



(Photo: Liz Vidyarthi/Kiva)



BUILDING ENTERPRISES

Fostering enterprise is one of the most sustainable ways to lift people out of poverty. By building economic opportunities, providing seed capital and providing employment outcomes at home and abroad, Rotarians are helping people help themselves.

MICRO-FINANCE

MF

Micro-finance

Microfinance, otherwise known as microcredit, is a banking service provided to impoverished people locked out of traditional financial services due to low income levels.

Typically, microfinance involves microloans, which can be as small as \$100, but also includes other financial services, such as bank accounts and micro-insurance products. These loans are provided under lending practices for reasonable amounts – helping prevent desperate people falling prey to loan sharks, which have been known to subjugate entire communities with exorbitant interest rates.

While most microfinancing takes place in developing nations, microfinance opportunities are in place across most of the world.

The ultimate goal of microfinance is to sustainably support people to raise themselves out of poverty.



KIVA:

Loans that change lives

Around 1.7 billion people are unbanked, meaning they are unable to access the financial services they need. Online micro-credit platform, Kiva, is changing that, by allowing everyday people to lend money to low-income entrepreneurs and students across 81 countries.

Lending amounts begin at as little as \$25. Depending on the amount required, multiple lenders may be involved in funding a business or cause. It's a loan, not a donation, meaning once the money is repaid, it can then be used again to help someone else in need. >>

MF

RAGM:

Facilitating microfinance support

The Rotarian Action Group for Microfinance and Community Development (RAGM) enables Rotarians to implement microfinance projects by communicating best practices, supporting education, coordinating funding and providing experts to encourage engagement.

Approximately 500 members are located worldwide, whose goal is to provide global leadership and assist clubs and districts to participate in effective microfinance programs.

RAGM provides guidance in the process of gaining financial support, including grants and funding opportunities, and advice on the availability of microfinance institutions operating in different regions and countries. Assistance is offered in building partnerships with other Rotary clubs to formulate Rotary Foundation Global Grant projects. The group can assist in the coordination of training sessions for Rotary clubs or districts and has co-hosted three microfinance conferences so far.

RAGM has educational programs and expertise available to give Rotary members the skills to train people on how to become resources for their community. Field trips, study and employment opportunities in developing countries can be arranged for Rotary members interested in getting involved in hands-on experience in microfinance projects.

www.ragm.org



Supported by a Kiva micro-loan, Pollinate Farm & Garden, founded by Yolanda provides supplies and know-how for backyard and small-scale urban farming, food preservation, small-scale livestock raising, and beekeeping.

OPPOSITE: A Kiva loan helped Bay Area, US, resident Renee Geesler open Mamacitas Cafe, an Oakland-grown initiative that hires and trains young women aged 16-24 to run the cafe. (Photos: Brandon Smith/Kiva)

Muhammad Yunus

Professor Muhammad Yunus was the keynote speaker at the Rotary International Presidential Peacebuilding Conference held in Sydney in March 2018.

Yunus is responsible for pioneering microfinance, through establishing the Grameen Bank in the 1970s to deliver credit and banking services to the rural poor in Bangladesh. Today, the total borrowers of the bank number over eight million, with 97 per cent of them women.

The bank's most powerful influence, however, has been bringing microcredit to the notice of the world, inspiring initiatives like Kiva and many others.

Grameen Bank and Professor Yunus were jointly awarded a Nobel Peace Prize in 2006 "for their efforts through microcredit to create economic and social development from below".

<< The webpage for each loan tells the personal stories of those asking for assistance, why the loan is needed, and the impact it will make on their lives. Loans have a ripple effect, uplifting whole communities through developing the local economy.

The idea for Kiva was sparked when Matt Flannery and Jessica Jackley attended a 2003 lecture by Muhammad Yunus at Stanford Business School. Soon after, Jessica began working as a consultant for the not-for-profit Village Enterprise, working to help start small businesses in East Africa. While Matt was visiting Jessica in Africa, the pair spent time interviewing people about the problems they faced, with lack of access to start-up capital emerging as a common theme.

