

WMI 2011 VISIT TO UGANDA

In January 2011 WMI president, Robyn Nietert, began a month long trip to Uganda to check on loan program operations, launch new hub locations, finalize banking agreements, and assist with program expansion. She was accompanied for part of the trip by her husband, Malcolm Stevenson, and interns Colleen Rossier (a recent UVA graduate) and Victoria Stevenson (a Tufts University sophomore and her daughter). They met up with WMI's fall project directors, Ainsley Morris and Montana Stevenson (also her daughter), who have been handling projects for the WMI loan program since September, when they arrived in Uganda.



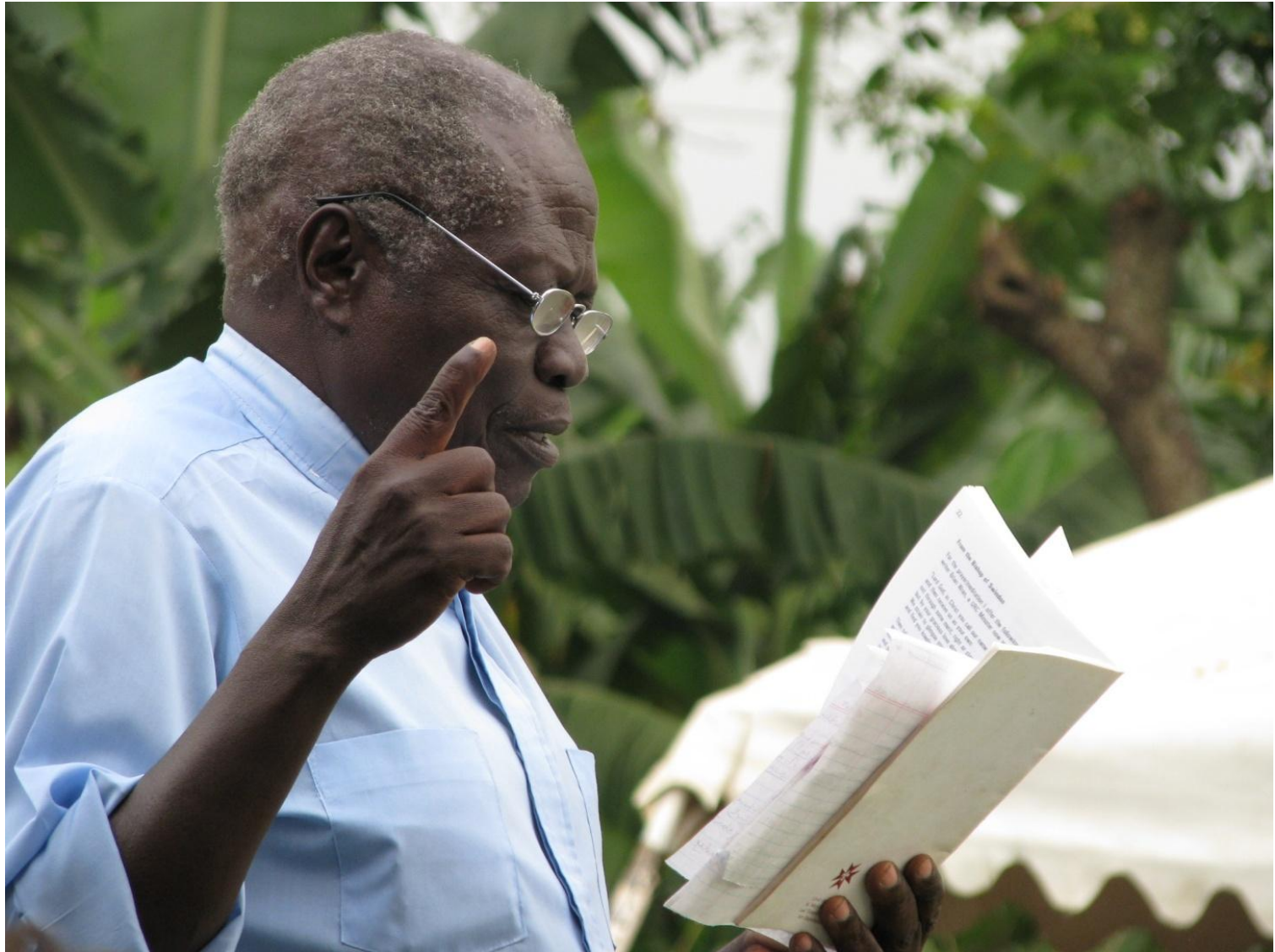
The visit began with a joyful day long celebration of the loan program's success. Over 300 borrowers in WMI's Buyobo village hub location marched in their color groups to show their pride in the loan program which they administer themselves and which maintains a 100% repayment rate.



