ACTIVITY REPORT
2025

KAZI start funding

Kazi Startfunding

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This document is the annual activity report. It does not present KAZI or its general operations. This information can be found in the presentation dossier (or in previous annual reports).

KAZI start funding

I. EDITO

Just over five years ago, the KAZI project was launched from a shared vision embraced by Swiss and Tanzanian colleagues, and later by Chadian partners: the need to create meaningful, sustainable local employment opportunities and the desire to empower individuals to develop their own entrepreneurial projects. The ambition to build an international initiative capable of addressing global challenges together was strong. Partnerships were established, and the first KAZI-supported projects were launched in 2020.

Today, KAZI has supported more than 45 projects in Tanzania and 6 projects in Chad. Around 160 people are currently employed in businesses created or supported by KAZI.

KAZI was founded and has grown thanks to the generous support of its members. In 2025, it began receiving funding from public authorities and private foundations. This marks an important milestone for the project, which has entered a new phase of development in both Tanzania and Chad. The concept has become more refined, partnerships have grown stronger, and impact measurement indicators are now being established.

We are delighted to present this overview of the work accomplished in 2025. We hope you enjoy reading it.

II. SWITZERLAND – 2025 SUMMARY

Swiss Committee

Two new members joined the Committee, Blandine Piaget and Eugénia Huguenin. Their arrival has strengthened the Association's activities and helped ensure its sustainability and development as planned for 2025. The Committee is composed of 10 members in 2025.

The Committee members:

- define the overall vision for the Swiss Association
- take part in the monthly Swiss meetings
- take part in the monthly meetings with the two NGOs in Tanzania and Chad
- share responsibility for the following internal tasks: general organisation, secretariat, scheduling, communications, General Assembly, activity reports, budget, accounting, events, fundraising dinners and networking
- oversee the fundraising mandate

Fundraising

Initiated at the end of 2024, fundraising to support the development of the local NGOs became the focus of a dedicated mandate in 2025. Margaux Genton was appointed to set up the fundraising campaign (presentation dossier, donor targeting, application forms, donor relations, structuring the Association to meet funding schedules and eligibility criteria, among other tasks). In 2025, the KAZI project received generous support from the following donors :

15’000 CHF	City of Geneva (40% maximum of the total budget, here 37.5%)
7’000 CHF	Sandoz Foundation
6’000 CHF	Municipality of Lancy
5’000 CHF	Municipality of Plan-les-Ouates
7’000 CHF	Own funds (membership fees and fundraising dinner)

These valuable contributions, in particular the multi-year funding from the City of Geneva and the support of Ms Anne de Riedmatten from the International Solidarity Office of the canton of Geneva and Ms Gabriela Delgado from the International Solidarity Department of the City of Geneva, have marked an important milestone for the Association, strengthening both its sustainability and development while ensuring a secure future for the local NGOs.

Monitoring indicators and assessment tools

During 2025, monitoring tools were developed to assess KAZI’s impact (see description p. 4) on direct beneficiaries and, to a lesser extent, indirect beneficiaries. These tools were developed jointly by the Swiss Association and the Tanzanian NGO, notably during Paul-Camille Genton’s three-week stay, which also provided the opportunity to visit all projects supported by KAZI Tanzania.

Networking and involvement in Geneva’s international solidarity network

At the end of November (29–30.11.2025), KAZI Switzerland took part in the Amoddou Solidarity Christmas Market in Grand-Saconnex, providing an opportunity to exchange practices with many Swiss associations involved in international solidarity.

III. TANZANIA – 2025 SUMMARY

Scaling up

The year 2025 was a pivotal year for all KAZI teams in Switzerland, Tanzania, and Chad. For several years, the Tanzanian team had expressed a wish to support more projects, but funding was lacking. Thanks to the significant increase in the 2025 budget, a new dynamic emerged with strong results: 13 projects were supported, and several monitoring processes as well as trainings were implemented. Everester Kassy, the coordinator, was able to manage the increased number of projects, and after more than three years of exemplary work and growing experience, her salary was increased. An intern, Jimmy Evarist, was also recruited as of October. In the longer term, if the budget increases further, a new position could be opened.

Monitoring of project support requests

Since April 2025, a monitoring system for support and loan requests has been in place. It records project evaluation requests submitted to KAZI, loan applications, and loans ultimately granted (see p. 10). Whether or not a project is supported, people contacting KAZI receive advice and guidance.

Project selection

Projects are selected by the Tanzanian team based on sustainable development criteria, after careful analysis of local markets and needs. The skills and capacities of project holders are also taken into account. Initial screening is carried out by the Tanzanian coordinator, and the final selection is validated by both the Tanzanian and Swiss Committees.

Project support and follow-up

Basic entrepreneurial skills (profitability, costs, etc.) remain difficult to access in rural areas of low-income countries. A key part of KAZI's local teams' work is supporting entrepreneurs on site in designing and calculating project profitability. KAZI dedicates significant time to this, considering it essential for achieving real medium- and long-term economic independence. Each loan-supported project receives tailored follow-up: project analysis, market study, feasibility, needs, business model, repayment plan, etc. Projects are then visited at least once a year (often more), with regular follow-up via phone or messages.

Project monitoring and impact assessment "Assessment tool"

In addition to standard monitoring of repayments, a major development this year was the creation of a general evaluation tool for KAZI loan beneficiaries and loan impact. This tool, developed by the Tanzanian Committee using the KOBO system, collects more detailed data on beneficiaries, number of people involved in projects, age, gender, and improvements in living conditions, providing a clearer view of KAZI's impact. Projects are assessed as follows: each year, all supported projects complete a questionnaire. At loan closure, they are evaluated again in greater detail. In the long term, all projects will be assessed after 2 and 5 years to better understand KAZI's long-term impact.

→ First data will be available for analysis in 2026.

Training

Since its inception, the KAZI team has provided individual support to each new project according to its specific needs. In 2025, two collective training sessions for several project holders were introduced. During these sessions, KAZI members, together with experts from the Tanzanian Sustainable Livelihood Initiative, shared their expertise. They also provided an opportunity for beneficiaries to exchange experiences and good practices.

For example, at the end of 2025, the one-day "Preparing Fundable Business Plans" workshop was held with great success. Participants learned the basics of preparing a business plan and worked on a practical case study. They also shared positive testimonials on how KAZI loans had improved their income, financial management, and business growth. The interactive and practical session enabled participants to acquire valuable business development skills. This type of training will be offered approximately three times a year from 2026 onwards.

In addition, within projects that have successfully started, project holders themselves train employees and apprentices. These peer-learning activities take place directly within the projects, where experienced entrepreneurs train the next generation, as seen in the Soap and Batik project, the carpentry project, the bakery project, and the bicycle project (non-exhaustive list).

IV. CHAD – 2025 SUMMARY

Scaling up
The year 2025 marked a decisive step in the structuring and operationalisation of FEDJIN KAZI CHAD's activities. In a national context marked by major socio-economic challenges, particularly for young people and women in Chad, the association focused its efforts on strengthening its governance, consolidating its partnerships, and progressively implementing its mechanisms to support local entrepreneurship.

Although still in its pilot phase, 2025 represented a real step forward for the NGO, particularly thanks to a larger budget. This enabled the organisation to strengthen its internal structure, develop a wide range of management and planning tools - including the Implementation Framework, project monitoring systems, and activity reports - and support a greater number of entrepreneurial initiatives. As part of this organisational strengthening, the association also recruited an intern in 2025 to support administrative follow-up, activity monitoring, and reporting functions (all previously carried out on a voluntary basis).

To bring its services closer to beneficiaries, the NGO also plans to open a physical office in Pala, where most project holders are based, and to recruit a local intern to manage the office's day-to-day operations (planned for 2026).

