

FIVE
YEARS



Western Union's *Our World Our Family*® Program



**WESTERN
UNION** | |®



In 2007, The Western Union Company launched Western Union's *Our World, Our Family*® program, paving the way for the company and the Western Union Foundation to have a greater impact by standing behind one important social cause.

The company set out to select a focus that capitalized on its strengths as a business and was relevant to its customers. The result was Our World, Our Family, a five-year, US\$50 million program to address the root causes of poverty – which too often made migration a necessity, rather than a choice, for people around the world. In fact, this program served as our 2008 Clinton Global Initiative commitment to define and pursue a new, specific and measurable approach to a global challenge.

As a leader in the money transfer and bill payments industry, the Western Union® team knew that our very business model served as a positive force for economic development – a lifeline helping the world's underserved migrant population send money to loved ones and business partners back home. Traditional approaches to development and financial inclusion did not always address the unique needs of this distinctive population. By promoting global economic opportunity and education, the Our World, Our Family program enabled the Company and the Foundation to provide comprehensive support to migrants at each stage of their journeys toward a better life, as well as development assistance for the communities that they left behind.

Five years later, by integrating philanthropy and the Western Union core business, we have reached across countries, continents and the Western Union growing consumer base. From money senders and receivers to small business owners, Western Union and the Foundation have helped create a brighter future for individuals, families and entire communities. We have helped build businesses, restore livelihoods, rebuild lives and equip thousands of people with educational resources and financial information and tools to achieve their dreams. We've brought economic opportunity to large cities and small villages. And, I am proud to report that together with Western Union employees, Agents, vendors and many non-governmental organizations (NGOs) across the globe, we have helped make life better for five million people.

The Our World, Our Family program has helped position the Western Union Company and the Western Union Foundation on the world stage. This has provided even greater opportunities to leverage our global reach to help drive a social and economic agenda that is focused not just on the few, but on everyone. I am deeply proud of the work that we've done to promote economic opportunity across the globe and hope you enjoy reading through the highlights of this award-winning program.

Sincerely,

Luella Chavez D'Angelo
Chief Communications Officer
Western Union



TABLE OF CONTENTS

Global Impact	3 – 8
Education	9
Entrepreneurship	10
Financial Literacy	11
Disaster Relief	12 – 14
African Diaspora Marketplace	15 – 16
Mercy Corps	17
United Nations	18
Employee & Agent Engagement	19 – 20
Ashoka	21
Awards	22

LATIN AMERICA, CARIBBEAN & MEXICO

202 Grants • US\$8,191,539 Granted

1,430,763
people impacted

NORTH AMERICA

427 Grants • US\$12,290,283 Granted

1,580,500
people impacted



CANADA

A grant to Skills for Change in Toronto helped fund a Job Search Training Centre, providing job skill and readiness training for 800 immigrants and refugees just like Malihe. After training, he attended a job fair and landed a job in retail.



MEXICO

In Mexico City, Foundation giving is helping Fundación ProEmpleo Productivo A.C. provide entrepreneurs like Olga the opportunity to start and grow their small businesses. Through their "Emprende" workshop program, Olga's company has become a viable, revenue-generating business.



UNITED STATES

When high school student Melissa found herself on the wrong path, she turned to Mi Casa Resource Center in Denver, enrolling in their 9-month Digital Connectors technology learning and career exploration program, supported by the Foundation. She's now a first-generation college student.



CHILE

Education is a path toward a brighter future, yet many families struggle with the cost of sending their children to school. A grant to La Fundación ABC Prodein in Santiago helped provide scholarships, school supplies and educational opportunities to Nataly and 200 other disadvantaged students.



HAITI

Foundation support of the Mercy Corps Konseye program has helped bring peer mentoring, training and links to financing to more than 300 Haitian entrepreneurs and business groups.