The women's faces conveyed their happiness. Joining the WMI loan program has made them part of a community based organization bringing economic empowerment to individuals, families and villages.



Local dignitaries gave speeches congratulating the women. Here the Rev. Kikoso speaks admiringly of the savings culture the women have established.



Borrowers testified about the many ways the WMI loan program has improved life for themselves and their families. Pricia Mafabi (in red) explained how she and her husband saved a few thousands shillings everyday until they had enough money to buy a motorbike for their business. Jackline Nemonye, WMI's Assistant Local Director, smiles as she holds up the box Pricia made to hold her savings.



The women sang songs of praise for the loan program that allowed them to start businesses. They write all of the lyrics and their favorite song is:
“SMALL LOAN FOR A BIG CHANGE – WMI”.



WMI's Local Director, Olive Wolimbwa (left), has assembled a team of women who administer every aspect of local program operations and also bring the loan program to other villages. All of the staff are borrowers themselves.



Olive and her team now manage an 8 page budget totaling about \$15,000 a year. All local program operation expenses are covered by the interest collected on the loans.



The highlight of the 2011 trip was finalizing WMI's banking agreement with PostBank Uganda (PBU). Robyn led the WMI team and Olive, Jackline and Irene Wetaka represented the borrowers at the negotiations which included PBU's Olive Namutebi and Paul Ndehgo. WMI and PBU agreed to the terms for the final stage of the transition to independence program. Borrowers now have a 5- step program that leads them to financial autonomy in 48 months. When they transition to bank loans their loan funds are recycled to provided loans for new WMI borrowers.



WMI's network of supporters in Uganda is growing. Here Robyn is pictured in Kampala with Denise Kalule, WMI's Advisory Board Member; Olive Namutebi from PBU; and, Jeanne Rwakakooka, from WMI's law firm in Uganda.





U.S. Department of State Award Specifics

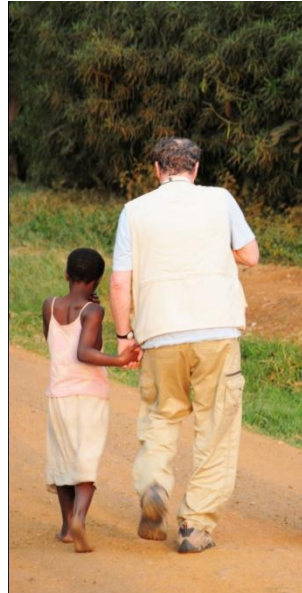
ARTICLE I

Purpose

A. The Embassy hereby makes an award of US Dollars \$10,000 to Bulambuli Widows Association for the purpose of installation solar panels, which will electrify the community center building. Payments will be awarded in one or two tranches as determined by the Small Grants Office. Payment will be made available to the Grantee in local currency at the prevailing rate of exchange of the day the payment is executed.

During the trip WMI received wonderful news - notification of the award of a grant from the U.S. Ambassador's Office to add solar power in the community building which WMI built in Buyobo in 2009 and which houses WMI's headquarters.

Villagers enjoy greeting the visitors and interns; it's very easy to make new friends.



Robyn, the interns and the WMI training team journeyed to Wabulenga, outside of Jinja, to provide follow up training and issue a new round of loans. Traveling in the over-stuffed modified mini-bus taxi for the 4- hour trip is always an adventure.



Olive, Jackline and Irene, one of WMI's most experienced training teams, met with the ladies for 2 days, going over basic business concepts and record keeping.



The trainers used role playing to show new borrowers what questions to ask when taking out a loan.



The ladies listened intently and many took extensive notes. Those who can read and write will mentor loan group members those who can not.



Those ladies who can not write have their thumbs colored with ink and then sign their loan agreements with a thumb print.



After organizing the loan issue, Robyn helped train Tape Nabirye, the Wabulenga loan group leader, in how to track the distributions.



