



**Global
Communities**
Partners for Good

2015

Annual Report





Our Vision

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

Our Mission

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

Our Values

Genuine

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

Committed

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

Connected

We bring together communities, the private sector, governments, organizations and the full range and resources of our networks to improve dialogue, create prosperity, stability, peace and positive change.

We learn from each other. We embrace technology as a means to better connect the world around us.

Purposeful

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





Contents

- 4** LETTERS FROM THE CHAIRMAN AND PRESIDENT & CEO
- 6** WHO IS GLOBAL COMMUNITIES?
- 7** WHERE WE WORK
- 8** OUR IMPACT
- 11** 2015 AWARDS AND DISTINCTIONS
- 12** GLOBAL COMMUNITIES & THE GLOBAL GOALS
- 16** WHAT WE DO
- 18** RESEARCH & EVIDENCE
- 24** OUR HUMANITARIAN RESPONSE
- 28** FINANCIAL INCLUSION
- 32** STRATEGIC PARTNERSHIPS
- 36** VOLUNTEERING
- 38** LEADERSHIP
- 39** FINANCIALS
- 40** OUR PARTNERS FOR GOOD

Letter from the Chairman



On September 25, 2015, at the UN General Assembly, the countries of the world came together to adopt the Sustainable Development Goals (SDGs), the cornerstone of a new agenda for global development over the next 15 years. Organizations like Global Communities are called upon to work to achieve many of those goals, including ending global poverty and hunger, providing clean water and sanitation, and building sustainable cities and communities. But how can we hope to achieve such lofty goals? From 35 years of experience in the private sector and over three years as President and CEO of the Overseas Private Investment Corporation, I am certain that development cannot be just about donors and aid. It must be about partnerships between the public and private sectors, for-profit and non-profit organizations.

One of Global Communities' top priorities is partnering with the private sector to assist in the tasks that businesses cannot, or will not, undertake on their own. This includes helping run small and medium enterprise (SME) loan guarantee programs in the Middle East and Africa. These facilities assist those traditionally overlooked by the financial sector, and demonstrate that SMEs are bankable and good business. It also includes helping connect poor communities to the job training they need to find employment in emerging industries in places like Ghana and Lebanon. This is done in consultation with business advisory groups, so the job-skills training received is directly linked to the needs of commercial enterprises. Global Communities understands how to bridge the gap between commercial and community needs and how to work with the private sector, whether through corporate foundations or directly, in a shared value approach with the businesses themselves.

If, after 15 years, we look back on the SDGs and think that real progress has been made, it will be because of organizations like Global Communities, who recognized the limitations of aid and helped enlist private sector players in partnerships designed to benefit all stakeholders. It is through these kinds of partnerships that we can ensure that prosperity can be within reach for communities and individuals all across the world.

Robert A. Mosbacher, Jr.
Chairman



PHOTO: MATT FELDMAN



Letter from the President & CEO



In 2014, the sudden and rapid spread of Ebola in West Africa caught the world off guard and was at the top of all our minds. Global Communities, USAID, and many organizations and governments partnered with communities to find the solutions that stopped the spread of Ebola in its tracks. Now, while the threat from Ebola remains, the worst of the crisis is behind us. However, we currently face a very different crisis, one that has not threatened our communities with a deadly, contagious disease, but that nonetheless is a humanitarian catastrophe of even greater magnitude: Syria. Building on our experience from previous conflicts over the last 20 years, Global Communities is working to build the resilience of those displaced internally and help refugees who have fled to neighboring countries (read more on page 25). Until a resolution to the crisis is found, Global Communities will continue to work to ensure that those affected have access to the goods and services they need to live with dignity.

Whether an outbreak of disease of epidemic proportions, an intractable conflict with horrific consequences, or in working to meet many of the longer-term Sustainable Development Goals, we at Global Communities base our work on what we know is effective and will have the greatest sustainable impact on people's lives. But how do we know what that is? We believe in partnering and listening to the communities we work with to understand how we can help—and then documenting and learning from our experience. From behavioral economics to global health and financial inclusion, our approach to global development is based on evidence from our decades of partnership. You can read about some of our evidence-based programming and research in these pages, from agricultural innovations to combat the effects of climate change, to life-saving water and sanitation measures, to understanding what brings people together to cooperate toward achieving their aspirations (see pages 18-23). All of these and more inform the work we do to ensure we have the greatest sustainable impact.

But we cannot accomplish all of this on our own. We are always seeking partners to work with us, donors who share our values, and experts and approaches that enable us to have the greatest impact possible. By bringing together diverse groups from across civil society, government, and the private sector to help change people's lives, we always strive to exemplify our organizational identity: Global Communities, Partners for Good.

David A. Weiss
President & 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 for more than 60 years. Until 2012, we were known as CHF International and, before that, the Cooperative Housing Foundation. We are a non-profit organization.

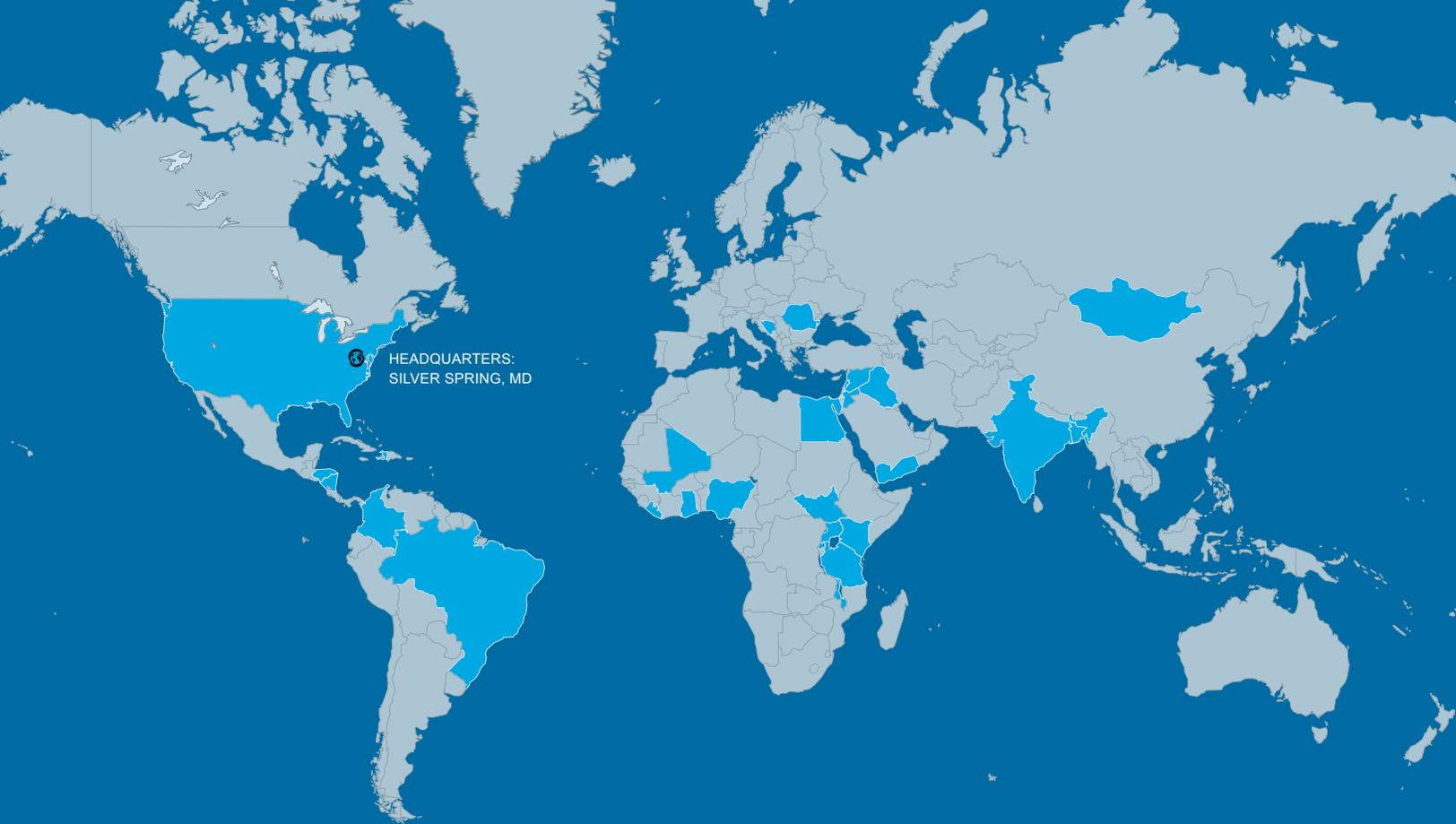
What distinguishes our work?

