Dear Friends,

In this, our ninth year as a nonprofit impact investor, I am pleased to report an ever stronger track record of innovation, sustained growth and deeper impact on mission.

“Impact investing” has arrived on the global stage, with a growing number of institutions and individuals asking themselves how they can use more of their capital—philanthropy, loans and equity investments—in ways that reflect their values and advance their desire for social impact. And there is an increasingly thoughtful and encouraging conversation emerging about the essential role philanthropy has played, and must continue to play, in fueling innovation and unlocking market-based solutions to global poverty.

Using philanthropy to catalyze learning and progress is something Global Partnerships has been doing for nearly two decades, beginning as a pioneer in the early days of microfinance, and today in the areas of health, green technology, rural livelihoods, and microentrepreneurship.

In the coming pages, you can read more about the leading edges of our work.

In **Health Services**, we began piloting a community pharmacy initiative that leverages rural microentrepreneurs to sustainably deliver essential medicines in Honduras—simultaneously improving health, increasing access, and lowering costs for families living in poverty.

In **Green Technology**, our team researched high performing solar technologies and last mile distribution approaches in Africa and Asia, and used the insights gathered to shape our first startup grant to bring low-cost solar lights to off-grid families in Haiti.

In **Rural Livelihoods**, we have begun to explore how an integrated package of services—including working capital, crop technical assistance, and better market access for small farmers—can be more rapidly scaled to serve more people living in poverty.

And in **Microentrepreneurship**, we celebrate the fact that capital markets are now supporting microfinance combined with business education, and are beginning to focus on how microfinance combined with a more holistic education curriculum may be an especially effective strategy for empowering women in the developing world.

This year, Global Partnerships made more impact investments than ever before—$28.5 million in loans and startup grants—bringing our total impact investments to date to $98.2 million. Our investments since inception are comprised of 241 investments in 66 social enterprise partners in 12 countries throughout Latin America and the Caribbean.

Our Social Investment Funds, used to sustain and scale proven solutions to poverty in our four impact areas, continue to deliver strong results. Both our $20 million Microfinance Fund 2008 and $25 million Social Investment Fund 2010 are fully invested and performing well. We completed the first closing on our $50 million Social Investment Fund 5.0, our largest fund to date. To date, all investors in our funds have received targeted financial returns combined with social impact.

Everything we do is made possible by donors and investors who share our commitment to expanding opportunity for people living in poverty and entrust us with their resources to make a difference in the world. We are grateful for all you do to make our work possible.

President & CEO

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(*LETTER FROM THE CEO*)
"The partnership with Global Partnerships catalyzed our health program work. It allowed us to start testing out how we can integrate a health component into our microfinance program."

Carine Roenen, Director of Fonkoze (Haiti)
Global Partnerships continues to expand opportunity for people living in poverty through market-sustained solutions. In fiscal year 2013, we invested $28.5 million in a portfolio of 40 microfinance institutions (MFIs) and cooperatives in 11 countries throughout Latin America and the Caribbean.*

Focusing our efforts around our four impact areas of Health Services, Green Technology, Rural Livelihoods and Microentrepreneurship allows us to prioritize resources and efforts to achieve impact. Across these impact areas, women currently comprise a majority (78 percent) of the people our partners serve and 54 percent live in rural areas.

Our team of 26 based in Seattle and Managua, Nicaragua works with our partners to bring sustainable solutions that help their clients save time and money, increase productivity, access affordable health care and earn a stable income. To date, we’ve invested $98.2 million in 66 partner organizations through 241 impact investments.

As we look ahead, there remains a lot of work to be done but together, with our partners, funders and supporters, we can continue making a difference.

