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**ENTREPRENEURIAL TRAINING FOR WOMEN
REPORT ON FOLLOW UP AND EVALUATION**

Final Report

CONTRACT NO. 88/121

UNIDO PROJECT NO. TF/RAF/87/002

ACTIVITY CODE E04300

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**UNITED NATIONS INDUSTRIAL
DEVELOPMENT ORGANISATION,
VIENNA,
AUSTRIA.**

**ENTERPRISE DEVELOPMENT CENTRE,
CRANFIELD SCHOOL OF MANAGEMENT,
CRANFIELD, BEDFORD, MK43 0AL,
ENGLAND.**

JANUARY 1990

To: Anna-Kristin Sorensen, Unit for Integration of Women,
UNIDO.

From: Professor Malcolm Harper, Director, Enterprise
Development Centre, Cranfield School of Management.

Ref: Contract No: 88/121, UNIDO Project No: TF/RAF/87/002,
Activity Code: E04300

Date: January 1990

Subject: Entrepreneurial Training for Women - Report on Follow
Up and Evaluation

1. Introduction

During the preparation of the training course for women entrepreneurs in Kabwe the Cranfield School of Management proposed to carry out an evaluation and follow-up visit in Zambia in December. In view of the considerable amounts of money that were to be spent and because the training programme was expected to be the first of many in the region an evaluation of its impact seemed to be indispensable.

2. Preparation and Implementation of the Follow-up Workshop

PAID-ESA had already in August/September written to all those participants of the Kabwe workshop who live in or near Kabwe and Lusaka. On the 16th of October invitations to the follow-up workshop had been sent to all former participants, with a copy to Mr. Anderson Chibwa of PAID-ESA.

Earlier this year we had come to know that one of the participants, Mrs. Christine Sinkala, had passed away.

Of the nineteen participants remaining (see list of participants, Annex 1), nine accepted the invitation:

- Mrs. Esther Malesu
- Ms Grace Kakumbi
- Ms Joaquina Malunga
- Ms Christine Tembo
- Mrs. Caroline Silwamba
- Mrs. Margaret Mufalo
- Ms Gift Ntitima
- Mrs. Reginah Chilonga
- Mrs. Rabeca Museteka

Mrs. Loveness Gondwe had replied to the invitation, but did not come, Mrs. Milika Mwale had sent her report with one of the other participants from Livingstone.

In addition to these participants a few more had answered the follow-up questionnaire sent by PAIDESA in September; some information is therefore available about the businesses of Mrs. Genevieve T. Mwale, Mrs. Regina Chiyapeni, and Mrs. Grace Zulu.

The follow-up workshop was prepared by PAIDESA with the assistance of the Cranfield School of Management. Before the start and during the two days of the programme all participants were interviewed individually. The discussions throughout these two days gave further insight into the actual situation of the businesses and the plans for the future.

The Programme:

- Friday, 24th of November:

- . morning:
 - Introduction by Anderson Chibwa, PAIDESA
 - Participants report about how they have made use of the training programme and how it might be improved
 - Anna Kristin Sorensen, UNIDO report on current and future developments of the project.
- . afternoon:
 - Participants divide in small groups and discuss problems facing them now
 - Presentation of results to plenary

- Saturday, 25th of November:

- . morning: - Caroline Silwamba, one of the Kabwe participants, acts as a role model by presenting her business and answering participants' questions
- Malcolm Harper "making opportunities out of problems".
- . afternoon: - Participants divide into small groups and work on solving their problems
- Groups present solutions to the plenary
- Farewell get-together

3. Analysis of the Findings

Although it was not possible to contact all participants information is available about 14 out of 19 businesses. Intense interviews were carried out with 9 of the participants. In addition to that three women had filled in the PAIDESA questionnaire and one had sent a letter giving some information about her business.

3.1 Summary of Participants' Feedback on the Training in Kabwe.

The most frequently mentioned issue was that participants had gained CONFIDENCE.

Almost everyone mentioned the benefit of knowing how to prepare a cash flow forecast.

Several mentioned that they now know how to do the COSTING of their products.

Several mentioned that they needed more time for BUSINESS PLANNING.

Some mentioned that they found problems with their businesses as a result of their absence on the course.

One participant thought the ENTERPRISE EXPERIENCE to be bad because it divided the group.

The following quotations from participants' reports or letters give a better impression of their views on the impact the course had on their entrepreneurial behaviour or their businesses. The views expressed here may not always be the whole truth because the reports or letters were not anonymous but on the whole they are in accordance with what came out in discussions and through observation.

"After the course...I have the urge to go solo. I have a lot of fantasy for the next five years."

"I should also mention that my business books are so straight forward and one could really understand them."

"I have now come to know of ways of approach to customers and as a result it is very very rare that I fail to get orders or sell anything..."

"I have also learnt not to be depressed when a loss has been experienced."

"The course...was of great encouragement to me. Seeing and meeting others who are more or less in the same boat as me."

"When I started I had no plans and no cash flows which I have now. ...I managed to do ...proper costing for chickens, feed etc."

"The course...really encouraged me to be a full time business woman instead of being part time."

"I am able to price my products without facing much difficulties than before...Making of arrangements to my customers when and how they are going to pay me."

"I have opened up a current account for my business since we were taught not to mix personal money and business money."

"My projected cash flow seems to be helping me very much. Before I used to experience shortfalls as well as complete failures in cash requirements....My business is now solvent really at all times."

"Product pricing is a big problem for me. This is I think due to the economic climate prevailing in the country."

"...I'm still not good at all in promoting whatever business I am doing."

"Book-keeping is of not much use because inflation makes comparing figures from two periods meaningless".

"...I do try to be efficient in my business dealings (I always remember the envelope exercise, it was very educative)."

"...I say thank you. Keep it up. Next time we want more help. Once you have educated a woman that means you have educated the nation".

3.2 Summary of Participants Reports on Their Businesses

The complete reports can be found in Annex 2. Part a) of each summary contains information about the participant at the time of applying for the Kabwe course (compiled from Cranfield files). Part b) is the summary of participants' reports and of notes made during the Lusaka workshop.

1. Gift Ntitima:

a. She had worked as a hotel manageress and as a catering officer for about eight years; at the time of application she was running a small kiosk and was planning to open a restaurant with her own money (selling a car) and by borrowing money from the bank.

b. She sold her car and got money from the bank; she had hoped to open a restaurant but was then told that only state shops could operate in the building where she wanted to locate it. At the same time she lost her old kiosk, because her landlord sold out. She started an outside catering service, catering for wedding receptions, private and office parties, office and board lunches, birthday parties. She used old contacts to start the business; she also did a market research which told her that the five competitors are only selling to the richest people, so she decided to target the middle class.