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.





HEADQUARTERS:
SILVER SPRING, MD

Where We Work

FROM OCTOBER 1, 2014 TO MARCH 30, 2016

The Americas

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



Africa

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

Europe & Asia

- Bangladesh
- Bosnia and Herzegovina
- India
- Mongolia
- Romania



Middle East & North Africa

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

Our Impact

At Global Communities, we are committed to measuring the impact of our partnerships—the immediate effect of lives touched positively and the sustainable changes that these partnerships engender. This section describes our impact in 2015.

In 2015, Global Communities:

Generated
1,194,430 days of
employment for people in
communities around the
world



Disbursed over
\$220 million in loans
to **75,000** entrepreneurs,
homeowners, and others in
need of credit



Trained more than **94,500**
people to help improve their
livelihoods

Supported **869** local
organizations
and **992** local
businesses



Supported more than **5,400** communities and **9,400,000** people



Developed **365** public-private partnerships



Supported and trained **869** local organizations, **47** national government departments, and **203** local, regional or municipal governments







Awards and Distinctions for Our People and Our Partnerships



BBC 100 Women

Global Communities' West Bank and Gaza Country Director Lana Abu Hijleh was named one of the BBC 100 Women, an annual worldwide initiative to highlight inspiring women who are advancing change in their communities.



InterAction 2015 Humanitarian Award

Global Communities' Burial Team Supervisor George Woryonwon received the InterAction 2015 Humanitarian Award for his work assisting communities in Liberia in their fight against Ebola, overseeing burial teams across the entire country.



Overseas Private Investment Corporation's 2015 Impact Award for Access to Finance

Global Communities and its microfinance institution in Lebanon, Vitas Lebanon, received the Overseas Private Investment Corporation's 2015 Impact Award for Access to Finance for its support of entrepreneurs in Lebanon. Catalyzed by a \$20 million financing commitment from OPIC, Vitas Lebanon has made over 36,000 loans worth over \$69.5 million to underserved entrepreneurs and households since its inception in 2007.

Global Communities & the Global Goals



The Sustainable Development Goals, also known as the “Global Goals,” were adopted by UN Member States in September 2015 as part of a new sustainable development agenda toward helping all countries reduce poverty, tackle climate change and build resilient, inclusive communities worldwide. Global Communities is committed to helping achieve these 17 Global Goals. This section of our report summarizes the Global Goals and gives examples of how we are helping to achieve each of them.



End poverty in all its forms, everywhere. Global Communities focuses on vulnerable populations throughout the world, most of which live in low-income situations. In communities experiencing extreme poverty we focus on, for example, access to finance, asset building groups, livelihoods development, and nutrition support.

The USAID-supported Ghana RING program takes an integrated approach to poverty reduction, focusing on reducing extreme poverty in northern Ghana through improved livelihoods and nutrition and strengthening of local networks, especially local governments.



End hunger, achieve food security and improved nutrition, and promote sustainable agriculture. To help alleviate hunger, we work with small-scale farmers in rural and urban environments to improve their production and incomes and facilitate access to markets and financial services.

In Rwanda, the USAID-supported Ejo Heza program trains low-income households in agricultural practices, kitchen gardening, literacy and financial literacy, and partners with financial services like cooperative savings groups to help improve agricultural yields and overall nutrition. Read more on page 35.



Ensure healthy lives and promote well-being for all at all ages. Our aim is to strengthen local institutions to provide better care that prevents and treats illness and to help communities access that care.

The DREAMS program in Kenya, supported by USAID, targets at-risk students through peer-to-peer and other education-based prevention activities to help promote healthy decisions and reduce the spread of HIV/AIDS and other diseases.



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. Global Communities’ workforce-development approach is demand-driven, focusing on market-led employment opportunities and entrepreneurship. We work with the private sector to customize technical training programs, provide soft skills and entrepreneurship training, and place trained youth in internships and apprenticeships for on-the-job learning and skills development.

The MENA YES program, working in Jordan, Lebanon, and Yemen, provides vocational training, entrepreneurship promotion, and job placement for low-income and at-risk youth, with a curriculum that has been designed with input from business sectors that have a need for skilled employees. Read more on page 35.



Achieve gender equality and empower all women and girls. We work to provide women and girls with access to resources, employment, and education to reduce inequality and to promote their full participation in their communities.

Global Communities has supported youth in the West Bank in partnership with USAID, helping form Youth Local Councils to engage youth in local governance and democracy. Basha'er Othman has been actively involved in youth empowerment in her community; when she was only 15, she even served as the mayor of her town for two months.

Global Communities now plans to implement this initiative in other countries, beginning in Honduras, to empower youth and girls in leadership.



Ensure availability and sustainable management of water and sanitation for all. Global Communities works to develop a healthier quality of life by partnering with communities and local governments to provide water infrastructure, hygiene promotion, and knowledge to prevent the spread of infectious disease.

The USAID-supported PACS program in Liberia promotes sanitation and hygiene through training, expanding access to latrines, and establishing water points built with local materials. The program has successfully assisted communities in Liberia become open-defecation-free, substantially improving their sanitation and overall level of health. Read more on page 19.



Ensure access to affordable, reliable, sustainable and modern energy for all. Global Communities promotes development practices that enable communities to use clean energy sources such as solar energy and energy generated from solid waste.

Through the Jordan Loan Guarantee Facility, supported by OPIC and USAID, and in partnership with local banks, solar and other alternative energy entrepreneurs are receiving loans that previously would have been unavailable, helping to expand their businesses and demonstrate the viability of the clean energy business. Read more on page 29.



Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all. To achieve growth and development of livelihoods around the world, Global Communities encourages the development of micro, small and medium-size enterprises through entrepreneurship training, access to finance, market linkages, and technical capacity development. We create linkages with the private sector through these activities whenever possible.

Global Communities is majority owner of the Vitas Group, a commercial holding company created to provide responsible micro, small and medium enterprise finance to those underserved by traditional sources of capital. Global Communities also supports SME development and entrepreneurship promotion either directly or through Loan Guarantee Facilities in partnership with commercial banks that promote business development and economic growth by expanding access to credit to underserved sectors, from small businesses to women-owned enterprises. Read more on pages 28-31.



Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation. Global Communities began as the Cooperative Housing Foundation, bringing communities together in the construction of housing. Today we continue to use our expertise to support projects that are developed through participatory decision-making based on community priorities.

Partnering with the Bill and Melinda Gates Foundation, the Ghana IncluCity program helped provide innovative solutions to urban management and slum upgrading, including using mapping and street naming to assist city planning and governance, as well as encouraging participation by marginalized populations such as women.



Reduce inequality within and among countries. Global Communities strives to provide women, young people, the disabled, and other marginalized groups with access to resources, employment, and education to reduce inequality and to promote their full participation in their community. This is at the core of what we do through our Participatory Action for Community Enhancement methodology.

In Nicaragua, the USAID-supported Local Governance Program targets disenfranchised communities of Afro-descendent and indigenous groups along the country's Atlantic coast. Global Communities increases their capacity to engage with local governments to enhance service delivery and citizen participation, from training journalists to promoting budget transparency.



Make cities and human settlements inclusive, safe, resilient, and sustainable. Our work in urban management focuses on partnering with local government, promoting citizen participation, and working with community stakeholders to adopt inclusive, long-term approaches to tackling issues stemming from poverty, urbanization, and climate change.

Since the 2010 earthquake, Global Communities has been a leader in community-based redevelopment in Haiti: highlights include the American Red Cross-funded LAMIKA, a neighborhood reconstruction program built on community participation; USAID-supported Canaan, which focuses on building equitable, sustainable, resilient urban neighborhood infrastructure; and the World Bank/Government of Haiti-supported PREKAD, which targeted reconstruction for disadvantaged, compact urban centers, rubble removal, and multi-family housing. Read more on page 27.



Ensure sustainable consumption and production patterns. Global Communities believes that the success of its programs hinges on using locally-sourced resources. Not only does this ensure the sustainability of our programs, but it keeps local markets and environments intact.

In both the World Food Programme's West Bank program and the USAID Food for Peace-supported YFAD program in Yemen, e-vouchers are used to help provide food assistance for individuals using locally sourced food. Read more on page 26.



Take urgent action to combat climate change and its impacts. Global Communities promotes development practices that enable communities both to increase environmental sustainability and to adapt to the risks associated with a changing climate.

