

January 2009 – Women in Buyobo sub-county of Sironko District turn out to greet returning WMI president, Robyn Nietert and Board Member, Trix Vandervossen. Olive Wolimbwa, WMI's Local Director, led WMI clients in songs of welcome. They thanked us for traveling all the way to Uganda to visit them again and issue additional loans.



Women listened intently as we discussed the terms of the WMI loan program. Many brought their young children with them.



**Olive Wolimbwa, WMI's Local Director,
organized all of the paperwork for the loans
from the filing chest she had made to store
WMI documents.**



**Trix helps a loan
applicant with her
business plan.**



Skills training is an important component of the WMI Program. WMI trainers spend an entire day reviewing rudimentary recordkeeping with new borrowers, who take careful notes in their WMI blue books.



During a break from the intensive training session, Kamida Wosukira, a WMI borrower and local caterer, prepares a delicious lunch for the ladies.



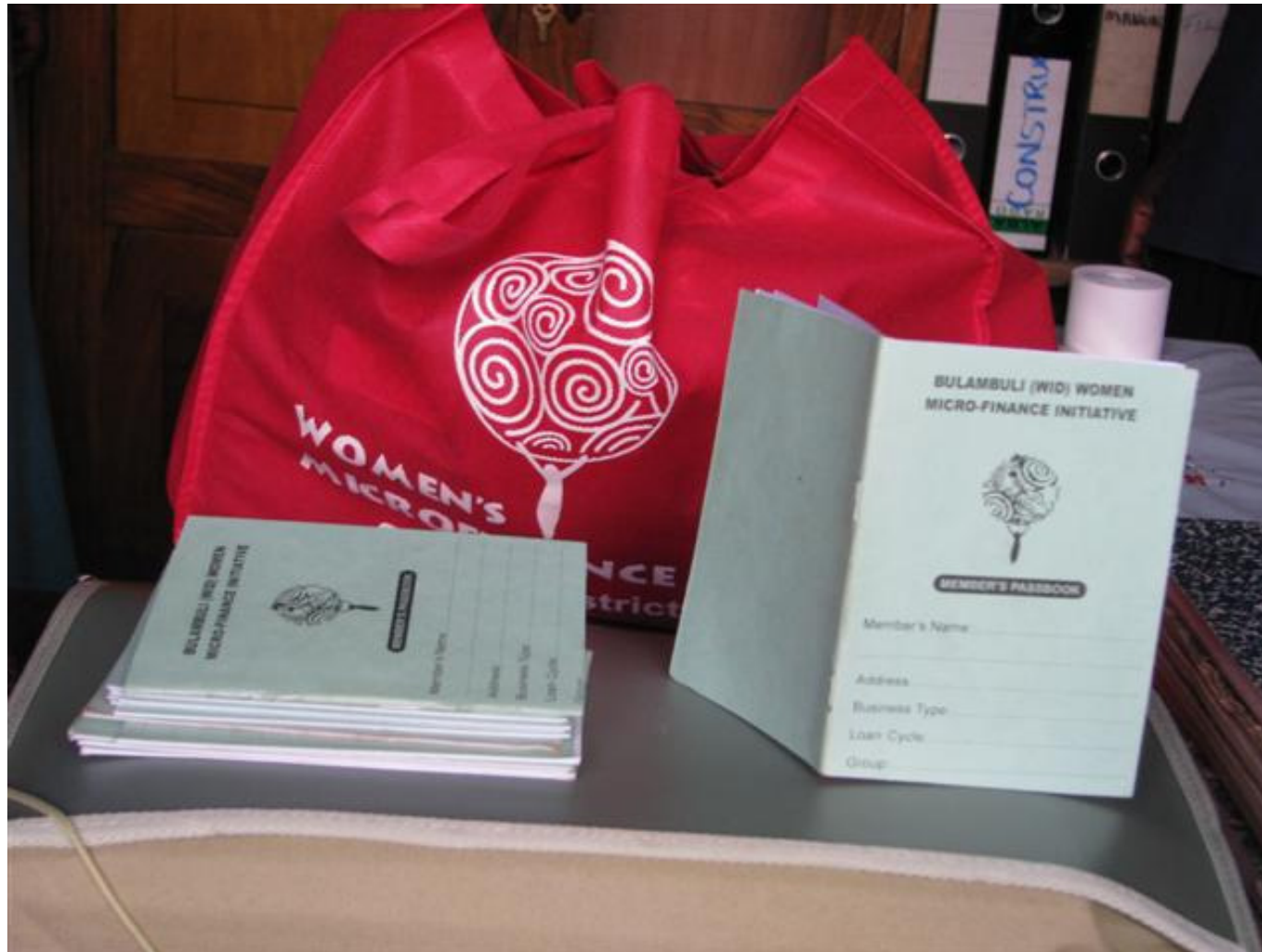
The WMI loan program has developed an excellent reputation in the Sironko District in Uganda. Numerous local government officials and dignitaries attended the graduation ceremony. As Robyn and Olive confer, a gaggle of ever-present children look on, fascinated by the celebration.



WMI issues loans in groups of 20 – all groups have color-coded names. After a borrower completes a 6-month loan cycle, she graduates and is eligible for a follow-up loan if she has made all of her payments. Here the Green Group receives their WMI tote bags as a graduation present. The Blue Group – or Pioneers, as they were the first loan group in January of 2008, is on its third loan round. The 5 best savers receive kerosene lanterns as a reward for being so diligent.



WMI blue books, used for taking notes and keeping records, and red WMI tote bags, which are presented to graduating borrowers, are 2 of the visible symbols of the WMI microfinance program in Buyobo, Uganda



Proud WMI borrowers love to show off their businesses. Joyce Makabala runs a produce stand. Florence Gutaka grinds and sells maize.



Robyn and Olive met with local council members to discuss the land that the local government has donated for the building WMI is constructing jointly with another local non-profit. The site had been staked and the councilors were eager to show us the plot. The building will be in the same mode as the small school house below – which was constructed by the same contractor who has been selected for the WMI project.



In January 2009, WMI extended its loan program from Buyobo to the neighboring sub-county of Butandiga. The poverty in Butandiga is extreme. The village has a very high percentage of AIDS orphans and every woman in the loan program houses several. There is no electricity anywhere in the village. All of the women live in semi permanent houses (long grass roof, mud walls and mud floors) and typically have children sick with malaria every month. Their businesses include: second-hand clothing, bought from Mbale and sold in the local trade centers, sugarcane, coffee, firewood, retail shops, and selling fish. The town suffers raids from the neighboring Karamojong, who steal cows and cars. The village met us at the roadside. When the loans were issued, their gratitude was overwhelming.



Robyn with Olive and Jackline Phoebe Namonye, WMI's new Local Coordinator, going over the list of WMI clients who received new loans and follow-up loans. As of the end of January 2009, WMI has made 260 loans and has not experienced any defaults. By the end of 2009, WMI will have issued nearly 600 loans.