*Numbers from July 1, 2012 - June 30, 2013
TOTAL NUMBER OF PARTNERS BY COUNTRY*

*July 1, 2012 - June 30, 2013
 OPPORTUNITY

Energy poverty, or lack of affordable access to electricity, remains a challenge for 1.3 billion people around the world, which negatively impacts their economic and educational opportunities, health and well-being and the environment. This means that poor families around the world often do not have a clean, reliable source of light, which would enable children to study and parents to continue working after dark.

As an alternative, families use makeshift kerosene lamps that emit smoke that contributes to respiratory illness. If no fuel is available, they go without light.

To address this, GP invests in business models that sustainably deliver solar technologies designed for people living in poverty.

For the 70 percent of the world’s poor who live in rural areas, access to electricity is an ongoing challenge, as insufficient or degraded infrastructure makes it difficult to offer them even a portable lighting solution. Through creative partnerships, we are identifying high-quality, affordable green technologies and innovative ways to deliver them (delivery channels) to solve the "last mile" (access) challenge.

CASE STUDY
CREATING UNIQUE PARTNERSHIPS TO PILOT A NEW DELIVERY CHANNEL

Our work in the Green Technology space is in the early stages, and our team has been busy researching and learning about promising new delivery channels and business models to help create scalable and sustainable impact. Our initial effort is supporting a creative partnership between the center chiefs (leaders of borrowing groups) of our partner, Fonkoze, the largest microfinance institution in Haiti, and a Haitian solar light distributor, SAFICO. Each partner plays an important role in the delivery channel, with Fonkoze center chiefs becoming resellers, and SAFICO playing the marketing role to create product awareness and visibility. Our initial catalytic grant investment helped fund an awareness campaign to jumpstart the initiative.

Through demonstrations in local markets, SAFICO offers potential customers the opportunity to interact with the product. This generates demand from the general public, which helps Fonkoze’s center chiefs earn additional income while providing customers with a more affordable, reliable source of clean lighting.

We’re seeing early signs of progress in the mere six months since the pilot was launched, and we will continue to learn and refine the model as we move ahead. So far, this unique combination of partnering with a microfinance organization and a local social business looks promising.
Many people in developing countries do not have access to electricity. So instead, they must rely on dim, expensive and potentially hazardous sources of fuel, such as kerosene lamps and candles, to illuminate their homes at night. That was true for Suze Servius, client of our partner Fonkoze in Haiti, until she learned about solar lights at her local branch office. Now her home is brightly illuminated at night with a clean, renewable source of energy, allowing her son to study without straining his eyes or inhaling kerosene smoke. Like other center chiefs (leaders of borrowing groups) of Fonkoze branches, Suze has the option of purchasing solar lights for resale purposes, which she often does. Because center chiefs are trusted members of the community, they represent an important channel that can be utilized to increase awareness of and provide access to solar lighting.

Since 2011, Suze has sold over 100 lights and she uses her profits to pay off loans, expand her business inventory (she also sells clothing and cosmetics) and pay for her son’s education. Because Suze no longer needs to spend money on kerosene, she has more money to provide for her family. She’s also seen improvements in the overall quality of her family’s life and health.

Photo: Suze Servius is a Fonkoze center chief. She is both a solar light owner and reseller. Recognizing that solar technology has the potential to improve the lives of millions of people, we continue to explore investment opportunities in new partners that can help bridge the “last mile” challenge.
OPPORTUNITY

Around the world, approximately 170 million households using financial services tailored for people living in poverty still lack access to affordable and high quality healthcare. For families living in poverty, when a family member falls ill, it can mean the difference between following a path towards prosperity or remaining in poverty. An additional challenge is making tough decisions between paying for health care or paying for basic family expenses. Furthermore, for those living in rural areas, seeking medical attention often requires taking time off from work to travel long distances to receive medical attention—resulting in the loss of much needed income.

Beyond medical screenings and diagnoses by professionals, rural families also need access to basic medicines and supplies to treat common ailments and illnesses.