The Trash to Treasure program in Bangalore, India, is helping the city create a decentralized recycling and waste collections system, complete with centers for turning solid waste into energy. The program also helps create formal jobs for the city's informal trash pickers. Read more on page 35.



Conserve and sustainably use the oceans, seas, and marine resources for sustainable development. This is not an area where Global Communities is currently working.



Protect, restore, and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification. We promote development practices that enable communities to more efficiently manage natural resources, including those affected by climate change.

In Honduras, the USAID Development Innovation Ventures-supported Cosecha project is providing a rigorous study on the environmental and economic impact of reservoir water harvesting for irrigation systems to better understand how the process can be used to help develop more sustainable farming. Read more on page 22.



Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective accountable and inclusive institutions. Global Communities works to develop participatory and inclusive programs in every aspect of our work. This is especially true in areas dealing with conflict where participatory decision-making is of paramount importance to promote peace.

In the USAID-supported Kenya Tuna Uwezo program, Global Communities brings together conflicting communities from different ethnic or religious groups in peacebuilding forums, and informs disenfranchised slum residents of their rights under the Kenyan Constitution, allowing them to more successfully organize and peacefully engage with the political system. Read more on page 36.



Strengthen the means of implementation and revitalize the global partnership for sustainable development. At Global Communities we are Partners for Good. In every community where we work, partnership is at the heart of what we do and how we do it.

All Global Communities programs have partnership at their core, whether with government, civil society, or the private sector and always with communities themselves. Most bring many entities together in a multi-stakeholder approach. Global Communities especially implements significant private-public partnerships of note; read more on pages 32-35.



What We Do

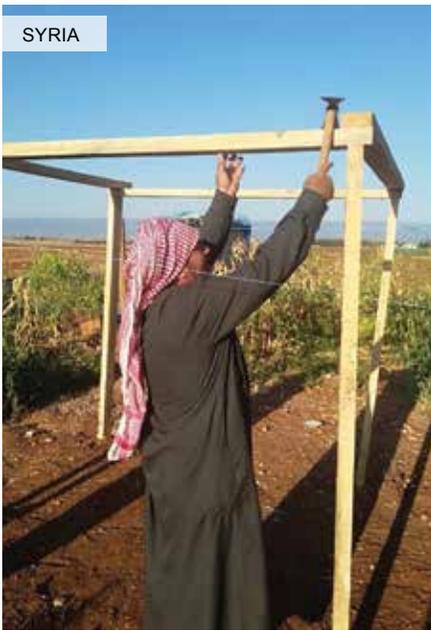
The foundation of all of Global Communities' work is in our partnerships with communities, local organizations, governments, and the private sector. But equally essential to the success and sustainability of our work is our breadth and depth of technical expertise. From disaster preparedness to loan 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 experts, urban planners, governance and business experts, and many more distinguished professionals from around the world. We have 64 years of community-based expertise, giving us the background necessary to adapt to every circumstance and co-create lasting, positive change for communities.

Our core areas of expertise are:

- economic development,
- governance and urban management,
- financial inclusion,
- humanitarian assistance,
- food security and agriculture,
- global health,
- civil society and capacity development, and
- infrastructure and construction.

From these 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.



SYRIA



BOSNIA & HERZEGOVINA



NICARAGUA



RWANDA



WEST BANK & GAZA



BRAZIL



MONGOLIA



LEBANON

Research & Evidence



As part of our commitment to expertise, we increasingly focus our resources and efforts on research and evidence, partnering with experts and scholars to understand what works in different environments and why. We want to assure the communities we work with and the donors who support us that our work is based on rigorous standards of monitoring, evaluation, research, and evidence, and that the best practices we develop are shared across the global development community.

PERSONAL PROTECTIVE EQUIPMENT
DEMONSTRATION BY GLOBAL COMMUNITES
STAFF TO TRADITIONAL LEADERS



OPEN-DEFECATION FREE
COMMUNITY CELEBRATION

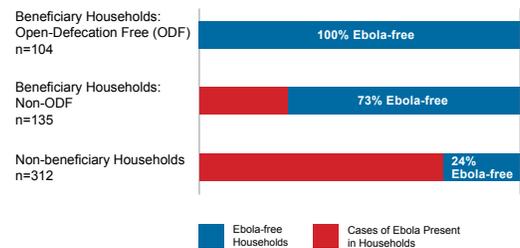
What is the Most Effective Measure to Prevent Ebola?

From the first cases in March 2014 and continuing with our work today, Global Communities has partnered with local leaders and Liberian citizens to prevent the spread of Ebola. Through our community engagement approach, Global Communities expanded upon our existing USAID water, sanitation and hygiene program to include Ebola awareness and prevention. Throughout the outbreak, we moved beyond prevention, overseeing 7,361 safe burials, including developing and managing a safe burial site for Monrovia, which we handed over to the Liberian government in January 2016.

Safe burials and dead body management were extremely effective in reducing the rate of infection in Liberia; 50-70 percent of infections were attributed to unsafe body management and burial practices. But the most effective method of prevention in Global Communities' experience was our prior work in Community-Led Total Sanitation (CLTS) in Bong, Nimba, and Lofa counties, where 284 communities had completed the CLTS process to become verified open-defecation free. Public health experts surveyed a significant sample of these 284 communities and, despite being surrounded by Ebola hotspots, all of these proved to be also Ebola-free. Additionally, communities that began the CLTS process but never finished it were 17 times less likely

100% of Sampled Open-Defecation Free Households Remained Ebola-free

73% of households in CLTS program communities remained Ebola-free compared to only 24% of non-beneficiary households



to experience Ebola infection than communities that never began the training. These results demonstrate the power of CLTS, not only to help fight diseases like Ebola, but also cholera, dysentery, diarrheal diseases, and many other illnesses that are endemic throughout much of the world.

Bolstered by the evidence of the importance of this work, Global Communities continues to implement CLTS in Liberia and, as of January 2016, 1,064 communities across Liberia have reached open-defecation free status, hugely increasing future community resilience to health crises.



PHOTO: MATT FELDMAN



Re-integrating Ex-combatants: Cash or Counseling?

Although nearly all of the discussion of Liberia in the past year focused on the Ebola outbreak, it is important to remember that before the disease struck, Liberia was still recovering from 14 years of brutal civil war. As a result, Liberia has many ex-combatants, including former child soldiers, with a history of violence, a lack of employable skills, and an uphill climb to integrate into daily life. To help address the needs of this at-risk population, Global Communities partnered with the Liberian National Ex-combatants Peacebuilding Initiative and Innovations for Poverty Action to help document the most effective methods of assistance.

1,000 young ex-combatant men were recruited: a quarter received cognitive behavioral therapy for ex-combatants; a quarter received \$200 in cash; a quarter received the therapy followed by the cash; and the final quarter, the control group, were monitored without assistance.

The goal of the experiment was to determine which intervention would be most effective in helping former combatants reintegrate into society. The results indicate that contrary to conventional wisdom, recipients who received cash used it well and had better outcomes than those who received therapy alone; but those who received both cash and therapy had the best and most sustainable successes.

By creating this experiment, we now know that for future civil conflicts, the most effective approach for re-integrating ex-combatants is likely to be not cash or therapy alone, but both together.

What Drives Cooperation?

Global Communities began as the Foundation for Cooperative Housing, and for 64 years we have worked to help communities create and sustain cooperatives. As part of a program supported by USAID to develop farmer cooperatives in Uganda, Global Communities partnered with Birmingham Southern College to help assess what made individuals in the community of Bushenyi willing to cooperate with one another. As cooperatives are primarily a business venture designed to improve incomes through reduced costs and better prices for goods, we anticipated that economic reasons would be the main driver. It turned out, however, that the Ugandans had a different set of priorities, instead focusing on social benefits such as meeting new people to socialize with or rely on in times of need. This held true even in communities that had suffered a history of violence that we believed would have weakened social ties and therefore lessened desire to form cooperatives. But while social factors were the main driver, participants did see their incomes rise, and saw them rise further after each harvest they collectively marketed. The results of this study point to the need to be flexible and take into account local behaviors in program design to ensure the maximum impact and sustainability.

Climate Change: Water Harvesting as an Innovative Agricultural Solution?

Global Communities has worked on water harvesting in Honduras since 2008, and has received both the international Actions in Water and Climate Change Adaptation Prize from the Americas Climate Change Dialogue and The National Environmental Award from the Honduran Ministry of Natural Resources and Environment. Now, partnering with USAID's Development Innovation Ventures, we are working on the Cosecha program, a three-year research project. The program is building 10 new reservoirs and undertaking a trial drawn from a sample of 600 households to measure the cost-effectiveness and impacts of water harvesting and improved agricultural practices, compared to improved practices alone and a control group applying traditional farming practices. These trials will help assess the impact of water harvesting on crop yields, farm profits, poverty, gender inequality, and environmental outcomes. This innovative form of agricultural irrigation, partnered with rigorous research, will help lay the groundwork for a better understanding of how to help farmers in rural Honduras produce more efficiently and deal with an increasingly dry, changing climate.

