WCCN

Investing for Social Change

40 YEARS OF SOLIDARITY

OUR MISSION

Creating opportunities for access to microfinance, services, and markets to improve the lives and communities of low-income entrepreneurs in Latin America.

As one of the first social impact funds in the United States, we have invested more than $175 million, **reaching an average of 20,000 borrowers each year** over the last ten years.

WCCN **THEORY OF CHANGE**

INPUTS

Catalytic capital from socially responsible investors channeled through WCCN

CONNECTED TO

Local partners (who finance, train, employ or trade with low-income entrepreneurs and smallholder farmers)

ENABLE ACCESS TO

- First time credit and formal financial services
- Non-financial services: training and technical assistance
- Economic opportunities for women, rural, and Indigenous populations
- Climate-resilient and sustainable production practices

LEAD TO

- Business growth and more stable income
- Improved household income and resilience
- Job creation in local economies
- Women's empowerment (agency and decision-making)

CONTRIBUTE TO

- More resilient and inclusive local economies
- Reduced poverty and inequality

ADVANCING ECONOMIC, SOCIAL, AND CLIMATE JUSTICE ACROSS LATIN AMERICA

HOW WE ACCOMPLISH OUR MISSION

In 2025, WCCN's local partners **collectively disbursed more than 535,000 loans to low-income entrepreneurs, serving over 402,500 people with credit.**

With access to financing, microentrepreneurs can strengthen their businesses and create better livelihoods for themselves and the people they employ.

Through credit, families can **pay for essentials** like home improvements, sanitation, electricity, medicine, and education.

We can only **break the cycle of poverty** by ensuring the safety, health, and education of children, and microfinance can be a powerful tool to help families **improve their living conditions.**

+$175 MM

Invested in Latin America since **1991**
to support low-income entrepreneurs.

