

FINCA AT A GLANCE

The Problem

Globally, 3 billion people survive on \$2.50 a day or less and 1.7 billion people are unbanked, most of whom are women. Without access to financial tools, like credit and savings, or to basic services, like clean energy and quality education, their standard of living remains poor and economies struggle to develop.

FINCA's Solution

FINCA International ("FINCA") is a catalyst for economic growth and financial inclusion for the poor. A founding principle of FINCA is that the solutions to poverty must empower people to improve their own lives and that these solutions must be sustainable. By focusing on market-based approaches, FINCA can catalyze greater resilience and opportunity, and help the poor achieve a better standard of living.

- » **Microfinance:** FINCA is the founder of and majority shareholder in FINCA Impact Finance, a global network of microfinance institutions and banks offering socially responsible financial services to low-income clients. These services include small loans, savings accounts and insurance. FINCA uses financial technology ("fintech") innovations, like mobile wallets, agency banking, alternative credit scoring and digital field automation, to transform finance in underserved markets.
- » **Social Enterprise:** Over 35 years ago, one of the world's first social enterprises began—FINCA, a bank for the poor. We are taking learnings from microfinance and applying it to solve other unmet needs. Social enterprise programs include:
 - **BrightLife**, a social enterprise providing last-mile distribution and financing for solar home systems, improved cookstoves and other basic service products.
 - **FINCA Ventures**, an early-stage impact investor providing patient capital and support to social enterprises developing life-enhancing goods for the poor.
 - **FINCA Forward**, an innovation platform bringing microfinance institutions and early-stage fintech companies together to expand financial inclusion.
- » **Research:** To ensure meaningful impact for microfinance and social enterprise clients, FINCA's research team uses a customer-driven research methodology. This aligns programs with mission, provides intelligence for enhancing FINCA's work, and advances industry understanding of market-based development.

FINCA Worldwide

FINCA International programs and investments impact lives in 44 countries around the world. FINCA Impact Finance subsidiaries operate across 20 countries in Africa, Eurasia, Latin America, the Middle East and South Asia. FINCA Ventures portfolio companies deliver life-enhancing products and services in seven of these same geographies plus 24 additional countries.



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Mission

To alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living.

Vision

To build a global network of sustainable and scalable social enterprises that improve lives worldwide.

Organization

FINCA International was founded in 1984 on a radical notion: giving small loans to the poor has the power to transform entire communities in a sustainable way. After impacting tens of millions of lives with responsible financial services, we are widening our focus to catalyze further economic growth and alleviate poverty in underserved markets around the world. We remain boldly committed to market-based solutions, and are supporting the rise of social enterprises delivering basic service and financial innovation to help low-income families and communities achieve a better standard of living. FINCA International is a 501(c)(3) not-for-profit corporation headquartered in Washington, DC.

4.5+ million

FINCA enabled access to finance for 2.7 million clients on five continents and impacted more than 2 million lives through its social enterprise programs in 2019.

