



FIVE YEAR IMPACT REPORT



BANKERS WITHOUT BORDERS FIVE YEAR IMPACT REPORT

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LETTER FROM THE FOUNDING DIRECTOR



I once read an article about why anyone should care that a nonprofit is celebrating an anniversary. Just as wedding anniversaries matter the most to the couples celebrating them, these kind of organizational milestones are most important to the people most deeply involved – the founders, employees, board members, and perhaps a small circle of long-time volunteers and donors.

As Bankers without Borders® turns five, I am left asking, “Outside the group noted above, who cares, who should care, and why should they care that we’ve been at this work since 2008?” Let me try to answer my own questions.

Any individual who wants to see poverty put in a museum, as Dr. Yunus has so eloquently challenged us to do, should know that there is a way for them to roll up their sleeves, utilize their knowledge, skills, and networks, and help some of the most promising social enterprises accelerate their progress on improving the economic lives of the world’s poorest people. They should know that there is a **researched and proven program** that has received overwhelmingly high satisfaction rates from both the skilled volunteers they engage and the organizations they serve, and that volunteers report both clear professional and personal gains as a result of their experience.

Any social entrepreneur or NGO who feels like they are facing a talent shortage or thinks that the only way to access the skills, expertise, or extra hands they need is to hire a paid consultant, needs to know that they can access some of the “best of the best” professionals from more than 170 countries to help them better serve “the poorest of the poor,” and that these individuals are willing to provide their time **pro bono** as consultants, mentors, virtual advisors, or even year-long fellows. They should know that a disruptive innovation has occurred that can help shift their thinking from one of scarcity to one of abundance in terms of the talent available to help them succeed.

Any company or university looking to develop an initiative to engage their employees or students, bring life to their philanthropic priorities, gain competitive advantage in emerging markets, or facilitate learning and development experiences should know that there is a **flexible, low-cost, and proven implementing partner** who can help them design, implement, and evaluate their corporate initiative. They should know that we’re already working with some of the most reputable Fortune 500 companies in the world, and that they can benefit from their experience by partnering with Bankers without Borders.

Any existing non-government organization or start-up interested in skills-based volunteering or building connections and mentoring relationships between the business world and the social sector should know that Grameen Foundation and Bankers without Borders are willing to **share what we know or service their needs directly** so that they don’t have to reinvent the wheel or start an entire new program with slightly different objectives but very similar business model from scratch. We’re even giving away the technology solution *Skillanthropy* that enables a relatively small team to efficiently manage a growing, global enterprise.

Over the course of our first five years, we’ve invested a lot of time in trying to perfect our model and learn what’s working and what’s not. We’ve applied a rigor to evaluating our efforts that many volunteer-based programs have not, in large part because they often lack the funding or technology to do so. And now that we have enough experience to speak with more authority on the real, tangible benefits and outcomes we’re seeing (or not), we feel it’s our duty to share what we know with others who just might care because the problem of global poverty is far too large and complex for Bankers without Borders or even Grameen Foundation to solve on our own.

In the pages that follow, we’ve shared some of our insights and lessons learned regarding the who, what, when, where, and why for Bankers without Borders, which we’ve gleaned through our independent third-party evaluation, case studies, and ongoing evaluation process and data collection. We hope that those who care about the same things we do will find this information useful. We believe the more we can share our experience with others and learn from theirs, the more effective we’ll be at achieving our mission, and we have a very ambitious mission we hope you’ll join us in:

To end abject poverty around the world by powering a global “skillanthropy” movement.

To realize this goal, we’ll need to collectively harness, in much greater volumes than we’ve done on our own these past five years, the skills and services of the world’s brightest minds and institutions to accelerate the progress of those social entrepreneurs dedicated to connecting the poor to their potential. We welcome your participation in making that happen. To learn more about how you or your organization can get involved, visit bankerswithoutborders.com or tell us what you think about the findings in this report by tweeting to #BwBTurns5.

-Shannon Maynard, Chief Talent & Knowledge Officer, Grameen Foundation and Founding Director, Bankers without Borders



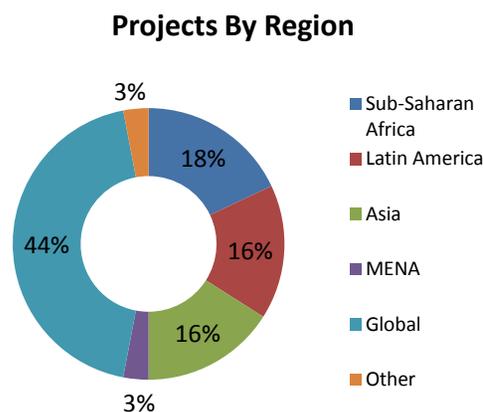
INSIGHTS

Since its inaugural volunteer placement in 2008, Bankers without Borders has grown from a small skills-based volunteering initiative of Grameen Foundation into a successful and increasingly self-sustainable global program in its own right. To gain greater insights into the benefits and outcomes generated for its diverse and growing network of stakeholders, Bankers without Borders commissioned an independent evaluation in 2013.¹ The study's findings coupled with data from the program's routine, ongoing evaluation process provide keen insights from our first five years of operation.

OUR CLIENTS

In its first five years, Bankers without Borders has served 126 clients in 36 countries. These organizations – largely social enterprises and poverty-focused NGOs – have a wide array of objectives and goals for seeking technical assistance and an even wider array of needs, challenges, and hopes for capacity building and long-term impact.

