GL BAL PARTNERSHIPS

IMPACT-FIRST INVESTING



ANNUAL REPORT 2019

LETTER FROM THE CHIEF EXECUTIVE OFFICER

Guided by our founding belief that everyone deserves the opportunity to earn a living, provide for their families, and improve their lives - this year Global Partnerships' impact-first investing brought opportunity to 4.8 million people living in poverty in 20 countries. The breadth of our investing increased to address 14 distinct facets of poverty across livelihoods, education, energy, health, housing, and sanitation. By the numbers, Global Partnerships (GP) grew its combined portfolio across all affiliated funds to just over \$108 million at fiscal yearend. We made more than \$68 million in new investments, bringing our cumulative investment figure to over \$385 million.*

All of GP's work is aimed at achieving the highest possible impact – broadening opportunity, deepening inclusion, serving millions, and improving lives – while seeking to preserve capital with a modest return for fund investors. We are also building a unique economic model which provides catalytic, resource-leveraged results for philanthropic supporters. This year, GP's debt funds extended their track record of timely investor principal and interest payments to 56 consecutive quarters.* The Social Venture Fund, three years into its ten-year life, has built a portfolio of eight high-impact social enterprises, the majority of which are making good progress toward de-risking their early stage business plans. GP was also able to effectively leverage philanthropy, with every dollar of philanthropy enabling more than thirty dollars of fund capital at work making a difference in the lives of millions of people living in poverty.

Highlights this year:

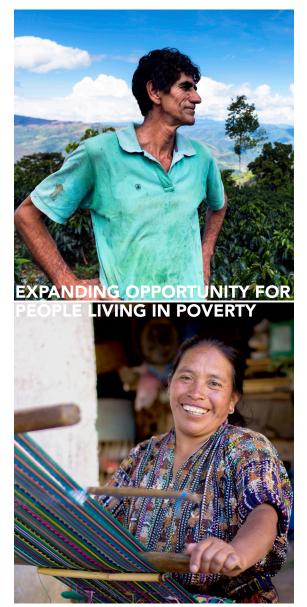
LEADING WITH IMPACT

GP is championing the idea that impactfirst investing is distinct from return-first investing and that it has an essential role to play in advancing global development. This conviction is beginning to gain traction. This year, GP came together in partnership with Ceniarth, the W.K. Kellogg Foundation, and the Overseas Private Investment Corporation to design the Impact-First Development Fund (IFDF).

This new \$55 million debt fund will launch in October 2019 and represents the leading edge of GP's work. The IFDF will seek to clearly demonstrate high levels of social impact and tie that performance directly to lower cost capital for the social enterprises that deliver superior results.

DEEPENING OUR UNDERSTANDING OF IMPACT

One of the toughest challenges in impact investing is knowing whether fund investments



*Past performance is not a guarantee of future results. This figure includes past and present funds affiliated with GP, including funds that have terminated.



having the intended effect. Are are people ultimately experiencing meaningful improvement in their lives? The answer to this question has important implications for GP's investment strategy. Over the past year, in partnership with 60 Decibels, we employed mobile-based survey methodologies known as Lean Data to listen to more than 2,000 clients in our Solar Lights and Women-Centered Finance with Education initiatives. The early findings, summarized in this Annual Report, are encouraging, especially the number of clients reporting improvements in quality of life, economic position, and multigenerational impact.

INVESTING WITH RESILIENCE

Investing in developing countries can be challenging, particularly during periods of political upheaval. As political unrest in Nicaragua persisted throughout the year, GP thoughtfully managed debt fund investments in partners in that country. We balanced sustaining support for those partners who continue to weather the storm while reducing overall portfolio exposure. At the end of the year, we made the difficult decision to relocate GP's Latin America office from Managua, Nicaragua to Bogotá, Colombia. This decision positions GP to continue to effectively invest throughout the region.

PREPARING FOR GROWTH IN SERVICE OF HIGHER IMPACT

To achieve our aspiration for higher impact, GP will seek to substantially grow its impactfirst portfolio to between \$150 million and \$200 million over the next few years. The IFDF is a critically important part of achieving this goal. In preparation for this growth, GP registered as an investment adviser with the SEC, made important investments in the continuity and growth of our regional investment teams, deepened in-house legal and regulatory expertise, and continued to strengthen investment disciplines that are necessary to deliver the kind of inclusion, scale, and impact we seek.

