Our world today

Many of our world’s most pressing challenges share the same seemingly intractable root – a lack of access to education and equal opportunity in the workforce. This is especially true for vulnerable populations like refugees, immigrants, women and children, hindering their ability to connect to the global economy and join the rising middle class.

The reality is, there are more than 70 million forcibly displaced people, 26 million who are refugees, without access to formal education and the labor market. In addition, 260 million people still live below the middle class, putting students from these families behind the starting line.

These troubling numbers represent more than just data points, they are real people – the very people the Western Union Foundation sought to provide resources through our recent initiative, Education for Better.
People have migrated since the dawn of human history. Today, there are more of us on the move than ever before, with thousands being forcibly displaced every day. The scale of this situation calls for multistakeholder partnerships between governments, NGOs and the private sector.

As a global mobilizer of money, Western Union, along with the Western Union Foundation, is in a unique position to reach across borders to help people all around the world. It’s this perspective that has allowed the Western Union Foundation to empower those without a voice for nearly 20 years. Today we are helping both the forcibly displaced and marginalized youth gain access to the education and skills needed to succeed.

In 2015, the Western Union Foundation set an ambitious goal, with our flagship program Education for Better: provide 50,000 women, youth, migrants and refugees with workforce training and education, enabling access to the global economy.

This year, I am excited to share that thanks to the generosity of Western Union and its partners, we have overdelivered on our commitment by significantly impacting the lives of more than 75,000 people. We did so by connecting the communities Western Union serves with:

- Twenty-first century job skills needed to connect to the mainstream economy
- Education, language and cultural training for refugees and migrants integrating into new societies
- Scholarships that enable students from disadvantaged backgrounds access to higher-education opportunities

Separately, we worked with nonprofits who provide emergency relief and sustainable rebuilding for communities around the globe in the wake of natural and humanitarian disasters – one of the main causes of forced migration. Throughout the years we have received immense support from generous Western Union employees. Notably, 84% of employees contributed funds to the Western Union Foundation in 2018.

This report aims to share the successful fulfillment of the goal we set back in 2015 with Education for Better, and announce the next phase of our journey, Opportunity Beyond Borders (see Page 11). Our newest initiative focuses on linking vulnerable populations with the job skills and education needed to prepare them for the jobs of our increasingly digital future.

While our world is ever changing, the Western Union Foundation will remain steadfast in being a force for good.

Thank you,

Elizabeth Roscoe
Executive Director, WU Foundation
Mary’s story

No matter the situation, no matter the condition, no matter my age, I am capable of making a change, slowly by slowly.

Mary, WPDI Young Peacemaker

With her little brother on her back, 8-year-old Mary set out to trek across South Sudan’s vast grasslands, hoping that with every step, their lives would be spared. Behind them ensued a brutal civil war. On the horizon sat the Kiryandongo refugee camp in Northern Uganda, a light at the end of the tunnel.

Along with some 100,000 other refugees, Kiryandongo became Mary’s new home. There she gained access to water, shelter, healthcare and education. She quickly realized that her survival was not without purpose and began advocating for refugees just like herself. She encouraged women all around her to pursue education, reminding them that it was the best option for changing their circumstances.

Mary became one of 45 Whitaker Peace & Development Initiative (WPDI) Young Peacemakers, a program funded by the Western Union Foundation at the Kiryandongo refugee camp. In 2018, the Western Union Foundation awarded Mary the Moving Money for Better Scholarship, supporting her trip to the distinguished One Young World Summit.

At the Summit, she continued her advocacy, speaking with young leaders from across the world to discuss solutions to today’s most pressing issues. Mary now represents Western Union and WPDI as a One Young World Ambassador.

Mary currently studies journalism and communications at Makere University in Uganda. She also serves as a WPDI trainer in conflict resolution, peacebuilding and entrepreneurship at the Kiryandongo refugee camp.

The opportunities provided to Mary have not only enriched her life, but those around her. Mary’s story reminds us that the experience of one person has the power to change entire communities.
One Young World

Every year, One Young World gathers young delegates and global leaders alike to discuss and promote the impact of effective leadership. Since 2014, Western Union and the Western Union Foundation have supported 50 young delegates, just like Mary (see Page 4), from 18 countries with the Moving Money for Better Scholarship, which funds delegates’ complete experiences at the One Young World Summit.

Whitaker Peace & Development Initiative

Led by actor, film director and social activist, Forest Whitaker, WPDI’s mission is to help societies impacted by destructive conflicts transform into safer and more prosperous communities. Since 2016, our work with WPDI has reached more than 17,000 conflict-affected youth in Uganda, and fully equipped thousands of them with skills needed to promote peace and enter the workplace.

Global partnerships for better

The Western Union Foundation ignited global change by partnering with NGOs around the world to empower refugee and migrant populations with the confidence and skills to see themselves as more.

Mario Rigby

In 2017, the Western Union Foundation invited YouTube influencer, Mario Rigby, to the Kiryandongo refugee camp to engage and inspire the WPDI Young Peacemakers with his own migrant story and experiences. Rigby made his visit during his solo two-year journey across Africa, on foot. Western Union CEO, Hikmet Ersek, joined Rigby on his visit to celebrate Kiryandongo’s first graduating class of 45 WPDI Young Peacemakers.

