

## **S. L. Gimbel Foundation Fund Grant Evaluation Form**

**Organization name:** The Arc of Riverside County

**Grant #** 2011742

**Grant Period:** November 1, 2011 to October 31, 2012

**Location of Services (City and State):** Riverside, CA

**Name and Title of person completing evaluation:** Michelle Baldwin, Director of Communications

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**Total number of clients served through this grant funding:** 600+

**Describe the project's key outcomes and results based on the goals and objectives:**

When The Arc of Riverside County became aware of research that pointed to prenatal alcohol exposure as the leading and 100% preventable cause of developmental disabilities; we decided to make FASD our prevention focus. Through this prevention-through-education program, we have spread the "Nine Months, Zero Alcohol" message to individuals and organizations locally and statewide. In the past 12 months, we implemented the FASTRAC curriculum in over 24 new schools and in 8 different school districts. We have also enhanced our current curriculum by developing four new modules: Recovery, Criminal Justice, Health Professionals and Social Services. While we have not yet implemented this curriculum in any alcohol recovery programs to date, we have had great success in implementing the Criminal Justice module and are now beginning to get health professionals on board as well. In addition, through the dedication and support of our community, we have begun to spread FASD awareness to not just students, but to community business leaders by way of service club presentations. Students and professionals are using NineZero materials and our logo has been very well received. T-shirts are extremely popular as well.

**Please describe any challenges/obstacles the organization encountered (if any) in attaining stated goals & objectives:**

The high school teachers we approached were generally very receptive to our peer-training curriculum; district administrators weren't always as helpful. While this is a project focused on prevention, we got the impression that administrators in some cases may have felt that students with FASD within their district might be labeled with this condition and this would lead to problems for them. Certain school districts no longer have required Health Classes and this was always the class where

our FASTRAC curriculum was easy to implement. Finding other classes proved difficult in some schools even when the teachers and students were motivated and enthusiastic to teach this module. Also maintaining and drawing people to our website proved to be a significant challenge and we are still working on this.

**How did the organization overcome and/or address the challenges and obstacles?**

Often the career academy teachers (and other teachers where academies were not present) would tell us that they had authority to bring us (and this curriculum) in to their school based on the issue of Service Learning. In many cases, district administrators were not aware of the project until long after it was completed.

Teachers were very creative and found other classes where this health issue was not a perfect fit but nonetheless welcomed by other teachers and students. The peer teaching was a key reason this worked in so many classes.

**Describe any unintended positive outcomes as a result of the efforts supported by this grant.**

Our follow-up surveys showed that many career academy teachers love this project so much because of the way it involved students, that they were going to find ways to continue it each year. We have found that once FASTRAC is implemented initially, teachers have an easy time carrying it on from year to year. We have schools that have been implementing it for 8 years or more. Also we have students in several schools that have found other venues outside of school to peer teach this curriculum, with the help of their teacher and sometimes with our help. NineZero has become an elevator word used by many to describe the affirmation of not drinking alcohol during pregnancy.

**Briefly describe the impact this grant has had on the organization and community served.**

This has become a high profile project and we get requests from Riverside City College students to help them implement it as an extension course and also from students who take it with them to four year schools and have sought our support to supply them with materials to teach it. This project has received several awards for community outreach and it has been presented at national conferences such as The Arc of the US as well as the state conference for California Career Academies. We have had volunteer instructors with FASD accompany us for major community presentations. It is one of the most popular projects we have ever done and we believe it is also one of the most important, since the maternal drinking during pregnancy is the number one preventable cause of intellectual disabilities in the US. By "inoculating" young people against participating in this behavior (drinking when pregnant) it has the potential to improved lives and preserves precious resources since it the cost to society for one person with FASD over a lifetime is close to \$1 million.