CASE STUDY
INNOVATIVE COMMUNITY PHARMACIES TO DELIVER BASIC MEDICINES AND SUPPLIES TO POOR, RURAL FAMILIES

With our partner, COMIXMUL, we launched an innovative model for delivering essential medicines to rural families in Honduras. In Honduras, 61 percent of the population lives in rural areas and the majority (78 percent) of family health care costs is spent on basic medicines. We worked with COMIXMUL to refine a business model that uses community volunteers to distribute medical supplies and medicines from their homes.

In rural regions where populations rarely reach 1,000 people, where infrastructure is poor and where the nearest town is hours away, these community pharmacies serve as an essential access point to deliver necessary medicines and basic medical supplies. Through an impact investment grant, we worked with COMIXMUL to pilot a new approach to supply chain management, pharmacy monitoring and refinement of inventory (which now includes a range of products and services from painkillers and Band-Aids to cold medicines, thermometers and needles). Together with COMIXMUL, we aim to achieve financial self-sustainability across 200 pharmacies serving a population of 34,000 people.

We’re now working with COMIXMUL to further refine the model, add more medical services (i.e. medical inhalers), identify the key characteristics of a successful pharmacist and adjust the cost structure according to real results, to ensure that the program stays on track to sustainability.
Serving approximately 230 families in Honduras, Rosario and her husband, Pedro, believe that running a pharmacy from their home is an honor. As trusted members of their community and church, they were selected to run a pharmacy in their home to deliver basic medicines and supplies.

Rosario says that the most common ailment is the flu and that prior to having the pharmacy, families would have to travel long distances to go to the nearest health center, which often did not have any of the medicines, or supplies they needed. “I used to volunteer at the closest health center but they would often run out of basic medicines. The doctors now give prescriptions to patients and send them here to pick up their medicines.” Because the pharmacy is in their home, it means that families can have access 24-hours a day.

For Rosario and Pedro, it also means they can subsidize their household income with the 10 percent commission they make from their pharmacy, though it is not the main reason for their involvement. “It is our pleasure to be serving the community.” Their main source of income is growing and selling fruits and vegetables in the local market and in Santa Rosa.

Photo: Rosario Alguilar Ruiz and Pedro Torez stand near their pharmacy cabinet.

“We do this willingly. We are accustomed to serving.”

Rosario Alguilar Ruiz and Pedro Torez (Honduras), early adopters of the community pharmacy model
Throughout the world 500 million families depend on earnings from their small-scale farms to make a living. But the economics of farming are tough. How do these producers earn stable incomes to support their families when year after year they face steep challenges, including uncertain prices, geographic isolation and crop pestilence, coupled with limited access to information and commercial markets? It is a struggle that leaves many in a cycle that impedes economic advancement and improvement in quality of life. A multi-faceted solution that provides the right blend of financial and non-financial services is required to address this complex challenge. To make a difference and ensure long-term sustainability, we invest in partners developing integrated solutions to meet the needs of small producers. While these solutions vary depending on the local context, they share the core components of access to credit tailored to the harvest cycle; technical assistance to increase yields and improve crop quality; and services that facilitate lower cost inputs and access to markets. In addition to our investments in microfinance institutions and cooperatives, we are now starting to partner with a wider range of value chain participants, whose innovative solutions allow us to reach more farmers and families through our investments.

In September 2012, we made a loan investment to IDEPRO, a Bolivian microfinance institution (MFI) whose mission is to improve the productivity and competitiveness of small farmers and micro, small and medium enterprises through the provision of specialized and integrated services in the food, textiles and tourism industries. Founded in 1991, the organization has pioneered an innovative value chain approach that provides underserved producers with the tools and resources needed to lift themselves out of poverty. For example, IDEPRO provides not only working capital to farmers but also connects them to food processors, provides agricultural education, negotiates purchase agreements and gives them access to high quality inputs (i.e. seeds, fertilizers). This approach is sustainable because it also benefits suppliers and traders who seek consistent, high quality products.
Mónica is a long-time client of Aldea Global, a GP partner in Nicaragua. Though she is a seasoned farmer who grows vegetables in the north-central part of Nicaragua, she initially did not have access to the commercial markets that would help take her farm to the next level.

