



ANNUAL REPORT

2022 APRIL - MARCH 2023



ORGANIZATIONAL

OVERVIEW



Ten is Tendulkar's, Messi's and Maradona's number. 2022 was our 10th year in India! We haven't been this elated as an organization. Crossing this milestone - all the preparations, the celebration, the excitement, the whole coming together of the team, our women and all our well-wishers – everything infused us with new energy.

This year we added two new regions to Buzz India: Mandya and Chamarajanagar districts in the state of Karnataka. Work is progressing with great enthusiasm here with new team members taking up big responsibilities.

We also have five new funders joining the Buzz journey. Equifax India, Finastra, Rainmatter Foundation, Adhyan Foundation and Samunnati Foundation. Their support is strengthening our efforts to reach more women and intensify our change efforts through various programs.

Our team is now 150 people strong, and we are all set for the **next ten with a reinvigorated and rekindled spirit.**



REFLECTION

FROM THE CHIEF CHANGEMAKER

Can you feel young and grown up at the same time? I think yes! That's exactly how Buzz Women in India is feeling after ten years of our journey in India.

We can no longer hold monthly meetings in our head office because we are now a team of 150 people. We feel like a big organization holding town halls online! We entered two new districts in the State of Karnataka and are setting up branch offices there – feels like baby steps all over again.

And for the most heartening achievement – our women, the women we trained have donated Rs. 1 lakh to Buzz Women. Do we need a bigger testimony than this? Our women are empowering us and enabling us to share knowledge, skills and tools with other women. They want other women to benefit from Buzz, the same way they benefited from our training. Seeing how much these women from poor, lesser privileged backgrounds believe in us makes the journey even more worthwhile. I want to thank each one of these women for paying it forward and donning the role of change makers catalysts in the lives of other women.

As much we are about the women we train, as much we are about our team too. Our team is so successful at the grassroots because they belong to the grassroots themselves. They are from the villages; their parents and sometimes they themselves have suffered poverty and their struggles are like those of the women. This natural empathy, this 'lived experience' that they bring to the organization, is what

makes Buzz one of the most rooted organizations. And how wonderful is it to see the changes that they have brought about in their own lives! Yashoda Raghavendra is a first-generation graduate in her village. She joined us as our Programme Manager and is today the Chief Operating Officer of Buzz Women in India shouldering responsibilities like a hero. Sarvagna was our driver, ever eager to support the trainer, observing and absorbing whatever transpired in the



Uthara Narayanan

*Chief Changemaker, Co-Founder
Buzz Women & National Coordinator Buzz India*

training. His in-depth knowledge and his eagerness to become a changemaker today has made him a Buzz trainer! This is one of the most powerful stories of transformation in our team.

And more,

we saw mothers of our anchor women facilitators who are undergoing our training, becoming anchor women in their communities, and **bringing about changes in their villages.**

What a year it has been! So good that we have become an even more unstoppable force for good.



OUTREACH

NUMBERS

APRIL 2022 – MARCH 2023



TOTAL NUMBER OF WOMEN TRAINED



94,692

NUMBER OF WOMEN TRAINED UNDER BUZZ VYAPAR



1,349

NUMBER OF WOMEN TRAINED UNDER BUZZ GREEN



2,440

NUMBER OF VILLAGES REACHED



2,765

NUMBER OF ANCHOR WOMEN ENROLLED



1,311

NUMBER OF KITCHEN GARDENS MADE



107

NUMBER OF NEW BUSINESSES INITIATED



4,150

NUMBER OF EXISTING BUSINESSES EMPOWERED



1,530

NUMBER OF WOMEN TRAINED TO DELIVER SELF SHAKTI BY GELATHI PROGRAMME



16,186

2012 - MARCH 2023

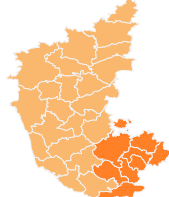
OVERALL

TOTAL NUMBER OF WOMEN TRAINED



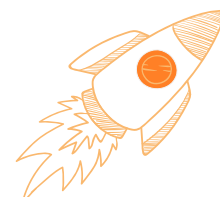
4,35,573

TOTAL NUMBER OF VILLAGES REACHED



13,574

TOTAL NUMBER OF BUSINESS STARTED BY WOMEN TRAINED



20,000





INPUT NUMBERS



NUMBER OF HOURS OF SELF
SHAKTI TRAINING (3919
BATCHES * 6 HRS)

