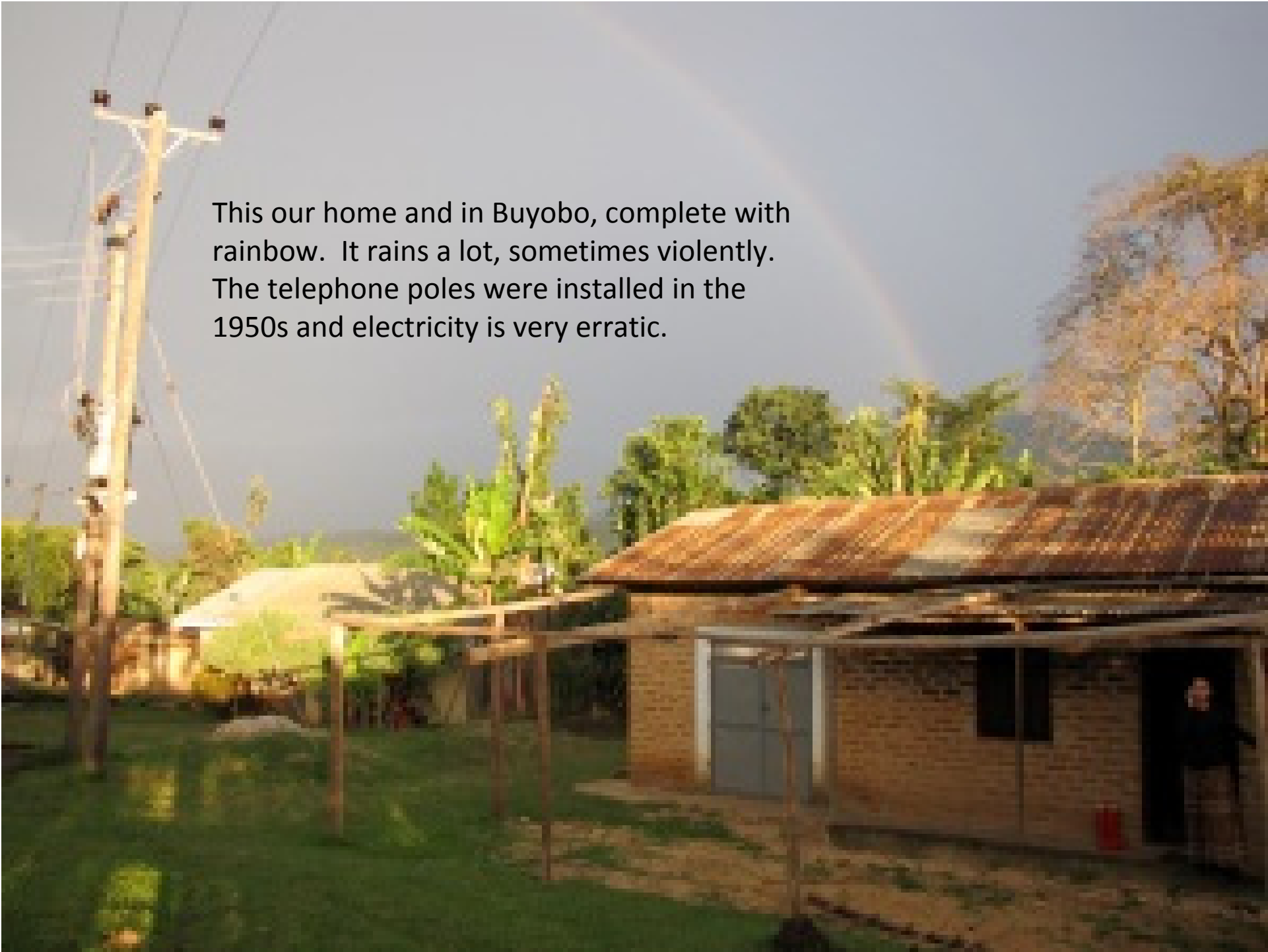


**MONTANA STEVENSON AND AINSLEY MORRIS:  
SCENES FROM WMI'S FALL 2010 PROJECT IN UGANDA AND KENYA**

We are in Uganda and Kenya directing WMI's fall 2010 project to survey and interview WMI borrowers about their businesses and financial needs in preparation for their transition to independent banking; prepare a banking manual for borrowers; coordinate with Post Bank to implement operating procedures for the transition; provide advanced business training; and, report on the status of all 7 WMI hub loan program locations. We hope these photos will give you an idea of life in rural African villages and how the WMI loan program is vastly improving the outlook for women and their families.