EUROPE & THE COMMONWEALTH OF INDEPENDENT STATES

68 Grants • US\$3,252,053 Granted

68,694
people impacted

MIDDLE EAST & AFRICA

201 Grants • US\$8,630,438 Granted

493,339
people impacted

ASIA-PACIFIC

163 Grants • US\$4,251,850 Granted

456,052
people impacted



ARMENIA

Support to the Eurasia Foundation provides information and tools to migrants, helping them learn about working abroad. The organization also helps returning migrants, like Gagic, find jobs when they return to their home countries.



UGANDA

Support to Send a Cow Uganda helped Margarit and others in her community learn sustainable organic agriculture techniques and livestock management, enabling them to improve household food security, nutrition and income, while conserving the environment.



UAE

From literacy to computer training, grants to the Al Noor Center provide disadvantaged children with the training, education and tools they need to achieve a better life.



INDIA

Two years ago Sheela barely left her house. Today she is a community leader in Chennai with a profitable business, thanks to Foundation support of Opportunity International. Their revolving microloan fund has made 1,619 life-changing loans to women just like Sheela.



CHINA

A grant to Mercy Corps helped deliver financial education and training to 1,045 migrant students who were ineligible to participate in the local public school system.



PHILIPPINES

A grant to Childhope Asia Philippines provided 1,200 Manila street children like Mabel with social and educational services, delivered right in their own environment. Mabel is now learning to read and write and is looking forward to a bright future.

OUR COMMITMENT

In 2007, to embrace our business and philanthropic focus on economic empowerment and fill an unmet social need, Western Union and the Western Union Foundation created Western Union’s *Our World, Our Family*® program. This five-year, US\$50 million commitment aimed to help individuals and families stay connected, overcome barriers, and realize their dreams through access to economic opportunity.

OUR RESULTS

Over the past five years, the Our World, Our Family program fulfilled its financial and philanthropic objectives, helping create global economic opportunity in a variety of ways. Grants supported access to education so people were ready to work, fostered entrepreneurship and job creation, and promoted the personal finance skills that helped people convert wages to wealth. Together, the Company and Foundation helped consumers connect to practical financial tools and resources, and spoke out on their behalf, advocating a global economy that offered equal opportunity for everyone.

5 Million People Helped

▶ EDUCATION
545 grants
2.15 Million People Helped



65,781
Scholarships
awarded

▶ ENTREPRENEURSHIP
82 grants
1.63 Million People Helped



455,135
Entrepreneurs
directly supported

▶ FINANCIAL LITERACY
61 grants
.55 Million People Helped



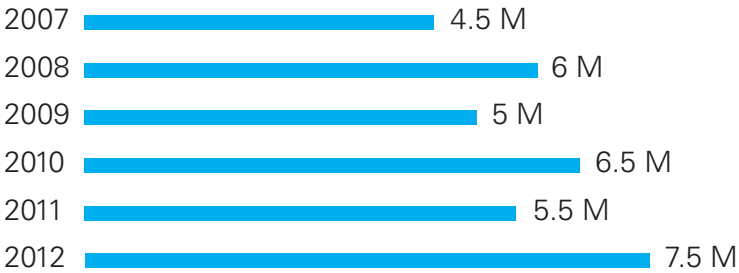
68,318
Migrants accessing
financial literacy tools

▶ DISASTER RELIEF
103 grants
41 Countries



894,469
Disaster victims
assisted

WESTERN UNION®
IN-KIND DONATIONS ▶



1.05 Million
Students given tools
for education

EDUCATION

65,000 Scholarships Awarded

Many children have limited access to educational opportunity. As a result of the Our World, Our family program, children across the globe are now receiving the tools and support they need to achieve an education and a brighter future. Through vocational training, computer literacy and other education programs, we also helped create opportunity for many adults and young people, providing them with the knowledge and skills necessary to generate income and feed their families.

Family Scholarship Program
Understanding that success is linked to family involvement, this innovative program awards scholarships to two immigrant/migrant family members in the U.S., helping create a stronger support system as recipients further their education.

In partnership with the Institute for International Education (IIE), 106 scholarships have enabled 199 students to create better lives for themselves and their families.