23,514 hrs



NUMBER OF HOURS OF
VYAPAR TRAINING - (511
COHORTS * 15 HRS)

7,665 hrs



NUMBER OF HOURS OF
SPOORTHI TRAINING - (151
CIRCLES * 12 HRS)

1,812 hrs



NUMBER OF HOURS OF JENU
GOODU MEETINGS - (2013
JENUGOODU'S * 2 HRS)

4,026 hrs



KILOMETERS COVERED
BY OUR BUSES - (AVG.
1500 KM PER MONTH * 12
MONTHS * 13 BUSES)

234,000 kms



NUMBER OF HOURS NO.OF HOURS OF
CAPACITY BUILDING FOR STAFF - 12
DAYS*12 MONTHS *6 HRS * 3 MASTER
TRAINERS + 200 HRS (MANAGER)

2,792 hrs



IMPACT STORIES

SELF SHAKTI

Ragini became such a force for good in her village that we want to call her a Buzz Superwoman!

Ragini's son is an under-graduation student in Mysore. His friends ask him, 'who taught you to write down your daily expenses?'. He proudly answers, 'My mother!', surprising them that she has been educated only till 10th grade.

When Ragini came for the Buzz Self Shakti training in 2018, she felt a surge of knowledge fill her. Since then, she has written her accounts every single day and taught this skill to her sons too. Since then, she has attended every single Buzz training – from Spoorthi to Green to Vyapar. And since then, Ragini has transformed herself into a force for good in her village.

Earlier, Ragini kept herself busy with her household chores and didn't involve much with community activities. "I didn't know how to use my skills. But the training opened my mind to new ideas and I found a new courage within me", says Ragini. Her change started with saving money. It's a small step, but it was the beginning of a big transformation in Ragini's life.

"I do have loans to repay after my husband's heart surgery. But I don't feel tensed about it. I have a feeling of security that we can manage everything because we have been using money wisely. We deposit in Recurring Deposits in the names of both my sons, there's gold, I don't spend money unnecessarily, there's money kept aside for emergencies, and there is money being saved. This brings a lot of peace", says Ragini.

The best part is that Ragini genuinely believes in sharing this knowledge with other women. Ragini is a Buzz Anchor Woman (Buzz Gelathi) who voluntarily supports the transformation journey of her peers in the village. She organizes the Buzz Beehive Meetings (Jenugoodu) every month. The women get together, discuss their problems and goals, and find support from each other.

She took another big step to spread the knowledge by undergoing the Buzz 'Self-Shakti by Gelathi' training programme. This programme is aimed at empowering the Buzz

Anchor Women to become trainers. These women who have undergone the Self-Shakti training and have achieved change in their lives are encouraged to become trainers for other women in the village whom we have not been able to reach. Ragini mobilized 30 women from her village and organized an enthusiastic training session for them. "I didn't have any fear standing in front of them and speaking. I felt it was my responsibility to share what I learned", says Ragini.





Ragini has also been actively sharing her experience with the women of the Self-Help Group (SHG) that she is a member of. Whenever she learns something new, she shares it with them. Ragini started saving money after the Buzz training and came up with an idea to buy gold. In the last 17 months, all the 17 members of the SHG have saved money and bought 17 grams of gold each!