About half of Bankers without Borders projects take place virtually where volunteers use technology to connect with their clients. Thirty percent take place onsite with volunteers in many cases traveling to work directly with the client organization; the remaining 20 percent combine time spent working virtually and



¹ Bankers without Borders commissioned a third party evaluation study, *Appreciative Retrospective: Final Evaluation Report* (May, 2013), in order to better understand and quantify the impact of its work on host organizations' capacity and capability development, on volunteers' professional development, and on the value added to its corporate partners with respect to employee engagement, corporate social responsibility and strategic business objectives. An independent study was completed by the independent firm Encompass through web-based surveys, in-depth telephone interviews, qualitative data analysis of Bankers without Borders reports and Salesforce application data, and five project case studies with feedback from volunteers, clients, and Bankers without Borders project liaisons. The survey was sent to 572 volunteers who completed Bankers without Borders projects, with a cumulative response rate of 21.5%. The survey was sent to 117 client organizations with completed projects on file with a resulting 30% response rate.

“The volunteers and Bankers without Borders employees have treated this project and its results as though they were building something for their own business. Bankers without Borders helps us achieve an impact with our projects that we would not be able to reach working alone.” -Johanna Matocha, The Paradigm Project

onsite with the client. Volunteers assigned to a project on average donate 252 hours of service over the course of a 2-3 month period.

Clients have reported incredibly high satisfaction rates²:

- Would use Bankers without Borders' services again (96%);
- Felt deliverables meet their needs (96%);
- Felt volunteers skills were well matched to their needs (93%);
- Felt they had quality support from their Bankers without Borders liaison (92%);
- Would be likely to recommend Bankers without Borders' services (91%); and
- Felt satisfied with quality of deliverables (91%).

BENEFITS FOR CLIENTS

Bankers without Borders' third party evaluation revealed that its clients most often appreciated:

- Having an extra pair of hands;
- Learning new skills from their volunteers; or
- Gaining a new study, analysis, product or service out of the engagement.

The size of the organization is a determining factor for the type of benefits the organization most identified with, which leads us to conclude that as organizations grow in size, and build internally the skills they need, they may

² Data from 48 of 114 surveyed (66 of 114 surveys were not answered), and from those who answered “Agree” to “Strongly Agree”.



Volunteer Randy Coutts (bottom left) developed a new business model for Subhalaxmi Mahila Smabaya Ltd., a women’s cooperative in India.

receive the greatest benefits from additional manpower, or more hands on deck, to help with scaling capacity. In comparison, a smaller nonprofit, in start-up or expansion phase, might benefit most from strategic skills transfer and coaching.

Although evidence of long-term impact was difficult to quantify, project managers from client organizations noted satisfaction with the results of their projects and evidence of immediate outcomes, including added capability to undertake pressing tasks sooner than would have otherwise been possible and to develop new relationships.

Further, the study found three notable indicators of project success. The most successful projects, with the highest level of impact, had certain supportive elements present that allowed clients to maximize the benefits of their projects. These elements included:

- Client team member’s capacity and interest in the project;
- Client’s access to adequate resources; and
- Inclusion of an action plan for pursuing next steps and continued work post volunteer engagement.

Our case studies further confirm the most successful projects were reported by clients who had been articulate about the purpose of volunteer engagement, intentional about what they wanted to achieve through the project, and clear about what they needed to do to maximize the benefit they aimed to derive. These findings represent critical data points for Bankers without Borders as it continues to strive to facilitate the most successful and impactful volunteer engagements for its client organizations.

96%
Of clients would use Bankers without Borders’ services again.

Interestingly, Bankers without Borders’ own evaluation surveys, which are given to each client two weeks prior to the completion of the volunteer project and again at nine months post-project, indicate more certain organizational impact than the third party evaluation. These exit evaluations reveal that 94 percent of client organizations report long-term improvements to the organization’s overall capacity as the result of the completed project.³

Clients have also found their volunteers to have generated short-term improvements (within 9 months) in areas including:

- Time savings (59%);
- Quality of operations (59%);
- Business Development/Fundraising (53%);
- Marketing, Public Relations, and Communications capacity (41%);
- Staff development (35%);
- Expanded services or product offerings (35%);
- Added revenue (29%);
- Human Resources capacity (29%);
- Money savings (24%);
- IT capacity (24%);
- Governance capacity (18%); and
- Number of clients or beneficiaries served (18%).

³ Data from 48 of 114 surveyed (66 of 114 surveys were not answered), and from those who answered “Some” to “Vast Improvements”.

OUR CORPORATE PARTNERS

Bankers without Borders works with a number of corporate partners who offer their employees sponsored volunteer opportunities as a form of employee engagement and corporate social responsibility. A few of these partners were interviewed for the third party evaluation and noted clear benefits including:

- Positive alignment with their corporate philanthropy, social responsibility; and community investment strategies;
- Reputational and client relations benefits;
- Recruitment tool (especially for millennial generation);
- Potential for employee growth, leadership development, and staff capacity building;
- New or added employee engagement, motivation and loyalty
- Enhanced capacities in staff from skills transfer, deeper understanding of other cultures, backgrounds and diversity, in-depth learning about how to work in challenging environments, and new markets; and
- Team building opportunities



MasterCard employee volunteers Jennifer Rademaker (far left) and Anna Zanghi (far right) presented a discussion paper developed for client Child Youth and Finance International at their annual conference in Istanbul.

