



Building  
Assets to Better Lives

P.O. Box 485, Cabin John, MD 20818 (301) 520-0865 [wmionline.org](http://wmionline.org)

**Together Women Rise**  
**Final Progress Report – April 2022**

**1. Please Provide the following information:**

- a. **Organization Name:** Women's Microfinance Initiative
- b. **Project Title:** Empowering Village Women through Business Ownership
- c. **Grant Amount:** \$75,000 over three years; \$75,000 paid.
- d. **Contact Name:** Robyn G. Nietert, President
- e. **Contact Address:** P.O. Box 485, Cabin John, MD 20818

**2. Recap briefly what outcomes the project was designed to achieve.**

WMI's goal is to expand financial access for rural women. WMI's basic program is a two-year cycle of four consecutive, 6-month term loans of up to \$250, with training and support, for village women in Uganda, Kenya and Tanzania who are "un-bankable." The loan program is accessible and accommodating for rural women, many of whom are illiterate, and to whom we teach basic numeracy. It operates from a rural office, near where the women live and work, with additional facilities located in outlying villages to make loan issuance and repayment logistically feasible for busy village women who are wives, mothers, and entrepreneurs.

**3. What was accomplished in connection with this project? Please address each stated objective. If any project objectives were changed, please also explain the circumstances leading to the modification of the objective(s).**

\* **Note:** Because DFW/Rise Funding was altered during the Covid Pandemic, with only \$15,000 paid in 2020 and \$35,000 paid in 2021, there were some changes made from the original proposal on the timing of some activities and how the grant funds were allocated. In general, however, WMI activities in each year exceeded all of the original targets set in 2018.

Our programmatic goals with respect to the DFW/Rise grant were as follows:

**A. Assist 340 Women with Loans and Training Annually (Rise-\$15,000):** WMI makes loans from both “recycled” dollars in its various loan funds and by expanded lending from new grants to the various loan funds. Once the funds are pooled, a loan may be made to a woman receiving her first loan or a woman receiving her second 6-month loan. Each woman may receive 4 successively higher loans before she graduates, and certain of our best borrowers are then eligible for alumni or jumbo loans. Once the loan money is freed up, it is recycled to a new borrower. As long as the loans are repaid, the loan funds can be used in perpetuity. (The WMI default rate is around 2.5%). It is not possible to track a particular loan dollar after the initial loan from “new” money, but the total number of new borrowers, loans issued, and active borrowers can be seen on the chart appended to this report.

During the term of the DFW/Rise grant, we made the following loans with newly granted loan funds. In 2019, we expanded the loan and training program by **674 new borrowers**; 110 were funded by Rise with \$15,000 in new loan capital. In 2020, we added **511 new women** with new loans and training; 130 were funded by Rise with \$15,000 in new capital. In 2021, we assisted a total of **601 new women** with loans and training; 139 were funded by Rise with \$15,000 in new loan capital. It should be noted that the number of women the grant funded each year varied due to differing initial loan amounts among our hubs and changing currency conversion rates.

**B. Three Office/Meeting Pavilions (Rise -\$6,000 Annually):** Our plan was to allocate \$6,000 of the annual grant for the construction of new office/meeting pavilions. The office/pavilions cost between \$21,622 and \$30,833, depending upon the size of the facility and the difficulty of reaching and excavating the location. We identified three locations that needed such facilities and developed them follows: In 2019, we built an office/meeting building and a 3-stance latrine in Mutufu, one of our Buyobo, Uganda sub-hubs. In 2020, we built a meeting pavilion in Gombe, Uganda, (funded by delayed grant in 2021). In 2021, we constructed a pavilion in Kyibboko, Uganda.

**C. Technology Upgrades (Rise-\$2,000 annually).** In 2019, we purchased a better router (\$378) and custom software (\$1,600) to help with the bank reconciliation process for our largest loan hub in Buyobo, Uganda. The software improves bank reconciliation accuracy and saves our local bookkeeping team a significant number of hours in manual labor each month. In 2020, we spent \$1,670 on security cameras to cover our primary loan collection center; \$487 on a computer for our assistant finance manager, and \$597 on a new digital camera; however, we did not allocate any of these projects to DFW/Rise due to the deferred funding of the grant. In 2021, we spent \$417 on maintenance/upgrades for the security camera system and \$1,585 on an alarm system for our main building, which we allocated to the grant. The security cameras and alarms were installed at our headquarters at the request of PostBank Uganda, which comes to the village bi-weekly to take our deposits to the bank..