After attending the Buzz Green training programme, Ragini planted trees in her front yard. They are now

growing lush and green, bringing cool breeze to her house. But could Ragini stop there? she inspired the women of her SHG to come together and plant saplings in the local school. They approached the school and offered to not just plant trees, but to maintain them too. The school was more than happy to with this offer. The women planted big trees, like mango trees, that will last to provide shades for generations to come. Also, the women take turns to visit the school and ensure that the trees are growing healthy.

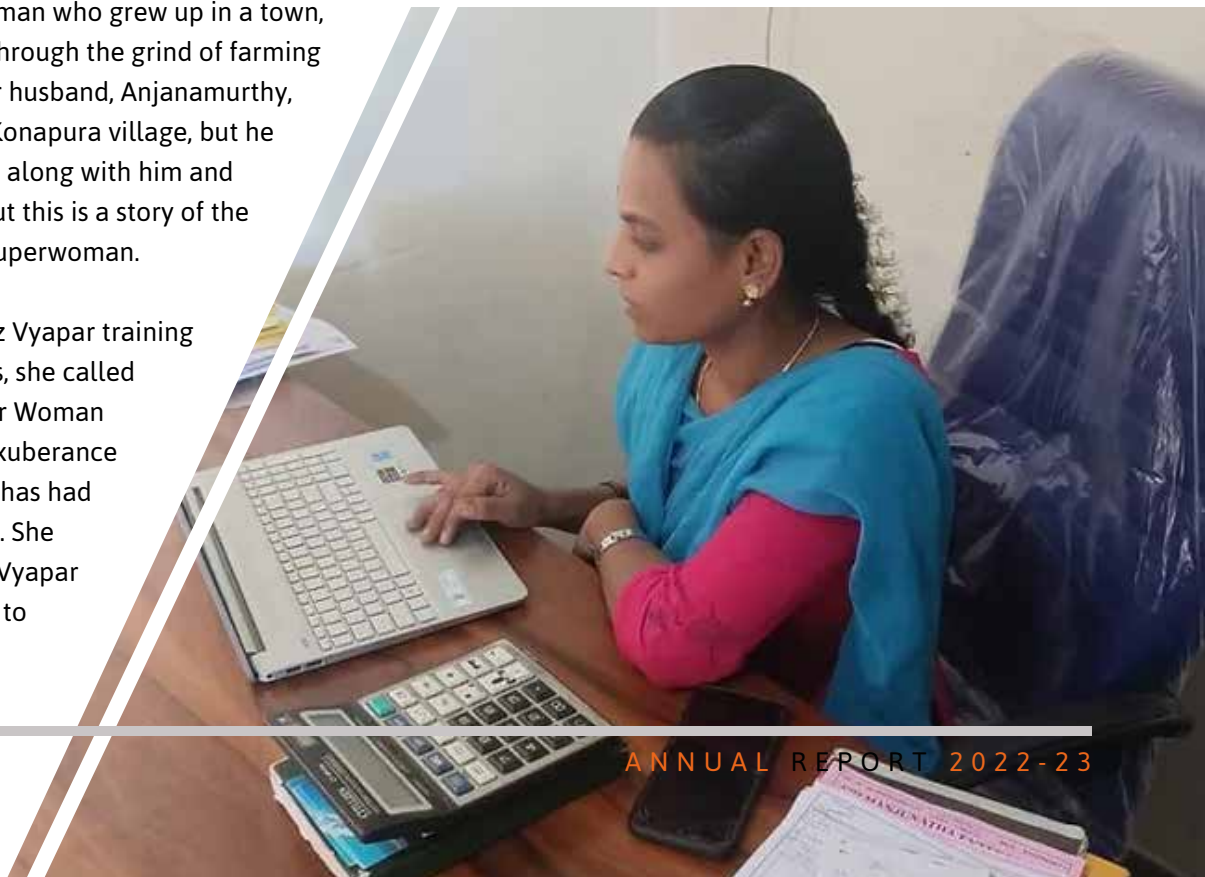
One day she gave us a heartwarming surprise! Ragini and her friends from the SHG group set aside a minimum of one rupee every day and donated Rs 8000 to Buzz! They wanted to pay-it-forward to us so that Buzz can empower more women to transform their lives. Aren't we right in our belief that change travels from one woman to the other?

