

June 2011

## WORKING WITH THE POOR

Working with the poor has taught me that neither poverty nor riches determine how I live my life. Only attitude. I have heard as much laughter and seen as many smiles walking dusty roads as I have experienced in the malls of the wealthy. But it's the determination and raw bravery stemming only from hope, that inspires me to be like those women who have nothing, yet aspire to give their children and grandchildren what they never had. Mrs. Mazibuko is one of them.

No one taught **Mrs. Mumsy Mazibuko** how to sew the intricate cushion covers, chair backs, table cloths etc she now sells in her business. She observed how others had done it and copied it. Over the period of five loans, she has bought herself an over-locker machine to add to the old sewing machine she already owned, in order to increase her output. Together with sewing, she crochets doilies, table and chair covers. When she discovered she couldn't do it all on her own, she expanded her business by involving other women in her neighbourhood, to crochet for her.



She tells me proudly, that the new fridge and wardrobe she bought, came from the proceeds of her business. She says she's grateful for the training she received from Phakamani which taught her "how to do it".

This was my second visit to **Mrs. Elizabeth Xulu** – now on her 6<sup>th</sup> loan. With pride, she shows me the business cards she hands out to potential customers. They are hand written on small "cards" cut from brown paper bags. She promotes her sewing and knitting business of school/church uniforms, ties, hats, shirts, table cloths, comforters, to anyone who is interested. It was a Phakamani loan which made it possible to buy a new industrial sewing machine and knitting machine. Her day starts after her breakfast at six o'clock and by eleven she has made one uniform. She is able to make two uniforms a day. Then each Saturday she's off by taxi to several major centers to sell her wares. Her dream remains the same. To buy a car one day, to make it easier for her to buy material and sell the clothes.



**Ms. Thully Lekheleni** is sick with ulcers and kidney problems, but when her parents died she had to take over the care of her sisters and now, her own child. After struggling to put food on the table she was approached by Phakamani and given a loan. She said taking the loan had made “a lot of difference” because everything was “upside down before.” Now she can afford to buy food for the children and send them to school with food. Right now she’s saving up to build a brick spaza shop. Her present shop, made of wooden slates is not strong and cannot keep the rain from drenching everything she sells.



As her sickness has progressed she’s had to pay someone in the community that she trusts, to run the shop for her. She is still able to make ends meet with this arrangement.

## Phakamani Foundation News and Statistics

	May 2010		May 2011	
	ZAR	USD	ZAR	USD
Active Members	1085	1085	2900	2900
Average loan size	R770	\$113	R860	\$126
Repeat Loans	53%	53%	68%	68%
Loans Issued to Date	3300	3300	9010	9010
Value of loans issued to date	R3 726 000	\$548 000	R11 264 000	\$1 656 000
Sustainability	39%	39%	48%	48%

In just a few weeks, Phakamani Foundation will be opening it’s seventh branch, this time in the Gert Sibande District of Mpumalanga. This branch is slightly more remote so different challenges lie ahead. The area is also very needy so Phakamani Foundation ’s services should be well received.

During the month of May, the whole Phakamani Management team was privileged to receive a full week of management training. This was run by the professionals at Ilima Trust and was completely sponsored by Masisizane, one of our strategic partners in South Africa. This picture of our staff was taken during a one day seminar for all staff, also run by Ilima Trust.



## Would you like to Contribute?

Whatever you are able to contribute to give a poor family a "Hand-Up" will be most gratefully received and put to good use. Each part, however big or small, makes up the whole.

- R 2000 (US \$ 300) supports one family, for a year
- R10 000 (US \$ 1 500) a group of 5 families, for a year
- R80 000 (US \$ 12 000) a centre of 8 groups, for a year
- R320 000 (US \$ 48 000) a village of 4 centres, for a year

If you feel a tug and you want to be part of this, please send funds to Phakamani Foundation as follows:

**Bank Transfer in South Africa** send funds to our bank account at Nedbank — Ferreira St Branch (Nelspruit), account name Phakamani Foundation, Branch # 146805, Account # 1468126873. For tracking purposes, please follow this up with an email to \_\_\_\_\_ in-fo@phakamanifoundation.org

**Canada, USA or International By Credit Card** Log on to the secure Canada Helps Website and contribute using Interac or your credit card. The link is [www.canadahelps.org](http://www.canadahelps.org). Once you get into the website, type in Phakamani Foundation and our link will appear. Canada Helps will inform us of your donation and also send you a tax receipt. This service is available Globally

**By Cheque in Canada** Cheques should be made out to Phakamani Foundation Canada and sent to B3-1410 Parkway Blvd, Box 41, Coquitlam, BC, V3E 3J7. Please make sure you include your details so that we can send you an acknowledgement as well as a tax receipt at the end of the year.

**With our sincere thanks for your support and your prayers,**

The team at Phakamani Foundation in South Africa, Phakamani Foundation Canada, Ripple Effect and Hopes and Dreams in Australia