Governance and internal coordination
Throughout 2025, the organisation held several coordination and strategic planning meetings involving members of the management committee and the operational team. These meetings made it possible to define the year's priorities, clarify roles and responsibilities, monitor the progress of activities, and prepare field missions and partnership development. These regular coordination mechanisms helped strengthen the consistency of interventions, improve information sharing, and reinforce collective decision-making.

Collaborations and partnerships
In 2025, the association established contact with the Schneider Foundation to diversify its funding sources and explore support for training activities in the field of renewable energy. Discussions also covered possible cooperation in supporting local entrepreneurship and sustainable development. Within this framework, a project proposal was submitted and is currently under review.

In addition, since 2025, the NGO has decided to outsource the payment and recovery of financial contributions to the Union of Savings and Credit Clubs (UCEC-MK), a key local microfinance institution. UCEC-MK will manage and secure the financial mechanisms and oversee loan repayments (see image p. 7). Loans nevertheless remain interest-free for project holders, as KAZI covers the management costs. This solution was proposed by the local NGO, which considers it the simplest and most secure way to manage a growing number of loans by relying on experienced local institutions. However, project selection, project support, training for project holders, and project monitoring continue to be carried out by KAZI FEDJIN Chad.

Project funding in 2025

In 2025, 5 new projects were launched and received a loan. Most of them were selected following the Youth Economic Forum organised by the association in 2024, which brought together more than 300 participants over one week to promote local entrepreneurship and the emergence of sustainable economic initiatives (see the 2024 Activity Report).

The year 2025 also highlighted the need to strengthen logistical solutions in order to improve geographical coverage and ensure more regular field missions, an essential condition for close monitoring of the projects.

UCEC-MK

DIRECTION DES FINANCES ET DE LA COMPTABILITE

ETAT DE VRT DE L'ASSOCIATION DES JEUNES POUR LE DEVELOPPEMENT AU PROFITS DES PERSONNES CI-DESSOUS, VIA ORABANK, EN DATE DU 29 DEC 2025.

N° D'ORDRE	NOM ET PRENOMS	MONTANT VIRE	COM. 0%,	COM. UCEC	COM. CEC	RETENU	NET A PAYER	N° DE COMPTE	GUICHET
1	REDDOUKOU MOÏSE	320 000	0	0	0		320 000	2 361	DARI
	Total DARI	**320 000**	**0**	**0**	**0**	0	**320 000**		
1	AGNANG PIERRE	800 000	0	0	0		800 000	12 779	PALA
2	LOWASSI JEAN BAPTISTE	400 000	0	0	0		400 000	10 794	PALA
3	MBATMBAISSOU INNOCENTE	200 000	0	0	0		200 000	12 766	PALA
4	PARI PAULINE	800 000	0	0	0		800 000	12 778	PALA
	Total PALA	**2 200 000**	**0**	**0**	**0**	0	**2 200 000**		
	Total général	**2 520 000**	**0**	**0**	**0**	0	**2 520 000**		

Pala, le 31 décembre 2025

Le DFC

KEBSABO DAISSEM

UNION DES CLUBS D'EPARGNE ET DE CRÉDIT DU MAYO-KEBBI

UCEC

Le Directeur Général

Le Directeur General

SING-YA PY N'DARI

Training of beneficiaries and networking

With a view to strengthening entrepreneurial capacities, project holders benefit from support aimed at the launch and consolidation of their activities. As such, a training session was organised on 24 October 2025 in Pala for beneficiaries of funded projects or projects in the process of being funded. This session aimed to prepare beneficiaries for responsible management of funds and to promote the viability of income-generating activities. The modules covered included credit management, beneficiaries' responsibilities, planning and bookkeeping, as well as monitoring of economic activities.

Status of the 2024 project: irrigated vegetable cultivation using boreholes and solar pumps

The Souksaimi group project (8 families and young people from the village of Goumango) encountered difficulties and did not unfold as planned. Despite planning and support from the KAZI FEDJIN Chad team, the borehole unfortunately did not reach the water required to create a well. As a result, the solar system intended to power the irrigation system and the irrigation pipes could not be installed either. Since KAZI FEDJIN closely accompanied the entire process, including the choice of drilling location, the NGO takes responsibility for this failure and does not request repayment for the borehole.

However, thanks to the KAZI loan, vegetable production nevertheless developed well during the rainy seasons, significantly improving yields and food security for the group. The group hopes to finance a new borehole through the profits generated and to continue the installation of the solar irrigation system. An amendment to the contract formalises this new agreement.

V. 2025 GENERAL OBJECTIVES

In 2025, several objectives were set to meet the requirements of funding partners and the needs of the NGOs. Apart from the Swiss Association raising less funding than initially expected, all objectives were achieved. The assessment tools were developed in 2025 and will be tested and further refined in 2026. Training activities also began successfully in 2025 (see pp. 5 and 7).

Objectives announced when the ideal budget of CHF 57,000 was established in 2024 :
Tanzania: 16 new loans
Chad: 6 new loans

Objectives achieved in 2025 with the secured budget of CHF 40,000 :
Tanzania : 13 new loans
Chad : 5 new loans

The objectives in terms of loans/projects supported were almost fully achieved, even though they had been set for a budget that was nearly one-third higher.

Evolution of objectives (number of loans) according to the overall budget

Overall budget	40'000 CHF	50'000 CHF	60'000 CHF	70'000 CHF	80'000 CHF
Tanzania - new loans	13	16	19	23	27
Chad - new loans	5	7	9	11	13

Project support, monitoring and training
- All project holders have been met, and their projects are supervised by KAZI (market assessment, implementation, site visits, follow-up).
- Specific training sessions for project holders began in 2025.

Selection criteria
- All projects meet sustainable development criteria (at least 2 of the 3 dimensions)

Repayments
- Repayment rate of 80% achieved
- Chad : implementation of the loan repayment system with USEC-MK

Jobs
- Minimum 1–2 jobs per project
- Bonus : some projects employ additional staff and train young people and apprentices

Planning and monitoring tools
- "Implementation frameworks" in both Tanzania and Chad
- Assessment tool developed in Tanzania
- Monitoring of submitted / supported projects implemented in Tanzania
- Activity report prepared in Switzerland, based on monthly and annual local reports

Organization and autonomy of the NGOs
- 1 monthly meeting between Tanzania and Switzerland, and every second month with Chad
- Objectives and budgets jointly decided by all parties
- Tanzanian accounting fully carried out in Tanzania and audited on site
- Chadian accounting : carried out in Chad, occasional technical support from the Swiss team

VI. TANZANIA – LOAN OVERVIEW 2020–2025

2020	State	Loan	Refundin	%age	Date loan	Repayment date	Month	Gender	Lead	Employees
Taylor project 1	Succes	1500000	1500000	100%	Jan-20	Jun-21	17	Woman	1	0
IT services business	Succes	1000000	1000000	100%	Jan-20	Jul-21	17	Man	1	0
Palm Oil Project 1	Succes	500,000	500,000	100%	Jan-20	Jul-21	17	Woman	1	0
KV Help 1 - Bike rental	Succes	400,000	400,000	100%	Mar-20	Jul-21	17	Woman	1	2
KV Help 3 - Coffee	Succes	200,000	200,000	100%	Mar-20	Jul-21	17	Woman	1	2
KV Help 4 - Agricultural project	Succes	300,000	300,000	100%	Mar-20	Jul-21	17	Woman	1	0
KV Help 5 - Rice selling	Sucess	500,000	500,000	100%	Mar-20	Jul-21	17	Woman	1	0
KV Help 2 - Restaurant	Fail	500,000	375,000	75%	Mar-20	-		Woman	1	0
Palm Oil Project 2	Fail	1,000,000	300,000	30%	Jun-20	-	-	Woman	1	0
Mushroom Project	Fail	1,500,000	750,000	50%	Mar-20	-	-	Woman Group	5	0
Gypse Project	Fail	1,500,000	300,000	20%	Mar-20	-	-	Man	1	0

