

WMI Borrower Interview

Primary School Founder



Phyllis is a proven superwoman

She is an entrepreneur, a teacher, a mother,
a role model, and a community leader



WOMEN'S
MICROFINANCE
INITIATIVE

"Discipline is first, smartness is second, laziness out"

This is the classroom motto for Phyllis' class of P1 Students (6-7 years). Above all, she teaches her students to be hardworking and dedicated; two traits she herself showcases constantly.

Phyllis is from the village of Buyobo. She is 43 years old. After finishing secondary school, she wanted to be a nurse. She studied hard and passed the tests, but she unfortunately could not afford the nursing program. Instead, her parents encouraged her to pursue teaching.



Today, she runs one of the most successful primary schools in the Sironko District. The 408 children under her direction graduate well-qualified to continue their education. Her road here was not easy, but her impact has been profound.

This is her journey.

Phyllis moved from Buyobo to Budadiri when she married her husband Kesi Wamboga. Shortly after, she had two sons; Eric and Emma. In 2004, Kesi founded the Wamboga Memorial Primary School (initially under a different name) and Phyllis became a teacher there one year later. In 2013, she received her first loan from WMI which she and her husband used to buy more land for the school.

Sadly, Kesi passed away in 2014. With Kesi gone, Phyllis needed to find a way to work harder to support her children. She took over the newly renamed Wamboga Memorial that year, seeking to continue the legacy of her late husband.

She even continued teaching while she took on the many responsibilities of running a school. She had to hire qualified staff, learn to balance the books, buy supplies, oversee the curriculum, check up on students, organize and pay for teacher and student lodging, and make plans for the future of the school.



Phyllis has been remarkably successful in achieving all of these tasks. Today, she earns income from school fees which are often paid on credit. She spends income on food, chalk, the water bill,



transportation, and staff fees. In total, the school currently boasts 18 teachers and 7 support staff members.

Even when Phyllis took out her first loans from WMI, she found them relatively easy to pay off. This is because she is prepared. She tracks expenses daily to know when to withdraw money from the bank, keeping the accounts balanced.



Phyllis' school is exemplary. Almost all of the P7 students pass the PLE exam which gives them the ability to attend secondary school. These results have not come easily, and achieving such notable outcomes requires an incredible amount of discipline from both teachers and students. She personally, checks up on all the P7 children after they take their beginning exams, getting students started on the necessary revisions to score better.



"I make sure the teachers are not just sitting in the grass."

The WMI training taught Phyllis to expect more from herself and her employees. It also taught her time management strategies and helped her to learn how to keep records. Her goals for the school include a steady continuation of academic excellence, permanent classrooms for all levels, and teacher lodging on the school campus. With construction currently underway on campus, she's already making progress on those last two goals.

A major challenge that Phyllis faces is that her students often fail to pay their school fees in full. Many parents are farmers or local business owners. If crops get ruined, a harvest is late, or if sales are slow, many of them will not be able to pay fees. If enough people do not pay, it becomes very challenging to make the desired improvements to the school.

As if teaching and supervising a school were not enough, Phyllis spends her weekends as a WMI Coordinator. She manages 7 groups of 20 borrowers in her community.

The loans from WMI have helped Phyllis achieve complete self-reliance. She is now able to better care for her family of 10 (2 children and 8 dependents). She is better able to pay for medical fees and to buy necessities, like food and clothing. Phyllis also goes out of her way to encourage others looking to open a school or to learn how best to run one. She even allows others to borrow from her so that more women can achieve all that she has.

It is hard not to notice how drastically Phyllis transformed the primary school and her life. The loans have helped her to expand and develop the academic standard at the primary school. All of her accomplishments are truly a testament to her values.

WMI is honored to be a part of such an amazing woman's story.

