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## LETTER FROM THE CHAIRMAN

Over the last several years as Chairman of the Board of Trustees, I have seen Global Communities evolve to meet the needs of a changing world. When the Haiti earthquake struck in 2010, Global Communities was on the ground, providing immediate assistance to Haitians who had become homeless. Today, eight years later, they continue to live up to their motto as "Partners for Good," still working with Haitians to rebuild better and stronger (see page 46).

In 2014, we were incredibly proud as the organization responded to the Ebola crisis, taking charge of burials across all of Liberia, the cause of 70 percent of Ebola infections, partnering with traditional leaders to reach communities that otherwise could not be reached, and building trust through a community-based approach. Today, Global Communities continues to work on the most pressing humanitarian crises of our time in Syria and Yemen, enabling communities to feed their families and maintain a small livelihood as farmers, despite the conflicts that have torn their countries apart.

I have also witnessed the expansion of Global Communities' financial inclusion programming, with the growth of the Vitas Group and Loan Guarantee Facilities. These facilities were created in partnership with OPIC, each helping to leverage local private capital and boost small and medium enterprises across the Middle East and beyond (see page 32). Global Communities' approach to private sector engagement continues to produce innovations that address the most basic, but pressing problems of today. For example, in Ghana, Global Communities has partnered with a local plastic manufacturer to produce a clean and safe latrine that is more affordable and longer-lasting than anything else in the marketplace. This innovation, known as Digni-Loo, has been patented and is produced by our partner, Duraplast (see page 11). And Global Communities staff continue to be recognized for their creative approaches to community engagement, such as the Youth Local Councils in the West Bank of Palestine, which won the McNulty Prize in 2017 (see page 10).

As global development players explore new ways to use limited public sector resources to leverage much greater private sector investment, I know that Global Communities is growing and adapting so that it can continue to lead in many of these areas. I am particularly excited by the prospect of the new U.S. Development Finance Corporation under consideration by the United States Congress. This legislation would create a much more competitive development finance institution replacing OPIC as well as some other current programs. Global Communities has been OPIC's largest non-profit partner for years, and there is enormous potential to expand that relationship and have greater positive impact on emerging economies across the globe.

I look forward to continuing to support this organization, and its very talented staff, to achieve its mission of improving lives of the vulnerable wherever we work.

Robert Mosbacher, Jr., Chairman





# LETTER FROM THE PRESIDENT & CEO

In 1990, more than 37 percent of the global population lived on less than \$1.90 a day; in 2015, that number decreased to 9.6 percent. In 1988, there were 350,000 cases of naturally occurring polio reported worldwide; in 2017, this number dropped to 22. Efforts against malaria, such as those Global Communities undertakes in Honduras with the support of the Global Fund, have resulted in the mortality rate decreasing by 29 percent since 2010. In Honduras, these efforts are on the cusp of eliminating the disease from the country entirely. These advances are not just limited to decreased poverty and disease, as the data shows that many economies are becoming less reliant on foreign assistance as more investment flows into the developing world, and quality of life is improving for many communities. All of this showcases just how much progress we have made.

And yet, we still have more to do. This next phase, whether it is the elimination of extreme poverty, winning the fight against HIV and AIDS, or addressing any of the numerous crises throughout the world, will be even more challenging than the issues that global development has addressed in the 66 years since Global Communities was founded. Take the Middle East, where conflicts in Syria and Yemen have fueled the largest refugee crisis since World War II. Syria is now our largest area of operations, with our programs helping refugees, displaced persons, and host communities whose lives have been disrupted by war. After we partnered to stop the Ebola epidemic in its tracks in Liberia, the next disease to threaten the world was Zika, which we continue to combat in Honduras: and we know there will be more outbreaks of new diseases in the future. Natural disasters are increasing, with more extreme weather events, such as the tropical storms which brutalized Caribbean countries and the United States alike last year.

In cases like these, an immediate response is always necessary to help alleviate suffering and bring a crisis to an end. But it cannot be the only answer. An adequate response must take into account long-term resilience, even in the midst of the crisis. At Global Communities, we seek to partner with governments, civil society and the private sector to build resilience at the community level. We understand that this means looking beyond traditional donor funding to blended finance models, engaging the private sector, and working in partnership across all sectors to ensure that communities have the ability to withstand and bounce back from stresses and shocks. Whether this is in the areas of sanitation, nutrition, preventing corruption, positive youth development, or programs that integrate all of these areas and more, we always approach global development by engaging the community in such a way that they can lead their own development for the long-term.

This is the work, undertaken in some of the most demanding environments, which defines Global Communities. I invite you to read this report and see how, by partnering today, together we can help communities across the world lead their own way.

David A. Weiss. President and CEO



# **WHO WE ARE**

Global Communities is a global development organization committed to working in partnership with communities worldwide to bring about sustainable, impactful changes that improve the lives and livelihoods of the vulnerable. We believe that the people who understand their needs best are the people of the community itself. We make a difference by engaging with communities, governments, the private sector and civil society as partners for

good - bringing together complementary strengths and shared responsibilities to work toward common goals.

Global Communities has existed since 1952. Until 2012, we were known as CHF International and, before that, the Cooperative Housing Foundation. We are a 501(c)(3) non-profit organization.

# WHERE WE WORK

Global Communities has ongoing projects in 25 countries and has worked in more than 80 since its inception in 1952. Between October 1, 2016 and March 31, 2018, we worked in the following countries:

Europe & Asia The Americas **Africa** Middle East & **North Africa** Ghana Bosnia & Herzegovina Argentina Egypt Brazil Kenya India Iraq Colombia Liberia Mongolia Jordan Haiti Malawi Romania Lebanon Sri Lanka Honduras Rwanda Syria South Sudan Ukraine Nicaragua Turkey **United States** Tanzania West Bank & Gaza Uganda Yemen Annual Report 2017 | 9







# **AWARDS**

We are proud of our projects and staff which are recognized for innovation and commitment to the community. Global Communities recently received the following accolades:

#### **Youth Local Councils**

Global Communities Palestine Country Director Lana Abu-Hijleh received the 10th Annual John P. McNulty Prize for her work creating and implementing Youth Local Councils, which have been implemented in Palestine, Honduras, and are starting up in Ukraine. Youth Local Councils, originally conceived as part of a USAID-funded local governance program in the West Bank, are democratically elected bodies of youth who voice the needs of their community and help bring about solutions to address local issues. To date, the movement includes more than 40 communities in the West Bank and has involved more than 40,000 youth.

#### **Humanitarian Assistance**

Veteran humanitarian program director Shane Middleton was a finalist for the Aid-Ex 2017 Humanitarian Hero Award. Shane began working with Global Communities in 2009 in Gaza, and in 2014 he developed our Syria regional response. Under his leadership, Global Communities' work in Syria expanded exponentially, with approximately 500 staff located throughout Turkey, Iraq, Syria and Jordan, all working to help reach the most vulnerable by undertaking innovative work in shelter, camp management, agriculture and with besieged populations.

