

COMMUNITY AND FAMILY AID FOUNDATION-GHANA



FOR PEOPLE, DEVELOPMENT, AND GENERATIONS



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THE FINANCIAL LITERACY FOR EMPOWERMENT PROJECT (FINACIAL-LIFE PROJECT)

January -December 2015

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OUR INTERNATIONAL BANK ACCOUNT

CITIBANK

SWIFT CODE: CITIGB2L

LODON E14 5LB

GTBIGHAC

GUARANTY TRUST BANK (GHANA) LIMITED

ACCOUNT NO.

11267620-USD-IBAN-GB71CTI18500811267620

11267604-EUR-IBAN-GB18CITI18500811267604

11267612-GBP-IBAN-GB18CITI18500811267612

FOR FURTHER CREDIT ACCOUNTS NAME

GT BANK

OPERA BRANCH ACCRA

ACCOUNT NAME: COMMUNITY AND FAMILY AID FOUNDATION

NOS: CEDI-214 103397110

USD-214 103397220

EUR-214 103397420

GBP-214 103397320

BRIEF PROFILE

COMMUNITY AND FAMILY AID FOUNDATION (NGO) is a Ghanaian National Non-Governmental Organization with a global and local content thinking currently exclusively identified with promoting the empowerment of women, communities, young people to manage issues concerning their development and to advocate for and work towards adolescent and sexual reproductive health, rights and well-being; to advocate for and on behalf of young people, in the area of health, environment, education, climate change, and other related issues that affect their total development. Aim at hosting the largest effort of reaching out to youth of Ghana to appreciate and respond to their sexual health rights needs for a bright future and promoting their development toward the nations building.

CAFAF is registered under Registration Act 1963 No 21446 founded in 2006; the organization is also registered under the social welfare system DSW NO 3692. The work of CAFAF has spread over the entire Accra-region, has determined to organize the various programmes for the better livelihood, protection and sustainable development. CAFAF is working in the field of Integrated Rural Development, HIV/AIDS/maternal health, sexual reproductive health, promotion of Traditional Health System and Involvement and Advocacy for the social issues having a definite bearing on the life of people.

CAFAF has come forward with a strong faith that its efforts will uplift the socio economic condition of those people who have been neglected and denied for their rightful share of the society for centuries. The Organization work jointly with the people inviting them to participate actively in solving their own problems, The Organization support their reasonable demand and decision and encourage them to discover and utilize the available natural resources. CAFAF trusts that the spread of education will help them to overcome their deep rooted superstitions and social evils regarding emerging trends.

OUR VISION

TO SEE and play a leading **ROLE** for a better **WORLD** that promotes both **OUR HUMAN** and **NATURAL RESOURCES TAPPING**, to stimulate development resulting in improvement where ALL are **HAPPY** and **USEFUL**.

OUR MISSION

CAFAF: Exist to **CREATE POSSIBILITIES** to **IMPROVE LIVES**, where our **DEVELOPMENT INTERVENTIONS** will live indelible mark on **PEOPLE**, **COMMUNITIES** and **UNDERSERVED POPULATIONS** to fashion a **WORLD**, where **ALL** will be **HAPPY** and **USEFUL** including **RESPECTIVELY** living for others to **REFLECT EQUAL, PARTICIPATORY ECONOMY** releasing that **A PERSON IS A PERSON THROUGH OTHER PERSONS** as a lasting **LEGACY** for **GENERATIONS to COME** for **REPLICATION**.

As a social development agency involved primarily in poverty reduction, capacity building, reproductive health and the development of networks thus improving the welfare of highly underprivileged people in Ghana. Its major activity since its establishment has concentrated on providing reproductive health services and education to wide range of people.

Its mission is to empower and enable young people and vulnerable females to realize their own development. It promotes models of participatory, sustainable and self-reliant development through action research. CAFAF works with communities, intermediary organizations, and strategic institutions to develop participatory approaches for the work. The organizations assist communities to work effectively with established internal traditional community processes of collective problem solving.

