

ACTIVITY REPORT

2024

KAZI



Kazi Startfunding

www.kazi-funding.org

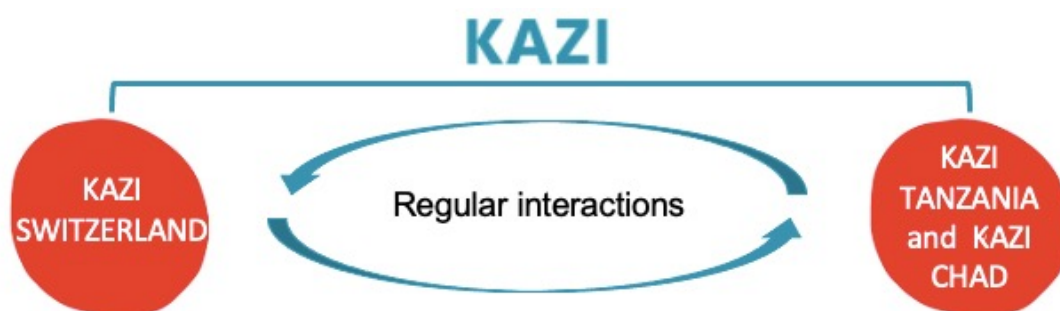
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I. KAZI IN SUMMARY

KAZI Startfunding is a non profit organisation, formed from 3 legally separate entities working closely together (on the basis of Memoranda of Understanding and written funding contracts), based respectively in Switzerland, Tanzania, and since 2023 in Chad.



**KAZI Startfunding
SWITZERLAND**

Recognised as public benefit
association (since 2023) in
Switzerland

**KAZI Startfunding TANZANIA
KAZI Fedjin CHAD**

NGO registered in Tanzania
Association registered in Chad

OBJECTIVE

To provide **financial support** (interest-free loans indexed in local currency) and **administrative support** (consulting) for the **development of sustainable projects and businesses** aimed at achieving economic independence in low- and middle-income countries.

HOW?

Access to initial finance is a major barrier to launching projects in low- and middle-income countries. **KAZI Startfunding** therefore offers **interest-free loans** to provide the initial capital needed by entrepreneurs to launch their project or business in Tanzania and Chad. The loans are **indexed in local currency** (the *shilling*, abbreviated TZS for Tanzania and the *CFA franc*, abbreviated XAF for Chad), in other words, exchange rate variations are borne by the organisation.

With a view to sustainability and independence, **entrepreneurs are autonomous** in the creation and execution of their projects. **KAZI Startfunding** does, however, offer "*consulting*" advice to the beneficiaries of KAZI loans in order to accompany and support the development of their business. This support is provided by members of the organisation from the country where the project is located (mainly the project coordinator Everester Kessy in Tanzania), enabling experience and knowledge to be shared, particularly on administrative and financial aspects.

II. OBJECTIVES, VALUES AND METHODS

Inspired by the Swahili word for "job", "work" or "opportunity", *KAZI Startfunding's* mission is to create employment opportunities that enable people to achieve financial autonomy, with a genuine view to local *empowerment*. **We aim to reduce economic disparities between low and high income countries by creating concrete, sustainable and transparent opportunities for economic and social development that respect the environment.**

FINANCING

We want to promote a *vision of emancipation from paternalistic logics*, with projects developed and implemented by people from the region. We see *interest-free loans indexed in local currency* as a good alternative to conventional credit institutions or donations. Our reasons for choosing this method of financing:

- Enable the development of sustainable projects or businesses, even *if there is no collateral available* or *low expected profitability* (as opposed to conventional micro-loans).
- To avoid an *increase in the real value* of the repayment due to exchange rate fluctuations (by indexing the loan in local currency and not in CHF), i.e. exchange rate fluctuations are borne by *KAZI* in the event of local currency devaluation.
- Ensure a vision of *local empowerment* and avoid creating long-term dependencies. Once a repayment has been made, the local entrepreneur is *economically independent* in the long term, and not indebted to a foreign NGO, as he or she has repaid his or her debts and enabled other people in his or her community to be financed.
- Repayment of the sums loaned enables *reinvestment in new projects* and, in the longer term, the building up of working capital for projects, with the organisation's funds being used many times over.

In other words, we aim to enable the launch of projects and businesses that might not have been considered by conventional funding institutions (banks, micro-credit, etc.) for the reasons outlined above.

CONSULTING

A major focus of *KAZI's* work is the development of *entrepreneurial strategies and skills within communities*.

Indeed, basic entrepreneurial skills (profitability, fees and costs...) remain difficult to access in rural areas of low-income countries. *An important part of the work of KAZI's local teams is to support entrepreneurs on site in designing and calculating the profitability of their project.* Although this aspect is neither specific to *KAZI* nor particularly innovative, it nevertheless remains underdeveloped in many NGOs. *KAZI* devotes a significant part of its time to this, considering the importance of these elements in enabling real economic independence in the medium and long term.

Training is also offered to local entrepreneurs, both in specific professional fields and in global entrepreneurial logic. The aim is to enable entrepreneurs to ensure the usual maintenance and repairs to their plant and equipment, as well as the economic stability of their respective projects, once again to guarantee the long-term sustainability of the projects.

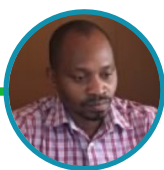
III. WHO ARE WE ?

KAZI STARTFUNDING TANZANIA COMMITTEE

The management committee of *KAZI Startfunding TANZANIA* is made up of three **volunteers** from Tanzania. They work at the Ifakara Health Institute research centre and the adjoining hospital. The management committee is responsible for the NGO's overall decision-making, project selection and monitoring of the work on the ground. From January 2022, the Management Committee is supported in its activities by a **paid employee** (Everester Kessy). Legally, it is an NGO recognised on Tanzanian national territory, whose collaboration with *KAZI Startfunding SWITZERLAND* is defined in a Memorandum of Understanding and a funding contract.



Felician Meza
Treasurer



Michael Kasmiri
President



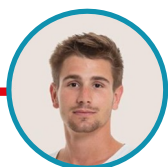
Everester Kessy
Project coordinator



Goefrey I. Ashery
Secretary

KAZI STARTFUNDING SWITZERLAND COMMITTEE

In 2024, *KAZI Startfunding SWITZERLAND* relied on a team of nine people, also **volunteers** with a variety of backgrounds. The Swiss team is responsible for fundraising, setting up communication tools to raise the association's profile and providing support in project evaluation. It also provides support in developing and monitoring *KAZI*'s administrative and legal structure in Switzerland, Tanzania and Chad (registration, articles of association, memorandums of understanding, funding contracts, accounting, reports, etc.).



Paul-Camille Genton
President



Lionel Cachin
Vice-President



Oumaima Al Qoh
Secretary



Benjamin Henrioud
Treasurer



Mariia Bardina
Manager IT



Raymond Desarzens
Manager Fundraising



Johanna Huss
Manager Communication



Juliette Zbinden
Manager events



Samuel Dubi
Support member administrative

KAZI FEDJIN COMMITTEE CHAD

The management committee of *KAZI FEDJIN TCHAD* was created in 2023 and is made up of 11 people. Legally it is an association officially recognised and authorised to operate in Chad since 2023. The collaboration with *KAZI Startfunding SWITZERLAND* is set out in a Memorandum of Understanding and a financing contract, all of which currently covers a pilot phase of 4 projects. If the first projects are successful, new Memoranda and contracts will have to be signed to continue the collaboration in the future.

