

Women's Microfinance Initiative



WMI

Annual Factbook
2019

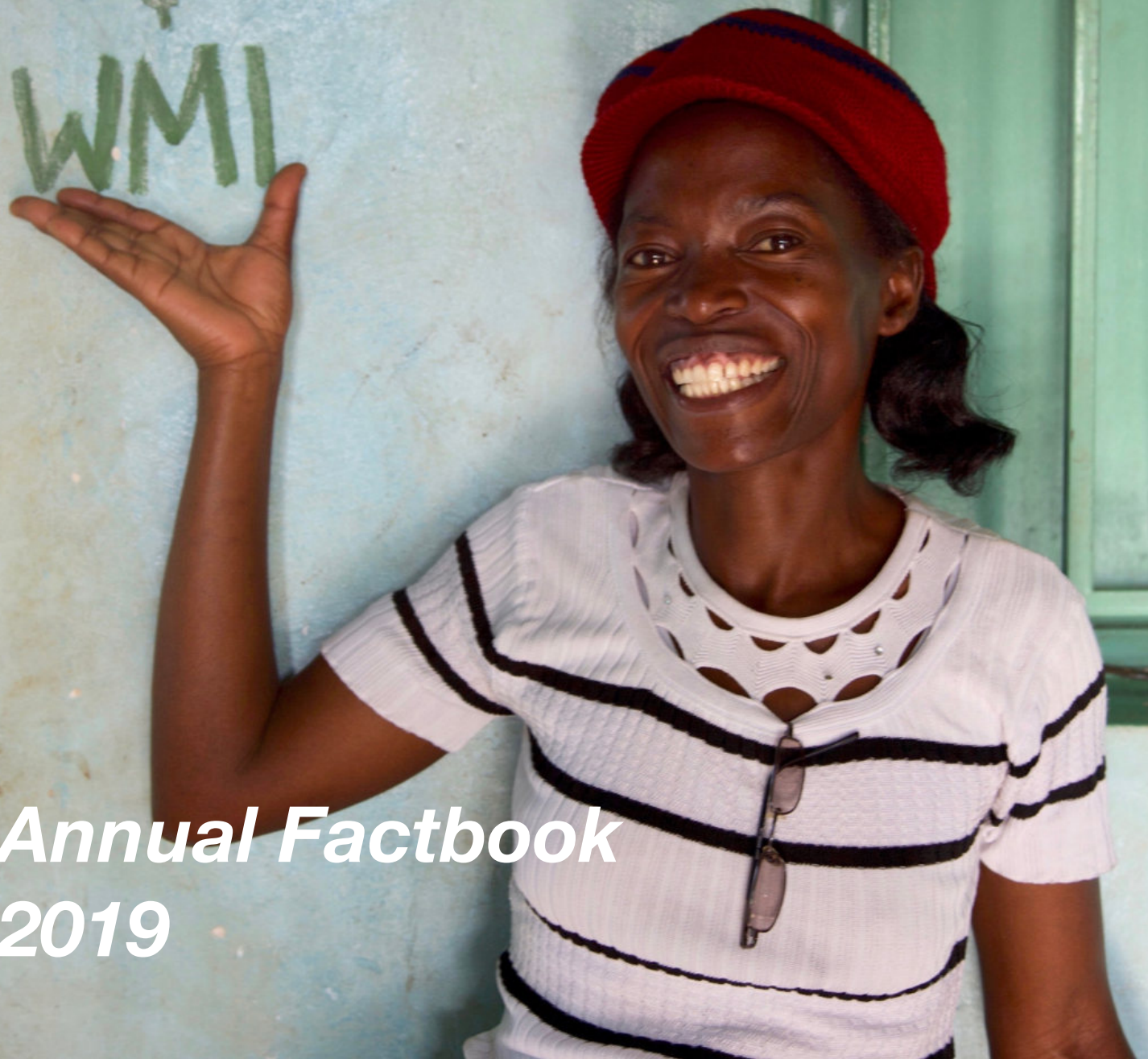


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Introduction

The Women's Microfinance Initiative is a microlending organization operating in rural villages in Uganda, Kenya, and Tanzania. Since its inception in 2008, WMI has provided thousands of women across rural East Africa with access to capital, training, and support to pursue business ventures. The program's goal is to integrate women into the mainstream economy so that they have the opportunity to better their own lives. WMI distributes loans through multiple loan centers, with each borrower receiving four loans over the span of two years. We maintain detailed records of both the economic and social effects of the loan program.

The purpose of WMI's Annual Factbook is to consolidate data gathered throughout the year and identify critical trends that provide insight to the successes of the loan operation. The 2019 Annual Factbook is divided into eight sections, which highlight our borrower demographics, economic and social impacts, engagement with the community at our headquarters in Buyobo, and our interns, who authored this Factbook.

Who we are

The Women's Microfinance Initiative was founded by a group of American businesswomen in 2008. Our first borrowers were twenty women living in Buyobo, Uganda. That was eleven years ago. Today, we help over 16,000 women across East Africa uplift themselves and their families by connecting them with the resources they need to harness their potential and bring their entrepreneurial visions to life. Each of our thirteen loan hubs serves an average of 1,230 borrowers each cycle. To date, we've loaned over 6 million USD.

Our borrowers are farmers, shoemakers, chefs, tailors, hairdressers, saleswomen, and more. Each of these women has a vision of a better life for herself and her family. But each of these women also lives in areas where formal financial systems either discriminate against them or don't exist at all. That's where we come in. Our purpose is to connect these brilliant women with the tools they need to succeed on their personal mission to rise up, and to support them throughout the process.

Our loan program

WMI's two-year loan program is executed in four, six-month cycles. Borrowers receive an initial loan of 300,000 shillings (\$80), two follow-up loans of 400,000 shillings (\$107), and a final loan of 500,000 shillings (\$133). Over each six-month loan cycle, borrowers make ten repayments, covering their principal plus 10% flat interest. The interest we collect covers our operational costs on the ground (salaries, supplies, transport, training, etc.) and our community outreach projects. With this model, each loan hub generates enough income to financially sustain itself.

Borrowers are divided into groups of twenty women who provide encouragement, knowledge, and accountability to the other members. Additionally, every borrower attends trainings on business management, customer service, record-keeping, and marketing before her first loan and after her third loan. Because we equip our borrowers with the tools they need to bring their ideas to life, our default rate is less than 2.5%.

Sustainability: Why it works

How can a microfinance program be 100% financially self-sustaining? An initial injection from our donors starts the process. That cash is redistributed directly to a loan hub in East Africa. When we lend that money out to our borrowers, each one invests in her business. She continues to circulate that cash around the local economy for the two-year duration of the loan program, improving her family's lifestyle and creating opportunities for her children along the way. Then, when she graduates from the loan program, the entire village can benefit from the improved access to services and increased opportunities she has created by being an entrepreneur. At the end of the process, our loan hub then recycles the repaid loan money to a new borrower, so that another woman can have the opportunity to start a small business.

Furthermore, this process fuels itself, meaning that all of our loan hubs could operate indefinitely at their current velocity without the injection of any external funds. Because our loan program is so successful, we continue to expand operations through ongoing donor support.

Methodology

The data analyzed in this report was collected through 2,423 borrower surveys, conducted by a team of regional coordinators who are fluent in both English and local languages. Most of our survey participants are borrowers living near our main facility in Buyobo village, with some participants based in our partner CBOs in other villages throughout East Africa. The data comprising this year's factbook was collected between July 2018 and April 2019.

Surveys are administered at three points in the two-year loan cycle. The first is the baseline survey, which is administered to women entering our loan program. Baseline data represents a woman's initial living conditions and financial situation. The second is the follow-up survey, which is administered one year into the loan program. This survey reveals the inner workings of the entrepreneurial process and shows the initial impact of the loan. The final is the exit survey, which is completed just after women make their final repayment and graduate from the loan program. Exit data provides critical insights into how our borrowers have developed their homes, improved their personal and business skills, and bettered their lives and communities.

