

Beninese Women Battle AIDS

Microloan Project Will Boost Their Families' Income



These Beninese women received loans from World Builders that allowed them to start a small business preparing and selling cakes cooked in sesame oil. The four women, photographed in July 2005, are heads of their households and they are able to generate sufficient income to meet their families' needs. The women are, left to right, Anna Seton, Raïmath Akadiri, Philomène Noumon and Yaotcha Avoce.

Overview

Women in Benin are at risk of sexual abuse and contracting HIV/AIDS because of their unstable financial situations. One of the best ways to fight poverty and encourage these women to avoid risky behavior is by helping them secure jobs. This project provides HIV/AIDS prevention education and also offers small business loans that allow the women to improve their businesses and support their families.

Expected Life Change Results

An investment of \$24,386 will expand World Builder's HIV/AIDS prevention efforts, reaching almost 2,000 people with life-saving advice, and will provide small business loans that will improve the quality of life for 1,800 people. Expected Life Change:

- ▶ 1,930 people committing to premarital sexual abstinence and faithfulness within marriage after HIV/AIDS prevention education
- ▶ 1,500 family members enjoying two meals a day as a result of 300 women experiencing increased income
- ▶ 115 people seeking HIV/AIDS counseling and testing
- ▶ Four people seeking medical treatment after testing positive for HIV/AIDS
- ▶ 3,430 people impacted – some in multiple ways – at a cost per life changed of \$7.11

What We Like About This Project

This interdenominational organization wants to prevent the spread of HIV/AIDS by educating at-risk women about HIV/AIDS and improving their income with small business loans. By using women to train and educate other women, this project gives women the opportunity to overcome traditions and enhance their role in society.

Project Profile

Organization:

Bâtisseurs du Monde (World Builders)

Grant amount:

\$24,386

Geneva ID:

1-RJWK-0406

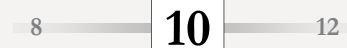
Project duration:

12 months

Expected Performance

DELTA SCORE

Measures relative grant effectiveness



RISK-ADJUSTED RANGE

GRANT PROFILE

Reflects aggregate project risk

CONSERVATIVE

AGGRESSIVE

Please refer to the FAQ at the end of this document for an explanation of the Delta Score and Grant Profile.

Project Location



To Fund This Project

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SECTOR PERSPECTIVE

HIV & AIDS

Every 10 seconds someone dies of AIDS and two more people are infected. Africa remains the epicenter of the disease, but infection rates are climbing fast in India, China and Eastern Europe.

There is evidence for hope. Working together, national and local community leadership reversed the spread of HIV/AIDS in Uganda, Senegal, Kenya and districts of Zimbabwe by employing a home-grown behavior change strategy: "ABC" (abstain, be faithful, use condoms). This prevention strategy works best when integrated with care for those already infected and those who have lost parents or livelihood to the disease.

Geneva Global recommends initiatives that:

- Mobilize resources of local community and faith-based organizations to provide ABC prevention education
- Deliver community-based care to those infected with HIV and affected by the loss of parents, relatives or social structures
- Integrate prevention and care

"The ABC approach is the only proven method of reducing HIV infection in a general population. Yet the majority of donors continue to fund HIV-prevention programs that are piecemeal, unsustainable and ineffective. Stopping AIDS requires principled commitment to what works, not an ideological agenda."

Mark Forshaw
Geneva Global
Sector Manager

Need — *The Problem and Effects*

The HIV/AIDS infection rate in Benin has been rising since 1985 when it was 0.3 percent. By 2001 it had jumped to 4 percent. In the provinces of Plateau and Oueme, where World Builders is working, the infection rate is 2.5 percent. New cases are diagnosed daily and efforts to reduce the infection rate don't seem to be working, says Dr. Pelagie Vlavonou of Central Hospital in Porto-Novo, Benin. "The most affected in these departments are youths and adults [ages] 15 to 49. Many cases are in rural areas and people are dying because of ignorance. Illiteracy, poverty and customs do not help people in rural areas perceive the dangers of AIDS and to change their sexual behaviors. Efforts to reduce illiteracy, to increase people's financial income and to educate the population on the effects of HIV [will prevent HIV/AIDS] in Benin and will definitely help to reduce [the] infection rate," she says.

