

# Training Poor Honduran Farmers

*Families Will Gain Income and Improve Relationships*



Members of the Alianza Para el Progreso (Alliance for Progress) rural bank of the community of Sequire, Yamaranguila, Intibucá, Honduras, receive their first loan in November 2005.

## Overview

People in Honduras' poorest regions lack the skills and financial support to make their farms more productive and raise their standards of living. CIDICCO teaches them how to improve their income and, at the same time, how to live a better family life. Hundreds of rural families will earn additional income for food and education, while women and children will gain new respect and responsibilities.

## Expected Life Change Results

An investment of \$39,500 allows the expansion of CIDICCO's farm program in three new municipalities, the creation of seven new banks and strengthening of seven existing banks. Expected life change:

- ▶ 1,400 people in 280 poor farm families benefit from increases in family income averaging 30 percent, and begin saving the equivalent of two weeks' salary per year
- ▶ 420 people in 84 families benefit from improved family relationships as fathers take steps to quit drinking alcohol and let wives take part in family decisions
- ▶ 1,400 people impacted – some in multiple ways – at a cost per life changed of \$28.21

## What We Like About This Project

CIDICCO helps rural Hondurans lift themselves out of extreme poverty by providing the technical and economic assistance needed to break the cycle of poverty and enable people to become self-reliant. This project addresses root problems that compound poverty, offering the potential to transform communities.

## Project Profile

### Organization:

Centro Internacional de Información Sobre Cultivos de Cobertura (Cover Crops International Clearinghouse, CIDICCO)

### Grant amount:

\$39,500

### Geneva ID:

1-SZHZ-0306

### Project duration:

12 months

## Expected Performance

### DELTA SCORE

Measures relative grant effectiveness

6

### 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

### Poverty Solutions

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*

The project will be carried out in the Intibucá and Lempira regions of Honduras' mountainous interior – the nation's two poorest regions, ranked lowest on the human development index in the United Nations Development Program's 2003 Honduras report.

"In rural areas, most people are purely peasants and depend on agricultural activities for their living. ... They are illiterate and have no access to private bank initiatives because only 10 percent of them have the documents to prove they own their land. The rest have nothing else but their crops to use as guarantees, but the financial institutions will not accept basic grain crops as guarantees because they want more profitable crops. ... There are a lot of people needing credit in this area, but the problem is that they could not comply with the requirements. ... It is also necessary to work to change their mentality since they have been used to receiving donations," says Alex Guzmán, supervisor of the Intibucá micro-credit program for Tegucigalpa, Honduras-based Fundación Para el Desarrollo de Honduras (Foundation for the Development of Honduras).

## Vision — *In Their Own Words*

"The poor can stop living in poverty in a relatively short term if they have the knowledge [and] skills, and their heart is committed to do so. Nevertheless, the lack of cash for even minimum investments is a serious impediment to achieve their economic improvement and is often a disappointment and reason for despair. This disappointment and despair is reproduced, since the children of the poor will make up poor families, unless there is an intervention that breaks that cycle. In the last two years, through its solidarity fund and its rural banks mechanism, CIDICCO has been able to put the finishing touch to a microfinancing methodology that in Intibucá has allowed families living in acute poverty to be able to manage amounts that, although small, would not be available otherwise. This work has made it possible to prove that the poor can pay back, in addition to substantially strengthening their economy, growing at their own pace in a sustainable way. ... I believe it is a commandment to work with the poor, and believe that they can come out of poverty even with all the structures (economics, politics) against them. I am an example of that, because my family came out of poverty, and the only difference is that I was given an opportunity to study, which allowed us to break that cycle. ... My vision is to get opportunities for people to come out of that pit," says Milton Flores Barahona, executive director.

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

This grant will allow CIDICCO to expand programs that help develop moral and ethical values among poor farm families while teaching them to improve farming techniques, increasing production and income for food and education. CIDICCO will also create and expand rural banks, giving farmers access to credit to support income-generating activities.

CIDICCO serves small farmers of western and southern Honduras living in extreme poverty. It was created as a purely technical organization to disseminate information on agricultural techniques. However, CIDICCO found a need to train farmers in low-cost methods and technologies for sustainable development of agriculture, the rural environment and individuals, and to provide economic support for small farms.

