



FINCA®

Growing Our
IMPACT

2018 FINCA INTERNATIONAL ANNUAL REPORT

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Photos (cover and inside cover): Alison Wright



LETTER FROM THE CHAIRMAN AND THE PRESIDENT AND CEO

Dear Supporters,

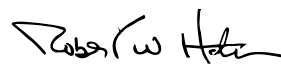
Any business, no matter the size, is focused on growth. From a FINCA client selling flour to her neighbors in the Guatemalan Highlands, to a FINCA Ventures partner company deploying digital education services to hundreds of thousands of students in East Africa, each is looking to take the business to the next level. At FINCA International (“FINCA”), the continuous push for responsible, impactful growth is no exception.

More importantly, however, are the motivations that drive us. A mother grinds corn into flour to generate income so she may feed and educate her children. A social entrepreneur finds an innovative way for school children to access learning materials using mobile phones to better prepare African youth to enter the job market. And our organization, buoyed by your support, seeks to alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living.

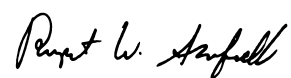
In 2018, microfinance operations grew, as did our FINCA Plus initiatives, where we seek to partner with social enterprises delivering solutions in energy, water and sanitation, education, health and agriculture. Microfinance outreach climbed to 2.3 million clients, owing in part to financial technology (“fintech”) innovations that made financial services more accessible and convenient than ever before. In FINCA Plus, our social enterprise, BrightLife, unlocked access to clean energy and financial services in Uganda, surpassing 100,000 lives impacted. FINCA Ventures expanded its partner companies from two to six, impacting a combined 2 million people around the world. Finally, we launched a third endeavor, called FINCA Forward, to test fintech innovations across the microfinance network, and, if successful, to help these

fintech start-ups grow their companies to extend financial inclusion. Through all of it, we measured the outcomes of our work through rigorous research to ensure we are positively impacting people’s lives.

It was undoubtedly a year of growing our impact, and to you—our loyal contributors and supporters—we owe an unending chorus of thanks.



Robert W. Hatch
Chairman



Rupert W. Scofield
President and CEO

June 30, 2019

“Through all of it, we measured the outcomes of our work through rigorous research to ensure we are positively impacting people’s lives.”



Robert W. Hatch,
Chairman



Rupert W. Scofield,
President and CEO

OUR REACH IN 2018

MICROFINANCE

 **2,317,779**

Total clients
(+12% growth vs. 2017)

 **\$406.7 million**

Total voluntary savings
(+13% growth vs. 2017)

 **\$1.1 billion**

Total loans disbursed

SOCIAL ENTERPRISE

 **FINCA Ventures**

2,022,059 lives impacted by 6 portfolio companies in 29 countries

 **BrightLife**

Surpassed milestone of 100,000 lives improved with life-enhancing clean energy products

