



ST. JOHN'S  
UNIVERSITY

THE PETER J. TOBIN  
COLLEGE OF BUSINESS

May 2018

*The*

GLOBE

Global Loan Opportunities for Budding Entrepreneurs

*Gazette*

*GLOBE Student Celebrate the 10<sup>th</sup> Year at the Annual Soirée*





# *GLOBE Managers*

## *Spring 2018*



### *Enterprise Development and Impact* *Audits Team:*

Edouard Jeanty, Sarah Nouraldein, Thalia Philip,  
Andrea Provvido\*

### *Finance, Budgets and Risk* *Assessment Team:*

Esther Alaran, Mecara Bruce, Matthew Edwards,  
Dylan Hawxhurst, Jessica Schaefer\*

### *Marketing and Fundraising Team:*

Alexia Dolamakian, Angeline Fang, Alessandra  
Pasqualone\*, Olivia Yeaple, Christopher Zervos

### *Technology and Communications* *Team:*

Megan McCarthy, Judy Russell, Zachary Savino\*,  
Kodiak Simpson

\* Team Liaisons



## Enterprise Development & Program Impact Audits Team

### Internal Audit Goals

- Conduct 4 internal audits to measure success of all teams
- Have teams self-evaluate their objective goals
- Give finalized feedback to all teams

### External Audit Goals

- Modify pre- and post-loan borrower surveys rendering them country specific
- Develop and implement specific outcome measures for understanding *GLOBE's* impact in the field

### Enterprise Development Goals

- Analyze information about past and current borrowers to further develop business tools
- Create financial literacy workshops to be used in the field by the Daughters of Charity

## Marketing and Fundraising Team

### Marketing/Awareness Goal:

- Create flyers for *GLOBE* events
- Create connections with the Microfinance Club of New York
- Host the annual *GLOBE* mixer to celebrate this year's 10<sup>th</sup> year of *GLOBE* and its past managers

### Fundraising/Event Coordination Goal:

- **Valentine's Day Bake Sale.** Goal: \$350
- **GiveCampus Campaign.** Goal: \$1000
- **Final Presentation Raffle.** Goal: 4200
- **Total Goal:** \$1750

## Finance, Budgets and Risk Assessment Team

### Finance and Risk Goals

- Review incoming loans with a 3-week turnaround for writing recommendations
- Create a new section of the loan application called "Community Building"
- Create a template for the Daughters of Charity to track loan payments
- Create guidelines for incoming *GLOBE* Finance Team members to utilize
- Evaluate country risk of current and new borrowing countries
- Assess the risk of current *GLOBE* borrowers
- Explore the possibility of weekly/bi-weekly repayment schedules

## Technology and Communications Team

### Social Media Goals:

- **Facebook:** Increase reach by 15% from last semester; Gain 100 new 'likes'; Create 3-4 sponsored posts
- **Instagram:** Increase followers by 10% (50 new followers) by posting 3 times per week; continue trends of weekly hashtags #MCM and #WCW
- **Twitter:** Increase followers by 15% by posting 4-5 times per week
- **Snapchat:** Gain 20-30 new friends; create geotag for *GLOBE* events
- **YouTube:** Create one video per week; gain 10 new subscribers
- Get article about *GLOBE* published in St. John's *The Torch*
- Use Google Adwords to gain impressions

## GLOBE GiveCampus



**GLOBE** organized its 7<sup>th</sup> GiveCampus crowdfunding campaign, #10moreyearsofGLOBE, with the goal of raising \$1000. At the **GLOBE** Soirée, the Marketing and Fundraising team created a special QR code for invitees to scan and directly donate to the campaign. The entire class contributed to the making of the video celebrating 10 years of... *excellence, women's empowerment, friendships, entrepreneurship, poverty alleviation, helping others, giving back, kindness, and compassion*. The campaign strives to fund 10 more years of... *cultivation, progression, improvements, go-getters, cultural awareness, vision, creativity, innovation, AND **GLOBE** managers changing the world, one loan at a time*.

With 1 day remaining in this short 21-day campaign, as of May 1st, the amount raised is \$1653, 165% donated of the total goal. 40 donors and 21 advocates helped **GLOBE** exceed its goal!



## Meet Our New Borrowers



**Name:** Trinh Thi Thu Hang

**Age:** 23

**Location:** Vinh Long Dien District, Vietnam

**Occupation:** Housekeeper

**Annual Income:** \$3050

**Household Annual Income:** \$7300

**Purpose of Loan:** To purchase a used motorbike to attend a vocational school for nursing

**Loan Terms:** \$442 to be repaid in 20-months

Trinh attends the Vocational School of Health Bai Ria Vung Tao which provides training in nursing, traditional medicine, pharmacy, basic science, midwifery, and clinical services. With a degree or specialty in any of these areas, Trinh has the opportunity to better her life and her family's. She lives with her parents and two older brothers who are sick due to a car accident that occurred when they were younger. A loan for a motorbike will lower her transportation costs, facilitating her studies. **GLOBE** wishes to see her succeed in her future endeavors.



