

Creating Hope

More than 1.2 million Kenyan children are HIV/AIDS orphans, and half of the western Kenyan district of Busia survives on less than US\$2 a day. Children often leave school to provide for their families when parents become ill, and they typically lose their homes when orphaned. Like other rural African communities, Busia struggles to support a growing number of orphans and vulnerable families due to extreme poverty and limited resources. **World Council of Credit Unions** has partnered with **Busia Compassionate Centre**, an orphanage founded and run by local volunteers, to combat these challenges.

With an integrated community development approach that focuses on personal empowerment and financial inclusion, the collaborative program works through the orphanage to bring both immediate and lasting change to Busia residents. World Council leveraged the Global Women's Leadership Network and the international credit union movement to meet the orphanage's basic needs first — health, food security, safer living conditions and education. The program is now expanding its outreach to individual community members by bringing them savings, loans and other financial services through the orphanage partnership.

The credit union program will train and equip orphanage volunteers and young adults to bring financial services directly to their neighbors through smartphones that link to a core banking system set up especially for the community. The credit union will give residents the ability to send children to school, set money aside for emergencies, access affordable credit and — above all — change their own lives. World Council will replicate and scale this model to sustainably improve the quality of life for Kenya's rural poor.

busia
compassionate
centre



Long-term Solutions

Making Busia Compassionate Centre Thrive

Each effort has helped position the orphanage for self-sustainability and foster greater integration and growth within the surrounding community. To meet these long-term objectives, the partnership between World Council and Busia Compassionate Centre focuses on:

Education

- ◆ Continuing education to allow orphans to build a strong foundation for their future
- ◆ Implementing skills training programs that help youth become productive members of the community after completing their studies

Health

- ◆ Providing balanced meals so that children can grow up healthy and focus on their studies
- ◆ Building a sound facility on safe land

Sustainability

- ◆ Promoting self-sustainability through income-generating activities
- ◆ Establishing opportunities for young adults to give back to their community with the education and skills they learned while at the orphanage

Access to Financial Services

- ◆ Reaching the unbanked in rural Busia by starting a credit union to ensure the community always has access to much-needed, affordable financial services
- ◆ Carrying out financial literacy programs
- ◆ Engaging the orphanage's young adults and volunteers in the credit union operations

The Heart of the Matter

The strategic partnership between World Council and the Busia Compassionate Centre offers a unique approach to a common problem by lifting up orphans and community members from the bottom of the pyramid. By establishing a close relationship with a community-based organization like the orphanage, World Council is better positioned to create savings and credit products that respond to Busia's cultural norms and financial needs.

Busia Compassionate Centre will be able to sustainably meet the children's basic needs and foster their continued success while also benefiting the surrounding community. With access to credit union services, Busia area residents will have affordable financial services for the first time ever, which will empower them to improve their quality of life.



This is the credit union difference.



For more information about this program, visit www.busiaorphanage.org or contact info@busiaorphanage.org.