"Oueme and Plateau have a high number of very poor families in Benin. The only way to help these people to come out of abject poverty is to help them to secure a job. Job opportunities are few in rural areas where agriculture is the only source of income. Misery, malnutrition and sicknesses are prominent in villages. Microcredit institutions and NGOs (nongovernmental organizations) are doing their best to reduce poverty in rural communities by allowing the poorest to have access to loans. It is an opportunity for loan clients to diversify their income resources and to increase their financial income. Poverty reduction is a must in the [provinces] of Oueme and Plateau because of their [proximity to the] Nigeria border, where there are many transactions and where very many people are in danger of HIV infection. Women in these departments are vulnerable to sexual abuses when they do not have a stable financial situation. Developing loan programs in these areas helps to alleviate poverty and to prevent at-risk people ... from HIV infection," says Abel Tchegninou, a microcredit specialist and controller of Association des Services de Financement (Association of Financial Institutions) in Porto Novo.

Availability of local service alternatives

"AIDS is seriously affecting many families in Benin. Efforts are being made to reduce infection rates. In Oueme and Plateau, NGOs are working with the National Commission Against HIV/AIDS to inform the population and to encourage everybody to change their sexual behavior. NGOs Action Sociale (Social Action) and SIDACTION (Action Against AIDS) are operating in Oueme and Plateau. These NGOs are involved in awareness campaigns in communities, in schools and in workshops," says Dr. Hervé Gbaguidi, head of infectious diseases in the Hospital of Porto Novo in Porto Novo. The NGOs teach people about the source and prevention of the disease and stress the need for testing, he said. While about 260,000 people have attended awareness programs and more than 11,000 people have been tested for the virus, "efforts to continue HIV education and to maintain [a low] infection rate ... are needed," says Gbaguidi.

The microcredit system in Benin has had a great impact on the socioeconomic development of the people. Four microcredit institutions operate in different villages in Oueme and Plateau. They are:

- Programme d'appui au Développement des Moyennes Entreprises (PADME, Medium Enterprises Development and Strengthening Program)
- Programme d'appui à la Promotion des Petites et Moyennes Entreprises (PAPME, Program of Promotion and Strengthening of Small and Medium Enterprises)
- Financement du Développement (FINADEV, Financing the Development of the Financial Bank of Benin)
- Vital Finance

Because these local institutions operate as banks, their principles and conditions prevent many people from using them. The programs offer loans to those clients who have savings accounts, an income-generating business and show a positive balance at the end of year. Because many don't people meet these conditions, they cannot gain access to credit. Those

References

“World Builders is one of the best NGOs in Benin. World Builders is a reference in the [province] for many local institutions. Their good works are seen in HIV education in villages and towns; they are empowering women to adequately face life and avoid HIV/AIDS infection. ... With their determination to target at-risk women for HIV education, World Builders wants to really fight this sickness with prevention as the best method. World Builders has reached this level because of the dynamism, the courage and the determination of [its] leader, Japhet Kodja. He is very dedicated and gives himself totally to [rescuing] the perishing and [desiring that] every human being avoid AIDS. Personally I would stand for World Builders as long as they are doing these wonderful actions of caring for people in need,” says *Isidore Nombine, managing director of Songhai Institute of Vocational Training in Porto Novo*.

According to Marius Koudjo, administrator of the treasury and in charge of the European Union development fund in Porto Novo, “World Builders is a faith-based organization whose goal is to meet the needs of people defected and affected. World Builders is strongly fighting against AIDS – training and encouraging people to prevent the propagation of the disease, in leading people to embark on profitable income-generating activities and to help them to have access to loans. They are impacting positively the lives of many beneficiaries. I personally discovered their actions in my village where they are making a great difference. They are committed to their goal and are doing their best to help people. Their leader, Japhet Kodja, is a man of vision. His dynamism and determination has affected the entire institution. I will lovingly [attest to] such an organization that is making a difference among the poorest.”

who are able to get a loan pay 18 percent to 22 percent interest on the six-month note and risk being referred to the police if they default. “There is a great need to train the population to perceive the importance of these institutions and to help them to be able to have access to existing credit systems,” says Cyr Medenou, executive director of Fraternité et Coeur d’enfant (Fraternity and Children’s Heart), an NGO involved in income-generating activities for women in Porto Novo and surrounding towns.

