

Gathering Feedback from Loan Recipients

Throughout the course of the year, DiscoverHope focuses on constant evaluation of our work, including gathering information related to the advances and successes of each participant. We believe it is imperative to solidify that the trainings we create serve what our women desire. We collect feedback after classes and in women's own homes by asking several questions, including "Did you learn anything that was new for you?" and "How are you going to/have you used what you learned?" Our women's voices are loud and clear: they have gained a plethora of new skills and they are actively using these skills to support their businesses and homes.

Knitting/Crochet

"I've never used a crochet needle before; I only knew how to knit with knitting needles. It is easier than I thought and I can make different types of styles compared to when I use just knitting needles. I really enjoyed the class

and plan on learning as many styles as possible so I can make money for my family."

- Milagros Cacho, Margaritas

"The teacher taught us how to use the crochet needles to make the sleeves without having to sew them together; this saves on time and the final product is more attractive for selling."

- Palmira Ruiz, Señor de los Milagros

"I can make a dress a lot faster than a blanket and sell it faster. These projects that are smaller are better because we can make more (quantity) and thus sell more. This month I paid off my loan repayment solely with my earnings from knitting on the side, because I have increased my variety and sell faster."

- Milagros Cacho, Margaritas



"I always saw people wearing shawls on the street and I wondered to myself, how do you start one and finish one? I am so happy I could learn. From these classes, I will start crocheting more clothes for my family and not just make blankets. It was hard for me to come to class because I have to find someone else to milk the cows, but it is worth it when I learn things I always wanted to learn and can make additional money this way."

- Marina Escobar Ramirez, Las Lucecitas

"We are so grateful for the crochet classes. I never thought I would be able to learn so many different stitches and models to crochet and make clothes for my family. When we have classes in the countryside it really helps because we don't always have money for bus fare to go to crochet classes in the HopeHouse."

- Rosa Rojas Huaman, Azucenas

Sewing

"We learned seven different skirt designs and we have all the models in our sewing notebooks. We now know how to make other models for the future and this means business for us."

- Palmira Ruiz, Señor de los Milagros

"Now that I'm learning to sew, I can put a small business in my house with my sewing machine, generate income, and help buy food for my family."

- Lucia Requelme, Rositas

"I sometimes get requests to make clothes for people in my neighborhood.

I use my sewing notebook where I take notes from class and that gives me models for how to make the skirts and other items."

- Fani Saldaña, Margaritas



Women's Voices:

(cont.)

"I only made a blouse once before this class. Now I know how to make it correctly and I am learning so many more things. I used to only take skirt orders from women in my community, but now I can make pants, vests, and jackets."

- Santos de la Cruz Cerquin, Progresistas

"Since our sewing class, I have started to take more sewing orders at home. Sometimes people will ask me to sew something that I don't really know how to sew, but I tell them I will do it. Then I come to my sewing teacher and she helps me figure out how to sew certain things. It helps because I don't lose business and I am gaining more clients."

- Lizeth Rolin, San Juanito

"I never thought I could learn so much about sewing. Everything we learned was new for me this year and it is very useful for me because I can make my own clothes now and clothes for my family and save a lot of money."

- Aida Cedron, Sexys de San Pedro

Culinary Classes

"My sister and I want to open a bread store in Tartar Chico because there aren't really any. By participating in cooking classes, we have started collecting recipes for our future business."

- Tania Mantilla Quiliche, Fuerza y Bendición

"I have been selling my chocolates since the day after chocolate class. They are in high demands and now I need more hands to make more because I stay up until 4am. I've made more than \$50 just this week!"

- Paola Escalante, Mujeres Emprendadoras

"I now have to make two cakes a day because I sell them so fast at the school I take them to. Before, the cake recipe that I used never turned out very well and I didn't know how to market my products. This class really helped me."

- Nancy Cacho, Margaritas

"I learned how to prepare the green pasta sauce and how to be careful not to cook the spinach too long so that you don't lose the nutrients. This is a good dish to make for my children because it is easy and has lots of nutrients."

- Emerita Huaripata Gutierrez, Margaritas



"I learned to walk out in the community market to people and offer my chocolates. That's what I did for Mother's Day and I made a profit. I'll do the same for Father's Day with the different molds we learned."

- Paola Escalante, Mujeres Emprendadoras

"Rosa (another village bank member) and I are thinking about collaborating together and hosting a picarronada (selling fried sweet potato donuts), now that we learned the real recipe for making picarrones. We can then share the profits and save a portion for our families to eat."

- Laura Tucto Sangay, Sr. de los Milagros

"I learned that it's important to take into account the total costs for making muffins to calculate their price. Everything: Electricity, the muffin bins, the gas for the oven should be included in your price."

- Amalia Rabanal, Virgen de la Puerta

Women's Voices:

(cont.)

Jewelry

"I've changed my business. I use to sell ceviche in a small food stand, but I can make more money selling jewelry. I even starting buying my jewelry materials from the coast because I can get different varieties, it is cheaper and ultimately better for my business."

- *Jacqueline Mestanza, Mujeres Emprendadoras*

"Thanks to jewelry classes and sales from last month, I was able to afford my prescription medication."

- *Nelli Sanchez, Libertad*

"Coming to jewelry class is relaxing, it helps us forget about our problems at home and we can create something beautiful to sell and help our families."

