

Report of visit to Tanzania with staff from Parragon Publishing

28th May - 5th June 2011

Team:

Five Talents UK team leader: Rachel Millward.

Members from Parragon: Sophie Bartlett, Aparajitu Basu, Jane Cronin, Alicia Gathers, Darran Gilbert, Wendy Hedges, Peter Hynes, Robyn Newton, Shannon Ryan, Jamie Wong, Esther Wurmbach.

Five Talents is delighted to have a corporate partnership with Parragon publishing, headquartered in Bath. This was the second overseas trip by staff to visit Five Talents' partner in Tanzania, the Mama Bahati Foundation (MBF). The Parragon team was selected on a competitive basis from their global offices as follows: UK – 5 people; USA – 2 people; Germany – 2 people; Australia – 1 person; India – 1 person. It was a great opportunity for this multi-disciplinary and multi-country team to see what Five Talents does first-hand, how Parragon's financial support is used, as well as get to know each other and to encourage the local MBF staff in Tanzania.

The trip lasted 6 days and included two full days of field visits – with the opportunity to meet the staff of MBF and to meet some of the loan clients in their homes and businesses. There was also one full day to plan how Parragon staff could assist in the development of a leaflet and brochure for Tanzanian and UK use respectively.

Clients that we met:

Lustica had a starting loan of 50,000 Tanzanian shillings (TZS), which equates to around £25. She used the money to start a small shop in the local market-place. Her most recent loan was for 250,000 TZS and her husband also made carvings to sell.



Eva is 26 years old and is married with one child. She used her loan to buy fruit and vegetables from local farmers. She recently received a loan for 300,000 TZS.

Rayma had a stall selling fruit and vegetables. Some products, like onions, she grew herself. Rayma was on to her third loan cycle of 300,000 TZS. Her husband also owned a stall and together they are able to support their ten children.



Atka had a small café where she sold hot drinks and pastries. Like Rayma, she was on her third loan cycle of 300,000 TZS. The business helped to support her husband, two children and two dependents. Thanks to increased profit, she was able to afford mattresses to sleep on.

Sauda ground maize to make flour which was used in cooking. She then sold the flour. She was on to her fourth loan cycle of 400,000 TZS, equivalent to £200.



Feedback from the Parragon team:

Shannon writes “...Five Talents is creating change in Iringa through the Mama Bahati Foundation...Bishop Donald said: Everyone has a purpose in life, and no one's purpose is to live in poverty.

The businesses weren't fussy like business can be in the western world, they were simple ideas, executed using the natural and human resources that are readily available to them.

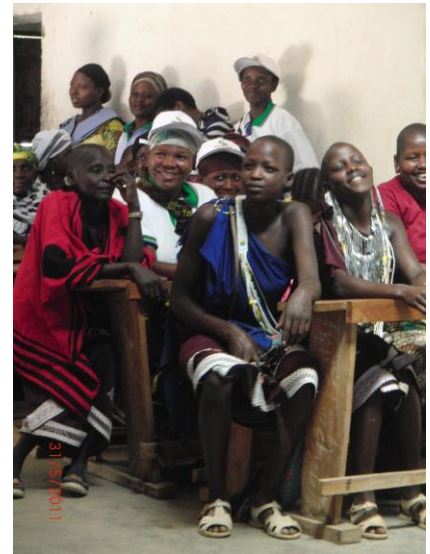
I feel so humbled to have been given the opportunity to see how these strong women are running their businesses – most with the priority of putting their kids through primary school.”



Esther reflects on the trip, “This was a most amazing trip; Immaculate and her team are adorable and simply do a great job in Iringa; all five days were stunning but there were a few very special moments such as meeting Bishop Donald, the Masai dancing and singing, meeting Zawadi and many others.”

Jamie comments “...With the small amount of loan they receive from MBF (Mama Bahati Foundation), the lives of these people has been changed for the better and hopefully will be improved further to the next generation. All of the borrowers are women and micro-credit has definitely transformed their lives in many ways.

...micro credit helps the poor to be more self sufficient. MBF works very closely with the poor communities and I hope they will stay connected, supporting each other in whatever way they are able to.”



Finally **Darran** writes “...I was pretty open minded about micro-finance as there had been some bad press over the weeks before the trip. However, after my trip I believe there are two main differences in my eyes as to why Five Talents works;

1. Training
2. The focus on savings.



...the concept of smaller loans to poorer people in riskier places...seems a solid strategy.

... I feel very lucky with the life I lead here in the UK, even luckier to have shared time in Iringa with the help of Five Talents.”