

# Looking to the Future

## 2013 Annual Report



**Global  
Communities**  
Partners for Good

**Global Communities  
2013 Annual Report**

*Editor: David Humphries  
Designer: Carol Garrison  
Lead writers: Amy Levey,  
David Humphries*



*Cover Image:  
Young Palestinians receive  
on-the-job training through the  
Engineering Fellows Program  
implemented under the USAID-  
funded Local Government and  
Infrastructure program.*



### Our Vision

We envision a world where everyone has the freedom, means and ability to live and prosper with dignity.

### Our Mission

Our mission is to create long-lasting, positive, and community-led change that improves the lives and livelihoods of vulnerable people across the globe.

### What are Global Communities' Values?

Our values are four commitments that we use to define our work, our approach and who we are. We use these to guide our work and our behavior as partners for good. They are:

#### Genuine

We work through relationships based on trust, respect, and equity. We are diplomatic and sensitive to cultures. We work and employ locally. We believe that equality, shared responsibility and complementary strengths are at the core of our partnerships. We are accountable and insist upon ethical behavior in how we interact with the world around us.

#### Committed

We do what we do because it is the right thing to do. We work with passion, enthusiasm, a belief in our mission and in our people, and we are determined to ensure our work results in tangible, long-term good worldwide.

#### Connected

We bring together communities, the private sector, governments, organizations and the full range and resources of our networks to improve dialogue, and create prosperity, stability, peace, and positive change. We learn from each other. We embrace technology as a means to better connect the world around us.

#### Purposeful

We are a resolute, forward-looking organization that embraces change in the world and among ourselves to drive new ways to achieve our mission. We bring clarity to complex issues. We are smart and responsive, business-like, and determined to innovate and find ways to partner more effectively for the benefit of our community partners worldwide.

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*In Rwanda, Global Communities is supporting technical and vocational training programs for young people to prepare them for the job market.*





## Message from the Chairman

I have had the honor of Chairing the Board of Global Communities since 2011. In that time, I have witnessed major transformations within the organization. The most visible of these is the rebrand from CHF International to Global Communities, which came as a natural outgrowth of many positive and substantive changes taking place within the organization.

This annual report focuses on the future of development. One of the many key trends it addresses is the growing importance of the private sector in international development. Global Communities is at the forefront of how private sector partnerships with NGOs can provide shared value while meeting the needs of vulnerable communities around the world. On pages 39-45, you can read about some of the different ways Global Communities has partnered with private sector organizations and the communities with which it works. Some examples include exciting new partnerships: with BHP Billiton Sustainable Communities in Colombia, where we are addressing the needs of vulnerable communities and displaced persons; with TOMS Shoes, where we are taking their One for One promise and expanding it to many more through an innovative use of shoes as incentives for Rwandan villagers to join savings and lending groups; with Loan Guarantee Facilities through the Overseas Private Investment Corporation, USAID and partner banks in Jordan and Egypt that spur the growth of small and medium-sized enterprises; and many more. All in all, Global Communities has become one of the most successful international NGOs at diversifying its range of donors and partners to provide shared value for those who choose to invest in development.

This report also highlights the innovative work that Global Communities continues to do in partnership with its traditional institutional donors. Using its years of experience working in conflict and post-conflict societies, Global Communities has brought together warring factions in Nairobi's informal settlements to facilitate peace led by the community members themselves; it has continued to provide tens of thousands of Iraqi entrepreneurs, including women, youth, and the disabled, each year with the credit they need to grow their small businesses or improve their homes; and it has demonstrated leadership in tackling the many issues attendant to rapid urbanization through programs that are bringing improvements to the slums of Accra and Sekondi-Takoradi in Ghana, as well as elsewhere.

I continue to be deeply impressed by Global Communities' commitment to new and innovative models of development, and the quality and dedication of their staff around the world. It is my pleasure to be the Chairman of this wonderful organization as it helps millions of people improve their quality of life.

Robert A. Mosbacher, Jr.  
Chairman

## Message from the President & CEO

When I joined Global Communities as President and CEO in 2010, we looked to the future and made some very important, deliberate decisions about the direction we needed to take. While conscious and respectful of our history and heritage, we made investments that would make us more dynamic and better able to continue to fulfill our mission with greater relevancy, recognizing the rapidly changing world around us.

In this year's Annual Report we look at some of the major trends and issues affecting global development, and examples of how our work is positively impacting those challenges.

The nature and type of work that Global Communities does has clearly changed since we were founded six decades ago. In recent years, there have been huge strides forward in global development and the reduction of poverty. Yet there are also tremendous new challenges that must be met, and those require different and more innovative approaches. Today, we are less and less mere program "implementers," and more and more advocates, thought leaders, innovators, facilitators, and catalysts for change in the communities and countries where we work.

Of course, we can and do still implement, for example, infrastructure programs to build roads, schools, or shelters after natural disasters. But we do even more to build local capacity by training others to mobilize resources and providing them with the skills vital to improving their livelihoods and making their voices count. We train people in how to interact with their local governments to make municipalities more responsive to needs, and in turn train local governments how to better work with an active citizenry anxious to improve not only their own lives, but their communities and their countries. We can and do provide food aid, but more often we teach communities about agricultural techniques and new technologies that will ensure their food security for years to come. We train small business owners in how to access credit to build their businesses and create jobs, and we also advocate with governments and regulators for greater financial inclusion. And we are heavily engaged in responding to the greatest humanitarian disaster of this century, the Syrian refugee crisis. But at the same time we are also investing in helping communities to build resilience to economic shocks and in disaster risk reduction and prevention.

For all the changes we have undergone to adapt to the world's most urgent needs, our roots have always been in local communities, providing the tools and knowledge they need to take charge of their own lives. In the 1950s, when we began as the Cooperative Housing Foundation, we worked in communities across the United States to help them form cooperatives through which to access housing. Today, our new identity as Global Communities tells our story and introduces our values to our stakeholders – we are genuine, committed, connected, and purposeful. And we are partners for good with local communities, donors and supporters worldwide.

Our work is, always has been, and always will be about partnership with the community. Development is a dynamic process, and we walk with the community through every step of it. As you review this Annual Report, we welcome you to walk with us along the way.

David A. Weiss  
President & CEO



# Where We Work

Countries where Global Communities worked between October 2012 and March 2014

## The Americas

Colombia  
Haiti  
Honduras  
Nicaragua

## Africa

Democratic Republic of the Congo  
Ethiopia  
Ghana  
Kenya  
Liberia  
Nigeria  
South Sudan  
Uganda

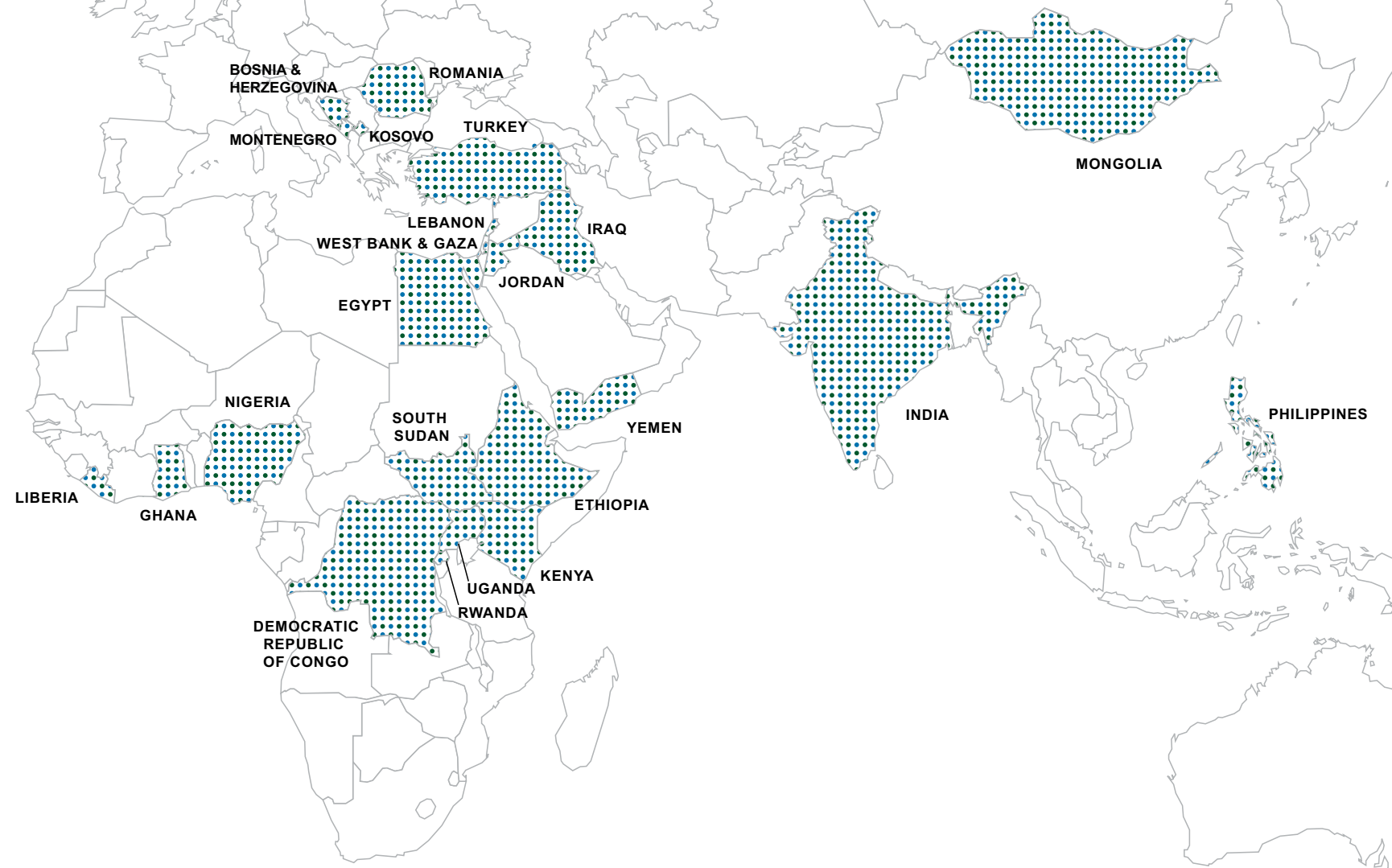
## Middle East and North Africa

Egypt  
Iraq  
Jordan  
Lebanon  
Turkey  
West Bank and Gaza  
Yemen

## Europe and Asia

Bosnia and Herzegovina  
India  
Kosovo  
Mongolia  
Montenegro  
Philippines  
Romania

HEADQUARTERS:  
SILVER SPRING, MD







## We Are Global Communities

### Who is Global Communities?

Global Communities is an international nonprofit organization that works closely with communities worldwide to bring about sustainable changes that improve the lives and livelihoods of the vulnerable.

Development is not something we do for people; it is something we do with them. 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 NGOs as partners for good – bringing together complementary strengths and shared responsibilities to work toward common goals.

Global Communities has existed for more than 60 years. Most recently we were known as CHF International and, before that, the Cooperative Housing Foundation. We began in 1952 as the Foundation for Cooperative Housing.

### What distinguishes our work?

Our work is centered on the community. The power of what we do lies in our ability to develop the relationships that put the people of the community at the forefront of their own development. Enriched by the ability to build trust and understanding, it is this focus on the community and partnership that is at the core of our work.

### Why did we change our name?

We changed our name in October 2012. The name “CHF International” – Cooperative Housing Foundation – did not communicate well our work or our approach. So we changed our name to one that communicates who we are and what we do. We are an organization that works at the community level across the globe – Global Communities emphasizes that.

### Why Partners for Good?

Partnership is at the core of our approach. We partner with communities, the private sector, governments, other NGOs, faith-based organizations, and community organizations to make positive changes in the lives of people who need it most. Partners for Good also represents our long-term commitment and the enduring, sustainable nature of our work, playing on the double meaning of “for good.”

### What is Vitas Group?

Vitas Group is a commercial holding company created by Global Communities to provide responsible micro, small and medium enterprise finance to populations that are underserved by traditional sources of capital. You can read more on page 46.



# Global Communities at Work



Colombia



West Bank & Gaza



South Sudan



Yemen



India



GOVERNER





Selline Korir, Director of the Kenya Tuna Uwezo program, receives the prestigious Mietek Pemper Award for her work in promoting peace and reconciliation.

## Recent Awards

Global Communities' projects and staff are annually recipients of awards for our innovative approaches. Recent awards include:

2014

**Mietek Pemper Award** of Augsburg University for Reconciliation and International Understanding – Selline Korir, Project Director for Global Communities' Kenya Tuna Uwezo project, a conflict mitigation project based in the informal settlements of Nairobi, was awarded this international prize in April 2014. The award is given to individuals or institutions that have made major contributions toward reconciling different peoples, ethnic groups, and religious communities.

