

LETTERS FROM LEADERSHIP

TO OUR GLIMMER FAMILY

Donna Berber, Glimmer's founder, reflects on 2019 as she steps out of the CEO role.



Since Glimmer's founding in 2000, it's been quite the journey of twists, turns, successes, failures and learnings. This year, we applied 19 years of experience on the ground in Ethiopia to bring life-changing, integrated services to more than 100,000 people in the most rural areas of the country. We tested our new theory of change, which places robust resilient families at the heart of everything we do, and the incoming results made us more resolute than ever that we are on the right path. As we look ahead, we will continue to evolve our approach, always guided by the voices and needs of the Ethiopian people.

This year was especially meaningful to me because it marked the end of my role as Glimmer's CEO. In 2014, when I took the reins of Glimmer firmly in my hands, I was unprepared, yet ready and committed to do my absolute best. After five years in the role, I can say that I have learned so much and I am immensely proud of where Glimmer stands today. We have sparked a deep passion for Ethiopia in a network of supporters—people who invest in our vision

to end poverty and transform the lives of families in the most remote corners of the world. Glimmer's purpose has become crystal clear: to strengthen the resilience of communities in rural Ethiopia.

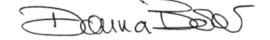
After thoughtful consideration, the Glimmer board appointed Alicyn Yarbrough as incoming CEO in November. I have worked side-by-side with Alicyn for nine years and our visions for Glimmer are fully aligned. She brings extensive experience, deep commitment and passion to the CEO role.

"I have learned so much and I am immensely proud of where Glimmer stands today."

Glimmer's compass is firmly set as we continue along a path towards greater things. And while my work will never be done, I can rest in the knowledge that the roots of Glimmer are firmly established, maturing and growing beneath the surface as the work continues to expand with greater focus and impact.

As always, Glimmer's tireless team drives this organization towards excellence, working side-by-side with the people of Ethiopia to amplify their voices and create prosperity. I have the utmost confidence in this team's ability to carry our work forward. Although my day-to-day involvement in Glimmer has changed, I will remain closely involved in guiding the vision of the organization as the executive chair of the board. Almost 20 years after founding Glimmer, I hand over the reins to Alicyn with confidence and joy.

Ameseginalehu and thank you,



Alicyn Yarbrough, Glimmer's incoming CEO, shares progress from 2019 and insight about 2020.



As we begin 2020 and look ahead, I am honored to be leading Glimmer into our 20th year. It is an incredible gift to be mentored by Donna and to work alongside such a passionate, brilliant and diverse group of people. Since joining the Glimmer family in 2010, I have become deeply connected to the mission of Glimmer and with the people of Ethiopia. I step into this role ready to lead us forward with a dedicated team by my side.

I recently made my 11th visit to Ethiopia, this time as CEO, to connect with each of Glimmer's team members there. Our team in Ethiopia is made up of 25 members, all Ethiopian and all deeply committed to our mission. I thoroughly enjoyed listening, laughing and learning from each team member while I was there.

During my visit, I also met several families benefitting from Glimmer's integrated programs. I was introduced to one mother, Tadilo, who fearlessly took on a new business opportunity to improve the lives of her six children with a loan from Glimmer—even though others told her she was not capable. With unshakable confidence, excitement and

perserverance, she earned the income in just six months to send her children to school, feed her family and save for the future. Stories like Tadilo's, as seen here, are inspiring and demonstrate that Glimmer's work would not be possible without the resilient, hardworking people of Ethiopia.

"I am honored to be leading Glimmer into our 20th year."