Each loan group is represented in one type of survey only. This methodology allows us to examine important macroscopic trends over time; it does not demonstrate the trajectory of any individual woman over the course of two years. There are several reasons why WMI favors a broader scope of analysis. First, many of the questions on our follow-up and exit surveys ask borrowers to compare their pre-loan conditions to their post-loan conditions, including dimensions such as meal improvement, skill development, and healthcare access. Second, since the objective of the Factbook is to examine large-scale trends over time, and since many borrowers share similar experiences with becoming female entrepreneurs, it is both impractical and unhelpful to analyze the minutia of our large borrower base in this setting. To analyze these individual experiences, WMI conducts separate business case studies to examine how particular businesses operate over time. Third, anonymizing borrower data, which can be highly personal, respects our borrowers' privacy. Finally, large-scale trends that can be cross-applied to groups of women across time help us form a more stable representation of our borrower base as we seek to improve our program.

This report illustrates a comprehensive picture of who WMI borrowers are, how they live, and how they utilize our loan program to change their own lives. The Demographics section analyzes data from baseline surveys on age, household, and living conditions to portray the starting points for each of our borrowers. The Economic Impact section focuses on the effects that our loans have on borrowers by comparing data from baseline surveys to follow-up and exit survey results. Specifically, data on income, savings, education, and health are showcased to form a picture of the financial empowerment women have as a result of our program. The Social Impact section utilizes the qualitative data collected from the follow-up and exit survey results. Looking at the changes in women's familial and communal relationships and the skills that they have gained from our program helps us understand the intangible, important impacts of our loan program on the communities we serve.



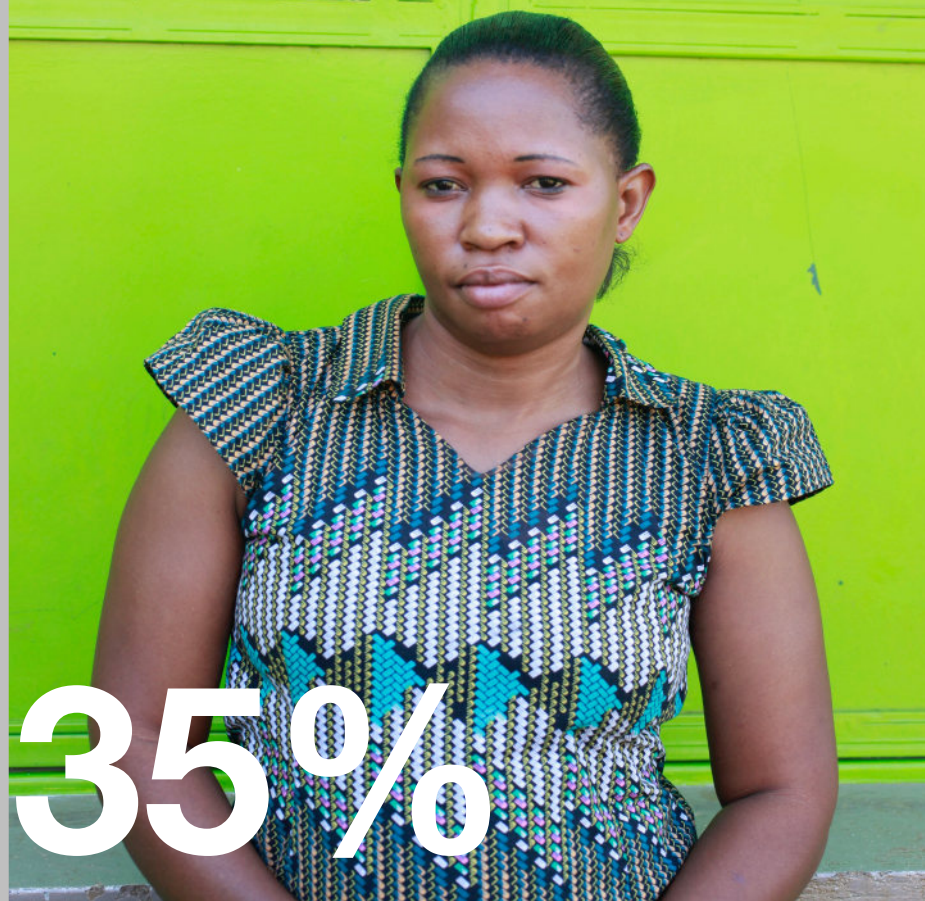
A close-up portrait of a smiling woman with dark skin. She is wearing a large, elaborate headwrap with a geometric pattern in orange, blue, and black. The headwrap has a purple band with the word 'VUITON' visible. She is also wearing a black choker, a necklace of red, yellow, and white beads, and blue beaded earrings. The background is blurred, showing a wooden structure.

Demographics

31-40

Age.

35%



41-50

24%



21-30

23%



51-60

13%



61+

3%



<21

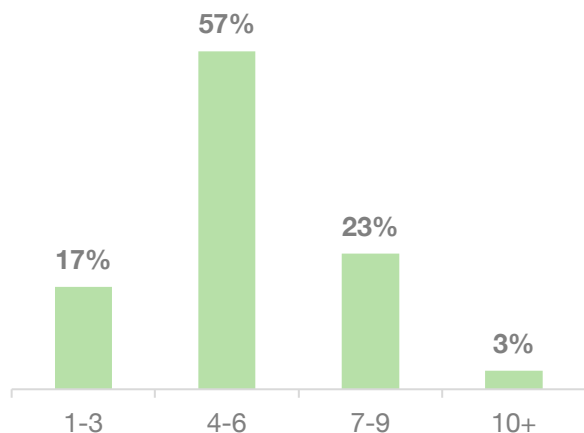
2%





Households.

Household Size



Over half of WMI borrowers (57%) live in 4-6 member households, while another quarter (23%) live in 7-9 member households.

Less than one-fifth of WMI borrowers live in households of 1-3 members, and a small fraction live in households of 10 or more people.

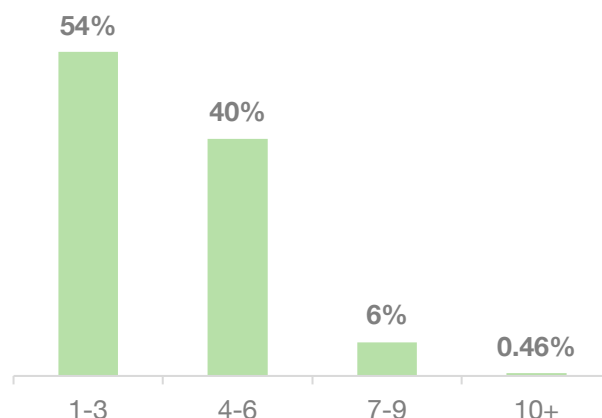
These data represent a continuation of last year's trends.

Children in Household

Over half of WMI borrowers (54%) have 1-3 children in their house. Two-fifths (40%) have 4-6 children, and nearly all the rest (6%) have 7-9.

All WMI households report the presence of children.

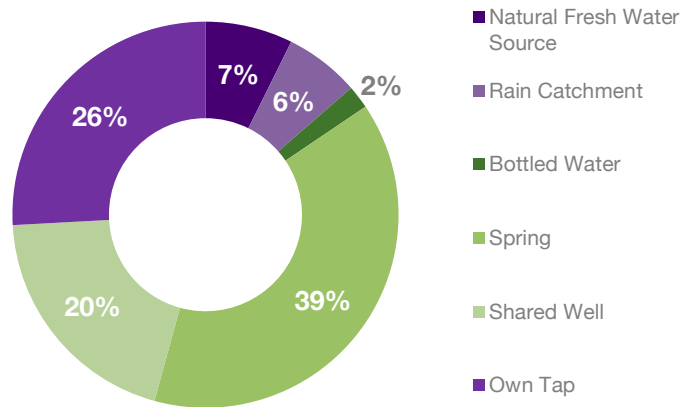
As is true for household size, the number of children per household has remained consistent with last year's data.



N.B.: The source of the Households data on these two pages is our baseline survey, which represents the living conditions of WMI borrowers before they began the loan program.

