

A woman with dark hair, wearing a blue and white floral top and a blue skirt, is sitting in a field of large-leafed plants, possibly a vegetable garden. She is smiling and looking towards the camera. The background is a dense field of tall corn plants. The text "ACAT Annual Report" is overlaid on the right side of the image.

ACAT Annual Report

2022





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“I joined ACAT to get equipped. I was unemployed, and had no garden or business. Now I grow different crops and vegetables. My family enjoys a balanced diet and we can see that their health has improved though eating nutritious food. I encourage everyone to start a home food garden, because producing vegetables eventually brings hope and energy to continue producing more. As a result of my improved financial situation, I have been able to fence my garden to protect it from livestock.”

- Mbongiseni Mtshali joined ACAT early in 2022.

Well done to all who have worked so hard to achieve these amazing results.
All photographs are taken by our ACAT team.





INTEGRATED LIVELIHOODS PROGRAMME (ILP)

ACAT's Integrated Livelihoods Programme (ILP) is the "umbrella" intervention under which the Sustainable Agriculture Programme (SAP) and the Entrepreneurial Development Programme (EDP) are implemented. For the purposes of reporting progress, this section presents a combined summary of the results achieved by the SAP and the EDP for 2022. It is appropriate for the reader to be reminded of ACAT's Vision, Mission and Values, which form the foundation upon which every aspect of our intervention rests.

Vision

Our Vision is to see ACAT as an instrument in God's Hand in the transformation of the poor people of KwaZulu from their spiritual, mental and physical poverty into a sustainable lifestyle which is God-centred and people orientated.

Mission

ACAT's mission is to design and implement training and mentoring programmes aimed at equipping people to be sustainable in every aspect of their lives and to influence, motivate and assist others to achieve the same.

This mission is giving effect, within the development context, to Acts 3 vs 3-7 where Peter said to the beggar: *"Silver or gold I do not have, but what I have I give you. In the name of Jesus Christ of Nazareth, stand up and walk". Taking him by the right hand, he helped him up.*

Values and Ethos

ACAT's values derive from the received word of God as contained in the Bible. These values do not vary over time, even though the circumstances and socio-economic environment in which they are put into effect in day-to-day activities may change. Key elements of ACAT's values are:

- Total trust and obedience to the Triune God: Father, Son and Holy Spirit – and the holding of the name of Jesus Christ above all names.
- Actively to seek and apply God's perspective in all our decisions and behaviour.
- Love and compassion in all our dealings, with a keen appreciation that all have sinned and come short of the glory of God, without condoning sins and errors, yet not judging those who commit them.
- To ensure that, as far as it lies within ACAT's power, all it does leads to sustainability at the spiritual, mental, physical and material levels among ACAT's

target people, as well as within ACAT itself, and in any organisation with which ACAT associates on a partnership basis.

- A commitment to excellence in ACAT's governance and in its stewardship of all human, financial and physical resources placed by God at ACAT's disposal, and being fully accountable for the use thereof. This implies not accepting shoddy work or mediocrity in ACAT's world view.
- In all circumstances, to maintain the highest levels of ethical and moral behaviour, to be transparent in all dealings and not to be drawn into efforts to use the ends, however noble, to justify the means which do not fit with ACAT's values.
- ACAT's ethos is God-centred and people orientated.

Overall objectives of the ILP

ACAT's long-term objective is to provide the active disadvantaged small farmers and entrepreneurs with the opportunities, passion and capacity to achieve the following, and influence, motivate and assist others to do the same:

- Be members of sustainable community structures.
- Achieve self-reliance and sustain an ever-improving quality of life, including the reconstruction of families.
- Address the causes of poverty.
- To become food-secure by having at least a basic food garden, using sustainable agricultural practices, which will mitigate against climate change.
- Run a profitable income generating activity, using sustainable practices.
- Be aware of, understand and actively address HIV and AIDS, and indeed any other pandemic, with a special focus on causes, symptoms, transmission, avoidance, stigma, alternate lifestyle, management of the virus and the provision of community-based support and care.