**D. Program Support Projects (Rise-\$2,000 annually).** In 2019, we directed \$2,000 in DFW/Rise grant monies to expand a Girls Empowerment Group we help sponsor in Kabale, Uganda to include students from a seventh school. The programs highlight

healthy behaviors and health issues among 7<sup>th</sup> grade girls as well as entrepreneurial projects to earn spending money. In 2020, we spent over \$40,000 on program support projects such as girls and boys groups, and literacy and health training; however, we did not allocate any of these projects to DFW/Rise due to the deferred funding of the grant. In 2021, we directed \$2,000 of our grant to assist in the development of a maternity wing at the health clinic located in Mubende, Uganda. Our loan program there runs in conjunction with a school and health clinic operated by our partner Buseesa Community Development Centre (BCDC).

**4. Have the number of beneficiaries changed? To report this please refer to the original numbers in your grant proposal under *Number of women and girls Directly Impacted and Indirectly Impacted*.**

**Original Plan:**

Total number of women and girls served by the project over the 3 years of the project. If the same women/girls are served all three years, leave Year 2 and Year 3 blank. If new women/girls are added each year, include only those added for the year.	Year 1- Direct: 340	Indirect: 3,400 – 7,500
	Year 2- Direct: 340	Indirect: 3,400 – 7,500
	Year 3- Direct: 680	Indirect: 6,800 – 10,000

**Actual Results:**

Total number of women and girls served by the project over the 3 years of the project. If the same women/girls are served all three years, leave Year 2 and Year 3 blank. If new women/girls are added each year, include only those added for the year.  *includes 674 recycled loans from Year 1 after the initial women graduated from the 2 year program.	Year 1- Direct: 674	Indirect: 6,740 – 13,460
	Year 2- Direct: 511	Indirect: 5,110 – 7,500
	Year 3- Direct: 1,275*	Indirect: 13,290 – 26,000

**5. What challenges did you face in connection with this project? How did you address these challenges?**

When we applied for the grant, we acknowledged that our biggest program risk (besides political instability) is borrowers defaulting on their loans. Some defaulting is to be expected given that we are lending to poor rural women with no borrowing history and no physical collateral. With careful vetting of our borrowers, our default rate remained steady, at a low 2-3% for years. Losses to the loan funds from defaults were replaced internally from interest income earned on the loans.

However, the Covid-19 pandemic brought challenges unlike any we had seen before. As soon as the Covid lockdown began, our loan hubs met to develop coping strategies and crisis operating budgets. We reworked the operating budgets, which are funded by interest payments on the loans, assuming that loan collections might be delayed for some time due to the lockdown. We slashed all discretionary spending and reduced stipends. We immediately surveyed our borrowers in our largest programs (Buyobo, Uganda, and Lewa, Kenya) to get a sense of their Covid-related business challenges in order to address their critical needs.

The actual impact of Covid in 2020 in our rural program areas was slight, mainly transmitted by truck drivers along main trade routes. In 2021, the Delta variant spread rapidly across East Africa and reported deaths rose significantly in the cities. Luckily, remoteness and low travel rates has kept counts very low in the areas in which we are working.

The more direct impact of Covid was the lockdowns and the closing of the open-air markets in both 2020 and 2021. Because of the interruption to normal business operations, many of our borrowers limited business or put their commercial activities on hold. We worked with our borrowers to restructure loans, extend repayments, often combining them with the new loans to provide seed capital for women to restart their businesses – especially agricultural businesses where inventory that was not sold was lost due to spoilage.

Some loans had to be written off, and WMI was fortunate to receive \$50,000 in special Covid Relief grants that enabled us to “top up” the loans funds, provide Covid PPE supplies, and some food relief to those most in need (mainly orphans). We also adopted other measures to support the women and their families during this difficult time. After a loan issuance hiatus in April and July, 2020, we continued to provide quarterly loans because our ultimate goal is to keep our borrowers in business. We knew that, without our loans, our borrowers would quickly descend back into the poverty that we have worked to eliminate so diligently over the past 15 years. We let our women know that we intended to help them pick up the pieces of their economic lives as the pandemic eased. Since then, we’ve been lending according to our regular schedules and defaults are following more normal patterns.