**HUDCO 2013 Design Award** – The "In Situ Slum Rehabilitation Project for Urban Poor" in Pune, India, won the HUDCO Design Award in the category of "Cost Effective Rural/Urban Housing including Disaster Resistant Housing." Global Communities supported the Society for the Promotion of Area Resource Centres, Mahila Milan, and Prasanna Desai Architects to implement this project. Implementation of the project began in 2009 as part of Global Communities' SCALE-UP project, funded by the Bill & Melinda Gates Foundation. The housing project forms part of the Government of India's Jawaharlal Nehru National Urban Renewal Mission and houses over 1,200 families. The award was received by architect Prasanna Desai in Delhi in February 2014.

2013

**PRWeek 40 Under 40 Award** – David Humphries, Director of Global Communications at Global Communities, was named a recipient of PRWeek's prestigious 40 Under 40 Award. The award from PRWeek, the communication industry's premier publication, recognizes outstanding leaders in the field.

2012

**The International Actions in Water and Climate Change Adaptation Prize** for Global Communities' Water Harvesting Project in Honduras. The innovative system collects rainwater and runoff from rivers and streams during the winter, stores it in reservoirs, and then distributes it for use in the irrigation of the smallholdings of 188 farming families throughout the year.



## Looking to the Future

In 2012, Global Communities celebrated 60 years of partnership with communities around the world. We began in 1952 as an organization that worked exclusively in the USA and have since worked in more than 80 countries around the world. We celebrated not by looking backward, however, but by looking forward. The change from CHF International to Global Communities was the culmination of many changes taking place in our organization and reflected our commitment to community-driven development and putting our partner communities at the center of our work for the next 60 years.

As part of looking to the future and to ensure that we are in step with the changing world around us, we reaffirmed our commitment to our mission by developing a strategy focused on these major world changes. This section of the Annual Report looks at these changes and how we are working to ensure our partner communities can take advantage of opportunities to determine their own future.

### The Changing World Around Us

To begin our strategic plan, we asked what are the global trends affecting development and what are we seeing in the world around us, especially in the next five years? There are many overlapping changes in the world today, but we narrowed them down to five broad categories that are affecting our partner communities.

*West Bank: a student learns about democratic processes and citizenship by participating in youth council elections.*



*With credit from Vitas Lebanon, Khaled Saleh was able to purchase first a generator and then a furnace, enabling him to expand his operations. His business making traditional Lebanese dishes has become so popular that he now offers a delivery service, increasing the number of customers he reaches.*

### Growing Inequality in Income and Access to Services

Although the developing world has seen substantial economic growth over the last few years – and this is a cause for celebration – there remain growing disparities between the rich and the poor around the world. The bottom 20 percent of the world's population lives on 2 percent of global income, while the top 20 percent enjoys more than 70 percent of global income. This disparity has a particular impact on women and youth.

### Increasing Incomes and Access

Global Communities works to grow the incomes of vulnerable people and communities by increasing savings and access to credit. We prepare people for working in the private sector or provide training in how to run businesses that will grow their local economies. We work in ways that are inclusive of women, young people, and other often-excluded groups. You can read about our work in financial inclusion (pages 23 and 46), savings and lending groups and financial literacy (page 26), vocational education (page 41), and working with youth and women (page 62).





*In Ghana, we are working with local governments to improve services for urban communities, including upgrading water and sanitation systems for slum residents in Accra and Sekondi-Takoradi.*

### Shifting Demographics and Rapid Urbanization

Today, in more than 40 countries, 70 percent of the population is under 30 – and 33 of these countries are in Africa. Providing young people with gainful employment will be a huge challenge around the world in the coming decades. At the same time, since 2008, more than half of the world’s population has lived in cities, and the UN estimates that by 2030 the urban population will grow to 5 billion. This represents huge opportunities as well as challenges as we enter a new and increasingly urban world.

### Providing Essential Community Services

Global Communities works with the public and private sectors to deliver essential public services that meet the needs of communities to build stability, ensure urban growth is sustainable, and create the conditions necessary for economic prosperity. We also aim to ensure that all groups – women, youth, and minorities – are involved in the development of services and provide incentives for local governments, organizations, and communities to work together. In this report you can read about our work in, for example, rapidly urbanizing Ghana (see page 28).



### Changing Climate

Extreme and unusual weather patterns are affecting large swathes of the world, from the richest to the poorest countries. But poor countries are especially vulnerable. Food security is a growing issue as farming techniques are forced to change in light of droughts and an increasing number of natural disasters are taking place, especially in cities.

### Developing Resilience

Global Communities works to help people prepare for and recover from natural disasters, conflict, political instability, and economic shocks. We also work to help communities adapt to the changing climate, whether through agricultural techniques or green construction methods. You can read about our work in food security (pages 30 and 58) and humanitarian assistance (page 48), including with Syrian refugees and host communities (page 52).

*We work in the most drought-prone and insecure region of Ethiopia – the Somali Region – helping agropastoral communities to increase their assets and improve their livelihoods to build resilience.*



Through the Local Governance Program in Nicaragua, residents learn how to engage and influence key decision makers in order to improve local governance and economic development.



### Increasing Access to Information and the Rapid Pace of Technological Change

Access to mobile technology is opening opportunities for business, education, finance and communications. At the same time, social media and access to information has had a huge impact on social activism, advocacy, citizen participation, and governance.

### Strengthening Communities and Civil Society

Global Communities partners with communities to help them prioritize, advocate for, and meet their needs and we work closely with the organizations that assist them. We pay close attention to ensuring citizens are involved in their governance, encourage transparency, and ensure that the poorest and most vulnerable are given a voice. You can read about our work with local governance in Nicaragua on page 37.



Working with Haitian coffee producer REBO and USAID, Global Communities helped launch "Cafe TiPilon," a microfranchise model for coffee street vendors in Port-au-Prince. Trained by REBO technicians and outfitted with carts and equipment, the Cafe TiPilon vendors make three times the minimum wage.



### Rising Importance of Foreign Direct Investment

Thirty years ago, official development assistance represented roughly 72 percent of capital flows to the developing world, while foreign direct investment represented about 28 percent. Today, that ratio has flipped. Global Communities is seeking to find shared value between corporations and communities around the world, to ensure that vulnerable people benefit from this rise in investment in a sustainable way.

### Public Private Partnerships

Global Communities is a partner for prosperity for communities worldwide and works with a broad range of donors, governments, foundations, and the private sector to ensure that resources are available at the grassroots to assist communities in need. Among NGOs, Global Communities is one of the most experienced and innovative at working with local and international businesses. We work with businesses from Fortune 500 companies to roadside entrepreneurs in Haiti to ensure that everybody benefits from public private partnerships. You can read about examples of our partnerships from page 39.

Global Communities oversees many projects in more than 20 countries every year. Most of our projects contain elements of all of the above. We are driven by giving communities the tools they need to meet their own needs and direct their own lives and livelihoods. You can read a full description of our areas of Technical Expertise beginning on page 46.



Responding to:

## Growing Inequality in Income and Access to Services

Global Communities responds to inequality in incomes and access to services in many ways, including our commitment to financial inclusion. At Global Communities, financial inclusion can mean access to credit for micro-entrepreneurs to guaranteeing loans for SMEs in countries where banks do not traditionally support these engines of economic growth. It can also mean training vulnerable families or women-owned businesses in financial literacy, or bringing individual workers together into co-ops or associations to harness their greater purchasing power. The following tells some of the stories of our work focused on narrowing the inequality gap by growing economies from the community level up.



*With credit from Vitas Romania, the Astana family was able to increase their herd from two cows to 16, double the land area they cultivate, and purchase new and more efficient farm machinery.*

## 10 Years of Supporting Iraqi Communities' Economic Growth

Established in 2003, the Access to Credit Services Initiative (ACSI) has become a major factor in the economic reconstruction and stabilization of Iraq's communities. ACSI, which started with a grant from the US government of \$28 million, has now given out more than \$600 million in loans to more than 200,000 individuals in Iraq. ACSI provides small, affordable loans to people who would not otherwise have access to capital. Families use these loans for home improvement or to expand their small businesses, thereby improving their quality of life, enhancing their financial stability and resilience, and improving local economies in hundreds of communities across Iraq.

One of the most remarkable aspects of this program is the fact that ACSI's clients repay their loans on time more than 99 percent of the time. Operating in 11 governorates in Iraq – including the cities of Baghdad, Karbala, Najaf, and Basra – ACSI is bringing economic opportunity to thousands of family-owned businesses across this conflicted nation, in spite of the ongoing instability and uncertainty faced by families and business owners on a daily basis.

ACSI has a strong focus on social impact. In 2013, ACSI launched new loan products for disabled individuals with lower interest rates and business start-up trainings, participated in food distribution to hungry families during Ramadan, and sponsored a university graduation ceremony at an Iraqi university. Today, it continues to survey customers to learn what they would find most helpful, and then develops products accordingly.

During 2013, Global Communities launched a social impact survey across the network of our microfinance institutions to better understand how each institution, and the network as a whole, contribute to the overall social mission of Vitas Group and Global Communities.

For Fiscal Year 2013, we surveyed a sample of 391 ACSI clients, and we found:

- The average business net profit increased by 17.5 percent.
- Women experienced higher income growth at 20.9 percent compared to men at 17 percent.
- The youngest age category (18-25) showed the biggest increase in net profit at 22.5 percent.
- The surveyed sample reported 400 full-time employees before they received a loan; after the loan they had 54 more employees, a growth of 13.5 percent.
- They also had 48 part-time employees, which grew to 81, an increase of 68.6 percent.
- Across the whole of ACSI's client base, an additional 3,029 full-time and 1,851 part-time employees were hired in FY2013.
- 99.2 percent of clients surveyed reported that the loans improved their quality of life.



*With a series of loans from ACSI, Laqaa Abdul Mohsen was able to decorate her shop, buy new beauty products, and eventually expand her shop to a second floor to accommodate her growing base of loyal customers. Today, she operates the most popular hair salon in Najaf.*



## Alaa Abdul Hussein: Partners for Prosperity

Alaa Abdul Hussein graduated in Iraq with a baccalaureate in computer science in 2001. But job opportunities were hard to come by and unemployment rates were high, making it difficult for him to find a job in his field, so he devoted himself to starting his own furniture business. His business expanded very quickly, and soon enough he was the owner of one of the largest furniture stores in Baghdad.

But in 2006, a sectarian terrorist group attacked and burned down his house and shop. He also survived a murder attempt, after which he had to flee Baghdad. Alaa was left with no choice but to move to Najaf, a town in the south of Iraq. His financial condition was initially bleak; he had few assets and had to start from scratch. With a wife and five children to support, he needed to find a way to survive and provide for his family, so he contacted the few remaining friends he had in Baghdad who also worked in the furniture industry and began buying furniture on credit from those wholesale furniture suppliers. He then repaid them after selling the merchandise in Najaf. What remained after repaying his debts was not nearly enough to allow his family to climb above the poverty line.

So, determined to become a wholesale furniture trader without intermediaries, Alaa began researching different institutions where he could take a loan to be able to purchase and import goods from neighboring Turkey. He thought of taking a loan from the government bank in the province but decided against it because of the strictness of the procedures and the difficulty of the loan approval process.

Then Alaa was approached by a loan officer from the ACSI branch in Najaf. The loan officer introduced him to ACSI, helped him fill out the application, and facilitated all the procedures to fulfill the loan requirements. What Alaa liked most about ACSI is that it offered him a quick and easy way to get the funds he needed. He also appreciated the constant support and follow-up of ACSI employees. His first loan, in 2009, was for \$3,900. Today, Alaa is on his third loan, for \$24,000, an exceptional case based on the tremendous growth of his business since his first loan; during this time Alaa's income has tripled.

Alaa says that he would continue borrowing only from ACSI, because it has had such a positive impact on his business, increasing his income and improving the living standards of his family, and because of the ongoing care and attention that the loan officers provide. For Global Communities and Vitas, our loan recipients are not just customers, but partners.



*Having lost his first furniture shop due to sectarian violence, Alaa Abdul Hussein was able to rebuild his business and his livelihood with support from ACSI.*

## Guaranteeing the Future of Jordan's SMEs

Small and medium enterprises (SMEs) are a key to innovation and an engine of economic growth and job creation in the Middle East and North Africa region. Despite the crucial role SMEs play in the region's economies, they have great difficulty accessing finance needed for start-up and growth. The financing gap for SMEs in the MENA region is estimated to be between \$110 billion and \$140 billion. Women entrepreneurs especially struggle to access the credit they need to grow their businesses.

The Jordan Loan Guarantee Facility (LGF), established by OPIC in partnership with USAID and Global Communities, facilitates SME lending in partnership with commercial banks by providing partial loan guarantees for SMEs that are creditworthy, but cannot provide the collateral or information required by the banks.

In 2013, the Jordan LGF guaranteed 41 loans worth more than \$8 million, including to seven women-owned SMEs, and nearly 500 people attained new or better jobs as a result of participation in workforce development programs.

