

aidha

the world's micro-business school

Who We Are. Launched in 2006, **aidha** is a Singapore based social enterprise dedicated to building the savings and entrepreneurial capability of the poor. We work with corporate & institutional clients to implement large-scale financial education initiatives for their low-income workforce. We also provide direct services to low-income individuals through our schoolhouse in central Singapore.

We believe that the most effective way to end poverty is to nurture and grow the poor's own savings and micro-business capability. Unfortunately, too few have realized the money management or entrepreneurial skill necessary to build sustainable, scalable businesses. Through our educational and behavioural change initiatives, we respond to this development need. For the inspiring migrants abroad, we focus particularly on savings. For their families at home, we deliver the business ideas and skills that will generate productive investment and sustainable operation.

To date, **aidha** has worked with over 1500 low-wage earners and has innovated a variety of programmes tailored specifically for this demographic. Our training experience has been enhanced by our committed field research around Asia.

What We Do. We offer the following programmes to individuals, corporate clients and NGOs:

Financial Compass Clubs: We facilitate peer-support groups for the poor to affect behavioural change around savings and micro-enterprise investment, and to help students create supplementary sources of income for their families. Some 400 students have participated in the Compass Clubs program to date. Average savings realized per student over the 9 month program tops S\$2,000.00 – a sum far exceeding the average micro-loan of \$75 made in developing countries. These savings have been invested in such productive assets as property, farms & livestock, advanced education, and family businesses.

Venture Clubs: We have recently launched a radical new programme to build the management capability of micro-entrepreneurs. Our Venture Clubs feature innovative video 'case studies' of micro-entrepreneurs in action. These cases bring a real-world problem-focused learning opportunity to students. To further support the learning, our cases are complemented by short video 'lectures' delivered by some of the world's leading business professors. In short, by harnessing the power of technology, **aidha** now brings world-class, applied business education to the poor.

Research: As a learning institution, **aidha** is committed to advancing knowledge in the fields of enterprise launch, micro-savings & investment, and small business management. An IDRC award recipient, **aidha** disseminates its research through publication and public speaking engagements. We also feed the learning back into our continually refreshed training programmes.

Tailored programs. **aidha** is also skilled in developing customized learning programs for government and/or non-governmental organizations who look to offer tailored programs for their constituencies.

Our Pedigree. Our leadership team is drawn from the world's leading business schools, financial institutions, and consulting firms. Our work receives regular notice from the region's newspapers and was featured recently on both the BBC and CNN networks. **aidha** was recognized in 2008 by the World Economic Forum's Schwab Foundation as Singapore's 'social entrepreneur of the year.' Our leaders also contribute to the development of civic society through board participation in organisations like the UNIFEM and the IFC/World Bank's Global Banking Alliance for Women.