Everything that we do is made possible by the support of our philanthropic and fund investors. Thank you for your commitment to our mission, your trust in our work, and your generosity of spirit.

With Gratitude,

Rick Beckett CEO Global Partnerships



IMPACT PERFORMANCE THIS YEAR

From July 1, 2018 to June 30, 2019

BROADENING OPPORTUNITY

14 active initiatives addressing different facets of poverty

DEEPENING INCLUSION

100% of partners reaching people living on less than \$5.50 per person, per day

83% 64% female clients* rural clients*

SERVING MILLIONS

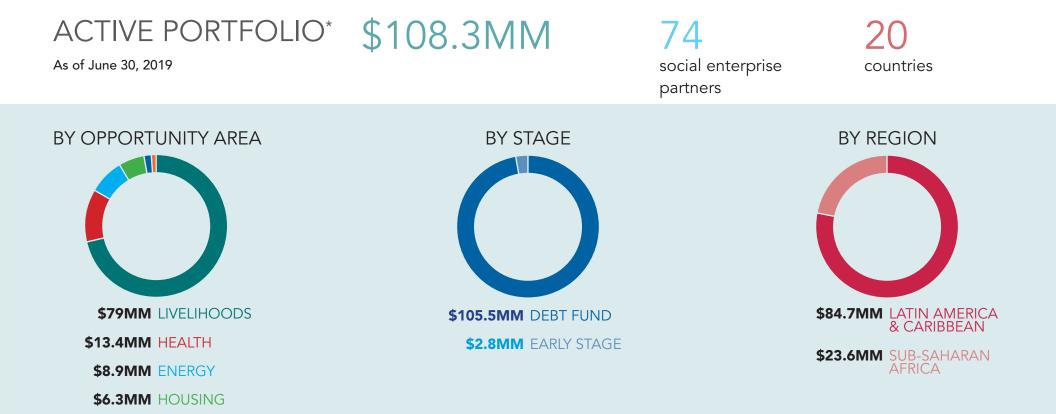
4.8 million

lives impacted as a result of investments

IMPROVING LIVES

95% of clients reporting an improvement in quality of life**

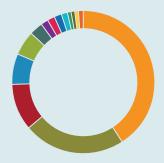




BY INVESTMENT INITIATIVE

\$445K SANITATION

\$275K EDUCATION



\$46.9MM Women-Centered Finance with Education
\$26.7MM Rural-Centered Finance with Education
\$12.1MM Women-Centered Finance with Health
\$8.1MM Solar Lights
\$6.3MM Home Improvement Finance
\$3.4MM Smallholder Farmer Market Access
\$1.5MM Artisan Market Access

- **\$1.3MM** Health Clinic Services
 - \$786K Cookstoves
 - **\$445K** Urban Sanitation
 - **\$300K** Productive Asset Finance
 - **\$246K** Smallholder Farmer Inputs w/ T.A.
 - **\$150K** Adult Livelihood Learning
 - \$125K Digital Study Materials

LIVELIHOODS

WOMEN-CENTERED FINANCE WITH EDUCATION



An estimated 1.7 billion adults lack access to formal financial services and women are disproportionately more likely to be excluded, with a 9 percent gender gap in financial access in developing countries.¹ GP aims to empower women living in poverty by investing in partners that deliver financial and educational services tailored for women to build economic resilience.

ACTIVE PORTFOLIO*

\$46.9MM Capital Deployed

29 Partners



FISCAL YEAR 2019 RESULTS**

\$22.8MM New Investments

828,032 Lives Impacted RURAL-CENTERED FINANCE WITH EDUCATION



An estimated 1.7 billion adults lack access to formal financial services, with rural and low-income households disproportionately more likely to be excluded.² GP aims to improve the livelihoods of rural households by investing in financial institutions that deliver financial and educational services tailored to meet their needs.