Building Resilience: Grants or Services?

USAID, Global Communities, and the Government of Rwanda have partnered since 2005 to help at-risk communities, especially orphans and vulnerable children, and people living with or at risk of HIV and AIDS.

In 2015, we began a new program to continue this work: Twiyubake (meaning "Togetherness" or "Mutual Support" in Kinyarwanda), is a \$37 million five-year program that connects vulnerable populations with health, social, and educational services. The project aligns closely with the Government of Rwanda's poverty eradication strategy and incorporates a family-centric approach.

Built into the design of the program is a unique impact evaluation which will compare the health and poverty-reduction indicators of communities that receive the full range of support services versus those who receive grants with minimal interventions, alongside a control group. This is to ensure that as we continue to develop programs to reduce poverty and build community resilience that we use the most effective methods for those environments.



ALL ABOVE: WATER HARVESTING, HONDURAS





ORPHANED SIBLINGS MARIE AND EMIL WERE PLACED WITH THEIR SISTER EMMY

The heart of Global Communities' approach is strengthening relationships and social bonds.

What Creates the Best Future for Orphans?

Alongside our work with Twiyubake, Global Communities implemented a two-year program based on studies and years of practice in de-institutionalizing orphans. Research suggests that for each three months spent in an institution, a child's growth is stunted by one month, and that institutionalized children have lower IQs than children raised in a family. In light of this, Global Communities partnered with USAID's Displaced Children and Orphans Fund and Hopes and Homes for Children to help resettle more than 500 Rwandan children into homes, communities, and families. Among these children are Marie and Emil, a pair of typical seven-year-olds. What is not typical about them is that they spent the first five years of their lives as wards of the Noel Orphanage, the largest orphanage in Rwanda. As of June 2015, with assistance from the program, all the children from Noel, including Marie and Emil, had been placed in communities with family members or foster parents. For Marie and Emil, the program helped locate their older sister, Emmy. Despite the fact that Emmy had been living near the orphanage for years, she had never met her youngest siblings, as they had

been sent to Noel after the death of their mother and father.

When the social worker located Emmy, she was already struggling to support her family, and worried she would not be able to support more children. But with assistance from the program, she was connected to resources that helped her. In addition, a social worker regularly visits to help the transition, and a program volunteer acts as Emmy's mentor. "She comes to talk to me and give me encouragement," says Emmy. Despite the challenges of raising five children on her own, Emmy remains resolute. "Nothing but death will separate us now. I am determined we will stay together."

How Do You Measure Trust? Developing a Social Capital Index

The heart of Global Communities' approach is strengthening relationships and social bonds. From building social cohesion and harmony within and across communities to creating access to new resources and partners, our work is focused on giving communities the confidence, knowledge, and skills they need to lead their own development. While traditional approaches to

monitoring and evaluation effectively measure outputs of programs, measuring changes in social bonds, trust, social cohesion, and greater access to resources—what we often call "social capital"—can be difficult. In order to effectively measure changes in social capital, Global Communities has partnered with an expert from the University of Southern California to develop a social capital index. We are currently piloting this index in South Sudan. Based on the feedback of this and other pilot exercises, we plan to roll out the index across our program portfolio to measure the core impact of our work on millions of lives each year.



CONDUCTING AN ASSESSMENT IN SOUTH SUDAN

Conflicts, Disasters and Emergencies: Our Humanitarian Response

Every day, we read more and more headlines highlighting the ongoing brutality and tragedy of the Syrian conflict. Beyond Syria, there are many other conflicts in the world, as well as more and more communities struck by flooding, extreme weather, earthquakes, and landslides. Global Communities has a two-pronged approach to crises like these: helping communities in the immediate aftermath of a crisis, and helping the affected communities develop strategies for mitigating the impact of future potential disasters.

Our approach, regardless of the situation, focuses on partnering to help communities in the long term. Our assistance is centered on sheltering the vulnerable, restarting livelihoods, improving food security, increasing market access, and rebuilding homes and neighborhoods to help families recover from trauma. We employ an integrated approach that builds resilience strategies at the grassroots for the most vulnerable.

Five Years and Counting: the Syrian Conflict and Millions in Need

Although most news stories in 2015 focused on Syrian refugees arriving in Europe or the United States, the numbers in the immediate neighboring countries—4.6 million according to UNHCR in February 2016—dwarf the number of refugees seeking resettlement. Since 2011, Global Communities has been working with Syrian refugees and host communities to help address this crisis. In Lebanon we work with UNHCR to rebuild and repair homes hosting refugees to make their lives more bearable. In Jordan, we implement the USAID Community Engagement Program to help Jordanian communities cope with the continuing influx of refugees. This program brings together communities to help them prioritize and address the needs of their community, from developing daycares to solid waste management, to help reduce tensions between Syrians and Jordanians and the strained infrastructure and resources they now share. In Iraq, our financial inclusion program, Vitas Iraq, has provided food assistance to Iraqis displaced by ISIS.

But beyond the grim experience of refugees, the number of people within Syria seeking assistance is even greater, estimated by UNHCR to be 6.5 million. In 2014 we began working inside Syria itself, focusing on displaced families. With support from U.S., European, and United Nations donors, our programs provide urgently needed services to build community resilience through shelter support, community engagement, and agricultural support. We provide families with seeds, tools, and training so they can grow their own food wherever they

are residing and rely less on precarious hand-outs. Whatever their needs, Global Communities is a partner for good for Syrians suffering through unimaginable conflict.

A Safe Haven in Lebanon

Ketermaya, Lebanon, located one hour from Beirut, is steps away from the beautiful Mediterranean Sea. It is also home to six refugee families from Syria. Many of the people in this camp cannot work because of long-term disabilities or wounds of war, or because they do not have working papers. But the majority are too young to work anyway—they are orphaned or abandoned and play with anything they can find.

Global Communities has worked in Lebanon since 1997. Today, we provide shelter, food, and other basics to refugees, which are often in short supply due to Lebanon's unprecedented concentration of refugees. Iman Kenno lives in the camp with her brother's six children; their mother abandoned them when Syria's war started. When they first came to Ketermaya—a common destination for the poorest Syrians since it is close to the border—they lived in an apartment but were evicted when they ran out of money after only three months. So they came to the camp. While there is no electricity or water, the landowner lets the families live in tents on his property rent-free, even though the Lebanese government has ordered him to close the camp. And because camps are unlawful in Lebanon, families cannot register for refugee status, which would grant them some nominal benefits.

Global Communities has provided support for tents, food, and basic items such as household necessities and bedding. "Global Communities is the



ALL ABOVE: SYRIAN REFUGEES AND GLOBAL COMMUNITIES' FOOD SECURITY WORK

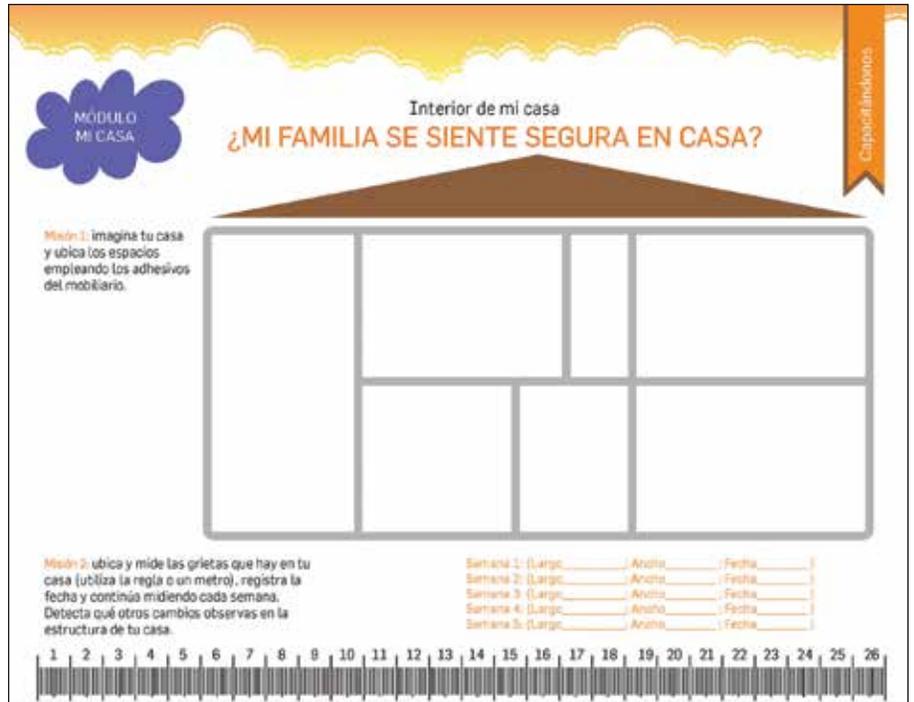


only organization that has helped us,” Iman says. “Other NGOs show up and make us promises, but then they just take pictures and leave without doing anything.”