**6. Is your organization or project situation different than presented in the approved proposal? For example, new executive director, significant project staffing changes or NGO affiliation, loss of large funding, or other significant changes?**

There were no significant changes to either the organization or the project.

**7. What were the most important lessons learned?**

WMI has always been prepared to meet challenges: our women experience challenges from the day they are born. We are constantly amazed at their willingness to re-think a process, pivot to a new direction, or abandon something they feel is not working. However, we have recognized that this only happens when the leadership team is strong, confident, and has the support of the community. We are so proud of our leadership who proposed cuts to their own stipends to keep WMI open during the Covid lockdowns when little interest income was repaid. The other lesson was fully recognizing the value of using a cross guarantee rather

than collateral to secure our loans. Because our 20-member borrower groups guarantee the individual loans, they select borrowers carefully and work together to ensure the loans are repaid. Our villages are densely populated, people talk, and peer pressure goes a long way toward identifying issues as they arise.

**8. What has changed within your organization as a result of this project?**

Funding allowed us the additional resources to expand more quickly, experiment with new lending products and cushion WMI against unexpected events.

**9. Describe the unexpected events and outcomes, including unexpected benefits.**

The biggest unexpected event was Covid, as described above. The greatest benefit was the resiliency we saw in both our organization and our borrowers. WMI was able to meet the Covid crisis head-on with debt restructuring for women whose businesses were severely impacted, additional loan issues to allow more rural women to launch businesses, on-going skills and management training, outreach to orphans and families faced with food insecurity, entrepreneurship training for village girls, construction of new rural loan program pavilions, solar installations, leadership workshops and support for local schools and teachers.

WMI has always been a grass-roots organization with imbedded local leadership that is highly attuned to the imminent problems facing the communities where are members live, operate their businesses, and raise their families. DFW/Rise members' support allowed us to give these communities the resources they needed to help women stay in business, help families stay together and help our local leadership develop sustainable strategies. The businesses our members operate are critical to their families' well-being and to improving their household living standards; our goal is to facilitate their success.

**10. Did you change your strategy as a result of obstacles your encountered? How will you address these challenges in the future?**

We used our built-in flexibility to pivot as needed. Our leadership comes from the ground-up, allowing the WMI Board to focus on fund raising and providing advice and counsel. Our message to our programs and their borrowers is that WMI will continue lending and expanding to support the women we serve through any hardship, ensuring they don't spiral back into cyclical poverty. We are there day in and day out for the poor rural women of East Africa, keeping our loan funds at full lending capacity, and working with them to operate sustainable organizations.

**11. Approximately how many lives have been touched, both directly and indirectly, by the project?**

We believe each loan we make directly and indirectly touches between 10 and 20 lives. East African families are large, with 70% of our borrowers supporting 6 or more family and

extended family members. In addition, our borrowers' suppliers and customers account for untold indirect beneficiaries. For example, a school, started by one of our first borrowers, now has suppliers providing uniforms, school supplies and lunch for its students. Since inception we have served over 22,000 borrowers, issued 72,000 loans, and lent \$9 million USD in small \$60-\$150 loans.

**12. What are the measurements used to monitor success and how was this information measured (e.g., surveys, observation)? Be specific and include measurable results.**

WMI has a robust evaluation plan in place to ensure we are successful. We collect and maintain extensive records that document the socio-economic impacts of the loan program on borrowers, their families, and the community. We utilize survey information to better understand the population we serve and design products and services that meet their needs. These records are analyzed and compiled to develop WMI's Annual Factbook, which highlights the demographics of our borrowers, their businesses, and the impact of loans on their lives. In addition, we closely monitor the women trained and/or retrained in marketing and the record-keeping skills necessary to run businesses. Finally, loan coordinators maintain regular contact during the course of the loans and meet with all borrowers bi-weekly to mentor and provide feedback.

Sustained Improvement in Household Living Standards – We continue to measure changes in living standards through quarterly surveying. Each year we complete an annual Factbook, The 2021 Factbook can be found at [WMI-2021-Factbook.pdf \(wmionline.org\)](#). Our survey methodology is detailed there and includes surveys at three points during the loan terms. We also analyze loan coordinator reports on borrowers' businesses, and feedback from training sessions.