ACTIVE PORTFOLIO*

\$26.7MM Capital Deployed

16 Partners



FISCAL YEAR 2019 RESULTS**

\$16.9MM New Investments

155,943 Lives Impacted

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

ENERGY

COOKSTOVES



Approximately 3 billion people cook using open fires or simple stoves fueled by dirty kerosene, biomass, or coal, and each year, nearly 4 million people die from household air pollution.³ Collecting and using traditional fuels also consumes considerable time and expense for households in poverty, particularly for women and girls. GP aims to improve household health and economics by investing in partners offering eco-friendly and affordable cookstoves.

ACTIVE PORTFOLIO*

\$786K Capital Deployed

3 Partners



FISCAL YEAR 2019 RESULTS**

\$220K New Investments

71,365 Lives Impacted

*As of June 30, 2019

**From July 1, 2018 to June 30, 2019

SOLAR LIGHTS



Roughly 1.1 billion people worldwide (14 percent of the global population) have no access to electricity, 53 percent of whom live in sub-Saharan Africa.⁴ GP aims to improve the economic position and quality of life of off-grid households by investing in social enterprises that provide access to solar lights and small solar home systems.

ACTIVE PORTFOLIO*

\$8.1MM Capital Deployed

3 Partners



FISCAL YEAR 2019 RESULTS**

\$10MM New Investments

2,899,595 Lives Impacted

CLIENT VOICES | ARTISAN MARKET ACCESS 🔘



Zandra Sajbin, artisan and NOVICA client

"I was born on May 23, 1983 in Quiché but I grew up in an orphanage in San Lucas Toliman," says Zandra Sajbin. Although she never knew her mother and father, she bears no bitterness for her situation. "Things happen for a reason," she says. She grew up and started her own family and became a parent herself. She and her husband have a daughter and two sons.

Growing up in poverty in Guatemala, Zandra sought a livelihood crafting jewelry from silver and jade, a sacred stone for the Maya people. With high up-front costs and a limited local market, making a living was difficult.

"I strongly believe that everything is possible if one has dreams, and that nothing is impossible if you work hard." Zandra's conviction proved to be true when she found NOVICA, a partner in Global Partnerships' Artisan Market Access initiative.

NOVICA is a fair-trade social enterprise that purchases goods from artisans from 13 different countries including Guatemala, Ghana, Honduras, Mexico, Nicaragua and Peru. NOVICA gives artisans like Zandra the opportunity to stabilize and increase their incomes by providing access to credit for inputs, technical assistance, and access to international markets via online retail.

"I felt happy – everyone kept saying how much they liked what I had made!" Thanks to the opportunity NOVICA provides combined with Zandra's resilience and artistry, her business has expanded, and she now employs ten people at her workshop. "I lead a happy and tranquil life together with my loved ones. I enjoy going to fairs and expos to exhibit my jewelry."

"My greatest dream is to be able to buy a piece of land and build my own house so that I may leave it to my two sons. Offering my art through NOVICA is another dream come true. I am honored to see people beyond Guatemala's borders wear my designs. Each of them bears my best wishes."

NOVICA	1999	Multi-country
Partner:	Founded:	Geography:

LIVELIHOODS

ARTISAN MARKET ACCESS



The artisan sector is the second largest employer in the developing world behind agriculture.⁵ Most artisans do not have access to international markets that would enable them to reach more customers at better prices. GP aims to improve the economic position of informal artisans and their families by investing in partners who provide access to markets as well as price premiums.

ACTIVE PORTFOLIO*

FISCAL YEAR 2019 RESULTS**

\$1.5MM Capital Deployed

1 Partner



\$1MM New Investments

23,328 Lives Impacted

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

SMALLHOLDER FARMER MARKET ACCESS



Globally, about 84 percent of farms are operated by smallholders with less than 2 hectares of land.⁶ Smallholder farmers often lack access to markets, fair prices and quality agronomic technical assistance. GP aims to improve the economic position of smallholder farmers and their families by investing in agricultural enterprises that provide enhanced market access and technical assistance.

