

Impoverished Rwandan Girls Get an Opportunity to Learn



Girls in Rwanda have few opportunities to attend secondary school. These students attend a girls' boarding school in Kigali, Rwanda. It is one of 23 girls' schools in the country, according to an official from Rwanda's Ministry of Education.

Overview

Rwandan girls have few opportunities to receive a quality education that can prepare them for positions of leadership in the development of their country. This project builds a campus for an academically rigorous girls' secondary school in Rwanda's impoverished Nyagatare district. Students whose families are too poor to pay school fees will receive full scholarships.

Expected Life Change Results

An investment of \$400,000 pilots MOGAR's school for girls in northeastern Rwanda to bring academically rigorous education to girls from all economic backgrounds and prepare them for leadership. Expected Life Change:

- 1,650 girls attend the school over 10 years, including 660 girls from impoverished families
- 1,650 people impacted – some in multiple ways – at a cost per life changed of \$242.42

What We Like About This Project

This school will provide impoverished Rwandan girls with a rigorous secondary education that prepares them for leadership – a rare opportunity in this country. Nationally prominent women who have already made significant contributions to their country's development are leading this project. Both local and national government authorities support this effort.

Project Profile

Organization:

Maryhill Old Girls Association of Rwanda (MOGAR)

Grant amount:

\$400,000

Geneva Global ID:

1-14WB3-1106

Project duration:

12 years

Expected Performance

DELTA SCORE

Measures relative grant effectiveness



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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“The education of girls has been hampered by cultural barriers that make them believe that they are ... good for nothing from their early childhood. ... Girls live without any future. Women are abused every day. Because of the lack of role models, girls do not even see why they should complete school. Most women in Nyagatare are illiterate. They cannot do much to be agents of development. They face all forms of violence. When placed in mixed [co-educational] schools, girls tend to perform poorly. In the whole country, there are only 23 schools for girls, run mainly by nuns and churches. Girls do not ... do science subjects that are pillars of development. Under the desk in charge of the promotion of girls’ education in Rwanda, we have started to organize summer classes to give girls an opportunity to have [tutoring] in science subjects. We keep them for three weeks during [the] holiday. A center of excellence for girls to address all these issues would be complementary to the efforts of the government to fill the gap in the education of girls,” says *Jeannette Nakato, who promotes the education of girls for the Rwanda Ministry of Education.*

Need — *The Problem and Effects*

In Rwanda, only 34% of children who complete primary school enter secondary schools, where the average teacher-to-student ratio is 1 to 60. In Nyagatare district, many families spent years in refugee camps in Uganda and Tanzania to escape the Rwandan genocide and are still trying to recover from their economic losses. Many families cannot afford to pay school fees, and those that can scrape money together for education are more likely to send their sons to school than their daughters. Girls must typically stay home to care for live-stock and perform household chores, and they are encouraged to get married at a young age so that the family can benefit from the groom’s dowry.

Girls who do attend school still face challenges. According to a needs assessment conducted by MOGAR in cooperation with local authorities and community members, secondary schools in the Nyagatare district lack proper laboratory equipment for science classes and other basic materials. Educational standards are low, and many teachers are discouraged because they have large classes and are underpaid. They often request salary supplements from students’ families so they can make ends meet.

Local service alternatives

Robert Kashemeza, mayor of Nyagatare, says his area “is an isolated place with very few infrastructures. ... There is only one polytechnic institute. Because the area is remote and poor, few organizations offer to work there. [The] Ministry of Education and ... NGOs [nongovernmental organizations] are trying their best to support projects on education in the country. But in this area, there are still a very small number of secondary schools. ... There is no boarding secondary school for girls.” Kashemeza adds that there are not enough spaces in secondary schools to accommodate all the students who pass admissions exams.

According to the Kigali newspaper *New Times*, the Silver Spring, Md.-based Adventist Development and Relief Agency (ADRA) plans to help more than 25,000 school dropouts in Nyagatare district enroll for adult education programs, including secondary education. The ADRA program is geared toward an older age group than this project.

Vision — *In Their Own Words*

“I lived as a refugee in Uganda. All odd jobs were left for women and girls. No matter how smart a girl is, she [has to] stay at home to help the mother while the boy can play with friends. In refugees’ camps, girls are exposed to early pregnancies, rape and early marriage. They never get to their full potential because of cultural barriers and poverty. I myself attended Maryhill High School in Uganda. I got the opportunity to build my confidence. An educated girl is a pillar for the family and for the country at large. Because I have seen how girls suffer compared to their male counterparts, and how access to education has transformed my life, I decided that I will advocate for the welfare of girls as long as I live. [Our school] in Rwanda will be a center of excellence where girls will be mentored, empowered, and gain confidence. It will be an engine for transformation for all the women in the country,” says Davinah Uwera Milenge, secretary of the MOGAR Board of Directors.