The above objectives are achieved through the following activities:



Forming Groups of 5

The Programme did not expand into any new areas during this reporting period. However, the Programme did expand into 20 new zones. A total of 190 additional Groups of Five (G5s) were formed in the ILP. This makes a total of 950 families that have been motivated and encouraged by ACAT to start the process of self-development. These Groups were trained in the Basic Life Skills Course in their own communities. This decentralizing of the Basic Life Skills training enables all members to fully participate in the whole course and to be equipped together as a group, and this enhances the development process. Group members are also highly motivated by the fact that they all receive certificates after the training. An additional benefit is that our team has an opportunity to meet and assess all new members, to begin identifying the individual training needs, and to plan how they can be assisted.

Equipping Groups of 5

Running the Basic Life Skills Course in the areas has provided the ZSICs and other structures with an opportunity to grow and be recognised in the community, as they are the ones who organise the venue, facilitate meetings, and find dates that suit everyone involved. The workshops and meetings discussed below are in addition to those conducted in preparation for the Basic Life Skills Course.

Home Food Security

A total of 869 new gardens were started by new Group members, and 983 gardens were started by children. During this reporting period, 690 one-day home food security workshops were conducted where 5460 participants were given skills in sustainable agriculture that are relevant to them, their resources and their climatic conditions.

Income Generation

A total of 815 new income generating activities (IGAs) were started by new Group members, and 660 income generating activities were started by children. A total of 829 one-day business workshops were held, where 6117 members participated.

Causes of poverty

During this reporting period, causes of poverty were raised and discussed in 734 meetings/workshops, where 4642 members participated.

HIV and AIDS and other pandemics

During this reporting period the field team discussed and created awareness about HIV and other pandemics during 533 meetings, where 3801 members participated.

Meetings

The following meetings were conducted and/or attended by the field team:

- Combined group meetings: a total of 742 with 7354 participants.
- ZIC /ZSIC meetings: a total of 926.

- CV update/mentoring meetings: a total of 388 with 2112 participants.
- Area reporting meetings: one each month in each of the 15 ILP areas.

Zone Savings and Implementing Committee Meetings (ZSIC/ZIC)

Collectively the field team has facilitated development activities with 109 ZSICs in 182 zones.

Savings and Loans Groups (SLG)

There are currently 145 functioning SLGs with a total of 1631 members, and collectively, a total of R7,333,271 saved. Members have borrowed from their savings in order to start income generating activities, fence their gardens, purchase water tanks, improve their homes, or for other development activities.

Spiritual Development

Spiritual development was included in 690 one-day training workshops, where 5671 members participated. At the ACAT Centre, there were two one-week training courses organised:

- All CEOs and the new staff members attended Module 1 of the Veritas Bible Course presented by Dr Schoeman and his team.
- All CEOs, ECs and some office staff attended a leadership course presented by Africa Mhlophe.

Community Volunteers

During this reporting period, the Extension Teams implemented the development activities through 179 Community Volunteers, 31 Zone Facilitators and 6 Children's Facilitators.

Summary of key results achieved in the ILP in 2022

The Basic Life Skills training continues to be conducted in the communities. This has its challenges, especially as the field team is still learning how to plan and implement things in a way that is suitable for their communities and according to ACAT principles.

In addition to the Basic Life Skills training for 10 new G5s in each area, the field team also had to plan and facilitate 47 Youth Basic Life Skills training sessions, where 2080 young people were equipped in various life skills. This has stretched our field team to their limits. However, although it has been challenging, it has been very encouraging to the leadership to hear that every team member has been motivated by the opportunity to bring change and hope to our target group members, especially young people who often feel neglected and unimportant.

- 190 New groups have been formed, and have completed the Basic Life Skills within their respective zones. This makes a total of 950 new additional families that are directly benefitting from the ILP.
- 950 Families have been provided with the Basic Life Skills manual and the Bible for them to start their journey out of poverty.
- 869 New home food security plots have been started.



An additional 983 food gardens were started by children.

