



GMCC 2025
Eighth Edition

Global Microfinance Case Competition 2025

CHAIN

*Connecting Hubs and Advancing Impact
With Women's Microfinance
Initiative (WMI)*



WOMEN'S
MICROFINANCE INITIATIVE

ECONBILLI

Mehak Singh
Aditi Agarwal
Afreen Alam
Nandini Bhattacharya

Strengthening Local Leadership to Sustain WMI's Impact

Initiatives to keep decision-making power within the community as WMI expands to new areas



Why Local Power Matters

The people closest to the challenge know the real solutions, and how to act fast.



REFLECTS LOCAL NEEDS

Community-led choices meet real priorities



BUILDS LASTING TRUST



Decisions are made by familiar, respected leaders



IMPROVES ACCOUNTABILITY

Every action is visible to the community

Local hands keep WMI's mission alive, ensuring choices made truly reflect community needs.



Project Background

How We're Keeping Power in the Community

Scheme Name	Timeline	Focus Area	Objective
Training of Leaders Internally	6-12 months training cycle	Leadership capacity building	Equip experienced borrowers with skills in accounting, budgeting, and team management so leadership roles stay with trusted local women
Rotation of Leadership Roles	2-year term limits	Governance & Inclusion	Maintain fresh perspectives, prevent monopolies in decision-making, and give more women the chance to lead
Partnering with Local Women's Groups	3-6 months to establish partnerships	Collaboration & resource sharing	Expand hubs' reach, provide meeting spaces, market knowledge, and training by linking with self-help groups
Open Community Meetings	Quarterly	Transparency & accountability	Give borrowers a platform to question boards, approve major decisions, and review finances so control stays local
Individual Hub Budgeting	Immediate implementation	Financial autonomy	Allow hubs to manage 30% of operating funds for local needs, enabling faster decisions and spending that reflects community priorities

Expected Outcomes & Impact

Average loan approval time increases by...

10 Days
BEFORE

04 Days
AFTER

**FASTER DECISION
MAKING SPEED**



EVERY VOICE HEARD

90% borrower participation in WMI's quarterly forums

78% → **100%**
CURRENT TARGET

Hubs with Public Financial Reports

More women in Leadership



Greater Ownership



Increase in Literacy among women



Long-term Impact

Sustainable Growth

Local Decision-Making Initiatives

Fundraising Programs

Problem Statement Analysis

Project Background

Executive Summary

Empowering Women to Lead Their Future
Summary & Analysis



Executive Summary

Scaling WMI while preserving its grassroots, women-led model to secure lasting economic and social empowerment.



Situation	Analysis	Local Power Governance	Solution
WMI's conundrum As WMI grows into new areas, important decisions like who gets loans etc could move from local women to central leaders.	<p>“</p> <p>While WMI's grassroots model ensures high repayment rates and community ownership, rapid growth without safeguards risks diluting local decision-making power and cultural alignment.</p> <p>”</p> <p>There is a need for formal structures, funding models, and governance systems that preserve autonomy while enabling sustainable scale.</p> <p>”</p>	Local Power Governance	Empower women through leadership training, group-based accountability, veto rights, role rotation, and community committees to ensure decisions on loans and services remain locally driven and culturally relevant.
Community Risk Losing local control could weaken trust, cultural alignment, and repayment discipline.		Sustainable Community Funding	Strengthen financial independence via alumni contributions, village bonds, remittance-linked loans, matched corporate funding, and micro ATMs, ensuring consistent capital flow and resilience against external funding fluctuations.
Opportunity WMI's village-based model is uniquely positioned to embed leadership, governance, and financial autonomy within the communities it serves.		Sustainable Growth & Expansion Framework	Adopt phased hub rollouts with digital infrastructure and NGO partnerships, ensuring each expansion meets performance benchmarks while integrating essential non-loan services for holistic community development.

