

GLOBAL PARTNERSHIPS

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EXPANDING
OPPORTUNITY
FOR PEOPLE LIVING
IN POVERTY





RICK BECKETT

Dear Friends,

This year marks an important milestone for Global Partnerships (GP) — our twentieth year of expanding opportunity for people living in poverty and our tenth year as a nonprofit impact investor.

I am pleased to report that GP has now invested in excess of \$130 million in social enterprises that bring

the opportunity to earn a living and improve life to impoverished families throughout Latin America and the Caribbean, positively impacting the lives of more than 2.5 million people.

As we reflect back over twenty years, we see how learning from GP's early work in microfinance has shaped our current strategy in impact investing. We learned that it takes more than a loan to make a difference. Our investments in microentrepreneurship and rural livelihoods reflect emerging best practices in combining access to credit with the training and access to markets that are required to help people living in poverty to stabilize and increase their incomes. We recognized that one of the great challenges in global development — actually getting basic products and services into the hands of impoverished families — can be tackled, in part, by leveraging the sustainable delivery channel created by microfinance. This insight is guiding our investments in health education, essential medicines, and health services. And we learned how markets can drive impact on a global scale; nowhere is this more clearly demonstrated than by microfinance which now reaches almost 200 million families worldwide. GP's most recent investments in solar lights reflects our belief that, like microfinance, these technologies will not only have a significant positive impact, they are likely to achieve social impact on a global scale.

Perhaps the lesson learned that has had the most profound effect on our strategy is this — in order to bring opportunity to millions of people living in poverty, we need to think differently about capital. GP spent its first decade as a grant maker. Ten years ago, before "impact investing" had burst onto the world stage, we realized that we need both philanthropic and investment capital to unlock market-based solutions to poverty and achieve better results. Philanthropy fuels innovation, funds learning, and leads the way. Impact-led investment capital sustains and grows proven solutions to poverty. By embracing a different mindset and a hybrid approach, GP has been able to increase our impact from 23,000 lives touched to more than 2.5 million lives touched in less than a decade.