ALBUM PHOTO DES MEMBRES DE L'ASSOCIATIONS FEDJIN KAZI-TCHAD



Coordonnateur
FRI Fidèle



Coordonnateur Adjoint
ARMY Rodrigue



Chargé de Programme
NDOUMWAMI Salomon KOYE



Chargé de Programme Adjoint
LOWASSI Hyacinthe TAO



Responsable des Affaires Financières
DIKBO Maria



Chargée de la Communication
SOTOUKSI Odette



Membre
NADJI Emmanuel TAO



Membre
NDJIGUEDAM Sylvain TAO



Membre
NE-ISSOU Olivier



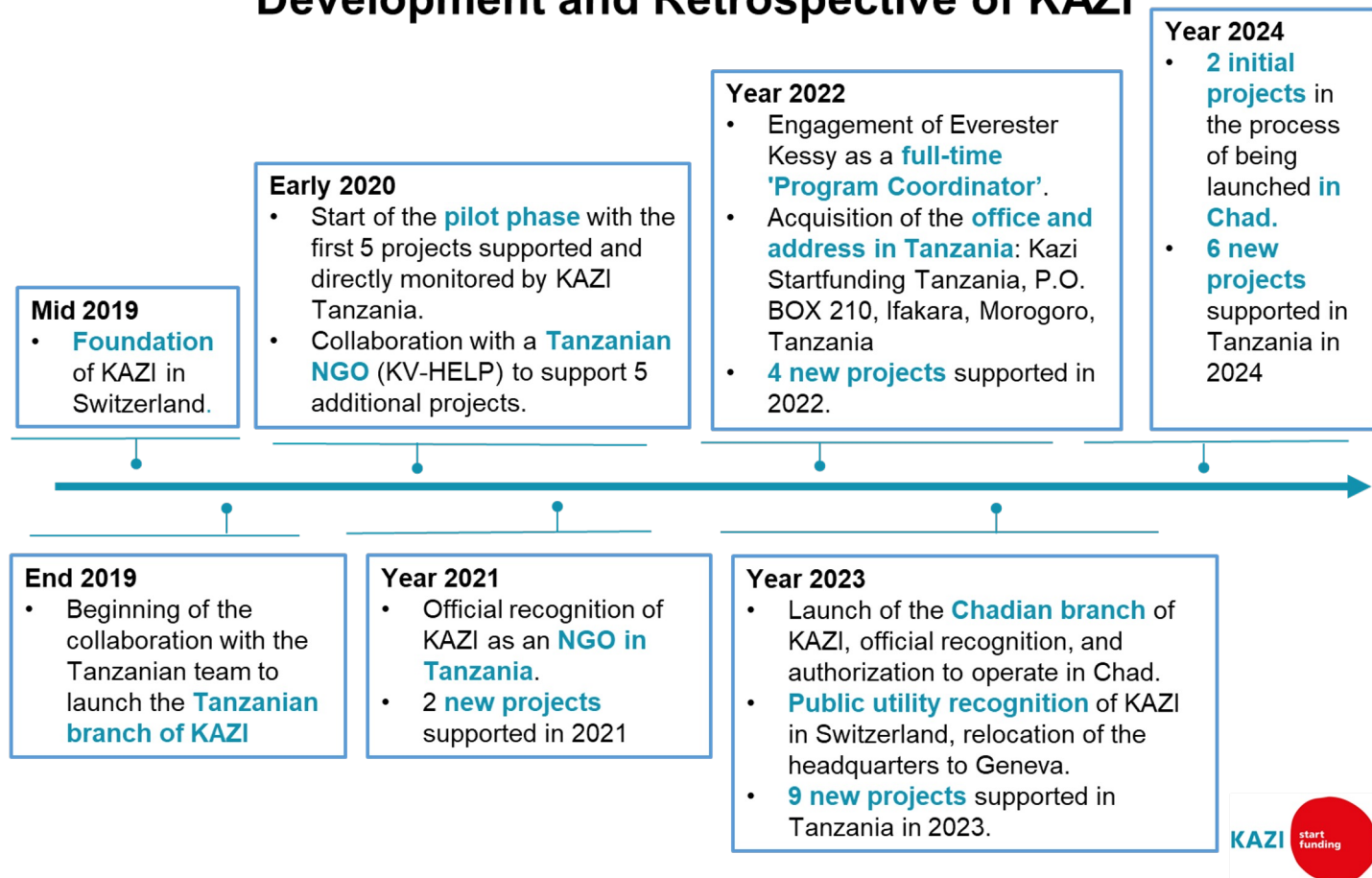
Membre
NDOBO FALIA



Membre
Dr ALI BAFOU

IV. DEVELOPMENT AND RETROSPECTIVE OF KAZI

Development and Retrospective of KAZI



HISTORY OF THE KAZI NETWORK AND KEY EVENTS IN 2024

Above, you can find a timeline of the main events that have marked the development of the KAZI network. For a detailed description of the 2019 - 2023 activities, please consult the relevant activity reports, available on our website.

In **2024**, we will note :

- **In Switzerland**: the launch of the first funding applications to public institutions, such as the Canton and City of Geneva, which are awaiting a response.
- **In Tanzania**: the launch of **6 new projects**, with an overall success and repayment rate once again in excess of 80%, in line with the targets set.
- **In Chad**: the launch of the **first project**, a farm (see projects section), as well as the introduction of the first training courses to enable the launch of the solar power plant project in 2025. Also in Chad, the organisation of the first **economic forum for young people in the Mayo Kebbi Ouest region**.

V. TANZANIA - 2024 SUMMARY

For each of the projects presented below, detailed documentation is available on our [website](#) (including a full presentation of the loan applications, the amounts received and the business plan). Past annual activity reports are also available on our website.

This 2024 report only presents projects closed during the year, projects still in progress (according to schedule or benefiting from a repayment extension), and projects newly supported in 2024.

DURING 2024:

- 6 old projects closed in 2024, of which 5 were reimbursed and 1 failed
- 6 old projects undergoing repayment in 2024-2025
- 6 new loans/projects supported in 2024

Detail 2024 :

- 3 new projects supported
- 3 second loans granted to existing projects
- all 6 **in progress**, repayments scheduled in 2025

Detail 2023 :

- 9 new projects supported
- 4 repaid **in 2024**
- 1 **in progress**, scheduled for repayment in 2025 (expected deadline)
- 3 in progress with request for additional time, repayments scheduled in 2025
- 1 failure

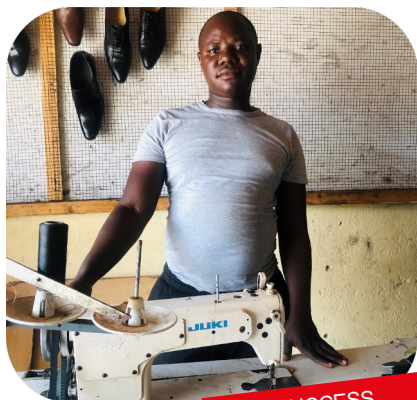
Detail 2022:

- 4 new projects supported
- 2 repaid in 2023 (with a stable, long-term income-generating activity)
- 1 repaid **in 2024**
- 1 still **in progress** with a request for more time, repayment scheduled for 2025

After the presentation of the projects, summary graphs of the success/failure rates of all the projects since the creation of KAZI are presented. They are compared with the years 2022-2024, i.e. since the introduction of the new strengthened project selection and monitoring procedures following Everester Kessy's appointment as a paid employee in Tanzania.

