

*More than money,
it's a mindset shift.*

**KEFETA
YOUTH
SACCO**



Hana.

As one of the founding members of Kefeta Youth SACCO, I've been privileged to witness its growth firsthand. Serving on the committee and representing my branch for the past two years has been an exhilarating, challenging, and incredibly rewarding experience.

Although I graduated with a law degree, Kefeta has prepared me for the realities of working with youth, especially in Ethiopia. Interacting with diverse individuals has forced me to look inward and develop a deeper understanding of various perspectives. This platform has also allowed me to help young girls who have faced sexual abuse, providing free legal advice and building trust.

Before joining Kefeta, my family knew me as someone who struggled with saving. However, after participating in financial literacy, soft skills, and business development trainings, I've developed a newfound appreciation for saving and goal-setting.

My dream is to open a legal office specializing in women's and girls' rights. Kefeta has already provided me with a valuable network and I'm proud to be a part of this supportive community.



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Igniting the spark of entrepreneurship.

**KEFETA
YOUTH
SACCO**



Betel.

After graduating with a midwifery degree, I pursued a business management degree to expand my career options. While working on freelance projects, I noticed a significant gap in the market: quality daycare services. Inspired by my nurturing nature and the challenges faced by mothers, I decided to open my own daycare.

I developed a comprehensive business plan, conducted a feasibility study, and began saving with Kefeta Youth SACCO. After six months of diligent preparation, I took out a loan and realized my dream of opening "Sister Betel Daycare." Today, we care for 25 children and employ three dedicated staff members.

More than just a business venture, Sister Betel Daycare is a passion project. I'm committed to providing a safe and nurturing environment for children while offering peace of mind to working mothers. As I continue to pay off my loan and save, I aspire to expand Sister Betel Daycare to different parts of the city, becoming a trusted name in childcare.



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*youth-driven change is a
transformative force*

**KEFETA
YOUTH
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Zelalem.

Kefeta Youth SACCO has been a game-changer in my life. As a representative for the Dessie branch for the past two years, I've gained invaluable experience. Before joining Kefeta Youth SACCO, I was clueless about saving and had no idea that young people could access loans.

Navigating the world of SACCOs and working with equally eager and impatient youth was a steep learning curve. Balancing my role as a team leader while learning the ropes myself was challenging. However, I was fortunate to represent Kefeta at a youth festival as a panelist. There, I had the opportunity to articulate the gaps and challenges in youth saving culture.

We often dream big but expect immediate gratification, leading us to give up before we even start. We undervalue the importance of a step-by-step approach and struggle to embrace challenges. As I spoke about these issues, I realized that I could change, and so could my peers. For the first time, I started planning, saving, and working towards a goal.

Kefeta has also provided a platform for me to learn on the job. I've gained valuable experience in leadership, banking systems, and HR management. These skills have made me more detail-oriented and a critical thinker. Kefeta is preparing me for my ultimate goal of becoming a life coach.



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*Igniting young minds,
fueling big dreams*

**KEFETA
YOUTH
SACCO**



Biniam.

Photography has always been my passion. I turned my hobby into a business and now own a thriving studio in Addis Ababa. With the high demand for studio photography in the city, I knew it was time to scale up. That's when I joined Kefeta Youth SACCO, where I began saving and eventually took out a loan.

As a seasoned SACCO member, having been a member of Awach and Addis SACCOs, I initially underestimated the unique benefits of Kefeta. However, I quickly realized that Kefeta offered a range of valuable trainings for its members. Despite having my business for several years, I've gained valuable insights into financial management and cost-cutting through these trainings. I'm excited to participate in the upcoming entrepreneurship skills training.

My goal is to expand my photography business beyond my current studio. I envision opening branches in other cities and diversifying my services. With Kefeta's support, I'm confident in my ability to achieve these ambitious goals.



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*Small steps, giant savings,
endless possibilities*

**KEFETA
YOUTH
SACCO**



Rahel.

