



**FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY**

WELLS FARGO - YMCA GLOBAL ECONOMIC EMPOWERMENT INITIATIVE

MID-TERM REPORT

*Covering the period: January 1-June 30, 2020
Submitted by YMCA of the USA*

The YMCA-Global Economic Empowerment Initiative (GEEI), funded by Wells Fargo, has positively impacted underserved communities in six countries around the world since 2016. For the 2020 iteration of the program, YMCA of the USA (Y-USA) partnered with YMCAs in six countries to strengthen the financial self-sufficiency and economic opportunities of at least **4,000** underserved youth, women, and families. The YMCAs of Rio Grande do Sul and Rio de Janeiro in Brazil, YMCA Colombia, YMCA Chile, YMCA Peru, YMCAs Albay and San Pablo City in the Philippines, and YMCA Spain developed strong plans to run financial education programs as well as to provide access to seed funding and technical support for small businesses development.

The COVID-19 pandemic deeply changed the global and local contexts. As of June 30th, Brazil, Chile, Peru, and Colombia were experiencing serious outbreaks and exponential growth in COVID-19 cases. Spain had weathered the crisis, although by late July (when this report was being finalized) new outbreaks were in the news. The Philippines reported a much lower number of cases, but the country's health and financial infrastructure would experience severe challenges if an outbreak occurs.

Table 1: COVID-19 Cases per Country as of June 30, 2020

	Daily New Confirmed cases per Million People	Daily New Confirmed Cases	Cumulative Confirmed Number of Cases
Brazil	210.14	24,052	1,310,000
Chile	113.15	4,017	275,999
Peru	89.35	3,274	282,365
Colombia	64.34	2,946	95,043
Philippines	8.97	983	36,438
Spain	6.44	301	249,271

Source: Our World in Data (<https://ourworldindata.org/>)

The pandemic presented a challenge and at the same time an opportunity for the YMCA and Wells Fargo to respond to the needs of vulnerable families and youth. Thanks to Wells Fargo's flexibility and support, the YMCAs in the program received approval to change the focus of the grant to address the most pressing needs of the targeted population. In addition, the second installments of the subgrants, that would have typically been disbursed by Y-USA in July after the mid-term report, were advanced in May.

During the first six months of the program, YMCAs engaged **10,312** people in six countries through a combination of emergency aid and the original GEEI modules of financial literacy, entrepreneurship training and support, and seed funding for small businesses.

Concerns about food **security** are consistent across all the countries as the YMCAs respond to the needs of communities decimated by the pandemic. YMCAs are partnering with youth, communities, and other organizations on **innovative solutions** to issues for economic survival, mental health, and access to critical services. In addition, YMCAs in Peru and Brazil launched successful **philanthropic campaigns** to raise significant support for affected communities. This is an important milestone as growing philanthropy is a challenge for most YMCAs in Latin America.

Y-USA provided monitoring and technical support to YMCAs participating in the GEEI via email and phone. Since January, Y-USA organized five webinars with all the participating YMCAs to share updates and learn from each other. In addition, YMCAs are planning a virtual Harvest Session for the month of November.

YMCA of the USA (Y-USA) is grateful to Wells Fargo for strategic partnership support to positively impact children, youth, families, and communities. The following is a country by country breakdown of activities and outcomes.

BRAZIL

Y-USA partnered with two YMCAs in Brazil: YMCA of Rio Grande do Sul (headquartered in Porto Alegre) and YMCA of Rio de Janeiro. The YMCA of Rio Grande do Sul has participated in the program since 2016 and Rio de Janeiro joined in 2018.

BRAZIL-RIO DE JANEIRO

“These classes are really being helpful. I had forgotten most of the financial education concepts explained in class, so I had to pay attention to keep up and be able to respond.” GEEI participant, age 16. Rio de Janeiro, Brazil.