RESEARCH

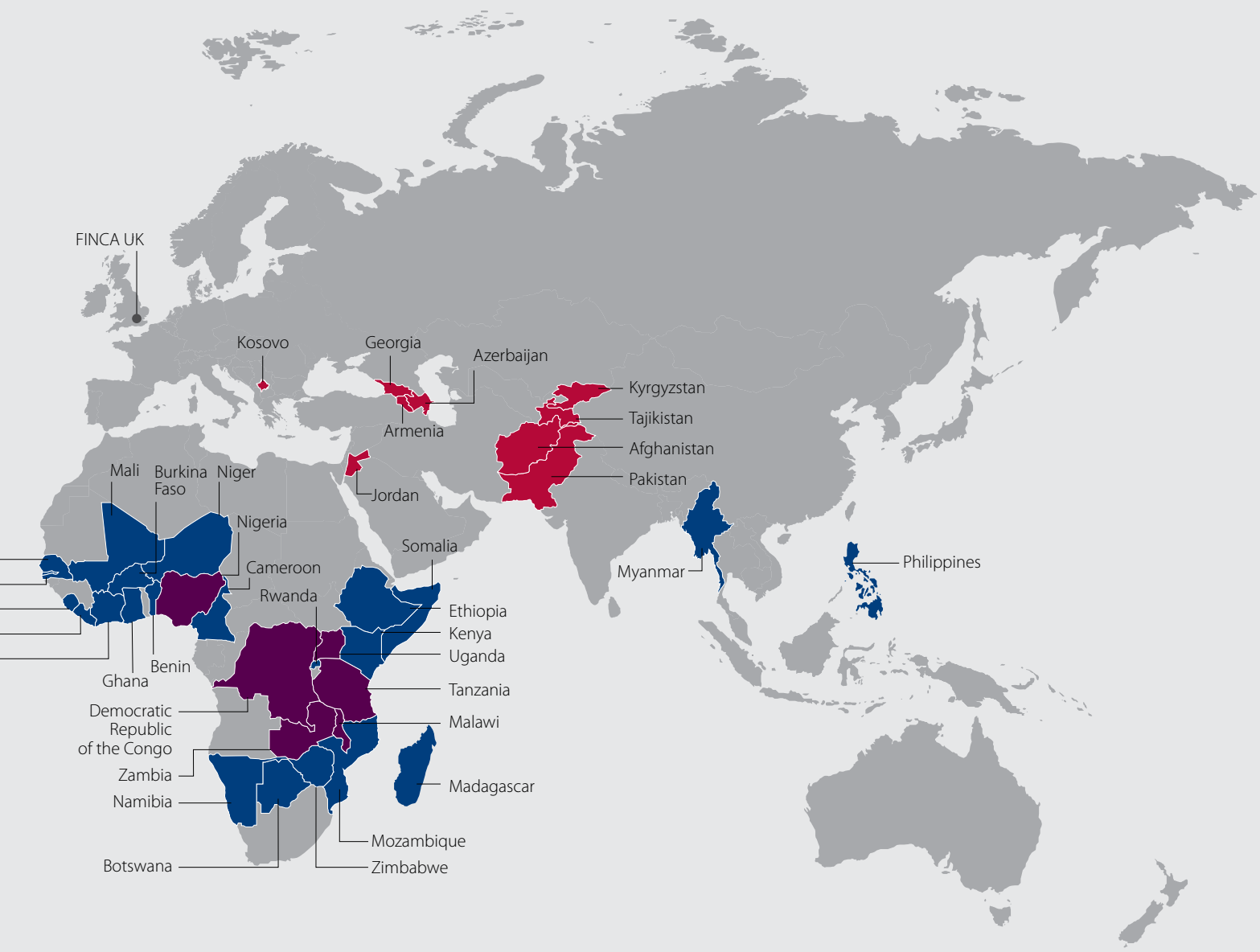
 **22 studies**

conducted in 17 countries surveying 21,678 clients, resulting in 784,260 customer data points for evaluating our impact*



FINCA International programs and investments impacted lives in 42 countries around the world in 2018.

FINCA International is the founder and majority shareholder of FINCA Impact Finance, a global network of community-based microfinance institutions and banks that operate across 20 countries in Africa, Eurasia, Latin America, the Middle East and South Asia. FINCA Ventures, the impact investing arm of FINCA International, supports portfolio companies that deliver life-enhancing products and services in seven of these same geographies plus 22 additional countries.



- FINCA Impact Finance subsidiaries
- FINCA Ventures portfolio operations
- Both

TRANSFORMING ACCESS TO FINANCE IN UNDERSERVED MARKETS

The pace of global innovation is accelerating. Microfinance is transitioning from a high-touch, high-cost model to a “touch-tech” approach. This involves maintaining personal touch and trust with clients while adopting fintech.

Cost savings and convenience of digital banking solutions can clearly benefit women and the poor. At the same time, complementary efforts are needed to ensure those most in need are connected, engaged and actively benefitting from the latest innovations. Gender-responsive products and delivery channels, coupled with new technologies, are critical to leveling the playing field in financial inclusion.

Opening a Women-Only Bank Branch in Afghanistan

More than a third of Afghans live in poverty and 85 percent of adults are financially excluded. Afghan women are especially vulnerable due to marginalization, weak economic participation and discrimination. Just 7 percent of women have a financial account and only 19 percent are employed. To address this, FINCA Afghanistan opened a women-only bank branch in the first half of 2018.

This unique offering exclusively serves women clients and is staffed by an all-female team of financial professionals. It offers the full range of

FINCA Afghanistan’s financial products, including small enterprise and agricultural loans, as well as Sharia-compliant loans for Islamic clients. Beyond access to financial services, this women-only branch serves as a space for women to share experiences, knowledge and entrepreneurship opportunities. It gives Afghan women the freedom to express their views and ask questions, opportunities that are often restricted in public spaces. At the end of 2018, 60 percent of FINCA Afghanistan borrowers were women.



60%
of FINCA
Afghanistan
borrowers
are women.



Going Digital with Village Banking™ in Guatemala

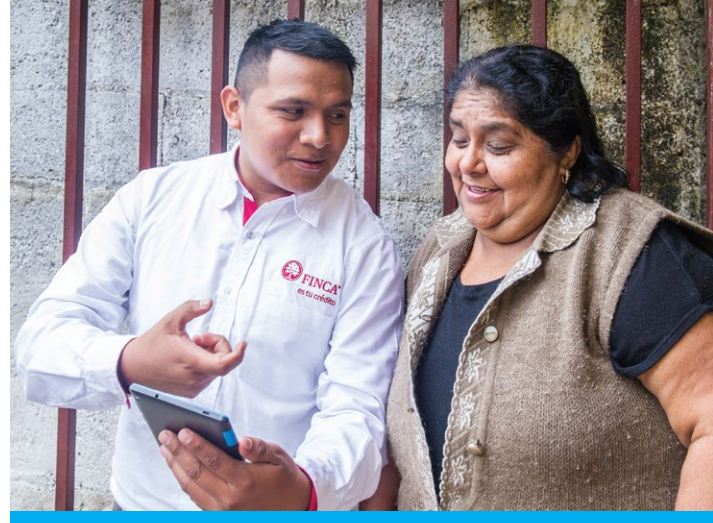
FINCA's founder, John Hatch, pioneered Village Banking™ in 1984. His idea empowered microentrepreneurs to become engines of development in their communities. While effective in rural areas, Village Banking™ can face challenges in rapidly urbanizing centers, like Guatemala City, where low-income clients, such as Engracia Rivera Campos, may worry about their safety travelling to group meetings. In response, FINCA Guatemala turned to the world's most popular messaging platform—WhatsApp.

Mobile phone penetration rates in Guatemala are among the highest in the world. WhatsApp presented a way to continue Village Bank group meetings without requiring clients to leave the safety of their homes. FINCA Guatemala organized the WhatsApp group meeting space, signed members up and assigned a loan officer to moderate group discussion. The team used the experience to script a template for subsequent virtual meetings. Village Bank meetings conducted via WhatsApp were rolled out across six branches around Guatemala City.

