



**Global
Communities**
Partners for Good

60

Years of Partnership
2012 Annual Report

Our Values

Our values are how we define our work, our approach and who we are. We use these to guide our decisions 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, 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.



Our Mission

Our mission is to be a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping them improve their social, economic and environmental conditions.





Partners for Good

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**We believe that
the people who
understand their
needs best are
the people of the
community itself.**



مجلس محلي شبابي قلقيلية

2013/1 - من الساعة 11:00 ظهرا - 5:00 - قاعة مكتبة



West Bank & Gaza: Promoting Youth Involvement in Local Governance

Furat is one of 13 Youth Shadow Local Council (YSLC) candidates who came to vote in her hometown of Qalqilya. About 870 young people in Qalqilya registered to vote for the 13 youth council candidates, compared to 340 in the last election. This initiative, funded by USAID and implemented by Global Communities with local partner Sharek Youth Forum under the Local Governance and Infrastructure program, establishes YSLCs to mirror local councils in formation, composition and functions to enhance Palestinian youth understanding of local governance and good democratic governance practices. Today, more than 8,000 young people are involved in the program throughout the West Bank.



A community meeting takes place outside of Pune, India, as part of the slum improvement program formed as a result of a partnership between the John Deere Foundation and Global Communities.

Message from the Chairman



We live in an era of unusual opportunity. More than half of the 10 fastest growing economies in the world are in developing countries, many in Africa. When the world's international development agencies were formed in the 1950s and 1960s, the vast majority of capital flows from wealthy to poor countries came from public sector foreign aid. Today, more than 80 percent of capital flowing into the developing world comes from the private sector.

This is not to say poverty and social ills are ceasing to exist. Economic growth is uneven and in the developing world the sight of a modern office block surrounded by a slum is common. But this growth of private sector investment presents a powerful tool to lift people out of poverty. It is an opportunity that needs to be understood and seized. If those of us who want to see stable, peaceful world economies and a reduction in poverty simply rely on the traditional donor-recipient framework of foreign aid, we will miss a great opportunity to make a difference. The changes around us provide the opportunity to launch new partnerships with the private sector and developing countries where there is greater shared responsibility and accountability, greater opportunity for impact, and where we can work together to create real, sustainable positive change.

I am proud to be Chairman of Global Communities. It is an organization that understands the changes in the world and is acting on them. On pages 20-29, you can read about how Global Communities is working as a partner for prosperity in the developing world in multifaceted partnerships with the private sector to ensure responsible, community-owned urban growth. You can also read, on page 38, about how Global Communities is working with banks to leverage local capital to assist underserved small and medium enterprises in the Middle East and North Africa. Throughout this Annual Report, you will find examples of how Global Communities is working in innovative partnerships to more closely align community and commercial needs around the world.

As the public and private sectors increasingly work together, we are seeing new advances and game-changing ideas that will have huge social impact over the next few decades. Global Communities has the experience and stories to tell that will inform its peers and partners, as well as policy-makers. I am delighted that in my position as Chairman I will continue to see up-close just how Global Communities is affecting real, positive change in the ways that matter most—in the communities that need it most.

Robert A. Mosbacher, Jr.
Chairman

Message from the President & CEO



The world is changing. So are we. After 60 years as CHF International and the Cooperative Housing Foundation, we are now Global Communities, a name that reflects the evolution of who we are and what we do. This chapter

truly marks an exciting new beginning for those of us who work at Global Communities and for all our partners and community friends around the world—our global community.

The name change is indicative of our values and our heritage. It focuses on how we have always approached our mission since our inception 60 years ago: partnering with communities around the globe to give them the tools they need to sustainably improve their own lives and livelihoods. Our efforts are designed to create enduring partnerships with communities, the private sector, government and other organizations to be a catalyst for positive, permanent change in the lives of the vulnerable.

Our approach and our organization have evolved considerably over the years. We are focused on implementing pioneering projects and programs across a range of sectors, funded by a diverse and robust donor base. To achieve sustainable development results, we put a premium on innovation, combining new ideas with more than half a century of taking a community-based approach designed to build the self-sufficiency of some of the most vulnerable people in the world. At the same time, we continue our long-standing tradition of employing the best talent to efficiently and effectively deliver results through high quality projects and program management, with a constant commitment to our donors and supporters, and to working with at-risk communities and individuals.

While we operate across a range of sectors and areas of expertise (see pages 45-65), we recognize that people live in communities where their needs require an integrated approach. We take this approach because people don't "live" in any one sector—they live in communities, villages, cities and nations, where all the concerns of everyday living come together. For this reason, our work brings together disparate partners with common goals to meet the broad needs of our communities.

We will continue doing business as both Global Communities and CHF International for some time as we roll out our new identity around the world. Expect to see both names during a two-year transition as we continue to inform our stakeholders and partners of the exciting changes taking place in our organization and how that will impact our work around the world.

We are excited and invigorated by these changes. We believe that our core approach, practiced and proven over six decades of experience, is the way of the future. We are proud of our tradition of building enduring relationships, and working at the grassroots, community level to build capacity and connect communities. We look forward to continuing our work with you, to communicating with you, and to hearing from you as we evolve in this changing world.

Together, we are **Global Communities**.

David A. Weiss
President & CEO

Global Communities has worked with internally displaced persons in Colombia since 2001.





★ HEADQUARTERS: SILVER SPRING, MD

Where We Work

Countries in which Global Communities worked between October 2011 and April 2013

The Americas

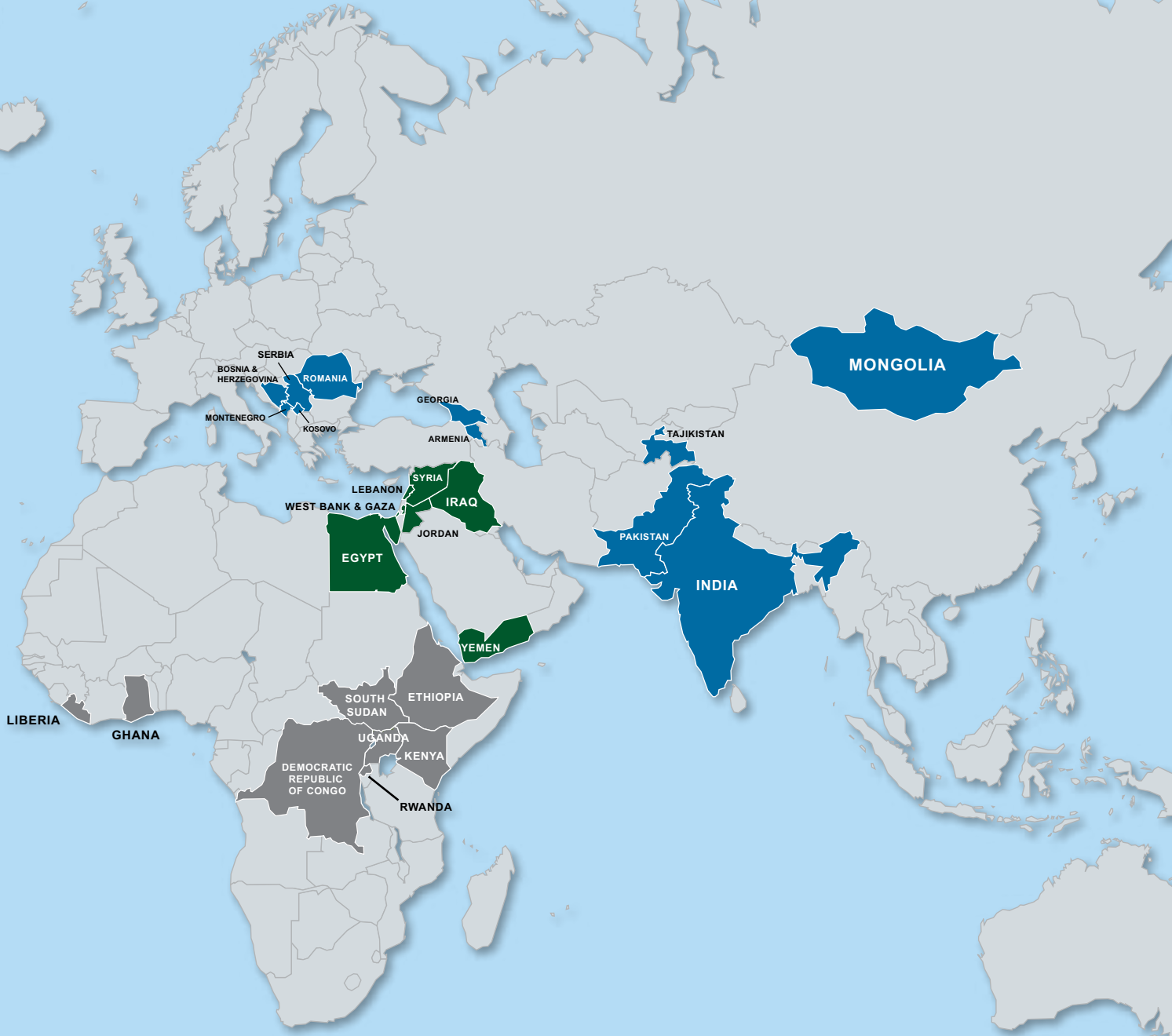
- Colombia
- Haiti
- Honduras
- Nicaragua



Africa

- Democratic Republic of Congo
- Ethiopia
- Ghana
- Kenya
- Liberia
- Rwanda
- South Sudan
- Uganda





Middle East & North Africa

- Egypt
- Iraq
- Jordan
- Lebanon
- Syria
- West Bank & Gaza
- Yemen



Europe & Asia

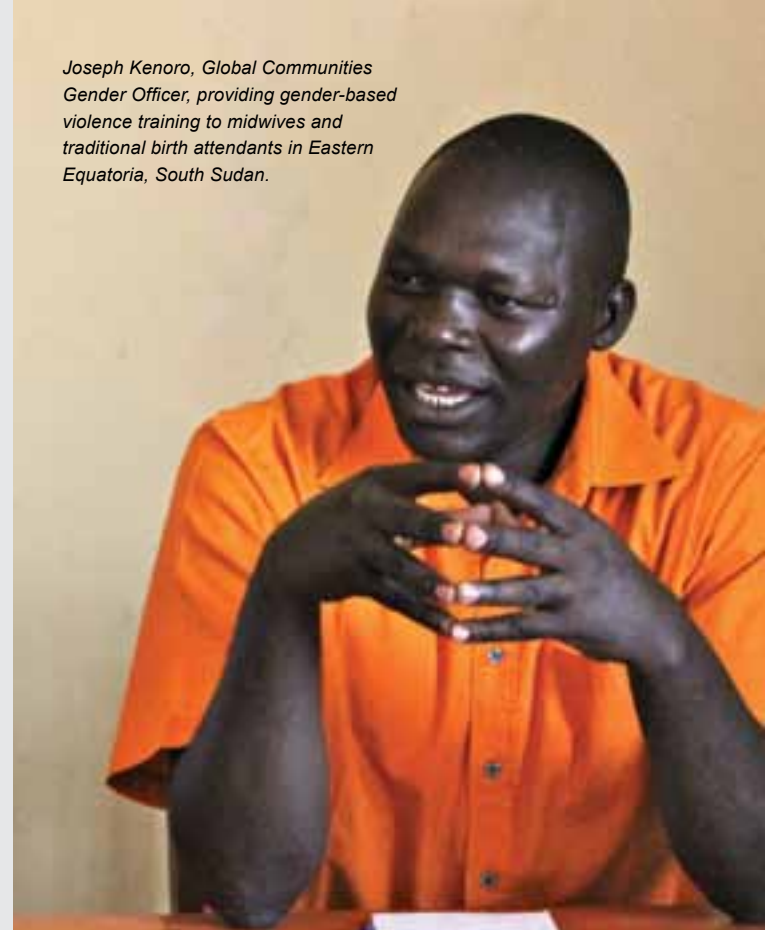
- Armenia
- Bosnia & Herzegovina
- Georgia
- India
- Kosovo
- Mongolia
- Montenegro
- Pakistan
- Romania
- Serbia
- Tajikistan



Gisele Nacouzi and Rudayna Matar, Vitas Lebanon loan officers in Byblos, Lebanon.



