



**Global
Communities**
Partners for Good

2014 Annual Report



**Global
Communities**
Partners for Good

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.

Our Values

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

GENUINE

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

COMMITTED

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

CONNECTED

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

PURPOSEFUL

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



THIS IMAGE: GLOBAL COMMUNITIES/SOWING FUTURES LAUNCH IN BRAZIL

COVER IMAGES:

TOP LEFT: USAID/HIGA UBEHO PROGRAM, RWANDA

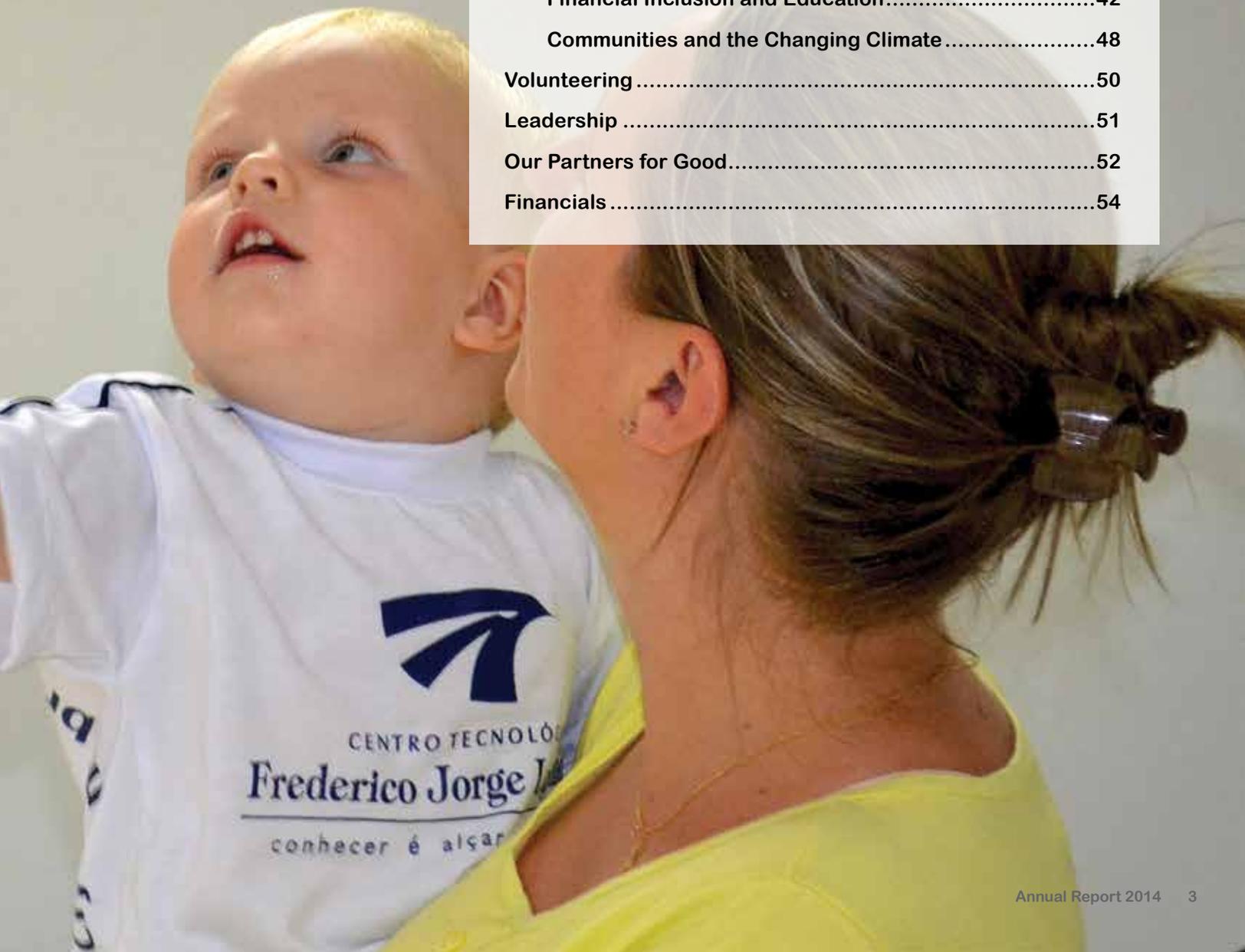
TOP RIGHT: ANDA PROGRAM, COLOMBIA

BOTTOM: EBOLA RESPONDER PUTS ON PERSONAL PROTECTIVE EQUIPMENT IN MONROVIA, LIBERIA UNDER THE USAID-FUNDED ALERT PROGRAM.

PHOTO CREDIT: © 2014 USAID / MORGANA WINGARD

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Message from the Chairman

With so much of the world beset by crises, disasters, and conflicts, what can we do to improve stability, peace, and prosperity in some of the most fragile regions of the world? And in emerging economies that are experiencing such rapid change, what investments can we make to ensure that these economies continue to grow and integrate into the global system?

These are vital questions that NGOs, policy makers, and businesses across the world ask daily. But we know the answer: investing in people.

Investing in human capital is an investment that returns huge dividends. By improving the capacity of people to govern, educate, and produce for themselves, the foundations for long-term peace and prosperity can be laid and disasters averted or mitigated.

This is exactly the kind of vital work that Global Communities does every day across the globe. Investing in people—at the local level, in partnership with government, civil society, and the private sector—to help bring about peace, prosperity, and stability. Sometimes this work is economic in nature, like loan guarantees that help small business grow and create new opportunities, while also helping to develop the local banking industry so it can begin to serve this vital sector. Other times, the focus is on capacity building: bringing communities and municipal governments together to teach them how to interact and effect the change they need to take control of their own development. And other times it is laying the basics for a healthy society, through sanitation education, access to healthcare and improved nutrition.

In this annual report, you can read about the many ways Global Communities is engaging governments, communities, the private sector, and civil society to invest in people and give them the tools they need to form stable, peaceful, and prosperous societies. These are the kinds of investments that do not just make economic sense; they are also helping countless people across the globe improve their quality of life.

Robert A. Mosbacher, Jr.
Chairman





Message from the President

For Global Communities, community participation is at the core of everything we do and is essential for achieving long-term, sustainable transformations in the lives and livelihoods of our partner communities.

There is no greater example of the critical importance of community participation than in our response to the Ebola crisis this past year in Liberia. Funded by the U.S. Agency for International Development, Global Communities has worked on a water, sanitation and hygiene (WASH) program since 2010. Working community by community to educate villagers on basic sanitation and hygiene, the program also created a “natural leader network” of community members who could spread the word to neighboring villages. Over the course of four years, our team developed trust with the villagers as the communities built latrines, became “open defecation free,” and understood the importance of hygiene. With the outbreak of Ebola, our team’s work shifted to supporting Liberia’s Ministry of Health to train our partner environmental health technicians to lead safe and dignified burial and contact tracing teams (read more on page 17). Then at the peak of the crisis in fall 2014, our team reported an extraordinary finding: 284 of our partner communities in the WASH program, all in the same few counties that were at the epicenter of the Ebola crisis, had remained Ebola-free. What distinguished these 284 communities is that they had achieved and maintained an open-defecation-free status through a community-led total sanitation process. We are undertaking research to precisely identify the causal link between our community-led WASH education and the total absence of the Ebola disease in these 284 communities. But to Global Communities, the lesson is clear: a relatively modest investment in WASH programs and working in partnership with the community and government to conduct the outreach—building trust in the process—had a powerful preventative impact.

We are partnering with communities, government bodies, the private sector and other organizations around the world to bring about similar transformations. In this report, for example, you can read about our work in response to the Syria crisis; with victims of Colombia’s internal conflict; with Nicaragua’s indigenous and Afro-descendant communities; and with thousands of communities around the world to see how our participatory approach improves lives and livelihoods.

I invite you to read about the work of Global Communities and how we bring together civil society, government, and the private sector at the local level, using innovative techniques to build community resilience. We hope these pages will inspire you to join us in our mission in being Partners for Good.

David A. Weiss
President & CEO

Where We Work

FROM OCTOBER 1, 2013 TO MARCH 30, 2015



THE AMERICAS

BRAZIL
COLOMBIA
HAITI
HONDURAS
NICARAGUA



MIDDLE EAST AND NORTH AFRICA

EGYPT
IRAQ
JORDAN
LEBANON
SYRIA
WEST BANK & GAZA
YEMEN



AFRICA

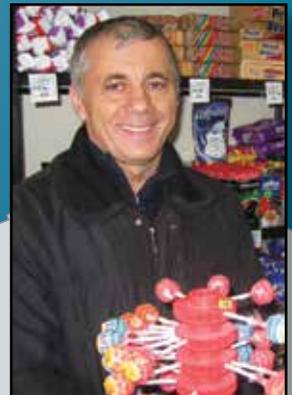
ETHIOPIA
GHANA
GUINEA
KENYA
LIBERIA
MALAWI
RWANDA
SOUTH SUDAN
TANZANIA
UGANDA



EUROPE AND ASIA

BOSNIA AND HERZEGOVINA
INDIA
MONGOLIA
PHILIPPINES
ROMANIA





We Are Global Communities

WHO IS GLOBAL COMMUNITIES?

Global Communities is an international non-profit organization committed to working in partnership with communities worldwide to bring about sustainable, impactful changes that improve the lives and livelihoods of the vulnerable.

Development is not something we do for people; it is something we do with them. We believe that the people who understand their needs best are the people of the community itself.

We make a difference by engaging with communities, governments, the private sector, and NGOs as partners for good—bringing together complementary strengths and shared responsibilities to work toward common goals.

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

WHAT DISTINGUISHES OUR WORK?

The power of what we do lies in our ability to develop 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 our heartfelt focus on community and partnership that distinguishes our work.

WHY DID WE CHANGE OUR NAME?

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

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 change 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. Vitas Group is one part of our commitment to financial inclusion around the world. Read more on page 43.





What We Do

Global Communities brings people together. We bring together communities, local organizations, government, and the private sector to give our community partners the knowledge and tools they need to improve their lives and livelihoods. We involve communities in every step of prioritizing, planning, and implementation of activities. Over many years of partnering around the globe, we have developed a series of distinct areas of expertise and cross-cutting themes to our work. They are:

ECONOMIC DEVELOPMENT

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

FOOD SECURITY AND AGRICULTURE

Closely aligned to our work in Economic Development, Global Communities' Food Security and Agriculture programs promote sustainable agricultural development while creating healthier, self-reliant communities. We work with small farmers in rural and urban environments to improve production and incomes, access markets

and financial services, meet household nutritional needs, and cope more effectively during lean years. Our water, sanitation, and hygiene interventions develop a healthier quality of life by partnering with communities and local governments.

FINANCIAL INCLUSION

Global Communities is an innovator in financial inclusion. We pioneered housing microfinance in the 1980s and have managed credit programs in the world's most challenging environments since the 1990s. We operate a range of models and offer a broad spectrum of products, representing a growing portfolio of more than \$184 million in eight countries, alongside loan guarantee facilities in Africa and the Middle East. From 2004 to 2014, Global Communities disbursed more than 613,000 loans to low- and moderate-income customers, totaling more than \$1.5 billion, while maintaining an average repayment rate of 98 percent. We provide financial literacy and business training to communities, small businesses, associations, and cooperatives in many countries around the world, and help those in need to access appropriate finance.

HUMANITARIAN ASSISTANCE

From natural disasters to armed conflicts, Global Communities provides humanitarian assistance to people in need. We partner with affected communities to provide immediate relief in ways that enable them to quickly recover, build back more safely, and restart their livelihoods. Global Communities also develops

innovative disaster-response programs that lay the foundations of sustainable, long-term recovery. We deliberately partner with governments, rather than replace their functions, and flexibly respond to changing dynamics on the ground. Our assistance focuses on sheltering families, 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.

GOVERNANCE AND URBAN MANAGEMENT

Global Communities' work in governance and urban management focuses on partnering with local government, promoting citizen participation, and working with community stakeholders to adopt inclusive, comprehensive, and long-term approaches to tackling issues stemming from poverty, rapid urbanization, and climate change. From service provision to budget consultations and local governance training, Global Communities brings together citizens and their representatives as partners for good.