Businesses benefiting from loans guaranteed by the Jordan LGF represent many industries including, auto services, construction, consumer finance, fashion retailing, food processing, hospitality, information technology, and many more.

### Houran Company

The Jordan LGF provided a loan guarantee to enable Houran Company, an elementary and secondary school in Ramtha, to obtain financing from Etihad Bank to build a new floor to accommodate 10 new classrooms. The school's mission is to bring high quality international-oriented education to Ramtha. The school's enrollment has been expanding each year as the school gains a reputation as one of the best schools in northern Jordan. The new classrooms will enable the school to increase enrollment from 600 to 700 students.

### Pella Pharmaceuticals

The Jordan LGF enabled Pella Pharmaceuticals to obtain bank financing to purchase the increased quantities of raw materials needed to enable their projected growth in sales. Pella is a woman-managed rapidly growing manufacturer of topical pharmaceutical and cosmetic products, under the trade name Derma. Pella differentiates itself by producing high quality topical products in accordance with good manufacturing practices using the best quality raw materials procured from certified sources. Pella has registered 11 products which are sold in 15 countries. Pella's growth plans include registering three new dermatology products for sale in Jordan and for export.

### Tops Chocolate

The Jordan LGF provided a loan guarantee to enable the start-up of Tops Chocolate, a company that offers the Jordanian market luxury quality chocolate at a fraction of the price of European imports. Tops produces Belgian-style chocolate using the finest ingredients including pure cocoa butter and cocoa mass, as well as natural dried fruit pieces from Europe. The new factory has created more than 25 jobs, of which more than half are staffed by women.





## A Brighter Future for Rwanda's Poorest

At Global Communities, we integrate financial services and education with other areas of work to ensure that we meet the needs of our partner communities. Global Communities' Ejo Heza program, which means "A Brighter Future" in Kinyarwanda, is a five-year, USAID-funded program that seeks to improve the livelihoods and food consumption of rural poor, particularly women. One major component of this is accomplished by helping low-income households access financial services. The households are assisted by local "Be the Change Volunteers" from within their communities who are trained to guide, teach, and act as role models for the community.

Since its inception in 2011, Ejo Heza has already served nearly 40,000 poor rural women in eight districts throughout Rwanda. The program includes four main components:

**Providing access to financial services** by helping individuals form savings and lending groups, providing the tools needed for saving and investing and making linkages to the formal financial sector;

**Increasing agricultural production** through education and practical demonstration of agricultural techniques;

**Improving health and nutrition** by promoting better food utilization through basic nutrition training, technical trainings in kitchen gardens, and cooking demonstration; and

**Improving adult literacy** by helping individuals to learn the basic skills of reading, writing, and counting through a functional literacy curriculum which also incorporates nutrition, agriculture, and financial services in practical lessons.

In 2013, more than 7,200 individuals enrolled in 400 literacy centers for functional literacy exams. Almost 6,000 sat for the final exam, and 87 percent passed. They mastered a curriculum based on national financial literacy curriculum customized to incorporate nutrition messages along with other information and skills based on agricultural and financial components of Ejo Heza.



*Ejo Heza works to improve agricultural production through Farmer Field Schools. The Farmer Field School is a group-based learning process that provides practical demonstrations of agricultural techniques to help boost crop yields.*



*Constancia practices her new literacy skills. The course emphasizes functional literacy, incorporating practical lessons like using a mobile phone to improve everyday life skills.*

## Constancia: Literacy Changes Lives

While knowing how to read, write, and count is taken for granted by many people, Nyiraminani Constancia, 25, grew up in a poor family and never received any formal education. The pain of having to rely on another literate person to interpret messages or make phone calls always brought shame to Constancia. She was deeply distressed watching other youth walk to school, which led her to opt for what seemed like an easy way out – marriage at the age of 19.

After having children, Constancia still believed in her dream of becoming literate, so she enrolled in one of the adult literacy programs in her community of Mbazi in Huye District, located 130 kilometers south of Kigali City. The program is organized through local partner organizations that mobilize vulnerable community members to benefit from the support offered by Ejo Heza. The participants are assisted by "Be The Change Volunteers" (BCVs) who are trained to guide, teach, and act as role models for the community.

With support from BCVs, Constancia received basic literacy skills and is now one of the 493 people that graduated in

Huye District in February 2014. In all, 11,419 graduates of 400 classes now have basic literacy skills.

Now that she is literate, Constancia is in charge of balancing the family budget. She recently joined a local association where she is in charge of keeping records. "I have gained respect from my husband, and he promised to buy me a tailoring machine," said a happy Constancia.

As a positive influence, Constancia managed to convince her husband to enroll in the literacy program too. They are both fiercely devoted to ensuring their children go to school.

To supplement her family income, Constancia has overcome her fear of not knowing how to count money. She has started selling fruit, and she is using skills learned from the training to set up a kitchen garden with a variety of vegetables in order to provide nutritious meals and a balanced diet especially for young children. The literacy course has helped her support herself and her family and is already helping her children become literate too.



## Responding to: Shifting Demographics and Rapid Urbanization

Global Communities is a world leader in urban development and urban disaster response. At the core of our approach is working in partnership with local communities and governments to make sure they are equipped to deal with the growth of cities and the issues that stem from urban living in an inclusive and safe manner. We partner with communities living in informal settlements from Haiti to Ghana and Kenya to India, working with those struck by earthquakes and torn apart by conflict, or with those who are seeing economic growth as a great opportunity for positive change. The following describes how we are working with the Metropolitan Authority of Sekondi-Takoradi in Ghana to map an entire city and develop a taxation system that allows the city to create inclusive services, while ensuring the poor are protected.



*In Ghana, we are working with community-based organizations, local governments and residents to develop innovative solutions to pressing urban problems.*

### Where the Streets Now Have Names – Mapping the Future of Ghana’s Sekondi-Takoradi

More than half the world now lives in cities and towns, but half of the world’s urban population remain without addresses. Part of the reason for this is the rate of urbanization. In Africa, for example, the population is moving from rural to urban areas at a rate of 3.5 percent a year. Rapidly expanding informal settlements – slums – are rarely planned, and very often metropolitan authorities do not know who is living in their cities. Without knowing this, they cannot provide basic public services, nor can they collect taxes effectively to pay for the services. The people living in these settlements are rarely consulted on their service needs.

Fortunately, Ghana is proactively tackling this problem head on. As part of its National Urban Policy, the president of Ghana tasked 215 districts with naming and addressing streets and properties within an 18-month time frame. Global Communities, in a project funded by the Bill & Melinda Gates Foundation, partnered with the twin cities of Sekondi-Takoradi to undertake a comprehensive street-naming and property-addressing process. Sekondi-Takoradi is about the size of Atlanta and, because it is set to grow rapidly with the recent discovery of oil, we saw it as a priority.

The primary purpose of the mapping and addressing is to ensure that the half-million residents of Sekondi-Takoradi can access appropriate and well-funded public services. In 2013, we trained 160 community volunteers and, using GIS mapping, worked with the metropolitan authorities to map and name 3,440 streets and alleys and number approximately 42,000 properties in the city.

“I longed for the day we could meet our needs from our own efforts...Global Communities made that dream come true through training in planning and budgeting which resulted in a community toilet.”

*–Mr. Alhassan, resident of Bakado Community, Sekondi-Takoradi*

“Street naming in the whole Sekondi-Takoradi... incredible! I have always been waiting for this day. Now I can boast of my own special house number – 2 Pobe Biney Road. I used to have difficulty in directing people to my home and it has been a major concern to me.”

*–Adjoa Amanfo, property owner in Takoradi*

As part of the naming process, planning members brainstormed categories and developed criteria. For example, some streets were named after deceased local chiefs and assembly members; others were identified by names of animals, flowers, or oils; others still were more exotic, and today residents of Sekondi-Takoradi now live, for example, on Termite Alley and Galaxy Street, while their neighbors live on Freedom Road, Blizzard Close, Jerk Close, and Aristotle Close.

Global Communities also worked alongside the Sekondi-Takoradi Metropolitan Authority to develop an effective system of property taxation, revaluing properties and establishing levels of taxation that ensure the citizen service priorities are funded, but which also protect the poorer residents by developing a rates system that means they will pay less. Finally, in order to develop incentives for the municipal authorities to work with local communities, we provided small community grants of \$2,000 that were matched by the local authorities to build latrines, street lights, market sheds, and other projects.

In the two years since the project was launched, it is proving to be an effective and inexpensive way of partnering with local authorities to map out the future of African cities that ensures citizen participation is at the center of every step forward in urban evolution. The process of mapping and addressing is a technical and technological one; but at its core, success comes from involving the community in partnership with the metropolitan authorities at every step so that they “own” every aspect of the cities in which they live.



*In South Sudan, we are assisting returnees, internally displaced people, and host communities as they grapple with economic, infrastructure and food security challenges.*



## Gaza and the West Bank – one people, two different approaches

The Middle East is acutely experiencing the effects of climate change. By 2025, the International Panel on Climate Change estimates an additional 80-100 million people in the region will not have enough fresh water, and agricultural yields are expected to drop significantly. These effects are further amplified by a series of intractable conflicts that create regional instability. Global Communities is providing food assistance in Yemen, the West Bank and Gaza.

Global Communities has partnered with Palestinian communities since 1995. The Palestinian people are one people living under two very different situations in the West Bank and the Gaza Strip. Global Communities works with the World Food Programme in both cases to assist with food security, but the two different environments require different approaches.

The Gaza Strip is a densely populated strip of land – 1.7 million people live in an area 10 by 40 kilometers – and more than half are food insecure, meaning they do not have enough to eat or the right nutrition, even though they have to spend half of their total income on food. This is especially pressing as 56 percent of the population is under 18 years of age. Living under a blockade, the people of Gaza have few opportunities for employment or food. Global Communities provides direct food assistance to the non-refugee population, many of whom used to work as laborers in Israel before the blockade but no longer have employment. In 2013, we regularly provided 95,000 people with packages of flour, wheat, and eggs – a vital lifeline needed to feed their families. The Global Communities team in Gaza has also frequently given out assistance to the most needy during conflict – in both 2008-09 and 2012 the team risked their lives and safety to help vulnerable families during bombings and conflict.

## Responding to: Changing Climate

Global Communities is helping communities adapt to the changing climate and build their resilience against its negative effects. One of the areas where communities are most immediately affected by climate change is in agriculture. Techniques that have produced ample food for generations in East Africa are suddenly becoming ineffective; water scarcity and gradual desertification in the Middle East is making food security more tenuous; and intractable conflicts exacerbate such effects.

Global Communities works to provide food where necessary and, where possible, to ensure that food distribution is done in a way that boosts local markets. We also provide education on food security and agricultural techniques to ensure that communities adapt for the benefit of future generations. On the following page, you can read about our work in food security and agriculture in three very different environments: in the West Bank and Gaza, in Mongolia, and in Rwanda.



*The Global Communities team based in Gaza demonstrate their commitment to the communities they serve on a daily basis.*



More than 50 percent of the population in Gaza is food insecure. By providing vulnerable households with urban gardens and small livestock kits, we help these families become more food self-sufficient.



In addition, through a USAID project in Gaza, Global Communities assisted more than 1,000 families in Gaza with urban gardens – providing, for example, chickens and cages for a roof-top, home egg-production unit that provides necessary protein for a family for up to two years, and the education required to care for poultry livestock.



Through the World Food Programme electronic voucher system, vulnerable households in the West Bank can purchase essential food items.

In the West Bank, one in five people are food insecure and live under political and humanitarian challenges, although these are less acute than in Gaza. Global Communities has been able to work with the World Food Programme to develop an innovative electronic voucher system that works with Palestinian producers and stores to ensure that products are sustainably and locally sourced, and thus assist with economic growth. The voucher system allows community members to access food assistance at predetermined stores in their community. The voucher may be redeemed for a food ration that consists of bread, milk, yogurt, cheese, vegetable oil, salt, pulses, and eggs.

The day to day impact of the food distributions make a tangible difference in the quality of life for community members such as Hanan Sbeiha, who lives in Hebron City with her husband and five children. Every day Hanan lives a story of perseverance, where she seeks to provide for her husband

who suffers from a mental disability and decreased mobility, along with five children, three of whom also suffer from mental disabilities and mobility problems. Hanan describes her daily experience: “My husband lives on drugs and tranquilizers. I take the responsibility of a husband and five children; supporting them and providing food to survive is solely my responsibility.”

Hanan adds: “My husband is always sick and in need of medications, some of which is offered by the Ministry of Health, and the rest I have to provide. I don’t actually have a job, but taking care of three children with disabilities and their father is the greatest job of all. I always rely on God and good people to help us survive. Through the World Food Programme coupons, we are able to have a permanent source of food at home. Now, I can use the money spent on food to buy diapers and milk for my little girl, and medicine for my husband. These coupons are our only source of support now.”

