

Minister hails PASS initiatives in supporting agri business entrepreneurs in Tanzania

21st October 2019

Dar es Salaam

Her dream came true Sunday 20th October 2019 when her name was called among the beneficiaries who were to receive cheques worth millions of shillings to boost their businesses during the climax and official closure of the National Economic Empowerment Council Exhibitions held in Simiyu.

39-Year-old Efrensia Kabuga from Mwadui- Shinyanga region slowly made her way to the podium elated that her business had finally received that much needed support. She was going to increase her pigs by at least 100 pigs! She answered when asked what she was going to do with the 50M shillings that PASS Trust had guaranteed her to get from a local financial institution.

“I have always wanted to increase my stock of pigs and also employ more people to help me in my business” She told Minister of State responsible for Policy, Parliamentary Affairs, Labour, Employment, Youth, and Disabled in the office of the Prime Minister of the United Republic of Tanzania Hon. Jenista Mhagama (MP) who was the chief guest during the event.

Excited to the core and comfortably mixing with the dignitaries at the podium during the photo session, Efrensia could not hide her joy! She was 50M shillings richer and all she wanted was to expand her business and increase her income.

“I thank PASS Trust for coming through for me. Out of the 50M shillings, PASS has guaranteed me Tsh. 30M! I now have all I need to make my business a success” Said Efrensia.

Speaking during the event that was attended by representatives of more than 46 institutions participating in the exhibition, Minister Mhagama praised PASS efforts in supporting growth of agribusiness entrepreneurs in Tanzania.



Minister Jenista Mhagama presents a dummy cheque to Efrensia Kabuga, a beneficiary of PASS credit guarantee scheme during NEEC exhibitions in Simiyu. (Right) Ms. Efrensia tending to her pigs in her farm.

“I wish to ask you to particularly empower and support fish farming entrepreneurs from Busega district, particularly women, youth and people with disabilities through your scheme so that they can better their lives” Said Hon. Mhagama.

When she approached PASS Trust a few months ago, Efrensia had given up her quest to get a loan from the bank. She wanted to know if PASS could give her a loan. However, the PASS Manager in the Lake Zone Ms. Langelika Kalebi slowly made her to understand that PASS work was not to give loans but to guarantee loans.

“I was not sure if I was at the right place, but when she told me it was possible to get a loan through a PASS guaranteed scheme, then I knew I was home “She continued.

“We took her through her business plan, we taught her how to make a winning plan which we presented to her bank of choice and above all guaranteed her the loan by up to 60%! The proposal was accepted and she was granted a loan“ Says Ms. Kalebi.

In her business, Efrensia does processing and selling of pig products. She has a piggery farm at Songwa ward in Kishapu district with a stock of 143 pigs including 10 sows, 1 boar and 112 piglets at growers’ stage.

Her business started in 2016 and covers an estimated 18 acres of land. She slaughters pigs and process them to different pork products, selling them to her end markets. She has a plan of expanding and improving her farm by getting a new breed of pigs which she believes are more productive than the one she has.

Efransia is not the only one who received her cheque following PASS guarantee, CHATO agricultural marketing cooperative from Chato district in Geita region also received a cheque of a loan of Tsh.1.165 Billion with PASS guarantee of up to Tsh. 466,000,000.

With a membership of over 180 members, the AMCOS owns and operates a medium sized sunflower project with both single and double refinery that has a capacity to crush 1,000,000kgs annually.



PASS Director of Business Development Killo Lusewa presents a tractor number plate to Minister Jenista Mhagama during the event.



Minister Mhagama officially presents a tractor to Chato Amcos group

“We sincerely thank PASS for making it possible for us to access this loan, we now want to modernize our operations at Mkuyuni village and expand our business. This is going to impact positively on us” Said the group’s chair upon receipt of the cheque.

Another farmer Elisha Daniel Marugu from Busega district was also full of praises for PASS for giving him a guarantee for his Tsh. 20M sought from a local bank. An experienced banana and rice farmer, Mr. Malugu plans to expand this business by increasing the irrigation infrastructures to cover 19 acres as opposed to the current 15 acres.

PRIVATE AGRICULTURAL SECTOR SUPPORT