Total amount disbursed as of December 31, 2025

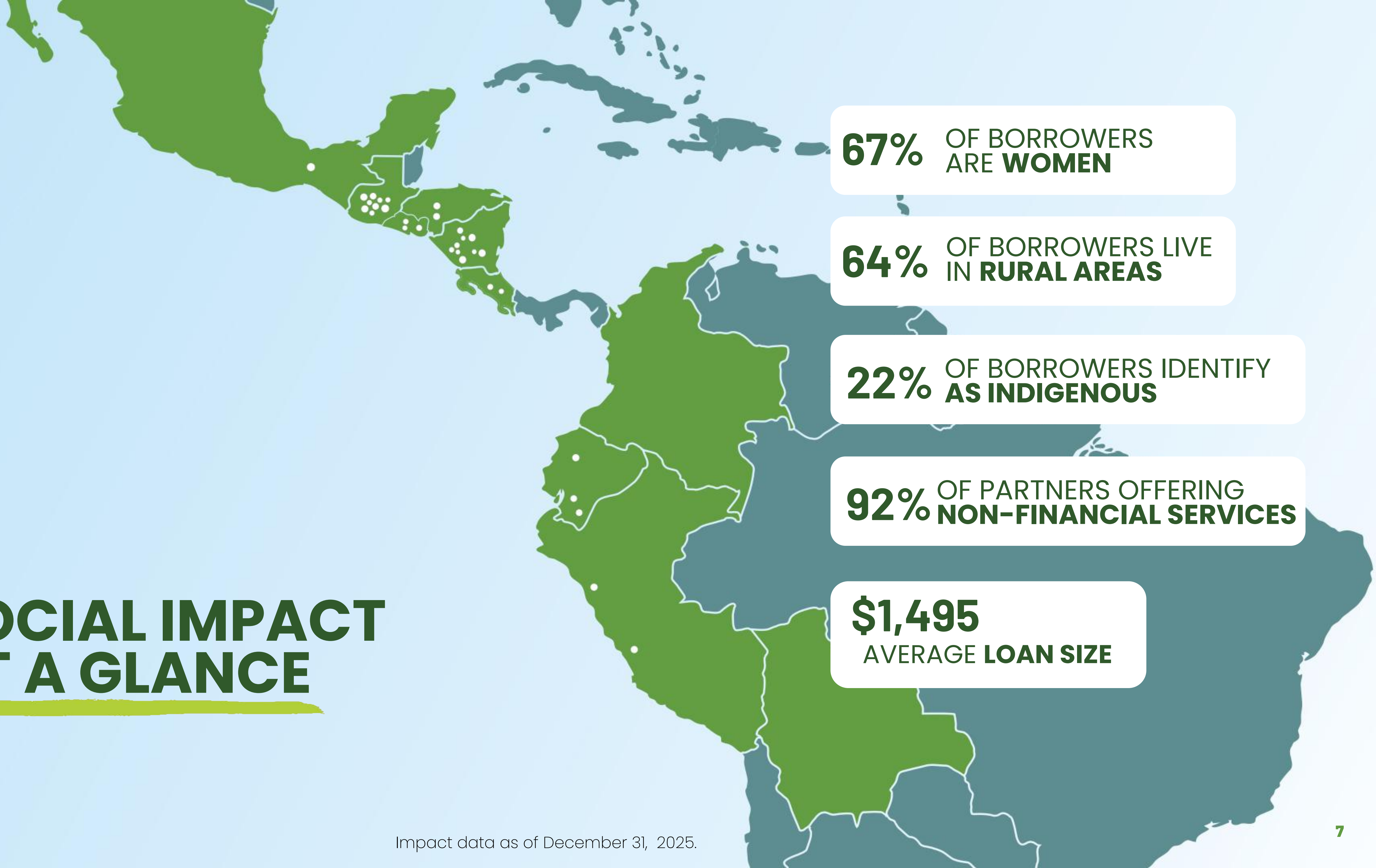
13,062

END BORROWERS DIRECTLY SERVED IN 2025

19,593

JOBS SUPPORTED ACROSS LOCAL COMMUNITIES*

The Impact Data in this publication is the result of a collaborative effort between WCCN and its partners. It reflects information as of December 2025.
* Each microentrepreneur financed by WCCN generates, on average, 1.5 full-time equivalent (FTE) jobs.



SOCIAL IMPACT AT A GLANCE

67% OF BORROWERS ARE **WOMEN**

64% OF BORROWERS LIVE IN **RURAL AREAS**

22% OF BORROWERS IDENTIFY **AS INDIGENOUS**

92% OF PARTNERS OFFERING **NON-FINANCIAL SERVICES**

$1,495
AVERAGE **LOAN SIZE**

Impact data as of December 31, 2025.

$16.5 MILLION AT WORK

WCCN partners with +31 local organizations

The countries in green show where WCCN's investments are making a difference, supporting local efforts to build more just and resilient communities. Each dot marks the location of our partners' headquarters.

WCCN Capital at Work as of June 30, 2026, except for one partner (December 31, 2025).

In 2025, **92% of our MFI partners offered social services that reached over 500K borrowers and community members.** These services helped address daily challenges and improve quality of life.

86%
FINANCIAL LITERACY

41%
HEALTH AND WELL-BEING

36%
CLIMATE RESILIENCE (AGRICULTURE)

32%
BUSINESS TRAINING

36%
COMMUNITY DEVELOPMENT PROGRAMS

27%
HEALTH INSURANCE

18%
DIGITAL EDUCATION

MOST COMMONLY OFFERED NON-FINANCIAL SERVICES

% OF WCCN PARTNERS PROVIDING EACH SERVICE

Impact data as of December 31, 2025.

STRENGTHENING LOCAL ECONOMIES THROUGH OUR PARTNERS

4,512

JOBS DIRECTLY SUPPORTED AT PARTNER MICROFINANCE INSTITUTIONS

50%

OF STAFF POSITIONS HELD BY WOMEN

44%

OF MANAGEMENT ROLES HELD BY WOMEN

39%

AVERAGE OF BOARD SEATS HELD BY WOMEN AT PARTNER MFIs

Impact data as of December 31, 2025.

UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

WCCN promotes economic, social, and climate justice by providing capital to low-income microentrepreneurs, with a focus on women, rural populations, and Indigenous people in Latin America.

Access to capital is a key driver of poverty reduction, job creation, and stronger local economies.

To ensure it fulfills its mission of addressing economic inequality, gender disparities, and environmental challenges, **WCCN regularly collects data to measure its contribution** to the United Nations Sustainable Development Goals (SDGs).

WCCN DIRECTLY CONTRIBUTES TO

1 NO POVERTY

Expanding financial services for underserved communities

5 GENDER EQUALITY

Empowering women through access to capital and markets

8 DECENT WORK AND ECONOMIC GROWTH

Supporting small businesses and job creation.

