

Tribal Indian Women Learn to Grow and Market Vegetables



A woman of Motinal village in India's Mandla district shows earthworms used to create fertilizer, a technology called vermicomposting that Udyogini teaches to tribal women.

Overview

Tribal families in central India's Mandla district raise crops for their own subsistence, but traditional farming methods produce only half the food they need – forcing men and sometimes whole families to migrate during the six-month dry season to find work. This project will train women in modern farming and business practices, enabling them to start and manage small businesses and raise family incomes and standards of living. Hundreds of women will take steps to economic self-sufficiency, helping their families move toward more nutritious diets, better healthcare and more stable lives.

Expected Life Change Results

An investment of \$38,574 expands Udyogini's microenterprise programs to 10 additional villages, training tribal women in modern practices to improve agricultural productivity, processing and business management. Expected Life Change:

- ▶ 295 rural tribal women learn skills to launch and sustain microenterprises
- ▶ 1,475 women entrepreneurs and their family members benefit from increased income
- ▶ 1,475 people impacted – some in multiple ways – at a cost per life changed of \$26.15

What We Like About This Project

In addition to learning modern, sustainable farming techniques, women will learn how to effectively market agricultural products. Thus, this project overcomes two barriers that now keep tribal people in poverty: poor agricultural productivity and lack of access to local markets. Increased family income will eventually help reduce seasonal migration.

Project Profile

Organization:
Udyogini

Grant amount:
\$38,574

Geneva Global ID:
1-VH39-0706

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

GENEVA GLOBAL INC
1550 Liberty Ridge Drive
Wayne, PA 19087 USA
T: +1 610-254-0000
F: +1 610-254-8231
E: Advisors@GenevaGlobal.com

SECTOR PERSPECTIVE

Income generation

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*

For tribal families in Mandla district, the main sources of livelihood are agriculture and collection of forest products such as plants sold for use in medicines. However, the land's agricultural productivity is very low. Soil quality is poor, the land is arid and irrigation facilities are far from adequate. Families typically grow a single subsistence crop such as rice or wheat on small plots, but sufficient crops are produced only five or six months of the year. As a result, families are disrupted and children are neglected as men – and often whole families – must migrate to find work for the remaining half of the year.

While the lush forests surrounding Mandla offer abundant produce for collection and sale, contractors and commercial agents working with government officials control much of the forest, limiting access by tribal people. Still, many poor households depend on such produce for income. Unfamiliar with the markets for forest produce, tribal women gather produce and sell it at low prices to earn immediate cash for survival.

Mandla is part of Madhya Pradesh, one of India's poorest states. Per capita spending on food is the lowest in the country and 37 percent of the population lives in poverty, according to InfoChange News and Features, an online resource on development and social justice in India and South Asia by the Pune, India-based Center for Communication and Development Studies. Some 38% of women and 56% of children in Madhya Pradesh do not receive adequate nutrition, and malnourishment is even higher among tribal people. The state's public food distribution system provides less than 3% of food needed.

"Generally, the quality of life of the population is poor," says George K. John, assistant director of Evangelical Social Action Forum (ESAF), Nagpur, India. ESAF received funding through Geneva Global in May 2004 for its work in Chattisgarh state, formerly part of Madhya Pradesh; the project did not achieve expected results.

Traditional farming methods do not yield commercial-quality goods, John says. "Since their skills are not updated with [the] latest technologies, their products are not good enough to compete in the market. In this case, they need to be provided with [skills] training," he says.

"Marketing of the products is another hurdle for the [tribal people]. Usually they give their products to the middlemen, and a huge portion of the profit goes to them. The place of middlemen should be taken over by the NGO [nongovernmental organization], and a steady marketing support should be provided."

Local service alternatives

"In Mandla, Udyogini is one of the few large organizations working to develop the livelihoods of tribal women. Other organizations don't work in the same villages where Udyogini does its work, and the issues they address vary," says Alberuni Zulkarnain Golam Mohd, a researcher for the India Institute of Critical Action: Center In Movement, New Delhi, India.

Vision — *In Their Own Words*

"Tribal [people] are among the poorest in India, not integrated with other communities [and] are socially excluded. ... [They] depend on land and forests for their livelihood, and due to encroachments and ecological degradation their forest-based livelihoods are fast eroding, making them poorer than before. Their lands produce little or nothing in terms of food, so food security is severely impaired. ... Therefore, Udyogini's vision ... is to provide business development services, including training, for developing businesses for poor women. Its objective is to help women in sectors where they are concentrated, and move them up the value chain of products and services in those sectors. Its objective is also to improve the situation of women in states of India which are considered the most disadvantaged economically and socially," says Vanita Viswanath, chief executive officer.