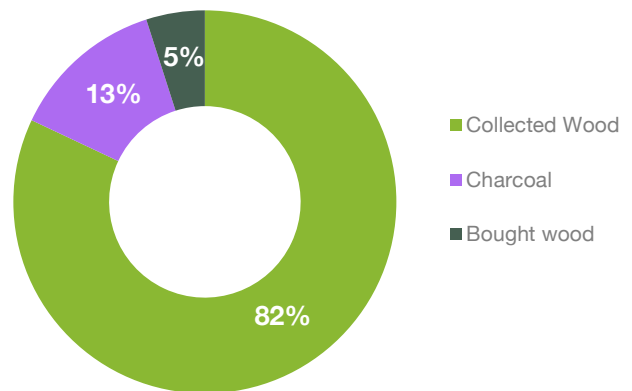


Drinking Water Source



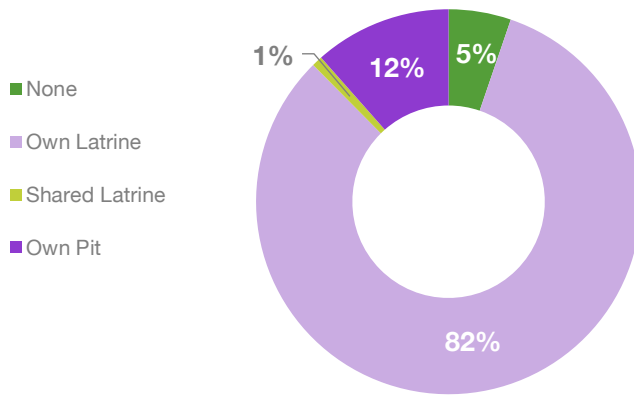
To obtain drinking water, a full quarter of our borrowers (26%) collect drinking water from their own taps. Though expensive to install, a personal tap is highly beneficial to a family because it eliminates the time and labor involved in water collection from springs, wells, or natural catchment systems, and it is more cost-effective in the long run than bottled water. Otherwise, borrowers most commonly get drinking water from springs (39%) and shared wells (20%). A small fraction buys bottled water (2%). Other borrowers use natural freshwater (7%) or rain catchment systems (6%) to collect potable water.

Cooking Fuel



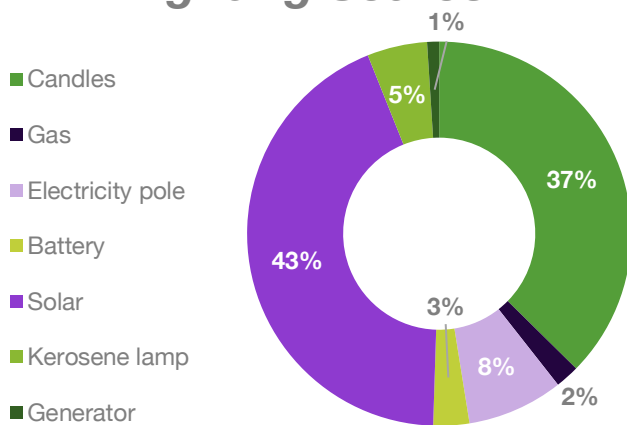
For cooking fuel, the vast majority of borrowers still begin the loan cycle using firewood. Four-fifths (82%) of borrowers collect wood, an increase of 10% since last year; an additional 5% of our borrowers buy it. Ideally, borrowers will develop the capacity to switch away from wood through the loan program; overharvesting trees can lead to the deforestation of villages, which in turn disrupts the soil and causes devastating landslides in mountainous regions. At the start of the loan program, 13% of borrowers were already burning charcoal, a better alternative to wood.

Toilet Facility



Toilet facilities are available to 95% of WMI borrowers. Over four-fifths (82%) of borrowers own their own latrines, with another small fraction (1%) using a shared latrine facility. A smaller group (12%) use no latrine but have their own pits. The number of WMI borrowers who began the loan program without access to any toilet facilities has increased marginally from 2% to 5% since last year.

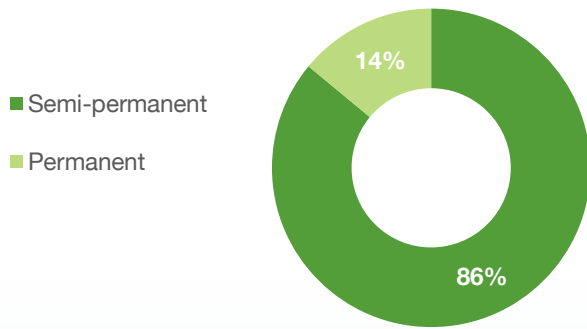
Lighting Source



To light their homes, the largest share of borrowers (43%) use solar power. Combined with the 8% of borrowers who use electricity poles, half of this year's borrowers began the loan cycle with access to electricity. The remaining half most prominently use candles (37%). Small fractions of borrowers use kerosene lamps (5%), gas (2%), or batteries (3%) to light their homes.



House Type



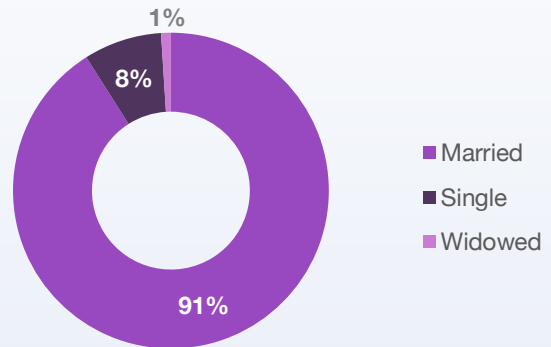
86% of our borrowers began the loan program in semi-permanent housing, while the remaining 14% began in permanent housing.

Permanent homes are made of bricks or cement, while semi-permanent homes are built from wood, dried mud, and cow dung. Semi-permanent homes are less secure, more susceptible to harsh weather conditions, and generally smaller than permanent homes.

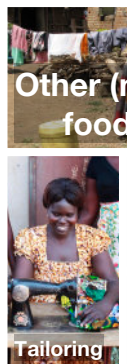
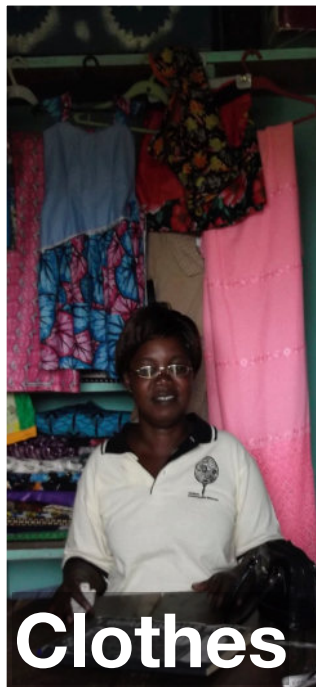
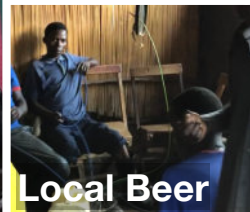
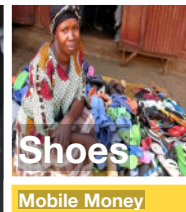
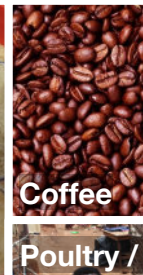
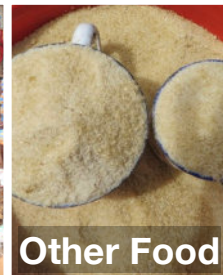
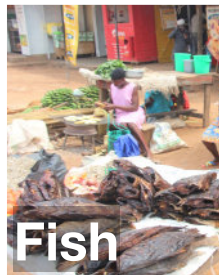
The vast majority of WMI borrowers (91%) are married women. 8% are single (never having married), and 1% are widowed.

Women who are married may have the advantage of receiving support from their husbands, making it much easier to run and expand their businesses. However, women who have a husband are also less likely than single women to have full autonomy over the usage of their loan in a society that can still be very patriarchal.

