

Farming Skills Help Ivorian Women Feed Their Families



Farmers working with SPS prepare flowers for market in the village of Azaguie, Côte d'Ivoire, in March 2006.

Overview

Income and farm productivity in the village of Azaguie, Côte d'Ivoire, is so low that almost half of residents live on less than one meal a day during the dry season. This project forms women into farming cooperatives and trains them in improved agricultural techniques so they can earn more money from their farming. Other women work together to bring farm products to market, using the income they earn to feed their families and send their children to school.

Expected Life Change Results

An investment of \$16,327 expands SPS's agricultural development program to reduce malnutrition and increase educational levels among the families of women who are small-scale farmers and traders. Expected Life Change:

- ▶ 540 villagers gaining greater access to nutritious food
- ▶ 140 people in 28 families improving their health and sending their children to school as a result of increased agricultural production
- ▶ 100 people – 20 businesswomen and their families – experiencing increased income and sending their children to school
- ▶ 780 people impacted – some in multiple ways – at a cost per life changed of \$20.93

What We Like About This Project

The women reached by this project feel a strong obligation to care for the needs of their families, and this project helps them do so without resorting to prostitution or other exploitative work. They learn simple techniques for increasing food production that do not rely on expensive or hard-to-get tools. Relationships between farmers and traders, which can often be hostile and exploitative, become mutually beneficial in this project. Women develop their organizational and leadership skills as they work with each other in self-help groups. As women grow food and earn increased income, they are able to provide their families with more food, even during the dry season, and their children attend school more regularly.

Project Profile

Organization:

Sauver Pour Servir (SPS, Save to Serve)

Grant amount:

\$16,327

Geneva Global ID:

1-W49N-0906

Project duration:

12 months

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 rural population of south-west ... Côte d’Ivoire was given to cash crops production until recent years. The fluctuating cost of these crops in the international market and the political crises in Côte d’Ivoire has affected the financial strength of many families. Poverty, misery and malnutrition are rampant in the communities. According to national statistics, poverty rate in the southern department of Lagune has passed from 36% in 1998 to 43% in 2006. This increase of about 7% is due to the political situation of the country. Joblessness in the same period has passed from 33% to 42%. The impact of these sociopolitical crises on the population is become unbearable. Been a native of Azaguie, I have a clear view of the activities of SPS in training the villagers to improve farming and income-generating activities. I think this is what our population needs to reduce, a little bit, the weight of poverty in this region.”

Hue Goore
Economist and consultant
U.N. Development Program
Côte d’Ivoire

Need — *The Problem and Effects*

According to a 2004 survey conducted by SPS in the village of Azaguie, 43% of residents live on less than \$1 a day, 65% of women are unemployed and food scarcity during the January to May dry season compels 45% of the population to live on only one meal a day. Most agricultural work is done manually, and farmers depend almost entirely on rainfall to water their crops. During the dry season, many women earn income for their families by gathering palm kernels for use in oil production. Some turn to prostituting themselves for food. Villagers depend on imported rice for survival.

Local Service Alternatives

According to Mauril Koudoha, Geneva Global research analyst, several NGOs are working in Lagune department, the governmental division in which Azaguie is located:

- Association pour le Développement Socio-Sanitaire Rural (ADSR, Association for Health and Social Development in Rural Areas) helps residents organize self-help groups for farming and building community centers, health clinics and public latrines. It also connects farmers’ groups with microcredit institutions for savings and loans services. Développement par l’Épargne et le Crédit (Development Through Savings and Loans) is an NGO providing microenterprise loans in Azaguie
- Delta Organisation (DO, Delta Organization) and Femme Force De Vie (FODEVIE, Women Strength of Life) educate women about their rights, teach literacy and help villagers provide for their immediate needs.

Koudoha says, “Despite these efforts, very many people are still left out. The resources of these organizations are limited and only a few people are receiving their help. There is still a long way to go to reduce poverty and malnutrition in rural areas in Côte d’Ivoire.”

Vision — *In Their Own Words*

“After the first political crises in Côte d’Ivoire, we started ... to visit our neighbors in the capital and in nearby villages to encourage them and to provide some food supplies. We were surprised to see the life conditions of our people in the villages. We have fertile soil but we lack food. In face of such controversy we decided ... to unite our efforts to help our people. We then created ... Sauver Pour Servir ... to help our people to take initiative and to fight poverty. We started to visit social centers, refugees and displaced [people] camps, orphanages and villages to share ... clothing materials, food and medicines. The population rejoices in receiving the gifts, but anytime we come back, we realize their condition is worse. We then decided to help them take care of their needs by helping them to produce or to sell agricultural products. We are more than happy any time we now visit this village. It is our pleasure to expand this vision to other villages in our country,” says Madeleine Kouadio president of the Board of Trustees.