Local Perspective

“Tribal people seem to be reluctant to come forward to the mainstream of the society, and it’s hard for them to adapt to a new lifestyle which is different from their traditional living. Micro-enterprise is hardly on their list of livelihoods. From our experience, I would say it is important to sensitize the tribal population about the need for an alternative livelihood and help them identify suitable enterprise with locally available raw materials,” says *George K. John, assistant director of Evangelical Social Action Forum (ESAF), Nagpur, India.*

Reference

“Udyogini has an extremely capable CEO. She is a visionary and ... sets very high standards for herself and the team. She also brings in a lot of vitality and passion [to] the team and most critically has tremendous commitment to make a difference to the lives of the poor women. In addition to the CEO, the program manager is a person with immense field experience and commitment. He is a fantastic team person, very approachable and brings out the best in every individual. The organization also has a young, professional and committed team ready to give their best in difficult conditions. ... Udyogini as a matter of strategy forms local institutions and builds their capacity, which in the long run makes the initiative sustainable. I feel that in Mandla, initiating small, carefully chosen agriculture-based enterprises is a very good option for impacting the livelihood of poor women. ... Udyogini’s track record and organizational capacity of taking up these kinds of initiatives successfully makes it a very good agency to anchor such initiatives and become a catalyst for change,” says *Ujjal Ganguly, social development advisor for ITC Ltd. Based in Kolkata (Calcutta), India, ITC is funding a Udyogini project in India’s northern Uttar Pradesh state.*

Strategy — *How to Meet the Need*

Since 2004, Udyogini’s microenterprise program has reached nearly 800 tribal women in 40 villages, providing training in livelihoods such as farming, raising livestock and trading in forest products.

Udyogini organizes village women into groups for training and assistance in launching and maintaining a microenterprise. Group members also pool their savings. Typically, each member contributes about \$0.44 per month to a savings fund; the group decides who may borrow from the fund and on what terms. Members borrow to buy seeds and natural pesticides, repaying in monthly installments after crops are sold. As a result, group members no longer do business with local moneylenders, Mohd says.

Trainees learn modern agricultural practices to improve productivity, processing and business management. For instance, Udyogini teaches women to process and store forest produce for sale at higher prices after the end of the growing season. To help women determine the best time to sell, Udyogini researched seasonal price trends in previous years. The organization conducts market and industry studies on economic, trade and ecological issues to support a range of beneficiaries’ enterprises.

Trainees make visits to markets in neighboring districts, where they meet and talk with commercial buyers to learn about markets and how to negotiate prices. Udyogini also holds workshops with buyers and traders to assess market demands and build relationships with potential customers of beneficiaries.

Udyogini field staff is stationed in the district and visits villages periodically, sometimes staying for several days. Udyogini also selects women from the community and trains them as field workers, to support beneficiaries throughout the project implementation.

As a result of this program, women who once did primarily household work have learned to successfully produce and market goods, negotiating from an understanding of market conditions to obtain fair prices for their products. Increased household income has led to benefits such as better healthcare and improved living conditions. Families also enjoy better nutrition, and children have greater educational opportunities. Many of the women now take a more significant role in family decisions, and train additional women in entrepreneurial skills.

Udyogini has introduced farm technology such as low-cost, water-conserving drip irrigation. As a result, Mohd says, “Yields have increased. They are having a better produce, which has increased the nutritional diet of families. ... However, there is [still] a need of better irrigation facilities, to produce more alternative employment opportunities for men and women. ... and better storage facilities.”

Proposed Action — *What This Project Will Do*

This grant will allow Udyogini to expand its microenterprise training programs to an additional 10 villages, reaching 295 women and teaching them to raise organic vegetables for sale and for family consumption. Crops will include tomatoes, potatoes, chili peppers, okra, pumpkins and eggplant. Initially, Udyogini will help women form groups and train them to create village-level plans determining appropriate methods and locations for farming. The planning process will involve the larger community in decisions.