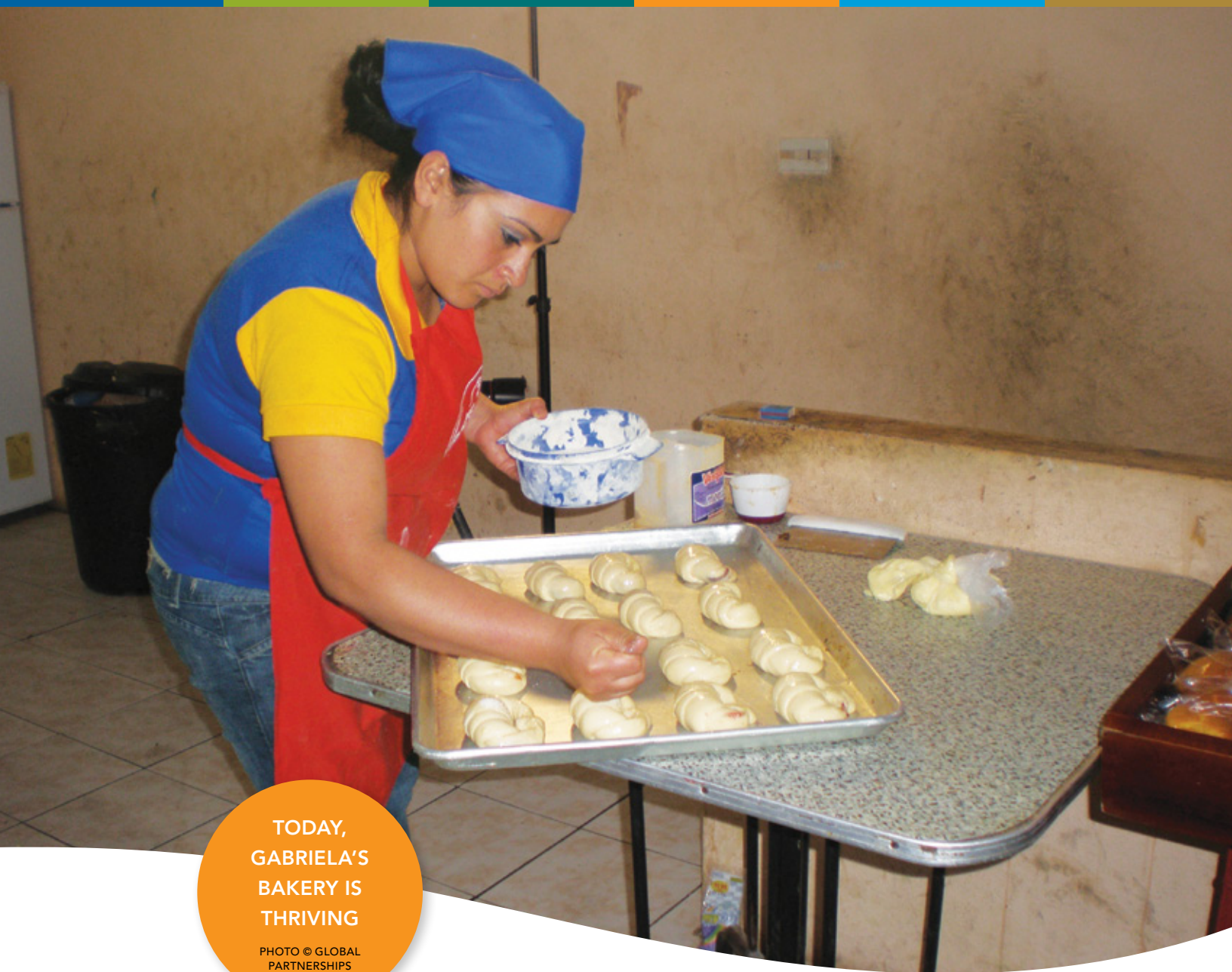
As we look forward to the next ten years, GP will continue on this journey. We will seek out new types of products and services that make a real difference in the lives of people living in poverty, broaden the types of social enterprises in which we invest, continuously innovate in terms of how capital is used to advance mission, and expand geographically to reach more people. Our goals are to increase impact investing from just over \$130 million to \$500 million, and in doing so, to multiply our impact more than tenfold, expanding opportunity that touches 30 million lives.

What will not change is our conviction that no one should be invisible, that everyone deserves opportunity, and that together we will make a real difference.

All that we have accomplished, and all that we will do in the future to expand opportunity for people living in poverty is made possible by the donors and investors who entrust us with their resources. Thank you for making our work possible.

A handwritten signature in dark ink, reading "Rick Beckett".

Rick Beckett, President and CEO



TODAY,
GABRIELA'S
BAKERY IS
THRIVING

PHOTO © GLOBAL
PARTNERSHIPS

If you stepped into Gabriela Vera's bakery, Dulce Miga (Sweet Crumb) in Cuenca, Ecuador, you would be enveloped by the smell of fresh bread and pastries. Enter her bakery's kitchen and you'll find large-scale ovens, stacks of flour bags, and metal shelves lined with baking trays. It's hard to imagine that Gabriela began her business as a vendor selling baked goods on the street. Her success began when Gabriela's sister introduced her to a village bank affiliated with GP's partner, Espoir. Gabriela then received her first loan of \$300, and over the next three years, grew her business into the shop it is today. In addition to loans, Gabriela also received business and financial advice from Espoir's credit officers. Today, Gabriela's bakery is thriving. She runs her bakery with her husband, Pablo, who comes from a family of bakers. Gabriela aims to continue growing her business.

WHO WE ARE

Global Partnerships' (GP) mission is to expand opportunity for people living in poverty. We empower poor families in Latin America, the Caribbean and beyond to improve their own lives, support market-based solutions to poverty and create meaningful opportunities for generations to come.

Founded in 1994, Global Partnerships began as a family foundation dedicated to helping impoverished families gain access to microcredit loans so they could earn an income and improve their lives. Through this work we were a pioneer of the emerging field of microfinance.