From Wabulenga the team traveled to Konokoyi village in Bududa District, some three hours from Buyobo, to launch a new village hub loan program. Olive and the team trained the first group of borrowers in the village.



The trainers provided one-on-one mentoring in recordkeeping; while Robyn worked with Betty Bigali, the chairwoman of the new loan group. Barbara Wybar of Bududa Vocational Institute, the group's local sponsor, provided accommodations in her lovely cottage – the lack of electricity and plumbing just added to the charm of her cozy home in the mountainside.



After leaving Konokoyi, the WMI team headed to Bumwalukani to visit the Maya Agiri loan group affiliated with Arlington Academy of Hope (AAH). This was the first village hub expansion location, launched in April 2010, and the ladies welcomed the WMI team with singing and dancing.



Though it was after seven at night, the team pushed on to visit Mputo, which is Bumwalukani's sister village. AAH operates a clinic there and asked us to visit the women's self-help group that had formed. Arriving at nine, the women were elated that the WMI team had made the effort to meet them.



Back in Buyobo, Olive and Jackline explained the terms of the last phase of the independent banking program to WMI's most experienced borrowers. They reviewed their agreements for their independent loans while Robyn and Olive signed the last phase of the historic transition to independent banking agreement with PBU.



During the visit, WMI's local leadership met with Robyn to review administrative procedures, expansion plans and loan program documentation. The human capacity in Buyobo has developed enormously since the ladies began running the program three years ago.



The ladies have become regulars at the PostBank Mbale branch as they transition to bank loans every 90 days in their color groups of twenty members. Bank staff accord them the respect they have earned through their hard works and business acumen. PBU Customer Representative Efrance Nakitooke (left) acts as a liaison to bank management.



The ladies have become comfortable meeting at the bank. On days when transition loans are issued they show up in force and occupy every seat.



Olive meets regularly with PBU staff. She works diligently to make sure that the ladies transition smoothly to their bank loans. Robyn and the interns met several times at the bank to review transition procedures. This is the first time a village-level loan program has negotiated an arrangement to transition borrowers to independent bank loans. Reviewing procedures frequently helps improve operating guidelines.



Borrowers businesses are growing and thriving. Borrowers' businesses frequently involve the whole family. Husbands are extremely involved as are children.



Beautiful beads made by borrower Esther Wadyamboga. Her family helps with the business. When she has large orders she hires other women to help her complete them on time. WMI purchased beads to sell at its annual potluck dinner and to use as gifts to contributors.



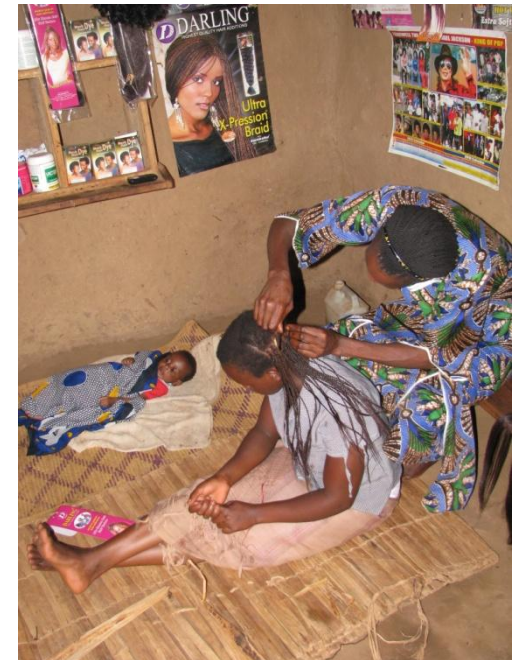
Borrowers' businesses carry a variety of goods. WMI loans make it possible for them to stock an impressive array of inventory.



Little Lambuli imitates his grandmother, Florence Gutaka, feeding their goat. Children of WMI borrowers see their parents working hard and empowered to create a better life for their families. In this part of the world, where 95% of people are self-employed, WMI loans are not just providing business opportunities today, but are giving children a chance to work in a family business as they grow-up.



Borrowers work hard. But the chance to see significant improvement in their lives from their business profits makes all the hard work worthwhile.



Husbands meet with their wives to discuss the terms of the independent bank loans. The families are enthusiastic about graduating to independent banking and continuing to grow the businesses started with WMI loans.



Eastern Uganda remains a beautiful corner of the world.

