

# Papermaking Workshop Increases Rural Filipinos' Income



*Marciana Llorente chops the husks of durian fruits in Katipunan on January 20, 2006. The husks will be processed into paper, which Katakus will distribute to local and international markets.*

## Overview

Tenant farmers in the Philippine province of Davao del Norte live at a subsistence level, unable to take care of many basic needs. This project establishes a small business where village women and out-of-school youth use agricultural wastes – such as fruit husks, grass and banana leaves – to create handmade paper for sale in the local and export markets. Increased income allows beneficiaries to pay for schooling, clothes and other necessities.

## Expected Life Change Results

An investment of \$30,000 expands Katakus's livelihood program for women and youth from impoverished farming families in Katipunan village to increase their family income. Expected Life Change:

- ▶ 200 people experience an increase in household income
- ▶ 25 women receive skills training and employment
- ▶ 20 youth ages 16 to 22 receive skills training and employment
- ▶ 200 people impacted – some in multiple ways – at a cost per life changed of \$150.00

## What We Like About This Project

This project provides impoverished farming families with an opportunity to rise above subsistence-level living. With income from a self-sustaining enterprise, families are able to afford a healthy and varied diet, schooling fees for their children and improvements to their homes. At the same time, the project addresses environmental issues by creating a use for plant material that would otherwise be thrown away. Although Katipunan is located five miles from the nearest highway, it is accessible via unpaved roads and located close to a port, facilitating shipment of the paper facility's products to local and international markets.

## Project Profile

### Organization:

Kababayen-an Alang sa Teknolohiya nga Haum sa Kinaiyahan ug Kauswagan (Katakus, Women for Environmentally Appropriate Technology and Development)

### Grant amount:

\$30,000

### Geneva Global ID:

1-X4ZU-1006

### Project duration:

24 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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SECTOR  
PERSPECTIVE

**Economic Empowerment**

More than 1 billion people currently live in extreme poverty on incomes of less than \$1 a day. Another 2 billion live on only \$2 a day. That number has increased significantly over the last 20 years despite aid totaling tens of billions of dollars.

Reducing poverty involves overcoming barriers, root causes that inhibit poor families from creating wealth. Wealth is created by obtaining land rights that stimulate development or gaining access to water and increasing crop yields. Improving education, increasing access to markets and loan capital and supporting the development of micro- and small- to medium-sized enterprises also increase wealth for the poor, as seen in improved quality of life and the family's ability to support itself.

Geneva Global finds and recommends programs that reach the poorest households in the poorest countries.

"There are many reasons people are poor beyond the simple fact that they don't have enough money. Income generation in these settings begins with identifying what is the barrier that is holding people back and finding an effective way to remove that barrier."

**Robert Morrison**  
Geneva Global  
Sector Manager

**Need — *The Problem and Effects***

Highly agricultural, the area around Katipunan village abounds with banana plants and durian fruit trees. But the tenant farmers who work here earn barely enough to feed their families, who sometimes eat only once or twice a day. Families cannot afford school fees, resulting in large numbers of children who have never completed elementary school. The poverty level in Davao del Norte is 18.2% overall, according to the 2000 Philippine census, but local experts suggest that the poverty level in Katipunan is much higher than the provincial average.

**Local service alternatives**

According to Mary Ann How, section head for business development in the Department of Trade and Industry (DTI) in Davao City, "Some of the companies owning plantations also have their own cooperative or NGOs. [These include] Salay Handmade Paper Industries Inc., based in Cagayan de Oro, and Tadeco Livelihood and Training Center in Tagum City. Salay is a bigger organization and is well-equipped. Tadeco has a smaller operation than Salay and Katakus. The good thing about Katakus is that their equipment is user-friendly. They don't have the institutional driers or big equipments, since these are expensive, but they were able to commission a local fabricator to design user-friendly tools. The drier can easily be operated by women because they are lightweight. Katakus is also very innovative and was the first to discover the use of durian husks in handmade paper production."

**Vision — *In Their Own Words***

"I want to improve the lives and of these women and see that they are empowered by earning an income of their own, participating in decision making at home, in the organization and in the community, and actively involved in activities for their community's development. I also want to see women have control of their own bodies, their lives, and not just depend on their husbands or the males in their family. I hope to see husbands and children sharing household chores and responsibilities. If women have income, they can send their children to school ... have food security and eat safe and healthy food. Organizationally, I want them capably managing their organization and projects towards sustainability," says Betty More, executive director.