Today, CIDICCO initiatives include its Sustainable Agriculture Training Program in Intibucá and southern Honduras. This program creates small rural banks to help fund farm growth and provides training based on the Human Farm philosophy. This training addresses farmers' individual values, beliefs and behaviors, such as respect for family members and avoiding alcohol abuse, and adds training in agricultural techniques to help build successful farms.



*Nicolás Cabrera, a farmer from El Duraznito, Intibucá, took part in CIDICCO's Sustainable Agriculture Training Program in 2005.*

“There are several credit programs in this area, some of them working with rural and communal banks, but the problem is that people here have no payment culture and it is necessary to teach them about paying back and also to provide them with technical support and follow-up. ... Another problem is that they could not fulfill the requirements of the credit organizations. ... We have a microcredit program in association with [a nongovernmental organization], therefore, we can provide credit to the families of the children benefiting from their programs only,” Guzmán says.

CIDICCO's Sustainable Agriculture Training Program fights economic and moral poverty in rural areas by teaching skills for improving economic status and quality of life, while at the same time teaching moral and ethical values. The program builds the social and financial capital of poor communities through the Human Farm approach of teaching personal development and farming techniques, and also helps farmers create and run rural banks.

CIDICCO identifies beneficiaries of this program through visits to communities and references from existing rural banks. It holds three-day workshops that include technical training on starting and expanding sustainable commercial farming. Each day of training runs from 6 a.m. to 7 p.m., and includes instruction on theory and practice, as well as time for students to reflect on what they are learning. CIDICCO provides further technical help through follow-up visits every two months.

Once a group of 15 to 20 trainees has shown commitment and effective use of the agricultural training for three to six months, CIDICCO provides training on how to start and run a rural bank, including guidelines, policies and bookkeeping. CIDICCO requires each group to elect a Board of Directors, draw up rules for operating the bank, and create a fund of at least \$55 for microloans within the group.

Groups receive loans of about \$1,500 each at 18 percent annual interest, slightly less than typical local interest rates, and use these funds to provide loans of \$50 to \$160 at monthly interest rates of 3 percent for members and 5 percent for nonmembers. Borrowers are required to save 3 percent to 4 percent of loan amounts each month. Groups meet monthly or more often, in part to reinforce their training and to provide mutual support and encouragement. Members absent without prior notice from meetings must pay fines. Bank members are encouraged to carry out income-generation activities as a group.

The rate of repayment by borrowers from rural banks has been 97 percent. Rural banks repay CIDICCO's loans and interest over 12 months or less; banks may request subsequent loans as soon as they pay off the initial loan. Every two months, a specialist hired by CIDICCO visits the rural banks to provide technical assistance and help supervise the operation. The specialist reviews bank records, interviews members, identifies any problems or conflicts among members and offers solutions.

Since 2001, CIDICCO has promoted the creation of 23 rural banks, giving farm families access to microloans to buy supplies for expanding their businesses. With CIDICCO's help, 400 families including 2,000 people have increased family income 30 percent through higher farm production. Most use the extra income to improve housing or educate children, and save 3 percent to 4 percent of their loan amounts each month. Before joining rural banks, these families had little or no savings or access to credit. After two years of operation, rural banks use accumulated savings and interest payments to provide additional microloans to members and communities. A network of rural banks meets twice a year to share experiences, exchange knowledge and encourage each other.

Training based on the Human Farm philosophy begins by asking people to examine themselves and their values, and covers topics such as family relationships and alcohol abuse. The problem of alcoholism is deeply rooted in Honduran rural communities, especially among men. These topics are covered in three-day workshops held with beneficiaries two

## A Changed Life

“One of the greatest benefits we have received through our experience with the rural bank is to learn to save money. Before, even if we had a few lempiras [Honduran currency], we wouldn’t save them because we were not obligated to do so or we did not have a bank account due to the long distances we have to travel to get to a bank. But now that we have a rural bank in our community, we are able to save our money there, and it gets interest,” says farmer Nicolás Cabrera, 35, a member of the rural bank of Duraznito, Intibucá.

or three times a year. Beneficiaries learn to value themselves and family members as well, treating others with respect. They learn to make decisions as a family, taking into account the opinions of other family members. Husbands give wives opportunities beyond cooking and parenting, the traditional roles for poor rural Honduran women. Women take part in family decisions, and some begin income-generating activities of their own. Children are allowed to continue school, rather than being put to work as soon as they are big enough.