Putting Technology to Work for the Poor

Fintech innovations offer new and exciting ways to improve access to the financial services proven to reduce poverty, hunger and gender inequality. Examples include data analysis solutions that improve credit scoring for the unbanked, and digital delivery channels, like mobile phones, that make banking more accessible and affordable.

To ensure these technologies are available to the poor, FINCA launched a new initiative in 2018, called FINCA Forward, funded by a grant from USAID, through the PACE Initiative and Feed the Future. Sitting at the cross-section of microfinance and social enterprise, FINCA Forward aims to achieve three things: help small and growing fintech enterprises test their financial service innovations with microfinance clients; enable community-based microfinance institutions and banks to more easily evaluate and onboard digital financial services; and, expand access to innovative, affordable and accessible financial services for the poor, especially women, in Africa and Latin America.



“Being a woman in Guatemala is challenging, but with the opportunity of a loan from FINCA I have been able to work and give opportunities to others.”



 **1.7 billion**
adults globally are unbanked, virtually all of whom live in developing countries.

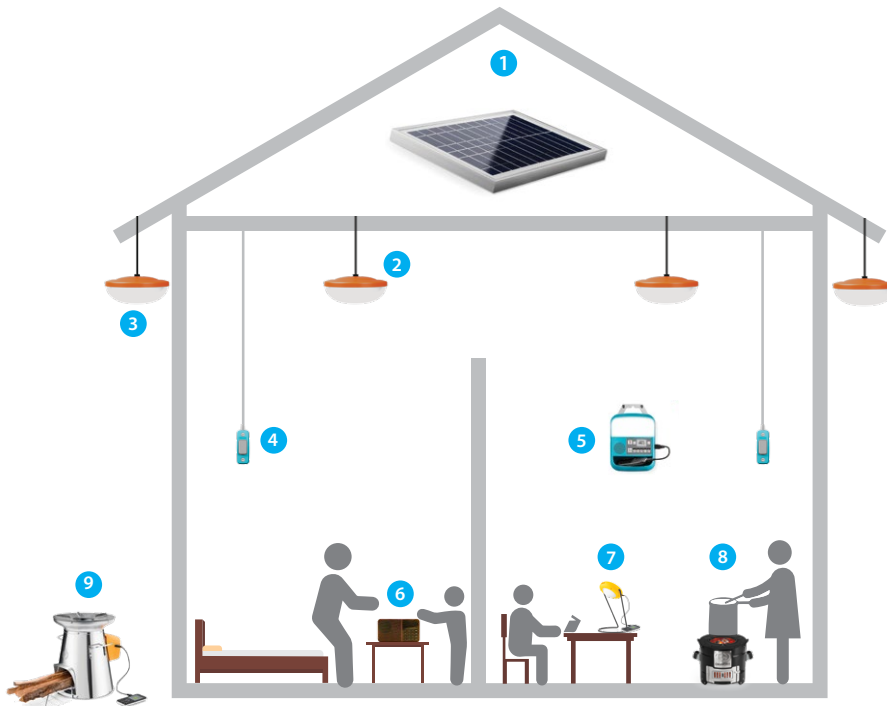
UNLOCKING ECONOMIC PRODUCTIVITY AND WELLBEING THROUGH CLEAN ENERGY

In 2018, FINCA's BrightLife program surpassed 100,000 lives impacted in Uganda with life-enhancing clean energy products. This milestone, made possible by generous donor support, comes just three years since BrightLife began operations in earnest.

BrightLife products include solar lanterns, solar home systems and improved cookstoves designed for Ugandans earning less than \$4 a day. Customers may acquire the products using pay-as-you-go (PAYGo) financing, an affordable and convenient way to pay for goods over time using mobile phones. In doing so, BrightLife is reimagining what the next generation of rural households in Uganda and beyond may look like.



NextGen Rural Home



- 1 Solar panel
- 2 Indoor solar lights
- 3 Outdoor solar security lights
- 4 Solar light switches
- 5 PAYGo solar home controller with phone charger
- 6 Portable solar radio
- 7 Portable solar lantern with phone charger
- 8 Clean charcoal cookstove
- 9 Clean wood cookstove with phone charger

BrightLife unlocks economic productivity and wellbeing for poor and low-income families by building pathways to energy access and financial inclusion.

Expanding Energy Access with Digital Finance Innovations

Irene Ahebwa is a 26-year-old mother of three living in rural Uganda. She used two loans from FINCA Uganda, each a little more than \$200, to purchase goods to run a small produce stand. One afternoon, Irene paid a visit to her local branch in Hoima district when she noticed a display of BrightLife energy products. A shiny and modern-looking cookstove caught her eye.

“When I learned that this cookstove had a light and could charge a phone, I thought, ‘Wow.’”

Until that day, Irene prepared her family’s meals using a traditional charcoal stove. It was falling apart, slow at cooking and produced lots of smoke that made Irene cough and get headaches. It was also a safety hazard for her children who liked to play on the front stoop where Irene did her cooking.

After speaking with the BrightLife sales agent, Irene discovered she could finance the cookstove over time using PAYGo on her mobile phone, making it manageable for her family’s budget and convenient. Irene was so satisfied with her cookstove that she acquired another one and a portable solar lantern, also from BrightLife.



2.7 billion

people globally lack access to clean cooking, resulting in household air pollution that kills 2.6 million people annually.