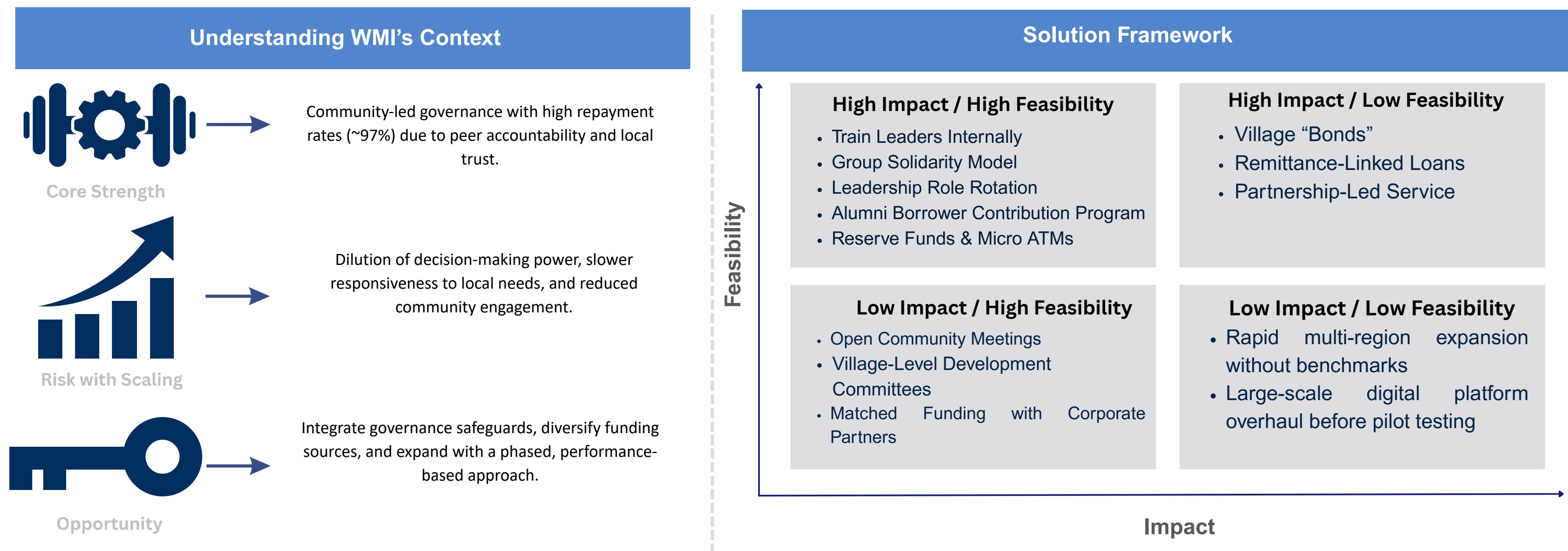


Problem Statement Analysis

overview of the problem statement highlighting the need for feasible and efficient solutions



As WMI scales to new regions, there's a risk that decision-making on loan approvals, repayments, and additional services shifts from local women to central leadership, weakening the grassroots ownership that drives repayment rates and trust.



Fundraising Programs

Empowering Women to Lead Their Future
Funding Solutions and Model



The WMI Fundraising Engine: A Four-Pillar Strategy for Sustainable Growth

Diversifying Revenue, Protecting Local Leadership, and Unlocking \$50K+ in Annual Funding