A grant to World Vision is providing veterinary education and training to rural families in Afghanistan, creating an opportunity for a financially sustainable future.



1,629,517
People impacted



Support to Friendship Bridge helped provide impoverished Guatemalan women with the microfinance tools and training necessary to successfully run their own small businesses.

©Andy Anderson/Western Union

ENTREPRENEURSHIP

144,510 Small Business Loans Provided

Small businesses can help drive economic opportunity, create jobs and increase access to services. A thriving small business can have a ripple effect, providing families and entire communities with improved lives and livelihoods.

Through the Our World, Our Family program, business training and microfinance projects helped establish and expand small businesses, empowering people through access to financial

services and economic opportunity. As a result, entire communities have prospered as new income is reinvested to grow businesses, employ neighbors and help out loved ones.

By helping build the capacity of business owners to expand their business and increasing access to capital through micro-finance programs, our support has helped increase income and create new jobs in thousands of communities across the globe.

550,000

People accessing
financial literacy tools

FINANCIAL LITERACY

Millions of hardworking people across the globe are eager to better their lives and climb the economic ladder but lack access the financial education and services that can make this a reality. Focused on their day-to-day needs, many lack the know-how to manage their finances or save for the future.

Through the Our World Our Family program, thousands of individuals around the world have been provided access to financial literacy tools and training – enabling them to understand the basics of financial management.

Managing your Money booklet

As part of the Foundation sponsorship of “To Catch a Dollar,” a Grameen America documentary film and campaign to focus attention on small business ownership, we created a new version of a handbook developed with Mercy Corps for migrant communities – geared toward a broader audience.



Support to the Colayco Foundation for Education provided a financial literacy program for 2,500 families and relatives of Overseas Filipino Workers.

US\$8 Million

In disaster relief



Hundreds of displaced Haitians live in makeshift homes outside Gheskio Field Hospital.

U.S. Navy by Mass Communication Specialist1st Class Joshua Lee Kelsey/Released

DISASTER RELIEF/REBUILDING

62 Disasters 103 Grants Made

When a disaster strikes we're there to provide support. The Foundation provides NGOs on the ground with the resources they need to speed recovery efforts. Frequently, with the cooperation of Western Union® Agents, Western Union sets up a limited time, “no transfer fee” program for money sent to the affected area – and since 2007, has contributed more than US\$8.5 million in these in-kind transaction fee waivers. The Foundation also often uses the very same service to match consumer contri-

butions to a designated NGO. Frequently, employee and Agent donations are matched as well – making contributions go even further.

It's a coordinated effort that utilizes our expertise, generosity, reach and NGO relationships to help people when they need it most. In many cases, the Company and Foundation continue to provide support long after the disaster, helping rebuild lives and livelihoods for years to come.

2.6
PAKISTAN
More than US\$2.6 Million



©Peter Biro/The IRC

PAKISTAN

In 2010, the Foundation quickly responded to massive flooding in Pakistan, establishing a matching grant program which more than tripled the amount given to the International Rescue Committee (IRC) for relief. Western Union provided more than US\$2.6 million of in-kind assistance through no-transfer fees, allowing family and friends of flood victims to send assistance. What's more, Western Union® employees volunteered their time and donated money to assist flood victims.

◀ A gravity-fed water system was installed by the IRC following the flooding. It brings water to 9,000 people in the upper Swat hamlet of Zor Kaleh.

7
HAITI
Nearly US\$7 Million



©Fabiola Coupet/Mercy Corps

HAITI

When a major earthquake struck Haiti in January 2010, Western Union and the Foundation immediately responded with a number of relief efforts including grants and in-kind support, totaling nearly US\$7 million. Thanks to the generosity of more than 100 Western Union Agents, many employees, the Foundation and the company, grants to the American and Belize Red Cross organizations, UNICEF, Save the Children and Mercy Corps helped save lives in the immediate aftermath of the disaster.

◀ Funding to Mercy Corps and UNICEF is still at work today supporting long-term recovery through education and job creation.