Of the 400 families trained, at least 60 percent or 1,200 people enjoy improved family relations. Men have quit alcohol, learned to respect their wives and let them take part in economic and other family decisions.

## Project design

CIDICCO will expand its program to work with 280 farmers – 140 new beneficiaries and 140 already in the agriculture training program – in Yamaranguila and La Esperanza municipalities of Intibucá region and Gracias municipality, Lempira region.

The 140 new beneficiaries will form seven new rural banks. A total of 700 farmers and family members will enjoy a 30 percent increase in income as a result of CIDICCO training, technical assistance and encouragement, as well as access to microloans from rural banks to support improved crop production and other income-generating activities. These families will also save at least \$42 per year, the local equivalent of two weeks’ salary.

Sixty percent of the new members, or 420 farmers and family members, will improve family relationships as family heads take steps to quit alcohol and save money spent on drink, show respect to their wives and involve them in important family decisions and let children continue school rather than going to work. Thirty percent of the rural bank members will be women.

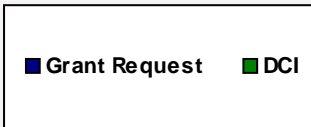
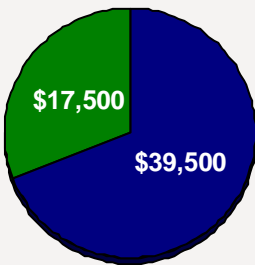
This grant also will help strengthen seven existing rural banks at which demand for loans exceeds CIDICCO’s current capacity. As a result, 140 farm families including 700 people will increase annual income by 30 percent and save at least \$42 per year, as a result of selling farm products or starting income-generating activities.

CIDICCO requests **\$39,500** to provide training in personal development and farming skills, as well as loans for farmers to open and operate rural banks. CIDICCO will expand its work to benefit 140 new farmers and 140 already in the program, benefiting a total of 1,400 people who will learn to improve their lives, increase family income and strengthen family relationships.

## Budget: \$57,000

Total budget for this project is \$57,000. Dublin, Ireland-based Development Cooperation of Ireland (DCI) has secured \$17,500 to cover 53 percent of salaries for technical staff, 62 percent of training costs, 20 percent of transportation costs and 36 percent of administrative costs.

**Project Budget**



| Items   | Grant Request (\$) |
|---|--------------------|
| Funds for rural bank loans                                    | 18,000             |
| Salaries for two technical specialists                        | 7,000              |
| Administrative costs (office rent, utilities, communications) | 4,500              |
| Transportation for staff visits to communities                | 4,000              |
| Training costs  |                    |
| (meals, materials, transportation for participants)           | 3,000              |
| Evaluation and follow-up                                      |                    |
| (rural bank specialist and transportation)                    | 1,500              |
| Meetings with municipal authorities                           |                    |
| to promote rural banks (venue rental, refreshments)           | <u>1,500</u>       |
| <b>Total</b>  | <b>39,500</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 according to:

- 1,400 people in 280 farm families benefiting from increases in family income averaging 30 percent as a result of motivation, training and technical assistance from CIDICCO, as well as microloans from rural banks supporting improved crop production and other income-generating activities. Each family will also save at least \$42 per year. CIDICCO will provide a tally of beneficiaries, survey 20 percent of them to measure income and savings, report survey results and provide 20 beneficiary testimonies.
- 420 people in 84 families new to the CIDICCO program benefiting from improved family relationships as fathers take steps to quit drinking alcohol, learn respect for wives and let them take part in family decisions including economic decisions. CIDICCO will provide a tally of beneficiaries new to the program, survey 20 percent on changes in family relationships, report survey results and provide 20 testimonies from beneficiaries.

### A Changed Life

“During one of the human development teachings received from CIDICCO, we were presented a video showing the evolution of a drinker. The first picture we saw was a man going into a bar and getting a drink. As he continues to drink the following pictures were shown to show his evolution: First we saw a parrot, then a monkey to show that drinkers do stupid things to entertain others. ... and finally, a pig in the mud ... We all understood the message. I went home, talked to my wife and asked her to help me to leave the alcohol and, from that moment on, I stopped drinking. As a family we have worked together and our economic situation has improved,” says farmer Santos Tobías Gutiérrez, 40, a member of the rural bank of Llano Grande, Intibucá.

