

HELP US FUND THE ACT VILLAGE IN KENYA

THE ACT'S PARTNER CHARITY FOR 2018 PROVIDES FINANCIAL AND ENTREPRENEURIAL TRAINING TO INDIVIDUALS IN SOME OF THE WORLD'S POOREST COUNTRIES, LIFTING FAMILIES OUT OF SUBSISTENCE LIVING. ANN DICKINSON EXPLAINS

Hannah Haciku from rural Kenya barely had enough money to eat two meals a day. Then she learned entrepreneurial skills from Hand in Hand International and started a tailoring business. Now she earns KES 5,000 (\$50) a month, doubling the family income. Her family eats regularly and her daughter can go to school.

This year, the ACT will help hundreds of women just like Haciku – a whole village, in fact – thanks to its partnership with Hand in Hand International.

Hand in Hand trains people with the skills and knowledge they need to start microenterprises, create their own jobs and make their own success. If, at the ACT Annual Dinner in November, the ACT raises £50,000 for the ACT village, then Hand in Hand will be able to train around 394 villagers to launch approximately 271 microenterprises and create some 356 jobs, which in turn will improve the lives of more than 1,000 dependent children and adults. If the ACT raises more than £50,000, then it will be able to help improve the lives of even more families living in poverty.

Fighting poverty with jobs – an equation most of us take for granted – has some notable benefits:

- Jobs break the cycle of dependency. Hand in Hand's role is complete when the entrepreneurs no longer need its support.



Hannah Haciku in Karia, Kenya, who set up a tailoring business with the assistance of the charity

- An average of four family members benefit from the income generated by every business Hand in Hand creates in Kenya. That's more children in school, more parents with access to life-saving medicine and more families with sturdy roofs over their heads.
- The charity can tailor its programme to a huge array of needs and constituencies, from green jobs to youth entrepreneurship and beyond. After all, no one village is the same.

Hand in Hand has developed a four-step programme using pictures, parables and songs to teach people the basics of business and finance. First, it

creates self-help groups made up mostly of women (since women tend to reinvest in their families), who support each other, save together and learn together. Contributions to group savings funds are required from all 20 or so members at every weekly meeting. For many, this is the first time they have considered their household cash flow.

Second, when a self-help group is stable with its savings fund firmly in place, we train members to develop small businesses with modules in basic bookkeeping, business development and marketing. The programme enables people to look at local market trends and review their financial

situations so they are aware of the risks, as well as the potential, of starting a new business.

Third, for members whose financing needs cannot be funded by self-help group savings funds, we will connect members to microfinance institutions.

And fourth, Hand in Hand boosts businesses' sustainability by helping members find market opportunities in the form of larger value chains, cheaper supplies and more.

Armed with these skills, the new entrepreneurs will plant better, more resilient crops, raise healthier livestock, open up shops and provide a wide range of services as barbers, tailors and more.

"I am proud that I started my own business," says Haciku. "And I am especially proud that I can send my daughter to secondary school to give her a chance I never had." ♥

Ann Dickinson is head of media at Hand in Hand International

MORE INFORMATION

To find out more about Hand in Hand International, the ACT's 2018 Charity of the Year, visit www.handinhandinternational.org/the-act-village-in-kenya