THE FINANCIAL LITERACY FOR EMPOWERMENT PROJECT (FINACIAL-LIFE PROJECT)



EXECUTIVE SUMMARY

Many people, particularly those living on low incomes, are unable to access appropriate financial services and products. This financial exclusion imposes real costs on individuals and their families. Families can be locked in a cycle of poverty and social exclusion. Despite the numerous diverse financial services and products in Ghana, financial exclusion remains a reality for many people. Financial exclusion has been linked to vulnerability to health implications like HIV/AIDS and malaria among others.

Tackling this exclusion is the responsibility of financial services providers as well as voluntary and community sector organizations. Working together, individuals can be economically and socially empowered to take control of their finances, thus becoming economically independent and having secured livelihoods. This economic empowerment can also give individuals, including women, the power to take charge of their health, particularly sexual and reproductive health. This will reduce their vulnerability to HIV infections, as there are 59% of adults living with HIV and AIDS in sub-Saharan Africa who are women.

This we believe our sponsors will share the same goal of changing behavior and transforming lives. The “Financial Literacy for Economic Empowerment (F-LIFE2-PROJECT)” project seeks to develop and provide key financial and life skills education to a broad spectrum of the Ghanaian populace to enable them to actively change their patterns of behavior and attitudes around financial management, health, business development and education.

Therefore the project will stand the test of time and awaken beneficiaries on the benefits of being financial literate and exposes them to this exploration that they will generate the awareness and ability to implement practical and positive changes in their businesses and their personal lives financially.

Organization Applying: Community and Family Aid Foundation (NGO in Ghana)-CAFAF

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www.cafaf.webs.com/ www.familyaidfoundation.itgo.com

LOCATION: Hill Street HH/no 46, Malata-Newtown Accra-Ghana

OBJECTIVES AND ASPIRATIONS

- To open centers that will respond to community and family aids needs.
 - To involve in ecumenical HIV/AIDS work and effective safe motherhood, family planning, adolescent reproductive health issues.
 - To provide education to create a lifestyle brand with which young people will associate healthy positive living.
 - To promote national network of youth peer educators.
 - To provide skills for self help, literacy for development and empowerment
 - Mobilize investment for community sanitation needs
 - Adopt targeted programmes to improve access in underserved areas.
 - To promote entrepreneurship among the youth and HIV victims.
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- Ecumenical micro-financial & financial inclusion
 - Environment protection.
 - Work for overall development of the area.
 - Encourage agriculture-based industries.
 - Identity and solve the local problem
 - Bring awareness toward health and education
 - Establishing liaison with govt. Dept for effective implementation of the plans and programme.
 - Organize community to raise voice for the right and duties.
 - Organized community based grass root level Groups for their upliftment.
 - To engage in activities, which are reasonably incidental and are, connected with the foregoing

DESCRIPTION OF THE NGO

The Community and Family AID Foundation was established in 2007 and was incorporated in 2007 with the Registrar General's Department No. G-21,446. Accra Metropolitan Assembly and duly recognized by the department of social welfare as a charity entity. Currently the office of the organization is located at New town in the Greater Accra Region.

The organization was founded by a Community Health Nurse who worked at the Achimota Hospital for past 8 years. She is a reproductive health and HIV and AIDS Counselor who has the passion to support women and young people in the community.

The Community and Family AID Foundation provides counseling and education services such as VCT, STI treatment, condom promotion, HIV and AIDS education for its members and the community. It also improves the capacity of women especially market women and porters (Kayayee) to deal with issues of HIV, AIDS and STI's

The organization also promotes the development of women and children at all levels through counseling, education and training. www.familyaidfoundation.itgo.com

CAPABILITY STATEMENT

Community And Family Aid Foundation like other NGO is exclusively identified with promoting the empowerment of, HIV victims, young people, men and women, to manage issues concerning young peoples development and to advocate for and work towards adolescent and sexual reproductive health, rights and well-being; to advocate for and on behalf of young people, in the area of reproductive health and other related issues that affect their total development.