The corporate partners interviewed indicated they chose Bankers without Borders as the implementing partner for their initiatives because of the high level of customer service the program offers as well as the ongoing reporting and communications used to keep them aware of program successes and challenges.

Employees who volunteer with Bankers without Borders report **INCREASED** levels of motivation, job satisfaction and commitment to their employers.

BENEFITS TO EMPLOYEES & COMPANY

Bankers without Borders' own evaluation demonstrate the benefits employees report gaining from their volunteer experience. When asked how much improvement they experienced in the following professional and personal areas as a result of their volunteer engagement with the program, volunteers most frequently reported improvement in the following areas⁴:

- Awareness of wider social issues (88%);
- Market intelligence (83%);
- Appreciation of other cultural perspectives: (81%);
- Self confidence (77%);
- Well being/happiness (77%);
- Motivation (73%);
- Expansion of external networks (73%);
- Pride in employer (58%);
- Expansion of internal networks within your organization (56%);
- Commitment to employer (56%);
- Job satisfaction (54%); and
- Customer relations (52%)

⁴ Data from 48 of 114 surveyed (66 of 114 surveys were not answered), and from those who answered "Some" to "Vast Improvements".



Volunteer Michelle Katics conducted a risk assessment for Model Gram Bikash Kendra, a microfinance institution in India.

OUR VOLUNTEERS

Today, Bankers without Borders hosts a database of more than 16,500 volunteer profiles. Volunteer demographics reveal that:

- There is a close 1:1 male to female ratio;
- 90% hold a Bachelors degree or post graduate degree;
- Volunteers come from more than 170 countries and speak 175 languages;
- 49% have full-time jobs and 28% are full-time students. Six percent are employed part-time, 12% are currently unemployed, and 5% are retired or not looking for work; and
- Volunteers most frequently possess skills in Finance (39%), Human Resources (12%), Marketing (12%), and Technology (11%).

To date, Bankers without Borders has engaged 1,614 volunteers who have donated more than 126,000 hours of pro bono service valued at \$6.88 million.

The majority of volunteers are extremely satisfied with their volunteer engagements. Satisfaction surveys reveal that:

- 92% would volunteer again;
- 95% were highly satisfied with the support and guidance they received from Bankers without Borders; and
- 98% thought their volunteer project was successful.

BENEFITS FOR VOLUNTEERS

It goes without saying that volunteering can be an incredibly rewarding experience. Bankers without Borders' third party evaluation revealed that while volunteers may bring a wide range of interests and capabilities to their assignments, there are two common goals that remain true across volunteer demographics. Volunteers hope to:

- Do pro-bono work in a more meaningful, impactful way; and
- Use their skills to better serve the poor.



Volunteer David Washer provided financial modeling for Eshet MFI, a microfinance institution in Ethiopia.

The study further showed that Bankers without Borders largely succeeds in enabling its volunteers to fulfill these principal goals, and that volunteers gained additional, notable benefits, including:

- Deriving personal satisfaction from helping the poor (71%); and
- Expanding their personal and professional networks (61%).

Additionally, nearly half of those surveyed also reported:

- Gaining exposure to a new sector (i.e. microfinance or social enterprise);
- Acquiring experience in a new region or part of the world; and
- Building their professional or technical skills.

"I cannot fix cleft palates, design clean water systems or develop innovative agricultural techniques, but I've found that my banking and financial experience is much appreciated in the developing world." - Volunteer Robert Rout

The above independent findings have further been affirmed by Bankers without Borders' own evaluation surveys, which are administered to each volunteer upon completion of their assignment. When asked how much improvement volunteers experienced in the following professional and personal areas as a result of their volunteer engagement with Bankers without Borders, volunteers most frequently reported improving the following skills:⁵

- Building relationships/networks (86%);
- Communication (83%);
- Ability to work with NGOs and social enterprises (79%);
- Innovation/creativity (77%);
- Adaptability/improvisation (73%);
- Team work (71%);
- Planning/organizational tasks (67%);
- Transfer of knowledge/teaching new skills (69%);
- Problem solving (65%);
- Time management (65%); and
- Leadership (56%).

These findings indicate that volunteers come away from their experience with notable professional and personal development. This helps explain why Bankers without Borders is an attractive alternative to many of the more traditional, philanthropic opportunities that exist.

⁵ Data from 48 of 114 surveyed in 2013 (66 of 114 surveys were not answered), and from those who answered "Some" to "Vast Improvements". These questions were added to our exit evaluation survey in August 2013.

LESSONS LEARNED

The design of the Bankers without Borders program and the capacity it has built in a number of key areas has contributed significantly to the program's successful outcomes and large scale growth over the past five years. The third party evaluation identified five unique elements that have contributed to this success:

1. **The Bankers without Borders Model** – There is a positive differentiator between Bankers without Borders and other volunteer organizations in large part because of the high touch and efficient approach.
2. **Affiliation with Grameen Foundation** – Volunteers, clients, and partners are motivated to work with Bankers without Borders because of the program's affiliation with the Grameen Foundation.
3. **Flexibility** – The flexibility inherent in Bankers without Borders' approach to volunteerism enables volunteers and client organizations, who might not otherwise engage in this work, to participate. The large quantity and diverse ways to engage allow volunteers to select opportunities and commitment levels most appropriate for them.
4. **Smooth Start-Up Process** – The project scoping that Bankers without Borders provides (clearly defined need, challenges, goals and expectations, and realistic and specific deliverables within a defined timeline) coupled with the use of technology and human intervention to match volunteers to client needs makes the process seamless, effective, and efficient.
5. **Extensive and Diverse Volunteer Pool** – Bankers without Borders has been able to attract and retain a diverse and large group of volunteers. This extensive volunteer reserve corps enables the program to match skilled volunteers with clients in an increasingly efficient, timely, successful, and appropriate manner.

