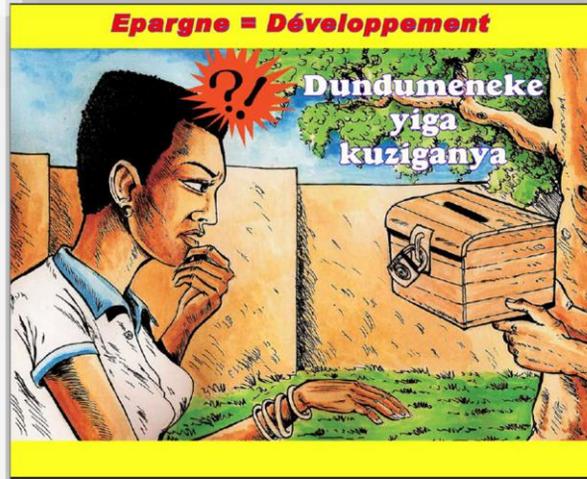


Comic Book Series for Ishaka Girls



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Microfinance Opportunities | 1/31/12



“Dunda Learns to Save” tells the story of a young and airy 16-year-old girl, Dunda, who loves to live in the moment, spending her money on the latest fashions and newest cell phones. Dunda doesn’t skip school, but she certainly doesn’t enjoy studying. As soon as classes are out, she takes off to the beach, eager for new adventure. Dunda lives a carefree life and spends her money equally freely. Her cousin, Febo, eventually approaches Dunda and introduces her to the concept of saving. The comic documents Dunda’s experience with savings, from challenges faced to lessons learned... against all odds!

DUNDUMENEKE YARI UMVIREME W'IMYAKA CUMI N'ITANDATU (16). UMUKYABAGA YIYUMVIA UBUTO KANDI AKUNDA URUZIMA BWOROSHE.

BOSE BAMVITA DUNDA.

YAKUNDA KWAMBARA URUNZU TUMUBUMBA, AKARYOHERA INTSHO ABAHITA. HARI ABATELEFONE KASEZWEHO, YABA YAKARONSE WAKENDE AZA KWITOKERA MURI "USINE". NAHO ATASIBA ISHURE, DUNDA NTYAKUNDA KWISA RHOSE. YAMA YABERESE ISHIA YO GUTANA. ASOHOYSE, INZIRA YARI IMWE. IMINSI YOSE, KU KUYABA BUFA TA AKUYAGA, HARIHO YIJANA, HARIHO YAJANA N'ABAGENZE....

URWO URUZIMA URABUBAMBYO AKINA ASUBIRA. LIKO ARONSE AMANERA NTAKURAGAMYE MU NTORO. VYARATEYE, AGIRA IMANA, MUYARANE, JENDERU, ARAMWEGERA AMUTERA ISHIMIRO CO KUZIGANYA KUGIRA NGO ARYE AHAKURA, KANDI ABIKURE KAZOZA. VYOSE NI UKYIGA!... MBEZA, AZOBISHORAF.....







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microfinance opportunities

“How I would like to relive my golden years!” remarks an old wise man, noticing Dunda’s relaxed, happy-go-lucky demeanor. Indeed, Dunda’s bubbly character and jovial gait stands out to everyone and can’t be missed. At school, while her classmates concentrate on their work, Dunda plunges into vivid daydreams of lavish goods and fancy houses, surrounded by bright lights.



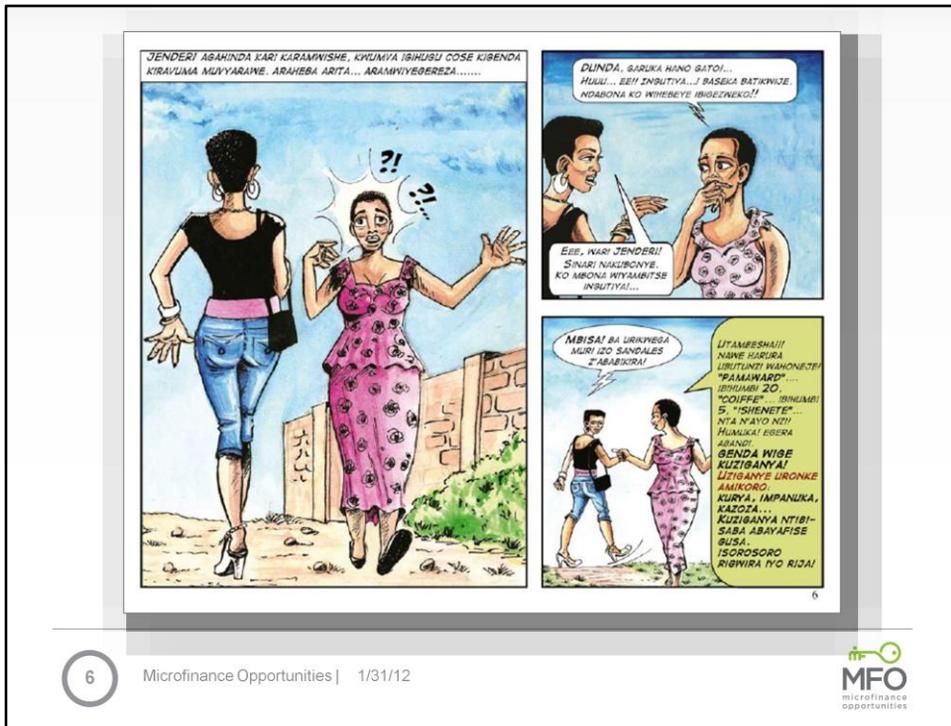
Dunda retreats into these fantasies to escape the more stark reality of a modest house with a dark, thatched roof that awaits her each night. She refuses to study by the dull light of her family’s gas lamp, leaving her mother at her wits end. One day, Dunda takes off on an adventure with her glamorous friend, Bitesa.