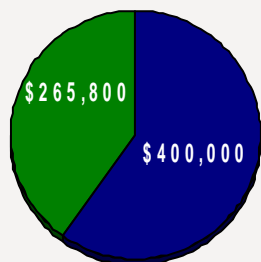
Strategy — *How to Meet the Need*

MOGAR is an association of Rwandan graduates of Maryhill High School, a girls’ school in Mbarara, Uganda. Members have focused their efforts on promoting girls’ education by working with local school boards, educating people about the rights of women and girls, and providing assistance to vulnerable girls so they can attend school. MOGAR also offers financial help to child-headed households to care for daily needs and education. Each year, MOGAR holds an annual campaign to educate people about gender-based violence and works with policymakers to draft laws to protect women.

Local Perspective

“Nyagatare ... was a place for [a] game reserve. Slowly, returnees [from refugee camps] – mainly cattle keepers – were put in this place. Most of them were from Tanzania and Uganda. The government of Tanzania forced them to come back to Rwanda. The place is overpopulated. Their cultural tendency is for a girl to do home activities and get married at 16 years old. The place is very dry, and even grazing spaces are very limited. [People] fetch [water] from natural springs and boreholes. They live in harsh conditions. They eat once a day. Most of the land is not suitable for cultivation and food is scarce. There are very few schools. Despite that [girls] attend schools under trees, some of them manage to perform very well, but they drop out quickly because of poverty. Girls lack role models that can stimulate them to go higher. Those who are lucky join schools in Kigali. Girls usually drop out because of poverty and cultural barriers. The fathers encourage them to get married. Most of the schools are day schools. Students walk [three to five miles] to reach schools. Others have to stay with other families who live nearby the schools, and they are easily exploited in one way or another. ... In the whole Nyagatare [area] of 294,000 people, there are only 17 secondary schools and 79 primary schools. There is [not a] single girls’ school,” says Robert Kashemweza, mayor of Nyagatare.

Project Budget



■ Grant request
■ Other sources

MOGAR has worked with local authorities and community members to conduct a needs assessment in Nyagatare, and has gained local parents’ support for the school. Many have volunteered to help prepare the site for construction by clearing plants and debris. The government has provided 40 acres of land for the school campus, and architectural plans are complete. MOGAR has hired a school principal and a construction contractor.

The contractor is Zibuco Technical Services Co., owned by Titien Tararibu, who has a diploma in civil engineering and construction from Uganda Technical College in Kampala, Uganda. Prior to founding his company, he was a housing manager for the National Housing and Construction Corp. of Uganda. He has overseen hundreds of construction and rehabilitation projects, including embassies, a monastery, rural health centers, a bank and NGO campuses. Zibuco was the contractor for Rusumo Secondary School in Rwanda, a U.N.-sponsored school for 800 students that includes 32 classrooms, 10 dormitories and a library.

Proposed Action – *What This Project Will Do*

Preparation. Building materials will be purchased and construction will begin on the buildings, which include six classrooms, three science laboratories, an administrative block, dormitories, a kitchen, dining facilities and an infirmary. During this time, MOGAR will recruit 10 teachers and 14 support staff, including a librarian, secretary, bursar and residential advisor. Nonspecialized staff will be hired from the local residents. Teaching staff must have at least five years of experience teaching in their designated subjects. They will participate in a staff orientation prior to the school’s opening.

Implementation. On the recommendation of local authorities and school administrators, MOGAR will select female students from throughout Rwanda based on their academic performance, character and need. This will be a four-year school, starting with two grades of 150 students each in the first year and expanding to its full capacity of 600 students – four grades of 150 students each – over the following two years. MOGAR will hire an additional five teachers in the second year, and again in the third year, to accommodate these additional grades. In each subsequent year, an incoming class of 150 students will enroll.

At least 40% of students will be from families who cannot afford the cost of educating their daughters. These students will receive full scholarships to cover all school fees, but will have to purchase their own uniforms. The curriculum will include rigorous science courses. To retain the best-qualified teachers, MOGAR plans to pay teachers about \$333 a month, compared to a typical government school salary of \$93. Tuition will initially be about \$130 per term. There are three terms in a school year.