While continuing to build on these successes, Bankers without Borders faces ongoing challenges and opportunities for improvement. The third party evaluation identified several areas of focus:

1. **Volunteer Financial Burden** – Volunteers must sometimes pay for their own travel and expenditures and have noted that this can be a burden and may deter qualified volunteers.
2. **Volunteer-Client Communications** – Some clients have noted that communication with remote volunteers can be a challenge, particularly the difficulty of conveying cultural norms from a distance, the inconvenience of scheduling calls with parties in different time zones, and technological challenges. Working with remote volunteers can also

make it more difficult to convey context of the work and get the volunteer “up to speed,” requiring more frequent check-ins as a result. Given how much time it can take to orient a new volunteer, some clients preferred to use the same volunteer for more than one project.

3. **Metrics and Impact Data for Corporate Partners** – Developing and maintaining corporate relationships can be time consuming and resource intensive. Corporate representatives revealed that there are still some areas in which the relationship can be improved. In particular, partners noted the need for better data capture and analysis. Corporate partners also expressed an interest in learning from Bankers without Borders liaisons about best practices in volunteer deployment.
4. **Better Support Project Success Factors** – Because some clients noted a lack of resources and interest as deterrents to maximizing the impact of their projects, as part of the closeout process, Bankers without Borders could support clients in identifying ways to engage interest from others and use the outputs of their projects. Volunteers and clients both noted that sharing the information from the projects with others was an important part of gaining the maximum benefit from the experience.
5. **Consider ways to better harness alumni volunteer groups to promote Bankers without Borders' philanthropic goals** – Bankers without Borders provides a channel of transformation for individual volunteers and might think about how to harness its alumni volunteer group to promote its philanthropic goals even further.

CONCLUSION

As the Bankers without Borders team envisions what is in store for the program's next five years, we will be exploring several questions that were shaped by taking stock of our experiences to date and what we have learned:

1. **How do we engage more of the 16,500+ volunteers who have registered with us on actual assignments without sacrificing the quality of the experience for both volunteers and clients?** We are currently testing a series of crowdsourcing models – including group ideation sessions, wiki creations, and virtual mentoring – in order to create a large volume of short-term, virtual volunteer opportunities. We have also considered promoting opportunities of other like-minded social sector organizations that don't have access to such an extensive and diverse volunteer pool.

2. **What is the optimal way to significantly increase the number of pro-poor social enterprises we serve in a financially sustainable way?** To recruit new clients, we rely heavily on the existing relationships of Grameen Foundation, the new relationships cultivated by our lean team of regional program officers, and current clients referring us to other organizations. Moving forward, what types of strategic partnerships should we be exploring and with whom?
3. **To what degree do we need to narrow or focus the types of services we provide to ensure our clients gain the most impactful outcomes?** Should we focus on being the best at leveraging a specific set of skills or perhaps designing our interventions around one or two specific capacity-building outcomes (for example, skills transfer or cost savings)?
4. **Should we change our name if we want to continue to recruit corporate partners from beyond the banking industry and attract business professionals from a variety of backgrounds?** A group of branding experts recently conducted a brand awareness and marketing survey that suggests we should, but we want to make sure that before we act, we understand the implications of the questions above on such a change.

GET INVOLVED

We invite you to share your thoughts on these questions **via Twitter at #BwBTurns5** and explore other ways that you might want to get involved with Bankers without Borders and the global skillanthropy movement including:

- [Sign up as a volunteer](#) and take advantage of our [online courses and webinar series](#);
- [Donate](#) personally or fundraise to help expand the program; and
- Spread the word to your networks – prospective volunteers, client organizations, and corporate partners – about our various offerings including [internships](#), [fellowships](#), [crowdsourcing opportunities](#), [Skillanthropy Technology Solution](#), [Human Capital Hub](#), and more.

A single action by each person who has invested the time to read this report can make all the difference in helping Bankers without Borders catalyze a movement to tap the collective talent of not just thousands – but millions – who care about ending abject poverty and connecting the poor to their potential.

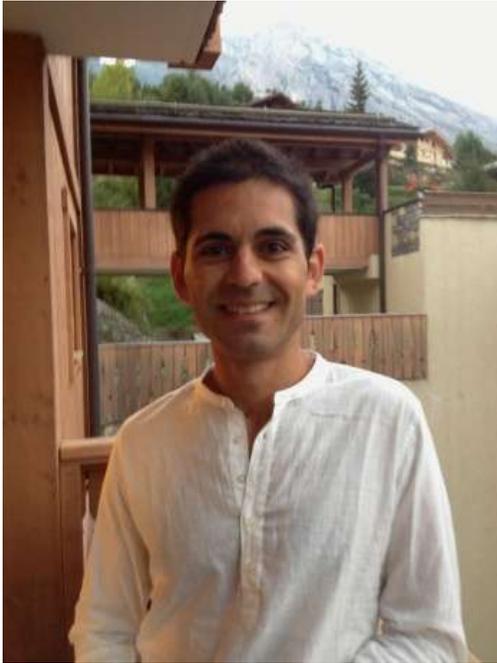


Volunteer Kelli Wolf Moles provided support for a mobile banking pilot in Ghana



VOLUNTEER SKILL AREA: FINANCE

CASE STUDY - UNLOCKING ACCESS TO CAPITAL FOR UNDERSERVED US ENTREPRENEURS WITH THE ASSOCIATION FOR ENTERPRISE OPPORTUNITY



