1. Rural woman living in poverty

2. Joins a 20-member WMI Loan Group

3. WMI trains new borrowers in business skills and record keeping

4. Loan Group members guarantee each other’s loan

5. Each group member receives a WMI loan of up to $150 for a 6 month term

6. Borrower starts business and works her way out of poverty

7. Borrower can get follow-up loans every 6 months to help her business grow; after 18 months loan amount can increase to $250

8. After 24-months, Borrower repays last loan to WMI...

9. WMI uses repayment to fund a new loan to a rural woman living in poverty

….and graduates to financial independence