



**Global  
Communities**  
Partners for Good

# 2018 ANNUAL REPORT





## OUR VISION

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

## OUR MISSION

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

IMAGE: PEPFAR-FUNDED DETERMINED, RESILIENT, EMPOWERED, AIDS-FREE, MENTORED AND SAFE (DREAMS) PROGRAM IN KENYA. CHIEF OF PARTY, BETTY ADERA, TRAINING GIRLS AND YOUNG WOMEN ON LIFE SKILLS DURING A SAFE SPACE SESSION IN PUMWANI, NAIROBI.

COVER IMAGE: MASTERCARD FOUNDATION-FUNDED YOUTH INCLUSIVE ENTREPRENEURIAL DEVELOPMENT INITIATIVE FOR EMPLOYMENT (YIEDIE) PROGRAM IN GHANA. YOUNG WOMEN WHO GRADUATED FROM A CONSTRUCTION AND TECHNICAL SKILLS TRAINING PARTICIPATE IN A WEEK-LONG BOOT CAMP TO REFINE THEIR SKILLS.





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**2018 Annual Report**  
Editor: Daniel Anthony  
Writer: Amy Levey  
Designer: Annie Mueller

Icons: Freepik from [www.flaticon.com](http://www.flaticon.com)



# LETTER FROM THE CHAIR

The journey of Global Communities has been an incredible one. I have been involved with Global Communities for more than 30 years, witnessing this journey firsthand. Over that time, I have seen how the organization has evolved into a sophisticated and essential player in international development and humanitarian assistance.

Among the many highlights, an exciting and innovative milestone along the way has been the creation of the Vitas Group and its subsidiary entities. A Global Communities for-profit enterprise, the Vitas Group companies work to empower people to prosper and have better control of their destinies through financial inclusion, providing critical access to credit.

Among NGOs, we were one of the forerunners of developing local microfinance institutions. At the time, this type of work was still a relatively new and different idea in the development industry. It was indicative, however, of our broader commitment to impact investing and the creation of social enterprise at the local level. Most of our individual microfinance institutions began in the 1990s. With the creation of the Vitas Group holding company in the mid-2000s and the subsequent ability to attract outside investors, the growth of these institutions took off. Today, the Vitas Group is the largest microfinance network in the Middle East region.

Those efforts have been and continue to be successful. Since the inception of Vitas Group in 2006, its network portfolio has more than quadrupled, from \$64 million to \$259 million. Vitas institutions served 30,264 clients in 2006; today, that number has grown to 100,703. Moreover, throughout the years of operation, we have consistently achieved 98.5 percent or better repayment rates on our loans. More than 36 percent of our total borrowers are women; we have served more than 530,000 businesses; and we have supported over 600,000 full-time and part-time jobs. This year, we were proud to begin operation of our newest Vitas enterprise in Egypt.

We know the importance of impact investing. We have seen this firsthand. When we provide lower-income people access to credit, it empowers them to live happier and healthier lives as financial inclusion allows them to take greater control of their futures.

What sets Global Communities apart is the uniqueness of our community-led development methodology. Whether in the area of financial inclusion or in the broad scope of our work spanning nearly 10 sectors of development and humanitarian assistance, this methodology has been our North Star. It is the glue that binds all of our work together; and it is what makes our programs' impact sustainable for the long term.

I feel fortunate to be part of this journey, and I am incredibly proud of the transformative work Global Communities continues to do. I hope you will be too, whether as a friend or a current or prospective partner, as we continue on our journey toward a world where everyone has the freedom, means, and ability to live and prosper with dignity.

**—Caroline Blakely, Chair of the  
Global Communities Board of Trustees**



CHF VITAS IRAQ CLIENT HALIMA HASHEM HASSAN AT HER SMALL GROCERY STORE IN BASRAH. HALIMA IS ABLE TO SUPPORT HER FAMILY OF FIVE THANKS TO SEVEN CONSECUTIVE LOANS FROM VITAS.





# LETTER FROM THE PRESIDENT & CEO

Our people and partners are truly remarkable. They bring to life our nearly 60 programs in 28 countries. Our people are the ones on the front lines working with some of the most vulnerable populations around the world, and in some of the toughest environments, to help them improve their lives and livelihoods.

How do they do it? By bringing to life a combination of our collective technical expertise and our ability to build trust with the people in the communities we serve.

In Latin America, our programs in Honduras provide opportunities to youth who are otherwise vulnerable to gang recruitment; they help small farmers with innovative and sustainable ways to irrigate their land, and they address life and death health issues related to Zika and HIV/AIDS through awareness and prevention measures. In Colombia, after six successful years through our private sector partnership with BHP Billiton, our ANDA (in Spanish, meaning “to go forward”) program has become a model for the grass-roots, community-based approach needed to help implementation of a fragile peace agreement. In Argentina and Brazil, John Deere has continued to be another of our highly valued private sector partners helping us generate shared value for their and our missions through community development and resilience, civil society strengthening, youth development and volunteerism.

In Europe and Asia, our Decentralization Offering Better Results And Efficiency (DOBRE) program is working to improve citizen engagement and oversight in local governance. In Mongolia we are helping improve incomes among small-holder farmers by establishing cooperatives and training them on market-based approaches to link them more closely to markets and services related to their products.

In the Middle East, Global Communities’ programs are on the front lines of effectively addressing the humanitarian crisis in Syria; in Yemen we are on the forefront of critical stabilization efforts; and in West Bank/Gaza—where USAID has recently closed its Mission—our Vitas Palestine lending is more important than ever. Vitas loans there and across the region have helped create and expand small businesses, and they have been critical to advancing financial inclusion in the region.

And in Africa, our programs have developed nutrition and food security initiatives in countries such as Kenya, Malawi, and Tanzania. In Rwanda and Kenya we are helping adolescent girls and young women reduce their risk of HIV while helping them prepare for a better future. In Rwanda we are helping orphans and other vulnerable children (OVCs) and their caregiver families overcome adverse circumstances and have access to basic services that improve their lives. In Ghana, our water, sanitation and hygiene, or WASH, programs reach people at scale and offer innovation in sanitation with the Digni-Loo, a more affordable, easier to install, and more hygienic and durable new type of latrine. In Eastern DRC, we are in the early start-up phase of a new project that will help increase incomes among artisanal and small-scale gold miners by organizing cooperatives and establishing conflict-free supply chains that link them to larger markets.

And without our public sector partners, like the U.S. Agency for International Development and the Global Fund to Combat HIV/AIDS, TB, and Malaria (see the full list on page 33), none of this would even be possible.

In the following pages of this Annual Report you will learn more about how our people and partnerships are bringing to life transformative programs that improve the lives of the world’s most vulnerable individuals. Our technical expertise in humanitarian assistance and stabilization, financial inclusion, local governance and social cohesion, economic development, health, and agriculture, nutrition and food security, and our people’s ability to build trust in our partner communities, combine to make our work sustainable and achieve real impact.

**—David A. Weiss, President and CEO of  
Global Communities**



We don't tell the community what to do, they tell us.



BHP BILLITON SUSTAINABLE COMMUNITIES ANDA PROGRAM CLOSING ACTIVITY WITH PLANETA RICA MUNICIPALITY GOVERNMENT IN COLOMBIA.

# WHO WE ARE

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

Global Communities, a 501(c)(3) non-profit, non-political organization, was founded in 1952 as the Cooperative Housing Foundation, and until 2012, we were known as CHF International.

