

2024



## Quarterly Report: January – April 2024

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## 1.0 Introduction

The first quarter of 2024 has seen TASHED, a dynamic and impactful organization committed to community development and empowerment, making significant milestones in advancing its mission across Tanzania. With a focus on fostering sustainable change and addressing pressing social issues, TASHED has embarked on a journey of innovation, collaboration, and impact. As we navigate through the challenges and opportunities of the new year, we remain steadfast in our commitment to creating positive change and empowering individuals and communities to thrive.

## 2.0 Progress Overview

During the first quarter of 2024, TASHED has undertaken several initiatives aimed at enhancing our organizational capacity, expanding our reach, and furthering our mission. Here is an overview of the key activities and accomplishments:

### 2.1 Launching of Resource Mobilization Plan

In January 2024, TASHED initiated and launched a comprehensive Resource Mobilization Plan, as a step to boost our financial sustainability and support our diverse projects and programs. The decision to embark on a comprehensive Resource Mobilization Plan builds from our dedication to securing the necessary resources to support our diverse projects and effectively serve the communities we operate in.

#### RMP Objectives

- I. *Enhanced Financial Sustainability*
- II. *Expanded Program Reach*
- III. *Strategic Partnerships*
- IV. *Improved Organizational Capacity*

Following recent donor dynamics, we aim to reduce dependency on external funding and ensure the long-term viability of our organization.

Since the launch of the Resource Mobilization Plan in January 2024, TASHED has made significant steps in laying the groundwork for sustainable funding and resource acquisition. Key achievements include:

- Conducting a thorough assessment of TASHED's current financial status, donor history, and existing resource mobilization strategies to identify strengths, weaknesses, and areas for improvement.
- Establishment of a dedicated resource mobilization team, comprising staff members with expertise in fundraising, donor relations, and financial management. The team is tasked with spearheading the implementation of the plan and driving forward TASHED's resource mobilization efforts.
- Initiation of stakeholder consultations to engage with potential donors, partners, and supporters, seeking their input and insights into funding priorities, partnership opportunities, and collaborative ventures.

- Development of a comprehensive financial plan, encompassing short-term and long-term financial goals, funding targets, program budgets, and operational costs. This strategic roadmap provides a clear framework for guiding our resource mobilization efforts and ensuring alignment with TASHED's mission and vision.

As we continue to progress with the implementation of the Resource Mobilization Plan, TASHED remains committed to harnessing the power of partnerships, innovation, and strategic planning to secure the resources needed to drive positive change and empower communities for a better future.

## 2.2. EmpowerHER Initiative

The EmpowerHER Initiative represents a collaborative endeavor between TASHED and the Bagamoyo district, spanning one year from March 2024 to March 2025. This initiative is dedicated to empowering Community Microfinance Groups (CMGs) with the essential financial management knowledge and skills necessary for their long-term sustainability and success.

Driven by the recognition of the challenges faced by CMGs in loan repayment and financial management, particularly resulting in the cessation of government-backed initiatives, EmpowerHER seeks to address the root causes behind this issue. Through strategic collaboration with the Bagamoyo district council, the initiative endeavors to fill the gap in financial education and support for CMGs, thereby enabling them to effectively manage their finances and fulfill their noninterest loan obligations. It should be noted that effective loan repaying enables many more deserving marginalized groups to access same loans. Inability to repay back, makes it impossible.

It should be recalled that in 2018, the government of Tanzania enacted an act allowing Local Government Authorities (LGAs) to allocate 10% of their collections back to CMG groups of Women, Youth, and People with Disabilities (PWDs) as non-interest loans. Unfortunately, this initiative was later stopped due to various reasons, including serious debt arising from repayment challenges.

The primary objectives of the EmpowerHER Initiative include:

- I. Providing comprehensive financial management training and capacity-building support to CMGs, empowering members with the knowledge and skills necessary to effectively manage their finances, budget effectively, and make informed financial decisions.
- II. Facilitating loan repayment processes by empowering CMGs to generate sustainable income streams, develop viable business plans, and implement sound financial practices that ensure timely repayment of loans.
- III. Fostering collaboration between TASHED, the Bagamoyo district council, and other stakeholders to create a supportive ecosystem for CMGs.



