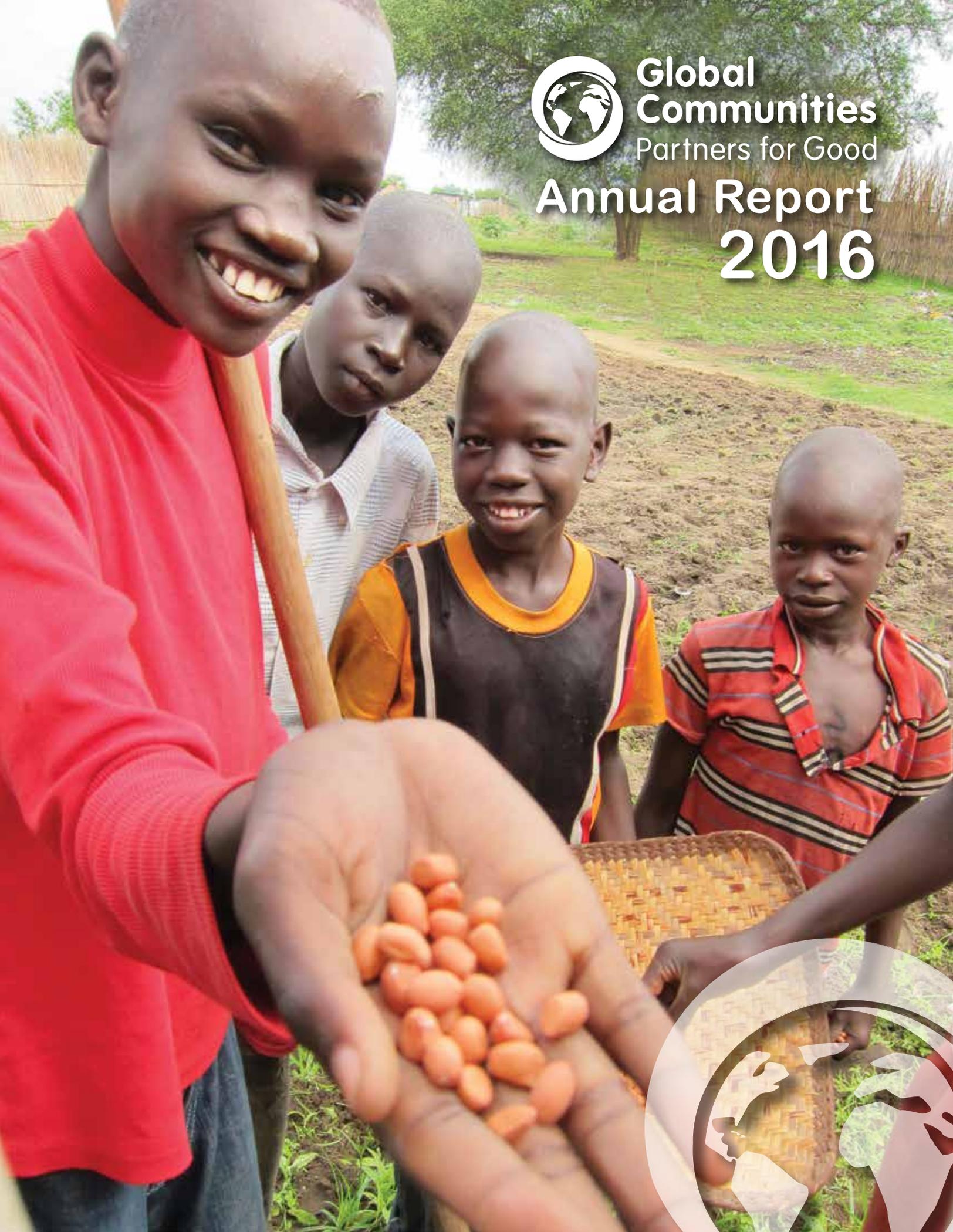




Global  
Communities  
Partners for Good

# Annual Report 2016





## Our Vision

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

## Our Mission

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

## What Are Global Communities' Values?

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

### Genuine

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

### Committed

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

### Connected

We bring together communities, the private sector, governments, organizations and the full range and resources of our networks to improve dialogue, 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, businesslike, and determined to innovate and find ways to partner more effectively for the benefit of our community partners worldwide.

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# LETTER FROM THE CHAIRMAN

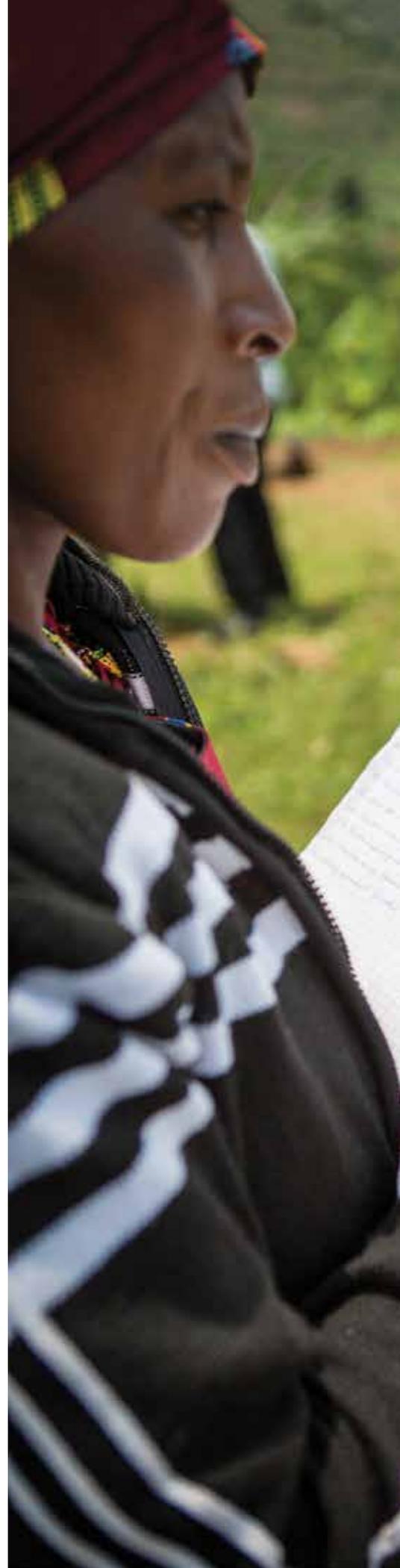
The list of challenges for those of us who share a deep commitment to global development is growing. The human cost and spiraling instability created by the conflicts in Syria and other fragile states; the rapid spread of famine; a political backlash in many donor nations against the inevitability of globalization – all of these are putting severe pressures on aid resources. Yet we recognize the economic and moral imperatives to invest in emerging economies and address suffering and humanitarian needs. We know that sustainable economic development, alleviating poverty and responding to humanitarian disasters benefit all of humankind. And having seen the success of Global Communities' community-based approach in achieving sustainable transformation in the lives and livelihoods of vulnerable people around the world, I remain optimistic about the opportunities and prospects for further progress.

We live in an age of rapid technological innovation. The growth in availability of technology and data can be leveraged to further that progress. Global Communities uses new technologies to help cities develop taxation systems that pay for public services, to help communities, including those that are stressed in every way by the influx of refugees, better access their municipal authorities and services, and to maximize efficiency and protect against fraud by using GIS systems to carefully track in real time the flow of humanitarian supplies to their designated recipients. And along with technology comes an amazing ability to better access and analyze data in a way that makes it, too, a further driver of more rapid progress toward sustainable development. Demographic data from all over both urban and rural Africa, for example, can be used to calculate the economic capacity of different local communities to pay for electricity as we seek to develop off-grid energy sources. But even when harnessing the powerful tools of technology and data analytics for development, sustainability requires effective community engagement. This ensures that the community takes ownership of, understands and maintains its energy source, feels empowered to work with and hold accountable its local government representatives, and operates cohesively to develop solutions to shared challenges, despite differences in identity and status within a community.

Global Communities has 65 years of experience in community engagement and empowerment. This takes many forms, from its roots in developing housing cooperatives in the United States, to owning and operating the largest microfinance network in the Middle East, to countering violent extremism in the fertile recruiting grounds of urban Kenya, to playing a leading role in combating infectious diseases such as Ebola and Zika. Through these years of diverse grassroots partnerships, we know that community engagement is essential to ensuring sustainable development. I invite you to read this 2016 Annual Report of Global Communities to learn more about how community engagement and partnership is changing the world for millions of people.



Robert Mosbacher, Jr.  
Chairman





## LETTER FROM THE PRESIDENT & CEO

Today, the Middle East is Global Communities' single largest region of operations. We have long had the largest microfinance network in the region, alongside a considerable portfolio of development programs. And in recent years, we have increasingly ramped up our response to the Syrian humanitarian crisis, while also continuing our long-time assistance in war-ravaged Yemen.

It is estimated that there are today over 5 million Syrian refugees, more than one-fifth of the country's pre-war population. Within Syria, more than one-third of the population has been internally displaced, and more than two-thirds of the Syrian people are in need of humanitarian assistance. Of those who fled Syria, 2.2 million have gone to Lebanon thus far, meaning that one in three people in Lebanon are Syrian refugees. An estimated 1.3 million refugees are now in Jordan, out of a total population of around 9 million. Earlier this year, I visited the region to see Global Communities' response, this time visiting Jordan, where 70 percent of the people are under 30 years of age, with a 29 percent unemployment rate. All of these factors put incredible strains on communities, as already scarce resources are more hotly contested, and rifts between different segments of the community threaten to spill out and lead to instability.

Yet what we saw during our visit was inspiring. We visited our USAID Community Engagement Project in Jordan, which is working to build social cohesion in communities that are stressed – politically, economically and socially – by the influx of refugees. There, I saw communities coming together, agreeing on and prioritizing their shared challenges, and working together to overcome them (read more on page 20). I see this all over the world in many different contexts, where we empower local communities to overcome ethnic or religious differences, gang violence, abject poverty or natural disasters by helping them unite and direct their energies on activities that address the underlying grievances or problems that affect everyone. We have helped build capacity of youth in Honduras, teaching them about constructive political engagement and giving them a voice in their communities, helping them turn away from gangs, drugs or human trafficking (see page 34). It is bringing people together to find common ground and creating the partnerships to address their shared problems that underpin our work around the world. Indeed, we even developed our own Social Capital Index to measure the effectiveness of our efforts to develop social cohesion in stressed communities.

Every year, I am inspired by powerful examples of the results of making investments in peace, stability and economic prosperity at the community level. After the end of our Kenya Tuna Uwezo program, (see page 11), in the informal settlements of Nairobi, my colleagues were approached by an individual with a story to tell. They had worked tirelessly to help young people turn away from violent extremism. This was extremely important in the community of Eastleigh, where young Somali Kenyans were often recruited by the terrorist group Al-Shabaab. This man said of the youth whose lives had been changed forever by the program: "You made their lives too expensive to be bought by Al-Shabaab."

I invite you to read more about our critical work in the following pages, learn about the innovative solutions we are implementing and continue to partner with us as we strive to live up to our motto: Partners for Good.



David A. Weiss  
President and CEO



# WE ARE GLOBAL COMMUNITIES

## Who Is Global Communities?

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

Global Communities is a global development organization committed to working in partnership with communities worldwide to bring about sustainable, impactful changes that improve the lives and livelihoods of the vulnerable.