## 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.

**Local Perspective**

“I visited one of the communities [that] benefited from CIDICCO’s programs to interview some of their beneficiaries in order to produce a video on community health. ... You can see qualitative changes in those peoples’ lives. Even [though] they lived in poverty, their children were clean and well dressed, they worked together as a family, they had better family relationships and improved their production and thus their income, men quit alcoholism. ... Those people were having influence in their communities, and you could see the multiplying effect that produces a healthy and caring community,” says Peter Clark, managing associate, Arca Associates, Tegucigalpa.

**Depth Analysis**

**Urgency:** Though several financial organizations work in this region, 90 percent of farmers face difficulty getting credit because they lack the required collateral. This program offers microcredit as a way to help farmers increase production to a level at which they can use their crops as collateral. Score: medium.

**Need:** Farm families will benefit from improved quality of life as a result of learning new values and improving family relationships, combined with financial and technical support that enable them to raise their economic standards. Score: medium.

**Extent:** Changes to beliefs and values, as well as income-generating activities, represent a thorough transformation for farm families. However, they will require follow-up and assistance for two to three years. Score: medium high.

**Permanence:** Beneficiaries will experience long-term life changes, given the tools and opportunity to continually improve farm production, housing conditions and education of children, breaking the cycle of poverty. Score: medium high.

**Intensity:** Farmers participate in workshops of at least three days for 12 hours a day, and receive technical visits every two months for supervision and follow-up. Score: medium.

**Risk Analysis**

**Concept:** CIDICCO’s program has proven successful over a relatively short time. Farmers can become self-sustaining in two to three years and provide technical assistance to other farmers. Rural banks become valuable assets to members and communities, and can cooperate with other banks when members require larger loans. Beneficiaries have successfully developed a range and volume of crops that can be used as collateral within the formal banking system. Risk: low.

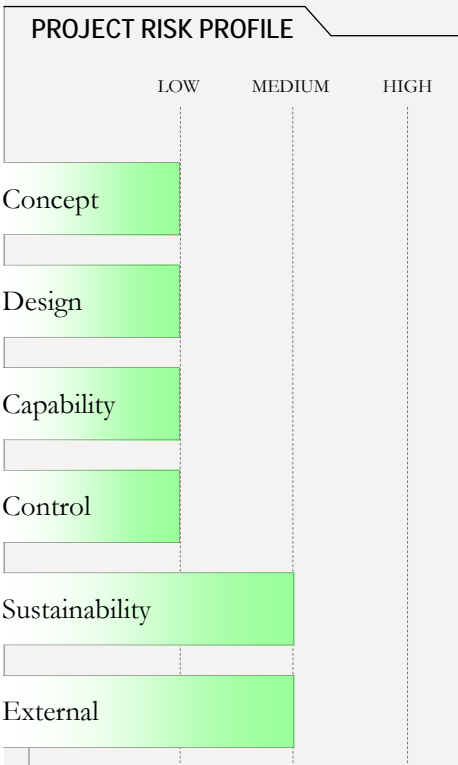
**Program design:** The organization uses proven best-practice approaches. The rural bank methodology has a long history of effectiveness, and the Human Farm training philosophy has been endorsed by organizations such as World Neighbors and the London, United Kingdom-based Overseas Development Institute. CIDICCO is also recognized worldwide as an agricultural research center, and provides technical assistance. Risk: low.

**Capability:** CIDICCO has the critical skills and resources for this project, including highly qualified technical personnel in agriculture and a proven track record in establishing rural banks. Risk: low.

**Control:** CIDICCO has stable management, independent governance, externally audited financial statements and secure fund transfer measures. Risk: low.

**Sustainability:** This grant will help cover project operating costs until the project becomes self-sustaining in about two years, ultimately contributing to CIDICCO’s operating costs as well. CIDICCO will use this opportunity to expand its program and seek additional sources of financing. The organization already has long-term financial commitments from other donors, and has been successful at obtaining requested funds. Risk: medium.