Vision — *In Their Own Words*

Japhet Domiho Kodja, executive director of World Builders, says empowering women helps them avoid HIV/AIDS. “Women in our communities are more exposed to HIV infections because of polygamy, sexual abuse, prostitution and poverty in rural communities. It is a privilege for us to help the poorest by enlightening them and giving them [the] opportunity to improve their life conditions. Since we started, we have seen many changes in people’s day-to-day [lives] and we are happy for causing joy in many families. We ... see it as an obligation to help our own people face life with [a] better perspective.”

Strategy — *How to Meet the Need*

World Builders, a faith-based organization in Benin, was started in 1999 with 35 members from several denominations who wanted to help people in need in rural area of the country. World Builders seeks to empower women and avoid HIV/AIDS infection. The organization also is working on HIV/AIDS education and microcredit solutions to help prevent the spread of the disease. The board and management team are Beninese. Projects receive funding from local church members and partners, as well as members of the organization.

Proposed Action — *What This Project Will Do*

Track record

Over the last seven years, World Builders has organized HIV/AIDS prevention campaigns in three districts that were attended by 27,854 people. Two medical doctors, both members of World Builders, and an adult educator taught 16 peer educators about HIV/AIDS infection and prevention. The peer educators formed and worked with 16 HIV/AIDS clubs, including seven men’s clubs. HIV/AIDS clubs were formed from microcredit groups. About 40 people attended each meeting – for a total of 640 people discussing HIV/AIDS issues. They were encouraged to seek counseling and testing. As a result, about 2,625 people changed their behavior and committed to marital faithfulness, as indicated by testimonies and surveys. Of those, 159 people, or 6 percent, sought counseling and testing. Of those tested, six people, or 3.7 percent, were HIV-positive. World Builders referred those who tested positive to national medical centers for treatment.

World Builders started a revolving loan program in 2000. In 2004, World Builders organized 19 small groups with 39 women in each group for the purpose of carrying out income-generating activities. These 741 women were selected from among the HIV/AIDS discussion groups and churches and from individuals who approached the organization. Group members were able to select and receive training in one of several profitable, income-generating activities. They were taught to manage the activities and to pay back the loans. The women each received a \$20 loan for three to six months to improve their activities. Women also were supposed to hold group discussions on HIV/AIDS, start an income-generating activity and open an account with World Builders with at least \$5. Members were expected to cover the debt of those who failed to repay the loan. Two trained members of World Builders monitored the groups, providing counselling and encouraging the clients to pay back the money. A total of \$12,000, at an annual interest rate of 12 percent, was granted to the women. The reimbursement rate was 95 percent. As a result, these 741

Reference

“Working in partnership with World Builders in various [HIV/AIDS programs in the provinces of] Plateau and Oueme gives confidence to institutions like ours because of [their] fidelity and integrity. ... World Builders was identified in 2002 as an intermediary NGO on a ... project against AIDS and we have worked together for three years. World Builders’ approach in educating targeted groups of people yielded results that we were proud of. World Builders has worked under our supervision to educate women of various groups and their determination to educate and to establish them gives credit to the global vision of the national AIDS commission. ... Women and girls are so exposed to sexual malpractices [because] they lack means to care for themselves and families. Poverty, misery and malnutrition are so pronounced in [the southwest portion] of Benin. Women, single mothers and children are more affected and many women have to fight to care for their families. They are therefore exposed to sexual abuse, prostitution and HIV infection. The choice of World Builders to help them to have financial means and to educate them to avoid HIV infection is appreciable,” says *Alain Zinsou, regional coordinator of the national program against AIDS in Porto Novo, Benin.*

very poor women, and each of their five family members (on average), experienced a better quality of life as they increased their capital from \$10 to \$40 a year. A total of 3,705 people were helped. The organization collected \$1,440 a year from interest payments. Of this, \$432, or 30 percent, was used to cover costs associated with the HIV/AIDS prevention program and \$1,008, or 70 percent, kept the loan program going.