GLOBAL HEALTH

Global Communities increases vulnerable households' access to healthcare and services to build resilience and reduce vulnerability. 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. We promote water, sanitation, and hygiene programs and provide community health education to prevent the spread of infectious diseases.

CROSS-CUTTING THEMES

CIVIL SOCIETY AND CAPACITY DEVELOPMENT

At the center of Global Communities' work for 63 years has been helping people mobilize the alliances and organizational structures they need to voice their needs, promote change, and realize their full potential. Developing a participatory, responsive civil society informs every aspect of our work.

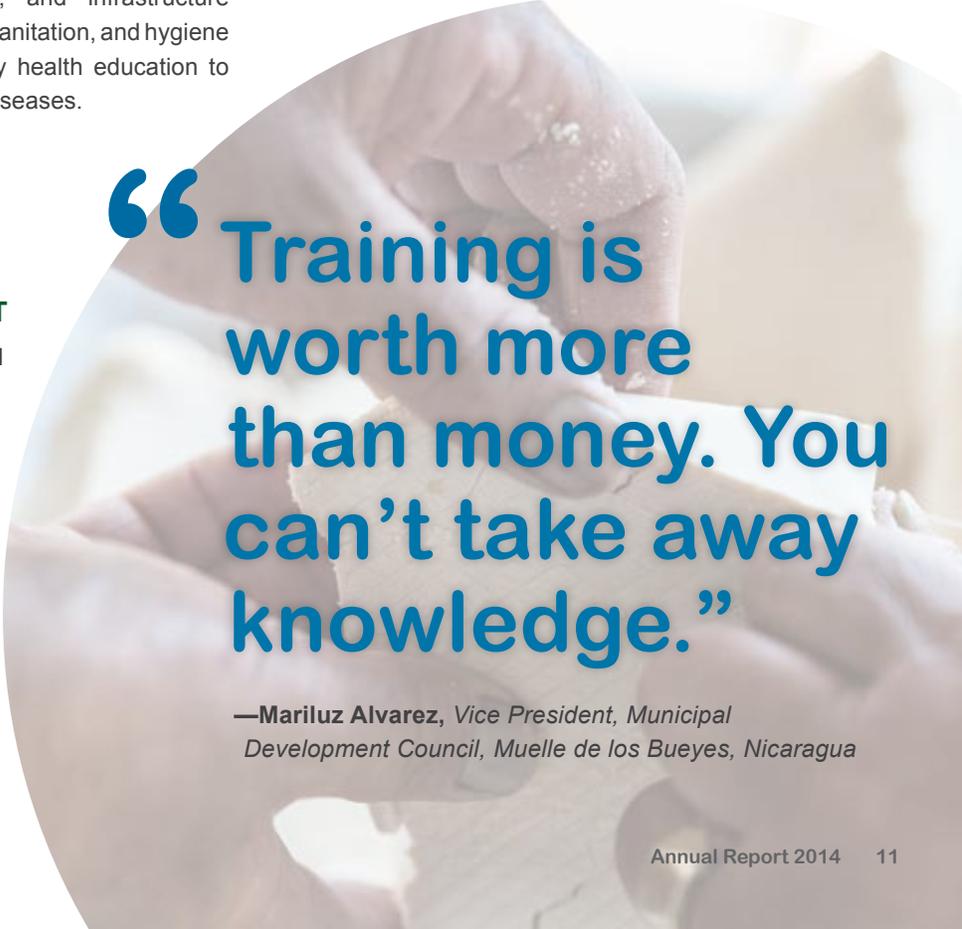
INFRASTRUCTURE AND CONSTRUCTION

Global Communities began in 1952 by bringing communities together in the construction of housing. While today construction is a smaller part of our work, we continue to use our expertise to support projects that are developed through participatory decision-making based on community priorities. An infrastructure project is not just an end in itself, but a way to engage the community in participatory processes to realize the positive, constructive outcomes that are delivered by working together in a manner that unites the community.

WOMEN AND YOUTH

Global Communities works to provide women and young people with access to resources, employment, and education to reduce inequality and to promote their full participation in their community. Research has shown that countries with greater gender equality experience more rapid economic growth, greater agricultural productivity, and improved food security. Increasing girls' and women's education and access to resources improves the education and health of their families. Women and youth also play critical roles as advocates for peace and as community leaders and champions of human rights.

For more information about our areas of expertise, visit www.globalcommunities.org/ourexpertise



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

—Mariluz Alvarez, Vice President, Municipal Development Council, Muelle de los Bueyes, Nicaragua



Global Communities 2014 in Numbers



YOUTH LOCAL COUNCIL, WEST BANK

In 2014, Global Communities:



Supported more than **7,500** communities and **2.5 million** people worldwide



Supported and trained **1,050** local organizations, **49** national government departments, and **463** local, regional, or municipal governments



Generated **181,000** days of employment for people in communities around the world, supported **4,672** local companies, and trained more than **227,000** people to help improve their livelihoods



Disbursed more than **94,500** loans to entrepreneurs, home owners, and others in need of credit



Awards and Distinctions for Global Communities Staff and Projects



LANA ABU-HIJLEH (SECOND FROM LEFT)
PICTURED WITH JOHN P. MCNULTY PRIZE
WINNER AND FELLOW LAUREATES

JOHN P. MCNULTY PRIZE LAUREATE & FINALIST—Lana Abu-Hijleh, Country Director for Global Communities West Bank & Gaza, was a Laureate and Finalist for her work with Youth Local Councils in the West Bank in November 2014. The McNulty Prize is given annually to honor the visionary work of a Fellow of the Aspen Global Leadership Network to address a societal challenge. As a McNulty Prize Laureate, Global Communities was awarded \$10,000 toward the Youth Local Council movement.



SELLINE KORIR RECEIVES THE MIETEK
PEMPER AWARD

MIETEK PEMPER AWARD OF AUGSBURG UNIVERSITY FOR RECONCILIATION AND INTERNATIONAL UNDERSTANDING—Selline Korir, Project Director for Global Communities' Kenya Tuna Uwezo project, a conflict mitigation project based in the informal settlements of Nairobi, was awarded this international prize in April 2014. The award is given to individuals or institutions that have made major contributions towards reconciling different peoples, ethnic groups, and religious communities.



PHOTO COURTESY OF THE WHITE HOUSE

BRETT SEDGEWICK (TOP RIGHT) REPRESENTS GLOBAL COMMUNITIES AT PRESIDENT OBAMA'S EBOLA RESPONSE BRIEFING

PRESIDENT BARACK OBAMA highlighted the role of Global Communities in fighting Ebola in Liberia in a February 11, 2015, press briefing on “getting to zero”—the final phase in defeating the disease that tore through West Africa in 2014.

“Brett [Sedgewick] went to Liberia with Global Communities, which is an NGO that partnered with us to respond to Ebola. Brett supported safe burial teams that traveled to far-flung corners of Liberia to ensure that those who lost their lives to Ebola were carefully, safely and respectfully buried so that they could not transmit the disease to anyone else. And Brett reflects the spirit of so many volunteers when he said,

“If you need me,
just say the word.”

That’s a simple but profound statement. That’s who we are. Big-hearted and optimistic. Reflecting the can-do spirit of the American people. That’s our willingness to help those in need.”

—President Barack Obama



Global Communities Assisting Communities in Crisis

2014 was a year of many sudden and shocking humanitarian crises. The intractable conflict in Syria spilled into Iraq with the emergence of ISIS; Gaza became a war zone for the third time since 2008, this time with more lives lost and more destruction than ever before; and the Ebola virus ripped through West Africa, claiming thousands of lives in Liberia, Guinea, and Sierra Leone.

Global Communities responded to all these crises, using our strong relationships with the community to enable us to be partners for good to disaster-struck families across many countries. As well as our technical expertise in sheltering and livelihoods, food security, urban disaster response, resilience and disaster risk reduction, we moved into new areas, such as safe burials and body management in response to the Ebola crisis in Liberia. But what ties all of our disaster response together is that we put the community at the center of everything we do—building trust, empowering local people, acting with respect and in partnership. This is at the center of taking disaster response from an immediate fix to becoming a long-term and sustainable resilience-building exercise.

“In October, when I got back from West Africa, folks were panicked across the board and I couldn’t even go to my kids’ soccer game that weekend because, you know, people were just anxious and nervous. There were 120 or about 120 new cases of Ebola a day in Liberia when I was in West Africa a few months ago. Today, there’s less than one. That didn’t just happen. I know the *Washington Post* and the *New York Times* will make it seem like it’s just a random occurrence. It’s not. It happened because America invested a billion dollars. It happened because American service personnel created the mindset of safety and purpose. It happened because our health professionals just rushed in. It happened because an NGO we had supported not just for the Ebola fight, but for five years prior, called **Global Communities** was already working in Ebola-affected communities and they came up with the concept of trusted burial teams that could remove dead bodies from the setting very quickly and efficiently and respectfully. And you saw the main vector of transmission just caused the disease to go straight down. No one expected that. Everyone was projecting straight up, not straight down. People who do this work have an expertise and a commitment to it and they absolutely make our country safer and more secure.”

—Dr. Rajiv Shah, USAID Administrator, February 3, 2015, at the Brookings Institution

Ebola: Innovation in Critical Health Crises

In late summer 2014, the world suddenly became painfully aware that a disease previously largely ignored—Ebola Virus Disease—was ripping through Liberia, Sierra Leone, and Guinea. Ebola was infecting more people than in the disease’s entire known history, threatening to destabilize whole countries, and to spread rapidly across the continent and the world. Embassies emptied and NGOs fled. But Global Communities did not leave Liberia. In fact, we had been working on Ebola awareness and prevention since March 2014, when the first cases were reported.

COMMUNITY-BASED EDUCATION AND PREVENTION

Global Communities began by working in three of the worst-affected counties in Liberia—Lofa, Nimba, and Bong counties—where we partnered with local leaders and environmental health technicians to work closely with communities to take control of their health. We were already implementing a USAID-supported water and sanitation program in partnership with the Liberian Ministry of Health. In that program, we had helped the Government of Liberia develop a national Community-Led Total Sanitation (CLTS) policy, so we adapted

our approach to provide the communities with critical information on the history, signs, and symptoms of Ebola and how it spreads. A special emphasis was placed on women, who, in the initial spread of the disease, were disproportionately affected by Ebola due to their role as family caretakers and health care workers. Global Communities used Natural Leader networks and our close relationship with the Government of Liberia to mobilize Liberia’s own corps of informed community leaders to begin fighting Ebola.

SAFE BURIAL AND BODY MANAGEMENT

As the disease began affecting more communities and taking root in the capital city, Monrovia, Global Communities added a new focus: safe and dignified burials. We knew that dead body handling was one of the main vectors of spreading the disease—the Centers for Disease Control and Prevention estimated that 70 percent of Ebola infections originate from contact with the deceased—and many Liberian traditional methods of funeral preparation were extremely hazardous as they involved touching bodies. So with the support of USAID’s Office of U.S. Foreign Disaster Assistance, we took crucial steps to train, equip, and empower the Liberian government’s burial teams across all 15 counties of Liberia. Burial team support included organizing teams within each county and providing training to ensure safe management of corpses, equipping teams with vehicles



A SELECTION OF GLOBAL COMMUNITIES' PARTNERS FOR GOOD—OUR TEAM IN LIBERIA ASSISTING WITH EBOLA RESPONSE EFFORTS

for the transfer of bodies, providing decontamination materials and personal protective gear, as well as providing compensation. But even more than the practical aspects of body management, we worked with the teams—more than 500 people—to ensure that all communities were engaged with trust and respect, so that our burial teams were able to remove bodies safely and without resistance. By October 2014, we were able to remove 96 percent of bodies within 24 hours of death. Not one of our burial team members was infected with Ebola.