- 815 New income generating activities have been started by group members, and another 660 by children.
- 690 One-day food security workshops have been facilitated where 5460 group members and potential group members were equipped.
- 829 One-day business workshops have been conducted with 6117 members benefitting from the workshops.
- To date, 4889 individual group members have been visited by CVs at their homes, for advice, motivation and encouragement.
- Causes of poverty were discussed at 734 meetings where 4642 group members participated.
- 388 CV mentoring meetings/workshops were conducted, with a total attendance of 2112.
- A total of 106 New Bible study circles were started by group members.
- 434 Child protection awareness workshops were facilitated, where 3579 group members participated.
- ACAT is aware of 245 group members who are caring for sick family members.
- Programme participants began caring for 105 child headed homesteads during 2022.
- Group members began caring for an additional 198 non-G5 families who are sick.



The Highlight of 2022

Without doubt, the highlight of 2022 was the YBLS training that was made possible by two independent donors, who between them, funded 47 YBLS courses that were held across all programme areas, attended by a total of 2080 teenagers. The positive feedback received has been both heart-warming and challenging – heart-warming because this was an opportunity to make a difference and an impact in the lives of many hundreds of young people, and challenging in the sense that we were made aware of the enormous need that exists for an intervention of this nature, knowing that ACAT doesn't currently have the resources to meet this need.

Some brief extracts, taken from several sources, including the monthly Narrative Reports submitted by the ECs and CEOs, are presented below:

- Children were very appreciative of the Training Teams, saying that it was the first time they had had an adult showing interest in them. Even just to be able to have a 'point of view' in a conversation, was a highlight to them.
- The children really value the YBLS training because at least they now know how to grow their vegetables on their own. The parents, too, gratefully acknowledged the privilege their children had in being able to attend this training.
- Two siblings, a boy and a girl, planted the seeds they were given at the YBLS training, and when they harvested the vegetables, they sold some and made some money. Now they want to help their ageing father with home activities, because their mother passed away during Covid.
- The reports we are hearing of changed behaviour at home after the training is amazing. One man told us

that his son was very arrogant and rude, but now he is reformed and helping at home with general work.

- Youngsters that attended the YBLS training started their own vegetable gardens, and some have already started businesses by selling the surplus vegetables.
- The YBLS training was applauded by parents and the entire community, with comments such as they got training which is not even available at the local schools! Learners had the opportunity to discuss matters of interest and career guidance, which is so important in their career pathways. In many cases, career guidance is not provided at schools.
- Parents keep thanking ACAT for the training, as they see a big difference in their children's lives at home, and their children have gardens now.
- Sometimes to work with children is very touching because they share very sensitive stories. Kids get happy with small things, even just telling them that you love them and spend time to play with them.
- We had a group of young ones who attended the YBLS the first day, when the class was already full. We did not send them back home, but asked them not to come the next day, and they were so disappointed. We wish that ACAT could get sponsors for such a workshop for them, while their hearts are willing to listen.
- The good thing that happened this month is that there are many people who want to join the programme, because they see the children who have been in the YBLS.
- Words passed to show gratitude: *"Especially of good impact from youth that have started YBLS training, we see the decrease in kids roaming on the street now. We also see numbers rising where they are helping in their homes. We hope God will give us wisdom, as we as community workers want them to become our leaders for tomorrow."*
- In one area it was reported that one young boy was extremely unruly, but the training team was able to talk to him about his behaviour. The following day, the father of this boy went to thank the trainers, because it gave him hope that his son could still be nurtured to become a good person.

There are many more such testimonies. We therefore ask the reader to trust the Lord with us for the funding to continue with this very impactful training. Currently there is only enough funding for 15 YBLS courses to be run in 2023.

Gugu Ngema
ILP Programme Leader



EDUCATION AND TRAINING PROGRAMME

Education and Training Materials

“Refresher Training” of Community Training Teams, consisting of 50 Community Trainers involved in the Basic Life Skills (BLS), and 18 Trainers of the Youth Basic Life Skills (YBLS) courses in their respective programme areas. The ACAT Basic Life Skills Facilitator Guide and God’s Perspective manuals were used in this training.

The usual number of manuals were purchased, and some “complimentary” manuals donated to some of the pastors of under-resourced local churches, and other delegates attending the Pastors’ Course and Leadership Skills Course held in 2022.

