



**Debre Zeyit.** Almaz Tesema is the successful owner of a bar and restaurant, serving traditional injera dishes to her clients. She is client of MFI Wasasa taking her 18<sup>th</sup> loan of 270 euro. With her improved income she sent both children to college, bought land, constructed a family home and a house for rent for additional income.



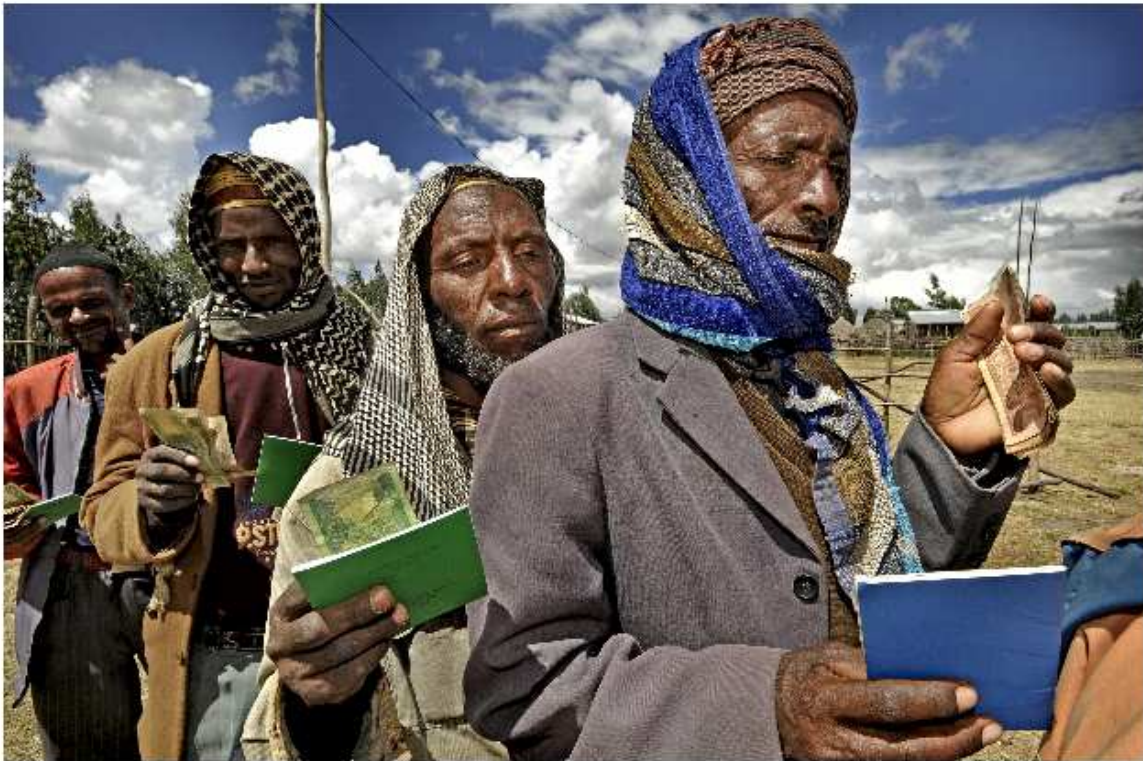
**Addis Abeba.** Said Aman and Zahra Mohammed have a first loan of 270 euro to improve their business. In the future they hope to construct a house of their own and to own their own shop.



**Addis Abeba.** Elsabet Tolcha is an energetic young woman of 27 years old. Her cosmetics and gift shop is owned by her family and she will use her first individual loan of 380 euro to build a bigger shop.



**Shashemene.** Farmer Fuye Galata is shifting the teff he just harvested. With his first loan of 80 euro he bought fertilizer and seeds for his next crop. Now he just manages to feed his family of wife, 8 kids and grandmother. If the next harvest generates a surplus he will improve his house and kitchen and buy some furniture.



**Asasa, Bale region.** Busaa Gonofaa MFI clients stand in line to payback their loan with interest.



**Shashemene.** Shitu Lama is a smart business woman. She has dairy cows and contract clients for her milk produce and also has a small shop. SeyaMFI is giving her a 6<sup>th</sup> loan of 270 euro that she will use to expand her business fattening cows for meat. With the profits she is sending her two children to school.



**Sashemene.** Tsheye Ngash (45) is second wife of Wobe Bakeru (68). Together they provide for 15 children. Tsheye used to be a goat herd but thanks to a 4<sup>th</sup> loan of 160 euro from SeyaMFI she is now successfully breeding goats. With the profits she build a separate kitchen and 2 houses to rent, thus spreading income risks.



**Butajira.** Lakech Babso (50) is a widow taking care of 5 children. She used to be a servant, now she is an independent member of a Women Union of 6 with each a loan of 50 euro from SHA. All invest 11 euro to buy tools and material to make stoves. She is investing her profit in running water and electricity at home.