I've always considered myself a natural leader, but Kefeta brought out the best in me. Joining Kefeta two years ago marked the beginning of the most productive period of my life. Volunteering with young people humbled me and taught me valuable lessons. While I joined as a leader, I quickly realized that I had much to learn from my peers. This experience opened my mind and made me a wiser person.

Kefeta Youth SACCO has been more than just a financial platform; it's become my personal growth accelerator. I've learned invaluable leadership skills and gained a deeper understanding of youth development. Kefeta has also helped me embrace the power of saving and understand that small steps can lead to big achievements.

For the first time, I've started thinking about the future and setting goals. Kefeta, true to its name, has provided guidance through its trainings and instilled a sense of independence and hope in countless youth who were losing faith. I encourage my friends to join Kefeta and take advantage of the opportunities it offers.



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*From classroom to boardroom,
Kefeta is the bridge.*

**KEFETA
YOUTH
SACCO**



Yordanos.

As a naturally shy introvert, I struggled with social interactions. Even at school, I was often seen as a loner. When I was laid off during the COVID pandemic, I felt isolated and lost. Joining Kefeta Youth SACCO was a turning point in my life. As one of the first members, I became a founder by default.

The sense of ownership that came with being a founder pushed me out of my comfort zone. Within a few months, I became a representative for my branch. Over the past two years, I've gained invaluable experience through volunteering on the committee and participating in on-the-job training.

The more I learned from the trainings, the more I felt empowered to grow. I developed essential skills in people management, mentorship, and communication. With newfound confidence, I started saving and eventually took out a loan to pursue a master's degree in business.

Armed with my experience and enhanced communication skills, I landed a job as a business developer at a reputable company. My goal is to establish a respected business consulting firm in Ethiopia that can provide a platform for talented Ethiopian youth to succeed.



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*We're not dreaming,
We're doing!*

**KEFETA
YOUTH
SACCO**



Zinash.

Painting has been my lifelong passion. I started drawing and painting at a very young age. Joining Kefeta Youth Coalition and participating in their life skills and entrepreneurship training was a turning point. I never realized that my art could generate income until I learned about marketing, pricing, and selling my work.

I became a valuable asset to my community, sharing my artistic talents. When I first showcased my work publicly, I was filled with nerves and self-doubt. Would people appreciate my art? But as I received orders, my insecurities gradually faded.

Today, I'm self-sufficient and a proud member of Kefeta Youth SACCO. I've started saving with the goal of becoming a renowned artist and opening the first art gallery in Assosa. I also dream of establishing an art school to nurture young artists and share my knowledge. I want to pave the way for the next generation of creative minds.



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Investing in youth, investing in Ethiopia

**KEFETA
YOUTH
SACCO**



Wondimu.

As an agricultural economist, I've always had a deep connection to the land. I own a coffee farm, but it's currently idle due to financial constraints. When I heard about Kefeta Youth SACCO coming to Gambella, I was thrilled and immediately joined. I was eager to learn from the trainings and start saving.

I've had experience with other financial institutions, but I was unable to secure a loan due to a lack of collateral. With Kefeta, I'm hopeful that I can save enough to apply for a loan and revive my coffee farm. I've encouraged my family and friends to join SACCO as well.

After work, I volunteer at the branch and actively promote SACCO, believing that more members will accelerate our growth. I'm determined to bring my coffee farm back to life and contribute to the local economy.



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*Writing a new chapter in
Ethiopia's youth story.*

**KEFETA
YOUTH
SACCO**



Ibrahim.

Like many young people, my dreams were vast and ambitious, with tight deadlines. However, the gap between my aspirations and reality often seemed insurmountable. Kefeta Youth SACCO became the missing bridge.

Before joining Kefeta, I had never owned any assets registered in my name. Thanks to the trainings, savings, and a granted loan, I now proudly own a Bajaj. My name is on the ownership certificate, a tangible symbol of my achievements.