# WHERE WE WORK

Global Communities has ongoing projects in 28 countries and has worked in more than 80 since its inception in 1952. Between October 1, 2017 and March 31, 2019, we worked in the following countries:

## The Americas

- Argentina
- Brazil
- Colombia
- Haiti
- Honduras
- Nicaragua
- United States

## Africa

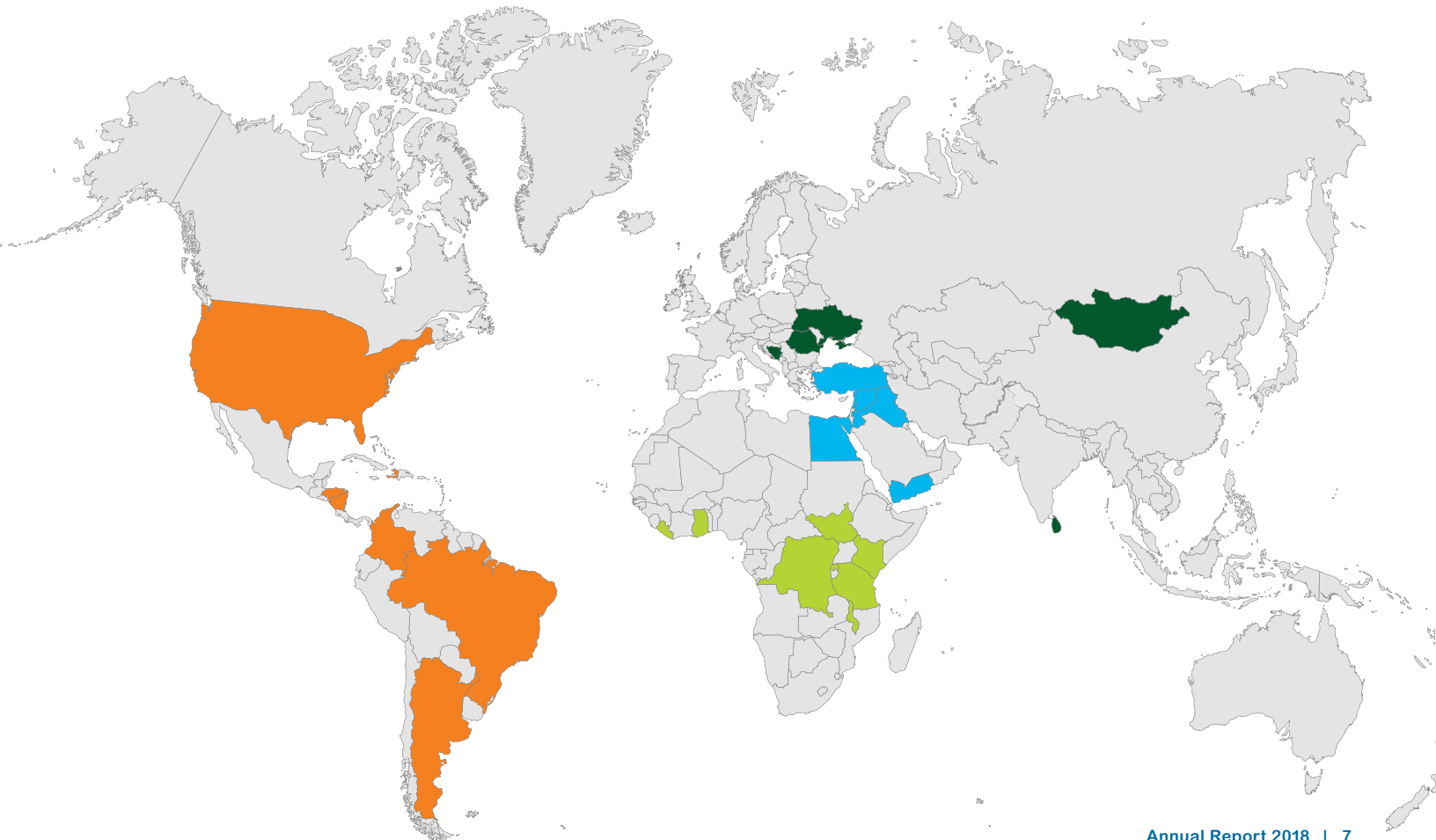
- Democratic Republic of Congo
- Ghana
- Kenya
- Liberia
- Malawi
- Rwanda
- South Sudan
- Tanzania

## Middle East & North Africa

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

## Europe & Asia

- Bosnia & Herzegovina
- Mongolia
- Romania
- Sri Lanka
- Ukraine





# WE LIVE OUR VALUES



## PURPOSEFUL

**Employee:** *Adrienne Oliveira*

**Position:** Regional Coordinator

**Program:** Sowing Futures funded by John Deere Foundation

**Location:** Brazil

When our partner John Deere requested support to strengthen local civil society in the John Deere home community of Catalão, Brazil, Adrienne Oliveira, regional program coordinator, took action. Adrienne first mapped and assessed the current organizational capacity gaps of local community service organizations (CSOs). Applying our organizational capacity development methodology, Adrienne directed targeted training and assistance to CSOs to improve organizational management, social project development and fundraising. Where most projects might end there, Adrienne worked in partnership with the local municipality and reached out to the private sector to organize and channel social investment funds from the private sector to Catalão NGOs. As a result, in 2018, 12 NGOs received \$450,000 in private sector funding to carry out social projects in John Deere's home community. Adrienne was officially recognized by the Catalão Municipal Council for her outstanding and purposeful work in support of Catalão's civil society.

## GENUINE

**Employee:** *Fredrick Nyagah*

**Position:** Gender Advisor

**Program:** DREAMS funded by PEPFAR

**Location:** Kenya

Fredrick is genuinely passionate about gender and ensuring that our work promotes positive gender norms and relationships based on trust and respect. Fred leads gender activities for the DREAMS (Determined, Resilient, Empowered, AIDS-free, Mentored and Safe Lives) program in Kenya which seeks to prevent HIV by addressing the factors that put adolescent girls and young women at risk. While DREAMS focuses on women and girls, Fredrick pushed to ensure that the program constructively engaged men and boys. "In order to truly keep girls safe, you must engage boys and men and help them to recognize their role and shared responsibility in the process," says Fredrick. He led efforts to recruit and build the capacity of Male Agents of Change— influential men in the community—to work with other men who have an influencing role in the lives of women and girls to transform their attitudes towards women and girls. Global Communities' work with boys and men in implementing DREAMS has been recognized by USAID and is now a key component of the DREAMS approach.





## COMMITTED

**Employee:** John Jairo Rios

**Position:** Community Development Coordinator

**Program:** ANDA funded by BHP Billiton Sustainable Communities

**Location:** Colombia

John has worked in Colombia with Global Communities on the ANDA project, which came to a close in February 2019. This project responded to the sustainable development needs of vulnerable populations including internally displaced persons and other economically disadvantaged people in the Cordoba region of Colombia and the city of Cartagena. John was committed not only to the work but to the methodology of the work. He made excellent use of Participatory Action for Community Enhancement (PACE), our core methodology for engaging and empowering communities. PACE gives communities the tools to work together to drive long-term change and empower them to direct their own development. He saw this methodology as a tool for change.

## CONNECTED

**Employee:** José Ramón Valdez

**Position:** Technical Coordinator

**Program:** Malaria Program funded by the Global Fund

**Location:** Honduras

José Ramón values the power of being connected. And for José Ramón, this has a lot to do with going back to the basics of sitting down face-to-face with people, getting to know them, and building a relationship that grows over time. José Ramón brings this value to life on "Roll Back Malaria," which aims to strengthen the national health response to malaria in the 11 areas of Honduras with the greatest risk of malaria.

José Ramón fosters community development by partnering with engaged citizens to build healthy, safe and sustainable neighborhoods. Through his leadership he supports existing communities and helps create social networks and enhanced collaboration through honest engagement and wide open communication.

José Ramón treats people the way they want to be treated, proving that he listens and has really heard what they've been telling him. Last but not least, he learns from people, looks for the good in people and smiles.

# OUR IMPACT

in 2018



We supported and trained over **30** national government departments and over **280** local, regional or municipal governments to meet the needs of their constituent communities.

We supported almost **2 million** people in over **8,400** communities to help them direct their own livelihoods.



We supported over **590** local organizations and over **20,300** local businesses.

We loaned or facilitated **103,058** loans worth over **\$502,533,000** to entrepreneurs, homeowners, and small and medium enterprises.



We developed over **340** public-private partnerships and trained more than **74,000** people to help them improve their livelihoods.



