

Small loan turns young mother into successful business woman.

Meet Bezina. She is a 29 year old mother of two. Bezina is a member of Abdi Gudina Savings and Credit Cooperative Organisation (SACCO) i.e. Credit Union. Bezina used to make a living by selling bread at home. Without any means of scaling up her business and reaching her potential, she was struggling to make ends meet. Six years ago she borrowed a small loan from her SACCO and since then it has transformed her life.



When Bezina joined the Abdi Gudina SACCO, she started saving the equivalent of about one euro a month. After a while, she was able to get her very first loan: “I was very happy when I received my first loan” Bezina remembers, smiling. **“I had the motivation, but not the money, so when I got the loan, I started my business immediately.”** She used her first loan to buy a juice making machine, and started selling juice, and then coffee. Bezina also started opening her grocery store 24 hours per day.”



Today, Bezina owns three grocery stores, employs six people and is financially independent from her husband. “When you’re dependent on your husband or someone else, it’s very hard, so I am very happy to be financially independent. It’s good for the family because there is no argument over money.” Bezina now wants to grow her businesses, invest in her children’s education and a better home. She’s also planning to buy some land to start growing food.



Regardless of the continent, country or culture
– the credit union ethos is the same the world over.

The ILCU Foundation works in partnership with Self Help Africa in Ethiopia. The funding provided from the ILCU Foundation aims to increase access to suitable financial services by rural communities. This is being delivered by improving the governance and operational capacity of rural savings and credit co-operatives (RuSACCOs) and their representative unions; and increasing the outreach of financial services into rural and marginalised areas.

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