Yemen: the Forgotten Crisis

The ongoing crisis in Yemen is all too often overshadowed by the conflict in Syria, even though, according to the UN, more than 21 million Yemenis are currently in need of humanitarian assistance. This dire situation is exacerbated by Yemen’s already fragile economy and vulnerable population. As the most recent conflict began escalating, Global Communities was already supporting the people of Yemen through education programs and food assistance. With the conflict worsening, we have increased our humanitarian assistance to affected communities. Through the USAID-funded Emergency Assistance to Support Yemeni Communities program, we help strengthen

food security, improve sanitation, and spur economic recovery by increasing purchasing power for displaced persons and the communities that host them. And through the USAID Office of Food for Peace, we implement the Yemen Food for Asset Development program. This program takes an integrated strategy to helping vulnerable households, using labor-based methods to engage individuals in their own recovery. It also involves participatory decision-making approaches focused on women, in order to develop assets that are owned, managed, and maintained by women-headed households. In 2015, our humanitarian assistance projects helped more than 34,000 people in Yemen.



EXCERPTS FROM THE “MY HOME AS A SAFE ZONE” GUIDE DEVELOPED FOR HOUSEHOLDS IN MEDELLIN, COLOMBIA

Before and After Disaster: Building Resilience

Though disasters often give no warning, there are ways that communities can better prepare and protect themselves from the unexpected. In accordance with the Sustainable Development Goals, Global Communities integrates risk reduction and resilience strategies into our programs to help communities protect themselves from the trauma and destruction caused by disasters. In Medellin, Colombia, we work with communities to implement “My Home as a Safe Zone.” As well as demonstrating retrofitting solutions for homes, we provide trainings and encourage the behavior changes necessary to prepare for climate-related disasters, which are common in Medellin’s steep, densely populated hills. In Medellin, our program directly reached more than 1,100 households, and now the Medellin government has adopted our strategy and plans to multiply its effect by rolling it out across all vulnerable communities throughout the city.

We are implementing similar programs in Haiti, using our pioneering neighborhood approach to help communities transform into places where everyone can be safe. Global Communities has been active in Haiti for a decade. After the 2010 earthquake we implemented emergency recovery works that included the innovative Katye program. Using a community-led, neighborhood-based approach, Katye rebuilt the neighborhood of Ravine Pintade in Port-au-Prince using community input and planning throughout. The integrated approach provided rubble removal and shelter-building services, while working with the community to plan for green spaces, plots for schools, and proper access roads to cover the basics of sustainable urban improvement. Building on the success of Katye, Global Communities continues to implement multiple neighborhood upgrading and reconstruction programs in Haiti to foster community recovery and resilience in close consultation with community groups and local government officials.



ABOVE: PHOTOS FROM THE KATYE PROGRAM AND SUBSEQUENT NEIGHBORHOOD UPGRADING PROGRAMS

CHILD PSYCHIATRIST, ADINA
MOLDOVAN, WINNER OF VITAS
ROMANIA'S 2015 "DECLARATION OF
INDEPENDENCE" GREAT BUSINESS
IDEAS COMPETITION

What We Do

Financial Inclusion

Global Communities has been an innovator in financial inclusion since we pioneered housing microfinance in the 1980s. Today, we run the largest international network of microfinance institutions in the Middle East, and partnering with OPIC, USAID, and USDA, we are leading the way in providing innovative services to small and medium enterprises at loan guarantee facilities that service clients as diverse as women entrepreneurs in Jordan and agribusinesses in Malawi.

The Engines of Economic Growth

Loan Guarantee Facilities (LGFs) work to help expand credit to small and medium enterprises (SMEs), which are too often overlooked or considered too risky by commercial banks. These facilities not only directly help loan recipients, they work with banks to expand their capacity and demonstrate the viability of lending to SMEs, the engines of long-term, diverse economic growth. Global Communities is making specific efforts to target those groups that are excluded from traditional lending. In Jordan, this includes entire industries that have been overlooked such as solar panel manufacturers, private school operators, and women-owned engineering firms. In addition, women-owned firms receive additional training in entrepreneurship and business management so those historically excluded from loans know best how to use them.

Our newest LGF is the multi-country Agribusiness Investment for Market Stimulation (AIMS) Program funded by USDA and OPIC. The five-year program will promote 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. With agribusiness being so important to the economic success of these countries, AIMS has the potential to help improve agricultural markets across East Africa.

Serving the Unserved: Social Impact

Most discussions of microfinance focus on Africa, Latin America, or its birthplace, Asia. Perpetually overlooked is the Middle East. With challenging regulations, lending practices that must work alongside Islamic traditions, and increasing instability and conflict, the Middle East is often considered too challenging and risky. Despite this, Global Communities has been successfully lending in the Middle East since 1995, with average repayment rates of 98 percent. Beginning in Gaza then expanding to the West Bank, Jordan, Lebanon, and Iraq, where we run the largest microfinance institution (MFI) in the country, Global Communities has an award-winning presence in the region and positively impacts the lives of more than 75,000 clients each year. In addition to our work in the Middle East, we also have MFIs in Colombia, Ghana, Romania, and Bosnia.

The main vehicle for our lending 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. Our first shareholder is Bamboo Finance Private Equity Fund. These additional resources allow us to improve and expand our existing operations and to research new areas, including special lending programs for young people, the disabled, and other excluded groups. We measure our social impact carefully: in 2015 over 41 percent of our clients were female; nearly a third of clients were 30 years old and under; and more than 40 percent of clients lived in rural areas. By targeting disadvantaged groups we can ensure that Vitas has the maximum impact and can make a real and lasting difference on our clients' lives.



A PROMOTION FOR VITAS ROMANIA'S "DECLARATION OF INDEPENDENCE" COMPETITION, WHICH FINANCES THE MOST ORIGINAL AND BRILLIANT IDEA FOR A START-UP COMPANY



A VITAS JORDAN STAFF MEMBER VISITS WITH ELDERLY COMMUNITY MEMBERS AS PART OF A SERIES OF RAMADAN ACTIVITIES, WHICH ALSO INCLUDED DISTRIBUTING FOOD PACKAGES TO THOSE FALLING BELOW THE POVERTY LINE