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

## 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.

## What Is Vitas Group?

Vitas Group is at the core of our commitment to financial inclusion around the world. 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. Learn more at [www.vitasgroup.com](http://www.vitasgroup.com).

# WHERE WE WORK

## Where We Work

Global Communities has ongoing projects in 27 countries and has worked in more than 80 since its inception in 1952. Between October 1, 2015 and March 31, 2017, we worked in the following countries:

### The Americas

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

### Africa

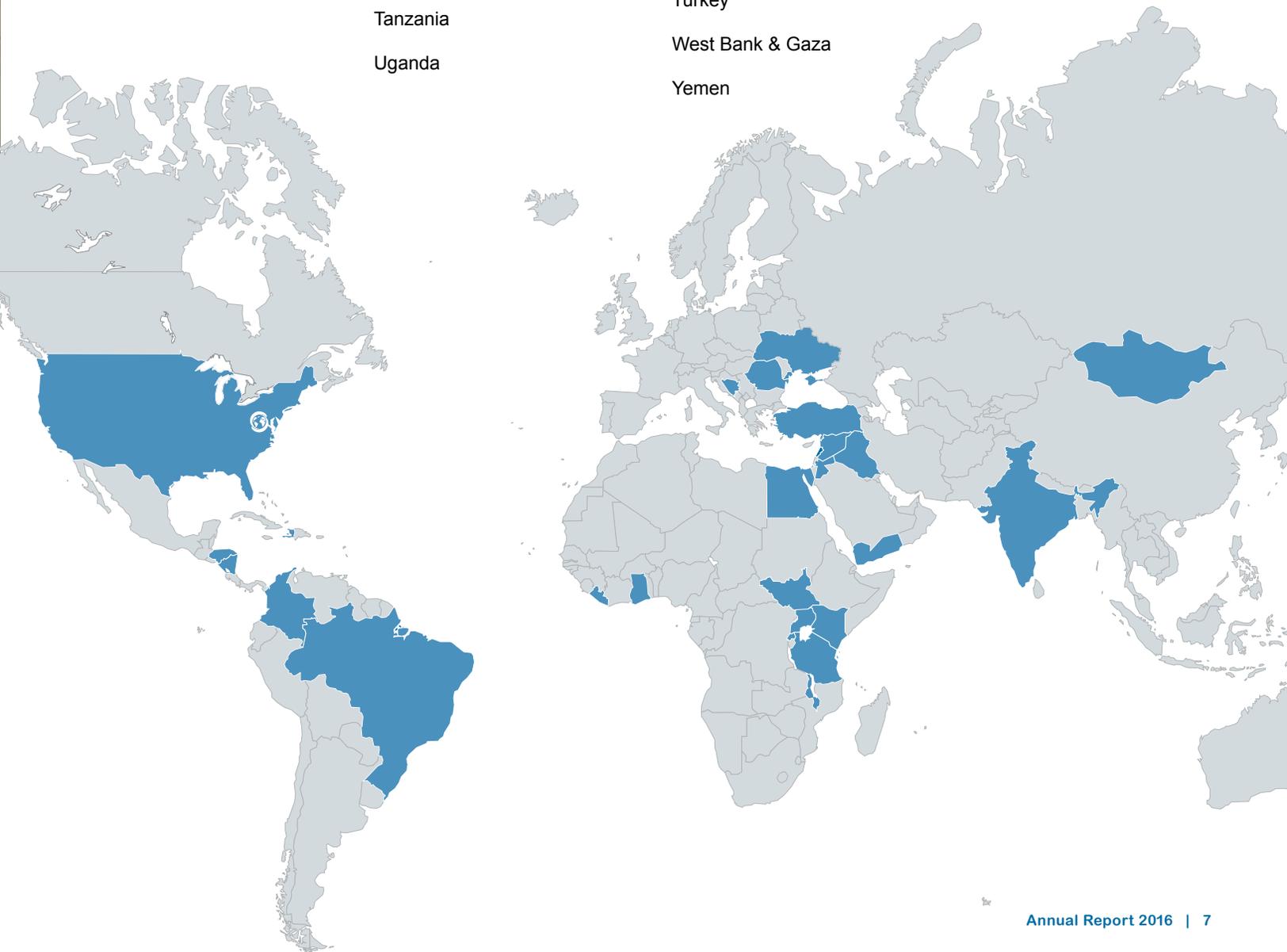
- Ghana
- Kenya
- Liberia
- Malawi
- Rwanda
- South Sudan
- Tanzania
- Uganda

### Middle East & North Africa

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

### Europe & Asia

- Bosnia & Herzegovina
- India
- Mongolia
- Romania
- Ukraine



# OUR IMPACT

At Global Communities, we are committed to measuring the immediate impact of our work as well as the sustainable changes that our partnerships engender in communities around the world. This section describes our impact in 2016.

## In 2016, Global Communities:

Supported  
**4.68 million people**

in more than 4,100 communities, to help them direct their own lives and livelihoods



Loaned or facilitated more than

**93,000 loans** worth  
**\$376 million**

to entrepreneurs, homeowners and small and medium enterprises to help them grow their businesses and support themselves and their economies



Supported

**447** local  
organizations

and

**1,641** local  
businesses



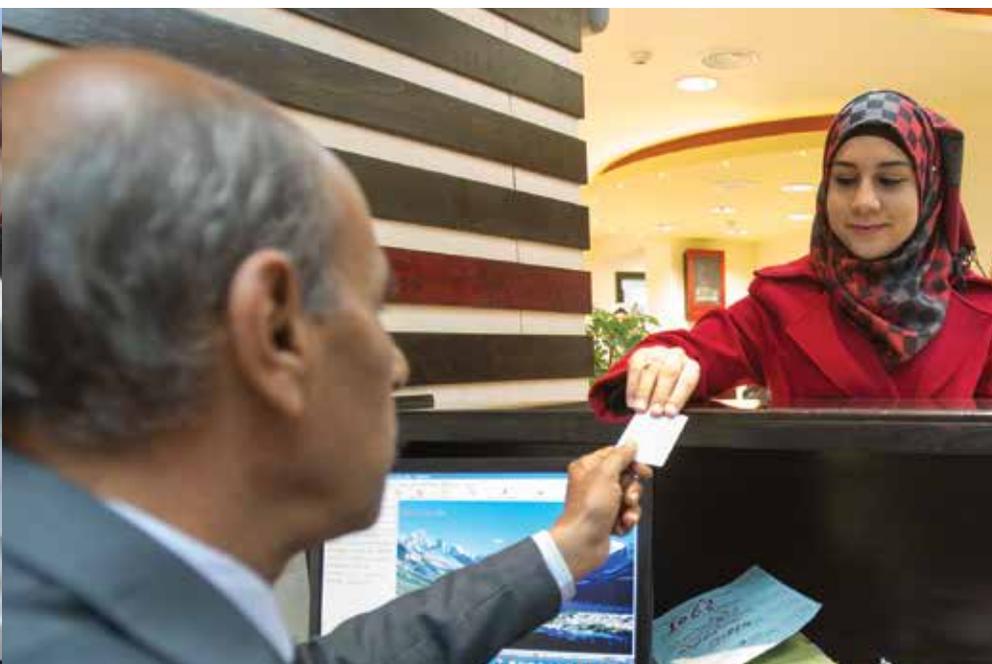
Supported and trained

**32** national  
government  
departments

and

**192** local, regional  
or municipal  
governments

to meet the needs of their  
constituent communities



Developed

**79** public-private  
partnerships

and trained more than

**71,500** people

to help them improve their  
livelihoods



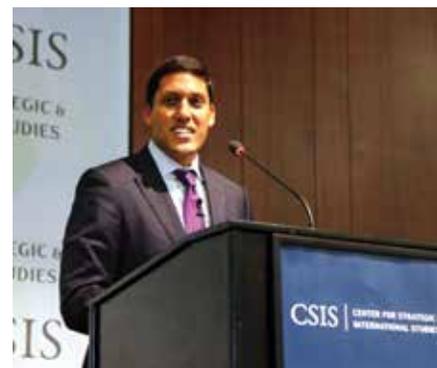
A woman in a yellow shirt is adjusting a white protective suit on a person in a white protective suit. The person in the suit is wearing a red face mask and white gloves. They are standing outdoors near a white van with "LIBERIA" and "ENTER THE" visible on its side. The background shows trees and a sign.

# AWARDS AND DISTINCTIONS FOR OUR PEOPLE AND OUR PARTNERSHIPS

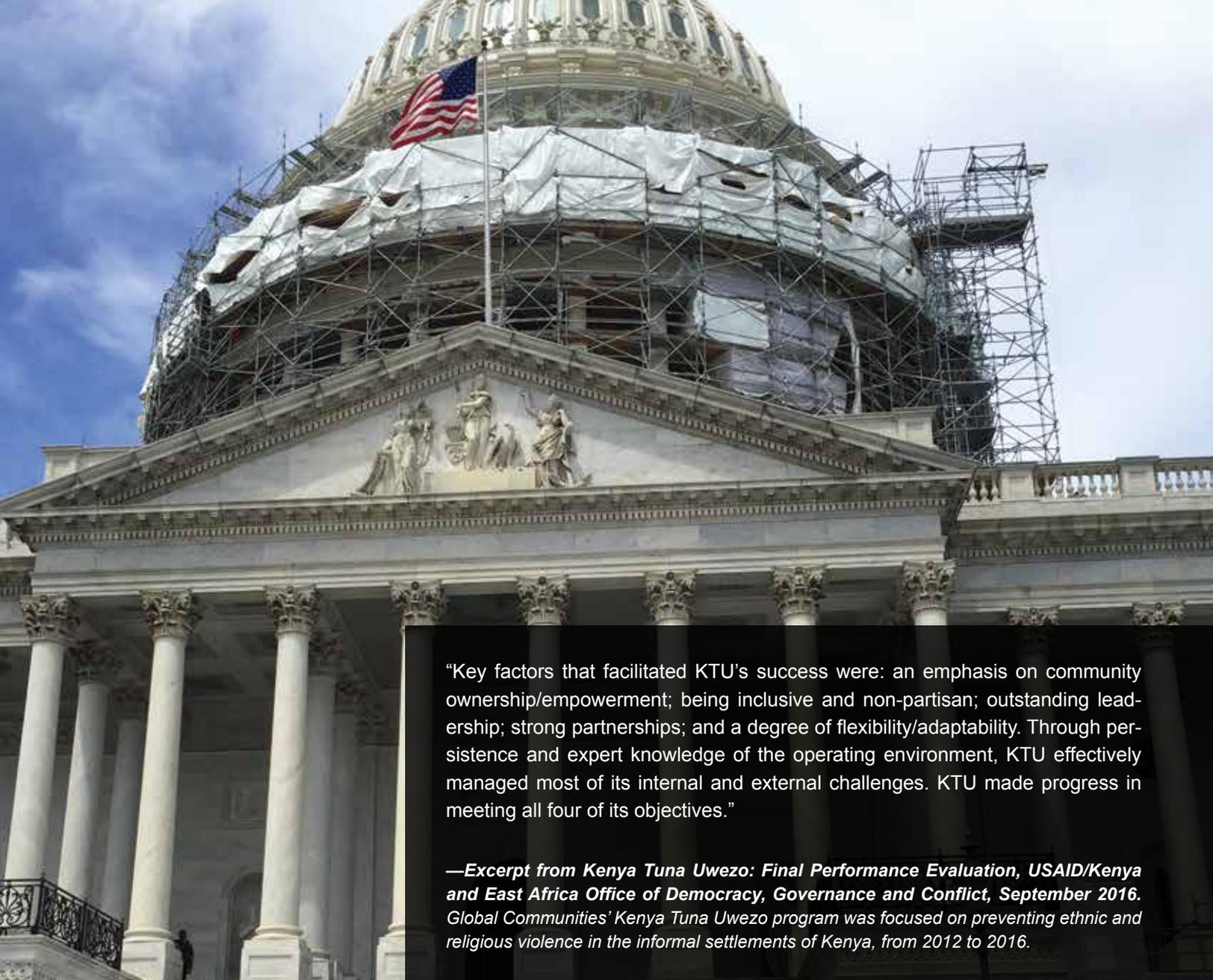
**2017** – Global Communities was awarded “**Non-Profit of the Year**” by the Greater Quad Cities Hispanic Chamber of Commerce in Illinois, USA, for community leadership and outstanding contributions to the Hispanic community.

