For more than 20 years, the Western Union Foundation has been empowering disadvantaged youth and migrants with the job skills, training and education needed to succeed in today’s global economy. We strive for a society where there’s equitable access to economic growth and opportunity – a world where everyone has a chance for a better future. While we work towards this bold vision, we also recognize that inequalities continued to grow deeper in 2021, accelerated by the ongoing effects of the pandemic. This not only called for a more integrated approach to investing in youth and people who migrate, but also made our Opportunity Beyond Borders commitment more critical than ever. We’re proud that in 2021 the Western Union Foundation reached over 1.2 million people, changing lives for the better. Since our inception, we have invested more than $137 million in programs, scholarships and disaster response efforts.
LETTER FROM THE EXECUTIVE DIRECTOR

At the Western Union Foundation, 2021 was a year of deepening connections and building resilience in our communities.

I am incredibly proud of the meaningful impact we have made through generous investments from Western Union, its employees and customers, and our partners. Together, we have made a difference for thousands of disadvantaged youth and migrants around the world.

In this report, you will learn more about the lives impacted by our strategic investments, program highlights from the year, and many of the ways we’re creating a better future for thousands of people around the world. This includes achievements in our Opportunity Beyond Borders initiative, a three-year commitment to connect migrants to economic opportunity. In 2021, we delivered on this promise through:

- Building job skills for youth in underserved and migrant populations;
- Inclusion efforts to support migrant integration into host communities; and
- Crisis and natural disaster relief, including COVID-19 response.

After more than 2 years of the COVID-19 pandemic, our commitment to create change across global communities has never been more important, and we will continue to use our resources and expertise to drive this impact even further. We are so thankful for the incredible support from our partners and the Western Union community in making it possible to advocate for, and better the lives of vulnerable populations facing hardship, so they too can achieve life-changing opportunities.

Finally, I am excited to welcome Raj Agrawal, Chief Financial Officer (CFO) of Western Union, as Western Union Foundation’s chairman of the board of directors. Raj has long shared the Foundation’s passion to transform the lives of underserved people and provide them with the economic mobility they deserve.

Thank you,

Elizabeth Roscoe
Executive Director, Western Union Foundation
CHAMPIONING OPPORTUNITY BEYOND BORDERS

The Western Union Foundation (the Foundation) believes that empowering displaced and vulnerable communities with the skills and training needed for better jobs leads to higher economic growth for all.

In support of this theory of change, the Foundation launched Opportunity Beyond Borders: a $15 million, 3-year commitment to nonprofits spanning five continents. 2021 marked the completion of the second year of this initiative, and we are proud to have achieved the following:

- **$14M** Invested
- **1.5M** People reached through our funding
- **1.1M** People received aid through crisis response
- **31,000** People ready for new jobs and higher wages
- **13,000** Lives impacted through skill building efforts
- **250+** Minority and migrant-run micro-businesses supported
- **80** Scholarships to students at risk
- **35+** Countries and territories supported
- **70+** NGOs funded across the world

We are proud of the long-term impact Opportunity Beyond Borders has made through skill building, inclusion and crisis response efforts to create opportunity for economic success.
OPPORTUNITY BEYOND BORDERS SPANS THREE PILLARS

1 SKILL BUILDING
- Career Pathways
- Scholarships
- Financial Capacity

2 INCLUSION
- Migrant Integration
- Diversity, Equity and Inclusion

3 CRISIS RESPONSE
- Humanitarian Relief
- Disaster Response
- Rebuilding and Resilience
JUMPSTARTING CAREERS WITH WESTERN UNION SCHOLARS

Education is a key component to achieving economic success, but it remains out of reach for many talented young people. The percentage of youth worldwide who are not enrolled in education, training or employment is now at its highest level since 2005*. With our Western Union Scholars program, we are investing in students from low socio-economic backgrounds with scholarships that enable them to complete their higher education degree programs.

In 2021, the Foundation awarded scholarships to students from 22 countries, studying at 29 universities across the world. Since the launch of the program, the Foundation has helped more than 500 students achieve a higher education and have a better chance of supporting themselves, their families and their communities.