Since then, Global Partnerships has evolved into a nonprofit impact investor that invests with the intention of delivering both social and financial returns. We believe that:

- Markets have an essential role to play in bringing meaningful and sustainable opportunity to millions of impoverished families;
- Philanthropy catalyzes new ideas to achieve large scale outcomes and impact; and
- Investing in promising and proven initiatives through local organizations that use market-based solutions is one of the most sustainable and scalable approaches.

HOW WE HELP

We invest in local partners to have a greater impact:



Today, Global Partnerships focuses our efforts around four impact areas: rural livelihoods, microentrepreneurship, health services, and green technology. Across these impact areas, women currently comprise a majority (77 percent) of the people our partners serve, with 46 percent of our partners' total clients living in rural areas.

During FY2014 we made 60 new impact investments (loans and grants) totaling \$34,473,861. We engaged with 47 active social enterprise partners during the year.

At GP, we know that to expand opportunity for those living in poverty, it takes more than a loan. We think differently about capital. Through our impact-led investment funds, catalyzed by our donor philanthropy, we will continue to bring innovative market-based solutions to families that need it most.



With a loan from Alternativa, a GP partner in Peru, Miguelita (left) started a small business selling women's accessories. Slowly, she built up a steady stream of loyal customers and increased her product offerings to meet increasing demand. Eventually, Miguelita earned enough money to pursue one of her lifelong goals which was to enroll in the local university. She is now studying communications and works as a production assistant for a local TV channel. She also continues to run her store. "Alternativa was not only a bridge that allowed me to grow as a small business owner and as a future professional, but it was also the key that allowed me to grow as a person and improve myself to achieve the goals that I set out to reach," says Miguelita.

PHOTO C/O ALTERNATIVA

TOTAL NUMBER OF PARTNERS BY COUNTRY*

*July 1, 2013 – June 30, 2014



THE OPPORTUNITY

An estimated 170 million households around the world using financial services tailored for people living in poverty do not have access to basic health information, screenings and care, making it difficult to end the cycle of poverty.

HOW WE HELP

By investing in social enterprises that deliver access to health education and screening, primary care and essential medicines, we help improve overall family health which can lead to greater economic opportunity. We now have nearly 20 partners that offer some combination of health services in addition to financial services.

A loan officer at CRECER, a GP partner in Bolivia, educates clients about cervical cancer and promotes the importance of annual screening. CRECER is a microfinance institution that uses a group lending methodology to reach the most marginalized populations, providing them with access to credit, education, and health services.

PHOTO © GLOBAL PARTNERSHIPS





PHOTO AND STORY C/O PRO MUJER IN PERU

IMPACT

When Miriam Enriquez suddenly found herself a single mother of two, she knew she had to take drastic action to provide for her children. She turned to Pro Mujer in Peru (PMP), a GP partner, for a loan to start her own jewelry business. Through hard work and training and support from Pro Mujer, Miriam achieved enough success to care not only for her children, but also the financial success to open two more jewelry stores.

However, working long days took a toll on Miriam's health; she had trouble sleeping and breathing.

"Being the only one responsible for my family gave me the strength to raise my children and work all day. For that reason, I neglected my health, and that's something that women do, even though we shouldn't," says Miriam.

During health screenings offered through PMP, Miriam discovered that she had cervical cancer along with abnormally high blood sugar level. "It was like being hit with a bucket of cold water," recounts Miriam, "What could I do? I could not stop working." But the staff at PMP helped Miriam. "The obstetrician was very kind to me, comforted me, and said if I changed my eating habits, I would get better. And for my cancer, PMP referred me to a hospital in Arequipa, where I was treated. After an operation, I was cured."

Reflecting on the incredible obstacles she has overcome, Miriam says, "I feel accomplished. I'm not waiting for my ex-husband to give me money. I moved forward with strength, though there were times when I cried or laid awake at night. But I'm not stuck, and I like being independent."

This is the mission of GP, to expand opportunity for people like Miriam, whose life was transformed by both health services and microentrepreneurship education.

THE OPPORTUNITY

Nearly 1.3 billion people around the world live without access to electricity, which severely limits educational and economic opportunity. In many parts of the world, the only source of light in a household is a single kerosene lantern that emits dirty, toxic, unhealthy and unsafe fumes that are dangerous and can lead to increased incidents of upper respiratory ailments.

