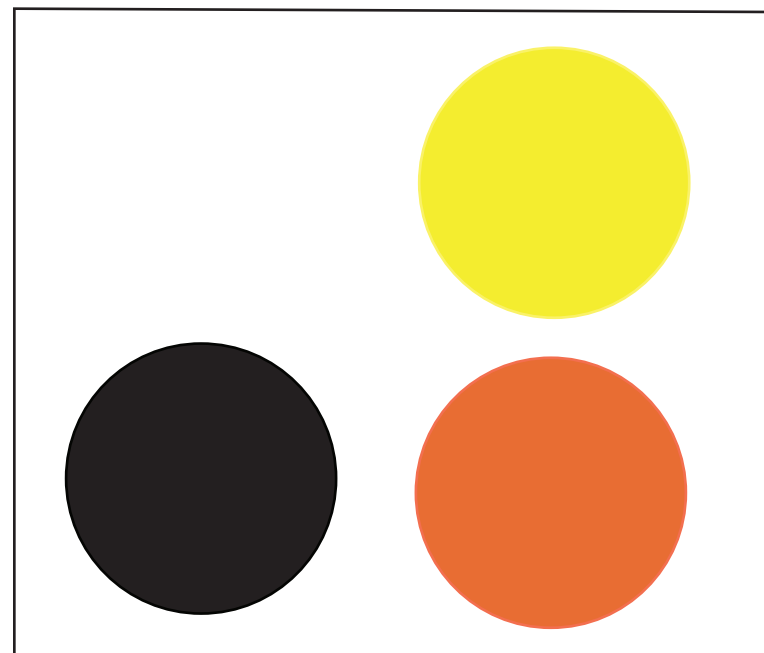
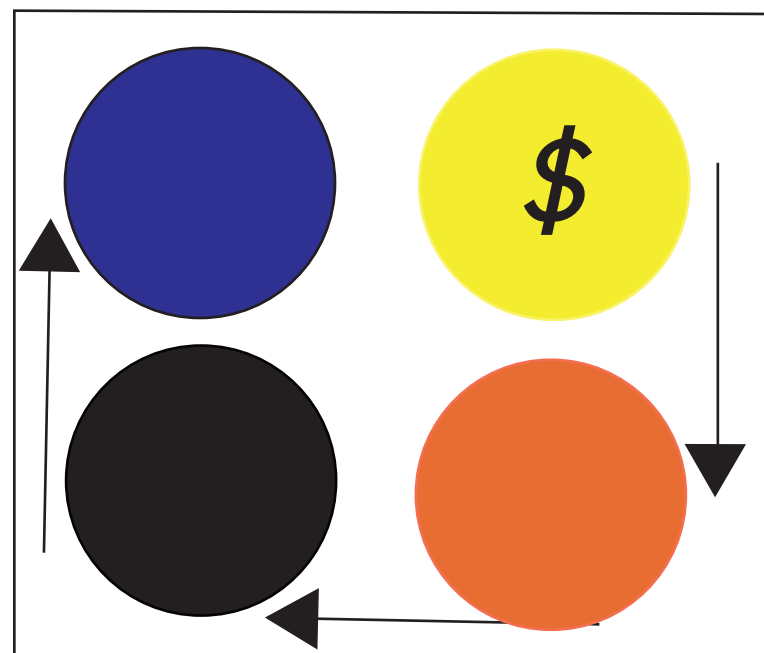


Four women are in each lending group. Each woman receives a daily stipend, while she makes beaded jewelry-while only one woman receives a loan.



One woman in the group is given a loan. The loan is not cash. As the woman continues to receive a salary, all profit from this business goes directly to repay the loan. This allows for loans to be repaid much quicker than traditional loans.



After the woman has repaid her loan, she leaves the group and stops receiving a salary, but retains the asset after she leaves the group. Another community member is then identified to take her place (blue). The loan is passed on to the next person in the loan cycle (yellow). This process continues indefinitely.