



# African Children's Choir



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Now in its 26th year, the African Children's Choir is a warming example of charity work improving the lives of some of Africa's most underprivileged and vulnerable children – both through the experience the children get from singing in and travelling with the Choir, as well as long term, by improving their lives through education and the opportunity to give back to their communities.

Along with its parent organization Music for Life, the African Children's Choir sponsors the care and education of over 8,000 children in seven African nations: Ghana, Kenya, Nigeria, Rwanda, South Africa, Sudan, and Uganda.

After touring with the Choir, children return to their home countries, where Music for Life ensures their education at private academies and boarding schools until the completion of postsecondary level education. They are then given the chance to continue the Choir's mission by working to raise funds to support other children in their communities.

With many of its graduates now working as doctors, lawyers, educators, social workers, and other leaders, the African Children's Choir truly gives a voice to thousands of underprivileged children in Africa.

## Delays and Frustrations

Like many Canadian charities, the African Children's Choir raises funds locally in Canadian or US dollars and delivers them to the areas in Africa where they're most needed.

As Lorraine Grant, Finance Manager for the Music for Life Institute, explains, "Historically, in addition to the fundraising itself, which is a major undertaking, what should have been the simple transmission of these funds overseas could itself represent an investment of both time and resources."

Because their international recipients don't hold Canadian dollar accounts and few Canadian financial institutions were able to send funds in the local currencies of the recipients, funds had to be converted into US dollars before being sent, adding an additional cost to the foreign exchange transaction. Since exchange rates would regularly fluctuate while wires were in transit, the amount delivered would often vary from the amount sent.

To make matters worse, sending wires could be unreliable: while the funds were always sent as soon as they were received by the charity, the amount of time that they would take to reach their destination was always different. This made it extremely difficult for the Choir to know when the money would arrive, not to mention exactly how many dollars would be received at the end of the day.

In any industry, delays and discrepancies when delivering funds are frustrating; but for charitable organizations, where every dollar raised represents an investment of time and effort, and where the work being done is so important to those in need, added costs and unreliable processes were completely unacceptable. It was time to find another solution.



## Singing a New Tune

When Grant first met with Western Union Business Solutions, she immediately saw the benefits of their proposed solution – to their organization and to the children they were helping.

First, they offered a broad array of exotic currencies – including Kenyan or Ugandan Shillings, which would allow Music for Life to pay their recipients in their own currencies instead of US dollars, eliminating a foreign exchange transaction and the associated fees and costs. The fact that these were offered at competitive exchange rates meant more money would actually arrive at its destination, instead of being sapped by foreign exchange and transactions charges.

In addition to implementing a solution that directly addressed the needs of her organization, saving both time and money, claims Grant, Western Union Business Solutions was also quick to assist when a wire “went missing” as a result of mis-keyed bank information:

“When I spoke to my contact at Western Union, he quickly contacted their wire department and determined that the local bank in Africa had entered the beneficiary’s name incorrectly. Before we knew it, an amendment had been sent to the bank with a request that they credit the local account. The situation was resolved and the money was received far faster than it would have been with our previous providers.”

In addition to the time and money saved by simply delivering local currencies instead of dollars, using an online payments platform allowed Music for Life to reduce trips to the bank by initiating and tracking payments online. Payment delivery times became fast and consistent. And the ability to store beneficiary bank information for future and repeated use resulted in fewer inputting errors and misplaced payments.

What Grant appreciated most was the support and assistance she received from the Western Union Business Solutions team: “I have recommended Western Union Business Solutions to other charities sending funds overseas and will continue to do so in the future.”

### Contact us today

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