# WHAT WE DO

Global Communities works in 28 countries around the world, utilizing our 67 years of community-led expertise to forge partnerships that ensure underserved and marginalized communities are at the heart of leading their own development.

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

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





# COMMUNITY DEVELOPMENT

The John Deere Foundation and Global Communities have partnered together since 2012 to bring about change in John Deere home communities. Our initial foray together was in India, where we invested in community development near its Technology Center and nearby factory in Pune, and in a Slum & Village Improvement Program. We developed education and vocational programs to improve employability, supported the creation of home-based businesses through skills building and small grants, and enhanced access to government services and improved community infrastructure. Then, based on the success of this program, John Deere in 2014 expanded the project to help 20 more low-income communities around John Deere's manufacturing units in other parts of India. The program activities made great strides in improving infrastructure, agricultural productivity, educational quality and economic opportunity for low-income households and small businesses.

Soon after, the John Deere Foundation (JDF) expanded this success of community development programming to Brazil, which initially focused on Horizontina, Brazil, home to John Deere's first factory in Brazil, and gradually launched other projects built on this same model. One of these is the Sowing Futures project. It helps low-income neighborhoods improve their social and economic standing with an emphasis on supporting youth. In 2018 this project expanded to Argentina. But prior to that, JDF replicated this approach in Moline, IL, home to John Deere's global headquarters. There the Flourishing Communities program works with the underserved Floreciente and Stephens Parkview neighborhoods near John Deere's Seeding Group location. This program focuses on community-led development by linking residents, business owners and partner organizations to the broader Quad Cities community.

Working together with community partners, JDF and Global Communities aim to bring about systemic change that improves the quality of life for communities in which John Deere makes their homes. We work closely at all stages of programming, from design to collaborative implementation to strategic evaluation. This relationship is based on a shared value of understanding that communities are inherently equipped with talent and skills to lead change that gradually turns their communities into thriving places. Each partner is committed to bringing resiliency to John Deere home communities in order to create a flourishing environment with enhanced infrastructure and human resources that improve the quality of life for all.

Over the past six years we have helped communities strengthen their own development councils, neighborhood associations, non-profit organizations, government departments, and small businesses. John Deere's investments with Global Communities have reached more than 50,000 individuals, and more than 50 local organizations have increased their capacity and impact, individually and collectively, and we have provided organizational development, technical and professional skill training, and leadership development.

**John Deere's investments with Global Communities have reached more than 50,000 individuals over the past six years.**



FLOURISHING COMMUNITIES VOLUNTEERS IN MOLINE, ILLINOIS.



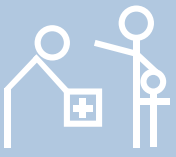


SOWING FUTURES  
VOLUNTEERS IN BRAZIL.



PARENTS AND JOHN DEERE  
VOLUNTEERS SOWING AN ORGANIC  
GARDEN IN CHILDREN'S SCHOOL,  
SOWING FUTURES IN ARGENTINA.





# HUMANITARIAN ASSISTANCE

From natural disasters to man-made conflicts, Global Communities provides humanitarian assistance to people in need. We partner with affected communities to provide immediate relief in ways that enable them to quickly recover, build back more safely, and restart livelihoods sooner. In the process of providing immediate assistance, Global Communities aims to develop innovative programs that lay the foundation for long-term recovery. This approach, along with our commitment to developing the capacity of our local staff and organizational partners, sets us apart in the humanitarian sphere. Our assistance focuses on restarting livelihoods, increasing access to financial services, rebuilding homes and neighborhoods, and providing psychosocial support to help families recover from the trauma of disaster and conflict.

## SYRIA

Global Communities has been assisting communities affected by the conflict in Syria since September 2014. Those years have seen the displacement of over half of Syria's pre-war population of 22 million. Our response to the crisis in Syria is anchored in a community-centered, resilience-focused, humanitarian approach. The shifting political landscape in Syria during 2018 presented challenges throughout the year in our work in northwest and northeast Syria. Still, we assisted 313,375 individuals throughout the country. Our work included shelter and settlement support for 84,232 people, rehabilitation of 508 individual shelters or houses, and support for 10 collective centers.

Agriculture support improved Syrians' nutrition and their ability to earn a livelihood. Nearly 9,000 people benefited from our distribution of farm and kitchen garden kits and other agriculture inputs. Repairs to irrigation systems brought more reliable water supplies to 2,500 hectares of farmland. We distributed 500 sheep and conducted other activities such as fodder distribution that were of benefit to 2,050 animals and 6,230 people.

Nearly 80,000 internally displaced Syrians living in a camp received water, sanitation, and hygiene assistance with life-saving services such as water pumping, water trucking, latrine maintenance, desludging, and garbage collection. Protection and gender-based violence prevention services were provided to over 50,000 women and children.

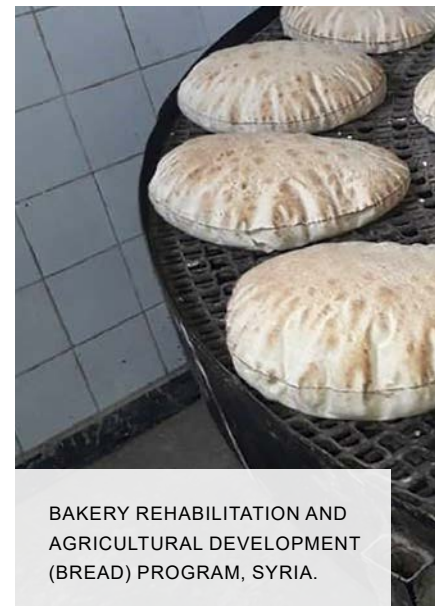
## YEMEN

Four years of conflict have resulted in a staggering humanitarian crisis in Yemen, with 20 million Yemenis needing health, food, and shelter assistance just to survive. Thousands have been forced to flee their homes and millions face malnourishment and famine. The economy is collapsing, hundreds of thousands of jobs have been lost, and thousands with jobs either do not see regular pay or do not earn enough to support their families.

Global Communities is taking a resilience-building approach to help at-risk families. With USAID funding, we work with communities in northern Yemen to improve hygiene, increase access to potable water, and support economic activity to increase purchasing power for those displaced by war and their host communities.



ANIMAL HEALTHCARE WORKER SKILLS TRAINING GRADUATION CEREMONY, USAID CONTINUED RECOVERY, EMERGENCY ASSISTANCE, AND TRAINING ENGAGEMENT (CREATE) PROGRAM IN YEMEN.

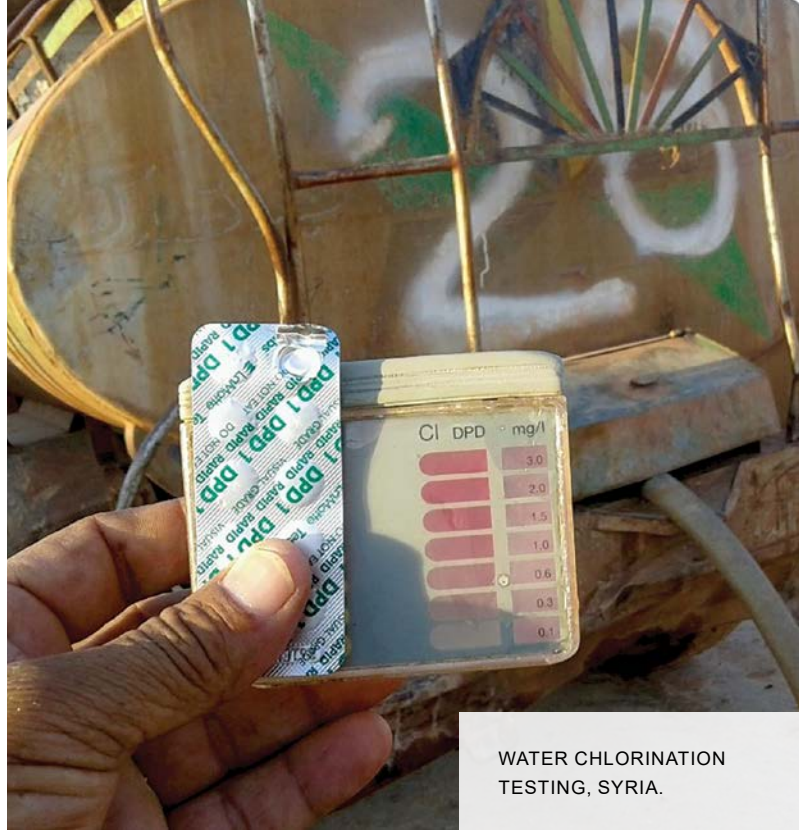


BAKERY REHABILITATION AND AGRICULTURAL DEVELOPMENT (BREAD) PROGRAM, SYRIA.