When the city went into quarantine on March 24, YMCA Rio moved the financial education modules to Google Classroom. During the first month, YMCA instructors learned how to use virtual tools and adapted program content to the online platform. The financial education modules are a key component of the Youth Apprenticeship program that provides first employment experience to underserved unemployed youth in Rio de Janeiro. Several businesses partner with the YMCA to provide the apprenticeship positions. Participants receive job-skills training at the YMCA. As the city started relaxing quarantine measures, some youth are being called back to their jobs.

In addition to the GEEI traditional program, YMCA Rio used part of the Wells Fargo funds to provide food baskets every two weeks to GEEI program participants and other community members in need. YMCA Rio leveraged additional resources from several community partners, including Lions Clubs, the national food bank network, and other donors. In total, YMCA Rio provided food support to 4,490 people. Of these, 450 are young people who were supported through Wells Fargo funds.



Food distribution during COVID-19 pandemic. YMCA Rio Grande do Sul.

BRAZIL – RIO GRANDE DO SUL

“Today, everybody is unemployed at home. I live with my grandmother, but my mother, stepfather and my two brothers live in the same plot of land with us. Things are quite difficult, because now everybody must eat at home, so expenses went up while everybody lost their jobs. This food basket helps us throughout the month, it is guaranteeing that we have something to eat.” GEEI program participants, age 17. YMCA Cruzeiro do Sul.

The quarantine started in Porto Alegre in mid-March with YMCA programs closing on March 18. GEEI program participants are 150 youth who live in poverty, with families that lost their jobs and income due to the pandemic. During the first half of the year, YMCA staff provided mental health support to GEEI youth via phone and WhatsApp, distributed weekly food baskets (with food for the entire family), personal protective equipment (PPE), and cleaning supplies. YMCA staff helped youth and their families navigate the complex system to apply for government emergency support. The application for government emergency support requires access to the internet (which most families do not have) and is cumbersome. During the first half of the year, GEEI funding provided food security to 1,040 people. YMCA Rio Grande do Sul mobilized YMCA members and the community to raise emergency support for underserved families through solidarity campaigns, collecting in-kind and cash gifts.

For the second half of the year, YMCA Rio Grande do Sul anticipates it will continue providing food support to GEEI youth and their families for at least three more months. The YMCA plans to resume regular programming during the fourth quarter of the year, including job training, financial education, and entrepreneurship. The YMCA will also provide technical support to the small businesses that will be incubated post-pandemic.

CHILE

“Thank you very much for the food support we received from the YMCA. This is so important for our family; we were laid-off since the Covid-19 pandemic started and every little bit helps, especially when one has children at home and we cannot tell them that there is nothing to eat.” Mother, Cerro Navia, Santiago de Chile.

YMCA Santiago joined GEEI in 2019. The YMCA suspended programs on March 20, 2020 and refocused GEEI to provide food security and hygiene products to the most vulnerable families in San Joaquin and Cerro Navia, two low-income communities in Santiago. During the four months from April to June, YMCA Santiago distributed 16 tons of food (20 kilos per family per month) benefitting 200 families, monthly hygiene kits including cleaning supplies and PPE to 200 families and 2 community health centers (100 employees).

GEEI participants do not have access to the internet, so it has not been feasible to organize online programming. YMCA Santiago hopes to resume GEEI traditional activities including financial education, entrepreneurship, and technical support and seed funding for small businesses with immigrant and vulnerable families during the second half of the year. If the pandemic continues, YMCA Santiago will continue focusing on food security.



*Food distribution during COVID-19 pandemic.
YMCA Santiago de Chile.*

COLOMBIA

"I have been part of the YMCA Peace Program/GEEI since February of this year. We have been able to keep in contact and participate in virtual activities despite the challenges of the pandemic. I am thankful to the YMCA and Wells Fargo for the food support. This is very helpful. There are many people living in my household, and we did not have anything to eat because of the pandemic. My parents work informal jobs and have not been able to bring money or food for weeks now. Coexisting in a small space is also difficult during these times."

GEEI youth participant, age 16. Quindio, Colombia.