Joseph Kenoro, Global Communities Gender Officer, providing gender-based violence training to midwives and traditional birth attendants in Eastern Equatoria, South Sudan.



Who is 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 have been 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?

Global Communities has international reach and scale, having worked in more than 80 countries since our inception. We have considerable technical expertise, with decades of experience at the cutting-edge of development. But the real 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 which is at the core of our work.

President Barack Obama visited the Al-Bireh Youth Foundation in Ramallah, West Bank, in March 2013. The youth center was expanded and rehabilitated by Global Communities in 2010 under the Emergency Jobs Program funded by USAID.



PHOTO CREDIT: MUHAMMAD MANSOUR, USAID/IDRC

Why did we change our name?

The name “CHF International”—Cooperative Housing Foundation—did not communicate well our work or our approach; it was often counterproductive, giving the wrong impression and evoking confusion. 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; the name 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. See page 47 for more details.

What has stayed the same?

We have put communities in charge of their own development for six decades. We still do, that is our heritage. We have not, and will not change that, even as we pioneer new types of programs, develop innovative partnerships and work in new environments around the world.



How Do We Work?

Partnership with Communities

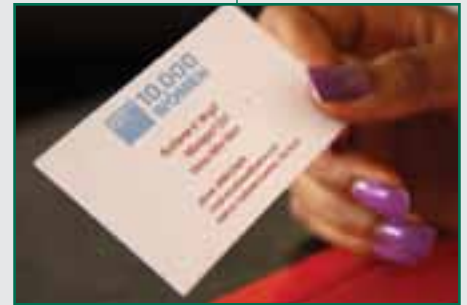
At the heart of our work is partnership with the community. We engage with communities through participatory methods that begin with community-wide meetings and lead to community councils. The council and community are closely involved in contributing to activities through money, materials, labor or simply time, and it is the council who signs off on any completed project. The council and community also deal with other bodies that need to be involved in the partnership.



Municipal capacity building in Lebanon



Combating child labor through education in Jordan



Goldman Sachs 10,000 Women Certificate Program for Entrepreneurs in Liberia

Government

Completed projects often must be maintained by the local government, which needs to be involved from the earliest stages of design. In many of the countries where we work, local government and community interaction is uncommon, so we provide training to both sides on how to interact constructively.

Local Organizations

Our partnership model depends on local knowledge and insights. In turn, we impart technical training from decades of experience to our community partners. The overall aim at the end of any activity is to leave behind a body of local organizations that can continue the vital work of improving their lives and livelihoods without outside assistance. The nature of our work means that our vision of a better world is one where we no longer need to exist.

Private Sector

Our experience is that the private and nonprofit sectors can learn from each other, and that the interests of the people with whom we work are best served by the two sectors doing business together with a double bottom line, matching commercial and community needs. Read about our work with the private sector beginning on page 20.

89.6%
of donor funds
are spent on
programs



Global Communities' total expense on administration and fundraising each year is around only 10%.



In each country where we work, our staff is between **95-100%** from the country or local community where they work.



Post-earthquake rubble removal in Haiti



Asset building group assessment in Ethiopia



PHOTO CREDIT: JOHN SIGORE

Kimberly Tilock, Kenya Country Director speaks at a Kenya Election Briefing on Capitol Hill

Leverage

Governments, corporations and organizations that wish to help communities around the world may find it difficult to make a large impact with limited funding, but Global Communities has the scale and relationships to bring investments together to maximize the positive impact of these funds. Overall, this means that Global Communities' total expense on administration and fundraising each year is around only 10 percent. The funds we receive are put to their maximum use in an efficient, effective and accountable manner.

Accountability

Every cent we spend is accountable to the donor, whether that is the US government or individuals from around the world. Global Communities is accountable to US law, undergoes strenuous annual audits and fulfills all legal requirements to ensure that the people we employ and our beneficiaries are those intended to benefit from our work.

Evidence & Evaluation

All our work is based on market research, environmental assessments and rigorous understanding of our operating environment built on decades of experience. In turn, we constantly evaluate the effectiveness of our work. We measure not just outputs but also long-term results and seek to find effective methods for evaluation in each environment. Where possible, we build learning agendas into our projects so that we share lessons learned with peers and partners.

Sixty Years of Partnership

A History of Global Communities

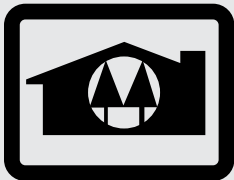


1952 — Global Communities began in 1952 as the Foundation for Cooperative Housing, a US organization that

helped build houses for people in need, based on the cooperative model. From its inception, FCH focused on working with communities to meet their needs, and over three decades built 60,000 houses in 35 states of the United States.



1960s and 70s—In 1962 something radical happened. The US government, impressed by the organization (now CHF, the Cooperative Housing Foundation) asked CHF to begin working in Central America, exporting our successful model of housing to partner countries. As we had done in the United States, we continued to work with communities and focused on housing. Through the 1970s, we shrank our domestic output and focused more internationally.



1980s—The 80s brought about more radical change: during this decade, CHF shifted entirely to working internationally. As we did so, we began to move away from housing as our main focus and started addressing community needs more broadly in Africa, Latin America, Europe and Asia. CHF also became a pioneer in housing microfinance at this time.



1990s—The 90s began with the world changing irrevocably with the end of the Cold War. CHF once again responded to these changes. We began working in Eastern Europe, still strongly focused on housing. We also started working in the Middle East, developing microfinance programs for entrepreneurs and home-owners that are still in existence today. After the Balkans Wars, we began to develop our post-conflict expertise, and after Hurricane Mitch struck Central America in 1998, we developed our world-leading standing in shelter solutions. Many of our people who began working with us in their home countries at this time are still with us today. With decades of experience of working closely with communities around the globe, they are among our top leaders around the world.



2000s—With the 2000s came more change, with conflicts in the Middle East and South Asia, displaced persons crises in Colombia and Darfur, a huge focus on combating HIV and AIDS across the developing world, and with a massive population shift toward urban areas. As CHF International, we responded to all of these changes in the world, working to empower communities faced with tremendous challenges, and developing expertise in all of these areas, always underpinned by our community-based, partnership approach.



2012—Sixty years since the creation of our organization, we recognize that the world always changes and always will. Africa is economically among the fastest growing regions in the world, and emerging economies are new powers. At the center of our work are these global communities that are shaping the future of the world. Acknowledging the changes in the world, but cognizant of the central nature of our role in empowering the vulnerable and helping them to be leaders of their own development just as we have done since 1952, we changed our name to Global Communities.

The story of **Global Communities** is the story of a changing world



Ann Arbor, Michigan, USA
Cooperative Housing Tenants
1971



PHOTO CREDIT: JUOZAS CERNIUS

Rwanda
USAID Higa Ubeho Play Group Participants
2013

Awards & Innovations

Global Communities is focused on developing innovations that have a practical, real impact on our partner communities and are appropriate to each environment in which we work. Our recent innovations include, for example, our work in urban disaster recovery (page 48), water, sanitation and health (page 58) and green construction (page 64). All of our work focuses on empowering our community partners through working together to provide sustainable solutions to the challenges they face.

Our projects, financial institutions and staff have received many awards for excellence, innovation and transparency. In 2012, our Honduras Water Harvesting Project was awarded the international *Actions in Water and Climate Change Adaptation Prize*.

The prize-winning project, originally funded by the Millennium Challenge Corporation, is being implemented in nine villages in El Valle, southern Honduras, where the landscape has degraded over the past decades. Poor agricultural practices and population growth have stripped the land of vegetation, altered natural hydrological cycles, eroded soils, and spurred deforestation. This desertification has led to a continuous reduction of water availability and progressive loss of soil fertility. So when rains do come now, the water retention in the soil is low and flooding is exacerbated.

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. This is one of the most advanced drip irrigation systems on the market and is capable of distributing water under low pressure and economizing it with a precision never achieved before in Honduras. A very small piece of engineering inside the half-inch diameter plastic tubing, which looks like a miniature maze, controls the flow of water exiting each hole and provides a consistent drip rate. The rate of water can be regulated by a set of valves according to what the different crops need, and sections of the network can be turned on and off. The farmers have been trained in organizational strengthening, management, production, and irrigation.

One farmer who has benefited from the project is Daniel Cruz. Just three years ago Cruz was only able to produce one crop, corn, and his yield was at the mercy of the fickle rains. Most years, this provided subsistence for his family and during a good year about \$500 in income. Some years, however, there was not enough rain to grow anything at all. Today, he earns more than \$12,000 from cultivating six different crops harvested throughout the year. The prize, awarded by the Americas Climate Change Dialogue, seeks to recognize and strengthen our project until the World Water Forum in March 2015, where Global Communities will present the further advances achieved with the \$50,000 prize money.

Recent Awards

2012



Actions in Water and Climate Change Adaptation Prize for Global Communities' Water Harvesting Project in Honduras (see page 16).



National Award for Agricultural Journalism for the Colombia Responde community radio program, Voices and Sounds of Montes de Maria, a project that trained farmers in community radio in 16 communities and created radio production centers in each community.

2011



The Honduran National Environmental Award, the highest environmental award of Honduras, was awarded to Global Communities for the design and implementation of our water harvesting project.



The Pergamino Rosa Award is bestowed by the Sexual Diversity Committee of Honduras upon organizations that have contributed to and worked with the GLBT population to improve the lives of this historically excluded and marginalized community. Global Communities was honored for its work with its local partner, Kukulcán, targeting the men who have sex with men population.

Ethiopia: Women hold up their projects after a handicraft training as part of the USAID/OFDA-funded RECOVER Program. Global Communities' model for successful economic recovery and livelihoods-strengthening in Ethiopia focuses on developing assets and building skills through the Asset Building Group (ABG) model. ABGs increase productive capacity, expand market linkages, and improve access to goods, leading to sustainable increases in household income and food security.





Section 1: Our Work in Action

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Our Work in Action:

Partners for Prosperity

Strong, Strategic Public-Private Partnerships

In 1960, public capital accounted for 71 percent of financial flows into the developing world. Today, it stands at only nine percent. More than ever, the international private sector is playing a central role in the development of economies and livelihoods worldwide. The idea of “corporate social responsibility” is being replaced by “corporate social leadership” where companies’ investments in the communities in which they work are no longer side projects but an important feature of their business approach. Consumers increasingly care about the social impact of business, and the emerging economies where Global Communities works are increasingly consumers themselves.

From our six decades of experience in social investment and working with local communities, we know that despite the success of any one approach, organization or entity, the most successful endeavors require effective collaboration between the public and private sectors. This is why we believe so strongly in the promise of partnerships and why, together with the private sector, we are developing new models for development around the world. Our expertise and experience ensures that our public-private partnerships meet the double bottom line of community and commercial needs. They enhance new market development, long-term profitability and can strengthen a local workforce and consumer base that is healthy, educated, has adequate housing and is economically stable. As a mission-driven organization, we are partners for the prosperity of our community friends worldwide.







Community Planning for Urban Growth

Tenke Fungurume Mining: Democratic Republic of Congo

Tenke Fungurume Mining (TFM) began developing a mine in Katanga Province in the Democratic Republic of Congo in 2005. Attracted by the job prospects, new migrants to the mining area resulted in a population in the town of Fungurume that doubled by 2009 from 40,000 to 80,000. TFM was concerned that the rapid growth in population coupled with a lack of systematic urban development would result in a sprawling slum and approached the consulting firm Groupe Huit to prepare a 15-year urban development management plan for Fungurume. The plan projected a population of 200,000 by 2025 and identified land area and the infrastructure necessary to accommodate this growth. The initial goals of the plan were to assist the local government and community in implementing an effective urban development management plan, attract medium and large businesses to the area, grow economic development opportunities and strengthen economic infrastructure and local governance. In 2012, TFM partnered with Global Communities to help make this plan a reality.

Rehabilitating Existing Infrastructure

In Fungurume, we organized community consultations on priorities for infrastructure to capture local citizens' input on their most pressing needs. As a result, we began the first-ever street rehabilitation project in Fungurume, which improved 14 kilometers of roads in neighborhoods throughout the town and created short-term employment for 200 people. This experience highlighted the serious problems of solid waste and storm-water management, common challenges that Global Communities has addressed in emerging urban environments around the world. We are now developing a series of solid waste and storm-water management initiatives for Fungurume and Tenke, to protect the environment from the hazards of waste and to capture and direct the annual rains toward the rivers and out of the neighborhoods. This will enable us to rehabilitate more roads in the future and create a stable basis for infrastructural improvements.