**Name:** Nguyen Hoang Huong Giang

**Age:** 23

**Location:** Vinh Cuu District, Dong Nai Province, Vietnam

**Occupation:** Leather shoe factory employee

**Annual Income:** \$2700

**Household Annual Income:** \$7700

**Purpose of Loan:** To purchase a new motorbike to get to work

**Loan Terms:** \$885 to be repaid in 24-months

Nguyen works at a leather shoe factory which is 10 kilometers away from where she lives. She is planning on moving work locations to a destination that is even further away from where she resides and public transportation would be costly. Nguyen lives with her parents and younger sister who attends high school. Her loan gives her the opportunity to provide for her family, especially her younger sister who will soon be attending college. A loan keeping Nguyen employed supports **GLOBE's** goal of alleviating poverty and supporting women.



## The 10<sup>th</sup> Annual GLOBE Soirée Honors Former GLOBE Managers

### #10moreyearsofGLOBE



At this year's GLOBE Soirée, the GLOBE managers decided to honor past managers with the hashtag, #10moreyearsofGLOBE. The program has been running since Spring 2009, and it was important for the current managers to highlight the accomplishment of former managers who have helped the program flourish to become what it is today. The GLOBE Marketing and Fundraising Team created a poster for managers to sign their name and write a word related to GLOBE. You can see all the interesting words that are associated with this magnificent program and how much GLOBE means to our former managers.

The Marketing Team went above and beyond to create a memorable soirée evening for GLOBE invitees. Students hung a map of the world and asked people to put stickers on the six nations that we currently operate in (Democratic Republic of Congo, Kenya, Nicaragua, Nigeria, the Philippines, and Vietnam) and where we are hoping to operate in the future.

This semester, our Finance and Risk Assessment team has made strides in expanding GLOBE into Guatemala!! We are hopeful to provide microloans in this country and we are happy to have Daughters of Charity in the field who are willing to work with GLOBE.

The GLOBE Soirée was a memorable night for the class and for former managers. Many of the invitees were happy to see their faces on the GLOBE Wall of Fame, where we displayed 19 GLOBE class photos. Invitees were eager to play the GLOBE Trivia Game and to learn that since the start of GLOBE, 372 managers (including this semester's class) have been in the program. 372 managers have made a significant impact in GLOBE for the past 10 years, and we are hoping that the next 10 years of GLOBE are just as marvelous.

Here is to 10 MORE YEARS OF GLOBE!

## Alumni Corner

**Michael Benjamin**  
GLOBE Manager  
Spring 2015  
GLOBE Fellow 2016



Throughout my academic career, I had been blessed to have educators who had no problem being honest and open, willing to acknowledge that not everything they taught would be remembered by us in the future. As a student, the barrage of readings, essays, tests, and group projects can become numbing, simply a list of stressors that are a necessary evil for some future achievement. As a Fulbright Scholar now that has spent the last eight months in a Slovak high school as an English teacher, I am seeing the other side. Post-graduation, I often wonder what my students take away from my lessons, what their memories of this year will be in the future when I have long moved back to the States and they have moved onto their own university experiences. This level of introspection has required that I look back on my past experiences as a student; this examination of my past has led me to appreciate *GLOBE* and a somehow always underappreciated part of *GLOBE* in a whole new way: Dr. Sama.

I am not going to pretend I remember everything in Ledgerwood's or Bornstein's books (I'm sorry Dr. Sama). Three years later, my understanding of Global Information Systems is fuzzy and I still can't remember the full name of the Enterprise Development team. Yet, part of the beauty of *GLOBE* is its focus on learning inside and outside the classroom, its hands-on, real impact pedagogy.

My ability to stand in front of a classroom of 20 students today has its roots in the weekly reading presentations Dr. Sama had us do. My desire to foster change on a global scale was a desire rekindled during my time with *GLOBE*, actualized during my time on the Marketing & Fundraising Team as well as my trip to the Philippines as a *GLOBE* Student Fellow. My understanding of the impact a single individual can make, as an educator, is informed by my time with Dr. Sama. Dr. Sama and *GLOBE* ingrained lessons of collaboration, sacrifice, professionalism, vision and so, so many more that transcend microfinance. *GLOBE* is so often positioned as being about the borrowers that it is often forgotten how enriching an educational experience it is for us managers.

To this day, it thoroughly impresses me what Dr. Sama built. For a decade she has been on the cutting edge of meaningful education, impacting the lives of thousands, from our borrowers to our managers. I have carried the lessons that Dr. Sama and *GLOBE* taught me everywhere I go, including into my classroom. Dr. Sama, with *GLOBE*, built a class and program which is meaningful at every turn, from a content standpoint (microfinance), skills standpoint (public speaking, working in a team, etc.), and impact standpoint (every single borrower). As an educator, I can only hope to be as effective and impactful as Dr. Sama.

***THANK YOU for your  
continuous support of GLOBE***



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