



*South African Women for Women  
&  
Zenzele*

*"A person is a person because he recognizes others as persons."*

*Quote by Archbishop Desmond Tutu*

# What is South African Women for Women?

- A not-for-profit organization dedicated to the empowerment of South African girls and women
- Established in 1996 to address the needs of women who live in South Africa and those who have settled in Canada
- The organization has the Canada mandate to educate female students through the Desmond Tutu Scholarship Fund



Zenzele

You can do it!

Loans & education empower the  
world's poorest women to end hunger

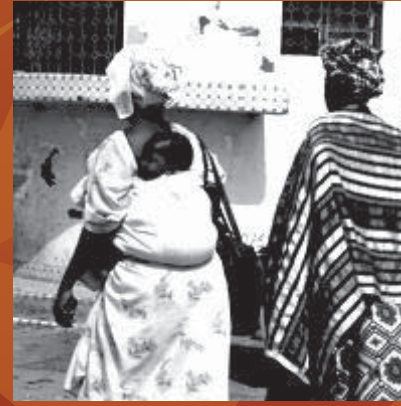
# What is Zenzele?

- *Zenzele* has its roots in the impressive work done by the Board and volunteers of *South African Women for Women* since its inception in 1996
- Run by women for women, *Zenzele* is a registered charitable, not-for-profit, membership-based organization established in 2007
- Based in Toronto, Canada, *Zenzele* provides skill training, entrepreneurial development and business support to women residing in underdeveloped and poverty stricken countries in Africa

Zenzele

DEVELOPMENT ORGANIZATION





# *Zenzele Micro-Credit Fund*

*Small Loans, Big Dreams!*

# ZENZELE Micro-Credit Fund

- Food, shelter, health and education are basic human rights. All societies have the responsibility to ensure that an environment conducive to these basic human requirements is sustained. Employment is also a right, but unfortunately no society can assure wage-based work for all. The alternative is self-employment. Most large financial institutions currently ignore almost two-thirds of the world's population
- "So I say the right to credit should have the topmost priority on the list of human rights."  
- Muhammad Yunus, founder of the Grameen Bank (Yunus 2006)
- *Zenzele* believes the establishment of a vibrant micro-credit fund directed at driving a sustainable entrepreneurial class will dramatically alleviate unemployment in under developed areas

# Why Microfinance?

- The movement to expand financial services for the poor as a grassroots development strategy is a relatively recent phenomenon. Microfinance, emphasizes granting small loans to the poorest of the poor without requiring collateral, will empower, in the absence traditional financial services, the most impoverished people in developing countries to consider the marketability and credit-worthiness of their impressive subsistence & survival expertise
- Credit programs will allow the poor access to small capital investment (and other low-cost financial services). In turn these loans will generate self-employment projects, vital income and eventually self-reliance

# **Microfund for WOMEN!**

## *Defending Dignity – Fighting Poverty*

- **Microfund for Women aims to harness the productive capacity of micro-entrepreneurs in AFRICA. With a particular focus on women, sustainable financial and non-financial services will be provided:**

### **Objectives**

- **To provide best-practice financial and non-financial services to underprivileged micro-entrepreneurs**
- **To contribute to the empowerment of underprivileged women as they gradually become income earners. Experience has shown that earning capacity is directly related to household and community decision-making**
- **To reduce unemployment by enhancing economic opportunities and providing support to entrepreneurial enterprises**
- **To improve the overall economic status of micro-entrepreneur women & their families through access to credit**

# ZENZELE Micro-Credit Fund

- The ZENZELE Micro-Credit Fund extends very small loans (**microloans**) to the unemployed, impoverished entrepreneurs and to others who are not considered *bankable*
- These individuals lack collateral, steady employment and a verifiable credit history and therefore are not able to meet minimal qualifications for access to traditional credit
- Microcredit is a part of microfinance, which is the provision of a wider range of financial services to the very poor
- The Foundation provides a charitable tax receipt to donors

# ZENZELE Micro-Credit Fund

- We are in agreement with three organizations in South Africa to source that projects funded with Canadian Dollars (small amounts) be loaned to women in South Africa at a very low interest rate of return – they are:
  - The Mpilonhle Project
  - The Dreamcatcher/Kamamas
  - Patricia Matolengwe's Women's housing Program.



# ZENZELE Micro-Credit Fund

## The MPILONHLE PROJECT [www.mpilonhle.org](http://www.mpilonhle.org)

- The very first scholarship recipient of South African Women for Women went to Noma Mtshali in 1999. Ms Mtshali received micro loans through SAWW that she effectively invested in this project
- The project provides HIV Survivors with a group learning experience and enhances the ability of single mothers and domestic abuse survivors to secure income-generating occupations
- Women are assisted in achieving self-employment and empowerment within community support systems via small loans that fund operational training and the necessary lifestyle adjustments



# ZENZELE Micro-Credit Fund

## THE DREAMCATCHER/KAMAMMMAS



- Women (*Kamammias*) are recruited & trained to provide community-based *Home Stays* and *Home Cooking* for *overseas tourists* looking for an authentic experience
- The *Kamammias* are assisted in their goal to create a revolutionary space within the tourism industry. This is a refreshing take on corporate ownership as we know it, allowing the *Kamammias* to share their cooking talents and culture at local level, the Cook-Ups feed into a wider global kitchen that allows matriarchs to spread the benefits of tourism to their community at large.