Udyogini will train women in agriculture production and processing techniques, as well as management of agricultural enterprises. Training will be provided 15 hours a month for about eight months. A low-cost, water-efficient drip irrigation system will be provided for each plot to improve production and reduce dependence on rainfall. Women will be trained to install, operate and maintain the systems.

Reference

“Since March 2003, Udyogini [has been] working in Mandla district. Initially, the tribal women had not had any idea [or] awareness about the markets and [their] role to generate income for the household. They had been used to selling their produce at low prices, and bought the same things at higher prices in off-seasons. They did not have the bargaining capacity among them to negotiate rates of goods. ... With the programs of Udyogini, slowly and gradually there is awareness about the market needs, and negotiations to get a better deal for their products. Tribal women now sell their produce in local markets and are getting profit margins. At Bakori, Udyogini has opened a trade center and oil processing unit. Here the farmers get good deals for their products. ... The tendency of saving money has increased, and [women’s groups] have formed where they are saving their money. Udyogini has been connecting these [groups] with local banks [such as the] National Bank for Agriculture and Rural Development.

“The [organization’s] overall reputation is good. I have found beneficiaries [to be satisfied] with their work. They want them to undertake new initiatives and expand the project in other villages, and want more capacity-building to be done,” says *Alberuni Zulkarnain Golam Mohd, a researcher for the India Institute of Critical Action: Center In Movement, New Delhi, India.*

Women will also be trained to set up and maintain vermicomposting units, which use earthworms to produce fertilizer. Additionally, this grant will provide women with seeds as well as natural pesticides and fertilizer.

Women’s groups will meet weekly with Udyogini field staff for monitoring and evaluation of work in progress.

“This intervention will take care of the food insecurity” for beneficiaries and their families, researcher Mohd says. “Vegetable production will directly enhance the nutrition level of families because they can consume some of what they produce and also sell them in the market and earn cash.

“Second, it will promote women to start their own enterprises and contribute to the family income. Tribal women are usually left out of value-added operations in programs in agriculture because they are simply viewed as adding labor for family farms. This project will introduce women to production of vegetables with irrigation, which so far has been lacking because their farms only produced rain-fed crops.”

Budget: \$38,574

Items	Grant request
Drip irrigation kits	11,148
Seeds, pesticide, fertilizer, soil preparation	11,132
Vermicomposting units	5,242
Project executive salary	3,408
Training and production of village plans	2,250
Monitoring and evaluation	1,932
Transportation and shipping	1,311
Senior field assistant	852
Agricultural training and education	600
Product processing	437
Quarterly review meetings	<u>262</u>
Total	38,574

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:

- 295 rural tribal women learning skills to launch and sustain microenterprises, as indicated by a Udyogini report summarizing surveys of beneficiaries before training and at end of project period
- 1,475 women entrepreneurs and their family members benefiting from increases in family farming income averaging 25 percent, as indicated by a Udyogini report summarizing surveys of beneficiaries before training and at end of project period

Changed Lives

“My husband and the villagers discouraged me to join the self-help groups mobilized by Udyogini. But after a few meetings, I got so impressed with the organization’s work that I told my husband, ‘I can leave you, but not Udyogini.’ ... Udyogini has helped me to see a world beyond my home and my village. My selection as a trainer has given me confidence to speak and built up leadership quality in me. I have come to realize the power of being united in a group and to have the confidence to take initiative.

Udyogini’s group discussions have now provided me the intellect to relate any enterprise-related information I come across to my context. Udyogini’s training has immense capacity to teach us to [improve] things which we have been doing for generations, like agriculture. Earlier ... our production was never satisfactory. Now we are using vermicompost and drip irrigation for vegetable cultivation,” says *Kanti Bai Pendro of Bakori village, Mandla district.*

“I was confined to my home in the village and working only out of my house in embroidery. I used to receive the raw material from the middleman who came to the village. ... I used to give the finished product to the same middleman who would come to collect it. After coming into contact with Udyogini, I have gone to visit Bikaner, Jaipur and Delhi to see how markets function; to participate with other women in solidarity gatherings and also get involved in direct sales of the products. ... I get to know how customers react and what they want in terms of a good product and quality,” says *Gaini Devi of Pugal village, Bikaner district. Udyogini’s training enabled her to sell her product directly, avoiding middlemen and earning greater profits.*

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.

Depth Analysis

Urgency: This project increases quality of life for poor tribal women and their families by providing training and other services to help them develop businesses. Few if any organizations offer these women such opportunities. Score: medium.