When they returned to the United States, Jessica and Matt began working on the plan for a microfinance project that would evolve into Kiva – the name of which translates to "unity" in Swahili.



Lindiwe, 22, beams with pride as she presents bottles of her homemade juice and soda to customers at her shop in rural Zimbabwe. With a \$500 Kiva loan and business training and guidance provided by Kiva's Field Partner, Camfed, her business grew quickly. Lindiwe now operates three businesses in her village – a poultry business, a small shop and Lee Juice – all under an umbrella company she named Lee Investments. (Photo: Brandon Smith/Kiva)



LEFT: A Kiva loan helped Jackline purchase a dairy cow to supplement the income she makes from her mixed-crop farm and shop. The extra income has allowed her to send all four of her children to school. (Photo: Liz Vidyarthi/Kiva)

In April 2005, Kiva's first seven loans were funded, totalling \$3500. By September 2005, they had been repaid in their entirety. It became clear that they had developed a sustainable microcredit concept. Only a year after its launch, Kiva had helped facilitate \$1 million in loans.

As of 2019, a million loans totalling over \$1 billion have been crowd-funded through Kiva. About \$1 million is now raised every three days.

A network of field partners, including microfinance institutions, social business, schools and other non-profit organisations, help Kiva to administer loans on the ground. Neither Kiva nor lenders make any interest on loans. Kiva itself is supported by optional donations, meaning 100 per cent of every dollar lent goes directly to the person who needs it.

Approximately 80 per cent of Kiva's loans are made to women. This is a focus point for Kiva, as patriarchy and strict division of labour prevalent in developing nations particularly reduces opportunities for women. Women also suffer the most from poverty, as scarce resources are often directed towards males rather than females within families.

Through unlocking capital and addressing the underlying barriers to financial access around the world, Kiva empowers people to change their own lives. It's also building connections, allowing lenders to play a life-changing part in the lives of people in almost every country of the world.

To learn more about Kiva and how to start lending, visit www.kiva.org.



Rita Baidya supports her family in Calcutta, India, through her farm, which was helped by a Rotary Club of Moonah micro-loan.

Changing Lives for \$25

For the past 10 years, the Rotary Club of Moonah, Tas, has scattered microcredit loans across the globe.

The club started with a pool of AU\$100 on the Kiva website, beginning with loans of \$25. Usually repaid quickly, funds are then recycled towards another worthy recipient with a great entrepreneurial business idea or pressing need.

The club has been involved in every type of venture imaginable – including the funding of livestock to breed or sell by-products from, such as milk, eggs and fleece; vegetable seeds to plant crops to sell or barter with; sewing machines to allow mothers to offer mending and dressmaking services in order to help feed their families; ingredients or materials to support manufacturing and more.

Some of the club's recent loans have included \$50 to assist a Cambodian woman buy pesticides for her cashew farm, \$100 towards building a sanitary toilet for a family in the Philippines, and \$100 to an individual in Vietnam to help buy a cow.

With only a little money, and dedicated club member Denis McKercher reviewing and accepting applications, it is a simple yet effective international project helping people help themselves.

SOCIAL ENTERPRISE



School children in Tarime.

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Care for Africa: From Tasmania with love

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Social Enterprise

Social enterprises are businesses run to promote, encourage, and make social and environmental change.

Social goals, as well as business-related goals, form their main directives. This distinguishes them from other businesses, which, although they may have strong corporate social responsibility programs, are run primarily for profit.

Some forms of social enterprise include employing people who have significant barriers to mainstream employment, providing products or services creating social or environmental impact, and businesses designed to fund charitable causes.

Importantly, social enterprises are sustainable and earn income from sales, which is reinvested towards their goals, rather than relying on philanthropy.