ACTIVE PORTFOLIO*

\$3.4MM Capital Deployed

7 Partners



FISCAL YEAR 2019 RESULTS**

\$7.7MM New Investments

52,130 Lives Impacted

EDUCATION

ADULT LIVELIHOOD LEARNING



Individuals living in poverty, particularly in rural areas, often have limited access to information that can help them build knowledge and improve their agricultural and financial practices. GP aims to improve the economic position of households living in poverty by investing in partners who provide affordable, mobile-based education on best practices in savings and/or agriculture.

ACTIVE PORTFOLIO*

FISCAL YEAR 2019 RESULTS**

\$150K Capital Deployed

1 Partner

\$150K New Investments

75,554 Lives Impacted

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

DIGITAL STUDY MATERIALS



In sub-Saharan Africa, only 53 percent of children complete primary school.⁷ Among those who do attend school, about 37 percent will not achieve basic literacy and numeracy.⁷ With high studentto-teacher ratios and lack of quality study materials, children often lack the resources they need to advance their education. Through sustained engagement with interactive, mobile education platforms, students can improve their skills and test scores, increasing the likelihood of continuing education.

ACTIVE PORTFOLIO*

\$125K Capital Deployed

1 Partner



FISCAL YEAR 2019 RESULTS**

\$0 New Investments

76,526 Lives Impacted

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

HEALTH

WOMEN-CENTERED FINANCE WITH HEALTH



An estimated 1.7 billion adults lack access to formal financial services, and women are disproportionately excluded.⁸ In addition, at least half of the world's population lacks access to essential health services, with the burden of disease shouldered disproportionately by women.⁹ GP aims to empower women living in poverty by investing in partners that deliver tailored financial and educational services, along with access to basic health services.

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FISCAL YEAR 2019 RESULTS**

\$7.2MM New Investments

148,772 Lives Impacted

of June 30, 2019

**From July 1, 2018 to June 30, 2019

HEALTH CLINICS



At least half of the world's population lack access to essential health services.¹⁰ In turn, families often go untreated or rely on poor-quality care from unqualified providers, resulting in distrust, increased costs, complications and, all too often, death. GP aims to improve the health and economic position of households living in poverty by investing in primary and specialty care clinics that provide high-quality, low-cost services.

ACTIVE PORTFOLIO*

\$1.3MM Capital Deployed

3 Partners



FISCAL YEAR 2019 RESULTS**

\$514K New Investments

91,060 Lives Impacted

CLIENT VOICES | PRODUCTIVE ASSET FINANCE 🔤



Steven Mwasa, motorcycle taxi owner and Tugende client

Steven Mwasa is a father of two that lives in Salaama, Kampala. He is a member of a boda boda stage, or motorcycle taxi stand, called "Map of Africa" in Makindye. Steven began his work there in 2012, renting his motorcycle taxi from the owner of the stage. Like most young drivers, Steven earned a fraction of what he could if he owned his own motorcycle. Not only was he losing valuable income to rental costs, his livelihood was tenuous with a landlord controlling his productive asset.

That all changed when Steven found Tugende in 2017. "My dream was to own a motorcycle. When I told my friend I wanted to lease my own bike and how much I had, he referred me to Tugende."

Tugende provides lease-to-own financing to motorcycle taxi drivers in Uganda, enabling them to own their own motorcycles. In addition to credit, borrowers receive licensing services, two-year motorcycle warranties, health and life insurance, and entrepreneurial training. Tugende was the first partner within Global Partnerships' Productive Asset Finance initiative, which launched in fiscal year 2019.

Steven received his first motorcycle lease in September 2017. Steven's elder child started school soon after, and Steven says paying for school fees was easier because of the cost savings he realized even during the leasing period. Once a lease is completed, Tugende has found that drivers' net incomes can increase by an estimated 45 percent.

When Steven completed his lease, he sold the bike for the equivalent of \$700 to secure a piece of land for his family. Beyond increasing Steven's net income during ownership, Tugende's services enabled Steven to build equity in an asset that helped secure a brighter future for him and his family.

Steven is now leasing a second motorbike and with this newfound economic security, he is dreaming bigger. "I wanted one bike when I came to Tugende but plans changed when I became an owner. I have unlimited plans for my family and life. This is just the beginning," Steven says.

