

The GLOBE Gazette

Global Loan Opportunities for Budding Entrepreneurs



GLOBE Managers Host GLOBE Friends & Family at the Annual Mixer



GLOBE Managers Spring 2017



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GLOBE Managers Visit the United Nations



Guillermo (Memo) Campuzano, a representative of the NGO Congregation of the Mission at the UN, hosted five **GLOBE** managers at a visit to the United Nations. Managers were given a tour of the UN headquarters and were able to meet with a few NGO groups, as well as two Daughters of Charity, to learn about their work related to poverty alleviation. NGO representatives expressed their eagerness to work with **GLOBE**.



Marketing/Communications, and Fundraising Team

Marketing/Fundraising Goals

- FUNDRAISING GOAL: Raise **\$3800** dollars through the following:
 - **GiveCampus online campaign:** Goal \$2000
 - **Dr. Seuss-themed Bake Sale:** Goal \$750
 - **Pig-in-a-Blanket Day Sale:** Goal \$250
 - **Final Exam Event:** Goal \$350
 - **End of Semester Raffle:** Goal \$450
- Organize **GLOBE** Mixer
- Research credit card access for event/fundraiser facilitation
- Introduce a new promotional item

Social Media/Technology Goals

- Post 5 videos onto **GLOBE** YouTube channel
- Follow a social media posting schedule for Facebook, Twitter, and Instagram
- Create a more interactive LinkedIn account with a **GLOBE** Alumni group
- Increase interaction on social media accounts by 15% overall

Finance, Budgets, and Risk Assessment Team

- Develop a strategy that enables better communication with our **GLOBE** and SJU community about our borrowers
- Create a risk profile based on existing demographics so as to identify traits and attributes associated with success
- Create and incorporate a simplified rating system
- Maintain a database on borrower repayment status
- Vet incoming loan applications and present recommendations to the Steering Committee in a timely fashion
- Revise the loan application template as needed
- Research a specific region or country for prospective **GLOBE** loan applicants
- Review the interest rate policy and recommend changes as necessary

Enterprise Development & Program Impact Audits Team

Enterprise Development Goals

- Create/update/translate pamphlets teaching borrowers how to budget and how to maintain general health
- Inform the Daughters of Charity of the changes to updated pamphlets
- Create new flyers to recruit future **GLOBE** members and define a strategy for tapping relevant SJU/TCB clubs and organizations

Auditing Goals

- Identify the social factors that will have an effect on **GLOBE's** impact
- Update the loan surveys to measure borrower happiness/satisfaction and how borrowers expect their businesses to positively impact their community
- Send revised surveys to the field
- Analyze collected surveys to identify impact trends and submit analysis
- Create internal auditing schedule and review process accordingly to effectively measure the goals of all teams and offer recommendations



GLOBE at the “2020 Vision: End Human Trafficking” Conference



GLOBE Managers hosted a table at the Human Trafficking Conference and met the event’s keynote speaker, Donna Hubbard, who was a trafficking victim for seven years. Just as the eradication of human trafficking is a social issue, all social injustices, such as poverty-stricken conditions, should be addressed and aimed to be eliminated.

GLOBE GiveCampus



GLOBE organized its 5th Annual GiveCampus crowdfunding campaign, [#GLOBEendspoverty](#)

*With 3 days remaining in the 30-day campaign, as of May 1st, the amount raised is \$3290, 164% donated of the \$2000 goal. 53 donors and 21 advocates helped **GLOBE** reach its goal!*



GLOBE managers held a Dr. Seuss-themed bake sale, raising just over \$412.



*GLOBE managers gratefully accepted Dr. Reisel’s freshman class fundraising proceeds on behalf of **GLOBE**, amounting to \$288.*



GLOBE managers hosted a National Pigs-in-a-Blanket Day Sale, including vegan options, raising \$115.