Monitoring. MOGAR will submit quarterly reports to Geneva Global through the construction phase and, thereafter, will submit an annual report on the school’s operations.

References

Charles Karaki, director of the Kigali-based Human Resources and Institutional Capacity Development Agency, says, “In December 2005, our organization supported MOGAR to reach out to child-headed families. MOGAR is a very credible organization that advocates for the girls’ education, and for fighting against ... violence [against women]. Its members are women of dignity and integrity. They gave clear account of [how they used] all the support they received from us. We visited the children supported, and they confirmed that they got it. MOGAR is very well-respected in Rwanda by both the direct beneficiaries and the community.”

Joseph Karemera is a Rwandan senator, former minister of education and former minister of health. He says, “I have known MOGAR for the last three years. It is made of former students of Maryhill High School of Mbarara in Uganda. This was [a] school of excellence that has produced world-class leaders with a lot [of] achievements in the country: ... three ministers, two secretary generals, a commissioner general for Rwanda [Revenue] Authority, director of administration for Kigali Central Hospital, deputy director for Rwanda Investment Export and Promotion Agency, executive secretary of the President – all are alumnae of Maryhill School. They are women of integrity ... who have the development of the community at heart. They are not pursuing any personal gain. They are involved in advocacy for the education of the girl child, advocacy against violence against women, support for the child-headed families and relief to returnees. They have been accountable for the funds entrusted to them. I have worked with a good number of them in the cabinet. They stand for the truth and have a high degree of honesty.”

Budget: \$665,800

Total budget for this project is \$665,800, of which this grant will cover \$400,000. MOGAR plans to raise the remaining \$265,800.

Items	Grant request (\$)	Other donors	Total
Six-room administration block	45,500		45,500
Six classrooms	61,500		61,500
Physics lab	10,500		10,500
Chemistry lab	10,500		10,500
Biology lab	10,500		10,500
Lavatories	10,800		10,800
Multipurpose room	15,750		15,750
Library	15,750		15,750
Two dormitories	150,000		150,000
Sports facilities	32,000		32,000
Dining room	35,000		35,000
Kitchen	2,200	19,800	22,000
Store		6,000	6,000
10 teachers’ apartments		240,000	240,000
Total	400,000	265,800	665,800

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:

- 1,650 girls attending the school over 10 years, including 660 girls from impoverished families
- 660 girls receiving need-based scholarships to cover their tuition and school fees, as evidenced by school records

MOGAR will provide Geneva Global with a detailed record of how it used this grant, and report on its success in raising funds from other sources. MOGAR will submit quarterly reports to Geneva Global through the construction phase and, thereafter, will submit an annual report on the school’s operations. The construction reports will detail progress on building the structures outlined in the budget.

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.

Reference

Joseph Murekerabo, Rwandan government minister of primary and secondary education, says, “The project is located in a very needy area that has been neglected for many years. [It] promotes gender equity and it is in the line of the government policy of affirmative action. Above all, the project will promote excellence. ... The generation that the country needs is a generation of educated human power who has both character and knowledge. Interestingly, girls’ schools perform better than mixed schools. [Girls in these schools] do not waste time in negative behavior. They feel confident when they do not compare themselves to boys. They use their talents to the full capacity.”

Concept — *Approach to Addressing the Need*

Key strengths

- Increases girls’ access to secondary education
- Quality schooling for girls is key to developing women as leaders
- Provides the same quality of education to girls from both poor and well-to-do families
- School has high academic performance standards and promotes character development
- Science education can help to close the gender gap in science and technology professions

Key risks – low

Design — *Effective and Proven Methods*

Key strengths

- MOGAR staff and Board members have developed a unified vision of how the school will be run and the principles that will govern it
- Students will be selected from diverse economic backgrounds, using consistent and fair criteria
- MOGAR has developed a plan for recruiting and retaining high-performing teachers
- MOGAR conducted an educational needs assessment in the community where the school will be built
- Local residents and authorities support the project
- Through work with refugees, MOGAR has already established a presence in the community

Key risks – medium

- MOGAR has never before run a school

Capability — *Leadership Depth and Expertise*

Key strengths

- Board members have experience administering complex projects and raising funds
- The principal is an experienced educator
- Teachers have not yet been hired, but all will have at least five years of experience teaching in their designated subjects
- Rwandan teachers typically lead classes with as many as 60 students, so this school’s typical class size of 40 students should be manageable