# Collaboration, Learning, Adaptation

Development programming in fragile and conflict-affected states can present daunting challenges, not least of which is trying to generate learning for adaptive programming. Global Communities' US-AID-funded Promoting Resilience through Ongoing Participatory Engagement and Learning (PROPEL) project in South Sudan was recognized as one of 10 winners in the 2017 USAID Collaborating, Learning, and Adapting (CLA) Case Competition.

# Flourishing Communities, Moline, Illinois

Global Communities' Project Director in Moline, Illinois, Annisa Wanat received an Eddy Award for Revitalization from River Action. Eddy awards are given to organizations that have gone against the current, as in an eddy, to do excellent work on the river and riverfronts in the Quad Cities.



## Sanitation innovation

More than 800 million people worldwide still defecate in the open, resulting in widespread threats to public health, including diarrheal diseases that cost countless lives and billions of dollars lost from the global economy. In 2017, Global Communities Ghana Country Director Alberto Wilde, in partnership with a Ghanaian plastics company, Duraplast, developed an affordable, clean, and easily installed latrine in Ghana – the "Digni-Loo." Wilde and his field partners implement WASH for Health, a five-year USAID project that works throughout Ghana to improve access to water and sanitation. Global Communities works to target the most marginalized households, and partners with local entrepreneurs to enable even the poorest Ghanaians to invest in a Digni-Loo. USAID held a commercial launch for the Digni-Loo in Accra in June 2017 and it is being piloted across Ghana with plans for further expansion.

# Agricultural and climate innovation

Global Communities, which has worked in Honduras for more than 30 years, has helped develop rainwater harvesting systems which capture and store rain that falls during the wet season. These reservoirs are linked to drip irrigation systems that allow farmers to harvest up to three times a year instead of once, easing poverty and chronic food insecurity. Global Communities, in partnership with USAID and Invest-H, engages communities, local authorities and the private sector to protect and manage watersheds in Western Honduras, using a community-driven approach. We also help build capacity of residents and local organizations to engage them in micro-basin management, and provide sustainable access to water for both household consumption and irrigation.





In 2017, Global Communities:

# intes

Supported 2.5 million people in more than 8,900 communities, to help them direct their own lives and livelihoods



Loaned or facilitated
105,000 loans worth \$409
million to entrepreneurs,
homeowners and small and
medium enterprises to help
them grow their businesses
and support themselves and
their economies







# What Does Sustainability Look Like 17 Years Later? A Return to Poland

In 2017, in partnership with USAID, Global Communities had the unique opportunity to go back and look at how a cooperative housing project in Poland that ran from 1991-2000 had evolved. Twenty-six years after the program began, and 17 years after it ended, what did we learn?

By the close of the program in 2000, 1,140 new housing units in 33 communities had been built or were in the process of being built, with an estimated 4,560 individuals living in these new homes. But what had been the impact over the ensuing 17 years? Long after we ended our work in Poland, we found that the institutions we helped form to build and manage housing have continued to serve their communities and fuel long-term economic development. As of 2017, they have been instrumental in facilitating 3,856 housing units throughout Poland, housing an estimated 15,424 people.

Developing capacity, however, is not just about creating institutions; it is about the people who work in those institutions. The facilitators we trained demonstrate continued success. Malgorzata Lyko, an engineering student, began working with us in 1994 as a trainee. Since then, she has established several housing cooperatives in the community of Bielsko-Biala. Barbara Kowalska, a civil engineer, helped work with cooperatives, condominiums, and communal housing projects in Gdynia until 2012, when she began working directly for the city of Gdynia as Coordination Director for the Department of Roads and Parks, where she still works today. Additionally, six facilitators continue to work in construction services, and some of them have gone on to become senior local officials. By training these individuals and helping them achieve success, the project helped set the goals for Polish communities throughout the housing sector.

















# WHAT WE DO

Global Communities works in 25 countries around the world, utilizing our 66 years of community-based expertise to forge partnerships that ensure underserved and marginalized communities are at the heart of leading their own development.

This community-driven approach is coupled with a wide breadth and depth of technical expertise, helping secure the success and sustainability of our work. From disaster preparedness to loan guarantees and market-driven workforce education, our partnerships are based on the efforts and knowledge of hundreds of engineers, agriculture and governance experts, urban planners and many more distinguished professionals throughout the world.

In the following section, we will focus on our recent work in the areas of:

- · Humanitarian Assistance
- · Economic Growth
- Governance
- Youth
- Financial Inclusion
- Resilience



# HUMANITARIAN ASSISTANCE

From natural disasters to armed conflicts, Global Communities provides humanitarian assistance to people in need. We partner with affected communities to provide immediate relief in ways that enable them to quickly recover, build back more safely, and restart livelihoods sooner. In the process of providing assistance, Global Communities develops innovative programs that lay the foundation for long-term recovery.





# **Building Resilience through the Agriculture Sector in Syria**

Global Communities supports vulnerable people in Syria in strict adherence to humanitarian principles of impartiality, humanity, neutrality and independence, with a "do no harm" approach.

A major component of our work involves supporting Syrian agriculture, historically a vital part of the economy. Global Communities' work focuses on distributing livestock and their food, rehabilitating community-level agricultural infrastructure and providing essential supplies that, prior to the conflict, were often only available from the central government. We provide agricultural kits of seeds and tools, and also extension services to farmers that help maintain agricultural production.

Through this work, we seek to build the resilience of the agricultural sector, and the farmers, communities and individuals involved, to reduce food insecurity and aid-dependence, as well as to try and maintain the agricultural sector as much as is possible during the conflict, for eventual recovery.

#### **Irrigation Rehabilitation**

Irrigation in Syria, vital to agricultural production, often runs on communal systems in which multiple farmers draw upon one water source. Prior to the conflict, communities relied on the central government to manage everything related to irrigation, including maintaining the canals. Since fighting began, many of the canals in northwest Syria have fallen into disuse because the system that previously existed no longer functions, and farmers themselves lack either the resources to repair the damage or the necessary experience to clean and maintain the facilities. Global Communities recently completed two such projects in the northwest region of the country, involving:

- Cleaning 43 km of irrigation canals that had been covered in dirt and weeds.
- Repairing the irrigation systems of the concrete canals and restoring the damaged concrete.
- Installing new concrete pipes for better water flow.
- Working with community-based entities, including water committees and farmers' unions, to form and train irrigation management committees responsible for developing a transparent procedure for water use and management.
- Providing ongoing technical assistance to the irrigation committees upon request.

These interventions have led to some significant results: 2,500 farmers regained access to irrigation water, which in turn led to 4,050 hectares of land planted with summer and fall vegetables. A population of 150,000 people benefit from this produce. The renewed irrigation reduced the cost of water-per-hour from approximately \$4 to 90 cents, reducing the burden on farmers' incomes. Beyond this, other agricultural impacts reported included: improved soil quality, the silt removed from the canals was used as organic fertilizer, insect and rodent infestations decreased, and civil society, in the form of the community-based irrigation management committees, was strengthened.