Project design

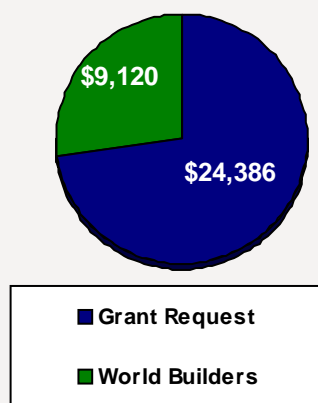
In this project that will focus on women, the doctors and adult educator will train 25 female peer educators. They will be trained during two three-day sessions. World Builders will continue its HIV/AIDS awareness campaigns in the districts of Sakete, Akropo Misere, Adja and Porto Novo and an estimated 21,445 people are expected to attend. The campaigns will help people understand the means of infection and prevention methods. The original peer educators will continue to organize discussion groups and conduct follow-up among men to educate them on the dangers of AIDS and to help them adopt good behavior. They will form another eight clubs for men. The new peer educators will form 20 groups, each with 40 women, for discussions and follow-up. Within clubs, members discuss infection and prevention and are encouraged to be sexually faithful to one partner. With follow-up and club attendance, about 1,930 people are expected to change their behavior and remain faithful to their partners, as indicated by testimonies and surveys. Discussion groups are organized weekly among women in microcredit groups, in workshops and in churches. Of the 1,930 club members, 115 people, or 6 percent, will seek counseling and testing. Of those, about four people, or 3.7 percent, will test positive. World Builder’s educators will follow up with the discussion groups, providing supervision, guidance and counseling.

World Builders also will continue its microcredit program, expanding the number of clients and loans as a means to empower women economically so they can avoid prostitution and HIV/AIDS. Three hundred women will be identified through HIV/AIDS clubs and in churches and invited to participate in income-generating activities. The women will be those already involved in income-generating activities. They will be selected based on how they have handled their businesses – such as small-scale trading and transformation of agricultural products like cassava into gari or palm nut into palm oil. With a \$20 loan, at 12 percent annual interest, the women should be able to buy enough cassava to start a small business and experience \$100 profit after a year. The loans will be repaid after three to six months in business. The women will be trained in record-keeping and management of their businesses by two microcredit specialists from World Builders. The loan program will result in 300 women and each of their five family members, for a total of 1,800 people experiencing a better quality of life, as evidenced by eating two meals a day, sending their children to school and improved health for everyone.

World Builders will collect \$2,498 in interest a year from the 741 existing clients and 300 new clients involved in the microcredit program. Of that amount, \$749, or 30 percent, will be used to fund the HIV/AIDS prevention program, and \$1,749, or 70 percent, will keep the loan program self-sustaining.

Budget: \$33,506

Project Budget



A Changed Life

"I never believed there [was] AIDS. I continued my sexual life without care until I heard [of] the death of a close family friend. I decided to adjust my life and to remain faithful. I then joined [World Builders'] microloan group for credit. It was not possible to get the credit except [to] join their HIV discussion club. I needed money and I had to follow their instructions. I got [a] better understanding of the sickness and I am trying to convince my neighbors to avoid HIV. My husband, who was very immoral, [agreed to be tested] and we did it together. We were happy to discover we were negative. It helps us to change our behavior and to be faithful. I enjoy the teachings in the club and I had the loan to improve my trading business. I am the most happy ... through World Builders, my family is reunited and safe," says *Francine Avocenou, a trader in Seme Podji, Benin.*

Total budget for this project is \$33,506. In addition to the \$24,386 provided through this grant, World Builders will contribute an additional \$9,120.

Items	Grant request \$
Revolving loan fund	6,000
Travel for HIV/AIDS campaign	5,162
Training peer educators	3,620
Audio visual equipment	2,820
Stipends for trainers	2,358
Transport, communication	1,500
Supervision and peer follow-up	1,250
Equipment for HIV campaign	1,176
Stationeries and materials	500
Total	24,386

Evaluation Metrics

Geneva Global's forecast of results is located on the first page of this report. At the conclusion of the project, Geneva Global will issue a report comparing actual results with:

- 1,930 people committing to premarital sexual abstinence and faithfulness within marriage, as indicated by survey taken in HIV/AIDS clubs
- 1,500 family members enjoying two meals a day, an increase of one, after 300 women begin experiencing increased income, as evidenced by pre- and post-training surveys conducted by World Builders
- 115 people seeking HIV/AIDS counseling and testing; four people seeking medical treatment after testing positive for HIV/AIDS, as evidenced by medical reports

Geneva Global Services

Project discovery. In consultation with field experts, Geneva Global finds superior programs that correct situations of the greatest human need.

