

Farming Women in Zambia Get Help Growing Their Businesses



These members of a microcredit group in Kapatamoyo village, Zambia, completed a fishpond in May 2005 supported by MDF loans.

Overview

Zambia's widespread poverty is especially burdensome for women, who are traditionally restricted from receiving credit or gaining education that could help them increase family incomes. This project provides loans and business training to help women grow highly marketable sunflowers. Thousands of farmers and family members will gain income to improve nutrition, healthcare and education.

Expected Life Change Results

An investment of \$25,000 expands MDF's program for loans and business training to 750 additional beneficiaries. Expected Life Change:

- ▶ 750 women farmers receive loans and training
- ▶ 6,000 farmers and family members benefit from increased family income, enabling improved nutrition, healthcare and education
- ▶ 6,000 people impacted – some in multiple ways – at a cost per life changed of \$4.17

What We Like About This Project

HIV prevalence in Zambia has reached 17%, and many of the women helped by this project have lost husbands to AIDS, struggle to feed families while caring for sick husbands or support children orphaned by the deaths of relatives. In addition, this project takes advantage of economies of scale: MDF buys seed and fertilizer in bulk to benefit from discounted pricing and delivery costs, and beneficiaries combine their crops for sale to gain greater bargaining power.

Project Profile

Organization:

Mthunzi Development Foundation (MDF)

Grant amount:

\$25,000

Geneva Global ID:

1-YKTZ-1106

Project duration:

18 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*

In the late 1960s, after its independence in 1964, Zambia was the world's third largest copper producer. Four decades later, after struggling through its colonial legacy, the collapse of world copper prices, mismanagement and debt, Zambia has become one of the world's poorest nations.

At the same time, AIDS is ravaging Zambian economic, political, cultural and social development, and will continue to do so for the foreseeable future, the U.S. State Department says. The combination of economic migration and a national HIV prevalence rate of 17% has taken "a devastating toll on the human resource capacity within the government and society," particularly affecting the agriculture, health and education sectors, a UNAIDS report says.

Poverty afflicts some 80% of the population, according to a 2001 report by the national Ministry of Finance and Planning, based in the capital Lusaka. The report cites dramatic increases in the numbers of households headed by children after the deaths of both parents, as well as homeless children. Poverty affects women more adversely than it does men, the report says. Few if any women are in decision-making positions. Women have little access to credit or other financial assistance, and few opportunities for education. In addition, women suffer from discriminatory cultural attitudes and practices.

"Poverty hits women especially hard, because the culture marginalizes women and limits their access to credit and agricultural inputs. Likewise, education is considered the domain of men, so fewer women receive education, further limiting their income. Women cannot hold certain jobs or own certain assets without the consent of fathers, husbands or uncles. Land utilization and infrastructure development has always been considered men's arenas, limiting further women's ability to access credit," says Cannisus Banda, agriculture credit consultant for Chipata, Zambia-based Ideal Business Solutions. (He is not related to Patrick Banda, MDF regional programs officer, or Gilbert Banda, secretary of the MDF Board of Directors.)

Local service alternatives

Tobacco and cotton farmers can borrow cash at high interest rates from internationally owned wholesale buyers, who are then entitled to buy the farmers' crops at low prices. The combination of high interest and low sale prices traps many farmers in a cycle of debt and poverty, according to Ronald Daka, planning director for Chipata district.

"There are many institutions involved in poverty alleviation and reduction programs, but their impact has not yet been felt due to fragmentation of this effort and absence of a coordinating mechanism," Cannisus Banda says. "Measures taken have never matched the worsening situation of the poor due to limited funding, cumbersome procedures and lack of awareness on existing programs."

Vision — *In Their Own Words*

"The picture of an improved lifestyle has always motivated me, such that any situation depicting the opposite has always compelled me to do something about it. This reminds me of [one woman] who had compelling difficulties, especially after losing her husband and the relatives had grabbed some of her property. I was moved with compassion, and as an organization, we sat down to map out a way forward for her. We then offered her training and loan to start up a business. Her life has since changed for the better, and serves as a model to the other women. This motivated us to do more microcredit initiatives for disadvantaged women so that they are lifted out of poverty," says Patrick Banda, MDF regional programs officer.