This photo of Irene Ahebwa was selected as a winner in the 2018 CGAP Photo & Video Contest category of “Digital Finance and Development.”



PARTNERING WITH BOLD INNOVATORS TO IMPROVE LIVING STANDARDS

FINCA Ventures supports early-stage companies addressing energy, sanitation, education, health and agriculture challenges for poor and low-income families in sub-Saharan Africa.

By the end of 2018, FINCA Ventures had invested \$965,000 in patient capital, tripling its list of partner companies and growing its impact on lives from the tens of thousands to the millions.



Company	Description	SDGs Supported
	Designs solar-powered home energy systems and productive use appliances to help those living under \$4 per day grow their wallets.	1 NO POVERTY, 2 ZERO HUNGER, 3 GOOD HEALTH AND WELL-BEING, 5 GENDER EQUALITY, 7 AFFORDABLE AND CLEAN ENERGY, 8 DECENT WORK AND ECONOMIC GROWTH
	Designs and manufactures clean-burning, electricity-generating cookstoves and solar home systems for off-grid households.	1 NO POVERTY, 3 GOOD HEALTH AND WELL-BEING, 5 GENDER EQUALITY, 7 AFFORDABLE AND CLEAN ENERGY, 8 DECENT WORK AND ECONOMIC GROWTH
	Develops hardware-agnostic digital educational curriculums that work on basic feature phones, smartphones and tablets for K-12 students and beyond.	1 NO POVERTY, 4 QUALITY EDUCATION, 5 GENDER EQUALITY, 8 DECENT WORK AND ECONOMIC GROWTH, 10 REDUCED INEQUALITIES
	Partners with smallholder farmers to improve their productivity through soil-enriching legume farming and grow farmer incomes.	1 NO POVERTY, 2 ZERO HUNGER, 4 QUALITY EDUCATION, 8 DECENT WORK AND ECONOMIC GROWTH, 10 REDUCED INEQUALITIES, 15 LIFE ON LAND
	Sends hyper-local, highly accurate tropical weather forecasts to smallholder farmers via SMS to reduce risk and loss for better harvests.	1 NO POVERTY, 2 ZERO HUNGER, 8 DECENT WORK AND ECONOMIC GROWTH, 10 REDUCED INEQUALITIES, 12 RESPONSIBLE CONSUMPTION AND PRODUCTION
	Provides waste-to-energy sanitation services to local governments and refugee camps, turning fecal sludge into environmentally friendly fuel.	1 NO POVERTY, 3 GOOD HEALTH AND WELL-BEING, 5 GENDER EQUALITY, 6 CLEAN WATER AND SANITATION, 8 DECENT WORK AND ECONOMIC GROWTH, 9 INDUSTRY, INNOVATION AND INFRASTRUCTURE, 12 RESPONSIBLE CONSUMPTION AND PRODUCTION

6 Partner Companies

4 Industries Supported

29 Countries Served

2+ million Lives Impacted



Digitizing the Classroom So All Students Have a Chance to Succeed

Four years ago, Imelda Mumbi came home from school in a slum outside Nairobi, Kenya, and learned from her mom, Jane, that the family was moving to live with a relative in a distant village. Jane explained that she could no longer afford to take care of three children as a single parent in the city. Imelda was devastated.

“I knew that if we moved to the village, I would not have many opportunities in life. Most of the good schools and jobs are in the city.”

The next day, however, changed everything. Guests from Eneza Education paid a visit to Imelda’s school to talk about a new e-learning service made possible by mobile phone technology. Eneza Education is a social enterprise offering digital educational curriculums for K-12 students and adults. The company’s service is compatible with basic feature phones, critical for reaching poor communities. Not only is it convenient, but it is also more affordable than traditional textbooks.

Imelda went home that day and told her mom about the new service and how it would help to improve her grades and, crucially, replace the need to purchase costly textbooks. Jane agreed to postpone the move to the village so that Imelda could give this new service a shot. Buoyed by the chance for a fresh start, Imelda began waking at 3 a.m. just to use the program for one hour before school. It wasn’t long before the program had done wonders for Imelda’s grades, her self-confidence and the family’s budget.

“It is the pillar of Imelda’s education,” said Jane. “It was difficult to afford schoolbooks, but this takes the place of books and is more affordable.”

Such solutions to seemingly intractable social problems, like access to quality education, are made possible by private companies accessing the support they need to grow and scale. FINCA Ventures steps in to fill that need, focusing on social enterprises developing goods that align with FINCA’s charitable mission.

CHANGING LANDSCAPE IN FINANCIAL INCLUSION

In April 2018, the World Bank released the “Global Findex Database 2017,” a report that provides unique insight into the state of financial inclusion around the world. Financial tools, like loans and savings accounts, strengthen the economic security of poor and low-income families.

Given this topic is central to FINCA's mission, here are five takeaways from the report:

1. Signs of Progress Toward Financial Inclusion

Globally, financial inclusion is on the rise: 515 million adults gained access to financial services since 2014. The share of adults with an account now stands at 69 percent. Digital financial services are a big part of the story, especially in sub-Saharan Africa, where the share of adults with a mobile money account has more than doubled, currently standing at 21 percent.

2. Financial Exclusion Remains a Pressing Issue

Around the world, 1.7 billion adults remain financially excluded, down from 2 billion in 2014. Nearly a quarter of the world's unbanked people live in countries served by the FINCA Impact Finance network. The gap is especially wide in Pakistan, Afghanistan and the DR Congo, where nearly four out of five adults are financially excluded.