VITAS PALESTINE HOSTED AN IFTAR (COMMUNAL MEAL TO BREAK THE RAMADAN FAST) FOR 85 ORPHANS



SAEED LEDDAWY

Preserving a Changing Tradition

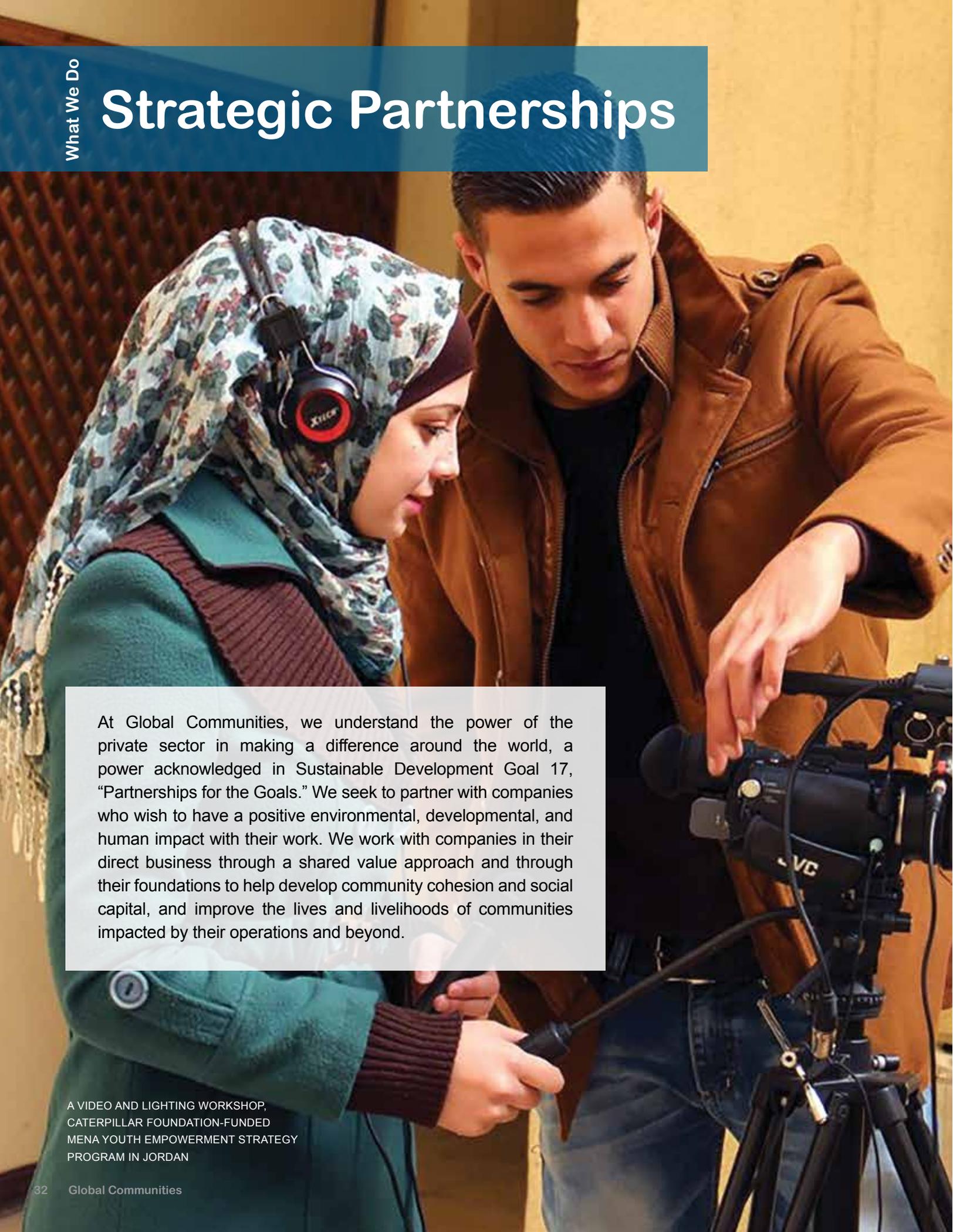
For more than 65 years, Saeed Leddawy's family has been in the bicycle trade and repair business in Lebanon. The business passed from Saeed's grandfather to his father, so Saeed, now 60 and with a wife and two children, grew up learning the profession, which gradually became a passion for him. In recent years, although the bicycle trade has faded, Saeed is fiercely committed to the craft that sustained his family for more than six decades. Wanting to preserve what remains of the profession, he kept the old shop he inherited so that young clients and visitors can learn about the unique role bicycles and cycling played in the city's history. Saeed says although bikes are no longer used as a major means of transportation, his profession is still appreciated by cycling hobbyists. It also encourages people of all ages to exercise, see different neighborhoods, and have fun.

Saeed recently renewed his loan for the fourteenth consecutive year with Vitas Lebanon. In 2002 he started with an \$800 loan that gradually increased with each

“I am thrilled that Vitas has believed in my business—and the value of preserving tradition—for so many years...It has been a lifeline for my family business and I look forward to what the partnership will bring in the years to come.”

renewal; his most recent renewal amounts to \$2,500. This financial support gives him the capital he needs to buy new bicycles and accessories, and better manage his inventory through periods of fluctuation. “I am thrilled that Vitas has believed in my business—and the value of preserving tradition—for so many years,” says Saeed, “It has been a lifeline for my family business and I look forward to what the partnership will bring in the years to come.”

Strategic Partnerships

A young man and woman are working together on a video camera. The woman, wearing a floral headscarf and headphones, is adjusting a microphone. The man, wearing a brown jacket, is pointing at the camera's controls. They are in a studio setting with acoustic panels in the background.

At Global Communities, we understand the power of the private sector in making a difference around the world, a power acknowledged in Sustainable Development Goal 17, “Partnerships for the Goals.” We seek to partner with companies who wish to have a positive environmental, developmental, and human impact with their work. We work with companies in their direct business through a shared value approach and through their foundations to help develop community cohesion and social capital, and improve the lives and livelihoods of communities impacted by their operations and beyond.

A VIDEO AND LIGHTING WORKSHOP,
CATERPILLAR FOUNDATION-FUNDED
MENA YOUTH EMPOWERMENT STRATEGY
PROGRAM IN JORDAN



The MasterCard Foundation: Youth Forward Initiative in Ghana

In 2015, Global Communities partnered with The MasterCard Foundation on an innovative youth employment initiative in Ghana and Uganda. The five-year, \$74 million initiative will help more than 200,000 economically disadvantaged young people, aged 15-24, overcome barriers such as a lack of formal employment, low levels of education, skills mismatches, and a lack of access to credit. The initiative focuses on youth living on less than \$2 per day and improves their ability to find quality jobs, access finance, and start and grow businesses in agriculture and construction.

The partnership includes four consortia, two in each country, with Global Communities leading the “Youth Inclusive Entrepreneurial Development Initiative for Employment” consortium in Ghana. YIEDIE means progress in Twi, a local language. The YIEDIE consortia provides employment and entrepreneurship opportunities in the growing construction sector in five of Ghana’s largest cities. Selected youth are able to choose between two tracks, one for those with technical skills looking to start their own business, the other for those looking to acquire technical skills through vocational training and apprenticeships, greatly expanding their opportunities and helping to strengthen a vital sector of Ghana’s economy.

Building on our existing work in Ghana on water and sanitation, urban development, nutrition and food security, and youth employment, this new partnership allows Global Communities to continue being a partner for good with the Ghanaian people.



BHP Billiton Sustainable Communities: Moving Forward in Colombia

Since 2013, Global Communities has partnered with BHP Billiton Sustainable Communities on the ANDA program, designed to address the needs of internally displaced persons and vulnerable communities affected by the decades of violence. ANDA assists these communities in their ability to identify, advocate for, and mobilize the resources and services they need from local government agencies and other sources. Such activities help create trust in the community, mitigating the damage of previous conflicts and helping form a cohesive community.

In the community of Villa Fatima in the Buenavista municipality, 35 women have taken the message of ANDA to heart, forming a psychosocial promotion group with the rallying cry of “You propose it, and we make it happen.” The group helps provide a variety of services and events for the community, ranging from events for Mother’s Day to helping a struggling family raise the funds necessary for their daughter’s medical treatment with a community bingo night. These successes have cemented the group’s reputation as community leaders, and now people are looking to them for guidance on many issues.

“You propose it, and we make it happen.”



John Deere Foundation: Sowing Futures in India, Brazil and the United States

Global Communities began in 1952 as an organization that built cooperative housing in the United States. In 1962, we started to work internationally and by the mid-80s our work was solely international. That changed in 2015.

Our partnership with the John Deere Foundation began in 2012 in Pune, India, and in 2014 we expanded the partnership to Horizontina, Brazil, working with disadvantaged communities in both countries to help them improve their own social and economic well-being, with a strong focus on at-risk youth and workforce development.

Building on this relationship, in 2015 Global Communities returned to the U.S. for the first time in three decades to partner with the John Deere Foundation in Moline, Illinois, as part of the Flourishing Communities program. With the Foundation, we are working with disadvantaged communities near John Deere headquarters, empowering residents to implement neighborhood revitalization projects and attract social services, and to create economic development opportunities for small businesses and households by connecting them with the broader regional economy.

The 2015 Sustainable Development Goals were designed to apply to all countries, not just low-income countries. Global Communities is proud to partner with John Deere Foundation in helping communities across the world improve their lives and livelihoods and help to achieve the Global Goals.

“We now know that when we organize we can achieve more together than we can individually.”

Creating a New “Paradise” Through Community Organization

In Vila Paraiso, a small informal settlement on the outskirts of Horizontina, Brazil, residents previously struggled to gain a sense of community identity and address problems together. Adélio Furtado, who has lived in Paraiso for the past nine years, explained: “Community members barely talked to one another; everyone focused on their own problems without thinking about what the community could do together to solve community priorities. I didn’t participate in any community activities; I thought it was better to do my own thing and let others solve community problems.”

