

FUTURE-PRENUERS ZAMBIA (FPSZ)

PROJECT IMPACT NEWSLETTER

AUGUST 2026

**EMPOWERMENT LIFE CHANGING
STORIES**

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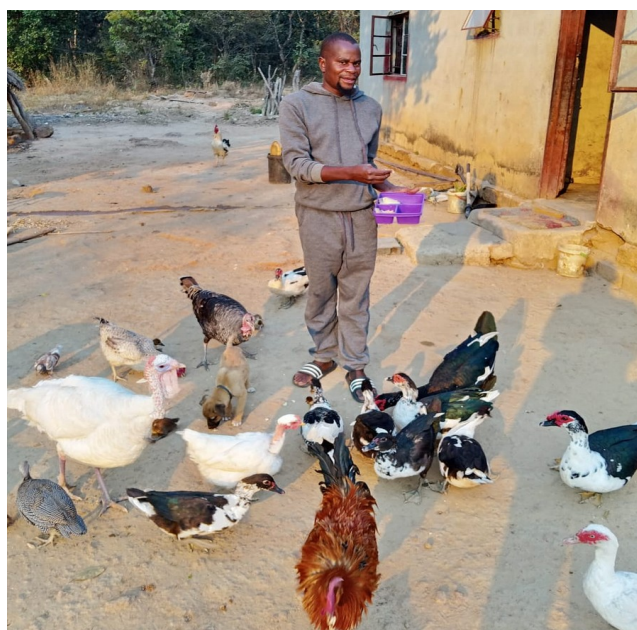
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Empowerment often begins with something small a shared box, a notebook of contributions, a circle of trust between neighbours who decide to save together. Through our project empowering women, youths, and persons living with disability in Mufulira, Chingola, Kasempa, and Kalumbila Districts, Future-Preneurs Zambia has watched these small beginnings grow into something much bigger: financial independence, stronger voices in the household and community, and a renewed sense of possibility for groups who are too often left out of economic life.

This work is made possible through the support of ActionAid, with funding from the Swedish International Development Cooperation Agency (Sida), whose partnership has enabled communities across Mufulira, Chingola, Kasempa, and Kalumbila to build structures that are truly their own.

This newsletter is a space to follow that growth. In every edition, we'll share updates on the project's progress across our target communities the milestones reached, the challenges worked through together, and the personal stories of members whose lives are changing through savings groups, skills development, and stronger participation in community and economic life. You'll meet women building small businesses from group loans, young people investing in their first ventures, and persons living with disability stepping into economic roles that affirm their full place in community life.

This project is more than a set of activities. It is proof of what's possible when people are given the structure, support, and belief to take charge of their own futures. We're glad to have you with us as we tell these stories of impact.



Kalumbila, Northwesterstern Province

Mapepa Plan, a member of the Kalumbila Natural Resource Watch Group Committee, has transformed a small loan from his Community Savings Group into a thriving livestock business.

Using the loan, he purchased three ducks **(one male and two females)**. Through successful breeding, his flock has grown to more than 30 ducks. The income generated enabled him to further invest in turkeys and sheep, strengthening his family's livelihood and financial security.

"The savings group loan gave me the opportunity to start small and grow. Today, I have expanded my livestock and can better support my family," says Mapepa.

Mapepa's journey demonstrates how community savings groups empower members to build sustainable livelihoods through small but strategic investments.

Florence's Change Story: Growing Through Community Empowerment



Kasempa, Northwestern Province

Florence accessed a **K500** loan through her Community Savings Group to start a small clothing business. By selling clothes within her community, she earned a **K500** profit on her first sales, doubling her initial investment.

"The loan gave me the confidence to start my own business and improve my family's livelihood," says Florence.

Her success demonstrates how Community Savings Groups empower women with the financial resources to build sustainable businesses and create lasting economic change.

Daka's Change Story: Turning Waste into Worth



Kalubila, Northwestern Province

For Daka, plastic waste became a business idea. She now collects used plastics and turns them into flower pots, pricing each one according to the plant it's meant to hold and how much care that plant needs from **K60** for simple pots to **K500** for those built for higher-value plants.