YMCA Colombia has been part of GEEI since 2016 and the program is implemented in 20 neighborhoods across seven departments (states), including Antioquia, Cundinamarca, Quindio, Risaralda, Santander, Tolima and Valle del Cauca. GEEI is a component of YMCA Colombia's National Peace Program that impacts over 1,500 youth with leadership development, peace building and social and business entrepreneurship skills. Wells Fargo funds support 560 participants. Participants are ages 14 to 22.

YMCA programs closed in mid-March following strict government quarantine guidelines. YMCA Colombia embarked in an assessment of the situation of each youth in the program to adjust priorities and interventions. As a result, YMCA Colombia focused the program on four deliverables:

a. Humanitarian support

- 477 youth received food support using Wells Fargo funds (impacting 1,788 people when counting their families)
- The YMCA organized solidarity campaigns that raised support to provide food to an additional 577 youth and their families. In addition, the YMCA distributed PPE and cleaning supplies
- Rent support: eight families in very vulnerable situations in Bogota received emergency support to pay rent in the tenement houses they live in (one family per room) to avoid eviction.

b. Mental Health Support

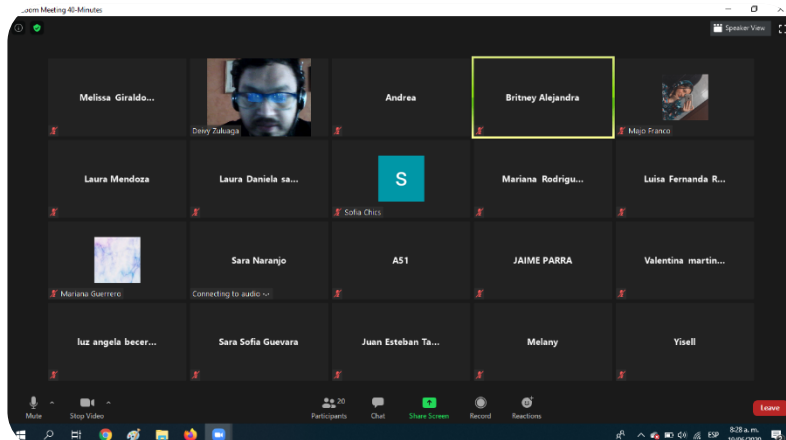
- In partnership with the Schools of Psychology of several universities, the YMCA provided support via telephone and social media to 630 youth and 320 families who faced family conflict, stress, and high-risk behaviors (e.g. truancy, drug abuse, or domestic violence). Twelve cases of violence and abuse were referred to specialized services through the school system.
- Neighborhood Networks: YMCA Cali created eight virtual neighborhood networks with 92 youth leaders, 30 relatives of the youth and other neighbors. They contact youth who do not have internet or telephone and identify their needs to then build community solutions. This network was helpful to identify the families with food insecurity to provide them with food support, to motivate youth to continue staying connected, and to continue sharing information and developing youth leadership. This strategy is now being extended to Santander, where YMCA leaders are implementing it with schoolteachers.



*Food distribution during COVID-19 pandemic.
YMCA Santander, Colombia.*

c. Youth Leadership and Empowerment

- The YMCA adapted the Peace Program/GEEI curriculum for virtual delivery, including entrepreneurship modules. Approximately 40 percent of the youth have regular access to the internet and have joined the Meet and Zoom calls since June. Another 30 percent receive the materials through other means (WhatsApp, or via friends). New topics have been added to the curriculum in light of the pandemic, including women's empowerment workshops with 71 young women, and "YMCA Challenges" through social media inviting youth to reflect on topics impacting them (such as self-care, sexting, grooming, cyberbullying, healthy habits, emotional and stress management, mental health, creative and innovative thinking, critical thinking, youth rights and domestic violence prevention). In addition, youth are encouraged to create videos to positively use their leisure time and share messages of hope.
- Entrepreneurship: 21 young people from around the country are participating in an entrepreneurship mentoring program, 12 youth in Bogota are participating in a virtual class on social entrepreneurship at the National Polytechnic Institute, and 14 youth in Cali are now members of the municipal youth network for peace and coexistence where they will develop solutions to improve the community.
- YMCA Colombia partnered with 45 organizations around the country to leverage additional resources and support for the youth and their families.