A photograph of a rural home in Buyobo. The house is a single-story building with a corrugated metal roof and brick walls. A person is standing in the doorway. To the left, there is a tall wooden utility pole with several cross-arms and wires. The sky is overcast with a faint rainbow visible. The foreground shows a grassy area and a wooden fence. The text is overlaid on the upper left portion of the image.

This our home and in Buyobo, complete with rainbow. It rains a lot, sometimes violently. The telephone poles were installed in the 1950s and electricity is very erratic.

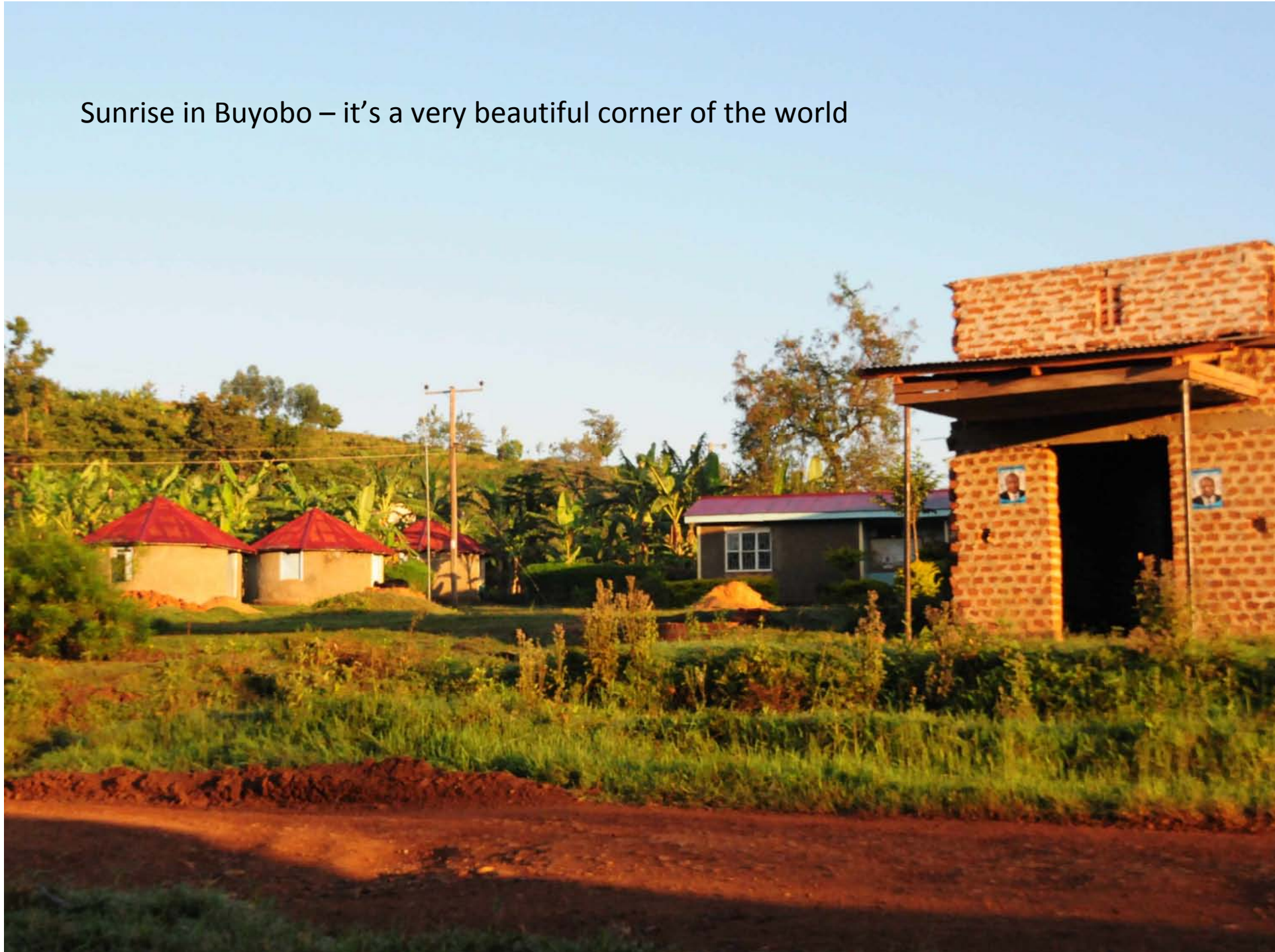
Our neighbors Lambuli and Mafabi eating passion fruit. They are very lively and like to follow us everywhere we go and imitate everything we do.



