

Making dreams a reality:

How PASS Trust financial linkage is supporting agri business entrepreneurs at grassroots.

In the year 2015, 41-year-old Raphael Francis from Sikonge district invested in his honey business. He had always wanted to trade in honey as he had seen many opportunities around him.

In order to concentrate on this business, the former government official had to quit his job, after 18 years of service as a civil servant.

"I had seen many of my peers venture into the business and were doing very well, so I knew even me, it will not be any different" Says Raphael.

After doing his home work right on how he could access financial support to boost his business, Raphael got wind of the financial services and linkages from PASS trust and decided to try his luck.

"I approached PASS and asked for a loan guarantee of TZS. 50M, which was granted" Adds Raphael. The purpose of the loan that Raphael sought was to support and expand his business which was already taking shape.

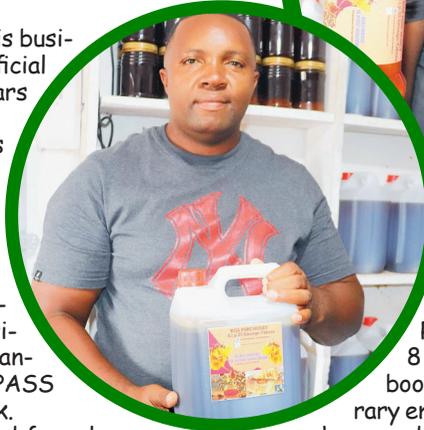
After he acquired the loan, Raphael says he was able to increase his supply of honey from 300 tonnes to between 500 and 700 tonnes of honey. Through newly created networks, Raphael began attracting customers from both local and international markets.

"For my work to thrive, I knew I had to employ some people to help me in my work, I also wanted to expand my retail shops so that I cover all my customers" Continues Raphael.

Since he got the loan guarantee from PASS,



Raphael Francis displaying some of his ready to sale honey products



Raphael has been able to maintain 8 permanent employees. Before the boost, he could only afford 4 temporary employees who could be engaged only when need arose. Raphael has also expanded to Mbeya and has a big retail store in Mbeya where customers are attended to.

As he seeks to even expand further, Raphael has approached PASS Trust for a further support, as he is already working on venturing into honey processing. "I am already working on modalities of starting a honey processing factory and am targeting Dodoma. I want to process pure honey for my customers" Adds Raphael.

The father of 6 admits that indeed, through PASS guarantee, he has been able to not only support his business, but also improve the living conditions for his family. He has acquired land, build a modern house for his family and support his children's education.