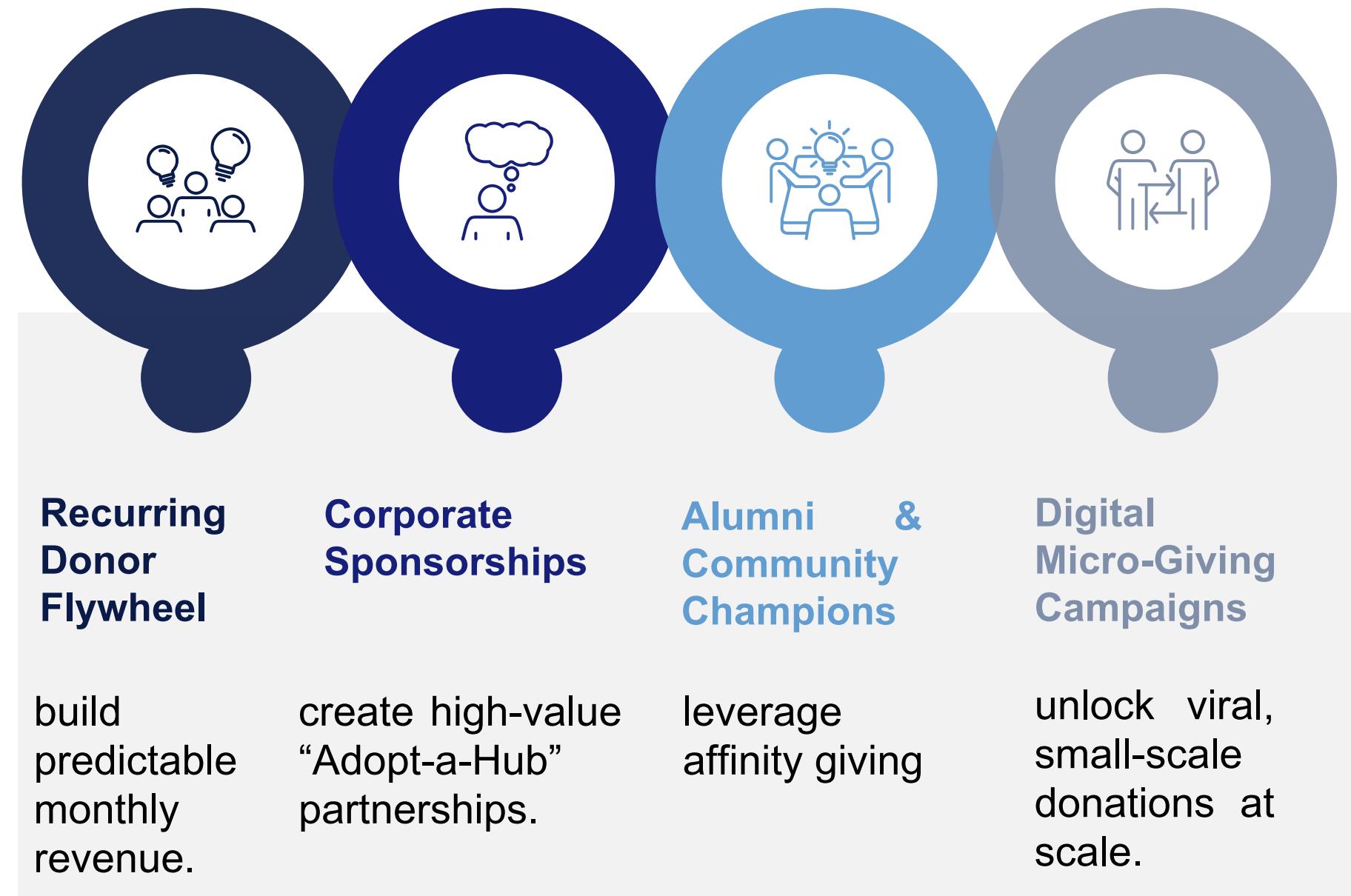


“

WMI faces a structural funding challenge: foundation and corporate grants dropped ~48% from \$205,769 in 2023 to \$107,154 in 2024

Our solution is a four-pillar “Fundraising Engine”

Designed to generate \$40K–\$50K in new annual funding in Year 1 ..



Strategic Design Principles

Our funding strategy is built on four principles:

DIVERSIFICATION

EFFICIENCY

STORY-LED GROWTH

SEQUENCED SCALING

reduce reliance on single donors or grant types.

every dollar raised must have low acquisition & maintenance cost.

use WMI’s unique grassroots borrower success stories as a comp. advantage.

start with quick-win, low-resource initiatives, then progress to higher-complexity partnerships and grants.