*"I recycle plastics by turning them into pot flowers and sell from **K60** to as high as **K500** per plant," Daka says.*

What started as a way to deal with waste has become a steady source of income proof that a small shift in thinking can turn a problem into a livelihood.

Amerias Change Story: A Small Loan, A New Beginning



Chingola, Copperbelt Province

Ameria Bwalya serves as a member of the Chingola Natural Resource Watch Group Committee, volunteering her time to help hold natural resource management accountable in her community work that comes without pay.

To support her household, Ameria received a **K600** loan from the committee's savings group. With it, she started a small business selling dried fish, using the capital to buy stock and begin trading within her community.

The business has grown steadily since, easing the financial pressure on her household and giving her a reliable source of income alongside her committee work.

Ameria's story shows how a small loan from a community savings group can spark real change turning collective trust into individual opportunity.



Kalumbila, Northwesterstern Province

Mwale John chairs a community savings group in Kalumbila District a role built on trust and financial discipline. That trust paid off personally when he accessed a loan from the very group he leads.

Together with his wife, Mwale used the loan to start a clothes-selling business. What began as a shared venture between husband and wife has grown into a steady source of income for their family.

His story captures what the Community Savings Groups initiative is all about: ordinary people turning small, consistent contributions into real opportunity proof that leadership and access to capital can change a household's future.

"I always told members to trust the process and use their loans wisely," John says. "Now I can stand before them not just as chairperson, but as someone who has walked the same path and seen the results."

His story reflects the heart of the Community Savings Groups initiative showing members across Chingola, Kasempa, and Kalumbila that saving together can open real doors to opportunity, even for the leaders who guide the process.

Fridah's Story Of Change



Chingola, Copperbelt Province

Fridah is a member Kasempa's Natural Resource Governance Committee, and a member of the Savings Group, she accessed a loan and started a business repackaging cooking oil into smaller, affordable bottles, meeting a real need in her community. The business now gives her steady income.

"I used to think savings groups were only for people who already had money. Now I know they are for people who have an idea and just need a chance." **Fridah**

Adrian Nsama's Change Story



Mufulira, Copperbelt Province

Mufulira Natural Resource Governance Committee Secretary

Before the project, Adrian Nsama had no practical skills and no capital to start a business — self-reliance felt out of reach. That changed with structured training, mentorship, and a community savings group.

Adrian used his new skills to start a tree seedling business, boosting his income while supporting environmental sustainability. Financial discipline from the savings group helped him diversify further into small-scale paraffin trade.

Today, Adrian supports his family with dignity and confidence. Once underestimated, he's now a respected example of determination and opportunity — inspiring young people and women in his community to rise, lead, and thrive.

Thank you to ActionAid Zambia and the Swedish International Development Cooperation Agency for making this possible.

Josephine Nsekwila's Change Story



Mufulira, Copperbelt Province

Mufulira Natural Resource Governance Committee Member

Josephine Nsekwila runs a shop in Kawama and wanted to grow her stock to meet customer demand. Through her Community Savings Group, she accessed a K1,000 loan, which she used to buy fast-selling items like eggs, sugar, and cooking oil.

The added stock brought more customers and stronger daily sales, helping Josephine support her household while keeping her business competitive.

She credits the savings group with giving her the confidence to grow her shop and plans to keep expanding to serve Kawama reliably for years to come.

Thank you to ActionAid Zambia and Sida for making this possible.

Natasha Chileshe's Change Story



Mufulira, Copperbelt Province

Mufulira Natural Resource Governance Committee Member

Natasha joined a Community Savings Group hoping to build a better future for her family. After capacity-building training and an empowerment fund of K7,500 strengthened the group, she took out a K700 loan to sell fresh vegetables, maize, and fried cassava in her community.

The business earned her a K500 profit, easing household financial pressure and boosting her confidence and stability.

Natasha plans to reinvest and grow her business further — her story reflecting how access to knowledge and financial tools helps women uplift their families and inspire others.

Thank you to ActionAid Zambia and Sida for making this possible.