Need: Tribal families grow crops primarily for their own subsistence, but their land is productive just six months a year or less. Family life is disrupted and children are neglected when men and often whole families must migrate for work the rest of the year. This project will help lift families out of this cycle of poverty. Score: medium high.

Extent: Increased family income and improved living conditions represent a significant life change for families. Score: medium.

Permanence: Training women to develop and maintain successful businesses provides benefits that will last for years. Score: medium.

Intensity: Udyogini will provide training for the beneficiaries 15 hours a month for about eight months. Score: medium.

Risk Analysis

Concept: This project effectively empowers women to become economically self-sufficient and increase family income. Risk: low.

Design: This project extends an established program, which in the last two years has reached nearly 800 women in 40 villages. Risk: low.

Capability: Udyogini leadership has demonstrated capabilities to implement and manage this expansion, and has sufficient support staff. Risk: low.

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

Sustainability: Udyogini will need additional funds from donors to continue this work, but the organization has a track record of consistently obtaining such funds. Risk: medium.

External: This region is politically stable and markets are open to local vendors. Despite irrigation kits provided to beneficiaries, extended drought could affect farm production. Risk: medium.

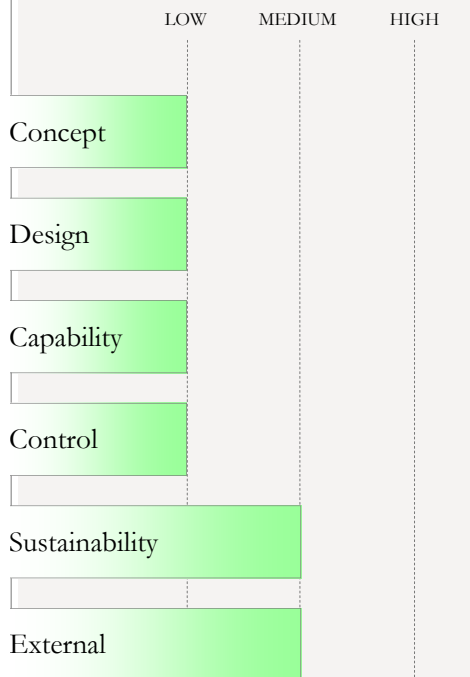
Pro

- Empowers tribal women to engage in sustainable income-generating activities
- Improves living standards of families by improving the level of food security
- Replicable among tribal communities in additional villages of Mandla and Madhya Pradesh

Con

- Tribal people unfamiliar with microenterprise are often reluctant to enter society's mainstream, and may resist abandoning traditional practices

PROJECT RISK PROFILE





India

Population: 1.08 billion (CIA World Factbook)

Population younger than 15: 33%

Urban population: 29%

Languages: Hindi 30%, English, Bengali, Telugu, Marathi, Tamil, Urdu, Gujarati, Malayalam, Kannada, Oriya, Punjabi, Assamese, Kashmiri, Sindhi, Sanskrit, Hindustani (CIA)

Life expectancy: female 64, male 63

Maternal mortality (deaths per 100,000 live births): 540 (compared with 17 in the U.S.)

Infant mortality (deaths per 1,000 live births): 62 (compared with 7 in the U.S.)

Under-5 mortality (deaths per 1,000 live births): 85 (compared with 8 in the U.S.)

HIV prevalence (ages 15-49): 0.9% in 2005 (same in 2001)

People with HIV: 5.7 million in 2005 (5.1 million in 2001)

HIV-infected children (0-14): 120,000 in 2001

Literacy (15 and older): female 48%, male 73%

Gross national income per capita: \$620
Population living on less than \$1 daily: 35%

Population living on less than \$2 daily: 80%

Mothers ages 15-19 (births per 1,000 females): 73 (compared with 50 in the U.S.)

Children in the labor force (ages 7-14): 5% (2000, compared with 0% in the U.S.)

Unemployment rate: 4% (compared with 5% in the U.S.)

Religions: Hindu 74%, Muslim 12%, Christian 7%, atheist 4%, Buddhist 1%, nonreligious 1% (World Christian Database).

