



The GLOBE

Global Loan Opportunities for Budding Entrepreneurs

Gazette

GLOBE Goes to the Philippines

This semester GLOBE is expanding its operations to a 6th country, the Philippines. In February, GLOBE Program Director, Dr. Linda Sama travelled to the Philippines and met with the Daughters of Charity, introducing them to the microloan program. As a result, GLOBE received 36 loan applications from three different regions of the Philippines. To help fund some of these borrowers, the Fall 2015 GLOBE Managers launched a crowd-funding campaign called #GLOBEgoesfor6. In 21 days, GLOBE raised over \$5,000. A majority of the loans are from Concepcion, Iloilo, a coastal area still recovering from the devastation brought on by typhoon Yolanda in 2013.

#GLOBEgoesfor6

36 New Loan Applications were filled out by borrowers in the Philippines

Our Global Expansion into our 6th Country Starts Here

Concepcion, Iloilo (67%)	Libon (28%)	Pasay (6%)
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Who are these borrowers ?

Farmers, Single Mothers, Families, & Budding Entrepreneurs

GLOBE Managers Fall 2015



Marketing and Fundraising: Nancy Bai*, Jerombi Slater, Crystal Valentine, Lewsha-Camille Washington, Asia West

Technology and Communications Team: Nathan Basista, Emmanuel Geffrard, Virginia Gilman, Jessica Roberts*

Finance, Budgets and Risk Assessment Team: Aaron Jimenez, Tariq Lallmohamed, Danny Loyola, Akilah McLemore, Mateo Myers, Victor Villalpando*

Enterprise Development and Program Impact Audits Team: Nicholas Brino, Laura Dease, Christian Fignole*, Mandy He, Jhoanny Perez, Shannon Seery
*Indicates Team Liaisons

GLOBE's 6th Annual Treat for Change



Marketing & Fundraising

Goals:

1. Meet the targeted fundraising goal of \$2,000 through fundraising and promotional events, to include:
 - 2 bake sales
 - Appreciation Luncheon
 - Annual Treat for Change Event (incorporates one of the bake sales)
 - Coordinate the Final Presentation Event including a RAFFLE
 - Crowd-funding Campaign
2. Work with IT team to develop messages to market **GLOBE** on social media sites.
3. Create press releases for all of our events.
4. Inform and network with St. John's Community (professors, deans, and students).
5. Work with other organizations on campus, specifically cultural, ethnic, and nonprofit organizations.
6. Get one article published in The Torch and one ad spot on SJU Radio for additional marketing.

New Fundraising Record:

GLOBE's annual treat for change brought in a record amount of \$740.53. **GLOBE's** second crowdfunding campaign, **#GLOBEgoesfor6** also broke a record bringing in a total of \$5,069. In total, the Fall 2015 **GLOBE** Managers raised \$5809.53, breaking the record for total amount of money raised in one semester.



Enterprise Development and Program Impact Audits Team

Goals:

1. Review the current internal auditing process and make any desired changes before the first audit.
2. Form teams of two to audit the three additional **GLOBE** teams on October 13th, November 10th, and December 1st, with a final update directly before the final presentations. Audits were designed to discuss team goals and track progress.
3. Analyze existing data received through the external field audits and make any revisions as needed to the actual audit form. Report on the analysis and seek further data from the field.
4. Research and implement health resources for borrowers to raise awareness of personal hygiene practices.
5. Create general templates for business plans for current and future borrowers to use and distribute to the field.

GLOBE at the Presidents Dinner



Technology and Communications Team

Goals:

1. Perform a full assessment on the current forms of technology in **GLOBE**, including an assessment on the **GLOBE** website, social media accounts, and on internal technology. After performing assessments, implement determined improvements.
2. Organize and prepare the existing photograph and video media of the **GLOBE** entrepreneurs for use in social media and for display on the website.
3. Work with Marketing Team to promote **GLOBE** events on social media, and increase the visibility of **GLOBE**
4. Develop a schedule for upcoming social media posts that addresses issues of continuity during academic calendar breaks and between semesters
5. Develop specific posting strategy as well as percentage goals for increasing the number of individuals following **GLOBE**, with the following new goals:
 - 10% increase in likes on Facebook up from the current 2,000
 - 20% increase in followers on Twitter up from the current 528
 - 25% followers on Instagram up from the current 314
 - Remain active in social media community by posting at a frequency of 3-5 times per week on each social media feed

Finance, Budgets and Risk Assessment Team

Goals:

1. Write Loan recommendations, including payment schedules and loan terms, for 5 pending applications to present to the Steering Committee, as well as any other applications that arrive during the semester.
2. Create and implement controls for tracking progress of the loan portfolio.
3. Develop a procedural “best practices” systematic approach for the loan approval process.
4. Establish a centralized cross-functional communication method to increase access of information across all teams.
5. Expand portfolio exposure to include one new country.