**Please relate a success story:**

With the help of Eva Carner, Special Education teacher and mother of Rick Carner, a person with FASD, we completed our Criminal Justice module just in time for Defense Attorney educator William Edwards to take to a national conference where hundreds of defense attorneys were present. It was extremely well received and now Mr. Edwards is taking this PowerPoint presentation all over the country and teaching other attorneys how to properly defend individuals with FAS/FASD who encounter the criminal justice system as defendants. Mr. Edward's advocacy has had a national impact on this line of defense. He is a board member of The Arc of Riverside County.

1. **Organization name:** Opportunity International
2. **Grant #** 20140021
3. **Grant Period:** January 1, 2014 to December 31, 2014
4. **Location of Services (City and State):** Global headquarters: Oak Brook, IL (Grant allocation: Africa)
5. **Name and Title of person completing evaluation.** Diane Ferguson, Report Writer
6. **Phone Number:** 630-621-7914
7. **Email address.** dferguson@opportunity.org
8. **Total number of clients served through this grant funding.** 120

**9. Describe the project's key outcomes and results based on the goals and objectives:**

The hungry season is the stressful time when food and funds run low before harvest. In 2014, The S.L. Gimbel Foundation and Opportunity International partnered together to expand Opportunity's Agricultural Finance initiative to deliver targeted financial and non-financial services to farmers to bridge the hunger gap, improving food security, increasing incomes and providing tools like savings and insurance to help rural families thrive between harvest times. Opportunity achieved its goal to provide loans to 119 loans to farmers with 120 farmers funded. The goal was achieved as a direct result of the generosity of the S.L. Gimbel Foundation. Your investment impacted the lives of approximately 504 people. The following are just a few highlights of what Opportunity achieved through the overall initiative objectives in 2014:

**Objective 1: Provide loan and savings services to 250,000 small scale farmers in the next five years.**

As of September 30, 2014, Opportunity has disbursed 191,498 loans to farmers since the launch of the Agriculture Finance initiative in December 2012. During the first three quarters of 2014, Opportunity disbursed 55,563 agriculture loans with accompanying savings accounts to farmers against the goal to provide loans and savings to 250,000 farmers by the end of 2018. We are pacing ahead of projections, achieving 22% of the goal in the first year of a five year objective.

By using lessons learned to refine our strategies for reaching rural communities, we in-part attribute our successful outreach growth to the implementation of technological innovations that expand the availability of financial services to the rural unbanked. Since the program began, we more than quadrupled the number of client access points available, largely in rural areas. We expanded our outreach to poor women and their families, significantly increasing the number of loans made and savings accounts opened.

S.L. Gimbel's grant provides the support and flexibility Opportunity needs to achieve significant gains across the Agriculture Finance initiative. Using innovative approaches to reach women and their families in rural areas, we have increased the number of agriculture loans disbursed nearly fivefold since the launch of our initiative. This has coincided with additional outreach efforts to farmers in Kenya and Tanzania, both of which started offering agriculture loans in March 2014. During this period, we also impacted rural farmer families with the launch of savings deposits at our Ghana institution, Sinapi Aba Trust and in DR Congo.

**Objective 2: Expand Agriculture finance program in existing five countries and launch in Tanzania, DR Congo and Kenya over next five years.**

In the first half of 2014, Opportunity expanded its services to small-scale farmers in the five existing countries – Ghana, Malawi, Mozambique, Rwanda and Uganda and launched a pilot of the initiative in Tanzania and Kenya. We increased the number of client access points, driven by our introduction of cellphone banking in Uganda and our expansion of agent banking in multiple countries. In Tanzania, we launched a branchless banking pilot, reaching remote areas with technology-led services.

**Objective 3: Pilot branchless or mobile-based agriculture strategy in Tanzania's fertile SAGCOT corridor.**

A key highlight in 2014 was the successful launch of the branchless banking pilot in the fertile farming region of Tanzania called SAGCOT. Loans were disbursed to 190 irrigated rice and sunflower farmers exclusively through Mobile Money, marking a significant milestone in Opportunity's branchless banking strategy.