VI. TANZANIA - PROJECTS COMPLETED IN 2024

2022-2024 SHOEMAKER - JOHN MBWAMBO MTAE



SUCCESS

John Mbwambo Mtae used a TZS 2,000,000 (around CHF 850) loan from KAZI to buy equipment and raw materials and renovate his shop and production site. This has enabled him to respond quickly to customer demand, process local leather and create added value, while generating direct and indirect employment. Thanks to his activity, he contributes to the local production of shoes, accessories and clothing, thus reducing imports and preserving traditional craftsmanship. Having required a repayment period, John Mbwambo Mtae finally repaid everything in 2024, with a business that is now active and generating stable income. *It is therefore a success.*

2023-2024 BASKET PRODUCTION - UPENDO WOMEN GROUP COOPERATIVE



SUCCESS

"The Upendo Women Group is a cooperative of women from the Ifakara region who *produce baskets, mats and hats in the traditional way*. The group's aim is to strengthen the economic independence of all the women in the community by selling their products. With a loan of TZS 2,000,000 (around CHF 700), they have expanded their production and gained access to new markets. The project contributes to social empowerment and economic independence, while preserving traditional craft skills and using locally available raw materials (thereby reducing the need to import products from outside).

The project was a *success*, with repayment on schedule and an active group generating regular income for its members!

2023-2024 BATIK AND SOAPS - JUHUDI VICOBA GROUP (1)



The "*Juhudi Vicoba*" cooperative, based in Ifakara, is a group of talented women who have started [making and dyeing "batiks"](#) (fabrics with traditional coloured patterns, which are then used mainly to make clothes) and [producing soap](#). The TZS 2,000,000 loan (around CHF 700) enabled them to invest in their equipment and workforce, in order to increase both the quantity and quality of their products. With *KAZI's* support, they have been able to expand their activities, strengthening their economic independence and creating more jobs and opportunities for the local community, while promoting traditional crafts.

The group was able to develop its activities as planned, with [repayment completed](#). A second loan has been granted to them to continue developing their activities (see 2024 projects), in view of the large customer base that follows them.

2023-2024 CLEANING SOLUTIONS - MARIA MYOGA (1^{ER} LOAN)



Maria Myoga, an entrepreneur specialising in the production of [cleaning solutions for dishes, tiles and sinks, as well as hand soap](#), applied for a loan of TZS 1,000,000 (around CHF 350) to develop her business. Her production capacity could not keep up with growing demand, so the loan enabled her to buy the equipment she needed to double her production. By using [local products](#), she is strengthening her economic independence while generating economic spin-offs for the region. Producing mainly surface cleaning solutions and not body soaps, it is not in competition with the other projects supported by *KAZI*.

Maria Myoga was able to repay her loan on time. She then applied for a second loan, which was granted, to expand her activities (see 2024 projects), including [selling her products to health centres](#).

2023-2024 COCOA FARM - JOIPHA KAYANGE



Joipha George Kayange applied for a loan of TZS 3,000,000 (around CHF 1,050) for his [cocoa-growing](#) project. His initiative was aimed at improving the productivity of his farm by [installing an irrigation system](#). With more than 13 years' experience of growing bananas and cocoa, Joipha Kayange understands the importance of investing in infrastructure to [meet the challenges of the climate](#). His project enable him to increase his farm's income and improve his economic independence. Faced with the gradual buy-up of land and the recovery of agricultural production by large (often even international) corporations, it is necessary to support small producers like Mr Kayange to keep local agriculture in local hands.

[Joipha Kayange](#) was able to repay his loan on time, and now runs a highly efficient farm!

2023-2024 CHILLI PRODUCTION - JAMES MAKALI



James John Makali applied for a loan of TZS 2,000,000 (CHF 1,050) for his [chilli pepper production](#) project in Mbasa Kwa Mangungu, Ifakara. The loan enabled him to start production by purchasing seeds, setting up an irrigation system and purchasing the necessary drying equipment. James Makali believed that this project would improve his agricultural productivity and strengthen his financial autonomy, as well as that of all his future employees. The aim of the project was once again to support [local agriculture](#), generate income for the community and help maintain and develop agricultural know-how.

Unfortunately, severe flooding hit Ifakara in 2024, destroying his entire field and future harvest, as well as his irrigation system. As this was an event totally beyond its control, KAZI decided, after a thorough assessment, not to demand repayment of its debt. This "failure" can be attributed to climate change, which affects regions in a random and unpredictable way.

VII. TANZANIA - PROJECTS IN PROGRESS 2024

2021 - ongoing: SOAP PROJECT - COOPERATIVE



The *"Soap project"* , *launched in 2020-2021*, is still in the process of being reimbursed:

This is a cooperative producing handmade soaps in the Mlimba region. Following a sharp rise in the cost of solvents in 2021, the cooperative have had major profitability problems and stopped production. However, lengthy discussions enabled production to be optimised and costs reduced. Soap production and repayments resumed on a regular basis in 2024. A delay has been granted to try to repay the loan while continuing production. This is an ongoing project with a repayment period of > 6 months.

2022 - ongoing: COUTURE WORKSHOP - SALMA MSOMI



Salma Msomi received a second loan to expand her sewing business, following the success of the first loan. The repayment deadline was set for the end of August 2024, but having been off sick and then on maternity leave for several months, Salma Msomi wanted to be able to extend her repayment deadline accordingly, which was obviously granted.

It is therefore an ongoing project, with regular repayments and a deadline of > 6 months. Salma Msomi still has regular customers, and has lost none of the equipment and supplies needed to produce the garments. Her repayment deadline is August 2025.

2023 - in progress: JOINERY AND CARPENTRY - ISSA MPAMBALIOTO



Issa Khassim Mpambalioto, an experienced **carpenter** from Ifakara, wanted to expand his business by acquiring a **wood-cutting machine** with the help of a loan of TZS 2,000,000 (around CHF 700). Acquiring his own means of production (machine) enabled him to increase his operational efficiency by avoiding having to rent the machine on a daily basis. This project has therefore strengthened Issa Khassim's economic independence, generated economic activity in the community, and once again avoided having to bring in goods from outside that could be produced locally. In the long term, he also plans to hire and train young people in his business.

The project is currently being reimbursed, with a deadline granted. Several relocations have hampered its activities in 2024. Repayment is scheduled for November 2025. His business is nevertheless active, with many customers and several employees.