BwB Volunteer Shahyar Safaee

Economic advancement can be elusive for millions on Main Street, as well as microbusiness owners. Lack of access to moderately-priced capital, information and services prevent many business owners and aspiring entrepreneurs from gaining the traction they need to sustain growth and expand hiring. The Association for Enterprise Opportunity (AEO), a national nonprofit trade association for microbusiness and microfinance in the United States, works with its members and partners to build a national infrastructure that will expand microlending in the U.S. In an effort to mobilize capital from social impact and philanthropic investors, AEO sought to demonstrate that loans to

microbusinesses are not inherently too risky. Bankers without Borders connected AEO with a team of volunteers from J.P. Morgan to model the historic performance of more than 100,000 loans as a way to gauge the risk impact.

J.P. Morgan Executive Directors, Shahyar Safaee and Charlotte de Laboulaye, conducted a review of financial literature and analyzed more than 30 years of historical performance data covering over 100,000 loans, sourced from the US Small Business Administration (SBA) 7(a) loan program and the US Treasury's Community Development Financial Institutions (CDFI) Fund. Using this information, they developed a financial model of microloan portfolios' performance that can help inform the risk management of nonprofit microlenders. Additionally, the results have the potential to unlock

investments required to meet the needs of at least one million Main Street businesses. To date, the model has been used to support an application to the US Treasury Department to guarantee a \$100 million bond to finance microloans across the US. The model also enabled AEO to attract seed capital for an investment fund that is expected to grow to at least \$50 million.

“Everything about this project exceeded my expectations. The volunteers were talented, thoughtful and patient in transferring their expertise to our team.” – Tammy Halevy, Senior Vice President, Memberships and New Initiatives, AEO

AEO was extremely pleased with the outcome. “I could not have asked for a better experience with this team. Everything about this project exceeded my expectations,” said Tammy Halevy, Senior Vice President, Membership & New Initiatives at AEO. “The deliverable is invaluable— the impact of this fund will be industry-wide and national. The volunteers were talented, thoughtful and patient in transferring their expertise to our team.”

The experience also proved valuable to the two J.P. Morgan volunteers. “The project allowed me to leverage my business skills to contribute to the microfinance sector while learning from leading practitioners in the field,” said Shahyar. “I really feel this is an area where my professional skills can have an impact in helping fight poverty and I look forward to future Bankers without Borders projects.”

VOLUNTEER SKILL AREA: MARKETING

CASE STUDY - PRODUCT MARKETING FOR GRAMEEN FOUNDATION INDIA

This project involved assisting Grameen Foundation India (GFI) in articulating the value proposition of its products and services that enable pro-poor organizations to successfully reach out to and serve their target poor beneficiaries as well as support GFI in creating simplified and more effective marketing materials to help the social enterprise sector better understand how GFI's offerings can be utilized to further their own missions. A team of two volunteers, including Caryn Englander, the Senior Business Leader for Global B2B Marketing at MasterCard and Chris Prescher, a Principal at 50,000feet, worked with GFI to address these challenges.

Caryn and Chris developed a marketing pitch that incorporated GFI's branding guidelines and global strategy. They also helped develop product and service Case Studies which GFI can now use to target new partners, clients, and volunteers. These deliverables provided GFI with more practical, contextual, and effective marketing materials and messaging, strengthening GFI's marketing prowess, which will contribute to partnership development, and as a result, increase GFI's impact on poverty alleviation.

“Bankers without Borders’ volunteers gave us an excellent option to get world class professional services from enthusiastic experts.” - Gaurav Singh, Program Manager, Grameen Foundation India

“We are very pleased with the work of the volunteers on this project,” said Gaurav Singh, Program Manager at GFI. “Bankers without Borders’ volunteers gave us an excellent option to get world class professional services from enthusiastic experts. Chris and Caryn understood our needs and requirements and then brought in their domain expertise in the areas of marketing, branding and advertising. The volunteers came with an open mind and the enthusiasm they brought to help us and the amount of effort they put into the project was very commendable. Caryn and Chris were committed, detail oriented, and worked to project timelines. In addition to the project deliverable, the exercise also helped GFI build its own skills in marketing and branding.”

“Working with GFI helped me understand emerging economies and the untapped potential created by poverty and lack of access,” said Caryn “Funding is only the tip of the iceberg when it comes to helping lift the poor



Volunteers help GFI improve their marketing efforts that will increase their ability to reach new beneficiaries

out of poverty. The proverbial ‘it takes a village’ was never better demonstrated than through this work, which helped me see how a myriad of factors must be aligned in order to provide aid effectively. Organizations like Grameen [Foundation India] understand how to connect expertise and in-market understanding to help organizations that fight poverty to launch programs that are tuned to make an impact. The learning from this experience will continue to apply to both my work and my understanding of the world.”

Chris agreed. “When my colleague Caryn asked me to join her volunteering for GFI, I was happy to help. But it’s easy to wonder if you can make a positive impact when you are several levels removed from the people you want to help,” he said. “Our work with Grameen [Foundation India] helped me understand that this is exactly the environment in which donors and socially minded organizations operate. It’s part of GFI’s work to connect organizations and donors with on-the-ground partners that can deliver financial services, technology and information that are targeted to local conditions and designed to make a difference. GFI’s work ensures that financial and human capital better align to create opportunities where individual skill, determination, and resourcefulness can overcome the limitations of poverty for individuals and communities. By helping better position and explain their approach and capabilities to partners, I hope we have contributed to furthering their mission.”