**2016** – Global Communities’ vital work in ending the Ebola crisis in Liberia continues to be internationally recognized. In 2016 we received the **Golden Image Award** from the Government of Liberia for contributions made during the fight against the Ebola Virus Disease in West Africa.

“In Liberia, we brought the rate of Ebola transmission down so fast that our military counterparts that were building Ebola Treatment Units – expecting 3,000 cases that would need to be housed by mid-to-late December – those Ebola Treatment Units ultimately went empty, because the rate of Ebola went down so fast, so much faster than anyone appreciated or understood it could, that it turned out we didn’t need them. **Now, the reason that happened was actually grounded in a specific insight related to deep cultural knowledge of rural Liberia.** And it turns out that more than 70 percent of cases that were transmitted from one Ebola case to a new one, were from family members washing, paying respects to, hugging and celebrating the lives of those who had been deceased. 70-plus percent. So, a group working with USAID called **Global Communities, a group that had been living in these communities for decades and doing NGO work and, most importantly, understanding and respecting the local culture and customs,** said: ‘Okay, while you guys go and do all this bigger picture work, we’re just going to try and design a burial team strategy that can go in and be very respectful of these local customs and in a very dignified way, use the World Health Organization improved body bags and remove people who have died of Ebola in an epidemiologically safer way.’ **And almost immediately the number of new cases started to come crashing down. It was that insight, which was a cultural insight, and it was their ability to do that work with deep cultural respect of others that made all the difference.**”

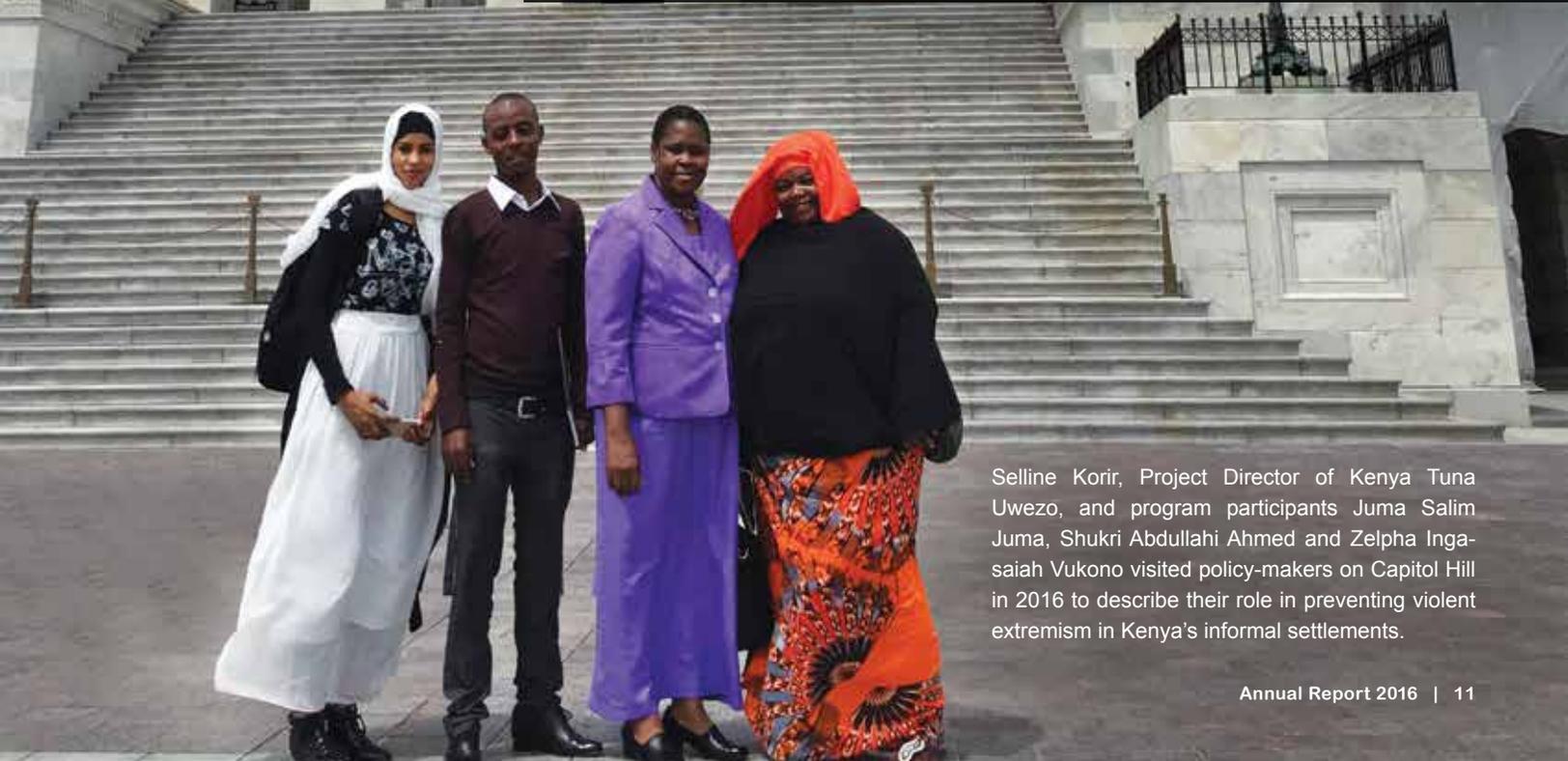


—Dr. Rajiv Shah, President of the Rockefeller Foundation and former USAID Administrator, “Enriching the Policy Ecosystem: Broadening the Talent Base,” Center for Strategic and International Studies, October 5, 2016.



“Key factors that facilitated KTU’s success were: an emphasis on community ownership/empowerment; being inclusive and non-partisan; outstanding leadership; strong partnerships; and a degree of flexibility/adaptability. Through persistence and expert knowledge of the operating environment, KTU effectively managed most of its internal and external challenges. KTU made progress in meeting all four of its objectives.”

*—Excerpt from Kenya Tuna Uwezo: Final Performance Evaluation, USAID/Kenya and East Africa Office of Democracy, Governance and Conflict, September 2016. Global Communities’ Kenya Tuna Uwezo program was focused on preventing ethnic and religious violence in the informal settlements of Kenya, from 2012 to 2016.*



Selline Korir, Project Director of Kenya Tuna Uwezo, and program participants Juma Salim Juma, Shukri Abdullahi Ahmed and Zelpha Inga-saiah Vukono visited policy-makers on Capitol Hill in 2016 to describe their role in preventing violent extremism in Kenya’s informal settlements.



# WHAT WE DO

**ECONOMIC DEVELOPMENT:**  
Supporting cooperatives  
in Mongolia

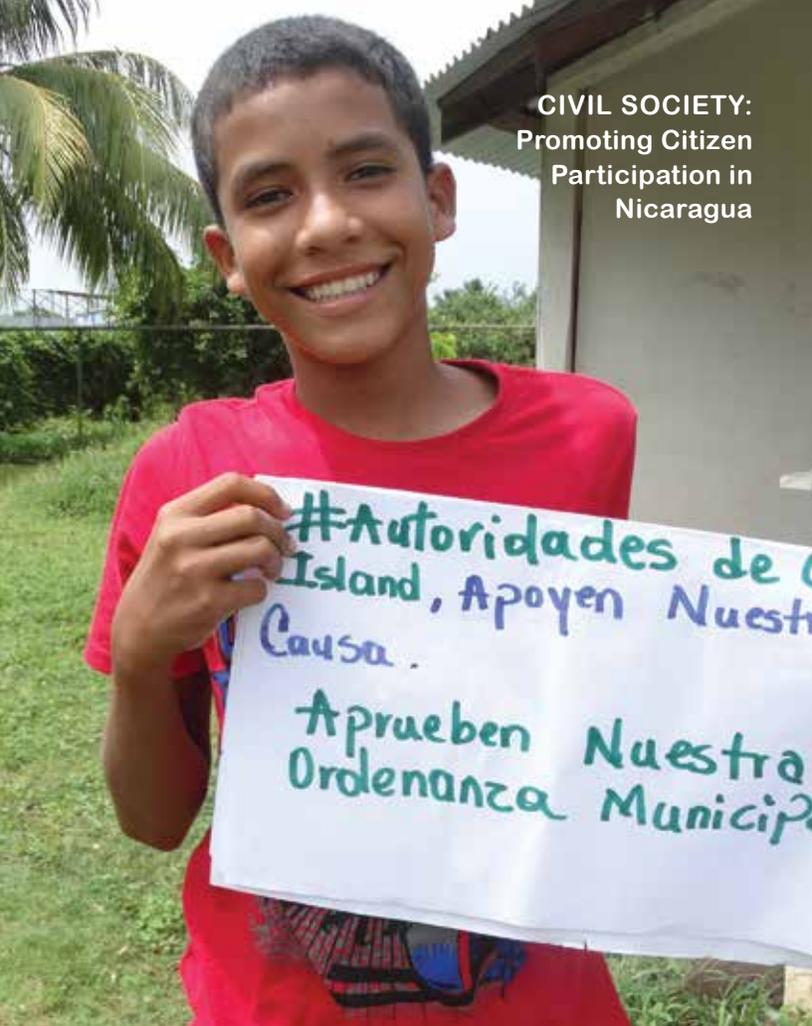
Global Communities' impact is founded in our partnerships with communities, local organizations, governments and the private sector. Over decades, we have developed and refined processes to ensure that all voices are heard, listened to and acted upon for the benefit of the community, and to help them lead their own development.

But equally essential to the success and sustainability of our work are our breadth and depth of technical expertise. From disaster preparedness to loan guarantees and market-driven workforce education, as you read this report we invite you to recognize that our partnerships are based on the efforts of hundreds of engineers, agriculture and governance experts, urban planners, businessmen and women, and many more distinguished professionals from around the world. We have 65 years of community-based expertise, giving us the background necessary to adapt to every circumstance and co-create lasting, positive change for communities.