HARVESTED TOMATOES TO BE TRANSPORTED TO THE LOCAL MARKET, USAID CONTINUED RECOVERY, EMERGENCY ASSISTANCE, AND TRAINING ENGAGEMENT (CREATE) PROGRAM IN YEMEN.





WATER CHLORINATION TESTING, SYRIA.



## SNAPSHOT OF OUR WORK IN YEMEN

In southern Yemen, our USAID-funded program includes distribution of livestock, provision of vocational training, water and sanitation training, and establishment of asset groups through local partners to promote sustainable solutions through several different approaches:

- Target number of beneficiaries (north and south): **267,934**
- Beneficiaries of WASH activities: **3,669**
- Asset building group participants: **500**  
(all participants are female)
- Vocational training program trainees: **291**
- Food security—households receiving distribution of seeds and tools: **386**
- Food security—households receiving distribution of livestock and fodder: **999**





# GOVERNANCE

For many years Global Communities has led projects around the world where we work alongside communities and individuals to improve citizen services by strengthening civil society in a number of ways. Together we craft programs to minimize strife in a way that puts people at the center of their community's progress. In Ukraine, these efforts have focused on keeping peace with shifts in government control. In recent years, Ukraine's government has prioritized decentralization in order to give local entities more power to make decisions and set policy, with resources provided by the central government. Ukraine's previous system of more centralized governance means that local governments, especially villages and rural settlements, have little or no experience exercising the new responsibilities given to them under decentralization.

Global Communities through the USAID-funded Decentralization Offering Better Results and Efficiency program—DOBRE—is helping new local governments 1) effectively manage these new responsibilities and 2) support the development of stronger community cohesion through citizen engagement in these new communities. DOBRE, which started in 2016, enables newly formed Consolidated Communities (CCs) to better manage resources, increase the quality and transparency of core public services, stimulate the local economy, and improve citizen engagement. DOBRE helps CCs thrive and prosper through stronger local governance and better conditions for development, while serving as a model and motivation to other communities seeking to participate in the same process.

Currently, our interventions are helping to build comparative popularity around the decentralization reform process, in a political environment where enthusiasm about government reform efforts has historically been largely lackluster.

DOBRE increases the involvement of local residents and civil society organizations in local government decision-making, while holding local officials accountable through monitoring and

oversight. We work with associations of local self-government, other donors and projects, and national and oblast governments on disseminating our methodologies, including the Participatory Municipal Capacity Index (PMCI), to assess the capacity needs of CCs. DOBRE provides direct assistance to 75 consolidated communities in these oblasts, with cohorts of 25 at a time selected competitively. Showcasing the achievements of participating CCs and the associated benefit to community members allows DOBRE to encourage adoption of best practices in other CCs and promote decentralization on a national scale.

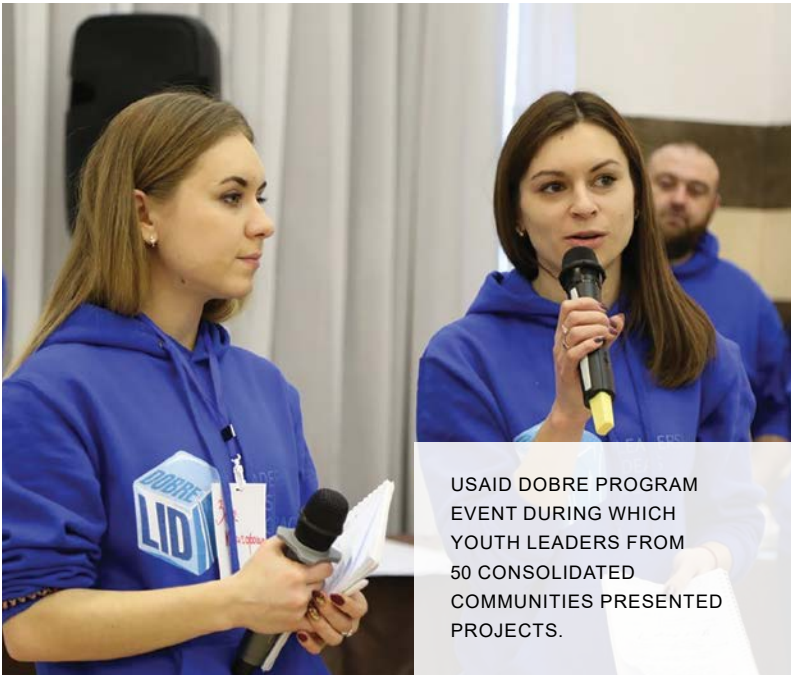
**Currently, our interventions for decentralization reform continue as the only major reform effort in Ukraine maintaining momentum.**

DOBRE also supports CCs in participatory strategic planning, emphasizing mechanisms for including citizen voices. Resulting strategic plans should then reflect what citizens want and need. In each community, DOBRE helps CCs implement plans to address those needs. DOBRE also supports improved operations and performance in local government by enhancing individual staff capacity and council performance. Additionally, it improves transparency, planning and management systems, technology solutions, and targeted processes to integrate the needs of vulnerable community members. It places a heavy emphasis on financial management, and in 2018 DOBRE presented key findings of its Financial Management Assessment in partner communities, providing an overview of findings of the financial audit completed in 50 participating communities. More than 50 participants from international technical assistance projects, expert groups, and regional and national media outlets attended. Participants discussed the problems that communities face in their financial management, cases of the most financially efficient





STRATEGIC DEVELOPMENT AND INVESTMENTS CONFERENCE, USAID DOBRE PROGRAM IN UKRAINE.



USAID DOBRE PROGRAM EVENT DURING WHICH YOUTH LEADERS FROM 50 CONSOLIDATED COMMUNITIES PRESENTED PROJECTS.

communities, and major issues and recommendations on strengthening financial discipline. They also learned next steps DOBRE will take to improve financial management in communities and engage citizens in public spending oversight. Many of these concepts are being further circulated by attendees and others working on DOBRE, and we are told often by community members that DOBRE best practices are extended far beyond the project's CCs and oblasts.





# WASH

For decades, Global Communities has implemented a number of projects around Water, Sanitation and Hygiene (WASH) in many of the world's regions. We have made great strides in improving access to water and sanitation, yet much work remains. Rapid urbanization, rising competition for scarce water resources, and climate change-induced weather volatility that intensifies floods and droughts have created an urgency to find new solutions to overcome WASH challenges in heavily impacted countries. Global Communities supports the United Nations Sustainable Development Goal that calls for clean water and access to sanitation for all (UN SDG 6). This is a big part of our mission to enhance community and household capacities to direct their own lives and development.

WASH is the foundation for equitable progress in health, education, economic development, environmental protection, and social inclusion. As such, Global Communities aims to generate strong demand at household and community levels for improved services; increase the supply of affordable, durable and desirable sanitation products and water supply services to meet demand and reinforce positive new behaviors; and strengthen local and national governments to lead and oversee appropriate sanitation and water supply programs. Currently 2.3 billion people lack access to basic sanitation, and people in poor communities make up the majority of those without it. Though there has been progress in closing that gap, most of the gains in access from the last few decades benefited the top 40 percent income earners.