VOLUNTEER SKILL AREA: FINANCE & TECHNOLOGY

CASE STUDY - DATA MINING AND FINANCIAL MODELLING FOR MOTECH GHANA



Volunteer Katherine Kuan at a MOTECH community health center in Ghana.

One of the Millennium Development Goals is to reduce maternal and infant mortality. Grameen Foundation is taking strides towards this goal with Mobile Technology for Community Health (MOTECH), a mobile health platform. In Ghana, MOTECH delivers services over basic mobile phones that provides relevant health information to pregnant women and encourages them to seek antenatal care

from local facilities. After birth, the system is able to address common questions about newborn care. Simultaneously, the MOTECH system helps community health workers to identify women and newborns in their area in need of healthcare services and automate the process of tracking patients who have received care. Ghana Health Service is interested in rolling out this service nationwide in collaboration with MOTECH.

Four Google Reach volunteers, Aoileann Banks, Surabhi Gupta, Katherine Kuan, and Kacper Nowicki traveled to Ghana to conduct a pro bono consulting project with two primary goals: to develop a financial model demonstrating how MOTECH can be sustainably maintained on a national level; and to develop technical infrastructure to streamline data management processes to improve program monitoring and evaluation capabilities.

To gain a better understanding of the project, the volunteers went into the field to visit a health district office, a health center, and a community health clinic (CHPS) to speak with mothers and community health workers to witness first-hand how MOTECH is actually used and to learn more about both the benefits and obstacles identified by users. They also met with government officials to discuss the handover of the MOTECH initiative to the Ghana Health Service and to gain insight into its objectives.

Using this information, the Google team developed a flexible budget planning tool which will include both implementation and operational costs

that will provide a clearer picture of all of the costs involved in both the startup and operational phases of the MOTECH program. In developing the technical infrastructure, the volunteers simplified data collection patient monitoring by pooling all the data sources data sources (from the patient health records, mobile phone messages, qualitative survey data) into a central data source that could be optimized for data mining. Additionally, the team revamped MOTECH's existing dashboards, to include new monitoring and evaluation metrics, using a simpler and easy-to-control technology that can be utilized by a wide audience including program coordinators, field staff, public health people, government officials, and potential funders. The volunteers also lead a workshop on how to adapt MOTECH for an Android platform, which allow for more flexibility in terms of increasingly available hardware options and the ability for this app to work on tablets (ideal for data entry at bigger health facilities).

Ultimately, these modifications will help MOTECH and GHS better understand the impact of the MOTECH platform. The improved infrastructure will also increase MOTECH's ability to provide rural women with important information including what to feed their baby, which immunizations to get, how to get their husbands involved, and preventative measures against malaria and other diseases.

“Our project is not easy and the Google team attacked it eagerly and intelligently.” Anita Moorthy, Project Manager, MOTECH Ghana

“Our project is not easy and the Google team attacked it eagerly and intelligently. The Google team has been quite flexible in terms of coming up with solutions and re-working them when obstacles have arisen,” said Anita Moorthy, a project manager at MOTECH, who worked closely with the volunteers. “Additionally, they have been great in terms of sharing knowledge with our IT staff on technology matters and I can see that they've really appreciated that. They are definitely adding value”.

The volunteers also found the experience rewarding. “Bankers without Borders very effectively facilitated the volunteer project I participated in. They managed to match prior experience to the needs of the NGO on the ground, significantly increasing the impact we could have in the short time we were in Ghana,” said Kacper. “It was a challenging project, but with only nine days to make an impact through our skills and experience sharing, we achieved a lot.”

VOLUNTEER SKILL AREA: HUMAN RESOURCES

CASE STUDY- HUMAN CAPITAL MANAGEMENT ASSESSMENT IN KENYA

With only 16 employees successfully serving 2,900 poor clients in Kenya, Century DTM (Century) knows a thing or two about efficiently leveraging human capital. But this young, progressive microfinance institution has aggressive growth objectives. Its newly acquired deposit taking license requires Century to hire for a number of roles in different departments including Human Resource Management, Treasury Management, and IT. Additionally, Century set up its first deposit taking branch in Nairobi and is striving to expand its branch network in rural Kenya. The organization's leadership understands the human capital risks that might slow the growth of this dynamic organization and the need to engage a Human Capital Management (HCM) expert to help design a path to sustainable growth.

Laura Norris, an accomplished leader, Human Resources (HR) consultant, and member of Bankers without Borders' HR Reserve Corps, brought over twenty years of HCM expertise to Century and volunteered to implement Grameen Foundation's Human Capital Management Assessment. After remotely completing some preparatory work, Laura traveled from Minnesota to Nairobi to conduct a series of interviews with Century's leadership and field staff, and to delve into the culture and operations of the organization.

"We had our Human Resources streamlined, managed to simplify a very complex process of acquisition of a new core banking system, and I gained a new friend in the process!"

- Paula Githugu, CEO, Century DTM

"I met the most wonderful, passionate team at Century DTM who truly share and live Grameen Foundation's mission and spirit to serve the poor. I met people truly committed to offering a way out of poverty to many families," said Laura. "From a Human Resources professional perspective, it was an enriching experience to learn that an organization half a world away shares many of the same organizational issues we face in the US. This was a wonderful experience and I hope to have another assignment in the future."



