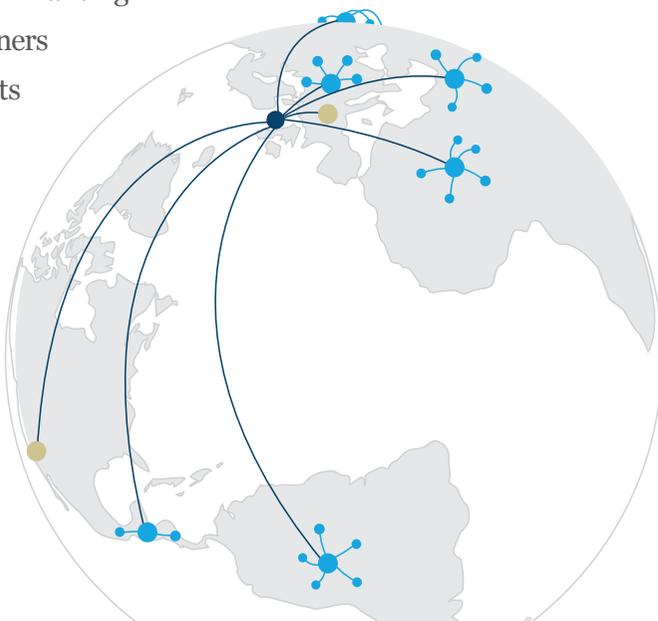


## Delivering essential liquidity to small businesses worldwide.

*At Advance Global Capital, our mission is to support local, responsible and inclusive economic growth by delivering well-structured financing options that help underserved small businesses survive and grow. We believe private capital has the potential to do good in the world, and that SMEs, especially those owned by women, are worth supporting.*

We are proud to share an update on how Advance Global Capital is putting investors' money to work around the world. We made steady progress in 2019 – delivering good returns to investors and essential funding to our financing partners and their small and medium business clients (SMEs). In our Annual Impact Report for 2019, we describe how our financing has helped our partners and their SME clients survive, grow and create jobs.



In 2019, we financed **5,213 SMEs** and helped create an estimated **26,905 jobs**. Since our fund was launched in 2015, cumulatively we have provided over **\$2.99 billion** of short-term working capital to **12,686 SMEs** in **65 countries**.

But these statistics only scratch the surface of our data. Our Annual Impact Report for 2019 takes a deep dive into our work and our learnings worldwide, including our commitment to gender lens investing.

## About Our Impact Strategy

The smaller a business, the less power and fewer options it has, and the more vulnerable it is to external forces, such as climate change or a bank's willingness to lend. Our funding is accessible to the smallest businesses with the least access to bank financing—such as women and other minority-owned companies. Our specialists provide tailored financing to our financing partners who then deliver flexible, transparent, inclusive working capital to SMEs.

Our strategy is closely aligned with these UN Sustainable Development Goals: Goal 5: Gender Equality, Goal 8: Decent Work and Economic Growth, Goal 9: Industry Innovation and Infrastructure, and Goal 10: Reduced Inequalities.

## What Our Investors Say

### Calvert Impact Capital, United States

“Access to financial products and solutions that uniquely meet small business/SME needs will help to create economic opportunity, quality jobs, and community-driven development – particularly essential given the context of a post-COVID-19 economy. Investing in AGC’s fund is an impactful way to reach thousands of SMEs with flexible financing options that fit their needs and allow them to grow and thrive, positively impacting their communities and supporting the global economy.”

## What Our SMEs Say

### (as shared with our financial institution partners):

- “Factoring has helped us to focus more on production, sales and investments, helping us to improve our cash flow, and manage our receipts.”
- “Invoice discounting has allowed us to grow because we can offer products to bigger clients. Before, I didn’t have the capital to work on large production.”
- “We have been able to grow our business by double digits due to the fact that AGC’s partner believed in us and made funding available when banks did not.”
- “Factoring has helped us buy more and pay our suppliers faster (to get a better price) – improving our profitability.”

We strive to be ethical, honest, and responsible business partners that leave the world better than the way we found it. Our unique impact offering, combined with a 5-year track record of solid and consistent investment returns, continues to attract the interest of investors globally, including high net worth individuals, family offices, endowments and foundations, funds of funds, and wealth advisors specializing in impact investing.



## We invite you to receive our 2019 Impact Report

To learn more, please contact:

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