ACAT’s Partnership Series

The Home Food Security modules of the Community Volunteer series were combined into a new Home Food Production manual, which was used during the training of a group of Dlananathi’s volunteer trainers, held at the Centre in 2022. The partnership with Dlananathi has been a fruitful one for both organizations, with ACAT’s Child Protection Advisors being equipped by Dlananathi, and in turn, Dlananathi’s volunteers being trained in home food security, in both cases, at an appropriate fee.

Spiritual Development Series

The Sunday School Teacher’s Course was held in October, using ACAT’s Sunday School manuals. As always, this

was a happy time and an impactful course, and an opportunity to equip Sunday School Teachers with some much-needed resources to help them in their ministry to the children in their congregations.

Module Sales

The sales of non-Programme training materials (i.e. the ABET, Skills, HIV and Spiritual series) in this reporting period amounted to R20,179 (compared to R22,646 in 2021). The Integrated Livelihoods Programme used modules to the value of R207,387 (compared to R105,853 last year). This is due to the high number of Youth Basic Life Skills courses held in 2022, during which 2,080 teenagers were trained. Total sales for 2022 therefore amounted to 4,407 modules at a value of R227,387, which includes 162 e-sales.

Summary of sales (1 January – 31 December 2022)

Category	Qty	Value [R]
ABET, Skills, HIV & Spiritual	588	20179
Programme series	3819	207387
Total	4407	227566

R.T. Phipson
Director



CENTRAL SERVICES

The specialized Central Services of leadership, governance, strategic management, Centre training, fund raising and administration, which are essential to any organization, have again been provided in 2022 from our Training Centre at Lidgetton, located 60km from Pietermaritzburg in KwaZulu-Natal (KZN). The tail end of the fourth wave of Covid-19, driven by the Omicron variant, was still active at the beginning of 2022, but restrictions on ACAT's Programme activities were minimal.

Administration

The functions of administration include the activities of procurement of supplies such as those required for catering, training (whether based at the Centre or in the communities), reporting to donors and to the Board, various computing processes, secretarial support for the management function, important reception services and numerous general office duties. This team has provided the support needed by the operational teams at the Centre and in the field. Training manuals had to be ordered for every training course held during the year. In addition, Basic Life Skills (BLS) and Youth Basic Life Skills (YBLS) training packs had to be prepared ahead of time. Catering for the food requirements for the Field Training was an enormous task, and we have to say that our Centre-based teams did an outstanding job under great pressure.

Strategic Management and Human Resource Services (SMS)

Overall day-to-day Leadership of ACAT

ACAT's Leadership Team has done its best to ensure the efficient running of the Centre and the Programme

in 2022, given the pressures we all faced during this reporting period. Much of this pressure can be attributed to the need to complete the training of over 1,461 teenagers, in 32 Youth Basic Life Skills courses held in the different communities, all between the end of April and the beginning of August. This was in addition to the 15 YBLS courses we were already committed to, and the Basic Life Skills training of 950 G5 members.

Strategic Management Services include providing the organization with leadership and direction in terms of:

- Managing the daily affairs of ACAT through the Leadership Forum activities – agendas, minutes, and follow-up action specifically aimed at the monitoring of the ACAT programmes and the Centre.
- During 2022, in addition to the responsibilities described above, the Leadership Team continued with the "strategic review" of the Integrated Livelihoods Programme (ILP). Some aspects have been identified which need improvement, and these are being addressed.
- Addressing the many challenges that have emerged in terms of programme implementation against the

backdrop of Covid disruptions, many of which carried over into 2022.

- Implementing and monitoring the Partnership Programme with its related activities.
- Increasing the capacity of staff by organising and facilitating staff training workshops as part of, and sometimes in addition to, the Quarterly Field Staff Meetings.
- The day-to-day financial management of donor funds, income generating activities, investments, retirement funds and medical aids.
- Implementing Board and Board sub-committee decisions.
- The process of accessing funding from the corporate sector in terms of the B-BBEE codes. Rodney Spencer has continued to assist with this aspect, and has also added much needed capacity to the leadership team. A significant measure of management time has been spent ensuring that all legal and compliance issues related to raising funds in this way, are in place.