1
JAPAN
Nearly US\$1 Million



©Mercy Corps

JAPAN

Immediately following the devastating March 2011 earthquake and tsunami in Japan, Western Union, the Foundation, Western Union employees, Agents and even consumers and vendors, responded quickly to help survivors. The end result? Nearly US\$1 million given through grants and in-kind contributions. Foundation funding to Mercy Corps enabled the delivery of essential items. Today Mercy Corps is still there, working with a variety of organizations to provide supplemental services.

◀ Using their signature Comfort for Kids program, Mercy Corps is helping communities provide post-trauma assistance to Japanese children – in collaboration with the Dougy Center, which works with children, teens, young adults and their families who are going through a grieving process. Comfort for Kids uses play and other therapies to help children heal after a disaster.



Promoting

Sustainable development and job creation

AFRICAN DIASPORA Marketplace (ADM)

We believe in catalyzing the power of the diaspora to foster positive change through remittances AND direct investment. In 2010 and 2012, Western Union, the Foundation and the U.S. Agency for International Development (USAID) held a business development competition designed to support the entrepreneurial spirit and resources of U.S.-based entrepreneurs to promote sustainable development and job creation throughout the Africa continent.

Hundreds of applications were received with finalists chosen to showcase their ideas directly to an international panel of judges in Washington, DC. Winners were awarded matching cash grants and technical assistance for their innovative business ideas. Through the Foundation Agent Giving program, Western Union® Agents, Ecobank Transnational Incorporated (ETI) in Africa and Irv Barr Management in the U.S., along with several other organizations, also helped fund the ADM.



Despite hunger in parts of Kenya, many agricultural products in the countryside go to waste. Using mobile-technology software and text messaging, ADM award winner Raymond Rugemalira’s company Uza-Mazao is helping rural farmers find suitable buyers.

1 Million

Lives
impacted



Five years ago, we chose Mercy Corps to help implement Western Union's *Our World, Our Family*® program. Since then, this relationship has reached across 14+ countries. Together, the Foundation and Mercy Corps have helped build businesses, restore lives and rebuild communities following natural disasters, and equipped thousands of people with financial information and tools to achieve their dreams. We've brought economic opportunity to large cities and small villages in some of the world's toughest places – where others can't or won't go.

Our relationship with Mercy Corps enabled us to reach more than one million people through financial literacy tools and training, small business development efforts that have helped boost revenue and create jobs, educational resources for remittance receivers on the importance of saving for the future, and tools for migrants and immigrants that help them get settled and get ahead. In times of disaster, we're there together too. In China, in Haiti, in Japan and across the globe, our grants to Mercy Corps have enabled rapid, lifesaving aid to hard-hit communities.



©Miguel Samper/Mercy Corps

US\$1.1 Million

Donated to UN
organizations

Collaborating with the United Nations (UN) through the Our World, Our Family program has enabled the Company and the Foundation to utilize a public/private partnership approach to unlock new possibilities for development and create opportunity for those at the bottom of the economic pyramid.

Central Emergency Response Fund (CERF): CERF enables more timely and reliable humanitarian assistance to those affected by disasters and armed conflict. In 2007, the Western Union Foundation was the first corporate foundation to contribute, and continues to contribute annually. To date, contributions have topped US\$600,000.

UN Development Programme (UNDP): Foundation funding is helping UNDP alleviate poverty through economic development projects that yield community-wide results. In Morocco and the Philippines, funds pooled by overseas workers are being invested in sustainable development projects back home.

UN High Commissioner for Refugees (UNHCR): Foundation funding has provided resources for refugees and displaced people fleeing emergency situations. Most recently, it helped provide emergency aid to Libyan refugees. In Colombia, it helped expand access to school for internally displaced children. And in Kenya, it helped create a youth center, providing young Somali refugees with access to vocational training.

