

ACCION

Reuben Mpunda, Dar es Salaam, Tanzania; *Client of ACCION-partner, Akiba Commercial Bank*

In the main, 15-foot square room of Reuben Mpunda’s two-room house, you move seamlessly from living to eating to sleeping space. A large mosquito net hangs over his bed, a guard against malaria.

Here, Reuben lives with his wife and two kids. Walk outside, and you see what supports them, and where he spends most of his time. In his front yard sits a large eight-foot tall blue tank from which he supplies clean water to buyers from businesses nearby. Four customers stand next to the tank, holding empty jugs, patiently awaiting their turn to fill them.

Now 34 years old, Reuben started his business in 2004, after ten years of struggling in jobs at a hotel, a brewery and a ruby mine. Switching to supplying water seemed like a good alternative to Reuben, since demand for clean water in Dar es Salaam is a constant, even if the power that supplies it is not.

His first three years in business were difficult. Selling water from an above-ground tank alone was “not enough to make a good profit,” he laments. The pressure in the tank was always too low, and the fees for buying power from the local municipal authority were crippling. For help in solving these problems and building his business, he turned to ACCION-partner, Akiba Commercial Bank.

With a first loan of 500,000 Tanzanian shillings (US \$360), he bought an underground water tank, allowing him to increase his water supply. The extra money he earned helped him to pay the monthly municipal fees to pump water to his new tank. The additional income also enabled him to rent three trucks to supply water wholesale. Before the loan, he had sold 2,000 liters of water a day for a profit of just \$7 and he now sells an impressive 25,000 liters a day and reaps a \$46 profit.

ACCION provides expert microfinance managers to Akiba to help bring economic opportunity to other people like Reuben. A new information system, implemented with ACCION’s assistance, helps the bank to expand its branch network and to both identify and serve clients more effectively.

These days, the income that Reuben earns from his water tank does more than grow his business. As the soft-spoken entrepreneur says, he now provides his family with “better, more nutritious food.” It also helps him to pay school fees for his kids, ages 5 and 10, and to support two younger brothers. And he has his sights set on further progress—he now dreams of the day when he can own his own well.

About Global Impact

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