The business is going very well, in June for example she made a profit of K 46,000. Within these few months she had to increase her staff from five to twenty.

She has also acquired a retail shop in a shopping centre where she plans to sell imported and local household goods and appliances; she is already selling these items to state shops. Since she deals mainly with imported goods she needs forex. "I very much thank you the lecturers at Paid-esa who taught me how to make a cash flow and cash projections. All these played a major part when I applied for forex". She also was able to get a tax exemption certificate easily because she had well prepared business records.

2. Esther Malesu

a. She had been a secretary for about 19 years until 1986 and was running, at the time of the application, a dress making saloon and a combined restaurant and record shop. She was employing 7 people.

b. Now she is only operating the restaurant and record shop and employes one more person. She has improved her record keeping

system, works out a monthly plan and tries to keep to it, and has "improved tremendous" the marketing of her business. She is offering new dishes and snacks. As a result of the course she handles her customers differently, when she hears complaints she rushes to satisfy them herself. In addition to difficulties with product pricing because of price de-control she has problems with getting good staff. Because she has to get certain raw materials from other parts of the country regularly she has to leave her business for at least 5 days which has "some catastrophic effects" on the business. To minimize that problem she plans to get a deep freezer to be able to buy in bulk.

3. Caroline Silwamba

a. At the time of application for the Kabwe course she was running a kiosk and was planning to go into edible oil production because "raw materials are readily available".

b. She is still running her kiosk and has hired one additional worker. The business went down at devaluation in June but has stabilized. Because she got a flour allocation she could join a marketing cooperative to sell her high quality bread, rolls and cakes. She is now very much better off than she was a year ago. During the course she thought the envelope game was a waste of time but she has since realized how important it was; as a result for instance she now uses two smaller stoves instead of three large ones, this means she uses two instead of three bags of charcoal and saves 100 K per week.

She seems to have given up the idea of going into edible oil production. She had to prepare three different business plans because of price changes, and has now stopped bothering.

4. Margaret Mufalo

a. She had been working as a nurse since 1964. In early 1988 she stopped working and went full-time into small scale vegetable and chicken farming.

b. "The business has improved tremendously because I have now employed good and dedicated workers. I have bought a water pump and irrigation equipment; sales have doubled and profits have been good. The only problem is inadequate supply of day old chicks due to high demand...I have..increased the output in both poultry and vegetables. I now sell more chickens than before; I sell eggs. Other farm products added are finished products like tomato jam...I am very happy about all these developments". She keeps proper records, this does not help her much to compare the financial results which are not comparable because of inflation, but it does remind her when and what veterinary products she uses, and what food mixes are good at what stage.

5. Grace Kakumbi

a. She had worked as a secretary from 1974 to 1988; in August 1988 she started the manufacturing of ladies handbags and travelling bags and applied for the Kabwe course to improve that business.

b. When she went back to her business after the course she realized that things had changed tremendously: prices of raw materials had tripled, labour costs had increased and retailers were not so interested in buying local handbags. She thought about the many ideas she got during the course in Kabwe and decided to go into import-export since her business was registered as a manufacturing as well as an import and export business. She made a few samples of shorts and skirts; the first order she then got was very encouraging and she has since extended her export to other neighbouring countries. With the forex from those exports she buys mainly office cleaning machines which she sells at a high profit in Zambia.

The main thing she gained from the course was confidence and marketing techniques; she is now able to go into a shop to sell a machine or to sell clothing in a way that she would not have been able before. Her two problems are the slow payment of her customers and that the self-employed tailor she is using for making the clothing works rather slowly so that sometimes she has to go abroad without export items.

She aims to accumulate enough capital from this trading business to start a restaurant because she does not always want to travel.

6. Joaquina Malunga

a. After a training in tailoring and designing from 1986 to 1987 she became self-employed as a tailor and designer. She applied for the course in Kabwe to improve and expand her self-employment into a full-time business.

b. While she was on the course she had part-time staff doing the knitting and sewing; during her absence both machines went out of order "due to the negligence and carelessness on the part of the workers". She dismissed one of the employees. The knitting machine is still out of use because it is difficult to get the spare needles; the sewing machine was repaired after three months. During that time she went on buying materials from her usual suppliers and sold them at retail prices. After getting back her machine she prepared a cashflow forecast and worked hard to reach her targets. "Without that course, and with all the problems I have encountered I don't think I would have continued with the business. But now I have the will to strive and be happy."

7. Christine Tembo

a. She holds a B.Sc. in Chemistry/Mathematics and had worked as an assistant senior chemist, and had tried for a short period to set up a tailoring shop. At the time of applying for the course she was working as a training officer and was planning to go into vegetable dehydration and into oil extraction.

b. She is still employed and has not started vegetable dehydration nor oil extraction. She is continuing the tailoring; the course helped her with marketing but for the moment her machine is out of order. She also started trading in kapenta but cholera closed the area where she used to buy it. Then she tried to buy groundnuts and shell and sell them but the sacks were full of sand and she lost money. The course enabled her to realize that that business was not profitable so she stopped it. She gives mathematics tutorials in the evenings and she is also running a poultry business, now on her own because the partnership did not work. She still wants to do a soap business sometime but cannot resign from her job because the house where she lives goes with the job.

8. Reginah Chilonga

a. She holds a diploma in teaching and has been a teacher since 1965. She was planning to retire and go fulltime into poultry business.

b. She has now replaced her children with two hired employees. She retired from teaching in August 1989 and has applied for land on which she plans to set up an oil extraction business and to grow pawpaw, guava and strawberries as raw material for making jam. She is already making jam on a small scale. She is still struggling with her chickens and has bought some new feeders.

The course gave her the courage to plan seriously to go into business on the basis of the retirement gratuity of approximately K 100.000 which she expects to receive.

9. Rabecca Museteka

a. She holds a diploma in social youth work and had been working as a social worker since 1977. At the time of the application for the Kabwe course she was working as a social worker with the Livingstone council. She had started keeping chickens in 1983 and she applied for the course to improve that part-time business and also start baking cakes. She had no intention of going into full-time business.

b. Her business has improved since she learned to set realistic goals and because she has a lot more self-confidence than before the course. "I always try to keep my promise to my customers. I sell and advertise at working places, show days and in the town centre (for special cakes, wedding cakes, birthday cakes). I make sure that I get the required raw materials in bulk when I have a chance". She has opened a current account for her business to avoid mixing personal and business money. She is planning to open her own shop so that she can set her own prices rather than having to bargain every time and she has applied for a licence. The best part of the course for her was business planning which taught her to avoid the "hit and miss approach".