Strategy — *How to Meet the Need*

Since 2003, SPS has helped 20 women in Azaguie increase their incomes by training them to form self-help groups and sell the village’s agricultural products at market in Abidjan. Last year, it launched a pilot program to teach 10 women farmers how to boost agricultural productivity. SPS selects beneficiaries through several visits to the village, during which they explain the program to women. Beneficiaries must be experiencing food insecurity and are selected on a first-come, first-served basis.

The project coordinator organizes the interested women into self-help groups, provides 10 hours of training on principles of working in groups and helps them set up managing committees, lead meetings, set goals and develop strategies to meet their goals. Farmers and traders form separate groups, each made up of three to four members. The project coordinator provides training to the traders’ groups in marketing, management and bookkeeping four hours a day for five days.

Reference

Catherine Comara, human resources director in the Ministry of Agriculture in Abidjan, says, “Fruits and vegetable production has a great root in rural areas in Côte d’Ivoire. This country is [a top] producer of bananas, pineapple and cashews and [a top] exporter of mangos in Africa. The choice of SPS to produce fruits, vegetables and flowers in south Côte d’Ivoire gives them opportunity to have access to existing markets, to available inputs and an organized department of agriculture to meet their needs. With the political unrest and movement of people from place to place, agricultural production and the economy of the country have been seriously affected. The levels of poverty and starvation in rural areas are becoming high. This project comes to meet very many needs: for individuals as they have a permanent job, and for their families as they increase income and available food stuffs. This project also creates job opportunities for traders and businessmen who will provide equipment, inputs and machinery for production. This project will ... boost the economy of the region and the country as it open ways for greater investment and cash flow. This project has three effective components that favor growth and productivity:

- *“Organizing women in the community to be more useful, to unite their efforts, to work and to reduce their dependence on others;*
- *“Training beneficiaries to master their activity and to increase the yield as they have equipment, inputs and competent and experienced coaches to help them to achieve their objectives*
- *“A clear-cut work division, with a set of women to produce while another set will sell the products. Each group will focus its strength and attention to [produce] greater results.”*

In the pilot agricultural project, the farmers received 10 hours of training in group management and about 30 hours in agricultural techniques from the agricultural technician and project. All the farmers worked together to prepare, plant and harvest five acres of land rented by SPS under a 10-year contract. Two-thirds of the land was used to grow vegetables, and the other third grew flowers.

Horticulture and pest control specialists visited the farms from time to time to offer continuing education to groups of farmers. The agricultural technician met with farmers weekly to help with any problems that arose. The project coordinator held monthly meetings with self-help groups to monitor cohesion and financial progress. When produce is ready for harvest, the farmers collect them and the traders bring them to market. Traders’ groups, farmers’ groups and SPS share the proceeds from the sale.

The farm produced about 16 tons of vegetables and 21 tons of flowers over three growing seasons (February to April, June to August and October to December). The farmers sold the vegetables to 20 SPS-trained traders on credit for about \$0.23 per pound and flowers for about \$0.27 per pound, for a total of about \$18,600. Of this, \$4,163 paid for expenses, \$10,828 (75% of proceeds) went to the farmers to divide evenly among themselves and \$3,609 (25% of proceeds) went to SPS. This resulted in a daily income of about \$3 for each of the farmers.

The traders brought the vegetables to Abidjan to sell for an average of \$0.32 a pound and flowers for \$0.36 a pound. The traders brought in a total income of \$25,280. Of the \$6,680 profit, \$1,002 (15%) went to SPS and \$5,678 (85%) was divided among the traders.

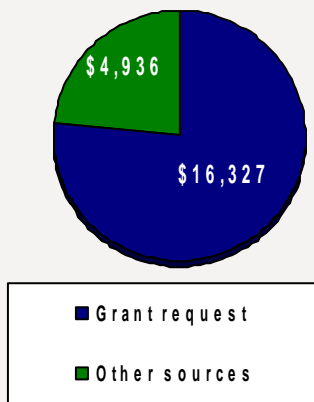
As a result of these interventions, farmers were able to increase the number of meals their families ate from one to two per day. Health of children and pregnant women improved and farmers were able to purchase clothing and kitchen utensils. Traders gained access to healthcare and were able to send their children to school. As a result of increased agricultural production by the women farmers, about 10% of the village’s total population of 1,800 increased the number of meals they ate each day and more children attended school.