Have experts committing their time and skills on voluntary basis to promote its activities; pioneer a center being the first of its kind and the first lifeline project of CAFAF. They are happy to give their time and experiences to save the lives of others, some have a well over 30-35 years of experience and had worked and managed projects and programmes of such manner in the area of community health, project management, education, social work, and adolescents reproductive health improvement in various hospitals in Ghana.

Our value statement "**our vision bring us together, together we can make a change**" echoes the basis, commitment nature, capability and the brain behind the project. The experiences of people of varied background are to be tapped to ensure that pure happiness return to anyone who seeks a new and hopeful horizon for health care service need. Our project is a tree under whose bough others will find shelter.

JUSTIFICATION

The 2000 population census of Ghana puts the illiteracy rate over 60%.out of this number, 72% are in the rural areas. With the increase in school dropout rate, the figure may go up. The rural urban migration and the increasing rate of school drop outs have resulted in cities and urban centers being filled with a bunch of illiterates. These people undertake menial jobs and sometimes seek for non-existing jobs thereby engaging in anti-social vices like prostitution, robbery and drug pushing and therefore join the poverty race. They also suffer from diseases and are vulnerable to HIV/AIDS.

In Ghana English is the official language used in the print media, television, and politics and for commerce. What then happen to the majority of the illiterates and school drop outs who cannot communicate in English? These illiterates are kept from participating in active politics and other socio-economic activities. It is therefore no doubt that both illiterates and semi-literates are craving to survive in business. Many have been the illiterate who suffer the greatest blunt in the end thereby widening the gap of the 'HAVE' and the 'HAVE NOT'

The census revealed that over forty percent(40%) of the population live under the poverty line. it is further revealed that 45% of the population live below the poverty line. the Foundation plans to engage beneficiaries to form co-operatives to obtain loans from banks. other bodies that deal with poverty alleviation will also be contacted to assist the them and other identifiable groups to obtain assistance in cash or kind. it is the belief of the foundation that if over two thousand people who hitherto were handicapped in financial literacy lived under the poverty line and prone to diseases and ignorant about HIV/AIDS are able to overcome these problems annually then over fifty thousand adults will benefit from programme in the next ten years.

1. INTRODUCTION

The "Financial Literacy for Economic Empowerment Project" will be an exciting collaboration between PRO-CREDIT and Community and Family Aid Foundation (CAFAF) in partnership with other like minded organizations in Ghana with the purpose of exploring how financial literacy can be used as a tool for poverty reduction by promoting financial inclusion through personal, social, professional, and economic development of marginalized groups.

We have worked in Ghana and recognize the need for sustainability and expansion of our work to a new horizon such as financial literacy work to significantly and positively affect lives of people in communities, particularly young women and petty traders.

It's the goal of this project to equip beneficiaries, including marginalized groups, with the knowledge, awareness and skills to become personally, socially, and financially empowered, and to break the cycle of poverty, gender and ill health.

This pilot project will seek to develop a model of working with traders, men, women's group, young people, businesses, individuals, with a view to delivering a range of personal, social, professional and financial skills to participants. Further expansion to other regions in Ghana will be explored having tackled Accra, and its environs in the first year of the project.

2. Goal

To contribute to poverty reduction by increasing beneficiaries knowledge and skills on financial literacy including socially and marginalized people who can access personal, social, professional and financial development skills and techniques to better their lives including affording them opportunity to meet and fulfill their social obligation.

3. Project outcomes

Outcomes for this project have been categorized under four thematic areas:

Health matters

- 10,000 beneficiaries getting access to and being educated on financial literacy
- 5000 beneficiaries accessing information on how to prevent HIV and AIDS
- That all beneficiaries are exposed to skills and techniques of managing their health and businesses including investing wisely on health as well

BUSINESS DEVELOPMENT

- 8000 jobs sustained due to effective financial planning and customer service
- Improved customer service
- Improved financial planning
- Effective management of business funds
- How to develop and maintain a business
- How to plan for the future business-wise

MONEY MATTERS

- 10,000 Beneficiaries knowledge on FL
- Access to bigger loans
- Management of business chain
- Increased savings
- Increased knowledge on available Investment and business portfolios (PRO-CREDIT)

EDUCATION

- 10,000 people increasing their awareness of gender and sexual rights
- Practice key life skills, such as planning, decision making and negotiation
- Investing in families ,investing in financial literacy
- Developing ones self professionally

4. Objectives

Behavior change

In 12 months project team plan and deliver financial literacy information, communication and education behaviors change via talks,fora,meetings with marginalized groups,traders,,women's associations,serminars,conference and workshops to equip beneficiaries with knowledge and skills to mange their lives personally, socially, professionally and financially with its subsequent transfer to indirect beneficiaries.