Tanzania remains one of the poorest countries in the world, with many areas receiving little to no foreign aid. Tasmanian not-for-profit organisation Care for Africa was founded by Diana Butler OAM to help some of the nation's profoundly disadvantaged, living in six outlying rural communities within the Tarime District. The organisation was registered as a Rotary Australia World Community Service project in 2009, under the sponsorship of the Rotary Club of South Launceston, Tas, with Dr John Wettenhall, of the Rotary Club of Launceston, now serving as Care for Africa chair.

The majority of the 32,000 people the organisation strives to reach are subsistence farmers, with limited secondary industry or income. In addition to various programs geared towards addressing access to the almost non-existent clean water, sanitation and healthcare, Care for Africa has also focused on generating education and social enterprise opportunities for the six communities in which it operates.

Care for Africa's social enterprise programs have been in operation for more than 13 years. They have included women's empowerment centres, which have seen women sewing and selling school uniforms for the most impoverished children in the communities; and soon to be adult education courses to provide women



with equal access to educational opportunities, including English lessons and book keeping. The breakfast program has provided school children with a meal they wouldn't ordinarily have; aquaculture and bee keeping are also growing areas of interest for the six communities.

"We merge community knowledge, resources and our expertise to guide innovative direction," Care for Africa co-founder Diana Butler said. "This enables the people in Tarime to make informed decisions, drive their own development and secure the benefits from our collaborative relationship."

The programs have two epicentres that have been established through Care for Africa's support. These are women-centric, based on the United Nation's Sustainable Development Goals emphasising the need, and enormous benefit, of educating women, however, programs based within these buildings are also open to men and children.

The Bisarwi Women's Empowerment Centre now has a thriving business of 16 dynamic women making school uniforms



Past Care for Africa chairman Dr Joe Tempone embraces Care for Africa Tanzania Country Manager Abdallah Obeid.

and other garments, teaching sewing classes, and operating a small shop and catering business for community functions. This has become the main source of income for the women, earning them great respect from their families and communities. There is room for significant expansion of the program, with the building potentially able to cater to over 50 more women.



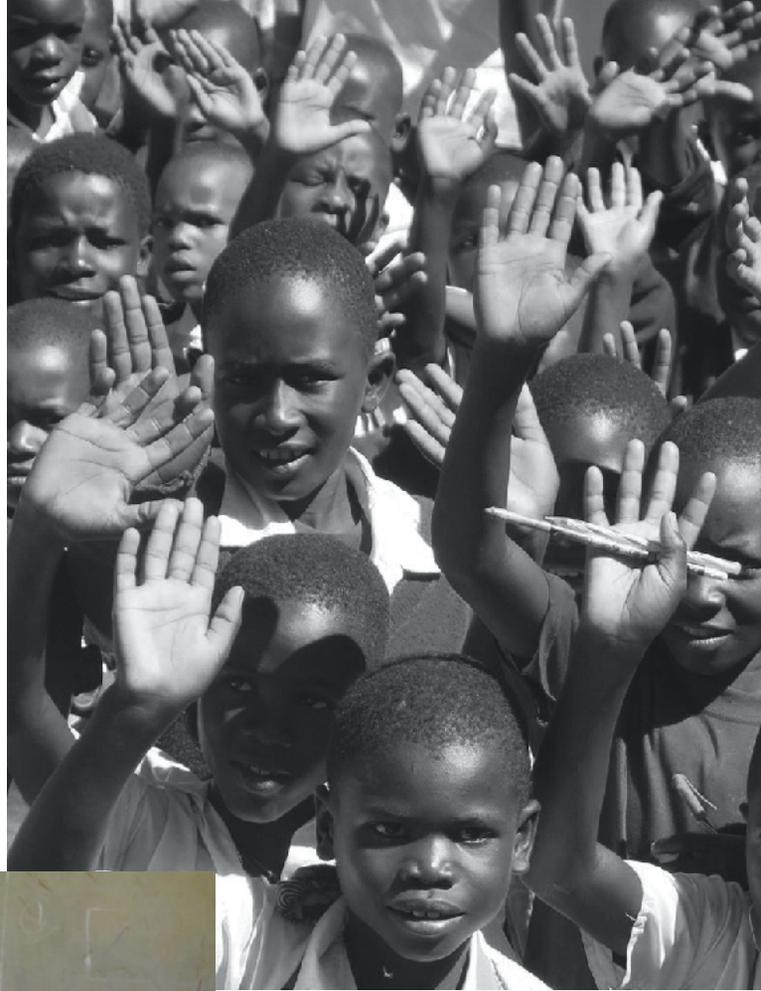
Thanks to a deep water well installed by Care for Africa at Kongo Primary School in Tarime, school attendance has increased by 67 per cent.