- *Rosa Espinoza, Mujeres Unidas*



Crafts

"This soft towel hanger will be a gift for my Godmother for Mother's Day and as a result, I will save money."

- *Gladia Malca, Baños de Inca*

"This class was very useful. Now we can recycle other plastic containers in the house and make more dolls, to offer and sell."

- *Milagros Cacho, Margaritas*

"This snowman craft is something unique and different. I plan on making and selling more to customers in my neighborhood, because nobody where I live makes these types of crafts. This will be a great holiday item to sell."

- *Blanca Mantilla Quiliche, Fuerza y Bendicion*



Women's Voices:

(cont.)

Animal Husbandry

"At the market where we buy our animals we will use our veterinary lessons to help determine if an animal is healthy, since this is our livelihood. Now we won't let other people fool us anymore. My pig got sick just recently and I also learned how to disinfect the corral where my pig lives."

- *Tania Mantilla, Fuerza y Bendición*

"Our family will not use the same rag for ourselves that we use to wash the cows when I milk them. I learned that it can spread germs and cause disease. Sometimes we just do certain things with our animals because that is how we have always taken care of them, but it is good to understand how to help our families be healthier."

- *Esperanza Barba Ocas, Fuerza y Bendición*

"The veterinarian helped us get rid of our doubts. For example, we didn't know about how to treat a certain hair diseases in our guinea pigs (a popular source of meat in Peru), but now I know that there is an easy way to do that. Giving the guinea pig a warm bath is a very cheap treatment."

- *Anabel Rafael, Azucenas*



"Now I know what medicine to buy when my guinea pigs get sick. Before no one ever told me what types of medicines help with certain diseases. I feel better knowing a little bit more about how to care for my guinea pigs which I sell to make money for our family."

- *Lucila Melon Paredes, Sr. de los Milagros*

Leadership

"I liked the story that we read in our groups, because it gave me a way to think of how to lead in my community. I want to continue to learn to talk in front of a group, like the leader in the story."

- *Nancy Cacho, Margaritas*

"We learned that we can work with different types of people in groups, for example, with different women from different village banks."

- *Flor Quispe, Estrellitas*



Women's Voices:

(cont.)

"These workshops are very important. They should be mandatory so that all women attend. I learned that I am a leader in my own family and that I can change things, little by little."

- *Ingrid Pizarro, Mujeres Luchadoras*

"The topic of leadership is important for us in our lives. We learned that we should make individual goals and we were given different examples of how to do that."

- *Ana Isabel, Mujeres Luchadoras*

Computer Classes

"I can look for jewelry models for my business on the internet. As mothers, we need to learn more about computers so that we can learn along with our children."

- *Charo Guanilo, Libertad*

"I learned so much more about the computer and how to work the keyboard. I feel more confident now."

- *Olga Marina Becerra, Mujeres Luchadoras*



"Now I know how to turn on the computer and write something. That is more than before. I can now go on the internet and look for recipes to introduce into my business."

- *Nancy Cacho, Margaritas*

"Although I have taken computer classes before, I learned a lot more about Word 2007 and creating documents in this course. I am not scared now to create documents if someone asks me to. I can even help my younger family members at home with their homework on the computer."

- *Damaris Guanada Perez, Lucecitas*

"This course will help me find a secretary position, because I feel like I have more experience and I know so much now."

- *Sarela Tirado Vasquez, Estrellitas de Belen*

"In my house I can teach my children about computers. I always wanted to learn and now I feel happy that I know enough to teach my family."

- *Esther Quispe, Fuerza y Bendición*

"It has always been my dream and goal to learn how to use a computer. Before these classes I didn't even know what a mouse was and had never heard of 'Word' before. I am going to practice what I learned so that I don't forget and I really want to save up money to buy my own computer. Actually, the other day I helped my friend at her computer typing business and I made \$3 in one afternoon!"

- *Ingrid Pizarro, Mujeres Luchadoras*

Literacy

"When I go to the market I can do the math in my head and people can't cheat me. Lily (our literacy teacher) makes sure that I understand what I am learning. She makes me repeat my math problems if I don't understand."

- *Juana Sanchez, Fuerza y Bendición*



Women's Voices:

(cont.)

"I never knew how to write my name before. Now I can. This is so wonderful to write on official documents."

- *Carmen Ramirez Diaz, Fuerza y Bendición*

"Now that I can read and write numbers, when someone comes to my store, I write down how much they owe me, so I don't lose money. When it is written down in my notebook, I remember and can charge them later."

- *Esperanza Barba Ocas, Fuerza y Bendición*



"I sign my name when I go to my grandchildren's school meetings. Before someone else had to sign my name on the attendance sheet and I had to wait until the end of the line because I couldn't write my own name. It was embarrassing. But, now I sign my own name."

- *Carmen Ramirez Diaz, Fuerza y Bendición*

"I never had the chance to go to school when I was younger. And even though I am older now,

I realize that I can still learn some things. These classes are like the school I never had. It is hard to learn, but it is worth it."

- *Juliana Rumay Salazar, Señor de los Milagros*

First Aid Classes

"I've seen the nurses use the blood pressure instruments before, but I never knew what the numbers meant and how it worked. Now I understand how to take blood pressure readings."

- *Tania Mantilla Quiliche, Fuerza y Bendición*

"Sometimes we medicate our children without knowing if our child is really sick. Now that we know the normal numbers for temperatures, we will not give our children medicine when they don't really need it."