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Sustainable Growth

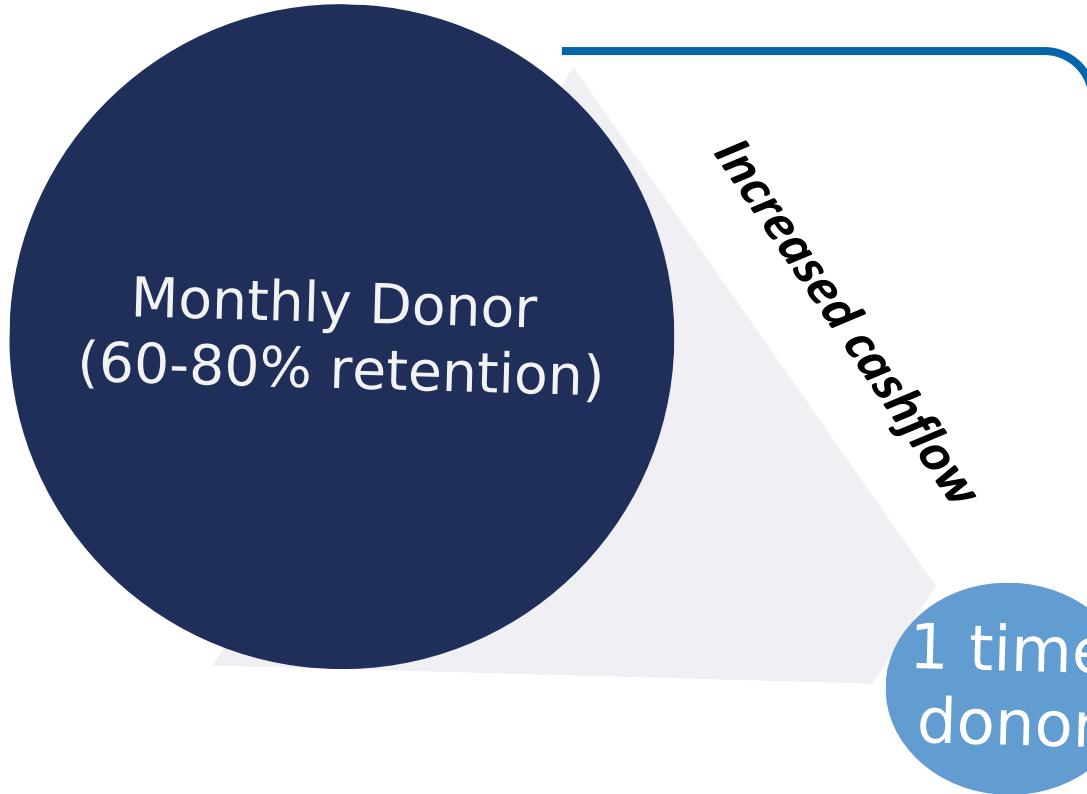
The Four-Pillar Fundraising Engine

A Diversified, Scalable Model to Expand WMI's Impact While Preserving Local-Led Control



Pillar 1 – Recurring Donor Flywheel

Build a base of predictable monthly income ..



Pillar 2 – Corporate/Foundation Sponsorships

Why choose them over UN grants



Measurable Impact



Introducing
“Adopt-a-Hub”
WMI potential offerings

\$10K/year funds an entire loan hub



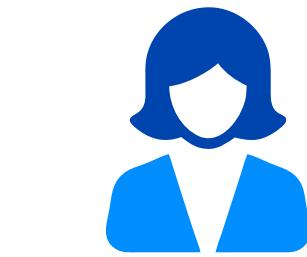
Sponsors get quarterly impact reports



Branding through mature networks



Logo placement



Faster decision cycles



Virtual site visits

Launch WMI Changemaker Circle
\$15–\$50/month tiers.



Automate Process
(HubSpot/Airtable)

welcome + monthly borrower story +
quarterly “impact round-up” using
free CRM



Identify Targets

Diaspora-owned SMEs, African corporates, CSR-focused brands



Personalised Pitch

Create professional sponsorship deck with borrower ROI data & SDG alignment.



Channel

Outreach via LinkedIn,
alumni, and WMI network
warm introductions.