Training

In 12 months to train 7 facilitators to use financial literacy education to promote personal, social, professional, and financial development that will lead to the reduction of poverty, risk of HIV infection, and teenage pregnancy among young people including risks that adults and business people are exposed to.

ADVOCACY

In 12 months reach out to 10,000 audiences through workshops, talks, seminars, market, communities, conference etc in various communities to promote financial literacy empowerment, at the same time highlighting the links between poverty, gender discrimination, sexual rights among young people, traders, business, parents and community leaders, stakeholders and advocate for the inclusion of financial literacy education in programmes and projects that affects the lives of a whole community through interactive theatre.

5. ACTIVITIES

Training in financial literacy, planning and developing personal, professional, social skills will be delivered through a series of workshops and meetings.

PLANNING

- Project team will meet to agree on:
- Strategies to execute the project
- Action plan to capture Targets groups map out
- Key stockholders reached and brief on the project

- Smooth project take of planned
- Logistics for various stages of the project finalized etc

Key financial issues

- Project outcome around behavior change, advocacy, training and capacity building
- Contract funding and reporting
- Roles in project execution among partners agreed on
- Linkages for wider audiences coverage in the project finalized
- Funding agent inputs in the project delivery finalized on financial literacy

HEALTH

- Key health issues to be explored in project tackled
- Resources to that effect mobilized
- Health materials etc

2. MAPPING

In addition to working with the groups the project team will carry out four days of research in the beneficiary communities with the aim of identifying other petty traders and marginalized youth, groups, and mapping out of current programmes, activities and organizations that have been operating in the community on issues of poverty reduction, financial education and HIV/AIDS.

Meetings will be held with key stakeholders such as, community leaders, petty traders, Susu collectors, market queens, women's group leaders, savings and credit unions and marginalized groups to maximize their participation in, and support for the programmes.

This will be carried out with dual goal of securing local support for the project and long term sustainability.

3. Selection of participants

Facilitators will be recruited by the CAFAF mobilization team (made up of 1 training officer, 1 community facilitator and 1 monitoring officer)

4. Baseline survey

There will be two days of baseline survey with facilitators and participants to assess their knowledge, skills and strategies financial literacy education, for reducing poverty and promoting health.

5. Participatory planning

There will be a series of participatory planning meetings with project team, to establish the outcomes and indicators around financial literacy education, poverty and health promotion and gender issues.

6. Training of facilitators

7 facilitators benefit from training on how to facilitate participant centered financial literacy learning activities for poverty reduction, health promotion and gender equity.

The training will initially be carried out through a whole week workshop, followed by a monthly top up training session for ten months. These trainee facilitators will also be trained to:

- Handle sensitive groups of illiterates, semi-literate of people in various communities in project beneficiary communities to use a variety of strategies in workshops and to explore the links between financial literacy education, poverty reduction, health promotion and gender equity.
- To handle mixed group of learners
- How to dictate cases of referrals for sub-sequent expert advice on finance management etc

Additionally the team will explore innovative ways of delivering financial literacy planning and financial inclusion education to workshop participants, including key areas such as:

- Group development, with a view to investing and saving as a collective
- Examination of barriers to ,financial literacy, savings, including gender behaviors and consequences of health and sexual rights
- Development of key strategies and skills such as communication, decision making and planning.
- Financial literacy education: information and exploration about how to plan and take control of finances with beneficiaries

Behavior change workshop will also tackle issues that are important for the participants around health including measures to help reduce the burden of health expenditure. All participants will be encouraged to open bank accounts and be exposed to a wide range of services available to customers from financial services providers.