A SAFE BURIAL GROUND FOR MONROVIA

Early in the crisis, the Liberian government decreed that all bodies in Monrovia were to be cremated. But this proved to be problematic: cremation goes against Liberian traditional practices, and many people who handed over a sick family member never saw them again and were only told they had been “burned.” In order to combat any resistance to safe body

management that could arise from this, in December 2014, Global Communities worked with the Government of Liberia to secure land for a safe burial site in Margibi County—about one hour from Monrovia—to ensure that bodies were buried safely and respectfully. The burial ground, near the Disco Hill community, includes Muslim and Christian sections, a temporary morgue, sufficient areas for parking, and an isolated disinfection area, as well as an area for family members to gather and mourn their lost loved ones. While Global Communities supported the development of the site, the operation of the grounds will be assumed by the appropriate Liberian authorities in a phased approach over the coming months, so that it can continue to serve as a resource to the entire community moving forward.

CONTACT TRACING, BORDER SURVEILLANCE, RE-OPENING SCHOOLS

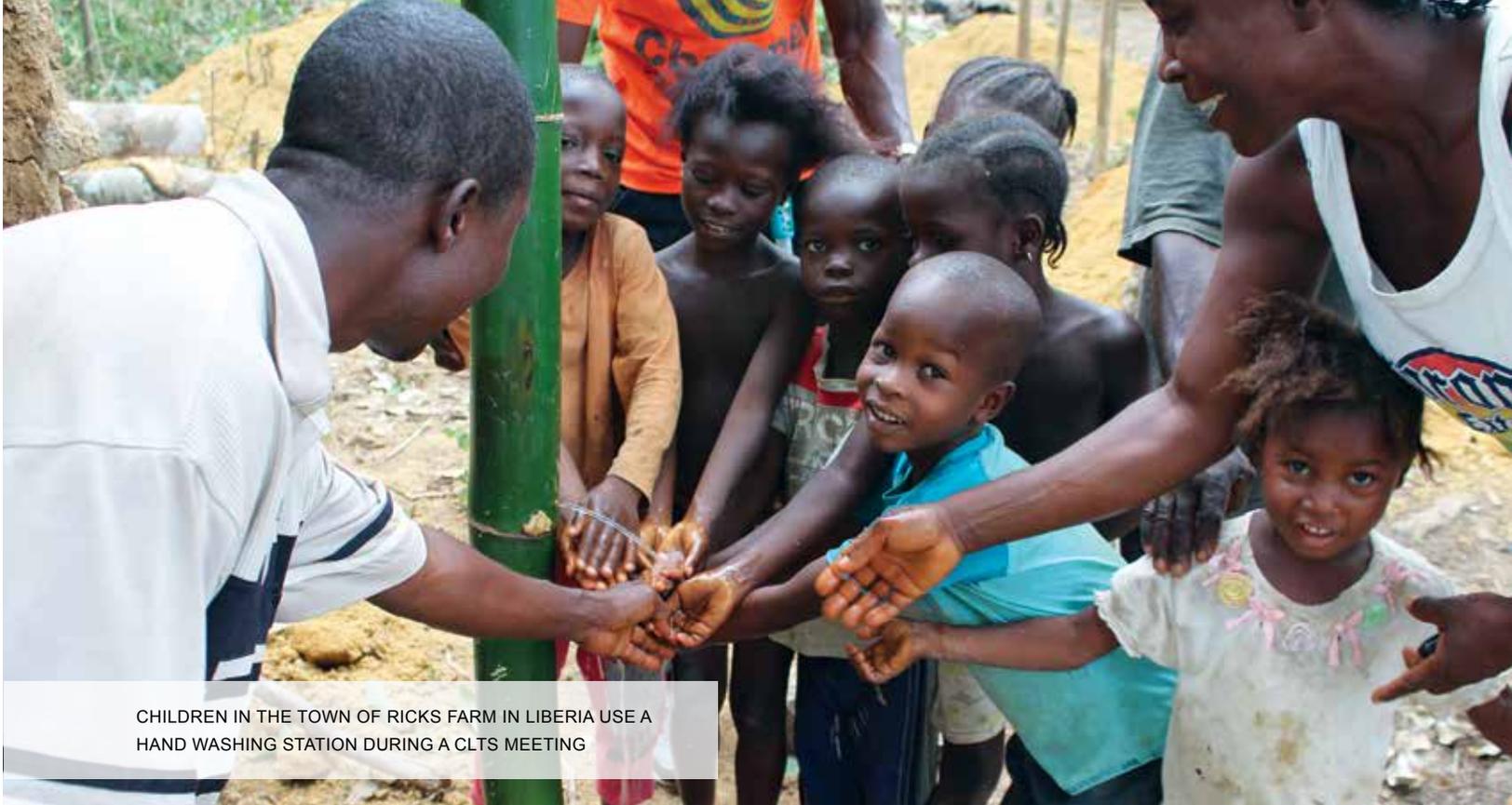
Throughout the crisis, Global Communities worked with the Government of Liberia and communities to provide a wide range of non-clinical services in combating Ebola.



GLOBAL COMMUNITIES' FREEMAN KAMARA TRAVELS TO REMOTE LOCATIONS BY CANOE IN ORDER TO DISTRIBUTE PAYMENTS TO BURIAL AND DISINFECTION TEAMS



COUNTRY DIRECTOR FOR GLOBAL COMMUNITIES LIBERIA, PIET DEVRIES, RECEIVES TITLE OF HONORARY CHIEF IN GRATITUDE FOR HIS LEADERSHIP DURING GLOBAL COMMUNITIES' EBOLA RESPONSE WORK



CHILDREN IN THE TOWN OF RICKS FARM IN LIBERIA USE A HAND WASHING STATION DURING A CLTS MEETING

This included border surveillance, to make sure people moving across the porous border between Guinea and Liberia were appropriately screened and monitored in the event they were infected or had been exposed to an Ebola victim, such as at an unsafe burial. We assisted schools with the safe return of pupils after so many months of closure and oversaw contact tracing so that local government and health institutions could slow the spread of outbreaks in their communities.

COMMUNITY

At the core of all of our work is community engagement and trust. Community engagement and education helps pave the way for the entry of safe burial teams so that families submit their loved ones' bodies without resistance. It ensures that community members believe the information they are told about Ebola and that denial is reduced. And it helps communities take control of their own lives and health, develop their own triage systems and keep themselves healthy.

Global Communities' work combating Ebola has a Liberian face. We have worked not to replace government structures, but to strengthen the health systems by building the capacity of and working through the Ministry of Health and existing governmental structures. We worked with and expanded our Natural Leaders network of Liberians already familiar with health and sanitation and with the communities of their counties.

FIGHTING EBOLA SINCE 2010

The most effective work that Global Communities performed in relation to Ebola was, however, prevention.

At the height of the Ebola crisis, 284 communities in some of Liberia's hardest-hit counties—Bong, Lofa, and Nimba—reported a surprising statistic: zero Ebola infections. Not one of the approximately 70,000 individuals living in these communities had contracted, let alone died from, Ebola.

These 284 communities had been part of our USAID-supported program in water, sanitation, and hygiene that had been ongoing since 2010. What distinguished these specific communities was that they had achieved and maintained an open defecation-free status through a CLTS process.

These communities likely demonstrate the rapid and widespread impact that early and effective health messaging delivered by a trusted and established health network can play in raising awareness of infectious disease and how to prevent outbreaks.

Global Communities is engaging partners in researching this phenomenon so that we learn from these experiences and can bring them to scale across Liberia, and into other countries, to ensure that communities worldwide need not fear a repeat of 2014, ever again.

Global Communities' Ebola Response

More than **4,000** safe and dignified burials conducted with Global Communities' support; **736** persons buried at Disco Hill safe burial site (March 31, 2015)

As many as **61** burial and **51** disinfection teams active across the country

More than **11,000** individuals participated in social mobilization and case investigation

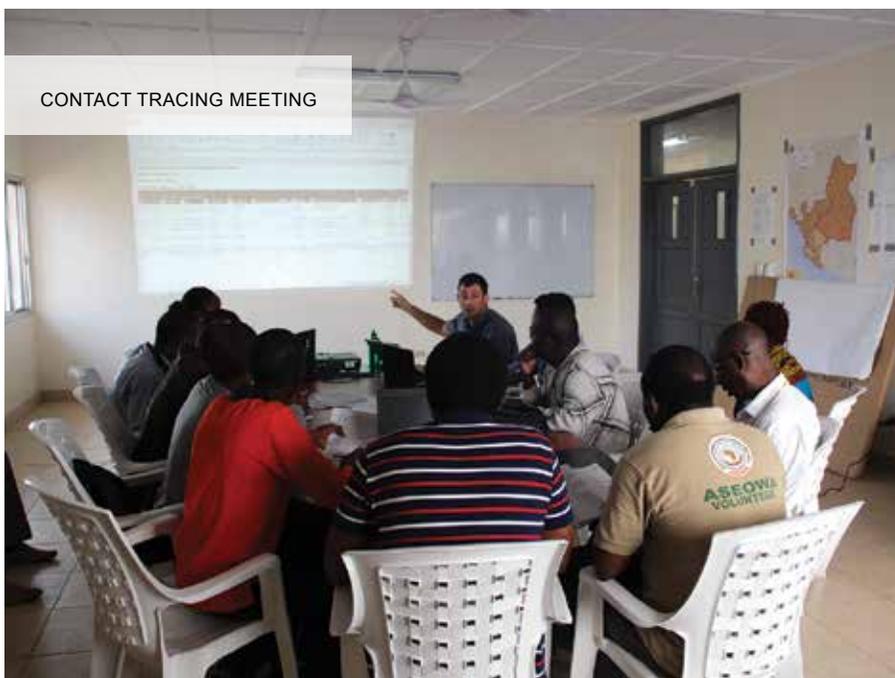
589 contact tracers trained

289 community meetings facilitated

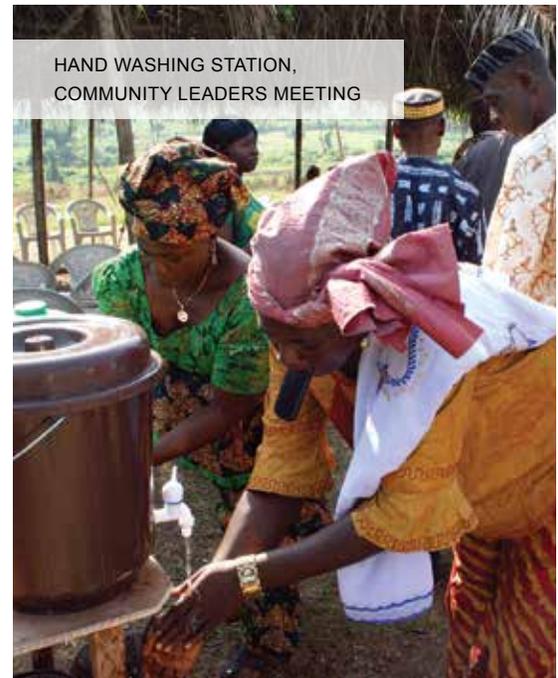
153 Environmental Health Technicians supported