Marital Status



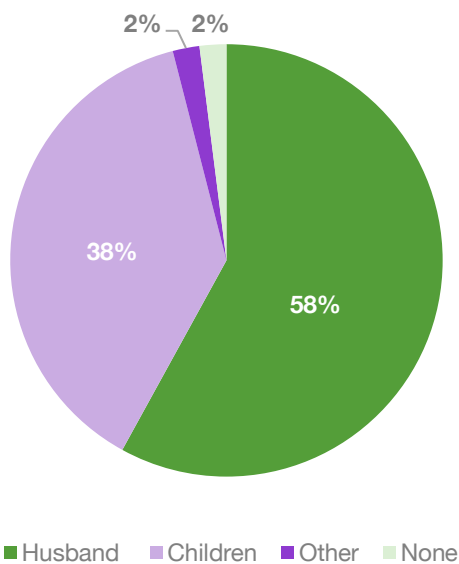
Business Types.



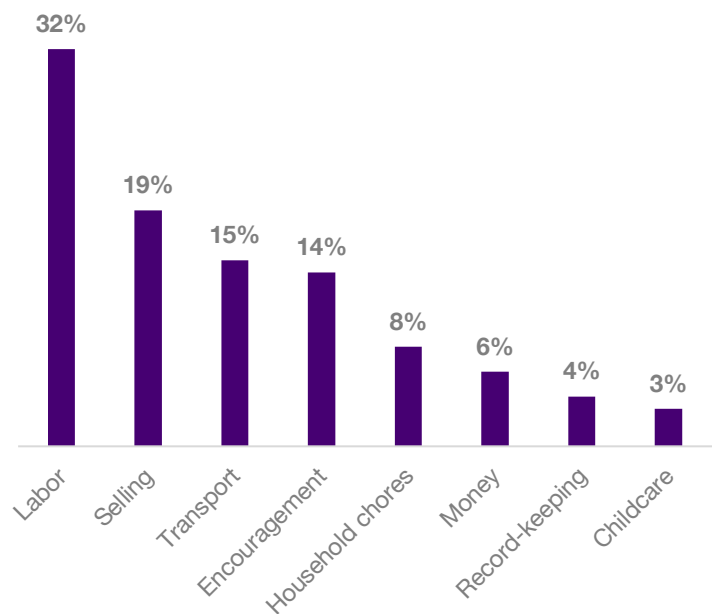
Business & Family.



Who helps with business?



How do they help?



Data on business and the family, collected during our follow-up surveys, implies that female entrepreneurship increases the economic importance of the woman to the family. Nearly all of our borrowers (98%) receive familial support in running their businesses. Almost three-fifths (58%) of borrowers receive help from their husbands, while another two-fifths (38%) are aided by their children. 2% of borrowers receive help from another family member, such as a parent or a cousin. Only 2% of our women work alone.

What are the benefits of making the business a family operation? One-third (32%) of borrowers' families contribute labor to their businesses. One-fifth (19%) of borrowers utilize familial assistance to sell their product, and another 15% report familial assistance in transporting product. Family members also help our borrowers complete other tasks by providing money (6%) and helping keep records (4%).

Familial assistance also goes far beyond material help. 14% of borrowers report that their families provide continuous encouragement, which is particularly important in villages where female entrepreneurs in general must blaze their own trails. Borrowers' families can also help to complete household chores (8%) and to mind their children (3%) while they work to expand their businesses and to better their families' lives.

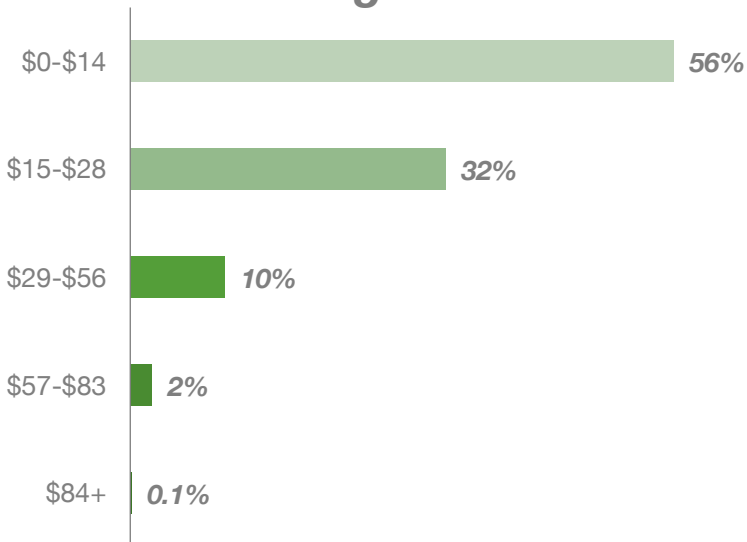
Economic Impact

| | | | 1 | 2 |
|-------|-----------|-------------------|---|---|
| 1 | SU LAINA | KISESI | ✓ | ✓ |
| 2 | WANDOBA | WINNIE | ✓ | ✓ |
| 3 | MASABA | JUSTINE | ✓ | ✓ |
| 4 | HARUNA | NAMATAKA | ✓ | ✓ |
| 5 | JUSTINE | KAWUMBA | ✓ | ✓ |
| 6 | NAKAYENZE | DROTHY | ✓ | ✓ |
| 7 | WAMBEDE | SOPHIE | ✓ | ✓ |
| 8 | WESAMOYO | KASIFA | ✓ | ✓ |
| 9 | WELOMA | MERIDA | ✓ | ✓ |
| 10 | NAMBOZO | ALLEN | ✓ | ✓ |
| 11 | MAGOMBE | ZULA | ✓ | ✓ |
| * 12 | NAFUNA | MILLY | ✓ | ✓ |
| 13 | WANYENZE | ANTONINA | ✓ | ✓ |
| 14 | BANGA | AMINA | ✓ | ✓ |
| 15 | WODIKINI | FLORENCE | ✓ | ✓ |
| 16 | WAMUNGA | AFUSA | ✓ | ✓ |
| 17 | GIZAZA | AMINA | ✓ | ✓ |
| 18 | MUSIKA | MADINA | ✓ | ✓ |
| 19 | MAKWASI | ZAINABU | ✓ | ✓ |
| 20 | BOTTO | JENIATER | ✓ | ✓ |
| TOTAL | | | | |



Savings.

Savings: Before

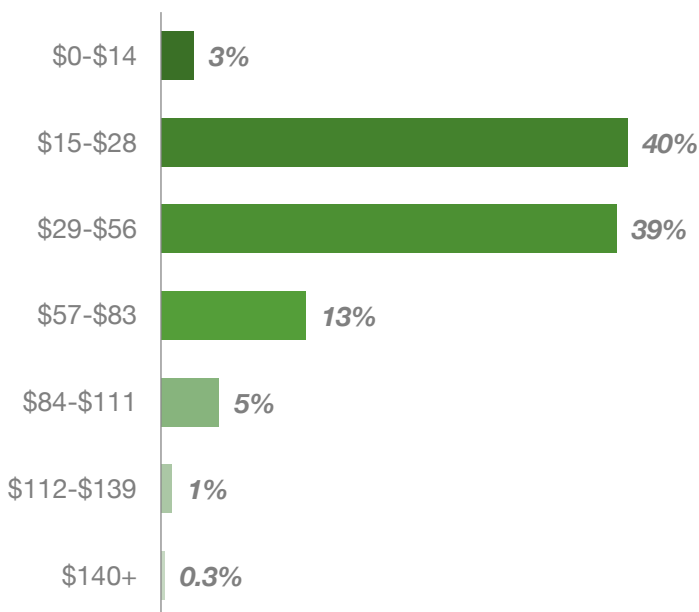


Through WMI's loan program, borrowers increase their savings substantially. Our program provides saving and financial literacy trainings to all entrants. Additionally, in order to receive the next installment of the four-cycle program, borrowers must save a cumulative amount of \$11 after their first loan, \$19 after their second loan, and \$27 after their third loan.

The average amount saved before the start of the loan program was \$19, which more than doubled to \$41 upon successful completion of the loan program. The median also more than doubled from \$14 to \$32.