10 REDUCED INEQUALITIES

Promoting financial inclusion for marginalized populations

WCCN INDIRECTLY CONTRIBUTES TO 11 GOALS

2 ZERO HUNGER

3 GOOD HEALTH AND WELL-BEING

4 QUALITY EDUCATION

6 CLEAN WATER AND SANITATION

7 AFFORDABLE AND CLEAN ENERGY

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE

11 SUSTAINABLE CITIES AND COMMUNITIES

12 RESPONSIBLE CONSUMPTION AND PRODUCTION

13 CLIMATE ACTION

15 LIFE ON LAND

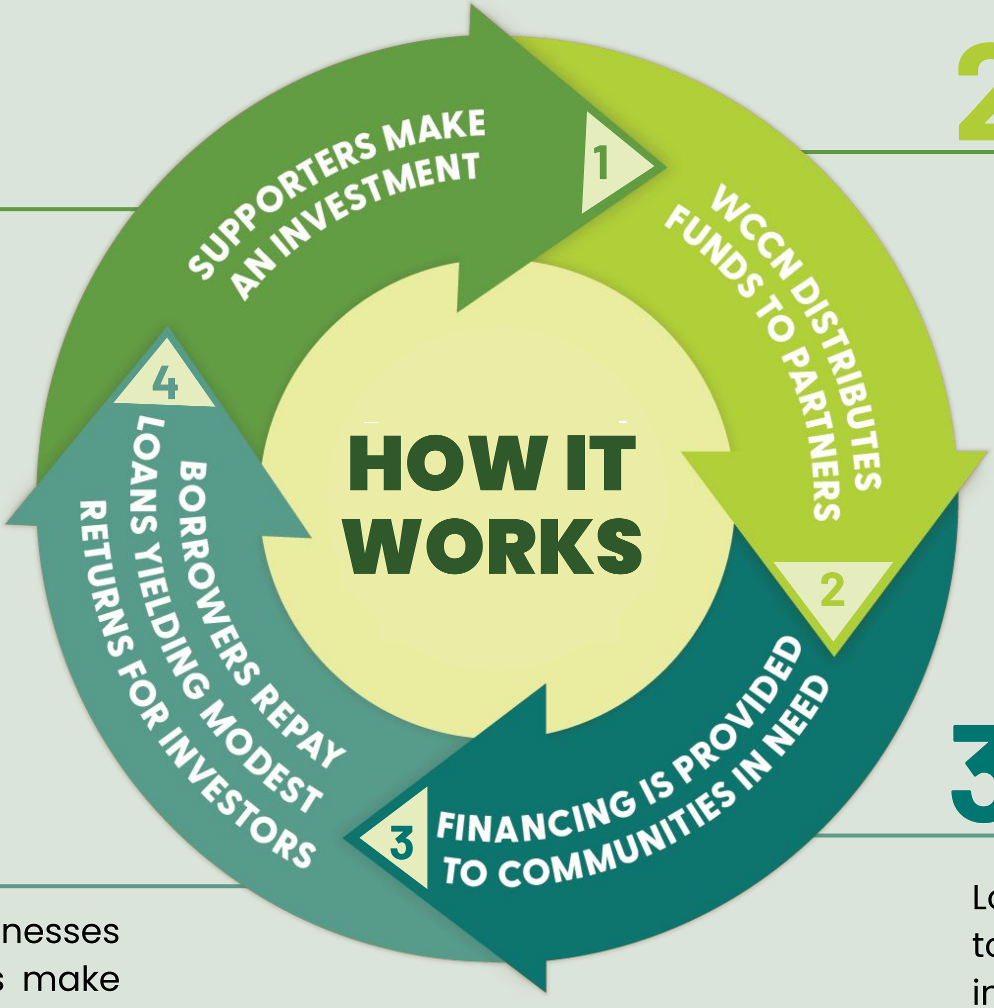
17 PARTNERSHIPS FOR THE GOALS

Working hand-in-hand with its local partners, WCCN is actively **helping move the needle on 15 of the 17 SDGs**, the 2030 global agenda toward peace and prosperity for people and the planet.

SUSTAINABLE DEVELOPMENT GOALS

1 SUPPORTERS MAKE AN INVESTMENT

Institutions and individuals invest in WCCN's Capital for Community Fund to support microentrepreneurs in Latin America.



2 WCCN DISTRIBUTES FUNDS TO PARTNERS

WCCN disburses funds to vetted microfinance institutions and agricultural cooperatives that serve unbanked and vulnerable communities.

3 FINANCING IS PROVIDED TO COMMUNITIES IN NEED

Local partners provide microloans to underserved and often excluded individuals — especially women, rural communities, Indigenous people, and migrants.

4 BORROWERS REPAY LOANS YIELDING MODEST RETURNS FOR INVESTORS

Borrowers expand their businesses and pay back loans. Investors make modest returns, allowing WCCN to increase its impact.

TERMS

RETAIL INVESTMENTS IN **44** STATES THROUGH A PROMISSORY NOTE

MINIMUM INVESTMENT **$100**

1 YEAR MINIMUM; **5** YEARS MAXIMUM

0%- 4% ANNUAL SIMPLE INTEREST

TERMS	1 YEAR	3 YEARS	5 YEARS
$100 - $2 MM	0% - 2%	0% - 3%	0% - 4%

Since its inception, WCCN has maintained a 100% repayment record on both principal and interest to its investors.

LEADERSHIP

William Harris
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Miguel Jongewaard
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GO TO LINKTREE

WCCN

Together, we are creating positive change, helping families break the cycle of poverty, and building a more just and equitable future.