Volunteer Laura Norris (right) with Century DTM staff and beneficiaries in Kenya.

At the conclusion of this engagement, Laura presented Century's leadership with a report that analyzed the organization's current state of business practices and strategic challenges, as well as a summary of the current state of Human Capital Management practices that identified gaps between those practices and what is needed to support its mission and business strategy. The report offers specific, practical and feasible recommendations that can help Century increase the performance and effectiveness of its workforce, its internal processes, and the implementation of its business strategies.

Century is currently applying some of Laura's recommendations and exploring the possibility of engaging Bankers without Borders for a second phase of the assessment, to receive technical assistance in such implementations.

"Laura gave us more value than we had expected and was a great guide. I asked for a volunteer from Bankers without Borders and I got more than I bargained for," said Pauline Githugu, Century's CEO. "We had our Human Resources streamlined, managed to simplify a very complex process of acquisition of a new core banking system, and I gained a new friend in the process! Bankers without Borders is just the thing required to give a boost to the next level, especially when the purse is tight."

VOLUNTEER SKILL AREA: TECHNOLOGY

CASE STUDY - BUILDING INFORMATION CONTENT FOR SMALLHOLDER FARMERS



Volunteers Carlos Madrid and Liliana Velandia Cetina

Farming under most circumstances is difficult. Drought, disease, pests and price volatility all force farmers to make decisions that can determine success or failure. Too often, subsistence farmers in Colombia make those decisions without the benefit of basic information necessary to choose wisely.

Today those farmers have new hope because of a project supported by the Dow Sustainability Corps (DSC). Grameen Foundation has long recognized the important role mobile phones can play in the

fight against global poverty. The project called for creating a readily accessible database of information and an easy way to gain access to it using the standard technology found on a mobile cellular telephone.

“The project was managed with great professionalism and developed in half of the expected time.”- Alberto Solano, Grameen Foundation Regional CEO, Americas

Carlos Madrid and Liliana Velandia Cetina, both of Dow AgroSciences Colombia, joined with Grameen Foundation and Bankers without Borders in October 2012 to help with the project. The two employees were part of a DSC effort to help build the informational database that would house the data that a farmer would need relating to the lifecycle of crops such as coffee, honey and banana. They loaded the database with a wider range of information such as agricultural best practices, pest control, disease control, soil management and market prices.



More than **1,800** registered volunteers have tech/IT experience

“Volunteering for this project was an amazing experience,” Liliana says. “All in all, we are extremely happy with the results and very hopeful of the things that can be achieved to improve the activities and lives of our small growers in Colombia.”

The leadership at Grameen Foundation is happy as well. “The mobile reference guide developed by Carlos Madrid and Liliana Velandia Cetina is very complete and detailed, and we received excellent feedback from the Grameen Foundation team and from key partners,” says Alberto Solano, Grameen Foundation Regional CEO for the Americas. “The project was managed with great professionalism and developed in half of the expected time, due to the passion that both Liliana and Carlos put into the work.”



Volunteers help Grameen Foundation build and strengthen networks that can deliver financial services and essential information to farmers. (Photo Credit: Alexander Reiser, 2011)

OUR OFFERINGS

Our volunteers come to us with a variety of skills, experience levels, and interests, and it is this diversity that allows us to meet the range of challenges facing our client organizations. We offer volunteer opportunities that vary in length, location, and focus to fit any skill set or schedule, with time commitments ranging from a one-time commitment of 3-4 hours to a full year on-site with a social enterprise.

PRO BONO CONSULTING

Pro bono consulting engagements are an opportunity for volunteers to use their skills to increase the scale, sustainability, and impact of poverty-focused organizations through on-site technical assistance or through remote consulting.

Volunteer opportunities include U.S.-based projects, international field-based projects, and remote consulting projects

Engagement duration and time commitments vary, but on average, volunteers contribute approximately 250 hours of their time over a three to four month time period.

CROWDSOURCING

Our crowdsourcing initiative creates multiple pathways for more volunteers to contribute their skills on remote projects that require small, concentrated amounts of time while simultaneously providing client institutions with valuable work product, connections, and insights. Crowdsourcing projects, including virtual brainstorming sessions and open-source research projects, are designed to be completed in one to four hours.

HR RESERVE CORPS

The Human Resources (HR) Reserve Corps is a unique opportunity for experienced HR professionals to become pre-qualified for a specific type of pro bono consulting projects. HR Reserve Corps volunteers utilize the Human Capital Hub framework to help social enterprises design and implement the human capital management practices they need to achieve sustainable growth, reach greater numbers of the world's poor, and better serve their needs.

FELLOWSHIPS

Grameen Foundation Fellowships are a unique opportunity for talented business and technology professionals to work with some of the brightest minds in global development and social innovation on projects that make a difference in the lives of the poor. These 12-month field-based assignments offer significant in-depth and hands-on experience in the social sector.

EXECUTIVE COACHING AND MENTORING

Experienced professionals can serve as coaches or mentors for senior management at one of our 126 social enterprise clients. Duration and time commitment vary to meet the needs of both volunteer and client, but typical engagements are for two hours per month, over the course of several months. Volunteers who have completed at least one project also have the opportunity to act as a peer mentor for new volunteers.

SKILLANTHROPY TECHNOLOGY SOLUTION

Skillanthropy Technology Solution is a customizable and affordable Salesforce solution designed to increase your organization's ability to manage volunteers and projects easily, accurately and quickly. Robust reporting capabilities help provide valuable insights and facilitate knowledge sharing across the program.