2021	State	Loan	Refundin	%age	Date loan	Repayment	Month	Gender	Lead	Employees
Stove project	Refunded	2000000	2000000	100%	Aug-21	?		Woman	1	1
Soap - Woman Group	Fail	1,500,000	50,000	3%	Dec-21	-	-	Woman Group	5	0

2022	State	Loan	Refundin	%age	Date loan	Repayment	Month	Gender	Lead	Employees
Footware project	Succes	2,000,000	2,000,0(	100%	Aug-22	Nov-24	27	Man	1	3
Yoghurt project Group	Succes	1,255,000	1,255,0(	100%	Sep-22	Oct-23	13	Mixed Group	5	0
Bakery Project (1)	Succes	2,000,000	2,000,0(	100%	Sep-22	Sep-23	12	Woman	1	2
Tailor Project 2	On going - delay	3,000,000	2,495,0(	83%	Jul-22			Woman	1	3

2023	State	Loan	Refundin	%age	Date loan	Repayment	Month	Gender	Lead	Employees
Basket project Woman Group	Succes	2,000,000	2,000,0(	100%	Jan-23	Apr-24	15	Woman Group	10	0
Batik & Soap Woman Group (1)	Succes	2,000,000	2,000,0(	100%	Aug-23	May-24	9	Woman Group	14	0
Cocoa Project (1)	Succes	3,000,000	3,000,0(	100%	Aug-23	Nov-24	15	Man	1	3
Informatic lessons	Succes	1,000,000	1,000,0(	100%	Sep-23	May-25	20	Man	1	2
Soap making Project (1) (Maria)	Succes	1,000,000	1,000,0(	100%	Dec-23	Jul-24	7	Woman	1	1
Carpentry Project	On going - delay	3,000,000	1,435,0(	48%	Feb-23			Man	1	2
Bakery Project (2)	On going - delay	4,000,000	1,900,0(	48%	Nov-23			Woman	1	3
Chili project	Fail	2,000,000	280,000	14%	Jan-23			Man	1	0
Barbershop Project	Fail	2,000,000	1,360,0(	68%	May-23			Man	1	0

2024	State	Loan	Refundin	%age	Date loan	Repayment	Month	Gender	Lead	Employees
Plastic Project (1)	Succes	1,000,000	1,000,0(	100%	Feb-24	Jun-24	4	Woman	1	1
Poultry Project (1)	Succes	2,000,000	2,000,0(	100%	May-24	May-25	12	Woman Group	16	0
Palm Oil (other project - 1)	Succes	500,000	500,000	100%	May-24	May-25	12	Man	1	2
Soap making project (2)	Succes	2,000,000	2,000,0(	100%	Aug-24	Dec-25	16	Woman	1	1
Plastic Project (2)	On going,	5,000,000	1,330,0(	27%	Jul-24			Woman	1	2
Batik & Soap Woman Group (2)	On going,	4,000,000	3,490,0(	87%	Jul-24			Woman Group	14	0

2025	State	Loan	Refundin	%age	Date loan	Repayment	Month	Gender	Lead	Employees
Bar soap Project	Succes	1,000,000	1,000,0(	100%	Feb-25	Dec-25	10	Woman	1	1
Reusable pads project	Succes	2,000,000	2,000,0(	100%	Mar-25	May-25	2	Woman Group	3	1
Cocoa 2 Project	On going,	5,000,000	900,000	18%	Mar-25			Man	1	3
Vegetable and fruit	On going,	1,000,000	440,000	44%	Feb-25			Man	1	2
Dad's Food	On going,	2,000,000	800,000	40%	Jun-25			Man	1	1
Poultry Project 2	On going,	6,000,000	2,200,0(	37%	Jun-25			Mixed Group	16	0
Plastic recycling-Kidatu	On going,	6,000,000	350,000	6%	Jun-25			Woman	1	1
Bicycle Repair project	On going,	3,500,000	510,000	15%	Jun-25			Man	1	1
Women in Crotchet Group	On going,	3,500,000	300,000	9%	Jun-25			Woman Group	5	0
Palm oil (other project - 2)	On going,	1,000,000	300,000	30%	Jul-25			Man	1	2
Bee keeping Group project	On going,	4,700,000		0%	Oct-25			Mixed Group	5	0
Fabric craft project	On going,	2,000,000		0%	Nov-25			Woman	1	1
Bio floc fish farming project	On going,	7,000,000		0%	Nov-25			Man	1	2

LEGEND :
Green : loan repaid
Grey : repayment in progress / Delay = more than six months late compared to the planned repayment schedule
Yellow : solvent : loan repaid but project stopped
Red : loan not repaid, project failure
%age : repayment status in percentage
Month : repayment period in months
Lead : project holder(s)
Employees : additional project staff

KAZI start funding

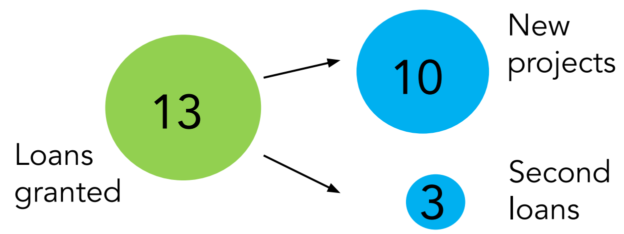
VII. TANZANIA – 2025 STATISTICS

2025 Loans

Here are some key elements regarding the year 2025. Additional figures specific to 2025 can be found in the following pages, compared with previous years.

In 2025, 13 new loans were granted. Until 2024, due to KAZI's limited budget, only very small loan amounts could be allocated. In 2025, thanks to a larger project budget, KAZI was able to diversify its support by also granting higher amounts (7 loans > CHF 1,000, 3 loans > CHF 2,000). Nevertheless, small projects/loans remain a priority for KAZI and are not neglected.

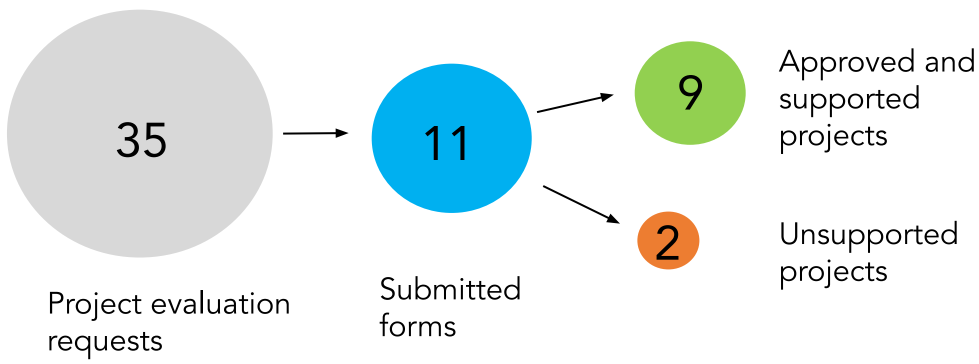
Out of the 13 loans granted in 2025, 2 were fully repaid during 2025, 8 have already started repayment on schedule, and the last 3, supported at the end of 2025, were able to successfully launch their businesses and will begin repayment in 2026 (see summary table p.9).



In addition, in 2025, 6 loans dating from 2023–2025 were fully repaid. 16 loans from 2023–2025 are still under repayment in 2025.

Monitoring of submitted projects April – December 2025

In April 2025, monitoring of inquiries and submitted projects began. The figures below only cover the period from April to December 2025.



