



2025

ANNUAL REPORT

On the *Ground.*

*Standing with the farmers and communities who grow
our coffee.*

EASTERN D.R. CONGO · BOLIVIA
501(C)(3) PUBLIC CHARITY · EIN 06-1794589
ONTHEGROUNDGLOBAL.ORG

JANUARY 1 – DECEMBER 31

2025



INSIDE THIS REPORT

Table of Contents

A year of standing firm — milestones, voices, and the road ahead.

01	Letter from the Board <i>Reflections on a tumultuous year</i>	02
02	2025 Projects <i>Gender Equity · Education · Cooperative Lending</i>	03
03	Letter from the Founder <i>The Cooperative Lending Program</i>	06
04	2025 Financials <i>Where support came from and went</i>	07
05	Vision for the Future <i>Meeting this critical moment</i>	08



Coffee-first development, rooted in dignity

Twenty years of trusted partnerships at origin — combining long-term community investment with rapid crisis response.

LETTER FROM THE BOARD

Dear Friends & Supporters,

As we reflect on 2025, it is impossible to ignore how tumultuous this past year has been for our country, the world, and the global coffee sector. We have navigated an unprecedented convergence of crises: the accelerating devastation of climate change, coffee industry consolidation, the destruction of vital international development safety nets like USAID, and nearly a year of crippling U.S. tariff pressures.

All have simultaneously threatened the livelihoods of smallholder farmers and the stability of the specialty coffee market. In regions like the Democratic Republic of Congo, these systemic challenges were severely compounded by ongoing political instability, the tragic violence of the M23 conflict, and devastating climate shocks that continue to displace families and destroy harvests.

In the midst of this chaos, On the Ground stood firmly by our farming partners and achieved historic milestones. Thanks to your unwavering support, we successfully closed out our largest cohort yet — 250 women farmers and their husbands — who completed the DRC Gender Equity program.

We also supported 43 students, the most yet, and all orphans, to attend school for the full year. By covering tuition, uniforms, books, and essential supplies, we ensured that children in highly vulnerable coffee-farming communities could stay in the classroom and look toward a brighter future.

While supporting coffee farming communities helps ensure a reliable specialty coffee supply chain, that's not why we do it. We do it because we care deeply about the farmers and communities that produce our coffee. We view our coffee-producing partners as equals and friends.

As traditional international aid diminishes — a trend we hope reverses — and the pressures on coffee communities grow, OTG's work is needed now more than ever. None of this life-changing work would be possible without your generosity. Thank you for helping us safeguard human dignity for the communities who produce the coffee we all enjoy.

"It is fundamentally unjust that our global neighbors who sustain the global coffee industry should live in dire poverty."

With deep gratitude,

Chris Treter

CO-FOUNDER · BOARD OF DIRECTORS · ON THE GROUND GLOBAL

OUR WORK IN 2025

2025 Projects

Eastern Democratic Republic of Congo & Bolivia



PROGRAM 01 · TENTH YEAR

Gender Equity

2025 marked our tenth year of the Gender Equity Program, with a cohort of 250 women and their husbands. In response to a growing waitlist and confirmation from our cooperative partners of the value of these trainings, OTG continues to expand to more communities and accept more students.



250

WOMEN & HUSBANDS
IN 2025 COHORT



3,000+

GRADUATES SINCE 2016
(1,500 COUPLES)



10

COMMUNITIES
REACHED

COMMUNITIES SERVED

Mbasha

Kiata

Bwisha

Bishange

Buchiro

Vomo

Karango

Ruhunde

Kiniezire

Mukwidja

This program consists of four components, detailed on the following page.

GENDER EQUITY · THE FOUR COMPONENTS

The Four Components

How the Gender Equity Program builds resilience, equality, and opportunity.



Literacy Courses

Many women in the Eastern DRC are not literate. OTG has sponsored basic literacy and math courses with a focus on relevant financial transactions that women coffee farmers need to calculate in their work. Courses also include information on breastfeeding, the fight against HIV/AIDS, preventing water-borne diseases, Ebola, Covid-19, and malaria.



Savings & Micro-Lending Groups

Twenty-five million of the estimated forty million Congolese adults do not have access to formal financial services — women even less so. OTG sponsors small savings and lending groups to fill this gap. Women pool their money together as a small group to create a loan fund. Anyone in the group can apply to borrow from the fund and the group elects which applications to support. The refunding is done with a small interest of 5% and at the end of the program, women share the capital and interests proportionally and continue to lend.



Income Generating Activities

Life in the Eastern DRC is unpredictable. Violence, natural disasters, and worsening climate change mean coffee farmers need a diversity of income streams to survive. OTG's gender equity programming teaches its women participants additional trades to supplement their coffee farming income. Women learn how to make different breads and soaps, how to sew, interlock bricks without cutting trees, manufacture stoves, make water filters, and how to contribute to the protection of the environment.



Gender Action Learning System (GALS) Training

GALS is a well-known and respected change process in the gender equity and poverty alleviation community. It was created in 2007 by the International Fund for Agricultural Development (IFAD) — a United Nations agency. Since then, it has been adopted by many local and international NGOs. From day one, OTG's GALS training has been administered by local Congolese trainers. GALS training brings together women, and their husbands on select days, to discuss and chart their family vision together. They learn about making decisions jointly and how both partners can benefit from a relationship of equality. The training also includes an emphasis on raising children with equality; ensuring girls have the same chances as boys to access inheritance and schooling. Negative customs are abandoned by the community with the involvement of local chiefs and religious leaders. This component also includes a focus on sexual violence prevention.