- *Angelica Ocas Quispe, Fuerza y Bendición*



"We know the steps to clean a wound. Before I didn't use soap and water, but now we know that it is important to prevent an infection."

- *Blanca Mantilla Quiliche, Fuerza y Bendición*

"I learned how to identify different types of burns and know what I can do immediately to treat them and when I need help, like with a 3rd degree burn."

- *Ester Quispe Ramirez, Fuerza y Bendición*

"I learned how to make a homemade re-hydration drink so that when someone in my family is dehydrated I can help them immediately."

- *Ester Quispe Ramirez, Fuerza y Bendición*

"I put a first aid kit in my house after the recommendations from our teacher. It is important to have all the material to practice simple first aid. I made a first aid kit out of cardboard, it is simple, but a start."

- *Rita Sangay, Independencia*

Women's Voices:

(cont.)

Business Education

"We can't be scared of our competition. We have to use our competition to better our own businesses. We have to do something unique or better than our competition and that will help us sell."

- Flor Quispe, Estrellitas de Belen

"I'm going to make business cards. I can then reach my clients better this way."

- Nelli Sanchez, Libertad

"I don't have a name for my business. As a result, some people might not know that my home front is actually my business. I am going to think of a name and make a sign for the door."

- Rebecca Carrillo, Señor de los Milagros



"I will do my accounting for my business differently. I didn't know that you need to think about indirect costs. I usually knit at night and I use electricity for that. I never took that into account before. Now, when I make a scarf during the day, I know it is cheaper by daylight and I make more money if I do it during the day."

- Josefina Portal, San Judea

"The business sessions were very useful. We learned a lot about customer service. What you should do and what you shouldn't do. I started to watch my competition at the animal market and I could tell who doesn't have good customer services practices, because the people that have angry and impatient dispositions don't sell as much."

- Tania Mantilla Quiliche, Fuerza y Bendicion

"I never knew how to figure out how much money was coming in or going out of my business. When we had the business training about how to keep track of our money, it helped me see that it is important to have a business notebook. When I keep track of my business cost, I also need to take into account my own time so that I make money."

- Kety Frias, Fuerza y Bendicion

"I made business cards after the recommendation and it is helpful to attract new customers. I also am starting to add promotional services to my cosmetology business to help me keep the business of my loyal customers."

- Carmela Diaz, Mujeres Unidas



Celebrating Victories in Village Banking

Although DiscoverHope is giving new opportunities to families in poverty to thrive, we do witness their difficult barriers to success. For this reason, we absolutely celebrate the successes of families who are working to overcome the obstacles of poverty. We would like to introduce you to five outstanding beneficiaries who have fully integrated the opportunities of our Microcredit Plus program. Each of these wonderful women has walked through the doors of opportunity and made the personal commitment to invest in their families and businesses without a moment's hesitation. They have surmounted both family and economic obstacles and are thriving examples. Like these women, there are many more than continue to demonstrate their enthusiasm and outstanding commitment to their village banks. These women serve as models for their fellow bank members.

Nancy Cacho Bueno

Nancy Cacho Bueno is a 43 year old mother of three. Nancy joined the village bank, Las Margaritas, and took a loan of \$145 to buy a small freezer cart for the ice creams she sells. After business class, she painted a mobile container box to identify the name of her ice cream business, "Helados Nancy." Nancy has expanded her business income based on training she received at the HopeHouse development center. She invested some of her loan to buy materials to make chocolates she starts selling every morning at 7am. She learned to make these decorative chocolates at a DiscoverHope



class and reports, "business is going great, so far I have sold almost a whole laundry basket full of chocolates, or \$50 worth of extra income." Nancy also learned to make her homemade cakes at the HopeHouse, which she sells year round. Her income has more than doubled and now she makes about \$7 a day or, \$170 a month.

Thanks to the microloan Nancy notes, "I have money to buy business supplies, pay for my son's university fees, pay for my daughter's medical pills because she is disabled from cancer. If it were not for DiscoverHope, I would not have access to credit." Nancy also comments on the trainings she attends by saying, "The workshops are great, they teach us to think for ourselves. We learn that women, not only men, are capable of getting ahead. Anyone can be a leader. My goal is to be a businesswoman and get ahead in life."

Jackeline Maribel Mestanza Montoya

Jackeline Mestanza Montoya is a 27 year old mother. Jackeline joined the village bank Mujeres Emprendedoras (Enterprising Women) and took a loan of nearly \$100 to support her jewelry business, including purchasing supplies and tools. Jackeline has her jewelry workshop upstairs in her sister's room. She has been making jewelry since she first got her microloan and she first attended a jewelry class at the HopeHouse. Jackeline makes most of her jewelry sales at the local university with the help of her sister who is her business partner. They sell a few pairs of earrings daily as well as cell phone holder trinkets that are especially popular with young students.

Jackeline comments that "jewelry making is fun and easy for me. In addition to learning jewelry models from HopeHouse, I look for extra knowledge. I go to local jewelry stores to learn new models. I visit DiscoverHope professor Carmen's house to learn models besides the ones taught in class. At the HopeHouse I learned to look up models on the internet."



Profiles of Success:

(cont.)

Jackeline also attends HopeHouse classes on craft making and culinary creations. She also enjoys cooking, and hopes to learn how to make birthday cakes and snacks at HopeHouse so she can start catering for events. "With all my new skills, my income has increased a lot. I can help support my sister and daughter, I have been able to pay off debts I never could, and have savings through my village bank. My life is definitely better now. My goal is to someday have a little shop, where I can sell jewelry and unique jewelry supplies from the capital Lima. I am very motivated."

