



BAYNARDS ZAMBIA TRUST

NEWSLETTER

UPDATE

AUTUMN 2017



Letter from the Chairman Patricia Napier

Dear Supporters,

Our new three year programme 2017/19 commenced in January. Thank you to both existing, and to new donors, who have supported this plan which I can now report is well under way.

I visited Zambia in April and September this year and saw, with our delivery partner ZRDF, the progress that is being made.

The farmers' growing season 2016/17 was blessed with good rains that fell in the traditional pattern and indeed actually lasted several weeks longer than usual. As a result, all rain fed crops such as maize and soya beans which have now been harvested, have

had excellent yields. I saw the quantity and quality of these harvests. Inevitably because of the bumper crops throughout the country, prices have fallen. However, our farmer's income will still have risen. The farmers fully acknowledge how their prospects have been transformed by the ZRDF tutoring in crop diversification and in the marketing of their products.

Diversification continues with the recent new initiative in breeding goats making good progress. 250 beehives have recently been procured for the commencement of beekeeping for 25 farmers as a pilot. The plan is to expand in due course to many more farmers.

The key development in this programme

is starting work in five new communities, of which four are more isolated than anywhere we have previously been. You can see these clearly on the map in this Newsletter, indentified by green stars. Last year we were able to sink bore holes to immediately provide clean water. Now, the full range of ZRDF's interventions is underway: improving access to health clinics, commencing HIV and AIDS sensitisation, planning to grow soya beans and establishing SILC groups (village banks), all of which have been so successful elsewhere.

When I first visited these isolated communities, there were no educational facilities to speak of. Children were

Edwis Mulundu, soya farmer, celebrating her successful crop





being taught in dilapidated wood and mud constructions with no education materials and untrained teachers. Children sat on tree trunks or bricks. Our first priority was clean drinking water for children who were previously drinking contaminated water from nearby streams. Six teachers houses, pupil toilets and hand washing facilities are being built this year at three of the schools and work is commencing on a new classroom block at Mitwe, one of these communities. This new infrastructure will facilitate the provision by the Zambian Government of trained teachers, which have been so lacking.

As planned, ZRDF has recruited an educational officer to raise teaching standards across the fifteen schools where BZT/ ZRDF is involved thereby improving the life prospects of over 4,500 pupils.

In this newsletter there is additional material about Brandy Mungaila ZRDF Director, as well as stories, which I thought you would be interested in reading about beneficiaries of your generosity whom I have met, and some examples of local UK fundraising successes a number of you have organised.

I continue to be grateful to existing donors and again thank new donors for your financial support which has enabled this three year programme to get off to



Newly installed hand washing at Kapalembe School

such a strong start. Your support has continued to encourage the ZRDF team and to empower and enthuse the communities where they work.

The principal challenge currently affecting BZT is, as you will be aware, the fall in the value of the Pound. Over the last year, the exchange rate between the British Pound and the Zambian Kwacha has fallen by over 20%. This has significantly increased the amount we need to raise in the UK to maintain the programme in Zambia.

In my experience this holistic model, which BZT and ZRDF have developed over the past ten years, has been life transforming for both communities and individuals. It has raised household incomes, it has improved family diets and given children the chance of an education. An opportunity for future generations of children, which without your generosity, would not happen.

With my continued thanks,

Patricia

Empowerment

Case study April 2017

Mercy Malifwa

Mercy Malifwa is a 47 year old widow. Her husband died in 2009. She returned to Kalungaleka, from neighbouring Chikupilli after her husband's death with her four children to where her parents lived. In addition she now cares for three orphaned children of her late sister. In the early days she scratched a living in small-scale farming of maize, sugar beans and groundnuts and she sold goats to support her family. Because of her economically vulnerable status, Mercy qualified for the first round of loans from the Kalungaleka Farmer's Group. In that year 2013/14, she grew one acre of soya with the loan from ZRDF.



She used a hoe to work the land. The following year she doubled her crop again using a hoe. In the 2015/16 season she grew 4 acres hiring animals and with the profit built a two room

brick house with iron roofing sheets and bought oxen and a plough which she used to grow 9 acres in this current season as well as hiring out her animals to neighbours. Using her ZRDF loan for one acre she farmed the remainder from profits from the previous year. Mercy is considering acquiring more animals to strengthen her business but will fund two of her orphans who are now ready for college and the final child in grade 12 will need funding. Her own children are now adults.

