drug store and a grinding meal. Veronica who was a group member is running a grocery shop and doing business where she sales herbal medicine for an international company with her friend Margret. Most of the group members have successful businesses from the capital they acquired from the ZDSF loan.

Rolay Business Centre was also given a k25,000 loan to be paid with 10% interest. The projects that were undertaken by the group were chicken rearing and tailoring. The group also managed to pay back the loan in full with the 10% interest despite having some challenges with their chickens being sick. The group has continued to rear some chickens after paying back the loan. They had remained with capital of about k3,000 kwacha after paying back the loan due to high rate of infant mortality of their chicks. They have managed to build their capital up to k10,000 to date.

CARYM youth group acquired a loan worth k38, 500. This youth group is a vocation training centre for different skills namely carpentry, metalwork and catering. This loan amount acquired was used to buy a Spindle Machine for cutting and planing of timber. The machine bought had a challenge to get it started to work due the electrical challenge in terms of voltage. They had to apply to the electricity company to have them connected to a high voltage grid.

After the successful installation of the grid they started to operate their machine with the few customers they had then unfortunately the country ran out of sufficient power supply and their business was affected. There is a massive load shedding in the whole entire country which has affected a lot of business especially in the areas where power goes throughout the day. CARYM has so far managed to pay back a k2500 out of the k38500 loan which they got. They have already defaulted according to the period they were given to pay back and therefore asked for a second chance in which they want to clear their loan. Looking at the challenge they are facing, ZDSF manager has offered them to also come and the workshop in town together with their fellow carpenters so that they are able to improve on the sales of their products. The other advantage of them having access to the workshop in town is that power is

available the whole day until 21 hrs. This will reduce the impact on their production and will make it easier for ZDSF to recover the loan from them since they will be monitored when they make their sales.

Craftsmen Support centre is another group whose business is tools hire. They got a loan of k40,000 of which they bought different power tools for hire. They have managed to clear about k16,000 from their loan remaining with the balance of k24,000. Amongst their tools and machinery they also have a hydro form brick machine which makes some interlocking bricks where you can build your house with 40% cost saving. They have also made about 10,000 bricks which they are waiting to sale at k4 each giving them about k40,000 after the sale. They decided to make the bricks after the coming of load shedding as an alternative way for paying back the loan since most of their electric tools were not being hired as expected after the load shedding. They have also been invited to use the workshop in town which will open on the 1st January 2020 for them to improve their sales. This will also make it easier to recover the loan amount they are owing to ZDSF.

Tubombele Pamo is a group based in Chipulukusu whose sole business is metal fabrication (Welding). They got a loan amounting to k28, 500 of which they have paid back a k4,000 in total. They have not been spared with the electricity problem because the nature of their business is highly dependent on electricity. They had also supplied some door and window frames worth k30,000 to a contractor doing a government project and they not received their payment yet since June last year when the government stopped funding the project. ZDSF has also invited to use the workshop secured in town if they have to overcome the electricity problem and improve their sales as well. A fee will be deducted from their sales if they are to work from the workshop in town to recover on their loan and payment of some bills. Below is the table showing the group borrowed money, amount paid back and the balances.

In conclusion to the group loans despite the challenges faced by all the groups, they are still showing the desire to pay their loan dues if there is a way. We should keep them close as we have allowed them to use the workshop in town may be if their sales could improve we could easily monitor and collect what is due for us.

The total balance which the three groups are owing to ZDSF is amounting to k95,200 which is supposed to be recovered.

Container Libraries

Chipulukusu and George communities were blessed with container libraries to improve on the reading culture among the community members. This has had a huge impact on the people from the community for they had no any other place to access books. In Chipulukusu, the library is also used as a tuition centre where kids are taught how to read and write. This initiative was introduced by the community members who volunteered to take up the responsibility of running the library. Some community Schools has been coming to borrow some books from the container library and they have very much appreciated despite the library having not enough book. Plans have been made to collect and exchange the books from Graceland's library. In George the situation concerning the library is similar though in George library the books were not well sorted. Some books where irrelevant to the community members. The library is also used to teach young children how to read and write as the librarian is also a teacher by profession. In George container the container was leaking and the problem was sorted out. All the books which were irrelevant were removed from the shelves and packed in the boxes. Toilets worth k19,200 each were constructed on the two container libraries to be used by kids doing the tuitions in both George and Chipulukusu. All the two libraries are functioning well and plan to changing the books from the main library in Graceland's are now put in place.

Other developments

ZDSF has received two more volunteers to assist in administration namely Cassius Mwape and Mary Lombe. Mary Lombe will be in charge of running the Libraries and making sure that other schools are sensitised on how they can access some books from Graceland's Library through ZDSF. She will also be compiling the reports on how the schools accessing the books are using them. She will be identifying the Schools which are in need of books and have sufficient security and enhance the distribution of books. She will also be responsible for record keeping for ZDSF. Other responsibilities will be given to her depending on the organization activities. Cassius will take up the administration such as doing monthly returns for ZDSF to the relevant authority, making sure that the organization documents are updated. He will also be assisting in organizing events for ZDSF. The other responsibility will include updating the ZDSF database so that every activities and documentations can be easily accessed by the ZDSF staff at any time.

Library construction site

ZDSF has plans to help Chipulukusu community with a public library but the challenge is the title deeds for the place where it is to be built has some issues. Other alternatives are being explored of partnering with the government to give us an alternative land within Chipulukusu and provide a qualified librarian to manage the library within the community. Things stand to be positive as the councillor and the area member of parliament have welcomed the move. They have a land that they think can be convenient hence they have asked to see the dimensions of the drawings to see if the library can fit on the land which is available. Once the land is shown to us the CEO for ZDSF will be requested to come and see the site and make further agreements with the government officials on how best we can partner to help the community.

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