Our organization entered 2019 determined to learn and grow. We launched two integrated, holistic programs that will reach more than 145,000 people over five years. We made the decision to pilot new ideas, including testing various modalities for microloans, building the capacity of local financial systems, and digging deeper into how our programs can take action to combat climate change. We also began an in-depth analysis of our monitoring, evaluation, research and learning strategy in partnership with a best-in-class consulting firm, and our updated approach will launch in 2020. Finally, we have a new five-year strategic plan in development that will be finalized in 2020. Almost 20 years into our work, Glimmer's innovative spirit remains, and I share in our team's excitement and anticipation for what lies ahead

With Donna as the heart of Glimmer, the team as the mind, and the Ethiopian people as the soul, we step into 2020 poised and ready to make an even bigger impact on lives in rural Ethiopia. Thank you for being a part of our mission to eliminate poverty and illuminate lives in Ethiopia. We hope you are inspired by the stories of the people and the impact highlighted in this report.

With anticipation



GLIMMER
EMPOWERS
FAMILIES
AND STRENGTHENS
COMMUNITIES

We partner with the people of Ethiopia to develop integrated, holistic solutions to end poverty. Glimmer envisions a future where all families in rural Ethiopia have the skills, resources and opportunities to be resilient and thrive.



INTEGRATED APPROACH

Glimmer supports resilient communities that are equipped to absorb, anticipate and overcome shocks and break the long-term cycle of poverty.





INCOME GROWTH



FOOD SECURITY



SUSTAINABLE FINANCIAL SERVICES



FAMILY SAFETY NETS

OPPORTUNITIES FOR GIRLS



MATERNAL & CHILD HEALTH





HOW WE WORK

SUSTAINABLE CHANGE

We build sustainability into every step of our process. By partnering with communities, leveraging existing systems and using an integrated approach, we have long-lasting impacts.



GOVERNMENT ALIGNMENT

Glimmer designs our programs around national priorities and works in collaboration with local and regional governments. We leverage existing networks and systems established by the Ethiopian government, such as health outreach workers and local cooperatives, to maximize our impact.



INTEGRATED APPROACH

Glimmer brings together a holistic set of interventions in livelihoods, health and education to establish a foundation for economic growth and resilience.



COMMUNITY INVOLVEMENT

Glimmer engages the people of Ethiopia in deciding where and how we do our work.

Community members contribute cash, labor and expertise to projects.



LONG-TERM COMMITMENT

Glimmer invests in communities over the course of five years. During that time, we build sustainability through trainings and strengthened infrastructure to ensure community ownership.



19 YEARS ON THE GROUND

\$110 MILLION INVESTED

5 MILLIONPEOPLE
IMPACTED



SINCE WE STARTED
OUR WORK IN
2000, ETHIOPIA
HAS EXPERIENCED
REMARKABLE CHANGE

NATIONAL POVERTY REDUCED BY

47%

ENROLLMENT IN PRIMARY SCHOOL REACHED

99%

WOMEN RECEIVING PRENATAL CARE INCREASED

134%

CLICK HERE TO SEE OUR PROJECTS ONLINE AT GLIMMER.ORG/VILLAGES/EXPLORE

2019 | SPOTLIGHT

EMPOWERING RURAL FARMERS

In 2019, Glimmer provided loans and hands-on support to smallholder farmers in Libo Kemkem. Glimmer hired community members, called community facilitators, to manage the distribution and training.

HANDS-ON SMALL LOAN SUPPORT









LOAN MANAGEMENT

Community facilitators managed loan distribution for every recipient. Once farmers received their loans, community facilitators provided business and technical training, and helped farmers purchase commodities, connect with suppliers and link to local markets.

BUILDING COMMUNITY

Community facilitators organized village economic and social associations with 20 to 30 loan recipients. These groups offered platforms to discuss best practices as well as challenges in business and life.

PROGRESS MONITORING AND TECHNICAL ASSISTANCE

Community facilitators visited loan recipients' homes on a quarterly basis and provided hands-on technical assistance to loan recipients, such as demonstrating how to purchase and plant high-quality seeds.