2023 - ongoing: LOCAL BOULANGERIE - REHEMA MAGOKA (2^{ÈME} LOAN)



Following the success of the first loan granted to finance a dough kneading machine to develop her **bakery** (a loan repaid well in advance), **Rehema Magoka** is benefiting from a second loan of TZS 4,000,000 (CHF 1,400) to officially register her business, hire apprentices and employees and sell her bakery products in other shops. The aim of this project is to strengthen the economic independence of Rehema Magoka, but also of all the people working with her, and to generate economic activity in the region. She aims to source as much as possible from regional farmers and suppliers.

As the registration of the company required a year's administrative time from the authorities, **Rehema Magoka** was granted an extension until October 2025.

2023 - in progress: BARBERSHOP - LUCIAN SANGA



Lucian Ezekieli Sanga applied for a loan of TZS 2,000,000 (CHF 700) to set up his own **barber and hairdressing salon**, after more than 9 years' experience with other employers. The loan enabled him to buy a sterilisation machine, a solar panel and battery system in case of power cuts, as well as chairs and other equipments to get started. His project is helping to create local economic activity, while enabling him to become self-sufficient. If his income matches expectations, Lucian Ezekieli Sanga hopes to be able to train apprentices in his salon.

Currently he has many customers, with intense activity. Nevertheless, as the launch of the salon has taken a little longer than expected, he has until the summer of 2025 to pay it off.

2023 - ongoing: COMPUTING COURSE - JAPHET NGEWE



Japhet Ngewe wanted to improve the computer skills of the younger generation in Ifakara, Tanzania. For this purpose, he wanted to start **extra-curricular computer courses**, which is why he applied for a loan of TZS 1,000,000 (around CHF 350) to purchase two second-hand computers. In addition, he is also offering to rent the computers on a temporary basis when no lessons are being given. The main aim of this project is to **train the younger generation in the use of IT tools** in a constantly changing world, while at the same time providing Japhet Ngewe with some income and promoting his economic stability.

The project is going very well, and Japhet Ngewe is in the final stages of repayment, which should be completed in early 2025, **right on schedule**.

VIII. TANZANIA - NEW 2024 PROJECTS

Six projects were initiated and supported in Tanzania in 2024. To date, all six projects have successfully launched their income-generating activities and are repaying their loans on time. One project fully repaid its first loan in 2024, and has already benefited from a second loan during the same year to further expand its activities (Rozalia Msalike, plastic waste recovery).

2024 ROZALIA MSALIKE - WASTE RECOVERY (LOANS 1 AND 2)

Rosalia Msalike is an entrepreneur from the Ifakara region who applied for and received two loans during 2024. After successfully repaying the first loan, the second is currently in progress. The concept is simple: the town of Ifakara currently doesn't have a public household waste collection system. In addition, plastic recycling plants have been launched near the capital, in Dar-Es-Salaam, which pay residents per bag to transport hard plastic waste to the plant.

Rosalia Msalike has applied for a loan of TZS 1,000,000 (around CHF 350) to launch her plastic waste recovery business. The funding is intended for the purchase of a machine that breaks down plastic into smaller pieces, making it easier to transport to the capital, where the waste is recycled. She receives payment for each bag of shredded plastic brought to the plants.

Having quickly repaid its first loan in full, Rosalia Msalike obtained a second loan of TZS 5,000,000 (around CHF 1,750) to increase its processing capacity from 1 to 3 tonnes of plastic. This funding enabled the purchase of a second shredder, the creation of a new workstation, and the setting up of a waste collection system within the community, as well as a simple transport system to the capital.



1^{ER} LOAN REPAID,
2^{EME} IN PROGRESS

The project therefore meets many objectives, including environmental (recovery of plastic waste), public health (waste management) and economic (income-generating activity and hiring of an employee) objectives. It's a wonderful example of a community response to a problem encountered in many low-income countries, where public services are still underdeveloped. The possibility of generating financial income ensures the stability of its method.

2024 LOCAL PALM OIL PRODUCTION - SAID DIBWANI



Palm oil is widely used in Tanzania, both for culinary purposes and in the production of soap and other fat-derived products. However, imported palm oil comes mainly from intensive farming. Yet **locally, many palm trees grow naturally**, offering an under-exploited resource.

In this context, Said Dibwani wanted to develop local palm oil production. He already had a machine for processing palm fruit, but lacked the capital to buy the fruit from small-scale farmers in his region.

Thanks to a loan of **TZS 500,000** (approx. CHF 175), Said Dibwani can now launch production cycles. The project has a number of advantages: it **makes the most of local resources** by using naturally available palm trees; it increases the income of small-scale farmers who grow or own palm trees; and it encourages **local processing**, thereby reducing dependence on imports. Finally, the environmental impact of transporting and intensively producing imported palm oil is limited.

2024 FERME AVICOLE - AMANI 'B' SOLE GROUP



The mission of the Amani 'B'Sole group is to improve the living conditions of its members by setting up income-generating activities, while developing other social initiatives within the community.

The group has applied for a loan of **TZS 2,000,000** (around CHF 700) to start up a chicken farm. The funding will be used to renovate the building used for the farm, install additional feed troughs and purchase the supplies and chicks needed to start production.

The aim of this project is to strengthen the financial independence of the group's members, while **producing locally a source of food** that is widely available to the population. It is thus part of an approach that is both economic and social, contributing to the sustainable development of the community.

2024 CLEANING SOLUTIONS - MARIA MYOGA (2^{ÈME} LOAN)



Thanks to the first loan granted by KAZI, Maria Myoga has succeeded in locally producing cleaning solutions for surfaces (tiles, sinks, etc.) as well as hand soap. **Already regularly supplying two health centres in the region**, Maria has seized new opportunities by securing **contracts with three other establishments, including the St-Francis Referral Hospital, the regional referral hospital.**

Faced with this growing demand, Maria Myoga applied for a second loan of **TZS 2,000,000** (around CHF 700) to increase her productions capacities, modernise her packaging with a recognisable labelling and set up a delivery system, mainly by bicycle, for health centres.

This project is a perfect example of how a local initiative can strengthen the economy while promoting the region's autonomy and resilience, by producing locally essential products for the health centres, and therefore for society as a whole.

2024 SOAPS AND BATIKS - JUHUDI VICOBA GROUP (2^{ÈME} LOAN)



Following the success of their first project, the Juhudi Vicoba group has applied for a second loan of **TZS 4,000,000** (around CHF 1,400) to continue developing their business. This request was prompted by the enthusiasm of their customers, who have been won over by the quality of the products on offer. To meet this growing demand and further improve their production, they needed to purchase new supplies.

This project is fully in line with the objectives of sustainable development. Not only does it increase the income of the group's members and the local community, it also **preserves traditional craft skills**. **By avoiding imported products**, it also contributes to a more local and sustainable economy. Finally, it reinforces an essential cultural component: the production of Batik, fabrics decorated with traditional patterns that embody the identity and cultural heritage of the region.