Santos Cerquin de la Cruz

Santos Cerquin de la Cruz is a 32 year old mother. Santos joined the village bank Las Progresistas (The Progressing Women) and received a \$135 loan to grow her sewing business. Although she has to come all the way from the countryside, Santos regularly attends both sewing classes and leadership workshops at the HopeHouse while serving as president of her village bank. Santos tells DiscoverHope, "Classes are great because we learn all the theory behind what we have to do in sewing...how to measure clothes, how centimeters work, how to model skirts. I have learned many technical skills in class. I also enjoy the leadership workshops. They're good because



they show us how to realize our leadership potential. To me, being a leader means being responsible, sharing with others, and doing things for others."

She shares that she has learned a lot from the HopeHouse business lessons. "I now know when to sell, at what price, and how to analyze client demand. With this new knowledge I can grow in my business. Thank goodness for the bank's support, because now I can get what I need for my business. My goal is someday to have my own sewing workshop with sewing machines." Santos expresses that her microloan and training has helped her a lot because before she earned very little. She used her loan to sewing materials and she sells clothes all over town. "I support my child and parents and the increase in income helps so much."

Juana Sánchez Flores

Juana Sánchez Flores is a 31 year old mother of four. Juana joined the village bank Fuerza y Bendición (Strength and Blessings) and used her \$125 loan to buy and sell livestock such as rabbits, pigs, and guinea pigs (a popular source of meat in Peru). Before receiving her microloan, Juana earned only about \$70 a month to support four children, including twins.

Juana is one of the most active participants at HopeHouse classes. She has attended a wide variety of the classes like knitting, first aid, literacy, leadership, computer, veterinary science, and jewelry making. Juana comments that the veterinary science classes are important for her making good business decisions on how to identify when her animals are sick and whether they are of good stock for purchase.



Profiles of Success:

(cont.)

Since Juana only has a first grade level of education, she says it is especially important for her to attend computer and literacy classes. "I really like the computer classes because it would be otherwise difficult for me to learn to use one: I have no access to computers in my neighborhood. I touched a computer for the first time in class. Little by little I am learning how to use it, and my goal is to be well-versed enough to be able to apply for job as a secretary."

Juana says she also enjoys her literacy classes, where she is learning math skills like multiplication and division. "I hardly understood these things before because I only attended school until I was 10 years old. I think my new literacy skills will help in my business, help me converse with other people, and help me to assist my children with their homework. My math skills will be particularly useful in my business, because now I can add and subtract in my head much more quickly than before."

Paola Escalante Saldaña

Paola is a 22 year old mother. Paola joined the village bank Mujeres Emprendedoras (Enterprising Women) and took a loan of nearly \$100 to support her chocolate business. Since attending DiscoverHope's chocolate classes, she now makes a healthy profit selling seasonal chocolates. Paula sells decorated chocolates for special occasions like Mother's Day, Father's Day, and baptisms. She doesn't sell on the street, but rather shows the designs to customers and takes orders. Recently, she began selling personalized coffee mugs filled with handmade bite sized chocolates. Through learning in our computer classes, she designs the coffee mug labels in Word and burns them onto the cup at a local business. Following the chocolate making class for Mother's Day, Paola said, "I have been selling my chocolates since the day after class. I need more hands to make more chocolates because I stay up until 4am. I think I have probably made more than \$50 just this week compared to my previous work which earned me about \$90 a month."

Paola notes that "I learned a lot from the business lessons offered, like my business needs a name to identify with it. I named my chocolate business with a sophisticated Italian name, Chocolat de Fabricio!" Since Paola's income has increased, she has also invested in other accessories like a small refrigerator that allows her to solidify her chocolates faster. She also bought

a rice cooker which allows her to keep the chocolate soft and creamy while she makes them. Paola commented that "through my participation in microcredit, I have increased my income and savings. I rent a room and pay for preschool for my two year old son. With my chocolate earnings, I have more steady income and it is easier to get by. My goal is to someday open a small shop where I can sell chocolates, computer merchandise, and other items, like a bazaar."



Collecting Qualitative Feedback from Loan Recipients

Name: Ana Maria Villanueva de la Cruz

Village Bank: Mujeres Unidas (United Women)

Tell us a little about yourself.

My name is Ana Maria Villanueva de la Cruz and I am 39 years old. I have 4 children; the youngest is 1 year old. I live in Cajamarca and have a small store where I sell soda, snacks, and other food items. I also have a knitting machine where I make sweaters by taking orders from people in the community.

Describe why you came to DiscoverHope/Multicredit?

A friend had told me about taking out a loan with Multicredit. I needed the capital to buy yarn in bulk (less expensive) to make sweaters. After I met the village bank promoter, I learned more about how a village bank works and how the classes work and I liked the idea. She explained it to me and my friend and then we decided to get together a group of 10 people.



What is the most challenging thing about your life?

I never knew how to read or write, but I know how to work – I am not scared of life and I know how deal with the tough stuff. Sometimes I have problems with my husband and that is hard, but when you decide not to be scared, nothing is challenging.

Describe some of the activities you have participated in and some of the services you have been receiving?

I've been to a lot of the cooking classes like picarrones (donuts), stuffed fried potatoes, and chocolate decorating. I also attend Literacy classes on Fridays.

