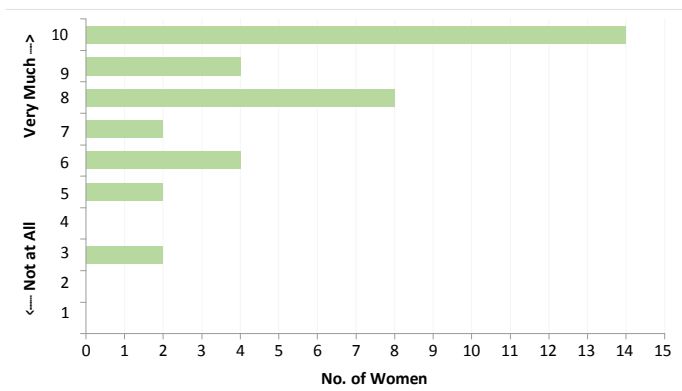


> Impact of Projects Abroad Micro-finance Project

How much has the loan(s) received from Projects Abroad improved your life?



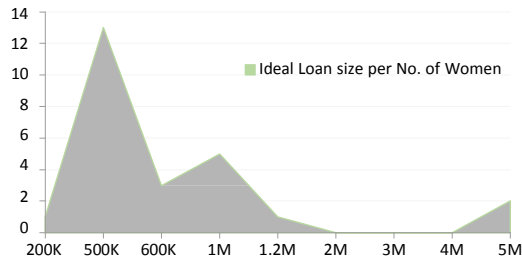
* Survey Question 1: 36 responses

Median result of: 8.5 out of 10

Lower answers (1---6) were heavily correlated with women who did not believe the Loan was large enough.

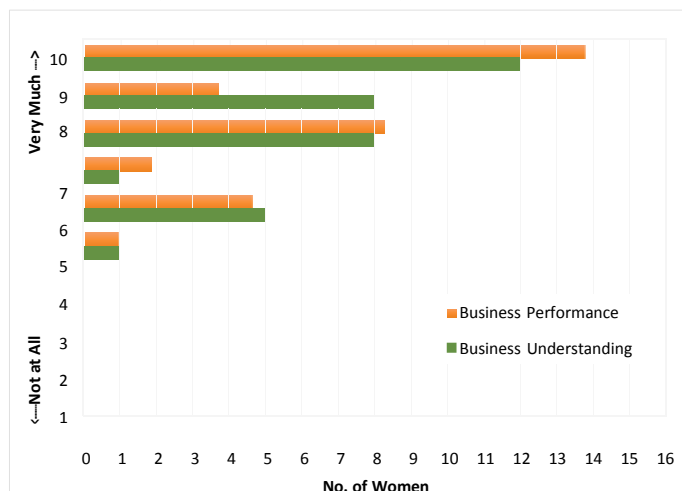
67% of women responded that they would like a larger loan.

* Survey Question 4a



* Survey Question 4b: 24 responses

Impact of Training on Business Understanding & Personal Business Development.



* Survey Question 13: 36 responses; Survey Question 16: 33 responses

In what way has Projects Abroad helped you to improve your business?

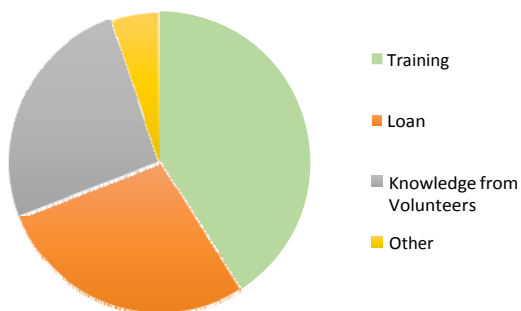
"Now I keep records I understand my profit better"

"Advertising advice means I have more customers"

"The increase in capital improves my profit"

* Survey Question 17

What is the best thing about working with Projects Abroad?



* Survey Question 31: 36 responses

Suggestions on how the project can be improved?

"More training, volunteers sharing more knowledge"

"Support in savings programmes as well as with loans"

"Loans of varying amounts given depending on size of business"

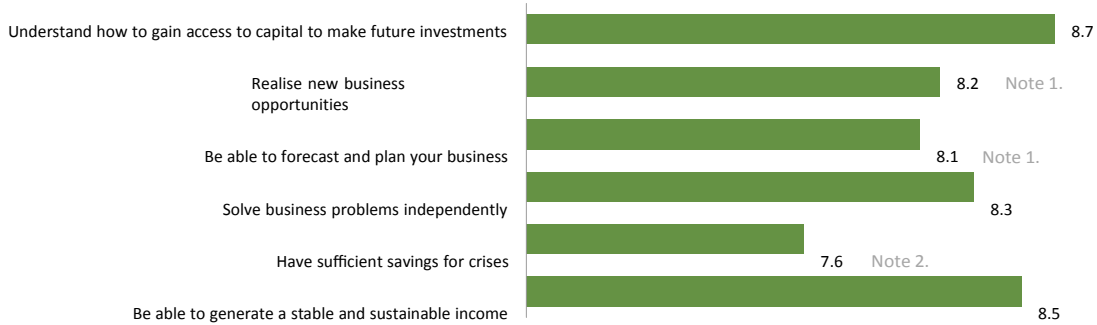
"Sponsorship from overseas so Projects Abroad can give larger

loans"

* Survey Question 33

> Project Design & Improvements

The aim of the Micro-finance Arusha project remains to support disadvantaged women in achieving economic independence. With that in mind the survey asked the women to score their confidence in the following key areas out of 10:



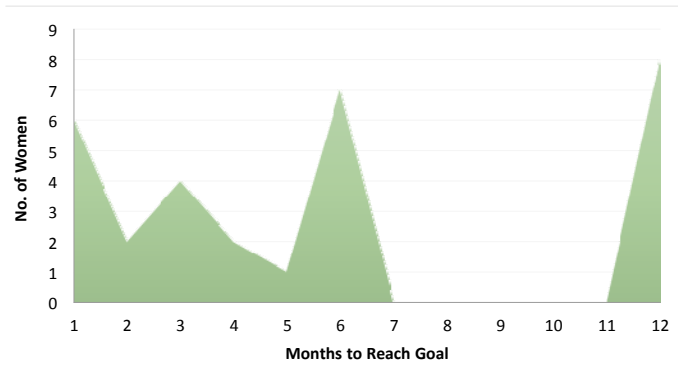
* Survey Question 30 a--f: 33 responses

Note 1: A focus on new business feasibility and business planning was introduced in November to hopefully improve the above scores.

Note 2: Further questions on the ability to save informed us that all women are saving with 100% of respondents replying "Yes" to the survey question "Do you have a goal you are saving towards?"

* Survey Question 14: 33 respondents

How many months will it take to achieve your savings goal?



The median is 6 months with the majority of respondents still reflecting short term goals. The women saving towards annual goals have less seasonal and more advanced businesses (Rental properties, Animal Feed Supplier, Commercial Garden)