HOW WE HELP

GP invests in social enterprises that deliver affordable solar products to rural families. This extends the families' workday and children's study time while improving the overall health conditions in their home and saving money. GP now has seven social enterprises in a growing portfolio that are exploring ways to deliver affordable green technologies.

Maritza Jarquín cooks for her family each night over an open fireplace. She has lived in the rural community of Monte Fresco in Teustepe, Nicaragua for her entire life, relying on agricultural production for income to support her 13 children, ranging from ages 17 to 41. She now supplements that income by selling solar lights like the Sun King Pro pictured. She also purchased one solar light for herself, which is much brighter and less expensive than her two previous lighting solutions: kerosene lanterns and battery-powered flashlights. Our investment in our partner MiCredito's solar light initiative helps mothers, like Maritza, and families improve their household finances and quality of life.

PHOTO © GLOBAL PARTNERSHIPS



IMPACT

Pablo Alejo has been a loyal client of GP's partner MiCrédito for the last three years. Pablo earns income from agriculture — primarily corn and beans — but also raises livestock, including pigs and cows in a rural community near Teustepe, Nicaragua. In October 2013, he went into the MiCrédito branch office to make a loan payment, and was invited to attend a meeting where he learned about solar lights. In addition to providing solar lights directly to clients, MiCrédito offers clients the opportunity to increase their income while making a positive impact on their communities, by becoming local providers of solar products.

Pablo signed up for a three day training session with Tecnosol, another GP partner that is currently providing solar products to MiCrédito. Pablo said the training was excellent, and he received a solar light to take home, giving him the opportunity to test the light and to use as a demo unit in promoting the product. Pablo was also approved to purchase ten small lights on credit. He brought his inventory home on horseback, and within two weeks had sold out, primarily by going door-to-door in his community. He promptly paid off the loan and reapplied for another. Pablo is proud to be able to support his community by providing access to solar products. Solar electricity provides a bright, safe, affordable source of light for rural clients, eliminating the dangers of kerosene and allowing for convenient cell phone charging.

Pablo is just one of the many clients which MiCrédito is supporting through its solar energy initiative. While this initiative began in Teustepe, they have now extended it to four branch offices in Esteli, Leon, Rivas, and Granada. Through its work with Global Partnerships and local solar energy providers such as Tecnosol and ECAMI, MiCrédito is illuminating Nicaraguan homes and businesses.



PHOTO: MICREDITO

"The solar lights work well and are easy to sell. We use them in our home every day."



PHOTO © GLOBAL PARTNERSHIPS

THE OPPORTUNITY

Globally, roughly 500 million families run small-scale farms but don't have access to the resources, information and commercial markets needed to improve their livelihoods. Smallholder farmers often lack access to technical assistance on the best crop-growing practices, as well as working capital, and access to specialty markets.

HOW WE HELP

We invest in partners that provide these important services to help smallholder farmers improve their livelihoods. Nineteen partners currently provide a combination of technical assistance, access to commercial markets, and working capital. We have

provided additional opportunities to strengthen services for poor rural farmers, including innovative financing models that provide pre-harvest capital for farmers who typically have to wait until after the harvest season to get paid. Increased crop yields and access to specialty markets results in more revenue for farmers, which helps them provide for their families, expand their businesses and educate their children.



CENFROCAFE is a fair trade and organic coffee cooperative in the coffee growing region of Peru. They serve the poorest parts of the country, where roughly 50 percent of the population lives below the poverty line. CENFROCAFE's members have seen increased production yields as a result of their access to tailored credit, technical assistance and commercialization services.

PHOTO COURTESY OF CENFROCAFE



IMPACT



Our partner Pro-Rural is a Bolivian non-governmental organization that works to improve the socio-economic position of small-holder farmers by strengthening the enterprises that serve them. They do so by providing credit and technical assistance to small, institutional borrowers, including cooperatives, social enterprises and producer associations such as Coaine, a coffee cooperative that offers its members access to technical assistance, organic certifications and markets. Coaine's manager and treasurer are pictured.

