



REAL EXPERIENCE. REAL SOLUTIONS.

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## Junior Achievement®

### Creating micro-enterprises in one of the world's most challenging places

Since its inception in 1919, Junior Achievement has provided students with meaningful and relevant experiences to help them succeed as adults in the world of work. Over the years, JA has evolved and expanded its suite of programs, but one has remained constant—*JA Company Program*®.

High school students in the *JA Company Program* start, run and grow a real business enterprise under the mentorship of a volunteer from the local business community. Over the last several years, Junior Achievement has adapted the delivery and implementation of the *JA Company Program* to meet the needs of students, even in places where the basic necessities of life are not readily available.

Michael is an alumnus of *JA Company Program*, which currently reaches about 6,000 Kenyan youth annually. He is the only survivor among his 23 classmates, who have died from disease or violence in the Kibera slum in Nairobi.

Kibera has no sewage systems, little running water and is densely populated. There are approximately one million inhabitants living in a space equivalent to less than one square mile.

In places like Kibera, more than 80 percent of young people do not attend school after primary school as they cannot afford the tuition for secondary school. As a result, there is a huge population of out-of-school young people who are poor, with few prospects and limited options.

Michael's company makes wristbands, which are made by finding discarded plastic bottles, cutting them into strips and wrapping them in cloth. The cloth is embroidered with slogans such as "Ghetto Potential," "Manchester United" (for the English football club) and other customized messages.

Typically, at the end of the *JA Company Program* experience, the students' business enterprise is liquidated. However, Michael kept his company going. In fact, Michael and his colleagues have created a microenterprise that provides jobs for approximately 25 young people in Kibera. Among them is a 14 year-old girl, who can eloquently explain the working capital requirements for the Company. She has two young children and has not gone to school beyond the 4th grade.

Currently, JA is connecting micro-financiers to *JA Company Program* students in places like the Nairobi slums. The students infuse the capital into their businesses and repay the loans with interest, providing a simple metric with which to measure Junior Achievement's impact in addition to sales, jobs and profitability.

*JA Company Program* is not just a learning experience for these young people. It is a living experience—it has given them the tools and confidence to eke out a living in a dangerous and difficult environment.

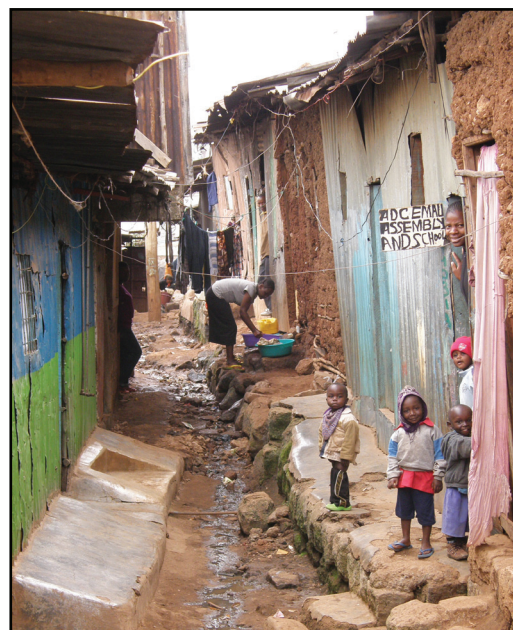


photo by Morgan Gihring

For further information and to learn how you can get involved,  
please visit the Junior Achievement website at [www.ja.org](http://www.ja.org).

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