#IAmMore

In 2017, the Western Union Foundation launched the #IAmMore campaign on World Refugee Day to celebrate the individuality and humanity of refugees and migrants all over the world. Stories of refugees were shared on social media to raise funds for NGOs supporting refugees, reaching some 10 million people globally.
Sarah’s story

“This opportunity has given me more than work experience. I actually feel like myself again. Confident to talk to people and outgoing.”

Sarah, Breaking Barriers beneficiary

What if you had to suddenly pack your bags, leave everything you know and love behind and move to a foreign land – with limited knowledge of what awaits you? For Sarah, this was her reality.

At age 22, Sarah arrived in London from her native Pakistan. After nearly four years of unforeseen challenges, Sarah applied for refugee status in the United Kingdom. She spent her days fighting for a better life for her and her son. Then, a close friend introduced her to a local nonprofit, Breaking Barriers.

Breaking Barriers connects refugees in London with the skills and assets needed to find jobs that fit their abilities. The Western Union Foundation works with and helps fund Breaking Barriers to provide job opportunities for refugees seeking opportunities in the financial industry. For Sarah, Breaking Barriers was the safety net that provided a sense of security and the promise of prosperity. She quickly gained valuable skills that gave her the self-confidence to land a job – with Western Union.

For Sarah, this was more than just a job. It represented a milestone of success after years of perseverance against great odds. Working at Western Union has helped give her the self-esteem, knowledge and ability to realize her dreams.

The Western Union Foundation values its partnership with Breaking Barriers. Together, we help people like Sarah transform from being vulnerable and at risk to having the confidence and independence to seize the limitless opportunities ahead.
Breaking Barriers

The Western Union Foundation is a proud supporter of organizations like Breaking Barriers, a London-based nonprofit that helps refugees like Sarah (see Page 6) acquire the knowledge, confidence and experience needed to secure stable and fulfilling employment. Western Union works with Breaking Barriers to hire refugees in the London area seeking employment opportunities.

International Rescue Committee (IRC)

As part of the Million Jobs Challenge in response to the Syrian refugee crisis, Western Union and the Western Union Foundation partnered with the IRC in 2017 to pilot the Business Process Outsourcing project – an innovative program in Jordan that connects refugees and vulnerable Jordanians with skill-based outsourced work from Western Union, including tasks such as website verification, data cleaning and stock photography.

Workforce training for better

By working with partners dedicated to providing access to 21st-century job skills, the Western Union Foundation connected displaced people to the modern, global economy.

Kiron Open Higher Education

The Kiron Campus offers free, online, tailor-made study programs that equip forcibly displaced people in the Middle East with meaningful education opportunities and labor market skills. The Western Union Foundation is proud to support Kiron’s dedication to the academic, professional and personal growth of digital learners rebuilding their pathway to an empowered life after displacement.

Re:Coded

Re:Coded has equipped more than 400 refugees and vulnerable youth in Turkey with the skills needed to secure valuable careers in the technology industry. Since 2017, the Western Union Foundation's partnership with Re:Coded has provided funding to support the program’s five-month coding boot camp. Participants in the boot camp graduate with the technical and soft skills needed to become web or mobile developers at top technology companies around the world.
Oliver’s story

“As a first-generation immigrant from Guadalajara, Mexico, Oliver was the first person in his family to speak English. And like many boys, when Oliver was young, he had dreams of becoming a sports hero. College was not on his radar.

That all changed when Oliver joined his high school class on a tour of the Western Union headquarters in Denver, Colorado. It was there that he learned about Western Union’s scholarship opportunities. During the tour, a Western Union employee told Oliver’s class about the importance of connecting youth to higher-education opportunities. It was an eye-opening experience for Oliver, one that would directly impact the course of his life.

Just a few years later, Oliver applied to the WU Scholars program and became one of the very first applicants to be accepted. His continued connection with Western Union and the Western Union Foundation landed him an internship in the company’s Internal Audit Department.

With his experience, Oliver gained a broader perspective on the world, leading him to pursue big dreams for his future. But Oliver’s college education is bringing more than just hope to him, it’s creating generational change for his family. Younger sisters now aspire to follow in their big brother’s footsteps. And a family who once saw college as a distant construct now recognizes that higher education is within their reach.

No matter your background or barriers, Oliver’s story is evidence that education, hard work and perseverance are the driving factors of success. Western Union and the Western Union Foundation are proud to help launch students just like Oliver on their journey to success.

Younger siblings, cousins and parents look up to Oliver with great pride. To them, he is a symbol of hope. But this was not always the case.

Oliver, WU Scholars Class of 2017

My future success continues to be defined by being present, having the courage to talk to anyone in the room, and the desire to build sustainable relationships.”
Denver Public Schools Foundation

Through a partnership with the Denver Public Schools Foundation, the Western Union Foundation has helped Denver-area students gain access to unique resources such as CareerConnect, a program created to help students discover and learn about career options in Colorado's high-opportunity industries. Programs like CareerConnect seek to enrich the whole child—emotionally, socially and physically—while ensuring every student has access to the same opportunities so that all students may graduate ready for college and career.