References

“One of their projects is in the shanty township of Mchini. When I visited the project area in the company of Patrick Banda [MDF regional programs officer] to see how the intervention is assisting the beneficiaries, I was happy to hear from [local government officials] on how impressed they are with the work that MDF is doing. The beneficiaries were very jovial, full of testimonies on how their lives have improved as a result of the intervention. ... Widows and single mothers, just to mention a few, have had their lives lifted up and are now able to afford regular [daily] meals. ... Some are even paying school fees for their [children in secondary school], a thing they were not able to do before. ... Patrick Banda and his team of project staff are well-respected ... by the communities they serve and partners from other NGOs [nongovernmental organizations] and the government,” says *Father Dennis Milanzi, project officer for the Chipata, Zambia-based Anglican Diocese of Eastern Zambia, which received funding through Geneva Global in May 2006.*

“The method of production for subsistence on [small] farms with a very low return does not allow farmers to meet the basic needs of their families. Furthermore, to face urgent financial needs, large portions of their productions are sold at a giveaway price at the time of harvest, when prices are very low on the markets. Farmers, and women farmers especially, are therefore kept in implacable poverty. [MDF’s] commitment to assist women farmers to form groups, access credit, enjoy economies of scale in the purchase and delivery of inputs and supplies while providing value-adding processing and market linkages for the sunflower growers is unique,” says *Mutekelwa Mukelabai, agriculture coordination officer for Zambia’s Eastern province, based in Chipata.*

Strategy — How to Meet the Need

Since 2002, MDF has helped poor women farmers increase family income through microloans and training. The organization focuses on areas with high HIV prevalence and poverty levels, large numbers of orphans and demand from community members. Many beneficiaries have lost husbands to AIDS, or are struggling to feed families while caring for sick husbands.

After meeting with a community’s chief, MDF surveys the community’s needs and works to identify beneficiaries in conjunction with the local Area Development Committee, a group in each community overseen by local government. Beneficiaries must already be in business and own at least five acres of land.

Beneficiaries form farmers’ groups of 20 to 25 members each. Groups receive training and loans, and cooperate in selling sunflower seeds and products. Group members are held accountable for each others’ loan, so groups select members on the basis of trust and reliability.

Training: MDF trains beneficiaries six hours a day, twice a week for four weeks on increasing farm production and improving management and business skills. Topics covered include planning, marketing, pricing, leadership and conflict resolution. Training is provided through a combination of classroom lectures and hands-on practice.

Microloans: Members of farmers’ groups typically live in the same village, and are familiar with each others’ track record of loan repayment from prior experiences, in which tobacco and cotton farmers borrowed cash from wholesale commercial buyers.

Failure of group members to make timely payments can result in penalties for the entire group, including restrictions on subsequent loans for all members. As a result, groups choose members carefully, based on prospective members’ ability to repay and history of repaying previous loans in full and on time. MDF has also established a system of credit ratings for individuals, and timely repayment of loans makes borrowers eligible for larger subsequent loans.

MDF’s programs officer authorizes loans after consulting with local Area Development Committees, MDF field officers and the organization’s accountant.

MDF provides 30% of each loan in cash for farmers to pay costs such as labor and marketing, while 70% of the value of the loan is provided in farming inputs such as seed and fertilizer. MDF buys these inputs in bulk on the borrowers’ behalf, allowing for discounted pricing and delivery costs. Borrowers repay at an annual interest rate of 30%. Beneficiaries may repay loans with crops instead of cash; MDF processes the crops and sells the resulting products for cash to replenish the revolving loan fund. The current average loan is \$30 over a period of six to nine months. Repaid funds are used for subsequent loans or lent to new members.

Members contribute \$3 each to a group savings account, and make further contributions to total 10% of each loan received. If all loans are repaid on time and in full, group members divide the savings among themselves. However, if a member defaults on her loan, the savings are used to cover the default. MDF field staff visit groups weekly or monthly to monitor repayment. In hardship cases, such as death or serious illness in a family, MDF may extend the repayment period.

MDF provided microloans to 50 people in 2002, the initial year of this program. The organization provided 150 loans in 2003, 375 in 2004 and 550 in 2005. Borrowers whose needs exceed MDF’s lending ability are referred to mainstream lending institutions.