Mathlida Mola from Kenya received our most prestigious award in 2021 – the Western Union CEO Scholarship. This financial scholarship is especially meaningful to Mathlida, since part-time work opportunities were nearly impossible to secure on campus during the pandemic, and she found her savings quickly diminish. Mathlida is now able to afford her final year of school and plans to graduate with a B.A. in accounting at Northeastern Illinois University.

*Mathematical Organization Labour

International Labour Organization
SKILL BUILDING

SKILL BUILDING FOR THE MODERN ECONOMY

The Western Union Foundation collaborates with many innovative nonprofits to create new solutions to address critical social challenges.

One priority area for the Foundation is job skill building for the leaders of tomorrow. We’re proud to invest in people and programs that enable not just economic opportunity but also upward mobility, including:

**SKILL BUILDING FOR THE MODERN ECONOMY**

- **4,000 Entrepreneurs** to create
- **900+ new businesses** resulting in
- **2,500+ jobs**

**National Partnership for New Americans (NPNA):**
The Foundation was proud to invest in the launch of NPNA’s New American Youth Leadership Council, to provide immigrant youth of color with the leadership skills needed to obtain a career in public service. In the Council’s first year, more than 100 young adults received leadership development training, participated in career preparedness workshops, and interned at local, state, and federal placements. This hands-on experience created a pathway for participants to become the next generation of business and community leaders.

**Watson Institute:** The Foundation was excited to partner with the Watson Institute to launch the Western Union Foundation Accelerator and Fellowship program, which has directly impacted over 800 forcibly displaced youth around the world. This year-long program equips participants with both business training and seed funding, allowing them to launch their own community-focused ventures. The impact of this program is expanded further through Basecamps run by the Western Union Foundation Fellows to pass on their learnings from the program to other displaced youth, and provide the skills and mentorship needed to become the next generation of entrepreneurs.

Throughout 2021, the Western Union Foundation enabled:

- **11,000 People to take part in skill building workshops, doubling their earning potential**
- **1,500 Youth to land a new job, doubling their income on average**
Supporting Migrant Integration

Working with our NGO partners, the Western Union Foundation seeks to support migrants as they integrate into their host communities.

In 2021, the Foundation invested in research to examine the barriers migrants face in accessing local labor markets with the goal of putting these findings into action and to inform new programming.

Labor Mobility Partnerships (LaMP): LaMP’s mission is to connect 500 million workers from low-income countries to better job opportunities by 2050. The Western Union Foundation supports LaMP through a multi-year pilot program working within the U.S.-Mexico corridor. In 2021 funding went to a scoping and feasibility study as a first step in establishing a better system for responsible recruitment of migrant agricultural workers participating in the H-2A temporary agricultural program in the U.S.

These findings lay the groundwork for a series of interventions that have the potential to impact nearly 240,000 migrant workers coming from Mexico to the U.S. for seasonal work opportunities over the next ten years. This can ensure migrant participants have a safer and more equitable future for themselves, their families and their communities.

Education for Employment (EFE): Palestine and Jordan host more than three million refugees combined, with an average 40% youth unemployment rate. For this reason, they are two of the hardest places in the world for young people, especially women and migrants, to gain employment. The Foundation and EFE completed research to understand how to address the barriers disadvantaged youth and migrants face in gaining access to jobs. The research has guided efforts focused on soft and technical skills training, technical boot camps, and apprenticeships focused on ICT and virtual jobs, vocational fields, and healthcare.
TURNING RESEARCH INTO ACTION

Settling into a new country and securing employment has become even more challenging during COVID-19. Barriers to integration include rising xenophobia and reduced freedom of movement, resulting in fewer job openings for migrants.

CASE STUDY: COLOMBIA

Phase 1: Research
In Colombia, the Foundation sponsored research conducted by the Center for Global Development to explore barriers to formal labor market access for the rising influx of Venezuelan migrants, with a goal of finding solutions for both migrants and Colombian peers.

Phase 2: Skills Building & Inclusion
This research led to a new partnership with Aspen Institute’s Global Opportunity Youth Network to launch a digital skill building pathway program for underserved female youth in Colombia. By the end of 2022, 200 participants, 37% of which are Venezuelan migrants, will complete the program and gain a permanent job in the digital sector, allowing them to jumpstart their careers and achieve a better life for themselves and their families in Colombia.
Over the course of 2021, the Western Union Foundation took action to provide relief and support in the wake of crises. As COVID-19 continued to spread, we focused our relief efforts on vaccine education and dissemination, support for hard to reach communities experiencing surges, and funding for essential medical supplies and personal protective equipment.