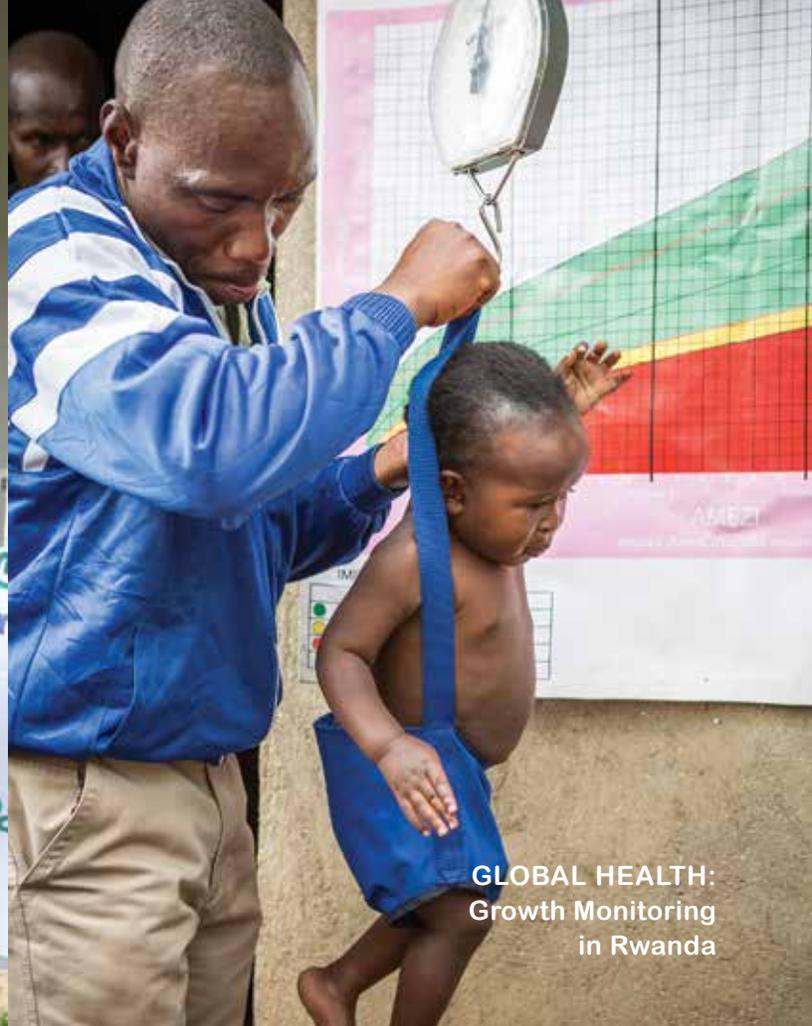
In our core areas we implement a broad range of projects, ranging from highly targeted research trials to advance understanding of global development, to large-scale programs across entire regions. The next few sections highlight some of our recent work. Learn more about our technical expertise at [www.globalcommunities.org/ourexpertise](http://www.globalcommunities.org/ourexpertise).

## Our core areas of expertise are:

- **Civil Society and Capacity Development**
- **Economic Development**
- **Financial Inclusion**
- **Humanitarian Assistance**
- **Food Security and Agriculture**
- **Global Health**
- **Governance**
- **Urban Development**
- **Infrastructure and Construction**
- **Water, Sanitation and Hygiene**



**CIVIL SOCIETY:**  
Promoting Citizen  
Participation in  
Nicaragua



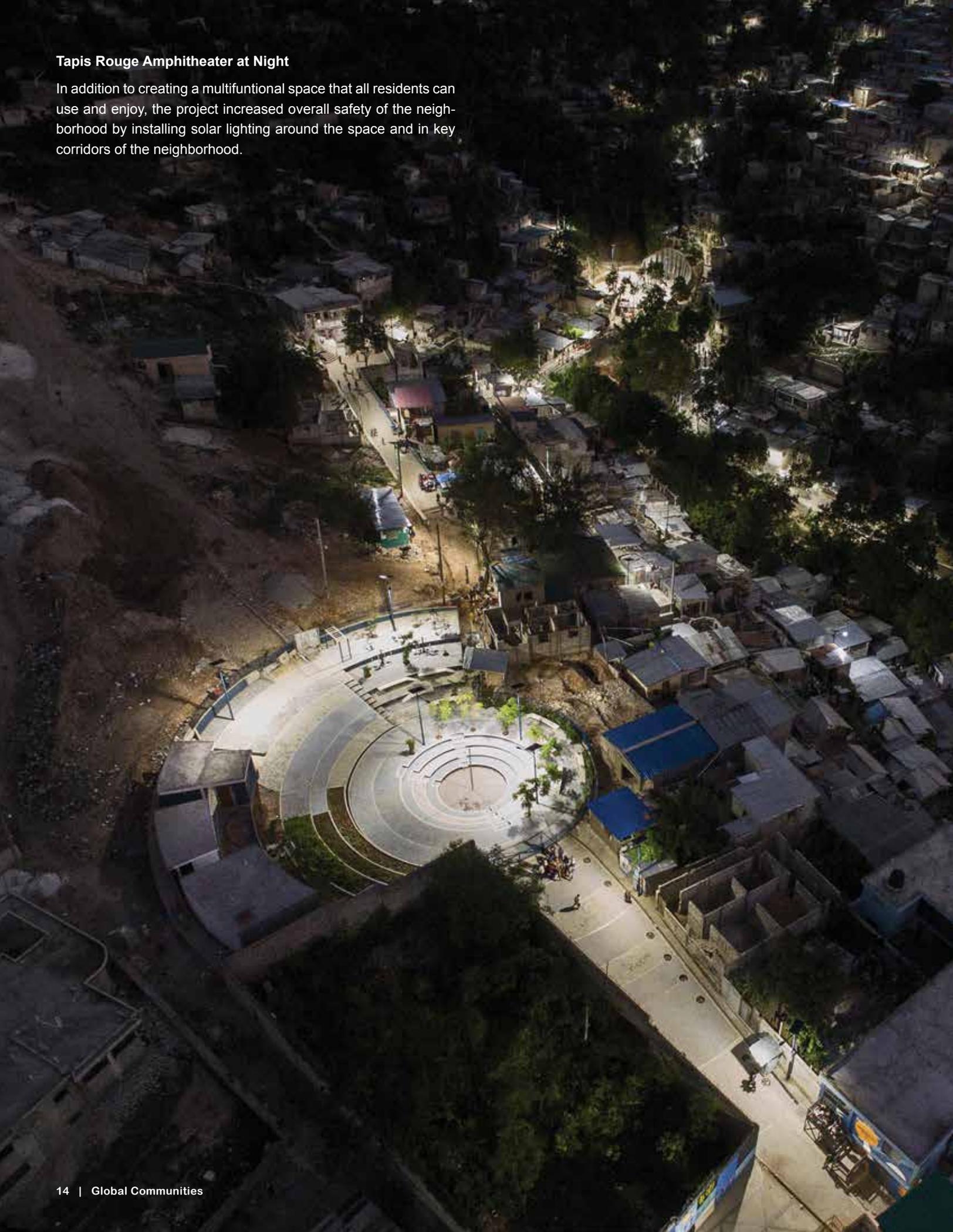
**GLOBAL HEALTH:**  
Growth Monitoring  
in Rwanda



**HUMANITARIAN ASSISTANCE:**  
Emergency Food Support  
in West Bank & Gaza

## Tapis Rouge Amphitheater at Night

In addition to creating a multifunctional space that all residents can use and enjoy, the project increased overall safety of the neighborhood by installing solar lighting around the space and in key corridors of the neighborhood.





## URBAN DEVELOPMENT, INFRASTRUCTURE & CONSTRUCTION: Creating Multifunctional Public Spaces in Haiti

The Tapis Rouge Amphitheater was one of several public spaces planned and constructed by Global Communities under the LAMIKA program. LAMIKA, which stands for “a better life in my neighborhood” in Haitian Creole, is funded by the American Red Cross and relies on an inclusive approach with an intensive community engagement process to prioritize and reconstruct spaces in the dense, urban neighborhood of Carrefour-Feuilles, Haiti.

Carrefour-Feuilles is one of the many informal neighborhoods which suffered extensive damage in the 2010 earthquake. After the earthquake, the site of Tapis Rouge was used as a tent camp for displaced people. Now the space is multifunctional, used by residents for recreation, exercise and relaxation. Designed in partnership with EVA Studio, the open air amphitheater has concentric rings for different activities. One is occupied by outdoor exercise equipment and seating. Another ring is terraced with gardens and greenery. At the top end, a row of trees conceals storage tanks for the adjacent water distribution station. The revenue generated from the sales of water will be reinvested into maintaining the public space. Equally important is that the participatory process of designing and constructing the space, listening to community opinions, and using local labor and materials has provided the residents with a sense of ownership, identity and pride.





# FOOD & WATER

Rwanda



Ghana

## Agriculture through Cooperatives

Global Communities began in 1952 as an organization focused on cooperative housing. Today, we still undertake cooperative development, focusing on developing sustainable agriculture and improving livelihoods for smallholder farmers in Mongolia, Rwanda and Uganda.

## Ghana RING: Improving Nutritional Status

Through the USAID-funded Resiliency in Northern Ghana program, Global Communities has provided communities with a drip irrigation system to help them grow leafy green vegetables in an otherwise arid environment. This improves nutrition for low-income communities. The system being demonstrated (see left picture) can work by diesel fuel or manually.

## West Africa: Improving Water Supply, Sanitation and Hygiene

Global Communities undertakes water, sanitation and hygiene work in Ghana and Liberia, which is vital to protecting against diseases such as cholera, dysentery and Ebola. After finding out that communities that had even begun the Community-led Total Sanitation approach in Liberia were 17 times less likely to experience an Ebola infection, Global Communities expanded this work throughout the country. By January 2017, 2,019 communities had completed the process and a further 2,625 were undergoing it. It can cost as little as \$130 to bring a whole village through the process.



Ukraine

# GOVERNANCE & DEMOCRACY

## Ukraine: Strengthening Local Governance

Global Communities is working with partners in Ukraine to help them navigate a newly decentralized government system. Local governments, particularly in villages and rural areas, have limited experience implementing the new responsibilities handed to them as part of this change. In partnership with USAID, Global Communities in 2016 started collaborating with new local governments to help them manage these new responsibilities, and to support the development of stronger community cohesion through citizen engagement.

## West Bank: Community-led Development and Infrastructure

Under the USAID-funded Local Government and Infrastructure program, from 2010 to 2017, Global Communities worked with community leaders, municipal governments, and other community-based organizations to identify and implement infrastructure projects and improve local governance strategies to better the quality of life for Palestinians.

## Nicaragua: Promoting Citizen Participation

The USAID-funded Local Governance Program uses a three-pronged approach which focuses on promoting citizen participation, building the capacity of civil society organizations and increasing fiscal transparency in the municipal budgeting process to help communities engage and influence key decision makers in order to improve local governance and development.



West Bank



# THE MIDDLE EAST

## Global Communities' Unique Approach to a Region in Crisis

The Syrian conflict has to date displaced more than 6.3 million people and driven 5 million more to seek shelter in other countries as refugees, with the consequences of this movement reaching all corners of the world.

Global Communities is committed to directly assisting the most vulnerable affected by the crisis. We take a holistic approach, responding to the needs of refugees and the displaced across the region, in Syria, Iraq, Turkey, Jordan and Lebanon. By carefully coordinating and communicating needs from country to country we are able to adapt our approach to the ever-evolving conflict.