The 4 other loans, bringing the total 2025 loans to 13, were already in progress before April 2025.

Project evaluation requests	Number
Office visit	24
Phone call	7
Meeting following a training session	2
Written proposal	1
Not specified	1
Total	35

VIII. TANZANIA – STATISTICS 2020–2025

Based on the table (see p.9), several key figures can be drawn regarding the number of loans granted since the beginning of KAZI Tanzania, the repayment (success) rate vs failure rate, the number of project holders benefiting from the loans, and their gender.

Year	Succes	Solvent	Failure	Ongoing	Delay	Total
2020	7	-	4	-	-	11
2021	-	1	1	-	-	2
2022	3	-	-	-	1	4
2023	5	-	2	-	2	9
2024	4	-	-	2	-	6
2025	1	1	-	11	-	13
Total	20	2	7	13	3	45

Total number of loans granted since 2020: 45
Total number of projects supported: 38 (7 second loans to the same projects)
Projects currently under repayment: 16 (3 with a delay)

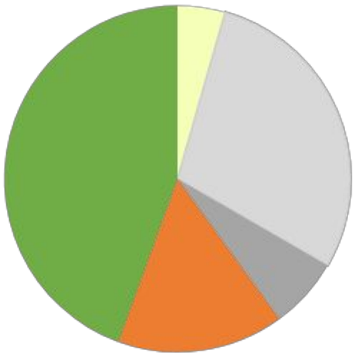
Catégories
Succes : Loan repaid, project operational
Solvent : Loan repaid, but project failure
Ongoing : Loan under repayment, on schedule
Ongoing-delay : Loan with slow repayment, more than 6 months beyond the originally planned deadline
Failure : Loan not fully repaid, activity discontinued

Loan repayment rate
In 2022, Everester Kassy was hired full-time (100%) by KAZI Tanzania.
Since then (2022–2025), the failure rate has significantly decreased.

Years :	2020-2025	2022-2025
Project repayment rate :	84%	94%
Loan repayment failure rate :	16%	6%

The repayment rate includes all categories other than failures (= solvent + success + ongoing).

2020-2025

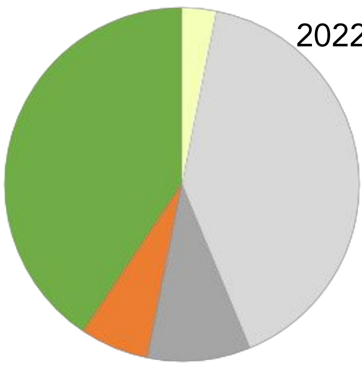


Loan amounts :

Lowest : env. 70.-
Highest : env. 2450.-
Average loan : env. 780.-

Loan repayment duration :

Fastest : env. 2 mois
Slowest : env. 27 mois
Average : env. 14 mois



2022-2025

Gender of project holders

Overall, more women have benefited from KAZI support, through loans and project development assistance. The figures differ slightly depending on whether they are calculated per project or per individual identified as a project holder, as some projects are led by groups (women's groups or mixed groups; there are no all-male groups).

Gender of people per project	2020-2025		2025	
Women-led projects	27	60%	5	39%
Men-led projects	15	33%	6	46%
Mixed projects	3	7%	2	15%
Total projects / loans	45	100%	13	100%

Gender of project holders	2020-2025		2025	
Women	93	69%	11	29%
Men	15	11%	6	16%
Mixed groups	26	19%	23	55%
Total number of people	134	100%	38	100%

Individual projects or group projects	2020-2025		2025	
Solo project holder	34	76%	9	70%
Women's groups	8	18%	2	15%
Men's groups	0	0%	0	0%
Mixed groups	3	7%	2	15%
Total	45	100%	13	100%

Project holders and jobs created or supported:

Since the beginning of KAZI, 162 people have worked in a project supported by a KAZI loan in Tanzania (120 project holders and 42 employees; individuals involved in a second loan were excluded from the calculation to avoid duplicates).

If project holders whose repayment did not succeed are excluded (projects considered failures), a total of 147 people are currently working in a project supported by a KAZI loan in Tanzania.

Total number of project holders	139
Number of project holders in failed projects (to be deducted)	15
Number of project holders with a second loan (to be deducted, already counted)	19
Total number of project holders still working in a KAZI-supported project	105

Number of additional employees	50
Number of employees in failed projects (to be deducted)	0
Number of employees in second loans (to be deducted, already counted)	11
Number of additional employees in second loans (added)	3
Total number of employees still working in a KAZI-supported project	42

IX. TANZANIA – NEW PROJECTS 2025

For each project supported by KAZI, detailed documentation is available upon request (including a complete presentation of loan applications, amounts received, and the business plan). Previous annual activity reports are available on our website.

Only the projects newly supported in 2025 are presented in this 2025 report.
Projects closed in 2025, as well as those still under repayment (according to the planned schedule or benefiting from a repayment extension), are only listed on page 9. Their descriptions can be found in previous activity reports.

2025 BAR SOAP – FLORIDA LIPIKI

SUCCES

With 15 years of experience in soap and batik production, Florida Lipiki, 51, decided to launch her own high-quality bar soap production. Despite the existence of many cheaper imported alternatives on the market, Florida Lipiki has a customer base that prefers her local soaps, particularly for their quality, durability, pleasant fragrance, and skin benefits.

The loan of 1,000,000 TZS allowed her to purchase the raw materials and packaging needed to ensure production and distribution. In the long term, Florida Lipiki plans to employ people for packaging and distribution, thereby creating jobs in the field of local and environmentally friendly production.

2025 REUSABLE HYGIENIC PADS ELIMISHA – DADA LEAD

SOLVENT

The Dada Lead project aimed to produce more than 3,000 reusable menstrual pads, mainly intended for schoolgirls in Kilombero, who regularly miss school due to limited access to affordable menstrual products. This sustainable project was initially developed in 2019 in partnership with the "Ifakara Innovation Hub" (product development and initial testing through free distributions to schoolgirls).

As feedback was very positive and demand increasing, the three project holders requested a loan of 2,000,000 from KAZI in order to commercialize their product. Unfortunately, the three women decided to end their collaboration immediately after receiving the loan. They therefore repaid it directly. Since the money was disbursed and returned, the transaction is recorded.

Despite the identification work and support provided by the KAZI Tanzania team for the development of the commercial phase, and despite the repayment, the project cannot be considered a success as it was discontinued. It is therefore classified in the "solvent" category.

2025 LOCAL PALM OIL PRODUCTION (2ND LOAN) – SAID MAULID DIBWANI

Palm oil is widely used in Tanzania, both for culinary purposes and for the production of soap and other fat-based products. However, imported palm oil mainly comes from intensive agriculture. Locally, many palm trees grow naturally, offering an underexploited resource. In this context, Said Maulid Dibwani developed a sustainable local palm oil production business.

A first KAZI loan in 2024 enabled him to grow his activity by sourcing larger quantities from local farmers. This second loan of 1,000,000 TZS allows him to purchase additional palm fruits, increase production by 50% annually, and employ 4 staff members. This project enhances the value of local resources by using naturally available palm trees, increases the income of small-scale farmers who grow or own palm trees, and promotes local processing, thereby reducing dependence on imports. Finally, the environmental impact linked to transport and intensive imported palm oil production is also reduced.

2025 POULTRY FARM (2ND LOAN) – AMANI 'B' SOLE GROUP

The Amani 'B' Sole group aims to improve the living conditions of its members through income-generating activities, while also developing other social initiatives within the community.