The Foundation is proud to support vulnerable communities in partnership with nonprofits across the world, including:

**Aspen Institute:** The Western Union Foundation partnered with Aspen Institute Global Innovators Group to support innovative approaches to the pandemic response at the community level - including access to and education about COVID-19 vaccines for over 1 million people. This work included partnering with local organizations, Shining Hope for Communities in Kenya and Self-Employed Association in India, to train and mobilize community members, especially youth and women in vaccine education, distribution, and administration.

**United Way India:** When India’s Maharashtra region experienced a heightened surge of cases, the Foundation responded by providing funding for medical equipment for hospitals and at-home care kits for families, directly benefitting approximately 3,400 households. The funding also supported two hospitals in serving close to 50,000 individuals with medical care.
CRISIS RESPONSE

SUPPORT IN TIMES OF CRISIS

In the first half of 2021, the number of people displaced by persecution, conflict, violence or human rights violations reached more than 84 million, up from 82.4 million at the end of 2020, according to the U.N. High Commissioner for Refugees.

Throughout 2021, the Western Union Foundation:

- **Responded to 10 Crises**, including COVID-19 relief
- **Provided crisis support to 1.1M Individuals**
- **Invested $2.5M In crisis response**

Given that natural disasters and humanitarian crises are a core driver of forced displacement, the Western Union Foundation provided relief to address these issues.

RELIEF TO AFGHAN REFUGEES

Working with the American Red Cross and its global Red Cross network, the Foundation was able to help people struggling with countless crises including effects of war, famine and disease. This includes caring for evacuees from Afghanistan arriving at U.S. military bases in the U.S. and around the world and providing basic needs such as food, water and health services.

2021 TIMELINE

January
Ongoing COVID-19 Response

March
Fires in Kutupalong Refugee Camp in Cox’s Bazar, Bangladesh (photo on left)

April
La Soufrière Volcano Eruption on the Caribbean Island of Saint Vincent
Increase in Anti-Asian American Hate Crimes in the U.S.

July
Migration Surge from Central and North America

August
Magnitude 7.2 Earthquake and Tropical Storm Grace Hit Haiti
Humanitarian Crisis in Afghanistan

September
Hurricane Ida in the U.S.

December
Super Typhoon Rai in the Philippines
Colorado’s Marshall and Middle Fork Fires in the U.S.
Employees are valuable contributors to the Foundation’s mission and play a key role in our efforts to create a more inclusive economy for all.

In 2021, we were honored that 75% of Western Union employees volunteered their time or made a charitable donation to the Foundation or other nonprofits, driving approximately $2.5 million in contributions and nearly 11,000 hours in volunteer time.

Some of the ways the Foundation and employees partner in support of our mission include:

- **Gift Match**: Donations made by U.S. employees to eligible U.S. nonprofits are matched by the Foundation, up to $25,000 USD per person each year.

- **Donations for Doers**: The Foundation donates $500 USD to an eligible organization if an employee logs at least 50 hours volunteering with them in a calendar year.

- **Mentorship Beyond Borders**: A virtual initiative, employees volunteer their time to mentor young people across the globe who are supported by the Foundation’s efforts, helping them reach their goals.

- **Get a Vaccine, Give a Vaccine**: Employees joined efforts to ensure all communities could gain access to COVID-19 vaccines by unlocking additional relief funding, or donating directly to the cause.

- **Paid Time Off to Volunteer**: Eligible full and part-time employees qualify for a paid day off to volunteer with a nonprofit organization or educational facility of their choosing.

**ALIGNING WITH GLOBAL EMPLOYEE RESOURCE GROUPS**

The Foundation also engaged employees of Western Union through alignment with its Employee Resource Groups (ERGs) to support diversity, equity and inclusion efforts in our communities.