**External risk:** Unfavorable weather could affect crops, reducing farmers’ income. Risk: medium.



### Reference

“CIDICCO has a long history of supporting farmer-led, community-based initiatives on technology development. ... Due to the demand of its stakeholders, CIDICCO has broadened its expertise to include rural banks. ... The farmer-run training centers were born out of the rural context in Honduras and are particularly strong in local leadership. I have watched them evolve over the last decade and am confident that they represent a solid platform for the rural bank initiative, as they have been for capacity-building and technology development. ... I do not see CIDICCO, as an organization, representing particularly high risk in terms of integrity, financial transparency, efficiency, and effectiveness. ... Geneva Global should feel confident that ... financial resources would be well invested,” says *Stephen Sherwood, who worked in Honduras for more than 15 years and now represents the Andes area for the international development organization World Neighbors.*

### Pro

- Program addresses root causes of the problem
- Solid track record
- Program becomes self-sustaining in the short term
- Program uses best practices

### Con

- Organization currently depends on external funding sources for its operation





**Honduras**

**Population:** 7.0 million  
**Population younger than 15:** 41%  
**Urban population:** 56%  
**Languages:** Spanish, Amerindian dialects (CIA World Factbook)  
**Life expectancy:** female 69, male 63  
**Maternal mortality (deaths per 100,000 live births):** 110 (compared with 17 in the U.S.)  
**Infant mortality (deaths per 1,000 live births):** 32 (compared with 7 in the U.S.)  
**Under-5 mortality (deaths per 1,000 live births):** 41 (compared with 8 in the U.S.)  
**HIV/AIDS prevalence (ages 15-49):** 1.8%  
**People with HIV/AIDS:** 63,000  
**HIV/AIDS-infected children (0-14):** 3,900  
**AIDS orphans:** 14,000 (2001)  
**HIV/AIDS-related deaths (annual):** 4,100  
**Literacy (15 and older):** female 80%, male 80%  
**Gross national income per capita:** \$970  
**Population living on less than \$1 daily:** 21%  
**Population living on less than \$2 daily:** 44%  
**Religions:** Christian 97%, nonreligious 1%, traditional ethnic 1%, other 1% (World Christian Database)  
**2005 U.N. Human Development Index rank:** 116 of 177 countries

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

## Organization

### Centro Internacional de Información Sobre Cultivos de Cobertura (CIDICCO, Cover Crops International Clearinghouse)

Tegucigalpa, Honduras

**Founded**

January 1990

**Affiliations**

- Asociación Nacional de Fomento a la Agricultura Ecológica (ANAFAE, National Association for the Development of Ecological Agriculture), Tegucigalpa
- Programa de Agricultura Sostenible en Laderas Centroamericanas (Sustainable Agriculture Program for Central American Landslides), Tegucigalpa
- Federación de Organizaciones Privadas de Desarrollo de Honduras (Federation of Private Development Organizations of Honduras), Tegucigalpa
- Cornell University, Ithaca, New York

**Scale and staff**

Since 1995, about 5,000 farmers and family members have benefited from CIDICCO programs including its rural banks and training in personal development and farming skills. This does not include people who have benefited from having access to CIDICCO research information.

- Three full-time, paid
- Four part-time, paid
- 22 volunteers

**Policies**

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

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

| <b>Income</b>   | <b>2002</b>     | <b>%</b>   | <b>2003</b>     | <b>%</b>   | <b>2004</b>     | <b>%</b>   |
|---|-----------------|------------|-----------------|------------|-----------------|------------|
| Agency for Personal Service Overseas, Dublin, Ireland   | 0               | 0          | 0               | 0          | 78,901          | 30         |
| Humanistisch Instituut voor Ontwikkelingssamenwerking (HIVOS, Humanist Institute for Cooperation with Developing Countries), The Hague, Netherlands | 31,401          | 16         | 59,179          | 27         | 53,379          | 20         |
| Hilfswerk der Evangelischen Kirchen Schweiz (HEKS), Zurich, Switzerland   | 60,511          | 31         | 69,250          | 31         | 32,172          | 12         |
| Other donations   | 11,389          | 6          | 0               | 0          | 72,418          | 27         |
| Sales and other income  | 92,365          | 47         | 92,364          | 42         | 29,719          | 11         |
| <b>Total</b>  | <b>195,666</b>  | <b>100</b> | <b>220,793</b>  | <b>100</b> | <b>266,589</b>  | <b>100</b> |
| <b>Expenditures</b>   | <b>2002</b>     | <b>%</b>   | <b>2003</b>     | <b>%</b>   | <b>2004</b>     | <b>%</b>   |
| Agriculture   | 129,280         | 52         | 146,431         | 58         | 166,958         | 57         |
| Poverty reduction, other programs   | 28,637          | 12         | 5,787           | 2          | 36,287          | 12         |
| Salaries  | 44,908          | 18         | 74,211          | 30         | 49,427          | 17         |
| Administration  | 45,594          | 18         | 24,551          | 10         | 39,728          | 14         |
| <b>Total</b>  | <b>248,419</b>  | <b>100</b> | <b>250,980</b>  | <b>100</b> | <b>292,400</b>  | <b>100</b> |
| <b>Surplus/(deficit)**</b>  | <b>(52,753)</b> |            | <b>(30,187)</b> |            | <b>(25,811)</b> |            |

