



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

CONNECTED TO



Community actors (who finance, train, employ or trade with low-income entrepreneurs)

ENABLE ACCESS TO

- First time credit
- Business growth and stable income
- Financial and non-financial services
- Economic opportunities for women, rural, and Indigenous populations

LEAD TO

- Improved household income and resilience
- Job creation
- Women's empowerment (agency and decision-making)

CONTRIBUTE TO



Poverty and inequality reduction, improved well-being, and economic, social and climate justice across Latin America



HOW WE ACCOMPLISH OUR MISSION

In 2024, WCCN's local partners **collectively disbursed more than 482,000 loans to low-income entrepreneurs, serving over 364,000 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.



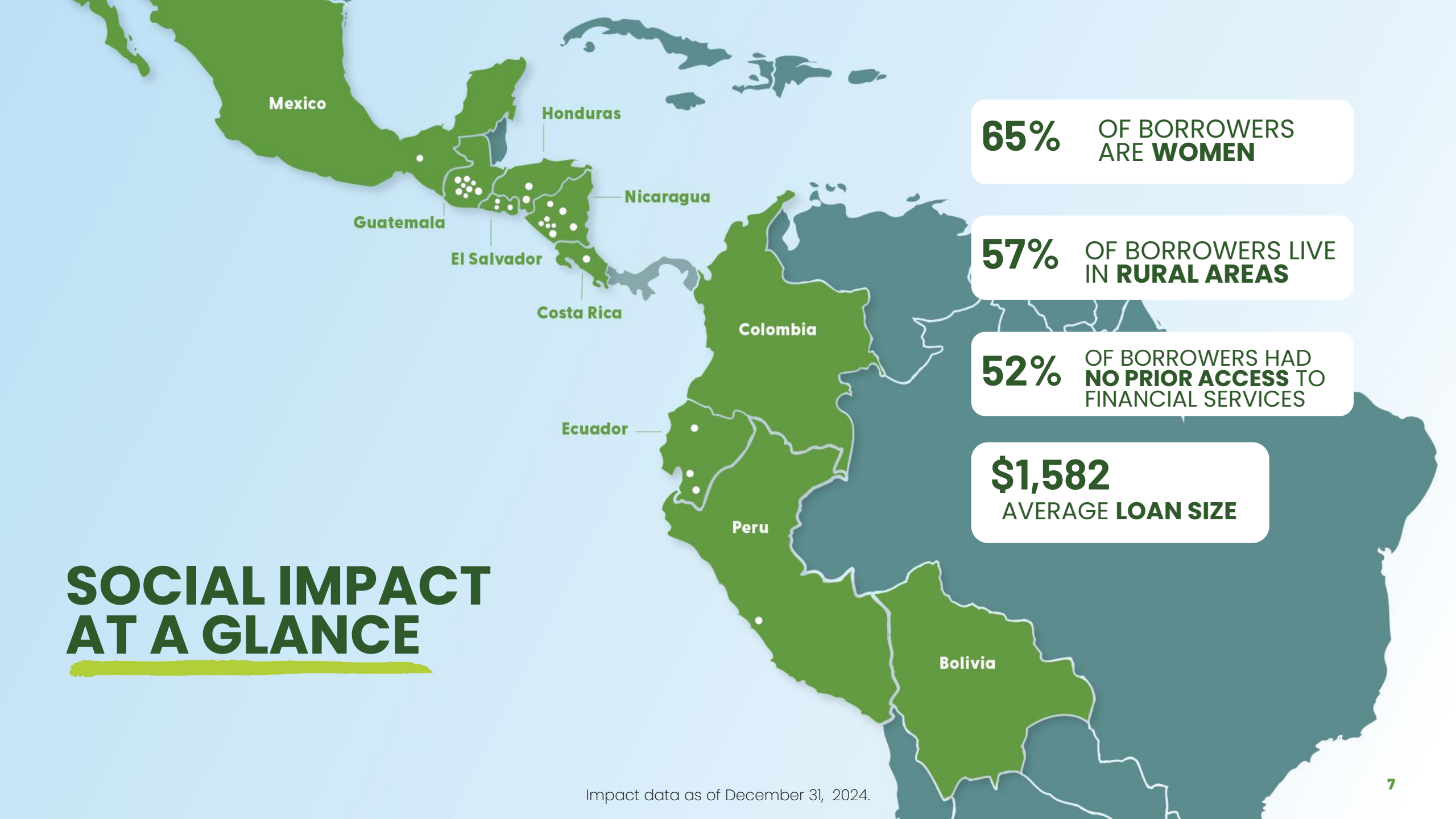
13,854
**END BORROWERS
 DIRECTLY
 SERVED IN 2024**



