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SUPPORTER IMPACT

Long-time Supporter Sees WOCCU Focusing Assets, Changing Lives

“To grow rich in China is glorious.” With those words, Deng Xiaoping ushered in a new era of partnership between communism and private enterprise. Dr. Richard Miller, a personal WOCCU Supporter and chair of Service One Credit Union, a Bowling Green, Ky. institution that’s also a WOCCU Supporter, has watched this major change in how the Chinese have looked at private enterprise over the past 20 years.

As a university professor who studies international organizational issues, Miller sees the rural poor excluded from China’s growing prosperity, and he hopes WOCCU and China’s rural credit cooperatives, or RCCs, can offer hope to those working subsistence families and provide a path to private enterprise and success.

“Private enterprise is now encouraged in China once [a citizen’s] commitment to the state has been met,” Miller said.



Dr. Richard Miller
Service One Credit Union

Miller first visited China as a Fulbright-Hayes Scholar in 1987. While there he lectured on worker motivation and education and later worked with the public health system in China’s western regions. The work grew out of Miller’s position as psychology professor at Western Kentucky University in Bowling Green. His work in business psychology topics, such as stress and conflict management, team-building and trust, have taken him to Ireland, Russia and Israel and in consulting roles with major U.S. corporations.

In 1973, Miller joined the Western Kentucky University Credit Union, and in 1990, he was recruited by CEO Valerie Brown to run for the board of directors, where he currently serves as chair. Miller helped guide the credit union in growing

RUSSIA



CHINA



GUATEMALA



PHOTOS SUPPLIED BY RICHARD MILLER

WOCCU Supporter Dr. Richard Miller, chair of Service One Credit Union in Bowling Green, Ky., has traveled to Russia, China and Guatemala as part of WOCCU-sponsored initiatives and as a Fulbright-Hayes Scholar. “If we don’t help these countries, we can predict a dismal future for those in need,” Miller said.

from a university-sponsored institution into a community-based outreach organization during that time. When in the 1990s the university’s board of regents, through the efforts of several of its banker members, required removal of the university’s name from the credit union title, his credit union became Service One Credit Union and rapidly expanded from its select employee group penetration.

Medical Support Work Launches International Interest

Miller started his international work supporting medical teams in impoverished areas of Guatemala in the 1980s. He later introduced his medical support efforts into the Qinghai province of western China. His work took him to eight provinces over several years.

In a society where the group is more important than the individual, the idea of private enterprise, of using saving and lending disciplines to accumulate wealth, is coming into its own in some rural areas. WOCCU and the international credit union movement can help by providing training and successful systems to this previously isolated system, said Miller.

“The rural credit unions need a leg up to offer the products and services at a level of efficiency that will help their members,” he added. “The fact that the People’s Bank of China has invited us to help will ensure cooperation and that our resources and training will be put to use.”

Afghanistan Video Feed Sparks Action

Service One Credit Union has been a WOCCU Supporter since 2000, when the program was founded. Last year, Miller was so moved by the WOCCU-Afghanistan staff live video feed describing their work at the 2007 World Credit Union Conference in Calgary, Alberta, Canada, that he sent in a check to become a personal WOCCU Supporter. When he learned more about the planned China project, he increased his support level with a second gift.

“If we don’t help in these countries, we can predict a dismal future for those in need,” Miller said. “I’ve looked at different agencies working to make a difference in people’s lives. I see WOCCU as a leader in focusing assets on people: maximizing resources, minimizing waste and targeting the poor who really need help. That is where I want to be.”

Credit Union WORLD SPECIAL REPORT

THE INTERNATIONAL CREDIT UNION MAGAZINE

WOCCU Supporters

DONATIONS IN ACTION

Afghanistan Credit Union Offers Educational Accounts to Child Bomb Victims and Families

Children wounded in an Afghanistan suicide bomb blast targeting lawmakers last fall will benefit from individual education development accounts offered by the Baghlan Investment and Finance Cooperative (IFC), a credit union established by World Council of Credit Unions (WOCCU). The Afghanistan IFC has established educational accounts for the 97 children directly injured and for 136 families with children who lost siblings.

Dozens of people died Nov. 6, 2007, when a suicide bomber ignited a powerful body-borne improvised explosive device targeted at members of Afghanistan’s parliament in the northern province of Baghlan, previously considered one of the country’s safest areas. In addition to the six members of the Afghan parliament who died, there were 53 children killed and 97 wounded. The blast was one of the most devastating attacks in Afghanistan since the Taliban was ousted from power six years ago.

The accounts will be administered by the Baghlan IFC to enable siblings of those who died and injured children to pursue a formal education. WOCCU established the credit union as part of a project started in 2004 to bring financial services to Afghanistan’s people.

The educational funds are particularly helpful in a country where less than half of the children currently attend school, despite a new constitution that promises free education from grades one to nine.

In addition to encouraging savings and credit union membership, the program is an important example of what is termed *zakat*. In the Islamic lending model, necessarily compliant with Shari’a religious law, *zakat* meets a requirement to provide humanitarian outreach to the disadvantaged and poor. WOCCU has made *zakat* part of the IFC financial structure to keep the institutions compliant with Shari’a law, an important step to ensure that newly formed Afghanistan credit unions are accepted by their communities.

Families who lost children will receive funds not tied to education. As part of the complete *zakat* program, a medical relief fund was also developed to help children who may need future medical care, including physical therapy and corrective surgery. The cooperative also gave a two-month supply of coupons for basic sustenance such as cooking oil, flour, sugar, tea and rice, to affected families.

A *zakat* ceremony was held at the Baghlan IFC, and IFC and WOCCU-Afghanistan program staff also personally

visited those injured who couldn’t attend the ceremony to assure them they hadn’t been forgotten. During one visit, an injured teacher said, “It’s not really how much you have given us; we thank you for that. It’s the fact that you actually took the time to come by and visit. You do not know what that means to us.”

Donations from WOCCU Supporters provided some of the initial money for the educational accounts. For more information or to support the WOCCU-Afghanistan program, visit www.wocccu.org. To donate to the Afghanistan educational accounts, contact Valerie Breunig, executive director of the Worldwide Foundation at (608) 395-2055 or at vbreunig@wocccu.org.

WOCCU’s Afghanistan efforts are also supported by funding from the Microfinance Investment and Support Facility for Afghanistan and the United States Agency for International Development (USAID) under the Academy for Educational Development’s Agriculture, Rural Investment and Enterprise Strengthening Program. USAID’s Cooperative Development Program provides additional funding for research and documenting lessons learned.

AFGHANISTAN



Children injured in the suicide bomb blast received news of individual education development accounts personally (left) and in formal ceremony (center.) A teacher (right, on left) expresses his gratitude for WOCCU’s support

PAUL WENDLAND

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World Council of Credit Unions
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World Council of Credit Unions

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Gifts are fully U.S. tax deductible.



World Council of Credit Unions

World Council of Credit Unions (WOCCU) would like to thank the many individuals, credit unions and credit union organizations that have chosen to become Supporters. Your generosity empowers people to help themselves through credit unions in some of the world's most difficult places. Together, we're providing the working poor with the tools they need to grow.

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