IX. TANZANIA: RESULTS CHARTS

GENERAL NOTE

Since the creation of KAZI and the first activities in Tanzania, the objective is to achieve a **minium project success rate of 80%**. A project is considered a complete success if it has been **fully repaid**, and remains active with **economic independence for the entrepreneurs**.

Ongoing projects are, until proven otherwise, categorised as "successful projects" subject to regular repayments. An extension of up to a maximum of 6 months may be granted to entrepreneurs on a reasoned request on their part, without a new submission. If the project is active but with a repayment period > 6 months, it moves to another specific category. For these projects, a new deadline may be granted, but requires the submission of a new application for financing (demand of loan), with a new repayment contract.

Finally, projects that are not active or have failed to repay their loan in full are considered failures. Eventually, one last scenario emerged, namely an entrepreneur who repaid via other sources of income despite the project not having worked. We still consider this in the statistics as a failure, as the objectives of KAZI's activities were not achieved.

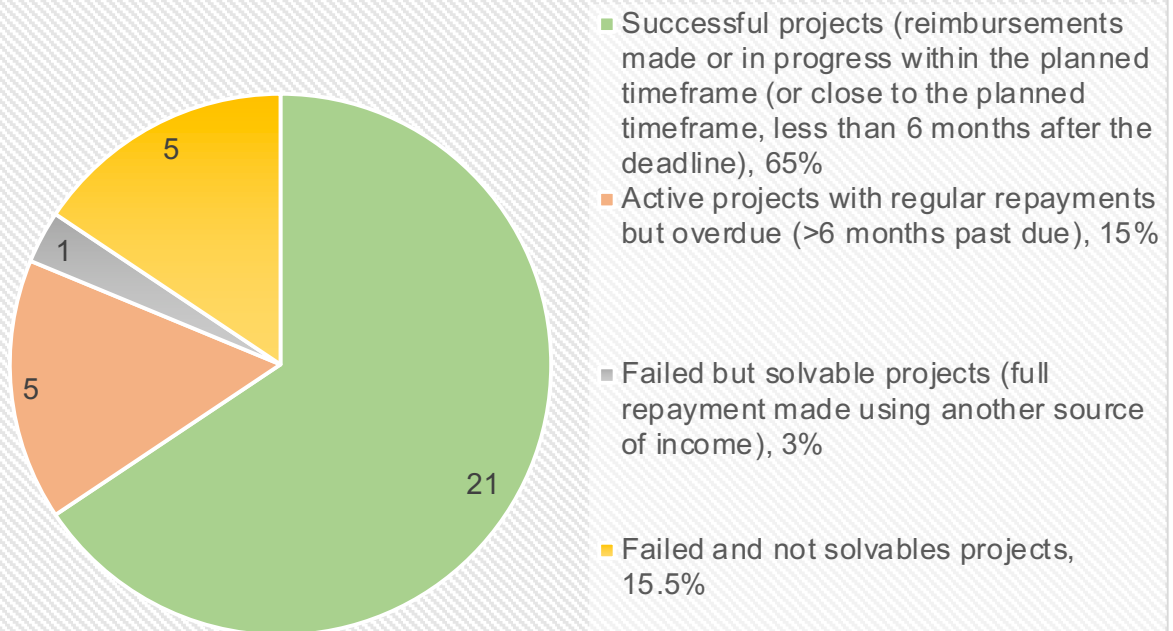
It should also be noted that the **success rate of projects has increased significantly since 2022**. That year saw a **strengthening of the project selection and monitoring procedures following the hiring of a paid employee in Tanzania**. This led to a significant increase in KAZI Tanzania's operating costs, but on the other hand to a very significant improvement in project success rates.

The following page shows a graph presenting the results of all the projects supported by KAZI since the start of its activities in Tanzania, as well as a second graph dedicated to the projects selected between 2022 and 2024. The following trends can be seen:

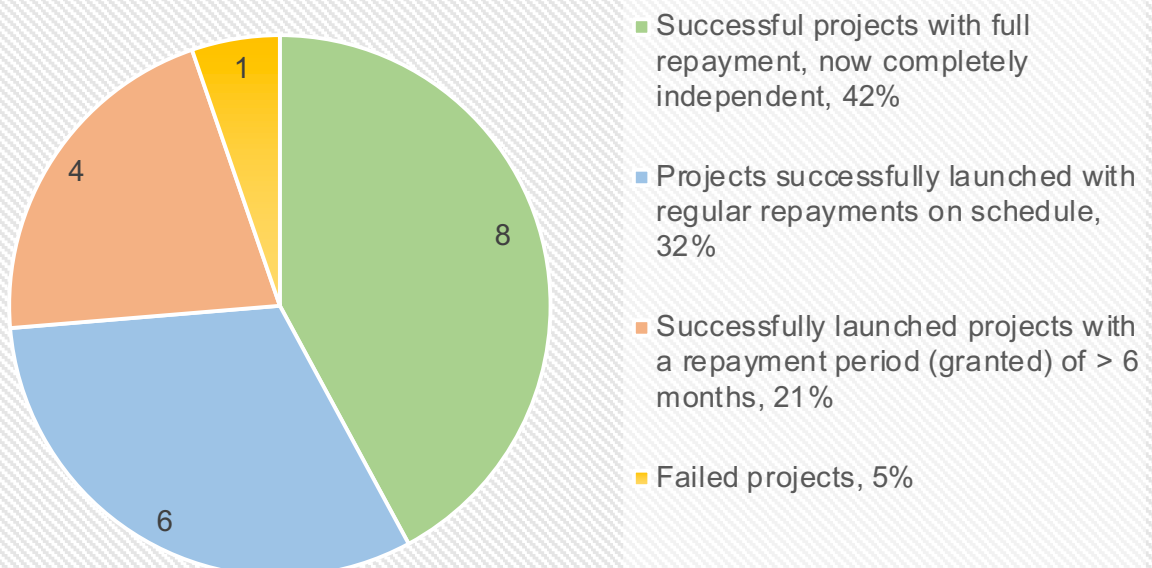
Since the launch of KAZI in Tanzania, if we consider projects with regular repayments as successful (including those with repayment terms of more than 6 months), we obtain a **success rate of 80% and a solvency rate of 84%** (a project that has repaid via other sources is considered solvent but unsuccessful). Furthermore, **65% of projects have repaid or are respecting their repayment deadlines**.

For the recent period (2022 to 2024), **the success rate** (including projects with repayment times > 6 months) **is 95%**, with 74% of projects having repaid or being on schedule. Of the remainder, 21% have a repayment period of more than 6 months, but are maintaining a regular income-generating activity, **and only one project (5%) has failed** at this stage.

Results of projects in Tanzania since the creation of KAZI



Results of projects in Tanzania launched between 2022 and 2024



X. CHAD - PILOT PROJECTS 2023-2024

The Chad branch of KAZI was launched in 2023. During this year, in addition to the administrative steps enabling the registration and initiation of the association's activities, the first projects were developed. For each of the projects presented below, [specific training](#) has been provided to the projects' leaders, particularly regarding the skills needed for routine maintenance and repairs of future facilities. These two projects consist of the pilot phase of the collaboration between *KAZI Startfunding Switzerland* and *KAZI Fedjin Chad*, the framework of which has been defined in a Memorandum of Understanding and a written funding contract. The amount required to cover this pilot phase was provided in 2023, however the projects themselves were partly launched in 2024 (irrigation project), and others will be launched in 2025 (solar power plant project).