BUZZ VYAPAR

A rural woman takes charge of her husband's shop, doubles income from business

Mamtha, a 25-year-old woman who grew up in a town, didn't have it in her to go through the grind of farming along with her in-laws. Her husband, Anjanamurthy, runs an electrical shop in Konapura village, but he had to force Mamtha to go along with him and support him in the shop. But this is a story of the past. Today, Mamtha is a superwoman.

Mamtha attended the Buzz Vyapar training and within just two months, she called up Kalaivani, Buzz's Anchor Woman (Gelathi Facilitator) with exuberance in her voice. Mamtha's life has had an unbelievable makeover. She went back home after the Vyapar training with an aspiration to become independent.





Mamtha went back to her husband and told him she wanted to support him with the shop. She asked him to teach her all the details about billing and invoicing, taxes (GST), and how he managed the accounts. She went to the shop, sat with him and absorbed everything rather quickly. Soon, Mamtha felt confident enough to tell her husband that she would manage the shop on her own and her husband could go to the fields to help his parents. Her husband was pleasantly surprised.

He was happy to see this dramatic change and hearteningly; he trusted Mamtha would manage everything.

Mamtha felt they should offer servicing and repairing of the products, and this could bring in additional revenue for the business. She hired two employees to do the job, and she effectively marketed the service to the customers.

This additional service at the shop added a sheen to the business.

Before Mamtha took over the reins, the income from the shop was around Rs. 30K per month. Today the shop earns 50K to 60K – doubled in just two months!

The success of this shop is a manifestation of Mamtha's change as a person. When she realized her own potential, she became unstoppable. And here, we have a husband who believed in the potential of his wife to thank too.

BUZZ GREEN

This rural woman has inspired 110 other women to start kitchen gardens in their houses

Getting inspired and implementing change in one's life is itself a big thing. But imagine inspiring 110 women to start kitchen garden in their homes - that's what Shylaja did!

Shylaja never ventured out to get herself a job or involved herself with community initiatives until the Buzz Self Shakti training. But that training was a spark that made Shylaja an unstoppable force. She then attended the Spoorthi training, went on to become a Buzz Anchor woman. She also took the Buzz Green training in February 2022 and became a Buzz Green Motivator.

With this exposure, Shylaja got to know about a job opportunity at the village Panchayat as a Master Bookkeeper (MBK). This job requires her to visit villages under the Panchayat and spread awareness about various schemes and loans that the villagers can avail. This job automatically connected her to rural women.

Having created a kitchen garden in her own house





and seeing the benefits, Shylaja started sharing her learning with these women. Whenever she gets a day off from her Panchayat job, second Saturdays or Sundays, Shylaja goes to the villages and creates awareness about creating kitchen gardens. Taking inspiration from her, 110 houses now have kitchen gardens! All this during her free time in the last one year and

she is all inspired to continue doing this!

And it's not just kitchen gardens, she talks to them about not wasting water, avoiding use of plastic and saving money. Her enthusiastic involvement with the villages caught the Panchayat officials in awe, too. They conferred her with the Best MBK award.

Shylaja has brilliantly made use of the knowledge she got from the Buzz training and the opportunity that her job at the Panchayat opened up to create a unique impact.

JENUGUDU

Here's what we would have missed if we didn't believe in the power of a group of women

Will a group of village women voluntarily gather as a support group? Will they be open to discuss their problems with the group? Will they sustain camaraderie? We had all these doubts when we thought of the idea of Buzz Jenugudu (or the Buzz Bees program), a self-sustaining peer group of women who can support and empower each other. But we went ahead without getting weighed down by the doubts. Today, we feel if we didn't implement the Jenu Goodu Program we would have stunted so many opportunities for change – like this one.