VILLAGE ECONOMIC AND SOCIAL ASSOCIATIONS



IMPROVED DATA COLLECTION

Glimmer trained community facilitators to use tablets to register and monitor the progress of loan recipients in Glimmer's evaluation database. Digital data collection enables facilitators to efficiently track information on the progress of commodity development and loan repayment.

We received a three-day training on the tablet. It is very useful. Using the tablet, we keep documents, photos and reports."

YEWIBSHASHE COMMUNITY FACILITATOR







2019 | STORY

ABREHET'S LOAN FOR RESILIENCE

Abrehet is 48 years old. She lives in Medebay Zana with her husband and four of her six children. When we met Abrehet, she and her husband were renting a small piece of land for farming and were barely able to support their family.

"My husband and I used to farm near our house, but we were always waiting on the rain as we do not have access to water for farming. We were not really successful, and our small profit was quickly spent on our daily expenses," she said.

Abrehet's husband, Milaw, had to take on extra work just to put food on the table for the family, which caused him to spend very long hours away from home.

"I used to go gold mining to make extra money for the family," Milaw said. "I didn't have enough rest during the day. I used to hustle to make sure my family has something to eat in the house."

Then, Abrehet and Milaw heard about the opportunity to take a loan through Glimmer's value chain development program. They received tailored technical training on how to run their business and used their loan to purchase five goats. Abrehet and Milaw bred the goats, sold a few of them, and were able to pay off their loan within a year. Abrehet felt a great sense of pride from their success.

"We have food in the house to feed our children well. We buy them school materials without stress."

"I could have paid off the loan in two years, which was the required payment period. But I made a lot of profit, so I paid it in just a year," she said.

Abrehet and Milaw work as a team, and together, they are investing their earnings back into their family.



"I am content because I share respponsibilities with my wife, and I don't work multiple jobs anymore. We have food in the house to feed our children well. We buy them school materials without stress," Milaw said.

Abrehet's family also benefits from Glimmer's health and education programs. Abrehet is a lead volunteer health outreach worker and has received several maternal health trainings from Glimmer in partnership with the Ethiopian government.

Abrehet's dedication to helping others has been motivational to her daughter Meyli, who attends a new high school built by Glimmer and dreams of becoming a doctor one day.

"Before this high school opened, it was impossible for many families to think of sending their children to high school," Milaw said.

Now that they have a high school within walking distance of their home, Meyli and her sister Selam are free to continue their education and dream of a future filled with possibilities.

IN 2019, GLIMMER INVESTED

\$9.3 MILLION AND REACHED OVER

100,000 ETHIOPIANS

Glimmer brought life-changing services to nine remote communities across Ethiopia in 2019, enabling families to improve their overall quality of life and develop resilience to economic and environmental shocks.



LIVELIHOODS

Livelihoods activities build family income through business loans and trainings for farmers, and strengthen locally-run financial systems. They are core to Glimmer's approach.

3,812

NEW LOANS CREATED OPPORTUNITIES FOR FAMILIES

AVERAGE LOAN AMOUNT

28%

LOAN RECIPIENTS WERE WOMEN

4,636

PEOPLE TRAINED IN BUSINESS AND FINANCIAL SKILLS



HEALTH

Health activities bring life-saving services like access to clean water and health facilities to rural communities.

2,089

BABIES DELIVERED AT NINE GLIMMER HEALTH CENTERS

91

NEW WATER POINTS CREATED ACCESS TO CLOSE, CLEAN WATER

936

COMMUNITY MEMBERS RECEIVED WATER, SANITATION AND HYGIENE TRAINING



EDUCATION

Education activities increase access to new and improved educational environments for children, with a focus on girls.

61

GIRLS' CLUBS STRENGTHENED

2.59

PEOPLE TRAINED IN HEALTH AND GENDER TOPICS

51

GENDER-SEGREGATED LATRINES
CONSTRUCTED

JI c



2019 | SPOTLIGHT

IN HER WORDS

"I will pay back the loan so that other farmers who have not yet received a loan can get it. I will become successful and use the profit for myself and my children."



