

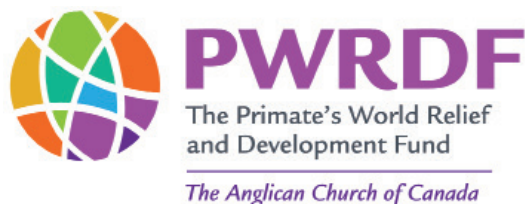
Voices OF HOPE

Mozambique

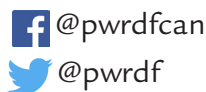
In the town of Pemba in the province of Cabo Delgado, Mozambique, Maria Júlio Moreira operates a small restaurant in her home, providing delicious food to her community. Moreira was looking to diversify her business by offering new food items and increasing the volume and profit of her business, but getting a loan was no easy task. Mozambique banks charge interest rates in the range of about 36%, making it nearly impossible for her to secure a loan and expand her business.

Moreira heard about CCM Pemba, a credit cooperative for women in Mozambique that provides them with low interest loans in order to grow small businesses. The cooperative helps to empower women within the community to participate more fully and develop literacy and financial skills. Moreira was able to grow her business with the loan from CCM. With the increased profits she was able to hire two female employees, increase the business volume and pay for her children to attend college.

PWRDF is proud to support women through CCM as they reach their full potential and become participating members of their community. The cooperative has a membership of 600 women who are running small businesses like food stands, hair salons and tailor shops.



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