\*Exchange rates were 16.285 Honduran lempiras (HNL) to \$1 in 2002, 17.236 HNL to \$1 in 2003 and 18.164 HNL to \$1 in 2004

\*\*Due to time differences between receipt and expenditure of funds

**Financial statements**

Prepared: Annually  
 Reviewed by: Board of Directors  
 Externally audited: Yes, year ending December 31, 2004  
 On file at Geneva Global: Yes

**Wire transfer**

Complete bank wire transfer on file at Geneva Global: Yes

**Governance**

An eight-member Board of Directors meets at least twice a year to make decisions on policies and planning, and evaluates the executive director's performance. Currently, three members of the board are not active for reasons such as poor health, but all three positions will be held by active members following the next board election. Board members are:

- Margoth Andrews, president (independent consultant, San Salvador, El Salvador)
- Francisco Mejía, vice president (independent consultant, Tegucigalpa)
- Jackeline Chenier, secretary (director, ANAFABE, Tegucigalpa)
- Ana Lucila Figueroa (independent consultant, Tegucigalpa)
- Isidro Matamoros (professor of animal science, Escuela Agrícola Panamericana Zamorano [Zamorano Pan-American Agricultural School], Valle de Yeguaré, Honduras)

**Reference**

“Milton Flores Barahona is a professional in the agricultural field. He is a prestigious leader in Honduras because he has broken the traditional agricultural way of thinking by emphasizing the Human Farm concept which provides holistic teaching to the farmers, not just technical information, and also deals with the individual and his family. ... Barahona has worked for us as a consultant in rural development and sustainable agriculture, and I have seen his technical and human skills, as well as his good analysis capacity. ... He is a person of integrity and very responsible,” says Alexis Pacheco, a Geneva Global Network member and regional advisor for Central America and Mexico to Tearfund, Teddington, United Kingdom.

## Leadership

Milton Flores Barahona, executive director, has a master’s degree in rural development from Cornell University, Ithaca, New York. Barahona has 25 years of experience in development. He has been an international consultant in sustainable agricultural and rural development for the W.K. Kellogg Foundation, Battle Creek, Michigan, and of the Inter-American Foundation, Arlington, Virginia. Barahona has more than 11 years of experience in training using the Human Farm approach and 16 years of experience in training sustainable agriculture.

José Jacobo, coordinator for western Honduras, is an agricultural technician trained by the World Neighbors, Oklahoma City, Oklahoma, and the Fundación Hondureña de Investigación Agrícola (Honduran Foundation for Agricultural Research) in Tegucigalpa, Honduras. He has 10 years of experience in agricultural extension and five years of experience working with microcredit programs, and is responsible for the rural bank program in western Honduras. Jacobo was raised in a farming family trained by Elías Sánchez, creator of the Human Farm approach, and worked with Sánchez for several years to train other farmers.

### Leaders

| Responsibility   | Name                   | Title                        | Years of related experience | Years with organization | Years in current role |
|--|------------------------|------------------------------|-----------------------------|-------------------------|-----------------------|
| Manages overall activities and fund-raising  | Milton Flores Barahona | Executive director           | 25                          | 16                      | 16                    |
| Coordinates program in western Honduras, provides training and follow-up, coordinates with other organizations | José Jacobo            | Coordinator, western region  | 10                          | 10                      | 7                     |
| Coordinates program in western Honduras, provides training and follow-up, coordinates with other organizations | Karla María Vega       | Coordinator, southern region | 10                          | 5                       | 3                     |
| Accounting, finances, human resources management   | Ana Cecilia Obando     | Administrative assistant     | 10                          | 6                       | 6                     |

## Who is Geneva Global?

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

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

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

## What do you mean by *Life Change*?

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

## What is the *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.

## Who 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](mailto:JCortright@GenevaGlobal.com)