PHOTO © GLOBAL PARTNERSHIPS

THE OPPORTUNITY

About 150 million microfinance borrowers globally lack the knowledge about proven business practices to turn microcredit into an opportunity to earn a living.

HOW WE HELP

In partnership with investors and donors, GP invests in social enterprises that provide financial services and customized education programs to empower women. These education programs help build resilience, smooth income and consumption patterns, enhance economic

opportunity, increase self-sufficiency and improve their self-esteem. We work with over 20 partners that provide entrepreneurship education to thousands of clients and we will continue to evaluate additional opportunities to improve livelihoods for more small-scale business owners.



These women are members of a village bank* located in a town near Lake Titicaca in Bolivia. Their village bank is affiliated with CRECER, one of GP's partners in Bolivia. By banding together, these budding microentrepreneurs are able to obtain loans from CRECER and provide a support system for one another as they launch agricultural and small-crafts businesses. These women, spanning three generations, hold regular village bank meetings (pictured) to manage their loan repayments and deliver much needed preventive health education.

*Village banks are a group of entrepreneurs who come together to share and guarantee one another's loans. Village banks allow families with little to no resources or assets to borrow, invest and grow their businesses. Often, these are families who are denied access to capital to fuel their small businesses. [Source: FINCA website]

PHOTO © GLOBAL PARTNERSHIPS





IMPACT

PHOTO © GLOBAL
PARTNERSHIPS

Corina Apaza and her family live in the small desert community of Sotillo in Vitor, Peru. There, many homes are constructed of cane mats that offer protection from the sun while still allowing for ventilation.

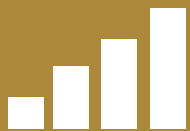
Corina and her husband weave and sell these cane mats to sustain their family. Even though it is hard work and profit margins fluctuate depending on the season, Corina and her husband persevere so that they can provide for their four children. They start their day at 5AM; Corina's husband cuts the cane, transports it from the field to their workshop, and from 8AM – 4PM Corina strips the cane and weaves the mats. Together they produce 25-30 mats per week and sell them wholesale.

In order to scale her business and produce more mats, Corina became a member of a village bank affiliated with ADRA, a microfinance institution and GP partner. With loans from the village bank, Corina not only grew her business, but she also received training on how to save and manage her money. The resources and skills Corina has received from ADRA have helped her achieve her goal of sending her children to school to become professionals. Two of her children are studying to become an electrician and a police woman, and her youngest daughter dreams of studying medicine. Investing in local organizations like ADRA that use market-based solutions is one of the most sustainable and scalable approaches to expanding opportunity for families living in poverty like Corina's.



\$132.7

MILLION DEPLOYED
SINCE INCEPTION



301

IMPACT
INVESTMENTS
MADE SINCE
INCEPTION



73

PARTNERS SINCE
INCEPTION

12

COUNTRIES
REACHED SINCE
INCEPTION



2.6

MILLION LIVES
TOUCHED SINCE
INCEPTION

*As of June 30, 2014

Tomas Ttito always dreamt of owning his own business. He also wanted to find an intelligent and caring woman to share his life dreams with — that woman became his partner and wife Felipa. Together, Tomas and Felipa have started a variety of businesses to provide for their seven children. Their most successful enterprise has been their wholesale flower business, which they began with a loan from Credivision, a GP partner in Peru. Credivision gave them a loan when all other banks rejected their applications. They used the loan to build their greenhouse, where they grow 20 varieties of flowers including roses, carnations and lilies. Tomas and Felipa now earn more per month with their flower business than in an entire year growing corn. When asked about their future plans, Tomas says they are excited about the future. “We believe we must always take care of our children so that they may have good lives. We are hoping to acquire [land] in Cusco where they can live. As long as we have strength, we will work and provide for our family and each other.”