An establishment of a second centre, the Mtana Women's Empowerment Centre, was driven by women in the community from start to finish. Initially, Care for Africa helped launch a women's group in the area, which rented a tiny room to conduct sewing, mending and agricultural business twice per week. However, finding this insufficient to their needs, the women mustered support to create a new, brick business hub of their own. Care for Africa provided volunteers to oversee construction, including a

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My Rotary Resource

My Rotary has a booklet available discussing economic and community development project strategies online. It covers how clubs can assess community needs to address issues such as obstacles to entrepreneurship.
<https://my.rotary.org/en/document/economic-and-community-development-project-strategies>



Diana embraces Mama from the Mtana Women's Empowerment Centre.



BELOW: A young Tarime child wears a knitted top from the Care for Africa Elderly Citizens knitters.



qualified builder to teach optimum building techniques. The women in the group were involved all the way, participating in carting stones for the foundations and making bricks. The centre is now a dedicated space for education and enterprise, housing 20 sewing machines funded by Care for Africa and space for numerous other programs.

In partnership with the Tanzanian government, Care for Africa has recently developed a sunflower oil extraction plant project, which will have a direct impact on over 30,000 people. The extraction plant will be housed within the Mtana Women's Empowerment Centre; the government has agreed to purchase the plant equipment and provide training sessions for the local people.

The Rotary Club of South Launceston, Tas, is currently sponsoring the building of a third facility – the Surubu Women's Centre for Empowerment. Expected to be completed in 2019, this centre will help create sustainable futures for even more Tarime women and their families. The site will accommodate farming, animal keeping, sewing and small enterprise business.

"The empowerment of women through education and social enterprise gives endless opportunities to break the cycle of poverty," Diana said. "It is imperative that we enable the people we assist by aiding them to define their own destinies. This allows them to be more resilient and better placed to confront economic and social challenges."

For more information on Care for Africa's programs, visit www.careforafrica.org.au (Facebook: Care for Africa Foundation) or email diana@careforafrica.org.au



ROTARY AUSTRALIA WORLD COMMUNITY SERVICE allows you & your club to implement charitable initiatives to address issues that matter to you.

The process is simple:

**IDENTIFY
THE NEED**



**TAILOR TO
FIT RAWCS
CRITERIA**



**RAISE THE
FUNDS & SEE
YOUR IDEA
COME TO LIFE**

RAWCS provides the support & infrastructure for projects & volunteers & tax deductible status for donations.

There are a number of different programs which facilitate turning your ideas into reality.

"I know an Australian in desperate need & I want to help..."

Rotary Australia Benevolent Society (RABS) is one of very few charities that allow you to gather community support to relieve the suffering of an individual within your own community.

"I work in education & know of places with excess supplies - is there something I could do with them?"

Donations In Kind (DIK) collects materials rather than funds to distribute in developing world countries. Often resources, such as computers, educational resources & redundant medical equipment can be revitalised to help the needy in developing nations.

"I want to help improve women's health in developing world communities."

Overseas Aid Fund (OAF) facilitates practical initiatives that foster long-term change in developing communities.