New Record Number of Loans Approved:

In one semester, the **GLOBE** Fall 2015 managers were able to get approval on 30 loan applications from 3 different countries, including **GLOBE's** 6th country, the Philippines.

Meet the new **GLOBE** Entrepreneurs:

Nicaragua:

- Maria del Socorro Robleto Madriz will receive her second loan for \$700. She is using the money to expand her current greeting card and school supply business.
- Martha Lissette Linaste Machado will receive a loan for \$1000 to expand her current café business.
- José Luis Sevilla Zamora will receive a loan for \$1000 to expand his carpentry business and repair his vehicle.

- Sandra Guadalupe Loaisiga Padilla will receive a loan of \$700 to expand her clothing business.

Vietnam:

- Do Van Dung will receive a loan for \$460 in order to purchase a motor scooter to get to his job as a security guard.
- Pham Vu Din Nguyen will receive a loan for \$360 in order to add to his savings to purchase a motor scooter to get to his job as a French teacher.

The Philippines: 20 borrowers from the Philippines will receive a loan for \$638 each to be used for the purchase of merchandise and expansion of their sari-sari stores, in the coastal region Concepcion, Iloilo that was affected by the typhoon. They are:

- Anabel Ayao
- Analene De La Cruz
- Marilou Sicad
- Evelyn Pineda
- Analyn Pabia
- Lemmie Azuelo
- Frellie Alcala
- Ma. Belinda Diocares
- Irene Vencer
- Evelyn Balanlayos
- Ria Azuelo
- Neila Dela Pena
- Irene Medel
- Michelle Papas
- Joy Sinnanggote
- Lannie Bello
- Rowena Ryfino
- Marites Arlos
- Esmerelda Labajo
- Candelaria

In Addition:

- Olive Cerro will receive a loan for \$532 to expand her current food selling business.
- Julieta Taburnal will receive a loan for \$638 to expand her piggery and tailoring business.
- Lorie Silorio will receive a loan for \$638 to expand her dried fish and crab business.
- Maricar Octaviano will receive a loan for \$638 to expand her baked goods business.



GLOBE Gives Thanks



At the 2015 5th Annual Appreciation Luncheon, Fall 2015 GLOBE Managers gave thanks to GLOBE donors and supporters. Two videos were presented at the luncheon, including one featuring three GLOBE Managers who were invited to TCB's "My Day on Wall Street" and unable to attend the Luncheon in person. In the video, shot on Wall Street, they gave thanks to GLOBE donors and supporters. A second video featured the #GLOBEgoesfor6 campaign.

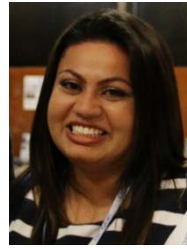
A presentation on the 2015 GLOBE Student Fellows Trip to Nicaragua was also given by GLOBE Fellows, Mariam Shafik and Chinyere Ukaegbu, highlighting visits with borrowers and other local microfinance organizations. The Appreciation Luncheon was once again a huge success and this semester's GLOBE Managers effectively demonstrated the value of the GLOBE program within and beyond the St. John's Community.



Memories from the 2015 GLOBE Student Fellows Trip to Nicaragua



Alumni Corner



Ramsha Hussain

GLOBE Manager

Spring 2015

Going into the Spring 2015 semester of GLOBE, I had no idea what to expect. I had first heard about GLOBE through friends in former GLOBE classes. I knew nothing about microloans or had any experience in finance. I decided to join the Marketing team because I love to be creative and thought this would be a good avenue. As anyone in GLOBE can tell you, GLOBE is a lot of hard work but it is well worth it. I was touched by the stories of our borrowers, the more I heard about their struggles, the more inspired I felt to get involved. GLOBE gave me this great confidence, to the point where I even surprised myself. I was able to accomplish things I did not think I could do, such as having the final presentations food donated by Qdoba. I knew that by getting food donated, the money and resources could be spent on our budding entrepreneurs. I will carry the stories and struggles of our borrowers with me wherever I go. Our borrowers serve as a source of inspiration. I was constantly impressed with how many of them were able to remain positive despite living in poverty and overcoming personal struggles. Since graduating from St. John's University, I moved back to Houston and now work for Bridgestone. Before moving back to Houston, a few of my fellow GLOBE managers took me out to dinner, where we celebrated the friendships formed through the GLOBE class activities. Being a GLOBE manager means you are part of a family. I share this special bond with my fellow managers that even living hundreds of miles apart cannot break.

THANK YOU for your continuous support of GLOBE



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