**Strategy — *How to Meet the Need***

Katakus has partnered with the local women's group Kababayen-an sa Katipunan Alang sa Kalamboan (Katipunan Women for Development) since 1999, helping it establish and run a job program in papermaking. Katakus offers training to employees, helps them with their business planning, conducts marketing and facilitates work orders. Workers manufacture paper from agricultural waste such as banana leaves and, from this paper, make items such as cards, paper picture frames, lamp shades and photo albums. Products are sold in Katakus's showroom, but 70% of manufacturing is done to meet orders placed by local institutions, such as department stores, and international clients. The facility manufactures and sells products throughout the year and pioneered the use of durian husks, which are abundant in this area, in paper making.

By 2004, Katipunan Women for Development's paper business employed 17 women and young people ages 16 to 22 from among the area's impoverished farming families. In 2005, the facility hired three additional women to handle job orders. Income from the 20 employees benefits an additional 80 family members. As a result of this intervention, children are able to attend school, families have more food and some youth have enrolled in college. Women play more active roles in decision-making in their homes and community, and husbands and children have become more willing to help with household chores.

To be selected as a beneficiary, a person must be a member of Katipunan Women for Development or another people's organization, which usually requires a monthly dues pay-

## Local Perspective

*Winifredo Espinosa is a supervising technical education specialist and officer-in-charge of provincial operation at the Technical Education and Skills Development Authority (TESDA) in Davao City. Katakus participated in a trade fair held by TESDA, and TESDA assisted Katakus with product development and worker training. Espinosa says, "I would say that the degree of need [in Katipunan] would be more compared to other areas in Panabo [the municipality to which Katakus belongs]. This area is home to many fruit tree plantations and banana, cogon [and] wood are easily available. These can be turned out into handmade paper and many cooperatives in this area have tried their hand at paper production using these fibers. I am very familiar with Panabo because I have done several site visits as part of my responsibility in [TESDA]. The farmer communities are poor and live from meager earnings from the plantations."*

ment of about \$0.20. (People's organization is a generic term to describe a grassroots, locally focused self-help group.) The person must also attend a three- to five-day training in making handmade paper and paper products. After the training, Katakus and Katipunan Women for Development offer jobs to the individuals who best perform the work.

Katakus offers a two-day fair trade workshop to new paper facility employees and women's organizations. This workshop introduces participants to the fair trade concept and offers ideas for running enterprises in a socially responsible way. Carried out by the social enterprise development officer, his training has been adapted by Katakus staff from a module on social enterprise development created by the University of the Philippines.

The organization also offers a two-day seminar on productivity and quality management for paper workers. This training is patterned after a productivity and quality management seminar developed by Quezon City, Philippines-based Advocate for Philippine Fair Trade Inc. (APFTI).

## Proposed Action – *What This Project Will Do*

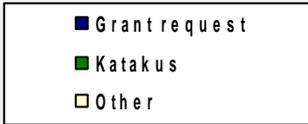
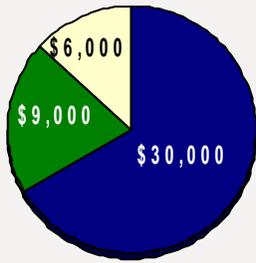
Because there is an increasing demand for the paper facility's products and poverty remains a problem in Katipunan, Katakus plans to purchase additional equipment and diversify the facility's product line with the creation of new products incorporating skeletonized leaves and bamboo. Every three months during the first year of this project, Katakus will bring in a consultant who has experience designing products for the local and international markets and has worked with community-based enterprises. This consultant will work with Katakus staff for six days to develop product prototypes.

- **Preparation.** In the first three months after receiving funding, Katakus will expand the papermaking facility and purchase and install new equipment. Throughout the project, Katakus staff will work with local and international contacts to expand the market for the paper making facility's products.
- **Implementation.** Within three months of receiving funding, Katakus will train and hire five women and youth to produce handmade paper and another five individuals to convert paper into stationery and craft items. Within six months, it will train and hire an additional five people in paper production and 10 people in craft production. Within 12 months, it will hire an additional 15 women and youth to produce crafts.
- **Monitoring.** Katakus will document all product and materials research that it undertakes. It will monitor life improvements among workers through salary records and supervisors' reports.