- Provided agriculture loans for inputs and labor to 120 irrigated rice farmers in Morogoro. All 120 smallholder farmers received their loans entirely through M-Pesa.
- Provided loans to 70 sunflower farmers in Kibaigwa, delivered directly to the input suppliers. The sunflower seeds are insured through a local group, MGEN Tanzania, one of Tanzania's first forays into insuring farmers against crop loss.
- Opened a new satellite branch in Dakawa to establish a presence in the community, encouraging confidence and trust.
- Outfitted loan officers with tablets to photograph clients and to photograph and geo-tag crops. Loan officers dedicated to agriculture finance are also equipped with motorbikes.

**Objective 4: Expand technology services to support agriculture including tablets for loans officers, GPS mapping, tracking system for farmers and use of cell phones for payments and deposits.**

In 2014, Opportunity made substantial strides toward its strategy to centralize, modernize and streamline IT systems that positively impact our clients and create efficiencies for our staff. We are making progress toward the migration of our model bank platform and the implementation of data capture technology. Once implemented across all the banks, the model bank will enable Opportunity to operate one set of common interfaces for ATMs, Point of Sale devices and Mobile Money transactions, the innovations that are so critical in our outreach to farmers and rural families. Data capture, implemented through mobile tablet technology, will tie directly into the upgraded model banking system. Data capture technology is enabling Opportunity to document and analyze critical data for agriculture finance that will ultimately impact product development and service delivery models. 2014 highlights include:



- Cell phone banking technology is making significant strides among Opportunity's African financial institutions. Moving forward, Opportunity's global strategy is to position mobile banking as a primary delivery channel as part of its Mobile Money initiative.
- Significant agricultural outreach growth was reported by Malawi, Uganda and Rwanda in 2014, attributed in part to the expansion of the agent banking network and new client access points.
- To support mobile money growth, Opportunity banks aim to provide additional staff training, mitigate network reliability issues and address any barriers to usage, so that clients may benefit fully from the convenience of this new delivery channel.

**Meet Brenda - "With Opportunity, I manage my accounts without leaving my business."**

Pictured right, Brenda Ngwira first approached Opportunity Malawi back in 2008, investing her first loan of \$167 to launch her very own business selling tomatoes in rural Mzuzu. She has invested a series of loans, transforming her cart into a produce shop - her most recent loan was \$534. Over time, Brenda diversified her business to add fish, attracting more customers. Brenda says she especially appreciates the training she receives from her loan officer and transformation officer.



Today, Brenda is enjoying the safety and convenience of Opportunity Malawi's mobile money program called Banki M'manja. She stays on top of her business, managing her account with a few quick SMS functions on her cell phone while keeping a watchful eye on her business.

Brenda is thrilled to show off the small home she built using the savings she accrued as her business became profitable.

**10. Please describe any challenges/obstacles the organization encountered (if any) in attaining stated goals & objectives.**

1. Many of our banks have faced significant economic and political challenges this year that impact performance and risk. Economic downturns in Rwanda, Ghana and Malawi have dampened demand for loans. Inflation due to currency devaluation in Ghana and Malawi was also a major issue. Our banks continue to navigate uncertain political climates, with unexpected government regulations in Ghana and Uganda hurting portfolio growth, and controversial elections in Malawi disrupting business along with some issues with mobile network vendors.
2. Another challenge Opportunity faced during the implementation period was substantial fluctuations to its agricultural loan books across some African countries who faced problems associated with specific crops.

**11. How did the organization overcome and/or address the challenges and obstacles?**

1. Opportunity is managing risks through strengthened portfolio oversight, the adoption of new reporting tools for enhanced performance monitoring, additional loan officer training and revised staff incentive programs. Similarly, we closely monitor issues with mobile network

operators that impact cellphone banking and quickly elevate issues to ensure our clients have reliable account access.