Rotary
Australian Districts



ROTARY AUSTRALIA
WORLD COMMUNITY
SERVICE

rawcs.org.au

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Ladybikes International: Clearing roadblocks for African women

Over the past ten years, there has been a proliferation of motorbike riders offering cheap taxi and courier services within Africa, moving people and goods as their main form of employment.

Despite the vast numbers of “boda boda” riders, as they are known, Bruce Foley, of the Rotary Club of Newcastle, NSW, realised he had not seen one woman among them throughout his various trips to Kenya between 2011 and 2017. In 2018, Bruce found eight female boda boda riders in Nairobi, two in Nakuru, Kenya, one in Kampala, Uganda, and one in Kigali, Rwanda. There are estimated 1.6 million boda boda riders in East Africa – 99.9 per cent are male.

Bruce had also seen how tough life was for women at “the bottom of the pile” in society.

“All they had in life was picking up rubbish, domestic cleaning, working on the farm, or prostitution,” he said. “I decided I was going to work with

girls from those areas to give them the opportunity to have employment as courier riders or to start their own business.”

The project was established with Rotary Australia World Community Service (RAWCS) with the Rotary Club of Newcastle acting as the Australian sponsor, and the Rotary Club of Nairobi Gigiri, as overseas sponsor.

Ladybikes International decided it would not only provide training to allow disadvantaged women to become professional motorbike riders, but also purchase their own motorbikes to enable the operation of their own independent, sustainable income stream. To begin with, \$20,000 is being raised to run five training programs and give 30 women the opportunity to transform their lives.

The first training program has begun at the Rinya Academy school facilities in Awendo, Western Kenya.

“Many are single mothers and have no future, no hope in life. This

will change their lives; they’ll be able to send their children to school,” Bruce said.

Women are selected for the Ladybikes program by a partner organisation within the local community. The trainees must first learn how to ride a bicycle before getting on a motorbike. After this, they are introduced over four weeks to motorbike features, safety and riding. They then receive four weeks training to help gain their motorbike licence. Less time for those women who are competent.

Those who are successful move onto the next stage: four weeks of practical training working as taxi and courier riders for the partner organisation. Ladybikes International covers all registration and insurance of motorbikes and personal accident insurance for the women – the only organisation in East Africa to do so.

Following this traineeship, Ladybikes International offers motorbikes to the successful young women, with



the rider repaying the principle and interest loan from the income she receives out in the open market. The formal lease agreement allows for flexible repayment, with a significantly lower cost and better terms than other commercial arrangements with Boda Boda associations, banks and motorbike companies, in which some riders never manage to actually own their own bike.

The total program cost for one motorbike and four women is AU\$2000-\$2500, with an employment outcome within six to nine months and the opportunity to own an asset (their motorbike) within 18-24 months. This is a life-changing result for young women in absolute poverty, who are suddenly able to make a sustainable living for themselves and their children.

Ladybikes International has found their riders have a niche market in transporting other women and young girls, who prefer to ride with a female boda boda rider if they have the choice available.

Bruce has been exceptionally busy working to expand and strengthen the Ladybikes program on further visits to Africa. A second training program is being established in Bungoma, Kenya, with the approval of the local district

village chiefs, including Bungoma Town Centre Chiefs Baraza. Rotary District 9670 provided a \$4780 grant towards commencing this new program (RAWCS donations 30-2017-18).

Ladybikes has negotiated a special deal with a rider training organisation in Bungoma with excellent facilities and highly trained staff – the owner is a woman and is very excited about the program. The women will have use of a disused airport (large grounds ideal for learning to ride a motorbike off public roads), while an office in Kanduyi provides 24-hour security and storage for the motorbikes. The program will be supervised by Gentrix Simati.

Bruce is also in discussion with a large national banking organisation and a large supermarket chain in Kenya to employ the Ladybikes riders as couriers to provide them with an increased workload. "There's no point in training unless the Ladybikes riders have the opportunity for employment or self-employment, so partnerships with businesses to help them get up and running is definitely part of what we want to cultivate," Bruce said.

