

# WMI Borrower Interview

## Bogoya Branch to Market



This is Beatrice.

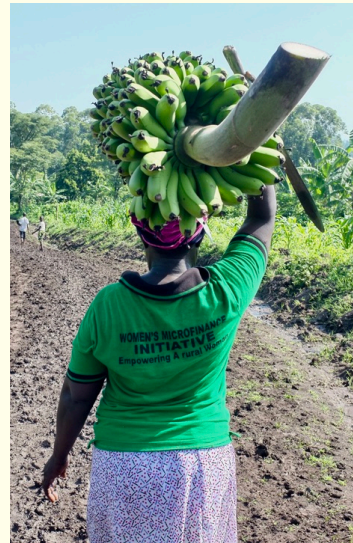
She runs a Bogoya Business in Sonali of the Sironko District. Beatrice joined the WMI Loan Program in 2017.

This is the story of how she was able to change her life.

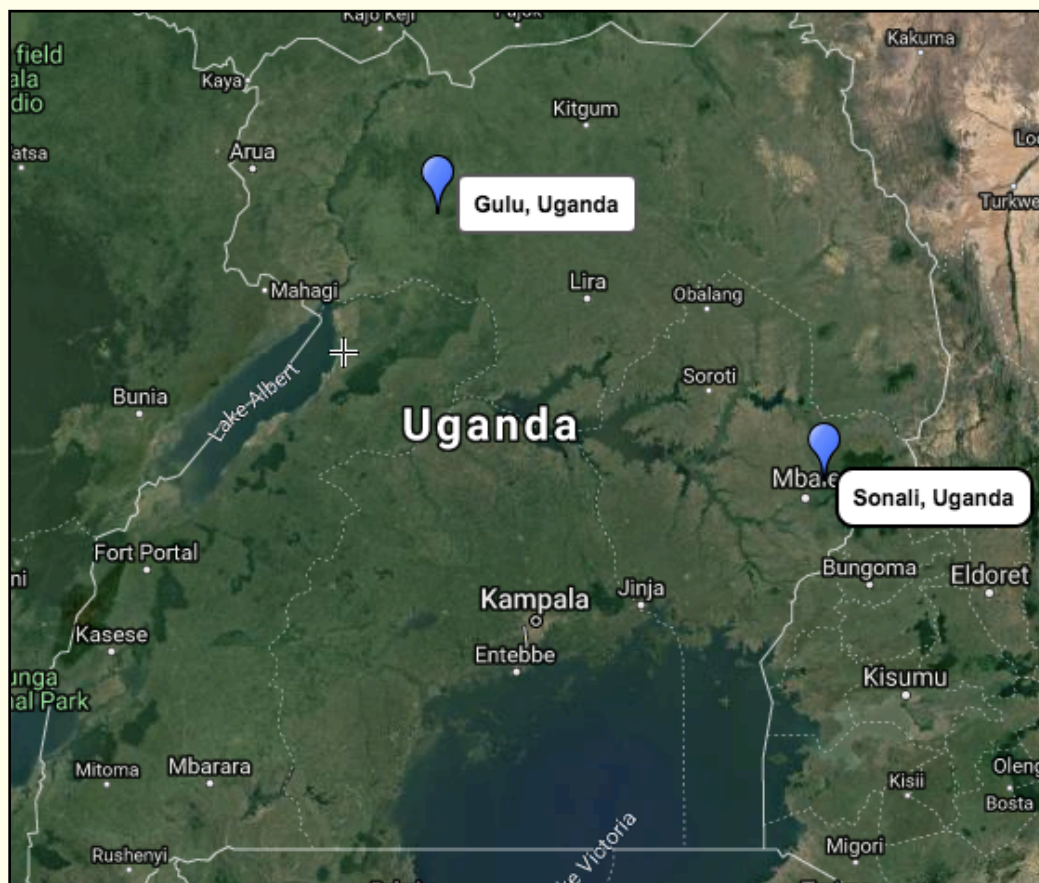


WOMEN'S  
MICROFINANCE  
INITIATIVE

Since 1992 Beatrice was buying seedlings, planting them, monitoring their growth, and, eventually, cutting the branch and transporting it to market to sell. She typically sold 6 branches each week in Sonali, barely making ends meet.



After she received her first loan from WMI in 2017 she began to sell her branches in Gulu, for a much higher profit. She used her loan money to buy branches from other farmers to then sell herself. She tries to pick branches about a week before they ripen so they won't spoil during her journey to Gulu.



Beatrice's weekly trip to Gulu starts with carving her initials on her 30 branches. Once she loads all the branches into the lorry, she must sit on top for the 15 hour drive. The lorry will drive all through the night.



At Gulu she will sell her branches at the market for the higher price. She is lucky to have family stay with while she is there. She leaves the unsold branches with a trusted friend in Gulu who will sell them on her behalf. She will then travel home and take care of her family. Sometimes the truck will break down and her Bogoya will get spoiled, but it is a risk she must take for higher profits.

Now, Beatrice has over 300 Bogoya trees, has employees to tend her crops, and consistently buys branches from local farmers. Each trip to Gulu she is able to make around \$80 with \$19 of personal expenses. Each month she proudly makes \$248.

Beatrice has 4 children and 1 dependent. Apart from spending income on food, water, and clothing for her family, Beatrice must afford school and medical fees. She pays schools fees for 4 children, totaling to \$500 per year. Additionally each doctor visit averages \$10.



## Price Break Down:

### Planting and Selling in Sonali

Revenue per Branch

Cost of a Seedling

Profit per Branch<sup>1</sup>

30,000 UGX  
(\$8 USD)

—

20,000 UGX  
(\$5 USD)

=

10,000 UGX  
(\$3 USD)

### Buying in Sonali and Selling in Gulu

Revenue per Branch

Cost per Branch

Cost of Transport

Profit per Branch

50,000 UGX  
(\$13.50 USD)

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28,000 UGX  
(\$7.50 USD)

—

5,000 UGX  
(\$1.50 USD)

=

17,000 UGX  
(\$4.50 USD)



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<sup>1</sup>\*Not including cost of maintaining the plant and the opportunity cost of the land