*Hanan Sbeiha relies on food vouchers to help support her husband who is unable to work and her five children, three of whom also have disabilities.*





## Emerging Markets – EMIRGE Cooperatives for Food Security in Mongolia and Rwanda

Enabling Market Integration through Rural Group Empowerment (EMIRGE) is a USAID-funded, five-year program that began in 2010 to improve incomes of small farmers by enabling agricultural producer groups to pursue member-driven business objectives. Through the program, Global Communities confronts the challenge of rural poverty commonly faced by millions of marginalized farmers by designing and testing methods to help farmers engage in profitable market opportunities. The program thus helps rural workers build their resilience to economic shocks such as those brought on by changes in the climate.

In Rwanda, Global Communities provides technical advice and mentorship to the Government of Rwanda’s Cooperative Agency. In Mongolia, EMIRGE is considered by the Ministry of Agriculture to be the key partner for Mongolian farmers, and the program serves as a model for practices that can be replicated throughout the country.

### Mongolia

In September 2013, the Mongolia Ministry of Food and Agriculture and the City Mayor’s Office organized the Autumn Green Day, a harvest festival where vegetable growers and dairy and livestock farms set up booths to introduce local consumers to their new harvest and products. There, Global Communities organized a two-day event that included a workshop where the team invited dairy processing companies, local milk plants, university scholars, and local school children to learn about their products and how they help grow both the

local economy and ensure that people have access to affordable, nutritious food.

They also organized a workshop focused on increasing consumer consumption of green vegetables and a cooking show highlighting how to cook green vegetables and integrate them into the traditional meat-based Mongolian diet. The total value of the harvest sales was \$45,000 and EMIRGE Mongolia plans to expand this program to additional venues.



*In Mongolia, Global Communities is building the capacity of dairy producers by training group members in new skills in the areas of animal husbandry and crop and milk production.*

### Rwanda

In Rwanda, the EMIRGE program supports the Copmru Youth Cooperative. Initially started as a youth Integrated Savings and Lending Group where members save their money and borrow from a group fund, the savings group proved to be so successful that by the end of 2010, membership grew from 11 to 31 individuals, composed of 14 men and 17 women between the ages of 20 and 30. After operating for two years, the members decided to form an agricultural youth cooperative to increase their access to finance, secure proper legal identification, and grow their business.

The membership originally invested in agriculture because it requires little capital investment, productivity is largely driven by their own labor, and it is the predominant form of business in their region. The members specifically chose to focus on maize cultivation, as maize inputs are heavily subsidized by the government, which dramatically reduces investment costs.

In 2013, Global Communities provided training and instruction to the Copmru members on modern agricultural techniques. As a result of the training, over the course of the last year, the members secured health insurance for themselves and their families, began implementing improved agricultural techniques, and increased their land



*The Copmru Youth Cooperative members conduct a self assessment which involved ranking their biggest challenges. This method teaches them how to work together and prioritize their tasks during the year to overcome their challenges.*

under cultivation from one to three hectares. Among the new techniques employed, the cooperative began to separate the cultivation of different crops and used the correct dosage of fertilizers to increase crop yields.

Copmru’s use of the new agricultural methods have been noticed by the local community, and some of the older farmers living in the same district are now replicating the methods used by Copmru in order to increase their own yields.

Mukundufite, who worked as a day laborer on the Copmru cooperative lands, observed and learned the modern

methods. Since adopting them she has increased her production from 300 kilograms to one ton – a more than 300 percent increase. Hategekimana is the father of one of the female youth members of Copmru. While at first he was resistant to the new techniques, preferring to rely on traditional methods, after he saw the success of his daughter he began to replicate her strategies.

The cooperative is unique in Rwanda, as youth often look outside of agriculture for employment. As Rosette, age 25 and already the advisor of the cooperative explained, “Before joining I thought agri-

culture was none of my business, and that my parents were the ones who should be involved in agriculture. But after joining the cooperative and getting trainings on benefits of cooperatives and agriculture, I have asked my parents to give me a separate plot of my own.”

The Copmru members emphasize that they can serve as a model for youth involvement in agriculture in Rwanda. The methods and good practices learned here are extending far into the community and help demonstrate the ripple effect of the cooperative’s sharing and practices throughout the community.





*A resident of Muelle de los Bueyes, Nicaragua, votes to elect members of her Municipal Development Committee. The committee members are elected to represent the development priorities as determined by the residents and ensure projects are carried out in a transparent and accountable manner.*

## Responding to: Increasing Access to Information and the Rapid Pace of Technological Change

Since 2011, we have seen a huge increase in the number of uprisings across the world. From Tunisia to Libya, Syria to Ukraine, and Spain to Turkey, popular uprisings facilitated by an increased access to information and technology have led to, in some cases, regime change, in other cases civil war, and in others governments having to rapidly adapt to new and increasingly vocal constituencies. Global Communities believes that communities should have a voice in their own governance. But we also believe that change is most positive when it is peaceful and leads to stability and not to tragic situations such as those in Syria today (see page 52 for Global Communities' response to the Syria conflict). We therefore work with local communities and governments to bring them closer together, to ensure that governments are responsive and communities know how best to articulate and advocate for their needs. On the following page, you can read about our work with local organizations and communities in Nicaragua, focused on increasing transparency and citizen participation.

## Nicaragua: “Training is better than money. You can’t take away knowledge.”

A visit to Muelle de los Bueyes is a three-hour car ride from Managua, Nicaragua’s capital city. On the journey, a visitor might see advertisements on the back of buses that say: “Aqui poblacion y autoridades debemos jalar parejo.” It means, “Here, the authorities and the public must pull together,” and refers to the traditional ox-cart of Nicaragua, where the two oxen must work together evenly for the fields to be ploughed. It is a message Global Communities’ USAID-funded Local Governance Program in Nicaragua has advertised around the country to remind both municipal governments and the public that for progress to occur, they must work together.

Muelle de los Bueyes, a municipality of 54 communities, is one of Nicaragua’s poorer municipalities, inhabited by farmers who grow yucca and plantains, staples of the local diet. But Muelle de los Bueyes is demonstrating how local authorities and the community can pull together to achieve great progress.

The Local Governance Program is focused on civil society capacity building. This means Global Communities is providing training to local organizations and communities so that they can direct their own development, participate in their own governance, become advocates for their needs – and achieve them.

The first step in creating a community that can champion its own causes is to form a Municipal Development Committee, known locally as a CDM. The CDM structure is established in Nicaraguan municipal law and the municipal government

confirms the CDM. The CDM comprises representatives of local communities, organizations, cooperatives, and businesses, and is made up of both men and women. The CDM is provided with training and workshops in how to function most effectively in its role and becomes the representative body for the local community (see box out below left).

The CDM works with the community to develop and propose plans for the municipality that meet citizen needs. But the community also offers its labor and some resources to complement those of the municipality. Successful CDMs can also attract outside investment from third parties. If the municipality accepts the project, it grants the money. But it is the CDM that oversees the project. They are the auditors and controllers of the project, and oversee it with care and commitment – it is the project they requested, after all. In Muelle de los Bueyes, for example, in addition to \$35,000 from the municipal government and \$15,000 of the community’s resources, the CDM managed to attract \$60,000 from a local NGO, PRODEL, to invest in a road building project to a rural community in Cerro Macho that includes a bridge.

In the case of Muelle de los Bueyes the authorities and the public have been pulling together. The mayor’s office gave space to the CDM in the municipal building to ensure that they work in a closely coordinated manner. The CDM is led by Francisco Jarquin, a former mayor himself, with the support of many community leaders. These leaders of the CDM pass on their training to the community: “Although I am old,” says Domingo Ruiz of the CDM, “one of the things that brings me greatest happiness is passing on what I have learned to others.”

The formation and work of the CDM has led to many positive outcomes for the community. Eleven of their projects have been approved and funded to a total of \$440,799 by the municipality. Some of these outcomes of “pulling together” have been a maternity clinic that provides birthing and training for new mothers and an expansion of the road network, vital for getting their agricultural products to market. But the most important outcome has been, as Mariluz Alvarez, vice president of the CDM says, is the training they have received:

**“Training is worth more than money. You can’t take away knowledge.”**

From the point of view of the Municipality, they have been pleased to see a huge increase in the amount of citizen participation. The vice mayor, Miriam Serrano, says, “Before we used to have to provide transportation for people to come to participate. There was no understanding of the purpose of

### Municipal Development Committees are given training in:

- The legal framework for citizen participation under Nicaraguan law
- Council formation process
- Promotion of citizen and local government engagement
- Review and analysis of municipal budgets and consultations
- How to access public information and ensure accountability and transparency
- Presentation of projects to municipal governments and auditing of completed projects
- Gender issues to ensure that gender considerations are integrated into project design





*The program works with youth leaders, such as the Consejo Municipal de Adolescentes y Jóvenes of Laguna de Perlas, to empower young people to contribute and be active in local governance issues.*

## Responding to: Rising Importance of Foreign Direct Investment

Shared value, double or triple bottom line – there are many different ways of talking about the benefits of NGOs, governments, and the private sector working together. Most of all, there is a great deal of excitement about the possibilities for positive change engendered by a huge increase of investment in communities in emerging economies. Global Communities focuses on the benefits that our partner communities can share in, especially when they have a seat at the table where decisions are made. Consequently, Global Communities has been able to work with the private sector in many different ways and environments to assist communities around the world in a manner that produces benefits for everyone involved.

### Creating Jobs and Assisting Entrepreneurs

One of the areas where businesses play a huge role in development is in job creation. Global Communities works with companies to provide training for community members – especially women and youth – that meets

the needs of the current and future market. This can vary from car maintenance in the Middle East, to electrician or beautician courses in India, to business training for women entrepreneurs in Liberia.

participation or desire to get involved. Now, they come by choice. The biggest takeaway for me has been that people know they have to the power to participate – and can achieve change.”

But the CDM of Muelle de los Bueyes does not rest on its laurels. Their members are looking to address ongoing challenges, including the need for education for the many young mothers who have children and few skills, and the need to invest in their education so they can support their families. Global Communities continues to provide training and capacity building to help them achieve the ends they have prioritized for their community.

In Muelle de los Bueyes, Global Communities is working with a local partner NGO APRODER, to build their capacity to assist the Municipal Development Council. APRODER, a small organization with 12 staff, for example, used the youth population to spread awareness of people’s rights. “Mobilizing youth,” says Francisco Garcia of APRODER, “is the most powerful way to raise awareness. They have energy, they have the desire for change. We take youth from one community and bring them to a new one to talk about the difference it has made. Youth are our change agents.”

Global Communities has used its **Appreciative Review of Capacity (ARC) methodology** to build the capacity of APRODER. ARC involves Global Communities helping organizations evaluate their own institutional strengths and areas for improvement, and then working in partnership to develop an action plan for organizational improvement. We bring together local organizations to learn from each other in workshops led by technical experts, and build capacity through a collaborative process of peer-to-peer and expert-led learning. At the end of the process we work with the organizations to re-evaluate their core strengths, to ensure that growth has been achieved and sustained.

In the case of APRODER, for example, the organization had a clear vision and mission, but some of its areas for growth were human talent management, strategic planning, and their need to separate governance from management. In partnership with APRODER, Global Communities has developed a series of six hands-on workshops, each lasting one-and-a-half days, where APRODER is working with consultants on the areas of its greatest opportunity for growth. At the end of the program, Global Communities will have built the capacity of approximately 10 organizations like APRODER, leaving behind a legacy of local organizations with high technical capacity, who will continue to champion citizen participation in Nicaragua for many years to come.



*Through the Engineering Fellows program young Palestinians are provided with on-the-job training. The program also builds local capacity and promotes best practices for implementation of labor intensive infrastructure projects aimed at revitalizing the local economy.*



Through the MENA-YES program, young Jordanians are provided training to prepare themselves for job opportunities in the tourism and hospitality sectors.



## The Middle East – Caterpillar Foundation

While the unprecedented transitions taking place in the Middle East and North Africa (MENA) have been stimulated by the activism of youth seeking a better future for themselves and their societies, the region has the highest youth unemployment rate in the world, estimated in 2010 at 25 percent overall, and 30 percent for young women. Through the MENA Youth Empowerment Strategy (MENA-YES), Global Communities, in partnership with the Caterpillar Foundation, has

launched a three-year program to prepare vulnerable youth in Jordan, Lebanon, and Yemen for the labor market and job placement. Youth are receiving demand-driven vocational training, business and entrepreneurship training, as well as internship and apprenticeship opportunities. Across all three countries, Global Communities is identifying target industries with potential employment opportunities and building relationships with the private sector.