Global Communities Ghana, with funding from USAID, collaborated with the Government of Ghana Ministry of Sanitation and Water Resources to develop Guidelines for Targeting the Poor and Vulnerable for Basic Sanitation Services in Ghana. The guidelines, published in 2018, offer guidance for targeting poor communities and vulnerable populations. A major policy change reflected in the guidelines is the Government of Ghana's support for publicly financed subsidies for poor household sanitation latrines, which is a major shift from policies of the past. The guidelines serve to ensure equity, inclusion and sustainability

for those who are unable to afford household toilets, without undermining strong community cohesion and strength in building their own toilets.

We adhere closely to UN SDG 6 to ensure that, per its mandate, no people including the poor will be left behind in the progress happening around water and sanitation moving forward. This

**WASH is the foundation for equitable progress in health, education, economic development, environmental protection, and social inclusion.**

will also help us achieve truly sustainable WASH services; this is achieved when host country partners and communities take ownership of development processes, and local systems are in place during and beyond the life of the project.

The guidelines highlight the principles required to assist local governments and development partners in meeting their SDG goals and highlight specific processes to prevent the poor from being shut out of efforts to make sanitation and hygiene attainable in all corners. Virtually all stakeholders countrywide (including external development partners and local governments) now adhere to these guidelines, ensuring harmonization of health and sanitation policies and approaches. The guidelines call for analyzing barriers to sanitation access for poor and socially excluded groups and identifying existing community solutions and subsequently, supporting them without distorting the current community cohesion. We help the local, district and national government counterparts in WASH analyze and close systems gaps that prevent policies from achieving intended results, particularly among the poorest populations.

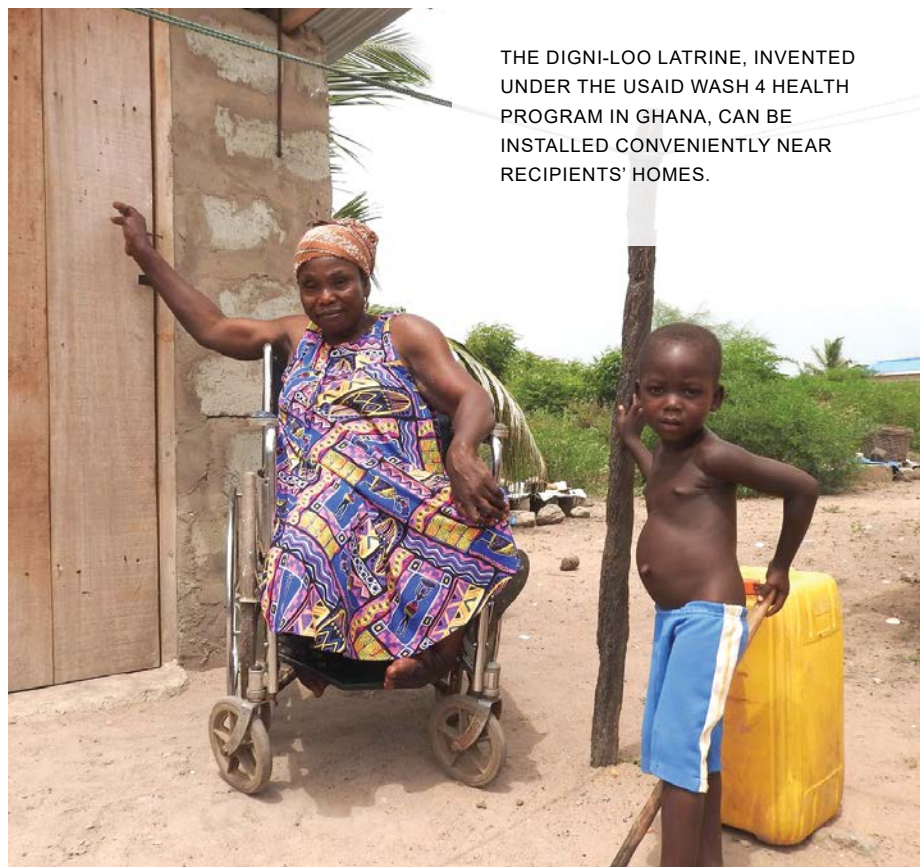




DISTRIBUTION OF SCHOOL WASH KITS, USAID CONTINUED RECOVERY, EMERGENCY ASSISTANCE, AND TRAINING ENGAGEMENT (CREATE) PROGRAM IN YEMEN.



USING PROPER HANDWASHING TECHNIQUE IS AN IMPORTANT MESSAGE GLOBAL COMMUNITIES PUTS OUT THROUGH USAID WASH 4 HEALTH IN GHANA.



THE DIGNI-LOO LATRINE, INVENTED UNDER THE USAID WASH 4 HEALTH PROGRAM IN GHANA, CAN BE INSTALLED CONVENIENTLY NEAR RECIPIENTS' HOMES.





# CIVIL SOCIETY

Since 2015 Global Communities has implemented the \$37 million Twiyubake Program, also known as Improved Services for Vulnerable Populations (ISVP). Funded by USAID and PEPFAR, the program focuses on knowledge-based skills development that enhances household capacity (through knowledge, opportunities and resources) and reduces the risk and impact of HIV/AIDS on many vulnerable populations in Rwanda. The program also helps vulnerable groups obtain access to health and social services that enable them to live healthy and productive lives. The program's activities build upon current and past USAID support to the Government of Rwanda (GoR) and civil society partners in the 12 target districts.

Global Communities works with Partners in Health (PIH) and others as part of a consortium to complement training and capacity building efforts for local partners. The Twiyubake consortium includes six local civil society organizations; each

is responsible for implementation and service delivery in their respective program district.

The consortium also includes six local civil society organizations (CSOs), referred to as Rwanda Partner Organizations (RPOs), each assigned between one and four of the 12 program districts and responsible for program implementation and service delivery therein.

Household economic strengthening (HSC) remains a fundamental intervention designed to address economic vulnerability of families. HSC aims to reduce a family's vulnerability to poverty, increase economic independence, and improve people's ability to provide for their children. To motivate high savings goals and strengthen the flow of savings group resources toward investment, Twiyubake implemented an incentives program, which was intended to strengthen the culture of savings.





Despite knowledge among household members, groups still struggled with reaching their savings targets. Savings groups were informed that their savings would be matched at a ratio of 1/1.5 if they met their minimum savings threshold after six months. To be eligible, savings groups had to be in compliance with the program's bylaws and maintain proper bookkeeping records.

Twiyubake conducted an assessment of savings groups in the second quarter of FY 17 and provided savings to 212 savings groups that met the eligibility requirements. The team drew on an assessment of household savings and investment behaviors before and after receipt of incentives. The assessment, conducted in July 2018 more than a year after the provision of the incentives, sought to determine the effect on households receiving incentives but not conditional house grants, in an effort to isolate the effects of incentives from grants.

The findings were notable: 57 percent of households reported that they were able to save regularly only after incentives were provided to their savings group, and 53 percent were able to increase their shares in the savings group as a result, thereby making them eligible for larger loans. The nature of the short-term incentives helps households save regularly and increase their shares by increasing the accessibility of loans to meet basic household needs. Households meeting their savings target to

attain incentives are therefore eligible for loans, and are able to invest more, which strengthens their capacity to save regularly, as well as the confidence to increase their shares. Data also showed that incentives had a substantial consumption smoothing effect as a result of access to loans, and that incentives increased the loan size accessed by savings group members.

This assessment was helpful for the short term and for informing future programming. Incentives are an effective way to spur and sustain savings rates, and they lead to greater access to loans, and investment in households and income generating activities. These outcomes show the impact of incentives on the sustainability of savings groups, likely resulting in part from the formation of social capital with group members. While Twiyubake interventions worked fairly well in the absence of grants, the grants helped turn them into successes for communities that have long been underserved.



A MEETING OF A SAVINGS GROUP THROUGH THE USAID TWIYUBAKE PROGRAM IN RWANDA.