*GEEI virtual programs in Quindio, Colombia.
Turning off the camera saves money as most participants
use pay-as-you-go internet.*

d. Financial Education and Entrepreneurship

- During February 2020, the YMCA provided technical support to 18 entrepreneurship initiatives that had started in 2019. Technical support resumed in June. While some youth are converting their businesses to virtual platforms, others are waiting till after the pandemic to resume business.
- There are new entrepreneurship initiatives emerging in Bogota and Cali, including businesses (for economic gain) and social entrepreneurship initiatives.
- YMCA Medellin organized webinars in partnership with other organizations focused on the new economy after the pandemic, digital entrepreneurship, and the solidarity economy.
- YMCA Risaralda initiated work to support family entrepreneurship in response to the deep financial need families are facing because of the pandemic. All YMCAs around the country are learning from YMCA Risaralda to implement a similar approach, including offering seed funding for family-businesses.

PERU

“When I heard about the quarantine, I realized I had deep problems. I would no longer be able to work [sex worker] during the quarantine, so I would not be able to pay for my room, for food, anything. When I heard the YMCA would provide support, I felt happy, liberated. When you realize someone wants to help you, you feel happiness. Today nobody else wants to help us, trans women, nobody wants to give us jobs. I feel valued by you”. GEEI Participant, Lima, Peru.

YMCA Peru joined GEEI in 2016. The program is implemented in three regions of the country including El Milagro in Trujillo, the Horacio Zeballos settlement in Arequipa, and in three districts of Lima (Independencia, Rimac, and Lima Cercado). Program components include Financial Education, Entrepreneurship and Seed Funding (for new or established small businesses). All program participants live under the poverty line. Over 60 percent of employment in Peru is informal, without any type of safety net. The effects of the pandemic are painful on the most vulnerable families.

As a result of the pandemic, YMCA Peru refocused GEEI on:

- a. **Food security:** the YMCA provided 160 families (including 10 individuals who identify as transgender) with emergency cash support of \$150 in five installments between April and July. These families participate in YMCA social assistance programs and did not qualify for government emergency support.
- b. **Building Resilient communities:** The YMCA provided medical, nutritional, legal, educational, spiritual, and mentoring support to the 441 families that participate in YMCA social assistance programs in Lima, Trujillo, and Arequipa. This support was provided through 3,522 phone calls by YMCA staff. Through these calls, the YMCA identified participants who needed additional support or could benefit from educational and future entrepreneurship opportunities. The YMCA identified 10 projects (including 4 led by transgender women) that will receive an extraordinary line of seed-funding and identified 100 entrepreneurs that will benefit from seed-



Leaders of one of the women-led successful businesses incubated by YMCA Peru are now training GEEI transgender women participants as they start their entrepreneurship journey. Lima, Peru.



YMCA Peru solidarity campaign raised enough funds to double the number of entrepreneurs who will receive seed funding during the second half of the year.

funding (as a grant instead of a loan). During the second half the year, the YMCA will resume traditional programming through entrepreneurship M.A.N.G.O. workshops (mind, attitude, network, goals and opportunities).

- c. **Rebuilding entrepreneurship:** during the second half of the year, the YMCA will refine plans to distribute seed funding including to the 114 new entrepreneurs identified above. YMCA Peru launched a solidarity campaign that raised additional funds to supplement Wells Fargo seed funds for entrepreneurs.
- d. **GEEI original programming** that was carried out during the first half of the year included:
 - The group of 32 trans women who participate in GEEI received Financial Education and Entrepreneurship training and developed business plans (four have been selected for seed funding).
 - 27 entrepreneurs (youth and adults) received technical support after receiving their microloan for their business. They need additional training that will be deployed in the second half of the year
 - Microloans recipients have an extended grace period. Payments will be reprogrammed after August 2020.