Project Background

Problem Statement Analysis

Fundraising Programs

Local Decision-Making Initiatives

Sustainable Growth

Keeping Decision-Making Power Local at WMI

Empowering Women to Lead Their Future
Initiatives and Challenges



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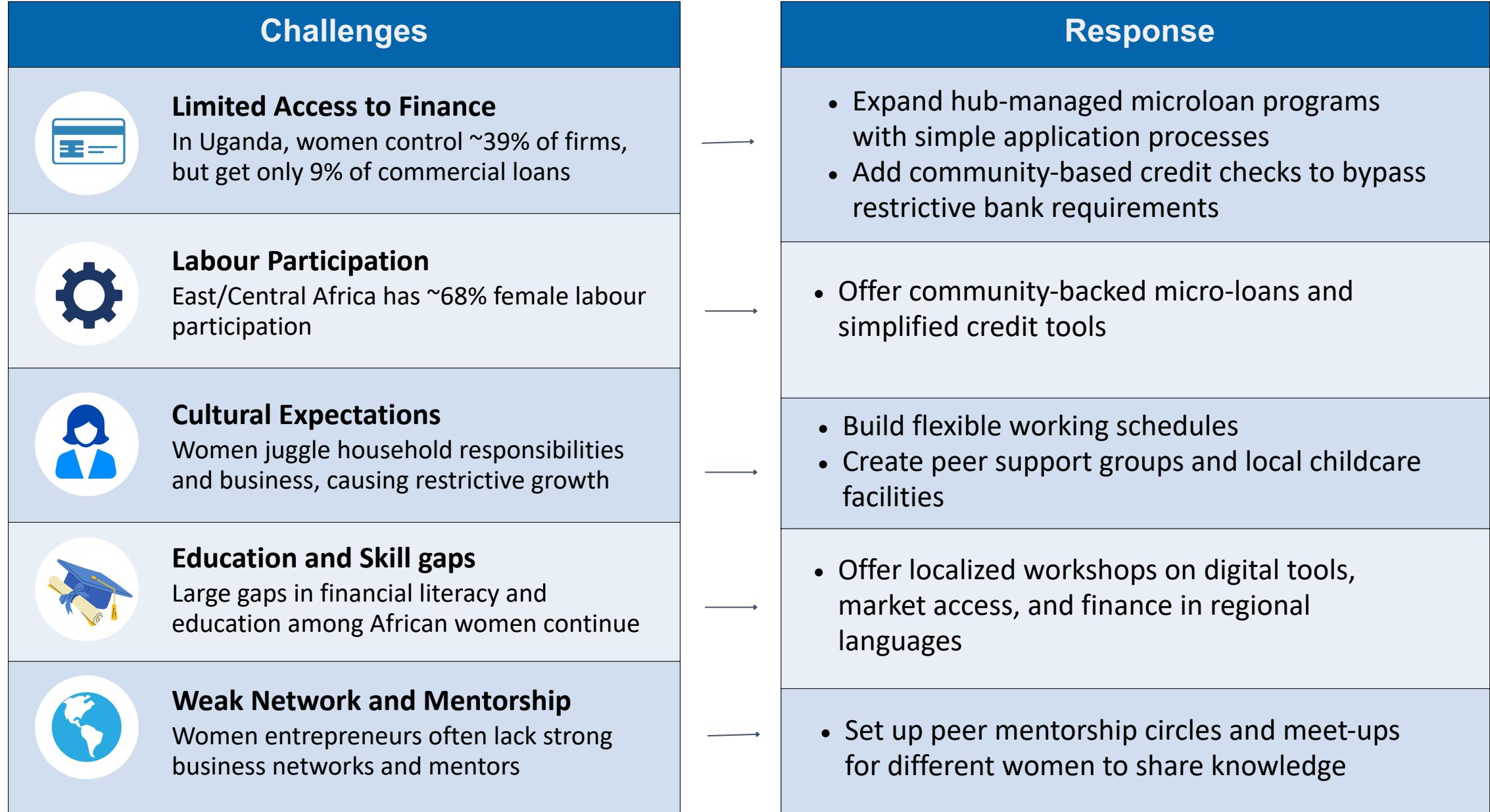


Long-term Impact

Sustainable Growth

Barriers on the Ground – and How WMI can overcome

Across East Africa, women entrepreneurs face a web of economic, cultural, and social problems, yet continue to drive household incomes and community resilience



9%

commercial loans

68%

labour participation

12%

agricultural land owned by women

2-5X

income growth potential

“

This loan has really changed me, health-wise, economic-wise. If I fall sick, if my children fall sick, I am able to get treatment. I am able to buy food.

”

Sylvia Namono

30, runs a drug shop in Buyobo, Uganda

“

I am now able to get all the necessities I need from my business profits.

”

Jane Woboya

44, Fresh produce seller in an Ugandan village

“

I was among the first women to be trained and up until today these skills have allowed me to manage my business and take care of my family.

”