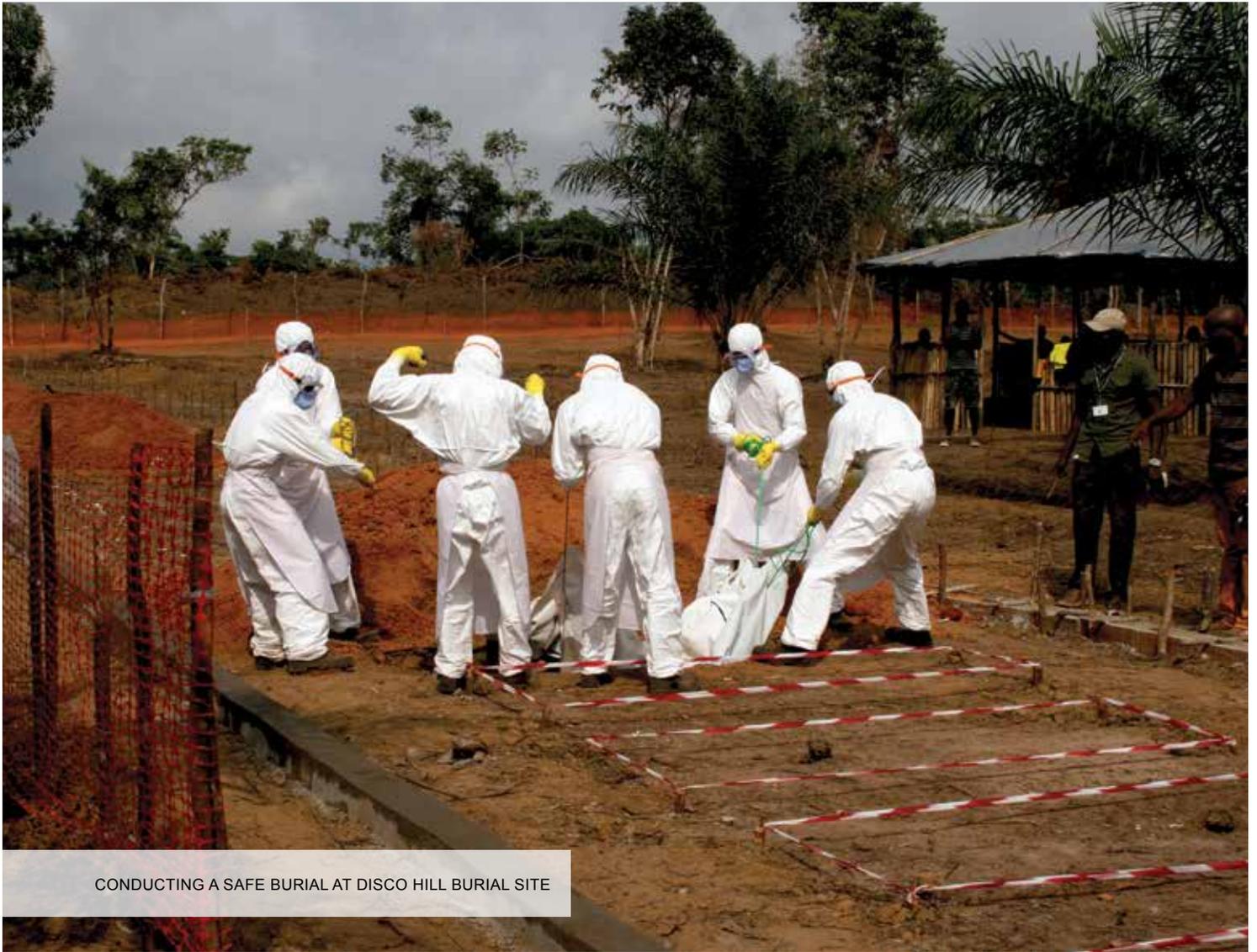
A STUDENT RETURNS TO SCHOOL AFTER AN OUTBREAK OF EBOLA IN HIS COMMUNITY



CONTACT TRACING MEETING



HAND WASHING STATION, COMMUNITY LEADERS MEETING



CONDUCTING A SAFE BURIAL AT DISCO HILL BURIAL SITE



LIBERIAN PRESIDENT ELLEN JOHNSON SIRLEAF VISITS DISCO HILL SAFE BURIAL SITE



PROTECTIVE GEAR AT THE ENTRANCE OF THE SAFE BURIAL SITE



GLOBAL COMMUNITIES CONTINUES TO PROVIDE ASSISTANCE TO VULNERABLE INDIVIDUALS AND SEVERELY AFFECTED HOUSEHOLDS IN GAZA. TO DATE, MORE THAN 270,000 PEOPLE HAVE RECEIVED ASSISTANCE, AND DISTRIBUTION IS ONGOING.



Gaza: Humanitarian Response to Abrupt War and its Aftermath

The conflict in Gaza in 2014 brought immense suffering to families caught in the crossfire, with the UN Office for the Coordination of Humanitarian Affairs (UNOCHA) reporting 1,500 civilians killed and nearly half a million displaced during the height of the fighting. From the first days of the crisis through efforts today to help rebuild and recuperate, Global Communities responded by working tirelessly to help ensure that the citizens of Gaza have their basic needs met and can return, where possible, to some sense of normalcy.

Working in coordination with USAID, UN agencies, and humanitarian organizations on the ground, Global Communities began its assistance by distributing food packages to 2,000 families in UN Relief and Works Agency shelters. This assistance quickly expanded to include additional food packages, bottled water, hygiene kits, and bedding sets. Within a few months, Global Communities had distributed 30,850 food packages, 21,900 hygiene kits, 16,000 pillows and blankets, 19,320 mattresses, and 12,000 cases of bottled water—slightly alleviating the suffering of more than 270,000 individuals.

As the harsh winter weather set in, the type of assistance delivered was adjusted to address a new reality. Global Communities distributed 8,200 heavy blankets, 4,000 large plastic floor mats, and 2,000 winterization kits (the kits contained reinforced plastic tarpaulin, nylon sheets, duct tape, and plastic rope) to provide protection from the cold and rain in damaged homes with broken windows and doors, leaking roofs, and open spaces. Approximately 15,000 individuals from the worst-affected and most vulnerable households across Gaza benefitted from these supplies.

Global Communities has operated in Gaza continuously for more than 20 years; we also responded to previous conflicts in 2008-09 and 2012. Today, as innocent civilians in Gaza continue to face trauma, Global Communities continues to be a partner—for good.



SALAH AWAD RAJAV

SALAH'S STORY

Salah Awad Rajav is a fruit tree farmer and sole provider for his nine children and their mother.

In 2012, his small tree nursery was destroyed by Israeli bombing of the Gaza Strip. His farm asset losses were estimated at \$52,000. Like many other farmers, he had to start from scratch. With assistance, he managed to rebuild his farm and get back to work. "We have no choice but to keep going so I can feed my family."

In July 2014, while Salah and his family were gathered around the table to have their Ramadan Iftar, they received a call instructing them to leave their home immediately. Ten minutes later, where Salah's home had stood there was only smoking debris and dust. "We left home with only what we wore. We left everything behind, our clothes and valuables. Everything happened so fast, it was like a nightmare."

Unable to rent an apartment due to rising costs and lack of rental units, the family had to return to their destroyed home and build a temporary shelter next to it. With not enough space and no appropriate sanitation

or kitchen facilities, the family was exposed to health and protection risks.

Luckily Salah's Nursery partially survived. "Now, I spend three to four hours a day in the farm preparing for the next season. It helps me to get rid of my stress. We don't know when will be able to rebuild our home and get back to our normal life." Since 2012, Salah and his family have been receiving food assistance through Global Communities' Food Security Program. "The flour ration has helped put bread on the table for my children, I don't know how we would survive without it." The family also received ready-to-eat meals and bedding through Global Communities' Gaza emergency response. While Salah does not know what the future holds, he knows he can depend on Global Communities for a lifeline in difficult times.

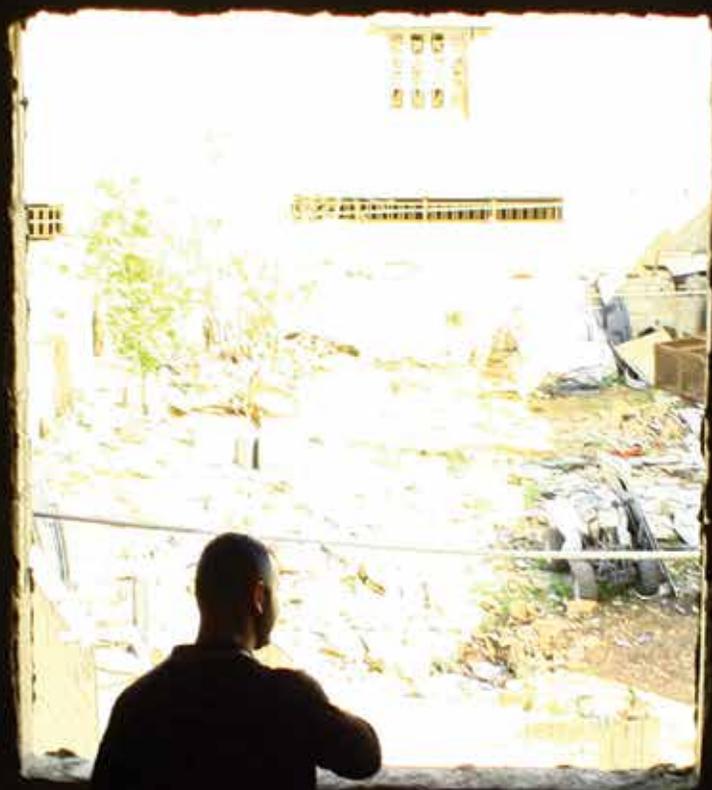
Syria: Intractable Regional Conflict

Now into its fourth year, Syria's civil war holds the grim distinction of being the most severe humanitarian crisis of this century. Bolstered by the recent emergence of ISIS, instability reverberates throughout the region with few of Syria's neighbors left unscathed. The result is countless Syrians fleeing their homes to become displaced persons or refugees in surrounding countries. These refugees' needs are critical, as with little to no income, they often lack basic shelter, struggle to find food and clean water, and lack basic protections: the UN estimates 10.8 million Syrians are in need of humanitarian assistance.

Within northern Syria, Global Communities is working to increase food security for vulnerable, displaced, and host-community households through the development of kitchen gardens that produce nutritious foods for household consumption, reducing reliance on emergency food aid. The program also works to increase food security among vulnerable, small-scale rural farmers in Syria. Global Communities additionally provides urgently needed weatherization and winterization kits to improve shelter for affected families in Syria.

In Lebanon, with support from UNHCR, the UN Refugee Agency, Global Communities is assisting refugees, and families that are hosting refugees, to rebuild and repair homes to make their living situations more bearable. For example, in return for home repairs, Lebanese landlords give a year's free rent to a refugee family.

In areas of Jordan located near the Syrian border, the large influx of refugees fleeing the fighting in Syria has created a dramatic increase in demand for community infrastructure and social services. To help address these issues, Global Communities and USAID have partnered on the USAID Community Engagement Project (CEP). The program assists communities by helping them first identify issues facing them and then empowering them to create solutions. By giving the community the tools they need to implement these solutions, CEP helps defuse tensions between refugees and locals and provides vital community services.





Global Communities Building Resilient Communities

Natural disasters such as droughts, tsunamis, hurricanes, typhoons, and floods have been increasing over the past 25 years. In 1980, there were only about 100 such disasters reported per year; that number has risen to over 300 a year since 2000. Climate change is impacting the lives of communities, forcing them to change hundreds of years of agricultural and other practices. People displaced by conflict are often displaced not once, but again and again.

Global Communities seeks to build the resilience of vulnerable and at-risk communities to minimize negative impacts caused by extreme weather, conflict, and economic and health shocks. We train communities in agricultural techniques that will provide food security, train families in alternative livelihoods, help to build community cohesion among conflict-stricken communities, and provide them with the information, knowledge, and training they need to live and prosper with dignity, so that if a disaster comes, they are prepared and able to rebuild their lives rapidly.



A COMMUNITY MEETING THROUGH THE ANDA PROGRAM IN COLOMBIA

Colombia: Going Forward After Decades of Conflict

How do you rebuild trust among communities shattered by decades of conflict, displacement, and distrust?

The ANDA program, funded by BHP Billiton Sustainable Communities, is targeting vulnerable populations in the Department of Cordoba in Colombia, to build their capacity to identify, advocate for, and mobilize the resources and services they need from local government agencies and other sources. ANDA builds community resilience by rebuilding trust, and works with the private sector to provide training to communities so they can earn income and support themselves and their families. A cohesive community is a resilient community.



FLORECIENDO CON AMOR'S STORY

A year ago, a group of vulnerable women joined together to create an informal savings group. After working with ANDA, they are now a nationally recognized producer's association that specializes in producing popular yam products, and they have won funding from the Colombian government to support their growth.

ANDA provided the savings group with training to expand the range of products they produce, and gave them training in how to run their business. Today, they produce popular soups, boiled yam, sweet yam paste, and other staples that sell well in Cordoba. With ANDA's help they purchased agricultural equipment, learned how to fumigate their crops to kill parasites, and purchased a computer and printer to help their burgeoning business.

Encouraged by their training, they sent proposals to the Colombian government for support. They first won \$20,000 to strengthen their production process from Oportunidades Rurales, and then an additional \$21,000 Microcap for Rural Women grant from the Department for Social Prosperity. Now, Floreciendo con Amor is ready to scale up their production to a new level and to export to other areas of Cordoba.