When traders or farmers want to expand their businesses, SPS links them to Développement par l’Épargne et le Crédit for loans. It also encourages them to establish savings accounts there. SPS has also worked with Femme Force De Vie to provide literacy training to some of the women.

Proposed Action — *What This Project Will Do*

This project expands the agricultural training program to reach 28 farmers. Ten will continue their participation in the project from last year, and 18 will be new participants. SPS will work with the farmers to install an irrigation system on 10 acres of land. With the increased number of farmers, doubling of acreage being farmed and installation of a reliable irrigation system, SPS expects the farm to produce 53 tons of vegetables and 40 tons of flowers. About one-quarter of farm income will be set aside for depreciation. The remainder will be divided among farmers, traders and SPS as in the past.

Project Budget



Reference

Abdul Sow, communication consultants for the United Nations in Côte d'Ivoire, says, "Mrs. Madeleine Kouadio, the project implementer, has experience in leading development projects. She had worked as deputy director in the Ministry of Planning for 20 years. I can strongly recommend Mrs. Madeleine Kouadio for her passion to see her country-women and men able to meet their basic needs. The focus of SPS is to meet the basic needs of the neediest in the communities. The vision of empowering women and the communities where they work gave credit to SPS business and agricultural ventures in Azaguie and surroundings. This project is appropriate for the environment ... for it is well-located close to water source and not far away from Abidjan, the capital, where products can be easily sold. ... The contribution of Mrs. Kouadio to improve women's living conditions are appreciated and approved by local leaders and the population in general. I have no hesitation whatsoever to recommend Mrs. Kouadio and the project of SPS. ... Mrs. Kouadio has served in mobilizing and promoting the community for its development. ... She has the ability and the capacity for effective leadership service in the organization. As far as I can tell, Mrs. Kouadio is a committed and a humble lady, determined to help to bring changes in the lives of the rural people she works with."

Budget: \$21,263

Total budget for this project is \$21,263, of which this grant will cover \$16,327. The remaining \$4,936 will come from other sources.

Items	Grant request (\$)	Other sources (\$)	Total (\$)
Motorized pump, accessories, plumbing system	4,000		4,000
Allowance		3,600	3,600
Land preparation (10 acres)	3,000		3,000
Agricultural tools	2,565		2,565
Seedlings, fertilizer, pesticide	1,894		1,894
Generator	1,800		1,800
Storing containers	1,308		1,308
Training of farmers and traders	920		920
Transportation	840		840
Farm maintenance		736	736
Land rental		600	600
Total	16,327	4,936	21,263

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:

- 140 people – 28 women farmers and their family members – improving their life conditions as a result of increased agricultural production, as evidenced by school attendance records that show an increase in the number of children from these families participating in school and medical records that show health improvements
- 100 people – 20 businesswomen and their families – experiencing increased income as a result of the women receiving training and selling farm products from project farmers on commission, as evidenced by pre- and post-intervention surveys and school attendance records that show an increase in the number of children from these families participating in school
- 540 villagers gaining greater access to nutritious food, as evidenced by pre- and post-intervention surveys showing an increase from one meal per day to two meals per day

Reference

Georges Bonebau is the western regional representative of African Development Bank and is based in Abidjan. He is a partner in a business that buys flowers from SPS farmers. He visited the project site in December 2005 and says, "After speaking with some women, I realized that these women are able to care for themselves and their families; they are able to invest in other microbusinesses and have better equipment, like cooking utensils, which they can easily buy. This project affects a small number of people in this village and needs to be expanded. I love this project, for it creates jobs for villagers, increases their income, provides more food to reduce famine and malnutrition and helps some to improve their housing."

A Changed Life

Amenan Nguessan, 42, a farmer from Azaguie, says, "I am married with five children. My husband and I are striving hard to meet the needs of the family, but life was miserable until I met SPS members. It was difficult for me to feed my children, and we depended many times on donations from neighbors and relatives living in town. I am happy I join SPS to produce food to feed people and flowers to increase our income. The success of the first group of women that join SPS has motivated me to associate with them. Since I love farming, I joined a group of farmers. The training, the counseling and the inputs received has helped us to get a very good return, which caused many people to join our group. I am the breadwinner of the family now, and the income from the efforts of my husband are used to send the children to school."