Bruce is also in talks with Rotary clubs throughout Kenya, Uganda and Rwanda keen to be involved in establishing further training

elsewhere, and numerous other Rotary organisations. He estimates he receives an enquiry once a month about operating a Ladybikes training program in their village.

In 2018, Bruce discovered a delightful children's book called *Amani the Boda Boda Rider*, about a young girl wanting to be a Boda Boda rider. Despite much opposition from family and leaders, she achieved her goal. The author has heavily discounted the book for Bruce and the second reprint will include how Amani became a Ladybike Rider – at no cost to Ladybikes. The books are being distributed freely to as many primary schools as possible in Kenya and Uganda.

In January 2019, RAWCS approved the Ladybikes program for Uganda (RAWCS donations 71-2018-19). Bruce is planning to start the program in July 2019, with further plans to have the program operating in Rwanda by 2020.

The project is currently looking for additional help from volunteers throughout Australia to assist with accounting, administrative, graphic design, and social media. For more information on Ladybikes, visit www.ladybikes.org or contact Bruce via info@ladybikes.org.

Bicycles for Humanity gets communities on the move

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Bicycles for Humanity was established in 2006 by a Rotarian in Canada to address fundamental barriers to development and healthcare in rural Africa, with the Western Australian (B4H WA) chapter heavily supported by Rotary clubs since 2011.

A bike allows someone to travel twice as far, twice as fast, and to carry four times the load. In places where few other transport options exist, this can make a radical difference to people's lives, increasing access to fresh water, medical care and education, as well as driving economic opportunity. This can be enough to create profound and lasting change, breaking the poverty cycle for families, communities and future generations.

"With bikes, they can transport themselves long distances over rough terrains, and a journey that would have taken a couple of days on foot, like travelling to the nearest hospital, can be done in just one day," Peter Moore, of the Rotary Club of Geraldton, WA, said. "People can also transport their families and cargo if they have a bike."

B4H WA fills 40ft shipping containers with bikes, spare parts and tools. Along with being a means of distributing bikes into communities, by working with NGO partners on the ground in Africa, the container itself becomes the basis of a new community-run bike shop, training local community members to become mechanics and small business people – and creating business opportunity and economic

stimulus. This way, projects not only provide life-changing transport for people in the community, they also become self-empowerment projects for the community. Since 2011, B4H WA has shipped 14 containers and around 5000 bikes to projects in Namibia, South Africa, Uganda and Kenya.

For two years now, three clubs in the Geraldton region – Geraldton, Geraldton-Greenough and Batavia Coast – have worked together to collect hundreds upon hundreds of old and unwanted bicycles. These are sourced through the establishment of drop-off points, as well as collection days, where Rotarians pick up bikes directly from members of the community.

Rotarians then undertake repairs and prepare the bikes and parts for transport. Bikes are then sent to Perth, where B4H WA checks the safety of each bike before arranging shipment overseas. The Geraldton workshop has also contributed bikes and parts to the local PCYC and Bendat House in Geraldton for teens and young adults in need.

Similarly, the Rotary Club of Bay View Claremont supports the B4H WA workshop in Perth, where volunteers assist with sorting bike donations, repairs and loading preparation. The club also assisted with fundraising to transport a container to Lüderitz, Namibia, establishing a Rotary Australia World Community Service Project. This was added to by a

successful application for a Rotary Foundation District 9455 grant. The Rotary Club of Joonadalup provided additional financial support.

"Rotary involvement in the B4H WA program has made a big difference to our success," said David Tucker, of the Rotary Club of Bayview Claremont and a director of B4H WA. The latest club to join the B4H WA movement is the Rotary Club of Mandurah Districts, which is planning to emulate the great work being done by the Geraldton clubs, creating another regional hub for B4H WA.

The Rotary Club of Bay View Claremont has also harnessed the B4H WA program to help out closer to home, refurbishing over 1000 second-hand bikes for disadvantaged WA Aboriginal communities, distributed through a number of remote community schools and the Broome Men's Outreach programs.