*Veronica Mahinay, chairwoman of Katipunan Women for Development, beats the pulp of the abaca plant in preparation for paper-making in January 2006.*

**Project Budget**



**References**

*Dolores Corro, coordinator of the Mindanao Coalition of Development NGO Networks (MINCODE), based in Davao City, has visited Katakus's showroom and knows Betty More through her involvement in development work. Corro says about Katakus, "They are ingenious in having converted durian pulp into beautiful handicrafts of paper products. With the assistance of Katakus, the members of the women's organization ... have managed to contribute to the income of their families."*

*Winifredo Espinosa is a supervising technical education specialist and officer-in-charge of provincial operation at the Technical Education and Skills Development Authority (TESDA) in Davao City. TESDA has assisted Katakus with product development and worker training. Espinosa says, "Katakus is well-respected in the community. They are known to implement best practices in their industry and have won awards at the national level. Katakus has been around for so many years and have managed to sustain their programs. Their economic activities help the poor community of Panabo. They started out using very crude tools but, as they progressed, they were assisted by other government agencies like DTI and the Department of Science and Technology. ... This is a good project for this location because of the abundant agricultural waste in these communities. ... Several cooperatives have been setup [by others here] and have tried their hand at handmade paper production but most of them have failed after a year or two. I admire Katakus because it has grown in its learning and capacity and have assisted groups of women in making good products."*

**Budget: \$45,000**

| Items                                    | Grant request (\$) | Katakus      | Other donors | Total         |
|--|--------------------|--------------|--------------|---------------|
| Tools and equipment                      | 8,500              |              |              | 8,500         |
| Salaries for new employees,              |                    |              |              |               |
| materials for added production           | 6,000              |              |              | 6,000         |
| Product design                           | 3,000              |              |              | 3,000         |
| Seminars, training                       | 3,000              |              |              | 3,000         |
| Participation in three exhibitions       | 2,500              |              |              | 2,500         |
| Research and development                 | 2,000              | 1,000        |              | 3,000         |
| Building for new equipment               | 1,500              |              |              | 1,500         |
| Marketing                                | 1,000              |              |              | 1,000         |
| Promotional materials                    | 1,000              |              |              | 1,000         |
| Website enhancement                      | 500                |              |              | 500           |
| Representation at conferences            | 1,000              |              |              | 1,000         |
| Marketing                                |                    | 3,000        |              | 3,000         |
| Capability building                      |                    | 1,000        |              | 1,000         |
| <u>Administrative expenses, salaries</u> |                    | 4,000        | 6,000        | 10,000        |
| <b>Total</b>                             | <b>30,000</b>      | <b>9,000</b> | <b>6,000</b> | <b>45,000</b> |

**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:

- 25 women receiving increased income as a result of skills training and employment, as evidenced by supervisor reports and records of wages paid
- 20 youth ages 16 to 22 receiving increased income as a result of skills training and employment, as evidenced by supervisor reports and records of wages paid
- 155 people – family members of the women and youth working in the papermaking facility – experiencing increased household income, as evidenced by wage records

**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.

## Concept — *Approach to Addressing the Need*

### Key strengths

- Women and youth with minimal educations learn an income-generating skill
- The enterprise depends on low-cost, locally abundant inputs
- Youth earn income that helps them continue schooling
- This enterprise models an approach that, if replicated, can reduce poverty in this province over the long term
- Expanding production enables Katakus to hire more villagers, increasing household incomes for more families

### Key risks – low

## Design — *Effective and Proven Methods*

### Key strengths

- Katakus leaders and paper facility employees regularly upgrade their skills
- Continuing expansion and revision of product line keeps product designs up-to-date with market demands
- Katakus is working with a people’s organization that has a strong rapport with its community, better enabling Katakus to assist the community in its efforts to solve local problems

### Key risks – medium

- Project outcomes depend in part on Katakus’s ability to raise funding for the hiring of additional product development staff
- There is a small chance that the specialty equipment that Katakus plans to purchase will not be immediately available when it received grant funds; a delay in receipt of the equipment will result in a delay in project results
- Katakus will be adding new employees to the paper facility at a faster rate than it has in the past

## Capability — *Leadership Depth and Expertise*

### Key strengths

- Project leaders have good standing in the community
- Leaders and employees upgrade their skills through regular training
- Katakus receives technical support from skilled professionals from other development agencies
- All project leaders have been with the organization for a minimum of five years