## HOW ARE WE MAKING DREAMS COME TRUE?

- Improve the lives of women and their families by vocational training, teaching of basic business skills
- Tackle and eradicate poverty and unemployment with lasting results
- Work closely with identified matriarchs, mothers and grand-mothers of children in communities across Southern Africa
- Develop and nurture a network of strategic partners and alliances throughout Southern Africa, and internationally, to work in harmony as a committed, caring team to reach the main objective of poverty alleviation
- In order to manage the impact of the micro businesses on environments and communities, spearhead and engage in initiatives, which will encourage waste prevention, efficient energy consumption and environmental awareness.

# ZENFUND



## SOLAR HOT WATER for HOMESTAYS WITH KAMAMMA



Houses in the townships often have no access to hot water. Houses are usually not insulated with no ceilings and no heating inside.

South Africa also struggles with its power supply; power is scarce and power is expensive. Many families cannot afford it. Living without hot water has a health risk; you cannot clean and wash properly.

Solar geysers save the environment and guarantee a constant hot water supply. Donations will provide for the installation of a solar geyser.

# ZENZELE Micro-Credit Fund

**PATRICIA MATOLENGWE'S**

**WOMEN'S HOUSING PROGRAM**

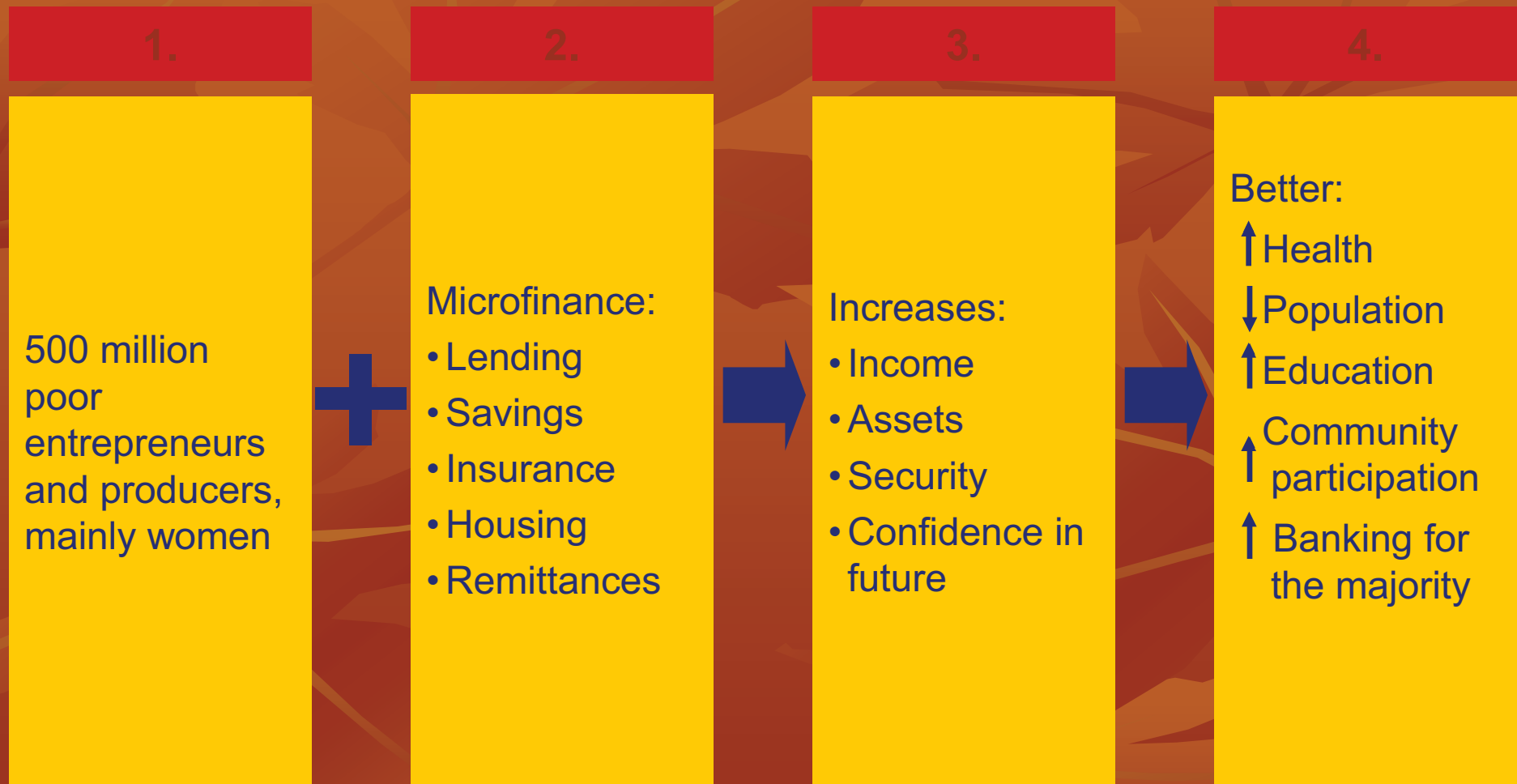


- Patricia Matolengwe of the Victoria Mxenge Housing Savings Scheme - South African Homeless People's Federation - Sets up saving accounts and loans for women who require basic housing
- Teaching programs that provide valuable construction, carpentry and brick-laying skills
- Expanding the potential skill set of unemployed women

# The Victoria Mxenge Saving Scheme

- The Victoria Mxenge Saving Scheme was associated with the SA Homeless People's Federation. Members consist of 280 women and six men and 148 families wanted to settle, and these were each given a plot on the site. With the help of the non-governmental organisation People's Dialogue, which was established specifically to assist communities such as Victoria Mxenge by linking them with similar organisations nationally and internationally, the women planned the way the settlement would look - 148 households, an early care centre and a mobile clinic. Schools and shops are available in nearby communities.
- Today three quarters of the houses in the settlement now known as Victoria Mxenge are nearing completion, streets are paved and almost half the scheme members have moved into their houses. The houses were built at a very minimal fee as the women did most of the work themselves - they make the bricks, virtually plan the houses, negotiate directly with factories for other material and generally cut the middleman, and provide the labour required to mix cement and plaster. Continued help is required for other areas that are currently being built and managed by Patricia.

# Why Microfinance Can Change the Way the World Works



Source: Women's World Banking

# How the Fund will work

- All local African Agencies who commit to the receipt of funding from Zenzele will sign a **Memorandum of Understanding** (MOU) with our organization
- The MOU describes the terms of the loan amount made to the women and administered by the Agency that undertakes to manage the loans