Creating a New Town

Fungurume's population is expected to continue growing; however, physical expansion of the town is limited due to nearby mineral deposits that will soon be mined. To accommodate future population growth, a deposit-free site was identified west of Fungurume. While green field development of a new residential and commercial area presents many challenges, it also provides the opportunity to utilize innovative approaches in urban development.

Applying technical knowledge and experience garnered around the world, Global Communities is leading the development of this new town. This requires planning and implementing several major development initiatives simultaneously in a process that is much more complex than the incremental improvements required for upgrading the infrastructure of existing towns. An integrated development management plan will be created by Global Communities to guide the implementation process. By applying inclusive principles and integrating economic development priorities into all aspects of the urban planning and implementation, Global Communities is ensuring that this urbanization plan is holistic and meets the needs of the local community.

Developing Community Oversight

We recognize that the key to success in any urban development plan is building not for the people but building with them. The community knows its own assets, limitations and needs better than anyone, and close relationships

with the community and local stakeholders are essential to success and sustainability. Global Communities has focused on developing a positive and constructive working relationship with the Provincial Ministry of Infrastructure to ensure the unique challenges the area offers are understood and shared by government. We are also building close working relationships with prospective lenders and investors. To ensure there is long-term, local oversight of the area's development, we are working with the Ministry of Infrastructure and the Provincial Governor's office to set up a steering committee which will oversee and monitor implementation of the integrated development management plan.

Our partnership with TFM in the Democratic Republic of Congo is a new and unique partnership, designed to ensure the best possible economic and living conditions for a growing urban population. Global Communities is bringing our decades of experience of community involvement and urban development to an evolving environment.



Members of Arvand microfinance institution in Tajikistan participate in a housing finance training led by Global Communities.



Making International Expertise Local

Deutsche Bank and Arvand: Tajikistan

Global Communities has pioneered housing microfinance for decades, developing locally appropriate solutions for housing credit since the 1980s for low-income families around the world. In order to meet the increasing challenges of providing affordable homes amid growing urbanization, Global Communities is building on its experience to launch innovative partnerships with the private sector to expand housing microfinance. Thanks to Deutsche Bank, Global Communities was able to share its decades of experience and build the capacity of a local financial institution to help provide the people of Tajikistan with a high-quality housing microfinance product.

Tajikistan has the lowest per capita income of any country in Central Asia and a severe housing shortage. In June 2012, Arvand, a microfinance institution based in Khujand, Tajikistan, launched a new housing microfinance loan product. The pilot project had been a success, but Arvand sought solid international expertise to draw lessons from the pilot project and to ensure that the program continued to run smoothly. With funding from a loan fund owned by Deutsche Bank, Global Communities provided training to Arvand's staff. Targeted at loan officers, supervisors, branch managers and risk managers, the trainings enhanced employees' knowledge of housing finance. They also focused on the benefits of progressive building through recurrent loans, which permit clients to build or improve their homes in stages. Global Communities staff trained Arvand employees in loan underwriting to ensure families can and will repay their loans, revised the loan contract and mortgage procedures to clarify the client's obligations, and recommended improvements to Arvand's collections procedures.

The housing loan product has exceeded targets, with 323 clients and an outstanding portfolio of \$1.5 million as of late November 2012. Arvand is using its freshly trained loan officers to further promote and monitor housing loans and plans to have 10 percent of its portfolio in housing by the end of 2013, for a total of \$2.5 million.



Inclusive Economic Growth for Urban and Rural Communities

John Deere Foundation: India

Rapid economic development in India is transforming rural and urban settings as never before. Cities are increasingly becoming key centers for multinational companies, while rural areas are seeing additional manufacturing and industrial activity. In the villages around the John Deere manufacturing facility outside Pune, explosive growth brings opportunities as well as challenges to existing residents and newcomers alike.

As Pune continues to grow—it is currently the seventh-largest metropolis in India—Global Communities is working with the John Deere Foundation to ensure that the city's transformation helps families prosper and counters the challenges that have long plagued their communities, including illiteracy and the lack of employable skills and basic services like health care and education. Global Communities, which has worked in Pune to reduce urban poverty since 2008, is implementing activities geared toward helping low-income communities take advantage of this economic expansion.

Early child care center



Slum Improvement Program

In 2012, Global Communities began implementing the Slum Improvement Program in six slums throughout Pune with the overarching goal of improving the living environments and incomes of more than 12,500 slum residents. To meet the objectives of the program, we embarked on several activities, such as improving access to formal and non-formal education and vocational training and improving public infrastructure and municipal services through community planning. Other activities include:

CREATING HOME-BASED BUSINESS OPPORTUNITIES

We are working with women participating in self-help groups to identify and support new income-generating activities that allow them to earn money while still tending to their household responsibilities. Nearly 100 women have enrolled in business training courses, launched businesses and begun earning extra income.

ESTABLISHING SMART SERVICE CENTERS

Global Communities has signed an official agreement with the local government to support Smart Service Centers, where workers can register and receive training in basic trades and then receive support as they contract their services in the local market. Our role is to make the centers more robust and sustainable and to expand the model across the city.

Village Improvement Program

Global Communities is supporting four villages around the John Deere manufacturing facility in Pune District. These include two large villages, Sanaswadi and Shikrapur, with an estimated population of 24,000 each, along with two smaller villages totaling about 3,500 people. We are implementing activities that improve living conditions and livelihoods, such as the formation of self-help groups for women; provision of vocational training to youths to improve their employability; and working with farmers to improve agricultural practices. Other activities include:



Home-based business training

EARLY CHILD CARE CENTERS & TUTORING CLASSES

As an investment in the future of local children, Global Communities is strengthening existing centers present in three of the villages, started by the government as part of the Integrated Child Development Services program to combat child hunger and malnutrition, and to provide services to advance early childhood development for children under six. We also conducted a one-time health clinic for more than 100 children and worked side by side with pediatricians to collect health information and refer the children accordingly.



Early child care center activity



Special tutoring class activity

SPECIAL TUTORING CLASSES FOR PRIMARY SCHOOL STUDENTS

Our program pre-tested 300 primary school children and identified those who needed remedial special classes to improve their school performance. More than 80 now attend the classes we are coordinating with village schools in three locations. The classes have helped students stay in school and advance academically.



Trainer team-building activity



Social Enterprise in India—a Sustainable Example

In 2008, when Global Communities met with the founders of a start-up social enterprise called LabourNet, we recognized the promise of their innovative business model. The LabourNet team was seeking to organize informal workers in India and connect them with work in the marketplace by providing access to training, skill certification and services such as banking, health insurance and identity cards—services that are often impossible to access for the estimated 400 million informal workers across India. To achieve this, LabourNet started a job placement agency in Bangalore that placed informal workers in short-term jobs in households, offices and construction sites, performing work such as plumbing, carpentry, and house cleaning services.

When Global Communities began working with LabourNet, with funding from the Bill & Melinda Gates Foundation, the start-up had registered about 3,000 workers; at the end of our four years of capacity building, they had registered 44,000 workers. Our grant funding and technical support to LabourNet gave them the flexibility to take risks, fine tune their business model, and professionalize their systems to enable them to scale up. Today, LabourNet has opened 40 training centers across India, all of which operate on a fee-based sustainable enterprise model.

LabourNet's success demonstrates the impact that the private sector can have in developing a workforce and providing social benefit. So it was natural for Global Communities to partner with LabourNet again

in 2012 when we began working with the John Deere Foundation to extend vocational training to villages around the John Deere factory. The communities in this peri-urban landscape, where almost 300 factories are now located, are experiencing a dramatic increase in manufacturing and industrial activity. Global Communities, in partnership with the John Deere Foundation and the Confederation of Indian Industries, contracted LabourNet to set up a training center and provide vocational training to the villagers. LabourNet brings additional partnerships with reputable private companies like Schneider Electric and Godrej Consumer Products, who helped set up and certify their training materials.

Sandhya Vishal Ghatge, aged 22, graduated in April 2013 not only from the beauty and hair care course but also as a trained electrician. She lives with her husband and son in a nearby village; her husband works in a factory, and she had been searching for long-term employment to increase their family income. Now, with this education, she plans to start her own beauty parlor, but she also has training in another demand industry giving her a diverse portfolio of skills and options.

Sandhya and her 104 fellow graduates are examples of the power and social impact of a sustainable, effective social enterprise. LabourNet plans to train 15,000 workers a year in demand industries. Given its success so far, Global Communities believes LabourNet will succeed, and we continue together as “partners for good.”

SNAPSHOTS OF PARTNERSHIP



Goldman Sachs 10,000 Women Graduate Kabeh Sumbo with President Bill Clinton and Lloyd Blankfein, CEO and Chairman of Goldman Sachs.

Goldman Sachs, 10,000 Women

Investing in women is one of the most effective ways to reduce inequality and facilitate inclusive economic growth; it has a multiplier effect, leading to more productive workers and better-educated families. 10,000 Women, implemented in Liberia by Global Communities, is a five-year investment by Goldman Sachs and the Goldman Sachs Foundation to provide 10,000 underserved women around the world with business and management education. More than 180 women have been trained by the program in Liberia since 2008.



Polyteknik Aceh, Indonesia

Chevron, Vocational Centers

In 2008, Global Communities and Chevron completed a world-class vocational training center, Polyteknik Aceh, which provided tsunami-affected communities in Indonesia with the means to restore their livelihoods. We also joined forces in Liberia in 2012 to make significant improvements to the Booker T. Washington Institute, an agricultural vocational school where a compost center is being built. The facility will continue to train future agriculture students in composting and provide a dedicated space for the creation of top-quality compost.



Souvenir shop owner, Honduras

Walmart Foundation, Latin American Women's Initiative

In 2012, Global Communities supported vulnerable women through the Walmart Foundation-funded Latin American Women's Initiative. The initiative worked with women in Honduras to help them find sustainable, market-based opportunities for employment, to assist with supporting their families and empower them in the workplace. Walmart Foundation committed more than \$2.5 million in grants to projects aimed at improving the lives of women in Latin America, and nearly \$500,000 helped Global Communities sustainably increase the incomes of more than 200 vulnerable women in four Honduran municipalities by improving their business and legal skills and increasing their engagement in sustainable production value chains.



Young baker, Yemen

Caterpillar Foundation, Youth Employment

In early 2013, building on many years of partnership in India, Lebanon, Pakistan and Haiti, Global Communities and Caterpillar Foundation launched a new region-wide program in Yemen, Lebanon and Jordan to improve youth employment in those countries. See more on page 57.

Our Work in Action:

Partners for Peace

“We are the people, we are the problem, we are the solution.”

Since 1996, Global Communities has helped communities surmount one of the biggest impediments to improving their lives and livelihoods: helping groups in conflict to coexist peacefully. Peace and stability are essential ingredients of sustainable development. There is little that is more destructive than either open conflict or the insidious effects of unresolved grievances. We work at the grassroots level to bring communities together to tackle the sources of conflict and develop collaborative activities that lead to the peaceful conditions that allow people to thrive.

Our efforts have resulted in tangible lessons that can be applied to future conflict situations by organizations engaged in community-based conflict resolution. The key steps and activities outlined below have been developed by Global Communities since our first community-based conflict resolution program in Guatemala through to our present-day efforts.





Community-based Conflict Resolution

Communities know better than anyone the specific needs, sensitivities, assets and limitations of a particular area. When local actors resolve differences at the community level, they share both a sense of ownership and accountability, which makes their collective work toward a common goal more fruitful.

Facilitating successful community conflict resolution requires approaches that ensure that all voices are heard, transparency is achieved, and that the right incentives are created for working together. Our approach is adaptable, but usually community conflict resolution will include the following steps:

Make initial contact with community members

We explain how their expertise is the most valuable commodity at their disposal, and how our objective is to help them achieve their goals to resolve conflict in their region. We listen to them in their own territory to learn their immediate and long-term needs, convey understanding of their situation and how, working together, the situation can be improved.

Hold community-wide meetings

We meet with individuals and community leaders, first with each side of a conflict and then with both sides together, to define the problem and how it can be overcome. We encourage people to leave any embittered attitudes in the past and instead to focus on moving forward peacefully.