The EmpowerHER initiative has made considerable progress in its implementation, notably within the Mapinga and Kerege wards. It has become increasingly evident that these groups lack essential financial management training, highlighting the critical need for interventions such as EmpowerHER. On March 13, 2024, TASHED in collaboration with Community Development Officers (CDO) in Mapinga ward – Bagamoyo district in Tanzania organized and conducted an entrepreneurship training with Community Microfinance Groups (CMG) of women in Mapinga ward.

The training was facilitated by Hellen M (CDO), Diva M (CDO) and, Grace Z – Senior Operations Manager at TASHED with 25 CMG group participants from Upendo, Faith, Vision, Mshikamano and Wamgiki groups. Several challenges faced by these CMGs women groups came to light. These challenges included difficulties in loan repayment, lack of diversification in business plans, and limited access to market opportunities. The training aimed to tackle these issues head-on by providing valuable insights and tools to empower the participants to overcome these obstacles and achieve financial stability.



*Figure 1EmpowerHER training workshop in Mapinga, Bagamoyo*

Similarly, on April 16, 2024 a successful training session was conducted in Kerege ward, Bagamoyo district with a total of 29 participants from different groups. This initiative, aimed



*Figure 2EmpowerHER Workshop training in Kerege, Bagamoyo*

at nurturing the Community Microfinance Groups (CMGs), continues to gain momentum as it equips these groups with the necessary skills and knowledge to achieve financial independence and combat poverty. During the session, led by Ms. Grace Zambi from TASHED, the objectives of the EmpowerHER Initiative were highlighted. Participants were commended for their innovative business endeavors despite facing challenges in loan repayment. Additionally, concerns were raised regarding previous

discrepancies in loan disbursement amounts, leading to investments that deviated from the groups' original plans. These discussions underscored the significance of empowering CMGs with comprehensive financial literacy and planning strategies.

### **2.3 Advocacy Campaign**

In response to the promising developments highlighted in the recent Controller and Auditor General (CAG) report released on April 16, 2024, TASHED is actively advocating for increased funding to support the expansion of its EmpowerHER Initiative nationwide. With the reintroduction of non-interest loans for Community Microfinance Groups (CMGs), totaling 227.96 billion Tanzanian Shillings for the 2024/25 financial year, TASHED recognizes a crucial opportunity to bolster its efforts in empowering marginalized communities through the EmpowerHER Initiative.

To seize this opportunity, TASHED has initiated a comprehensive advocacy campaign aimed at securing funding for the EmpowerHER Initiative. Through a detailed concept note, budget, and advocacy messages, TASHED is making a compelling case to financial institutions such as NMB Bank Plc, CRDB Bank Plc, and Tanzania Postal Bank for strategic collaboration and financial support. By highlighting the impactful outcomes and potential of EmpowerHER, TASHED aims to gather the necessary resources to scale up its initiatives and extend its reach beyond Bagamoyo district.

In addition to formal proposals and advocacy campaign, TASHED is actively engaging with stakeholders within these financial institutions through open-ended emails and direct outreach efforts. We foster dialogue and collaboration, thus building sustainable partnerships that will facilitate the nationwide implementation of EmpowerHER, thereby empowering CMGs and fostering financial resilience among underserved communities across Tanzania.

#### **2.4 Proposal Development for Slovak Grant Focusing on HPV Vaccine**

Ending the month on a high note, TASHED has achieved another significant milestone by successfully developing a detailed proposal for the Slovak Grant. This marks a crucial step forward in our ongoing efforts to address pressing healthcare challenges in Tanzania. With a clear focus on the HPV vaccine, our proposal aims to combat cervical cancer and promote public health awareness.

The development of this proposal represents extensive research, strategic planning, and collaborative efforts within our team. We are poised to make a meaningful impact in the fight against cervical cancer, a leading cause of mortality among women in Tanzania.

#### **3. Conclusion**

In conclusion, the first quarter of 2024 has been marked by significant progress and achievements for TASHED. Our resource mobilization plan has been implemented to a greater extent, evidenced by progress in formation of partnerships and collaborations detailed in the document. Proposal writing activities have also been implemented, reflecting our proactive approach to securing funding for our initiatives.

Overall, the first quarter has been a resounding success, setting a strong foundation for our work ahead. As we transition into the second quarter, our focus remains on continuing these initiatives and taking advantage of upcoming opportunities.