Manjula is a 38-year-old woman from Sulibele in Hoskote District in Karnataka. She lost her husband, the

sole earning member of her family, eight months ago. Her husband ran an oil mill in the village, which went silent after his death. Manjula didn't have the courage to restart the mill, as she didn't know how to sell the produce. Her husband used to take the oil to nearby villages in his vehicle and sell them. For Manjula, this didn't seem feasible.

When Manjula walked in to attend the Buzz Jenugudu meeting in her village, she felt a sense of hope. She spoke up, shared about her situation and sought their

advice. This group of 25 women, all who underwent Buzz's Self





Shakti training, are from the same village, from similar backgrounds as Manjula's and who know how things work in the village. For them, Manjula's situation was something that they could relate to, and they genuinely wanted to help her. They gave her support, courage and a bunch of ideas.

One idea that Manjula thought she could implement was to restart the mill along with a small shop in the village to sell the produce. This way, she wouldn't have to travel village to village like her husband did, and yet get customers. They also suggested that she could take a loan from her Self-Help

group to start the shop. Manjula also attended the Buzz Vyapar training (Buzz Business) that's aimed at empowering rural women entrepreneurs with necessary skills to run their small businesses.

With all the necessary support and guidance, Manjula went back to get the wheels of the oil mill chugging. She approached two Self-Help groups that she was part of and got loans from both. With the funds coming in, the mill restarted, and the shop became a reality. The women from the Jenugudu group did their bit by spreading the word and recommending customers to shop at Manjula's shop.

"I thought I couldn't do this on my own. But I got so much support and encouragement that I felt courageous enough to take decisions and rebuild my life", says Manjula. That's what happens when women are given a chance to change. They stand up for each other.





A Team that is Constantly Learning

We invested **2792 hours** in 2022-2023 in capacity building for our team members!

As an organization, we totally believe that learning should never stop. While we train women in the field, our team gets skills upgrades regularly.

Our Learning and Development Manager, Siddarooda PM, is focused on organizing capacity building activities for the team. Here are some of the training sessions that were organized.



VISION WORKSHOP

The team came together to realign their vision for Buzz Women. They brainstormed about what changes they would like to see in Buzz And then it was time for some peer-to-peer motivation. Each team member shared what they thought was an untapped potential of other team members.

BUSINESS COUNSELING WORKSHOP

Buzz Vyapar or Buzz Business is a key programme of the organization and we consider entrepreneurship as the biggest opportunity that can uplift the lives of rural women. To equip our team further with a more holistic understanding of business concepts, we conducted training for our Operations Managers, Assistant Managers and Gelathi Facilitator Leads from all operating districts.





CALENDAR MANAGEMENT

All Managers underwent a capacity building training on planning personal and professional calendars. The training focussed on how to prioritize work based on the need and importance.



WORKSHOP ON STOCK EXCHANGE

To promote financial literacy of the team and instill knowledge that will help them improve their finances, we organized two training sessions for the team. The team was exposed to concepts like importance of savings and financial goals, investing in mutual funds, precautions to be taken while investing in stock markets and more.

PROFESSIONAL SKILLS WORKSHOP FOR ALL OUR BUS DRIVERS

Our drivers underwent training in time management, communication skills, coordination skills and value alignment with the organization.





HIGHLIGHTS

APRIL 2022

Our 10th year in India called for some zealous celebrations. On April 26, 2022, we got together to mark the 10th year reminiscing the journey of change that we have embarked on. Our women confidently went on stage and performed several programmes. The whole event was a culmination of the selfless efforts of our staff and women.



Our heartfelt gratitude to all of you, our funders, advisors and well-wishers, for being a part of our joy.