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

Mariam Coulibaly, 26, of Azagnie says, “I had left school at the age of 19 and have been under the care of my mother because there is no job opportunity, as I had not been able to go for apprenticeship. I was compelled to follow my mother to farm, and life was very difficult until SPS started to visit our village. We were the first to receive the benefits of their sacrificial love toward us. At the initial stage, we were coming around them to receive some of the nice food items and materials they bring from the capital. When they asked us to form groups for farming, some people went [away], as they saw that farming might be difficult. We were encouraged to start on our own and we were also trained to do trading. I started to buy products from the village to go to sell in Abidjan, and [there I would] buy pomade and other women’s products for sale in the village. Even though I do farm, my trading is taking a very nice shape and I am able to take care of my mother and four other brothers and sisters. I have to thank these people we consider as sent from God to rescue us. They are so important for us because without them, we will have been in our misery.”

Depth Analysis

Urgency: Political crisis in Côte d’Ivoire has destabilized populations and increased the level of poverty in rural areas. This agricultural project provides one community with an opportunity to meet its needs. Although there are several NGOs working in this part of the country, the need far outstrips the services currently available. Score: high.

Need: Villagers are prone to famine and malnutrition. Current agricultural practices on small-scale farms require an enormous amount of effort but produce relatively little food and income; learning to make farming more productive will help meet the basic needs of rural residents. Score: medium.

Extent: Coaching farmers and providing agricultural inputs to improve production will increase availability of food and income, leading to improvements in health, education and living standards. Women gain a reliable means of earning income other than commercial sex. Score: medium.

Permanence: New skills will help beneficiaries continue to see improvements in income, health and education for years to come. However, improvements in farm productivity and income depend in large part on continued access to irrigation, and the irrigation system will need regular maintenance. Score: medium.

Intensity: Training of beneficiaries will last about one week and follow-up will occur weekly. Score: low.

Risk Analysis

Concept: This project addresses the underlying issues that lead to famine and malnutrition. Increasing food production and income meets many needs among farmers and family members. Risk: low.

Design: This project is consistent with a past design that has shown good results. It follows best practices in economic development by focusing its attention on empowering women to develop sustainable sources of income. It involves the community, works with reliable agricultural specialists and is located near a reliable source of water. Participants’ husbands have shown support for the project, allowing their wives to participate and sometimes working alongside them. The farmer training program is relatively new; the increase in the number of farmers and acres involved may present some challenges to staff. Risk: medium.

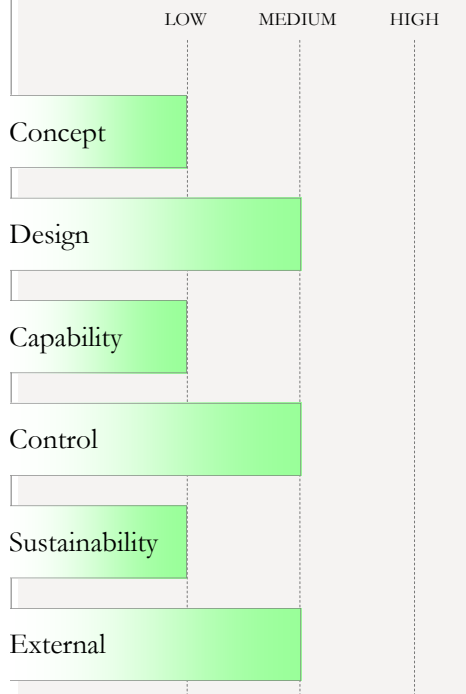
Capability: The leaders are qualified in their fields and have years of experience in agriculture, training, organizing cooperatives and community development. Risk: low.

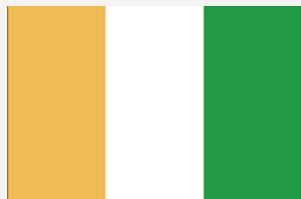
Control: SPS has stable management, secure fund transfer methods and independent governance, but it lacks externally audited financial statements. It has signed a 10-year lease for the land used for farming. Risk: medium.

Sustainability: The sale of vegetables and flowers provides a sustainable return that SPS can use to expand the project and benefit other families in the community. A portion of income will be saved to maintain, renovate and cover depreciation of equipment. Risk: low.

External: Political unrest in Abidjan where the agricultural products are sold, economic instability and constant fluctuation of exchange rates and costs variation may affect the project. The village’s location near a river and the installation of an irrigation system decrease the risk of drought interfering with the project. Risk: medium.