10. Milika Mwale

a. She holds degrees in nursing and in teaching. She had been a nurse until 1981 and a teacher at the school of nursing since then. She had started a business in selling in-door plants and flowers on very small scale and applied for the course to improve and expand that business.

b. She is still working as a teacher and has faced a lot of problems with her business. The production has gone down due to different reasons: the company producing the flower pots has problems with raw materials, Livingstone had great water shortage and many varieties of plants and flowers have dried out; because of the limited variety of her products, sales have dropped but the production costs have increased. She also has difficulties in recruiting a gardener on full-time basis, she can only get part-time gardeners. The nursing school has a shortage of personnel therefore she cannot get leave; also her sister who helped with the household has got a job, so she has even less time to spend on her business. And "my husband has decided to keep the village chickens and some stray ones eat up my plants".

But "all in all I haven't given up or despaired". She is buying new water pipes to improve the water pressure, and the house will be connected to the new water supply system. She is using the locally produced clay pots although they are of low quality and break easily. Because concrete or cement flower pots are too expensive for her to buy in bulk, she has arranged with a small scale producer of those pots that she buys the inputs like river sand and cement and he only charges the labour; this turns out to be cheaper. She also uses old tins but they are not selling much.

3.3 Information about participants who did not come to the Lusaka meeting and did not send any report

- Elizabeth Shawa: She was running a nursery school and was planning to go into the manufacturing of educational equipment and toys. She has given up that plan for unknown reasons.
- Genevieve Mwale: She is still rearing chickens and selling confectionary. She had planned to open an ice-cream parlour but seems to have problems with the supply of raw materials. The training course gave her a lot of confidence but she thinks that more time should be given for business plan preparation.
- Loveness Gondwe: She was employed as a secretary, was running at the same time a grocery, and was planning to go into oil extraction. She is still trying to do that but has not yet got enough money ("these bankers of mine are still problems to borrow me some money"). However, her grocery shop is doing well and she can apply all the knowledge gained in Kabwe in that shop. She also thinks that she needed more help in preparing her business plan.
- Grace Zulu: Was planning to expand her wine and jam making part-time business. Because of lack of raw materials she has stopped that business. She thinks the course was too short.
- Regina Chiyapeni: She had been a self-employed tailor since 1980 and had come to the Kabwe course to improve her business. Because of the "hopeless situation of the Zambian economy" she gave up her business. It is not known what she is doing now.

It was not possible to get any information from or to get in contact with Lydia Mukosa, Maureen Mwanza, Lucia Mwanza, and Joyce Mutungwa.

Christine Sinkala, called Kili, was only 35 years old when she died. She was a nurse and a midwife and wanted to start a baby clothing business.

5. Conclusions and Recommendations

One conclusion that can definitely be drawn is that the women gained a lot of confidence through the training course in Kabwe; confidence in approaching new customers, in dealing with suppliers and with banks.

Another psychologically important factor for many of these women was the getting together with other women with similar problems and ambitions. Ideas were exchanged, the women learned from the mistakes others had made, and learned from the feedback and advice given to them by women of their own kind.

It came out very clearly from some of the reports that the course had taught them not to give up so easily. Persistence, at least during the first months after such a course, seems to increase because of the increased confidence, because of having met highly motivating entrepreneurial role models, and certainly because of having worked out a plan that appears to be feasible.

Regarding the management skills training, most of them are applying what they learned about cashflow forecasting and seem to find it very helpful. Some are using their business plans as a management tool and don't just regard them as something to be presented to a bank.

The course has helped some to realize earlier than they may have realized before, to stop a business because it was making losses.

It is difficult to judge the impact the training programme had on the financial status of the businesses because very few participants were able or willing to present figures. A comparison with the situation at the start of the business was not possible because most participants had already started their businesses from home and did not keep records. Also the application form does not include enough such information.

25 jobs were created after the course in Kabwe, in addition to fulltime employment for some of the women. This seems a large number after such a short period of time and is mainly due to one very entrepreneurial woman who employs 15 more people than before. But if these jobs are related to the costs of the initial preparation and of the programme itself, which only can be guessed to be approximately US\$ 300.000 it becomes very obvious that everything has to be done to turn this pilot programme into a regular programme making sure that the training materials produced at such high costs contribute to the creation of many more jobs.

On the basis of the discussions in Lusaka and the reports of the participants I would like to make the following recommendations:

- to improve the application forms by including specific questions about the income of the actual business or part-time activity, and by asking for the number of employees

- to reduce the length of the whole course by either splitting it into two or three parts or extending the time when the participants go back home to collect data for their business plans, thus allowing them to look after their families and their businesses
- to increase the number of hours spent on cashflow preparation and other basic financial management tools, by reducing for example the number of sessions about marketing, selling and product promotion and distribution
- to allow more time for working on the business plans and the related individual counselling
- to ensure that the institution that implements the training programme also provides good follow-up business counselling
- to choose participants from one city or one district, this would enable them to built up a network and would facilitate the required follow-up, making it less costly and more frequent.

ADDRESSES FOR THE TRAINING PROGRAMME FOR WOMEN ENTREPRENEURS

NAME	ADDRESS	TELEPHONE
1. Mrs Regina Chiyapeni	16 Poteco Flats, Itawa Ndola	Res.615386
2. Mrs Esther Malesu	E.M. Fashions, Box 410570, Kasama	221006
3. Ms Grace V Zulu	C/O Colgate Palmolive P O Box 71584, Ndola	
x 4. Ms Grace C M Kakumbi	House No.8, Mwaleshi Road Glympia Park, Lusaka	
x 5. Mrs Milika Mwale	C/O School of Nursing, P O Box 60091, Livingstone	20471
x 6. Ms Joaquina Malunga Joana	P O Box 32983, Lusaka	
7. Ms Christine Tembo	48 Riverside Avenue, Luanshya	
x 8. Mrs Caroline Silwamba Carel	P O Box 37309, Lusaka	262154
9. Mrs Joyce Chanda Mutungwa	P O . 22421, Kitwe	
x 10. Mrs Margaret Mufalo	Plot 38 INDECO C/O Zim Properties , P O Box 3190 , Lusaka 31935	251206
x 11. Mrs Lucia Mwanza	C/O Mr Lawrence Mwanza Zambia Railways Ltd Box 60400, LIVINGSTONE	
x 12. Ms Gift Ntitima	Lusaka Cooperative Union P O Box 35162, Lusaka	218896
x 13. Mrs Reginah W Chilonga Muhuta	Customs and Excise, P O Box 60500, Livingstone	
x 14. Mrs Rebecca M. Museteka	No. 24, Njoko Road, Livingstone	