# RESILIENCE

Since 2013 Global Communities has partnered with BHP Billiton Sustainable Communities on the Colombia Resilience/ANDA Program (a Spanish word meaning “move forward”), to help alleviate poverty and hardship for vulnerable populations. The program has achieved this goal in three important ways. It has 1) increased community capacity to inclusively identify and advocate for needed resources, services and support with local government and government service agencies; 2) improved the ability of local governments to access and employ municipal, departmental and national resources to address community-prioritized needs; and 3) increased legal, market-driven livelihoods and job opportunities. Community development is the integrating and coordinating component of the program. The interventions, which took place in the department of southern Cordoba and the cities of Monteria and Cartagena, were designed to ensure both flexibility and responsiveness to community needs. They were meant to be implemented by local stakeholders and supported by the ANDA team, which provides strategic guidance, technical assistance and oversight.

ANDA in 2018 made a concerted effort to incorporate environmental resilience into its programming to complement ongoing objectives. We worked with 43 communities on plans for environmental adaptation to help them minimize the risks associated with climate change. These environmental resilience strategies were broadly embraced, ensuring climatically intelligent agriculture, contributing to sustainable development. They integrate the three dimensions of sustainable development (economic, social and environmental), simultaneously addressing food security and climate challenges.

The ANDA team created Environmental Resilience Subcommittees that trained community environmental managers in the protection of the environment as well as risk management. We worked to train them and coordinate with government entities to ensure interventions were effective and not duplicative. Participants have showed that they understand the changes that are taking place in their surroundings, and that they now have the capacities and tools to respond to various environmental emergencies in an

organized manner. They can identify threats, vulnerabilities, and risks, while taking on responsibility for maintaining and caring for these, and for replicating what they have learned. Now that the communities have been exposed to more and better environmental education, they are increasingly adept at overcoming challenges

**Global Communities worked with 43 communities on plans for environmental adaptation to help them minimize the risks associated with climate change.**

stemming from environmental problems, climate change, and disasters. This exposure has helped elevate the incorporation of community environmental resilience processes that contribute to raising awareness, and to the implementation of individual and collective actions to improve the environmental conditions of the community settings.

The threat of global climate change has understandably caused concern among community members fearing crop production could be seriously harmed by increased flooding and droughts, thereby compromising food security in the municipality and in the communities. Methods for mitigating these risks were included in the environmental resilience and risk management action plans. The primary challenge lay in achieving production that was more environmentally resilient, so the team devised a strategy designed to allow the producers, through the use of different technical tools, to identify the practices being used in each productive unit and demonstration parcel. The plans also detailed actions to promote production under changing climate conditions, following principles promoted by the climatically intelligent production focus. The chief result has been to improve the quality of life of the producers by strengthening the capacities of the productive systems in the communities, in support of food security, and incorporating strategies for sustainable agricultural development, and address needs for adaptation and mitigation.





BHP BILLITON SUSTAINABLE COMMUNITIES ANDA PROGRAM CLOSING ACTIVITY WITH DE RABOLARGO COMMUNITY, COLOMBIA.



PINEAPPLE SOWING GROUP, BHP BILLITON SUSTAINABLE COMMUNITIES ANDA PROGRAM, COLOMBIA.





# FINANCIAL INCLUSION

Global Communities uses a mix of innovative and established methods to promote financial inclusion. We help vulnerable populations and small businesses obtain capital they would not otherwise be able to access, helping them finance efforts to move out of poverty. We have been working in financial inclusion for more than 30 years, pioneering housing microfinance in the 1980s and managing lending institutions in some of the world's most challenging environments since the 1990s. Today, Global Communities operates the largest international network of microfinance institutions in the Middle East, helping create stability in a region rife with conflict, and empowering youth and women to run their own businesses. The main vehicle for Global Communities' financial inclusion work is the Vitas Group, 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 Group currently houses five Global Communities subsidiary companies—Vitas Romania, Vitas Palestine, Vitas Lebanon, Vitas Egypt, and Vitas Jordan—and shares its brand and values with the Global Communities microfinance institution, CHF Vitas Iraq. During the past year, Vitas Group's loan portfolio increased by 15 percent to \$277 million, and the number of clients grew by 6 percent to 111,180. Global Communities launched a

diversity initiative to increase the number of female borrowers, staff and managers. Vitas Group also began work on a long-term project to better use digital technology to serve clients and improve back-office efficiency.

## Supporting Youthful Entrepreneurs

Mahmoud Khodr Salem, 29, is one of the many successful entrepreneurs who received financial support from Vitas Lebanon in 2018. Mahmoud has been a client with Vitas since 2015. After noting that there was an unmet need for a good quality and reasonably priced electrical appliance shop in his hometown, he decided to start this business on his own about six years ago. Thanks to expert and timely assistance from Vitas Lebanon, Mahmoud now owns an electrical appliance shop. He was especially happy with the business loan he received as it allowed him to improve and expand his shop with restoration work and new shelves. Eventually Mahmoud took out a second loan to improve his business even further. He is working hard to make his business grow and increase his income. He recently got married and his wife is expecting a baby, and he is thrilled to be able to support and provide for his growing family, thanks to our financial inclusion work.



MAHMOUD KHODR SALEM.

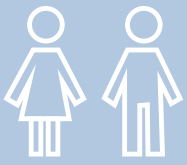


## DECLARATION OF INDEPENDENCE AWARD

Introduced by Vitas Romania in 2015, 'The Declaration of Independence' business plan contest is aimed at encouraging and financially supporting young entrepreneurs to start their own businesses. Mona Turcitu is the winner of the 2018 "Declaration of Independence" award for her business project: an education center that uses the Montessori Method of teaching in English. She will receive USD 6,000 for her achievement.







# YOUTH

Global Communities has worked for many years in Jordan on a variety of projects, and is currently implementing YouthPower, a \$23.8 million USAID project. This five-year positive youth development program ensures that vulnerable youth have access to appropriate knowledge, skills, and networks they can use to strengthen their engagement, and help build a stable, secure and self-reliant future. Nearly two thirds of the Jordanian population is under the age of 30 and more than one third of these individuals are unemployed. Youth face a number of significant barriers to civic and economic engagement in the region including a steadily increasing cost of living, limited job opportunities, an education system that does not provide them with skills and knowledge that align with the needs of the labor market, and limited opportunities for political engagement. These challenges are even more pronounced outside the capital city of Amman and other urban areas.

Working in 60 communities throughout the 12 governorates of Jordan's governorates, the program targets 20,000 young people aged 10-29 with the skills and resources to become true agents of change for their communities. The program trains youth in problem solving, critical thinking, decision-making, gender and inclusion, conflict management, negotiation, civic engagement and advocacy. Following the training, youth bring the knowledge, expertise and networking abilities back to their communities.

As of 2018, 40 facilitators have trained 1,060 youth in 13 communities; these youth are now prepared to engage in dialog with their communities and work to mobilize resources and support to help address issues that are important to them. We work with the youth to identify their most urgent priorities, and work with them to determine what kind of intervention will be most realistic and effective, and then link up with local organizations to develop relevant initiatives. The Ministries of Youth, Education and Municipal Affairs have appointed influencers to facilitate communication and coordination of the project. The Ministry's support highlights the government's cross-sectoral commitment to mobilizing, strengthening and sustaining efforts that address vulnerable youth at a systemic level.

A group of youth who serve as facilitators took part in USAID YouthPower's Train the Facilitators (TtF) training in a number of governorates, and are now imparting that knowledge to their peers. Mohammad Abu Adas, 22, says what he learned through the Transformational Learning part of this training has helped him better understand the importance of engaging youth within his community; he even shares his newly acquired knowledge with youth that are not part of the program to ensure even more people benefit from its lessons. Sara, a 20-year-old facilitator and coach, said that since joining the TtF, she has successfully persuaded

**Working in 60 communities in all 12 of Jordan's governorates, the program targets 20,000 young people (aged 10-29) with the skills and resources to become true agents of change for their communities.**







people in her community that women can work anywhere. This is significant given the relegated roles women often have in Jordan. Mohammad Ogaily, a 27-year-old facilitator and coach, says he loves USAID YouthPower because it has given him skills, knowledge and resources that he was unable to access previously.