Agnes Wodada

44, Teacher and Tomato business operator



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Sustainable Growth at WMI

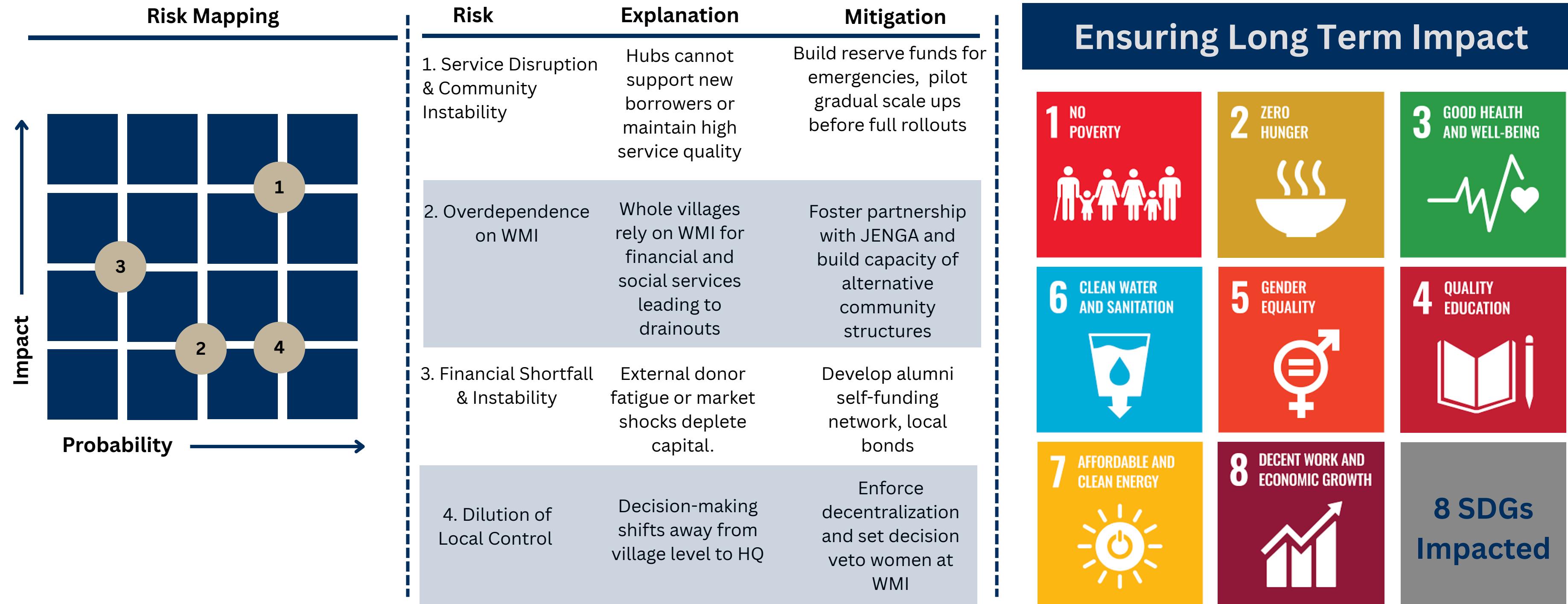
Empowering Women to Lead Their Future

Sustainability Plan and Implementation



Growing at a Sustainable Rate Keeping in Mind the Concurrent Challenges at WMI

Sustainable Growth Plan for WMI



Project Background

Problem Statement Analysis

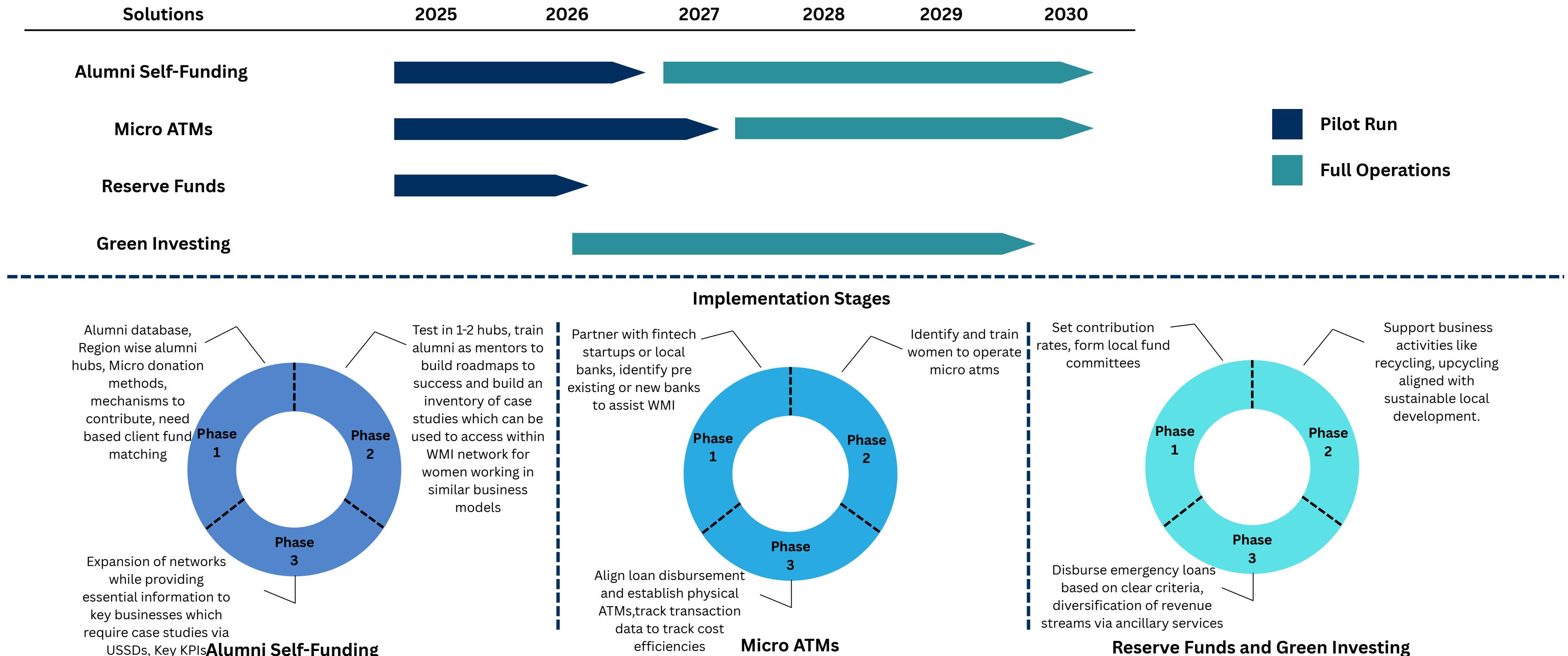
Fundraising Programs

Local Decision-Making Initiatives

Sustainable Growth

Growing at a Sustainable Rate Keeping in Mind the Concurrent Challenges at WMI

Implementation stages and timelines for attaining sustainability



Growing at a Sustainable Rate Keeping in Mind the Concurrent Challenges at WMI

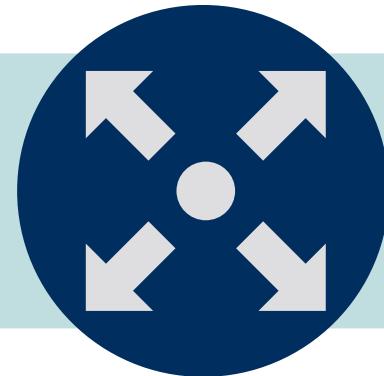
Impacts of the four pillars of SG at WMI and its trackers



Alumni Self-Funding

WMI long term alumni self funding networks: contributes regular micro-donations or reinvests small portions of their business profits into a revolving fund.

- Alumnis have firsthand experience at WMI making a strong hold at grassroots while being invested in the community.
- Focuses on building a sustainable unilateral community overtime with self sustenance as the driving force.
- Internal cap network/resource library
- Scalable at grassroots



Micro ATMs

Micro ATMs: extend banking services to underserved populations who otherwise would need to travel long distances to access funds or repay loans