We will also investigate the possibility of delivering workshops among trader Associations in Accra who are ready made groups that could benefit from this training, and who could be linked to credit unions and be involved in future financial literacy project delivery nationwide.

8. ADVOCACY AND FINANCIAL LITERACY

- The project team will deliver a series of financial literacy education services to 10,000 audience target such as using interactive theatre and active community dialogue:
- Ghana Private Road Transport Union for Drivers
- Ghana Association of Garages for Fitters and Mechanics
- Ghana Beautician Association for Hairdressers
- Ghana Dressmakers Association for Seamstress and Tailors
- Ghana Chop Bar Keepers for Food prepares and Sellers
- Hawkers and Traders Association for Traders and Sellers
- Christian Council for Moslem illiterates
- Market women's group
- Women's Association
- Religious women's groups
- Women's clubs
- Women's vocation institutions
- Micro-finance women group
- Youth groups
- Markets etc

Encounter with these beneficiaries will highlight the skills and strategies that promote the reduction of poverty and HIV infection to enable personal and community development through financial literacy.

Project management: CAFAF officials will manage the project. They form a core of professionals working full time/ part time to give expert advice, capacity building/training and technical back up in various activities of the project. These include persons with varied professional and experiential backgrounds in literacy education, facilitation, micro-finance, gender, adolescent, children, women health, project management, population, resources mobilization, community health reproductive health and the like.

PARTNERSHIP

- We will pursue partnership with like minded organizations such as:
- SIFE-Student in Free Enterprise-IPS-Legon/central university
- Voice of Refugee international Ministry-VORIM
- Literacy Foundation-Ghana
- Rock of Grace Foundation-Amasman-Accra
- World class –NGO in micro-finance
- Non-formal education department
- 2'CS –NGO in micro-finance for development etc
-

This collaboration will definitely go along way to enhance the project delivery with its subsequent positive effect of making a change and transforming lives of audience of the project target.

9. MONITORING AND EVALUATION

The project will be monitored base on the project planned activities.

One monitoring officer and one training officer, and community facilitator will monitor the impact of the project. This team will be responsible for ensuring that the project activities are successfully implemented by the project facilitators and that the quality of participation and facilitation is high.

The team will visit groups in the project communities on weekly basis to observe the process as well as collect information on agreed monitoring indicators of the project, gender ratios and numbers. This again will be followed by a feedback session with facilitators to explore the successes and challenges observed during the project activities delivery, as well as identify the way forward for improvement in subsequent sessions.

Inclusive again will be the conduct of baseline survey at the beginning and the end of the project. Interviews among none literate ones shall be conducted whilst written survey on project coverage will cover the literate ones.

The team will meet weekly to share feedback from work carried out by facilitators and to ensure that the issues arising are fed into the activities process for facilitators as well as into the final report on the project.

Monitoring will be an on-going process from beginning of the project through the implementation stage and all agreed activity on consideration. CAFAF team will carry out an evaluation of the project. This will be done through an end line survey and focus group discussions.

10. DOCUMENTATION AND REPORT WRITING

The CAFAF team will document the impact of the project on the 10,000 beneficiaries/participants involved in the behavior change; talks, conferences, seminar, Market engagement, community forum workshops etc and we want to assess exactly how financial literacy makes a difference in financial literacy inclusion, poverty reduction, health promotion and gender equity, and in personal and professional development of our targeted audience or people.

A report will be written on the impact of the project/programme against the agreed indicators and be forwarded to donors for a possibility of further funding to reach to more people nation-wide.