As already mentioned, [specific project sheets](#) are developed for each project supported or under development (available on request).

PROJECT NUMBER 1



The project involves setting up an [agricultural irrigation system](#) for market garden crops and cereals using [solar pumps](#) (electric pumps supplied via solar panels) to enable local organic agricultural production even in water stress situations.

The aim is to improve [food security](#) in Chad, [increase community income](#) and limit imports. The cost of the complete installation was [FCFA 3.4 million](#), or around CHF 4,900. Repayment is scheduled over 18 months. [The project was able to start in 2024](#), with the first repayments scheduled for early 2025.

PROJECT NUMBER 2



The project involves the installation of [3 mobile solar recharging stations](#) equipped with 30 power outlets. An installation consists of solar panels, battery, multiple sockets and structural support elements.

The aim is to improve [access to electricity in non-connected regions](#), increase community income and [train](#) young people in rural areas in the electricity sector. The amount allocated for the pilot phase is [FCFA 1.9 million](#) for 3 installations, or around CHF 2,900. The project was being prepared in 2024, with launch expected in 2025.

XI. CHAD - OTHER ACTIVITIES IN 2024

MAYO KEBBI WEST YOUTH ECONOMIC FORUM (FEJMKO) 2024

In addition to launching the projects mentioned on the previous page, the Fedjin KAZI Tchad association organised the first [Mayo Kebbi Ouest Youth Economic Forum \(FEJMKO\)](#) in Pala from [27 to 30 November 2024](#) (a detailed report of the forum is available on request).

The forum brought together nearly [180 participants](#) to discuss the central theme: *"The role of young people in development"*. It was organised with local partners such as the UCEC and the Mayor of Pala. The general aim of the forum is to [promote the autonomy and economic independence of young people](#) in a province facing poverty, unemployment and a lack of infrastructure. The forum is intended as a platform and an incubator for ideas, so that young people can become players in the social, environmental and economic progress of West Mayo Kebbi.

The specific objectives are :

- Promoting [entrepreneurship and employability among young people](#) by including collaboration and innovation.
- [Develop](#) the province's [economy](#) by creating a [dialogue](#) between young people and economic and public-sector players.
- Highlighting [the significant potential](#) of today's young people for future society.

Over four days, the forum combined training, exchanges and concrete actions: [conferences](#) on specific themes (financing, IT tools & digitisation), moments to share inspiring experiences, [practical workshops](#) (dyeing, soya & meat processing, farming techniques) and [round-table discussions](#) (the challenges of youth employability and entrepreneurship, the role and potential of agriculture and livestock farming in the region's economic development) marked out the week.

The total budget for the forum was [XAF 1.6 million](#) (approximately CHF 2,350), of which XAF 860,000 (approximately CHF 1,300) was paid by KAZI FEDJIN TCHAD (a payment of XAF 450,000 was made directly by KAZI Switzerland to cover part of the forum's costs). The remainder (XAF 740,000) of the forum's funding was found locally by KAZI FEDJIN CHAD (individuals, local institutional and private partners, support evening).

The FEJMKO 2024 concluded with a call [for collective action](#): cultivate a mentality of action and encouragement, develop networks for economic and social collaboration, and promote continuing education. On the strength of its results, the forum, whose next edition is already scheduled for 2025, aims to be a [catalyst of hope](#) for young people determined to build a prosperous Mayo Kebbi West.



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XII. KEY FIGURES AND FINANCIAL

On the following pages you will find :

- a summary of [the financial status of projects in progress in Tanzania during 2024](#) (new projects supported in 2024 and old projects still in progress)
- [accounting](#) for the association in Switzerland (KAZI CH)
- [accounting](#) for the Tanzanian NGO (KAZI TZ)
- [accounting](#) for the Chadian association (KAZI TD)

Detailed accounts with associated receipts for each of KAZI's 3 branches are available on request.

A few comments on these accounts:

- In Tanzania (and in the future in Chad), once the money has been repaid by the projects, it is [re-used to finance new projects](#) (amount returned to the "project envelope" of the country in question). From an accounting point of view, KAZI loans to project managers are therefore considered to be [current assets of local NGOs](#), with no impact on the profit and loss account, except in the event of project failure. As an indication, the project envelope in Tanzania for the year 2024 amounted to approximately CHF 7000-7500 (TZS 19 to 20 million), and in Chad to approximately CHF 5,000 (XAF 3-4 million).
- [The Tanzanian accounts are kept in Tanzanian shillings \(TZS\), the Swiss accounts in Swiss francs \(CHF\) and the Chadian accounts in CEMAC CFA francs \(FCFA or XAF\)](#). The exchange rates used are those at 31.12.24 (closing), compared with the average annualised exchange rates based on the tables available online on the Confederation's website (these are the rates proposed for income in foreign currencies as part of the exemption tax on services) according to:
 - <https://www.estv.admin.ch/estv/fr/accueil/contributions-federale/taxe-dexemption-de-lobligation-de-servir/cours-annuel-moyen.html>). It should be noted that the TZS exchange rate varied significantly over 2024, depreciating (against CHF) between January and September, then appreciating sharply between September and December (against CHF, followed by a further sharp depreciation at the beginning of 2025).
 - Exchange rate at 31.12.2024: 1.- CHF = 2,671.70 TZS / 1.- CHF = 698.20 XAF
 - Average annual exchange rate: CHF 1 = TZS 2,955.25 / CHF 1 = XAF 690.64
- In Switzerland, an attempt was made to work with the [company Jam-Solidaire, which recruited new donor members in return for payment](#). As the results were not good enough (the costs of the collaboration were barely offset by the income, resulting in a net charge of CHF 5.24), the collaboration was discontinued at the end of 2024. Nevertheless, the few members recruited who have not cancelled their membership will continue to pay a membership fee in 2025, at no cost to the association. This item artificially increases the costs of the Swiss association.
- If we deduct the amounts incurred (and offset by income) for Jam-Solidaire, the association's actual expenditure in Switzerland was CHF 1,055, including CHF 688 for the support evening (representation costs), also offset by the income generated by the said evening. [In other words, the expenses of the Swiss association in 2024 that were not offset by the corresponding income were only CHF 367](#) (IT costs, website, video-conferencing system used by the three entities).
- In Tanzania, there was [a negative cash box at 31.12.2024](#), corresponding to costs incurred by Everester Kessy, project coordinator, for which she is awaiting reimbursement, which took place at the beginning of 2025.

