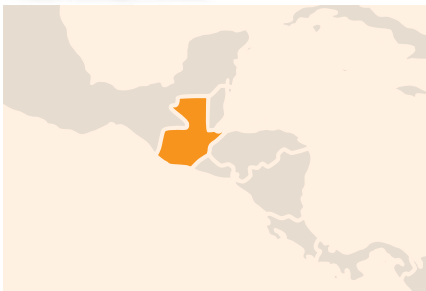


Partner Profile: SHARE



Photos courtesy of SHARE



In Guatemala, an estimated 66 percent of both women and low-income adults lack access to formal financial services.¹

Cooperativa Integral de Ahorro y Crédito SHARE de Guatemala, Responsabilidad Limitada (SHARE) is a Guatemalan social enterprise and a partner in Global Partnerships' Women-Centered Finance with Education initiative.²

Who Is Served

As of September 30, 2024, SHARE currently serves more than 38,000 clients across Guatemala with a focus on low-income female entrepreneurs. Approximately 63 percent of their clients identify as female and 77 percent live in rural areas.³

What Is Delivered

SHARE offers group loans intended to support agricultural or other business activities. Alongside loans, clients also receive a selection of educational services depending on the clients' specific needs. Most of these center around financial topics, but they can also include health, environmental protection or other topics as highlighted by the loan officer in consultation with the borrower. SHARE also finances scholarships as well as environmental projects in the communities where they operate.

Why It Is Impactful

SHARE clients can use their loans and accompanying education to make more informed decisions for their businesses and invest in opportunities to sustain or grow their

incomes. A 2024 study of SHARE borrowers⁴ found that 99 percent of clients report that their quality of life has improved, and that 96 percent report increased income. In addition, 79 percent report an increased amount spent on home improvements, 77 percent report that their household report increased quantity and quality of meals, and 75 percent report increased spending on their children's education. And while high percentages of all clients report greater confidence and agency thanks to their work with SHARE, these effects are even more pronounced among female clients: 89 percent of women report greater ability to make independent financial decisions and 86 report greater confidence in themselves and their abilities.

1. "The Global Findex Database." The World Bank, 2021. <https://globalfindex.worldbank.org>.

2. SHARE and its associated NGO, Asociación SHARE de Guatemala, are current co-borrowers of Global Partnerships Social Investment Fund 6.0, LLC; Global Partnerships Impact-First Development Fund, LLC; and Global Partnerships Impact-First Growth Fund, LLC as of September 30, 2024.

3. Number of clients and breakdown by gender and rurality as of September 30, 2024, as reported by SHARE.

4. Based on responses from 276 clients in a 2024 study by 60 Decibels, Inc.