CONCLUSION

We believe the project offer protection and all who benefits from it will have experience. They will be able to share the joy and protection that come with it to others. It will also deepened their knowledge and could offer services to others through thoughts with open heart leading to the transformation of human nature so that life is filled with compassion and influences how these audience approach life daily. We counts on all who come across this proposal to offer us the much anticipated support to make significant impact in the lives of the many vulnerable folks out there crying for help through financial literacy education for economic empowerment project.

we can care and share with them with what we offer from the heart and no matter the distance between us we are one people, common destiny destined to live for each other. We have developed the ideas it is left with its fullest effect on the lives of the once lost ones in bringing their dignity, respect and hope for their lives back to life. Again through this we hope to build the people and build the nation

Development agencies, NGOS, individuals, Financial institutions, and cooperate bodies who support this project are thus making an investment into the lives of lots of people thus supporting the eradication of financial illiteracy , extreme poverty, poor health in the communities and in mother Ghana. We solemnly will bring to the notice of all any support that will be extended to this worthy cause project and report on support received **in anticipation timely.**

BUDGET FOR THE PROJECT

NOTES TO THE BUDGET			
Notes	Description	Amount in EUR	EUR
Note 1	Participatory Planning		
	Refreshment for participants @Ghc 5*10*5dys	250	
	Transport for participants@10Ghc*10*5dys	500	
	Stationery(worth) Ghc 500	100	
	Component Total	850	
Note 2	Community Entry& Communication		
	Communication	50	
	Transport Ghc 10 to 10 ppple *5 dys	500	
	Snacks 5*3*5	75	
	Component Total	625	
Note 3	TRAINING OF FACILITATORS		
	Refreshment for participants @Ghc 5*10*10dys	500	
	Transport for participants@5Ghc*7*10dys	350	
	Stationery(worth) Ghc 100*1	100	
	T'shirt@10*30	300	
	Flip chart + stand 150*1	150	
	Project team TNT10*3*10	300	
	TOTAL	1700	
Note 4	Stationery /office consumables		
	40 reams A4 @ Ghc 8	320	
	20 packets A4 envelopes @ Ghc 3/packets	60	
	30 packets white official envelopes@ Ghc 1	30	
	30 Note pads @ Ghc 5	150	
	50 file folders @Ghc 2	100	
	20 Arc files @ Ghc 4	80	
	5 Box of pens @ Ghc 10	50	
	Component Total	790	
Note 5	Programmes /Activities		
	Facilitators rehearsals		
	Communication	200	
	DSA	150	
	props	100	

	snacks@ Ghc 4 /person *10*15 times	600	
	Transport @Ghc 5/person *7*15 times	525	
	Component Total	1575	
Note 6	Documentation		
	Compact disk	50	
	Video documentary 100*3	300	
	Certificates 10*15*1	150	
	Printing & binding of reports 50*3	150	
	Photo story 50*3	150	
	Publicity	1000	
	Component Total	1800	
Note 7	Grand Durbar & Performance		
	Communication	500	
	Participants meals @ Ghc 5*15*25	1875	
	Transport @ Ghc 7*7*25	1225	
	Project team 10*3*25	750	
	Component Total	4350	
Note 8	others		
	PA system 60*25	1500	
	Light 30*25	750	
	Canopy & chairs 50*25	1250	
	Venue 30*25	750	
	VCT team 80*10	800	
	total	5050	
Note 9	Personel cost/Allowance		
	Programs Director Ghc 170*12 mths	2040	
	Training officer Ghc 170*12 mths	2040	
	Resource person (health) 50*15mths	750	
	Facilitators @85*7*12	7140	
	Component Total	11970	
	Total		
	Administration	440	
	Grand Total	29150.00	
		EUR	

What are the MDGs?

The Millennium Development Goals (MDGs) were established as a way of implementing the promises of the Millennium Declaration. The MDGs built on various UN conferences' proposals over several years, having first been adopted as concrete targets by the Organisation for Economic Co-operation & Development (OECD) in 1996. Drawing on the Declaration - and the work of governments, the UN, the World Bank, the International Monetary Fund (IMF) and the World Trade Organisation (WTO) and other experts - the goals were refined and published in 2001.

The MDGs provide common, clear targets, the majority of which are to be achieved by 2015, mostly measured against a 1990 baseline. In 2008, four new targets were added bringing the total number of targets to 22.



1 Eradicate extreme poverty and hunger



2 Achieve universal primary education



3 Promote gender equality and empower women



4 Reduce child Mortality



5 Improve maternal health



6 Combat HIV/AIDS, malaria and other diseases



7 Ensure environmental sustainability



8 Develop a global partnership for development