In this context, following the successful launch of their poultry farming activity, the group requested a second loan of 6,000,000 TZS to further develop their livestock production. This second financing enables them to acquire their own building, an incubator, as well as the necessary supplies and chicks to increase production.
This project aims to strengthen the financial autonomy of group members while locally producing a widely consumed food source. It is therefore part of both an economic and social approach, contributing to the sustainable development of the community.

2025 VEGETABLE FARMING – SAÏD HAJI KILEO

Saïd Haji Kileo, 38, holds a teaching degree and has three years of experience in fruit and vegetable production on his own plot. He also worked for a few months with the "East-West Seeds Foundation", which provides training in agricultural practices.

The loan of 1,000,000 TZS allows Saïd Haji Kileo to increase the production of fruits and vegetables on his plot by purchasing high-quality seeds, improving irrigation systems and equipment, and employing two full-time workers. This project directly responds to local demand for fruits and vegetables, improves food security, and promotes ecological practices.

2025 COCOA (2ND LOAN) – JOIPHA GEORGE KAYANGE

1st LOAN REPAID
2nd LOAN ONGOING

This loan is the second requested by Joipha George Kayange, who significantly expanded his cocoa plantation thanks to the first KAZI loan in 2023. That loan enabled him to install an irrigation system on his 7-acre plot (by building a well and setting up irrigation infrastructure), thereby substantially increasing production and profits. He also hired several young people to work with him. The well is additionally used for fish farming, contributing to household needs.

Thanks to the profits from his irrigated plantation, Joipha George Kayange repaid his first loan and acquired a 25-acre plot. The second financing of 5,000,000 TZS aims to expand and strengthen the irrigation system across this new plot in order to ensure stable cocoa production even during the dry season. The main objective is to sustainably improve agricultural and economic yields, secure production against climate variability, and create local employment. Joipha George Kayange also supplies the community with wood from his plantation and provides seeds free of charge to those wishing to start production.

2025 WASTE MANAGEMENT INITIATIVE – DIANA BESTON MBUBA

ONGOING

Diana Beston Mbuba holds a Bachelor's degree in "Business Administration in Entrepreneurship and Innovation Management", and worked for five years in forest conservation and environmental management. She is actively involved in various women's and youth entrepreneurship support groups.

The loan of 6,000,000 TZS enables Diana Beston Mbuba to set up a community-based initiative aimed at creating a system for reducing, reusing, and recycling waste in the Kilombero district. This initiative seeks to improve waste management practices by establishing a waste collection centre, encouraging community participation in recycling and composting, and providing education on sustainability and waste management issues. The sale of shredded plastic to recycling centres helps finance this large-scale project.

This project significantly improves living conditions in the district by reducing water contamination from waste, lowering gas emissions caused by open burning of waste, and generating several jobs.

2025 TEXTILE BUSINESS – ELIZABETH FUNGA FRANCIS

ONGOING

Elizabeth Funga Francis, 49, is a textile entrepreneur who studied knitting and weaving at the "Ifakara Women Weavers Association" and now produces a variety of textile products. She started her business with a weaving machine provided by the association, producing blankets, bedding, fabrics, tablecloths, and more.

The loan of 2,000,000 TZS enables her to expand production by purchasing new materials, dyes, a yarn-twisting machine, and by developing broader sales channels for her products. Elizabeth Funga Francis is also highly committed to knowledge sharing, providing training to young people, particularly women, to support their economic independence. This loan will also allow her to offer additional training sessions.

2025 BRAVU PURE NATURAL HONEY – GROUP (2ND LOAN)

ONGOING

Bravu Pure Natural Honey is a business made up of a group of five young people aged 25 to 35, specialised in beekeeping and natural honey production.

Thanks to the loan of 4,700,000 TZS, the project aims to double current honey production to reach 160 litres per year, by increasing the number of beehives from 10 to 22, acquiring modern processing and packaging equipment, and obtaining TBS certification to access new markets.

The project contributes to combating unemployment and poverty by planning to train 10 local young people and develop new honey-based products, within environmentally friendly practices.

2025 BICYCLE REPAIR – SHABAN SOMBA

ONGOING

Shaban Somba, 45, runs a bicycle repair workshop in Ifakara. With over 20 years of experience, he currently works with four young assistants whom he trains in the trade.

The loan of 3,500,000 TZS allows him to increase his working capital, purchase additional tools, and expand his stock of spare parts. His workshop offers complete services, including tyre repair, spoke replacement, greasing and general maintenance, as well as the sale of spare parts.

This financing will improve service quality and efficiency, strengthen the local economy, and contribute to the training and professional integration of young people.

2025 BIOFLOC AQUACULTURE – EVANCE MAHUNDI

ONGOING

With experience in agriculture, poultry farming, and aquaculture, Evance Mahundi plans to develop a specific aquaculture project using "biofloc" technology to produce fish in an efficient and sustainable way in Tanzania. This method achieves higher yields than traditional aquaculture and relies on the transformation of organic waste into nutrients, while significantly reducing water needs.

Thanks to a loan of 6,000,000 TZS, the project aims to produce several tons of fish per year within two years in order to meet local demand and reduce imports. To achieve this, the project plans to train more than dozens of young people over two years in this practice, with the hope that half of those trained will later start their own production. In this sense, it is an exemplary project in terms of knowledge sharing and youth empowerment. It combines local economic development, social inclusion, and sustainable resource management.

2025 DAD'S FOOD – ABDULLAH KUNEMA MWAMSONGE

Abdallah Kunema Mwamsonge is a 50-year-old entrepreneur with 10 years of experience in food processing and small business management. He currently runs a homemade snack production business in Ifakara, producing items such as banana snacks, noodles, and crackers from his home.

The loan of 2,000,000 TZS enables him to purchase the machines and equipment needed to expand his business and open a dedicated hygienic processing space/laboratory. The products under the "Dady's Food" brand are then distributed directly to local markets and shops, offering a local alternative to imported snacks. They are nutritious and contribute to a virtuous cycle of food security.

2025 CROCHET AND KNITWEAR – FARAJA GROUP

The Faraja group is a cooperative of five women entrepreneurs aged 33 to 50, based in Kapolo, working under a cooperative model. They produce crocheted and knitted clothing, including dresses, sweaters, and bed linen.

Thanks to a loan of 3,500,000 TZS, they aim to expand their activities by purchasing crochet and sewing equipment as well as knitting machines to meet the growing demand for locally produced school uniforms. This investment will enable them to produce in larger quantities and supply several schools in the region.

This expansion will generate income for all members of the group, helping to reduce poverty and women's economic vulnerability, while also supporting their children's education.

X. CHAD – NEW PROJECTS 2025

For each project supported by KAZI, detailed documentation is available upon request (including a complete presentation of loan applications, amounts received, and the business plan). Previous annual activity reports are available on our website.

Only projects newly supported in 2025 are presented in this 2025 report.
The project initiated in 2024 and ongoing in 2025 is mentioned on p.7. Its description can be found in the previous activity report.

2025 ELOHIM PRODUCTION – PIERRE AGNANG + TEAM

Elohim Production is the work of a group of unemployed graduates. It is a production company active in the creation and production of audiovisual and event content. It is composed of a team of six people who aim to promote local and Chadian culture, showcase regional talent, and strengthen youth employment in the audiovisual sector.

The loan of 1,000,000 FCFA, split into two instalments (800,000 FCFA and 200,000 FCFA), is intended for the acquisition of modern production equipment and the strengthening of the team's technical and creative skills, in order to produce high-quality audiovisual content for artists, companies, local institutions, NGOs, as well as private events.

Elohim Production aims to become a reference partner in visual and digital communication in the region, while also contributing to the training of young people in digital professions.