Field investigation. References are checked with independent sources who know the organization.

Site visit. Before recommending a project, a Geneva Global staff person or Geneva Global Network member visits the site to verify the information we gather.

Desk research. Best practices and other reference information are used as yardsticks to measure the project.

Peer review. During research, information gathered and the description prepared must pass three quality control checks.

Expert review. A Geneva Global sector manager checks findings and recommendations.

Deal structure. A Geneva Global researcher confers with the implementer to reach agreement on expected results, timetable and criteria for evaluation, use of funds and budget.

When you fund this project, Geneva Global will:

Document the agreement. Before money is sent to the project, a Memorandum of Understanding is signed that details expected results, timelines and acceptable uses of funds.

Assist with international funds transfers. As you require, Geneva Global will simply provide wire transfer instructions or will handle the entire process on your behalf.

Obtain receipt of funds. Geneva Global confirms when grant funds arrive with the implementer.

Check progress. Early in the project, usually about 90 days, Geneva Global confirms that the program is proceeding according to plan. The lead analyst is available to the implementer for advice and consultation throughout the project.

Measure results. Shortly after conclusion of the project, Geneva Global collects data from the implementer and compiles a concise analysis of project outcomes and lessons learned. For every project you fund, you will receive a Geneva Global Results Report.

A Changed Life

“For me, AIDS is a fiction, fashioned to discourage people from sexual intercourse. I had an immoral life and was heading toward destruction.

Members of World Builders came to our school for [an HIV/AIDS] campaign. I went out of mere curiosity and had not been convinced by their discussion and debate. I continued to visit their meetings and saw the damage of AIDS in a film and I was seriously convinced of the danger of this deadly sickness. I decide to stop immorality and to abstain from evil.

Some of their peer educators started visiting me as they saw my seriousness. ... I was encouraged to do my test. It was a terrible time for I was afraid I might have AIDS. I finally went for the test and discovered the test was negative. I have to thank World Builders for their efforts. I feel it is the duty of everybody to inform friends and neighbors to change their behaviors before it is too late,” says Irene Abibonsi, a high school student in Porto Novo.

Depth Analysis

Urgency: Few organizations are working on HIV/AIDS prevention in rural areas in the southeast provinces of Plateau and Oueme. To keep infection rates low among women at risk in these areas, emphasis must be on prevention. Score: medium.

Need: There is a great need for educating and counseling women at-risk in areas near the border with Nigeria, where prostitution is high and there is much movement across the borders. Score: high.

Extent: Many people will change their behavior after they receive HIV/AIDS prevention education, counseling and testing. Women who use loans to improve their financial opportunities in life will improve their income. Score: medium.

Permanence: People who attend HIV/AIDS clubs and receive counseling and testing will be affected positively and may experience lifelong changes. The impact of the income-generating activity will depend on the success of the businesses. Score: medium-low.

Intensity: Contact between World Builders and beneficiaries is not intensive. Score: low.

Risk Analysis

Concept: HIV/AIDS education, counseling, testing and treatment are the best approaches to reducing the infection rate. Giving loans to women will help them increase their income and reduce their exposure to HIV/AIDS. Risk: low.

Program design: World Builders is experienced in HIV/AIDS prevention and small loan programs. By expanding, a greater number of people in need will be helped. Risk: low.

Capability: World Builders has experienced personnel in both HIV/AIDS and loans, but much of the HIV/AIDS education and counseling will be conducted by recently trained peer educators who may not have much experience. Risk: medium.

Control: World Builders has stable management, independent governance and a secure money transfer system. Their financial statements are not externally audited. Risk: medium.

Sustainability: Interest on the loan program is used to fund the HIV/AIDS project and to replenish the loan fund. Peer education and HIV/AIDS clubs can continue with little additional funding. Risk: medium low.