Describe how these activities have made a difference in your life?

I feel tranquil and at peace the days I have class. At home, I am in my kitchen with my children and it is the same thing with no opportunity. Then sometimes we have problems at home. But, when I go to classes with other women I feel good and forget about everything. It helps me a lot and has made a big difference in my life. We laugh— I made new friends and we have learned so much about literacy that I never had the chance to learn before. I only went to 1st grade and then I never finished because my parents made me take care of animals when I was younger.

What new skills and behaviors have you learned in any of our classes that have made a difference in your life as a mother, woman, and business owner?

I know how to write my full name and I can even add and subtract with written numbers. I am more confident in my literacy skills and this is a big gift.

How have you applied the new skills/behaviors you've learned in classes this year?

I have used a lot of the business advice that we received during our loan repayments. For example, how to treat our clients, listen to them, and be patient. Before I would serve my customers fast and send them out the door. Now I spend time listening to their needs, because I want them to feel good and come back. I want to keep learning more about my business to make it better.

What are some new and/or continuing challenges you face and how could we help you through our work?

I need more advice about my business like how to invest and work my capital the best way.

Personal Interviews:

(cont.)

Name: Milagros Cacho Bueno
Village Bank: Margaritas

Tell us a little about yourself .

I am 30 years old and I live in the neighborhood La Esperanza, above the small town of Baños de Inca. I have 2 children and we live in a room above my parent's house connected with my other family members. I take orders

to crochet and knit blankets, sweaters, and baby clothes. That is my business.

Describe why you came to DiscoverHope/Multicredit?

I heard about the village bank from the promoter and I was interested immediately. She came to a group that I belong to and explained to us about the village bank and the classes that were available to us. The capital helps me buy more yarn in bulk and I really wanted to learn new things, because there are not places in town that offer classes like the classes at the HopeHouse.

What is the most challenging thing about your life?

There is nothing that I cannot overcome, if I decide to do something, I can do it.

Describe some of the activities you have participated in and some of the services you have been receiving?

I participated in crochet, jewelry, and bakery classes at the HopeHouse. Also, there were crochet classes that were held in our neighborhood and our whole village bank went. I also went to leadership and first aid classes.

Describe how these activities have made a difference in your life?

I have learned a lot of things, especially with crochet stitches and models. I keep all the models of crochet stitches we have made. With the other women in our village bank, we get together and crochet and we help each other with our stitches and other problems in our lives. Our friends see us crocheting and they ask for me for models and I make them and sell them and have my own capital. Also, from the first aid classes I learned how to take a temperature if my daughter has a fever. From the leadership classes, we have learned how to have confidence in ourselves as women.

What new skills and behaviors have you learned in any of our classes that have made a difference in your life as a mother, woman, and business owner?

The new skills I have used primarily in my business. When people see me crocheting they ask me to make certain things. I have small models and I show people. I have more requests. I get three or more requests now in one week, whereas before I had one request a week. I also have a variety of requests. Before I only made blankets, and they take a long time to make, but now I can make smaller things like hats and scarves. Blankets take a month and I have to change the colors of the yarn, but a hat I can finish in one day and a sweater in a week, increasing my income.

How have you applied the new skills/behaviors you've learned in classes?

I can take my children's temperature because I am confident I know how to do it right. Also, I can make a cake for a party that we learned in class and earn income from this.

What are some new and/or continuing challenges you face and how could we help you through our work?

More classes, it is always good to keep learning and there is so much to learn. Especially crochet for me.



Personal Interviews:

(cont.)

Name: Ingrid Pizarro Guayan

Village Bank: Mujeres Luchadoras (Fighting Women)

Tell us a little about yourself.

I am 22 years old and I live in an urban part of Cajamarca called Fonavi. I have one daughter and I just started my first business this year selling Avon Cosmetic products.

Describe why you came to DiscoverHope/Multicredit?

The village bank promoter motivated me to participate in the village bank. In the beginning, I was a bit hesitant because I didn't have a business. I decided to sell Avon cosmetics after our research together and within two months, I had regular customers but did not have enough capital to grow at the rate I desired. I decided to take a chance and join the village bank. The promoter encouraged me and I'm glad I did.



What is the most challenging thing about your life?

The most challenging thing about my life is not having a steady job that I can be proud of. I would love to be a secretary or administrative assistant one day.

Describe some of the activities you have participated in and some of the services you have been receiving?

Every Tuesday and Thursday I attend computer class with Professor Berta. I have attended all the leadership workshops.

Describe how these activities have made a difference in your life?

In leadership class, I learned that to be a leader and an entrepreneur you have to have courage and know how to communicate effectively with others. In computer class, I can't begin to tell you how much I have learned. I now know how to use the Internet, create memos, invitations, and graphics. I have learned so much.

What new skills and behaviors have you learned in any of our classes that have made a difference in your life as a mother, woman, and business owner?

As a woman and mother, I am more confident and know that I am setting a good example for my daughter. The skills I have learned in computer class will help me be a more competitive candidate and give me an opportunity to work as an administrative assistant. I could have never considered this before.

How have you applied the new skills/behaviors you've learned in classes?

DiscoverHope is the best thing that has ever happened to me in my life. Thanks to computer class, I know how to use the Internet and create different kinds of documents. I also learned how to make business cards and other promotional materials for my business. I've also learned the importance of saving my money in order to invest in the future. My goal is to one day buy my own personal computer that I can use at home.