3. Persistent Gaps for Women and the Poor

Fifty-six percent of the unbanked population, or 980 million people, are women, and the gender gap has barely changed since 2011. In the 20 countries where FINCA Impact Finance works, 75 percent of women lack access to an account, down from 79 percent three years ago. In the same countries, financial exclusion affects 76 percent of the poorest people, an improvement of five percentage points from 2014.

4. Fewer Poor People are Saving

Less than half of adults on the planet saved anything in the last year, falling from 56 to 48 percent over the last three years. This includes bank deposits, savings clubs, jewelry and cash stuffed in drawers. To improve the wellbeing of economically vulnerable people, savings access and usage should be on the rise.

5. Digital Innovations are Helping but Not Displacing Traditional Banking

In most of the developing world, usage of financial institution accounts dwarfs mobile money. In sub-Saharan Africa, though, the total share of mobile money customers is on par with those who have an account at a financial institution. However, three out of every four of these mobile money users are still served by a financial institution.



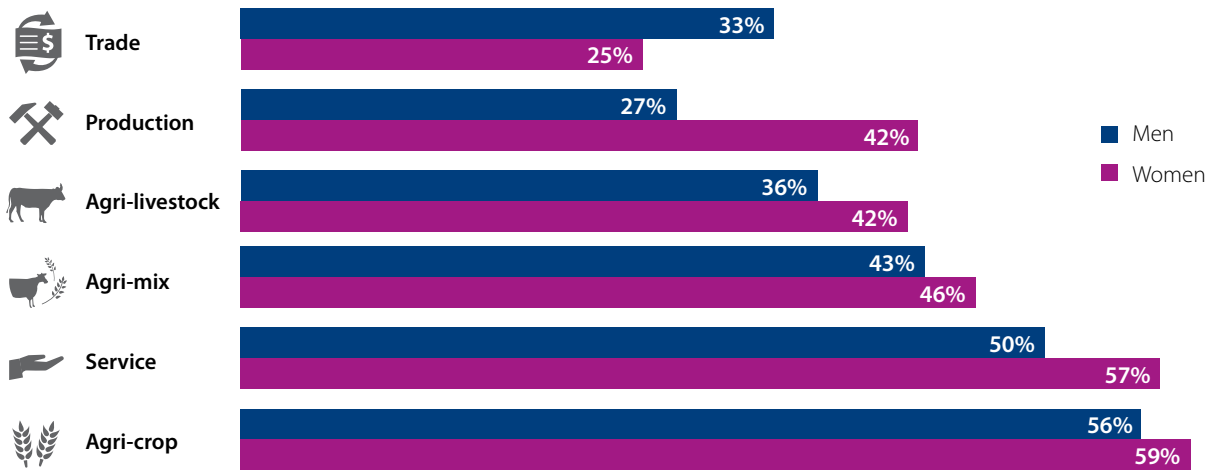
To learn more about what the Global Findex tells us about mobile money, women's financial inclusion and savings in vulnerable households, visit finca.org/insights/2017-findex-paper/.

Achieving Better Results for Women in FINCA Kyrgyzstan

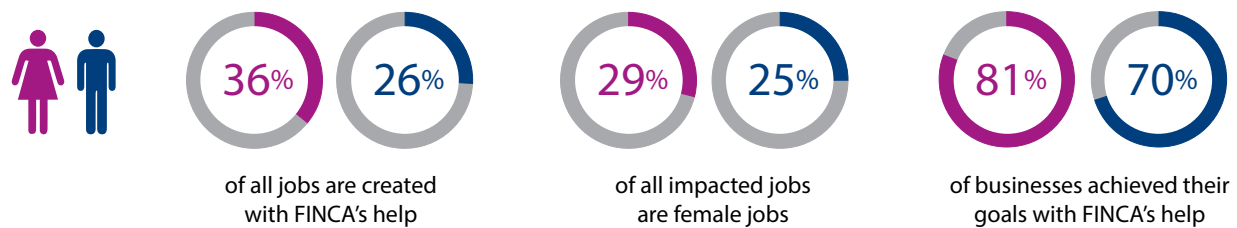
Financial inclusion in Kyrgyzstan is growing fast. Only 18 percent of adults had a bank account in 2014, but that number has more than doubled in the last three years. Kyrgyzstan is also one of the few places where the gender gap in financial services is small, at about 1 percent. FINCA Kyrgyzstan is doing its part to ensure women and the vulnerable do not fall behind: Over 55 percent of borrowers are female, and the vast majority of borrowers live in rural areas.

Data from a survey of FINCA Kyrgyzstan clients shows women-run businesses are generating higher profit margins compared with men's. Healthy profit margins indicate strong business management and suggest female clients can accommodate loan repayments in their cash flow.

FINCA Kyrgyzstan Clients' Profit Margins by Industry



Survey data also reveals women create more jobs with FINCA Kyrgyzstan loans, enabling them to hire more women and to achieve their business goals. Combined, these data support that women are not only prudent managers and disciplined borrowers, but also loyal clients and strong implementers of FINCA's mission.