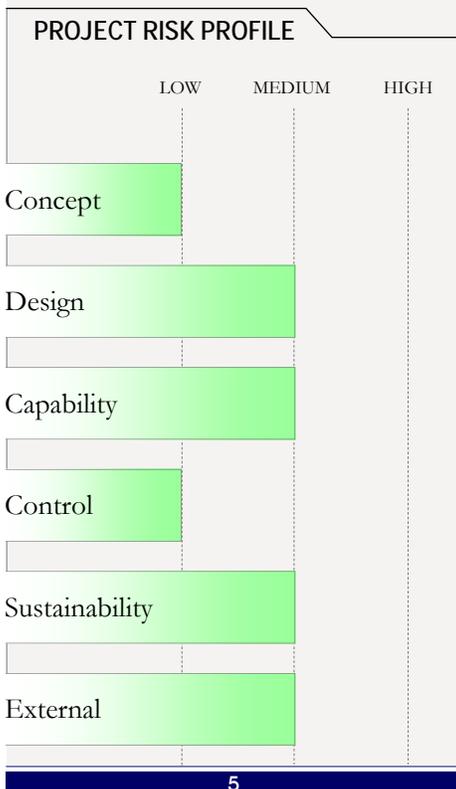
### Key risks – medium

- The paper facility is more than doubling its work force, but new workers will be phased in over the first year
- Each project leader takes on a variety of responsibilities; if a change in leadership occurs, the new person must be ready to fill multiple roles

## Control — *Transparency, Governance and Financial Oversight*

### Key strengths

- Katakus has strong financial controls and externally audited financial statements
- The organization has independent governance
- Katakus is transparent and cooperative in having its finances reviewed by government and donor agencies



## References

*Mary Ann How, section head for business development in the Department of Trade and Industry (DTI) in Davao City, says, “I have known Betty More since about 2003, when Katakus participated in one of the trade fairs that DTI sponsored. ... Katakus is doing very effective work. ... They have managed to expand their markets every year and now [have] foreign markets in addition to their local sales. In terms of production, they are very innovative. They have pioneered the use of durian as a source of fiber for their handmade paper products. ... Also, because tools and equipment for handmade paper production are expensive, they were able to find a fabricator who designed and manufactured equipment that is simple and easy to use for women. They did not have to import equipment. They also pay the minimum wage and adhere to fair trade practices. They are very active in fair trade networks. They are also very socially responsible. By training these [peasant] women and their husbands in livelihood skills, environmental upkeep, and gender sensitivity, they help families improve their life. They actively provide training opportunities for their workers to enhance their capability. ...*

*“I think Betty More [executive director] is a good leader. I have not heard anything negative said of her. I think she is an open and honest person. Because we are a government office, we deal with many entrepreneurs and bad news about someone would easily be spread throughout this industry and known in our office. I’ve not heard her to be involved in any anomaly or financial mismanagement. ... I would think that integrity is also about commitment, and I’ve seen her committed to her work and to the staff. She is very active in participating in [DTI] trainings and sees to it that her workers are able to attend trainings, too. ... I admire and respect her work. She is a very serious and committed leader. We in DTI really appreciate her work, in particular because, while they are a small organization with little financing, they remain sustainable and are able to create linkages both locally and internationally. ... Betty is very active in the industry and Katakus has won a lot of awards.”*

- The Board of Trustees endorses the project
- Katakus will have documented ownership of materials purchased through this grant

### Key risks – low

## Sustainability — *Lasting Impact*

### Key strengths

- Local and national media have featured Katakus in articles and programs, opening new markets for its products
- Government agencies have assisted Katakus in seeking grants and buying needed materials and equipment at cost
- Katakus has a strong network of NGOs and funding agencies to which it can turn for partnerships and funding
- The paper facility’s current sales are enough to maintain the facility and pay employees

### Key risks – medium

- Income from the paper facility is not adequate to fund expansion

## External — *Factors Outside the Implementer’s Control*

### Key risks – medium

- While Davao City has not recently been the scene of armed conflict between Muslim separatist groups or armed communist groups and the Philippine military, it has been targeted in the past
- There may be delays in selecting beneficiaries if potential beneficiaries hesitate to commit to the project after receiving training



