

Partner Profiles



PICTURED (LEFT TO RIGHT): DEAN NED C. HILL, DR. JORDAN KASSALOW, PROFESSOR MUSHTAQUE CHOWDHURY, AND TODD M. MANWARING.
PHOTO: SPENCER BURTON

Innovator of the Year Award

BRAC and Scojo Foundation

At the 2006 Economic Self-Reliance Conference held in Provo, Utah, on Brigham Young University campus, we honored Professor Mushtaque Chowdhury of BRAC in Bangladesh and Dr. Jordan Kassalow of Scojo Foundation in New York City as Innovators of the Year for their microfranchise partnership, which brings reading glasses to the Bangladeshi poor. This new microfranchise project has the potential both to help thousands of Bangladeshis and to help us better understand how microfranchising can work with existing microcredit organizations.

HealthStore Foundation

The HealthStore Foundation operates two major programs.

First, the CFWshops franchise health network in Kenya, launched in 2000, is adapting the commercial franchising business model to improve access to essential drugs and basic health services. They also seek to correct low clinical standards that make much of the available care ineffective. Through fifty-five simple, standardized outlets, owned and operated by Kenyan franchisees (nurses or community health

workers), CFWshops distribute low-cost drugs and services necessary to treat the more common health problems that cause most suffering and death in rural areas. They also provide community education and prevention services. The CFWshops network is currently serving approximately forty thousand patients every month, mostly in rural areas where high-quality drugs and health services are not generally available. The CFWshops network plans to expand its number of outlets by at least 50

percent in 2006. See more at www.cfwshops.org

Second, Franchise Labs is a new program under development that will offer education, training, and hands-on support to individuals and organizations seeking to establish medical franchise networks in developing countries. Presently, HealthStore is advising business leaders in India and Ghana who are launching their own franchise health networks, inspired by the example of CFWshops in Kenya.

Yehu Microfinance

Yehu was formed in 1999 as a project of Choice Humanitarian to serve the rural poor in Kenya with micro-credit, savings alternatives, and other business training to empower them to start and grow small enterprises to improve their income. To date they have given over 11,500 loans and have over 8,000 clients. Yehu employs forty Kenyans in the organization as community credit workers, clerks, branch managers, and general managers. They are the only MFI in Kenya serving exclusively rural clients. This creates its own challenges and adds to the cost of doing business but helps the organization to fulfill its mission.

Yehu has observed that, with very few exceptions, the types of businesses their clients start are very limited in their ability to really generate enough potential and profit to pull them above the poverty line. So, Yehu turned to microfranchising as a possible solution. The idea was that a business opportunity with a system and training in place could be the answer to give many of these rural Kenyans a chance to earn enough income to really climb the economic ladder and pull themselves out of poverty. Yehu wanted to find a business that was scalable, profitable, and able to utilize the local resources, but that had both a local and international market. They settled on virgin coconut oil.

Yehu has started a for-profit business in Kenya—Coast Coconut Farms, Ltd.—as a social enterprise whose mission is to create jobs in Kenya through a sustainable business model that will produce virgin, organic coconut oil. Coconut oil is among the healthiest of the vegetable oils in the world and is very tolerant of heat. Therefore, it has a very long shelf life and is highly nutritious, containing lauric acid, a medium-chain fatty acid that provides many health benefits. Virgin coconut oil has been used for centuries in tropical areas as a cooking oil and as a skin conditioner. It works beautifully as a vegetable oil for baking cakes, cookies, pancakes, stir-fry dishes, etc. Coconut also makes fragrant lathering soap, massage oil, and skin lotion. Yehu now has ten employees in its first small-scale factory producing sixty liters of oil per day. They hope to double that capacity in a couple of months.



PHOTO: LOUIS POPE

Freedom from Hunger

Freedom from Hunger (FFH) is an international development organization currently working in eighteen countries across the globe. FFH is a nonprofit, nongovernmental, nonsectarian organization established in 1946. In the 1970s, the organization shifted its focus to implement Applied Nutrition Programs, focusing on the health and nutrition of mothers and children. In 1988, FFH developed an integrated microfinance and health, nutrition, and business education program called Credit with Education. Today, the Credit with Education program is serving 362,000 women in poor, rural areas of the developing world. FFH's mission is to bring innovative and sustainable self-help solutions to the fight against chronic hunger and poverty. Together with local partners, FFH equips families with resources they need to build futures of health, hope and dignity.