Ainsley scores some poultry for dinner. She is going to cook the chickens in a traditional local stew and serve it over rice. People are very kind - always giving us gifts. In return we prepared a Thanksgiving feast for 75 villagers.



Sunrise in Buyobo – it's a very beautiful corner of the world



Buyobo is lively – these young men are preparing for a circumcision ceremony.



We traveled to many markets to see WMI borrowers in action – this is the huge Bwiri Market where many borrowers operate their businesses.



WMI borrower selling fish at Mufutu market, another large trading place where many WMI clients sell their goods. The marketplace is always crowded and there is a very large selection of food and clothing items. WMI borrowers are very active in all of the local markets. They are very savvy about product prices and competition and will move around to take advantage of local demand.





We had a chance to sample the local ice cream at Mufutu market. It was more like a snow cone, but still very refreshing in the heat.

Talking to vendors we found that they are very aware of how to position their products in the local market. They know if they are selling based on quality or volume.



In addition to selling at markets, we visited many WMI borrowers who operate businesses in their local villages. This is a WMI borrower operating her hair salon in Buyobo.

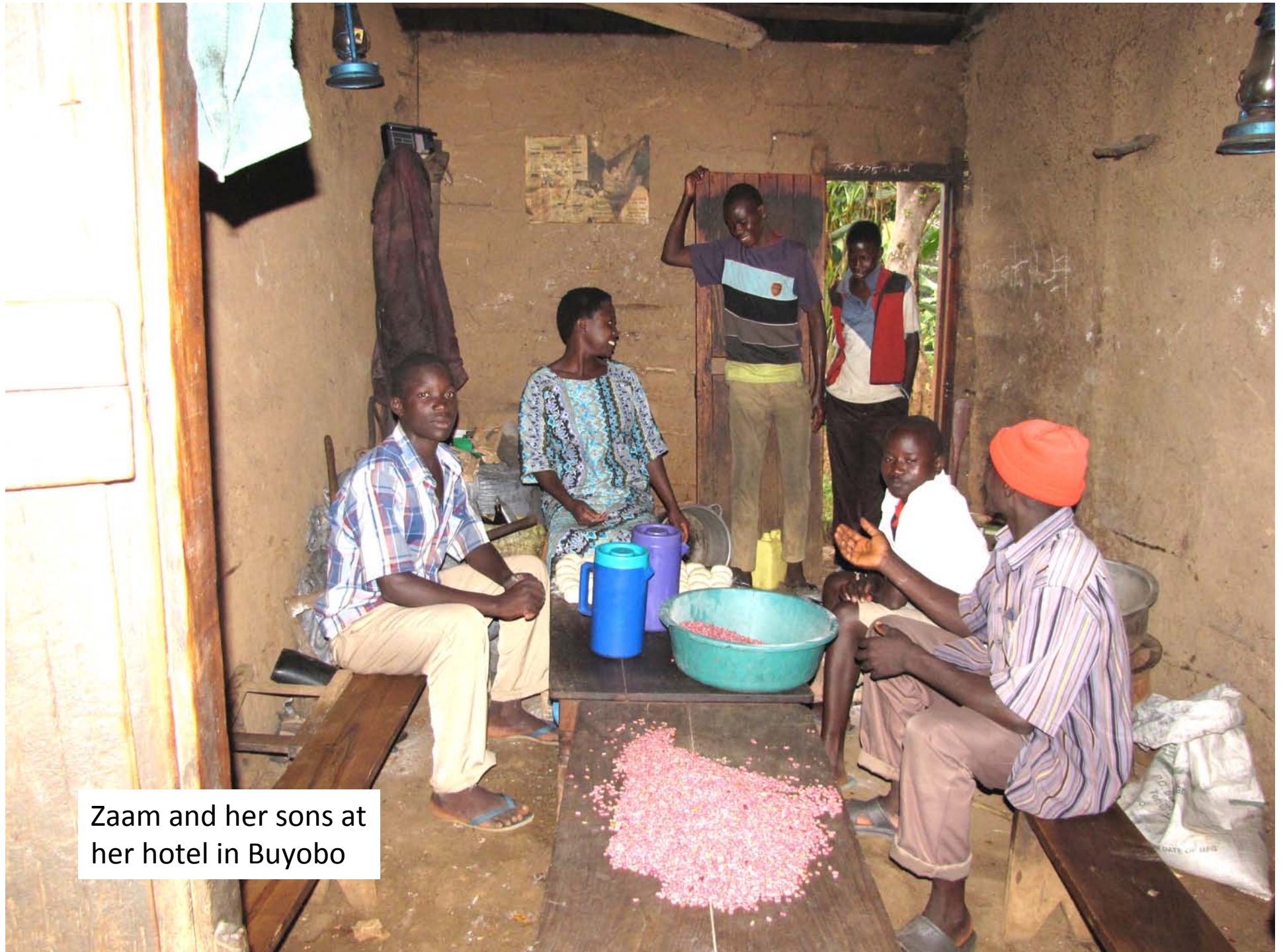
WMI borrowers take care to make their places of business attractive. They are very congenial to customers. They know satisfied customers are their best source of advertising. Plus, as we were informed, word of mouth recommendations are free.