Bitesa promises to teach Dunda how to dress up and put on make up in order to get someone to offer her the cell phone she cannot afford to buy herself as a gift.



After school, the Dunda and Bitesa take off to the beach with two of the town’s best Don Juans, Bingo and Bill. Intent to make the best of their youth, the four would go out day and night, completely oblivious to the fact that they were becoming the laughing-stock of the village.



Saddened by what was becoming of her young and beautiful cousin, Febo decides to go and talk to her. She tells Dunda to look at herself and try to think about how much she has spent on her clothes alone. **“Wake up and save,” she pleads. “Save to provide for your future! You shouldn’t wait until you earn a lot of money to save. Little by little, the bird makes his nest.”** Febo goes on to explain to her cousin what types of things she should save for, listing off food, emergencies, and career projects as examples, but Dunda wasn’t having it. Dunda gets angry with her cousin, Febo, calling her a know-it-all and teasing her for wearing frumpy shoes.



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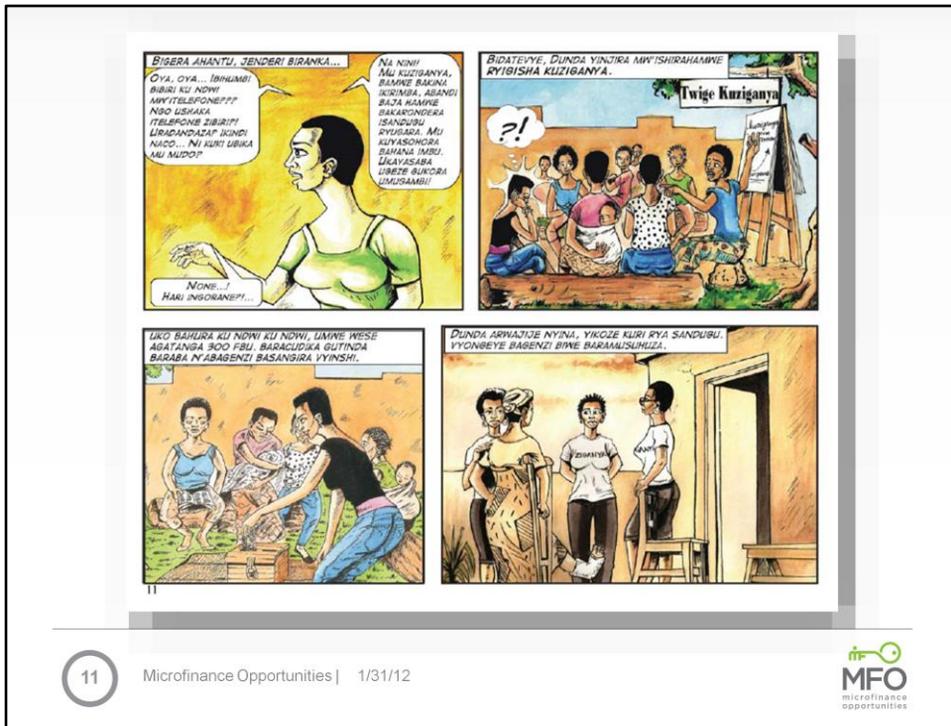
Despite Dunda’s reaction, Febo’s words really hit home. Dunda finds herself contemplating how much she has spent, only on her shoes. **“I have to learn how to save,”** she tells herself, **“and I’m going to need to set a goal.”** Dunda is reminded of her old neighbor, Zaina, who, having started out with a small garden of amaranth and eggplants, was able to start a successful business selling bananas in the village market. Dunda thinks to herself that she, too, could have a profitable business. She resolves to open a clothing store in five years, and, to start saving towards this goal, she decides to sell the shoes she’s wearing...



Almost as soon as she forms this plan in her head, Dunda sets to the market and sells her infamous shoes, earning 5000 shillings in exchange! Back home, she waves her money in the air in excitement, exclaiming that she will one day become rich, now that she has a plan and some cash in her hands. Her mother, of course, does not take her seriously.



Dunda stays up all night trying to come up with a solution. The next day, while wandering through her village, she ends up at her cousin, Febo's. There, she notices a yard full of ducks and finds out that people travel all the way to Febo's house just to buy poultry. Extremely impressed, Dunda congratulates her cousin before going on to tell her about the problems she is having saving at home. Febo takes to writing down the expenditures Dunda describes, eventually stopping her cousin to point out to her that she is spending too much money unnecessarily. Realizing that Dunda didn't quite understand the issues surrounding home-based savings, Febo informs her cousin about other options for saving, such as tontines (savings groups).



And so begins a new adventure for Dunda, in which she discovers an association that teaches her how to save. Every week, she and each of her friends contribute 300 shillings to the group’s savings. They begin to form strong bonds at weekly meetings. At one point, when her mother fractured her bone, Dunda had to withdraw funds from her savings. To show solidarity, her fellow savings group members came to visit her mother as she recovered.



Dunda is extremely proud of her savings group – she is able to save a lot of money, and it is so much better than storing cash under her mattress! During meetings, Dunda makes sure to keep an eye on the group’s cash-box. One day, as the other girls in the group gathered for their meeting, she notices a young boy leap out from where he was hiding and try to grab the box. She swiftly stops him in his tracks, retorting, “did you really think you were going to get rich? There isn’t even enough money to buy a bar of soap in there. Our money is safe, believe me!”

On the way home from their meeting, the girls notice a car with loudspeakers driving by. “Welcome to our bank,” the driver cried. “Think of your future. Save in a safe place!”

Dunda encourages her friends to consider placing their savings in a bank, telling them that they, too, can keep their money in a safe and no longer have to worry about its security.