## Lebanon: Entrepreneur and Soft Skills Course

The MENA-YES program, in cooperation with the private sector and training providers, has developed an Entrepreneurship and Soft Skills Training Course, focused on the needs of the youth population in Lebanon. Participants learn how to prepare and present an effective resume and conduct interviews. They learn business etiquette, communication and interpersonal skills, as well as business writing and presentation skills. To prepare youth for entrepreneurship, the training builds their capacity in beginning-level business planning, thinking like an entrepreneur, conducting feasibility studies, as well as basic principles of sales and marketing, and financial essentials for small businesses.

This training course is provided to all youth enrolled in technical courses, including both those interested in starting a business and those going on to formal employment with Lebanese employers. The training is intended to strengthen the employability of every participant, giving each of them a

positive edge in the job market. The Entrepreneurship and Soft Skills curriculum was developed with input from seven private sector firms involved in the initial technical trainings for AutoCAD, graphic design, and secretarial courses.

To date, 75 youths have participated in the Entrepreneurship and Soft Skills course. Youth participants report that the course has given them the confidence needed to present themselves well to prospective employers and has given them valuable knowledge about employment requirements and employees' obligations toward their employers. Based on the high private sector demand for entrepreneurship and soft skills among potential employees, and having seen the positive impact the course has had on the students, the Makhzoumi Foundation has decided to implement the ESS course for the majority of the students taking regular technical courses at their premises, in addition to the MENA-YES students.







## Liberia – Goldman Sachs’ 10,000 Women

Global Communities has partnered with Goldman Sachs’ 10,000 Women initiative in Liberia since 2008. Today, the program has reached its overall goal of training 10,000 women entrepreneurs around the world. In Liberia, 275 women were trained through a 13-week practical business and management curriculum. The program also offered one-to-one business advice, access to a dedicated resource center, interactive learning forums, networking opportunities, and links to capital.

Globally, 10,000 Women partners have reported data showing immediate and sustained improvements in women’s businesses and, 30 months after graduation, 81 percent of surveyed participants reported increased revenues and 71 percent added new jobs.

Idell Blake Johnson, one of the 10,000 Women entrepreneurs in Liberia, discussed her wood-work business, which, she explains, is an unusual choice for a woman-run business in Liberia.

## Idell Blake Johnson – Idell Wood Workshop

I have always been interested in woodwork. I had a small woodworking business that opened in 2007, but I wanted it to be bigger, to do more things and to be more profitable. I wanted to run a business where I could make everything people need for their homes or their place of business – floorboards, doors – everything.

### Challenges

I knew that I had to do a few things to expand my business when it opened. First, I had to hire some people who were experts in woodwork and who could work well on a team. Second, I had to get more machines to increase productivity. And third, if I was going to do both of these things, I’d need a bigger place so we could have adequate work space. Another challenge was that most woodworking businesses are not led by women; they may not do well in this area because people don’t trust women to be experts in woodwork. But in my case, I made sure that not only customers knew what they would get from me and my staff, but that my staff knew what they were getting by working for me. The men who work for me feel safe because they trust me and they know I won’t mistreat them the way some men would. That’s what was also helpful about 10,000 Women – it helped me network with other business partners and with men in the field who weren’t used to working with women bosses.

### Results

Running a successful woodworking business is not an easy thing, so when I heard about Global Communities and the 10,000 Women program I knew it would be helpful to really get my business going. I learned a lot about record keeping, which helped me keep everything straight and kept me focused. I also learned a lot about how to let people know about my business and how to get more people to buy. The customer service training was also really helpful because there is a lot of competition in the area so treating customers right is very important. And I learned a lot about how to encourage and motivate my team of four employees. That’s important when we work six days a week including holidays – we have to stay open more to be competitive with other woodworking businesses.

### Plans for the Future

I want to expand my business and produce more and more furniture to give people what they want. I also want to bring more women into the business and encourage them to be at the top of the woodwork business. I am in the minority here; you still find mostly men in this business, and I want to see a better gender balance in this industry. I know this program can help more people like me because before I had a low salary and now I’m doing very well. Being self-employed and being able to employ others also helps reduce the unemployment rate. When you succeed at business you feel proud of yourself.





# Snapshots of Partnership

## Partners for Impact – BHP Billiton Sustainable Communities

Global Communities works with many organizations to leverage the greatest impact for our community partners. In Colombia, for example, since 2001, Global Communities partnered first with the US State Department, and then USAID, the Government of Colombia, and the Global Fund to provide assistance to Colombians displaced by many years of conflict and trafficking.

In 2013, Global Communities partnered with BHP Billiton Sustainable Communities (BSC) to further expand our services to displaced people. BSC aims to help their partner countries tackle the problems they face, and in Colombia, there is no greater development challenge than that of the estimated 4.5 million displaced people. Together, Global Communities and BSC developed the ANDA program, a \$28.6 million, five-year program specifically designed to address the needs of internally displaced persons and vulnerable communities to complement poverty reduction efforts by the national government.

ANDA, a Colombian Spanish word meaning “to go forward” and an exclamation of positive surprise, is targeting poor communities within the municipalities of Planeta Rica, Buenavista, La Apartada, Montelibano, Puerto Libertador, and San Jose de Ure in the northern Colombia department of Cordoba. It is helping women, youth, Afro-Colombians and indigenous persons living in and around the cities of Monteria and Cartagena, all of which have large populations of displaced persons.

Decades of conflict have left these areas impoverished and without access to vital public services such as health care, water, sanitation, and education, as well as economic opportunities. The program also aims to provide vulnerable communities with practical solutions to help them achieve greater economic and social stability. At the end of its five-year span, the program aims to have assisted 59,000 of Colombia’s most vulnerable people.



## John Deere – from India to Brazil

With funding from the John Deere Foundation, Global Communities’ Samruddhi Program in Pune is working to improve the living conditions and livelihoods of low-income residents living in urban slums and peri-urban villages. The program focuses on:

- improving access to education and vocational training opportunities,
- creating home-based business opportunities,
- improving public infrastructure and municipal services, and
- supporting community-based planning activities that empower communities to drive their own development forward.

After 18 months of working with John Deere in India, Global Communities and John Deere are now engaging on a partnership in Brazil to support community development in Horizontina, where John Deere’s first manufacturing work began in Brazil.

Global Communities’ Sowing Futures program will help vulnerable communities in Horizontina measurably improve their economic and social well-being. The program will do this by building the capacity of communities and local institutions to prioritize needs and mobilize resources that improve socio-economic conditions, giving special attention to at-risk youth.



## TOMS Shoes - Rwanda

Global Communities and TOMS have partnered to distribute new shoes to children living in vulnerable communities in Rwanda. Global Communities is using the shoes as an incentive for families to participate in savings and lending group training through our USAID Higa Ubeho program. Children of families who complete the training are provided with a pair of new TOMS Shoes. This incentive encourages families to complete the training and for more families to sign up, which helps them to improve their resilience to economic shocks. More than 75,000 adults have been trained in the savings and lending groups and tens of thousands of pairs of shoes have been given to their children.





## Global Communities – Technical Expertise

Over many decades of working with communities worldwide, Global Communities has developed five key areas of expertise, as well as several cross-cutting approaches that underpin these. Pages 46-59 detail our areas of technical expertise and illustrate the scale of our partnerships in 2013.

## Financial Inclusion

Global Communities is an innovator in providing locally appropriate financial solutions. We pioneered housing microfinance in the 1980s and have managed credit programs in the world's most challenging environments since the 1990s.

Every program that we undertake is designed to meet the needs of the local communities in which we work. As a result, we operate a range of models and offer a broad

spectrum of products, representing a growing portfolio of more than \$164 million in nine countries. From 2004 to 2013, Global Communities disbursed more than 530,000 loans to low- and moderate-income customers, totaling more than \$1.3 billion, while maintaining an average repayment rate of 98 percent. Our three main areas of expertise are microfinance, small and medium enterprise (SME) finance, and housing finance.

### Microfinance

Global Communities' largest and fastest growing portfolio continues to be in microfinance. We operate the largest international network of microfinance institutions in the Middle East, with major operations in Iraq, Lebanon, the West Bank and Gaza, and Jordan.

### SME Finance

Small and medium enterprises are an engine of economic growth, but they are often unserved by traditional banking because the risk is considered too high, and they are often excluded from microfinance providers because their capital needs are too large. Yet they have huge potential to create jobs and contribute to local economies. Global Communities fills this gap by offering loans from \$10,000 to \$250,000 depending on the market, and also by operating loan guarantee facilities in partnership with USAID and the Overseas Private Investment Corporation (OPIC) in Egypt and Jordan.

### Housing Finance

Global Communities continues to work in housing finance to find solutions for families previously excluded from the opportunity of home ownership. For example, we provide oversight and risk management services for a \$150 million fixed-rate mortgage initiative in Jordan funded by OPIC and, in the past year, have provided technical assistance trainings in housing microfinance for Lafarge in the Philippines and the French Agency for Development in Nigeria.

Global Communities has development finance institutions in Bosnia, Colombia, Egypt, Ghana, Iraq, Jordan, Lebanon, Romania, and the West Bank and Gaza.

### Vitas Group

Vitas Group is a commercial holding company created by Global Communities to provide responsible micro, small and medium enterprise finance to populations that are underserved by traditional sources of capital. Vitas was founded on the belief that every client deserves a financial partner that is invested in their future. Vitas was created to leverage partnerships with like-minded investors to expand the reach of our development finance services and help thousands more people become full social and economic participants in their communities.

Vitas consolidates the assets of Global Communities' locally registered microfinance companies under one roof, which gives us greater access to commercial sources of funding, including debt and equity investments, as well as technical assistance grants. These resources allow us to improve and expand our existing operations and to research new areas where we can make a real and lasting difference. Our first shareholder is Bamboo Finance Private Equity Fund, which holds a 20 percent stake in the Group.

Vitas Group currently houses three Global Communities subsidiary companies – Vitas Romania, Vitas Lebanon and Vitas Jordan – and aims to incorporate at least two additional microfinance institutions in the next two years and establish new greenfield operations in the next five years.

*Ghada El Sheikh, a farmer in the town of Al-Zeera, used her loans from Vitas Lebanon to purchase fertilizer, irrigation equipment, and new seedlings, diversifying the types of crops she produces and securing a year-round income to support her family.*



### Global Communities in Numbers 2013:

**84,610 loans** disbursed, worth **\$220 million**, including 29,745 loans to women, worth \$55 million

**8,616 housing loans** disbursed, worth **\$28 million**, including 2,488 loans to women, worth \$7.5 million

**67,908 business loans** disbursed, worth **\$174 million**, including 23,576 loans to women, worth \$43 million



## Global Communities – Technical Expertise

# 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 communities to quickly recover, build back more safely, and restart livelihoods sooner. In the process of providing immediate assistance, Global Communities considers the long-term recovery of a community.

This means we develop innovative programs that lay the foundation for long-term recovery. Our assistance focuses on restarting livelihoods, increasing access to financial services, rebuilding homes and neighborhoods, and providing psychosocial support to help families recover from the trauma of disaster and conflict. Our work focuses on four main areas:

### Sheltering

Global Communities is a recognized international leader in providing shelter to families. We call it “sheltering” because of the many forms our shelter assistance can take. Following disasters, Global Communities supports families living in a variety of contexts – rented apartments, with relatives or host families, or in their own house which they rebuild one room at a time. We are also widely known for our work in transitional shelter. Our transitional shelters are durable temporary homes that meet global standards and enable a family to live and thrive during the phase between tents and tarpaulins in the immediate aftermath of a disaster and permanent, fully constructed housing.

### Livelihoods

Rebuilding livelihoods and restarting economic activity is a critical component for disaster-affected families as they restart their lives. Without support for livelihoods or widespread economic recovery, the economy of a community remains reliant on hand-outs and can stagnate for years following a disaster. Helping families rebuild their livelihoods through short-term employment or longer-term vocational training, enables them to become proactive agents in control of their own recovery process.