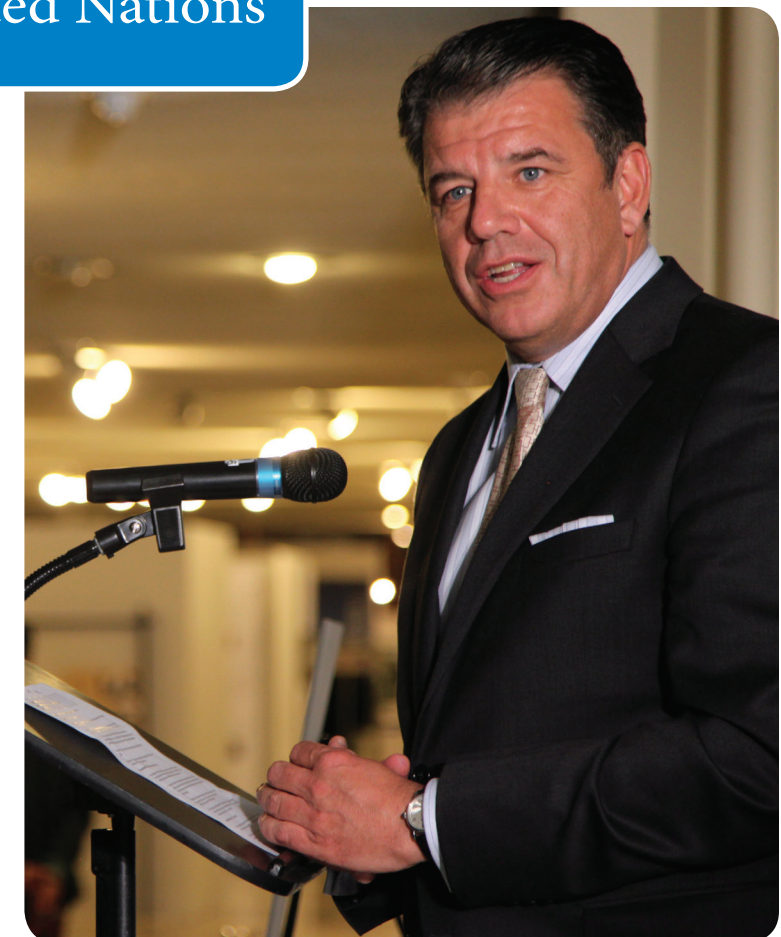
UNICEF: Foundation grants support education and emergency relief for children in vulnerable circumstances. From the Ethiopian food crisis and flooding in Pakistan, to the long-term effects of the earthquake in Haiti, our funding is helping ensure that the basic needs of children are met, including access to education.



United Nations

In February, 2011 Western Union CEO Hikmet Ersek announced a US\$1.1 million commitment to UN programs, including a grant to the U.S. Fund for UNICEF to support children in Haiti, a grant to UNDP to assist Filipino and Moroccan migrants and a matching grant for corporate donations to CERF, where he encouraged other corporations to donate to the fund.

In 2011 Hikmet addressed a reception in honor of CERF and the Fund's fifth year anniversary. Over 400 guests attended including CEOs, heads of foundations and other leaders in the area of corporate philanthropy.



US\$4 Million

Donated by employees
since 2007

US\$22 Million

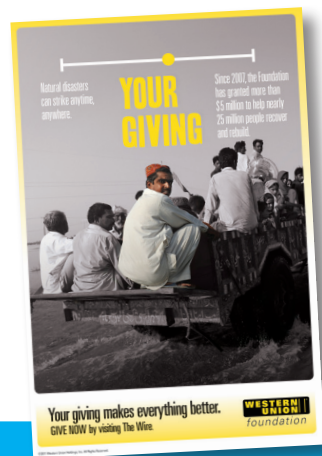
Donated by 350 Agents
over the past five years

Employee & Agent Engagement

Employee participation was an integral part of the Our World, Our Family program. This is why Western Union and the Foundation created a variety of tools and resources to help employees give back to our global community.