PHOTO © GLOBAL PARTNERSHIPS

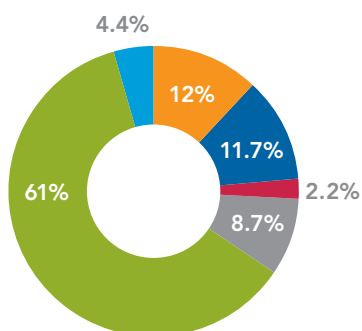


GP's partner Alternativa (Peru) is a microfinance institution that offers credit to female entrepreneurs living in poor, peri-urban (between the suburbs and countryside) areas. Alternativa takes advantage of regularly scheduled credit meetings to deliver education on topics such as gender and health. It also works with the National Cancer League to conduct early cancer detection campaigns in remote communities (pictured), providing clients with access to discounted screening.

PHOTO COURTESY OF ALTERNATIVA

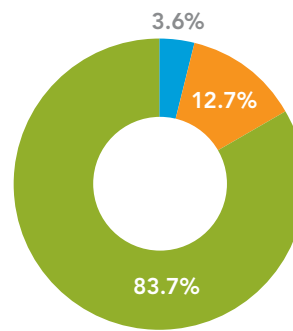
FINANCIAL SUMMARY

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 or contact us at info@globalpartnerships.org.



REVENUES

Impact investment interest income	\$4,371,000
Individual contributions	\$857,000
Foundation contributions	\$840,000
Gifts in kind	\$624,000
Earned and other income	\$315,000
Corporate contributions	\$160,000
TOTAL REVENUES	\$7,167,000

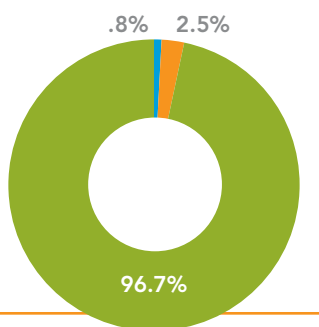


EXPENSES

Programs	\$5,623,000
Fundraising	\$852,000
Management & Administration	\$246,000
TOTAL EXPENSES	\$6,721,000

2013-2014 CASH OUTFLOWS

In Fiscal Year 2014, ninety-seven percent of GP's total cash outflows went to support and expand Global Partnerships' impact investments.