To date, results of irrigation repair projects indicate resilient communities and a more resilient agricultural sector by both reducing household vulnerability and strengthening organization, as well as improving the quality of agricultural land and reinvigorating a central component of the agriculture sector.



In 2017, in Syria, Global Communities:

- Provided assistance to more than 400,000 people, including 240,000 people receiving water, sanitation and hygiene assistance, which included day-to-day life-saving services such as water pumping, water trucking, latrine maintenance, desludging and garbage collection for nearly 70,000 people in a camp for displaced people;
- 136,000 people received assistance in rehabilitating households and collective centers, shelter, coal and stoves provision;
- 35,000 people benefited from livelihoods assistance, including training in disaster risk reduction services to protect crops from fires during harvest season, and training for more than 5,000 farmers, orchard keepers and veterinarians;
- More than 50,000 people received assistance relating to agriculture and food security, including kitchen gardens, fodder for sheep, agriculture kits, and rehabilitation of agricultural infrastructure such as irrigation canals and access to clean water.

## Yemen

The humanitarian cost of Yemen's conflict intensifies with each month. More than eight million people are entirely dependent on food aid, 400,000 children suffer from severe malnutrition, and two million people have been forced to flee their homes. Outbreaks of diseases like Cholera and Diphtheria have only increased the risks many Yemenis face.

With support from USAID, Global Communities is taking a resilience-building approach in Yemen. We work among vulnerable and conflict-affected populations in southern Yemen to bolster food security and livelihoods, improve water, sanitation and hygiene outcomes, and promote livelihoods. We focus on three objectives: improving household food security and livelihoods through the provision of agricultural inputs, including seeds, tools, and livestock; improving community hygiene practices; and providing sustainable income generation opportunities for vulnerable households through market-driven vocational training and support to asset building groups. In the north of the country, also with USAID, we are providing immediate humanitarian assistance to alleviate suffering and reduce the social and economic impact of the crisis on Yemeni communities, focusing on bolstering agricultural production and food security through the provision of seeds and tools to conflict-affected farmers. We are also supporting economic recovery and market systems by increasing household incomes through cash-for-work opportunities that simultaneously rebuild critical community infrastructure.



#### Puerto Rico

Global Communities partnered with Unidos por Puerto Rico to help repair homes near San Juan that were badly damaged by Hurricane Maria, providing roof repair and mold removal for more than 200 homes impacted by the hurricane. The project prioritized female-headed households, and homes with elderly or disabled persons, who remain particularly vulnerable to the effects of damaged homes.

# **ECONOMIC GROWTH**

Improving livelihoods is at the core of Global Communities' work. Fostering long-term economic growth is one of the best ways to achieve prosperity, helping individuals and families move out of poverty and into more secure lives. Global Communities aims to spur sustainable and inclusive growth by integrating individuals into existing markets and helping to strengthen emerging sectors. We focus on several main areas: enterprise, value chain and market systems development; workforce and entrepreneurship

development; livelihoods and resilience; cooperative development; and financial inclusion. We place a special emphasis on the needs of marginalized groups like youth and women. No matter the nature of the program, whether job training or supporting small businesses, we always work directly with the community and local private sector to secure both buy-in and input, ensuring long-term sustainability and maximum impact.





# **Enterprising Africa: Where Strong Systems Boost Business**

In 2017, Global Communities held a business-to-business forum in Tanzania that brought together 10 buyers and processors and 18 horticulture producers including agricultural cooperatives and small- and medium-sized enterprises (SMEs). This forum resulted in 24 sales agreements valued at \$74.5 million. This was one of eight such forums held in Tanzania in 2017 which in total generated \$98 million in new trade agreements.

These forums were organized by Agribusiness Investment for Market Stimulation (AIMS), a five-year initiative to bolster trade in key agricultural sectors by increasing access to finance, markets, and services for agribusiness SMEs in Kenya, Tanzania, and Malawi. Partnering with both the U.S. Department of Agriculture Food for Progress program and the Overseas Private Investment Corporation (OPIC), the program helps support these businesses by building sustainable market linkages to enable inclusive growth for businesses in the agricultural sector. This includes business -to-business forums that bring together buyers, sellers, and processors to forge connections that lead to further business and

strengthening the operations of agribusinesses through private sector business advisor service providers.

The program also focuses on improving the financial service sector to better support agricultural businesses. Many banks lack the capacity and knowledge to lend to these businesses, so AIMS, partnering with the Kenyan School of Monetary Studies, created a course for bank executives and loan officers to help fill this gap. The effort has been so successful that other countries have expressed interest in the course, potentially creating further ripple effects for the entire agricultural sector across Africa.

In 2018, Global Communities also signed a deal with EcoBank Malawi to provide partial guarantees to support up to \$5 million in loans made to SMEs in Malawi, the first loan guarantee facility Global Communities and OPIC have partnered on outside of the Middle East (see more on page 35). EcoBank is a leading Pan African Bank with operations in 36 countries.



# Lead Firm Collaboration Helps Cooperatives Become More Profitable in Mongolia

Tumen Suih, a large greenhouse operation near the capital city Ulaanbaatar, has been working with Global Communities as a Lead Firm to build capacity for vegetable growing cooperatives since 2015. In 2016 the local government built a greenhouse cluster in Zuunkharaa settlement, including winter and summer greenhouses and a storage warehouse, where the majority of our partner cooperatives operate. Tumen Suih suggested installing an irrigation system in one of the greenhouses and recommended that farmers grow a variety of tomatoes which have thick skin and therefore a longer shelf life. The farmers worked closely with Tumen Suih throughout the process and as a result, four co-op members managed to harvest two tons of tomatoes from their greenhouse and sold then with the help of their coop, earn-

ing them a profit of \$1,250, which they divided between their households and contributed toward the cooperative's savings. Encouraged by this success, other farmers rented an additional greenhouse, where they planted other vegetables. With technical advice from Tumen Suih, they doubled the amount of their harvest from the previous year.

Overall, vegetable growers expanded their businesses by making them more profitable through increased crop production and advancing the harvest by weeks, allowing them to sell their produce at higher prices. Their sales profit increased in 2015 by 30 percent compared to the previous year.









## Jordan

When the Government of Jordan passed a new decentralization law in November 2015, Global Communities' USAID-supported Community Engagement Project (CEP) had a unique opportunity to contribute. Building on its experience implementing community engagement activities across four governorates, USAID CEP offered its expertise to the Local Development Department of the Ministry of Interior (MOI). Through extensive collaboration, the two partners worked to embed a community engagement methodology within key decentralization procedures.

The MOI and Global Communities drafted the first decentralization manual, "Procedure Manual for the Development of Governorate Needs Guide." To develop the first draft, MOI and Global Communities co-facilitated three community dialogue sessions with 356 community members to gather input on preferred community engagement mechanisms.