Networking

In the context of ACAT's Programmes, the purpose of networking is to promote and facilitate shared learning among target group members, as well as to assist the target group to lobby the public and private sectors for relevant support services for their communities. Building the capacity of the target communities to do this is part of achieving long term sustainability.

In the context of ACAT as NGO, the purpose of networking is slightly different. The strategic review process has highlighted the need for ACAT to collaborate with other NGOs in order to better respond to the changing needs of our target community. In this regard, networking is currently underway with various NGOs. One very fruitful collaboration in 2022 is our relationship with Zoe-Life/Blue Roof, an NGO focussing on Career Guidance. This involved a "pilot", where the Zoe-Life/Blue Roof team facilitated the Career Guidance section of the Youth Basic Life Skills course. This was very fruitful, and widely welcomed by the youth themselves, their parents/carers, school principals, community leaders and local churches.



Another significant collaboration in 2022 was with Rotary, in terms of which 100 Hippo Rollers were made available to Programme participants in Mophela and Mnambithi. The Hippo Roller is a 50-litre water container of sturdy construction, to which a handle is attached, making it relatively easy to be pushed or pulled along from the water source to the homestead. The recipients are delighted with their Hippo Rollers, and interest is high among other participants. Rotary is seeking sponsors for hundreds more Hippo Rollers for distribution among ACAT's Programme participants in 2023.

Other such collaborations are still in the early stages.

Fundraising activities

A large number of different reports are compiled by ACAT each year, most of which are forwarded to donors. Funding proposals have been submitted to donors and potential donors in 2022, and others are in progress. Some of the activities related to fundraising included:

- Interacting with existing and potential funders, mostly remotely by Zoom or by email.
- Submitting proposals and budgets to funders for 2023 and beyond.
- Ensuring that ACAT fulfills all its contractual targets and reporting obligations.
- Requesting the timely processing of tranches to avoid or minimize cash flow problems.
- Completing the 2022 Annual and 6-monthly reports.
- Completing the 2021 annual statutory audit. As usual, this was done timeously by the ACAT bookkeeping and accounting team, making it possible for the auditors to complete the 2021 Audited Financial Statements in time for the Board Meeting in March 2022.
- During this reporting period, ACAT also planned for, and ensured the successful completion of, the six-monthly Bread for the World audits (one for the period ending December 2021, which was also the final report for the funding contract, and the other

for the follow-on contract for the period ending June 2022).

- Regular and careful planning of ACAT's investments, as guided by the Investment Committee of the Board.

Programme monitoring

The results presented in the EDP, SAP and Education and Training Reports were collated from the various monitoring and reporting instruments ACAT has developed. These include the following:

- **Monthly Progress Chart:** this helpful instrument has been presented at leadership forums each month to assess, and on an ongoing basis, how the programmes are progressing towards their annual objectives. These Monthly Progress Charts in turn draw their information from reporting data recorded by the Extension Teams, in the form of CV Reports with their associated signed attendance registers, ZSIC Reports, Area Reports, Activity Reports, Travel Returns, Training Reports, Income Generation Reports, etc.
- **Savings and Loans Groups (SLG) Reports.**
- **Monitoring through the use of technology:** Over 6,000 GPS readings have so far been taken of families who are part of the programme.
- **Commitments to Christ and Bible Study Groups formed.**
- **Water tank and fencing fund:** a dedicated fund was established several years ago to enable people become more resilient by subsidizing the purchase of rainwater storage tanks and fencing materials. So far, this fund has benefitted over 3,000 family members.

Funding, cash flow and sustainability

A large amount of time continues to be spent on fundraising, in particular, the writing of applications for funds from existing donors whose annual or multi-year contracts expired at the end of 2022, and some proposals were sent to new/potential funders. While we are very grateful to the Lord for funds received in 2022, the outlook for 2023 is worrying at present, with a substantial deficit in the budget. The ACAT Board and staff, together with our many prayer partners, pray that the Lord will continue to faithfully provide, each year, the funds needed for ACAT's work.

