

Goret

Goret was one of the first ladies to receive a loan. She had savings of 500,000 shillings and needed another 1,000,000 to purchase a Friesian cow. From sales of milk and selling the first calf, she was able to purchase a second cow and increase the volume of milk sales from 5 litres to 10 litres per day. This small business has continued to grow steadily and Goret now has 3 cows and 2 calves, which she intends to keep. Milk sales to friends and neighbours means there is enough money to employ a 'house boy' to feed and look after the cows, ensuring they remain healthy and productive. More and importantly for Goret, sales helps pay for school fees for the children. Goret's ambition is to continue to grow the business and to buy a piece of land close by to keep the cows on.

Goret's comments when we spoke to her in February 2014 were 'I give thanks to the project as it has given me the means to start my business and this has made me more independent'.

Christine

Christine is a tailor and also had a small haberdashery store. In 2010 she borrowed 1,000,000 shillings to purchase a 'boda boda' (motorcycle taxi). She leased the boda boda to a driver who paid the rent weekly from his earnings. The loan was paid back in full and Christine was also able to replace the first motorcycle with a newer one. Profit from the boda boda business has allowed Christine to add a substantial amount of stock (second hand clothes) to her store, which has in turn lead to repeat business and loyalty from a wider group of customers. Christine is a very 'business savvy' and used the Capstone loan to diversify her business and make it more sustainable. She now offers business advice to new members starting up in business.

Monica

Monica had a piece of land but had no money to do anything with it. In 2011 she received a 1,000,000 shilling loan from the project. This allowed her to plant maize and beans. Monica's first crop provided food for the family but also enough profit to allow her to buy matoke plants. The smallholding continues to produce crops well and Monica has been able to pay back the loan, employ a worker for the farm and, importantly for her, she does not worry about feeding the family anymore.

Monica spoke to the 40 project members who attended the training day in February 2014, stating 'the loan from Capstone has changed my and my family's lives. Now there is always food and everyone is happy. I feel truly blessed'.

Miriam

Miriam had 4 chickens. She borrowed 500,000 shillings from the project in 2010 to buy more chickens. Sales from eggs allowed Miriam to pay off the loan but she wanted to grow her business

further so she requested a second loan. With this loan of 1,000,000 she purchased a small piece of land and more chickens. Increased sales from eggs has allowed Miriam to buy a goat and two cows.

Kesia

Kesia had made beads from recycled paper on a very small scale. A small loan of 200,000 allowed her to buy more materials and equipment so that she could increase the scale of activity. Increased sales over a period of time have allowed Kesia to open a small store, selling beads and grocery items. Kesia says 'the money from Capstone was the boost she needed to encourage her into action, I am so grateful'.