2. To mitigate risk and agricultural loan book fluctuations, Opportunity is emphasizing increased focus on crop diversification. Opportunity's participating institutions are focusing efforts to add new crops as well as increase the percentage of existing crops within the agriculture portfolio. For example, Opportunity Uganda, in partnership with the Grameen Foundation is using Community Knowledge Workers to successfully capture critical data from over 1,000 smallholder farmers across a variety of crop types. We will incorporate what we learn and then replicate the model across Africa.

**12. Describe any unintended positive outcomes as a result of the efforts supported by this grant.**

An added benefit to this initiative is job creation. When farmers increase their yields and their incomes by an estimated 40%, they not only improve the quality of life for their families and increase economic activity within their communities they also create jobs. The impact of S.L. Gimbel Foundation spreads way beyond the 120 farmer families funded – it ripples throughout dozens more families who are stronger because they now have jobs that support their own families. Opportunity farmers funded by S.L. Gimbel sustainably improve their crop yields, reduce hunger and food insecurity within their own communities and also meet the growing demand for food. Our studies have shown that farmers who increase yield and income, hire their neighbors. You are funding a sustainable cycle of economic growth.

Our focused outreach has resulted in a tangible benefit to the communities we serve through job growth, especially for women. Within the past year, Opportunity has created or supported more than 45,000 estimated jobs across the nine African program countries.

**13. Briefly describe the impact this grant has had on the organization and community served.**

Opportunity conducted extensive research in Uganda, Malawi and Ghana to investigate the impact of the initiative on the lives of our client farmers and their communities. The research involved quantitative and qualitative data collection, including surveys including data from 1,200 people. The assessment revealed that our agriculture services had a measurably positive impact on thousands of rural families. Opportunity banking services and agricultural resources resulted in improved cash flow and increased production and access to local crop markets. Families reported greater access to necessities including food, education and health care. This survey shows that Opportunity's agricultural programs are having a measurable, positive impact on the lives of our clients, their families and the communities where they grow and sell their crops. We are delighted that S.L. Gimbel has joined us in this mission.

**14. Please provide a narrative on how the funds were used to fulfill grant objectives.**

Opportunity International deployed the generous S.L. Gimbel Foundation funding to expand its Agriculture Finance initiative throughout existing countries and to increase its outreach to pilot the program in new countries. Most specifically capital was allocated to Opportunity's Agriculture loan portfolio, funding loans and services to 120 rural farmers. The loans include extensive training, monitoring and mentoring.



### 15. Please relate a success story. Meet Rapheal Kalumba

Struggling to put food on the table, farmer and father of 13, Rapheal Kalumba is changing everything by investing an Opportunity Uganda agriculture loan valuing \$835. As Rapheal's family home began to literally crumble beneath their feet he knew he needed to increase his farming income. Unfortunately, he lacked a critical requirement – working capital. His father and his father's father before him have



worked as farmers and he is accustomed to a hand to mouth lifestyle. However, unlike the generations before him, he has something they did not – access to financial services and training in modern agriculture practices. When Opportunity opened in Mubende, Rapheal didn't waste any time approaching the branch.

Today, he can access capital when he needs it most, during planting. He uses a loan to purchase inputs like seeds, pesticides and mulch with the flexibility to make repayments during harvest times when money is more liquid. "The cycle of income growth and watching my plot become a plantation has been fantastic." Using capital from his increased income, Rapheal purchased a maize grinding machine which he stationed in the heart of the village trading center to increase his daily income by \$12 in a region where most people earn under \$1 per day.

Rapheal is grateful but says he can't achieve success and not share it with others. He is a lead farmer in his agriculture group and he is referring fellow members to learn about how Opportunity products can help them too. He has cultivated a water source and established an irrigation system that waters his crops and is in close proximity to his house so his family always has clean water. He now allows others from his neighborhood to collect water from this source.