Next, a national dialogue session was held to disseminate key findings. 180 participants attended, including all 12 governors, 75 district directors, 33 MOI staff, and 38 community members. Finally, two stakeholder workshops were held to review the draft manual and gather input from 84 stakeholders with representation from all 12 governorates, eight different governments and six civil society entities.



#### Ukraine

In countries with decentralized governance, the benefits of decentralization might not be immediately apparent. If the central government fails to function properly, trash is still collected, schools stay open and water still runs. But for many living in highly centralized countries, a failure at the level of central government can mean the disruption of vital services and can lead to destabilization of communities, economic markets and worse. Ukraine is currently undergoing a unique moment in its history, and is taking the opportunity to prioritize decentralization and devolve decision-making to the local level.

Global Communities is assisting this effort with the USAID-funded Decentralization Offering Better Results and Efficiency (DOBRE) program. As many of these local governments have no experience with governance, DOBRE assists them in exercising their new powers and responsibilities. The program creates model communities for others to learn from, building trust between local governments and constituents. This trust is vital to building positive relationships between citizens and their representatives, which is why DOBRE, in its first year, focused on quick wins through small infrastructure projects. These have included street lighting in public places, and creating youth local councils to help involve young people in government. As the program evolves, it is now focusing on longer-term efforts in service delivery, transparency and anti-corruption measures, as it develops model consolidated communities for others to learn from.

## **Hromada for a Million**

Global Communities and partner Ukraine Crisis Media Center developed a new social, informational and entertainment TV series "Hromada for a Million" in Ukraine. Five consolidated communities competed for the main prize – a 1 million Ukrainian Hryvnia (approximately \$37,000) investment from the Ukrainian Western NIS Enterprise Fund to create innovative projects for real change in their cities and villages. "Hromada for a Million" is a reality show about the decentralization reform in Ukraine and the ways individuals can influence change in their country as they take the opportunity to manage their communities themselves and develop local self-governance at the grassroots level. The winning community, announced in March 2018, was Pechenizhyn consolidated community in Ivano-Frankivsk Oblast. The runner-up, Buzka consolidated community, also won 250,000 Ukrainian Hryvnia from DOBRE.

"The project was a big challenge for us. We became a single unity after the project—we make every decision together."

> Olena Tverdokhlib, Head of Kniahynynynska consolidated community on their experience competing on Hromada for a Million



# Rescuing Rama: One Young Man's Dream to Preserve His Native Language and Culture

As leader of the Rama Cay Youth Council, Henry Ruiz Salomon, 25, is driven by a mission. He wants to reintroduce his native language to young people in his community. This is not just about restoring their language, but also saving the identity and way of life of his people.

Henry lives on Rama Cay, a tiny island located in a lagoon on Nicaragua's Caribbean coast, home to around 900 people belonging to the Rama indigenous group. After being told for centuries that their traditional language and culture were inferior, the Rama language is near extinction, with only a handful of elders able to speak it. In addition, migration of Spanish-speaking people has increased in recent years, resulting in more Spanish being spoken along the country's eastern coast.

Through the USAID Local Governance Program, Global Communities launched the Youth Empowerment and Participation initiative, which targets indigenous and Afro-descendant youth by strengthening their skills and capacities to participate in decision-making at the community and municipal levels. Henry and his fellow youth in Rama Cay received training in leadership and citizen participation, as well as education on the various national laws designed to protect indigenous lands and cultures.

One of their first acts was to create the Rama Cay Youth Council. Henry feels strongly that young people have a vital role to play in the development and improvement of Rama Cay. "It is a priority that the communal authorities recognize the youth leadership on the island, since our opinions are often not valued and there is a lack of vision of some leaders to promote development," he says. One of Henry's main goals is to revive the use of his native language, especially among younger people. "How can we say that we are Rama if we cannot speak our language?" he says. He emphasizes that it is important for young people to know their roots so they can assert their rights as an indigenous people before the municipality.

Henry's outspoken leadership has already caught the attention of communal authorities on the island; they want to put him forth as a candidate in the upcoming communal government. "If I'm elected as a candidate, I'll devote myself to solving the island's problems," he says. "I'll go to the mayor's office, the police and explain this is what we need."



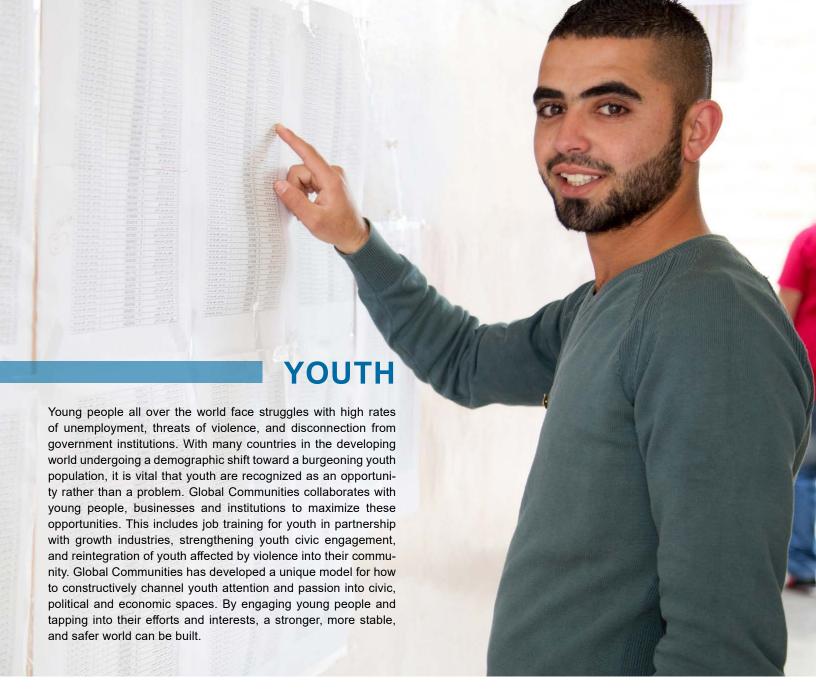












## Jordan

Through USAID YouthPower, Global Communities is leading a consortium of 10 partners to bring expertise in economic development, civic engagement, education, sexual and reproductive health, inclusive financial services, vocational training, conflict resolution, research, and knowledge management to improve opportunities for youth.

The five-year program, which began in March 2017, helps promote engagement by increasing awareness of existing opportunities and programs for youth to better meet the needs of young people, and help them gain the skills to develop new endeavors that are relevant to their lives. A special focus is being placed on communities with high numbers of high school dropouts, high rates of poverty, and high concentrations of Syrian refugees, as youth in these communities are often the most alienated from local institutions. By the end of the five years, the program aims to have 10,000 youth engaged in local development, 20,000 reporting an increased belief in their ability to succeed, and at least 80 percent of participants prepared to enter higher education, vocational training or the workforce.