Partnership Activity

This programme has been of great value to many people, organizations and churches. Partnership activity slowed down significantly during Covid, and international travel has been difficult. Below is a summary of the partnership activity in 2022, and the reader is referred to the Director's SA Report for further details:

- The ACAT Pastors' Course was held during the week of 4-8 April 2022, attended by 21 pastors, all of whom lead local churches in the communities where our programme operates. This usually serves as a "feeder" to the Leadership Course for those wishing to learn more, and are considering entering into a partnership relationship with ACAT. Several of these

- did in fact attend the Leadership Skills Course in May.
- The 2022 Leadership Skills Course was held at the ACAT Centre between 9 and 13 May, attended by 31 delegates. Lambert and the CTM team held their own ACAT Leadership Skills Course in Gitega, Burundi, from 11 to 15 July 2022. They raised their own funds to cover the majority of the costs, and ACAT contributed the balance, since most people in that region do not have the money to pay for a course of this nature. Delegates came from neighbouring countries in the region (including Rwanda and DRC). It was the first time CTM had run this course, and we view this as a significant milestone for CTM in their partnership journey.
- The Sunday School Teachers Course was held in October this year, attended by 35 Sunday School teachers from partnering local churches. In total, these teachers minister to nearly 600 children each week.
- Rev Lourens Schoeman and a team from CMD, (Christelike Manskap Dienste, an informal partner of ACAT), presented the Veritas "Interpreting the Bible" course to ACAT's Extension Co-ordinators and Community Extension Officers. The purpose of this training was to equip those who are involved in presenting the Basic Life Skills training in the communities, to better present the gospel to trainees.
- Afrika Mhlophe Leadership Training
- Since ACAT's Basic Life Skills training has been decentralised into the communities, and the training facilitated by the Area Training Teams, we have become aware of the challenges faced by the Training Team members when presenting the gospel in an uncompromised way. Older men in the community, either G5-members and trainees themselves, or who have allowed the training to take place at their



homestead, may strongly disagree with the Trainer (who is often a younger woman). It is not easy for the Trainer to respectfully stand her ground in such a case, and we felt it necessary to engage Afrika Mhlophe, an excellent Bible Teacher, to further equip and strengthen the members of the Area Training Teams. Afrika has a good understanding of the context in which our Training Teams find themselves, and he provided invaluable input for our teams.

Centre Training Services

Centre Training

A total of 410 learners attended training courses at ACAT's Centre in 2022. In addition to being a training, mentoring, seminar and meeting venue, the Centre continued to serve as a demonstration unit of how to use and manage a training centre, and how to grow a variety of food types using different growing, fencing and crop protection methodologies.

Training materials and sales

Various manuals were improved on or worked on during the year. Partner organizations have continued to make use of ACAT's programme materials, either by purchasing them, having them translated into other languages or, through a license from ACAT, have made copies for their learners. A total of 4,407 manuals were issued during the year.

Governance

Godly Governance is a critical function for the overall health of ACAT. In March 2022, the Board of Governors met for the AGM and an ordinary Board meeting. The AGM's main purpose was to consider the overall progress and position of the Trust after the completion of the 2021 financial year. This was followed by an ordinary Board meeting in July, and another at the beginning of December. The ordinary Board meetings dealt with matters of policy, planning, finance, partnerships with

others, and gave due consideration to the budget for the year ahead. Board sub-committees met when necessary, in person when possible, or otherwise by Zoom, to address matters relating to statutory and other audits, general finance, investments, and the preparation of all the groundwork for informed decisions to be made by the full Board. These meetings (when including the AGM and full Board meetings) reflect the Board's commitment to the sound governance of ACAT. Additional Finance and Audit Committee meetings were held in 2022 to discuss issues relating to fundraising, succession and strategic planning.

Extending ACAT's reach

It was agreed at the beginning of 2021 that the focus of ACAT's Leadership should be ACAT-KZ, and "steadying of the ship", given the extraordinary circumstances facing us at that time. However, during the course of the strategic review process, several focus areas have emerged which present both opportunities for improvement in our offering to our existing target community, and opportunities for collaboration with other NGOs, with the associated potential for extending ACAT's influence into other communities.

Conclusion

We are particularly grateful to each member of our staff and community volunteer, for their contribution to the achievement of programme targets in 2022. We are also grateful to our partners, funders and prayer partners for their valued contributions. Most importantly, we are thankful for God's continued and sustaining intervention, throughout the history of ACAT, which has led to improved livelihoods for thousands who have taken seriously their involvement in the programme activities.

