



WCCN

Investing for Social Change

About WCCN

Working Capital for Community Needs (WCCN) is a 501(c)(3) nonprofit organization based in Madison, Wisconsin.

Since 1984, WCCN has mobilized impact-first capital to expand access to microfinance and essential services for historically underserved individuals and communities throughout Latin America.

WCCN's mission is rooted in solidarity with low-income families and communities that have been systematically excluded from access to finance and markets for generations. Over the past four decades, that commitment has evolved into a robust network of supporters, donors, and impact investors dedicated to advancing social, economic, and climate justice.

Through the Capital for Communities Fund, launched in 1991, WCCN promotes social impact investing by offering socially conscious investors the opportunity to align their capital with their values.

WCCN has partnered with local organizations across ten countries in the region: Mexico, Guatemala, Honduras, Ecuador, El Salvador, Nicaragua, Costa Rica, Colombia, Bolivia, and Peru.

By providing patient, values-driven capital to microfinance institutions, cooperatives, and social enterprises, WCCN supports its partners in expanding their reach and deepening their impact –particularly among women, rural families, smallholder farmers, and first-time borrowers.

Advancing economic, social and climate justice in Latin America.



40 years of solidarity

With fair access to credit, people can start or grow a small business, increase their income, cover basic needs like food, medicine, and clean water, send their children to school, and work toward a better life for themselves and their families.



SOCIAL IMPACT AT A GLANCE

13,854 END BORROWERS DIRECTLY SERVED IN 2024

65% OF BORROWERS ARE WOMEN

57% OF BORROWERS LIVE IN RURAL AREAS

52% OF BORROWERS HAD NO PRIOR ACCESS TO FINANCIAL SERVICES

83% OF PARTNERS OFFER NON-FINANCIAL SERVICES

\$14.1 MILLION AT WORK

WCCN partners with 27 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.

Note: Impact data as of December 31, 2024. WCCN Capital at Work as of December 31, 2025.

What if your investment could tell a better story? Not just one about numbers and profits –but about people.



Imagine your investment giving a woman in Guatemala the opportunity to launch her first food stand and support her family. Or helping a farmers' cooperative in El Salvador adopt sustainable practices to face the challenges of climate change.

That's the heart of social impact investing.

It means putting your capital to work in organizations, cooperatives, and projects that create meaningful social and environmental outcomes while generating a modest financial return. It's investing with intention, where every dollar becomes a tool for justice, resilience, and opportunity.

WHY ARE THE RETURNS LOWER? Because the goal isn't to maximize profit. It's to empower people and communities long excluded from traditional finance. **The value isn't just financial, it's measured in jobs created, families supported, and local economies strengthened.** In that sense, **there is a double bottom line, a social return and a financial return, that together equal a market rate of return.**

WHAT ABOUT THE RISK? These investments often take place in regions facing political uncertainty, economic volatility, and climate threats. But these are also the places where your investment can make the greatest difference and where it's needed most. Despite that risk, WCCN has returned 100% of the interest and principal it has owed its investors since 1991.*

+\$175 MM

Invested in Latin America to support low-income entrepreneurs.

(as of December 31, 2025)

100%

Repayment record on both principal and interest to investors since 1991.

Investment terms:

| TERM | 1 YEAR | 3 YEARS | 5 YEARS |
|---------------------|---------|---------|---------|
| Fixed interest rate | 0% - 2% | 0% - 3% | 0% - 4% |

As an investor, you have the option to choose a fixed interest rate within the offered range (0% to 4%), depending on the investment term you select. Currently, WCCN manages \$1.2 million invested at 0%, reflecting that many investors prioritize social impact over financial returns.

Total offering up to \$25,000,000

Retail investments through a promissory note.

Annual interest payments, principal repaid at maturity.

Your investment addresses one of the root causes of poverty: lack of access to credit.



WANT TO BECOME A PARTNER IN INTERNATIONAL ECONOMIC DEVELOPMENT?

Contact us to request a prospectus:

(608) 257-7230 | info@wccn.org

www.wccn.org/invest



WCCN has been recognized five years in a row in the ImpactAssets 50. It is also featured in The Transformative 25 by Collective Action for Just Finance, and actively engages as a member of Confluence Philanthropy and IEL.

**Past performance is not indicative of future results. Our prospectus discloses the risks of investing with WCCN and should be read in full before making any investment decisions.*