In January 2015, the John Deere Foundation and Global Communities Sowing Futures program engaged community members to begin organizing and planning for their community’s future. Program staff helped facilitate community assembly meetings where residents agreed to nominate and elect community members who then worked with their neighbors to develop a community plan. Paraiso residents then quickly started putting this plan into action. They organized the construction of a walking path around the community park as the first phase of a revitalization project. They also got the municipal council to approve a new urban plan that will allow Paraiso residents to obtain property titles. And, perhaps most importantly, Paraiso community members have begun to draft bylaws and organize the creation of a neighborhood association as a legally recognized organization in order to sustain action. They have even organized a community dinner in order to raise the necessary funds for legal and administrative costs of the association, and Furtado was elected its President.

Furtado speaks proudly of his new role as a community leader: “We now know that when we organize we can achieve more together than we can individually. And now we have community members trained in planning and we are able to organize community action and make decisions together as a community. And as a leader I can help to harmonize the community and allow everyone a chance to speak out on how to manage Paraiso’s development.”

The Sowing Futures program also works with populations in need across Horizontina, including at-risk youth, to increase civic participation. For example, in 2015 youth completed a civic action plan to carry out a drug prevention campaign in Horizontina, which is posing an increased concern in recent years. In 2016, the program will help form an institutional network—including the youth councils, government, police, and schools—that will raise awareness, advocate for smarter public policies, and provide tools and resources for parents and youth.



Caterpillar Foundation: Creating Employment and Opportunities in India, Lebanon, Jordan, and Yemen

One of Global Communities' longest ongoing partnerships has been with the Caterpillar Foundation, working together across the globe to help individuals develop the skills and recognition they need to transform their lives and livelihoods. In India, the Trash to Treasure program in Bangalore established seven recycling centers that provided direct jobs for informal waste collectors who previously worked picking trash under hazardous conditions with little recognition or protection. More than 7,000 informal waste collectors were given identity cards to authorize their work and recognize their contribution to the city's overall health, improving their rights as citizens and their overall sense of dignity. One of these waste pickers, Mansoor Ahmed, traveled to Paris for last year's conference on climate change, COP 21, as part of a delegation of Indian waste pickers and activists to give a presentation on his story and the importance of segregating waste to promote recycling.

Global Communities is also partnering with Caterpillar Foundation on the Middle East-North Africa Youth Empowerment Strategy (MENA-YES) in Jordan, Yemen, and Lebanon. MENA-YES is designed to help tackle the problem of record-high levels of youth unemployment in the region and help increase opportunities for young people to find work to support themselves and their families. Working directly with employers struggling to fill vacancies, curricula are created for a variety of in-demand fields, ranging from hospitality and food preparation to app design and hybrid car mechanics.



Walmart Foundation: A Brighter Future in Rwanda

In October 2015, Global Communities celebrated the close-out of a two-year public-private partnership between the Walmart Foundation and USAID. The partnership consisted of a \$1 million expansion to the USAID-supported Ejo Heza ("Brighter Future") program in Rwanda, implemented by Global Communities with the goal of expanding farmer field school programs and providing nutritional training to farmers, specifically targeting women. These schools, complete with skilled instructors, seeds, tools, fertilizer, and equipment needed for demonstration plots, instruct students on improved agricultural techniques, helping them improve their crop yields and increase their income.

The heart and soul of Ejo Heza are the "Be the Change Volunteers," who take a leading role in facilitating change in their communities by sharing the skills they learned at the farmer field schools. Among these volunteers is Nujagajana Goretti, who learned improved techniques for growing a variety of vegetables. "I previously grew carrots in a small plot in my home garden, but I had concerns about having such a small area for growing. But with the new techniques I learned in the school, I have expanded to five carrot plots, using two for eating and three for selling at the market," she says. And in spite of being over 60 years old, Goretti was inspired by her experience and became a volunteer, sharing her knowledge with her neighbors so they too can improve their livelihoods.

Volunteering

Volunteers play an essential role in Global Communities' work around the world. In 2015, our programs were made possible by more than 9,300 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 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, 183 VIP volunteers have contributed to Global Communities' projects in 35 countries. In 2015 alone, VIP volunteers provided more than 83 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.



Interested in
volunteering as a VIP?

Please contact

Barbara Czachorska-Jones at
bjones@globalcommunities.org

or visit

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



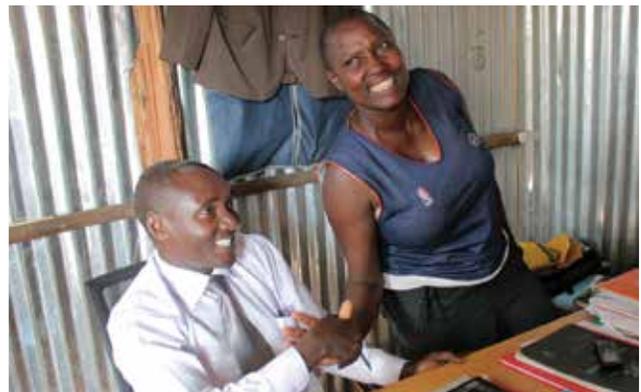
Community Volunteers: Former Gang Members Become Peacekeepers in Nairobi Slums

The USAID-funded Kenya Tuna Uwezo (KTU) program ("We Have the Power" in Kiswahili) reduces violence in Nairobi's informal settlements through Change Agents, volunteers who are dedicated to making peace in their communities.

Irene Kerubo, a Change Agent for KTU, says the program has literally saved her life. A former gang member in the informal settlement of Kiambiu, Irene used to run—from police who had been given orders to kill her, from gang members, and from a hungry newborn who went unfed. "He suffered because I was always running," she says. When she learned about KTU and the vocational training it offered, she decided it was time to stop running. She completed the training and now works in plumbing and construction. She confidently carries her construction hat, reflective vest, and tools everywhere she goes in case she comes across a chance to work. "I am very proud I have learned these skills and that now I can support my family," she says. She is also more comfortable in her environment now. "I love being able to provide for my family. Before when people would see me coming they would try to avoid me, but now they are glad to talk with me." Irene is especially proud when young women respect her for turning her life around and trying to make things better for others like them in Kiambiu.



IRENE KERUBO



IRENE KERUBO WITH THE POLICE CHIEF IN KIAMBIU



Volunteer International Professional Profile: Matt Feldman

Rwanda-Uganda-Mongolia, 2015

Worldwide, the rural poor face constraints to generating income. Livelihoods are predominantly based on small-scale, low-productivity agriculture, and farmers often lack the resources and knowledge to improve productivity and access more lucrative markets. However, the cooperative business model has proven effective in overcoming these obstacles by mobilizing local resources to enable small-scale farmers to collaboratively accomplish what they cannot on their own. In Rwanda, Global Communities' USAID-funded Enabling Market Integration Through Rural Group Empowerment program (EMIRGE) integrates groups of marginalized economic actors into the mainstream economy by linking them to the services and markets that will increase productivity and income. For example, learning new technologies or using better seeds with enhanced nutrition helps members maximize limited natural resources and increases the quality and quantity of food.

To capture in pictures some of the daily activities of rural cooperative farmers, Matt Feldman volunteered for EMIRGE in August 2015.

In Rwanda, Uganda, and Mongolia, Matt, an experienced photographer and communications professional, captured the activities of members of local cooperatives working with EMIRGE, illustrating the entire cooperative process, from production to sale of products, including planting, composting, watering, harvesting, processing, and marketing. And if he had to climb scaffolding in a processing plant to get a good picture, so much the better!



Corporate Volunteers

John Deere: India, Brazil & the United States

Global Communities' programs supported by the John Deere Foundation in India, Brazil and the United States engage John Deere employees alongside community leaders, residents and local NGOs to organize meaningful volunteer experiences that address development priorities identified with the host communities.