Participation

The participation of all voices is important. Every religious and ethnic group should be involved, as well as segments of society commonly overlooked such as women, youth, the elderly and the disabled. Youth are especially important as they are often used as perpetrators of violence. The integrity of any program relies on voices from different groups being listened to throughout the decision-making process.

Representative groups

The community should elect a committee that represents the different groups involved in the process. Any projects undertaken are managed by this committee, and the committee is answerable to the community.



It is the role of the committee to identify and select activities, to mobilize local resources to complete them, and to build partnerships. They are also the liaisons with local government.

Identify high-impact activities of shared interest

As part of the process, it is important to identify issues that are the source of conflict. This can be as simple as competition over availability of water or as complex as ethnic discrimination in government employment projects. Select an activity that is necessary, achievable and that will help opposing groups work together toward a genuine resolution of their problem. Initially, it is often most effective to select an activity that can be completed relatively quickly, since delayed progress often diminishes community involvement and resolve.

Training

Communities involved in conflict resolution are learning a replicable process. To that end, they require skills and tools to enable them to succeed in various situations. If a project is involved, train them in fair bidding, analysis of bids and awarding of contracts. Train them in how to approach local government, and bear in mind that reciprocal training is often needed.

Monitor & evaluate project activities

Closely track activities to help prevent problems before they emerge, and identify and address others before they escalate. Make sure that communities feel a strong sense of ownership but do not feel abandoned if something goes wrong or something unexpected occurs.

Electoral Violence in Kenya

In 2007-08 Kenya experienced a crisis of post-electoral violence that led to estimates of up to 1,500 deaths and as many as 600,000 people displaced. Much of the violence, ignited by allegations of electoral rigging, followed ethnic lines and threatened to destabilize the country. Its enduring legacy has been one of displacement, grievances and a resurgence of inter-ethnic hatred, resulting in a volatile environment that can be easily incited by those who believe such violence is in their interests.

Since 2012, Global Communities and local partners PeaceNet and Kituo Cha Sheria have worked on Kenya Tuna Uwezo (“We have the power” in Kiswahili), a \$1.2 million, two-year USAID-supported program aimed at reducing violent conflict in the informal settlements of Kiambiu, Korogocho, Kibera and Mathare in Nairobi. The program aims to ensure sustainability through building the capacity of community leaders and groups to work effectively and peaceably with one another across ethnic lines.

The informal settlements are hotspots for conflict; they are often impoverished, have very dense populations, limited access to information, and reflect the ethnic jigsaw of the country. They are also frequently used by Kenyan politicians to manipulate their constituencies.

Kenya’s new constitution, promulgated in 2010, provides an opportunity to reduce conflict. Global Communities is working to ensure that members of the community understand the constitution and how to act on its provisions, instead of relying on others to interpret it for them. By building peaceful, issue-based interactions around the 2013 elections, the program successfully reduced vulnerability to incitement and election-related violence. The lasting peace following the elections is a testament to the value of community-based resolution efforts and how they help spur lasting change.





STANDING THE
TION IS THE
A PEACEFUL KENYA
d Schedule, article 9(2) - Constitution of Kenya 2010
ERIA
TUNA UWEZO

“ Even though some of them have slaughtered members of my tribe, they are still my brother or sister. I cannot fight again. It is good to live together and share the resources that we have.”

—Judith Okango, Community Leader in Kiambu

Rose Mbone—A Champion for Peace

In the informal settlement of Korogocho, Nairobi, crime is a way of life for too many young people. Poverty has pushed many youths to join gangs or be used by powerful people to perform acts of violence against others. Because many youths lack positive role models, criminals become their role models. As one youth from Korogocho said, “In Korogocho, every youth is a criminal and the only role models we have are the criminals who live the good life and dress expensively with the money they get from crime!” Youth enter the life of crime in their early teens, starting with petty crime and simple weapons then moving onto more grievous acts with sophisticated weapons. It is a harsh and often short life.

Unlike many other slums, ethnicity is not always a point of conflict in Korogocho, particularly among youth. Instead, according to one resident, “Here youth are united by crime.” However, Korogocho is not immune to ethnic divisions. Elders and other

community leaders in Korogocho reinforce ethnicity, and political leaders often fuel ethnic-based violence as witnessed in the post election violence of 2007-08. Crime in Korogocho, as in many informal settlements in Kenya, has become an obstacle to peace, with criminal elements inciting neighbor against neighbor.

For 22-year-old Korogocho resident Rose Mbone, fighting against crime has become a mission. “Crime has robbed me of everything I have. I lost my baby’s father through violence when I was pregnant. My brother was gunned down during a robbery by security personnel and I have lost many friends. Youth here engage in crime despite knowing the risks. From being used by politicians and other powerful people they end up embracing crime as a way of life.”

Because of these experiences, Rose has become a valuable leader in building sustainable peace in Korogocho for the Kenya Tuna Uwezo (“We have the power”) program. “My passion is to change the youths of Korogocho to be better citizens of this country, engaged in gainful activities that do not put them at loggerheads with security agents, thereby risking their lives. I long to see a peaceful, cohesive Korogocho, where people walk and do their businesses freely, chatting and laughing with one another,” said Rose. “I cannot sit there and watch this to go on; it is too painful.”

Rose’s start with the program was not easy. While frustrated by the misery brought on by crime, she, like many youth in the informal settlement, was suspicious of outsiders. In fact, her first words to the Global Communities team were, “If you are here to waste my time like many other organizations have done, you better leave us just to do what we do on our own.” But through meaningful and regular engagement, they slowly gained Rose’s trust. The team nominated Rose to attend a skill-



building workshop on media reporting at the community level for peace promotion, organized by another USAID-funded partner, Internews. Global Communities also engaged Rose in other skill-building sessions including one for trainers on mediation and conflict transformation. “Kenya Tuna Uwezo has provided me and many other youth in the informal settlements with a forum to speak out and share the frustrations we live with, which many choose to deal with through illegal and violent means.”

With the skills and confidence she has gained, Rose has taken up the mantle to promote peace. She has reached out to many young people to get them to see the futility and danger in their current way of life. “I reach out to the some of the worst criminals in Korogocho—‘the unreachable’—and tell them my life story and why they need to change. I may not reach them on the first talk but many call me back. I often have to meet with people at night when it is most risky but they feel safer and I need to meet people as I can.”

Through Rose’s passion and efforts she has convinced 11 youth—some as young as 16 years old—to give up their criminal activities and involvement in violence and work toward peace and development in their community. She has organized other youth into a village theatre group to disseminate messages of peace. She also

organized peace marches through Korogocho before the party nominations in January 2013 calling for a peaceful election process. Rose has become a true change agent in her community.

The youth Rose has reached are under tremendous pressure from former gang members, politicians who pressure them to cause chaos, and the threat of being arrested by local police if they do not pay them extortion fees. They even face pressure from their families and girlfriends who depend on or have become accustomed to the income they earned through criminal activity. These youth are now struggling to earn a living through petty jobs and pooling their limited resources to support one another. But these challenges are the normal challenges of living in an informal settlement. They now understand that crime is a dead end and they have been manipulated, and while they bear the brunt of that manipulation, they are committed to seeking a peaceful way of life.

Change is never easy, but as Rose has shown, it is possible.

You can read more about Global Communities commitment to conflict resolution around the world in our February 2013 issue paper “Partners for Peace: Community and Conflict Resolution”—www.globalcommunities.org/partners-for-peace

“These are people who hadn’t talked for 10 years, they are doing this after confessing to what they did, killing, burning houses, stealing property. They spoke, and my God, they were moving stories.”

—Selline Korir, Director of Kenya Tuna Uwezo, The Guardian, March 3, 2013

Our Work in Action:

Partners for Promise

Investing in the Power of People

At Global Communities we are focused on people. We believe in the promise of our partner communities and are committed to investing in their success. All of our work is designed to give them the tools they need to drive the development of their lives and livelihoods. We are committed to assisting the sectors needed for economic growth, such as small and medium enterprises (SMEs) and entrepreneurs, but we also believe that investment is measured in both financial and human progress. Where we provide financial services for low-income communities, we often provide business training. We also organize events with our partner communities targeted toward peace, assisting the needy and our shared values. As an employer of around 2,000 staff, mostly in emerging economies, we believe in investing in our people to build the professional skills of our partner communities for the long-term. We take our slogan “Partners for Good” seriously—both doing good and creating real and permanent, positive change.

Small and Medium Enterprises— The Driver of Economic Growth

In 2011 and 2012, Global Communities launched initiatives in Egypt and Jordan with the Overseas Private Investment Corporation and USAID. With a total value of \$500 million over the next ten years, Global Communities is managing two loan guarantee facilities in partnership with local commercial banks to drastically expand lending to SMEs, to create jobs and respond to the growing needs of the youth of the region. The facilities work by partnering with local banks to guarantee part of a commercial loan the banks make to an SME. This mitigates the bank’s risk and gives them an incentive to lend. In this way, at a very low actual cost, we can leverage private capital and demonstrate to banks that SMEs, traditionally underserved in the Middle East and North Africa, are a legitimate market for lending.







A group of women SME owners participate in a workshop held by the Global Communities' Jordan Loan Guarantee Facility.

Empowering Women Entrepreneurs

In June 2012, the Jordan Loan Guarantee Facility (LGF) conducted a three-day workshop to help women SME owners seeking finance for startup or expansion. The trainers presented case studies to demonstrate how to use financial analysis and projections to determine financing needs and improve business performance. On the last day of the workshop, representatives from Jordan LGF partner banks including Arab Bank, Cairo Amman Bank, Housing Bank, Jordan Ahli Bank, and Bank Etihad had an opportunity to network with all 32 participants.

Hind Al-Fayez, who attended the workshop and owns a media agency, felt inspired after meeting the other women and speaking with workshop facilitators. An outspoken politician who had run for Parliament

in 2007 and 2010, she stood up in front of the group at the end of the workshop to propose the idea of creating a women-owned SME association. Al-Fayez says that female SME owners are underappreciated and unsupported: “How can we speak for ourselves if we don’t have an association or spokesperson?”

Another participant was Sima Najjar, owner of three businesses including an online start-up. Najjar explained that though she has been in business for six years, the workshop helped her see the big picture in terms of her finances: “When I produce these accurate numbers, I feel I can actually get a good grasp on my company’s financial situation.”

Participant Samia Mushahwar, the co-owner of an advertising agency called Pace Communications, said: “The workshop has been fantastic. It has made me look at numbers in a totally different way. In the past we’ve looked at our numbers but we didn’t know what to do with them. Now, it makes sense—the workshop has made things simpler. I love it.”

Like Al-Fayez, Najjar and Mushahwar, some of the women had already been running their businesses for many years but had never come to grips



Hind Al-Fayez, Jordan LGF workshop participant and current Member of Jordan’s Parliament.

with the processes examined during this workshop. “Jordan has a lot of female entrepreneurs but they need some leverage, a small push. These women are amazing—they have the will and strength, but they need some guidance,” Al-Fayez emphasized.

Her idea was well-received by the other women and resulted in further meetings together with the help of resources and advice from Global Communities. Most recently, Hind Al-Fayez won a seat in Jordan’s Parliament during the January 2013 elections. Well armed with business understanding and her passionate determination to push the cause of women SME owners in Jordan, Al-Fayez is now in a prime position to make the changes she has proposed and continue advocating for her fellow women entrepreneurs.

Social Impact and Investment in the Middle East

Since the creation of our first lending program in Gaza in 1995, Global Communities has developed the largest network of microfinance institutions (MFIs) in the Middle East, and has built institutions across Europe, Latin America and Africa. Many of our MFIs began as donor-funded programs, but have developed into fully-fledged, independent institutions run entirely by people from the countries and communities where they operate. These institutions have a huge economic and social impact on the communities where they

work. In 2012 alone, we disbursed more than 56,000 loans, totaling more than \$150 million, including \$120 million to small businesses and \$37 million to women. We believe that we have a responsibility to take a leadership role toward social issues, promoting peace and assisting the poor beyond the immediate day-to-day work of our lending programs.

Iraq: 10 Years of Investment in People

Our MFI in Iraq, the Access to Credit Services Initiative (ACSI) was established in 2003 as the first MFI in the country and has since grown to be the largest. Since inception, ACSI has disbursed over 160,000 loans, with a value of \$475 million, including more than 24,000 loans to women.