[To view the complete set of social performance indicators and measurements, visit results.finca.org.](https://results.finca.org)

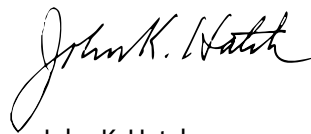
LIFTING THE POOREST FAMILIES OUT OF DARKNESS

Such lighting is especially dangerous for school children, who have no alternative for studying at night. Plus, kerosene fuel is tremendously expensive, consuming a disproportionate share of a poor family's monthly expenditures. No one should have to live this way, especially when small, portable and relatively affordable solar lanterns are being widely distributed by initiatives such as FINCA's BrightLife.

After multiple trips circumnavigating Uganda by four-wheel drive vehicle, and countless meetings with village saving and loaning groups and families, I'm leading a new initiative with FINCA to help Uganda's poorest families escape darkness. We call it the "Mwangaza Project," taken from a Swahili word meaning "light," and it aims to put subsidized solar lanterns into households across the most remote regions of Uganda.

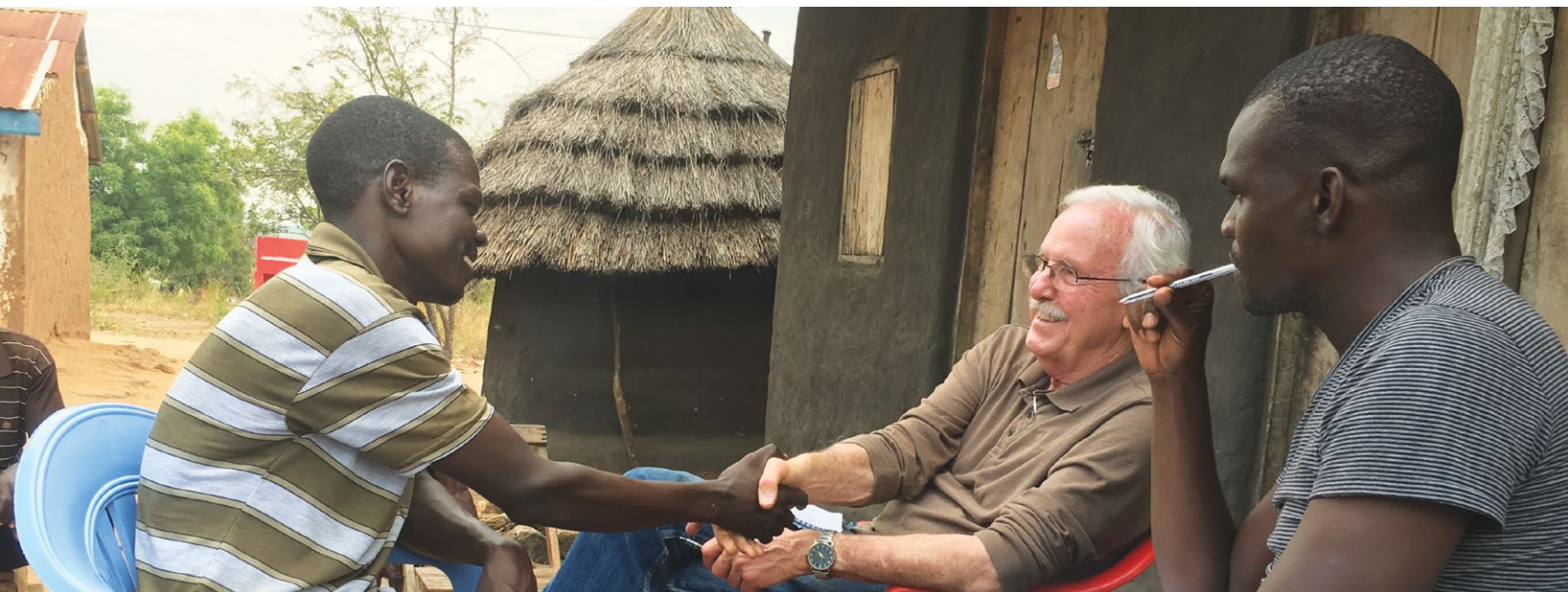
One common characteristic of the world's poorest families is that, after sunset, they live in darkness. They are forced to light a tiny kerosene wick lantern, which emits a toxic black smoke harmful to eyes and lungs and is easily knocked over, resulting in burns and house fires.

In the project's first nine months, Mwangaza has benefited over 9,000 destitute families representing approximately 63,000 individuals. I invite you to join me in donating to this effort so that, together, we may help lift the poorest families out of darkness.



John K. Hatch
Founder
June 30, 2019

"I'm leading a new initiative with FINCA to help Uganda's poorest families escape darkness."



SUPPORTER SPOTLIGHT

Leaving a Legacy Gift to Scale the Reach of FINCA Ventures

Steadfast FINCA supporter and Future Makers Circle member Catherine H. “Cat” Anderson, an avid birder, art patron and lifelong horsewoman, passed away in 2016 at her home in Colorado. A champion of financial access for the poor, women’s empowerment and environmental sustainability, Cat brought a pioneering determination to every facet of her life.

As part of her legacy, Cat made a generous bequest to FINCA, providing significant support to FINCA Ventures, an investment platform that leverages FINCA’s on-the-ground presence and know-how to scale early-stage social enterprises to reach millions of impoverished families responsibly. Through Cat’s legacy gift, FINCA Ventures was able to expand its portfolio of partner companies to grow overall impact. Cat’s son, Stephen Fitzpatrick, knows just how much this would mean to her.

The Founding Members Campaign aims to raise \$10 million for FINCA Ventures to invest in early-stage social enterprises serving the poor. Founding Members commit gifts of \$100,000 or more in support of the campaign.