Reference

“[MDF] an organization with high integrity because of Patrick Banda, [regional programs officer]. Members of the community respect him a lot. I, therefore, have no problem recommending him. Funding Muthunzi, one is assured that the disadvantaged will indeed benefit from interventions. The project plays an important role in Zambia,” says *Frackson Kazumba, retired inspector of schools, Chipata.*

Marketing: Each farmers’ group combines its crops for sale, giving the group greater bargaining power. MDF links groups with wholesale buyers, assuring markets for products even before crops are planted to help mitigate market fluctuations.

Farmers may sell raw sunflowers. However, MDF also operates a processing facility that produces cooking oil and animal feed from sunflowers. Farmers may pay for processing or sell raw sunflowers to MDF. Processed products bring higher prices at market as a result of growing demand, further increasing farmers’ incomes. The organization earns about \$15,000 a year processing sunflowers for loan beneficiaries and other farmers.

Loan portfolios

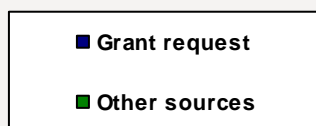
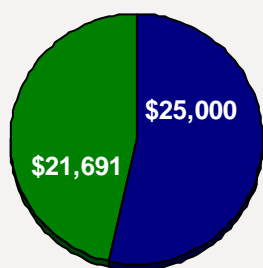
Value and risk	2003	2004	2005
Loan portfolio (\$)	29,596	28,750	25,240
Percentage of on-time repayment	75%	80%	80%
Portfolio at risk over 30 days (\$)	7,396	5,750	5,048
Loan losses (amount written off) (\$)	1,780	0	0
Number of active borrowers	140	300	495
Number of loans	150	375	550
Average loan amount disbursed for outstanding loan portfolio (\$)	197	77	46

Proposed Action – *What This Project Will Do*

Funds from this grant will provide six-month loans to an additional 750 women, enabling them to increase income for families averaging eight members each. Almost all these families include one, two or more children orphaned by AIDS-related deaths. Increased income will help improve family nutrition, healthcare and education, and provide household goods such as bicycles, radios and sheet metal for roofing.

This grant also will help cover salaries for two loan officers in addition to MDF’s current three.

Project Budget



Budget: \$46,691

Total budget for this project is \$46,691, of which this grant will cover \$25,000. The remaining \$21,691 has been secured from other sources.

Item	Grant request (\$)	Other sources	Total
Loan funds	24,000	1,500	25,500
Seed		11,000	11,000
Processing equipment		5,000	5,000
Salaries	1,000	1,000	2,000
Storage drums		1,691	1,691
Transportation		1,500	1,500
Total	25,000	21,691	46,691

Changed Lives

“I was a hardworking farmer. ... The conditions were miserable, in that my sweat for the year could only go towards meeting the interest on the loans for tobacco, leaving me with nothing to support my promising son who had qualified for further studies. It was a painful experience. After I got credit and business training from MDF, for the first time I was able to make profits that enabled me to pay off the loans and interest. Now, I can even brag that I am able to assist others who are more disadvantaged than I was. I am very proud especially that I managed to educate my son, who was selected to go for further education at one of the colleges,” says *Jane Phiri, a farmer in Chipata. She is not related to Leonard Phiri, MDF accountant, or Lyson Phiri, chairman of the MDF Board of Directors.*

“I used to produce corn and tobacco but couldn’t provide completely for my family, let alone for the children of my late sister. It was unbearable. Income was hard because the international companies determined tobacco prices, which kept on declining every year. MDF assisted me with credit and training to improve my farming by growing alternative cash crops. I have been able to pay off my debt, and my family is happy because I am now able to provide for needs such as food, clothing and school fees,” says *Spive Chulu, a farmer in Chipata.*

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:

- 750 women farmers receiving loans and training enabling them to increase family income by 20% as indicated by a MDF report summarizing training attendance, loan records and surveys of beneficiaries’ incomes before and after loans
- 6,000 women farmers and family members benefiting from increased family income, enabling them to afford three daily meals instead of one, as indicated by a MDF report summarizing surveys of beneficiaries before and after loans, as well as 20 testimonies of improved family healthcare, education or other benefits

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: Without immediate economic empowerment, many women in Chipata will be unable to send children to school or buy medicine. Those who grow tobacco and cotton have other sources of credit available, though at much less favorable terms. Score: medium.