WU Scholars

WU Scholars provides scholarships for post-secondary education in the areas of science, technology, engineering, mathematics, business and entrepreneurship. Since its inception on International Women's Day in 2017, the WU Scholars program has provided over 500 scholarships to students from more than 90 different countries, over 75% of whom are female.

Junior Achievement

Junior Achievement activates youth for the future of jobs by providing cutting-edge, experiential learning in financial literacy, work readiness and entrepreneurship. The Western Union Foundation is proud to partner with Junior Achievement to create pathways for employability and job creation in our youth. Western Union Foundation beneficiary, Oliver (see Page 8), joined an afterschool program with Junior Achievement Rocky Mountain to teach young students Spanish.

Immigrant Heritage Month

Every June, Western Union and the Western Union Foundation take the time to recognize immigrant heritage month in the United States. In 2019, to celebrate diversity, we supported the American Red Cross' Restoring Family Links program, which helps reconnect families separated during humanitarian crises.

Equal opportunities for better

Education is the fuel that drives change, innovation and economic prosperity in our world. That’s why the Western Union Foundation worked with organizations to foster educational enrichment for students from vulnerable populations.

EDUCATION FOR BETTER 2015-2019 • 9
Disaster relief partnerships for better

The Western Union Foundation was at the forefront of major natural disaster relief efforts around the world.

92K+ people provided relief

60 natural and humanitarian disasters supported over the past five years

Disaster relief partnerships for better

The Western Union Foundation was at the forefront of major natural disaster relief efforts around the world.

Hurricane Maria

In 2017, Hurricane Maria struck the island of Puerto Rico with complete devastation. Throughout the rebuilding process, Western Union, along with its agents, employees and the Western Union Foundation, provided relief by supporting the American Red Cross. As one of the first responders, Western Union enabled fee-free transfers to the affected areas and airlifted cash to agents in Puerto Rico, giving the island access to needed financial services.

Hurricane Harvey

In 2017, a reported 13 million people in Southeast Texas were affected by the catastrophes of Hurricane Harvey. In response, the Western Union Foundation, Western Union, agents, and employees donated to the American Red Cross and volunteered to support the American Red Cross telethon.

Kerala flood

In 2018, extreme flooding displaced nearly 1 million people in Kerala, India. The Western Union Foundation teamed up with United Way and Save the Children to provide financial support for affected families, while Western Union donated $1 for every transaction sent to Kerala.

Employees that give

84% of Western Union employees gave to the Western Union Foundation in 2018

3.2K employee volunteers

34K+ volunteer hours

235 employee ambassadors

WU Gives: In efforts to empower Western Union employees to go above and beyond for others, the Western Union Foundation launched WU Gives. Through the initiative, Western Union employees have the opportunity to nominate and select local NGOs to receive funding from the Western Union Foundation.

Pro bono work: In partnership with the Rocky Mountain Immigrant Advocacy Network (RMIN), several Western Union attorneys participate in RMIN’s Preparing Asylum Seekers for Success (PASS) program to provide detained asylum seekers legal services free-of-charge and prepare them for upcoming interviews with law enforcement.

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Continuing our mission: Opportunity Beyond Borders

After nearly 20 years of impact and surpassing our recent commitment, the Western Union Foundation is continuing our journey with a new initiative. The needs of vulnerable populations are becoming more urgent, making our continued support crucial. Our newest commitment, **Opportunity Beyond Borders**, is the Foundation’s continued fight for a world of equal opportunity for all people.

By 2022, the Western Union Foundation will invest $15 million in NGOs across five continents, with a focus on empowering forcibly displaced and marginalized youth with the training and education needed to succeed in today’s technology-driven global economy.

Supported programs will equip people on the move with the technology and entrepreneurship skills needed to thrive in the jobs of the future as well as provide other critical supports like counseling, career guidance and scholarships.

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**Our flagship partners**

**Center for Global Development:** The Center for Global Development (CGD) recently embarked on a joint initiative with Refugees International (RI). Together, they will generate evidence at a global and country level that shows the increasing need for policy changes that positively impact refugee’s formal labor market access (LMA). The Western Union Foundation is proud to support CGD’s research and engagements with key stakeholders in an effort to enhance LMA for refugees globally.

**Techstars Foundation:** In a joint commitment, the Western Union Foundation and Techstars Foundation are collaborating to fund two NGO programs that support underrepresented youth. MIT D-Lab and Watson Institute will focus on innovation and business development skills programs for future entrepreneurs.
Being a voice for change on the global stage

Since its inception in 2001, the Western Union Foundation has sought to be a voice for those who don’t have access to the platforms needed to amplify their own. Through partnerships and platforms across the world, the Western Union Foundation has worked to turn up the volume on issues surrounding women, youth, migrants and refugees. A sampling of these engagements includes:

One Young World • Colorado Succeeds • Global Citizen • Chatham House • MIT Solve