Beyond the Bajaj, Kefeta's trainings have transformed my life. I've learned the importance of small steps and consistency. I'm truly grateful to Kefeta Youth SACCO for providing the bridge that has made my dreams a reality.



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*Your story
starts here.*

**KEFETA
YOUTH
SACCO**



Yidenkachew.

I've always dreamed of owning a truck and starting my own logistics business. I knew it would be the key to my financial independence. Raising the capital for the truck was a challenge, but I joined Kefeta Youth SACCO and began saving.

Before joining Kefeta, I was a wasteful spender with no budget. Thanks to the financial literacy training, I learned the importance of budgeting and planning. As I saved more, I felt a sense of maturity and motivation. I started redirecting funds that I would have spent on outings towards my goal.

With consistent savings, I'm confident I'll have enough capital in a year to purchase my truck and turn my dream into reality.



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*Building a brighter
tomorrow, today!*

**KEFETA
YOUTH
SACCO**



Deborah.

After studying garment and design, I joined my family's laundry business right out of school. My dream was to start my own design business, but I lacked the necessary capital. Joining Kefeta Youth SACCO allowed me to save and eventually take out a loan to launch my venture.

Within a few months, I trained my sister and we've been thriving ever since. The business skills and financial literacy I acquired through Kefeta have been invaluable in managing both my small shop and the family laundromat.

My goal is to expand both businesses, as there's a high demand for our services. My 17-year-old sister is eager to join Kefeta and start saving as soon as she turns 18. I'm proud to be a role model for her and inspire her entrepreneurial journey.



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*Breaking barriers,
building futures.*

**KEFETA
YOUTH
SACCO**



Lemessa.

As a person with a disability, finding a stable job and providing for my family has been a constant struggle. Starting my own business seemed like an impossible dream, given my lack of assets. When Kefeta Youth SACCO arrived in Adama, I joined with skepticism.

However, as I consistently saved each month, my hope began to grow. I took a leap of faith and applied for a loan. To my surprise, it was approved. With the loan, I purchased my first Bajaj. Now, I'm not only self-sufficient and supporting my family, but I'm also inspiring my friends with disabilities.

My investment in Kefeta goes beyond myself. I've opened a savings account for my son, hoping that he can use the funds to purchase a car in ten years. It's a testament to my belief in the institution and its ability to transform lives.



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*Never give up,
keep saving*

**KEFETA
YOUTH
SACCO**



Adhana.

I am tired of being poor. I knew that my options as a youth with a disability were limited. The public sector seemed like the only path, but even that was a struggle. When I joined Kefeta Youth SACCO, I felt a sense of belonging among my peers.

The trainings offered by Kefeta were life-changing. They opened my eyes to the possibility of starting my own business, something I had never considered before. I realized that small, consistent steps, combined with planning and persistence, could lead to great achievements.

My determination to overcome poverty fueled my perseverance. Despite the challenges, I've been saving regularly, even saving daily to meet the monthly requirement. With a few more months of saving, I plan to open a small store selling fruits and vegetables.

I'm already working on a business plan, and the excitement I feel is immense. Soon, I'll be independent, self-sufficient, and a role model for my peers.



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A community of dreamers and achievers.

**KEFETA
YOUTH
SACCO**



Mitiku.

Dropping out of school in the tenth grade to support myself was a difficult decision. Working as a daily laborer was challenging, but volunteering in my community brought me joy. When Kefeta arrived in Jimma, I eagerly joined, hoping for a better future.

As a founding member of Kefeta Youth SACCO Jimma, I participated in valuable trainings on soft skills, financial literacy, and business development. These trainings equipped me with the knowledge to save wisely and plan effectively.

With a loan from Kefeta, I started a dairy farm. My newfound financial literacy helped me manage costs efficiently, something I never realized was so crucial. Within six months, I was able to pay off the loan.

My business is thriving, but I'm not satisfied. I want to expand my dairy farm and contribute to my family, community, and beyond. My journey from daily laborer to dairy farmer is a testament to the power of hard work, determination, and the support of Kefeta Youth SACCO.



