## "I see credit unions as vehicles for transforming lives...to change communities and make life better for people."

hen an interest becomes a passion, it can profoundly transform a person. When it becomes a lifetime passion driven by service to humankind, it can change the world. Jo-Anne Ferguson is passionate about credit unions, and she is changing the world.

Whether in Canada or Sri Lanka, the most successful credit unions have grown with the help of professional technical advisors who possess a deep understanding of how credit unions need to operate in order to transform lives. Credit unions around the world have benefited from the expertise and unwavering commitment of Jo-Anne, senior director of international development at the Canadian Co-operative Association (CCA), the international development arm of the Canadian credit union movement.

Jo-Anne learned early about the impact that access to financial services could have on peoples' lives. In elementary school, she and her siblings played quietly the one night per week that her parents' credit union conducted business in the basement of their home. Her father served on various committees, while her mother was the part-time treasurer. Today, Jo-Anne spends her days helping people worldwide gain access to the same financial services her parents needed when she was a child.

Jo-Anne has remained close and committed to credit unions throughout her career. She started as a receptionist who also wrote collections letters for Alberta Credit Union Central, her first job after college. A dozen years and a masters degree later, she spent a decade as Credit Union Central of Saskatchewan's director of research, where she first became active with CCA as a member of the Central's international committee.

It was in Saskatchewan that she began working in credit union development, leading a research project to determine how credit unions could better serve Canada's First Nations people living on economically depressed reservations. According to Jo-Anne, her first true development experience was "credit union development in aa developed world."

She joined CCA in 1995 when she moved to Sri Lanka to manage a project to help the national credit union association establish a cooperative education center. That center remains a leading and unifying force in the Sri Lankan credit union movement today, providing education to board, staff and members of the more than 8,000 credit unions there.

Now CCA's head of international development, Jo-Anne finds herself in Africa, Latin America or Asia at least a quarter of her time. Knowing there are tremendous challenges ahead in international credit union development, she also dedicates a large part of her time to broadening the support base by cultivating understanding and awareness about the value credit unions bring to their communities. She admits that even in the best environments, it's not easy.

"People argue about the relevance of credit union philosophy, but what's more practical than savings and loans? Keep saying it. Keep telling people about it. Then prove it," she urges.

That's the passionate voice talking, of course. But when Jo-Anne Ferguson says it, we know she's going to prove it, again and again.

Do you know an everyday bero? Let us know for a future profile. E-mail: mmuckian@woccu.org.-

**Jo-Anne Ferguson** in Sri Lanka Canadian Co-operative Association