At the start of the loan program, the 90th percentile of savings was around \$29. The share of borrowers saving more than this amount was 58% by the end of the loan program, which is almost five times higher than it was at the start of the program.

Savings: After



Before entering the loan program, the 50th percentile for savings was \$14, meaning that more than half of surveyed women had saved less than \$14. By contrast, after the program, 97% of borrowers had saved above this amount, which is a monumental change.

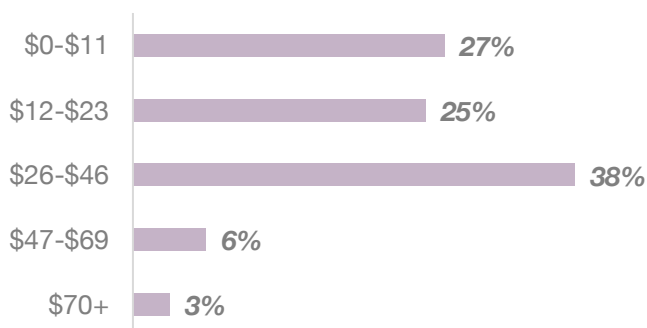
The ability to save money is critical to our borrowers and their economic mobility. In rural East Africa, saving money can provide access to lifesaving medical care, help a borrower move into a permanent home, present a safeguard against fire or flood, and open entrepreneurial doors down the road. Whatever they choose, borrowers leave WMI's loan program with financial literacy and stability.

Borrowers' income levels change just as drastically as their savings over the course of the loan program. Beginning and ending the two-year program with average monthly incomes of \$38 and \$201 respectively, the average borrower is able to increase her income fivefold. That's a 529% increase over the course of just two years.

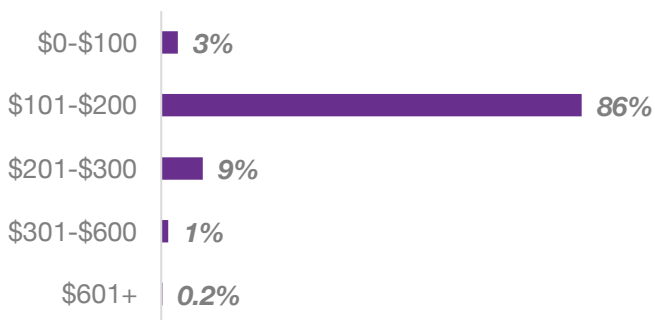
At baseline, \$34 was the median monthly income. That amount represented just the 3rd percentile at follow-up time, and by exit, \$34 wasn't even significant in the data set—every single borrower surveyed made more than \$34 per month.

By exit, 88% of borrowers brought in \$100 or more per month, which only 4% of borrowers could say at baseline. Compare that with the exit average of \$201 per month, and it's clear how WMI's loan program changes lives.

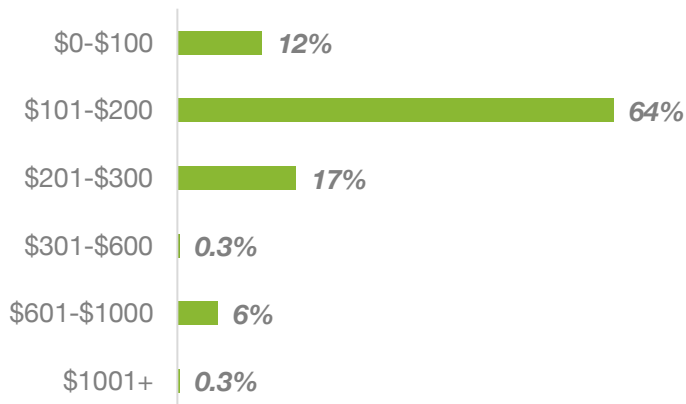
Baseline Monthly Income



Follow-Up: After 1 Year



Exit: After 2 Years



Income.

Average baseline monthly income:

\$38

Average follow-up monthly income:

\$136

Average exit monthly income:

\$201

529% average increase
in income over two years



Loan Repayment.

In order to keep our loan program sustainable, WMI tracks the ease with which borrowers repay their loans throughout the process. To measure this, surveys administered at all three stages of the program ask borrowers to rate their ease of repayment on a scale from 1 to 5, with 1 being “very hard” and 5 being “very easy.”

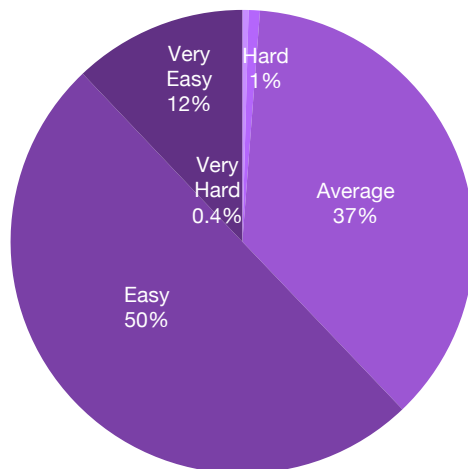
Our repayment cycle has an advantageous structure for our borrowers. Women are given a month free of repayments to develop their businesses before they begin to repay their loans. The first repayment is made one month after receiving their loan, and the second repayment is made one month after that. The remaining eight repayments are made every other week.

Generally, women are well-prepared to repay all four loans after undergoing extensive financial trainings and developing their businesses. Additionally, our community-based program both strengthens accountability and provides a network of resources for borrowers to seek help when they need it. As a result, the most common response to questions about the ease of repayment was “easy,” and our program boasts a remarkably low default rate of 2%.

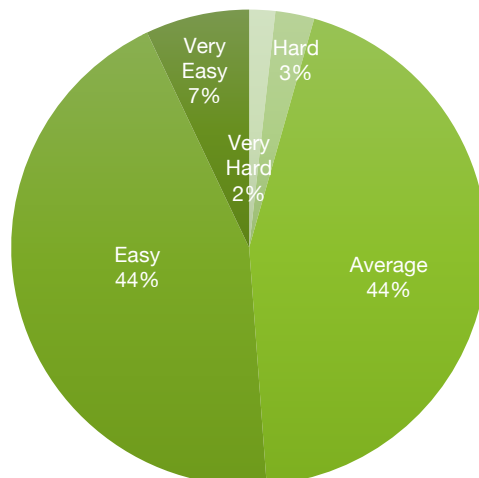
98%

repayment rate

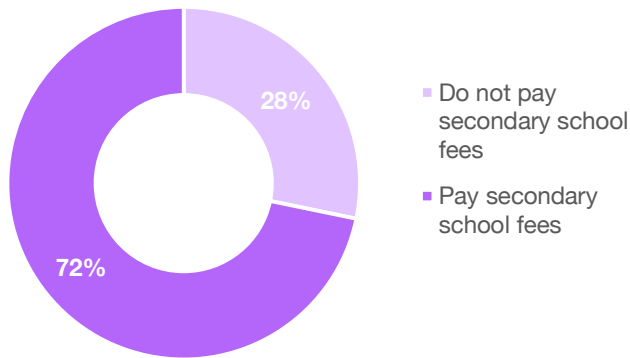
initial two loans



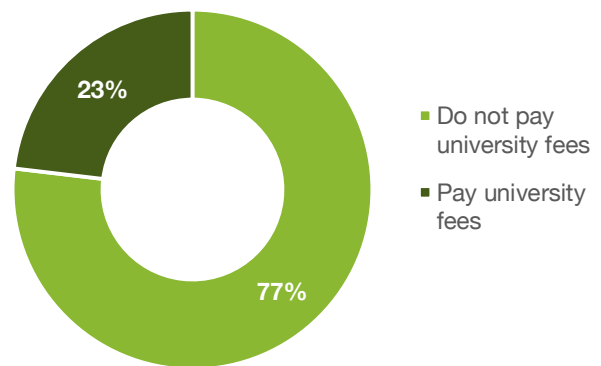
final two loans



Are your children in secondary school?



Are your children in university?



Young women are heavily underrepresented in secondary schools and universities across the African continent. Teenage pregnancy, duties at home, and even menstruation can make it challenging for young girls to keep consistent attendance in school. Because of this, absentee and drop-out rates are far higher for girls than for boys.