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*Youth power,
financial freedom.*

**KEFETA
YOUTH
SACCO**



Samia.

Balancing motherhood and education, I returned to Jimma University to complete my business management degree while raising my young son. Determined to be self-employed, I sought guidance from Kefeta Youth SACCO. Their practical financial literacy and entrepreneurship trainings were invaluable.

With limited capital, I started a henna tattoo business. Joining Kefeta Youth SACCO opened doors to scaling up my venture. As a committee member, I gained hands-on experience in leadership and business operations.

I now employ six young people and aspire to establish a makeup artist school to empower young girls and help them start their own businesses.



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*Our SACCO,
our future, our way.*

**KEFETA
YOUTH
SACCO**



Yordanos.

In my community, finance is for men. As a girl, I faced societal expectations to stay in the background and let men be the breadwinners. I was even discouraged from opening a bank account.

When Kefeta Youth SACCO arrived in Kombolcha, I was overjoyed. The inclusive nature of Kefeta resonated with me, and I immediately joined. As a proud member, I've become a beacon of hope for girls who aspire to be business owners.

Kefeta not only provided me with access to capital but also equipped me with the skills to run my business. I'm now the proud owner of a thriving injera-making business. I've successfully paid off my loan and continue to save.

Every morning, I wake up with a sense of hope and purpose. I owe it all to Kefeta for creating this platform that has empowered me and countless other girls.



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*A catalyst
for change.*

**KEFETA
YOUTH
SACCO**



Tariku.

I have been a member of Bishoftu Coalition and was responsible for advocating the youth voice after taking Kefeta's training. I was eager to see Kefeta Youth SACCO in Bishoftu but like any youth in Ethiopia, I was skeptical. I pushed myself to try it out as I have been having difficulty in accessing finance to finish my masters and scale up my small business.

Like my peers, saving was also a new concept to me. I committed myself and started putting small amount aside and saving more than the mandatory at the end of the month. My trust in the institution started to build up as I witness the dedication of stakeholders.

When I was granted the loan, I know this institution is the real deal. I used the funds towards my education and to purchase a machine that was essential for my business. I now advocate for Kefeta Youth SACCO as I can use myself as an example and of course, as a member invested to making this institution grow.



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*Youth united,
wealth multiplied.*

**KEFETA
YOUTH
SACCO**



Hanna.

Two years ago, a health setback forced me to take a break from work. Losing my job was a difficult time in my life. When I heard about Kefeta, I volunteered, hoping to find a sense of purpose.

Volunteering with Kefeta gave me a new lease on life. Leading the Harar Coalition group was more than just volunteer work; it was a learning experience. When Kefeta Youth SACCO arrived in Harar, I was eager to join and became a founding member.

My family supported my savings efforts, and I continued to volunteer and lead the committee. Managing a SACCO, especially in a new concept like Kefeta, came with its challenges. However, the on-the-job training was invaluable.

After a year, I fulfilled the requirements to manage the Harar branch. My dream is for Kefeta Youth SACCO to become a bank, and I aspire to lead it as CEO



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*Not just a member, a
shareholder in your future.*

**KEFETA
YOUTH
SACCO**



Essayas.

A couple of years ago, I never imagined I'd be where I am today. I'm the board chair of Kefeta Youth SACCO, a journey that began as one of the founders of the Addis Ababa branch.

Understanding the concept of SACCOs and leading my team was a steep learning curve. I immersed myself in Kefeta's trainings, gaining invaluable insights into financial institution operations.

My dedication to Kefeta grew as I became more involved. I was part of the tireless team that worked for three months to establish Kefeta at the national level. It was an incredible achievement, proving that our dreams were achievable.

My peers recognized my leadership qualities and elected me as board chair. While it's a demanding and exhausting role, it's also incredibly rewarding. Leading young people comes with its challenges, but I've learned to view them as opportunities for growth.

This experience is shaping my future. I'm confident that the skills and knowledge I've gained will lead me to even greater heights.



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