As a partner for good for the Iraqi people, during the holy month of Ramadan in 2012, a time of spiritual reflection, self discipline and empathy with those who are less fortunate, ACSI undertook food distributions to 150 families in the governorate of Babel, in coordination with the Governor’s office.

ACSI is also expanding its provisions for youth, women and the disabled community across Iraq. One such entrepreneur is Halawi Ajel Abed, who lost his arm in the Iran-Iraq war of the 1980s. Halawi did not let his disability stop him from opening a successful curtain store. After the fall of Saddam



Vitas Jordan loan client, Raed Bajjali, his family and staff member in his grocery store in Madaba, Jordan. He has used a new loan to expand his business and add on a butcher’s section to his shop.



*ACSI client, Halawi Ajel
Abed in his curtain store.*

Hussein's government, demand increased but Halawi was short on capital. In 2007 he applied for a \$3,000 loan from ACSI to buy additional equipment and hire an employee. This allowed him to meet greater demand, which led in turn to more demand. Today, he has received his sixth loan from ACSI, his business is booming and his customers include commercial companies as well as families.

With the profits he earns, Halawi is able to sustain a secure living for himself and his four children, and he is also able to help his extended family

make critical payments, including medical bills. ACSI's loans have helped Halawi support himself and those close to him, and his business is one of many that are contributing to the increasing stability of the Iraqi economy.

Promoting Inter-Religious Peace

Global Communities' MFI Lider began serving Bosnian entrepreneurs in 2002 and in 2012 served more than 3,000 clients. In the 1990s, Bosnia was scarred by sectarian conflict; more than 100,000 people died in the country in a war that involved Muslim Bosniaks, Orthodox Serbs and Catholic Croats.

In 2012, Lider was a proud sponsor of a friendly soccer match between Muslim imams and Catholic priests that helped raise funds for a new kindergarten in Bosnia. The match, organized by Bosnia's Inter-religious Committee, was played by priests of the Bosnian Franciscan order and Muslim imams, and watched by more than 4,000 spectators. Proceeds from ticket sales were all directed to the kindergarten, providing for the needs of the country's most vulnerable children.



Global Communities' MFI in Bosnia, Lider, sponsored a friendly soccer match between Muslim imams and Catholic priests to raise funds for kindergartners.

Investing in Our People

Our investment goes beyond financial capital. Global Communities has a long history of developing a highly talented, uniquely skilled pool of individuals that help grow the professional sector in the countries where we have a presence. In many of the countries where we work, women struggle to achieve and maintain equality at social, economic and political levels, so we work to provide professional development training for our staff, particularly women professionals, to enable them to overcome these limitations and meet their full potential.

Human Capital

Since 2010, Global Communities has worked from two fronts to advance the operational capacity of our development finance institutions: by arranging targeted technical assistance on crucial business practices and by developing the skills of managers. Both elements ensure that our strategies and all related technical resources are defined, communicated and implemented in a transparent and accountable manner.

A thorough analysis of practices within our institutions made it clear that the need for staff development is relevant in almost all areas of operations. This need is particularly strong among mid-level managers, who are often



Staff participating in management leadership training in Jordan.

promoted into higher positions because of their excellent technical performance, but who do not necessarily have experience or training in their new managerial responsibilities. In addition, many employees, particularly women, who could be coached for more senior positions were not always receiving the managerial training they need to reach such roles.

In response, in 2012, Global Communities conducted a management leadership training course in Jordan, to help coach some of the best and brightest young managers from across our network to be stronger leaders for their staff. The training, which was developed by Women's World Banking, was led by one of our Jordanian staff members and was designed to teach through interactive simulations based on real microfinance cases. In addition to providing crucial professional development skills, the training provided an opportunity for some of our most promising and committed young leaders to meet their peers from across our diverse international network, and build social networks for continued support and professional development following the workshop.

By training a generation of strong leaders across all our institutions, Global Communities seeks to create a pipeline of talented, committed managers that can lead our network into the future, improving lives and strengthening their communities through responsible financial services.

“ Beyond the cultural impact (how diverse we all were, yet had such similar experiences), for me the training was a big catalyst for self-knowledge and self-improvement; to set and achieve ambitious goals for my own advancement. Also, it offered an opportunity to openly discuss and interact with others like me, and to realize that learning can happen in so many other ways!”

*—Andreea C. Vidulescu,
Chief Accountant, Vitas Romania*

Rwanda, USAID Ejo Heza, Nutrition Learning Group

Global Communities is implementing the USAID Ejo Heza program (“brighter future”) which aims to improve the livelihoods and food consumption of 75,000 of Rwanda’s very poor, particularly women. USAID Ejo Heza helps by building the capacity of low-income households to access financial services necessary to grow their enterprises while assisting financial service providers to develop and deliver effective products to the rural market. The program also supports financial literacy, integrates nutrition messaging and promotes kitchen gardening and improved food handling to support more nutritious diets.





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PHOTO CREDIT: JUOZAS GERNIUS



Our Areas of Expertise

Micro, SME & Housing Finance

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 \$140 million in nine countries. From 2004 to 2012, we disbursed more than 450,000 loans to low- and moderate-income customers, totaling more than \$1.1 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 operating loan guarantee facilities in partnership with USAID and the Overseas Private Investment Corporation (OPIC) in Egypt and Jordan (see page 38).

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 deliver mortgage finance trainings to commercial banks in the West Bank through a grant from the International Finance Corporation. We also serve as the exclusive technical assistance provider on a Deutsche Bank fund for microfinance institutions implementing home improvement lending products (see page 24).

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

MEASURING OUR IMPACT IN 2012

56,185 loans

disbursed, worth \$153 million dollars, including 20,056 loans to women, worth \$37 million.

8,203 housing loans

disbursed, worth \$24 million, including 2,878 loans to women, worth \$7.5 million

36,115 business loans

disbursed, worth \$120 million, including 9,931 business loans to women, worth \$21.5 million

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 is founded on the belief that every client deserves a financial partner that is invested in their future. We also believe that development finance is not a venture reserved solely for governments or social and charitable groups, but is an increasingly competitive field for socially conscious investors interested in growth and breakthrough markets. 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 Group 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 two Global Communities subsidiary companies, Vitas Romania and Vitas Lebanon, and aims to incorporate the other institutions in the existing Global Communities network, as well as establish new greenfield operations, in the next five years.

Thamer Karadsheh, Handicraft-maker

Thamer Karadsheh, 32, began his relationship with Vitas Jordan in 2009, when he applied for his first individual business loan of \$1,550 to expand his painted handicraft business. Thamer used his first loan to buy raw materials such as glass and paint. His second loan was a “quick aid” loan for \$212, a loan product that Vitas Jordan designed to help active clients cope with seasonal demand for goods and cash emergencies. Thamer later received a second business loan for \$1,550 which he used to expand to meet the increasing demand for his crafts.

Thamer's artistic endeavors began in 1999, when he started working in a tourist village and saw the demand for painted handicrafts. He later started his own business using his natural talent, which he worked hard to develop into a marketable skill. He started painting on glass items such as plates and small bottles which he would order from a factory and turn into beautiful pieces of art. He broadened his expertise to painting on ostrich eggs, a daunting, time-consuming task which involves drying and baking large ostrich eggs, creating patterns and images using hundreds of tiny dots, drawing the desired image or pattern on with a pencil, and painting the final image with different colors. The whole process can take up to four days from start to finish. The intricately painted eggs can sell for up to 25 Jordanian Dinar, roughly US \$35.

Today Thamer works in the basement of a church where he volunteers. He says that owning his own business makes him feel secure and independent, that he trusts Vitas Jordan as a long-term partner and that he is grateful to them for believing in his talent.





Our Areas of 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 recover quicker, build back safer 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. 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 disaster, families live in a variety of contexts—rented apartments, with extended 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 livelihoods

support or widespread economic recovery, the economy of a community remains reliant on aid handouts and can stagnate for years following the disaster. By helping families rebuild their livelihoods through short-term employment or longer-term vocational training, they 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, they will cope and rebuild better 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 approaches 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 all of the above specifically in an urban environment.

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



“What makes me and the team go to work is a commitment to and belief in the principles of the program. We do the work and deliver food in a timely manner and ensure the dignity of people.”

—Mohammed Sabe,
Gaza Program Manager

Conflict in Gaza, Flooding in the West Bank

Global Communities has worked in the Palestinian Territories since 1994. In November 2012, Global Communities helped vulnerable families in Gaza during the most recent conflict with Israel. While food supplies dwindled, people were unable to leave their homes safely to get more. But Global Communities' Gaza team remained on the ground, ready to distribute food when people could emerge from their homes safely, through the Food Security Program, funded by the World Food Programme. During periods of temporary calm they distributed food and supplies to more than 44,500 people in need. Despite the airstrikes, the team shared a humanitarian commitment, risking their lives to help the poorest and most vulnerable people.

Two months later, unprecedented flooding struck Anabta, a small town in the northern West Bank, hard on the heels of the most severe winter storm to hit the region in the last 30 years. People were already struggling to feed their families and needed more help than ever. Global Communities provided assistance to 205 households in Anabta, and an additional 415 households in the surrounding area, in the form of electronic food vouchers. The vouchers helped feed hundreds of people who were forced to flee their homes.

Um Sujood Adas, a 62-year-old widow, described her ordeal as she held her Palestinian Identification card and her e-voucher for food: “I was visiting my daughter up the hill when it started to rain heavily. I got worried and asked my daughter’s husband to go check on the house. He came back with the bad news which I refused to believe—my house was drowned and all my belongings soaked in water. I have nothing left but these important documents.”

MEASURING OUR IMPACT IN 2012

86,923 people

benefited from our livelihoods projects

24,239 tons of food

were distributed to 227,706 people

29,834 people

in emergency situations received assistance from kits of essential items, including materials such as bedding, kitchen utensils, soap and hygiene products



Our Areas of Expertise

Governance & 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 using participatory planning principles are innovative and 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

Global Communities provides 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 that empowers both local governments and businesses 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 achieve efficiency, while addressing gender needs. 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 poor urban and peri-urban communities to adapt to changes in climate, through the use of solar energy, solutions to generate energy from urban solid waste, or reuse of gray water. We also

MEASURING OUR IMPACT IN 2012

67 government entities received institutional capacity building assistance

Over 1,132,000 people in Ghana benefited from governance projects in Accra and Sekondi-Takoradi

Over 52,000 people benefited from 717 sanitary improvement projects



Ghana: Community plumbers undergo a hands-on training.

assist in re-planning urban neighborhoods prone to flooding and provide advisory services in implementing policies and practices on water harvesting and planning for water resources.

Global Communities is implementing Governance and Urban Management projects in Democratic Republic of Congo, Ghana, India, Liberia, Nicaragua and the West Bank and Gaza.

Inclusive Cities, Sustainable Futures

With a \$4 million, four-year grant from the Bill & Melinda Gates Foundation, Global Communities started the IncluCity project in Ghana in 2011. Through IncluCity, we are increasing the participation of slum residents in governance, inclusive planning and budgeting processes while building the capacity of local governments to generate revenue to pay for improved municipal services.

In 2012, for example, in the cities of Accra and Sekondi-Takoradi, we provided technical support to increase revenue-generation through enhancements in systems and practices to improve property tax administration. Working closely with local government, we formed and implemented revenue improvement plans, developed tools and mapped taxable properties for the city of Sekondi-Takoradi and assisted them in implementing comprehensive reforms

in property tax and business operating permits. This included establishing property valuation and a new property address system as precursors to revenue-generation. In the coming years, these reforms, which have received major national attention, are expected to more than double the district's receipts from property taxes and business licensing fees. The government has now issued an 18-month ultimatum for all districts to complete property address systems. Based on our success in Sekondi-Takoradi, Global Communities is helping the city to share its experience and provide technical support to other districts eager to replicate our approach.

In addition, IncluCity trained and provided support on participatory planning and budgeting to more than 160 community-based organizations (CBOs), as well as to elected and technical staff of the Accra and Sekondi-Takoradi metropolitan assemblies. As a result, 59 communities with a population of more than 1.1 million people have executed community development plans and budgets, and CBOs are publicizing the results of citizen engagement throughout their communities. Global Communities has helped these communities to leverage their own resources in ways that will help them become more sustainable.