YouthPower is the latest Global Communities programming in Jordan that focuses on young people. From 2013 to 2016, working with the Caterpillar Foundation, Global Communities implemented MENA Youth Empowerment Strategy (MENA-YES), targeting youth to prepare them for the labor market and job placement. Special emphasis was placed on partnering with local businesses to ensure participants received in-demand skills, and lessons from MENA-YES are being applied to YouthPower to ensure the program will be equally successful.

# Helping Youth Meet Their Potential in Ghana

In Ghana, almost half of all young people aged 15-24 are unemployed, a number that ranks as one of the highest in the world. At the same time, the construction sector, especially in large cities, is rapidly growing, and has a hard time finding skilled workers to fill available job openings. To help mobilize this huge potential workforce to meet business needs, Global Communities is partnering with Mastercard Foundation on the Youth Inclusive Entrepreneurial Development Initiative for Employment, or YIEDIE, as part of the Youth Forward Initiative. Through YIEDIE, more than 23,000 youth aged 17-24 are being trained in business skills and developing apprenticeship and network opportunities.

# **Ruth's Story**

For 24-year-old Ruth Medufia, YIEDIE has helped her break down barriers and enter an industry traditionally dominated by men. Coming from a family of 10, she grew up in Kansaworodo, an urban area of Sekondi-Takoradi. Ruth dreamed of getting a steady job so she could help her family.

She found out about the YIEDIE program at the local community center. After reading about the different skills the program offered to youth like her to acquire sustainable employment, she grew excited. "I was told about a variety of trades I could sign up for. As soon as I heard 'welding' I immediately signed up!"

Ruth has been fascinated by welding since childhood. She enrolled in the YIEDIE project and began training in Metal Fabrication alongside other youth. As a woman, Ruth was afraid that she would be marginalized from the rest of the group. Nonetheless, Ruth persevered and carried out the six-month training, casting aside any negative stereotypes and replacing them with positive self-reinforcement. "They think only men have the strength to do this work," Ruth noted.

After successfully completing her training, she passed the National Vocational Training Institute test and received a certificate, officially deeming her a qualified welder. Now, Ruth works in the construction sector. She continues to aim higher and wants to expand her skill even further in the welding sector. She is learning new lessons and techniques every day. She dreams of opening her own metal fabrication business one day and serving as a role model for other young women interested in the construction sector.

"If you are determined and work hard, you can make it through any hardship."

-Ruth Medufia, YIEDIE trainee











# Jamila's Story

With 43 percent of its active clients being women, Vitas Group makes a special effort to help create opportunities for women like Jamila. After a chance meeting with a chef she had known resulted in a mentorship, the young entrepreneur made plans to open her own restaurant in Rayaq, Lebanon. She sought assistance from friends and family, but they could not cover her startup costs, so she received a small business loan from Vitas Lebanon. With this support she was able to launch her foul and fattah restaurant, which has become a hit among locals. She now plans to expand her business.

# Gerges' Story

For Gerges Boutros, Vitas Lebanon's loans helped improve the business which provides his livelihood. Gerges, who has a degree in English Literature and Translation, lost his vision at an early age. He now works as a freelance translator, currently rents a shop to meet with clients, and has two part-time employees to help when work gets too busy. With support from Vitas, he was able to upgrade his computer programs and take on more translation jobs. He plans on taking another loan in the future to further upgrade his hardware and software.

# Vitas Egypt

Egypt remains one of the largest untapped markets for microfinance institutions. It is estimated that there are 9.5 million potential borrowers, but current providers serve fewer than 2 million clients. In 2017, Vitas Egypt, the fifth Vitas subsidiary, was incorporated in partnership with Egyptian private equity firm BPE partners. Vitas Egypt plans to begin operations in 2018 to help improve the lives of Egyptians across the country.

# Social Responsibility

Every two years, Vitas Group issues a social responsibility report. For 2017 some of the findings included:

- Across all six Vitas-related institutions, 81 percent of clients reported increased business profits after taking loans.
- On average, 93 percent of business clients and 96 percent of housing clients described customer service as excellent or good.
- All institutions had a positive impact on employment generation. In FY2017, an estimated 16,736 full-time jobs and 8,992 part-time jobs were created. Approximately 35,382 full-time and 9,253 jobs were sustained.
- Loans to youth showed higher increases in business profits than loans to other age groups



## **Loan Guarantee Facilities**

Since 2008, Global Communities has partnered with the Overseas Private Investment Corporation (OPIC) to help operate Loan Guarantee Facilities (LGFs). Today, Global Communities runs LGFs in both Jordan and Egypt and just launched one in Malawi (see page 20). They help small- and medium-sized businesses that are too large for microfinance lending, but either too small or too unfamiliar for traditional commercial banks. LGFs not only help small- and medium- enterprises, engines of economic growth in their countries, they work with existing commercial banks to expand their capacity and help facilitate the growth of this vital component of the economy.

# **Jordan Loan Guarantee Facility**

In January 2018, the Jordan Loan Guarantee Facility (JLGF) reached \$150 million in total guarantees, representing an increase of 50 percent in 10 months. In addition to supporting these 500+ SME loans in Jordan, the USAID- and OPIC-supported JLGF has also now provided almost 16,000 person-hours of training to business and financial sector professionals to further mobilize lending to creditworthy companies.

# From Syria to Egypt: Kabbani Furniture Company

For the Kabbani Furniture Company, the Egypt Loan Guarantee Facility provided vital resources to support sales growth. The company was founded 25 years ago in Syria, but the owners were forced to flee from the conflict, moving most of their business to Egypt in 2013. The company specializes in importing, exporting and manufacturing of furniture, furnishings, kitchens and curtains. To provide optimum quality, Kabbani joined hands with large local companies such as Oriental Weavers Company for Carpets, Smart Company for furniture industry, and Kandil Egypt Company for lights. They have opened 12 branches in Egypt to increase market share. They recently received a guaranteed loan of \$176,000, and are expected to increase employment by 25 jobs.

# RESILIENCE

At the heart of our community-based development approach is building community resilience. We seek to strengthen the ability of people, households, communities and the systems that support them to be able to mitigate, adapt to and recover from shocks and stresses. Through this approach, we aim to reduce long-term vulnerability and facilitate economic growth that includes all members of the community. A resilience approach, which is at the heart of developing self-reliance, can be undertaken in many contexts, such as global health, market systems, water and sanitation, nutrition or even humanitarian assistance.







### Resiliency in Northern Ghana

The USAID/Ghana Resiliency in Northern Ghana (RING) program is an integrated project and partnership under USAID's Feed the Future initiative designed to contribute to the Government of Ghana's efforts to sustainably reduce poverty and improve the nutritional status of vulnerable populations. This is being achieved by increasing the consumption of diverse quality foods, especially among women and children; improving behaviors related to nutrition and hygiene of women and young children; and strengthening local support networks to address the ongoing needs of vulnerable households.