The WMI loan program levels the playing field and gives women the opportunity to build a business that can generate income to improve household living standards. Year after year the loan program achieves impressive results such as:

- Incomes increase 100 - 400% after first 6 months
- Savings increase by 500%
- Women prioritize spending their income on education, food, and healthcare for their families
- 88% of women in malarial areas buy more mosquito nets
- 75% of women report improved reading, writing or arithmetic skills
- Children attending university

Empowering Village Women through the Delivery of Training in Life-time Skills – Before the loans are issued, the borrowers attend a two-day training session to learn business practices, basic accounting and record keeping. They role play and plan marketing strategies. Because many of our borrowers cannot read or write, we use non-traditional training techniques that we learned in a UN Train the Trainer program, to which we added material specific to the way women live and do business in rural East Africa. Our trainers and staff

are almost all primary school teachers and are very skilled in communicating the information to the borrowers. We also hold ongoing literacy and numeracy training sessions in our Tanzania and Kenya programs to boost those skills.

Develop Human Capacity and Physical Infrastructure – In addition to building human capacity, we also build meeting pavilions, offices and other physical structures. Often, when we open a new hub location, our trainers conduct the loan training under the nearest tree. Loan collections take place there as well, but over time it becomes inconvenient and often unsafe. To address this issue, we ask the women borrowers to find and pay for a plot of land and WMI provides the construction funding for a meeting pavilion or building. Because the women pay for the land, they feel a sense of ownership of the building and will keep it well-maintained. The meeting pavilions provide a safe place for the women to meet and make loan repayments and become an important community resource. In addition to the pavilion, we build a minimum three-stance latrine building to improve sanitation. In many locations, we have also added solar power to extend the buildings' usefulness. To date, we have built four office buildings and ten meeting pavilions.

Provide Sustainable Program Service – Our microfinance program was designed to be sustainable. Covid presented a critical challenge, but we met expectations by scaling back operations as necessary to run cash-flow positive, and reworked our loan funds to be able to continue loan operations. Based on our 15-year record we can say it is sustainable both in theory and in practice. Every loan hub we start is designed to be sustainable after an initial start-up period. All loan operations are paid from loan interest earnings and excess funds are plowed back into the community via program support projects. Any new money WMI requests is for expansion loan capital or a new infrastructure project, such as a meeting pavilion, and not for operations funding.

**13. If the project is ongoing, provide plans and expected results, including projected timeframe.**

At 15 years, WMI is now an established organization and expects to continue to raise funds and expand operations. The DFW/Rise funds that were directed to loan capital (\$45,000) will continue to be recycled to new borrowers at the end of each two-year lending period, providing loans to approximately new 400 women with each recycle. The three pavilion that DFW/Rise funds helped pay for will continue to serve their communities; and our small technology and program support projects will help those they were designed to serve, especially girls and women of child-bearing age.

**14. Provide a detailed list of all expenses incurred during the grant cycle which have been paid for with the Dining for Women grant.**

**Three-Year Programmatic Budget - PLAN  
2019-2021**

<b>Program/Project - Estimated Total Expenditure</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>Total</b>
Regular Loan Program	\$ 60,000	\$ 60,000	\$ 60,000	\$ 180,000
Jumbo/Alumni Loan Program	\$ 40,000	\$ 40,000	\$ 40,000	\$ 120,000
Construction/Solar	\$ 55,000	\$ 55,000	\$ 30,000	\$ 140,000
Technology Upgrades	\$ 5,000	\$ 5,000	\$ 5,000	\$ 15,000
Program Support Projects	\$ 10,000	\$ 10,000	\$ 10,000	\$ 30,000
<b>Total Programs/Projects</b>	<b>\$ 170,000</b>	<b>\$ 170,000</b>	<b>\$ 145,000</b>	<b>\$ 485,000</b>

<b>DFW/Rise Share of Program/Project</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>Total</b>
Regular Loan Program	\$ 10,000	\$ 10,000	\$ 10,000	\$ 30,000
Jumbo/Alumni Loan Program	\$ 5,000	\$ 5,000	\$ 5,000	\$ 15,000
Construction/Solar	\$ 6,000	\$ 6,000	\$ 6,000	\$ 18,000
Technology Upgrades	\$ 2,000	\$ 2,000	\$ 2,000	\$ 6,000
Program Support Projects	\$ 2,000	\$ 2,000	\$ 2,000	\$ 6,000
<b>Total Programs/Projects</b>	<b>\$ 25,000</b>	<b>\$ 25,000</b>	<b>\$ 25,000</b>	<b>\$ 75,000</b>