2025 PHONE CHARGING BOOTH – JEAN-BAPTISTE LOWASSI

Initiated in 2024 but financed and implemented in 2025, Jean-Baptiste Lowassi's project consists of a solar-powered phone charging booth. Jean-Baptiste Lowassi requested a loan of 600,000 FCFA, split into two instalments (400,000 FCFA and 200,000 FCFA), to set up this installation, which includes a metal booth, a solar panel combined with a battery for energy storage, and 30 charging sockets to allow residents to recharge their phones.

This project responds to the essential needs of the residents of Yarelim, a neighbourhood of Pala, particularly those without access to electricity, by providing them with the possibility to charge their phones and benefit from a sustainably powered and environmentally friendly illuminated booth.

2025 AGRI-FOOD PRODUCTS & RESTAURANT – INNONCENTE BATMBAISSOU

Holding a Bachelor's degree in Heritage and Tourism History, Innocente Batmbaissou received a loan of 350,000 FCFA, split into two instalments (200,000 FCFA and 150,000 FCFA), to promote the processing of local agri-food products and sell them through a small restaurant.

The loan enabled the purchase of essential equipment, staff training in hygiene and customer service, and the launch of activities. The restaurant offers dishes and snacks made from locally processed products (peanuts, sweet potatoes, cassava, maize, natural juices).

Her initiative aims to strengthen the economic autonomy of women and young people while contributing to the sustainable development of the community of Pala. It also helps reduce post-harvest losses, improve farmers' incomes, and boost the local economy. In the long term, the project plans to create additional jobs through the diversification of its services.

2025 PHARMACY – PAULINE PARI DJIMBA

Holding a State Registered Nurse (SRN) diploma obtained from one of the region's prestigious health training institutes, Pauline Pari Djimba first worked with several NGOs involved in health and early childhood protection (JRS, ADES) in N'Djamena, the capital of Chad. After these various programmes, she returned to Pala and decided to start her own business.

In this context, she requested a loan of 1,000,000 FCFA, split into two instalments (800,000 FCFA and 200,000 FCFA), to establish a small local pharmacy in the Tao Zagrang neighbourhood, a remote area of Pala, the capital of the Mayo-Kebbi Ouest region. She aims to improve local health conditions by providing access to quality medicines and healthcare products close to the community, and to address the lack of healthcare infrastructure and medical staff.

2025 POULTRY FARMING – MOÏSE REDDOUKOU

An environmental engineer by training, Moïse Reddoukou started poultry farming a few years ago in Lamé, a sub-prefecture of the Mayo Dallah department in the Mayo-Kebbi Ouest region. However, his rudimentary means of production significantly limit his output.

He therefore requested a loan of 320,000 FCFA to purchase an automatic egg incubator for his farm, in order to increase production and meet growing demand. Through this activity, he provides the community with a more diversified and protein-rich diet and, through his poultry farming, enables employed young people to earn an income.

XI. KEY FIGURES AND FINANCIAL STATEMENTS

The following pages include :

- the financial accounts of the association in Switzerland (KAZI CH)
- the financial accounts of the Chadian association (KAZI FEDJIN TD)
- the financial accounts of the Tanzanian NGO (KAZI TZ)
- a summary of the financial status of ongoing projects in Tanzania during 2025 (including newly supported projects in 2025 and older projects still in progress)

The detailed accounts, including supporting receipts for each of the three branches of KAZI, can be provided upon request.

In Tanzania and Chad, once the money is repaid by the projects, it is reused to finance new projects (amount returned to the “project envelope” of the respective country, see p.24). KAZI project loans are therefore considered, from an accounting perspective, as current assets of the local NGOs, with no impact on the income statement, except in the case of project failure.

The Tanzanian accounting is kept in Tanzanian shillings (TZS), the Swiss accounting in Swiss francs (CHF), and the Chadian accounting in Central African CFA francs (XAF). The exchange rates used are those as of 31.12.2025 (closing rate), according to :
https://www.ictax.admin.ch/extern/fr.html#/ratelist/2025

They are compared with the annual average exchange rates based on tables available online from the Swiss Confederation (rates used for foreign income tax exemption purposes), according to :
https://www.estv.admin.ch/fr/cours-annuel-moyen-teo

Variations between exchange rates at a specific date (here 31.12.2025) and annual averages lead to differences in overall accounts depending on the rate used.

- Exchange rate as of 31.12.2025 : 1.- CHF = 3115,26 TZS / 1.- CHF = 705,21 XAF
- annual average exchange rate : 1.- CHF = 3085,18 TZS / 1.- CHF = 705,03 XAF

Overall, the accounts are in good condition: costs have not exceeded revenues and have been justified with accounting documents as well as through the achievement of objectives. Transparency is ensured between the local NGOs and the Swiss Association. Both the Tanzanian and Chadian accounts are subject to verification and approval in their respective countries, with an additional mandatory audit report in Tanzania. In Switzerland, the accounts are reviewed by two auditors.

In 2025, 44,700,000 TZS, equivalent to approximately 14,500 CHF, were invested in new projects in Tanzania.

In Chad, 3,400,000 XAF, equivalent to approximately 4,800 CHF, were transferred to USEC-MK (see p.7 for explanations on USEC) for new 2025 projects (loans are disbursed in two instalments for this pilot phase, with the first instalment paid at the end of 2025).

TANZANIAN ACCOUNTING 2025

KAZI TANZANIA (TZ) - Summary of accounts 2025 (in TZS)	01.01.25 to 31.12.25
Initial Equity (end Balance n-1)	**31,231,746.45**
Total Liabilities	**31,231,746.45**
Money provided by KAZI CH	**58,840,709.71**
Other profits	**0.00**
Total Profits	**58,840,709.71**
Total KAZI TZ activities costs	**32,854,126.49**
VAT Charges	30,171.80
Paye As You Earn costs (Government tax for salaries)	2,089,806.00
National Social Secirity fund costs	3,230,400.00
Transport costs	1,441,000.00
Bank Charges	367,887.08
Material and office costs	7,378,650.00
Salary costs	11,666,194.00
Workers Compensation Fund (WCF)	64,149.20
Office rent	1,200,000.00
Various costs	0.00
Auditing fee	1,550,000.00
Allowance for Intern	900,000.00
Withholding Tax	47,368.41
Workshops	2,096,500.00
Health Insurance	792,000.00
Total project failure losses	**1,205,000.00**
Total Costs and Losses	**34,059,126.49**
Cash box (TZ)	**478,433.83**
Bank account (TZ)	**11,184,895.84**
Amount outstanding (with Project Leaders) (TZ)	**44,350,000.00**
Total assets	**56,013,329.67**
Closing Balance	**56,013,329.67**