In East Africa, many women are responsible for financially supporting the education of their children and of other family members. 72% of our borrowers pay secondary school fees for at least one child or orphan, and 23% are paying university fees for themselves or a family member. Through their businesses, bolstered by our loan program, borrowers are better equipped to pay school fees.

Every single borrower (100%) who is supporting a student's education reported that the challenges of paying educational fees have been alleviated by her business and her loans. The benefits of WMI's loan program thus accrue not only to each individual borrower, but also to her children, whose access to education becomes more secure and whose futures look brighter every day.



Education & Fees.



Health.

When women increase their incomes and savings from our loan program and their successful businesses, their ability to pay for medical services, healthy foods, and mosquito nets improves. Nearly one-third (30%) of borrowers reported that medical payments were among their family's top three expenditures. Since this increased access is especially important, it's no surprise that nearly all borrowers (99%) reported improved health upon completion of the two-year loan program.

Prior to the loan program, 10% of families faced four or more cases of malaria each year. This number fell below 1% during the second year of the loan program. By completion, nearly 40% of women reported that malaria was eliminated from their households. Reductions in malaria are likely due to borrowers' newfound ability to purchase mosquito nets for themselves and their families. 64% of women purchased at least one mosquito net during the final six months of the loan program. Upon completion of the program, 99% of families had enough mosquito nets for each family member.

Borrowers are also able to improve their diets due to the loan program. Three-quarters (73%) of them had more food overall at meals. Half (48%) were able to buy more vegetables, while another half were able to buy more milk (23%) or more meat (27%). 13% of borrowers were able to buy more eggs.



99%
Share of families with
enough mosquito nets

99%
Share of borrowers
reporting improved
health

1/3
Share of borrowers
reporting medical care
as a top-3 expenditure

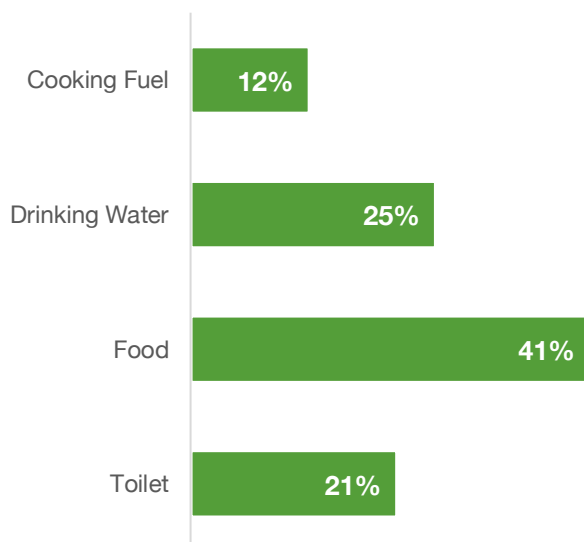


Home Improvements.

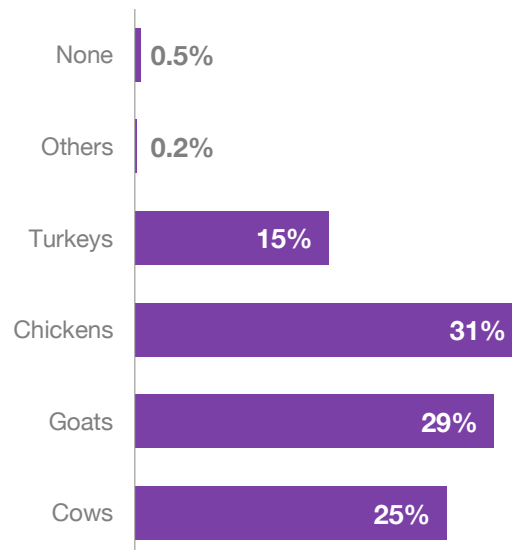
Loans have enabled borrowers to achieve financial independence and support their family in new ways that dramatically change their living standards. In the final six months of the program, 99% of women were able to purchase livestock, most commonly chickens, goats, and/or cows. Purchasing these animals allows a family to have fresh eggs, milk, and meat, enriching their diets and bettering their nutrition. This is particularly important for WMI households, which contain many children. Along these lines, 41% of women report that they were able to purchase better food for their families by the end of the program. An additional 25% said that their family had improved access to safe drinking water.

During the last six months of the loan program, 15% of borrowers* made a physical improvement to their home, namely strengthening roofs and floors, adding rooms, plastering walls, or installing doors and shutters. In that same period, 23% of borrowers* purchased additional land, giving their families the opportunity to grow more produce or expand their homes.

Lifestyle Improvements



New Livestock



**Not represented in graph.*



Social Impact



Skill-building.

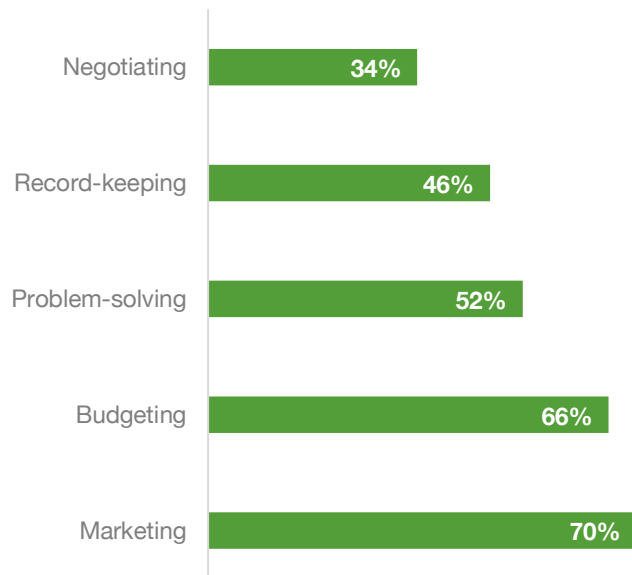
Helping our borrowers grow is one of the core pillars of WMI's mission. Borrowers reported that their personal and business skills improved as a result of the loan program. At least one-third of borrowers improved in each skill area, with more than half of women becoming more determined and 70% of women improving their marketing skills. Since WMI provides borrowers with skill training and the means to develop a business, it is no surprise that all borrowers have improved in at least one skill.

The importance of skill-building cannot be overstated. In male-dominated communities where women have very few opportunities to develop their capabilities, WMI provides a unique chance for women to build their confidence and learn applicable business practices. The simultaneous development of entrepreneurial and interpersonal skills makes our borrowers more successful as businesswomen, community members, familial providers, and individuals.

Personal Skills



Business Skills



100% of borrowers surveyed reported that the loan program has changed their community for the better.

After two years in the loan program, women are clearly happier and more successful. But the impact doesn't end with our borrowers—it extends to their families and communities.

Spousal relationships. One of the most powerful changes in the community occurs in the relationship between husband and wife. Of the 92% of women who noticed a change, 81% reported a strongly positive outcome, such as increased spousal cooperation or reduced domestic violence. Only 2.1% of total respondents reported a negative social impact, such as men growing jealous or neglecting their responsibilities. In addition, 15% of borrowers said that the loan program helped them to financially sustain their families, an ability that can highly reduce the domestic power differential that often exists between husband and wife.

Community changes. When asked how the loan program had changed their community, borrowers had extremely positive responses. Women reported that husbands were more likely to collaborate with wives, that families found it easier to meet their needs, and that women could seek greater opportunities within their communities. Many of our borrowers have gone on to manage employees or hold public office in their communities, reflecting changing community attitudes towards women. Overall, the quality of life in the villages served by WMI has improved, a change jumpstarted by the financial independence that borrowers achieve through the loan program.

Reputation. 100% of borrowers surveyed reported that they were more highly respected by others after entering the loan program and building their businesses. Additionally, most women (84%) felt that their reputation had changed in the community at large since they entered the loan program and started their businesses. 16% of women can now support their family, and 15% of women have additional responsibilities. Other women reported that they are more respected and trusted, and now serve as leaders and educators in their communities.