Partnering to Transform Agency Banking in FINCA Zambia

Across Zambia, access to finance is a constant struggle. More than half the population lives in rural areas where bank penetration is perceptibly low. Consequently, 54 percent of Zambian adults are financially excluded. Because many rural Zambians must travel for hours to reach a bank, they struggle to realize life’s basic ambitions, such as building a business or saving for a child’s education.

Comic Relief and Jersey Overseas Aid, two organizations committed to poverty alleviation and financial inclusion, partnered with FINCA Zambia to transform financial access and education for the rural poor. Together, they will significantly scale the reach of FINCA Zambia’s agency banking network over four years. Clients in remote areas will be able to open new financial accounts, receive loans and make payments in just minutes.

The partnership will also test a new business model whereby banking agents become “FINCA Financial Ambassadors.” Through training and tablet-based e-learning modules, FINCA Zambia’s banking agents will imbue financial literacy concepts and impart advice on the financial products to meet customers’ needs. FINCA Zambia will explore how the combination of financial access and community-based education impacts clients’ abilities to manage their financial affairs and improve household wellbeing.



“Among many other interests, Cat was committed to fostering financial inclusion for those with the least access, especially women, in developing countries. Recognizing her as a Founding Member of FINCA Ventures honors that commitment.”

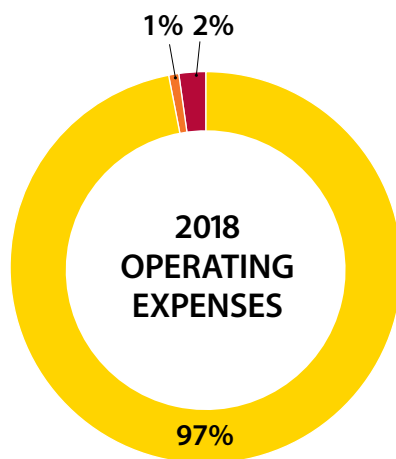


A goal of the partnership is to help 385,000 rural customers conduct day-to-day banking within one hour of their home or business.

2018 FINCA INTERNATIONAL FINANCIAL SUMMARY

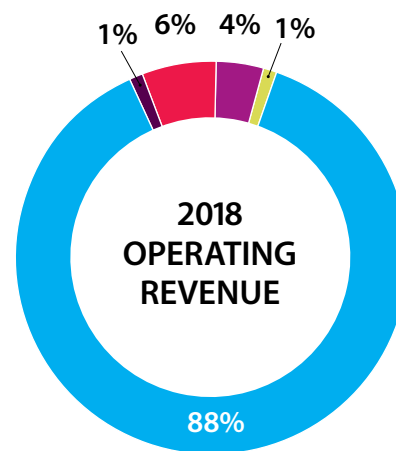
Consolidated Statement of Activities*

FINCA International is a 501(c)(3) not-for-profit corporation registered in the State of New York. Our revenue comes from the microfinance operations of FINCA Impact Finance in 20 countries, as well as from grants and donations needed to help fund our work.



Total 2018 Expenses: \$304,905,526

- Program services **97%**
- Fundraising **1%**
- General and administrative **2%**



Total 2018 Revenue: \$327,625,989

- Cash grants and donations **4%**
- Services and gifts in kind **1%**
- Program interest income **88%**
- Grants and contracts, including federal govt. **1%**
- Fees and other program income **6%**

FINCA International's financial statements on pages 14 and 15 were independently audited and prepared according to International Financial Reporting Standards (IFRS). Copies of the audited financial statements are available on our website at FINCA.org/who-we-are/financials.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION*

as of December 31, 2018 and 2017

	2018	2017
ASSETS		
Cash and cash equivalents	\$149,024,244	\$153,912,034
Restricted cash and cash equivalents	36,630,102	37,713,356
Trading assets	17,569,626	—
Derivative financial instruments	13,184,035	—
Investment securities	27,905,255	—
Available for sale financial assets	—	6,232,990
Financial assets held-to-maturity	—	42,032,786
Financial assets at fair value through profit or loss	—	31,266,196
Loans receivable—net of allowance	809,561,932	777,645,735
Due from banks	2,342,999	377,904
Other receivables, prepaid, and other assets	22,267,280	23,537,572
Property and equipment	33,623,421	32,057,081
Intangible assets	9,996,185	9,018,960
Goodwill	786,739	989,143
Current income tax assets	731,471	923,351
Deferred tax assets	7,265,286	5,725,698
TOTAL ASSETS	\$1,130,888,575	\$1,121,432,806
LIABILITIES AND EQUITY		
LIABILITIES:		
Accounts payable and other accrued liabilities	\$31,677,585	\$33,829,712
Derivative financial liabilities	11,416,470	—
Financial liability at fair value through profit and loss	—	11,213,302
Client deposits	419,696,345	372,744,174
Bank deposits	36,126,804	62,546,969
Notes payable	350,595,677	376,330,996
Subordinated debt	24,879,575	5,651,052
Deferred revenue	5,966,438	3,884,371
Employee benefits	3,097,712	3,398,290
Current income tax liability	2,475,879	4,320,467
Deferred tax liabilities	1,840,656	2,138,352
Total liabilities	887,773,141	876,057,685
EQUITY:		
Reserves	18,359,125	18,458,417
Retained earnings	196,077,989	188,891,831
Currency translation reserve	(63,775,514)	(56,406,825)
Equity attributable to owners of the parent company	150,661,600	150,943,423
Non-controlling interest	92,453,834	94,431,698
Total equity	243,115,434	245,375,121
TOTAL LIABILITIES AND EQUITY	\$1,130,888,575	\$1,121,432,806

*Full copies of the Audited Financial Statements are available at www.FINCA.org.