SUMMARY OF THE FINANCIAL STATUS OF PROJECTS IN TANZANIA AS OF 31.12.2025

INTEREST-FREE LOANS TO PROJECT LEADERS' ACCOUNTS FROM 01.01.2025 TO 31.12.2025 in TSH			
Project Leader Repayments Outstanding on 01.01.25		**Repayments received from Project Leaders in 2025**	
		Total repayment from Bar SOAP project - Florida Lipiki	1,000,000.00
tstanding amount Tailor project Second loan (Salma Mson	1,805,000.00	Total Repayment from Taylor project, second Loan (Salma)	1,300,000.00
Outstanding amount Carpentry Project	2,000,000.00	Total repayment from Computer training (Ngewe)	300,000.00
Outsanding amount Barbershop project	720,000.00	Total repayment from Poultry project (1)	1,000,000.00
Outstanding Computer Project	300,000.00	Total repayment from Bakery, second project (Rehema)	1,210,000.00
Outsanding Bakery 2 Project (Rehema Magoko)	3,310,000.00	Total repayment from Palm Oil Project	310,000.00
Outsanding Palm oil Project	310,000.00	Total repayment from Carpentry project (Khasimu)	435,000.00
Outstanding loan Poultry Project	1,000,000.00	Total repayment from Barbershop project (Sanga)	80,000.00
Outstanding loan Soap & Batik 2	3,300,000.00	Total repayment from Soap & Batik project (Vicoba)	2,690,000.00
Outstanding amount Plastic collection & Recycling project	4,600,000.00	Total repayment from Cocoa project (2)(Joifa)	900,000.00
outstanding amount handwash soap making project	1,600,000.00	Total repayment from Dada Lead Project	2,000,000.00
Outstanding amount with Mikoroshini, soap project	565,000.00	Total repayment from Hand Wash Soap project (Miyoga)	1,600,000.00
		Total repayment from plastic collection and recycling 2 (Rozalia Msa	930,000.00
Total amount outstanding on 01.01.2025	**19,510,000.00**	Total repayment from Dad's Food Project	800,000.00
		Total repayment from Bicycle Projeect - Somba	510,000.00
		Total repayment from plastic Recycling project - Kidatu	350,000.00
		Total repayment from poultry project (2)	2,200,000.00
		Total repayment from palm oil project (2)- Said Debwani	300,000.00
		Total repayment from Women in Crochet Projeect	300,000.00
		Total repayment from Vegetable &Fruits farming project	440,000.00
		Total amount repaid by Project Leaders in 2025	**18,655,000.00**
Money granted to NEW Project Leaders in 2025		**Project failures**	
Cocoa Project 02.03.2025	5,000,000.00	Barbershop Project	640,000.00
Dada Lead Project 20.03.2025	2,000,000.00	Mirkoshini project, soap project	565,000.00
Vegetable and Fruits Farming 03.02.2025	1,000,000.00	**Total project failure loss in 2025**	**1,205,000.00**
Bar Soap Production - Mlimba 25.02.2025	1,000,000.00		
Women in Crochet - Faraja Group 12.06.2025	3,500,000.00	**Total amount outstanding (with Project Leaders) on 31.12.2025**	**44,350,000.00**
Bicycle Repair popject 12.06.2025	3,500,000.00		
Plastc Recycling - 12.06.2025	6,000,000.00		
Dad's Food Project 12.06.2025	2,000,000.00		
Poutry Project 12.06.2025	6,000,000.00		
Palm oil Project (2) 17.07.2025	1,000,000.00		
Bee Keeping Project 21.10.2025	4,700,000.00		
Fabric Crafts Project26.11.2025	2,000,000.00		
Bio Floc Fish Farming project 26.11.2025	7,000,000.00		
Total amount provided in 2025 for new projects	**44,700,000.00**		
Total	**64,210,000.00**	**Total**	**64,210,000.00**

ACCOUNTING 2025 IN CHAD

KFT – KAZI Fedjin Chad – Summary Financial Statement (XAF)	Exercice 2025
Opening Balance (Previous Year's Closing Balance) (L)	3,522,956.00
Other Liabilities (L)	0.00
Total Liabilities (31 Dec. 2025) (L)	3,522,956.00
Total Contributions from KAZI Switzerland (R)	4,879,303.00
Total Contributions from Other Partners (R)	0.00
Total Internal Contributions (R)	0.00
Total Income (R)	4,879,303.00
Total KFT Activity Expenses (E)	726,963.00
Government Taxes (E)	0.00
Social Security Contributions (E)	0.00
Administrative Expenses (E)	210,000.00
Project Monitoring Expenses (E)	0.00
Personnel Expenses (E)	180,000.00
Bank Charges (E)	156,963.00
Training and Project Consulting Expenses (E)	180,000.00
FEJMKO (E)	0.00
Other Expenses (E)	0.00
Total Project Losses (E)	1,250,000.00
Total Expenses and Losses (E)	1,976,963.00
Cash on Hand (31 Dec. 2025) (A)	230,000.00
Funds Available in UBA Account (31 Dec. 2025) (A)	707,546.00
Funds Available in UCEC Account (31 Dec. 2025) (A)	795,000.00
Loans to Entrepreneurs (31 Dec. 2025) (A)	4,692,750.00
Total Assets as of 31 Dec. 2025	6,425,296.00
Closing Balance (31 Dec. 2025)	6,425,296.00

SWISS ACCOUNTING 2025

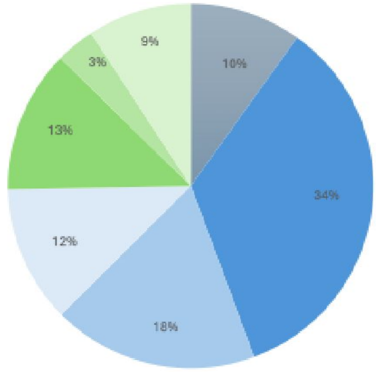
KAZI CH - Summary of accounts (in CHF)	Year 2025
Total Net External Donations	37 223,05
Marketing collaboration profits (Jam-Solidaire)	276,95
Other profits	0,00
Total Profits	37 500,00
Initial Equity (end Balance n-1)	10 536,34
PRA	3 160,98
Total Liabilities	13 697,32
Bank account KAZI CH	21 375,25
Total assets	21 375,25
Money provided to KAZI TZ	19 378,00
Money provided to KAZI Fedjin Tchad	7 126,00
Costs of activities of KAZI CH in Switerland	3 318,07
Bank costs	21,00
Website and Informatic tools costs	205,23
Representation costs	297,90
Payroll Expenses	2 613,34
Previous Year Expenses	180,60
Total costs	29 822,07
Closing Balance	21 375,25

XII. 2026 BUDGET

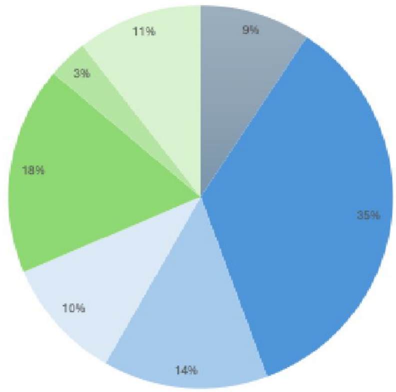
The cost structure is divided into three parts, namely the activity costs of the different branches of KAZI, respectively in Tanzania (blue), Chad (green), and Switzerland (grey). The final budget will depend on the funds actually secured in 2026. The Steering Committee must do everything within its capacity to ensure income levels equivalent to the minimum budget. If additional funding is available, the project will move toward the ideal budget. In the case of an intermediate result, the Steering Committee has the flexibility to allocate funds according to the projects proposed by Tanzania and Chad respectively.

The "other expenses" category includes all costs other than those allocated to the project envelope and salaries. It consists of a mix of operational and administrative expenses. It should be noted that many NGOs classify operational project costs under "project funding" or "activity costs," rather than separating them as done here.

Minimum budget of CHF 43,500		
Switzerland	4 300,00 CHF	10%
TZ projects envelope	15 000,00 CHF	34%
Coordination + monitoring Tanzania (salaries)	7 900,00 CHF	18%
Tanzania other expenses	5 300,00 CHF	12%
Chad projects envelope	5 500,00 CHF	13%
Coordination + monitoring Chad (salaries)	1 500,00 CHF	3%
Chad other expenses	4 000,00 CHF	9%
Total	43 500,00 CHF	100%



Ideal budget of CHF 57,000		
Switzerland	5 300,00 CHF	9%
TZ projects envelope	20 000,00 CHF	35%
Coordination + monitoring Tanzania (salaries)	7 900,00 CHF	14%
Tanzania other expenses	5 900,00 CHF	10%
Chad projects envelope	10 000,00 CHF	18%
Coordination + monitoring Chad (salaries)	1 900,00 CHF	3%
Chad other expenses	6 000,00 CHF	11%
Total	57 000,00 CHF	100%



Evolution of KAZI project budget (Switzerland, Tanzania + Chad):
2023 budget approx. 10,500 CHF
2024 budget approx. 21,000 CHF
2025 budget approx. 38,000 CHF
2026 projected budget 43,000–57,000 CHF
2027 projected budget 57,000 CHF

Project envelope projections

The project envelopes in Tanzania and Chad consist of the money available for loans, plus the amount currently tied up in ongoing loans, minus an estimated 20% loss linked to non-repayment of certain projects. The aim is to gradually increase the size of the project envelopes in order to allow the NGOs to finance and support more projects. This also requires a balance with human resources within the NGOs, in particular the capacity of coordinators who select and support the projects. A larger project envelope necessarily requires a greater investment from KAZI staff.