- The, administrative /operational requirements, our oversight obligations as Funders, and their management obligations are clearly specified
- By signing the MOU, recipients agree to submit written progress reports every three months. The first installment of funds is contingent on a formal written proposal from the applicant Agency. Subsequent installments are conditional on satisfactory progress as verified in the quarterly and annual written reports

# How the Fund will work

- All South African Agency partners agree to submit written progress reports to the Canadian partner every three months after receipt of funding disbursement in addition to the annual report;
- In the third year, there an in-depth Project evaluation of the initiative that will take place. Recommendations for continuation and/or adjustment of the terms of this agreement will be made;
- Full/complete financial and allied records of the transactions undertaken in the name of the Zenzele Women's Opportunity Fund will be kept at the head office in Toronto, Canada.

# The Outcomes of Our Activities

- By financing aspiring entrepreneurs through the ZENfund, we will:
  - Enable women to become economically self-sufficient through the funding of self-employment projects and the promotion of women-owned business
  - Work in partnership with local co-operatives and agencies, to provide micro-credit to qualified participants in their programs
  - Support safe, healthy families, self-reliance, self-sustainability, strong group dynamics and the relief of poverty through economic empowerment
  - Assist the remarkable efforts of various groups of People Living With HIV and AIDS

# How can you help

There are many ways to lend your support  
by enhancing the lives of others:

*Donate* online, by cheque, credit card or pre-authorized  
monthly payment to:

Zenzele Organization Foundation  
75 Wynford Heights Cres., Suite 1705  
Toronto, Ontario M3C 3H9  
Tel: 416-691-9406 Fax: 416-691-5916  
[www.Zenzele.org](http://www.Zenzele.org)  
[ucandoit@zenzele.org](mailto:ucandoit@zenzele.org)

Zenzele

DEVELOPMENT ORGANIZATION



# Get Involved!

→ Our mission is simply to end global poverty. With your support in funding small loans, those who live in chronic poverty will have the vital opportunity to transform their lives

→ That is not all! Experience has shown us that by participating in ventures such as these we are all transformed. Good people everywhere participating in projects such as these, witness a big and lasting impact. They truly change the world. Every land can become a land of opportunity. With your help this can become a reality.

→ Create a Ripple Effect! – Gather friends, family, schools or churches and a group will be formed that will inspire other groups. How can you help?

**Any gift, no matter how small will fund a loan. That loan will build a business. That business will lift a family out of poverty. When the loan is repaid, it will be recycled and loaned again and again. Your giving will live on!**

- Make a donation
- Organize a fundraising event in your community
- Attend our events
- Adopt a Student
- Pay for a school-uniform
- Invest in a Mosquito Net
- Support a child's education by paying for a scholarship; Get Involved!

**We are deeply committed to ensuring that 90% of your contribution will support our project work in Africa. Thank you for your support!**