**Three-Year Programmatic Budget - ACTUAL  
2019-2021**

<b>Program/Project - Total Funds Expended</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>Total</b>
Regular Loan Program	\$ 80,308	\$ 64,933	\$ 95,563	\$ 240,804
Jumbo/Alumni Loan Program	\$ 5,405	\$ 4,167	\$ 10,056	\$ 19,628
Construction/Solar	\$ 35,658	\$ 40,865	\$ 111,231	\$ 187,754
Technology Upgrades	\$ 1,978	\$ 2,754	\$ 2,002	\$ 6,734
Program Support Projects	\$ 25,319	\$ 37,607	\$ 27,275	\$ 90,201
<b>Total Programs/Projects</b>	<b>\$ 148,668</b>	<b>\$ 150,326</b>	<b>\$ 246,127</b>	<b>\$ 545,121</b>

<b>DFW/Rise Share of Total Funds Expended</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>Total</b>
Regular Loan Program	\$ 9,617	\$ 10,833	\$ 15,000	\$ 35,450
Jumbo/Alumni Loan Program	\$ 5,405	\$ 4,167	\$ -	\$ 9,572
Construction/Solar	\$ 6,000	\$ -	\$ 15,000	\$ 21,000
Technology Upgrades	\$ 1,978	\$ -	\$ 2,002	\$ 3,980
Program Support Projects	\$ 2,000	\$ -	\$ 2,998	\$ 4,998
<b>Total Programs/Projects</b>	<b>\$ 25,000</b>	<b>\$ 15,000</b>	<b>\$ 35,000</b>	<b>\$ 75,000</b>



**15. Did this grant and relationship with DFW assist your organization in obtaining other funding, partnerships with other organizations, or public recognition in some capacity? What was accomplished in connection with this project? Please address each stated objective.**

DFW/Rise's funding was instrumental to WMI leveraging additional funding. Because of your grants we were able to substantially increase our foundation funding, as well as see increased donations in general. During 2019-2021, we received over \$95,000 in unsolicited grants from family foundations, as well as increased grants from the IMF Civic Grant Program, the International Foundation, and Toward Sustainability Foundation, for which we had applied. Our general funding grew from \$153,000 in 2018 to \$340,000 in 2021. Now in our 15<sup>th</sup> year, WMI has grown substantially in name recognition. In 2008, when we began, we knew all of our donors personally. Now, the vast majority of donations come from contributors who have heard from us via social networks, GuideStar, Global Giving, Charity Navigator and others. In 2021, we even received over \$7,900 in small dollar donations when the Korean Boy Band BTS's fan club publicized our cause.

Each year during the budgeting process we plan our grant operations based on what we reasonably forecast for donations. Our indirect expenses remain small, and primarily consist of banking expense, audit, and telecommunications. There are no US expenses for staffing and all of our local staffing is paid through loan operations. Our direct programmatic expenditures are based on local capacity and our anticipated funding and can be categorized as shown above, loan capital, infrastructure development (meeting buildings), and program support projects determined by our local partners. Unplanned funding has allowed us to expand more rapidly than we had planned, build more infrastructure than planned, and co-fund community projects. Our local leadership always has a waiting list for new borrowers, ideas for new infrastructure such as new meeting pavilions, or adding solar panels or fencing to existing building. We never suffer from lack of ideas from our ladies!

As shown above, over the three-year grant period we provided \$284,000 in new loan capital (\$45,000 by DFW/Rise); \$188,000 in new infrastructure, including 1 office and 4 meeting pavilions, and solar panel installation in 7 buildings ( \$21,000 by DFW/Rise); over \$7,000 in technology upgrades (\$4,000 funded by DFW/Rise), and \$90,000 in program support projects (\$5,000 funded by DFW/Rise). The program support projects ranged from adult literacy, health training, Covid food and other humanitarian relief to youth projects to reduce teenage pregnancy.

**Summary**

The entire WMI board of directors sincerely appreciates DFW/Rise's generous grant of \$75,000 for our program for 2019-2021. We believe we utilized the funds wisely and substantially along the lines we had proposed in 2018. 2020 and 2021 were challenging years due to the Covid-19 Pandemic, but we are very proud to report that our women remain tenacious. Although we postponed some loan issuances, we ultimately determined that not

issuing loans deprives businesswomen of capital at a critical juncture and causes more women to spiral back into poverty. WMI entrepreneurs amazed us with their sense of responsibility to continue some type of repayment on their loans and their inventiveness in pivoting to income-producing strategies despite the lockdown. We are very optimistic that repayment rates will keep climbing as business improves and women continue to pay-off their loan balances.