Giving

Every year, the Foundation holds an Employee Giving campaign, encouraging employees around the world to give to the Foundation. Through a uniquely generous gift match program, employee donations are matched by Western Union, significantly increasing the impact of every dollar donated. The Our World, Our Family program helped encourage employee giving, with global participation topping 57 percent in 2011 – a Fortune 500® benchmark. Many employees participated because they knew when their donations were matched and pooled with others, their money could stretch across nearly 109 countries, supporting a variety of large NGOs and small nonprofits that had not yet captured the limelight.



In 2011 the total amount raised through the global Employee Giving Campaign, including corporate match, was more than US\$1.6 million.



Volunteering

Not all companies equip their employees with tools for making a difference. But Western Union does, and every year, thousands of colleagues from across the globe make a difference by volunteering their time to give back to the communities we serve. Western Union also provides a variety of resources to encourage employee volunteerism in local communities, including a free online service that connects employees with volunteer opportunities around the world. In 2012, nearly 1,400 employees in 23 countries across the globe participated in the Employee Volunteer Campaign – collectively spending more than 7,285 hours helping out NGOs in their local communities.

Western Union® Agents

In 200 countries and territories, Western Union services are offered through a network of Western Union Agents. From large cities to remote villages, these Agents are well-placed to truly understand and meet the needs of consumers. Many Agents team up with the Foundation through the Agent Giving program – donating funds to support disaster relief and economic opportunity programs in their local communities. Together, Agents and the Foundation identify a geography or issue that warrants special attention. Then NGOs and projects are chosen that meet the Foundation's giving criteria – with many Agents combining their funds to amplify the effects of their gifts on the issues and geographic areas they care about most. In many cases, the Foundation matches Agent donations for a greater impact on the beneficiary community.

The following Agents participated in the Agent Giving program every year for the past five years.

OMT: Through grants made to the White Land Foundation and the Lebanese Association of SOS Children's Villages, this Agent in Lebanon has made a positive impact on the local community.

BAWAG P.S.K.: This Agent in Austria donated funds to support Caritas Austria programs that provide educational and economic opportunity to people in Africa.

Foodland: U.S. Agent Foodland Super Market, Ltd. supported the Hawaii Community Foundation, the Habitat for Humanity Philippines Foundation, and the American Red Cross for disaster relief in Haiti and Japan.

Jamaica

To commemorate their 20th anniversary, Jamaican Agent, GraceKennedy, teamed up with the Foundation to donate US\$100,000 to People's Action for Community Transformation (PACT), a coalition of 26 community-based organizations, to support I Pledge, a computer-based education program benefiting school children.

The Foundation and GraceKennedy also committed up to an additional US\$200,000 in matching consumer grants, to PACT's I Pledge Too program, over a three-year period, with the matching grant designated to support one-to-one donations from Jamaican Hometown Association Resource Groups in the U.S. and Canada.

US\$23.9 million donated by 376 Agents
(including match) over the past five years.



ASHOKA

Western Union® Ashoka Executive-in-Residence program

For 20-plus years, Ashoka has built bridges between the business and social sectors. Its network of more than 3,000 fellows in 60 countries aims to maximize the flow of expertise and talent to accelerate social change.

In 2010, the Western Union Ashoka Executive-in-Residence program was developed to inspire social entrepreneurship, create opportunities to contribute to positive social change in communities around the globe and to bring our responsibility commitment to life by sharing our business expertise and knowledge with NGOs for social good.

Since the program began, 18 Western Union executives have traveled to 10 countries as part of the program. From developing a five-year plan for an African network of community-owned tourism routes, to creating a training

program for young Mexican attorneys, our employees are helping create positive change while bringing back new skills and perspectives to Western Union.

Upwardly Global – Jennifer Engerman, VP, Western Union

In cities across the U.S., there are many barriers to recognition of foreign professional credentials. Upwardly Global is helping immigrants and refugees put their education and skills to work by breaking down barriers to professional employment, offering career preparedness and acculturation training. As their executive-in-residence in 2010, Jennifer shared her knowledge and expertise to help the organization uncover US\$5 million in revenue ideas that can impact the lives of hundreds of immigrants and their families. Since then, Jennifer's role has expanded. She now sits on Upwardly Global's Board of Directors.