Mercy has now graduated from a subsistence farmer to an emerging farmer. She will grow a greater acreage next season and would graduate as a commercial farmer if she grows more than 25 acres.



Appeal

As stated before, the fall on the British Pound has put pressure on our fundraising target and is delaying what we can send to Zambia for capital projects such as pupil toilets and hand washing facilities. We should be grateful if you would consider increasing your support and encouraging new donors to provide for example:

- A pupil toilet costing £1,800. This could be funded for example by six donor's contributing £20 a month for one year plus the benefit of Gift Aid.
- Hand Washing Facility costing £600. This could be two donors contributing £20 per month for one year plus the benefit of Gift Aid.
- A set of text books in three subjects for one primary class for pupils and teacher would cost £60.

BZT supporters have had local successes in raising funds including:

- A young newly married couple cycling the border of the county of Sussex which raised enough to build a teacher's house.
- A garden party with a share of the proceeds of the sale of arts and crafts.
- A BZT supporter makes and sells beautiful comforters for small children.
- A Church donated the proceeds of summer teas.
- A school has adopted BZT as their charity including the proceeds of a parents' gala diner.
- Several supporters have organised pub quizzes.

Chikupili Community SILC Group



At Chikupili community SILC group (Savings and Internal Loan Communities or village banks) there are 15 members. Each member invests a minimum amount at each fortnightly meeting. Members take out loans with a high interest rate which is repaid after three months together with the capital. At the end of each meeting all monies are out on loans and no member can take out more than one loan at a time. The cash box has three locks and three key holders and is kept by the treasurer who is not a key holder. A cycle lasts one year when all loans must be repaid. Dividends are paid out using the standard SILC formulae after which the group disbands. The group starts again sometimes splitting into two and new members joining. Each group must have at least an 80% female membership. As the members are

known to each other there is pressure to repay. Chikupili is near a main road and so is well placed to trade.

At the end of the last cycle, one particularly successful and entrepreneurial member Catherine Mulimbika borrowed from the SILC group. She bought fish from a dealer a long distance away for selling to her community. She also bought and sold household items and made fritters. As a result she made a gross profit of Kwacha 8,900 (£700). Catherine finished the construction of her house and planted 8 acres of soya covering the cost of all the inputs of fertilizer, seeds and herbicides. She will use some of the soya seeds which can be recycled to plant more soya next season as well as re-joining her SILC group.

Another member, Mirriam Kalunga from

her trading activities had a profit of K3,104 (£250). She extended her kitchen and re-thatched it. She also paid school fees for her children and bought household items such as salt, sugar and blankets.

Beatrice Manguisa bought iron sheets and treated wood poles for her house from her profit out of K6,000 (£500).

The SILC concept is that the members invest all the capital, which is lent out to the members. The donor (BZT) pays for the training of a member of each group to learn the SILC method and for the salary of the SILC programme officer for all the groups. Currently there are 86 groups. The key to this success is the ability of ordinary women to empower themselves economically and gain some control over their lives away from total dependence.



Brandy Mungaila

Brandy is the first Director of the newly formed ZRDF, BZT's delivery partner and a registered Zambian charity. BZT has known Brandy for seven years. Brandy has a bachelor's degree in Agricultural Science from The University of Zambia in Lusaka and has taught in secondary schools and and has been a Senior Agricultural Officer working for the Government.

Three years ago as ZRDF activities were expanding BZT suggested that Brandy broaden his financial and management skills by attending a long distance masters degree course at the American Solusi University near Bulawayo Zimbabwe. BZT has funded this course and we are delighted to

report Brandy emerged with flying colours and has been awarded an MBA degree with distinction.

BZT congratulates Brandy on his success and is also very grateful to him for maintaining his leadership and management of ZRDF. It was a challenging course not least the distance to travel three times a year, a heavy workload when attending the university with assignments and a dissertation. Well done Brandy. Brandy has committed to staying with ZRDF for at least the next three years.



Brandy Mungaila BSc MBA

ZAMBIAN RAINBOW DEVELOPMENT FOUNDATION RESOURCE MAP



Thank you None of what has been described nor our ambitions for the future would be possible without the financial support and encouragement of our donors. Thank you. Patricia Napier, Chairman, BZT Trustees



BZT – A Charity Supporting Self Help Groups in Africa

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