

The GLOBE Gazette

Global Loan Opportunities for Budding Entrepreneurs

Our borrowers are committed to ending the intergenerational cycle of poverty by giving their kids an education that will enable them to surpass their parents financially. GLOBE helps make their dream a reality: #EDUCATetheGLOBE



GLOBE Managers

Spring 2023



Enterprise Development and Program Impact Audits Team:

Aadilah Bajwa, John Ciccone*, Epiphany Hill,
José Sosa, Cameron Wood

Finance and Risk Assessment Team:

Giselle Abril*, Caroline Giangordano, Lora Nicaj,
Arhum Shahid, Phillip Wieman

Marketing and Fundraising Team:

Hibah Ahmad, Lauren Cerwinski,
My “Wendy” Nguyen, Alexis Quan*, Alexis Tigua

Technology and Communications Team:

Matthew Bhonsly*, Niah Exama,
Julianna Grgurovich, Reece Perry, Owen Williams

* Denotes Team Liaisons



GLOBE

Global Loan Opportunities for Budding Entrepreneurs

Mocktail Mixer

A NETWORKING & PANEL EVENT

MONDAY MARCH 27TH

2-3PM
DAC 128



FEATURING
FORMER GLOBE MANAGERS
CHICK-FIL-A &
MOCKTAIL REFRESHMENTS



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ST. JOHN'S UNIVERSITY
The Peter J. Tobin
College of Business



Enterprise Development & Program Impact Audits Team

Internal Audit Goals

- Conduct three audits on each **GLOBE** team based on their objectives by set date and provide feedback.
- Ensure the other teams have submitted substantial, but attainable goals in their field by February 7th.

External Audit Goals

- Review and adjust the Former **GLOBE** Manager survey to ensure we are getting useful information on impact by February 7th.
- Gather information on how other companies/not-for-profits encourage a high response rate on feedback surveys by the end of February.
- Coordinate with Dr. Sama and Lina to distribute the survey to former managers by the end of February, seeking survey responses by March 15th.
- Analyze responses to the survey and create a **GLOBE** Manager Impact Report by April 28th.

Enterprise Development Goals

- Using the information attained from researching other companies/not-for-profits, create an effective post-loan survey for the field that helps to guarantee a response from the borrower by the end of April.
- Introduce a system to quantify the impact microloans have had on the individual and/or their community by the end of the semester.

Finance and Risk Assessment Team

Finance and Risk Goals

- Analyze and make recommendations on loan applications (turnover of 4-5 weeks) applying the step-by-step loan recommendation process.
- Work with the creator of the newly revised Risk Assessment Model to understand how to better measure Macro-Environmental risk.
- Analyze country risk (for current active countries where GLOBE operates) as well as project risk (for various businesses funded by GLOBE loans in these countries that were received in the past 3-5 years) to pinpoint important risk elements for future loan analysis.
- Risk Report to be completed by the end of the semester.

- Develop a system for monitoring and evaluating borrowers' business endeavors and create a template for reporting our project status.
- Set up regular meetings outside of class to complete our work and make decisions as a team –Establish a regular meeting time by the 2nd week of February and begin meeting.

Marketing and Fundraising Team

Marketing/Awareness Goals:

- Coordinate with IT on flyers, pictures, and videos for all events.
- Informational Panel and Networking Event with Former/Current Managers sharing their experiences in **GLOBE**.

Fundraising Goals:

Organize several events/campaigns with specific fund-raising goals:

- **GLOBE** Basketball Tournament: \$500
- GiveCampus: \$3,000
- Total Fundraising Goal: \$3,500

Technology and Communications Team

Promotional Goals:

- Create QR code with Linktree with our social media accounts.
- Utilize NFC tags, programmed with our Linktree, to quickly spread awareness and increase follower count on all social media platforms.
- Coordinate with the Marketing Team to create a GiveCampus video that highlights its theme.

Social Media Goals:

- All Platforms: Increase engagement by creating a posting schedule for Manager Monday, Takeover Tuesday, and Focus Friday.
- Instagram: Reach a total of 1,150 followers
Each Post: Avg 50-60 likes
- Facebook: Reach a total of 2,650 friends
- TikTok: Reach a total of 250 followers
Have one of our videos receive over 10k views/5k Likes
- Create additional GLOBE Manager content

Bonus Goals:

- Create a database to manage loan information.
- Find a solution to avoid losing engagement over the summer.

GiveCampus: #EDUCATetheGLOBE



\$1,615
Donated 53% of \$3,000 goal

26 Donors 15 Days Remaining

Give Now!

Share Tweet Share

Copy to Share

This campaign ends on May 10 at 11:59PM EDT

This semester, **GLOBE** Managers highlighted the theme of education through their GiveCampus Campaign. **GLOBE** aims to reduce poverty and educate students and borrowers on the effectiveness of microloans. Education is a powerful instrument for accomplishing these objectives.

The video features former **GLOBE** borrowers who have been empowered by **GLOBE** loans, creating a better life for themselves and their children. On the other hand, through **GLOBE**, students develop into social entrepreneurs, offering real advantages to communities around the world. Together, through #EDUCATethe**GLOBE**, we can continue to advance our goal of eradicating poverty, affecting not just the lives of our borrowers but also their offspring.