External risks: Benin is stable politically, but a high inflation rate with economic fluctuation and changes in the exchange rate could affect the project as these would affect the number of people the organization is able to reach. Risk: medium.

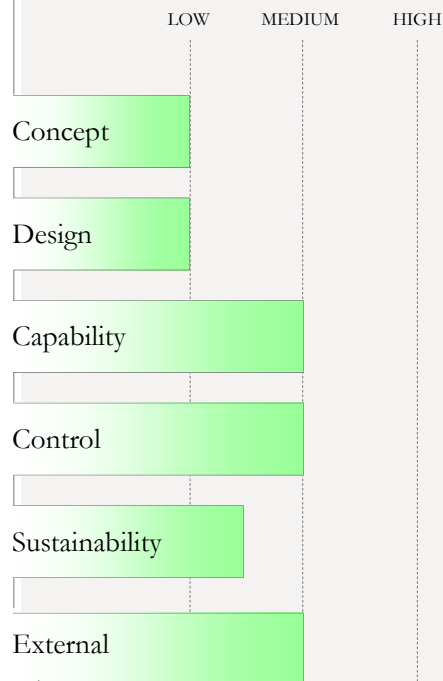
Pro

- Targets and empowers at-risk women
- Peer education gives women the opportunity to overcome traditions and promote women's rights

Con

- Focus is solely on women; men also need education about HIV/AIDS

PROJECT RISK PROFILE





Benin

Population: 6.7 million

Population younger than 15: 45%

Urban population: 45%

Languages: French (official), Fon and Yoruba (most common vernaculars in south), tribal languages (at least six major ones in north) (CIA World Factbook)

Life expectancy: female 55, male 51

Maternal mortality (deaths per 100,000 live births): 850 (compared with 17 in the U.S.)

Infant mortality (deaths per 1,000 live births): 91 (compared with 7 in the U.S.)

Under-5 mortality (deaths per 1,000 live births): 154 (compared with 8 in the U.S.)

HIV/AIDS prevalence (ages 15-49): 1.9%

People with HIV/AIDS: 68,000

HIV/AIDS-infected children (0-14): 5,700

AIDS orphans: 34,000

HIV/AIDS-related deaths (annual): 5,800

Literacy (15 and older): female 26%, male 55%

Gross national income per capita: \$440

Religions: traditional ethnic 47% Christian 31%, Muslim 20%, other 2% (World Christian Database)

2005 U.N. Human Development Index rank: 162 of 177 countries

HIV/AIDS data are from UNAIDS. All other data are from the World Bank unless otherwise noted.

Organization

Bâtisseurs du Monde (World Builders)

Porto Novo, Benin

Founded

March 1999

Affiliations

- Caritas Benin (Catholic Relief Service), Porto Novo
- Ministère de la Famille, de la solidarité et de la Promotion Sociale (Ministry of Family, Solidarity and Social Development), Cotonou, Benin
- Projet Plurisectoriel de Lutte Contre le SIDA (Multi Sector Program Against HIV), Porto Novo

Scale and staff

Since its inception, World Builders has reached 27,854 people with its HIV/AIDS awareness campaigns, 2,800 women have received loans, 700 people were vaccinated and 58 HIV/AIDS orphans were placed with families.

- Eight full-time, paid
- 38 volunteers

Programs

- HIV education
- Microloans and income-generating activities
- Care for orphans

Overall organization revenue sources (income) and spending (expenditure) in U.S. dollars*

Income	2002	%	2003	%	2004	%
Donations	20,252	89	30,649	87	45,864	97
Generated income	2,504	11	4,750	13	1,322	3
Total	22,756	100	35,399	100	47,186	100
Expenditures	2003	%	2004	%	2005	%
Microcredit	8,065	39	13,238	38	22,038	51
Other Programs	2,511	12	7,660	22	3,952	9
Salaries	4,986	24	7,351	21	9,776	23
Administration	5,127	25	6,416	19	7,319	17
Total	20,689	100	34,665	100	43,084	100
Surplus/(deficit)	2,067		734		4,102	

*Exchange rates were 625.73 Communauté Financière Africaine francs (XOF) to \$1 in 2002, 522.38 XOF to \$1 in 2003 and 480.77 XOF to \$1 in 2004.