Need: Providing access to credit and business training will allow women to increase income, significantly raising the quality of life for themselves and their families. Score: medium.

Extent: Training in business management provides long-term skills and benefits. Savings can be reinvested in businesses for even greater increases in income. Score: medium high.

Permanence: Loan recipients' income may fluctuate with changes in market conditions. Inflation can drain savings over the long term, rendering savings accounts less effective. Score: medium.

Intensity: After MDF has provided training in the first quarter of the project period and disbursed loans in the second quarter, monitoring will be done once a month with loan collection taking place the last week of each month. Score: low.

Risk Analysis

Concept: Microloans and business training effectively help poor women lift themselves and their families from poverty. Group savings provide support for members in emergencies, and provide cash for future needs. Risk: medium low.

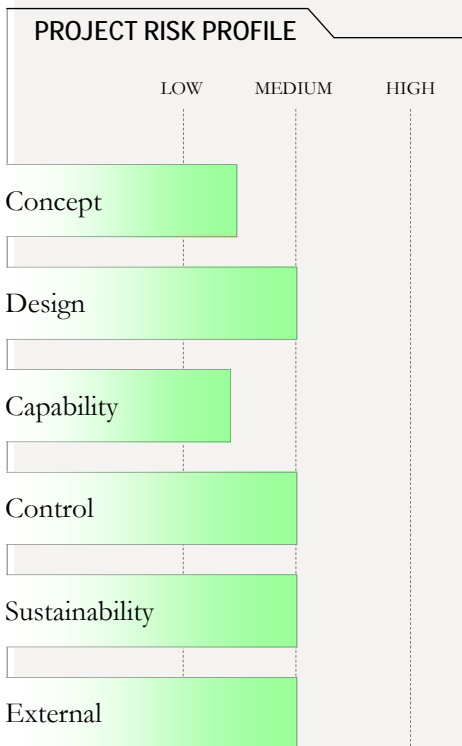
Design: Project is consistent with previous successful initiatives. Expansion will be managed by hiring two additional staff. Risk: medium.

Capability: MDF has experienced staff who have led microcredit programs for several years. However, this project will require recruiting new staff. Risk: medium low.

Control: MDF has stable management, independent governance and secure fund transfer measures. However, it lacks externally audited financial statements. Risk: medium.

Sustainability: MDF will continue to grow sunflowers and expand its capacity to process its own crops and those of loan recipients and other farmers. Combined with interest collected on loans, these activities will increase the organization's income. However, MDF will need external support to fund further expansion of its program. Risk: medium.

External: Southern Africa is subject to sporadic drought, though new sunflower varieties have greater drought resistance. Inflation may reduce the value of savings and profits. Market demand for sunflowers and related products is strong but subject to fluctuation. This risk is mitigated by sales contracts made in advance of planting. Risk: medium.





Zambia

Population: 11.5 million
Population younger than 15: 46%
Average annual population growth rate: 2.3% (compared with 1.2% in the U.S.)
Urban population: 36%
Languages: English (official), major vernaculars - Bemba, Kaonda, Lozi, Lunda, Luvale, Nyanja, Tonga, and about 70 other indigenous languages (CIA World Factbook)
Life expectancy: female 39, male 38
Maternal mortality (deaths per 100,000 live births): 750 (compared with 17 in the U.S.)
Infant mortality (deaths per 1,000 live births): 102 (compared with 7 in the U.S.)
Under-5 mortality (deaths per 1,000 live births): 182 (compared with 8 in the U.S.)
HIV prevalence (ages 15-49): 17.0% in 2005 (16.5% in 2001)
People with HIV: 1.1 million in 2005 (920,000 in 2001)
HIV-infected children: 130,000 in 2005 (85,000 in 2001)
AIDS orphans: 710,000 in 2005 (630,000 in 2001)
HIV-related deaths (annual): 98,000 in 2005 (89,000 in 2001)
Literacy (15 and older): female 74%, male 86% (2002)
Gross national income per capita: \$400
Population living on less than \$1 daily: 76%
Population living on less than \$2 daily: 94%
Malnutrition among children under 5: 23% (compared with 2% in the U.S.)
Mothers ages 15-19 (births per 1,000 females): 128 (compared with 50 in the U.S.)
Children in the labor force (ages 7-14): 14% (1999, compared with 0% in the U.S.)
Religions: Christian 83%, traditional ethnic 13%, Baha'i 2%, Muslim 1%, other 1% (World Christian Database)
2005 U.N. Human Development Index rank: 166 of 177 countries

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

Organization

Mthunzi Development Foundation (MDF)

Chipata, Zambia

Founded

MDF was founded in February 1992 and registered with the Zambian government in January 1993.