In Tanzania, the ideal would be to finance an annual amount of 15,000 CHF for the project envelope, until reaching a total project envelope of approximately 55,000 CHF. From that point on, the annual allocation to the project envelope could be reduced to cover only annual losses (20% default rate).

In Chad in 2025, approximately 4,800 CHF were added to the project envelope. In 2026, an additional 5,500 CHF is planned to be allocated to the project envelope. Further increases in the coming years will depend on the evolution of this pilot project, in particular the repayment of 2025 loans and the capacity of the Chadian team to scale up.

In general, assuming a 20% loss rate, an amount of 100 CHF can cover up to five times its value in projects (i.e. 500 CHF in total project financing). This is the strength of the funds invested in the KAZI project.

Projects funding envelope Tanzania					
Year	**2026**	**2027**	**2028**	**2029**	**2030**
Existing projects envelope	14 000,00	26 200,00	35 960,00	43 768,00	50 014,40
Projects failure 20%	-2 800,00	-5 240,00	-7 192,00	-8 753,60	-10 002,88
New amount to project envelope	15 000,00	15 000,00	15 000,00	15 000,00	15 000,00
Year-end available project envelope	**26 200,00**	**35 960,00**	**43 768,00**	**50 014,40**	**55 011,52**

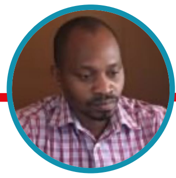
Projects funding envelope Chad					
Year	**2026**	**2027**	**2028**	**2029**	**2030**
Existing projects envelope	7 000,00	11 100,00	16 380,00	23 104,00	28 483,20
Projects failure 20%	-1 400,00	-2 220,00	-3 276,00	-4 620,80	-5 696,64
New amount to project envelope	5 500,00	7 500,00	10 000,00	10 000,00	10 000,00
Year-end available project envelope	**11 100,00**	**16 380,00**	**23 104,00**	**28 483,20**	**32 786,56**

XIII. COMMITTEES

KAZI STARTFUNDING TANZANIA COMMITTEE

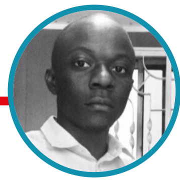
The steering committee of KAZI Startfunding TANZANIA is composed of three volunteer members originally from Tanzania. They work at the Ifakara Health Institute research centre as well as in the adjacent hospital. The steering committee is responsible for the overall decision-making of the NGO, the selection of projects, and the monitoring of field activities.
Since January 2022, the committee has been supported in its work by a paid employee (Everester Kessy). On a legal level, it is a nationally registered NGO in Tanzania, whose collaboration with KAZI Startfunding SWITZERLAND is defined by a Memorandum of Understanding and a funding agreement.

Felician Meza
Treasurer



Michael Kasmiri
President

Everester Kessy
Project Coordinator



Goefrey I. Ashery
Secretary

KAZI STARTFUNDING SWITZERLAND COMMITTEE

In 2025, KAZI Startfunding SWITZERLAND was composed of a team of ten people, all volunteers with diverse professional backgrounds. The Swiss team is responsible for fundraising, developing communication tools to increase the association's visibility, and supporting project evaluation.
It also provides support for the development and monitoring of KAZI's administrative and legal structure in Switzerland, Tanzania, and Chad (registration, statutes, Memorandums of Understanding, funding agreements, accounting, reports, etc.).

Paul-Camille Genton
President

Lionel Cachin
Vice-President

Samuel Dubi
Secretary

Benjamin Henrioud
Treasurer

Mariia Bardina
IT Manager

Eugénia Huguenin-Elie
Head of Strategy and Monitoring

Blandine Piaget
Coordinator

Juliette Zbinden
Events Manager

Lucas Giannini
Member

Oumaima Al Qoh
Member

KAZI FEDJIN CHAD COMMITTEE

The steering committee of KAZI FEDJIN CHAD was created in 2023 and is composed of 11 members. On a legal level, it is an officially recognised association, authorised to operate in Chad since 2023. The collaboration with KAZI Startfunding SWITZERLAND is defined through a Memorandum of Understanding and a funding agreement.
The first Memorandum covered a pilot phase of four projects. A new Memorandum is currently being signed for the ongoing collaboration, namely the continuation of the pilot phase and the support of new projects in 2026.

Photo album of the members of the FEDJIN KAZI CHAD association

FRI Fidèle
Coordinator

ARMY Rodrigue
Deputy coordinator

NDOUMWAMI Salomon KOYE
Programme officer

LOWASSI Hyacinthe TAO
Assistant programme officer

DIKBO Maria
Finance manager

SOTOUKSI Odette
Communications officer

NADJI Emmanuel TAO
Member

NDJIGUEDAM Sylvain TAO
Member

NE-ISSOU Olivier
Member

NDOBO FALÏA
Member

Dr ALI BAFOU
Member

XIV. FUTURE PROJECTS & OBJECTIVES

Autonomy

As the years go by, greater autonomy for the local NGOs is being targeted. From the beginning, the NGOs have been responsible for their internal functioning, objectives, and most of their decisions. However, many elements are still discussed and decided jointly with the Swiss Association, particularly those related to reporting requirements from donors.

In 2026, it would be interesting to implement a joint activity reporting system (where each NGO would directly write its own section), although the technical constraints to achieve this are significant. Direct collaborations between local NGOs and donors will also be explored.

Assessment tool evaluation

The Assessment Tool was created and implemented in Tanzania in 2025. The coming years will allow the collection and analysis of valuable data to ensure that KAZI provides real benefits, both to project holders and indirect beneficiaries. This tool will be evaluated and adapted according to needs.

In Chad, there are currently only six ongoing projects, making it relatively easy to assess related data. However, in the future, once the Chadian branch is fully operational (after the pilot phase), it would be useful for the team to also implement a structured data collection and evaluation system.

Project selection

Regarding the selection of future projects, the aim is to give particular attention and support to projects working in the most sustainable sectors, especially those that improve living conditions by developing long-term solutions in areas such as food sovereignty, energy, access to clean water, sanitation, health, housing, and education.

The idea remains to operate through interest-free loans. Projects should therefore be selected within these sectors in a way that they are still income-generating and economically self-sufficient. Innovative and sustainable approaches, as well as those addressing these key sectors, will be prioritised, without excluding other projects that also align with KAZI's values and criteria.

Professionalisation

Just as professionalisation through paid jobs/mandates was successfully introduced in Tanzania in 2022, it will gradually be implemented in Chad and Switzerland as well. Paid positions (or occasional paid mandates) enable dignified working conditions and help ensure the long-term sustainability of the KAZI project.

XV. ACKNOWLEDGEMENTS TO OUR FINANCIAL

VILLE DE GENÈVE

Ville de Lancy
République et canton de Genève

COMMUNE DE PLAN-LES-OUATES

Sandoz
FONDATION PHILANTHROPIQUE FAMILLE SANDOZ

As well as the valuable donations and membership fees from our members!

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