

## THE ROTARY CLUB OF HEADINGLEY AND LENDWITHCARE

Lendwithcare is a microfinance lending website and an arm of the development charity *CARE International UK*. It's a large community of over 60,000 lenders changing lives in the developing world with small loans. Borrowers (entrepreneurs in Lendwithcarespeak) come from low-income countries in Africa, Asia, South America and occasionally the Middle East.

RC Headingley was first made aware of Lendwithcare in 2017, when Pat Charlton, a Lendwithcare Ambassador, gave the Club an after-lunch talk about the organisation. Lendwithcare Ambassadors are, according to the organisation's website, "a group of passionate Lendwithcare supporters who share their positive lending experience with community groups in their area". On that occasion, we decided to deviate from our usual practice of giving a £50 donation to the speaker's charity and instead invested £50 (or to be precise, £49.50) in three of the entrepreneurs listed on the website. The minimum loan possible is £15 and we like to give a voluntary 10% contribution with each one to help cover administrative costs:  $3 \times £16.50 = £49.50$ . At that time, too, we established the principle, which has stood us in good stead ever since, that those we invest in should spread the wealth throughout their communities, either by employing others or educating children.

That was nine years ago and from that point, each time the repayments (they arrive in tiny sums often amounting to just pennies from each borrower) have built up to multiples of £16.50, we have simply reinvested the money in new entrepreneurs. (Over the years, it has fallen to a small group of three RCH volunteers to keep an eye on repayments and re-invest on behalf of the Club.) Lists of current would-be borrowers are always on view on the Lendwithcare website. These people frequently come from agricultural backgrounds with tiny farms or plantations - or "herds" of two or three cattle, pigs or sheep - but also could be small-time shopkeepers or business owners. What they have in common is that they are all bursting with ideas for improving their and their neighbours' lives; they just need a little capital to get started.

Just once, impressed by our own success, we added an additional £100 to our account as a Club. Occasionally, too, generous individual Club members have donated lump sums for us to invest and we have started increasing the amount we lend to each entrepreneur to £30 (plus 10%). The result is that as of the beginning of September 2026 we have helped

- 481 entrepreneurs and
- 1,382 family members, while creating
- 1,278 jobs and altogether helping
- 3,141 people

But there's more: eleven of our Club members have their own accounts and donate individually sometimes "attributing" their loans to the Club and thus forming a *Rotary Club of Headingley Lending Team*. This team of 12 (12 because it includes the Club account as well as the 11 individuals) has to date helped

- 1,682 entrepreneurs and
- 4,933 family members, while creating
- 1,904 jobs, which altogether totals
- 8,519 people helped.

And to think – the Club itself has only once added a modest £100 to its original £49.50 investment. – This surely has to be one of the finest examples ever of the old adage, "mighty oaks from little acorns grow".

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