Our Areas of Expertise

Civil Society & Capacity Development

At the heart 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 democratic and responsive civil society informs every aspect of our work.

Participatory Action through 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 projects, support the maintenance of completed projects and work in partnership with local government.

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 social media 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.

Organizational Self-Assessment and Support

Global Communities has developed tools to help local partners evaluate their performance in the most important areas of their work. After self-evaluation using the Appreciative Review of Capacity process, partner organizations work with Global Communities 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 as part of the process to measure changes in their on-going 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.

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 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 during post-conflict reconstruction. Our approach is sensitive to the needs of those who are particularly vulnerable — women and children, the disabled and the displaced. See page 30.

Global Communities integrates civil society and capacity development programming into all of our work around the world.

“The Definition of Sustainability” — Rwanda

The foreign assistance community faces a growing list of challenges around the world. Simultaneously, with the world recession and competing governmental spending priorities, it is also facing a dwindling supply of resources. These two forces have led to a growing worldwide push to reform the way traditional foreign assistance is delivered with a strong emphasis on cost-effectiveness. Part of this reform entails an increasing reliance on local organizations for delivery of aid. This provides challenges both for international organizations, many of which are not used to working so closely with local organizations, and also for the local organizations who do not always have the capacity to implement major programs and meet the regulatory and legal requirements of international donors.

Global Communities has worked in close partnership with international donors and local organizations for decades, building the latter's capacity to lead their own development; there are many independent local NGOs around the world that spun off from Global Communities (see the 2011 Annual Report to learn more about these). Consequently we have a strong understanding of donor requirements and the capacity building needs of local organizations. In Rwanda, we implement the USAID Higa Ubeho program (“be determined and live,” in Kinyarwanda) in partnership with 10 Rwandan organizations. The program empowers the most vulnerable citizens in a country still healing from the scars of the 1994 genocide and dealing with the devastating impacts of HIV and AIDS. Focusing on orphans and other vulnerable children and people living with HIV and AIDS, USAID Higa Ubeho promotes health-seeking behaviors, provides services such as psychosocial support and education, builds family-level assets, and improves food security.

But the new aid delivery model has created challenges for local organizations. While some organizations have the capacity to accept funding directly from USAID, some do not. Milton Funes, Global Communities' Rwanda Country Director, decided to address this gap and started by determining the capacity of our partner organizations. USAID had already developed a tool to measure the strength and vibrancy of a country's overall civil society, and Funes realized he could restructure the tool to be used by and for individual organizations. He gathered his capacity building team to create something that could be used by the organizations themselves to evaluate their own capacity. The result was a document that was shared with local organizations and revised with their feedback.



Four-year-old Herbert Ndizihiwe attends play group for orphans and other vulnerable children through the USAID Higa Ubeho Program in Rwanda.

MEASURING OUR IMPACT IN 2012

126,110 people

attended more than 2,000 Global Communities' community-wide meetings, including 24,619 women

363 civil society organizations

received institutional capacity building assistance, including 156 that represent youth

“Now, we are confident we can work with any international organization, USAID, Global Fund—and handle the pressure and demands.”

—Rwandan local partner organization spokesperson



USAID Higa Ubeho, Asset Building Group, Rwanda

What became known as the Sustainability Index for Civil Society Organizations is comprised of 100 “yes” or “no” questions spanning six categories of organizational management. Each “yes” gets one point and each “no” gets zero. Questions range from “Do you have an HR manual?” to “Do you have a written and well-understood strategic plan?” Based on the scores, organizations are categorized into “Early Transition,” “Mid-Transition,” and “Ready for Graduation.” The classification of being “Ready for Graduation” is defined as having the financial, organizational, and administrative ability to receive and manage direct funding from USAID. Having this capacity also means they have systems in place that could be adapted to receive funding from any major international donor.

In May 2012, the index was officially launched to each of the partner organizations supported by USAID Higa Ubeho. They were then responsible for taking the assessment on their own, while Global Communities staff used the tool to assess each organization at the same time. When the results came back the team was thrilled. According to Funes, “The scores the organizations gave themselves and the scores we gave them were almost exactly the same. To us, this meant that they were using the tool correctly, and that they were being open and honest in examining themselves and reporting the results.”

The data also revealed that two of our local partners were ready to graduate. USAID decided to formally recognize their accomplishment and mark the transition in their relationship with an official graduation ceremony. Global Communities was then asked by USAID and PEPFAR to share the Sustainability Index for Civil Society Organizations throughout the country. To date, the tool has been shared with other civil society organizations, the Ministry of Health, the Ministry of Gender and Family Promotion, and the private sector.

Funes plans to work with the remaining Rwandan partner organizations over the next few years and help them become as sustainable as possible. By targeting the most effective local organizations whose work complements our own, Global Communities plans to leave the work in the capable hands of the Rwandan people themselves. Funes believes they will do just that: “I believe that in a few short years the needs of orphans and vulnerable children due to AIDS or the 1994 genocide will be completely taken care of by local organizations. We are helping them get there. Then we will leave Rwanda or move on to the next issue, and the cycle of growth continues. That is the definition of sustainability. That is the essence of development.”



Our Areas of Expertise

Working With Women & 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.

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 Child Labor

We believe that children should be protected from exploitative labor practices and that they should have the opportunity to remain in school and realize their full potential. To address this complex issue, Global Communities works collaboratively with government, business and civil society stakeholders to raise awareness about the nature and dangers of child labor and to develop partnerships that meet the needs of affected children and their families.

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.

Global Communities works with women and youth in Honduras, Jordan, Liberia, Rwanda, South Sudan, the West Bank and Gaza and Yemen.

MEASURING OUR IMPACT IN 2012

55,262 women and 4,350 youth

acquired improved technical skills for business or entrepreneurship

512 women-owned and 777 youth-owned enterprises

received value chain assistance

In South Sudan

238 community committees received training about gender-based violence; 2,580 people attended community meetings about gender-based violence, including 1,306 women

Working with Women

Anti-Trafficking in Honduras

Global Communities has been working in Honduras since 1993. Building on our history of human trafficking prevention work, in January 2013, we launched a new program, funded by the US Department of State Office to Monitor and Combat Trafficking in Persons, to support anti-trafficking activities in Honduras.

The program builds the capacity of Honduran officials and community residents to implement new anti-trafficking laws and will enable us to help more people like Gabriela, a 21-year-old mother of three in Honduras, who grew up in an orphanage. At 14, she met a gang leader in his 30s who fathered her first child. When they went their separate ways, she was a young mother with many debts, no money and no job prospects. She heard she could make quick money dancing at a nightclub in Guatemala City. Soon she earned the money she needed and went home to Honduras. When the money ran out, she returned to the nightclub, only this time, she learned she would not be paid unless she had sex with the customers. Even when she complied, the club owner kept all the money she earned and charged her for food, housing and the clothes she was made to wear, leaving her penniless once again. Gabriela's situation took a turn for the worse when, while pregnant, the club owner beat her so badly she had to be rushed to the hospital. There, health professionals contacted the authorities.

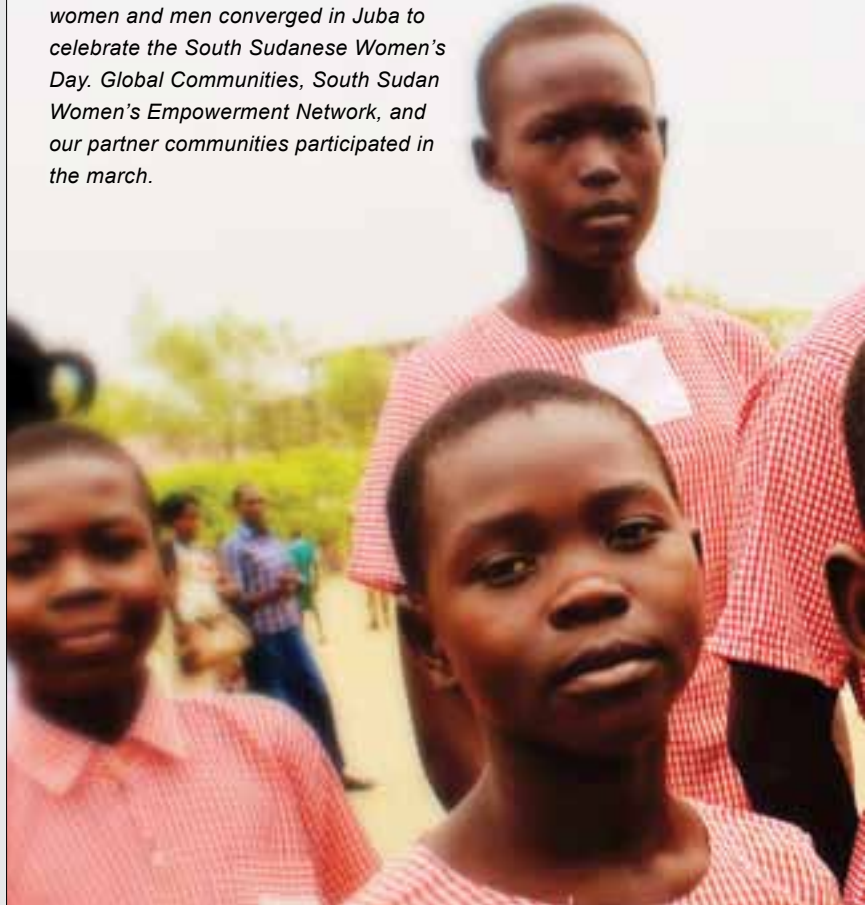
Once she was well enough to leave the hospital, she worked with the authorities to build a case against her former boss, who, in addition to forcing other young women into prostitution, was also involved in drug trafficking. Though initially reluctant, Gabriela agreed to testify in court as long as her identity could be protected to ensure her safety and that of her children. With her help, prosecutors sentenced the club owner to 15 years in jail. But not long after, he was released and threatened to find her.

After months of hiding in Guatemala, Gabriela returned to her native Honduras in 2010 and received help from Global Communities and our Honduran partners. The program helped former victims of trafficking become self-supporting through job creation or micro-enterprise development. Now Gabriela earns money selling crafts she makes and can care for her children with a safe source of income. Gabriela is one of more than 300 people who received assistance through the program.

South Sudan: Combating Sexual and Gender-Based Violence

Global Communities is working with funding from the US Department of State and a grant from the Campbell Family Foundation to combat gender-based violence through training men, women and children's groups to recognize and prevent gender-based violence, to treat survivors respectfully and to implement support treatment programs.

On March 8, 2013, more than 600 women and men converged in Juba to celebrate the South Sudanese Women's Day. Global Communities, South Sudan Women's Empowerment Network, and our partner communities participated in the march.



Yemen: Improving Education for Youth

Through the USAID-funded Community Livelihoods Program in Yemen, Global Communities aims to improve the quality of basic education, boost academic performance and increase the retention of students, especially girls. This involves providing teaching aids kits to more than 500 schools and providing training and follow-up support to teachers on how to use the resources in the kits. Global Communities is also helping to set up school libraries and resource rooms and assisting with small-scale infrastructure improvements (such as latrines) to improve the learning environment.





Working with Youth

Engineering Fellows Program

Global Communities in 2012 supported the Engineering Fellows Program in the West Bank for the fifth consecutive year with 58 new participants. The program, funded by USAID in partnership with the Engineering Association Jerusalem Center (EAJC), provides hands-on, paid work experience to help recent engineering graduates develop their professional skills. The program builds local capacity and promotes best practices for implementation of infrastructure projects aimed at revitalizing the local economy.

Fellows are employed in work placements for up to one year in a variety of capacities including site supervision, assistance to local government engineering offices in design preparation, quality control and assurance, review of designs and specifications, GIS mapping and basic design production. In addition, they are mentored by Global Communities and EAJC staff and develop individual work plans tailored to their career goals. This year, three “Young Green Fellows” will be competitively selected for a two-month internship in Dubai focused on sustainable development and green building with the well-known Palestinian and regional engineering firm, Khatib & Alami.

Regular workshops organized by the program expose the fellows to relevant topics in the engineering and development field such as safety, construction management, quality control, green building, and use of construction-related software. To date, 159 engineers have completed the program and approximately 90 percent have secured long-term employment.