PROJECT RISK PROFILE





Côte d'Ivoire

Population: 17.9 million
Population younger than 15: 42%
Average annual population growth rate: 2.5% (compared with 1.2% in the U.S)
Urban population: 45%
Languages: French (official), 60 native dialects with Dioula the most widely spoken (CIA World Factbook)
Life expectancy: female 47, male 45
Maternal mortality (deaths per 100,000 live births): 690 (compared with 17 in the U.S.)
Infant mortality (deaths per 1,000 live births): 117 (compared with 7 in the U.S.)
Under-5 mortality (deaths per 1,000 live births): 194 (compared with 8 in the U.S.)
HIV prevalence (ages 15-49): 7.1% in 2005 (7.0% in 2001)
People with HIV: 750,000 in 2005 (570,000 in 2001)
HIV-infected children (0-14): 74,000 in 2005 (40,000 in 2001)
AIDS orphans: 450,000 in 2005 (310,000 in 2001)
HIV-related deaths (annual): 65,000 in 2005 (47,000 in 2001)
Literacy (15 and older): female 38%, male 60%
Gross national income per capita: \$760
Population living on less than \$1 daily: 15%
Population living on less than \$2 daily: 49%
Malnutrition among children under 5: 17% (compared to 2% in the U.S.)
Mothers ages 15-19 (births per 1,000 females): 123 (compared with 50 in the U.S.)
Children in the labor force (ages 7-14): 40% (2000, compared with 0% in the U.S.)
Religions: Christian 34%, traditional ethnic 37%, Muslim 28%, other 1% (World Christian Database)
2005 U.N. Human Development Index rank: 163 of 177 countries

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

Organization

Sauver Pour Servir (Save to Serve)

Azaguie, Côte d'Ivoire

Founded

Sauver pour Servir was founded in March 2003 and registered with the government in July 2005.

Mission statement

“Our focus is on the economic and social welfare of our fellow citizens. We want to coach the poorest to improve their life conditions through a lasting grassroots development strategy.”

Affiliations

- UN Operations in Côte d'Ivoire, Abidjan, Côte d'Ivoire
- World Food Program, Abidjan

Active programs

Description	Inception year	Number of people helped in 2005	Number of staff
Relief program, including emergency food supplies	2005	250 children and youth	2 full-time 3 volunteers
Income generating activities	2004	20	2 full-time
Farming	2005	10	3 full-time

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

	2003	%	2004	%	2005	%
Danish donor	0	0	32,673	34	14,346	16
Other donations	29,337	41	6,552	7	20,532	24
Sales	38,047	54	50,206	51	47,651	55
Other generated income	3,685	5	7,472	8	4,514	5
Total	71,069	100	96,903	100	87,043	100
Expenditures	2003	%	2004	%	2005	%
Agriculture	25,267	36	39,635	42	32,348	40
Other programs	11,247	16	9,984	11	11,847	14
Salaries	24,992	35	31,588	33	26,519	32
Administration	8,930	13	13,194	14	11,454	14
Total	70,436	100	94,401	100	82,168	100
Surplus/(deficit)	633		2,502		4,875	

*Exchange rates were 522.384 Communaute Financiere Africaine francs (XOF) to \$1 in 2003, 480.766 XOF to \$1 in 2004 and 553.807 XOF to \$1 in 2005.

Financial statements

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

Complete bank wire transfer on file at Geneva Global: Yes

Profile

Madeleine Kouadio, president of the Board of Trustees, has 20 years experience in management and leading development projects.

Michel Zahouli Gole Bi, project coordinator, is a sociologist and experienced teacher involved in promoting grass-roots development training. He has 19 years experience in educating people through rural development organizations. He has organized cooperatives of farmers in villages to produce corn and beans for household use and for the market.

Denis Zamble Djebi, agricultural technician, will collaborate with the project coordinator in training farmers and following up with them. He has 19 years of experience in leading agricultural projects and organizing farming cooperatives to increase agricultural yield.

Leadership

Governance

The Board of Trustees meets twice a year to evaluate the organization's work, make long-term plans and approve budgets. Members are:

- Madeleine Kouadio, president (deputy director, Ministry of Planning)
- Abel Nguessan, first vice president (pastor, Christian Missionary Alliance)
- Jacqueline Affoue, second vice president (lecturer at a teacher training college in Abidjan)
- Konan Amany, treasury general (retired accountant)
- Joseph Yao, secretary general (education advisor, Ministry of Technical and Professional Education)
- Joseph Noh Ndri, counselor (agricultural engineer and department head, Ministry of Agriculture)

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

Responsibility	Name	Title	Years of related experience	Years with organization	Years in current role
Public relations, organizational management	Madeleine Kouadio	President of Board of Trustees	20	1	1
Coordination	Michel Zahouli Gole Bi	Project coordinator	19	3	3
Farm production	Denis Zamble Djebi	Agricultural technician	19	3	1
Finance	Monique Kouassi	Accountant	15	3	2
Administration	Samuel Toure	Secretary	9	2	2

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