- Prepilots digital payments at its Buyobo HQ and aims to provide physical cash-in/cash-out facilitation in more remote hub villages
- Empowers women as trained agents to operate ATMs
- Increases digital transactions and allows for credit repayment points



Reserve Funds

Reserve funds: small mandatory contributions from borrowers build a pooled safety net that can provide emergency liquidity to hubs facing shocks

- Active protection against shocks and epidemics upto 10-20%
- Reduces External Dependency: Internal reserves will lessen reliance on slow or uncertain outside aid in emergencies, supporting local ownership
- Easy to execute and boosts FS



Green Investing

WMI long term alumni self funding networks: contributes regular micro-donations or reinvests small portions of their business profits into a revolving fund.

- Enables new green livelihoods, attracts specialized funding streams with 30% higher survival rate.
- **Scalable & Replicable:** Can be shared peer-to-peer, easier for WMI to scale up successful initiatives across different hubs.
- Aligns with borrower realities

Trackers



Participatory Impact Mapping



Local Micro-Enterprise Incubators



Peer Audit Teams



Shadow Board for Next Gen

SOURCES

<https://wmionline.org/>

<https://www.un.org/esa/africa/microfinanceinafrica.pdf>

<https://www.imf.org>

<https://mainnetwork.org>

<https://wmionline.org/borrowers.php>

tandfonline.com

https://en.wikipedia.org/wiki/Women_in_Uganda

<https://africa.com/challenges-faced-women-entrepreneurs-africa/>