15. Ms Christine Tembo Genevieve Terero MWALE (Khulu)	48 Riverside Avenue, Luanshya	
16. Ms Maureen Mwanza	C/O Mr J M Mwanza, Nakambala Sugar Estates, P O Box 670118, Mazabuka	
17. Mrs L N. Goniwe Leveness	Tazara Training School, Private Bag, Mpika	
18. Mrs Lydia Mukosa	P O Box 50874, Lusaka	252379
19. Mrs Christine Sampa Sinkala Kil.	House No B2, 77 Ngwee Avenue, Luanshya	
20. Mrs Elizabeth M Shawa,	P O Box 80374, Kabwe	224 160
21. Mrs Heather Nomasa Hatendi (observer)	Zimbabwe Women's Promotion Bureau, 43 Hillside Road Cranborne, Zimbabwe	
22. Mrs Mary Rushwaya. (observer)	3316 Desai Road Nashville, Gweru Zimbabwe	25 33 (Home) 50 486 (Office) 44 124 (Harare office)
23. Mrs K Sunners	Mrs K Sunners Private Bag 0025 <u>GABORONE</u> <u>Botswana</u>	
Ms T Gopolang (observer)	Training/Business Consulting Officer, Botswana Enterprise Development Corporation P O Box 438, GABORONE Botswana	

Miss Eige Wetmore
Nelda Enterprises
P.O. BOX 36242
USAICA

My business Enterprises now consists of the following:
1. Outside catering, 2. Retail shop, 3. Import and Exporters. After graduating from Paid-Esa I was very eager to utilize the training I went through at the College. First and foremost I went to my bankers I wanted to see my business there. I was very happy to have found that during my absence the business account had a reamortized large sum of money which was \$80,000 this came in business account after selling the car which I had left in the garage, because I wanted to sell it so that I can be able to buy a van for my business. This made me move eager to start my business. My happiness was short lived the previous I had acquired to run my restaurant in Lotie the owners of the building, they told me that I can not operate the restaurant in their building, because they had received a directive that the Government wanted only state shops to operate in the town. After hearing this sad news, I became very disappointed then started an outside catering service. The next was not a problem, I only advertised to my clients whom I used to serve during the time when I was running a take away. I introduced to them that now I had started an outside catering service, and that I now cater for the following functions: these are wedding reception, private parties, private banquets, office functions, private functions, office and board luncheon and birthday parties. I also printed some information on cards as to who we are, what type of business we do, where they could find us, or contact us. I distributed these to all the big offices and companies within Lusaka. Outside catering has really improved we are always booked every week and during the week ends that when we have a lot of business. I have also increased the number of my staff from 5 to 20.

(2)

mostly the cooking is done at my home in some cases we cook at our client's home. The price we charge is according to the customer's requirements. If it is a 3 to 4 course dinner or luncheon we charge more for food and labour. For labour the charge also depends on the number of people we are catering for. Just to name a few of our clients these are - Cusc Zumbura, Cuso Special Programmes, Z.N.I.B C.P.C.s, Zimco Gideons International, B.M.C.F. Z.C.F. Mukoko etc. My main competitors are the big hotels such as Lusaka Hotel, Pambodzi Hotel, Ridgeway Hotel and Andrew Hotel. There are the only hotels in Lusaka who offers outside catering. There are not a threat to my business because mostly these cater for state functions and big receptions unlike in our case because we cater for small functions and ~~both~~ the middle class and the lower class people and our U.S.P is that we are always ready to get orders even at a short notice unlike hotels where you have to book for one month in advance. I have also acquired a retail shop at Kalundu Shopping Complex which is to open soon. This retail shop will be selling both imported and local household goods only. The main speciality of this shop will be lower cost goods and appliances. Why I chose to be selling household goods is that, when I made a market research I found out that most companies and people like to buy a lot of household goods for their homes. Also I will be the only one selling these goods in the whole complex as most of the shops will be selling clothes and street stuff. Just as an example of the items there are - lace curtains, wall clocks, watches, crockery and cutlery, silk materials, carpets, rugs, mats, bathroom scales, bed linen, kitchen sponges and sponges. My would be customers are people living around Kalundu area, big companies, hotels and rest houses.

B

My supplies will be Free choice distributors of various Dreamworth, Livingstone Textiles, Mukuba weaving and spinning mills Trans-Africa Cabonane, Cwey houses, Johannesburg

At the moment I am also selling these items to state shops. King stone, Ex-Tarrys and Gift box I have a standing order with each of these shops to deliver goods every after 14 days. Selling of these hold goods is very good if you have got orders although it has a lot of draw backs. Since I deal mostly in imported goods I need foreign exchange. I must point out that I have been very lucky I have applied twice to the bank of Zambia for business allowance and I have been given, which is very difficult to get. I very much thank you the lectures at paid - ECA which taught me how to make a cash flow and cash projections. All these played a major part when I applied for forex I was also enabled to get the following important business documents, these are, 1. Tax Exemption Certificate 2. Femac Certificate 3. Import and Export licence. Before I went to the college I never had these documents, since I did not know how to make a cash flow, and to prepare a business plan. Why I got an Import and Export licence is that, when I visited Johannesburg, in June this year some shop owners asked me if I could supply them with Zambian wooden craft and copper bangles. Then I asked them to give me proforma invoices so that I could come and process an import and Export licence. When I came back I went to the Ministry of Commerce and Industry after applying and giving them the necessary documents they wanted. I was granted an import and Export licence. I was also asked to apply for a Femac Certificate for my company, which I did and I was given a Femac Certificate.

④

I export the following items once per fortnight
Wooden carvings 2000, at 100 rands each. Then
Copper bangles (4,000) at 2 rands each I buy
50.00 each wooden carving and 50 each copper bangle
I buy these items at a wholesale price.
When I bring in goods for orders I sell them at the
following prices carpets 9x12 8,000, Rugs, 1000 each
bathroom sets 1,000. Scales 1000 Curtains 110 per metre
blankets + bed sheets from 450 to 1,200. Cutlery 80
per set. pricing on imported goods is very high
because of the high rate of duty paid on the
goods.

Costing for outside catering services:

40 people and above we charge 12,000 for labour
only. Food per meal we charge 200 per person this
includes First course, Main course and Sweet course.

30 - 10 people labour we charge 8,500. food is
the same 200 per meal.

Weddings and big receptions labour for we charge
per hour. 5,000. and uplate to 250.00.

Expenditure Month of June
Catering

Food cost.	66,000-00
Labour	22,000-00
Overheads.	2,000-00
Transport	<u>4,000-00</u>
Total	94,000-00

Food Sales 140,000-00

Expense food sales - expenditure = Profit = 46,000-00

Selling of goods.

Expenditure:

Air tickets 18,000-00.