Driven by our commitment to humanitarian principles, we are bringing decades of humanitarian and development experience to the people affected by this conflict. Our approach goes beyond handing out goods, to partnering with communities and Syrian organizations in the region to help them cope with the enormous demographic shifts that have taken place; helping Syrians fleeing their homes adapt to their new lives and livelihoods; and seeking to build the resilience of and provide protection to the most vulnerable in this crisis wherever they shelter for now. We do this with a focus on dual accountability – to the communities which we are committed to helping, and to the donors who trust us with their resources to use them wisely and effectively.

## Syria: Disaster and Desperation – with a Resilience Approach

The intensity of the Syrian conflict varies across the country, with some areas in active conflict, some in relative calm, and others in a state of flux. Populations are displaced, sometimes more than once, living either in camps or with host communities. Understanding the variety of conditions is key to knowing who is most vulnerable and needs assistance most, and is required for a resilience approach.

Since our work in Syria began in 2014, we have focused heavily on food security and agriculture efforts, providing small-scale farmers with seeds, tools and animal livestock to help them raise food they can use to support their families or sell in the local market. Prior to the crisis, agriculture accounted for 80 percent of employment in Syria. Global Communities' unique approach enables even those in displaced person camps to take initial steps toward economic recovery for themselves and their neighbors.

With an investment of about \$300 in farm tools, fertilizer and seed, a small 1-2 hectare plot can yield a net income of \$1,200 – enough to sustain a family through the winter months, or to provide cash to purchase schoolbooks, pay medical bills, or purchase extra seed for the next year's growing season. Last year, 750 households planted winter crops that included wheat, winter vegetables, lentils and peas. We are also supporting agriculture in camps, researching and advising on the types of crops best suited for kitchen gardens.



In our work in water, sanitation and hygiene, our preference is to rehabilitate community-level infrastructure which helps supply thousands of people with access to irrigation systems, drinking water, sanitation and hygiene. In the case of shelter, we distribute kits for displaced families on the move, but prefer to increase the housing stock by rehabilitating homes in host communities. To make this kind of approach work, it is vital that we target recipients of assistance carefully and engage the community from the start of the project, so we can undertake 100 percent verification of the people receiving assistance and reach the most vulnerable where applicable.

In 2017, Global Communities is using electronic vouchers with a QR code for provision of agricultural goods, empowering people to make their own choices of which vendor to select, as well as supporting local economic recovery. In besieged areas Global Communities is looking to use the same methodology for provision of shelter and non-food item commodities.

**Over the last year, Global Communities has:**

- Supported the construction of over **6,255 keyhole gardens**, encouraging recipients to use space around their homes to grow vegetables for their families
- Utilized a **Training of Trainers model** for hygiene and nutrition promotion activities to invest in local capacity to champion and disseminate knowledge throughout communities
- Distributed **1,994 goats to 658 households** to enhance food security and livestock activities
- Supported **7,027 vulnerable households (more than 36,000 individuals)** by providing critical non-food item commodities
- Engaged **Community Volunteer Committee members**, including teachers, school principals, health professionals and religious leaders, to ensure local ownership and promote sustainability
- Organized **water, sanitation and hygiene sessions for 4,755 people** on water and food storage and conservation, handwashing techniques, and cholera prevention measures
- And in Yemen, provided **food baskets and vouchers to 23,607 food-insecure households** affected by the ongoing conflict



Syria

**Syria: Dual Accountability to the Vulnerable and Our Donors**

Global Communities takes accountability to the communities we serve and our donors with the utmost seriousness. We use GIS technology to have real-time knowledge of what assistance has reached which location and been received by whom. We have multiple open lines of communication – Facebook, the project website, WhatsApp, Viber, email, Skype, phone lines and more – to ensure that information is freely available and that any problems can be confidentially and quickly resolved by our Beneficiary Feedback Mechanism under our compliance department. We also employ a third-party monitoring company to review program quality, the satisfaction of those receiving assistance and to ensure that we are reaching the targeted people.

At the heart of this accountability approach is clear and frequent engagement with stakeholder communities – host communities, displaced people, camp dwellers and so on – so that they understand who the assistance is intended for, what assistance is available and what is not, and that those who are selected, based on the strict criteria to receive assistance, are those most in need.

**Protecting Women, Girls and Children**

As women and youth are particularly at risk in the crisis, Global Communities builds protection of these populations into our work with refugees and the displaced. Many Syrian children are unaccompanied and separated from their families, have suffered physical harm from injuries sustained in the conflict, and some have endured forced child labor or direct participation in the armed conflict. Child marriage, kidnapping, and domestic violence are ongoing threats.

In Syria, we established Child Friendly Spaces, a Youth Empowerment Program center, and a Women and Girls Safe Space,

all of which conduct outreach activities within the camp setting to raise awareness on important issues identified by residents, such as unsafe conditions, health problems and social issues. The Child Friendly Spaces establish safe spaces where young children can engage in recreation, psychosocial and informal education activities. The program is also providing psychosocial services to children at five schools. In Turkey, in partnership with the German Corporation for International Cooperation (GIZ), Global Communities, through our Turkish partner and approved by a Government of Turkey authority, provided vocational training to vulnerable Turkish citizens and Syrian refugees, with a particular focus on women and youth.

**Jordan: Reducing Tension between Refugees and Host Communities**

Since 2013, Global Communities has partnered with USAID in Jordan, which hosts an estimated 1.3 million refugees, to implement the Community Engagement Program. The program is designed to reduce tensions between refugees and their host communities by addressing shared needs, such as stretched public services and infrastructure, through a community-led process that gives everyone a voice and a stake in the peace, stability and security of their shared community.

The Al Sarhan municipality, located in the governorate of Mafraq, is one of the Jordanian communities most affected by the recent influx of Syrian refugees, absorbing approximately 12,000 Syrian refugees and increasing its total population to more than 43,000. This influx has affected basic services in many sectors, such as health, infrastructure, sanitation, education and municipal services.

The USAID Community Engagement Project worked side by side with the community, municipality and volunteer Community Enhancement Team in Al Sarhan to prioritize the community's needs.

One of the most pressing needs identified by the community was for the installation of street lighting in the area, in order to minimize car accidents, petty crime and the hazards of stray dogs. This prioritization process resulted in the design and implementation of the “Enhancement of Al Sarhan Infrastructure” project. The project consisted of 11 different interventions ranging from the installation of new lighting units in high-priority streets, to awareness-raising campaigns about the importance of preserving public property, conducted in the schools of Al Sarhan and during Friday prayers in the mosques.

Abdullah Al Sharif, a Syrian refugee who escaped the war zone in search of shelter, safety and acceptance, moved to the Al Sarhan community in 2012. He quickly integrated himself into the community, moving into a house located on a main road and starting his own restaurant. However, even though he felt comfortable in his new community, neither he nor his customers felt safe at night due to the lack of lighting.

“I’ve been living in Al Sarhan for three and a half years now. I am originally from Dar’aa in Syria. The streets here were very dark at night, making it difficult for my customers – particularly women – to come after sunset and buy meals from my restaurant. The lack of lighting was a big issue, even bigger than the lack of customers! It was a security matter. Sadly, I was robbed twice; no one could see who the robbers were and because of the lack of lighting I couldn’t install cameras. After multiple robberies, all of the local shop owners signed a petition to the municipality requesting lighting. However, due to the lack of resources our requests were never fulfilled. Our efforts eventually paid off with the support of Global Communities, who responded to all of our needs. Since the lights were installed our sales have increased by 40 percent. In the past, I used to keep my restaurant open until 11pm, but now we can open till 2am. We even expanded our restaurant, and for that we are truly thankful.”

### Yemen: Bolstering Livelihoods in Crisis

The conflict in Yemen is often overshadowed by the Syrian conflict, but the country faces a perfect storm of humanitarian, protection and economic crises, with each fueling the other. With estimates of 19 million people – 70 percent of the population – in need of humanitarian assistance, Global Communities is working in partnership with USAID to bolster food security and livelihoods and provide food aid to vulnerable households, to ensure sustainable relief to Yemeni communities affected by the conflict. In 2016, we assisted more than 35,000 people, including providing more than 9,000 with livelihoods training to help them support their families longterm.



Yemen



# FINANCING A BETTER WORLD

Between October 2004 and September 2016, Global Communities and Vitas Group disbursed **798,806 loans** worth **\$2.03 billion**

Global Communities is alleviating poverty by financing a better world. We help vulnerable people and small businesses access capital, and advance sustainable economic growth, which has the power to transform lives, spur job growth and reduce poverty. In the Middle East, where we operate the largest international network of microfinance institutions, we help create stability for the most vulnerable who cannot flee conflict, empower youth and women to run their own businesses, and help employ those who might otherwise be lured into violence and extremism.

For more than three decades, Global Communities has been a global innovator in promoting financial inclusion in some of the world's most challenging markets. The main vehicle for Global Communities' financial inclusion work is the Vitas Group, a commercial holding company created by Global Communities to provide responsible micro, small, and medium enterprise finance to populations that are underserved by traditional sources of capital. Vitas Group is the only investment vehicle for impact investors in the Middle East working with a mission of improving the lives and livelihoods of the vulnerable. Vitas Group currently houses four Global Communities subsidiary companies – Vitas Romania, Vitas Palestine, Vitas Lebanon and Vitas Jordan – and shares its brand and values with the Global Communities microfinance institution, CHF Vitas Iraq.

#### In fiscal year 2016, through nine institutions in eight different countries:

- **88,165 loans** disbursed, worth **\$270.6 million**, including 31,827 loans to women, worth \$69.4 million
- **15,957 housing loans** disbursed, worth **\$54.6 million**, including 5,141 loans to women, worth \$15.5 million
- **63,339 business loans** disbursed, worth **\$175 million**, including 23,559 loans to women, worth \$48.2 million
- **8,306 personal loans** disbursed, worth **\$27 million**, including 3,098 loans to women, worth \$4.8 million
- **562 institution loans** disbursed, worth **\$13.8 million**, including 28 loans to women, worth \$900,000

## Guaranteeing Economy, Stability and Diversity Through Finance

Global Communities is a leading partner of the Overseas Private Investment Corporation (OPIC) on Loan Guarantee Facilities (LGFs). LGFs help businesses that are too large for traditional microfinance and too small to access commercial bank credit. This work not only provides the capital these firms need, but it incentivizes and trains commercial banks to expand their lending to segments they previously would not have considered, demonstrating that small and medium enterprises (SMEs) are bankable.

The SMEs targeted by LGFs are especially important to economic growth in the Middle East and North Africa region, and help diversify local economies and create economic stability. In spite of this importance, these firms have a difficult time accessing the finance they need, both due to institutional weakness in the finance sector and the often unstable nature of the region. To help address this issue, since 2011 Global Communities and OPIC have partnered together on LGFs in Jordan and Egypt. The facilities help provide partial loan guarantees to local lenders, leveraging local bank capital. These facilities operate at a net-zero cost to OPIC; in fact, they actually return a profit to our donor.