PHILIPPINES

Y-USA partnered with two YMCAs in the Philippines, the YMCA of San Pablo City, and the YMCA of Albay. YMCA San Pablo City has participated in GEEI since 2016, while YMCA Albay joined in 2018.

PHILIPPINES – ALBAY

“In this time of pandemic, food security is important. We planted some crops and were able to harvest them. We used the YMCA seed funding to fabricate a side car that attaches to our motorcycle making it a tricycle to haul & deliver our vegetables. In addition, we bought seedlings to plant in our fields. We are very grateful for the opportunity the YMCA offered us. Even in this time of uncertainty, we are confident that we can feed our children and provide for their needs.” GEEI program participant and proud mobile market owner, female, Albay, Philippines.

Before the pandemic, YMCA Albay had delivered Financial Education modules engaging 235 people including a group of elderly participants who focused on managing their pension income, health and savings, as well as a group of college and senior high school students who focused on money management and goal setting.

The YMCA was also making plans to open an “enterprise shelter” to incubate new businesses and market entrepreneurs’ products. Five entrepreneurs had been lined-up, but COVID-19 halted the initiative.

Two entrepreneurs had received seed funding (\$200 each). One of the entrepreneurs diversified her income by selling vegetables on a makeshift tricycle. The other entrepreneur, formerly a tourism worker, used her seed funding for an online-based bakery.



Arlyn used to be a handicraft worker, she now sells vegetables on her tricycle and provides for her family.

Once the quarantine was installed in Albay Province, the YMCA quickly responded:

- a. **Facemasks and PPE:** in response to the shortage of PPE, the YMCA partnered with local women artisans (who have participated in GEEI and are organized in a cooperative) and delivered 500 cloth facemasks to 150 medical first responders and essential workers. This initial small project grew to deliver 3,000 facemasks, 500 face shields, 5 aerosol boxes and 30 PPE gowns. 500 first responders reordered PPE equipment. This new business is providing each artisan with approximately \$100 in monthly income.
- b. **Food Distribution:** In early May, the YMCA distributed food packs to 35 vulnerable households, including visually impaired people and older adults.
- c. **Virtual Financial Literacy:** In June, YMCA Albay launched its online Financial Literacy Education program, reaching 93 participants. Most participants are students, while some are teachers, and others are office workers and self-employed people. Since the program is virtual, it attracted participants from faraway regions including Manila and Davao City. YMCA Albay has been using an incentive method to encourage participants to pay attention and engage in online learning.
- d. **E-Store venture:** In partnership with 25 farmers, food vendors and drivers, YMCA Albay organized an online e-store to make vegetables, meat, and other food products available during the quarantine. Farmers, food vendors and drivers are making an income while the community can shop safely, avoiding crowded markets. The next phase of the e-store is to organize a community market caravan to bring basic supplies to far flung communities without access to markets.
- e. **Agri-Business:** in partnership with the Local Government Unit of Daraga, the YMCA will launch an agri-tourism initiative that will provide an income to farmers and vendors. Strawberry, vegetable, and flower fields will be cultivated in Cagsawa, a tourist spot that has lost all business due to the pandemic. Local tourists will be invited to harvest vegetables, fruits and flowers on site after paying a fee, and learn how to plant their own garden. They can also observe local artisans working on their crafts and learn how to make souvenirs.

PHILIPPINES – SAN PABLO CITY

“I live in the Baloc community, where life is very hard. During the lockdown, I took shelter at the YMCA, where I felt protected, I had food to eat, received PPE, we practiced distancing, the YMCA enrolled me in online school, and I learned how to plant vegetables for our survival. This is now a new source of income for my family, beyond collecting garbage.” GEEI youth participant, age 14. San Pablo City, Philippines.