Kwara Duty 9,000-00

Dollars: 2,000 x 45,000 = 90,000 Total 109,000

Goods I sold

30 bathroom sets	1,200	=	36,000-00
10 carpets	at 8,000		80,000-00
4 hair driers	at 6,000		<u>24,000-00</u>
	Total		140,000 00
			<u>109,000-00</u>
			39,000-00

I got low profit because I bought the dollars at Kantando Street.

GIFT NTITIMA CATERING SERVICES

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.....

PAN AFRICAN INSTITUTE FOR DEVELOPMENT

ENTERPRISE EXPERIENCE: E. M. MALESU, KASAMA

Box 410570 KASAMA

I took part in the training programme which was held from 23rd January, 1989 to 26th February, 1989. After participating in that course, I have experienced a variety of changes.

Before I participated in the programme, I experienced problems which I felt I could not overcome. My record keeping was poor and I could not therefore identify what products were being preferred by my customers. As a result, I could not plan my business properly.

I could not pay my debts when they fell due because my cash flows were bad. I could not foretell when money was going to come and when I was to spend. Writing business letters was another problem. Sometimes many letters were left un-answered. Sometimes I could not express myself.

Planning my business usually gave me one of my biggest headaches. I did not often know where to start and end.

Budgeting was unknown to me in relation to running my business.

Now after having attended the training programme you offered, I feel I have benefited in a number of ways. First and foremost, I am now able to understand my business.

I am operating a Restaurant and Recreational Shop. It is situated in the town centre where the flow of customers is quite high. I have a total of (8) eight employees, five

(2)

female and (2) two male. My restaurant deals in food stuffs whose raw materials are mostly locally obtained. Some raw materials are obtained from Copperbelt and Lusaka.

As a result of the training programme you gave us, I am now able to keep a record of all my business transactions. I know now where my business is going. I know what products my customers prefer. My resources are therefore now being geared to serve my customers even better.

My projected cash flows seem to be helping me very much. Before, I used to experience shortfall as well as complete failure in cash requirements. My cash flows is in such a manner that they all spread evenly. My business is now solvent nearly at all times.

Paying up my debts is no longer as a big headache as before the course.

The planning of my business has now become easier with the knowledge of what was imparted to us. Now I know where to lead and where I go wrong.

At the beginning of every month, I work out a plan, kind try as much as possible to work within that plan. When things seem to go wrong, I take time to find out. Now I am able to check on all problems as they arise.

The marketing aspect of my business has now improved tremendously since I was last at Kabwe. I have become more innovative than before. While I had sold only certain lines of goods,

I have now introduced a few new lines. My customers now seem thrilled and generally the traffic in my shop seems to have improved.

There are also some areas where I feel I have failed to reconcile what the knowledge I get from PAID-ESA. The most important is in the preparation of the Balance Sheet. I think may be its due to the type of business I do. I feel I need a bit more help on this.

Product Pricing is a big problem for me. This is I think due to the economic climate prevailing in the Country. Prices are adjusting themselves upwards nearly every day and this creates problems for me, and therefore my Customers. Certain food lines have been affected.

Certain raw materials are obtained from Lusaka and Copperbelt. There are no delivery services. This means I have to make constant trips to these areas. This means I have to leave my business for at least (5) five days. This has some catastrophic effects on my business.

The type of personnel generally available for recruitment in my shop around Kasama usually leaves me with a lot of work to do single handedly. This has something with the workers attitude. Most of them are illiterate.

2

On the whole, in some cases, I have benefitted quite a lot, from the training programme. There have been certain areas where business has inevitably declined and in others improved. In areas where I have faced decline, it is due to problems that are external and I can not control. These include prices on raw materials and non availability of raw materials absolutely. In some cases, I have experienced storage problems especially for the raw materials. I need to up date my business by getting some more equipment eg. a deep freezer, a Cooker etc. With a deep freezer, I could order in bulk as to standardize the flow of good. This could minimize my frequent visits to the Copperbelt and Lusaka. Right now there is nothing I can do about this. The financial institutions are very tight with their cash and maybe you could be of help. The same applies to the Cooker. Currently I am using a braizer. These are inefficient and time consuming.

Esther Mwanza

From the Knowledge I gained from Paid-ESA, I managed to do the following when I started I had no plans and cash flows which I have now:

From the knowledge I gained from Paid-ESA, I managed to do the following:

- 1, Recruiting of experienced Staff.
- 2, Proper castings for chicken feed etc.
- 3, Proper records of accounts i.e. Profit and loss accounts.
- 4, Market Survey and Matching with the pricing system.
- 5, Increased production in poultry by addition of layers to ~~which~~ which are doing very well.
- 6, Increased average in the Vegetables sector.

7. Improved Profitability.

The business has improved tremendously because I had now employed good and dedicated workers. I have bought a water pump and irrigation equipment. Sales have doubled and profits have been great. The only problem is inadequate supply of day old chicks due to high demand and erratic supply of feed at times.

2

The business enterprise has improved because of the skill I have gained from the institute.

I have employed good manpower; increased output in both poultry and vegetables. I now sell more chickens than before; I sell eggs.

Other farm produce added are finished product like tomato jam, tomato sauce, tomato chutney and tomato juice.

I have also gone further to grow other vegetables like Cabbage, Carrots, Sweet Potatoes and yams.

I have started experimenting on herbs and turmeric.

I am very happy about all these developments.

I thank Paol-ESA for the knowledge gained. Keep it up.

My enterprise experience

Before I attended a five weeks course of women Small Scale Entrepreneurs at PAID-ESA, Kabue, in January-March, 1989, my business plan was of Handbag making and my business plan was based on that. In March when I went back to my business, I found out that within that five weeks I spent at PAID-ESA, a lot of things had changed tremendously. Prices of raw materials had more than trebled the part-time tailor I used had raised his charge per each handbag made and only few retailers were interested in buying local handbags - they preferred imported ones which they said were less cheap than the locally made.

With the wide range of subjects covered at PAID-ESA, the numerous ideas gotten from the course participants about various businesses I sat down and thought about any other business that I could do, to enable me accumulate some more money before I could think of going back to my original business plan of Handbag product.

Since my business was registered as a manufacturing as well as an import and export business - I opted for the latter "Import and Export".

I gave it a trial of making a few samples of Chitenge men's shorts and short-sleeved shirts, ladies Chitenge loose dresses ^{which are} usually embroidered round the neck and at end of the skirt, children's Chitenge dresses etc.

The first order I got was so encouraging and have since ~~been~~ extended my export proceeds to other neighbouring countries. Right now I intend exporting the day-old chicks to Tanzania. The forex that I get from such exports, I in return buy, mainly office cleaning machines.

which I sell to companies on arrival - through Zambia Airways Cargo. ^{Zambia} (2)

While appreciating the knowledge I gained from PAAD-ESA five weeks' course I should also mention that my ^{business} books are so straight forward and one could really understand them. I have now come to know of ways of approach to customers and as a result it is very very rare that I fail to get orders or sell anything that I have brought in Zambia. I also feel that my costing of imported things is not at all exorbitant as was the case during the time of handbag making.