### Risk Reduction

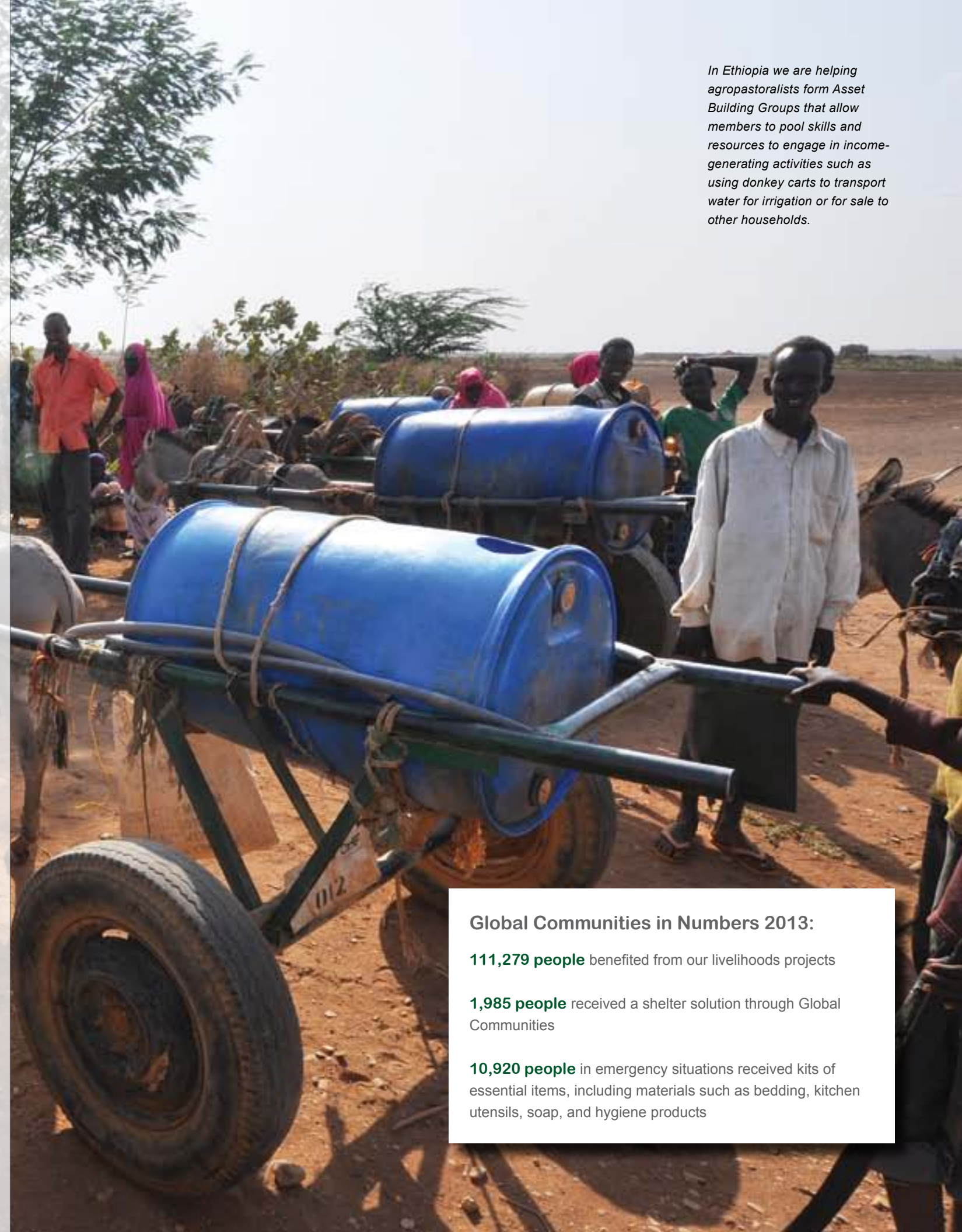
We incorporate risk reduction into all our programs to help build safer, more resilient communities. Changes in climate, population growth, and environmental degradation will lead to more and increasingly destructive disasters in the future. By helping communities prepare for these disasters now, through focusing on issues like food security and safe construction, we empower them to better cope and rebuild when the next disaster comes.

### Urban Disasters

As the world becomes increasingly urbanized, disasters are striking cities more frequently, and traditional 20th century rural-based responses are not always effective. Global Communities is an international leader in 21st century urban disaster response, such as in Haiti or Gaza, and continues to develop programs that address an urban environment.

Global Communities is currently working with disaster-affected communities in Ethiopia, Haiti, Jordan, Lebanon, the Philippines, South Sudan, and Yemen.

*In Ethiopia we are helping agropastoralists form Asset Building Groups that allow members to pool skills and resources to engage in income-generating activities such as using donkey carts to transport water for irrigation or for sale to other households.*



### Global Communities in Numbers 2013:

**111,279 people** benefited from our livelihoods projects

**1,985 people** received a shelter solution through Global Communities

**10,920 people** in emergency situations received kits of essential items, including materials such as bedding, kitchen utensils, soap, and hygiene products



*In the border region of Abyei, South Sudan, Global Communities distributed shelter and essential item kits to returnees and to the host families who have been housing displaced persons since 2011.*



## Helping the Most Vulnerable – Partnering with Communities to Provide Humanitarian Assistance

### **PHILIPPINES – Shelter and Rebuilding Livelihoods**

Global Communities helped restore shelter and livelihoods after the destruction following landfall of Typhoon Haiyan on November 8, 2013, that damaged more than 1 million homes and affected 14 million people in the Philippines. With the DLA Piper Foundation's support, Global Communities provided shelter and livelihoods support for more than 300 families in Bisay Town, Samar Province. This town, which was badly damaged in the typhoon, is a center for manufacturing woven goods that are exported to the US and Europe. Global Communities provided shelter kits to home-based women artisans whose houses were damaged by the typhoon. By enabling them to repair their homes, they have been able to rapidly resume production of their goods and earn a living again.

Shelter kits included galvanized iron sheeting, fastening materials, and other tools needed to repair and mount roofs. Global Communities also provided the women with artisan kits, replacing raw materials lost in the storm, such as the dried grasses used for weaving. Overall, this approach provided families with shelter, helped them restart their jobs, and also gave protection to the women artisans by providing the security of an undamaged home.

### **SOUTH SUDAN – Returnee Reintegration and Host Community Support**

South Sudan has had a troubled history, most recently with the outbreak of civil and ethnic conflict in late 2013. Global Communities has been actively engaged in supporting the communities of South Sudan since it was established in 2011, and prior to that in southern Sudan since 2005. Our work has focused on families returning to South Sudan after many years of conflict and on the host communities that receive them by supporting livelihoods, connecting workers to markets, and providing vocational education. Currently, Global Communities, funded by USAID OFDA, is focused on the contested area of Abyei and is assisting more than 14,000 Sudanese by providing secure living space for returnees, host communities, and displaced people.

### **ETHIOPIA – Building the Resilience of Drought-Struck Communities**

Over the last five years, the people of the drought-stricken Somali Region of Ethiopia have experienced disastrous impacts upon their livelihoods, due to destruction of their herds and forced migration to urban centers following the devastating drought of 2011. With the support of USAID OFDA, Global Communities is working with 3,000 people in Shebelle and Dollo zones to help them adapt to new means of livelihoods through vocational training, providing basic assets – livestock, solar powered chargers, and water transport carts pulled by donkeys – and other methods to help them restart more resilient livelihoods.



*In the Philippines, Global Communities distributed household shelter kits to artisans who work from home and whose houses were severely damaged during the storm. The shelter kits included galvanized iron sheeting, fastening materials, and the tools needed to repair and mount roofs.*



## Responding to the Syria Crisis – Helping Host Communities and Refugees in Jordan and Lebanon

### JORDAN – Working with Host Communities Supporting Syrian Refugees

With a domestic population of only 6.5 million, Jordan has received more than half a million registered Syrian refugees since that country's internal crisis began. Below its border with Syria, the northern region of Jordan has absorbed the majority of refugees. Syrian families are moving in wherever they can, being absorbed into Jordanian host communities around them and putting pressure on already strained local economies, municipal services, and natural resources. While this is happening primarily in the north of Jordan, the southern region of the country faces development challenges of its own, including lack of employment opportunities, water scarcity, and rural poverty. In a massive refugee crisis like this one, it is essential to focus on refugee needs. But we must also address the needs of host communities, especially in light of so many new arrivals.

Global Communities is working in partnership with USAID and Jordanian organizations Al Jidara and Jordan River Foundation to address host community challenges and strengthen their ability to cope with the demands they are facing. In April 2013, we launched the USAID Community Engagement Project (CEP) in Irbid and Mafrqa, along the Syrian border, and in Tafleeh, in the south, to help Jordanian communities meet pressing needs during this time of change.

Knowing these communities were already under stress, in 2013 our teams visited towns and villages in Jordan to talk with community leaders and members to quickly determine how rapid solutions and fixes could be found to meet community needs. Right away our teams started working with

local residents, conducted grants meetings for organizations in each governorate, and approved and funded 29 different projects. Each project provided a solution, or support, for a need identified by the community.

The projects reflected the priorities of each community and benefit longtime residents and refugees alike: better systems for trash collection, including formal services as well as community clean-ups; creation or improvement of youth recreational opportunities, including sports clubs; enhancing public spaces that had suffered neglect; and improvements to schools, especially for girls.

Global Communities took special measures to tap the strengths of women in improving their communities. At the first community-wide meeting nearly 40 percent of the 250 people who attended were women. The women not only showed up, they took very active roles in discussing the needs of their communities and how best to meet them. For many of these women, this was the first time their input had ever been solicited. Their participation helped emphasize how important it is to directly address the realities of the people living in those communities. For example, women who want to work are limited by the lack of access to good childcare that would enable them to work outside their homes. Consequently, one project we supported was the opening of a licensed nursery. The nursery is fee-based so it will be sustainable and will employ licensed providers directly from the community. This will create jobs in the community and make it possible for others to work outside the home, increasing household income.

*Students of Al Matalah Elementary School. Community volunteers worked with the Northern Western Badia Association, a community-based organization, to upgrade the school with new paint, ceiling fans, and other amenities through the USAID Community Engagement Project rapid grant fund.*



### LEBANON – Emergency Shelter Assistance for Syrian Refugees

Global Communities partnered with the United Nations High Commissioner for Refugees (UNHCR) in 2013 to assess, select, and rehabilitate homes and distribute shelter materials to Syrian refugee families, as well as upgrade sanitation facilities, promote hygiene, and rehabilitate schools.

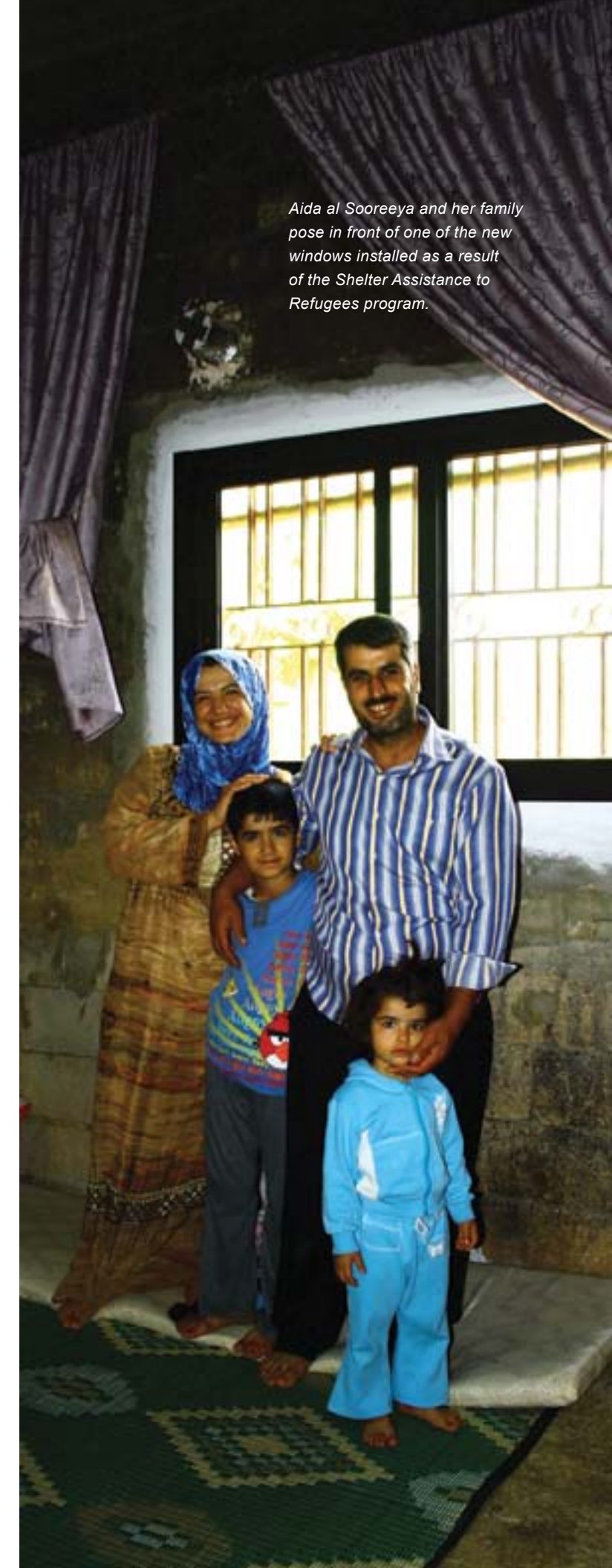
Shelter is a major problem in Lebanon, which, by April 2014, had received an estimated one million Syrian refugees. Limited housing options and strong demand is causing a spike in cost both for Syrians and Lebanese communities. Refugee camps are declared illegal by the government of Lebanon, so Syrians rely on apartments, collective centers, and Lebanese host families for places to live. Those paying rent do so at an inflated cost, depleting their savings and struggling to make ends meet.