SUMMARY OF THE FINANCIAL STATUS OF PROJECTS IN TANZANIA AT 31.12.2024

INTEREST-FREE LOANS TO PROJECT LEADERS' ACCOUNTS FROM 01.01.2024 TO 31.12.2024 in TSH			
Project Leader Repayments Outstanding on 01.01.24		Repayments received from Project Leaders in 2024	
		Total repayment from SOAP project (Mikoroshini)	90 000,00
Outstanding amount Mikoroshini, Soap project	655 000,00	Total Repayment from Taylor project, second Loan (Salma)	320 000,00
Outstanding amount Tailor project Second loan (Salma Msomi)	2 125 000,00	Total repayment from Footwear project (John)	800 000,00
Outstanding amount Carpentry Project	2 550 000,00	Total repayment from Bakery, second project (Rehema)	690 000,00
Outstanding amount Barbershop project	1 420 000,00	Total repayment from Weavers project (Upendo)	600 000,00
Outstanding Weavers project	600 000,00	Total repayment from Carpentry project (Khasimu)	550 000,00
Outstanding Computer Project	900 000,00	Total repayment from Barbershop project (Sanga)	700 000,00
Outsanding Bakery 2 Project (Rehema Magoko)	4 000 000,00	Total repayment from Soap & Batik project (Vicoba)	1 600 000,00
Outsourcing SOAP & batic 1 project	1 600 000,00	Total repayment from Cocoa project (Joifa)	2 500 000,00
outstanding amount handwash soap making project	1 000 000,00	Total repayment from Computer training (Ngewe)	600 000,00
outstanding shoe making project	800 000,00	Total repayment from Hand Wash Soap project (Miyoga)	1 000 000,00
Outstanding cocoa project	2 500 000,00	Total repayment from plastic collection and recycling 1 (Rozalia Msalike)	1 000 000,00
Outstanding amount Pilipili Project	1 720 000,00	Total repayment from Soap & Batik project 2 (Vicoba)	700 000,00
Total amount outstanding on 01.01.2024	19 870 000,00	Total repayment from hand Wash Soap project 2 (Miyoga)	400 000,00
		Total repayment from plastic collection and recycling 2 (Rozalia Msalike)	400 000,00
Money granted to NEW Project Leaders in 2024		Total repayment from poultry project	1 000 000,00
Plastic Recycling project (1) 07.02.2024	1 000 000,00	Total repayment from palm oil project	190 000,00
Palm Oil Project 16.05.2024	500 000,00		
Poultry project 25.05.2024	2 000 000,00	Total amount repaid by Project Leaders in 2024	13 140 000,00
Soap & Batik making project (2) 22.07.2024	4 000 000,00		
Plastic Recycling project (2) 11.07.2024	5 000 000,00	Project failures	
Handwash soap making project (2)	2 000 000,00	Pilipili Project	1 720 000,00
		Total project failure loss in 2024	1 720 000,00
Total amount provided in 2024 for new projects	14 500 000,00	Total amount outstanding (with Project Leaders) on 31.12.2024	19 510 000,00
Total	34 370 000,00	Total	34 370 000,00

TANZANIAN ACCOUNTING 2024

KAZI TANZANIA (TZ) - Summary of accounts 2024 (in TZS)	01.01.24 to 31.12.24
Initial Equity (end Balance n-1)	36 934 579,93
Total Liabilities	36 934 579,93
Money provided by KAZI CH - external funding	19 625 891,22
Other profits	0,00
Total Profits	19 625 891,22
Total KAZI TZ activities costs	23 608 724,70
Material and office costs	3 465 000,00
Office rent	2 400 000,00
Transport costs	1 240 000,00
Bank costs	270 673,44
Auditing costs	2 150 000,00
VAT costs	40 441,26
Salary	10 407 000,00
WCF (Worker Compensation Fund)	55 110,00
Pay As You Earn costs (Government tax for salaries)	1 380 500,00
National Social Security fund costs	2 200 000,00
Various costs	0,00
Total project failure losses	1 720 000,00
Total Costs and Losses	25 328 724,70
Cash box (TZ)	-176 466,97
Bank account (TZ)	11 898 213,42
Amount outstanding (with Project Leaders) (TZ)	19 510 000,00
Total assets	31 231 746,45
Closing Balance	31 231 746,45

ACCOUNTING 2024 IN CHAD

KAZI Fedjin Chad - Summary of accounts (in XAF)	Year 2024
Initial Equity (end Balance n-1)	4 227 441,00
Total Liabilities	4 227 441,00
Money provided by KAZI CH - external funding	450 380,00
Internal funding	50 000,00
Other profits	0,00
Total Profits	500 380,00
Total KAZI Fedjin Chad activities costs	1 204 865,00
Monitoring Costs for Loans Activity	117 000,00
Administrative Costs	30 000,00
Consulting Costs - MKO Youth Economic Forum	860 000,00
Bank Fees	87 645,00
Other Operations Costs	110 220,00
Total costs	1 204 865,00
Bank account KAZI Fedjin Chad	100 206,00
Cash box of KAZI Fedjin Chad	0,00
Amount outstanding at Project Leaders (Chad)	3 422 750,00
Total assets	3 522 956,00
Closing Balance	3 522 956,00

SWISS ACCOUNTING 2024

KAZI CH - Summary of accounts (in CHF)	Year 2024
Initial Equity (end Balance n-1)	9 090,23
Total Liabilities	9 090,23
Total External Donations	10 108,59
Marketing collaboration profits (Jam-Solidaire)	3 616,32
Other profits	0,00
Total Profits	13 724,91
Money provided to KAZI TZ	6 926,00
Money provided to KAZI Fedjin Chad	676,00
Total costs of activities of KAZI CH in Switerland	4 676,80
Bank costs	31,50
Website and Informatic tools costs	335,54
Marketing costs (Jam-Solidaire)	3 621,56
Representation costs	688,20
Total costs	12 278,80
Bank account KAZI CH	10 536,34
Total assets	10 536,34
Closing Balance	10 536,34

Both Tanzanian and Chadian accounts are subject to [verification and approval by the authorities in the respective countries](#), with a compulsory audit report in Tanzania. In Switzerland, the accounts are audited by two auditors.

NB: Compared with previous years, the [colour codes](#) of the accounting summaries have been changed and the items ordered for greater consistency (but they remain the same).

XIII. BUDGET 2025

The cost structure is divided into **three parts**, namely the cost of the activities of the various KAZI branches in Tanzania, Chad and Switzerland respectively. The budget is in CHF.

Under "project funding", the amount we wish to **newly allocate** for interest-free loans available to local entrepreneur is presented. In other words, this corresponds to what we **wish to add in 2025 to the already existing "project envelope"** (if the repayments for ongoing projects are successful, the money is re-used for the activities of the KAZI branch in question). The "project financing" heading therefore does not include any operating costs. These are divided respectively into monitoring costs (project follow-up), consulting costs (support, advice and project development) and administrative costs (other operational costs for the activities of the KAZI branch in question). It should be noted that many NGOs record the operating costs of projects in the "project financing" or "activities" section, and not separately as shown below.

As shown in the table below, in 2024 in Tanzania, the project envelope will amount to approximately CHF 7,000. In 2025, the plan is to **increase this by CHF 25,000**. In the following two years, we hope to add a further CHF 30,000, until we reach a total project budget of CHF 70-75,000. In 3 years' time, the amount allocated annually to the project budget could be significantly reduced, to CHF 15,000 per year. If the project success rate of 80% is maintained as hoped and budgeted, this should make it possible to achieve a **stable project budget of around CHF 70-75,000**, with an annual injection 5 times lower, thanks to iterative reimbursements.