I have also learnt not to be depressed when a loss has been experienced. Sometimes I buy products which I believe would sell on a price based on my costings. But I usually find that the product has overflooded the market. I would rather sell such products on a price that could bring me back exactly or slightly above what I actually spent on purchasing, just to enable me go ~~back~~ buy the chitenge material - have my export products made - go ~~back~~ out and sell them and enable me to bring in any other products which are on demand and could sell easily.

My business has improved so much - financially in spite of a few problems faced when it comes to collecting of money and cashing of cheques. Sometimes you could find that the clients give you cheques which are referred back to drawer and then you start bottling it out to either have cash given to you or a new cheque issued to you.

My other problem is just as in handbag making. I am using a self-employed tailor who usually doesn't make complete making the items in good time for export.

(3)

Sometimes I do go out without export items. Even though I do not have any serious problems because I usually sell my items on credit or on 50% down payment, so much so that when I go out without any export items the forex I use to purchase products come from credit sales.

In spite of ~~sell~~ above, my final intention for the future is to run an eating place and process my own foods for sell to the public. My main interest is in making jams, wines etc. All these with the intention of bottling them and sealing them perfectly, for supply to big retailers like ZCCB and NIEC Stores. I want to become a big food producer & while at the same time run an eating place.

~~to be~~
GIRACE C.M. KAKUMBI (Mrs)

NAME CHRIS FAUTIQUE
OWNER JOAQUINA MAMINGA
BUSINESS TANKING AND DESIGNING

1

PRESENTATION OF ENTERPRISE EXPERIENCE

When I came back from
PAID Z.S.A (early March) I found a lot of
problems with the machines. Most of
the needles on the knitting machine were
broken and since the machine was
bought in Yugoslavia a few years ago,
^{getting} spare parts here for it here in Zambi-
bia is still a problem. The sewing
machine also had a blown motor and
and a few other complications. I believe
these ~~were~~ all came about due to
negligence and carelessness of on the
part of the workers ~~and during~~ my
absence. So

So the knitting machine is out
of use until I manage to get spare

2045 for it

2

The Sewing machine cost quite a lot of money and time. It took ~~three~~ three repair people about three months to have it repaired. So during the time when it was being repaired, I used to buy material from my usual suppliers and selling it just at retail price just as it is - to individuals.

I also used to buy sisal bags - Kenyan made - and Zimbabwean canvas shoes. I used to sell these to boutiques and salons, occasionally to individuals.

When I got my machine back, the first thing I did was to work on the cash flow forecast. I made sure I worked hard in order for me to reach my required targets. At first it was really hard, but

and I believe in doing fairly well. (3)

I have approached the Lusaka Urban District Council for business premises to rent and they have promised me something at least by the end of January.

The course at Paidressa helped me a lot. Since I came back I have been able to use things like the cash flow analysis, Break-even analysis, Balance sheets, Profit/loss statements etc, and each of them has helped me in one way or the other and have been of great importance to me.

The course itself was of great encouragement to me. Seeing and meeting ~~and~~ others who are more or less the same boat as me, without that course, and with

all the problems I have encountered.
I don't think I would have con-
tinued with the business. But now
I have the will to strive and
be happy.

Thank You.

REPORT ON THE POST WOMEN SMALL SCALE
ENTREPRENEUR COURSE HELD FROM 23 JANUARY
TO 26 FEBRUARY 1989 - KABWE

BY:

CHRISTINE TEMBO (LUANSHYA)

REPORT ON THE POST WOMEN SMALL SCALE ENTERPRENEUR COURSE HELD FROM 23 JANUARY TO 26 FEBRUARY 1989

1.0 INTRODUCTION:

Following the above named course we were armed with basic tools with which employ in our businesses, for those who were already in business, and for some of us "trainee entrepreneurs" to start business with. We were taught different kinds of skills which are all useful, but they may not all be necessary for a particular kind of business.

The course itself really encouraged me to work hard other than just being in formal employment. It is also stated in the Bible that let He who does not work, not eat. I cannot afford not to eat, therefore, I have to work.

2.0 KAPENTA, GROUNDNUT SALES

Since I can not afford not to eat, I wondered what I could do. One of my neighbours was going to Mbala and she asked me whether I would love a bag of Kapenta. I did not hesistate. She bought a bag for me and I realised a bit of profit from the sales but I could not continue because my neighbour did not go back to Mbala in in any case the Mbala area was quarantined. Instead, I bought two bags of groundnuts (unshelled) and I shelled them in readiness for sale. I made a clean 10% loss on the sales. As a result, I did not shell the second bag but kept it for home consumption. I thought that was better, because I saved a little on my salary by not having to spend money on groundnuts when I needed ~~it~~

3.0 TAILORING

I started tailoring, by hiring a boy who charged K7.50 per girl's dress. Samples were made and I personally took them to LMWSCU shop within Luanshya. Luckily enough the shop liked the samples and a contract was made. I supplied them with 100 girls' dresses. I bought dress materials from Kafue Textiles retail shop, thread and oil from some local Indian shops.

This proved profitable but it had its own problems. I noticed the sloppy production of the dresses. The tailor I hired used to bring in outside work and made them in my house whilst I was away at work.

One day somebody went to my house in my absence and took away the peddle for the sewing machine. (Anyway I know who took it and why). But I still had about 10 dresses more to finish. So I discontinued with the hired tailor. I borrowed a sewing machine and completed the remaining dresses myself since they had already been cut.

4.0 MATHEMATICS TUTORIAL

I initially started with Form Vs and Form IIs. Though there hasn't been any advertisement to this effect, I had two Form IIs that I ~~saw~~^{used} to coach in Maths. I suspended the Form Vs because of time and fatigue since the tutorial is done an hour after work and with the power cuts (shedding) it was difficult to continue.

I attended one particular Bible Study and we were discussing how Moses was told by God to lead the people out of Egypt. The poor man had no confidence in himself. He explained to God as to how the people would believe him if he told them that God had spoken to him. God asked Moses "What is that you have in your hands", he answered "A Rod". He told him to ^h throw it down. The minute it touched the ground it turned into a Serpent, then He asked him to pick it up so Moses picked it up and it turned back into a Rod. What I am trying to say is that Moses was told to use what he had (rod). Therefore I thought about it and I realised that Maths as a subject is something that I have and I can use it since there is need in our society to offer extra tuition to school going children. I may initially not even require a loan.