Topy operates a “hotel” – that means she serves home-cooked meals, coffee and soft drinks in her house. People know her cooking is delicious, so travelers on the road through Buyobo fill her small hotel during the day. She is always ready to serve hungry and thirsty customers.

Many WMI borrowers work at their businesses every single day. With strong support from husbands, children and other family members, many businesses are open continuously during daylight hours. This is making Buyobo a destination shopping location in the rural villages.





Zaam and her sons at her hotel in Buyobo



Alice Monje and her thriving chicken business. The coop is huge and she keeps close tabs on her broods. Like many WMI she has learned how to keep books on her business and that lets her know if she is making a profit and what products are popular.

We have spent a lot of time working on operational issues with the PostBank staff in Mable. Steve Masai, the Regional Manager and Ephrance, a Customer Service Rep, have been attentive to handling issues for WMI borrowers. We are working with Olive Wolimbwa, WMI's Local Director, and the bank to prepare a manual with specific guidelines that will help ensure a smooth transition to independent banking for the first borrowers in January 2011.

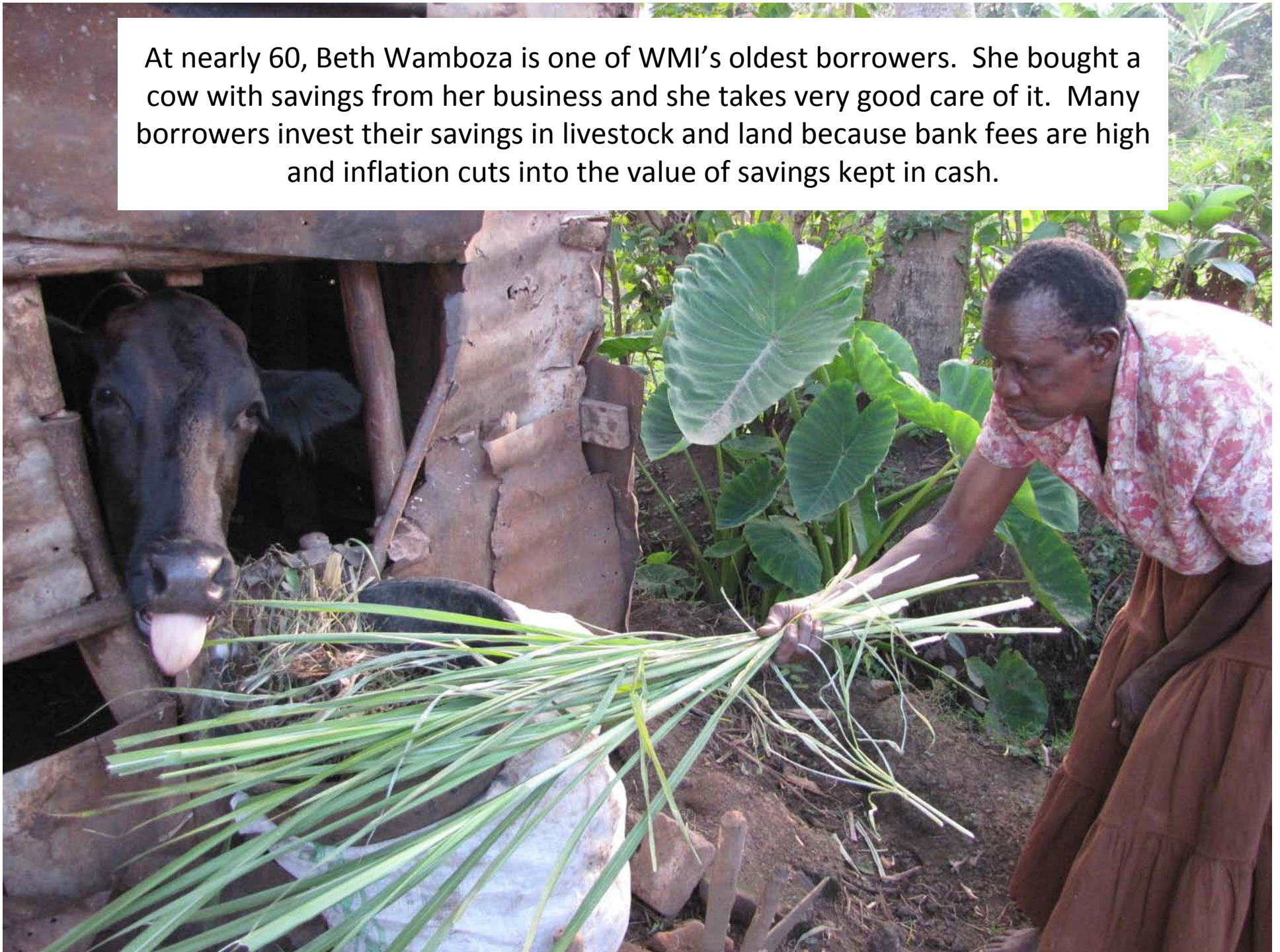


Joy Nangoye on her motorbike. Transportation is one of the greatest challenges to WMI borrowers. Some are starting to solve the problem by obtaining motorbikes with profits from their businesses. They use them to transport their own goods and to provide service to other borrowers who need to get around.

By offering taxi services, WMI borrowers are helping to build a local infrastructure that is conducive to business growth. As more businesses open in Buyobo, more villagers are employed and the local economy expands.