During the first week of the lockdown, YMCA San Pablo City responded to the crisis by distributing 2,800 facemasks to YMCA staff, volunteers, and San Pablo City quarantine checkpoint workers, totaling 1,800 people.

The YMCA distributed food and hygiene products to 270 vulnerable families, totaling 1,055 people.



Food security garden. GEEI in San Pablo City, Philippines

Eleven youth from the most vulnerable families, several who live in the Baloc community (located on the municipal garbage dumpsite) moved to the YMCA during the pandemic quarantine as they would not be able to receive food at home or attend online school. At the YMCA, they learned how to plant a garden for food security. In addition, they received training, technical support, and \$400 in seed funding to establish a store at the YMCA where they sell basic consumer goods, such as rice, eggs, oil, coffee and sugar. Their prices are so competitive that other small store owners are purchasing from the YMCA Store managed by the youth.

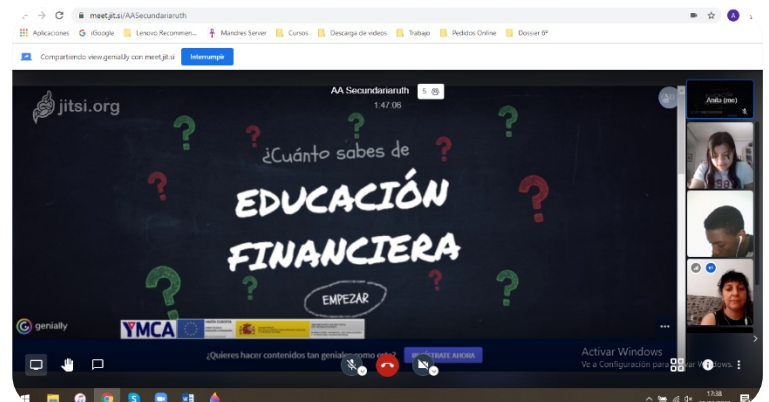
During the second half of the year, YMCA San Pablo City will focus on online/distance learning to ensure vulnerable youth can access education, with special emphasis on the youth from the Baloc community and public schools the YMCA supports. The YMCA will continue implementing financial literacy and entrepreneurship modules.

SPAIN

“During the quarantine we have been reminded of concepts that we learned in the program, such as the importance of savings. The financial education program has been helpful to learn to handle financial transactions, decide on purchases, paying my bills, and how to handle the finances when living with roommates.” GEEI Program Participant, in a YMCA residential program for youth who arrived in Spain as unaccompanied migrant minors.

YMCA Spain joined GEEI in 2016. The program is implemented in fifteen locations across Spain including Aragon, Madrid, Cataluña, Castilla La Mancha, Castilla y Leon, Comunidad Valenciana, Extremadura, La Rioja and Andalucia. The YMCA has included a Financial Literacy component across all YMCA programs, including:

- a. Youth development programs for children and teens up to age 18
- b. Employment program for youth and adults
- c. Parenting/Family program for parents
- d. Alternative Education program for youth ages 16 to 29 who dropped out from school



*How much do you know about Financial Education?
GEEI, YMCA Spain.*

Most participants come from underserved backgrounds, including immigrants (whose main language is not Spanish), people living in poverty and vulnerable youth. The focus of the Financial Literacy workshops is to help participants familiarize themselves with using money and to better manage their personal finances. Concepts such as savings, planning expenses, and how to make long-term financial decisions are key elements of the program.

Due to the pandemic lockdown that started on March 15, YMCA Spain had to convert the program to a virtual delivery, using platforms such as Google Classroom, Jitsi Meet, Zoom, Skype, Facebook groups, and WhatsApp. Financial Literacy workshops had to be adapted to each platform. The YMCA also created infographics and created interactive workshops to engage participants.

As several families do not have access to computers or the internet, YMCA Spain provided participants Wi-Fi data packages, tablets, and training on how to use these tools and the internet. Access to the internet was also crucial for participants to apply for government emergency support during the crisis.