A number of parents have requested me to give tuition to their children ~~me to give tuition to their children~~ starting January 1990.

All in all, it is important to keep record of business transactions, for easy reference. Business promotion is really important. If well-established business houses do business promotion what of an almost non-existent enterprise! But I am still not good at all in promoting whatever business I am doing.

5.0 CHICKEN REARING

I now become restless to just sit and wait for my pay at the month end, ~~I had money~~^{One morning} so when my neighbours announced their intention of rearing chickens I asked them to include 50 of mine. The arrangement was that I give them money for 50 one day old chicks, since they had previously done business with Hybrid Poultry Farm, ^{it was easier & quicker for her to order,} and that I should buy 5 bags of chicken feed that was going to cover my chickens for 8 weeks. So everything was arranged and the chicks were bought. The birds were kept at neighbours' ^{re} house, therefore I did not really put in much as far as labour was concerned. So when the birds were ready I was told that they had started selling them. I told a few people about them and some actually went and bought.

Little did I realise that I had also to sell my own chickens. I was told after they had sold two-thirds of the total number of chickens that one-third that remained were mine and had to take full responsibility of selling them. For those who have reared chickens, you will know that the last to be sold usually have slow growth. I have taken them from their garage to my place since we were expecting some more in two days' time. It was a sudden change of environment for the chickens from warmth to cold. I feared that they might die, so I reduced the price to clear them. All I wanted now was to realise the money I had spent on them and realize a bit of profit.

One thing I concluded about business transaction is that I should never settle for partnership.

SOAP MAKING

I have not been able to make any soap due to lack of time to go round looking for ingredients.

Though there is a lot of soap on the market, I do realise that this is so for urban areas and not rural areas. Therefore, I still have the project at heart to serve the people in rural areas. These people are exploited a lot by their fellow men who buy soap from shops, take them to rural areas to sell at very high prices. I would like to save them from this where soap is concerned.

With literature and some material to assist me in soap making, I still feel encouraged to start up the project and face the challenge.

CONCLUSION

From the trial errands I managed to go through, it can be concluded that one should never give up when one business fails. One should either try again in the same project or try a different one bearing in mind the costs of the project to be undertaken. Initially we should start with the cheapest and easiest project possible and slowly build it up, with time.

It should also be remembered that the little made from any project should also be wisely accounted for - for future expansion of the enterprises.

I would like to end by appealing to all present here to offer their expert advice or "criticize to build" me up.

Thank you.

Christine Tembo

Reginah w. Chilonga

The Five weeks course at PRID
KASA.

The course at PRID KASA really encouraged me to be a full time business woman instead of being part time. Previously I was a teacher but now I have applied for early retirement of which I was given, the last working day was on 21st August.

Secondly I thought of applying for land on which I would be doing all sorts of businesses that I am thinking of doing. They are as follows

1. Oil extraction
2. Orchard to enable me do a lot of food processing e.g. Jams, wine etc
3. Poultry.

I hope in the near future having given a land I will be able to express my feelings.

REPORT ON THE ENTERPRISE
EXPERIENCE

CAKE SHOP

INTRODUCTION

1. My report covers the enterprise experience which I gained at PAIDESA. The course has assisted me in the day to day running of my Business. Although I am still doing it on part time bases, I have managed to achieve some of the problems which I had before.

UTILIZATION OF TRAINING - PAIDESA

- I am able to keep my business records eg. books, invoice book, cash in and expenditure book
- What ~~raw~~ ^{equipment} ~~main material~~ I will need for my business where I will buy it, at what price how long it will take to get it, when I will have to pay and what maintenance will it need?
- What raw main material I will need, where to buy them from, at what price and when I have to pay them?
- The course assisted me to invest money in.

2.

a business for tomorrow rather than spending today.

- I try my best to grasp opportunity to improve my business by producing high quality of the product in order to attract more customers.
- I am able to price my products with out facing much difficulties than before. Making of arrangements to my customers who and how they are going to pay me
- I always try my best to plan ahead and monitors the results.
- I some times make an effort to obtain information from my competitors than before I lacked confidence. I can now go physically approach one qualified staff and interview him how they produce some of the their products At times even to an extent of making him sit at my house. So that I can see where I can improve.

2. How THE BUSINESS HAS IMPROVED

My business has improved by setting realistic goals of my business and self confidence e.g. the pricing of the products, production and sales etc

I always tries to keep my promise to my customers. I sale and advertise at working places, show days and town Centre
(Special Cakes, wedding cakes, Birthday cakes)

I was sure that I get the required materials in bulk when I chance it. I will get Commercial and Industrial from the Council, which putted me in the position having access to the ~~wholesale~~ and National milling.

CAUSE OF IMPROVEMENT

I have improved my business after ~~the~~ cause which enables me to purchase a new milling machine using 20 US dollars which we were given when go for ^{fund} ~~trip~~ to Harare. Production has improved very much.

I have opened up an current account for my business since we were taught not to mix personal money and business money. I have also access to draw money when I need it or an overdraft at any time. Then before used to face a lot of problems with bankers when I had saving account. I was not allowed to draw more than K1,000 unless you make bank notice.

PROBLEMS

1. The Bank (ZNCB) has immediately suspended issuing of loans, drafts, etc to all its customers until further notice.
2. Devaluation of the Kwacha most of the things have gone up 4x the prices.
3. Shortages of the raw materials where by we are even forced to buy from black market.

2 4 CONCLUSION:

I have got only few words to say. I would like to thank PAID-ESA, UNIDO who help me a lot in my part time Business. By Utilizing their knowledge and lastly helped me to purchase my mixing machine using \$ 200 US dollars which I was given for a trip to Harare. With this few words I say thank keep it up. Next time we want more help. Once you have educated a woman that means you have educated the nation.

By

Rebecca Mtoro Musckeka

REPORT ON THE ENTERPRISE

EXPERIENCE

("THE GARDEN EXCLUSIVE")

1. UTILIZATION OF TRAINING - PAID-BEN

The Course has assisted tremendously in the day to day running of the Business.

- I am able to identify my target population for my product.
- With confidence I am able to approach my target population and/or have them come to me and buy my product. This I have done through personal sales and advertising using posters at the Hospital, School of Nursing and Town centre.
- I am able to stand up to my Competitors, before I lacked confidence, I can now go physically and observe how they produce their products and I have even bought some so that I can see what I can improve.
- The Course assisted me to appreciate importance of investing money into a business then enjoying it.
- I am able to set realistic goals about my business plans e.g. production, sales etc.
- Unlike before I do try very hard to grasp opportunities to improve my business in terms of presentation of my product, quality etc. to attract more customers.
- My record keeping has improved tremendously.
- I am trying hard to be persistent as far as the problems facing the business are concerned and I do try to be efficient in my business dealings (I always remember the envelope exercise, it was very educative).
- I now can approach lending institutions for financial assistance eg. The Bank and SIDO with confidence than before the course (using the Business Plan write up).