We launched the Buzz theme song "Nannallu Shakti ide", which means "I have power within me", dedicating to all the women who have been the power behind the 10 years of Buzz Women. All thanks to #RaghuDixit for lending his voice to the cause and #VishalNaidruv for a brilliant composition.





MAY 2022

TEAM RETREAT

The entire Buzz India team got together for a retreat and capacity building in the month of May. It was a great platform to bond with each other, encourage peer support and make course corrections.



DEVANAHALLI OFFICE INAUGURATION





JUNE 2022

With the support of Ideas Unbound, we released our Annual impact assessment report. The report is an in depth analysis of our various interventions and their impact.

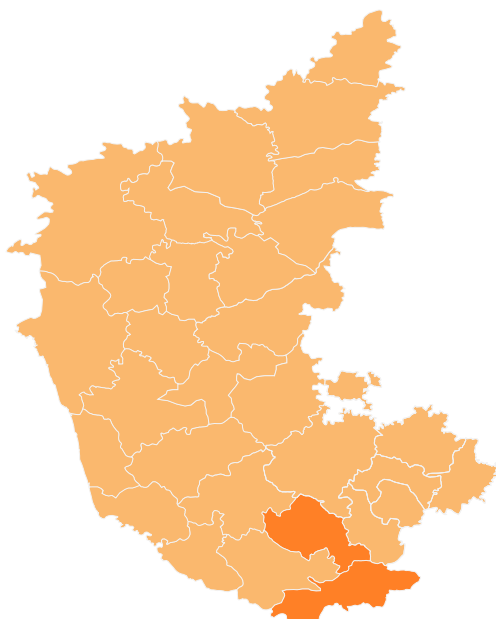
JULY 2022

We had an inspiring visit to our field work, Acumen's Founder and CEO, Jacqueline Novogratz. Our co-founder Uthara Narayanan is an Acumen Fellow and Jacqueline was excited to see Buzz's approach to reducing poverty.



AUGUST 2022

This year we added two new regions to Buzz India: Mandya and Chamarajanagar districts in the state of Karnataka. Work is progressing with great enthusiasm here with new team members taking up big responsibilities.





SEPTEMBER 2022

JOINT LIABILITY GROUP WORKSHOP

On September 9, 2022, Buzz Women in collaboration with Canara Bank organized a workshop for women who attended the Buzz Vyapar program. The workshop received an overwhelming response with over 300 rural women entrepreneurs taking part in it – all who have undergone the Buzz Vyapar program. The aim of the workshop was to give exposure to several schemes from the Central Government of India that the women can avail and benefit from.

The highlight was the Joint Liability Group (JLG) loan that a group of 10 or more women could take for their entrepreneurial ventures. We

shared insights about how women could come together and start their own businesses and get maximum financial support from the government. The workshop successfully initiated the formation of 56 groups of women who could avail a JLG loan.

Canara Bank is actively supporting rural women in availing JLG loans. Women who have undergone the Buzz Vyapar training are given top priority while sanctioning loans as they demonstrate skills that equip

to be better entrepreneurs.

The workshop marked the beginning of a new phase of entrepreneurship for many women.

Mr. Madhukar, head of Bengaluru Rural District Lead Bank and Mr. Harish, Assistant General Manager, Canara Bank, graced the workshop with their presence.



NOVEMBER 2022

The women we train donate to us! We have a fund called 'Shakti Fund' where the women we train donate to us. We have got donations between 1 rupee to 5000 rupees from these rural women who believe in the importance of our work. They pay-it-forward for other women to benefit from Buzz Women just like they have. This donation touched Rs. 1 lakh! Coming from the women we work with, this donation is the greatest testimony to our impact.



DECEMBER 2022

GELATHI MEET AT SIRA, TUMKUR

235 Gelathis from Tumkur came together for interaction event with Uthara Narayanan, Chief Changemaker of Buzz Women, and Kempanna, Operations Manager - Tumkur. Gelathis are our

soldiers in the field who take our impact to a much deeper level by impacting change from within the community. At the gathering, the Gelathis shared their experiences as Gelathis and learned from each other on how to create more impact.