## Nlangmal and the Bicycle: Small Investments Making a Big Difference

Not long ago, Nlangmal didn't have a spare dollar to her name. But despite her lack of resources and limited formal education, she had many ideas for income-generating activities. Through RING, Nlangmal received basic training on how to manage a savings account, and then she and other like-minded women in her community formed a Village Savings and Loans Association (VSLA). These groups help cultivate a savings culture among members who voluntarily save as a group and use their savings to provide loans to each other with interest. Nlangmal and her fellow group members began to save a few cents each week, and soon those pennies added up to dollars.

After several months of saving as a group, Nlangmal was able to take out a small loan. She used that money to start a small neighborhood shop and the profits that she made allowed her to pay back the loan and the accrued interest. The women in Nlangmal's savings group take out similar loans on a rotational basis, ensuring that everyone gets a chance to pursue their investment dreams. The training that they receive through RING guides them to diversify their income by investing in efforts that will produce money year-round, reducing the seasonal poverty that affects the region.

Around the same time that her business started taking off, Nlangmal's youngest son became seriously ill. Because she had the extra money on hand - an uncommon luxury—she didn't think twice about taking him to the district hospital. There, he was diagnosed with a condition requiring a blood transfusion - a costly procedure, which Nlangmal could now afford and which ultimately saved his life.

If that wasn't enough, Nlangmal was able to use part of her initial loan to purchase a bicycle for her oldest daughter Joyce. Before having the bike, Joyce had to walk more than 15 miles a day to attend the "nearby" junior high school. Despite setting out just after dawn each morning, she was constantly late, missing the first class and often receiving punishment for her tardiness. Joyce has a bike now, thanks to her mother's determination and hard work. Her improvement in her school performance has been remarkable and she is now often the first to arrive on campus. Her grades are such that the student body voted her to be the Girls' Prefect - equivalent to being elected class president.

Nlangmal's success was born from a dream and the collective efforts of dedicated women in her community. RING's main inputs were the time and effort from the local government agents to train the women and meet with them weekly, as well as a metal lock box which holds their collective savings. Since the start of the project, local government partners have established more than 2,800 of these savings groups throughout Northern Ghana. Roughly 81,000 women, using their own money, have saved more than \$2.75 million and taken \$1.22 million in loans that they pay back, without fail. It's amazing what a small investment and a little education can do for capable and committed individuals; women, wives, and mothers.

"Another USAID project, Resiliency in Northern Ghana (RING), was widely lauded for its successful Village Savings and Loan Association (VSLA) activities...The agency should consider sustaining and expanding investments in such informal, as well as formal. financial services to complement and leverage both cash transfers and productive livelihoods, within and beyond the agricultural sector."

—A Role for Social Protection **Investments to Support Food and Nutrition Security: Lessons from** Ghana. Center for Strategic and International Studies, February 2018

# Rwanda: Building Resilience, Addressing Vulnerability

Global Communities is implementing the Improved Services for Vulnerable Populations Program, which aims to assist 50,000 vulnerable households in 12 districts in Rwanda. Locally known as USAID Twiyubake, the program is designed to build and enhance lasting self-reliance in a way that promotes mutual support. The program objectives include increasing capacity of families and communities to provide better care for vulnerable individuals; improving household and community care and support practices for vulnerable populations, especially children; and increasing access to education and social services for vulnerable populations. In 2017, Global Communities assisted more than 116,000 people in 2,400 communities across Rwanda.





## **BUILDING STRATEGIC PARTNERSHIPS** WORLDWIDE

Global Communities has more than 15 years of experience partnering with corporations and foundations to help transform the lives and livelihoods of local communities. We work with a wide variety of partners and sectors, from businesses to corporate and family foundations, with some seeking to address the needs of communities and others to fulfill a commitment to corporate social responsibility or to find partners in a shared value approach.

Global Communities fosters innovative partnerships with socially responsible corporations and foundations that share in our vision of building a world where everyone has the freedom, means and ability to live and prosper with dignity. Our technical experience is under-pinned by our community-based, participatory methodologies which help our partners and local communities achieve their joint goals.

In 2017, we launched two important initiatives. This includes our Responsible Sourcing Initiative, a unique approach to partnering with civil society, governments, suppliers, and corporations to promote inclusive economic growth and resilience within vulnerable communities around the world, as well as our Promoting Resilient Communities initiatives, partnering with the risk management industry to empower municipalities and regions in identifying and mitigating risks from natural disasters.

Global Communities' partnerships are based on:

- Deep relationships: as a 66-year-old organization, which has operated in countries continuously for three decades, we have deep relationships with our partner communities and local organizations and understand their needs. We seek to build similarly enduring relationships with our partners, based on trust, transparency and accountability.
- Co-Creation: we bring together governments, civil society, corporations and communities as mutually beneficial partners in co-creating programs designed to address complex challenges facing the most vulnerable people.
- Data and results: we implement data-driven programs and monitor results carefully to ensure that we maximize the impact of the investment and improve the lives of those we touch from baseline results through the life of a program. We focus on building programs that have sustainable, enduring benefits long after the program ends. We adhere to the UN Sustainable Development Goals which aim to end poverty, protect the planet and ensure prosperity for all.
- Community-driven: our core approach is community- and participation-driven. We ensure everyone involved has a voice and build the capacity of community and local organizations to drive and deliver their own development, which is fundamental to sustainability.



### BHP Billiton - Recovering from Decades of Violence in Colombia



The recent peace agreement in Colombia marked an important step towards the end of five decades of continuous civil conflict. In 2017, UNHCR estimated that as many as 7.4 million people were displaced by the conflict, with the majority of the displaced being civilians living in rural communities. Since 2013, Global Communities has partnered with BHP Billiton Sustainable Communities to help expand services to victims of the civil conflict. The six-year, \$28.6 million ANDA program (a Colombian Spanish word meaning "to go forward") is targeting 59,000 of the most vulnerable Colombians in the department of Cordoba.

The ANDA program facilitates the conditions necessary to promote sustainable peace, security and economic development for communities that were victims of Colombia's civil conflict. Global Communities helps residents become aware of their rights and understand what government support is available to them. It also builds the capacity of municipal governments to respond appropriately to the needs of communities as they recover from past violence. A special emphasis is placed on women, youth, Afro-Colombians and indigenous people, who are especially vulnerable, and we focus on human rights and democratic participation to help communities be inclusive, safe, resilient and sustainable.



### The Band Marching to a Better Future

For many years, the residents of Campo Alegre in Cordoba suffered the appropriation of their territory and identity in Colombia's civil conflict. The ANDA program began working with the community of Campo Alegre in 2013.

Carlos Acosta, a member of the ANDA Community Management Committee and coordinator of the Campo Alegre Educational Institution, had always wanted to play trumpet in the school band when he was young. Unfortunately, his family could not afford instruments or uniforms. Years later, when he happened upon a performance of a school band, he decided to turn his unrealized childhood dream into a reality for the new generation recovering from the conflict.