Key risks – low

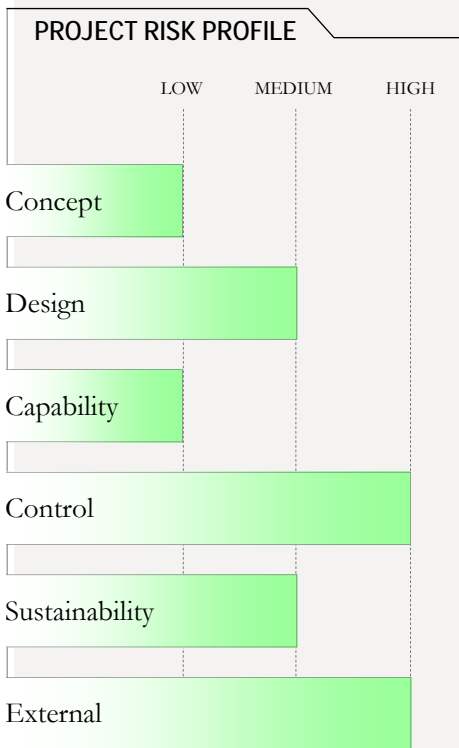
Control — *Transparency, Governance and Financial Oversight*

Key strengths

- Six of the seven members of MOGAR’s governing body are independent

Key risks – high

- MOGAR lacks externally audited financial statements
- The project budget is much larger than MOGAR’s past operating budgets



Changed Lives

Alice Uwamariya, 22, a student at Université Libre de Kigali (Free University of Kigali), says, “I had almost failed to continue with ... education simply because I could not find time to study. I was concentrating on helping my young siblings. We had nothing to eat, no transport to take them to school. Since MOGAR came to our rescue, we can afford to go to school. We have transport[ation] and some money to cater for [the needs of] myself and ... the young ones. We are healthy. We are now so grateful to MOGAR.”

Albert Musaryimana, 28, is from Kinjinya village and is a student at Kigali Science and Technology Institute. He says, “I lost both parents and my three siblings during the genocide, when I was only 16 years old. I had to take care of the remaining four brothers and sisters. We dropped school for a while. I had to go to casual jobs to get food for my siblings. We stayed in different families, but we could not endure the harsh treatment. Others families, though kind ... did not have enough even for themselves, hence they got tired of us. Since then, life has never been the same. I face all odds of life. My siblings lost many years of school[ing]. When I met MOGAR, they support[ed] us with food and transport[ation] to schools. The government has finally built us a small house. MOGAR support[ed] us with \$50 per month. Today, I do not need to miss school to look for food. I am now completing my undergraduate [degree] at Kigali Science and Technology Institute. I hope to look for a permanent job soon after my graduation so that I can support my young sisters and brothers. I am so grateful to MOGAR.”

Sustainability — *Lasting Impact*

Key strengths

- Tuition paid by 60% of the students will contribute to the continued costs of running the school, including salaries and maintenance
- The Board of Directors has strong networks with potential donors, including financial institutions, corporations and individuals

Key risks – medium

- MOGAR has never before raised money on the scale it must to complete teachers’ apartments at the same time as the rest of the school buildings

External — *Factors Outside the Implementer’s Control*

Key risks – high

- The project relies on the commitment of the building contractor to complete construction according to schedule
- Funds for the teachers’ apartments, the school store and most kitchen expenses have not yet been secured



Rwanda

Population: 8.9 million
Population younger than 15: 44%
Average annual population growth rate: 1.6% (compared with 1.2% in the U.S.)
Urban population: 20%
Languages: Kinyarwanda (official) universal Bantu vernacular, French (official), English (official), Kiswahili (Swahili) used in commercial centers (CIA World Factbook)
Life expectancy: female 46, male 40
Maternal mortality (deaths per 100,000 live births): 1,400 (compared with 17 in the U.S.)
Infant mortality (deaths per 1,000 live births): 118 (compared with 7 in the U.S.)
Under-5 mortality (deaths per 1,000 live births): 203 (compared with 8 in the U.S.)
HIV prevalence (ages 15-49): 3.1% in 2005 (5.1% in 2001)
People with HIV: 190,000 in 2005 (250,000 in 2001)
HIV-infected children: 21,000 in 2005 (22,000 in 2001)
AIDS orphans: 210,000 in 2005 (160,000 in 2001)
HIV-related deaths (annual): 21,000 in 2005 (22,000 in 2005)
Literacy (15 and older): female 59%, male 70%
Gross national income per capita: \$210
Population living on less than \$1 daily: 52%
Population living on less than \$2 daily: 84%
Malnutrition among children under 5: 24% (compared with 2% in the U.S.)
Mothers ages 15-19 (births per 1,000 females): 47 (compared with 50 in the U.S.)
Children in the labor force (ages 7-14): 33% (2000, compared with 0% in the U.S.)
Religions: Christian 78%, Muslim 13%, traditional ethnic 9% (World Christian Database)
2005 U.N. Human Development Index rank: 159 of 177 countries

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

Organization

Maryhill Old Girls Association of Rwanda (MOGAR)

Kigali, Rwanda

Founded

MOGAR was founded in June 1998 and registered with the Rwandan government in September 2004.