Liris Aguilar, one of the leaders of the association, says, "Our partnership is a demonstration of the spirit of the women of the region who, every day, work together for the development of their communities."

Nicaragua—Community Resilience for Indigenous People

Nicaragua's Atlantic Coast is home to the country's indigenous and Afro-descendent people. Their territory has historically either been largely ignored or exploited for its natural resources, and is unapproachable except by plane or boat. The lives of these communities, however, could drastically change with the proposed Nicaraguan canal. Community resilience and trust will be essential to create the cohesion required to make the most of the future, and it will be essential that local government is held accountable in this time.

Citizen journalism can play an important role in preserving and communicating identity, and a strong local media is essential to ensure that community needs are communicated and local leaders are held accountable. To address these two issues, in 2013-14, through the USAID-funded Local Governance Program, Global Communities trained 26 journalists in a course designed to improve their skill at web writing, photography, radio and television stories, and which provided an introduction to citizen participation and

gender equity. The training ended with a competition and awards ceremony.

The overall winner, Jose Maria Centeno, crafted a video piece on the lack of potable water in El Rama, despite its being surrounded by rivers. Another winner, Hazel Zamora, recorded a podcast on the growing problem of commercial sexual exploitation in Bluefields, the capital city of the southern autonomous region. David Mondragon and Ileana Lacayo worked together to produce a video report on Laura Padilla Mitchell, who has paid for 29 years to broadcast in the Miskito language and is a champion of indigenous identity. They shared their prize with Mitchell, to help her continue broadcasting.

Their determination, together with their newfound technical knowledge and ability, will ensure that citizens have a voice to demand the services they need from their municipal governments while ensuring that their communities' traditions are preserved, whatever the future may bring.



CITIZEN JOURNALIST GRADUATION CEREMONY,
LOCAL GOVERNANCE PROGRAM, NICARAGUA

GHALEB'S STORY

In Yemen, Global Communities is implementing the USAID-supported Yemen Food for Asset Development program to build the resilience of vulnerable communities in a time of conflict and uncertainty.

"My name is Ghaleb Alwan. I live with my father, my wife and seven children in Kusuma, a district in the Rayma Governorate. Rayma is situated on high mountains, offering stunning views and hosting tropical vegetation and wildlife. But most villages are isolated and difficult to reach, which makes living there challenging.

During my childhood I could not enroll in school because I was the only boy in my family, so I had to go with my father to the farm in order to help him. After I had my first child, I moved to Sanaa looking for better opportunities. I worked different jobs in Sanaa, but because of security problems, I returned to my village. I wished I had gone to school or learned skills to help me support my family. We don't own land, so I returned to work as a farmer for others, earning very little.

When Global Communities came to our village in 2014, we learned during a community meeting about the Yemen Food for Asset Development program. I learned that I could train as a building worker and participate in water, sanitation, and health (WASH) projects. I was happy and excited to start the training, since I could learn new skills and not be worried about my family, as the project would support us for four months with food baskets while I trained.

I was the first person to arrive at the training. I always sat next to the trainer; I watched carefully and tried to follow him exactly in everything. My goal was to learn as much as I could to be a skilled builder. With the continuous practicing during the WASH projects in the village, I was able to achieve the equivalent of two quality days' work in one day.

All the people in my village and the trainer said that I'm one of the best workers in the area now. People are starting to ask me to do different building works for them. Instead of earning about \$12 a day, my situation improved along with my quality of work; now I earn about \$25 for one day's work."





MARKET IN ACCRA, GHANA



Global Communities Communities of Innovation

Global Communities is committed to finding new and innovative ways to partner with communities to help them address the issues that affect their lives and livelihoods. From using digital and satellite technology to map cities and provide services to people living in informal settlements, to bringing new agricultural techniques to regions impacted by climate change, through radical approaches for bringing communities in conflict together, many of our innovations and innovators are international award winners. At the core of all our work is partnership with the community, and all of our innovations are designed to help them determine their own development.

Amplifying the Voice of Marginalized Communities in Ghana

Ghana has seen tremendous advances in recent years. It has one of the fastest-growing economies in the world and a literacy rate of 72 percent. Women frequently work in the country's most important business sectors—including agriculture and the service sector. Still, in spite of this, women remain drastically underrepresented in government. From 2009 to 2012, just eight percent of Ghana's Members of Parliament were women.

Global Communities initiated *Our City: Our Say*, supported by *Making All Voices Count*, to give marginalized voices, such as women's, a stronger voice in municipal governance in Ghana. *Our City: Our Say* grew out of Global Communities' innovative *IncluCity* program funded by the Bill & Melinda Gates Foundation, which included the first-ever digital mapping of the twin-cities of Sekondi-Takoradi in order to provide every resident of the city an address and develop a fair taxation system to fund public services. *IncluCity* began with a *Citizens' Report Card*, which in 2012 surveyed more than 800 households on their public service needs and priorities. The survey marked the first time citizens had ever been asked directly for feedback on the city's performance in 10 key areas of service such as water, basic education, and public health.

At the core of the new initiative, *Our City: Our Say*, is a radio show which gives all citizens the opportunity to make their voices heard. The show was developed with input from key stakeholders, who were surveyed as to how they would best like to receive feedback on the progress the city was making on the 10 prioritized areas of service. Respondents overwhelmingly chose radio as the preferred method, especially poorer residents of the city. The show has a female host and is presented in the local dialect to make sure everybody can understand what is being said.

City employees, service providers, and elected officials feature on the program, answering questions and offering opinions on how Sekondi-Takoradi can improve public services. There is also a quiz component and respondents who provide the correct answer are entered in a drawing to win a lunch date with the mayor. This gives them the unique opportunity to interact with local government directly. Since the show began, the number of women calling in has grown from 30 percent of callers to 50 percent, demonstrating that stigmas are being overcome.

In addition, the project is helping the city expand and automate its clients service unit through an interactive platform called *SmartSol*, which provides toll-free hotlines and a website, creating additional ways to follow up with citizens and find out if they were happy with the help received.

Cities need good data to make good decisions. By working with Sekondi-Takoradi to help analyze the data from callers to the show and the service number, combined with walk-in requests for help, the city will better understand people's priorities and where there are chronic problems they need to address.

Honduras: Studying Prize-Winning Technology to Scale Up

In El Valle, southern Honduras, the landscape is degrading. 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 it does rain, the water retention in the soil is low and flooding is exacerbated.

In 2012, Global Communities' 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. 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 with a precision never achieved before in Honduras.

In 2014, Global Communities partnered with USAID's *Development Innovation Ventures* to study the effectiveness of this prize-winning project. This new three-year research project, *Cosecha*, is building 10 new reservoirs and will assess the cost-effectiveness and impact of water harvesting and improved agricultural practices, compared with using improved agricultural practices alone. These assessments will help measure the impact of water harvesting on crop yields, farm profits, poverty, gender inequality, and environmental outcomes. By performing randomized trials to assess

effectiveness, the Cosecha Project will help develop best practices that are more sustainable and cost-effective.

Understanding Trust in Cooperatives

Global Communities' work in cooperatives dates back to our founding in 1952 as the Foundation for Cooperative Housing. In Cooperatives, individuals pool their resources and skills to work toward a common economic goal, such as crop production, with the ultimate aim of increasing member incomes and ensuring greater food security. Cooperative members accomplish goals that cannot be achieved by one individual alone.

In Uganda, the Developing Economic Strengthening Interventions for Group Production (DESIGN) program is an innovative research and learning program funded by USAID and working with the Kyeizooba Twimukye Cooperative Society. Twimukye, Runyankore for "Let's develop together," came together in spring 2014 under the guidance of the DESIGN Uganda team, and is working to take advantage of newly improved bean varieties that provide increased nutritional content and sell for a premium.

As part of DESIGN, Global Communities has teamed up with Birmingham-Southern College economist, Dr. J.L. Morrow to implement a four-year research and learning-based cooperative program to understand the

factors that motivate people to cooperate. Dr. Morrow and the DESIGN team are working in the community of Bushenyi, Uganda, to assess those factors, how those factors change over time, and how trust is formed between cooperative members and between members and management.

To date, DESIGN has found that while revenue generation and lowering overhead are drivers of cooperation, individuals in Bushenyi are primarily motivated by social interests—people are more likely to cooperate if they feel they can accomplish social objectives such as meeting people in the community that could lead to new opportunities or that might help them in a time of need. Global Communities continues to partner with Dr. Morrow as DESIGN embarks on a validity test of the survey in central and northern Uganda.

DESIGN Uganda is an example of how programs created alongside research professionals and with built-in flexibility can allow communities to shape the programs they participate in. As the DESIGN research is analyzed, the program responds by altering its approach to more deeply respond to the needs of the community. When social benefits emerged as primary drivers of cooperation, DESIGN staff increased the variety of training opportunities to focus on community health and resiliency so members could learn and teach each other new skills. DESIGN will not only provide valuable insight into the nature of cooperatives, but also help Twimukye become a sustainable business structure.



DESIGN PROGRAM, UGANDA

Kenya: Youth, Innovation, and Conflict

The USAID-supported Kenya Tuna Uwezo (KTU) program (“We Have the Power” in Kiswahili) works in the informal settlements of Nairobi to reduce the inter-ethnic and inter-religious violence that has plagued Kenya in recent years. KTU recently expanded to work in the Eastleigh and Majengo areas of Nairobi, which are perceived as key hubs for violent extremism and fertile grounds for radicalization and recruitment.

The informal settlements in Nairobi are home to some of Kenya’s most at-risk populations due to illiteracy, lack of education, high unemployment, cramped living spaces, and marginalization from mainstream society. Youth who are impoverished and feel alienated from wider society are much more vulnerable to political manipulation and recruitment into violent extremism. The program encourages community members— especially young

people—to engage in dialogue, air grievances, and work toward common resolutions instead of resorting to violence when conflicts arise. At the same time, participants are given an opportunity to build a positive identity through leadership trainings, civic education, and job training to help them improve their livelihoods. The program also facilitates open platforms between at-risk youth communities and police to constructively address grievances related to security forces, helping to defuse tensions between police and communities.

Most importantly, the spokespersons for peace—the Cohesion Champions—are the youths themselves, many of whom used to be involved in crime. They speak with a passion and conviction born of the knowledge of the destructiveness of violence, and bring many more young people to become champions for peace.

MUSTAF’S STORY

Mustaf Ahmed Ali, a husband and a father of five children, was born in Somalia in 1986 and later moved to Kenya in 1993 after the death of his father.

Mustaf and his mother lived in Eastleigh, which is home to many Somalis. Due to peer pressure from friends, Mustaf dropped out of school in 2001, and joined a gang of friends who would meet every evening to smoke and chew miraa. Whenever they could not afford to buy miraa or bhang, Mustaf and his friends would mug lone walkers and steal their money and cell phones. He was also approached many times to join suicide bombers.

Mustaf decided to marry in 2004 against his mother’s wishes. “I couldn’t provide for my family, I became a drug addict and would use the little money I got from my mum to buy miraa and bhang. I never thought of buying milk and clothes for my children and wife.”

Mustaf, who is now 28 years old, decided that he wants to go back to school after attending a fifteen-day training organized by Kenya Tuna Uwezo. “I decided I wanted to go back to school while at the training. I felt there is nothing else that can make me successful in life apart from education. I thank God for Kenya Tuna Uwezo organizing this training. I now see my life through a different lens. I learned about leadership, entrepreneurship, goal setting, refugees’ rights and peace building, to mention but a few, while in the training.” Mustaf says that he doesn’t mind going back to school at his age. He promises that if he gets the support to go back to school, he will pay it back to society by transforming many of his friends who have lost hope in life and educate them on the effects of crime.





Global Communities Urban Communities

Since 2008, more than half the world's population has lived in cities, and by 2030 the UN estimates the urban population will be 5 billion. Global Communities, building on our decades of experience as an international housing provider, has been and remains at the forefront of urban development and governance. We know that many traditional development approaches were designed around rural households, and we have adapted these to face the specific challenges of living in densely populated, heavily built environments, creating new approaches and innovations that ensure relationships between the community and local governments are harmonious and productive.

