



Beneficiaries Testimonies - ATDMF Micro - Finance



1. Mrs. Susannah Nimely, an elderly woman in her late 50s with three (3) children and an unemployed husband, had been surviving on a small business to keep her family up. She said, "Since I received this loan, it has greatly helped improve my business." She sells dry fish during the dry season as well as tea & bread during the rainy season. "It has helped me improve support to my family, in that I am now able to help my husband pay our children school fees, hospital bills and provide meal for them daily." "I want to appeal to the ATDMF to please increase the loan during the next phase as well as include other less fortunate women in the program. Thank God for the ATDMF that has brought smiles to my family."



2. Madam Julia Wallace: an elderly woman in her 60s said she was barely surviving on a very small business. "Since I got the loan, my business (dry goods) has improved and my daily profit has also increased. Currently, my husband is not working. We are now surviving on this little business. I want to express thanks and appreciation to God for the ATDMF. You have greatly helped us by lifting up our hands to support our family. I pray that the next loan be increased to help us expand our business. I am appealing to the ATDMF to please complete the school and clinic quickly, so our children will go to school and we will have easy access to the medical treatment. God bless the ATDMF



3. TERESA SHERMAN is a mother of five (5) children. In her own words: "I was not doing anything at all. No work, no business. But I thank God for the ATDMF that has greatly turned my life around. The loan I got from them to do business has changed my situation. I am now able to support my family fully. The loan has put me back in life because I was doing absolutely nothing." "I appeal to the ATDMF to please increase the next loan during the 2nd Phase and also consider bringing goods to give us instead of only money. I also want the ATDMF to please complete the school and clinic project so we can send our children to school right in this community because other schools are too expensive for us



4. SARAH WEAVER who is in her mid-30s is a single mother with a child. She's been engage in a mini petty business on which she and her little daughter are surviving. She said, "Upon receiving the loan, I was able to increase my business and I have join a local savings club (Susu). I am thankful to the ATDMF for the help that has improved my business. I am also thankful to the ATDMF for the level of patience exhibited during the repayment of the loan. I want to suggest that during the next phase, the ATDMF also give us goods and not only money." She prays God's blessings upon the ATDMF projects and its chairman. "I am also suggesting the speedy completion of the school and clinic for our children to benefit. I also recommend the inclusion of skills training in future programs



5. NANCY DAVIES, a middle age woman explains her story. "I started from nowhere, I had nothing at all. I am so thankful to God for the ATDMF. The loan I got was able to put me in business. I now sell dry goods and run a local cook shop. I am now able to support my family form these businesses. I suggest that the next phase include goods as well as cash. If the Foundation brings goods for us, it will greatly help some of us. I am asking the ATDMF to quickly complete the school and clinic to help the community children. The loan has helped me to keep my children in school.