This is just the beginning. Facilitators and extended groups of youth are designing more than 500 youth-community engagement initiatives that will be implemented in the target districts nationwide. These initiatives, using tools and methodology that focuses on problem solving, advocacy, volunteerism, awareness campaigns and training and learning, will help youth continue the conversation with leaderships, institutions and community members for sustainable, positive youth development.



MOHAMMAD ABU ADAS,  
PARTICIPANT OF USAID  
YOUTHPOWER'S FACILITATOR  
TRAINING.





# COOPERATIVES

Global Communities is continuing its 22-year-legacy by implementing two USAID Cooperative Development Programs. The five-year Cooperative Leadership, Engagement, Advocacy and Research (CLEAR) program began in October 2018, and is operational in 25 counties in Kenya. The program assists cooperative members in various ways. The 10-year Enabling Market Integration through Rural Group Empowerment (EMIRGE) project, operational in Mongolia with previous efforts in Uganda, Rwanda and Kenya, started in October 2010. It continues through September 2020 as a market-based cooperative development program with a global cooperative learning strategy that underpins all our efforts. It builds on our expertise working on cooperatives in multiple countries including Poland, Bosnia, South Africa, Rwanda, Uganda and the Philippines.

**As a result of our outreach in Kenya, currently more than half the courts in the country will have functioning co-op legislation by 2022.**

Our goal is to support cooperatives as businesses in whatever sector they most effectively contribute to their community and economic wellbeing whether that is through agriculture, transport, housing or services. Through the cooperative business model, Global Communities has improved the lives of members from youth-driven urban startups to large agricultural marketing cooperatives; we fundamentally ensure members can pursue member-driven business objectives by providing direct support in governance, business strategy and management, marketing and networking strategies, and membership roles and engagement strategies. This approach is fundamental to cooperative businesses meeting the demands of the dynamic economies we work in and results in sustainable and inclusive multi-stakeholder businesses that serve their members.

Global Communities has supported national and local governments to both draft and amend cooperative policy and legislation. To support enhanced enabling environments, we work with legislative officials, legal advisors and policy analysts to draft new legislation while assisting public officials to create meaningful stakeholder consultation processes and solicit critical feedback from the community. We work within existing frameworks to ensure public opinion is reflected in both policy and subsequent legislation. Our approach supports public entities reflecting community needs while creating sustainable, inclusive and forward thinking legislation that supports enhanced relationships between cooperatives and the government. Because of our outreach in Kenya, more than half the counties in the country will have functioning cooperative policy and legislation by 2022, systems will be in place for public infrastructure to be more effective and responsive to cooperative members, and cooperatives themselves will have broader opportunities within county economies.





A COOPERATIVE GROUP RECEIVES A CALF AS PRIZE FOR "BEST COLLABORATION IN 2018," USAID EMIRGE PROGRAM, MONGOLIA.



YOUTH FORUM ON HOW TO GET INVOLVED IN COOPERATIVES AS A BUSINESS MODEL TO TACKLE GROWING UNEMPLOYMENT, USAID EMIRGE PROGRAM, KENYA.

Global Communities is also dedicated to creating learning networks and supporting in-depth research to examine the importance of cooperatives as institutions within communities. With over 60 years of experience supporting cooperatives, Global Communities' approach to working within communities recognizes the importance of supporting and enhancing both the social and economic capital that strengthens overall community resilience. Our approach looks at the entire system in each country as an opportunity to strengthen linkages through collaboration and mutual support. Through research efforts in Uganda and now Kenya, Global Communities is working to contribute to global discussions on the leading approaches to market-led approaches to strengthening communities. Our research illustrates how participation in cooperatives is not only part of a household's strategy for increasing their social capital but also allows household cooperative members to be exposed to opportunities that support their personal voice, sense of self-empowerment, community engagement, personal aspiration, and democratic participation. The benefits of cooperative membership extend far past enhanced livelihoods and we strive to illustrate that cooperatives are necessary building blocks in sustainable community development programming.



# VOLUNTEERING

## with Global Communities

Across all of our programs we rely on the generosity of many volunteers. Global Communities has thousands of volunteers worldwide who work hard to bring about change in their communities, and we sponsor volunteers through our Visiting International Professionals Program (VIP), which brings volunteers who are experts in their fields to address the needs of our communities. Josue Niyonsingiza, a candidate with the Georgetown University Global Human Development Program, contributed 432 hours to Global Communities' WASH 4 Health project in Tamale, Ghana for his summer 2018 internship. The goal was to learn how to design, conduct a monitoring and evaluation activity, and develop a report on the impact of improved sanitation—both water and latrine use—on the livelihood of communities in several districts in the Northern Region of Ghana.

Josue's internship entailed drafting a household survey to be completed by households selected randomly, a series of focus group discussions (randomly selected community members, randomly selected women in each community, and Natural Leaders and community self-assessment teams from Community-led Total Sanitation outreach), and informant interviews (junior high teachers, environmental health staffers, and regional officers). Following data collection, he analyzed the data, mapped households and communities visited, and drafted a report of lessons learned that he shared with Global Communities at the conclusion of his internship.

His report showed that people from open defecation free (ODF) communities were 28.7 percent points more conscious about their improved defecation practices than those from non-ODF communities. On handwashing messages, 94.8 percent of respondents indicated that they wash their hands prior to eating,

and 80.4 percent indicated it was crucial to wash hands after defecating. The two main reasons for practicing better hygiene were to be clean (80 percent) and as a preventative measure against disease (61 percent). Recommendations included better representation of women on Water Sanitation Management Teams as they play an important role in all three aspects of the WASH intervention since they take care cleaning, hygiene of children and fetching water.

Prior to the internship, Josue says he had come across WASH as a component of other programs, but he had never had firsthand experience working on a WASH project. His understanding of WASH had always veered toward hygiene rather than sanitation, and this experience opened his eyes to a new aspect of development work and to a new culture. Before, he had always viewed open defecation as a last resort, not a widely used practice. He says that working in the field and actually seeing the problem with his own eyes changed his understanding of the many challenges posed by open defecation. Regardless of how descriptive reports can be, and how vivid photos can be, they are not a substitute for firsthand experience.

Under the VIP program, in 2018, VIPs undertook seven assignments, totaling 188 days of volunteer time and skilled expertise valued at approximately \$130,000. Assignments ranged from videotaping and producing documentation of program achievements in Rwanda and Ghana, to training bank officers and consulting on entrepreneurship curriculum in Sri Lanka. And in addition to Josue's internship, there was also a University of Maryland-Baltimore College research project in US-government funding of cooperative support programs in the Philippines, at our headquarters in Silver Spring, Maryland.

For more information on how to volunteer with  
Global Communities, visit  
[www.globalcommunities.org/vip\\_program](http://www.globalcommunities.org/vip_program)



JOSUE WITH WOMEN AND CHILDREN OF THE DAMARIYIRI COMMUNITY AFTER A FOCUS GROUP DISCUSSION.



“Within communities that have achieved ODF certification, there is a sense of dignity and ownership of their environment.”

—Josue Niyonsingiza



VISITING INTERNATIONAL PROFESSIONAL, JOSUE NIYONSINGIZA.



EXAMPLE OF SIGN AT ENTRANCE OF AN OPEN DEFECTION FREE COMMUNITY.