2005 U.N. Human Development Index rank: 127 of 177 countries

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

Organization

Udyogini

New Delhi, India

Founded

July 1992

Affiliations

- Interchurch Organization for Development Cooperation, Utrecht, Netherlands
- Ford Foundation, New York, N.Y.
- Poorest Areas Civil Society Program, Department for International Development, London, United Kingdom
- U.S. Embassy, New Delhi
- Development Commissioner for Handicrafts, Government of India, New Delhi
- ITC Ltd., India

Scale and staff

Description	Inception year	Number of people helped, 2005	Staff
Livelihood and business promotion for women embroiderers	2002	700	• 10 full-time, paid
Livelihoods and business promotion for women in urban slums	2004	700	• Seven full-time, paid • 1 part-time, paid
Livelihoods for tribal women in forest areas	2003	1,200	• 20 full-time, paid
Business development consultancy services for NGOs	1992	700	• 2 full-time, paid

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

Income	2003	%	2004	%	2005	%
Interchurch Organization for Development Cooperation, Netherlands	44,757	39	92,955	42	87,925	48
Other donations	70,928	61	129,085	58	96,475	52
Total	115,685	100	222,040	100	184,400	100
Expenditures	2003	%	2004	%	2005	%
Women's development programs	32,453	26	37,790	33	76,222	45
Other programs	29,694	24	32,822	28	37,439	22
Administration	63,307	50	45,434	39	55,730	33
Total	125,454	100	116,046	100	169,391	100
Surplus/(deficit)	(9,769)		105,994		15,009	

*Exchange rates were 47.500 Indian rupees (INR) to \$1 in 2003, 43.975 INR to \$1 in 2004, and 43.740 INR to \$1 in 2005.

Financial statements

Prepared: Annually, year ending March 31, 2005

Reviewed by: Executive Committee

Externally audited: Yes

On file at Geneva Global: Yes

Complete bank wire transfer on file at Geneva Global: Yes

Profile

Vanita Viswanath, chief executive officer, earned a doctorate in social development from the University of Texas, Austin, Texas, and two postgraduate degrees in political science from Jawaharlal Nehru University, New Delhi. She has worked as a consultant and specialist in microenterprise and NGOs for the World Bank, the London, U.K.-based Department for International Development and the Oxford, U.K.-based Oxfam International.

Arvind Malik, program manager, holds a postgraduate diploma in human rights from the Indian Institute of Human Rights in New Delhi and a bachelor's degree in forestry from the Govind Ballabh Pant University of Agriculture and Technology, Pantnagar, India. He has worked as project officer with the World Wide Fund for Nature's New Delhi office, WWF-India, New Delhi, and has been involved in organizing committees, setting up village institutions for management and distribution of benefits, watershed development and improvement of local breeds of cattle.

Jeetendra Kumar, senior executive, agriculture, holds a master's degree in forestry economics and management for the Forest Research Institute, Dehradun, India, and a bachelor's degree in agriculture from Rohilkhand University, Bareilly, India.

Leadership

Governance

An Executive Committee is responsible for overall vision and mission of the organization, and meets two or three times a year to review the programs and approve the budget. Members are:

- Kaval Gulhati, chairwoman (president, Unniti Foundation, New Delhi)
- Vanita Viswanath, secretary (CEO, Udyogini, New Delhi)
- Bimla N. Bissel (Board member, Umang Charitable Trust, New Delhi)
- Renana Jhabvala (national coordinator, Self Employed Women's Association, Bhadra, India)
- Gurinder Kaur (director, Oxfam Trust in India, New Delhi)
- Viji Srinivasan (managing director, Adithi, Patna, India)
- Sukanya Bharatram (managing director, New Horizons, Gurgaon)

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

Leaders

Responsibility	Name	Title	Years of related experience	Years with organization	Years in current role
Management, fund-raising, overall direction	Vanita Viswanath	CEO	20	6	6
Supervision, fund-raising, recruiting, human resources	Arvind Malik	Program manager	10	3	3
Project management, state-level fundraising, local recruiting	Amrat Singh	Team leader, Mandla	4	10 months	10 months
Implementation of agriculture support services, liaison with government	Jeetendra Kumar	Senior executive, agriculture	4	1	1

Who is Geneva Global?

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

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

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

What do you mean by *Life Change*?

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

What is the *Risk Adjusted Range*?

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

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

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

Who pays for Geneva Global's research?

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

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

Contact your Geneva Global advisor.
If you don't have an advisor, please contact
Joan Cortright in Client Services:
866-7-GENEVA (toll-free in the U.S.)
610-254-0000
JCortright@GenevaGlobal.com

