

EMPOWERING ENTREPRENEURS



Mwanzo promotes financial wellbeing through a number of community entrepreneurship programs. Community members engage in maintaining multiple village savings and loan programs, funding short-term loans for people who can't qualify for bank loans including subsistence farmers and HIV widows. Village savings and loan program members also operate a catering business and a tailoring business. These programs empower communities to build financial strength, while also supporting the local economy and enhancing networks of support.

AT A GLANCE: VILLAGE SAVINGS & LOAN



Village savings and loan (VSL) programs allow women to access group savings and low-interest loans.



Mwanzo's VSL groups are self-governed and operate humanely and democratically. Each group has 15-35 members.



Through peer-to-peer group training, the first VSL group blossomed into a network of nine groups with 200+ members.



These groups meet regularly throughout the week, empowering women toward mutual goals.



In 2022, \$2000 exchanged hands as women took and repaid loans with interest. 66 loans were made and repaid.



At the end of each year, members share the VSL's base capital. Some of the capital is used to invest in the catering business.



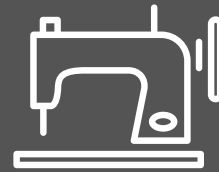
Women use these loans to start businesses, plant crops, repair their homes, buy medicine, and feed their children



Many of these women use VSL money to support the education of their children. In 2022, these loans supported the education of over 57 children.



In 2016, VSL members established the **Mwanzo Wetu Catering Service**. Wetu responds to the high community demand for catering services at weddings, graduations, and funerals and provides employment opportunities for farmers whose livelihoods have been threatened by climate change. Income from the group is shared amongst the members, invested back in the catering business, and supports the microfinance network. In 2022, the Wetu team served over 38,600 people and purchased an AV system.



The Tailoring Project launched in 2021, and makes and sells school uniforms and masks. When Mwanzo's community center opens, skills training will be expanded to others in the community.