## Loan Guarantees to Improve Life for Refugees in Jordan

In Jordan, the LGF is helping assist those fleeing the ongoing conflict in Syria. At the Azraq camp for Syrian refugees, established in April 2014 and home to more than 50,000 Syrian refugees, the Jordanian government made it a priority to transform the camp with renewable energy. The switch to solar panels from diesel generators would help save on costs and provide a more reliable power source.

After a competitive bid process, Shukri Halaby, owner of a company that specializes in installing solar energy systems, was selected to design, build, supply, install and maintain a photovoltaic electricity generation plant at Azraq. With assistance from the Jordan Loan Guarantee Facility, Halaby was able to secure a loan through one of the local partner banks, enabling him to purchase the solar panels and other equipment needed to carry out this large project. In addition to the support for Mr. Halaby's company, 50 Syrian refugees living in the camp have been trained in operating and maintaining the panels.



## The First Refugee Camp in Syria with a Solar Energy System

With support from the Jordan Loan Guarantee Facility, Shukri Halaby, an electric company owner was able to secure funding to build the solar energy system at Azraq camp. Photo: UNHCR / S. Rich



Jordan

Between May 2012 and March 2017, the Jordan Loan Guarantee Facility guaranteed **\$100 million** in loans.

- More than **17 percent** of loan guarantees have benefited women-owned businesses, in addition to more than **240 women entrepreneurs** having received financial management training
- **10 percent** of loan guarantees have gone to start-up businesses
- **530 bank staff members** have received **5,470 hours of training** on SME credit analysis
- Capacity-building workshops for more than **640 SME owners** and managers have provided almost **5,800 hours of training** to make them more “bankable” to lenders
- In total, these **400+ loan guarantees** have sustained more than **5,500 jobs** in diverse businesses across Jordan

### Guaranteeing Access to Nutrition in Egypt

In Egypt, the LGF has provided critical support to El Farouk for Food Supplies, a commodities trader. They buy commodities, such as flour, bran, fodder and corn from local producers and bring them to wider markets. Their work not only plays a vital role in maintaining access to food for consumers, it helps farmers sell their crops in distant markets, improving incomes in rural communities. El Farouk received their first loan in May 2015, which they repaid with no delays. They have received a second loan, this time to finance working capital and support sales. They expect to expand their staff numbers significantly.

### Guaranteeing Sustainable Agriculture in Africa

Global Communities’ newest LGF is the multi-country Agribusiness Investment for Market Stimulation (AIMS) Program supported by the US Department of Agriculture and OPIC. The five-year program is promoting growth of the agricultural sector in Kenya, Tanzania and Malawi by providing financing to small and medium enterprise agribusinesses and providing training for businesses that work along agricultural value chains. The program contains an LGF that is supported by OPIC, and once again operates at a net profit to our donor. This LGF will not just help provide loans to local agribusinesses; it will help strengthen the ability of local lenders to understand the intricacy of lending in the agriculture sector and bolster long-term economic growth to ensure sustainable agriculture and community resilience in areas that are all too often crippled by droughts and famine.

### Building Kenya’s Resilience to Famine and Drought

On Kenya’s eastern coast, drought has devastated many farmers, who largely depend on rainfall to water crops or grassland for livestock. The recent drought is so severe that while small farms bear the brunt of these conditions, even larger farms that can afford irrigation are struggling.

To help address this issue, AIMS has provided business forums that help foster market linkages and allow farmers to make important connections. One forum near Nairobi brought together stakeholders from the region, including about 30 sellers, larger SMEs and 10 national and international processors. The forum helped create business-to-business linkages, introduced farmers to financial service providers and trained SMEs in negotiating better prices.

AIMS also brings other stakeholders involved in production to support better livestock management. The program works closely with other like-minded organizations to maximize benefits for farmers and others in the region by teaching them, for example, how to preserve pasture and conserve water.



Romania

## Declaring Economic Independence

As a child growing up in Romania, Bogdan Moga dreamed of being his own boss. Now, at the young age of 27, he is fulfilling his dream. Bogdan belongs to a generation of young Romanians accustomed to building things from scratch. Bogdan did not want to have to rely on someone else for his livelihood. “I did not want the 15th of the month to mean a payday for me,” he explained.

For several years, Bogdan worked coordinating textile sales for various companies. In 2014, he took a risk and opened a small, family-run tailoring business. Working with his mother, who has more than 27 years of experience in tailoring, he saw an opportunity for a niche market and decided to specialize in protective equipment.

Like most new entrepreneurs, Bogdan needed to make capital investments, but he did not have the financing to do so at the time. So he applied to a contest created by Vitas Romania dedicated to start-ups. The “Declaration of Independence” competition launched by Vitas Romania encourages entrepreneurship by funding the most original and innovative start-up idea.

With the contest award of just over \$2,000, Bogdan has been able to buy three machines that have doubled the productivity of his workshop: a machine that cuts material more efficiently, a professional ironing station and a powerful sewing machine that handles the work of four to five people.

Bogdan’s start-up now has 10 permanent clients with the necessary income to grow and maintain their business. Bogdan aims to double the number of customers and increase profits from 130,000 to 200,000 Romanian leu. Other future plans include new investments in equipment, hiring another person to help distribute the workload, and expanding into other market segments.

“The contest, named Declaration of Independence, gave me above all the support I needed. It helped me to start every work day with a lot of confidence,” said Bogdan.



## Partners for Prosperity – Strategic Private Sector Partners for Community Impact

Global Communities has more than 15 years' experience of partnering with the private sector to help transform the lives and livelihoods of local communities. We work with a wide variety of partners and sectors from businesses to corporate foundations, with some seeking to address the needs of the communities they operate in, others to fulfill a commitment to corporate social responsibility, and others to find partners in a shared value approach. Our technical experience is underpinned by our community-based, participatory methodologies which help our partners and local communities achieve their joint goals.

### Partnerships for Prosperity: Our Approach

Global Communities' approach to partnerships is based on:

- **Deep relationships:** as a 65-year-old organization which has operated in countries continuously for as long as three decades, we have deep relationships with our partner communities and understand their needs. We seek to build similarly enduring relationships with our partners, based on trust, transparency and accountability.
- **Community engagement:** our core approach is community- and participation-driven. We ensure everyone involved has a voice and build the capacity of community and local organizations to drive and deliver their own development, which is fundamental to sustainability.
- **Data and results:** Global Communities is data-driven in our program design and we monitor results carefully, going beyond what we are asked to develop our own systems, such as our Social Capital Index, to measure changes in community cohesion and access. This way, we can help to address the root causes of poverty and drive change, while helping partners measure their social return on investment.
- **Co-creation:** we work with governments, civil society and the local private sector to ensure that all parties are brought together using a holistic approach to community capacity-building. We believe in collaboration and co-creation.

## Partners for Opportunity: The MasterCard Foundation in Ghana

Ghana faces challenges and opportunities in equal measures. Almost half of all young people aged 15-24 are unemployed, a staggeringly high number that ranks as one of the highest in the world. At the same time, the construction sector, especially in large cities, is rapidly growing, and has a hard time finding skilled workers to fill available job openings. To help mobilize this huge potential workforce to meet business needs, Global Communities is partnering with The MasterCard Foundation on the Youth Inclusive Entrepreneurial Development Initiative for Employment, or YIEDIE, as part of the Youth Forward Initiative.

Through YIEDIE, more than 23,000 youth aged 17-24 from five of Ghana's six largest cities – Accra, Kumasi, Sekondi-Takoradi, Ashaiman and Tema – are being trained in business skills and developing apprenticeship and network opportunities. Participants in the program then have the opportunity to choose between two tracks, one focusing on entrepreneurial skills for those looking to start a business, and another for those seeking technical skills from vocational centers, with the ultimate goal of securing employment in the construction sector.

### Elizabeth's Story

Life as a young and unskilled person in Ghana can be distressing. But that, combined with a lack of emotional and financial support, is perilous. Elizabeth Tandoh is a 22-year-old woman who lives in Sekondi-Takoradi. Elizabeth comes from a single parent household whose mother worked menial jobs to put food on the table. After her mother died, she went to live with an aunt as a maid. Elizabeth says: "Living with her was hell. I often was physically abused and malnourished. I sustained a permanent mark on my neck from this constant abuse. It took away all my confidence."

Eventually, the situation got so bad that she went to stay with her 78-year-old grandmother in a small village. But life did not get much better: "The lifestyle of the young folks in the village was very disappointing. The boys abused drugs while most of the young girls were single teenage mothers, so I promised never to associate with any of them. For this reason, I became an object of ridicule in my neighborhood." So when she heard about YIEDIE on the radio, she jumped at the opportunity.

Elizabeth managed to find someone to lend her enough money to travel to Sekondi-Takoradi, where she began to live with a relative. She successfully joined the heavy machine operations training, and walked one and a half hours each way to attend. "Despite all these challenges, I never got discouraged; I counted myself fortunate for having the opportunity to be one of the few females to learn machine operations," she said.



"To be honest, I have never been happier, more confident or more hopeful than I am now."

—Elizabeth Tandoh, YIEDIE participant

After finishing training and while waiting to take her technical proficiency exams, she began job searching based on her new credentials. Elizabeth heard an advert on a local radio station, and inquired about a job opportunity. After an oral and practical interview, she was given a job at Tema Harbor. Her employer even provided her with her own accommodation.

"I lost my confidence because of physical abuse, but today I must say that this new me, a licensed machine operator, is what keeps me going. If I have been able to do this, I am very sure other girls my age can do it too," she said.

*The Youth Forward initiative is a partnership led by The MasterCard Foundation, Overseas Development Institute, Global Communities, Solidaridad, NCBA-CLUSA and GOAL. Its focus is to link young people to quality employment or to start their own businesses in the agriculture and construction sectors in Ghana and Uganda. This five-year, US\$74 million initiative will reach more than 200,000 economically disadvantaged youth aged 15-24. The Youth Forward Initiative uses a holistic approach that combines market-relevant skills training, mentorship, internships and access to financial services to help young people transition out of poverty and into sustainable livelihoods.*

“What we realized was that here was an NGO that had real expertise in providing sanitation and hygiene to primary schools. They also had expertise in encouraging behavior change in the pupils, as well as the teachers, so we decided to contact them and explore a partnership. What we realized is that the expertise we didn’t have, Global Communities had it. They have expertise in supervising the construction of toilet facilities, as well as setting up sustainable governing management structures.”

—Andrew Quayson, Chairman of Unilever Ghana Foundation



## Partners for Public Health

### Unilever Ghana Foundation

Global Communities is partnering with the Unilever Ghana Foundation to help seven schools just outside of Accra improve their water, sanitation and hygiene practices, by building or renovating hygiene stations and engaging in behavior change with students.

### Cummins

Working with Cummins Ghana Ltd. and the Cummins Foundation, Global Communities is helping students and staff of the Lartebikorshie cluster of schools near Accra improve their hygiene practices. Young school students learn quickly about hygiene and take their lessons home to their families and their communities.

### Coca-Cola

In Liberia, Global Communities is partnering with The Coca-Cola Africa Foundation and the Global Environment and Technology Foundation to provide rural Liberian communities with improved access to water, sanitation and hygiene products and services. Utilizing current natural leader networks that exist as part of Global Communities’ Community-led Total Sanitation programming in the country, this partnership is working to construct and repair wells and toilet facilities throughout communities and in schools.