What's next for Rapheal? The newly finished home is a huge source of pride for Rapheal and he and his wife say they are closer to their dream of giving all their children an education. Rapheal is already planning to use a second loan to purchase a truck to deliver his crops to market. A truck will allow him to control his own delivery and ensure higher profit margins. "You might invest heavily in your crops to increase yield quality and quantity, only to get reduced prices at market because your product is over-ripe – I want to control that."

Rapheal and his wife work together to be sure their children attain an education and get jobs to eventually obtain assets of their own. He says for those of his children who are unable to get work he will be positioned to save enough to purchase them a small plot to get started just like his father did for him.

### Please relate a success story. Meet Elizabeth Afrakome

Because of you, we can continue to invest in farmers like Elizabeth Afrakome as we expand deeper into rural farming communities like Adagya,



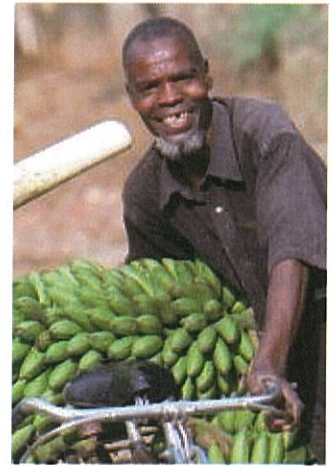


where she lives and where the daily challenges associated with poverty hit the hardest. The Afrakome family was producing and selling enough cocoa to provide for the family - until Elizabeth's husband suffered a stroke three years ago. As the family's sole provider Elizabeth struggled to maintain the farm and keep the family fed. Now, in addition to loans and training, Opportunity Ghana provides her with access to a safe place to save and with the protection of insurance. Elizabeth is grateful for the opportunity you created so that she can provide her children with the education she never had.

"Today, I rest easier because my children are secure; I can save for education and for medicine when they become ill. I feel respected by my neighbors – I never imagined I could be the woman helping others in my community. Until now." With Opportunity's help, parents like Elizabeth are able to capitalize on their skills with newfound confidence, and begin to take steps up the rungs of the economic ladder, achieving tangible gains for the whole family.

**Please relate a success story. Meet Said Busesire**

Because you invested in us, we can continue to invest in entrepreneurs like Said Busesire. Every day Said rises just after midnight to begin the 15 km journey to Mbarara, pushing his bicycle piled high with plantains. When he arrives, he sells his produce to hotels because he has earned a reputation for timeliness and honest pricing. At 8a.m. he repeats the round-trip journey, bringing a second load of plantains to sell in the market. Said returns home to work his land, harvesting his crop for the next day. At sunset his day comes to an end. He used his first Opportunity loans to purchase land, which has grown over time to 1.5 acres. He credits his success to the training and the friendships he has built within his Trust Group over the past five years. Said recently replaced his roof and plans to build his family a brick house.



**Please relate a success story. Meet Ama Amponsah**

An entrepreneur at heart, Ama Amponsah has a spirit for resourcefulness and hard work; you helped start her on a journey of transformation. Today, she is making the most of the opportunities you make possible, living her dream of operating a successful farm and leaving behind a life of chronic poverty. Because you invested in Opportunity Ghana, we can continue to invest in people like Ama as we expand deeper into rural farming communities where the daily challenges associated with poverty hit the hardest.

Ama is not new to farming, yet she still credits Opportunity Ghana as her key to success. Dedicated to farming her land and supporting her children and grandchild, she is known by all for her resourcefulness and perseverance. However, it wasn't until she was armed with the necessary tools that she understood how to modernize her operation and increase her income. Today, Ama is using the right types and amounts of seeds and fertilizers and is accessing technical support and links to buyers. She constructed a sturdy block home and plans to build an additional home for her grown sons who assist her on the farm. Ama is joyful, knowing that her children have every reason to expect a future filled with security and hope.



With Opportunity's help, parents like Ama are capitalizing on their skills, achieving newfound confidence and taking steps up the rungs of the economic ladder.