Partner	Country of	Motorcycle	Year	
Profile:	Operation:	Owners:	Founded:	
Tugende	Uganda	8,861	2010	

LIVELIHOODS

PRODUCTIVE ASSET FINANCE



Many microentrepreneurs and small-scale producers cannot afford the up-front costs associated with productive asset purchases and do not meet the lending requirements of traditional banks, constraining their ability to grow their business. GP invests in social enterprises that provide tailored credit for productive assets, along with support services to increase the entrepreneur's likelihood of success, such as asset warranty, insurance, or training.

ACTIVE PORTFOLIO*

FISCAL YEAR 2019 RESULTS**

\$300K Capital Deployed

1 Partner



\$300K New Investments

5,078 Lives Impacted

*As of June 30, 2019

**From July 1, 2018 to June 30, 2019

SMALLHOLDER FARMER INPUTS WITH T.A.



Globally, about 84 percent of farms are operated by smallholders with less than 2 hectares of land.⁶ Limited access to information and quality agricultural inputs like improved seeds hinders production and income. GP aims to increase incomes and food security of smallholder households by investing in organizations that deliver affordable, high-impact inputs, along with technical assistance (T.A.).

ACTIVE PORTFOLIO*

\$246K Capital Deployed

2 Partners



FISCAL YEAR 2019 RESULTS**

\$100K New Investments

91,603 Lives Impacted

HOUSING

HOME IMPROVEMENT FINANCE



Approximately 1.6 billion people around the world do not have access to adequate shelter, and one in four live in conditions that are harmful to their health, safety and prosperity.¹¹ GP aims to enhance the health, safety and dignity of households living in poverty by investing in social enterprises that provide them with loans and support services to pursue incremental home improvement projects.

ACTIVE PORTFOLIO*

FISCAL YEAR 2019 RESULTS**

\$6.3MM Capital Deployed

6 Partners



\$1.3MM New Investments

184,937 Lives Impacted

SANITATION

URBAN SANITATION



Worldwide, an estimated 2.5 billion people lack access to improved sanitation – more than 35 percent of the world's population.¹² Lack of sanitation contributes to about 10 percent of the global burden of disease, mainly via diarrheal diseases.¹³ GP aims to improve the health and economic position of low-income urban and peri-urban households by investing in social enterprises providing access to low-cost, hygienic toilets and waste management services.

ACTIVE PORTFOLIO*

\$445K Capital Deployed

1 Partner



FISCAL YEAR 2019 RESULTS**

\$0 New Investments

67,595 Lives Impacted

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

*As of June 30, 2019 **From July 1, 2018 to June 30, 2019

DEEPENING OUR UNDERSTANDING OF IMPACT

"I have improved my business. I am sending my children to school and I can provide for my family's basic needs."

"My quality of life changed because now I can afford living a good life, without having to worry about where I am going to get money for food."

-Clients within our Women-Centered Finance with Education initiative

"There is happiness in the house because my children can study without any problem and there is enough light."

"The kerosene fumes really affected my children, especially their eyes. Now their health has significantly improved."

"I personally feel that I've advanced in life." –Clients within our Solar Lights initiative

DEEPENING OUR UNDERSTANDING OF IMPACT



"I am able to contribute more economically at home, I feel more independent and my business has improved." -Client within our Women-Centered Finance with Education initiative

Listening to clients to understand whether and how lives are improving

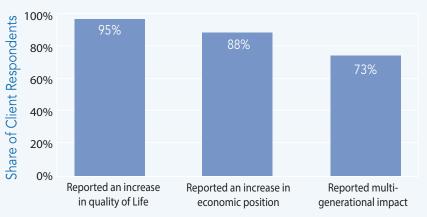
This year we employed 60 Decibels' mobile-based surveying methodology known as Lean DataSM, to contact over 2,000 clients in our Women Centered Finance with Education and Solar Lights initiatives.

We conducted six assessments across five countries, spanning both our Latin America and sub-Saharan Africa portfolios. Through this work we gained deeper insight into the experience of our partners' clients and the outcomes achieved by our fund investments.

What we learned from these clients is that they are experiencing significant improvement in their lives. 95 percent of respondents reported improvement in quality of life. 88 percent reported some improvement in their family's economic position. And 73 percent reported multigenerational impact.

