Success Stories
For almost 30 years now, Đulaga Smajić from Babajići settlement nearby Tojšići is engaged in beekeeping and he has approximately 100 bee colonies now. This war veteran with disability receives only 40KM per month under that criterion. Because he is unemployed for many years, his family supports itself by selling honey. Most of his time, Smajić spends in the world of bees, manufacturing the beehives by himself, working on colony reproduction and making the royal jelly.

Decreased sales of this sweet, healing and once very much demanded product is the biggest problem that beekeepers face as of recently. Đulaga produced almost 1 ton of good quality honey in his bee colony last year, but he managed to sell only a smaller portion of it. Therefore, he intends to turn to the other segments of bee keeping in the near future, such is manufacturing the beehives, sales of swarms, education for other beekeepers and production and sales of other necessary beekeeping materials.

With that goal in mind, Smajić intends to take new loan at Partner MCF as soon as he completes the current credit cycle, by which he will finance the purchase of new machines needed for manufacturing the beehives.

"They helped me when it was most needed and with that money I financed the purchase of the new equipment, replacement of the worn out parts of the beehives and I got necessary materials for the beehives maintenance”

— says one of the most successful beekeepers in Kalesija.
Nizama Mujkić from Petrovice nearby Kalesija together with her husband Fahrudin, has bought a small piece of land in one of the Tuzla settlements called Gornji Čaklovići, which is located near the main road Tuzla- Zvornik. Mujkić’s built their house there and then they built their business facility where today, they keep the store which sells cattle food and other agricultural commodities, named ‘Zrno’ (Eng.” Grain”).

Already at the purchase of the mentioned land plot, this family used the funds borrowed from Partner Microcredit Foundation, and currently, they are in their tenth credit cycle implemented between Mrs. Mujkić and Partner MCF. Apart from the trade, Mujkić’s successfully engaged in agriculture, chickens and turkey growing and they also have a mini-farm of setting hens. On their own land of 7 dunum and another leased field of 20 dunum located in the area of Požarnica, these hardworking people grow cucumber cornichon and they also raised a large plum orchards and vineyards. Each one of the business steps that Mujkić family made was accompanied by the financial support of Partner MCF.

She pointed out that she, her husband, her son Alen and daughter Alma are up on their feet from the early morning and that they are active during the entire day, which they believe, is the only proper recipe for success.

The last loan that they took with Partner MCF in the amount of 5,000 KM and the repayment period of 24 months, the Mujkićs used for the expansion of their existing commercial building in Gornji Čaklovići, which will allow them to expand the range of goods as well as the sales, they hope. Nizama and Fahrudin do not plan to stop there with their business and they very much count on the support of Partner Microcredit Foundation in their efforts.

“Everything we have achieved was done through the dedicated work and sacrifice, but I owe much gratitude to “Partner” because of their officers who were always at our service and their support to each one of our business ideas. I appreciate the most the swift procedures for approving the loans and kindliness of their staff”

-says Nizama Mujkić.
It has been almost two and a half decades since Salih Kitić, geology technician from Gornje Dubrave nearby Živince, has been registered with the local Employment Bureau. Before the war, he was employed in the neighboring Croatia for a short while. Nowadays, he is making the living for his family, the wife and two daughters, by doing the occasional constriction works and “getting by” like most of his relatives and neighbors do. Because Salih’s older daughter is a university student and younger one is in secondary school, the needs of this family exceed their incomes significantly.

In his search of the way to acquire the necessary additional funds, Kitić decided to use a very affordable credit line of the Partner Microcredit Foundation intended to development of fruit production in our country and use it to set up the strawberry plantation. Although he did not have any previous experience in fruit growing, he believes he had made a right move. He took the commodity loan of 2.640 KM with the payment period of two years, and most importantly for the fruit growers, with grace period of one year during which time only the interests are being repaid. The plot of one dunum has been planted with 3.460 strawberry plants and because of the current state of the strawberry plantation, Salih expects that even the first year will be very fruitful.

Because of the large unemployment rates, there is more and more strawberry growers in Živinice area, which could, according to some opinions, decrease the prices and impede the sales of this fruit. Salih is not worried by that. Because his orchard is right next to the railroad and highly frequent main road, he believes that he will be able to sell at least one third of the crops at the very plantation. He already got in touch with the experienced fruit growers from Čelić who promised to help him in selling his strawberries at the BIH market and abroad.

Kitić is convinced that his first year in fruit growing business will be a success, and if that happens to be the case, we says he will apply for the new loan with Partner MCF and plant another strawberry plantation of the same size, right next to the current one.
Twenty-eight-year old Adis Čičiković lives in Rijeka village near Careva Ćuprija, the settlement of Olovo municipality. He works in the Forestry Company “Olovo” where every day he uses his horse to drag out cut timber from forest creeks and deep hole to the spot from which it could be transported further by machines. As the only one employed in his household, he is supporting his parents, his two brothers and sister by his salary. Besides other difficulties, during last few years Čičikovićs faced cold winters because the house they live in is of the older type of construction, with wooden structure and permeable walls and worn out fixtures. Because of the low temperatures known to affect this region in the wintertime, and due to the fact that the house is located on very high ground, it was very difficult to live in.

Adis looked for the ways to resolve this matter and the information reach him that Partner Microcredit Foundation offers very affordable credit lines intended for improvement of the energy efficiency in BiH: he decided to take this loan and use it to cover the walls with Styrofoam and replace four windows in the premises they mostly use. The fact that his company is stable and pays the salaries to its employees regularly worked well for him, so there have not been any difficulties in the loan approval process.

Young Čičiković took the loan in the amount of 2.000 KM for the period of 18 months, with monthly installment of 132,75 KM. The repairmen did their work, so this year, and not only due to the somewhat kinder weather, his family really enjoyed the warmth of their home for the first time.

His mother Šefika is overwhelmed too, for whom the living in that house prior to reconstruction was very difficult due to her age. Young woodworker will not stop there and he planes to take the new loan as soon as this one is repaid and use it for additional house repairs in order to improve its temperature isolation further. He intends to finish up the facade and replace the remaining four wooden windows with plastic ones.

The Čičikovićs house in mountain village Rijeka is now hard to be recognized and it is much more beautiful and functional then before. With the planned additional works, Adis hopes that the conditions will be crated that will enable him to take next big steps in his life, like starting his own family.

If I only could, I would have done this even sooner. Now we use so much less heating material. With relatively small investment, a large change occurred so it looks as if we have moved to another house. I am very thankful to Partner MCF and its employees who approved this loan to me”

– says Adis Čičiković.