Mission statement

“Opening avenues of education of all forms to benefit women of different intellectual levels aimed at making them agents of their own development activities.”

Affiliations

- Compagnie Generale de Banque (COGEBANK, General Banking Co.), Kigali
- Pension Fund Organization, Kigali
- Survivors Fund (SURF) Rwanda, Kigali

Active programs

Description	Inception year	Number of people helped in 2005	Number of part-time, paid staff*	Number of volunteers
Support to child-headed households	2005	120	1	20
Advocacy for girls' education	2003	2,000	1	30
Advocacy against violence against women	2004	3,000	1	50

*There are three part-time, paid staff in total.

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

Income	2003	%	2004	%	2005	%
Member contributions, fund-raising	15,623	100	15,502	100	25,476	100
Total	15,623	100	15,502	100	25,476	100
Expenditures						
Child-headed household programs	0	0	0	0	4,927	23
School	0	0	4,960	37	4,590	22
Salaries	2,790	25	2,663	20	2,951	14
Administration	8,570	75	5,687	43	8,710	41
Total	11,360	100	13,310	100	21,178	100
Surplus/(deficit)	4,263		2,192		4,298	

*Exchange rates were 537.66 Rwandan francs (RWF) to \$1 in 2003, 574.62 RWF to \$1 in 2004 and 610.00 RWF to \$1 in 2005.

Financial statements

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

Complete bank wire transfer on file at Geneva Global: Yes

Profiles

Jane Natukunda, project coordinator and Board member, has a bachelor's degree in business administration from Kigali Institute of Science and Technology. She is an alumna of Maryhill High School in Mbarara, Uganda, and a board member of Sager Women Organization Fund Trust, a microfinance organization that gives loans to rural women involved in small business. She serves as treasurer of a provincial chapter of Pro-Femmes Tweschamwe, a national network of women's advocacy organizations. Natukunda has been involved in advocating girls' education for eight years.

Elisabeth Teeka will be the principal of MOGAR's school. She holds a diploma in education from Kagumo Teachers' College in Kenya and has 20 years of teaching experience. She taught English and geography at Ngiya Girls High School in Kenya for nine years, at Lycée Notre Dame de Citaux (Our Lady of Citaux High School) and Green Hills Academy in Rwanda for four years, and is currently the head teacher at FAWE (Forum of African Women Education-ists) Girls' School in Kigali, where she has worked for seven years. Teeka also served as the acting principal of FAWE Girls' School and coordinator of social studies at Green Hills Academy. She has received continuing education on gender issues in education, evaluating schools' performance, providing teachers with professional development opportunities and peace and reconciliation in Rwanda. She participated in an international studies partnership in the United States.

Leadership

Governance

The Board of Directors meets quarterly to make policies and approve budgets. Members are:

- Rose Museminali, chairwoman (minister in charge of cooperation, Rwandan government)
- Angelina Muganza, vice chairwoman (minister of public services and labor, Rwandan government)
- Davinah Uwera Milenge, secretary (executive secretary in the president's office, Kigali)
- Daphrose Gahakwa, member (minister of agriculture, Rwandan Government)
- Josephine Uwamariya, member (coordinator, Health Unlimited, Kigali)
- Eppy Ninsima, member (Rwanda Revenue Authority, Kigali)
- Jane Natukunda, member (MOGAR coordinator, Kigali)

Policies

Related parties in management or governance: No
 Staff and/or Board reflect the spectrum of ethnic groups or tribes: Yes
 Women in supervision or management: Yes

Leaders

Name	Responsibility	Title	Years of related experience	Years with organization	Years in current role
Jane Natukunda	Coordination	Program coordinator	10	3	3
Basil Ojoatre Boarai	Accounting	Accountant	12	1	1
Rose Batamuriza	Administration	Administrative assistant	3	1	1
Elisabeth Teeka	Oversees the school	Principal	20	0*	0*

*Teeka was hired recently and will start her job when the school opens.

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.)
610-254-0000
JCortright@GenevaGlobal.com