When he raised the subject with local parents, however, they did not think their children, who spent their free time on the streets, would ever be interested. But Carlos was determined and obtaining musical instruments became his crusade. Some second-hand instruments were donated, and Acosta went to great lengths to restore them. When the instruments were presented to the youth, motivation levels spiked, even though they could not yet produce a single note. Music instructors, impressed by the youths' commitment and enthusiasm, signed on to help teach the students.

One day the band was invited to perform in a nearby village. They tried their best, but some people looked down on their clothes and instruments, and even threw buckets of water at them. The band members questioned whether going ahead was really worth it in those conditions. That was when the Community Management Committee decided to prioritize the purchase of instruments and uniforms to help the band, and families raised money for a rental bus. Soon after, the band competed in an international competition and placed sixth, which convinced them they had a future, and that with the support of the community their goals were achievable.

The marching band is now comprised of 60 musicians. More youth, including those who used to be considered troublemakers, joined the band. Band members are required to maintain an excellent academic record, which ensures they are committed to their education as well as music. Parents who had initially refused to give their support began to look positively at the option of music and how it could strengthen the community. Today, as well as a venue for positive youth engagement, the band is the pride of the town and an important part of their social cohesion and identity.



### John Deere Foundation - Volunteers for Good

Five years ago, the John Deere Foundation set out to partner with Global Communities on projects that would help develop underserved communities near its operations using a community-driven approach. With evidence gleaned from decades of experience in vulnerable communities in some of the poorest countries in the world, we have partnered to improve the lives and livelihoods of communities with initiatives in India, Brazil and

Moline, Illinois, and today we are expanding our partnership into Argentina. Each partnership between the John Deere Foundation and Global Communities has a distinct purpose and unique approach that meets the individual demands of the very different countries, using proven models of community organizing and capacity building, and involving John Deere volunteers in partnership with the community.









## John Deere Brazil Volunteers Enhance **Educational Opportunities for Local** Youth

Like many teenagers, Alex Gerlach, 17, a senior in high school at the Albino Fantin Public School, was having trouble focusing on his future. But Aguila Wenning, his mentor through the John Deere Foundation Sowing Futures program and an employee of the John Deere Factory in Horizontina, has worked with him to develop a focus, and build relationships based on trust. "The first time we met I was shy, but little by little I started to realize how much she could help me. With the support of my mentor I improved my grades, created a life plan for myself and learned how to achieve my dreams. This mentorship came when I really needed it to define my future. It is the moment I set aside to stop and think about myself," Alex says.

Sowing Futures, launched in 2014 and implemented by Global Communities, encourages the employees of John Deere Brazil to get engaged in different types of volunteer work in partnership with local public schools. The mentorship project, one of several volunteer projects implemented in schools, is designed so that volunteers can monitor the students' progress throughout the year in 12 sessions, aimed at broadening their horizons on a personal and professional level.

> "I knew that I wanted to be a professional, but I didn't know where to start or where to go. My mentor helped me to identify the doors I needed to knock on. She made me believe in myself."

> > -Alex Gerlach

In addition to empowering young people, the program also galvanizes improvement of school infrastructure. In Catalão, the school's library was modernized. "The library, which was once grey and outdated, today is colorful and computerized. This type of action helps improve the students' performance. It makes them search for growth in their lives through reading," says Roydner Moreira Rodrigues, the school's principal. In Indaiatuba, the school's bathroom was remodeled, and in Horizontina, the school's patio was revitalized. All of these actions were implemented through the volunteer work of John Deere employees, students and teachers, with the support of the Sowing Futures Program.

Volunteer Diovani Sartori, a Horizontina factory employee, is moved by his contact with the students. He studied at the Albino Fantin School and was once part of the student council. Through the Youth Leadership volunteer project, he had the opportunity to go back to his school and help students who are now in the position that he once held. "To offer my experience to the students is a way to help improve their development. It's a great opportunity that the company is offering. I receive more than what I give as a volunteer."







### **Visiting International Professionals Program**

Volunteers play an essential role in Global Communities' work around the world. In 2017, our programs continued to engage thousands of partners worldwide, including more than 20,000 volunteers, who give their time and energy to help promote positive change in their communities, whether through health messages, community education, or any number of ways.

We also host another kind of volunteer: Global Communities' Visiting International Professionals (VIP) program seeks to bring volunteers who are experts in their fields to address the needs of communities around the world. We work with individuals, expert corporate or academic teams, or in tandem with volunteer programs through sponsorship of an employee. In 2017, VIPs undertook 10 assignments, totaling 364 days of volunteering time and skilled expertise valued at \$107,000. Assignments included four graduate students from the University of California, Los Angeles, who researched efforts to address corruption in Ukraine. There were also four separate summer internship projects for Master's candidates of Georgetown University (two in Rwanda, one in Ghana and one in Colombia), as well as projects in Mongolia and Jordan, and at our Silver Spring headquarters.





### **Volunteer Profile - Evan Bartlett**

Farmer Field Schools are a participatory approach to agriculture where farmers are given an opportunity to test and adopt improved agricultural production techniques and new fortified crops. The Global Communities USAID Twiyubake program uses Farmer Field Schools to promote techniques meant to increase yields, leading to increased incomes and improved household nutrition.

Evan Bartlett, Master's Candidate at Georgetown University's Global Human Development program, spent nine weeks in Rwanda in summer 2017 to assess whether program participants were actually adopting improved agriculture techniques at home, evaluating why or why not, and making recommendations for better implementation. In partnership with Global Communities Rwanda staff, Evan conducted 31 field visits to households across Rwanda. Evan quickly learned that analyses have to be flexible. "I realized some of my questions were terrible, so I stopped asking them. And I realized there were some valuable questions that I wasn't even asking, so I added them."

After completing her field visits, Evan analyzed the data, which suggested a well-rooted interest in the Field Farmer Schools and a broader interest in impacting long-term sustainability and income generation. Evan also emphasized that water collection and storage issues must be addressed because year-round cultivation goals cannot be met without addressing these challenges.

### Sri Lanka YouLead!

In 2017, Global Communities commenced working in Sri Lanka as a partner of the USAID-funded Youth Employment and Business Start-up (YouLead!) Program administrated by VEGA and implemented by IESC. This four-year program supports USAID's goal to increase entrepreneur development of youth in Sri Lanka. You-Lead! focuses on improving the quality of technical and vocational education and training by enhancing learning experiences and strengthening the training environment in Sri Lanka. The program supports youth with successful self-employment in micro, small and medium enterprises.



## PARTNERS FOR GOOD

## Partner Organizations

Acción Médica Cristiana

AEE Rwanda

American Red Cross

Antares Capital Advisors

Artisans Association of Ghana

Asociación de Organismos No

Gubernamentales

Asociacion Kukulcan

Asociacion Nacional de Personas

Viviendo con VIH/SIDA en

Honduras

Asociación para el Progreso y el

Desarrollo Rural

Asociación para la Sobrevivencia y el

Desarrollo Local

Asociacion por del Desarollo Municipal

Asomicrofinanzas

AVSI

BeGirl

BINAA

Biroul de Credit SA

blueEnergy

Bluefields Indian Caribbean University

**Build Change** 

Cadmus Group, Inc.