# OUR PARTNERS FOR GOOD

## Partner Organizations

Acción Médica Cristiana	Asistencia Familiar	International Rescue Committee	Safety Broker
AEE Rwanda	CHF Management & Consulting Services Egypt SAE	Iraq Microfinance Network	Sanabel Microfinance Network
African Aurora Business Network LLC	City of Moline Planning & Development Department	Jordan River Foundation	SEEP network
AFRIEL Youth Network	Community Health Care	Kaizen Company	Shanthiham Association for Health and Counseling
American Red Cross	Cultural Practice	Kenya Girl Guides Association	Sharakeh - Palestinian Microfinance Network
Antares Capital Advisors	Diócesis de Montelíbano	Khoury Foundation	Silatech
Artisans Association of Ghana	DUHAMIC-ADRI	Kiva Microfunds	Social Boost
Asociación de Mujeres Jóvenes Luchadora	East Africa Grain Council	Lebanese Microfinance Association	Stephens Parkview Neighborhood Group
Asociación de Mujeres Afrolatinoamericanas, Afrocaribeñas y de la Diáspora	Ecoanalítica	LENS	St. John's Community Centre
Asociacion Kukulcan	EcoVentures International	Levin Sources	Tanmeyah - Jordan Microfinance Network
Asociacion Nacional de Personas Viviendo con VIH/SIDA en Honduras	Efecty	Liban Post	The Greater Quad Cities Hispanic Chamber of Commerce
Asociación para el Progreso y el Desarrollo Rural	EPR	Liga de la Lactancia Materna de Honduras	The Jordanian Hashemite Fund for Human Development
Asociación para la Supervivencia y el Desarrollo Local	ESC Ingénieurs-Conseils	Lincoln-Irving Elementary School	The Manoff Group
Asociacion por del Desarrollo Municipal AVSI	Etisalat Mobile	Management Systems International	The Microfinance Centre Network
Bee	Federación Nicaraguense de Asociaciones de Personas con Discapacidad	Mercado on Fifth	Trinity UnityPoint Health
Be Girl	Fair Congo	MIMAT	UCLBP
BINAA	Florecente Association	Moline Community Development Corporation	Ukraine Crisis Media Center
Biroul de Credit SA	Foundation in Support of Local Democracy	Moline School District	United States International University - Africa
Black Hawk College	Frankfurt School of Finance & Management	National Democratic Institute	University for Development Studies
blueEnergy	Fundación Amanecer	National Organization for Peer Education	University of Illinois Extension
Bluefields Indian Caribbean University	Fundación Cerro Matoso	National Peace Council	University of Iowa
Boafo Republic	Fundación de Mujeres de San Miguelito	Opportunities Industrialization Centre Ghana	Urban Institute
Boys and Girls Club of the Mississippi Valley	Fundación Proboquilla	Overseas Cooperative Development Council	Western Illinois University
Build Change	Fundación SAHED	Palladium Group	YWCA
Butterworth Center & Deere-Wiman House	Fundación Surtigas	Palomares Social Justice Center	ZebraPay
CARITAS Rwanda	FUNREDMUCH	Partners for Good	
Carter Center	FXB Rwanda	Partners in Health	
Cemprede	Habitat for Humanity	Pastoral Social de Montelíbano	
Centro Alexander von Humboldt	Hola America Media Group	PayPoint	
Centro de Estudios y Promoción Social	Instituto de Estudios Estratégicos y Políticas Públicas	Plan International	
Centro de Formación Acceso	Instituto de Investigaciones y Gestión Social	Population Services International	
Centro de Promocion en Salud y	International Executive Service Corps	Project NOW Community Action Agency	
		Programa de las Naciones Unidas para el Desarrollo	
		Red de Mujeres Chontaleñas	
		RisCo Servicii Financiare	



COMMUNITY LEADERS PARTICIPATE IN A PROJECT MANAGEMENT WORKSHOP, JOHN DEERE FOUNDATION-FUNDED SOWING FUTURES PROGRAM IN ARGENTINA.

## Corporations and Foundations

Al Quds Bank  
 Al Rafah Microfinance Bank  
 Al Watany Bank, Egypt  
 Arab Bank, Jordan  
 Ascentra Credit Union  
 Bamboo Financial Inclusion Fund  
 Banca Comerciala Română / Erste Group  
 Bank Al-Etihad, Jordan  
 Bank of Palestine  
 BHP Billiton Sustainable Communities  
 BPE Partners  
 Cairo Amman Bank  
 Calvert Impact Capital  
 Capital Bank of Jordan  
 Cardno Emerging Markets  
 Cash United s.a.l.  
 Caterpillar  
 Commercial International Bank  
 CoopEst  
 Credit Libanais s.a.l.  
 Duraplast  
 Egyptian Arab Land Bank  
 Emergent Vernacular Architecture  
 European Investment Fund  
 Fransabank  
 Global Microfinance Fund  
 Hapke Family Foundation  
 Hotel Conrad Cartagena  
 Hotel Hilton  
 Hotel Kaimary  
 Hotel Unión Plaza  
 Housing Bank for Trade and Finance, Iraq  
 Housing Bank for Trade and Finance, Jordan  
 Huella Digital  
 IFB Finwest SA  
 Jammal Trust Bank  
 John Deere Foundation  
 John Snow International  
 Jordan Ahli Bank  
 Jordan Kuwait Bank  
 Mastercard Foundation  
 National Bank of Kuwait  
 Oikocredit  
 Palestinian Fund for Employment  
 Quds Bank  
 Raiffeisen Bank  
 ResponsAbility Finance  
 R&R Construction S.A.  
 SARADAR Bank s.a.l.  
 Société Générale Banque de Jordanie  
 Symbiotics SA  
 Triodos  
 Unilever Ghana Foundation  
 Vodafone Mobile  
 Zain

## Government and Multilateral

European Commission  
 European Investment Fund  
 Global Fund to Fight AIDS, Tuberculosis and Malaria  
 Government of Colombia  
 Agencia Nacional para la Superación de la Pobreza Extrema (ANSPE)  
 Agencia para la Reincorporacion y la Normalizacion – ARN  
 Departamento para la Prosperidad Social  
 Servicio Nacional Aprendizaje (SENA)  
 Government of Honduras  
 Comisionado Nacional de los Derechos Humanos (CONDAEH)  
 Instituto de Conservación Forestal (ICF)  
 INVEST-H  
 Secretary of Health  
 SESAL  
 Unidad Administradora de Fondos de Cooperación Externos (UAFCE)  
 International Finance Corporation  
 Mancomunidad COLOSUCA  
 Mancomunidad Consejo Intermunicipal (CAFEG)  
 Mancomunidad Cuencas del Río San Juan (MANCURISJ)  
 Mancomunidad de Municipios del Sur del Departamento de La Paz (MANSURPAZ)  
 Mancomunidad de Municipios Lencas de la Sierra de La Paz (MAMLESIP)  
 Mancomunidad del Suroeste de Lempira (MANCOSOL)  
 Mancomunidad Lenca Eramaní (MANLE)  
 Mayor's Office of Cartagena  
 Overseas Private Investment Corporation  
 SANAD Fund for MSME  
 United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA)  
 United Nations World Food Programme (UNWFP)  
 United States Agency for International Development (USAID)  
 United States Department of Agriculture (USDA)  
 United States Department of State



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USAID RESILIENCY IN NORTHERN GHANA (RING) PROGRAM.





# FINANCIALS

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

## Combined Statement of Activities and Changes in Net Assets for the year ending September 30, 2018

### Revenue and Support

Grants and Contributions	\$89,845,251
Contracts	\$18,445,844
In-kind Contributions	\$117,885
Interest and Investment Income	\$59,100,962
Other Income	\$2,923,468
<b>Total Revenues</b>	<b>\$170,433,410</b>

### Expenses

Program Services	\$102,598,037
Capital Assistance	\$49,598,527
General and Administrative	\$20,216,400
<b>Total Expenses</b>	<b>\$172,412,964</b>

### Balance Sheet

Assets	\$370,607,695
Liabilities	\$217,436,327
<b>Net Assets</b>	
Temporary Restricted	\$22,981,194
Unrestricted	\$130,190,174
	<b>\$153,171,368</b>





# Global Communities

Partners for Good

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

8601 Georgia Avenue, Suite 300

Silver Spring, MD 20910

Phone: 301.587.4700

Fax: 301.587.7315



USAID LOCAL GOVERNANCE  
PROGRAM, NICARAGUA.