Leadership

Executive Director Japhet Domiho Kodja is a development project analyst. He worked with the Action Against AIDS, an NGO in Benin, for six years and has been leading a microcredit organization for eight years.

Governance

World Builders is governed by a Board of Trustees that meets twice a year to supervise and direct the program. Board members are:

- Grégoire Toglobesse, president (reverend)
- Emile Kobede, secretary general (medical doctor)
- Carol Akotindji, treasurer (accountant)

Policies

Related parties in management or governance: No
 Staff and/or Board reflects spectrum of ethnic groups or tribes: Yes
 Staff and/or Board from varied denominations or subgroups: Yes
 Women in supervision or management: Yes

Financial statements

Prepared: Annually
 Reviewed by: Board of Trustees
 Externally audited: No

Complete bank wire transfer
 on file at Geneva Global: Yes

Leaders

Responsibility	Name	Title	Years of related experience	Years with organization	Years in current role
Oversees organization	Japhet Domiho Kodja	Executive director	8	7	5
Oversees administrative and financial matters	Olivier Ahanougbe	Administrative and financial officer	8	7	4
Teaches HIV/AIDS prevention	Firmine Dah Ahide	Animator	7	7	6
Teaches microcredit principles	Laure Akogbeto	Animator	6	5	3
Follows up with beneficiaries	Yves Gnonlonfoun	Program coordinator	9	6	6

Who is Geneva Global?

Geneva Global works for donors. We are not fund-raisers for charities. We do not promote our own projects. Rather, we are a service for thoughtful donors who want measurable results from the money they give. Geneva Global provides independent research, insightful analysis and grant management so our clients can invest where their giving changes the most lives. In short, we help you accomplish more with the money you give.

What is a *Delta Score* and how is it calculated?

The Delta Score is a universal measurement that makes it possible to compare projects, regardless of type or location. The Delta Score calculates the depth and breadth of Life Change from a project and compares it to the most common form of international giving, child sponsorship. The scoring system is calibrated so a Delta Score of 1 equals successful sponsorship of one child. This means a project with a Delta Score of 7 is expected to produce seven times more Life Change than if an equivalent amount of money were spent on child sponsorships.

What do you mean by *Life Change*?

One of the most serious flaws in traditional philanthropy is the lack of ways to measure success. How do you know whether your contribution did any good? Geneva Global uses Life Change to measure success in giving. We define Life Change as a direct, material and measurable difference in the quality of a person's life. A life is changed when an AIDS orphan is integrated into a loving family, when a mother achieves economic security by starting a small business, when an infant's life is saved by a vaccine, when a girl completes her education or when a slave becomes free from bondage.

What is the *Risk Adjusted Range*?

The comparable term in investing is "volatility." Every project involves risk. We assess up to seven categories of risk. The Risk Adjusted Range shows the range of likely Delta Scores for the project based on the combined risk. A project with low total risk will have a very narrow Risk Adjusted Range (for example, 7 to 9 with a Delta Score of 8), while a project with high total risk will have a broader Risk Adjusted Range (for example, 4 to 12 with a Delta Score of 8).

What is the *Grant Profile* and how is it determined?

We only recommend projects that, based on Geneva Global's extensive experience, have acceptable levels of risk. However, tolerance for risk varies among donors. The Grant Profile is a simple way of summarizing the total risk associated with a project. What is your personal giving style? Do you have an appetite for courageous projects that operate in difficult and even dangerous situations? Or do you value stability? Geneva Global finds, researches and recommends projects that range from daring to stalwart. The Grant Profile is an at-a-glance indicator of which giving style best matches the amount of risk for a particular project.

Who pays for Geneva Global's research?

Investigating projects in foreign countries is difficult and costly. The benefits, however, are tremendous. Geneva Global clients discover they are able to obtain 10 and sometimes as much as 30 times the results compared to traditional methods of giving. The increased results far outweigh the modest professional fees Geneva Global charges. Contact your Geneva Global advisor for fee details and information about all the services you receive.

Whom do I contact to fund this project or ask questions?

Contact your Geneva Global advisor.
If you don't have an advisor, please contact
Joan Cortright in Client Services:
866-7-GENEVA (toll-free in the U.S.)
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JCortright@GenevaGlobal.com