JOHN DEERE EMPLOYEE VOLUNTEERS IN INDIA (LEFT) AND BRAZIL (RIGHT)

Leadership



Executive Officers

David A. Weiss
President and CEO

Michel Holsten
Executive Vice President
& Chief Operating Officer

Board of Trustees

Robert A. Mosbacher, Jr.
Chair
*Chairman, Mosbacher
Energy Company; Former
President and CEO, OPIC*

David A. Weiss
President and CEO
Global Communities

Lauri Fitz-Pegado
Vice Chair
*Partner, The
Livingston Group*

**Governor Richard F.
Celeste**
Treasurer

Caroline Blakely
Secretary
*President and CEO,
Rebuilding Together*

William C. Lane
Trustee

**Ambassador Wendy J.
Chamberlin**
Trustee
*President, Middle
East Institute*

Peter L. Woicke
Trustee

William Stacy Rhodes
Trustee

Nancy E. Roman
Trustee
*President & 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
Chief Financial Officer

Guillermo A. Birmingham
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
Vice President, Strategic
Partnerships

Eric O'Neill
General Counsel and
Chief Ethics Officer

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 six 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, 2015

INCOME STATEMENT

Revenues

Grants and Contributions	128,868,573
Contracts	16,078,772
Other	21,687,447
Total Revenues	166,634,792

Expenses

Direct Program Implementation	137,574,860
General & Administrative	18,569,659
Fundraising and Business Development	1,379,918
Total Expenses	157,524,437

BALANCE SHEET

Assets 299,837,376

Liabilities 140,452,897

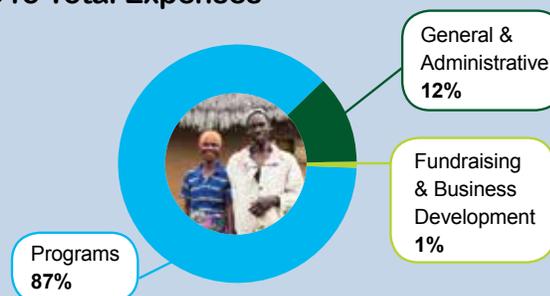
Net Assets

Temporary Restricted 48,609,680

Unrestricted 110,774,799

159,384,479

2015 Total Expenses



2015 Program Expenses by Region



2015 Program Expenses by Activity



Thank You to Our Partners for Good



Partner Organizations

- Access to Finance Rwanda
- Action Against Hunger / ACF International
- Adventist Development Relief Agency
- African Aurora Business Network
- African Evangelist Enterprise
- American Red Cross
- Artisans Association of Ghana
- Association Des Eglises Pentecote au Rwanda
- Association of Volunteers in International Service
- blueEnergy
- Bluefields Indian Caribbean University
- Build Change
- Caritas Internationalis
- Caritas Rwanda
- Catholic Relief Services
- Center for Social Action
- Christ Education Society
- Concern
- Development Solutions
- Diakonia de la Paz
- Digicel Foundation
- DUHAMIC-ADRI
- Eastern Africa Grain Council
- EcoVentures International
- Engineering Association of Jerusalem
- ESC Ingénieurs-Conseils
- First Mile Geo
- Fundación Amanecer
- Fundación San Isidro
- George Washington University
- Greater Silver Spring Chamber of Commerce
- Handicap International
- HealthPartners
- Honduran National Commission for Human Rights
- Hope and Homes for Children International
- INJAZ
- Institute of Local Government Studies
- InterAction
- Inter-institutional Commission against Commercial Sexual Exploitation and Trafficking
- International Center for Tropical Agriculture
- International Housing Coalition
- International Medical Corps
- International Rescue Committee
- Iraq Microfinance Network
- Kenya Commercial Bank
- Kenya Girl Guides Association
- Kituo Cha Sheria
- Kiva.org
- LabourNet
- Masarrat
- Mennonite Church
- MIX Market
- Medecins Sans Frontieres
- Medical Teams International
- Mythri Sarva Seva Samithi
- National Organization for Peer Education
- NetHope
- Opportunities Industrialization Centre Ghana
- Oxfam
- Parlement des Jeunes Rwandais
- Partners in Health
- PayPoint
- PeaceNet-Kenya
- Plan International
- Population Services International
- Project Concern International
- Regional Society for Blood Transfusion Kenya
- Samaritan's Purse
- Sanabel Microfinance Network
- Save the Children
- SEEP network
- Sharakeh-Palestinian Microfinance Network
- Silatech
- Société d'Aménagement et de Développement
- Society for International Development
- Sogexpress
- St. John's Community Centre
- Supreme Council of Kenya Muslims
- Syria Relief
- Syrian Business Forum
- Tanmeyah-Jordan Microfinance Network
- Tearfund
- Tetra Tech ARD
- The Microfinance Centre Network
- The Youth Banner
- Urban Institute
- U.S. Global Leadership Coalition
- U.S. Green Building Council
- World Learning
- Youth Advocacy and Development Network
- Youth Empowerment Strategy Ghana
- ZebraPay





PHOTO CREDIT: USAID



Corporations and Foundations

Al Etihad Bank
 Al Quds Bank
 Al Rafah Microfinance Bank
 Amazon Smile
 AYCO Charitable Foundation
 Bamboo Financial Inclusion Fund
 Bank of Palestine
 Benevity Community Impact Fund
 BHP Billiton Sustainable Communities
 BiB Essen
 Cairo Amman Bank
 Calvert Foundation

Capital Bank
 Caterpillar Foundation
 Charles Schwab
 Christian Brothers of the Midwest
 Cities Alliance
 Combined Federal Campaign
 Commercial International Bank
 CoopEst
 Credit Libanais s.a.l.
 Cummins Foundation
 Egyptian Arab Land Bank
 European Investment Fund
 Fidelity Charitable Gift Fund
 Fransabank
 Gartner
 Global Giving
 Global Microfinance Fund
 Goldman Sachs Foundation
 Hapke Family Foundation
 Housing Bank for Trade and Finance, Jordan
 ImpactAssets
 Jammal Trust Bank
 Jewish Federation of Greater Atlanta
 John Deere Foundation
 John Snow International
 Johnson & Johnson
 Jordan Kuwait Bank
 Kresses Company
 Lebanon Cash United
 LibanPost
 Making All Voices Count
 Merck & Co.Inc.
 Microsoft
 Network for Good
 Noble Energy
 Oikocredit
 ResponsAbility Finance
 Rotary International
 Said and Wadad Khoury Foundation
 SANAD Fund for MSME
 Schwab Charitable Fund
 Share Your Share
 Société Générale Banque de Jordanie
 Swiss Capacity Building Fund
 The Bill & Melinda Gates Foundation
 The Coca-Cola Africa Foundation
 The Community Foundation for Greater Atlanta
 The Manoff Group
 The MasterCard Foundation
 The mGive Foundation
 The San Francisco Foundation
 The Woicke Family Fund
 TOMS Shoes
 Triodos
 VMware Foundation
 Walmart Foundation

Government and Multilateral

Global Community Engagement and Resilience Fund
 Global Fund to Fight AIDS, Tuberculosis and Malaria
 International Federation of Red Cross and Red Crescent
 International Finance Corporation
 International Organization for Migration
 Overseas Private Investment Corporation
 The World Bank
 UN Office for Coordination of Humanitarian Affairs
 United Nations International Children's Emergency Fund
 United Nations High Commissioner for Refugees
 United Nations Population Fund
 United States Agency for International Development
 UN Mission for Ebola Emergency Response
 U.S. Centers for Disease Control and Prevention
 U.S. Department of Agriculture
 U.S. Department of State-Bureau of Population, Refugees, and Migration
 U.S. Department of State-Office to Monitor and Combat Trafficking in Persons
 World Health Organization



KENYA



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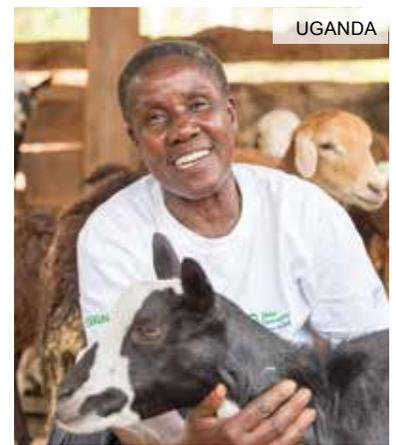
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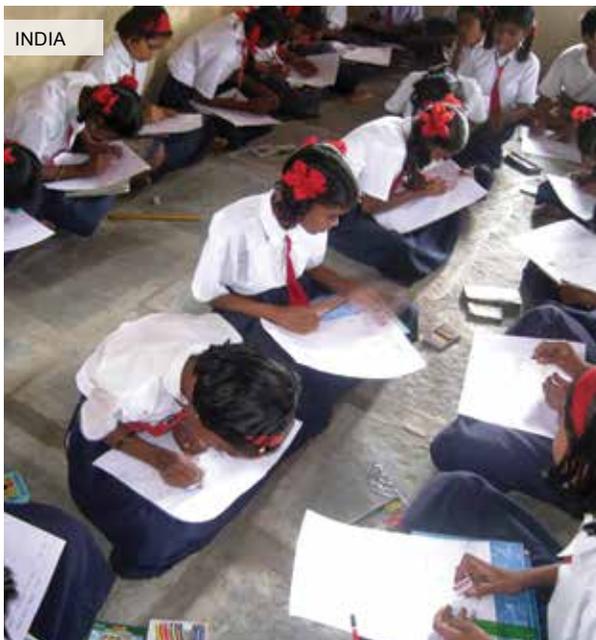
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