

## **April 2020 Sustained Grantee Spotlight: Women's Microfinance Initiative**

When women are given the support they need to succeed, communities benefit. Nowhere is that more evident than in the lives of Penina and Rosi, Ugandan women who are beneficiaries of Women's Microfinance Initiative's Empowering Village Women Through Business Ownership project, a Dining for Women 2019 – 2021 Sustained Grant.

### *Penina:*

Penina is changing the future – her own and that of hundreds of students in her village. She is the Director of Ambassadors Primary School in Budadiri, Sironko District. She also cares for eight children that live with her, though most are not her own.

Before opening the private school with a loan from WMI, Penina worked as a teacher and sold charcoal in the village. She started the school as a daycare with around 30 children and has added a class each year as the students progress. More than 320 students are now enrolled, and the school employs 15 teachers and seven additional staff members. Through ongoing support from WMI, Penina has been able to outfit new classrooms with supplies and furniture, buying desks, chalkboards, textbooks and other essential materials. In addition, Penina uses a local trader to buy food in bulk for the students, securing a substantial discount.

As a result of the school's success, Penina has set aside money to convert all of the school buildings from loose timber buildings, which are susceptible to damage from wind and rain, into permanent structures. In the future, she plans to build boarding quarters for her students to address the need for housing for students as they mature, which is common for private schools in Uganda. She also plans to open an independent daycare. In order to reach these goals, Penina is working to improve her financial management skills and collaborating with WMI to come up with sustainable solutions to challenges, such as training teachers to assist in record keeping.

### *Rosi:*

Rosi's work with WMI is sweet indeed. Before receiving a loan from WMI, she was struggling to make ends meet while trying to support three children and a family member who is HIV positive. In 2015, when a neighbor told her about the opportunity for a WMI loan, her idea for a business came to fruition.

With the initial WMI loan funds, Rosi began to make and sell mandazi, a Ugandan baked good resembling a doughnut, but with less sugar. She would bring a fresh batch to the Buyobo trading center every morning. Before long, she was selling out. After this initial business success, Rosi decided to diversify, opening a furniture business with her husband, who is a skilled craftsman. They have progressed from commissioned pieces, to creating an inventory, and opening a store. She uses ongoing WMI loans to purchase supplies and raw materials.

Rosi still sells out of mandazi each day, and she has continued to diversify, offering a selection of clothing and savings boxes (similar to piggy banks) that have become popular. She does not

sell on credit, but she fulfills a great need in the community by offering furniture locally and helping her customers avoid the high transport fees they were paying to buy in a nearby town. She buys materials from local lumber traders, further benefiting the community. Rosi employs her husband, who makes the furniture, and her 19-year-old son, who runs the shop on weekends and keeps the books for the business. With the profits she is generating, Rosi first pays back the WMI loan, then pays for her children's school fees, and saves the rest or puts it back into the business. Rosi is very proud of the fact that she has never struggled to make a loan repayment or pay for school fees or meals in recent years.

As she plans for the future, Rosi hopes to curb the cost of transporting materials by purchasing her own truck. She plans to add to her store's offerings and become a one-stop shop for the people of Buyobo. Since she opened her business, Rosi has been able to move from a semi-permanent home to a permanent home and now sleeps on a comfortable bed. In addition, she can afford boda-boda (motorbike) transport so her family member can more easily access HIV medication. But the most profound change in Rosi's life is likely inward. Her life is productive and impactful. As she told WMI, "Each day, after I have sold my last piece of mandazi, I can relax and feel very accomplished and proud."