**CARITAS Rwanda** 

Carter Center

Casa Alianza

Catholic Relief Services

Centro de Estudios y Promoción Social

Centro de Formación Acceso

Centro de Promocion en Salud y

Asistencia Familiar

Comisión Colombiana de Juristas

Consultoría para los Derechos

Humanos y el Desplazamiento

Corporación Ayuda Humanitaria

Diakonía de la Paz

Diócesis de Montelíbano

**DUHAMIC-ADRI** 

East Africa Grain Council

Ecoanalítica

Efecty

**ELAF** for Relief and Development

Entreprise Public de Promotion de

Logements Sociaux

**EPR** 

ESC Ingénieurs-Conseils

Federación Nicaraguense de

Asociaciones de Personas con

Discapacidad

Foundation in Support of Local

Democracy

Frankfurt School of Finance &

Management

Funcentra

Fundación Academia Sinú

Fundación Amanecer

Fundacíon Cerro Matoso

Fundación de Mujeres de San

Miguelito

Fundacion SAHED

**FUNDIMUR** 

Ghiras Al-Nadha

**Ghiras Foundation** 

Global Giving

Habitat for Humanity

IACC

Instituto de Estudios Estratégicos y

Políticas Públicas

Instituto de Investigaciones y Gestión

Social

International Center for Tropical

Agriculture

International Executive Service Corps

International Rescue Committee

Iraq Institution for Development

Iraq Microfinance Network

ISWA

Jordan River Foundation

KEDV

Kenya Girl Guides Association

Kiva Microfunds

Lebanese Microfinance Association

Lebanon Cash United

Liban Post

Liga de la Lactancia Materna de

Honduras

Mairin Indian Miskitu Asla Takanka

Maram Foundation

Masarrat

Microfinanza Rating

MIX Market

Movimiento de Mujeres

National Democratic Institute

National Trade Federation

Opciones Constructivas

Opportunities Industrialization Centre

Ghana

Overseas Cooperative Development

Cauna

Pan American Development

Foundation

Partners for Good

Partners in Health

Pastoral Social de Montelíbano

PayPoint

Plan International

Programa de las Naciones Unidas

para el Desarrollo

Red de Mujeres Chontaleñas

RisCo Servicii Financiare

Safety Broker

Sanabel Microfinance Network

SEEP network

Sharakeh - Palestinian Microfinance

Network

Silatech

Social Boost

St. John's Community Centre

Swiss Capacity Building Fund

Tanmeyah - Jordan Microfinance

Network

The Jordanian Hashemite Fund for

Human Development

The Manoff Group

The Microfinance Centre Network

UCI BP

Ukraine Crisis Media Center

Universidad Pontificia Bolivariana

Urban Institute

Wattad

West University Timisoara

Women Empowerment Organization

YWCA ZebraPay

## Corporations and Foundations

Addiko Banka

African Aurora Business Network LLC

Al Quds Bank

Al Rafah Microfinance Bank

Al Watany Bank, Egypt

Amazon Smile

Arab Bank, Jordan

Asa Banka

Bamboo Financial Inclusion Fund

Banca Comerciala Română / Erste

Group

Banco de Occidente

Bancoldex

Bank Al-Etihad, Jordan

Bank of Palestine

BHP Billiton Sustainable Communities

BPE Partners

Cairo Amman Bank

Calvert Impact Capital

Capital Bank of Jordan

Cardno Emerging Markets

Cargill Inc.

Cash United s.a.l.

Chemonics

Coca-Cola Africa Foundation

Commercial International Bank

CoopEst

Credit Libanais s.a.l.

**Cummins Foundation** 

Deere & Co.

Digicel Group

Duraplast

EFSE

Egyptian Arab Land Bank

**Emergent Vernacular Architecture** 

Exxon Mobil

Fransabank

Global Environment and Technology

Foundation

Global Microfinance Fund

Hapke Family Foundation

HFC Boafo Microfinance Services Ltd.

Housing Bank for Trade and Finance,

Irac

Housing Bank for Trade and Finance,

Jordan

IFB Finwest SA

Jammal Trust Bank

John Deere Foundation

John Snow International

Jordan Ahli Bank

Jordan Kuwait Bank

Kaizen Company

KCB Foundation

Mastercard Foundation

Microsoft Corporation

Oikocredit

Palladium Group

Raiffeisen Bank

ResponsAbility Finance

Said and Wadad Khoury Foundation

Sanders Family Philanthropic

Foundation

SARADAR Bank s.a.l.

Société Générale Banque de Jordanie

Symbiotics SA

Tetra Tech

Triodos

Unidos Por Puerto Rico

Unilever Ghana Foundation

## Government and Multilateral

Deutsche Gesellschaft für

Internationale Zusammenarbeit

(GIZ)

**European Commission** 

European Investment Fund

Global Fund to Fight AIDS,

Tuberculosis and Malaria

Government of Honduras - INVEST-H

International Finance Corporation

momational i marios corporat

Overseas Private Investment

Corporation

U.S. Centers for Disease Control and

Prevention

UNFPA

UNHCR

United States Agency for International

Development (USAID)

United States Department of

Agriculture (USDA)

United States Department of State

World Food Programme

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Michel Holsten, Executive Vice President and Chief Operating Officer

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Elissa McCarter-LaBorde, Vice President, Development Finance

Pia Wanek, Vice President, Humanitarian Assistance

Eric O'Neill, General Counsel & Chief Ethics Officer



## **FINANCIALS**

Global Communities takes pride in being responsible and effective stewards of our donors' funds. We have among the tightest financial controls in the NGO community and undergo regular and thorough external reviews. We have been a low-risk auditee for the past eight years and have received an unqualified/unmodified audit opinion during that period. Furthermore, we annually engage with an external audit firm to conduct an independent review or audit for all our international locations to ensure that our field offices are in compliance with our policies and procedures.

Combined Statement of Activities and Changes in Net Assets for the year ending September 30, 2017

### **INCOME STATEMENT**

#### Revenues

Total Revenues	133,727,629
Other Income	10,840,751
Contracts	14,956,002
Grants and Contributions	107,930,876

#### **Expenses**

T.	otal Expenses	136,665,943
	Fundraising and Business  Development	1,646,007
	General and Administrative	20,465,991
	Direct Program Implementation	114,553,875

#### **BALANCE SHEET**

Assets	307,899,309
Liabilities	207,186,790

#### **Net Assets**

Temporary Restricted	34,939,276
Unrestricted	125,773,303

160,712,579

367 900 360



### **UGANDA**

Global Communities supported agricultural cooperatives helping smallholder farmers increase their production and improve their livelihoods.