In Kyrgyzstan, Munara taught English. In the U.S., she drove a taxi. Through Upwardly Global, she gained the tools necessary to re-start her career, landing a job with a healthcare translation company.



Photo: ©Christina Noël

RECOGNITION

Organizations and individuals across the globe have recognized the positive impact of Western Union's *Our World, Our Family*® program. Over the past five years, the program has received awards and acknowledgements from the following organizations.

PAST 5 YEARS

2012

CEO Hikmet Ersek, Responsible CEO of the Year, Corporate Responsibility Magazine

2012

Opening Minds Corporate Leadership Award, Institute for International Education

2012

#11 on the Civic 50 list of most community-minded American companies

2012

CEO Hikmet Ersek, Diversity Achievement Career Achiever, American Advertising Federation

2012

Bronze American Business Award for Corporate Social Responsibility

2011

Business Civic Leadership Center Corporate Citizenship Awards, one of 5 finalists for Corporate Stewardship Award

2009

Large Company Excellence Award in Corporate Philanthropy, Committee Encouraging Corporate Philanthropy (CECP)

2009

PR News Corporate Social Responsibility Award for Outstanding Stakeholder Engagement, PR News

2009

Stevie® Award for Corporate Social Responsibility Program of the Year in Asia (Subcontinent, Australia and New Zealand), Stevie International Business Awards

2009

Corporate Social Responsibility Award for Human Rights, Bucharest Business Week, Romania

2009

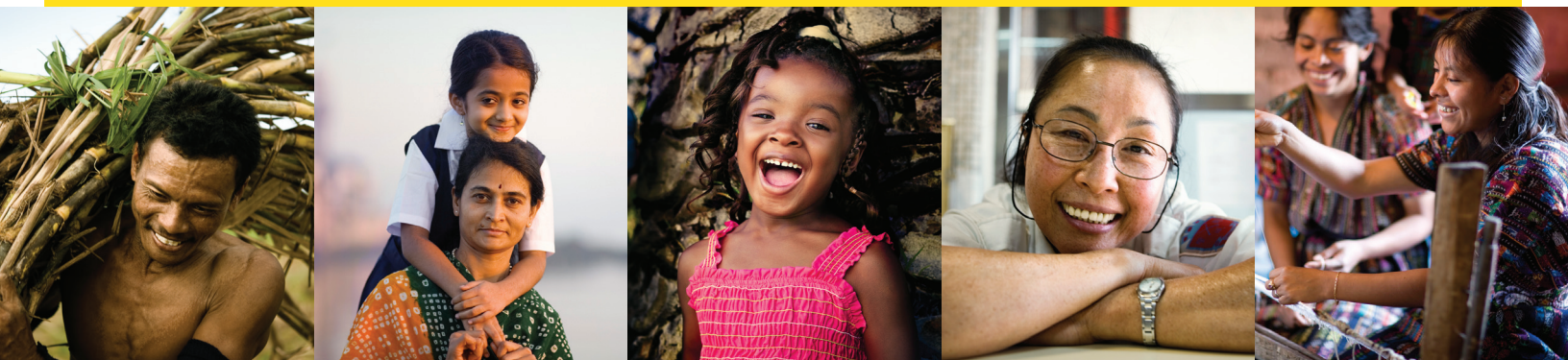
Bellringer Award, Publicity Club of New England

2008/2009

Caring Company Award, Hong Kong Council of Social Service

2008

Stevie® International Business Award for Best Corporate Social Responsibility Program in South America



www.westernunionfoundation.org • www.westernunion.com

Through Western Union's *Our World, Our Family*® program, Western Union, its employees, Agents and Foundation have helped spur economic development – lifting up individuals, families and entire communities across the globe. Together, over the past five years, we have helped create a better world where the ability to realize dreams through economic opportunity has become a reality for the five million people whose lives have been touched by this award-winning program.

