

## USC Global Business Brigades Goes to Ghana!

Following a brief respite for the holidays, I hopped on a plane with 20 other USC students and headed for Ghana. For 11 days, I lived and worked in a rural village called Ekumfi Ekotsi alongside the largest international student-lead nonprofit organization, Global Brigades. This organization encourages hands-on collaboration between volunteer students and community members in order to resolve fundamental community challenges with practical business solutions. The brigade we worked on focused on microfinance, which helps to bring financial services to low-income communities who lack access to these basic institutions and services.

Ekumfi Ekotsi is a village of about 900 members located in the Central Region of Ghana. Global Brigades arrived in March 2011 to begin the process of setting up the Community Development Fund (CDF). After 10 months and a total of 51 brigadiers from Dublin City University, London Business School, the London School of Economics, and Bayreuth University, the Community Development Fund had been set up to be a community savings and loans cooperative. Returns from the CDF could be used to finance community-wide projects such as irrigation or education development. Before USC arrived in December 2011, the CDF had over 350 savers, and had completed one loan cycle of five 200 Ghana Cedi (GHC) loans. These loans were repaid in full within 4-6 months, but no loans had been given out since that first cycle. One brigade focused on developing community projects that would serve as extra sources of revenue for the community, a portion of which would be reinvested into the CDF to ensure sustainability and even expansion of its services.

As the first American brigade to volunteer in Ghana, USC GBB got right to work trying to understand the problems faced by the Community Development Fund and its leaders. Our goal would be to improve upon the initiatives completed by the previous microfinance brigades and collaborate with the leaders to find solutions to their most pressing challenges. After talking with the CDF leaders and an entire day of community household visits, our USC group narrowed down our focus to three challenges.

1. How can we **compensate** the CDF leaders who take time away from their own jobs to volunteer to run the CDF?
2. How can we further train the leaders and educate the community on the **shareholder model** to encourage participation in this enterprise to ultimately further the sustainability of the CDF?
3. How can we improve the **loan process** so that the CDF leaders feel comfortable enough to decide and administer worthy loans on their own, year round?

Our 21 students divided up into three groups and worked on the project we felt we could contribute the most to. Over the course of the week, each group met with the CDF leadership, Global Brigades leadership, community members, and the rest of the USC group to find the best solution to each challenge. Here is what we came up with:

1. Students and directors collaborated to create a compensation model for the CDF leadership involvement. Each leader had specific tasks enumerated in the charter of the CDF. An additional three positions were created whose sole purpose was to evaluate the performance of the leadership based on the quality of the completion of their outlined

tasks. Compensation of the ten leaders would account for 10% of net income and divided proportionally to the performance evaluations. Therefore, each of the 10 members has the potential of earning 1% profits, but they can learn less if they do not fulfill their duties.

2. The USC students further educated the CDF leadership and the community members on the significance of holding shares in the fund. We encouraged the purchase of shares to further the sustainability of the fund, to increase capital for loans and community development projects, and to share dividends to further shareholders' incomes. In the last few days of our trip, USC students and the CDF leaders went door-to-door to promote the "IPO" of the community fund. The CDF was successful in the sale of 800 shares with a matching promotion. We also held a financial education workshop for the community so as to improve understanding of the CDF's services.
3. USC students addressed the leaders' problems with the current loan application by simplifying the content and making it easier for the leadership and community members to comprehend and fill out. USC students simulated the loan application process to familiarize the leaders with the new loan application. We also trained the leaders to identify what makes a good loan applicant and to be able to communicate this to potential loan applicants. We also set goals with the Loans Committee to accept loans on a rolling basis, administer loans of differing amounts, and create a system of 2 loan cycles each year.

It wasn't all business all the time. On numerous occasions we had dance festivals with the community members, as dance is important to Ghanaian culture. We played soccer with the village kids, we shared cultural differences with our Ghanaian translators, we explored historical sights, and we even ventured into the jungles. The one thing that I will never forget was seeing how the individuals I taught about the loan cycle receive and comprehend the information. After I thoroughly explained and answered questions about the loan process, I witnessed a woman I just taught turn around to her friend and explain it to her. It was in that moment that I saw the sustainability of the education we shared with the community. For most of the trip we communicated through translators; this creates obstacles in efficiency and sometimes misunderstanding due to translation errors, but we could see the community effectively understood our message and purpose. In a way, we became invested in the well being of the entire community.

We left Ghana having accomplished all that we wanted to, but of course there is more to be done. The beauty about Global Brigades is that future brigades will add to the work we've done. Our only grievance from the trip was that our time ended too soon. The entire group remains in contact with the Global Brigades coordinators living in Ghana to hear about the progress of the Community Development Fund and the future of the Ekumfi Ekotsi community. I began this trip knowing very little about microfinance but by the trip's end, I can confidently say I understand and can adapt the different microfinance models to a community's unique needs. I didn't just learn about a new culture and language, I got to experience it and speak it. And most importantly, I was able to apply my skills learned at the Marshall School of Business to create sustainable models that would empower a community to advance its own well-being. Marshall has taught me that learning is not merely *knowing*, but *applying*. My experiences at USC and abroad have transformed my understanding of *my* community as, now and forever, a global one.

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Youtube video of the GBB Ghana trip made by Marshall student Aaron Huang:  
<http://www.youtube.com/watch?v=iW2-4elmJ-o&feature=youtu.be>