2. HOW THE BUSINESS HAS DECLINED SINCE WERE LAST IN K'ENYA

- Unfortunately the Business has declined since. The production has gone down and subsequently the number of sales. The packaging is of poor quality and variety has declined.

3. CAUSES OF THE DECLINE

- The poor economical factors the country has been facing eg. the company which has been producing the flower pots has stopped production due to problems of raw materials.
- The water problems facing the Town is getting worse. (Thank God the rains are here). The water pressure at my house is bad. Water flows in the taps only at night and taps are very dry during the day. Most of the rare varieties have dried out.

- My Bank (ZNCB) has suspended issuance of loans, drafts etc. to all its customers until further notice.
- The sales have dropped due to limited variety of my produce.
- The cost of my product has gone up due to increasing production costs.
- It has been difficult to recruit a gardener on full time basis but only on part-time i.e. weekends only (Most young/mid aged people are going to work in factories and farms where they get the full wage).
- My young girl who was helping with Housework has not a job in Lusaka. Her few last days spent on my business.
- I cannot go on long leave days from work because of critical shortage of staff (as you know leave is not a right).

4. COMPREHENSIVE COURSE OF ACTION TAKEN

(a) Water Problem

My husband has been the District Engineer so that our house can be connected to the new water supply system. We are also buying new water pipes for the house so that the pressure improves. Work had started but stopped due to other pressing problems the Council is facing.

(b) Flower Pots

- Using the locally produced clay pots. These are of poor quality their life span is very short, they break easily after a few waterings.
- Concrete/Cement flower pots: They are too expensive for me to buy in bulk. I have arranged with the producer/Small Scale businessman) so that I can buy the inputs, so that he charges me for the labour. These inputs are river sand and cement. This turns out to be cheaper for me, one pocket of cement yields 10 medium flower pots.
- Using chemicals of pain/Cocking oil/Cobra they are not selling well - not attractive for the Buyer (customer).

(c) Money


The Bank has suspended loan/overdraft facilities therefore cannot borrow money to buy cement and hire truck for riversand.

(d) Variety of plants

- Travelling to Lusaka has become just too expensive. It is where I get most of my rare plants. The coach is now K1,000 to and from Lusaka.
- My husband has decided to keep the village chickens and some strays ones eat up my plants.

All in all I haven't given up or despaired & you shall get first hand information from Uschi's visit to the Enterprise.

Thank you.


E. Mvale (Mrs).

Milika

MRS L.H. GONDWE,
TAZARA TRAINING SCHOOL
PRIVATE BAG,
MPIKA

2nd November, 1982

Dear Uschi Kraus,

Thank you very much for your letter of 16/11/82 which you wrote while in Dar es Salaam - Tanzania. I was very surprised to receive a letter from Tanzania by PTC Mail.

I have not received any thing from Mr. Anderson Chitwa of PAID-ES may be the letter is on the way I am not sure. But I would be very happy to be with you once again.

Concerning my business, Up to now these Bankers of mine are still problems to borrow me some money to extend my business but however I am trying at least not to waste my knowledge which I got from PAID-ES.

If I will not be invited for ^a follow-up meeting in Lusaka I will write you again and inform you how you can reach Mpika.

Greetings to Malcolm.

Looking forward to hear from you once again.

I wish you the best.

LOVENESS

packaging and VSP excellent, on that I intend to approach my project on a good note.

Back home, my family is happy to have me home especially my 18 months old baby I intend to spend more time with them and seriously start on the project next month, though am thinking to start right away.

I have shown and discussed my Business plan with my husband. He is impressed but he doesn't want to slow it. I know he is worried that I shall be spending less time with the children, as soon as I start. He is against my idea of taking 3-6 months unpaid leave to seriously grow and sell my plants and also opening a distribution outlet in town. He wants me to ^{continue} operating from home.

The course on lead processing was just too short with only one demonstration. Jan making which also did not see well. Since I have plans to sale processed leads alongside my plants, this was inadequate.

I feel I need training in distribution, landscaping and flower arrangements for confidently offering ^{professional} sales services. The college is offering the above course. I don't know whether it is possible to learn from Do it yourself courses.

After PADI-ESP I have no statement left for my work I feel I am wasting my time working. I have the urge to go solo - severe risk

I have abt 75 fantasy for the next five years. I must drive a BMW in the next 2 years?

My regards to Jackie and I know

it was nice having them all waiting to hear from you

Thank you
—

LH

PROGRAMME FOR THE FIELD TRIP TO ZIMBABWE: 26TH FEBRUARY, 1989

26th FEBRUARY, 1989

<u>TIME</u>	<u>EVENT</u>	<u>PLACE</u>
06.00 Hours	Depart from Kabwe	Kabwe
08.00 Hours	Arrive Lusaka/Depart Lusaka	Lusaka
10.30 Hours	Arrive at Chirundu Boarder Post/ Immigration Formalities	Chirundu
11.15 Hours	Leave Chirundu, Zambia arrive Zimbabwe Chirundu Post/Immigration Formalities	Chirundu
12.00 Hours	Depart for Harare	
13.30 Hours	Lunch at Chinoyi	Chinoyi
17.30 Hours	Arrive Ranche House College	Harare
18.00 Hours	Dinner	

27TH FEBRUARY, 1989

07.30 Hours	Breakfast RHC	Harare
08.00 Hours	Depart for Bank/exchange of money	Harare
09.00 Hours	Tour to Mabuku and Chitungwidza, not done Zimbabwe Women's Bureau (2 projects)	Harare
12.30 Hours	Lunch (packed)	Harare
✓ 14.00 Hours	Visit to Kubi Cosmetic Industries or free Afternoon	Harare

28th FEBRUARY, 1989

08.00 Hours	Talk on appropriate Technology by ENDA (Sweden) not done	Harare
09.30 Hours	Drive to ENDA farms tour of appropriate Technology projects not done	Harare
12.30 Hours	Lunch (May be packed)	Harare
14.00 Hours	Kubi Industries and visit to Ministry of Community Development and Women's Affairs	Harare
17.30 Hours	Dinner, Ranche House College	Harare

1ST MARCH 1989

08.00 Hours	Depart Harare for Zambia	Harare
18.00 Hours	Arrive, Lusaka	Lusaka
20.30 Hours	Arrive, Kabwe	Kabwe

NB: This is a tentative programme and more visits will be slotted in once we have a full programme prepared by Ranche House College. The above has been prepared and arranged by courtesy of Mrs S S Macra, Director of Programmes Ranche House College, Harare.