GLOBE Mocktail Mixer and Alumni Panel



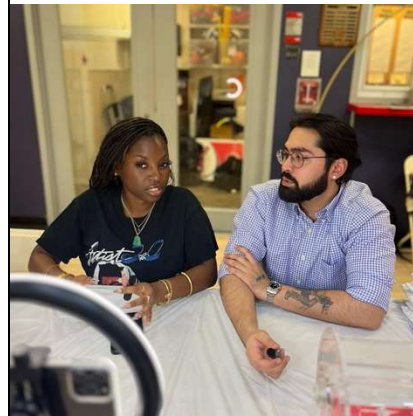
The Spring 2023 **GLOBE** Managers organized, moderated, and bartended the semester's opening event. **GLOBE's** first ever Mocktail Mixer on March 27th was a massive success. A panel of former managers spoke about their **GLOBE** experience and students were able to network with current and former **GLOBE** managers over refreshing mocktails.

GLOBE Basketball Tournament



On April 19th, **GLOBE** managers staffed, played, and danced at the first ever **GLOBE** Basketball Tournament. Teams comprised of four, paid \$40 to participate in the tournament and play 10-minute games, with the winning team advancing to the next round.

Managers organized this event to further build awareness of **GLOBE's** initiative. Spectators were welcome free of charge; baked goods were sold and the *Sensacion* dance team put on a thrilling half-time performance.



For those who could not attend in person, managers lived-streamed the entire event with commentary keeping the virtual audience engaged. In the end, 7 teams signed up, but a terrific time was had by all. Managers raised **\$400** and were able to spread the mission of **GLOBE!**

GLOBE Basketball Tournament Champions!



Meet Our Borrowers from Nicaragua and Vietnam!

We received 5 new loan applications this semester from new and returning borrowers.
See some of their stories below!



Jazmina Tamara Gómez Almanza is our first **fourth-time** borrower! She requested a loan of \$700 to purchase Avon products, various styling products, and perfumes to make her business more profitable. She has successfully repaid her previous loans and her business continues to grow as she acquires new clients.



Clarice Vanessa Gutiérrez, a first-time borrower, requested \$1,000 to be paid back in 12 months for inventory and an electric juicer for her smoothie business. Clarice started this business with her mother and 3 younger siblings to support herself as she studies towards a degree at the university.



Y Tha is a 25-year-old housekeeper in Kontum City, Vietnam and a second time borrower of GLOBE, requesting a loan of \$1,690 to be paid over 20 months. Also pictured above, is her sister **Y Tho** who initially appeared as a co-borrower on the loan. However, the Daughter of Charity, along with the GLOBE managers had full confidence that Y Tha could repay this loan on time on her own, and if needed her sister could assist. She will use this loan to purchase agricultural machinery, a hand tractor, for their family farming business.



HOANG VAN PHUOC is a 52-year-old first-time borrower of GLOBE, seeking a loan of \$1,280 to be paid over 15 months. He is requesting this loan to purchase laundry machinery (a washer, dryer, and iron) to expand his existing business. Currently, Hoang provides laundry services to local residents, tourists, and a hotel. However, he would like to increase laundry production and, in turn, his family's income.

Alumni Corner

Ayana Ibarra
GLOBE Manager
Fall 2017



When I applied for the **GLOBE** program during my junior year in 2017, I had no idea that it would impact my life the way that it has. When I became a **GLOBE** manager, I had little professional experience outside of what I learned in the classroom. The **GLOBE** program is unique in that it provides student managers with the opportunity to gain hands-on experience in entrepreneurship, teamwork, and public speaking. In the few months, we worked together, myself and my classmates all evolved professionally.

Two years after completing the program I became the **GLOBE** Graduate Assistant and got to see first-hand the impact **GLOBE** has on students' professional development. I watched students like myself, who entered the **GLOBE** program with no hands-on experience, who were timid when speaking in front of a room full of people, grow into confident young professionals over the course of 15 weeks. Being the **GLOBE** GA during a time when the world seemed like it was falling apart (Spring 2020) and seeing the resiliency and innovation of that semester of students, was indicative of the true character of the **GLOBE** student manager and alumni community.

It would have been easy to throw in the towel once schools and everything else closed amid the Covid-19 pandemic, to feel like it was impossible to fundraise while the world was ending, but the students quickly pivoted to online programming and virtual events to fundraise as much as possible in an even shorter timeline than usual. It was inspirational to see the participation and collaboration of that semester and to be able to help where I could.

The Spring 2020 semester was truly all-hands-on-deck and every single manager, myself, Dr. Sama, and Lina gave 150% to pull off each event, as well as the GiveCampus campaign. Oftentimes, it only takes one student sharing a link for their friends and family to band together and donate \$200.

With a goal of \$2,000-\$3,000 that seems like it barely makes a dent, but the fact is \$200 is a loan amount that could change someone's life in another country. **GLOBE** truly defines teamwork, and how if everyone does their part, each semester of student managers could change the lives of a handful of people.

After saying goodbye to my time as a **GLOBE** student manager and Graduate Assistant, I had this new space in my life, a space for collaboration and giving back, that I knew I had to continue to fill. Like many students, my love for **GLOBE** trickled into my professional life, and I often bring up **GLOBE** in interviews or casual talks about my time as a student. Since **GLOBE** I have regularly volunteered, completed freelance projects for growing organizations, and I now work for a company that prioritizes volunteering and giving back. I am happy to say I will always be an active member of the **GLOBE** family, taking the mission of **GLOBE** and the values that Dr. Sama has ingrained into the program with me wherever I may go.



THANK YOU always for your continuous support of GLOBE!



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