



Sustainable Development Goals (SDGs)
Contributions to SDG Targets & Indicators

Microfinance

FINCA International (“FINCA”) is the founder and majority shareholder of FINCA Impact Finance (FIF), a global network of 20 community-based microfinance institutions and banks. FINCA’s microfinance work directly and indirectly contributes to **10** of 17 SDGs:



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| <p>#1: No Poverty</p> | <p>1.1/1.2–By providing financial services to low-income populations, FIF aims to reduce the incidence of poverty in underserved markets</p> <p>1.4–FIF improves access to essential basic services for low-income consumers by supporting financial inclusion; by promoting the use of digital channels and savings services, FIF is strengthening the resiliency of low-income people and their ability to avoid poverty</p> <p>1.5–By offering savings products, FIF is helping to build the resiliency of the poor and vulnerable</p> <p>1.B–By building a healthy, inclusive financial system, FIF is helping countries to grow their GDP and to invest in their communities</p> |
| <p>#2: Zero Hunger</p> | <p>2.1/2.3–In select subsidiaries, FIF provides agricultural loans to farmers to enhance agricultural productivity and food security</p> |
| <p>#3: Good Health and Well-Being</p> | <p>3.8–In select subsidiaries, FIF offers medical insurance for coverage of essential health services; savings services allow families to cover medical expenses or to travel to medical facilities</p> |
| <p>#4: Quality Education</p> | <p>4.1/4.3–In select subsidiaries, FIF provides youth/education loans, facilitating access to affordable and quality education; savings services help families set money aside for tuition and school supplies</p> |

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| #5: Gender Equality | <p>5.1/5.A—Nearly half of FIF’s global borrowers are women and closing the gender gap in access to finance and women’s empowerment are essential to the mission of FINCA—gender equality creates opportunities and economic growth for society as a whole</p> <p>5.A—In countries where women’s social and economic freedom are limited, FIF takes extra measures to secure women’s participation, while conveying to the wider community that women are valued customers and important economic actors</p> |
| #7: Affordable and Clean Energy | <p>7.1—In select subsidiaries, FIF offers customers renewable energy loans to support the adoption of affordable modern energy sources</p> <p>7.2—FIF’s energy loan product is exclusively for clean energy sources</p> |
| #8: Decent Work and Economic Growth | <p>8.3/8.5—In select subsidiaries, FIF provides individual and SME loan products that give microentrepreneurs opportunities to start and grow businesses and support job creation in their communities</p> <p>8.10—FIF promotes expanding access to financial services, including loans, savings accounts and insurance products, for the unbanked and under-banked in underserved markets around the world</p> |
| #9: Industry, Innovation and Infrastructure | <p>9.3—In select subsidiaries, FIF offers SME loans that increase small-scale business access to financial services across industries</p> |
| #10: Reduced Inequalities | <p>10.1—By supporting access to financial services, FIF is directly supporting sustainable income growth for low income populations and reducing development inequalities in the least developed countries</p> <p>10.C—In select subsidiaries, FIF offers products that directly support migrant remittances</p> |
| #17: Partnerships for the Goals | <p>17.3/17.16—FIF works in collaboration with a variety of actors—donor institutions, private investors, governments, technical assistance providers, researchers—to promote sustainable financial inclusion</p> |

BrightLife

BrightLife directly and indirectly contributes to **9** of 17 SDGs:



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| #1: No Poverty | <p>1.1 / 2–By selling income generating assets, BrightLife is helping give people additional revenue streams to move out of poverty</p> <p>1.4–BrightLife improves access to essential basic services—clean energy, clean cooking and clean water—for low-income consumers</p> |
| #2: Zero Hunger | <p>2.3 / 4–Productive use appliances get more income into the hands of smallholder farmers</p> <p>2.C–By moving more value add into the hands of smallholder farmers, BrightLife takes away some of the market volatility risk</p> |
| #3: Good Health and Well-Being | <p>3.2–BrightLife removes air pollution and unsafe flames within the household, large contributors to under 5 deaths</p> <p>3.9–BrightLife directly improves air quality and reduces the number of deaths due to smoke and harmful toxins</p> |
| #5: Gender Equality | <p>5.2–By reducing firewood retrieval and providing safety lights for households, BrightLife’s products reduce opportunities for violence against women</p> |
| #6: Clean Water and Sanitation | <p>6.1–BrightLife brings clean drinking water products to low-income populations</p> |
| #7: Affordable and Clean Energy | <p>7.1–BrightLife brings modern energy products to low-income populations</p> <p>7.2–BrightLife products utilize exclusively clean energy sources</p> |

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| | 7.3–BrightLife offers products with significant efficiency improvements |
| #8: Decent Work and Economic Growth | 8.3–BrightLife provides the opportunity for microentrepreneurs to start and grow their businesses through its products |
| #10: Reduced Inequalities | 10.B–By encouraging philanthropic and commercial capital flows to support its work and the sector, BrightLife is reducing development inequalities in the least developed countries. |
| #17: Partnerships for the Goals | 17.16–BrightLife works in collaboration with a variety of actors—donor institutions, government, technical assistance providers, researchers—to tackle energy access and financial inclusion. |

FINCA Forward

FINCA Forward directly and indirectly contributes to **6** of 17 SDGs:



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| #1: No Poverty | 1.4–FINCA Forward facilitates partnership opportunities between MFIs and innovative fintech companies that make essential financial services more accessible and affordable to low-income consumers |
| #5: Gender Equality | 5.1/5.5.2–FINCA Forward incorporates a gender lens focus on (1) products and channels designed specifically for female microfinance clients and (2) consideration of female-owned and female-led enterprises in selection of participating fintech companies. |
| #8: Decent Work and Economic Growth | 8.2–FINCA Forward provides MFIs with a systematic way to evaluate and onboard new technologies that are transforming banking globally 8.3–FINCA Forward supports early-stage fintech growth, fostering entrepreneurship, job creation and innovation, while increasing access to financial services for more productive economies 8.10–FINCA Forward promotes expanding access to financial services for the unbanked and under-banked through new solutions and technologies |
| #9: Industry, Innovation and Infrastructure | 9.3–By supporting the rise of fintechs that are revolutionizing SME credit scoring, for example, FINCA Forward is increasing access to financial services for small-scale industries 9.A–FINCA Forward directly provides financial and technical support to facilitate financial infrastructure development |

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| #10: Reduced Inequalities | 10.1/10.2–FINCA Forward directly supports sustainable income growth for low income populations and reduces development inequalities by promoting the development of technology that reduces the barriers to lending to marginalized customer segments |
| #17: Partnerships for the Goals | 17.3/17.16– FINCA Forward was designed and operates in collaboration with a variety of partners, including a global network of MFIs and banks, donor institutions, philanthropists, government agencies, technical assistance providers and researchers |

FINCA Ventures

FINCA Ventures directly and indirectly contributes to **15** of 17 SDGs:



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| #1: No Poverty | 1.1/1.2/1.4/1.5–FINCA Ventures supports the growth of early-stage social enterprises serving the world’s poor, fostering a market for affordable, high-quality and life-improving products and services for low-income families |
| #2: Zero Hunger | 2.1-2.4/2.A/2.C–FINCA Ventures supports early-stage companies operating in the agriculture/agritech sector with the intention of increasing food security and sustainability, enhancing agricultural productivity and market access, reducing market volatility and generating income for smallholder farmers |
| #3: Good Health and Well-Being | 3.1-3.4/3.7/3.8/3.9/3.B/3.C–FINCA Ventures supports early-stage companies operating in the health sector to improve access to quality and affordable health care services and pharmaceuticals for low-income populations |
| #4: Quality Education | 4.1-4.6/4.A/4.C–FINCA Ventures supports early-stage companies operating in the education sector to increase access to quality and affordable educational opportunities for youth and adult learners and to prepare individuals for future employment opportunities |
| #5: Gender Equality | 5.1/5.2/5.5/5.6/5.A–FINCA Ventures addresses the gender pioneer gap in impact investing by supporting industry efforts to catalyze gender-lens impact investing. FINCA Ventures also incorporates a gender lens focus on (1) products and services designed for female |

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| | customers and (2) consideration of female-owned and female-led enterprises in selection of investee companies. |
| #6: Clean Water and Sanitation | 6.1-6.4/6.A/6.B–FINCA Ventures supports early-stage companies operating in the WASH sector to improve access to adequate and equitable sanitation and hygiene for underserved populations |
| #7 Affordable and Clean Energy | 7.1-7.3/7.B–FINCA Ventures supports early-stage companies in the energy sector to bring modern, affordable and clean energy services to low-income populations |
| #8: Decent Work and Economic Growth | 8.1-8.3/8.5/8.6–FINCA Ventures supports early-stage enterprise growth, fostering entrepreneurship, job creation and innovation, while increasing access to basic goods and services to foster more productive economies 8.10–FINCA Ventures promotes expanding access to financial services for the unbanked/under-banked by facilitating partnerships between investee companies and MFIs/banks in the FIF network |
| #9: Industry, Innovation and Infrastructure | 9.1-9.4/9.B/9.C–FINCA Ventures provides capital and support to small-scale industries, fostering inclusive and sustainable industrialization and infrastructure development |
| #10: Reduced Inequalities | 10.1/10.2/10.4/10.C–Through its portfolio companies, FINCA Ventures supports sustainable income growth for low-income populations and reduces development inequalities 10.B/10.C–FINCA Ventures supports the flow of capital into the least developed and landlocked developing countries in Africa |
| #11: Sustainable Cities and Communities | 11.6–FINCA Ventures invests in companies that support water and sanitation management in their communities |
| #12: Responsible Consumption and Production | 12.3–FINCA Ventures supports investee companies in the agriculture sector that are working to reduce post-harvest losses experienced by farmers, helping to reduce food losses along the supply chain and enhance food security 12.5–FINCA Ventures supports investee companies that promote environmental management through actively incorporating waste management solutions into their business activities |
| #14: Life Below Water | 14.B–FINCA Ventures may support early-stage companies operating in the aquaculture sector with the intention of increasing food security and sustainability, enhancing market access, reducing market volatility and generating income for small scale artisanal fishers |

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| #15: Life on Land | 15.3–FINCA Ventures supports early-stage companies in the agriculture sector that are working to combat desertification and restore degraded land and soil to create a sustainable food production ecosystem |
| #17: Partnerships for the Goals | 17.3/17.5–FINCA Ventures supports the inflow of foreign direct investment into developing economies and promotes investment in least developed countries |