



Philanthropic guarantees allow MCE to leverage the excellent credit of high-net-worth individuals and foundations—our Guarantors—to unlock and borrow capital from U.S. and European financial institutions and accredited investors. With a focus on investing in women and the environment, MCE strategically deploys this capital to two types of organizations in emerging markets:

- **Financial service providers (FSPs)** that create opportunities and improve the economic security of their micro- and small business clients by offering financial products such as loans, savings, and insurance. These providers also offer ancillary services such as technical assistance and financial literacy programs to bolster their clients' growth.
- **Small and growing businesses (SGBs)** in agriculture, water, and sanitation, and clean energy that create sustainable jobs in rural economies, raise smallholder farmers' income, and increase climate resilience.

IMPACT AREAS



Sustainable Agriculture



Financial Inclusion



Sustainable Livelihoods



Investing in Women



Climate and Environment

HOW GUARANTEES WORK

One guarantee unit enables MCE to disburse US\$500,000 to FSPs or US\$250,000 to SGBs. Losses on both portfolios are shared pro rata among the responsible Guarantors. On average, the five-year call per FSP unit is US\$7,209 and US\$6,848 per SGB unit. Payments to cover losses are considered a U.S. charitable contribution.

IN GOOD COMPANY

MCE's Guarantor community consists of more than 200 individuals and foundations representing a group of accomplished, global citizens committed to generating economic opportunities, increasing climate resilience, and building sustainable livelihoods in emerging markets.



MCE'S TRACK RECORD

US\$304M disbursed to 155 institutions operating in 65 countries since 2006

97.4% cumulative portfolio repayment rate

100% cumulative investor repayment rate

16+ years of investing in emerging markets

KEY IMPACT METRICS

11.9M+ people reached*

70% women and **64%** rural

1.9M+ active end borrowers &

89K+ smallholder farmers supported by our SGBs in 2022

*cumulative number reached by our partners since 2006

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