Global Communities' urban teams work across dozens of cities in five continents, ensuring that our partners and communities learn from each other's experience and that knowledge is shared from Bangalore to Brazil, from Ghana to Gaza and from Colombia to Kenya. Focusing on issues such as the role of youth and women in governance, community-based urban planning, resilience, and equitable delivery of public services, our urban programs are changing the lives of urban communities around the world.



PHOTO CREDIT: MAGGIE STEBER

Colombia: My Home as a Safe Zone

Medellin, Colombia's second largest city, is centered in the heart of the Aburrá Valley. The city spreads throughout the valley and up the mountains which surround it. Rapid urban expansion up the hillsides means many communities live at high risk of flooding in poorly constructed homes.

In 2014, Global Communities began a program, funded by USAID's Office of U.S. Foreign Disaster Assistance, which aims to educate communities on safe construction methods and to change behaviors to ensure healthy practices in homes. As well as retrofitting 50 "demonstration" homes and developing a mobile app for instant community-identification of risks, Global Communities is pioneering a campaign called "My Home as a Safe Zone."

The campaign will train facilitators and community agents to help effect behavior change throughout the areas of most critical need by using a multiplier effect. Each facilitator, four per neighborhood and chosen for experience in construction and community leadership, is responsible for training and working with 10 local community agents. The community agents trained by each facilitator are then responsible for working with 10 neighbors' homes and following up with regular visits to see how households are progressing toward the goal of having their home qualify as a "Safe Zone." Households are given a poster to display in their home that shows their progress on fulfilling Safe Zone conditions, an approach adapted from global health practices, to inspire neighbors to do the same and take pride in the safety of their homes.

Through this awareness campaign, we aim to effect change with more than 56,000 people by mid-2016, and leave behind a cadre of community leaders skilled in safety and disaster risk reduction.



Haiti: Before and After the Earthquake, Sustainable Urban Development

Five years after the devastating earthquake of 2010, Global Communities continues to partner to improve the lives and livelihoods of the Haitian people. Global Communities supports communities in their efforts to repair roads, homes, and critical community infrastructure in partnership with the Government of Haiti, the World Bank, and the American Red Cross. We involve communities in the planning and implementation of the repairs to their community, using our neighborhood approach, an innovative urban reconstruction methodology we developed in Ravine Pintade after the Haiti earthquake.



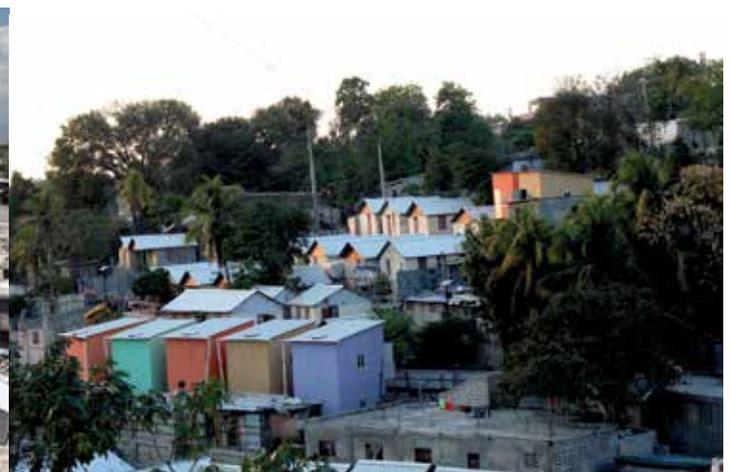
CONSTRUCTION BEST PRACTICES



INNOVATIVE URBAN PLANNING



RAVINE PINTADE BEFORE AND AFTER

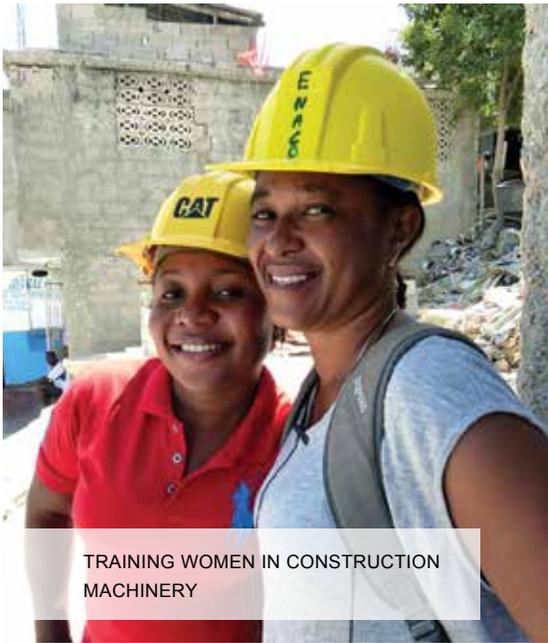




COMMUNITY PLANNING MEETING



TWO-STORY SHELTERS



TRAINING WOMEN IN CONSTRUCTION MACHINERY



JOBS CREATION

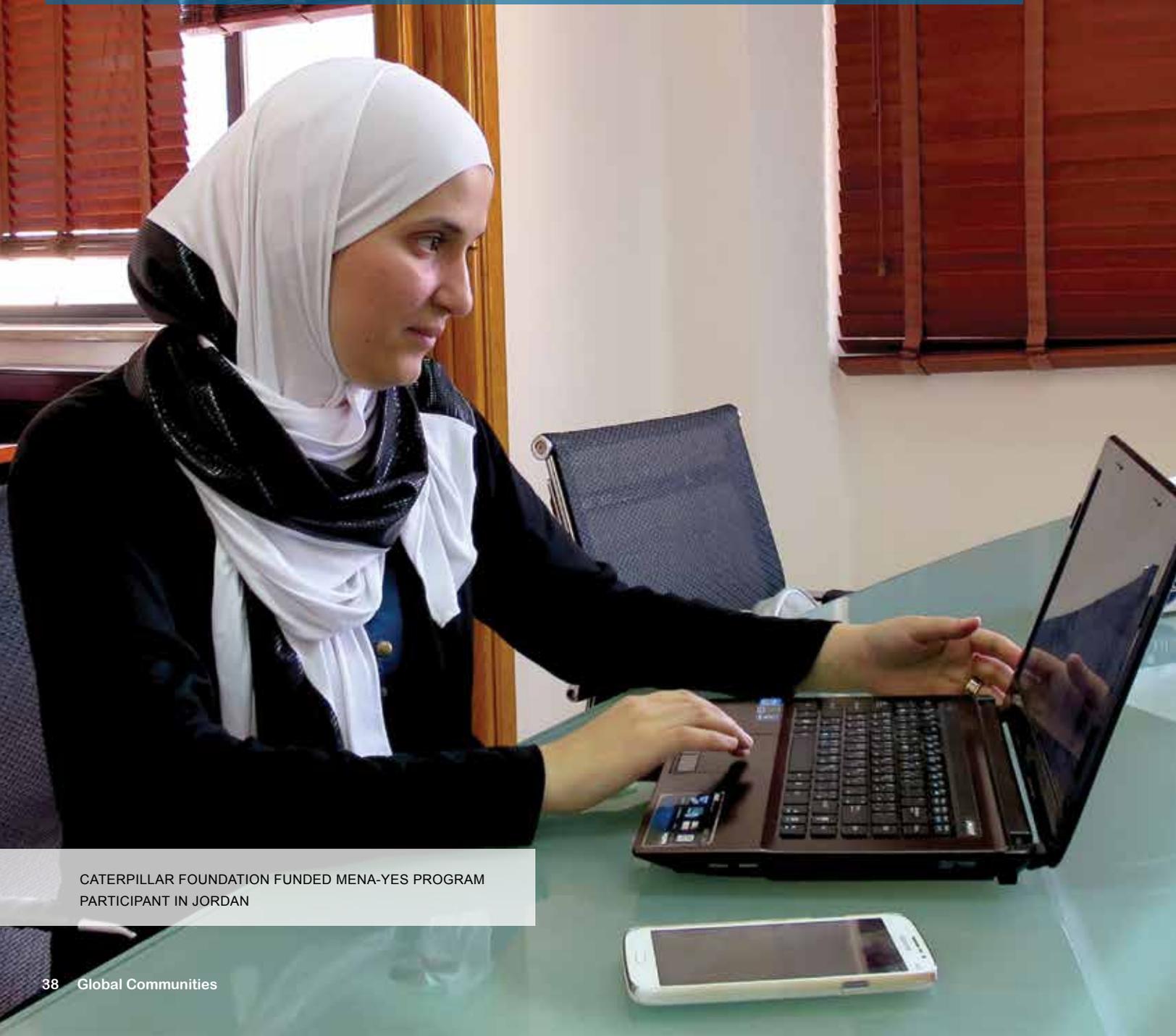


RAVINE PINTADE BEFORE AND AFTER



Global Communities Investing in Communities with the Private Sector

Today, foreign direct investment in emerging economies is more than double the amount of official development assistance. Global Communities seeks ways to bring the private sector and local communities together to address the most pressing issues of today. Whether providing training for in-demand industries, working to promote economic development in communities living near manufacturing plants and other industrial sites, or assisting social enterprises to meet the needs of vulnerable people, we believe in helping to develop harmonious relations between communities, the private sector, and government, for the benefit of everyone involved.



CATERPILLAR FOUNDATION FUNDED MENA-YES PROGRAM
PARTICIPANT IN JORDAN

Empowering Youth in the Middle East through the Private Sector

Across the Middle East and North Africa (MENA), youth unemployment remains among the highest in the world, with nearly one in four young people unable to find jobs. To help fight this trend and the social instability that accompanies it, Global Communities and Caterpillar's philanthropic organization, the Caterpillar Foundation, have partnered with local industry and governments on the MENA Youth Empowerment Strategy (MENA-YES) to provide youth with the skills they need to find long-term employment.

In Yemen, Lebanon, and Jordan, MENA-YES takes the unique approach of working with local industry to create sector advisory councils that identify both in-demand skills for employers as well as opportunities for youth looking to learn valuable skills and enter the labor force. These innovative partnerships continue throughout the development of curriculum and the implementation of the programs, helping ensure that both potential employers and students benefit from the program.

Read also about MENA-YES' work with hybrid mechanics in Jordan on page 49.

YEMEN

Despite the unstable security environment in Yemen, Global Communities works in partnership with 28 companies, business associations, and training partners such as the Women's Training Association, the International Academy for Administrative Empowerment, and the National Hotel Institute to identify opportunities to train and place students in a range of positions. These include security, basic nursing, and medical record-keeping in the healthcare industry, as well as cooks and waiters in the hospitality industry. Global Communities is forming Sector Advisory Committees for the highest-demand sectors and has also provided training for cosmetologists, beekeepers, network electricians, and microfinance loan officers. In May 2014, the Yemen team held a job fair which attracted 47 companies. 120 of our program graduates attended the job fair, and more than 40 job offers were extended to attendees.



HOSPITALITY/FOOD PREPARATION



MICROFINANCE COURSE



ELECTRICAL WIRING



PHOTO COURTESY OF TOMS



Rwanda: TOMS and Higa Ubeho

Global Communities has been working in Rwanda since 2005 to support vulnerable households with programs that have focused on providing health education, vocational training, support to orphans and vulnerable children, access to care, and other critical services.

When TOMS approached Global Communities about becoming a Giving Partner in Rwanda, we were excited to be able to help thousands of youths get shoes. But we also saw this as a great opportunity to take TOMS' One for One approach and combine it with our development expertise to have an even bigger impact on the communities we serve. Global Communities uses TOMS Shoe Giving as an incentive to encourage families to participate in our small savings and lending groups, and in financial literacy training through Global Communities' USAID/Higa Ubeho program, which teaches families the skills they need to help them handle the economic challenges they face on an ongoing basis. Today, tens of thousands of pairs of shoes have been distributed to the children of attendees, and their parents have attended vital life-skill trainings. By bringing together a proven development approach and a social enterprise, we have reached even more people with an even greater impact. And by receiving a pair of shoes, the families have one less financial worry and can use their limited resources for other important expenses like school fees and health insurance.

After five years, the USAID/Higa Ubeho program came to a close in February 2014. In that time, the program had assisted more than 75,000 vulnerable households in 23 districts of Rwanda. Working in partnership with local authorities and civil society, 5,646 new community-based service points were established with the goal of increasing self-reliance. Household economic resiliency showed an increase of 26 percent, as households moved from lower to higher socio-economic categories.

