

Ntate Tsepang Lichaba is a nurseryman in the Malealea Valley. He has been growing fruit trees and forestry trees for many years, and is committed to his business. He sells his apple, peach and apricot trees to the local community, and his forestry trees also to the Lesotho government. These latter trees are a mixture of indigenous trees, *lekoa* (Acacia Karoo) and *cheche*, as well as 'exotic' or 'foreign' trees such as pine, and poplar, which although controversial in terms of water, make quick-growing firewood for local people.

He and his wife have a small family of two children who attend local schools. In order to stabilise his income to support his family, Ntate Lichaba wants to expand his business and has therefore applied to the MDT for a small loan to pay for labour in his nursery.



The MDT plays the following role in supporting small projects such as this:

- ✓ To encourage small businesses and projects to apply formally for support which can take the form of finance as well as the loan/maintenance/repair of equipment
- ✓ To assess the medium and long-term viability of the project
- ✓ To encourage adjustments in the project and in the request for support, should the project seem untenable at that time
- ✓ Channel funds into approved projects when this becomes available
- ✓ To monitor the projects on an on-going basis to ensure that funds are being used appropriately, that equipment is being used for maximum benefit and that the applicant is committed to the project on an on-going basis.

The MDT staff has paid a monitoring visit to Ntate Lichaba's nursery and have received a letter stating that he is supported by the local government forestry service in terms of him supplying them with trees. This project has been approved.

Ntate Lichaba's has requested a loan of **R2, 500.00**, to be paid back to the MDT over an agreed period, as his business flourishes. This money will be kept in the MDT account and paid directly to the labourers through the MDT offices to ensure that it is spent appropriately.