Originally from Damascus, Aida al Sooreeya fled with her husband and two children to Lebanon when the fighting became too much. She left her home and all that she knew behind. Aida's distant relatives had been working in agriculture in the Mt Lebanon region, and she and her family traveled to meet them, settling in the Lebanese town of Keteramaya.

In 2013, Aida's family was referred to Global Communities' Shelter Assistance to Refugees Program. Global Communities negotiated a contract with a Lebanese landlord to build an extension, repair the bathroom, repair sinks and install doors and windows. When asked what her housing was like before, she said, "We had no bathroom for one year. It was terrible. We suffered." The repairs were done according to Global Communities' approach in Lebanon, with an agreement with the landlord that the Syrian family may live in the home without rent for one year. In the area of Keteramaya, where average rent is \$300 per month, the family is able to save \$3,600 a year in rent expenses. Aida's family was in disbelief when they learned that the agreement would be completed in exchange for a year's rent.

Aida has three children, including an infant. She wants to enroll her children in Lebanese schools, but notes that there are obstacles for Syrians to access the same services as the Lebanese. She says that the agreement for no rent gives her and her family some breathing room to cope with the rising cost of living and limited income opportunity in Lebanon. She is happy to have a place to call home despite these hardships. "Before we had no privacy, no space. We could not afford both rent and food. Now we can live in a more decent way. This has helped us in so many ways."

*Aida al Sooreeya and her family pose in front of one of the new windows installed as a result of the Shelter Assistance to Refugees program.*





## Global Communities – Technical Expertise

# Governance and Urban Management

Global Communities' work in governance and urban management focuses on partnering with local government, promoting citizen participation, and working with community stakeholders to adopt inclusive, comprehensive, and long-term approaches to tackling issues stemming from poverty, rapid urbanization, and climate change.

### Citizen Engagement, Accountability, and Policy Reform

Global Communities applies participatory principles toward enhancing citizen engagement in planning, budgeting, service delivery, housing, access to land, and employment. Our community-based responses are designed to meet all types of challenges, from assisting the private sector and governments in developing new towns and communities to density management. We support governing systems that promote accountability, mechanisms like Citizen Report Cards for citizen feedback, and transparency in financial allocations.

### Service Delivery and Performance Measurement

We provide technical support to local governments, utilities, businesses, and communities to improve service delivery and oversight, especially in relation to water, sanitation, roads, electricity, and solid waste management. To promote efficiency, we link service providers to the private sector and microfinance institutions and take a decentralized approach with an emphasis on pro-poor investment. We help local governments apply tools like GIS, organizational assessments, and surveys to monitor and measure service quality and customer satisfaction.

### Municipal Financial Management

Global Communities provides assistance to all levels of government in rural and rapidly urbanizing centers to improve effective, results-based public financial management. We assist in the development of policy and the use of technology to increase revenue and efficiency. We also focus on issues related to inclusiveness in the development and administration of budgets and financial management and emphasize mobilizing local resources.

### Climate Adaptation and Mitigation

We promote practices that enable urban and peri-urban communities to adapt to changes in climate, through the use of solar energy, solutions to generate energy from solid waste, or reuse of gray water.

Global Communities is implementing Governance and Urban Management projects in Colombia, Ghana, Haiti, India, Iraq, Liberia, Nicaragua, and the West Bank and Gaza.

### Global Communities in Numbers 2013:

**198 government entities** (municipal and local governments, ministries) received institutional capacity building assistance

**3,440 streets and alleys** were named and **42,000 properties** given addresses in Sekondi-Takoradi, Ghana

**6,744 people** in Haiti benefited from housing construction, repairs and improvements

*In India, we organized informal waste collectors to set up door-to-door trash collection providing not only improved sanitation services for residents, but better livelihoods for the collectors, while creating a mechanism for recycling and trash segregation which reduces the burden on municipal landfills.*



## Global Communities – Technical Expertise

# Economic Development

Global Communities facilitates the growth and development of livelihoods around the world. We encourage the development of micro, small and medium-size enterprises through entrepreneurship training, access to finance, market linkages and technical capacity development. Global Communities strengthens household resilience by rebuilding and protecting people's livelihoods after crises and by building and protecting the assets of people living in chronic poverty. We also bring private sector-driven workforce development opportunities to rural and urban populations.

### Micro, Small, Medium Enterprise Development and Entrepreneurship

Global Communities builds the capacity of entrepreneurs in micro, small and medium enterprises to increase sales and employment. We help entrepreneurs leverage opportunities for growth through improvements in production, diversification, business management training, linkages to new markets, technical skills building, access to finance, and cooperative development. Read, for example, about our EMIRGE program on page 34.

### Household Economic Resilience

Working with people who have experienced or are at risk of experiencing economic, environmental, or health shocks, we rebuild and protect livelihoods and link households to local networks of social, health, and education services that provide safety nets. Global Communities takes a market-based approach to income generation, including savings mobilization, technical training, asset building, cooperative development, market linkages, and entrepreneurship promotion.

### Workforce Development

Global Communities' workforce development approach is demand-driven, focusing on market-led employment opportunities and entrepreneurship. We work with the private sector to customize technical training programs, provide soft skills and entrepreneurship training, and place trained youth in internships and apprenticeships for on-the-job learning and skills development. Read about our MENA-YES program on page 41.

### Local Economic Development

Leveraging our strong community relationships, we engage the government, private sector, and civil society in designing targeted interventions that lead to more vibrant local economies and broad-based economic growth. Our projects are identified and prioritized by the community with an emphasis on those that create sustainable jobs.

### Economic Development for Healthy Communities

Global Communities works to increase vulnerable households' access to health care and social services and strengthens local institutions that provide health care. We work with disease-affected communities to increase their incomes and build their resilience so they can afford health treatment and cope with the economic shocks engendered by ill health.

Economic development programs are ongoing in Colombia, Ethiopia, Ghana, India, Jordan, Lebanon, Liberia, Mongolia, Rwanda, South Sudan, Uganda, West Bank and Gaza, and Yemen.



*Trainees learn how to repair hybrid electrical cars as part of the MENA-YES Jordan program. Funded by the Caterpillar Foundation, the program targets youth aged 15 to 29 in Jordan, Lebanon, and Yemen to prepare them for the labor market and job placement.*

### Global Communities in Numbers 2013:

**12,728 people** gained long-term employment

**2,571 enterprises** assisted through value chain and enterprise development

**77,246 people** acquired improved business, vocational, or technical skills, including 53,227 women and 6,945 youth

**556,226 people** accessed health programming and services through Global Communities



## Global Communities – Technical Expertise

# Food Security and Agriculture

Closely aligned to our work in Economic Development, Global Communities' Food Security and Agriculture programs promote sustainable agricultural development while creating healthier, self-reliant communities. We work with small farmers in rural and urban environments to improve production and incomes, access markets and financial services, meet household nutritional needs, and cope more effectively during lean years. Our Water, Sanitation, and Hygiene (WASH) interventions develop a healthier quality of life by partnering with communities and local governments.

### Agriculture Production and Productivity

First and foremost, Global Communities focuses on the fundamentals of improving agriculture production so that small farmers can sustainably feed their families. We combine classroom learning on improved farming techniques and application through practical field experience. Training is conducted using methods such as demonstration plots, household gardens, and the Farmer Field School approach – using farmer leaders to promote peer-to-peer education. In Rwanda, farmers are learning how to increase yields by using compost and fertilizer, improved seed, and reducing post-harvest losses by building storage facilities using local materials. Productivity is then accelerated using low-cost technologies to teach farmers value-added processing – converting cereals to flour and drying fruits and vegetables for sale in markets.

### Food Security, Resilience, and Nutrition

Global Communities works with farmers and agribusinesses on adaptive learning, financial literacy, group formation, and business development services. Production and productivity enhancements are supplemented with nutrition education – diet guides, fortification, and growth monitoring – to maximize nutrient consumption. In countries that are prone to instability, recurring drought and other climate change-related disasters, we promote more resilient incomes by introducing drought-resistant or certified seed varieties, rainwater harvesting, small ruminant distribution, and conditional food vouchers in exchange for labor used to rebuild basic infrastructure.

### Water, Sanitation, and Hygiene (WASH)

Global Communities takes a comprehensive approach to WASH by coupling infrastructure development, community mobilization, behavior-change communications, and market-based approaches to improve sanitation and hygiene practices. We work closely with local governments and communities to address the full life-cycle costs and risks associated with water and sanitation investments and water-quality monitoring. Our successful Community-Led Total Sanitation approach, developed in Liberia, creates and replicates clean communities using local leaders. Strong local partnerships ensure the long-term sustainability of solutions that are equitable, environmentally friendly, and well-suited to the specific needs of each community.

Global Communities has food security and agriculture programs in Colombia, Ethiopia, Liberia, Honduras, Kenya, Mongolia, Rwanda, South Sudan, Yemen, and the West Bank and Gaza.

## YEMEN – Emergency Assistance to Yemen Communities

Global Communities has worked in Yemen since 2004, focusing on combating exploitative labor and expanding school construction. Most recently, in response to instability and violence, we have begun assisting conflict-affected communities. With the support of USAID OFDA, we are helping more than 64,000 people and a further 10,000 displaced people affected

by ongoing conflict. Our work focuses on rebuilding livelihoods and addressing water supply and poor hygiene practices. We are helping families restock lost livestock, promoting better food production techniques, providing vocational training, and increasing access to potable water while teaching good hygiene practices.

*In Kenya, Global Communities assisted farmers by providing integrated emergency cash assistance with agricultural inputs and training in using drought-appropriate planting methods and promoting agriculture-based income generation.*



### Global Communities in Numbers 2013:

**23,938 tons** of food distributed to **206,192 people**

**4,694 members** of producer groups and cooperatives provided with technical assistance

**137,832 people** experienced an improved, potable water supply

**57,813 people** accessed nutrition programs through Global Communities



## Global Communities – Cross-Cutting Approaches

Over 60 years of operations, Global Communities has developed many unique approaches, which we bring to bear in our projects across different areas of technical expertise. This includes innovative methods, such as our Participatory Action for Community Enhancement or Appreciative Review of Capacity approaches to civil society capacity building; decades of experience in project management for infrastructure construction as an avenue for community cohesion; and work with disadvantaged groups, such as women, youth, and the disabled.

### Civil Society and Capacity Development

At the center of Global Communities' work for 60 years has been helping people mobilize the alliances and organizational structures they need to voice their needs, promote change, and realize their full potential. Developing a participatory, responsive civil society informs every aspect of our work.

#### Participatory Action for Community Enhancement (PACE)

Global Communities' PACE methodology offers a structured process for strengthening the ability of local communities to work together to map their assets and strengths, identify priority needs, mobilize resources to complete community projects and set in motion a community-based development process. By modeling practical mechanisms that promote participation, accountability, transparency, ownership, and empowerment of citizen groups, this process typically results in elected community councils that guide the implementation of activities, support the maintenance of completed projects, and work in partnership with local government.

In 2013, more than **3 million people** in communities around the world were served by 145 Global Communities-assisted community councils or committees, which included **62,000 participants**, 16,000 of whom were women. In addition, **488 civil society organizations** received capacity building from Global Communities.



*In Rwanda, we used the Appreciative Review of Capacity to help local partners improve their systems and become stronger, more sustainable organizations.*

*In Honduras, Global Communities' PACE methodology enabled local residents to work together to map their assets and strengths, identify priority needs, and mobilize resources to complete an irrigation and water harvesting system.*



### Organizational Self-Assessment and Support

Global Communities has developed several tools to help local partners evaluate their performance, including the Appreciative Review of Capacity (ARC). The ARC is a self-evaluation tool that helps organizations assess their institutional development in a positive, constructive way. The ARC Index lets organizations rate their level of capacity in 59 critical abilities across seven dimensions: Governance, Strategic Planning, Human Talent, External Relations, Project and Service Management, Resource Development, and Finance and Administration. After the initial self-evaluation, validated by Global Communities, we work with our local partners to develop an action plan for continual improvement based on their core strengths. We then facilitate connections to local sources of support for training and technical assistance and promote peer exchanges and mentoring so we and our partners learn from one another. Finally, partner organizations re-evaluate themselves to measure changes in their ongoing institutional development and ability to serve their clients. Global Communities' collaborative approach builds trust as we help our local partners put in place systems to cultivate and sustain positive change. We have successfully applied this approach in Colombia, Ghana, India, Nicaragua, and Rwanda. Read about its use in Nicaragua on page 38.

### Advocacy and Collective Action

From the slums of India's largest cities to rural communities in Rwanda, Global Communities has found that lasting change comes when citizens work together to influence policy. We help our partners to develop advocacy strategies and campaigns, harness the power of technology, and form the networks and coalitions they need to be effective. We help communities to engage strategically with local universities, think tanks, and associations to broaden dialogue and share the potential for positive change with others.