The Bwindi Women's Bike Shop is one of the many success stories to come out of B4H WA's work. Around a year ago, a container full of 430 bikes, tools and helmets was used to set up the bike shop in Uganda with the financial support of A&K Philanthropy. Now, seven women have jobs running the shop, and hundreds of Bwindi residents and beyond have access to alternative transport for getting to school, work and every other aspect of life. The change to the community is visible – for the first time, everyone is mobile.



Kick-Starting Social Enterprise

The Rotary Club of Wellington Ākina Kick-Start Award has, over four years, provided \$40,000 seed-funding for social enterprises in the Wellington, NZ, region.

The award is run in conjunction with the Ākina Foundation, which provides incubation and expansion services for New Zealand social enterprise and is the government's strategic partner towards the development of the sector.

The Kick-Start Award sees NZ\$10,000 in cash contributed by the Rotary Club of Wellington to promising start-ups in the Wellington area. Up to \$7000 is awarded to the winning applicant, with the remainder distributed to runners-up.

Applicants are required to submit a three-minute video along with a short online application form explaining the social or environmental impact of their project, how they plan to build and sustain their enterprise, and

what difference funding would make to their idea. To qualify for the kick-start, applicants must be residents in the Wellington region, although their project may have a local, national or global impact.

LearnCoach is one of the recipients, a platform delivering online NCEA tutorials at no cost to students. Over a million tutorials are watched every year on the LearnCoach website.

"LearnCoach's goal is to help students thrive in school," co-founder Dave Cameron said. "The Rotary money allowed us to make online tutorials for chemistry that have helped 8000 students in the six-months following the award. These tutorials will continue to help thousands of students in the years to come. As a new venture, the money, support, and network from Rotary and Ākina helped us to grow our user base and improve our product. Every dollar that Rotary



2017 Newmarket Kick-Start Award recipient Cottonseed is an ethical clothing brand and social enterprise initiated by the New Zealand Ethnic Women's Trust. NZEWT supports immigrant women with resettlement and integration into their new society by building on the skills they brought with them.



contributed is helping another New Zealand student to thrive in school.”

Drawing on the experience of the Rotary Club of Wellington, the Rotary Club of Newmarket has now also established a social enterprise award in partnership with Ākina. They likewise put \$10,000 up for grabs by social enterprise each year, however, in their case, for enterprises resident in the top half of the North Island.

Cottonseed, a New Zealand clothing label supporting immigrant women to resettle and integrate into their new society, was the winner of the 2017 Newmarket Kick-Start Award. It was created by not-for-profit New Zealand Ethnic Women Inc as a way to build on skills migrants have brought with them. After ten years of successfully refining skills through their sewing school, Cottonseed provides graduates with an opportunity for sustainable employment.

“It is often a challenge for young social enterprises to find seed funding and this Kick-Start Award has been integral to enable great ideas to get off the ground. This will ultimately translate into greater social and environmental outcomes within our communities,” Ākina Foundation chief executive Louise Aitken said.

In addition to the enterprise award, Rotarians also offer their skills to help strengthen social enterprise ventures through mentoring, along with general business and technical support. Some members of the Rotary Club of Wellington have ended up joining advisory boards. For early stage ventures, even a simple coffee and chat with club members has helped clarify thinking and broaden perspectives.

“The Rotary Club of Wellington believes social enterprises have a key role to play in supporting strong, resilient communities, and thinking up new ways to solve social and environment challenges,” vocational services chair Leanna Dey said. “We’re excited about the potential for early stage ventures to bring their awesome ideas to life, and build their own capacity to develop an impactful, sustainable, social enterprise model.

“We realise support for social enterprise in New Zealand is still young and see this huge opportunity to inspire other philanthropic and service organisations to do things differently. We can collaborate and back these ground-breaking enterprises that are changing the way we do business, delivering positive social and environmental impacts for Kiwis.”