The schedule of workshops experienced pandemic-related delays and several had to be postponed to the second half of the year. During the first half of the year, YMCA Spain reached 243 participants with Financial Education workshops. Outcomes include:

- 32 percent of participants are children and young people. They rated the workshop as 8.8 points out of 10. Participants find the content relevant and the delivery method appropriate and engaging. The youngest participants tend to be more critical as they have difficulty seeing the application of these concepts to their daily life.
- 24 percent of participants are from the Parenting School program. They rated the financial literacy workshop as 9.5 points out of 10. These participants are largely women, mostly of Arab origin. They ranked the content as well as the teachers very highly.
- 29 percent of participants are from the Employment program. They rated the program as 9.2 points out of 10, ranking the concepts they learned highly (bank accounts, loans, credits, payroll, budgeting, savings).
- 15 percent of participants are from the Alternative Education program. They rated the program as 9.7 points (out of 10). They discovered the type of card they have (credit/debit) and the differences between them, and how to use them in order to plan for savings. They also highly valued better understanding of banking-related terminology, and how to use the internet to do simple banking transactions.

During the second half of the year, YMCA Spain will implement the full schedule of workshops planned for the year. If the pandemic allows, participants will engage in face-to-face activities. Online programming will continue to be an alternative. YMCA Spain will continue providing additional support to families facing extra vulnerabilities.

PRIORITIES FOR THE NEXT SIX MONTHS

Over the past five months global poverty and unemployment have grown exponentially. Already horrific disparities have been amplified by the pandemic and ensuing economic crisis. Improving youth and women's access to decent work and improved financial security are top priorities for the global YMCA movement. As we enter the Covid-19 recovery phase around the world creating new economic opportunities for youth, women and other marginalized groups will be more important than ever to build a more equitable future.

During the second half of the year, Y-USA will continue virtual monitoring and technical support to participating YMCAs. Y-USA will organize virtual field visits with each subgrantee. To replicate traditional face-to-face GEEI field visits, virtual visits will include conversations with the staff team, and when feasible, discussions with program participants. The November 2020 Harvest Session will include sessions focused on economic empowerment topics for the staff team and youth sessions focused on exploring post-pandemic economic empowerment from a youth-lens.

Y-USA is working on priorities and plans for the year 2021 to strengthen and expand global social equity and youth economic empowerment through employment, entrepreneurship, and business creation. Y-USA looks forward to deepening collaboration with Wells Fargo to create new opportunities for youth to thrive.

PARTICIPANTS REPORT

Table 2: Participants per program site

YMCA	Girls <5	Boys <5	Girls 6-8	Boys 6-8	Girls 9-12	Boys 9-12	Girls 13-17	Boys 13-17	Women 18-34	Men 18-34	LGBTQ 18-34	Women 35-64	Men 35-64	LGBTQ 35-64	Women > 65	Men > 65	Women Unknown Age	Men Unknown Age	TOTAL
Brazil Rio de Janeiro																			450
Brazil Rio Grande do Sul	142	158	46	56	51	37	48	43	102	87		94	79		51	46			1,040
Chile	50	40	80	60	40	20	80	30	200	100		200	100		140	60			1,200
Colombia							251	185	70	55									560
Peru	224	202	146	135	211	185	156	149	48	153	30	401	373	2	210	205			2,930
Philippines Albay							182	102	128	81		119	12		3	2	299	95	1,023
Philippines San Pablo																			2,866
Spain					3	2	45	33	69	45		27	19						243
TOTAL	416	400	272	251	305	244	762	542	717	521	30	841	583	2	404	313	299	95	10,312

The number of participants is much higher than originally planned because YMCAs transitioned a significant portion of the program to provide basic vital support to target populations, including food security and access to PPE. In addition, YMCAs leveraged additional resources and support to these communities.

The YMCAs of Rio de Janeiro and San Pablo City were unable to collect demographic details of their program participants due to the pandemic.