**Philippines**

**Population:** 81.6 million  
**Population younger than 15:** 36%  
**Average annual population growth rate:** 1.7% (compared with 1.2% in the U.S.)  
**Urban population:** 62%  
**Languages:** two official languages - Filipino (based on Tagalog) and English; eight major dialects - Tagalog, Cebuano, Ilocan, Hiligaynon or Ilonggo, Bicol, Waray, Pangango, and Pangasinense (CIA World Factbook)  
**Life expectancy:** female 73, male 69  
**Maternal mortality (deaths per 100,000 live births):** 200 (compared with 17 in the U.S.)  
**Infant mortality (deaths per 1,000 live births):** 24 (compared with 7 in the U.S.)  
**Under-5 mortality (deaths per 1,000 live births):** 34 (compared with 8 in the U.S.)  
**HIV prevalence (ages 15-49):** <0.1% in 2005 (same in 2001)  
**People with HIV:** 12,000 in 2005 (9,000 in 2001)  
**HIV-infected children (0-14):** <10 in 2001  
**AIDS orphans:** 4,100 in 2001  
**HIV-related deaths (annual):** <1,000 in 2005 (<500 in 2001)  
**Literacy (15 and older):** female 93%, male 93%  
**Gross national income per capita:** \$1,170  
**Population living on less than \$1 daily:** 16%  
**Population living on less than \$2 daily:** 48%  
**Malnutrition among children under 5:** 28% (compared with 2% in the U.S.)  
**Mothers ages 15-19 (births per 1,000 females):** 36 (compared with 50 in the U.S.)  
**Children in the labor force (ages 7-14):** 13% (2001, compared with 0% in the U.S.)  
**Unemployment rate:** 10% (compared with 5% in the U.S.)  
**Religions:** Christian 89%, Muslim 6%, traditional ethnic 3%, non-religious 1%, other 1% (World Christian Database)  
**2005 U.N. Human Development Index rank:** 84 of 177 countries

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

# Organization

## Kababayan-an Alang sa Teknolohiya nga Haum sa Kinaiyahan ug Kauswagan (Katakus, Women for Environmentally Appropriate Technology and Development)

Davao City, Philippines

**Founded**

May 1996

**Mission statement**

“Katakus is a non-profit organization that promotes the practice of sustainable agriculture among the subsistence farming communities in Davao City and Davao Province for the improvement of their food security and livelihood and the enhancement of their environment. Recognizing that women play an important role in the development of rural communities, Katakus promotes sustainable agriculture primarily through facilitating and guiding women’s organizations and building women’s skills in integrated systems of organic agricultural production and in the innovative use of appropriate technologies.”

**Affiliations**

- Canadian International Development Agency, Quebec, Canada
- People Collaborating for Environmental and Economic Management (PCEEM) Davao Foundation, Davao City, Philippines
- Advocate for Philippine Fair Trade Inc. (APFTI), Quezon City, Philippines
- Asia Fair Trade Forum, Quezon City
- Mindanao Trade Expo Foundation, Davao City
- Reproductive Rights and Resource Group, Quezon City

**Active programs**

| Description  | Inception year | Number of people helped in 2005 | Number of staff             |
|--|----------------|---------------------------------|-----------------------------|
| Sustainable agriculture and appropriate technology | 1996           | 1,000                           | 3 full-time                 |
| Organizing and capability building                 | 1996           | 1,000                           | 3 full-time                 |
| Social enterprise development                      | 1996           | 120                             | 3 full-time<br>3 volunteers |

## SUPPORTING DATA

### Changed Lives

*Marviana Llorente of Katipunan says, “Before I became a paper maker, I was sickly, spending most of my days sleeping off a depression that hit me when my eldest son died at age 16. Since I started working in the project, I slowly got over that. I feel better if I’m with the group. I’m also happy when I get paid, because I now have money for my children’s needs. Thank God I’m not that sickly anymore.”*

*Jhona Mae Taldo of Davao City says, “Being a youth, working in the handmade paper project of Katakus as [a] paper [crafter] helps a lot. It supports my daily needs. I no longer ask for money from my parents when I want to buy clothes and other personal things. I can now also pay my tuition out of my income from the handmade paper project.”*