75 ENTREPRENEURIAL GROUP LOANS TO CELEBRATE INDIA'S 75 YEARS OF INDEPENDENCE

We are on an exciting mission to disburse 75 group loans to rural women entrepreneurs by August 15, 2023, to mark India's 75 years of Independence. Buzz Women kick started this initiative in collaboration with Canara Bank to disburse the Joint Liability Group (JLG) loans. JLG loans are offered to groups of 10 or more women to support their entrepreneurial ventures and take them to the next level.

Since Buzz Women has a grassroots presence and has been grooming women entrepreneurs to improve their



businesses, Buzz became a natural partner for Canara Bank to reach and connect with women.

On September 9, 2022, we organized a workshop for women entrepreneurs, giving them exposure to various schemes that they could avail from Government of India, JLG loans being one of them. The workshop, attended by 300 of Buzz Vyaparis, concluded in the formation of 56 JLG groups. Out of these 56 groups, 43 groups have already received their loans collectively worth Rs. 27 lakhs. 11 women have received individual loans worth 5.27 lakhs. Considering that we kick started the initiative only three months ago, this is a remarkable achievement. We are confident that we can reach the target of 75 JLG loans by August, or even ahead of the target time.

Most of the initiatives are around animal husbandry. The JLG initiative gives a fillip to our mission to empower rural women entrepreneurs. Women are seeing the benefit of the financial assistance and are taking their small businesses to the next level, which in turn can dramatically improve their livelihoods.



JANUARY 2023

TEAM RETREAT

When we connect amongst ourselves, we reinforce our belief in change. Here's a peek into our team retreat, where our 150-member strong team renewed its spirits for another year of creating impactful change!



FEBRUARY 2023



Whiteboard iVolunteer is partnering with us to support our work in India. We eagerly look forward to having their skills and knowledge to enrich our work.



MARCH 2023

GREEN DAY CELEBRATIONS BY THE TEAM

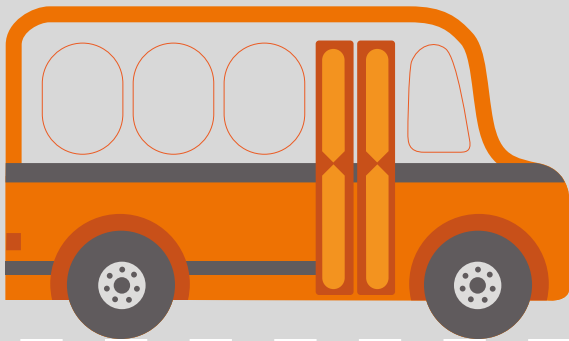


WOMEN'S DAY CELEBRATIONS

For Women's Day 2023, Buzz celebrated the biggest opportunity that can uplift the lives of rural women – entrepreneurship. In several districts in Karnataka including Tumkur, Hoskote and Bengaluru Rural District. Christened as 'Buzz Habba', the events brought rural women entrepreneurs together in various districts to share their success stories and in turn, inspire other women to take up small business initiatives in their lives. The events also proved to be a networking opportunity for women to connect with the market and expand their businesses.

Through the programme 'Buzz Vyapar', Buzz has supported more than **54 rural women entrepreneurs** in starting new businesses and upgrading existing businesses to **1349 women entrepreneurs** in the state of Karnataka. By creating a strong income stream through entrepreneurship, these women free themselves from financial distress and gain agency in their lives. This is a tremendous step for them to break away from poverty and gain decision making powers inside their homes.

The Buzz Habba was a celebration of new opportunities that rural women created for themselves and their families. Every new business started is a sign of a woman who took the initiative to change her life. Every business led by a woman is a sign of a household that is steering towards prosperity.



