



WE SEE  
HOPE

## WESEEHOPÉ PROGRAMME OVERVIEW

### VILLAGE INVESTORS PROGRAMME (VIP)

Through grassroots saving and loans groups, our Village Investors Programme (VIP) enables communities to economically support vulnerable children for the long term. Parents, guardians and committed community volunteers are given the opportunity to save their money and borrow small loans to build their businesses, meaning they can look after the children in their care better, and for longer.

The Village Investors Programme (VIP) benefits all our projects and our work to restore, protect, educate and equip orphans and other vulnerable young people. We are currently training up and equipping our project partners to establish VIP in all the communities they work in.



#### HOW VIP MAKES A DIFFERENCE:

**THE AVERAGE INCOME OF A VIP GROUP MEMBER TRIPLES IN 3 YEARS, GOING FROM \$1 PER DAY TO \$3 PER DAY!**

Through the 362 VIP groups started to date, we're empowering almost 9,000 parents and guardians to provide for the average 3-5 children in each of their homes!



- VIP provides **simple savings and loan facilities** in communities that do not have easy access to formal financial services.
- One VIP group consists of around **30 members**, who collectively care for **as many as 150 orphans and vulnerable children**.
- Trained local facilitators provide **comprehensive training** in the Village Investors Programme model, as well as additional **business skills**.
- Group members attend **regular meetings** where they deposit money into the **savings pot**. Loans are then made from the pot to members who make a special request and are approved by the rest of the group.
- With this money, the members can **establish or improve small businesses**, to **increase their household income**. They pay back the loan with interest.
- Groups contribute to a **welfare pot**, enabling **emergency, interest-free loans** for any member in need, and a **finances pot** for those arriving late to a meeting.
- The members also make donations to a **children's pot**, which enables the group to give additional support to the most vulnerable orphans and isolated children in the community.
- VIP groups are also encouraged to earn together through **group enterprises**, resulting in further income and a **greater sense of community**.
- VIP groups are **self-governed and self-financed**. Members set their own bylaws and pool their own money to make loans to each other, with no external finance. This ensures high levels of ownership and accountability.

#### WE SEE HOPE IN MEDIATRIX

When her husband died, Mediatrix had no money and no business income to help her provide for her five children. She struggled to pay their school fees and they missed out on classes. After joining a VIP group run by our local partner ANPPCAN Kenya, she was able to start selling sugar and tea leaves. As there were no nearby shops competing for trade, she soon had many customers. The VIP helped her expand her business to sell dried fish, eggs, flour and maize; to save money to buy a cow for milk and seeds to harvest beans; and to pay her children's school fees. Mediatrix is saving to build a permanent shop outside her home. Since she joined her VIP group her life has changed completely. She is now confident in her ability to care for her children, and optimistic about her family's future.