These early findings are encouraging, and we look forward to continuing to listen, understand how lives are improving, and adapt our investment strategy based on what we learn.

Clients are experiencing significant improvement in their lives



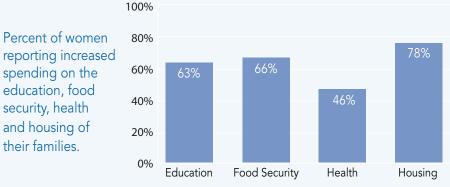
EMERGING INSIGHTS

Women-Centered Finance with Education

In the four assessments conducted within our Women-Centered Finance with Education initiative, 95 percent of respondents reported improved quality of life. 81 percent reported increased contribution to household decision-making. 92 percent reported increased income and 90 percent reported increased ability to plan their finances. Results showed that women are using their increased income and influence to invest in the education, health and well-being of their families, confirming our hypothesis that investing in women amplifies impact.



Investing in women amplifies impact

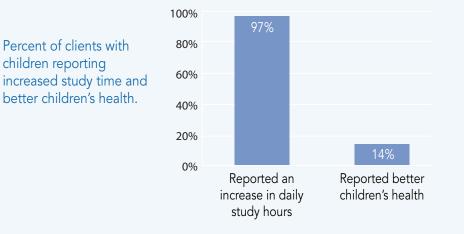


Solar Lights

In the two assessments we conducted in our Solar Lights initiative, 99 percent percent of respondents reported decreased usage of harmful kerosene. 79 percent reported a reduction in household energy expenditures. We also learned about multi-generational impact. 97 percent of respondents reported an increase in their children's study hours as a result of access to solar light and 14 percent reported better children's health by avoiding indoor smoke from kerosene.



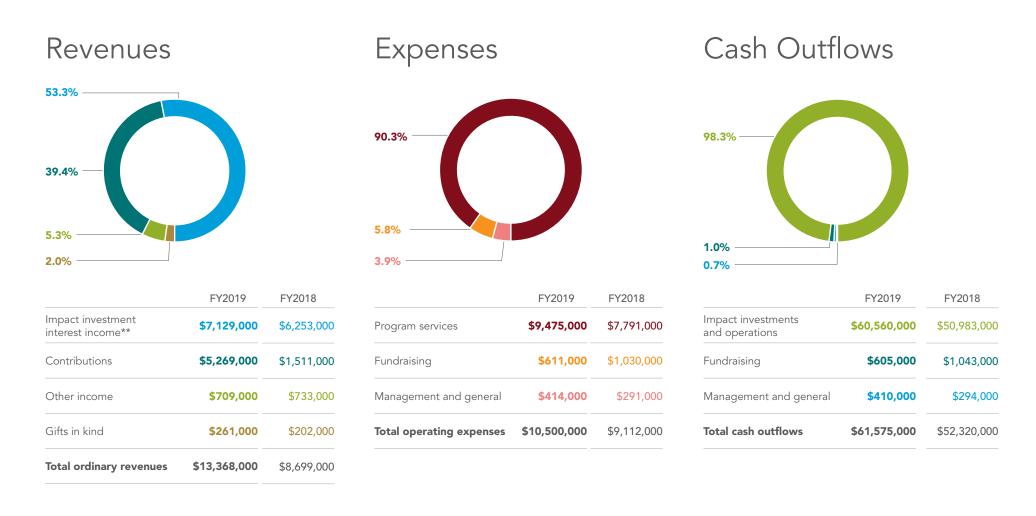
Access to solar light enables multi-generational impact



17

FINANCIAL PERFORMANCE

In Fiscal Year 2019, 98.4 percent of GP's consolidated total cash outflows went to support and expand our impact-first investments.*



To view our complete audited financials, please visit globalpartnerships.org/about-us/reporting

Figures rounded to the nearest \$1,000.

* Figures reflect GP financials consolidated with each of its whollyowned subsidiaries, including each of its affiliated funds.

** Past performance is not a guarantee of future results.

Cash Outflows section: Figures are unaudited. Impact investment and operations cash flows include program services, issuance of social investment loans, and investments in seed and early stage debt and equity enterprises.

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