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

| <b>Income</b>            | <b>2003</b>   | <b>%</b>   | <b>2004</b>   | <b>%</b>   | <b>2005</b>   | <b>%</b>   |
|--------------------------|---------------|------------|---------------|------------|---------------|------------|
| Donations                | 15,987        | 58         | 15,030        | 52         | 23,525        | 53         |
| Handmade paper           | 10,402        | 38         | 13,533        | 46         | 21,115        | 47         |
| Other income             | 1,199         | 4          | 555           | 2          | 8             | 0          |
| <b>Total</b>             | <b>27,588</b> | <b>100</b> | <b>29,118</b> | <b>100</b> | <b>44,648</b> | <b>100</b> |
|                          |               |            |               |            |               |            |
| <b>Expenditures</b>      | <b>2003</b>   | <b>%</b>   | <b>2004</b>   | <b>%</b>   | <b>2005</b>   | <b>%</b>   |
| Handmade paper           | 4,775         | 17         | 2,777         | 12         | 7,671         | 18         |
| Other programs           | 9,378         | 33         | 4,281         | 18         | 7,398         | 17         |
| Salaries**               | 10,344        | 36         | 12,268        | 51         | 21,540        | 49         |
| Administration           | 3,884         | 14         | 4,651         | 19         | 6,933         | 16         |
| <b>Total</b>             | <b>28,381</b> | <b>100</b> | <b>23,977</b> | <b>100</b> | <b>43,542</b> | <b>100</b> |
| <b>Surplus/(deficit)</b> | <b>(793)</b>  |            | <b>5,141</b>  |            | <b>1,106</b>  |            |

\*Exchange rates were 55.240 Philippine Peso (PHP) to \$1 in 2003, 56.090 PHP to \$1 in 2004 and 52.895 PHP to \$1 in 2005.

\*\*Most of these expenses are wages and salaries for beneficiaries employed in Katakus’s small and medium enterprise projects.

### Financial statements

Prepared: Annually  
 Reviewed by: Executive director  
 Externally audited: Yes, year ending December 31, 2005  
 On file at Geneva Global: Yes

Complete bank wire transfer  
 on file at Geneva Global: Yes

## Profiles

Betty More, executive director and secretary of the Board of Trustees, has a bachelor's degree in commerce from the University of Mindanao in Davao City, and a diploma in research and development management from the University of the Philippines in Davao City. She has 16 years of experience in community organizing, training, networking and product research and development. She is active in local and international fair trade networks, both in Mindanao and internationally. Under her leadership, Katakus became the 2006 winner of the Davao City Small and Medium Enterprises Development Council award for outstanding small and medium enterprises.

## Leadership

### Governance

A Board of Trustees meets every six months. It makes policies, sets the direction of the organization, approves strategic and annual plans, approves budgets, approves grant requests to be submitted to outside agencies, evaluates the performance of the organization, hires and terminates the executive director, and represents the organization when it enters into agreements and contracts. Members are:

| Name                   | Position      | Occupation and employer  |
|------------------------|---------------|--|
| Mae Fe Ancheta-Templa  | Chairwoman    | Consultant and city councilor, Committee on Women and Children Concerns, Davao City; former executive director of Mindanao Inter-faith Services* |
| Rocelio Tabay          | Vice chairman | Officer in charge, City Agriculturist Office   |
| Betty More             | Secretary     | Development worker, Katakus  |
| Elizabeth Cruzada      | Treasurer     | Development worker, Magsasaka at Siyentipiko Para sa Pag-unlad ng Agrikultura (MASIPAG, Farmer-Scientist Partnership for Development Inc.)       |
| Nenita Orcullo         | Member        | City councilor, City of Davao  |
| Imelda Lopez-Evangelio | Member        | Lawyer, Public Attorney's Office   |

\*Currently seeking funding through Geneva Global.

### Policies

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

\*Indigenous Muslims make up much of Mindanao's population, but they are concentrated in the south. In this part of Davao del Norte, most residents are Christians from non-indigenous ethnic groups. Katakus reflects the ethnic make-up of Panabo City, but not of Mindanao as a whole.

### Leaders

| Name         | Responsibility   | Title                                 | Years of related experience | Years with organization | Years in current role |
|--------------|--|---------------------------------------|-----------------------------|-------------------------|-----------------------|
| Betty More   | Program oversight, fundraising, planning, assessment, evaluation, networking | Executive director                    | 16                          | 10                      | 10                    |
| Ethel Lacre  | Handmade paper project   | Social enterprise development officer | 6                           | 5                       | 4                     |
| Milagros Tan | Training, monitoring, marketing  | Training officer                      | 6                           | 6                       | 6                     |
| Melba Relon  | Sustainable agriculture program, paper product design                        | Agriculturist                         | 7                           | 7                       | 7                     |

## 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**  
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