### Conflict Mitigation and Stabilization

Global Communities often works in communities that have been torn apart by conflict. To rebuild trust and confidence, we work with local partners and with all the communities affected by the conflict to understand the causes of instability and to find ways to reduce the likelihood of violence, lessen the impact of conflict, and reduce incentives to return to violence. Our approach is sensitive to the needs of those who are particularly vulnerable – women and children, the disabled, and the displaced.



## Global Communities – Cross-Cutting Approaches

### Working with Women and Youth

Global Communities works to provide women and young people with access to resources, employment, and education to reduce inequality and to promote their full participation in their community.

Research has shown that countries with greater gender equality experience more rapid economic growth, greater agricultural productivity, and improved food security. Increasing girls' and women's education and access to resources improves the education and health of their families. Women and youth can also play critical roles as advocates for peace and as community leaders and champions of human rights.

### Employment and Access to Services

We work with local partners to strengthen the capacity of women and youth to participate in the mainstream economy. These include workforce development and training programs specifically targeted to the needs of women or youth entrepreneurs, credit and savings products tailored to women and youth, and value chain analyses that examine employment potential for these two groups.

### Prevention of Gender-Based Violence and Trafficking

Through community-based activities and partnerships, Global Communities works to reduce gender-based violence and human trafficking, especially in post-conflict situations. We use locally appropriate methods to raise awareness among women and men about the long-term negative effects of such violence.

### The Future of Governance

By engaging youth in the process of governance, we build a solid foundation for future leaders and contribute to establishing a stable and prosperous future for their countries.

*In Kenya, youth are playing a critical role in creating dialogue within informal settlements to prevent inter-ethnic violence and politically-motivated conflict.*



*With funding from USAID OFDA, the Government of Haiti, and the World Bank, Global Communities constructed new permanent homes in Ravine Pintade. These houses are unique, with their steel structures and two-story design.*



## Infrastructure and Construction

Global Communities began as the Cooperative Housing Foundation, bringing communities together in the construction of housing. While today housing and other construction is a smaller part of our work, we continue to use our expertise to support projects that are developed through participatory decision-making based on community priorities. An infrastructure project is not just an end in itself, but a way to engage the community in participatory processes to see the positive, constructive outcomes that are delivered by working together in a manner that unites the community.

### Project Management and Compliance

Global Communities has developed a suite of construction supervision and quality assurance tools to help our local partners keep construction projects on track and comply with environmental, health, and international building safety standards. From the construction of new roads to waste water treatment plants, Global Communities develops local capacity to mitigate environmental impacts, keep construction on time and within budget, and to ensure that design is user-driven, addressing gender needs and accessibility.

### Green Building

Worldwide, buildings account for 40 percent of global carbon emissions. Global Communities is a member of the US Green Building Council and advocates for green construction practices that conserve energy and water and help communities adapt to the changing environment. We also help our local partners apply innovative, sustainable solutions to improve infrastructure and service delivery. Since 2010, for example, Global Communities has run several major conferences in the West Bank on Green Building, and we have built some of the first green constructions in the territory, as well as in Kosovo.

In 2013, Global Communities built or repaired **386 schools**, benefiting more than **64,000 students**; built, fixed or improved more than **2,700 houses**; and constructed or repaired **19 kilometers** of roads.



# Volunteering

Global Communities' Visiting International Professionals (VIP) program seeks to bring volunteers who are experts in their fields to address needs of communities around the world. We work with individuals or in tandem with volunteer programs through sponsorship of an employee, covering the cost of participation or through the use of matching funds.

Since the inception of the program in 1997, 151 VIP volunteers have contributed to Global Communities' projects in 32 countries. In 2013 alone, VIP volunteers provided 418 days of work to Global Communities' projects. While assignments have varied in length, area, and scope, the level of expertise and commitment among our VIP volunteers is the essential ingredient to building a better world.

If you are interested in volunteering as a VIP, please contact Barbara Czachorska-Jones at [bjones@globalcommunities.org](mailto:bjones@globalcommunities.org)



Employees of Caterpillar India and Global Communities staff volunteer at a school in Bangalore in recognition of the Green Apple Day of Service.

Award-winning producer and journalist Henry Tenenbaum has served as a Visiting International Professional in Rwanda and Kenya, helping local staff develop their media skills to reach larger audiences.



## Henry Tenenbaum: Teaching staff how to engage media and communicate program results

To assist with building local capacity in engaging and using media, Global Communities partnered with award-winning television and radio producer and journalist Henry Tenenbaum. With over 40 years of experience in journalism, news presenting, public relations, and with nine Emmy awards under his belt, Henry volunteered to provide focused media training for the Rwandan staff while at the same time producing a short video to highlight the work of Ejo Heza's "Be the Change Volunteers." In doing so, Henry combined his personal goal of helping others develop media skills and strategies to promote developing democracies with Global Communi-

ties' goal to communicate its program's impact more effectively. Henry and Ejo Heza staff produced a video which was shown in January 2014 at the Cracking the Nut conference on economic development in the region. He also provided a wide range of advice including the production of radio programs, the use of mobile technology as a media channel, the use of social media and distance learning, and the use of television and video lessons to enhance program effectiveness in carrying its message to diverse local audiences. In April 2014, Henry completed his second VIP assignment, to chronicle Global Communities' work in conflict mitigation in Nairobi, Kenya.



# Leadership

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**David Humphries**, Director of Global Communications



# Financials

Certified as a  
"Partner in Trust"  
by GuideStar



Combined Statement of Activities and changes in net assets for the year ending September 30, 2013.

Revenue and Support	
Grants	119,474,651
Contracts	11,726,146
In-kind contributions	463,886
Interest and investment income	23,721,675
Other income	1,900,764
Contributed services and goods – non GAAP	19,279,049
<b>Total revenue and support</b>	<b>176,566,171</b>

Expenses	
Technical assistance	111,528,697
Capital assistance	17,968,975
General and administrative	16,626,382
Fundraising	905,058
Contributed services and goods – non GAAP	19,279,049
<b>Total Expenses</b>	<b>166,308,161</b>

<b>Change in net assets before other items</b>	<b>10,258,010</b>
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Other Items	
Currency gain (loss)	(657,307)
Net gain from related entities	2,721,421

<b>Change in net assets</b>	<b>12,322,124</b>
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Total net assets at the beginning of fiscal year	137,007,886
Gain resulting from the transfer of ownership (LEDFC)	2,588,462
Proceeds from issuance of units (VITAS group – Global Communities holding company)	261,500
<b>Total net assets at the end of fiscal year</b>	<b>152,179,972</b>

Total unrestricted net assets at the beginning of fiscal year	93,678,658
<b>Total unrestricted net assets at the end of fiscal year*</b>	<b>102,722,458</b>

* Related entities noncontrolling interest	2,241,166
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<b>General, administrative and fundraising expenses as a percentage of total expenses</b>	<b>10.5%</b>
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# Key Donors & Partners

## Partner Organizations

Access to Finance Rwanda  
Accra Metropolitan Assembly  
ADEPR  
ADRA  
Africa Harvest Biotech Foundation International  
Africa Society for Blood Transfusion Kenya  
African Evangelist Enterprise  
Al Jidara  
Aldea Global  
Alianza VIH Bogota  
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Association pour la Protection et la Promotion de la Veuve au Rwanda  
Association Rwandaise des Conseillers en Traumatisme  
AWRAD  
Ayidiki Water & Sanitation Organization  
Caritas

Catholic Relief Services  
CEDECUR  
CEPROSAF  
Chamber of Commerce Cartagena  
Chamber of Commerce Sincelejo  
Confederation of Indian Industries  
Corporación Ayuda Humanitaria  
Development Solutions  
Diakonía de la Paz  
DUHAMIC ADRI A.S.B.L.  
Eglise Presbytérienne au Rwanda  
Engineering Association of Jerusalem  
Foro Nacional por Colombia  
Fundación Amanecer  
Fundación BIDA  
Fundación Catalina Muñoz  
Fundación PROGRESA  
Fundación Red Desarrollo y Paz de los Montes de Maria  
Fundación San Isidro  
Fundación SERSOCIAL  
Greater Silver Spring Chamber of Commerce  
Hebron Pioneers Organization  
Honduran National University  
Hope and Homes for Children International  
ICMA  
Illar Youth Club  
INJAZ

InterAction  
International Cooperative Alliance  
Iraq Microfinance Network  
Jordan River Foundation  
Kenya Girl Guides Association  
Kenya Red Cross Society  
Khatib & Alami  
Kituo Cha Sheria  
Kiva.org  
K-pacitar  
Kukulkan  
Liga Lactancia  
Making Cents International  
Mercy Corps  
Misión Hábitat  
MIX Market  
National Organization for Peer Education  
NetHope  
Palestinian Contractors Union  
Parlement des Jeunes Rwandais  
Pastoral Social  
Patrimonio cultural fondo para la biodiversidad  
PBA y Crear Desarrollo  
Peace-Net Kenya  
Plan International  
Profamilia  
Proyecto Victoria  
ResponsAbility Finance  
Samanitarian's Purse

Sanabel Microfinance Network  
SANAD Fund for MSME  
Save the Children  
SEEP Network  
Sekondi-Takoradi Metropolitan Assembly  
Sharakeh - Palestinian Microfinance Network  
Sharek  
SINAPISI  
Society for International Development  
SODEAGRO  
St. John's Community Centre  
Support for Addictions Prevention and Treatment in Africa  
The Microfinance Centre Network  
The Youth Banner  
Unidad para la Atención y Reparación de Víctimas  
Universidad de Sucre  
US Chamber of Commerce Foundation Corporate Citizenship Center  
US Global Leadership Coalition  
US Overseas Cooperative Development Council  
Women Investment Fund  
Women's Equity in Access to Care and Treatment  
World Learning  
Young Women's Christian Association

## Corporations and Foundations

Adams Street Partners, LLC  
Aetna Foundation  
Al Rafah Microfinance Bank  
Al Watany Bank, Egypt  
Arab Bank  
Arab Islamic Bank  
Bamboo Finance  
Bancóldex  
Bank of Jordan  
Bank of Palestine  
BHP Billiton Sustainable Communities  
BiB Essen  
Bill & Melinda Gates Foundation  
BlueOrchard Finance  
Cairo Amman Bank  
Calvert Foundation  
Campbell Family Foundation  
Capital Bank, Jordan  
Caterpillar Foundation  
Chemonics  
Chevron Liberia  
Citibank  
Commercial International Bank, Egypt  
Community Health Charities of California

Cooperative Development Foundation  
Creative Associates International  
Credit Libanais s.a.l.  
DLA Piper  
DLA Piper Foundation  
Egyptian Arab Land Bank, Jordan  
Etihad Bank, Jordan  
Fidelity Charitable Gift Fund  
Fransabank  
Goldman Sachs Foundation 10,000 Women Certificate Program for Entrepreneurs  
Hewlett-Packard  
HFC Bank Ltd, Ghana  
Hills Stern & Morley LLP  
Housing Bank for Trade and Finance, Jordan  
Indians for Collective Action  
InvestBank, Jordan  
Jammal Trust Bank  
John Deere Foundation  
John Hancock  
Johnson & Johnson  
Jordan Ahlia Bank  
Jordan Kuwait Bank  
Kresses Company  
Lafarge  
Microsoft  
Oikocredit

Palestine Commercial Bank  
SAKAN  
Silatech  
Societe Generale Bank de Jordanie  
Starbucks Coffee Company  
Swiss Capacity Building Fund  
Symbiotics  
Tanmeyah - Jordan Microfinance Network  
Tenke Fungurume Mining  
The Bernard and Muriel Lauren Foundation  
The Horizon Foundation of Howard County, Inc.  
The mGive Foundation  
The San Francisco Foundation  
TOMS  
United Way of the National Capital Area  
Vanguard Charitable Endowment Program  
Walmart Foundation

Government of Colombia  
Government of Haiti  
International Finance Corporation  
Palestine Capital Markets Authority  
Palestine Monetary Authority  
Palestinian Investment Fund  
Swiss Agency for Development  
UK Department for International Development  
UN High Commissioner for Refugees  
UN World Food Programme  
UN Population Fund  
US Centers for Disease Control  
US Department of State, Bureau of Population, Refugees, and Migration  
US Department of State, Office to Monitor and Combat Trafficking in Persons  
US President's Emergency Plan for AIDS Relief  
US Agency for International Development (USAID)  
USAID, Office of Foreign Disaster Assistance  
US Overseas Private Investment Corporation  
World Bank

## Government and Multilateral

French Agency for Development  
The Global Fund to Fight AIDS, Tuberculosis and Malaria



*In Honduras, we are working with the Global Fund to Fight AIDS, Tuberculosis and Malaria, civil society organizations, and national institutions.*





**Global Communities**

8601 Georgia Avenue, Suite 800

Silver Spring, MD 20910

Phone: 301.587.4700

Fax: 301.587.7315

[mailbox@globalcommunities.org](mailto:mailbox@globalcommunities.org)

[www.globalcommunities.org](http://www.globalcommunities.org)