A photograph of a man and a young girl sitting on a wooden bench. The man, on the left, is smiling broadly and wearing a light blue and white striped button-down shirt and light-colored trousers. The girl, on the right, is looking directly at the camera with a neutral expression, wearing a colorful, patterned dress. They are positioned in front of a textured, light-colored wall. The text 'Community Development.' is overlaid in large white font on the right side of the image.

Community Development.

A close-up portrait of a smiling woman with dark skin. She is wearing a headscarf with a blue and purple pattern. Her top has a vibrant, colorful geometric pattern in yellow, red, and blue. The background is a soft, out-of-focus green.

How has your loan improved your life?

**“Major problems have been solved.”
(8%)**


**“I am now organized, reliable, and responsible.”
(16%)**

“I can meet my family’s needs.” (23%)

“I am now financially stable.” (24%)

**“I am empowered, and there is no more violence in my household.”
(20%)**

**“My family and I are healthier.”
(9%)**



**“People have
gained skills.”
(16%)**

“Domestic violence has
been reduced.” (2%)

**“Health, sanitation,
and diets have
improved.” (12%)**

**“Women are no longer
marginalized.” (12%)**

How has the loan program changed your community?

**“Businesses are
growing.” (9%)**


**“Collaboration has
increased.” (15%)**

**“People can solve
problems and meet their
basic needs.” (11%)**

**“It has united the
community.” (10%)**

**“People are financially
stable & poverty has
been reduced.” (15%)**

**“Infrastructure & quality of
life have improved.” (7%)**



How has the loan program changed the relationship between men & women?

“Women support their families and run their businesses.” (16%)

“Men neglect responsibilities or become jealous.” (2%)

“Men continue to support the family, and their wives assist.” (2%)

“Men respect & encourage their wives.” (16%)

“Spouses work together.” (49%)

“Domestic violence has been reduced.” (3%)

“Women are more knowledgeable.” (5%)

How do you use your business to help others?

"I guide & support my friends." 13%

"I meet basic needs for my family & the needy." 33%

"I share market research with others." 1%

"I cooperate with my friends." 2%

"I pay school fees to educate myself, my children, or others." 21%

"I buy food for others." 11%

"I am healthy & I pay medical fees for my family." 8%

"I provide people with jobs." 5%

"I increase access to services by expanding my business." 7%



Have women's reputations changed in your community?

"Women educate and counsel others." 16%

"Women are given more responsibilities." 7%

"Women lead and mobilize people in the village." 9%

"Women support their families." 19%

"Women are involved in making decisions." 5%

"Women are more trusted & reliable." 18%

"Women are respected and honored." 15%

"Women are praised for their successful businesses." 11%

Community Engagement



Buyobo Primary School Music Program

Buyobo Primary School began this summer excited to send its students to compete in several multi-level musical competitions, starting July 12. There was just one problem: Buyobo had no musical instruments and no music teachers. To kick-start the creation of a brand-new music program, Teacher John Paul and Teacher Susan completed training in musical instruction in June. They are now equipped to educate their students in traditional Ugandan music-making. WMI summer intern Grace Collins, who has spent her life playing the trumpet and now specializes in choral singing, volunteered as an instructor. Specifically, Grace taught students English choral music for the competition. Using grant money which Grace secured from Princeton University's Class of 1978 Foundation, 7 *adungu*, 2 tube fiddles, 3 xylophones, 5 wooden flutes, 6 windpipes, 5 shakers, 2 long drums, and 7 regular drums were purchased for the school. Buyobo Primary School's new music program, which will last long after this summer, will impact the school's 800 current students, as well as the hundreds of children who will come after them to fill their community with music.



Boys and Girls Group

Boys and Girls Group is a program in Buyobo for children ages 11-14. Our facilitators, Sam and Teacher Susan, lead weekly sessions on a range of topics, including sexual health and hygiene, creative expression, and business skills. This summer, one of our most impactful lessons was a yoga session with Geoffry Oryema. Abducted from his home in Northern Uganda and forced to fight in Joseph Kony's LRA as a child, Geoffry, now 23, has harnessed the healing power of yoga and the arts on his journey to recovery. He shares his talents in yoga and dance, as well as his incredible story, with youth around the region. Another monumental project this summer was our workshop on freedom of expression through art, poetry, and music. Led by Sam, a musician and creator who lives in Mbale, the workshop offered a chance for reflection and recovery to the students, many of whom carry the weight of trauma themselves. In a third lesson taught by WMI spring intern Hilary Atayi, students of all genders learned to make over 200 total reusable sanitary pads, meeting an important community need. To date, Boys and Girls Group has touched the lives of over 560 youth in Buyobo.



SAMALI & AFUWA
KEEP BUYOBO CLEAN STAFF

Keep Buyobo Clean

Keep Buyobo Clean is a community sanitation initiative which places trash receptacles throughout the village to facilitate proper waste management. Managed by two staff members hired and paid by WMI's sister organization, the Buyobo Women's Association (BWA), the initiative has been highly successful in curbing littering and unsanitary conditions. It has also been implemented in surrounding villages like Buweli and Budadiri. The program is fully sustainable, with local residents managing bin collection and placement.



HADIJJA
KEEP BUYOBO CLEAN STAFF

School Lunch Program

Ugandan schools charge students an added fee to obtain lunch during the school day. Because of this, many children become hungry and find themselves distracted from learning. Since 2014, BWA has invested \$1,500 each year to provide lunch for P6 and P7 students, whose school days are longer to prepare them for their PLE examinations for secondary school placement. Because of these meals, P6 and P7 students are now better equipped to study for their critical PLE examinations.

Village Health Team

The Village Health Team (VHT) is an organization supported by BWA whose objective is to improve health and sanitary conditions in Buyobo and the surrounding rural communities. To keep the community healthy, the team conducts monthly home visits to promote hygiene techniques and to provide preventative healthcare to families. Today, VHT is comprised of 84 local volunteers who serve 71 different villages.



Orphan Outreach Program

In Uganda, an orphan is defined as a child who has lost at least one parent. Most orphans live with relatives or other adults in the community, but they remain highly vulnerable to mistreatment, neglect, and hunger. The Orphan Outreach Program, launched in June 2018 by WMI summer interns Lilia Smyth and Cerina Corrigan, provides necessary school supplies to orphaned children in Buyobo and the surrounding communities. In addition to academic support, the program provides orphans with delicious meals and a supportive place to celebrate on the holidays.



Staff Support Fund

WMI's Staff Support Fund provides financial assistance for healthcare expenses to employees at our main office in Buyobo. The fund supports both BWA and WMI staff who are unable to work due to temporary illness or injury, as well as those who require ongoing treatment to manage chronic illnesses. The fund impacts many staff members each year to manage their health, and its safety net provides peace of mind to all.

Tea & Buns for Teachers

Ugandan teachers are not provided with food during the long school day. To help teachers sustain themselves as they do their important work, WMI has provided a light snack of tea and buns to teachers in Buyobo for the past 9 years. This program helps the 15 teachers at Buyobo Primary School educate the village's children each day, one of the most important jobs in the community.



2019 Interns.

Spring: Late March-Early June 2019



Will Kuenster is a graduate of the University of Wisconsin – Madison, where he received degrees in Finance and Risk Management. During his senior year, he interned with Wisconsin Microfinance, an organization that operates small loan hubs in Haiti and the Philippines. Through this internship, he came into contact with Robyn and was inspired to participate in this internship with WMI. Upon completion of the internship, Will will be working with Deloitte as a Management Consultant in Minneapolis.

Will is originally from St. Paul, Minnesota, so he enjoyed the warmer weather in Buyobo as a reprieve from the cold and snow. He spent his time in Buyobo conducting a series of case studies on the successful businesses built by our borrowers, ranging from pharmacies to schools to tailoring shops. His goal was to gain an in-depth understanding of their day-to-day operations and see how their businesses fit into and impact their daily lives. His secondary goal was to work alongside the borrowers to brainstorm and implement new ideas to help the businesses continue to improve and grow. He was able to achieve both goals and had a positive impact on the businesses that he supported.