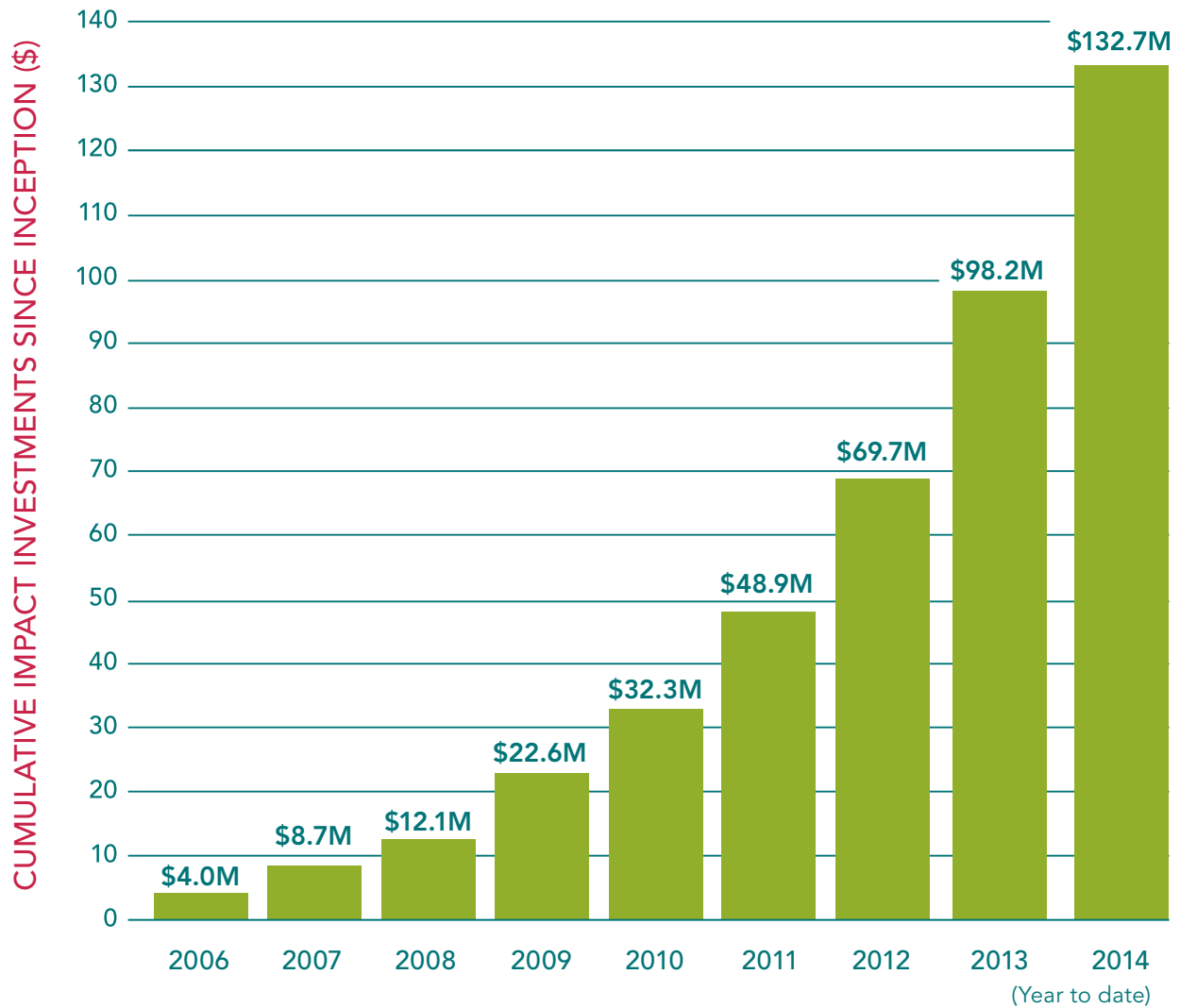


Impact Investments & Operations	\$32,416,000
Fundraising	\$852,000
Management & Administration	\$246,000
TOTAL CASH OUTFLOWS	\$33,514,000

BALANCE SHEET SUMMARY AS OF JUNE 30, 2014

Current assets	\$46,269,000
Long-term assets	\$28,247,000
Total assets	\$74,516,000
Current liabilities	(\$17,895,000)
Long-term liabilities	(\$48,851,000)
Total liabilities	(\$66,746,000)
NET ASSETS AND EQUITY	\$7,770,000

CUMULATIVE IMPACT INVESTMENTS SINCE INCEPTION



Global Partnerships (GP) was founded on the belief that everyone should be equal in opportunity. For the past twenty years, GP has dedicated its work to expanding opportunity for those living in poverty. In Latin America and the Caribbean, 1 in every 3 families lives in poverty.

Global Partnerships relentlessly seeks out viable, market-based solutions to help improve people's lives today - and for the next generation.

Models for change like microfinance and impact-led investing were initially seeded with the generosity of our donor community. Today, philanthropy is even more important as the catalytic force that drives innovative and mission-driven impact investing. Your gifts help us identify, analyze, and activate market-based solutions that truly transform people's lives.

What does catalytic philanthropy at work look like?

- Exponential growth ---> 2.6 million lives touched
- Systemic change ---> addressing poverty on many levels – including affordable health services for women, solar lights for off-grid households and education and market access for smallholder farmers
- Innovative opportunities ---> persistent exploration of emerging and pioneering solutions to global poverty

At the household level, this support gives people hope and real progress. For example, Miriam now has the

healthcare she and her family desperately need; Pablo brings solar light to his community; and Corina is building a thriving mat business. All are growing foundations for a better life.

This is what we've been able to accomplish together over the last 20 years. Thank you for your generous contributions and support. We look forward to your continued philanthropic support on our journey in the coming year and beyond.



Manuel Antonio Jarquin puts this 2.5 watt solar panel on the roof each day to charge his family's solar lamp, which was purchased through a solar reseller program set up by GP's partner, MiCrédito, in Nicaragua. Though the panel looks small, one day of charging provides up to 30 hours of bright light and cell phone charging.

PHOTO © GLOBAL PARTNERSHIPS

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