Caterpillar Foundation: Middle East and North Africa

In February 2013, the Caterpillar Foundation and Global Communities formed a \$4.4 million, three-year partnership to prepare youth in Jordan, Lebanon and Yemen for the labor market and job placement. The Middle East and North Africa Youth Empowerment Strategy (MENA-YES) targets young people aged 15-29 and is placing special emphasis on disadvantaged youth, low- to medium-level skilled individuals, women, rural youth, and individuals working in hazardous environments.

MENA-YES builds linkages with the private sector and potential employers to ensure placement of trainees. By building upon our 18-year presence in the region, Global Communities will provide up to 1,920 youth with demand-driven training to prepare them for work.

Additionally, more than 1,000 youth will receive training in financing, market development and business management to help them develop entrepreneurial skills. The program is critically important given that the region has the highest youth unemployment rate in the world, estimated in 2010 at 25 percent, and 30 percent for young women alone.





Our Areas of Expertise

Global Health

Global Communities works to increase vulnerable households' access to healthcare and social services. We strengthen local institutions to provide better care that prevents and treats illness while mobilizing communities to take integrated approaches that address economic, social and infrastructure development.

Infectious Diseases

Global Communities promotes effective HIV prevention and increases access to care, treatment and support services for people living with and affected by HIV and AIDS. We improve the capacity of local organizations and communities to combat infectious diseases such as malaria and tuberculosis. Global Communities supports sustainable livelihood-based approaches that help vulnerable families increase their income, improve their nutrition and afford medical care.

Water, Sanitation and Hygiene (WASH)

Global Communities takes a comprehensive approach to WASH by coupling infrastructure development, community mobilization and behavior change communication 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. 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 health programs in Colombia, Ghana, Honduras, Kenya, Liberia, Rwanda and South Sudan.

Changing Behavior through Community-Led Total Sanitation in Liberia

Although Liberia has made progress in WASH in recent years, nearly half the population still practices open defecation, with serious adverse consequences for health, the environment and economic viability. Through the five-year, \$10 million Improved WASH program, funded by USAID, Global Communities is applying an innovative methodology, Community-Led Total Sanitation (CLTS), to help communities conduct their own analysis and appraisal of their open defecation problem and develop a plan of action to eliminate the practice.

MEASURING OUR IMPACT IN 2012

10,682 people
trained in health-related programs

516,590 people
accessed HIV and AIDS-related assistance

86,653 people
accessed malaria-related health assistance

181 organizations
received capacity building assistance for HIV and AIDS programs



A young girl receives a dental exam at the “Health in your Neighborhood” health fair targeting vulnerable people in Colombia. During this fair, more than 300 people received health services, including oral hygiene services, vaccinations and HIV testing.

CLTS focuses on long-term behavior change by creating the desire to change and making it feasible and beneficial for people to act on this desire, by educating communities and helping them implement locally appropriate solutions. This method has already proven to be more effective at generating community support and participation than subsidies for toilet construction, which historically have not been used or maintained.

Global Communities is collaborating closely with government officials and influential community members to promote CLTS. We worked with the Liberian government to develop national guidelines for CLTS implementation and disseminated the information to county and district governments through a series of workshops. More than 150 communities in Liberia are now applying CLTS and a new social marketing campaign in 2013 will expand the reach and effectiveness of the program.

Caring for People with HIV and AIDS in Colombia

The political violence that has afflicted Colombia for more than four decades has resulted in the largest population of internally displaced people in the world. Conflict has additionally hampered prevention and treatment efforts for people living with HIV and AIDS.

Global Communities works to improve access to HIV and AIDS treatment in Colombia in partnership with the Global Fund to Fight AIDS, Tuberculosis and Malaria. Working with local organizations and government entities in 75 municipalities around the country, Global Communities promotes access to comprehensive treatment services and antiretroviral therapy. A core facet of our work is to reduce the discrimination and stigma that often prevent people from seeking and receiving the medical attention they require. Our partners tailor their activities to best meet the needs of specific at-risk populations such as displaced youth, homeless people, sex workers, men who have sex with men, transgendered people, and prisoners. Through our work in Colombia in 2012, more than 263,000 people accessed services related to HIV, and 115 organizations received training and assistance to improve their delivery of HIV and AIDS related services.



Our Areas of Expertise

Economic Development

Global Communities' economic development programs focus on integrating vulnerable and at-risk groups into market opportunities in a variety of complex environments. We use a systems-based approach that involves comprehensive assessment, local capacity building, market facilitation, and sustainable solutions implemented with local partners and the private sector.

Micro, Small and Medium Enterprise Development and Entrepreneurship

Utilizing a pro-poor value chain approach, we work with micro, small and medium enterprises to leverage opportunities for growth through improvements in production and quality control, business management, and facilitation of new market linkages. We build the capacity of new and growing entrepreneurs with technical skills development, management training, access to finance, cooperative development, and access to market information, leading to increased sales, employment and incomes.

Household Economic Strengthening

Our economic strengthening programs take a market-based approach, connecting people to income generating opportunities through activities including savings mobilization, job placement, asset building, cooperative development, and entrepreneurship promotion. We link vulnerable households to local networks of social, health, and education services that provide critical safety nets. This comprehensive approach builds resilience and reduces household vulnerability to economic, social, health, and environmental shocks.

Workforce Development

Our workforce development approach is demand-driven, focusing on private sector employment opportunities and market-led entrepreneurship. Our programming includes workforce needs assessments to ensure the unemployed are equipped with the skills needed to meet real workforce opportunities; technical skills training, literacy and numeracy education, life skills building, business management training; and curriculum development, placement services capacity building, and facilitation of private sector linkages for workforce development providers.

Municipal Economic Development

Leveraging our strong community relationships, we engage the government, the private sector and civil society in defining local economic development priorities and designing targeted interventions that lead to more vibrant local economies and broad-based economic growth.

We currently implement economic development programs in Colombia, the Democratic Republic of Congo, Ethiopia, India, Jordan, Lebanon, Liberia, Mongolia, Montenegro, Rwanda, South Sudan, the West Bank and Gaza and Yemen.



The USAID-funded Enabling Market Integration through Rural Group Empowerment (EMIRGE) project in Rwanda (pictured above) and Mongolia (pictured below) improves the incomes of small-scale farmers by enabling agricultural groups to overcome obstacles and achieve their goals. EMIRGE links these groups to existing market demand to help drive their growth, increase production quality and raise incomes and quality of life for small holders and their families.



MEASURING OUR IMPACT IN 2012

67,437 long-term jobs created

56,542 members of producer groups and cooperatives received assistance

1,877 enterprises assisted through value chain and enterprise development



Our Areas of Expertise

Food Security & Agriculture

Global Communities' food security and agriculture programs enable small farmers to meet their household nutritional needs, expand production so they can integrate into markets, financially provide for their families and cope more effectively during lean years. We partner with communities to achieve these goals through training, introduction of improved technology, organization into market scale cooperatives or associations and adoption of improved health practices that benefit nutrition. Creative integration of "Asset Building Group" and "Savings and Loan Group" approaches helps promote self-sufficiency by allowing producers to access technology and finance that would be unavailable to them individually. We strongly believe in sustainable market-based solutions that build resiliency among rural farming communities.

Food Security

Global Communities takes an integrated approach to help food-insecure communities build their ability to self-ensure food availability, as well as access to food and better utilization of the nutrients it offers. Community-focused programs work with local partners in delivering production education, improved inputs, such as drought-resistant seeds, and expanded market linkages for crop sales. We couple this with health and hygiene behavior change training to improve nutrient utilization from the foods produced.

Resilience Building

Durable solutions need to be interwoven with emergency responses in areas that are prone to recurring drought and other climate change related disasters. For example, responding

to crop failure allows us to introduce drought-resistant seed varieties and water conservation cultivation. Food shortages resulting in under-nutrition allow us to introduce nutritious kitchen gardens and cooking instruction on how to best utilize the micro-nutrients they offer.

Pro-Poor Value Chain Linkages

As markets become more sophisticated there is a risk that small producers can be left behind while agribusinesses often lack sufficient raw materials. Global Communities takes a pro-poor value chain approach by working with small farmers to produce the commodities in demand and at the quality market standards require. By organizing them into cooperatives and producer associations, market linkages are more efficiently forged and sales are based on increased price transparency.

Urban & Peri-Urban Food Production

Global Communities has long recognized the ramifications of an increasingly urbanized world. With the rising costs of food and transportation, urban and peri-urban food production is of growing importance particularly for the poor. Restricted access to nutritious food, especially during times of conflict, is multiplied in urban settings. Our innovative programming, which includes ecological production practices integrating small animal and vegetable production, has a proven track record and offers valuable nutritional and economic gains for the urban and peri-urban poor.

Global Communities food security and agriculture programs take place in Colombia, Ethiopia, Honduras, Kenya, Mongolia, Montenegro, Rwanda, South Sudan, and the West Bank and Gaza.



Food Security in South Sudan

More than two decades of civil war and peace negotiations have left South Sudan with many challenges related to its new statehood. Nearly 500,000 internally displaced people and refugees have returned, straining the local government's already limited capacity to provide basic services and goods to its people. Since 2004, Global Communities has promoted economic development in the country and is currently implementing programs to support returnees.

Samual Kuba likes to say "Nothing is as sweet as home where the heart is." Kuba understands this statement all too well, as he is one of many who have recently returned to South Sudan after living in exile for years. He was forced to flee his home village in Morobo County in 1990 when conflict broke out. After his father's death, he was forced to drop out of school.

As the oldest child in his family, he shouldered much responsibility and married early. "No sooner did I settle down in my village as a married man in 1990 than the war reached Morobo, forcing me to flee to Congo. Life was difficult as there was no support from any organization. Opportunities for learning skills were not there," Kuba recounts.

Today, Kuba expresses his delight in finally being able to return home and take advantage of the support provided by Global Communities. He belongs to a farmers' group and is producing crops to improve his family's food security using the skills he has learned from Global Communities. He is learning the importance of maintaining the soil through agroforestry and other soil conservation techniques. He has also learned about quick-growing crop varieties, allowing him to increase his crop production for both income and consumption by his family. He concluded, "Now I can even teach my children to plant crops in a good manner and how to maintain soil fertility."



Samual Kuba

Kuba and farmers like him are receiving training through the Improving Market Potential for Returnees through Opportunities for Viable Economic Development Plus (IMPROVE+) program. Funded by USAID's Office of Foreign Disaster Assistance, IMPROVE+ is strengthening food security and supporting livelihoods through agricultural production and market-oriented micro-entrepreneurship.

IN OUR FOOD SECURITY AND AGRICULTURE PROGRAM

Since 2009

More than 15,000 farmers
have been trained in improved
agricultural practices

**800 asset building/
savings and lending
groups**

have been formed

Since 2010

1,900 kits

for urban gardens for the food
insecure have been provided



Our Areas of Expertise

Infrastructure & Construction

For 60 years, Global Communities has been a leader in infrastructure development and construction management. The core of our approach is working in partnership with communities, the private sector, local governments, ministries and donors to build the services that low-income, conflict- and disaster-affected families need to create a better and sustainable future.



Green Building and Innovation

Worldwide, buildings account for 40 percent of global carbon emissions. Global Communities is a member of the US Green Building Council and an advocate for green construction practices that conserve energy and water, minimize waste and help communities adapt to the impacts of the changing environment. In partnership with USAID and the Ministry of Local Government, Global Communities organized the first green construction conference and supported development of one of the first green buildings in the West Bank. In Ghana, Global Communities is working with the Coalition of NGOs in Water and Sanitation and the Ministry of Water Resources, Works and Housing on a national policy to require rainwater harvesting in public buildings. UNICEF recognized our pilot green school in Pristina, Kosovo, as a model for others, and elements of its design have been incorporated into national design guidelines for schools. From biofil latrines in Ghana to solar-powered water pumps in Indonesia and recycling rubble in Haiti for road-construction, Global Communities helps our local partners apply innovative solutions to sustainably improve their infrastructure and service delivery.

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 and bridges to wastewater treatment plants and electric transformer stations, Global Communities develops local capacity to mitigate environmental impacts, test project materials for quality and keep construction on time and on budget. For community facilities like schools and clinics, we focus on user-driven design, including gender needs and accessibility. Global Communities supports projects that are developed through democratic decision-making based on priorities identified by the communities and local government. By giving our partners the tools to realize shared goals and by building the capacity of local organizations to select, oversee and manage projects, we promote stability and self-sufficiency.