- **Micro Rainbow**: The Foundation provided funding to Micro Rainbow to help tackle problems that LGBTQI refugees face when arriving in the UK, such as discrimination and homelessness. Micro Rainbow provides safe housing, access to employment and training programs, and social inclusion activities to alleviate extreme isolation. The funding is expected to support 600 LGBTQI asylum seekers and refugees by offering mentorship opportunities with the community, including Western Union employees. The funding also supports workshops on developing skills needed to enter the job market, helping to combat barriers to economic and financial inclusion.

**Project Finish Line**: A collaboration between the Foundation and Western Union’s Black Advisory Council, Project Finish Line is an extension of the Western Union Scholars program that provided 15 scholarships to underrepresented students who identify as Black, Indigenous or a person of color – with a primary objective to help them achieve their higher education goals by removing the financial barriers that may prevent them from completing their degree program.
ENGAGING WITH OUR STAKEHOLDERS

Global Alliance for Africa

ENGAGING WITH PARTNERS
Our collaboration with Western Union partners is essential, as they are purpose-driven and enable the Foundation to scale programs globally, doubling the impact of funding to vulnerable populations, through programs such as:

Workforce training: PLS Financial Services collaborated with the Foundation in support of Global Alliance for Africa’s Digital Learning Program, aimed at closing the digital divide for at-risk youth across Africa. The program provided 350 tablets, external keyboards, internet connectivity and Information Communication Technology (ICT) curriculum resources to about 5,000 vulnerable students. It also offered technical workshops to enhance ICT skills for about 150 teachers in public schools in Kenya, Morocco, Tanzania and Uganda.

Disaster relief: When an earthquake and subsequent tropical storm struck Haiti in August 2021, thousands of lives were lost and many people were left homeless. The Foundation worked with local Western Union agents in Haiti, Soge Bank and Capital Bank, to pledge funding to Partners In Health and its sister organization, Zanmi Lasante. The funding delivered essential equipment and supplies, and provided mental health care and social support, while supporting an essential upgrade to University Hospital of Mirebalais’ solar energy system.

Engaging with Western Union customers: We are grateful to our generous customers who choose to donate when using Western Union products and services. This funding contributes to our Opportunity Beyond Borders mission, providing meaningful support to communities around the world.
To engage Western Union communities in advocating for positive change, the Foundation incorporates storytelling in its campaigns and speaking engagements to ultimately change the narrative around migration and advocate for migrant and refugee rights.

Throughout 2021, the Foundation has amplified the stories of determined young people who worked hard and were provided with support to change their lives for the better. One such story was that of Grace, who came to the U.S. as a refugee in 2016. When she arrived in the U.S., Grace was inspired to study social work at Metropolitan State University of Denver. Because of a scholarship from the Foundation, she is now studying full time, volunteering in her community, and working part time in the career she hopes to pursue after graduation.
PARTNERS AND DONORS

We Are Proud to Partner With Nonprofits Across the Globe

WORKFORCE TRAINING
Aspen Institute
Center for Global Development
Denver Public Schools Foundation
Education for Employment
Institute of International Education
International Rescue Committee - Denver
Junior Achievement Rocky Mountain
Kiron Open Higher Education
Labor Mobility Partnerships
Massachusetts Institute of Technology
Micro Rainbow C.I.C.
National Partnership for New Americans
Plan International
Save the Children
Sistech
The Techfugees Foundation
Watson Institute
Upwardly Global
Whitaker Peace and Development Initiative

DISASTER RESPONSE
American Red Cross
International Medical Corps
International Rescue Committee
Partners In Health (PIH)
UNICEF
United Way India
Vin Phuc Red Cross

CORPORATE PARTNERS
B:VICIV
Boxing Futures
Breaking Barriers
DirectWomen
Fundacion Arbol de Vida (Tree of Life)
Fundacion Mujer
Global Alliance for Africa
Gold Crown Foundation
Hawaii Community Foundation
Jeevan Mitra Educational Society
Latin American Educational Foundation
Law School Yes We Can
Snehwan
Variety - The Children’s Charity

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www.westernunionfoundation.org

Cover photo: Kiron, Anne Parsons

Tooba (featured on cover) is originally from Pakistan and is currently living in Germany. She was part of Kiron’s #awakenyourpotential female empowerment campaign, which encouraged and empowered underserved women who were unable to access higher education. Tooba took social work classes on Kiron’s Campus before transferring to university. Her dream is to open a hospital in her home community.