At nearly 60, Beth Wamboza is one of WMI's oldest borrowers. She bought a cow with savings from her business and she takes very good care of it. Many borrowers invest their savings in livestock and land because bank fees are high and inflation cuts into the value of savings kept in cash.





We traveled to Bududa District to visit the new loan group that will launch in Konokoya village in January 2011, and the existing loan groups in Bumwalukani village administered by the Maya Agiri Women's Economic Development Group. The trip should be 2 hours, but turned into 5, due to the usual accidents, back-ups and wash-outs on the single dirt road to these villages.



The first WMI borrowers in Bumwalukani – the Blue Group - had paid off their loans and the best savers in the group received an award. Here the WMI borrower invited her husband to the graduation ceremony to celebrate her success. The loan program has ushered in changes in gender relations, with husbands working side by side with their wives, both in the business and in the household, to improve their families' living standards.



Mereth Basiku in Konokoya showing us how she sells grains and beans from her home. She is very aware of the daily local prices for her products.



Part of our fall project included reporting on the status of all 7 WMI village loan program hubs. After a week in the Buyobo area, we took a 2 day journey to Kebale in the southwest. The road crosses the equator and the swampy lowlands of Lake Victoria, until it flattens out in a dry plain which is home to the famous Ugandan long horn cattle. Further west lies the Impenetrable Forest, home to the world's largest population of mountain gorillas.