Immediately following the closure of USAID/Higa Ubeho, Global Communities began partnering with USAID on another five-year program, Improved Services for Vulnerable Populations, to continue as a partner for good with the Rwandan people.



Sowing Futures in Brazil

In 2014, with support from the John Deere Foundation and Fundação John Deere, the foundation in Brazil, Global Communities began a program to partner with communities in need located near John Deere's operations in Horizontina.

In this remote part of Brazil, residents of some communities struggle with poverty. Worse, they have little hope for the future and no trust in outsiders to help them. The Sowing Futures project is designed to support and empower community members to become more involved in efforts to improve their living conditions.

Sowing Futures commenced working in March 2015 with several "quick impact" projects in three neighborhoods in Horizontina, chosen according to need. Projects included park clean-ups and improvements, neighborhood trash clean-ups, a trash disposal education campaign, and the creation of walking paths around a community center for senior citizens. All were executed by members of the communities, with help from John Deere Horizontina employee volunteers. Quick impact projects are a way to interact with community members and gain their trust before implementing longer-term planning and development projects.

After quick impact projects, Sowing Futures will expand to include long-term community development plans to solve greater social issues. One of the key areas the plans will address is at-risk youth, a key concern in Horizontina due to the lack of family integration, socio-economic conditions, and resources for school supplies or training.

Sowing Futures works through Community Development Councils (CDC) composed of community leaders elected by their fellow neighbors. CDC membership includes representation from women, youth, and senior citizens. In tandem with the community planning, resource mobilization, and project execution, program staff will provide leadership and skills training to CDC members to build community capacity and ownership of their local development. CDC member Adelio Furtado of Villa Paraiso said: "Now that Sowing Futures is working with our community, we are learning how to go about achieving our demands and needs, together with the community and with local government. Beforehand we could never agree as a community because we wanted to tackle everything at once. Now we know that we need a plan for the long term but that we also need to start with some small actions to build community support. Now that we have a community association that is not politically or financial motivated, that makes all the difference."

Sowing Futures follows similar programs in India, where Global Communities and the John Deere Foundation have partnered to improve the social and economic well-being of residents in the needy communities of Pune, Dewas, and Sirhind.



Global Communities Financial Inclusion and Education

From the community level up, Global Communities is committed to narrowing economic inequalities across the globe by providing financial services to the unbanked and helping communities understand best how to manage their finances and access the credit they need.

Global Communities has been at the forefront of financial inclusion since we pioneered housing microfinance in the 1980s. Today, our innovative social enterprises are the largest providers of microloans to small businesses and home-owners in the Middle East. In partnership with local banks, we run loan guarantee facilities to assist SMEs, the engines of economic growth, in the Middle East and Africa, supporting the businesses that are too large for microfinance and traditionally too small for commercial banks. Complementing these financial services, we provide training for vulnerable households in financial literacy, and help informal producer groups form associations and co-ops to improve their economic resilience and prosperity.

CHOCOLATE SHOP CLIENT, JORDAN LOAN GUARANTEE FACILITY



VITAS JORDAN RAMADAN ACTIVITY FOR COMMUNITY MEMBERS



ACSI FOOD DISTRIBUTION TO FAMILIES DISPLACED BY ISIS DURING RAMADAN



VITAS ROMANIA LOAN CLIENT

Vitas Group—Easy, Understanding, Proactive, Connecting

At the heart of Global Communities' approach to financial inclusion is our commercial subsidiary, Vitas Group. Vitas provides financial products and services that respond to our clients' needs. We provide tools to help them improve their businesses, their family life, and the communities in which they live. Vitas lives and works by its promises to clients: to be easy, understanding, proactive, and connecting.

Vitas was founded on the belief that every client deserves a financial partner who is invested in their future. It was created to leverage partnerships with likeminded investors to expand the reach of our development finance services. Vitas combines the best of Global Communities' 20+ years of microfinance experience under one roof, which gives us greater access to commercial debt and equity, as well as technical assistance funding. Our first such investment is from Bamboo Finance Private Equity Fund, with a 21% ownership stake in the company.

Vitas Group currently houses four Global Communities subsidiary companies—Vitas Romania, Vitas Lebanon, Vitas Jordan, and Vitas Palestine—and aims to incorporate our subsidiary in Iraq in 2016, and establish new operations in the next five years. Alongside Vitas Group, Global Communities has microfinance institutions in Bosnia, Colombia, and Ghana.

Every year, tens of thousands of clients benefit from our loans, helping them to start or grow their business in environments where credit can be hard to access for low-income entrepreneurs. As a social enterprise, Vitas takes seriously the social performance of our lending, creates tailored products for women, youth, and the disabled, and measures the jobs and life improvements we help our clients create. We believe that pricing transparency must be complemented by client education, so that clients can make wise decisions about borrowing. We also play a key part in the communities with whom we work. In Iraq this year, for example, our microfinance institution, ACSI, provided food and other aid to families displaced by ISIS, and our microfinance institution in Gaza stepped in quickly to aid the families of clients who were tragically killed, or saw their homes or businesses destroyed.

ANA'S STORY

Ana Jorz began embroidering nearly 40 years ago as a childhood hobby. Since 1990 she has supported herself exclusively with her craft. Her dedication is fueled by passion, she says, and is worth every long day when she sees her intricate clothing being worn by women across Romania, and as far away as Australia and Egypt. "When you love something, there is hardly anything else. I am happy when I see a person dressed in costumes that I worked to create."

Ana started out making traditional clothing for folk dancers and singers in Romania, and has gained such fame among these groups that she no longer needs to advertise locally. But with the help of social media, she now has an international clientele: Ana's Facebook page has over 2,000 friends and brings in orders from Algeria to Egypt to Australia.

To meet this new demand, Ana turned to Vitas in 2012 to help her fund the purchase of machines that would automate some of her embroidery. Now, three years later, Ana has three active loans with Vitas and couldn't be happier with the independence the partnership has brought her.

"We have a very good relationship. We call and talk all the time. I am a creative person, I constantly research and always want to create new models. Vitas helps me to fulfill these desires. The loans have modernized my showroom by allowing me to purchase machines that let me make new, unique designs and meet orders much faster. Vitas believed from the beginning and recognized the value of tradition which continues through my work."



Growing the SME Market in the Middle East

In Jordan and Egypt, Global Communities has taken another complementary approach to financial inclusion. Rather than lend directly, Global Communities is managing loan guarantee programs backed by the Overseas Private Investment Corporation (OPIC) to mobilize commercial bank lending, grow the small and medium enterprise (SME) market, and demonstrate that private sector banks can effectively lend to the SME sector.

SMEs are the key to innovation and an engine of economic growth and job creation in the Middle East and North Africa. Yet the financing gap for SMEs in the region is estimated to be between \$110 billion and \$140 billion. SMEs find themselves in the position of being too big to qualify for loans from microfinance institutions and too small and risky for commercial banks.

In Jordan, Global Communities, USAID, and OPIC established the Jordan Loan Guarantee Facility (JLGF), an impact finance program that is improving access to finance by providing partial loan guarantees and technical assistance to mobilize bank financing for creditworthy but previously underserved SMEs. JLGF is stimulating private-sector-to-private-sector investment—the most effective path to sustainable

economic growth, job creation, and community development.

JLGF has coupled innovative and practical technical assistance and capacity building with the issuance of over 160 loan guarantees to enable Jordanian SMEs to access more than \$40 million in bank financing for start-up and expansion. More than 4,000 jobs have been supported with an additional 1,500 jobs expected to be created as these businesses grow, and more than 120 women have benefitted from JLGF's special financial management workshops for women entrepreneurs.

In Karak and Ramtha, JLGF facilitated the financing needed to establish and expand new private schools, thereby bringing higher quality educational alternatives to marginalized communities. Both schools achieved near full enrollments in their first year, dispelling the myth that families in these communities would not be willing or able to send their children to a private school.

In 2015, Global Communities will also begin lending through the AIMS (Agribusiness Investment for Market Simulation) program in Kenya, Malawi, and Tanzania. The core of the program is a loan guarantee facility under discussion with OPIC and supported by the United States Department of Agriculture designed to support SME agribusinesses in the three countries. AIMS will also provide technical support to banks and agribusinesses such as farmers' cooperatives to enhance bankability and build the capacities of lenders and borrowers.



ENGINEER MALEEKA MOHAMMED IS THE WINNER OF BANK AL ETIHAD'S AWARD FOR BUSINESS WOMAN OF THE YEAR. THE JORDAN LOAN GUARANTEE FACILITY ENABLED MALEEKA TO PLAN AND OBTAIN THE FINANCING SHE NEEDED FOR HER BUSINESS EXPANSION.

MUSA'S STORY

The city of Karak is a two-hour drive from Jordan's capital, Amman, and like most cities in Jordan outside of the capital's urban core, poverty and the lack of public services are major issues. In Karak, the lack of adequate educational opportunities is especially acute, stifling efforts by families to educate their children and provide them a better life.

With the help of the Jordan Loan Guarantee Facility, entrepreneur Musa al-Madadha was able to obtain the financing needed to complete construction of the Fursan Al Karak Academy, a modern, well-equipped school that will provide the kind of quality education that is so desperately needed in Karak. The school comes complete with computer and science labs, a swimming pool, basketball court and soccer field. Many of these facilities are available for use by the public after school hours or on the weekends, providing a valuable space for the local community.

Within one month of opening, the school had surpassed any estimates for growth. The school was already almost at capacity, with 577 students out of a possible 622, and a waiting list for the upper grades. In addition to the educational opportunities for students, the school has created 52 jobs, including 37 for women.

With the school such a success and more demand present, the school is planning on expanding by building additional floors to open more classrooms so it can accept even more students. With this expansion, it is estimated that the school will employ nearly twice as many people.

A Brighter Future for Rwanda's Rural Population

Global Communities believes in empowering individuals and communities with the knowledge they need to be able to make wise financial decisions for themselves and their families.

For low-income families in rural Rwanda, basic financial practices like saving and investing are often far out of reach. But with the assistance of Ejo Heza ("A Brighter Future"), these small-scale farmers are receiving the assistance they need to begin using financial services to help improve their businesses.

Ejo Heza works by training Rwandans in how to create savings and loan groups so they can pool their resources, in addition to providing the financial education needed for saving and investing. The heart and soul of these groups are "Be the Change" volunteers, community members who volunteer to take a leading role in instructing their fellow community members on the formation and strengthening of these savings and loan groups, as well as the expansion of

financial literacy.

Beyond working with consumers themselves, Ejo Heza works with financial service providers to assist them in providing outreach and products to underserved rural communities. This improved access helps households tap into the financial services they need to expand their enterprises and improve their livelihoods. This financial education is provided in the context of other important education, such as agricultural practices.

In 2014, the Walmart Foundation announced a \$1 million grant to Global Communities to allow expansion of the USAID-supported Ejo Heza. This additional support, complemented by a \$13.3 million investment by USAID, is provided through a public-private partnership of the Walmart Foundation and USAID, and is working to support an additional 50,000 farmers, 60 percent of whom are women, with training in agricultural techniques to help improve production and develop resilient households.

CRESENCE'S STORY

Nukanyandwi Cresence has been learning improved horticulture techniques since April 2014 through a Global Communities' farmer field school established in the Mukura Sector of Huye District in Rwanda's Southern Province. With seeds, tools, fertilizer, and equipment supplied through the Ejo Heza program, the field school has been using demonstration plots to grow cabbages, onions, tomatoes, green peppers, and carrots and, in the process, teaching members new techniques that they can apply to their home gardens.

Prior to receiving the training, Cresence grew cabbages to sell in the local market for an average of 60 Rwandan Francs per head of cabbage (approximately 10 cents). After receiving training in improved techniques, including crop spacing and the use of organic manure, her cabbages now sell for between 200 and 250 Rwandan Francs (29 to 37 cents). "I used to plant traditionally," Cresence says, "but after learning from the farmer field school, now I leave 40 centimeters between plants and use a combination of organic manure and fertilizer instead of fertilizer alone. Now my cabbages can sell for 250 Francs because they are so much bigger."