Rick Phipson

Director



Champions



Phumzile Ntombela joined a group a few years ago. She produces vegetables for her family consumption, because they don't have any other source of income, as her husband passed away last year (2021). Phumzile thanks God that she is able to produce enough food for her family to eat and still have enough to sell to her community.



This combined group gathered to learn how to make fruit cake. This workshop was very successful, and the group members were happy to see that even if you do not have an oven, it's possible to bake the cake.



Buyisakuphi Shange joined ACAT in 2022, after attending the field Basic Life Skills training course, which was held in her area. She says:

"I have experienced a great improvement since I joined the ACAT programme. I read the Bible and pray with my children. I am so thankful for the work of ACAT, especially in the deep rural area where I am living. Now I eat healthy food with less oil. Before, I used to buy five litres of cooking oil each month. I established a vegetable garden and fenced it in order to protect it from the animals. My family eats well and I sell any surplus to the community. I have a business of beadwork and traditional attires. Members of our community hire these outfits when they have traditional ceremonies and weddings. This business is good especially in the rural areas. The training really helped me to learn how to keep records for my businesses."



Thando Vilakazi attended the Youth Basic Life Skills training course. His mother, Zama, is a group member. He has his own garden where he grows vegetables. His home is next to the road and this enables him to sell spinach and snacks to the neighbours. He has great potential to grow his business.



After **Zenzele and Musa Mgwaba** attended the Youth Basic Life Skill course, they decided to start their own little plot of spinach. Their garden is now helping to feed their family. They say they were very happy to attend the training because they learned lessons which will help them make good decisions while they are still young. Their mother is very happy and is helping them to fence their garden to protect it from roaming animals. They want to enlarge soon to plant more vegetables.



When **Bongiwe Masuku** joined ACAT in 2005, she had just lost her husband, and was living with her mother in law. She has worked very hard to improve her life and now has a tuckshop. She says:

"Because I had never attended any business workshops before, I battled to get my tuckshop going. When I joined ACAT, I attended the Basic Life Skills course, and then I started a whole new life, slowly gaining strength, and as time has gone by, I have been able to increase my sales. I built a home, and have planted fruit trees and vegetables. I have learned to process food. Our group works hard to plant huge fields of maize and beans. Our savings are above R90 000 ... these savings are helpful because we are able to use our money whenever we have a problem that requires money."



After joining the programme **Fikile Kheswa** implemented what she learned from the workshop, which resulted in this nice crop. She says:

"Today I have something to put on my table without spending a lot of money."

Nomathemba Magwaza says her life has improved after joining the ACAT programme. Now her family is able to eat vegetables from her garden, and because the crop was good, she was able to sell the surplus.





The **Qalakancane Luncheon Club** was formed by a group of older ladies from KwaMpande, Vulindlela. These ladies are from different G5s, and they come together to showcase their work. They do a lot of things, including bead work, decorating, catering, sewing and washing of church hats, make floor polish, sew different types of clothes, etc. They sell their products and thus are able to generate a bit of extra income, which helps a lot in their homes.

Mrs Sokhela of Mpande, Vulindlela is a perfect example of what this programme aims to achieve. She joined ACAT many years ago, and she was able to establish her own home garden, and pass her skills on to her daughter, Nonhlanhla. Then she trained her granddaughter, Enhle. This means that all 3 generations are beneficiaries of the programme. They plant and sell from their garden, sell rabbits, and have a baking business, which brings in a lot of money for the family. They are all involved in the savings group. Enhle is showing amazing leadership skills and has helped her peers with their gardens and savings. They have started an SLG for children in the area.



Catherine Mchunu of Nqabeni, Vulindlela is such a good example in her area. She plants a lot of potatoes, spinach, onions, cabbages and other vegetables. She has even supplied one of the supermarkets in Pietermaritzburg. She always mentions how thankful she is that ACAT “opened her eyes” as she has been able to save money through a Savings and Loans Group, and thus send her children to university and improve her home. She also rears indigenous chickens, and keeps goats, which she sells to earn an income for herself.