20,781
**JOBS SUPPORTED
 ACROSS LOCAL
 COMMUNITIES***

The data in this publication is the result of a collaborative effort between WCCN and its partners. It reflects information as of December 2024.
 * Each microentrepreneur financed by WCCN generates, on average, 1.5 full-time equivalent (FTE) jobs.

SOCIAL IMPACT AT A GLANCE



65% OF BORROWERS ARE **WOMEN**

57% OF BORROWERS LIVE IN **RURAL AREAS**

52% OF BORROWERS HAD **NO PRIOR ACCESS TO FINANCIAL SERVICES**

\$1,582
AVERAGE **LOAN SIZE**

\$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.

Mexico
\$1,250,000

Honduras
\$1,022,466

Guatemala
\$4,328,888

Nicaragua
\$5,085,588

El Salvador
\$825,000

Costa Rica
\$76,000

Colombia
\$12,388

Ecuador
\$1,222,347

Peru
\$264,765

Bolivia
\$18,581



67%
FINANCIAL LITERACY

50%
HEALTH AND WELL-BEING

39%
BUSINESS TRAINING

17%
CLIMATE RESILIENCE (AGRICULTURE)

17%
COMMUNITY DEVELOPMENT

17%
DIGITAL EDUCATION

11%
ELECTRONIC PAYMENTS FOR BASIC SERVICES

In 2024, **83% of our MFI partners offered social services that reached over 334,000 borrowers and community members.** These services helped address daily challenges and improve quality of life.

MOST COMMONLY OFFERED NON-FINANCIAL SERVICES

% OF WCCN PARTNERS PROVIDING EACH SERVICE

STRENGTHENING LOCAL ECONOMIES THROUGH OUR PARTNERS

4,539

JOBS DIRECTLY
SUPPORTED AT
PARTNER
MICROFINANCE
INSTITUTIONS

49%

OF STAFF
POSITIONS
HELD BY
WOMEN

42%

OF
MANAGEMENT
ROLES HELD BY
WOMEN

40%

AVERAGE OF
BOARD
SEATS HELD
BY WOMEN
AT PARTNER
MFIs

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).

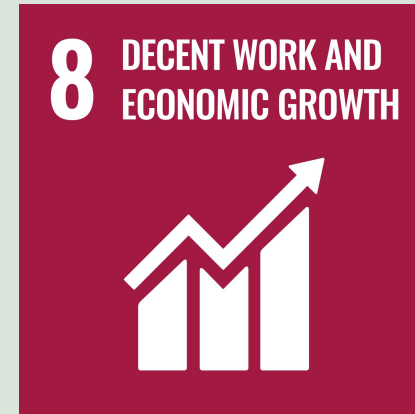
WCCN DIRECTLY CONTRIBUTES TO



Expanding financial services for underserved communities



Empowering women through access to capital and markets



Supporting small businesses and job creation.