Ambitious and determined to leave her family of three children with more than what she inherited, she is taking full advantage of Aldea Global’s provision of access to commercial food retailers. Why is this important? It’s important because she can get a higher price for her crops than at the local markets. At the same time, she understands that local families need access to her vegetables too, so she intends to continue selling in the local community as well.

Her business has been so successful that she’s been able to expand her original 1.7 acres to 8.5 acres and purchase a solar panel that powers two light bulbs and a five-inch black-and-white television that helps keep her connected to the world beyond her farm.

Photo: Mónica stands in her field of broccoli. She sells broccoli, carrots and cabbage at her local market as well as to larger commercial food distributors.

“I inherited this land from my mother. And with the income generated from my farm, I will expand my farming business so that I have something to give to my three children.”

Mónica Montenegro Chavarríá (Nicaragua)
OPPORTUNITY

It is estimated that 115 million microfinance clients are running their own businesses and yet are unfamiliar with basic financial principles such as budgeting, debt management and savings. Evidence suggests that combining loans with access to basic business education provides clients with the tools and information they need to make more informed decisions about their incomes and expenditures.

Over time this helps them stabilize their household incomes and build resilience to economic shocks that can impede their progress out of poverty. Furthermore, knowledge of basic business principles provides a stable foundation for entrepreneurs to sustainably grow their businesses over time. Additionally, this support empowers women by creating stronger self-esteem, allowing them a voice in decision making and providing them greater control over household finances. In turn, Global Partnerships invests in organizations with an extraordinary commitment to inclusion and an integrated approach to providing credit with education.

Given the multi-faceted nature of poverty, these client-focused programs often help entrepreneurs confront not only the economic but also the various geographic, social and environmental obstacles they must overcome in order to earn a living and grow their businesses over time. In short, these programs help ensure that microfinance continues to work for those who need it most.

CASE STUDY
SUSTAINING OUR SUPPORT OF ENTREPRENEURS THROUGH LONG-TERM INVESTMENTS

During the past year, we’ve continued to invest in entrepreneurs through several partners. In fiscal year 2013, 25 of our 40 partners across 11 countries offered some type of business education to their clients to help them start, sustain or scale their businesses. Supporting entrepreneurs means that the potential impact extends beyond generating income for one family.

When businesses grow, they can be income generators for other families, creating a ripple effect of opportunity. We’ve been fortunate enough to see the success of microfinance coupled with business education and its impact on helping to alleviate poverty and empower women.

We aim to continue supporting innovations that drive entrepreneurship and help improve lives. This is why we will keep our investments in current partners while we investigate other cutting edge opportunities where our knowledge, capital and partnerships can play a catalytic role.
Marina Laínez leads a 15-member women’s network in a rural town outside of Santa Rosa de Copan, Honduras. There, the network launched a successful plantain chip business that generates income for each woman’s household.

Working with our partner, COMIXMUL, the women received technical assistance around basic accounting and business management to help them start their plantain chip kitchen, which currently operates out of the house of one of the network’s members.

Their dreams are big. They’ve already made enough money to pay for construction of a new commercial kitchen to help meet the growing demand of their business. Not only are they generating income for themselves, but they are also supporting the local farmers that supply them with 600 plantains a week.