PROGRAM 02 • MOST STUDENTS YET

Orphan & Student Education

In 2025 we supported 43 orphaned children to attend school. These students have lost their parents to conflict, natural disaster, or health conditions that likely could have been treated with better healthcare access. By funding school fees, supplies, and uniforms, we keep them in the classroom.



43

ORPHANS IN SCHOOL
IN 2025



372

STUDENTS SUPPORTED
SINCE 2016



10yr

OF SUPPORTING
VULNERABLE STUDENTS



\$110

is all it costs to support one child through a full school year — tuition, uniform, books, and supplies included.



PROGRAM 03 • NEW TO OTG

Cooperative Lending Program

In 2025, Board Member Father Wayne Dziekan brought a coffee producer cooperative lending program under OTG's management. Launched in 2022 with roughly \$200,000 of his own funds, the program disburses pre-harvest loans to cooperatives in Bolivia and the DRC and recycles repayments into new loans.



\$200K+

LOAN PORTFOLIO



Bolivia & DRC

WHERE LOANS GO



Pre-harvest

FINANCING MODEL

On the next page, Father Wayne shares what motivated him to give so generously to this project.

LETTER FROM THE FOUNDER

The Cooperative Lending Program



Father Wayne Dziekan

FOUNDER, COOPERATIVE LENDING PROGRAM · OTG BOARD MEMBER

Even when I was a child I realized that I had a natural curiosity about coffee farming. My parents allowed me a limited amount of coffee at breakfast, and I loved the flavor from my earliest memory — even though my family didn't drink specialty coffee back then. That love for coffee never left me.

After my ordination as a Catholic priest and my introduction to Chris Treter, owner of Higher Grounds Roasting Company and Co-Founder of OTG, I became increasingly educated on social justice issues, especially the realities of the poor in Latin America — many of which directly impacted coffee producers.

Eventually I went to study Spanish, first in Chiapas, Mexico, then in Cochabamba, Bolivia. Through Higher Grounds and Cooperative Coffees, I made my first visits to coffee cooperatives there. One co-op shared their need for micro-finance loans, and I slowly began experimenting with personal loans to them.

Increasingly, loans are made as "pre-finance" loans. A pre-finance loan lets a cooperative pay member farmers immediately upon delivering their harvest. Otherwise, farmers wait up to six months for the co-op to be paid by international buyers. Immediate payment lets families buy food, school supplies, and clothing right away.

My personal loan projects grew to the point that they needed more organized management. After considerable planning, the OTG Board voted to receive them into its programming. The existing \$200,000 portfolio is now managed by OTG, with future loans deployed through recycled repayments or new giving — adding capacity, accountability, monitoring, and compliance. And, lastly, it ensures the project outlives me.

OTG is well-placed to manage this given its strong Board representation from Cooperative Coffees — a cooperative of 22 fair-trade coffee buyers across the U.S. and Canada — our key partner in identifying the cooperatives most in need of pre-financing.

I call these "Solidarity Loans" because their goal is not profit. They are made in the spirit of solidarity — recognizing that any wealth we have is not really ours to possess, but to steward for others, especially the poorest among us. Coffee farmers are often the poorest among us.

Most loans are tripartite legal agreements tied to specific coffee contracts, which greatly increases repayment likelihood. But repayment can be delayed — usually without penalty to farmers — due to crop failure, war, or natural disaster. OTG shares in these hardships in solidarity through lost interest income in approved cases.

"It is a new way of doing business. It is a way to help distribute the world's wealth, one loan project at a time, a bit more fairly among the poor of the world."

— Father Wayne Dziekan

FOUNDER, COOPERATIVE LENDING PROGRAM

JANUARY 1 – DECEMBER 31, 2025

2025 Financials

A transparent look at where support came from – and where it went.

Revenue



-  **Individual Donors**
\$259,373
-  **Partner Roasters & Corporate Sponsors**
\$28,002
-  **Foundation Grants**
\$25,000

TOTAL REVENUE

\$312,375

Disbursements

Cooperative Lending Program	\$200,000
DRC Programming	\$51,712
US Personnel	\$29,773
Admin & Operations	\$6,588

TOTAL DISBURSEMENTS

\$288,273

Net Result for 2025 – a net surplus

+\$24,102

All figures provided by board treasurer Matt Desmond. DRC Programming includes the Gender Equity (GALS) training program, student sponsorships (tuition, fees, uniforms, and materials for 43 students), and related in-country community program costs. US Personnel reflects Stella Young, Director of Development, for the full year. Form 990-EZ filed by board treasurer. · On the Ground Global | EIN 06-1794589 | 501(c)(3) Public Charity | onthegroundglobal.org

VISION FOR THE FUTURE

To meet this moment, we are *scaling solutions globally* — and standing by our farming partners.

The global coffee sector faces an unprecedented crisis — climate change, industry consolidation, USAID's collapse, and U.S. tariff pressures all threaten smallholder farmers and the stability of the specialty coffee market. On the Ground Global is uniquely positioned to respond: over twenty years of trusted partnerships at origin, proven impact across multiple countries, and deep credibility in the U.S. coffee industry give OTG a rare, coffee-first development model that pairs long-term community investment with rapid crisis response.

**Strengthen Capacity**

Build staffing and operations systems to launch and manage more programming at origin.

**Scale Globally**

Extend a proven model to more coffee-growing communities across more countries.

**Safeguard Dignity**

Protect the future of coffee by strengthening the communities who make it possible.

Investment in OTG's core capacity now will enable the organization to grow its impact and safeguard the future of coffee by strengthening the communities who make it possible.

**Join us on the ground**

If you'd like to donate or learn how you can support this work, reach out at info@onthegroundglobal.org. We cannot do this without our generous supporters.