Meet the GLOBE Borrowers

Jazmina Tamara Gomez
Almanza



2nd time borrower from Nicaragua received \$750 to expand her Avon Cosmetics business

Plinio Antonio Gomez
Almanza



2nd time borrower from Nicaragua received \$750 to purchase Nikon D800 to expand his photography business

Duong Cao Hue



1st time borrower from Vietnam received \$630 to purchase a motorbike to take her son to school and for her babysitting business

Belkys Maria Alvarenga
Molina



2nd time borrower from Nicaragua received \$750 to purchase expanded inventory for her personal care products business

Jose Luis Sevilla Zamora



2nd time borrower from Nicaragua received \$2000 to expand his cabinet-making business

Jose Rene Ramirez Orozco



2nd time borrower from Nicaragua received \$700 to expand his nacamatales business

Miriam Palacios Campos



2nd time borrower from Nicaragua received \$1000 to expand her household items retail business

Le Minh Man



1st time borrower from Vietnam received \$879 to expand his knife-grinding business

**Thanks to all our donors for helping make these dreams come true!
Special gratitude to Paul & Jeanne Carroll for their generous donation and match this semester.**

Alumni Corner Chengxi Wang

GLOBE Manager
Fall 2013



GLOBE experience is like wine, which gets better with time. I took a sip of the “wine” in 2013, yet its aroma lingered and became stronger during my subsequent exploration of leadership. Four years after graduating from the program, GLOBE has moved far beyond the realm of microloan and finance; it has become an invisible strength that keeps reminding me who I am and what it means to be a business leader.

The Power of Small: GLOBE has reshaped my perspective on how to make a difference. When I first joined the team of Finance and Risk Assessment, I was surprised to see how small those loans were, compared to those managed by commercial banks. However, despite the size, every loan given by GLOBE matters. Those hundreds of dollars are not just financial numbers on the spreadsheet, but humanitarian connections with various men and women around the world, who catch the hope and fight bravely for a better day. With every dollar of GLOBE loans, I felt empowered to make a difference. At GLOBE, I found the power of small: focus on every small part, whether it’s work or life in general, and bring out the best potential of it. Especially in today’s world, where resources become increasingly limited, GLOBE has shown me the way to “less is more”.

See with the Heart: “Les yeux sont aveugles. Il faut chercher avec le coeur (Eyes are blind. One must look with the heart.)” I couldn’t probe the depth of this quote from The Little Prince until my experience at GLOBE. When evaluating loan applications, I encountered a challenge. What we could see was nothing more than one or two pages’ simple facts about the borrowers, such as gender, age and education level. And without seeing the collateral or borrowers in person, the relatively high degree of uncertainty seemed to subject every loan application to possible failure. However, the mission of GLOBE guided us to shift the focus on what we could see to what we couldn’t, from the borrowers’ current limitations to their potential to run successful businesses, from external circumstances to the intrinsic personalities. As GLOBE managers, we were trained to have more than a pair of sharp eyes to see the present, but also a sensitive heart, a

heart full of care and trust, to see the promising future. From GLOBE, I started to see what is essential with my heart, and keep reminding myself what my eyes can’t see might hold the key to positive changes.

Embrace the Difference: Even though GLOBE centers on microloan and finance, its door is open to passionate souls from diverse disciplines, and so unsurprisingly, I was the only finance major on the team of Finance and Risk Assessment team. As different voices at GLOBE intertwined into a harmonious symphony, I realized that my specialty couldn’t offer the complete answer to problems. In the business world where interdisciplinary innovation is the trend, GLOBE gave me an early lesson on how to keep my independent thinking while integrating different ideas.

Travel in Time: GLOBE grows with time. It never ends with each semester; instead, with the participation of new generations of GLOBE managers, GLOBE keeps absorbing new energy and refreshes itself. Because of GLOBE’s unique growth path, I learned to think in the long term and “travel in time” to cooperate with future GLOBE managers. At the beginning of my GLOBE experience, my teammates and I not only set short-term goals to be accomplished within our own tenure, but designed some legacy projects to benefit the future GLOBE managers, such as research on viable criteria to make the loan evaluation process more efficient. The habit of “traveling in time” developed at GLOBE allows me to work with an attitude of a leader, no matter what position I’m in, keep a big picture in my mind, and steer the ship of the organization to its destination.

GLOBE is a wine with complex layers of flavors. Depending on our personality and specialty, we might taste the different flavor and grow to be leaders of distinct styles. However, as members of GLOBE family, we all share a gene embodied by GLOBE’s activities: work with a purpose and lead with the heart.

THANK YOU for your continuous support of GLOBE