We're also very proud of our statistics: program wide we are supporting over 7,600 active borrowers; in addition, more than 9,000 women have graduated from our two-year training program to date; and, we have made \$9.2 million in loans in our almost 15-year history. But we are even prouder of the sense of financial independence we have imbued in our ladies and the generational impact we are beginning to have.

We are so appreciative of your commitment to WMI and thank you for your on-going support. Your care and concern enable WMI to bring the benefits of the loan program to increasing numbers of impoverished women in rural East Africa.

Please do not hesitate to call us if you have any questions or if you want additional information.

**Women's Microfinance Initiative - Loan Program Activity**  
**As of December 2021**

	2008-2014	2015	2016	2017	2018	2019	2020**	2021
<b>WMI Loan Program</b>								
<b>Total - Borrowers Since Inception</b>	5,654	8,124	10,306	12,632	15,144	17,603	19,545	22,279
New Borrowers for Period	5,654	2,470	2,182	2,326	2,512	2,459	1,942	2,734
<b>Total - Loans Issued Since Inception (Number)</b>	16,164	22,931	29,593	37,646	44,984	54,706	62,317	71,779
Loans Issued for Period	16,164	6,767	6,662	8,053	7,338	9,722	7,611	9,462
<b>Total - Loans Issued Since Inception (Dollars)</b>	\$2,411,583	\$3,248,188	\$4,062,404	\$5,031,451	\$5,930,210	\$7,099,940	\$8,061,027	\$9,155,995
Loans Issued for Period*	\$2,411,583	\$836,605	\$814,216	\$969,047	\$898,759	\$1,169,730	\$961,087	\$1,094,968
<b>Average Loan Size per Borrower</b>	\$150	\$142	\$137	\$134	\$132	\$130	\$129	\$128
<b>Active Borrowers</b>	3,289	4,162	4,434	5,191	5,727	7,389	7,136	7,640
<b>Transition to Independence Program</b>								
Borrowers Graduated from WMI Program - Cumulative	1,939	2,979	3,759	5,099	5,979	7,118	8,208	9,144

\* Not adjusted for inflation. There has been significant inflation in local currencies since 2008, reducing the USD value of the loans.

\*\* Reflects 6 month government shutdown due to COVID Pandemic.

**Global Loan Funding**

e Women  
 uda Women's Development Group  
 eesa Community Development Centre  
 a Wildlife Conservancy Microfinance Program  
 a Oti Women Self Help Group  
 ako Women's Community Organization  
 WWT/Korongoro Community Trust

2019		2020		2021		Total	
\$	#	\$	#	\$	#	\$	#
\$ 16,362	111	\$ 12,500	90	\$ 24,789	180	\$ 53,651	381
\$ 1,351	20	\$ -	0	\$ -	0	\$ 1,351	20
\$ 12,071	123	\$ 7,500	11	\$ 20,000	104	\$ 39,571	238
\$ 15,000	150	\$ 25,600	100	\$ 25,000	0	\$ 65,600	250
\$ -	0	\$ 3,500	40	\$ -	0	\$ 3,500	40
\$ -	0	\$ -	0	\$ 15,800	92	\$ 15,800	92
\$ 20,000	270	\$ 20,000	270	\$ 20,000	225	\$ 60,000	765
\$ 64,784	674	\$ 69,100	511	\$ 105,589	601	\$ 239,473	1,786

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**Funding Provided by DFW/Rise**

e Women  
 uda Women's Development Group  
 eesa Community Development Centre  
 a Wildlife Conservancy Microfinance Program  
 a Oti Women Self Help Group  
 ako Women's Community Organization  
 WWT/Korongoro Community Trust

2019		2020		2021		Total	
\$	#	\$	#	\$	#	\$	#
\$ 15,000	110	\$ 12,500	90	\$ 12,500	109	\$ 40,000	309
				\$ 2,500	48	\$ -	0
		\$ 2,500	40			\$ 2,500	48
						\$ -	0
						\$ 2,500	40
						\$ -	0
						\$ -	0
\$ 15,000	110	\$ 15,000	130	\$ 15,000	157	\$ 45,000	397