What are some new and/or continuing challenges you face and how could we help you through our work?

As president of Mujeres Luchadoras (Fighting Women), I'd like to organize fundraisers to increase our monthly village bank savings. It's been a challenge. DiscoverHope could help by providing activities that encourage even more unity opportunities within our bank during our monthly meetings.

Personal Interviews:

(cont.)

Name: Maria Olga Bueno Ortiz

Village Bank: Amigas Por Siempre (Friends Forever)

Tell us a little about yourself.

I am 30 years old and live in the hills above Cajamarca in a part of town called Santa Apolonia. I have 2 children and sell both Avon and Yessica Cosmetics as my business.

Describe why you came to DiscoverHope/Multicredit?

I decided to join the village bank because my neighbors encouraged me to. Because I had no previous access to a loan, I thought that this would be an opportunity to grow my business and learn new things.



What is the most challenging thing about your life?

My oldest son suffers from a rare form of arthritis. From the time he was seven, he has experienced excruciating pain that prevents him from walking. As a result, his condition often causes him to miss school. His medications are expensive and it can be difficult at times as a single parent to pay the bills and cover his medical expenses.

Describe some of the activities you have participated in and some of the services you have been receiving?

I've attended the leadership workshops and cooking classes. I've also worked as a childcare provider for DiscoverHope, taking care of loan recipients' children while they attend class.

Describe how these activities have made a difference in your life?

In the leadership workshops, I learned what it means to be a leader and new concepts such as courage and good communication. In the cooking class, I learned new recipes that I can make for my sons at home. Being contracted as a child care provider helps me have more income so that I can pay for my son's medications.

What new skills and behaviors have you learned in any of our classes that have made a difference in your life as a mother, woman, and business owner?

I've learned that I am strong and that as a mother, I am a leader. I now have more courage to do what is necessary to provide for my kids. I also have more confidence as a businesswoman.

How have you applied the new skills/behaviors you've learned in classes?

As a woman, I am more confident and am proud that I am able to provide for my family. I've learned that I can dream and envision a better future for my kids and myself. The business advice we received on customer service has helped me attract more clients and as a result, my business is growing little by little.

What are some new and/or continuing challenges you face and how could we help you through our work?

Due to my son's illness I've been unable to attend HopeHouse activities on a regular basis. I would like DiscoverHope to continue to offer the same kinds of classes next year. I want to learn how to crochet and make new dishes to try at home. I would also like to enroll in a computer class. Where I live internet is scarce. I'd like to learn how to use a computer so I can help my sons with their homework.

Photovoice Project:

Reflecting through the Camera Lens of our Women

Two of our village banks were selected to participate in our annual Photovoice Project, designed to allow participants to take and narrate photos that give us glimpses into their own homes, businesses, and personal triumphs. The project is simple, yet at the same time very enriching and enlightening for both DiscoverHope and the participants. The participants in the project are given an evaluation question and a disposable camera. The women are instructed on how to use the camera, as many have not used a camera prior to this project. We ask the women to take pictures that visually answer their evaluation question. They have full liberty to reflect on the past year and show DiscoverHope what insights they have gained or experienced as a result of their participation in village banking. Once all of the participants have had a chance to take photos over a several week period of time, we develop their pictures and gather together in focus groups to look at their photos and hear narrative answers to their questions. Through this experience, DiscoverHope is invited to observe what our women see and feel through the camera lens. Below are their pictures and insight.

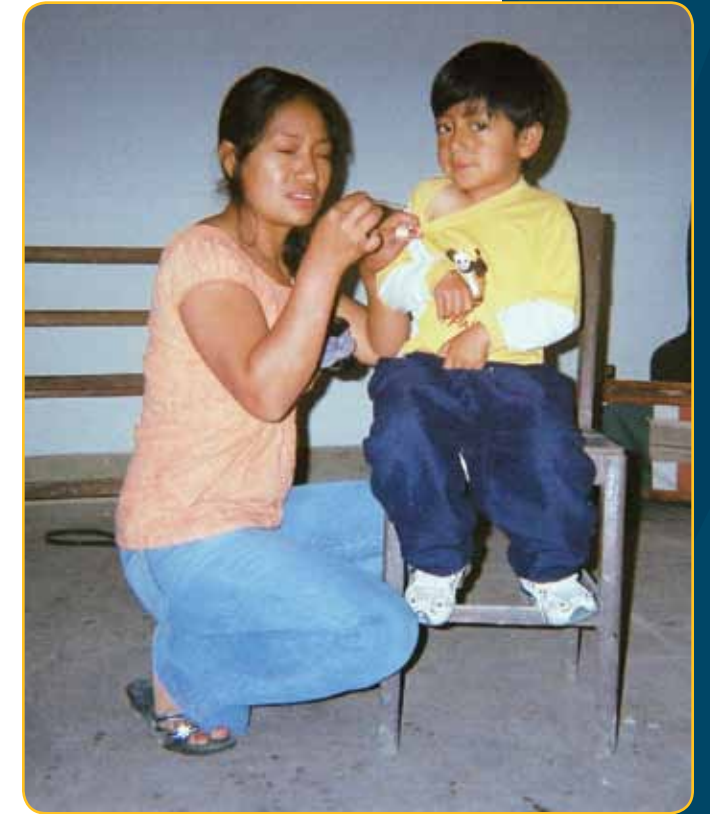


What does DiscoverHope (as an institution) mean to you?

