

The Rally the Movement Campaign, launched in March by Worldwide Foundation for Credit Unions (WFCU), is helping World Council of Credit Unions (WOCCU) continue vital credit union development work after the termination of USAID awards in Ukraine, Guatemala and Kenya.

With your support, we are expanding lending, strengthening financial systems and creating opportunities for women, youth and small and medium enterprises (SMEs). Below is a snapshot of the results achieved so far.

At a Glance (April-July 2025)



Ukraine

- \$355K loans disbursed
- Two national policy dialogues
- Credit unions supported with new tools



Guatemala

- Two cooperatives piloting rural savings
- 60+ staff trained
- Pilot savings products launched



Kenya

- Three SACCOs engaged
- 30 staff trained
- First SME loans disbursed



Focus: Expanding micro, small and medium enterprise (MSME) lending, strengthening the credit union system and advancing policy reforms.

\$355,302

in loans disbursed to date, supporting 137 MSMEs and farmers (30% women/veterans)

Policy reform underway

Two national policy dialogues launched – with the Partial Credit Guarantee Facility and the Deposit Guarantee Fund

System strengthening

Tools developed for risk management, liquidity management and credit union health assessments.

Next steps

Expand loan disbursement, onboard credit unions into deposit guarantee fund and continue policy engagement



Thanks to the Rally the Movement grant and a loan from Kredyt-Soiuz Credit Union, the Farming Enterprise "Ros" in Cherkasy Oblast was able to purchase essential fertilizers and plant protection products.





As a result, all winter barley and wheat fields are thriving, setting the stage for a successful harvest and enabling plans for equipment upgrades and job creation.





Focus: Expanding rural savings and financial access for underserved women.

Two financial cooperatives onboarded

(Tonantel, ACREDICOM) and piloting rural savings outreach

60+ staff trained

in new savings methodologies

Pilot savings products launched

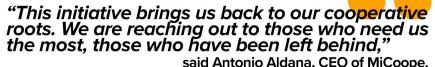
with a focus on women in underserved regions

Next steps

Scale outreach to more cooperatives and expand to three additional zones



The pilot in Guatemala enables two credit unions in the MiCoope system, Acredicom and Cooperativa Tonantel, to deploy trained rural financial advisors, bringing savings, credit, insurance, payments and remittance services directly to underserved communities.





The program integrates entrepreneurial and financial education, building on tools WOCCU successfully implemented previously in Peru and Ecuador.

"This project challenges the paradigm of waiting for members to come to our offices. Now, we are going to them, embodying the principles of inclusion and cooperation,"

said Elio Armando Estrada, CEO of Cooperativa Tonantel.



Focus: Scaling SME lending through savings and credit cooperatives (SACCOs) to unlock jobs and economic growth.

3 SACCOs engaged

(Boresha, Unaitas, KPS)

30 SACÇO staff trained

as trainers in SME lending

First SMEloan disbursed in July

Next steps

Scale disbursements, finalize toolkit rollout and expand to additional SACCOs

"Thank you for taking the time to walk us through the appraisal tool. Your use of practical examples provided us with a clear and comprehensive understanding of its functionality."

Ann Wamoro, Head of Procurement, Unaitas Sacco Society Limited.





With Rally the Movement support, Boresha SACCO is reshaping SME lending in Kenya's Rift Valley. During a recent training, the team revisited a previously approved SME loan and, using a new underwriting tool, uncovered major information gaps – sparking a mindset shift from seeing SMEs as "risky" to recognizing the opportunities of structured, informed lending.

By the end of the training, Boresha had set clear KPIs – loan volumes, portfolio quality and turnaround time – to guide a pilot across three branches, with strong leadership buy-in to drive more inclusive and sustainable financing for local entrepreneurs.