Promoting financial inclusion for marginalized populations

**WCCN
INDIRECTLY
CONTRIBUTES
TO 11 GOALS**

**2 ZERO
HUNGER**



**3 GOOD HEALTH
AND WELL-BEING**



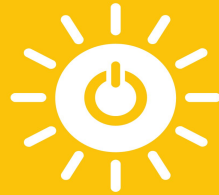
**4 QUALITY
EDUCATION**



**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**

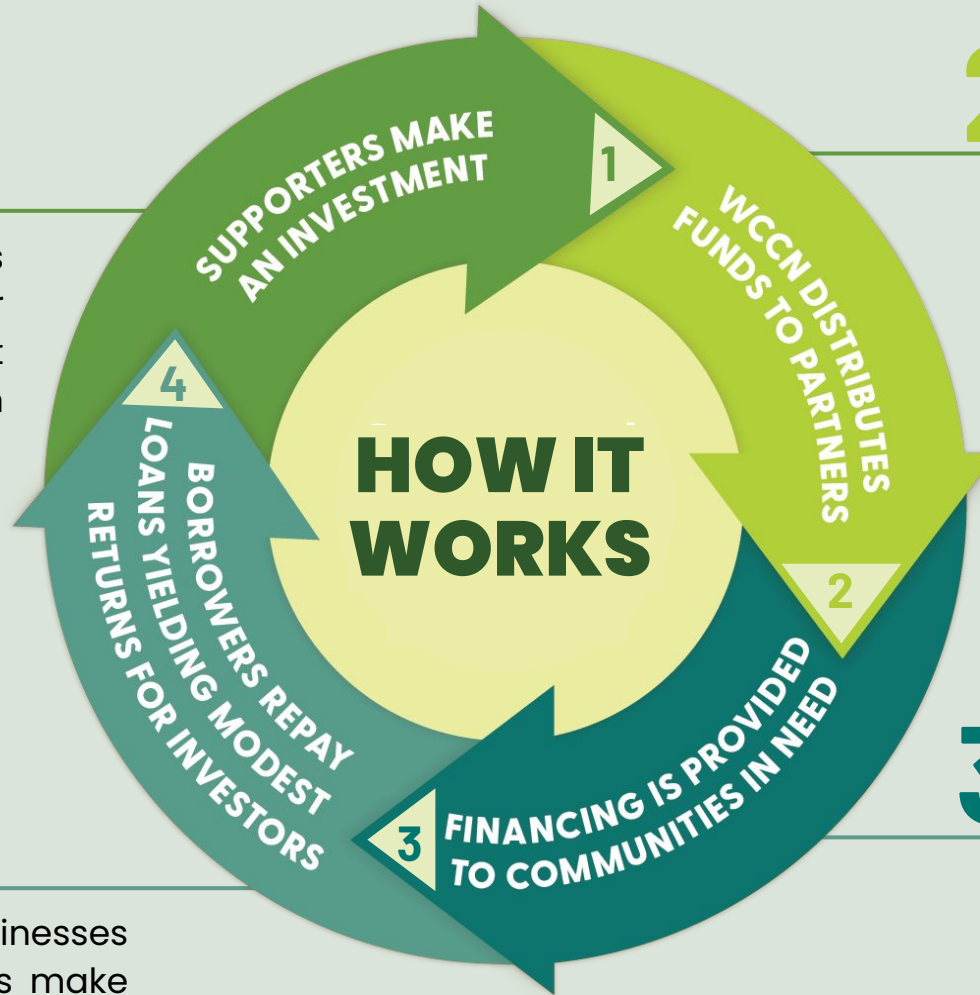


Working hand-in-hand with its local partners, WCCN is actively **helping move the needle on 15 of the 17 SDGs**, the 2030 global agenda toward peace and prosperity for people and the planet.

**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 **46** 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
Executive Director



Miguel Jongewaard
Director of Investments



Antoinette Kenmuir-Evans
Board President

CONTACT US FOR MORE INFORMATION



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@wccnmicrofinance



www.wccn.org



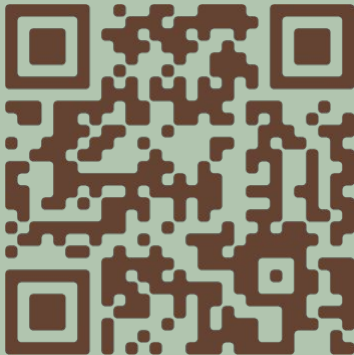
@wcccommunityneeds



info@wccn.org



@wccn



**Working Capital for
Community Needs**

211 Paterson St.
Suite 260
Madison, WI 53703 USA

GO TO LINKTREE





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