Participants from Fuerza y Bendicion (Strength and Blessings) village bank:

Angelica Elizabeth Ocas Quispe

DiscoverHope means that I have had the opportunity to learn how to practice first aid in my house. I don't self-medicate my son anymore; I know how to take his vital signs and how to take care of him. There was just a case in my house where I had to use my first aid knowledge and I took care of a burn of a family member by cleaning and disinfecting the wound with household items that I had. These health classes have helped me be able to take care of my family. Also, when I crocheted before, my projects would never turn out well and I would get discouraged. But, with our crochet class this year I have made a several things that I have sold and given as gifts.



Carmen Quispe Ramirez Diaz

I have learned how to read, write, and add this year. I can write my name and signature also. I know my national identification number (ID); I don't have to carry it around. When I go to a meeting for my grandchild, I used to have someone else write my name, but now I can do it myself. I am proud. DiscoverHope means that I am no longer illiterate. Also, I used the loan to buy guinea pigs and I sell them to take care of my family as well as have food in the house to eat.



Photovoice Project:

(cont.)

Maria Eliza Quiliche Ramirez

Because of DiscoverHope, instead of only selling small animals like rabbits, now I sell bigger animals like cows. I can sell a good animal for about \$500 after months of caring for the animal. I also learned how to identify false monetary bills, which is common to find in the animal market. There were times before that I would sell an animal and get home to find that I was given a false bill, so I had given away my animal for free. Not anymore. I won't let anyone deceive me now that I know how to identify false bills. Also, DiscoverHope has helped me with literacy classes and now I know mathematics.



Ketty Evelina Frias Sanchez

DiscoverHope means to me that I have learned how to figure out how much I make each day while taking into account my labor costs. I use to sell animals before, but I never would calculate my income. Now I know how. Also, with my new crochet skills I save a lot of money because I make clothes for my daughter.



Zulmy Marlene Diaz Cruzado

Because of DiscoverHope, I have been learning how to use the computer and I feel a lot more comfortable with Word and how to create documents. I hope I can find a typing job with computers when our class is done. Also, I have learned a lot about new crochet stitches, which helps have a little more income. I can make \$5 on a scarf and I usually sell about five scarves a month, so this helps greatly.



How has the work of DiscoverHope/Multicredit changed your life?

Participants from Fuerza y Bendicion (Strength and Blessings) village bank:

Juana Sanchez Flores

With the village bank, my life has changed because I can save more money. I know some basic first aid skills that I can perform at home like temperature and pressure measurements. I never knew how to do that before. Also, I was never interested in crocheting before, but I learned how to make a variety of crochet models that I sell and use. I learned new things that I never thought I could learn before.



Tania Mantilla Quiliche

My life has changed as far as selling animals and crochet models. With our village bank, we learned how to best sell our products and other business ideas like how to treat clients and how to put an adequate price on our products. Before, I just received a tip from family members when I helped sell animals in the market. Now I manage my own animals and money. With my earnings, I save money and also have a family member from Lima who brings more yarn material to me.



Blanca Mantilla Quiliche

DiscoverHope has totally changed my life. I have my own capital and I am saving to build my own bakery business. Before the village bank, I would help my Dad buy and sell cows at the animal market and he would give me a small \$1 tip for the day. With my loan money, I am able to buy my own animals. Now, I can make \$16 a week, and on top of that I have learned more crochet patterns, which is small additional income. I can make close to \$5 on a scarf, which I had never sold before class. In other classes, like bakery and chocolate classes, I have learned how to make things for my home and family members, helping me save more money.



Photovoice Project:

(cont.)

Esperanza Sofia Barba Ocas

The things that changed for me this year are two main things: I can read and write now and my store has more products. Before this year I couldn't even write my name. I feel good that I am learning literacy. With my loan I have been able purchase more things to sell in my small store.



Ester Quispe Ramirez

I have learned a lot of new things that have changed my life. I am learning how to use the computer and before I never even knew what the parts of a computer were. I want to teach my children how to use the computer. I have also learned how to make jewelry and I give my earrings to my sister who sells them in her school. I don't make a lot, but a little bit to help buy bread and other small things everyday.



What skills and/or behaviors have you learned from participating in village banking and development classes?

Participants from the village bank **Senor de los Milagros (Father of Miracles) village bank:**

Karen Lisset Fernandez Sangay

I have learned a lot from the classes, mostly more about sewing and crochet. The sewing classes are helpful so I can make my own clothes and save money. My mom encouraged me to go the sewing classes. The crochet class was helpful because I have been able to vary the crochet products that I sell. The best class for me was the poncho class, because I always wanted to learn how to make ponchos and never had the opportunity to learn how. I now make ponchos and sell them.



Maria Mercedes Rafael Sangay

This year I learned how to make an apron and received advice about how to better my business. Before I never knew how to cut or sew the shape of an apron. But now I have two aprons and I wear them when I sell in my store, and it helps me with personal presentation with my clients. I also learned new things about how to treat my clients, how to talk to them, and how to attend to them in a way that they will be satisfied with my service and come back. In our 2nd loan cycle, I was elected the President of the village bank and I had to learn how to take and report the loan payments, which is a new skill for me.



Photovoice Project:

(cont.)

