



World Council



WORLDWIDE FOUNDATION  
for CREDIT UNIONS

# Rally the Movement Campaign

**Progress Update**  
(as of July 1, 2025)

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.

**“Thanks to the support and credit funds...we are moving forward with confidence,”**  
says Yaroslav Koval, founder of Ros.



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



**“This initiative brings us back to our cooperative roots. We are reaching out to those who need us the most, those who have been left behind,”**

said Antonio Aldana, CEO of MiCoope.

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 WOCU 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.



# Kenya

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

**3 SACCOs engaged**

(Boresha, Unaitas, KPS)

**30 SACCO staff trained**

as trainers in SME lending

**First SME loan 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.