## Partners for Peace: BHP Billiton Sustainable Communities in Colombia

The 2016 peace agreement in Colombia is welcome news, marking the end of five decades of continuous conflict between the government and FARC rebels. Over this half century, the majority of the cost was borne by civilians, especially in the rural regions of the country, where whole communities were displaced by the fighting. Last year, UNHCR estimated that as many as 6.9 million people have fled their homes due to the conflict.

Since 2013, Global Communities has partnered with BHP Billiton Sustainable Communities to help expand services to victims of the civil conflict. The five-year, \$28.6 million ANDA program (a Colombian Spanish word meaning “to go forward”) is targeting 59,000 of the most vulnerable Colombians in the department of Cordoba. The program works to help communities that lack access to vital public services like healthcare, water, sanitation and education improve their capacity to create and implement community development plans that improve economic and social stability, focusing on issues that are important to each community. A special emphasis is placed on women, youth, Afro-Colombians and indigenous people, who are especially vulnerable.

In 2016, the ANDA program trained 8,388 people and supported 43 communities, 129 local organizations and six local authorities, to help meet the needs of victims of Colombia’s civil conflict.





## A Voice in Governance

Years of fighting and fear in Colombia's civil conflict made open communication with government officials dangerous and practically impossible for many rural communities. And although the prospect of permanent peace has improved, many communities have long since lost the ability to advocate for themselves and fear taking part in elections. In the communities of Planeta Rica, Buenavista and La Apartada, however, emboldened by their community development plans and the ANDA program, the communities decided they wanted to engage with candidates for mayor. Working with ANDA, they contacted the candidates and organized a community forum where candidates and representatives from the community were able to discuss their plans for the future. For many people, this was the first time they had ever been able to speak up on behalf of their civil and human rights. The meeting concluded with the candidates agreeing to consider the community development plans and pledging to work with the local communities upon election. The success of the forum extended beyond the creation of a plan to improve lives; it helped re-open democratic participation, voluntary consent process for communities, and undo some of the damage done by years of violence.

By working to strengthen local governance and community self-determination at the grass-roots level, Global Communities is helping advance the agenda of free, prior and informed consent for communities, in line with the 16th Sustainable Development Goal of peace, justice and strong institutions, and the 11th of making cities inclusive, safe, resilient and sustainable.



## Yurani's Story

ANDA's job placement program recruits vulnerable and displaced people, then puts them through training that prepares them for the workplace. It assesses the candidates for what kinds of jobs they are best suited to, and they apply to the businesses which have agreed to join in the program. For two months, the ANDA program provides them with travel subsidies, healthcare, insurance and other costs – everything that makes it possible for these people to take on work while the employer trains them through an internship. Yurani has two children, aged seven and four. "Before the program, I was too insecure to apply for work, but the presentation training gave me the confidence to apply," she said. Yurani's confidence was well placed, as she became a full-time employee of a clothing store as a result of her internship.

"Before the program, I was too insecure to apply for work, but the presentation training gave me the confidence to apply."

—Yurani, ANDA participant

## Thousands of Miles Apart, Different Languages and Cultures – but Community in Common

Global Communities was formed in 1952 as the Foundation for Cooperative Housing, a US domestic organization that built cooperative housing. In 1962 the Cooperative Housing Foundation, as we were then known, was first asked to take its model that had worked in the United States overseas. By the mid-80s, having built 60,000 houses in 35 states of the US, CHF ended its domestic work, and worked solely internationally. In 2015, the opposite occurred: this time, we were asked to take our approach to community development, which was developed overseas, back to the United States.

John Deere Foundation first partnered with Global Communities in 2012, near its manufacturing plant in Pune, India, where Global Communities works to help communities with agricultural productivity and employment, and also to develop volunteer opportunities for John Deere employees to engage in community development. In 2014, we partnered again in Horizontina, Brazil, near John Deere's operations, to work with communities to help them develop economic opportunities, especially for at-risk youth. When the Foundation sought a partner to undertake community development near its US headquarters in Moline, Illinois, it faced a question – could it find a domestic organization that would do what Global Communities had done in India and Brazil? John Deere Foundation decided instead to approach Global Communities to see if we would be willing to apply what we have learned and developed overseas to a US environment.

Global Communities' approach is to help vulnerable communities direct their own lives and livelihoods regardless of geography. This is encoded in the Sustainable Development Goals, which are designed to apply to all countries, from richest to poorest, not just “developing” countries.

The resulting three-year program, Flourishing Communities, is building the capacity of communities and local institutions to prioritize needs and mobilize resources that improve their social and economic conditions. Sustainability is built into the program by addressing the systemic root causes of challenges facing the community. We use market-based solutions that bridge the gap between employers and job-seekers, giving vulnerable youth specialized skills explicitly desired by the local private sector to create quality employment. The program also focuses on major improvements in infrastructure, education and women's employment.



Brazil



India



Brazil

Moline, IL, USA



### Daphne's Dream Comes True

Daphne Calderon, 12, from the neighborhood of Florecente in Moline, Illinois, attended her first community meeting with her father. She had an idea for how to improve their community, but was shy. Still, she raised her hand and shared her idea, but did not expect it to be taken seriously. "I didn't think they were going to take a 12-year-old's idea," she said. However, Daphne's dream of the community coming together to paint a mural that represented their community soon came to life in the parking lot of the Boys and Girls Club of Florecente. Forty members of the community of all ages and backgrounds came together to paint a design that combines art, culture, music, Mexican heritage and Quad Cities landmarks. "I think this is really going to bring the community together to show what represents this area," said Daphne.

"I just said an idea and now it's come true and when I tell people, when I'm older, I think there'll really be a connection. My friends or my children, I may inspire them, somehow, to do bigger things in life."

—Daphne Calderon, Moline, IL



### Shared Value in India

Global Communities' partnership with John Deere continues to innovate to achieve greater impact in our community development efforts. For example, in India, we have designed a shared value program called Hunar (Hindi for "skills") that trains youth to operate and maintain tractors in remote markets where it is difficult to get after-sales maintenance and service. By investing in the labor force that keeps its products operational, Hunar is investing in the competitiveness of John Deere in rural markets; at the same time the program is investing in the ability of these communities to make productive use of farm machinery that can increase their productivity dramatically.

Global Communities provides certified training through three training centers we set up in Akola, Maharashtra; Bhopal, Madhya Pradesh; and Gulbarga, Karnataka. By the end of the program Global Communities will train over 1,000 people. Parallel to this, we are improving agricultural productivity in these same locations by introducing Integrated Farming Systems in rural Indian markets and demonstrating how mechanization can increase productivity.





## Central America – Putting the Community First from A to Zika

Global Communities took its first steps outside the United States in 1962, when USAID asked us to provide technical assistance to housing programs in Central America. We have worked in Central America since then. Today in Central America, we work in Honduras and Nicaragua.

In 2015, we celebrated 30 years of continuous operations in Honduras. Our work in Honduras began with a cooperative housing and livelihoods program in 1985 and has developed in many directions, from emergency response after Hurricane Mitch in 1998 to youth vocational training, combating the spread of HIV, AIDS and malaria, and international award-winning work in water harvesting and sustainable agriculture.

### Combating Human Trafficking

Among the most pressing issues facing Central America today is human trafficking. In marginalized communities, the promise of a secure job in the city or passage to the United States seems to offer an escape from a life with minimal opportunities. The reality is that many people are taken advantage of and end up victims of trafficking, forced to work in order to pay off debts they have no hope of ever repaying.

Global Communities, with support from the US Department of State, partnered with the Honduran Office of Migration and Foreigners of the Ministry of Governance on a program to help tackle this problem. Working with local governments and civil society, the first phase of the program worked to raise awareness among Honduran citizens, as well as strengthen local organizations' capacity to assist victims and target traffickers.

The second phase of the program saw Global Communities shift behind the scenes, acting as facilitators for the creation and ongoing mission of the Comisión Interinstitucional Contra La Explotación Sexual Comercial Y Trata de Personas de Honduras (CICESCT). This commission had existed in the past, but primarily functioned to combat sexual exploitation. After a change in the law in 2012, its mission was expanded to include human trafficking. Its work is often daunting, especially with scarce resources. Today, CICESCT is successfully lobbying the government of Honduras for support and action, coordinating long-term campaigns and helping overcome institutional barriers.

Between 2009 and 2015, Global Communities reached more than 2 million Hondurans through outreach campaigns and education activities, provided direct services to 318 victims of trafficking, assisted victims in forming 40 small and medium enterprises to help support themselves and their families, and trained 200 officers of CICESCT. In 2015, Global Communities passed on the work of human trafficking in Honduras to partner organizations like CICESCT, who continue to assist victims, prosecute traffickers and raise awareness to help prevent at-risk populations from becoming victims.

Our work on human trafficking continues today in Nicaragua in partnership with the US Department of State. The program aims to raise awareness, prevent and protect against trafficking in persons along the Caribbean Coast and build the capacity of local organizations to develop victim identification systems and provide victim assistance services.

## Combating the Spread of Zika

Global Communities has worked in Honduras with the Global Fund to Fight AIDS, Tuberculosis and Malaria since 2007, focusing on HIV and malaria prevention. In 2016, our work in community-based preventative health expanded to face the growing threat of another mosquito-borne disease: Zika. The USAID-supported Nuestra Salud (“Our Health”) program focuses on the most at-risk communities, including poor urban areas in Tegucigalpa, San Pedro Sula, Choloma, La Lima and Villaneuva. The first phase focuses on partnering with communities on Zika education and prevention, such as understanding mosquito sites and breeding conditions, the sexual transmission of Zika, and behavior change to prevent the spread of the disease and its vectors. Global Communities is also partnering with local institutions and local governments to help increase their capacity to support Zika prevention and treatment. The second phase will focus on working closely with communities to implement public health programs, ensuring long-term sustainability in the fight against Zika.

Global Communities’ Zika response is partially adapted from best practices and lessons learned during our award-winning Ebola response, where community meeting and dialogue sessions with tribal and local leaders across Liberia were instrumental to crucial behavior changes relating to hygiene and burial practices across the country during the epidemic.

## Global Youth for Good Governance: One Good Idea

Global Communities is committed to identifying innovative, sustainable solutions to challenges faced by communities. To help facilitate this, Global Communities implemented “One Good Idea,” an internal competition where staff members propose their own ideas for projects. The winning idea is then advanced directly by Global Communities, allowing us to experiment with new concepts, try out existing ideas in new environments and discover new methods for addressing global development challenges.

The first One Good Idea competition began in April 2015, with the winning concept coming from Lana Abu-Hijleh, West Bank & Gaza Country Director. She proposed expanding Youth Local Councils (YLCs), a democratically elected body of youth, beyond the West Bank. Global Communities expanded the Youth Local Council concept to Honduras. Bringing together youth aged 15-25 from a variety of backgrounds, the program encourages active participation in government and civil society organizations. These youth councils are a two-way street, allowing youth a voice in local government and helping elected officials learn about issues important to young people, while participants learn about good governance and effective ways to exercise their rights. Whether in the Middle East or Central America, Youth Local Councils work to empower youth and give them a voice, helping create a sense of belonging and preventing them from turning to crime and violence borne out of frustration and disenfranchisement.

In 2017, Global Communities plans to implement Youth Local Councils as part of its local governance program in Ukraine, and in 2017, we will also have our second One Good Idea competition.