Laura Luzmila Tucto Sangay

I have learned how to make jewelry, which is something I want to do in the future as a business. Right now I only sell a little bit of jewelry, since I am still learning. I have also learned how to take care of my guinea pigs from the classes at HopeHouse with the veterinarian. She taught us how to take care of lice in our animals and what kind of medicine you use and how to separate the guinea pigs so they don't pass on their lice. Since I am just learning how to breed guinea pigs, this is useful information. Finally, I have learned how to be responsible in my village bank. Because I am part of the group, I have to show up on time and pay my loan on the exact day, not a day late. I do not want to let the group down, so I have to be responsible more than ever before.



How have you used the skills/behaviors you learned this year?

Participants from the village bank **Senor de los Milagros (Father of Miracles) village bank:**

Santos Lucila Melon Paredes

I have learned many new things this year with our village bank. First of all, I didn't have a business before I took out my first loan. Because my children have a lot of expenses to go to school I thought I needed to try and run a business. I received a lot of good business advice during our loan repayment meetings, which helped me



understand how to sell my fruit, especially since I hadn't sold in the market before. I learned how to put the right price on my fruit so that I make money. After I went to jewelry class, I started making jewelry at home with my daughter and now my daughter takes jewelry to her school to sell. I can send my children to school without so much stress.

Maria Francisca Quiroz Cachi

I learned a lot of things that I didn't know before. For example, I learned how to make chocolates and want to sell them. I sell Frito (seasoned potato with fried meat) every night and because of the business advice I realize how important it is to treat clients well.



Luzmila Sangay Sangay

I learned how to write my name and how to write numbers. I can even do some addition, although my vision is bad. When I go to sell my animals, people cannot take advantage of me. Before I couldn't count money so I had sometimes 'given away' my animals and didn't make any money. Now I can figure out my business costs. And, I have more pigs to sell because I invested in more animals with my loan money.



Julianna Donatilde Rumay Salazar

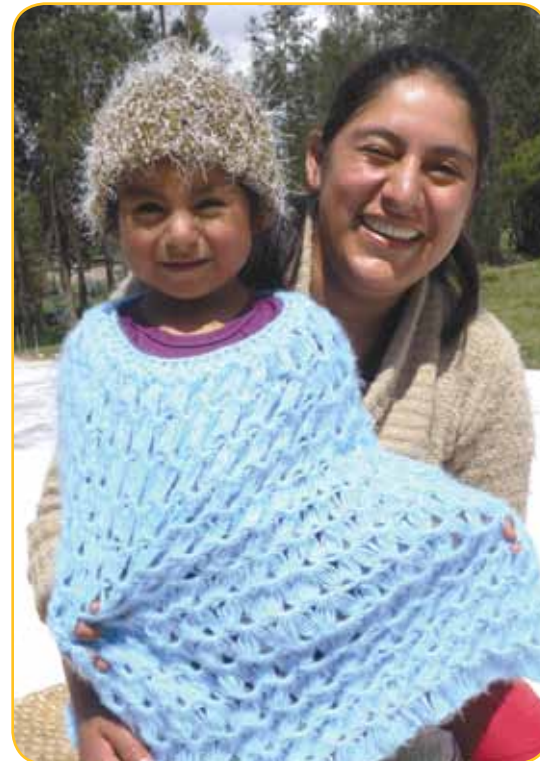
I took pictures of my literacy workbook and my knitting to show my new skills. With my literacy classes I have learned how to write and add and subtract, before I could only sign my name. When I go and buy things in the market I am able to buy a lot faster because I can add and subtract in my head. I don't suffer like I did before. The teacher we have this year is so patient and teaches us so we understand. I am happy that I know more literacy and I can even teach others. Finally, I have learned how to knit new things for my family members.



Growing our Microcredit Plus Model

As a young institution, DiscoverHope constantly hopes to continue to grow alongside with our village banks. At the end of each year, we reflect and envision the future with our women. We want to improve and grow our services, just as our women want to see their businesses grow. Upon surveying our current village banks, DiscoverHope understands that there is much work to do in the coming year. Below are some of services and opportunities that our loan recipients suggested and requested to help them achieve personal abundance and business success in 2011. With your help we can make it happen!

- Parenting classes
- Self-esteem workshops
- Reproductive health education
- Self-defense classes
- Animal talk series on raising small animals (guinea pigs, ducks, pigs, chickens)
- Relaxation classes
- English classes
- First aid classes (pharmacology, medicinal plants, etc.)
- Cosmetology (haircuts and nailcare)
- More business assistance
- Exercise classes
- Public speaking courses
- Assistance in finding independent spaces to house businesses; (many women sell their products door to door, to friends and family, and having a permanent location to sell is ideal)
- Assistance in finding permanent, stable housing
- Opening up the doors to higher education and supporting women in finishing a career path, as many of our women who have finished high school haven't gone on to higher education for lack of financial resources



2011 holds high Hopes for our ever-growing organization. We will continue to fund subsequent loan cycles for our existing village banks while adding another 100 first time loans. Our Peru Program Development Manager will oversee the HopeHouse Women's Development Center where we will conduct at least 300 additional entrepreneurial trainings based on what women seek to build their lives as mothers, women, and entrepreneurs. DiscoverHope anxiously looks to procure funding to begin a second site in Northern Peru, as we have three potential partner sites vetted to date. In our effort to contribute to the larger forum of microcredit, we will continue the refining of our Microcredit Plus Toolkit so that we may share our entire program process worldwide.



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