Photo: Marina Laínez (left) holds a basket of freshly sliced plantains that she and her fellow entrepreneurs, María Castellón (middle) and Leticia Dubon (right), will fry, season and sell.
Apolinar José Quiroz Flores (left) and his wife Petronila del Carmen Morales Martínez (second from the left) are clients of our partner, Fondo de Desarrollo Rural (Nicaragua). Through FDL, Petronila received the financing needed to pay for beekeeping training. The training enabled her and Apolinario to start their own honey business, which soon became more profitable than their banana farm. Today, they export their honey to other countries, like Costa Rica, and Petronila supplements their income by traveling around Nicaragua to teach other women beekeeping. Apolinario and Petronila are pictured with their daughter-in-law and grandchildren.
Cumulative Impact Investments*
Since Inception

*Impact investments include loans and grants. We have repaid 100% of our investors on time and in full.
Financial Summary

JULY 1, 2012 THROUGH JUNE 30, 2013

Global Partnerships (GP) is a nonprofit impact investor whose mission is to expand opportunity for people living in poverty. We pioneer and invest in sustainable solutions that help impoverished people earn a living and improve their lives. To view the complete audit report please visit www.globalpartnerships.org/apr or contact us at info@globalpartnerships.org.

**REVENUE**

- Impact investment interest income: $3,410,000
- Individual contributions: $1,189,000
- Gifts in kind: $693,000
- Foundation contributions: $607,000
- Earned and other income: $315,000
- Corporate contributions: $170,000

**TOTAL REVENUE** $6,384,000

*REVENUE INCLUDES FUTURE-YEAR GIFTS.

**EXPENSES**

- Programs: $5,215,000
- Fundraising: $682,000
- Management & Administration: $359,000
- Marketing & Communications: $166,000

**TOTAL EXPENSES** $6,422,000

**2012-2013 CASH OUTFLOWS**

In Fiscal Year 2013, 95% of GP’s total cash outflows went to support and expand Global Partnerships’ impact investments.

- Impact Investments & Operations: $24,708,000
- Fundraising: $682,000
- Management & Administration: $359,000
- Marketing & Communications: $166,000

**TOTAL CASH OUTFLOWS** $25,915,000

**BALANCE SHEET SUMMARY AS OF JUNE 30, 2013**

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<th>Description</th>
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<td>NET ASSETS AND EQUITY</td>
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"Global Partnerships’ investment catalyzed our ability to connect rural communities with solar technologies. Their support enabled us to start a new initiative to build awareness of solar lights and provide this solution to the people that need it most."

Tom Adamson, General Director, SAFICO (Haiti)

Photo: SAFICO staff and Fonkoze center chiefs travel throughout Haiti to build awareness about solar technologies. They are pictured in Marigot, Haiti conducting a solar technology product demonstration.
Global Partnerships (GP) was founded on the belief that we should all be equal in opportunity. Since our inception in 1994, GP has made more than $100 million in impact investments in 66 partners who now serve more than 2 million people. Florinda Salinas (pictured on the left) is one of these people. Florinda and her husband Oscar work hard to provide for their family.

In rural Santo Domingo, Honduras, life can be difficult—opportunities for work are limited and the community lacks access to electricity. Yet, thanks in part to the innovations of GP’s partner COMIXMUL, a women’s cooperative, Florinda and Oscar have created a secure home for themselves and their five sons.

GP’s investments in COMIXMUL have helped them reach women like Florinda. COMIXMUL created opportunities for Florinda to expand her hammock business by providing affordable access to credit and savings. Additionally, they have coordinated and subsidized annual health services, enabling Florinda to receive regular Pap smears and breast exams. Most recently, COMIXMUL helped Florinda and Oscar secure a solar home system. Today, each room in their home has a solar-powered light. They can now charge their own cell phones, saving them both time and money as they used to travel and pay up to $4 USD to charge their phones. Their sons can study after dinner and Florinda and Oscar can relax in the evenings by listening to the radio.

Philanthropic support of Global Partnerships helps expand opportunity for people living in poverty.
Global Partnerships Leadership and Donors

We are grateful to all of our donors and volunteers—too numerous to name. In this progress report we recognize cumulative giving through June 30, 2013. Some recognized donors designated all or part of their past support to the Initiative for Global Development (IGD).

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