INTERNSHIPS

A Grameen Foundation internship provides an opportunity for students and recent graduates to gain new skills, learn more about our work, and strengthen Grameen Foundation's ability to carry out our mission to help the poor create a world without poverty. We offer a wide range of internship positions, each tailored to align student's talents and interests with the needs of our teams.

OUR IMPACT

126,000

HOURS DONATED

917

PROJECTS
IMPLEMENTED

126

ORGANIZATIONS
SERVED

\$6.88M

IN IN-KIND SERVICES



OUR HISTORY



2008

2009

2010

2011

2012

2013

Bankers without Borders launches

First Class of J.P. Morgan employees engaged

Blueprint Projects launch

Volunteer education webinar series launches

J.P. Morgan \$3M, 3-Year Commitment

Expand operations to Middle East and North Africa through collaboration agreement with Grameen-Jameel

Regional Program Officers hired to meet increased demand in Asia, Latin America and the Caribbean, and Sub-Saharan Africa

Develop and implement Skillanthropy Technology Solution

Human Capital Hub launches

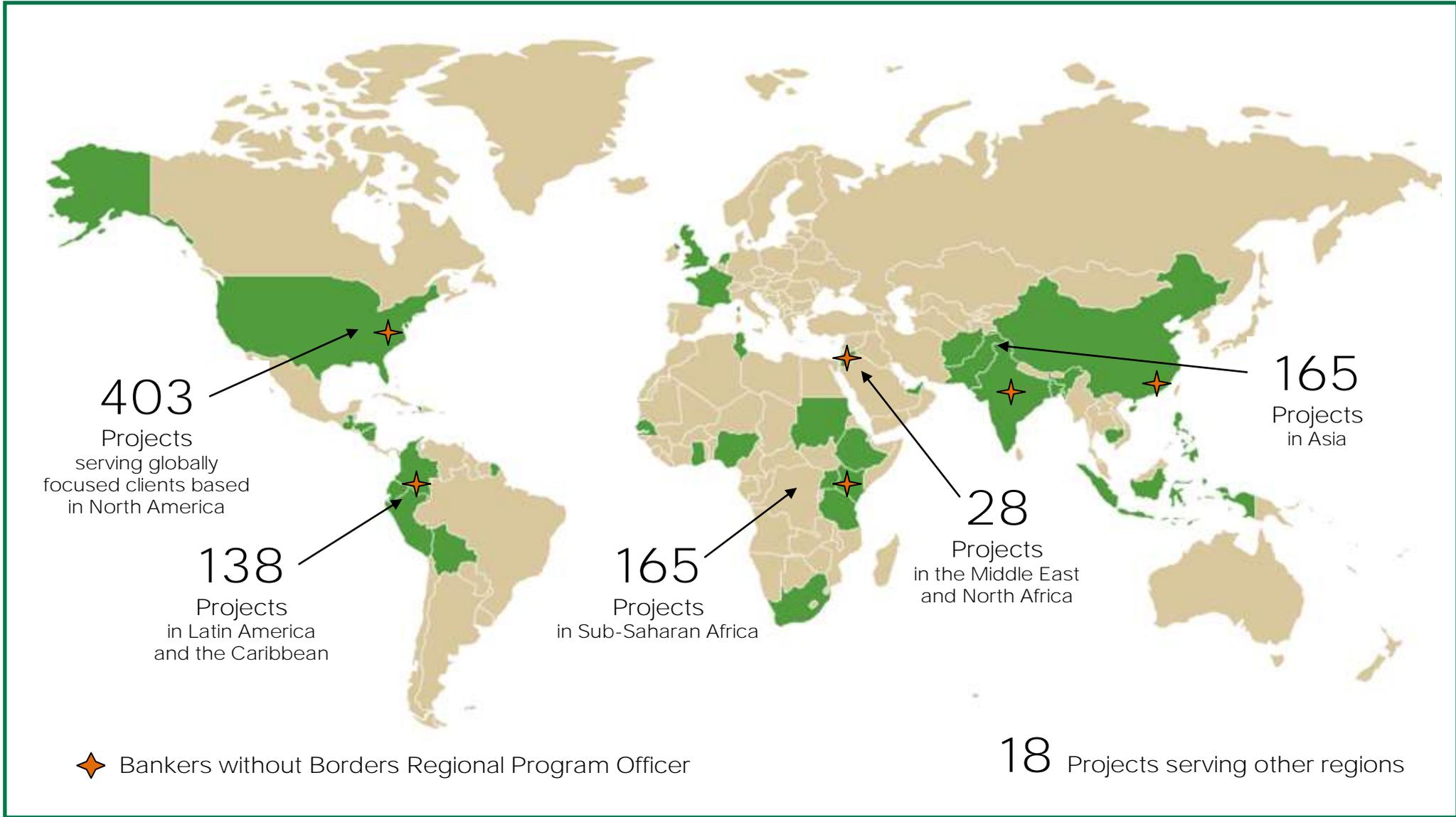
Third-Party Evaluation

Earned Revenue Model in place

Grameen Foundation Fellowships launch

Crowdsourcing engagements begin

WHERE WE WORK



 **175 languages**
spoken by volunteers

Volunteers come from more than
170 countries



45% of volunteers come
from outside of North America

BANKERS *without*
BORDERS®
A GRAMEEN FOUNDATION INITIATIVE



GRAMEEN®
FOUNDATION