“Most importantly,  
we the people with  
disabilities are  
working together.”

—Ana Heidy Ambrosio

### **Nicaragua: Disability Does Not Mean Disqualified**

Since 2010, Global Communities Nicaragua has worked with USAID on the Local Governance Program to advocate for the rights of indigenous people, youth, people with disabilities and victims of gender-based violence, discrimination and human trafficking. Global Communities focuses on promoting citizen participation, building capacity of civil society organizations and increasing fiscal transparency in the municipal budgeting process.

Ana Heidy Ambrosio, a resident of Corn Island in Nicaragua, lived a life of isolation and marginalization until she was 15. She was born deaf, was never given the opportunity to learn sign language and did not have full access to the language spoken in her community. Because of this, Ana and her family were unable to communicate effectively. Unsurprisingly, this communication barrier resulted in Ana being shy and unhappy. The lack of educational opportunities for deaf people on Corn Island made Ana’s isolation even worse. Her family, trying to protect her, would keep her inside of the home.

But Ana’s life changed when her grandmother attended a Local Governance Program workshop. The program seeks to increase citizen participation by persons with disabilities in order to advocate for disabled peoples’ rights. Ana’s grandmother learned during the workshop that the project would be providing the island’s first sign language courses. This project represented the first initiative on Corn Island to provide support to persons with disabilities.

Ana was one of 24 deaf people who participated in the 15-day intensive sign language course taught by deaf adults. It was the first time in her life that she met other deaf people. The course had an immediate impact on Ana. She learned to communicate with others, her shyness faded away, and her humor and attitude now shine through. “I’ve changed because I feel more confident,” Ana said as she demonstrated the signs she now uses to communicate with those around her.

As they got to know each other better, the participants in the sign language course, with the support of Global Communities, decided to found a chapter of the National Association of Deaf Nicaraguans (ANSNIC) on Corn Island. Along with other persons with disabilities, the members of ANSNIC began to learn about their rights as established by national and international law. Through this project, the participants gained tools to help them more effectively advocate for recognition of their rights and strengthen their organizations.

Ana is a member of ANSNIC and is heavily involved in the organization’s activities. Along with her colleagues, she successfully petitioned the mayor’s office to provide a classroom for continued sign language classes. Since then, 24 people have been receiving sign language classes three times a week. The mayor’s office also agreed to provide a stipend for the sign language instructor.



# VOLUNTEERING

Volunteers play an essential role in Global Communities' work around the world. In 2016, our programs were made possible by more than 32,000 community volunteers, people who give their time and energy to help promote positive change in their communities, whether through health messages, community education, working on 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, 189 VIP volunteers have contributed to Global Communities' projects in 35 countries. In 2016 alone, VIP volunteers provided more than 170 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.





## Volunteers Profile:

**Elena Gillis, Muhammad Malik, Samad Sadri, Alison Salisbury**

Are cooperatives making a difference in communities in which they are located? To answer this, Global Communities partnered with a team of four master's degree graduates from the George Washington University's Elliott School of International Affairs. Over the course of spring semester, 2016, the team worked with Global Communities' cooperative development team to review related literature and design and implement a field survey. In March 2016 the team went to Rwanda to collect the data.

Interviews revealed that 77 percent of respondents agreed that local cooperatives help to decrease the inequality gap within their community. Benefits were both economic and social, from higher crop yields to greater trust and community cohesion.

Learn more about the VIP program at:  
[www.globalcommunities.org/volunteering](http://www.globalcommunities.org/volunteering)



# LEADERSHIP



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**Nancy E. Roman**  
Trustee  
*President and CEO,  
Capital Area Food Bank*

## Trustees Emeritus

**Samuel E. Bunker**  
*President, Philippine American Foundation*

**Don H. McCreary**  
*President and CEO (retired), California  
Community Housing Management Services*

**Gordon Cavanaugh, Esq.**

**Gordon E. Lindquist**  
*President and CEO (retired), Mutual  
Service Insurance Companies*

## Senior Management

**Abhishek Bhasin**  
Vice President and Chief Financial Officer

**Guillermo A. Birmingham**  
Senior Vice President, Management  
and Administration

**David Humphries**  
Vice President, Communications  
and Public Affairs

**Elissa McCarter-LaBorde**  
Vice President, Development Finance

**Robyn McGuckin**  
Vice President, International Operations

**Ann Nicocelli-Bailey**  
Vice President, Strategic Partnerships

**Eric O'Neill**  
General Counsel and Chief Ethics Officer

# Thank You to Our Partners for Good



## Partner Organizations

African Aurora Business Network LLC	Eastern Africa Grain Council	KEDV	PayPoint
African Evangelist Enterprise	Enterprise Public de Promotion de Logements Sociaux	Kenya Girl Guides Association	Plan International
American Red Cross	EPR	Kiva.org	Sanabel Microfinance Network
ASONOG	Foundation in Support of Local Democracy	Kukulcan	Save the Children
Artisans Association of Ghana	Fundación Amanecer	Lebanese Microfinance Association	SEEP Network
Asociacion Nacional de Personas Viviendo con VIH/ SIDA en Honduras	Fundación Cerro Matoso	Liga de la Lactancia Materna de Honduras	Sharakeh-Palestinian Microfinance Network
AVSI	FUNDIMUR	Maram Foundation	Silatech
BINAA	FXB Rwanda	Masarat	Social Boost
Bluefields Indian Caribbean University	George Washington University	The Microfinance Centre Network	St. John's Community Centre
Build Change	Ghiras Al-Nadha	MIMAT	UAFCE
CARITAS	Habitat for Humanity	MIX Market	UCLBP
Casa Alianza	Handicap International	National Democratic Institute	Ukraine Crisis Media Center
Catholic Relief Services	Indian Society of Agribusiness Professionals	OPCO	West University Timisoara
Centro de Promocion en Salud y Asistencia Familiar	Instituto de Estudios Estrategicos y Politicas Publicas	Opportunities Industrialization Centre Ghana	Youth Advocacy and Development Network
CIAT	International Rescue Committee	Overseas Cooperative Development Council	YWCA
CODHES	Iraq Microfinance Network	Pan-American Development Foundation	ZebraPay
Diakonia de la Paz	Jordan River Foundation	Partners in Health	
Diocesis de Montelibano		Pastoral Social de Montelibano	
DUHAMIC-ADR			



## Corporations and Foundations

Al Etihad Bank	The Coca-Cola Africa Foundation	Goldman Sachs Foundation
Al Quds Bank	Combined Federal Campaign (CFCNCA)	Hapke Family Foundation
Al Rafah Microfinance Bank	Commercial International Bank	Housing Bank for Trade and Finance
Al Watanay Bank, Egypt	The Community Foundation for Greater Atlanta	ImpactAssets
Amazon Smile	CoopEst	Jammal Trust Bank
Arab Bank, Jordan	Credit Libanais s.a.l.	Jewish Federation of Greater Atlanta
AYCO Charitable Foundation	Cummins Foundation	John Deere Foundation
Bamboo Financial Inclusion Fund	Deere & Co.	Johnson & Johnson Matching Gifts Program
Bank of Palestine	Digicel Group	Jordan Ahli Bank
Benevity Community Impact Fund	Egyptian Arab Land Bank	Jordan Kuwait Bank
BHP Billiton Sustainable Communities	European Fund for Southeast Europe	KPMG
BiB Essen	European Investment Fund	Kresses Company
Cairo Amman Bank	Fidelity Charitable Gift Fund	Lebanon Cash United
Calvert Foundation	Fransabank s.a.l.	Liban Post
Capital Bank of Jordan	Gartner	Making All Voices Count
Cardno Emerging Markets Group	Gensler	The Manoff Group
Cash united s.a.l.	Global Environment & Technology Foundation	The MasterCard Foundation
Caterpillar Foundation	Global Giving	The mGive Foundation
Charles Schwab	Global Microfinance Fund	Microsoft Corporation
Christian Brothers of the Midwest		Network for Good

## Government and Multilateral

Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	United Nations High Commissioner for Refugees
European Commission	United Nations Population Fund (UNFPA)
European Commission	United Nations World Food Programme
Humanitarian Aid and Civil Protection Department (ECHO)	United States Agency for International Development (USAID)
Global Fund to Fight AIDS, Tuberculosis and Malaria	US Centers for Disease Control and Prevention
International Finance Corporation	US Department of Agriculture
International Organization for Migration	US Department of State
Overseas Private Investment Corporation	World Bank
UN Office for Coordination of Humanitarian Affairs	

# FINANCIALS

Global Communities takes pride in being responsible and effective stewards of our donors' funds. We have among the tightest financial controls in the NGO community and undergo regular and thorough external reviews. We have been a low-risk auditee for the past seven 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.



Certified as a  
"Partner in Trust"  
by GuideStar

## Combined Statement of Activities and Changes in Net Assets for the year ending September 30, 2016

### INCOME STATEMENT

#### Revenues

Grants and Contributions	115,570,155
Contracts	15,414,601
Other Income	23,786,665
<b>Total Revenues</b>	<b>154,771,421</b>

#### Expenses

Direct Program Implementation	131,383,348
General and Administrative	20,116,892
Fundraising and Business Development	1,438,153
<b>Total Expenses</b>	<b>152,938,393</b>

### BALANCE SHEET

**Assets** 331,084,436

**Liabilities** 173,110,533

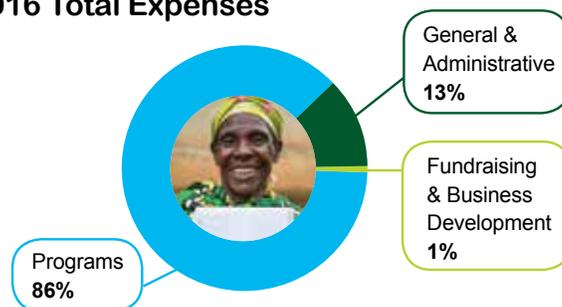
#### Net Assets

Temporary Restricted 42,489,255

Unrestricted 115,494,648

**157,983,903**

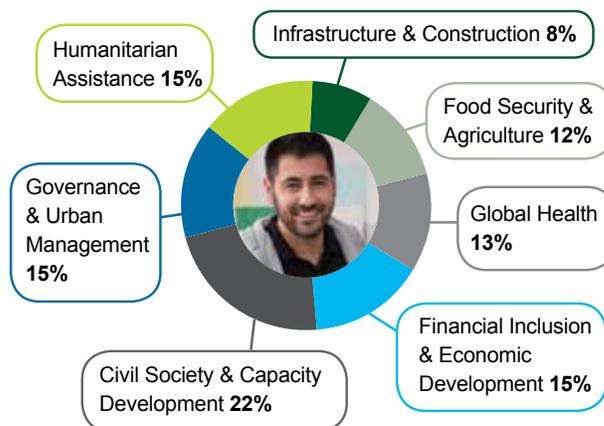
#### 2016 Total Expenses



#### 2016 Program Expenses by Region



#### 2016 Program Expenses by Activity



**Front cover image: South Sudan**

*Global Communities is implementing the USAID-funded Promoting Resilience through Ongoing Participatory Engagement and Learning program to assist communities in South Sudan to become more socially cohesive, resilient and capable of addressing their development and conflict-related challenges.*

**Back cover image: Nicaragua**





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Partners for Good

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