WORKIE, GARLIC LOAN RECIPIENT IN THE VILLAGES OF LIBO KEMKEM

ON COOPERATIVES

"The association has helped my community in so many ways. My colleagues and I didn't previously have a job, so it has given us a job opportunity. The cows are well-kept, so people prefer to come here to buy milk and butter."

ABREHET, cashier and dairy cooperative member in Medebay Zana

ON GIRLS' CLUBS

"We were taught that we should keep on coming to school. No early marriage. We were also taught that menstruation is a natural process happening to all girls and women. We should not be absent from school because of menstruation. We discuss issues like menstruation, rape and early marriage among ourselves. We don't feel ashamed of talking about menstruation. Our teachers tell us about the goodness of learning. I like that. I am dreaming of becoming a teacher like them."

EBISSA, eighth-grade student and girls' club member at Aria Elile Complete Primary School

"Now we are able to drink clean water. I am very happy. It takes me only three minutes to get here."



FIKADU, MOTHER
OF TWO AND
BENEFICIARY OF
HARO SHALLOW
BOREHOLE WELL
IN THE VILLAGES
OF SHOA

"I am so glad I can teach my community about vaccinations, health center followups and nutrition. It gives me great satisfaction to see healthy babies."



ABREHET, WOMEN'S DEVELOPMENT ARMY VOLUNTEER IN THE VILLAGES OF MEDEBAY ZANA

ON INCOME GENERATION

"My husband was initially hesitant because he wasn't sure if I would pay off the loan on time. He was worried that we would have debt. After I started milking the cow, he saw the progress of the business and became very supportive. I no longer have to wait for his salary, and I even save money for our family."

ZEID, dairy loan recipient in the Villages of Medebay Zana

ON GIRLS' CLUBS

"We can discuss our minds when we are together. As we ourselves know the problems female students face while pursuing education, we support them wholeheartedly. Many parents are not that willing to send their daughters to school. We fight this attitude as much as possible. We discuss the issue with parents in general and mothers in particular. We tell them the advantages of sending their daughters to school and the disadvantages of early marriage. We encourage the girls to study hard. Talking about menstruation with school girls is not very difficult. We talk about it openly. No one is afraid or feels shy while raising the issue. We teach what they should do when they see their period."

DIRIBE, natural sciences teacher and girls' club leader at Aria Elile Complete Primary School

"It is really encouraging to talk with [the girls]. This closeness is really important."



SHUMETE, PHYSICAL SCIENCE TEACHER AND GIRLS' CLUB LEADER AT WOBERI HIGH SCHOOL



2019 | PARTNERS AND SUPPORTERS

ENDING POVERTY TAKES A GLOBAL VILLAGE

Glimmer collaborates with foundations and donors from across the world to break the cycle of poverty in Ethiopia.

2019 HIGHLIGHTS



JOINED THE WORLD ECONOMIC FORUM

Glimmer's CEO joined a World Economic Forum council focused on strengthening livelihoods opportunities and developing inclusive local markets.



LAUNCHED TWO PROGRAM AREAS

Glimmer began work in two new areas located in the Tigray and Oromia regions. Families in the villages of Oda Bultum and Kola Tembien will be supported by Glimmer's work over the next five years.



GREW PARTNERSHIP WITH THE HELMSLEY CHARITABLE TRUST

The Leona M. and Harry B. Helmsley Charitable Trust reinvested in Glimmer with an \$8 million grant. The new project reaches 95,000 people to support income growth, food security and better opportunities for women and girls in Oda Bultum, Oromia

DONOR SPOTLIGHT



"Over the years we've had friends and family become donors, travel companions, and employees at Glimmer. Watching the organization have such a phenomenal impact has been a lesson in sustainable community development and a source of personal inspiration."

THE HUNTER FAMILY
GLIMMER DONOR SINCE 2015

2019 FOUNDATION PARTNERS