We were met by the women of the East Lushaya Women's Group (ELWG), led by Chair person Hope Kazahuru. Olive Wolimbwa and another trainer from Buyobo accompanied us to launch ELWG's very first WMI loan group.





Driving 10 hours a day, it takes about 3 days to get from Kebale to Ol Moran, in central Kenya, where we helped launch the second loan group for the Ol Moran Women Heroes. The village is very remote and the region has been plagued by drought.



Training for the Ol Moran Women Heroes Loan group took place in a Catholic Mission

Training is extremely important for all of the WMI loan groups. Here, Penina, who traveled all the way from Buyobo to Ol Moran, trains the new borrowers in budgeting.

Although many of the borrowers had at some point operated very small businesses from their homes, none of them had ever kept books.





Elizabeth Muthoni is a new borrower in the Ol Moran Heroes Loan group. She took out a WMI loan to expand her business in fresh produce. She is selling her inventory at the weekly market in Ol Moran.

Because the village is so remote, market day is a big event and the women never miss the chance to sell their products. During the rest of the week they stock inventory, look for bargains, set up advance sales and network.



Mary Wanjiru in Ol Moran, KY



Her business is a green grocery. She says the business is doing well. Out of the profit she has been able to buy a cow, which she is milking and children are feeding off the milk. She has also been able to raise money to support the family. She is appreciative of the WMI program.

A WMI Borrower irons second hand clothes to sell in the Ol Moran Market



After Ol Moran we traveled to Siaya, Kenya to launch the Yellow and Green loan groups for the Sikabu Women Development Project. The women were very eager to answer the trainer's questions and were proud of their knowledge.



From Siaya, Kenya we crossed back into Uganda to meet with the new borrowers in Wabulenga B village, outside of Jinja. Their group is the Women Empowerment and Development Initiative. WMI's president, Robyn Nietert, had met them in January and we were very happy to follow up and issue the first loans in October.



Tape Nibirye is the leader of the Wabulunga B borrowers





Olive Wolimbwa in action training the new loan group in Wabulenga B village. Her talk is always inspiring. She tells new borrowers how 3 years ago she was just like them and that they can succeed just like she has. The peer-to-peer training is extremely effective.

The ladies pay close attention and take detailed notes.





The Local Council Chairman gives a speech encouraging the new borrowers in Wabulenga B village. Support from the local council members is important to the WMI loan program's success. Local government officials and village elders are always invited to the trainings.





Back in Buyobo, we started the process of face-to-face interviews with WMI borrowers. We were continually impressed at how skillfully the women operated their businesses and at how much they were able to improve their household living standards with their profits. Women were very open and seemed to enjoy discussing their business operations.

Soon news of our interview project spread and crowds gathered to listen to the borrowers answer questions and tell their personal stories. With their success, WMI borrowers have become leaders in their villages.



Borrowers' families are very proud if there is a WMI borrower in the household. The entire family works together to make the business a success. This is Ainsley visiting with 3 generations of Irenes .



There are not a lot of ways to get around in the villages and occasionally we ride with boda-boda drivers, usually 3 to a single motorbike. Luckily, the roads are so poor and so crowded with pedestrians that the drivers can not go very fast.





This is the PostBank Mobile Banking Van parked in front of the WMI building. It comes to the village once a week and is a huge convenience for the women. On loan payment days, WMI borrowers line up at the building according to their color groups and make their deposits with the van.

Each loan group has an ascali. Part cheerleader, part cajoler, part enforcer, she makes sure loan payments are made on time. As you can see from the photo, ascalis have big personalities - they know what is going on within each loan group and with often hilarious stories and jokes, they help monitor the groups on payment days.



In October 2010, the Black Group borrowers in Buyobo transitioned to their Post Bank loans (guaranteed by WMI for one year) and had a graduation march to celebrate, wearing the ponchos WMI presents to the women as a graduation gift.

Borrowers in the PBU transition loan program have maintained a 100% repayment rate. We hope our work this fall will help borrowers graduating to independent loans do the same.