Mission statement

“To empower rural and urban communities who are economically disadvantaged ... to develop their social and economic potential to sustainable levels.”

Affiliations

- Zambia National AIDS Network, Lusaka, Zambia
- Civil Society for Poverty Reduction, Lusaka
- Kara Counseling and Training Trust, Lusaka
- Nongovernmental Organizations Coordinating Council, Lusaka
- Ministry of Agriculture and Cooperatives, Chipata
- Eastern Province Nongovernmental Organization Forum, Chipata
- Development Aid From People to People, Ndola, Zambia
- Southern Africa AIDS Information Dissemination Service, Harare, Zimbabwe
- Africare, Washington, D.C.
- Kirkens Nødhjelp (Norwegian Church Aid), Oslo, Norway
- Rabobank Foundation, Utrecht, Netherlands
- UNICEF

Description	Inception	People helped, 2005	Staff
Reproductive health awareness	1992	15,651	Seven full-time 12 part-time 46 volunteers
Agricultural training	1992	12,455	Three full-time Six part-time 20 volunteers
Revolving loans	2002	6,000	Seven full-time 12 part-time 20 volunteers

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

Income	2004	%	2005	%
Donations*	26,848	55	12,382	15
Generated income**	15,595	32	64,144	76
Interest income from loans	6,115	13	7,833	9
Total	48,558	100	84,359	100
Expenditures				
	2004	%	2005	%
HIV and AIDS programs	3,602	19	18,506	43
Farmer training and recruitment	4,840	27	11,793	27
Salaries	3,153	17	5,772	13
Administration	6,944	37	7,515	17
Total	18,539	100	43,586	100
Surplus/(deficit)	30,019		40,773	

Exchange rates were 4,645 Zambian kwacha (ZMK) to \$1 in 2004 and 3,480 ZMK to \$1 in 2005.

*Top donors include a U.S. donor and a Zambian donor.

**From commissions on crops sold on behalf of farmers and revenue from sales of cooking oil and sunflower cake.

Financial statements

Prepared: Annually, year ending Dec. 31
 Reviewed by: Board of Directors
 Externally audited: No

Complete bank wire transfer
 on file at Geneva Global: Yes

Profile

Patrick Banda, regional programs officer, has 11 years of experience in community development projects. He holds a degree in administration from the University of Zambia, Lusaka, and began with MDF in 1995 training people as entrepreneurs with a focus on microloans.

Leadership

Governance

A Board of Directors meets quarterly to issue policy decisions and review financial statements. Members are:

- Lyson Phiri, chairman (development officer, Swedish International Development Co-operation Agency, Stockholm, Sweden)*
- Gilbert Banda, secretary (motivational speaker, Motivational Center for Africa’s Transformation, Lusaka, Zambia)**
- Judith Vwalikha, treasurer (operations officer, Zambia Export Grower’s Association, Lusaka)
- Handsen Nkhata (Gazelle Paints, Lusaka)
- Theresa Mwila (credit manager, Standard Chartered Bank of Zambia, Lusaka)
- Cephas Sinoya (development officer, United Nations, Beira, Mozambique)

*Lyson Phiri is not related to Leonard Phiri, MDF accountant, or to Chipata farmer Jane Phiri.

**Gilbert Banda is not related to Patrick Banda, MDF regional programs officer, or to Canisus Banda of Ideal Business Solutions.

Policies

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

Leaders

Responsibility	Name	Title	Years of related experience	Years with organization	Years in current role
Program coordination and design	Patrick Banda	Regional programs officer	11	11	4
Oversight of microfinance operations	Leonard Phiri	Accountant	15	3	3
Accounting and banking assistance	Sarah Kamanga	Cashier	5	4	3
Management of agricultural activities	Zacks Mtonga	Agricultural field officer	7	5	5

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