Projects funding envelope						
Tanzania						
Year	2025	2026	2027	2028	2029	2030
Existing projects envelope (n-1)	7 000,00	30 600,00	54 480,00	73 584,00	73 867,20	74 093,76
Projects failure 20% (in French)	-1 400,00	-6 120,00	-10 896,00	-14 716,80	-14 773,44	-14 818,75
New amount to project envelope	25 000,00	30 000,00	30 000,00	15 000,00	15 000,00	15 000,00
Year-end available project envelope	30 600,00	54 480,00	73 584,00	73 867,20	74 093,76	74 275,01

At the end of 2024, the project budget for Chad was around CHF 5,000. If the pilot phase currently underway is successful, it is planned to **increase the project budget by a further CHF 10,000 in 2025**. Ultimately, the system in Chad will be similar to the one in place in Tanzania, with the total amount of the project envelope still to be defined.

In 2025, after having strengthened the local structures, we want to strengthen the structure in Switzerland, by financing a 20-30% position, or, if that's too ambitious, by financing **certain paid mandates for specific activities that are currently carried out on an entirely voluntary basis** (fundraising, report writing, accounting). After 5 years of activity, KAZI needs to become more professional if it is to survive, including in Switzerland.

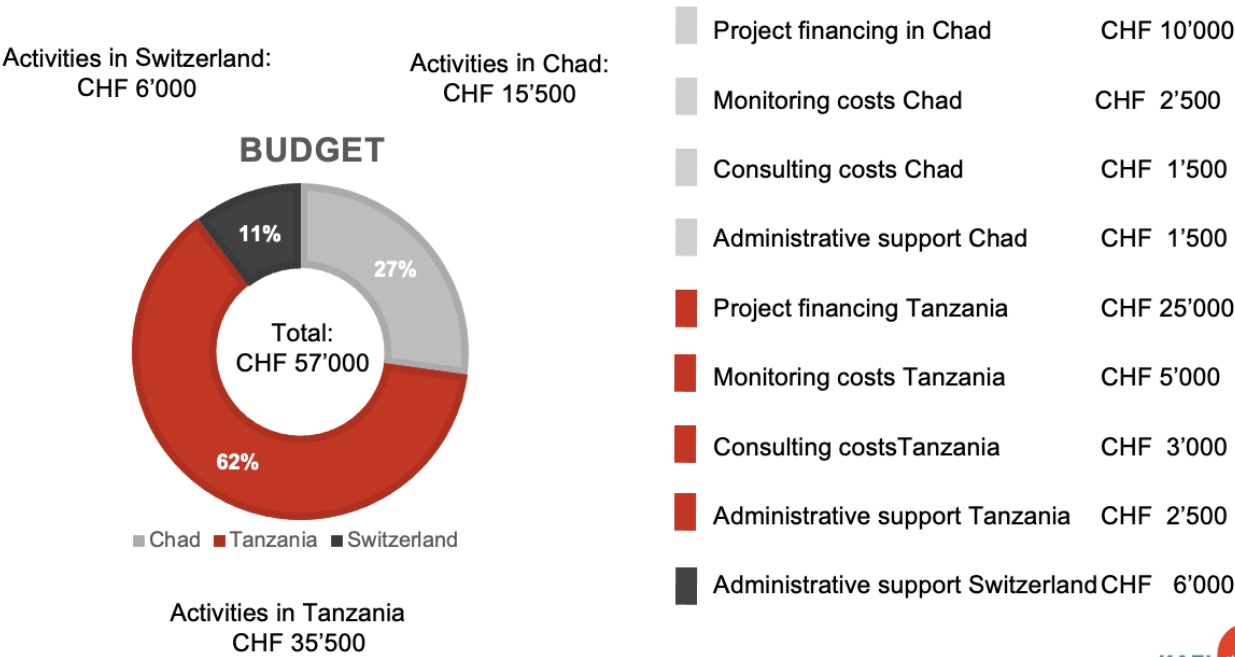
Strengthening KAZI - funding requests :

The autumn of 2024 saw the start of a major fundraising drive. After more than five years of activity, the aim was to significantly strengthen the concept, structure and, above all, the activities of KAZI. Applications for financial support were made to the International Solidarity Funds of the City and Canton of Geneva, the Wilsdorf Foundation, and the Communes of Lancy (2025) and Plan-les-Ouates (2025). The Wilsdorf Foundation was the first to be approached, but its application was probably too weak to be followed up, while [the City and Canton of Geneva recognised the interest and potential of the KAZI project](#). Although KAZI did not meet the criteria for cantonal support, a KAZI delegation was lucky enough to be invited to a meeting with Ms Anne de Riedmatten, Director of the International Solidarity Fund of the Canton of Geneva, in order to specify possible requests for funds.

Following the application submitted to the City in 2024 (supplemented by a meeting in February 2025), on 20 March 2025 [the City of Geneva approved multi-year support of CHF 15,000 for KAZI](#) (CHF 15,000 per year for a minimum of three years). This support is a wonderful recognition of the concept and will really enable the three entities to begin a decisive turning point in the history of KAZI.

Here is the 2025 budget as it was drawn up between autumn 2024 and the beginning of 2025, as part of the funding application to the City of Geneva. This budget has [undergone a number of adjustments over the months](#) and the various applications for funding, to ensure that it meets the criteria of the funding bodies and is consistent with the Association's activities. If the Association were to receive all the funds requested, it would be increased slightly.

Ideal budget for 2025 – cost structure – overview (in CHF)



XIV. FUTURE PLANS AND OBJECTIVES

With regard to the [choice of future projects](#), the aim would be to support (if finances allow and if such projects emerge) larger-scale projects, and to give particular attention and support to projects working in the following areas:

- Development of [food preservation and processing](#) (preservation of fruit and vegetables in sauces, drying, oil/salt/sugar preserves, preservation and processing of cereals).
- [Electricity and energy](#) development that [is renewable](#) or limits deforestation (solar panels, village electrification, alternative cooking methods to wood).
- [Access to drinking water](#) (construction of wells based on the cooperative model, local water filtering and disinfection projects using ceramic, mineral and biological filters).
- [Local production](#) of necessary consumer goods and creation of [added value](#) through the transformation of raw materials available in the region, while [reducing imports](#).
- Disposal of wastewater (companies and projects developing toilets, sanitary facilities and drains).
- [Health promotion](#) (improving health conditions, access to care and health prevention infrastructures).
- Solidity of the building and [sustainable, healthy living](#).
- Promotion of and [access to education](#) (infrastructure, supplies, training for adults and children).

The idea is still to operate through interest-free loans. The aim is therefore to select projects in these areas that are, despite everything, income-generating and [economically self-sufficient](#). [Priority will be given to innovative and sustainable approaches, as well as those that specifically address these target areas](#), without eliminating or hindering support for other projects that also meet the criteria and values defended by KAZI.

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