Hilary Atayi is a graduate of the University of Manchester, where she studied Law. Upon graduation, she worked as a paralegal at a small law firm in Northwestern England, until she realized that she was more interested in development and human rights. Hilary then spent three months volunteering in Burkina Faso, working to advance women's rights in the rural village of Réo. Here, she educated young students and rural communities on HIV, domestic violence, sexual health, and hygiene. When she is not volunteering, Hilary enjoys knitting, baking, and traveling. Hilary's next step will take her to Ghana as she protects women's rights at the International Federation of Women Lawyers (FIDA).

Hailing from Leicestershire in the UK with family from Ghana, Hilary's internship was her first trip to East Africa. She hoped to facilitate long-lasting change in the lives of Buyobo's women and girls, something that has been made possible through our loan program. She also assisted with the introduction of reusable sanitary pads to the local area, a project that she had also worked on during her time in Burkina. Hilary taught nearly 200 students to make reusable sanitary pads, prepared the materials for 57 more, and trained nine teachers so that they can continue educating students. Hilary also enjoyed getting to know the women of WMI and seeing how their successes foster change within the community.



Summer I: June-July 2019

Noah Cha is a sophomore from Irvine, California studying finance at the University of Notre Dame. He is heavily involved in the Investment Club and Special Olympics team on campus. In his free time, Noah also enjoys playing basketball and making videos. He is using his talents as a videographer while in Buyobo to direct several videos about the loan program and its positive effects on communities here in east Africa for WMI to utilize.

Noah is grateful for the opportunity to work with WMI, and he enjoyed learning more about how individuals in rural communities integrate into developing economies without access to traditional financial institutions. This summer, he gained a better understanding of the nuances of developing economies and the potential growth opportunities they represent.



Grace Collins is a junior at Princeton University. She is concentrating in Politics with potential certificates in African Studies, Political Economy, and Ancient Roman Language and Culture. On campus, Grace is active in debate and is the current president of The American Whig-Cliosophic Society, Princeton's political hub and the oldest collegiate political society in the United States. She is also a musician who sings in some of Princeton's premiere choral ensembles and has over ten years of previous experience on the trumpet and the piano.

This summer, Grace shared some of those experiences by introducing a music program at Buyobo Primary School with the support of BWA, WMI, and Princeton University's Class of 1978 Foundation. Using grant money, a new set of traditional Ugandan instruments was purchased for the students. Grace also volunteered at the school three days a week to assist Buyobo's music teachers in instructing the students, particularly in English choral singing.

Originally from Delaware, this summer was Grace's first time in Uganda. She is interested in development on the African continent and is grateful for the chance to learn about how microfinance intersects with the pursuit of gender and socioeconomic equality.

Kelly Collins is a recent graduate from University of California, Berkeley. She earned a B.S. from the Haas School of Business and a B.A. in Economics. Throughout her time at Cal, she was a member of the Kappa Kappa Gamma Sorority, where she focused her time with the Philanthropy Committee. During her junior year, she studied at the London School of Economics, where she concentrated in Management and Economics. There, she played on the Field Hockey Team and was a part of the Women in Business Club. Originally from La Jolla, CA, she will be moving to New York City in the fall to work as an Account Executive at Yelp.

The summer internship at the Women's Microfinance Initiative brought her to Africa for the first time. She is grateful for the opportunity to work with Ugandan women, learning about their businesses. This summer, Kelly investigated how loans impact the scale of a typical business and the ability for women to provide for themselves and their families. By speaking to borrowers and analyzing survey data, Kelly drew conclusions on the effects of microfinance in communities of Rural Eastern Africa. Moreover, she greatly enjoyed spending the weekends exploring other areas around Buyobo with her fellow interns.



Caroline Plouff is a senior at the University of Notre Dame. She is majoring in Political Science and Global Affairs with a concentration in European Studies. Passionate about travelling and meeting people from different backgrounds, Caroline has studied abroad two times in France's Loire Valley, as well as completed independent research in Rabat, Morocco on the educational discrepancies between private and public high school graduates post-French protectorate.

Caroline initially became interested in Uganda through her involvement with the Student International Business Council on campus. There, she worked on developing a business plan to help save ancestral data in the Gulu Region post-civil war. Her summer internship at the Women's Microfinance Initiative was very exciting because of her passion for learning about the effect of grassroots level initiatives, such as microloan programs. Interested in the intersection between international development and security, Caroline most enjoyed learning about the role a small loan program can have on the lives of rural women and their communities.

Ethan Seide is a sophomore at Princeton University. He studies Operations Research & Financial Engineering with an emphasis on machine learning and optimization. Ethan competes on the cycling team, ski team, and club tennis team. He is also a member of the robotics team, working on constructing an autonomous drone. He would ultimately like to found a tech startup that helps people in the developing world and is hoping to brainstorm ideas while with WMI this summer.

Originally from Bethesda, Maryland, Ethan came to Buyobo to study the benefits of microfinance and learn about village life in Uganda. As an aspiring engineer, he intended to offer a unique viewpoint in Buyobo. He taught the children in the village about engineering and sustainable energy by leading a project for the students. He hopes to inspire the children so that they start their own projects to help the community in the future. Additionally, Ethan spearheaded the project of redesigning WMI's website.



Nora Tucker is a sophomore at the University of Notre Dame. She is pursuing a major in Computer Science, with a double minor in Catholic Social Tradition and Digital Marketing. On campus, Nora is on the Engineering Leadership Council and Baraka Bouts, the women's boxing team. She is also involved in her dorm, serving as the Faith Life Commissioner and an athlete on several interhall sports teams. Nora also participates in the pep band for Notre Dame athletics and works on the myNotreDame help desk team within the Alumni Association.


Hailing from the suburbs of Chicago, Nora was thrilled to return to the 'Pearl of Africa' after visiting with her family two years ago. She was able to use her technological background by assisting with the Factbook and the website redesign project. Nora also taught a boxing lesson at Girls and Boys Group. She is passionate about WMI's mission of empowering women to better communities and throughout the summer was able to learn more about WMI's challenges and successes in becoming a trusted and successful organization in Buyobo.

Summer II: July-September 2019



Paddy Mukasa is a junior at the University of Strathclyde Glasgow. He is studying for a Bachelor of Arts in Honors Accounting. Paddy is a member of the Strathclyde Harriers cross country team. During his freshman year, Paddy worked on an internship at Crystal Water Solutions, a Malawian start-up. He established book-keeping systems that allowed the company to efficiently track their daily financial transactions. The internship provided Paddy with entrepreneurial skills and allowed him to apply his classroom knowledge to a real-world business environment.

Originally from Katosi, a small town in the Mukono district of Uganda, Paddy enjoyed seeing the impact of microfinance on communities in his country. He is passionate about microfinance and hopes to return to Uganda upon graduation so that he can continue to make a difference in the field of microfinance. While working with WMI, Paddy completed business case studies and worked with borrowers to brainstorm ways that they could improve their businesses. Specifically, he showed borrowers how to track their finances so they can maximize income and re-invest in their businesses.



BUYOBO WOMEN'S ASSOCIATION



Conclusion.

As our 2019 data reflects, our eleventh year has been incredibly successful. Borrower data continues to reflect how the loan program enables women to improve their health, bolster their savings, educate their children, implement home improvements, and assert themselves as leaders in their homes and stakeholders in their communities. Additionally, our borrowers' entrepreneurial successes, bolstered by WMI-provided trainings and support systems, reflect the presence of economic development and standard of living improvements for entire communities. In 2019, we've added 110 women to our program in Buyobo alone. As of this year, we've loaned a total of nearly \$6 million to women across East Africa over the course of our time here. This program has connected thousands of women to opportunity and to each other, and because of it, communities can look forward to a brighter future.

But there is still so much work left to do for the millions of people who live in communities that remain the world's most underserved. In response, WMI is still growing. To help us bring our mission to more women and improve the lives of thousands, please visit wmionline.org to donate.

Contact us

Stay in touch with us. Use any of these avenues of communication to learn more about our mission, to receive updates from WMI on our programming and operations, and to find out how you can help.

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