THROUGH A JLGF GUARANTEED LOAN, QARAR COMPANY WAS ABLE TO FINANCE A PROJECT TO INSTALL SOLAR PANELS AT A SECONDARY SCHOOL IN AMMAN, JORDAN



Global Communities

Communities and the Changing Climate

Extreme and unusual weather patterns are affecting almost every country, but low-income countries are often the most vulnerable and hit the hardest. Global Communities works in partnership with communities to help them adapt to the changing climate. We work with engineers and architects to develop green building techniques, with companies and training providers to train youth for jobs in the emerging green economy, and with banks to guarantee loans for producers of alternative energy sources, such as solar energy. From rural communities in Nicaragua to the cities of India and the drought-struck Middle East, Global Communities is a partner for good in helping communities adapt to be resilient for the future, whatever it may bring.

Middle East and North Africa—Climate Change Communities

According to the United Nations Development Programme, Arab countries cover 10 percent of the world's area but receive only 2.1 percent of its average annual precipitation. Droughts are expected to turn more extreme, and water scarcity is expected to exacerbate political and economic tensions. At the same time that environmental problems are creating significant strains on the economy, there are pre-existing economic challenges in the region. With youth unemployment at about 25 percent, among the highest of any region in the world, the Middle East's economies aren't just threatened, their political stability is as well.

Global Communities is working in the Middle East to help communities adapt to the threats of climate change by working with the green business sector to create opportunities for businesses and youth.

BANK FINANCING FOR RENEWABLE ENERGY

In Jordan, Global Communities is managing the USAID and OPIC-supported Jordan Loan Guarantee Facility (JLGF), an impact finance program providing technical assistance and loan guarantees to enable Jordanian small and medium enterprises (SMEs) to access bank financing for start-up and expansion (read more on page 45). Among these transactions are investments in solar energy solutions, which serve as examples for the SME sector, the main driver of private sector development and the most significant pool of clean technology solution providers and users. Through its technical assistance program, JLGF is strengthening bank lending practices and developing credit products to support clean technology solutions—a necessary step to a greener future.

HYBRID MECHANICS FOR AUTOMOBILE INDUSTRY

Our MENA-YES program, in partnership with the Caterpillar Foundation, links companies and training providers with vulnerable youth in Jordan, Lebanon, and Yemen to develop a workforce with the skills and knowledge needed in key sectors (read more on page 39). In Jordan, through partnerships with local businesses, we identified the need for hybrid automotive mechanics, and an agreement was reached with the Arab Community College (ACC) in Amman to teach

automotive mechanics the skills necessary to work on hybrid cars. The training was complemented by on-the-job training, as well as “soft skills” such as resume building, conducting interviews, and language skills.

Twenty students have finished the first training session, with many being offered full-time positions at the locations where they completed their training. The ACC has been so pleased with the program that they are expanding it further and securing more model cars for students to work on. It is hoped that by doing so, the hybrid program at the ACC can achieve long-term sustainability long after support from MENA-YES ends.

GREEN ENGINEERS FOR THE WEST BANK

In the West Bank, with the support of USAID, Global Communities has facilitated a partnership between the Engineers Association, local universities, and Khatib & Alami, a global architecture and engineering firm, to support an Engineering Fellows Program for recent college graduates, which includes specific green engineering fellows.

This fellows program provides students with eight weeks of on-the-job training, and includes a focus on green building practices. The program has an 85 percent full-time job placement rate, ensuring that these students receive an opportunity to enter the labor force that they would not have otherwise received. The program also builds local capacity and promotes best practices, including environmental practices, for infrastructure projects aimed at revitalizing the local economy. Since the program began seven years ago, more than 260 engineering fellows have graduated, with a further 51 set to graduate in June 2015.





Global Communities Volunteering

If you are interested in volunteering as a VIP, please contact Barbara Czachorska-Jones at bjones@globalcommunities.org or visit www.globalcommunities.org/vip_program

Volunteers play an essential role in Global Communities' work around the world. In 2014, our programs were made possible by more than 15,000 community volunteers, people who give of their time and energy to help promote positive change in their communities, whether through health messages, community education, working on community development committees, or any number of ways.

We also host another kind of volunteer. Global Communities' Visiting International Professionals (VIP) program seeks to bring volunteers who are experts in their fields to address the needs of communities around the world. We work with individuals, expert corporate or academic teams, or in tandem with volunteer programs through sponsorship of an employee. Since the inception of the program in 1997, 170 VIP volunteers have contributed to Global Communities' projects in 32 countries. In 2014 alone, VIP volunteers provided over 400 days of work to Global Communities' projects.

While assignments have varied in length, area, and scope, the level of expertise and commitment among our VIP volunteers is the essential ingredient to being partners for good.

CAPTURING LESSONS LEARNED IN PEER TO PEER EDUCATION IN KENYA

Among the partnerships Global Communities has forged via its VIP program are academic partnerships. These bring a research perspective and new viewpoints to our approach to help increase our impact.

Since 2012, Global Communities' USAID-supported Healthy Outcomes for Preventative Education program in Kenya, which aims to improve students' HIV/AIDS knowledge, attitudes, and practices in primary and secondary schools in Nairobi, has accumulated a body of knowledge relating to the application of Peer to Peer (P2P) education approach. This involves peer educators disseminating messages to spur behavior change among targeted populations.

A team of Master's candidates from Columbia University's School of International and Public Affairs, along with their academic advisor, Dr. Tony Barclay, was invited to help capture and evaluate lessons learned in applying P2P to influence behavior of youth in Nairobi. Global Communities is now applying lessons learned from Kenya to other countries around the world.

COLUMBIA UNIVERSITY PEER TO PEER KENYA VOLUNTEERS



CONOR TROY



MARIA BEATRIZ ALBERNAZ



MEGHAN ARAKELIAN



MONICA PASQUALINO



SARAYU ADENI

COMMUNITY VOLUNTEERING IN HONDURAS TO COMBAT MALARIA

In Honduras, Global Communities works to combat the spread of HIV and malaria with funding from the Global Fund to Fight AIDS, Tuberculosis and Malaria. At the core of the Global Communities-supported Malaria Surveillance System are community-trained leaders who participate in detection, treatment, and follow-up of cases in endemic regions affected by malaria. The volunteers work directly with health technicians and health experts and perform key roles such as administering blood tests, referring blood samples to diagnostic laboratories, following up with malaria treatments, and taking part in community activities such as mosquito net distribution and installation.



BLANCA CÓRDOVA, MALARIA SURVEILLANCE SYSTEM VOLUNTEER



Leadership

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ASONOG
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Aspen Network for Development Entrepreneurs
Association of Banks in Palestine
Association of Microfinance Institutions (Bosnia and Herzegovina)
blueEnergy
Bluefields Indian Caribbean University
Build Change
Caritas International
Catholic Relief Services
Center for Sustainable Agriculture
CEPROSAF
Development Solutions
Diakonia de la Paz
DUHAMIC-ADRI
Engineering Association of Jerusalem
Farm Radio
FHI 360

First Mile Geo
Ghana Television
Ghana Urban Water Limited
Global Giving
Health Partners
Honduran National Commission for Human Rights
Hope and Homes for Children International
INJAZ
Institute of Local Government Studies, Ghana
Inter-institutional Commission Against Commercial Sexual Exploitation and Trafficking
International City/County Management Association
International Federation of Red Cross and Red Crescent
International Medical Corps
International Rescue Committee
Iraq Microfinance Network
Jnana Prabodhini
Kenya Girl Guides Association
Kituo Cha Sheria
Kiva.org
KNET
K-pacitar
Kukulkan
LabourNet
Making All Voices Count
Making Cents International
Medecins Sans Frontieres
Mennonite Church

MIX Market
Movement for Alternatives and Youth Awareness
National Organization for Peer Education
Oxfam
Palestinian Higher Green Building Council
Parlement Des Jeunes Rwandais
Pastoral Social
PayPoint
PeaceNet
Population Services International
Project Concern International
Samaritan's Purse
Sanabel Microfinance Network
Save the Children
SEEP Network
Servicio Nacional de Aprendizaje
Sharakeh-Palestinian Microfinance Network
Sharek Youth Forum
Silatech
St. John's Community Centre
Support for Addictions Prevention and Treatment in Africa
Supreme Council of Kenya Muslims
Syrian Business Forum
Tanmeyah - Jordan Microfinance Network
The Microfinance

Centre Network
The Microfinance Network, Jordan
The Youth Banner
University for Development Studies
University of Science and Technology, Yemen
Universidad de Sucre
Urban Institute
Women Investment Fund
Yemen Microfinance Network
Young Women's Christian Association
Youth Advocacy and Development Network
ZebraPay

CORPORATIONS AND FOUNDATIONS

Adams Street Partners, LLC
Aetna Foundation Inc
Al Asalah Electromechanics
Al Etihad Bank
Al Quds Bank
Al Rafah Microfinance Bank
Al Watany Bank of Egypt
Amazon Smile
Apptrainer
Ayco Charitable Foundation
Bamboo Private Equity Group
Bancoldex
Bank of Palestine
BHP Billiton Sustainable Communities
BiB Essen
Bill & Melinda Gates Foundation
Blue Orchard
Cairo Amman Bank
Calvert Foundation
Capital Bank
Caterpillar Foundation
Charles Schwab
Chemonics
Chevron Liberia
Commercial International Bank
Cooperative Development Foundation
CoopEst
Credit Libanais s.a.l.
Cummins Foundation
DLA Piper
Egyptian Arab Land Bank
European Investment Fund
Fidelity Charitable Gift Fund
Formatech
Fransabank
Fundacion Amanecer
Fundacion BIDA
Fundacion Cerro Matoso
Goldman Sachs Foundation
Housing Bank for Trade and Finance, Jordan
Jammal Trust Bank
John Deere Foundation
John Hancock
Johnson & Johnson
Jordan Hospitality and Tourism Education Company
Jordan Kuwait Bank
Jordan River Foundation
Khatib & Alami
Kresses Company
Makhzoumi Foundation
Marquette Asset Management
Microsoft Corporation
Noble Energy
Oikocredit
OMV
ResponsAbility Finance
SANAD Fund for MSME
Schwab Charitable Fund
Societe Generale Bank de Jordanie
Swiss Capacity Building Fund

Techtribes
Tetra Tech
The Bernard and Muriel Lauren Foundation
The Horizon Foundation of Howard County, Inc.
The mGive Foundation
The San Francisco Foundation
TOMS Shoes
Triodos
United Way of the National Capital Area
VMware Foundation
Walmart Foundation

GOVERNMENT AND MULTILATERAL

Global Fund to Fight AIDS, Tuberculosis and Malaria
Government of Colombia
Government of Liberia
International Finance Corporation
International Organization for Migration
Overseas Private Investment Corporation
Palestinian Investment Fund
U.S. Centers for Disease Control and Prevention
U.S. Department of State
U.S. Department of Agriculture
UK Department for International Development
UNFPA
UNHCR
UNICEF
United States Agency for International Development (USAID)
UNMEER
UNOCHA
USAID Office of U.S. Foreign Disaster Assistance
World Bank
World Food Programme
World Health Organization



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 thorough external reviews. We have been a low-risk auditee for the past five 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, 2014

Revenue and Support	
Grants	100,035,366
Contracts	14,714,354
In-kind contributions	94,779
Interest and investment income	25,031,368
Other income	2,178,620
Contributed services and goods—non GAAP	26,616,158
Total revenue and support	168,670,645
Expenses	
Technical assistance	104,301,894
Capital assistance	20,353,565
General and administrative	15,986,323
Fundraising	1,109,165
Contributed services and goods—non GAAP	26,616,158
Total Expenses	168,367,105
Change in net assets before other items	303,540
Other Items	
Currency gain (loss)	(525,826)
Net gain from related entities	2,073,543
Change in net assets	1,851,257
Total net assets at the beginning of fiscal year	152,179,972
Total net assets at the end of fiscal year	154,031,229
Total unrestricted net assets at the beginning of fiscal year	102,772,458
Total unrestricted net assets at the end of fiscal year*	108,439,353
* Related entities noncontrolling interest	2,400,915
General, administrative and fundraising expenses as a percentage of total expenses	10.15%



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