LOOKING AHEAD

In 2023-24, we will reach the milestone of impacting 10,000 women entrepreneurs through the Buzz Business. The Buzz Business program is creating improved businesses, new opportunities for scaling up businesses, improving livelihoods and importantly, confident rural women entrepreneurs through an ecosystem of incubation and mentorship.

We are also looking forward to reaching more districts in the state of Karnataka in India.



OUR FUNDERS





FINANCIAL SNAPSHOT

SOURCES OF FUNDS



CSR	62%
Foundations	20%
Donations	2%
Others	16%

HOW THE MONEY WAS SPENT



Programme Expenses	84%
Institutional Expenses	8%
Depreciation	5%
Capital Expenses	3%



SUMMARY BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2023

Liabilities	Amount in Rs	Assets	Amount in Rs
Funds:		Fixed Assets:	
Corpus Fund	4,51,023	Gross Block	2,45,55,429
Capital Fund	1,19,22,327	Less: Accumulated Depreciation	1,26,33,102
General Fund	92,16,347	Net Block	1,19,22,327
Current Liabilities:		Current Assets:	
Projects in Progress	50,60,505	Rental Deposits	9,10,000
Statutory Liabilities	1,85,273	Other Deposits	5,000
Expenses payable	1,56,728	Advance for expenses	7,64,425
		Tax refund receivable	15,55,992
		Cash at Bank:	
		Corpus	4,51,023
		Non Corpus	1,13,83,436
	2,69,92,203		2,69,92,203



SUMMARY RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

Receipts	Amount in ₹	Amount in ₹	Payments	Amount in ₹	Amount in ₹
Opening Balance:			Program Expenses:		
Cash at Bank			Employee cost	3,75,28,161	
Corpus	10,000				
Non Corpus	50,49,477				
Cash in Hand	58	50,59,535	Training Expenses	1,47,33,987	
			Vehicle - Fuel, Insurance, Repair & Maintenance	24,62,298	
Grants Received:			Telephone Expenses	4,00,366	
Aditya Birla Capital Foundation	80,00,000		Traveling Expenses	1,04,85,177	
Capri Global Foundation	25,00,000		Field Office - Rent & Maintenance	9,98,498	
Citigroup Global Markets (I) Pvt. Ltd	4,00,98,051		Reporting & Documentation	8,70,016	
Yodlee Infotech Pvt Ltd	33,00,000		Data Validation & Maintenance	62,79,949	7,37,58,452
Give India Foundation	8,45,707				
Rainmatter Foundation	1,50,00,000		Institutional Expenses:		
Adhyan Foundation	20,00,000		Employee cost	48,44,862	
Equifax Analytics Pvt Ltd	14,34,237		Professional Charges	4,40,000	
Samunnati Foundation	5,00,000		Audit Fees	1,92,370	
Equifax Credit Information Services Pvt Ltd	7,26,463		Head Office - Rent & Maintenance	9,80,176	
Finastra Software Solutions (India)	20,00,000	7,64,04,458	Printing & Stationery	62,689	
			Postage and Courier	4,129	
			Computer Repairs and Maintenance	21,508	
			Rates & Taxes	2,30,378	
Others:			Management Costs	4,17,922	
Donation - Corpus Fund		4,41,023	Bank Charges	11,241	72,05,275
Donations		10,61,286			
Bank Interest		4,82,057	Fixed assets:		25,66,216
Survey and Data collection fees		1,17,69,395	Deposits:		
Training fees		32,40,000	Rental Deposits		1,40,000
Transfer of Assets		46,893	Changes in Current Liabilities		
			Statutory Liabilities	24,73,276	
			Programme Advance to Staff	3,88,208	
			Advance for expenses to Vendors	1,38,761	30,00,245
			Closing Balance:		
			Corpus	4,51,023	
			Non Corpus	1,13,83,436	1,18,34,459
		9,85,04,648			9,85,04,648



Buzz Women

Contact Details

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