FINCA'S LEADERSHIP*

FINCA International

Board of Directors

Robert W. Hatch
(Chairman, Founding Member)

John K. Hatch
(Founding Member)

Rupert W. Scofield
(Founding Member)

Richard M. Williamson
(Founding Member)

John Elkins

Daniela Mielke

Avanthi Shah

Harold D. Jastram

Agrina Mussa

James Semakadde

Charles Trevail

David E. Weisman

Her Majesty Queen
Rania Al-Abdullah of Jordan
(Director Emeritus)

Senior Management

Rupert W. Scofield,
President and CEO

Ami Dalal,
Vice President and Managing
Director, FINCA Ventures

Stefan Grundmann,
President and CEO, BrightLife

Judy Reyes,
General Counsel

Colleen Zakrewsky,
Senior Vice President,
Business Development and
External Relations

Scott Graham,
Director of Customer Research
and Field Data Services

Soledad Gompf,
Senior Vice President and
Philanthropy Advisor

Linda Toscano,
Chief Financial Officer

FINCA Canada

Board of Directors

Rupert W. Scofield (Chairman)

Linda Wolfond

Jacquie Green

Michael Green

Soledad Gompf

Kirsten McElgunn

Fred Di Blasio

FINCA United Kingdom

Board of Directors

Rupert W. Scofield (Chairman)

Dane Steven McGuire

Mahdi Yahya

Jordan Greenaway

Peter Weiss

Colleen Zakrewsky

FINCA International thanks outgoing board members Amanda Ellis, Dr. Fred Seymour and Peter Epp for their service on the Board of Directors.

FINCA International is a nonprofit, tax-exempt charitable organization under Section 501(c)(3) of the United States Internal Revenue Code. Donations are tax-deductible. Our tax ID number is 13-3240109. FINCA Canada is a Canadian charitable organization. Donations are tax-deductible. Our Canada Revenue Agency Charity Registration Number is 80568 6144 RR0001. FINCA UK is a registered charity in England and Wales under registration number 1127778.

FINCA'S PARTNERS

FINCA International is grateful to all the corporate, foundation, bilateral, multilateral and other partners who support our work on long-range and large-scale initiatives. Our partners lend significant financial support, as well as technology and know-how. They help us enter new markets, deliver new products and services, and improve the efficiency and effectiveness of our operations.

Private Sector Partners

The Bill & Melinda Gates Foundation
Clifford Chance Foundation
Credit Suisse
Financial Inclusion on Business Runways (FIBR)
Net Hope, Inc.
The Peter Gilgan Foundation
Social Performance Task Force
Thomson Reuters Foundation
TrustLaw
Whole Planet Foundation
WildHearts

Public Sector Partners

aBi Trust
Comic Relief (with support from Jersey Overseas Aid)
ÉLAN RDC
European Investment Bank (with support from the Government of Luxembourg)
Financial Sector Deepening Tanzania
Financial Sector Deepening Uganda
FMO Entrepreneurial Development Bank
FPM (Fonds Pour l'inclusion Financière en RD Congo)
GIZ (Deutsche Gesellschaft für Internationale Zusammenarbeit)
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FINCA hosted a reception and panel discussion that explored the role of strategic philanthropic capital, or impact investing, in pioneering and scaling market-based innovations supporting the world's poor. Attendees were joined by all four founding members of FINCA—Richard Williamson, Robert Hatch, Rupert Scofield and John Hatch (from left to right in the accompanying photo). The event was the first under the FINCA Advisory Council, a new global network of individuals and institutions working together to advance the mission and work of FINCA. If you are interested in joining the FINCA Advisory Council, please visit FINCA.org/council.

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Coming to the Rescue When Nature Calls

James Mugweru and his wife, Margrate Wambui, live in an open field outside Naivasha, Kenya. Like their neighbors, they rely on an outdoor pit latrine each time nature calls. Given the lack of security and the preponderance of petty thieves in their poor neighborhood, Margrate is vulnerable to attack when using the toilet after dark. Fortunately, Sanivation—a FINCA Ventures partner company—introduced a portable, container-based toilet to the community. For just \$2 per month, James and Margrate now have clean, safe and dignified access to a toilet.

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Experiencing What It Means to Be Unbanked

Nearly 2 billion people around the world live without access to the financial services most of us take for granted. In the absence of a secure place to keep their money, the ability to save for a child's education or access to a small loan that can grow a business, life becomes unsafe, unprepared and unproductive. To raise awareness, FINCA invited supporters to take the Unbanked Challenge and then share about the experience using #IamUnbanked on Twitter and Instagram. Visit IamUnbanked.org to learn more.

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Switching Careers from the Corporate World to Social Enterprise

Andrew Muhwezi grew up in Uganda without the comforts of electricity or running water. By age 5, he was running a small business grilling chicken and making juice, the proceeds from which he put into a savings account to pay for his school fees. After finishing school, Andrew quickly rose through the ranks in the banking and energy industries. Andrew, though, could not forget his humble roots. In a move that shocked everyone but himself, he left the corporate world to lead sales and marketing for FINCA's BrightLife program. Why? Because he was "motivated by the idea of bringing clean energy to tens of thousands of off-grid families" and "to build pathways for these families toward financial inclusion."

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