Global Communities is building infrastructure in Colombia, Ghana, Haiti, Kosovo, Lebanon, Nicaragua and the West Bank and Gaza.

Improving Access to Water in Nicaragua

Global Communities is working in Nicaragua through the USAID-funded Local Governance Program to improve basic service delivery, empower citizens in their interaction with local government and to help local governments be more responsive to their citizens. Improved municipal responsiveness is resulting in better service delivery as well as identification and funding of community infrastructure projects. So far the program has helped leverage \$1.8 million for 18 investment plans and 11 infrastructure projects benefiting more than 103,000 people.

In the rural community of El Areno, families fulfilled their dream of having drinking water supplied directly to their homes. The previous system had no storage capacity so water shortages were common. But the



Two-story shelter recipients in Ravine Pintade, Port-au-Prince, Haiti.

By the end of 2012, Global Communities had removed more than

1 million cubic meters

of rubble in Haiti, approximately the volume of New York City’s Empire State Building, and 13 percent of the total amount of rubble removed since the 2010 earthquake.

new system, which serves 325 residents, will ensure a consistent water supply to the community for the next 20 years. In two rural communities in San Isidro, nearly 500 residents have improved the quality and quantity of their water supply. The program provided 56 percent of the total investment cost of nearly \$122,000 and leveraged 25 percent from City Hall and just over 18 percent from the community.

Rebuilding Neighborhoods in Haiti

Completed in 2012, Global Communities implemented the groundbreaking USAID-funded Katye urban reconstruction program in the neighborhood of Ravine Pintade in Port-au-Prince. Our innovative, integrated approach provided rubble removal and shelter construction, while working with the community to plan for green spaces, plots for schools and proper access roads to cover the prerequisites of sustainable urban improvement. Now, with funding from the World Bank, Global Communities is building on the success of this approach to continue reconstructing essential community infrastructure and homes. PREKAD (Reconstruction Project for Disadvantaged Areas) focuses on rebuilding multi-family housing in compact, urban neighborhoods. In addition to removing rubble and rebuilding housing, Global Communities has established Community Reconstruction Centers as focal points for information, coordination and technical assistance to communities as we repair or build hundreds of homes damaged or destroyed by the earthquake.

MEASURING OUR IMPACT IN 2012

606 schools

built or repaired, benefiting 284,000 students

21,584 people

benefited from housing improvements

63,000 people

benefited from road rehabilitation

“They did not do it for us, they did it with us”

—Claudia Marcelus, resident of Ravine Pintade

Join Our Global Community

Volunteering



Gordon Lindquist, retired President and CEO of Mutual Service Insurance Companies, visited Global Communities' Rwanda team as a VIP in February 2013. Aged 85, Gordon (center of picture) impressed the team in Rwanda with his detailed knowledge, boundless energy and good sense of humor as he provided trainings in cooperative governance. Gordon has the honor of being our oldest VIP volunteer to date, as well as being a Trustee Emeritus and former Chairman of Global Communities, and an inductee into the Cooperatives Hall of Fame.

Global Communities' Volunteer International Professionals (VIP) program seeks to bring volunteers who are experts in their fields to address needs of communities around the world. We can 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, 136 VIP volunteers have contributed more than 3,000 days to Global Communities' projects in 32 countries. Projects have varied in length, area and scope, but 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,

please contact Barbara Czachorska-Jones,
Director of Management Systems in International Operations:
bjones@globalcommunities.org

Community Volunteering: Green Apple Day of Service



Global Communities marked the inaugural Green Apple Day of Service, an initiative of the US Green Building Council's Center for Green Schools, designed to give individuals, companies and organizations the opportunity to transform schools into healthy, safe, and productive learning places. We facilitated 31 projects in five countries around the world and right here in our own backyard in Silver Spring, Maryland. Working with 30 schools and colleges with an enrollment of more than 25,000 students, close to 4,000 volunteers including students, teachers, parents, elected officials, Global Communities staff and corporate and community representatives took action in their respective communities in support of sustainable schools. Highlights included:



Colombia

Global Communities brought all of its partners together to celebrate the Green Apple Day of Service in seven schools in northern Colombia. Activities included planting trees, creating murals, learning about wastewater treatment and proper hygiene, solid waste management and pest control.



Ghana

In Accra, 60 pupils and their teachers visited the Biotechnology and Nuclear Agriculture Research Institute where they learned about composting, its contribution to reducing greenhouse gas emissions and its role in organic agricultural production. Students then began separating waste at their school as a way to produce organic fertilizer for their school garden. Global Communities supported volunteers from six other schools to conduct utility audits and to clean-up and beautify their schools by planting trees and creating a garden.



India

Global Communities supported a week of activities in Bangalore where more than 1,200 students from 11 schools dedicated five days to creating awareness about recycling and waste management, planting trees in their school campuses and participating in clean-up drives around their neighborhoods. Volunteers from Caterpillar and Interface Flor joined the events and the culminating celebration to award winners of video, street play and collage competitions.



Kosovo

Together with staff from a kindergarten in Zubin Potok, Global Communities worked with volunteers to help children make art projects to illustrate a healthy environment. A local NGO, Santa Marija, explained to community youth and representatives the importance of proper waste disposal and volunteers worked together to clean-up an illegal dump site near the school.



United States

At Broad Acres Elementary School in Silver Spring, Maryland, nearly 100 people including parents, students, siblings, staff from Broad Acres, and volunteers from Global Communities, IMPACT Silver Spring, Silver Spring Green and the U.S. Green Building Council cleaned up the school grounds and improved its playground. Broad Acres serves 690 students and is the highest-poverty school in Montgomery County, with 95 percent of the children qualifying for free or reduced-price meals.



West Bank

Global Communities supported activities at schools in Abu Dis and Jalqamous. Projects included creating wall mosaics made out of old tiles, sunshades made out of plastic bags found near the school, tires used to plant new herbs and trees to beautify the school grounds. Students also learned about green building and solar energy kits.





Leadership

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Tenke Fungurume Mining
The San Francisco Foundation
TOMS
Truist
Walmart Foundation

Government and Multilateral

Global Fund to Fight AIDS, Tuberculosis and Malaria
Government of Colombia—Departamento para la Prosperidad Social
Government of Colombia—Ministerio de Educación
Government of Colombia—Victims Unit
Government of Honduras—Secretaria de Salud
International Finance Corporation

National Bank of Jordan
Palestine Capital Markets Authority
Palestine Monetary Authority
Palestinian Investment Fund
Swiss Agency for Development and Cooperation
UK Department for International Development
UNDP
UNFPA
UNHCR
United States Agency for International Development
UNOCHA
US Centers for Disease Control
US Department of Labor
US Overseas Private Investment Corporation
US State Department Bureau of Democracy, Human Rights, and Labor
US State Department Bureau of Population, Refugees and Migration
USAID Office of Foreign Disaster Assistance
World Bank
World Food Programme
World Health Organization

Partner Organizations

Abbey of the Holy Trinity
ADEPR
Adventist Development and Relief Agency
Africa Society for Blood Transfusion Kenya
African Evangelistic Enterprises
Aged and Children Pastoralists Association
Alliance of Indian Waste Collectors
AMAL
AMDA
American Evaluation Association
American Refugee Committee
Artesanias de Colombia
Asomicrofinanzas
ASONOG
Asoproagros
Aspen Institute

Partner Organizations (continued)

Aspen Network for Development	Huffington Post	Questscope for Social Development in the Middle East
Entrepreneurs	ICMA	Rene Moawad Foundation
Association des Eglises de Pentecôte au Rwanda	ICYUZUZO	Sanabel Microfinance Network
Association of Banks in Palestine	IEEPP	Save the Children
Association of Microfinance Institutions (Bosnia and Herzegovina)	IMPACT Silver Spring	SEEP network
Association Rwandaise des Conseillers en Traumatisme	Innovation for Poverty Action	Sharakeh
AWRAD	Institute of Local Government Studies	Sharek Youth Forum
Bolsa Samaritana	InterAction	SINAPISI
BRAC	Inter-institutional Commission against Commercial Sexual Exploitation and Trafficking	Society for International Development
Caminando Con Niños	International Cooperative Alliance	South Sudan Women's Empowerment Network
Capital Logistic	Iraq Middle Market Development Foundation	St. John's Community Centre
CARE International	Kenya Girl Guides Association	Sudan Peace and Education Development Programme
CARITAS	Kenya Red Cross Society	Support for Addictions Prevention and Treatment in Africa
Catholic Relief Services	Kituo Cha Sheria	The Microfinance Centre Network
CEPROSAF	Kiva	The Regional Development Association for Northern Montenegro
Centre for Social Action	Kuculcán	United Mission in South Sudan
Chamber of Commerce Sincelejo & Cartagena	LabourNet	United Way of Central New Mexico
Clinton Bush Haiti Fund	Liga de Lactancia Materna	United Way of the National Capital Area
Coalition of NGOs in Water and Sanitation	MAG	Universidad de Sucre
Community Health Charities of California	Making Cents International	Universite Saint-Esprit Kaslik
CONADEH	Mennonite Commission for Social Action	US Global Leadership Coalition
Confederation of Indian Industry	Mercy Corps	US Green Building Council
Consultative Group to Assist the Poor	MIX Market	US Overseas Cooperative Development Council
Cuttington University	MSI	Women Investment Fund
DUHAMIC-ADRI	National Council for Family Affairs	Women's Equity in Access to Care and Treatment for Hope
Eastern Equatoria Ministry of Social Development	National Ex-combatant Peace Building Initiatives	Women's Campaign International
Education Development Center	National Organization for Peer Education	World Learning Institute
Eglise Presbyterienne au Rwanda	Natura-Kolasin	World Vision
Emprendimiento	NetHope	Youth and Women Foundation
Engineering Association of Jerusalem	Nimba Community Support Services	
Federation of Liberian Youth	Oxfam	
Fes Cedecur	Palestinian Contractors Union	
Food Economy Group	Partners for a New Beginning	
FORS Montenegro	Pastoral Social	
Fundación Catalina Muñoz	PeaceNet	
Fundación Red Desarrollo y Paz de los Montes de Maria	Plan International	
Good Shepherd Presbyterian Church	Population Services International	
Haiti Logistics SA	POR ASIGNAR	
HAYTRAC SA	ProEmpresas	
	Profamilia	
	ProNet	

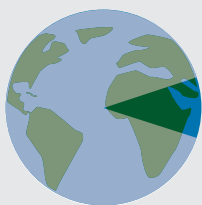
Financials

Global Communities and Related Entities

Combined Statement of Activities and changes in Net Assets for the year ended September 30, 2012.

Revenue and Support	
Grants	102,141,569
Contracts	14,863,210
In-kind contributions	465,347
Interest and investment income	16,587,822
Other income	1,985,496
Contributed services and goods	13,180,202
Net assets released from restrictions	49,542,651
Total Revenue and Support	198,766,297
Expenses	
Technical assistance	145,481,409
Capital assistance	13,009,754
General and administrative	19,352,088
Fund raising	1,394,342
Contributed services and goods	13,180,202
Total Expenses	192,417,795
Change in net assets before other items	6,348,502
Other Items	
Currency gain (loss)	685,633
Net gain from related entities and combined entities	793,942
Change in net assets	7,828,007
Temporarily Restricted Net Assets	-31,260,752
Third-party minority interest in Global Communities' Holding Company	1,879,074
Total net assets at the beginning of the year	161,740,534
Total net assets at end of year	137,007,886
Unrestricted net assets at the beginning of the year	87,150,581
Unrestricted net assets at end of year	93,678,658
General, administrative and fund raising expenses as a percentage of total resources revenue and support	10.44%

89.6%
of funds are
spent on
programs



10.4% of funds
are spent on
administration &
fundraising

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"Partner in Trust"
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COVER IMAGES:

Top left: Children at the Jalqamous Girls Primary School in the West Bank help beautify their school as part of the 2012 Green Apple Day of Service. Top right: Rwandan students participate in a class as part of the USAID Higa Ubeho program. Bottom: A community gathers around their water system in Nicaragua, improved by the USAID-funded Local Governance Program.



Global Communities

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