

## Putting Capital to Work

*At Advance Global Capital, we believe the best way to reduce poverty is through sustained economic growth. We also believe that private capital, when invested well, can be a force for good.*

We are proud to share an update of how Advance Global Capital is putting investors' money to work around the world. Despite a global pandemic, we continued to make progress in delivering returns to investors and essential funding to our financing partners and their small and medium business clients (SMEs), enabling more of them to survive and prepare for recovery.

The need to support small businesses is greater than ever. As of February 2021, an estimated 24% of small businesses have closed worldwide. Private capital, when directed at productive businesses providing jobs and paying taxes to support schools and roads, has huge potential to create near-term positive impact for individuals and stronger communities in the long term.



In 2020, we financed **4,361 SMEs** and supported an estimated **257,299 jobs**. Since our fund was launched in 2015, cumulatively we have provided over **\$4.15 billion** of short-term working capital to **16,011 SMEs** in **78 countries**.

But these statistics only scratch the surface of our data. Our Annual Impact Report for 2020 takes a deep dive into our work and our learnings worldwide, including our commitment to gender lens investing.

## About Our Impact Strategy

Our flagship fund puts capital to work in underserved communities worldwide by financing small and medium businesses (SMEs) that lack sufficient access to credit but need working capital to thrive. Our investments deliver tailored financing to partners, and flexible, working capital to SMEs so they can grow and continue positively impacting the local economies around them.

Our strategy is closely aligned with United Nations Sustainability Goals 5, 8, 9 and 10. We meet the 2xChallenge Gender Lens Investing criteria, are members of the Impact Management Project (IMP) community, and listed on multiple platforms including IA50, iPAR, Capshift, and ImpactAssets. We are also a signatory to the UN-supported Principles for Responsible Investment (PRI).

## What Our Investors Say

### Caprock, United States

“Advance Global Capital’s catalytic fund plays a key role by supporting innovation in MSME finance through factoring, short-term trade finance, supply chain financing, and new lending platforms. As a result, AGC is able to reach millions of small enterprises operating in Africa, Latin America, Asia, and Europe through its financial inclusion strategy.”

### Handelsbanken, United Kingdom

“Given the unprecedented and ongoing fallout caused by COVID-19, we think that the ability for SMEs to have access to effective and flexible financing is more crucial than ever, and AGC plays an important role in providing this.”

### Quadia, Switzerland

“The investment strategy fills a gap in the market... for SMEs. The dedicated team has built a well-functioning operational setup and therefore stands out in the impact fund investing landscape.”

## What Our SMEs Say

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

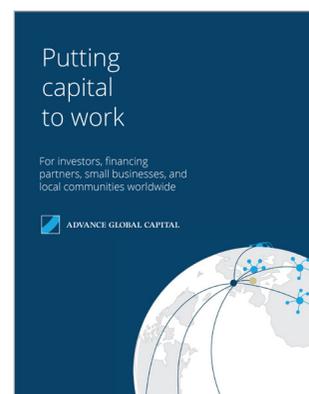
“Our partnership with AGC has delivered so many benefits. The team has deep expertise in factoring and they set policies and procedures that ensure we develop a healthy portfolio. We share the same vision – we both want to pursue the greater good.”

“Having an international partner like AGC has elevated our standing among the local industry. It is also an unbelievable experience for us to be working with such professionals, which is very much different with the local banks.”

“AGC understood our business and believed in us. That’s even more important than the financing itself. We would say that AGC is the best financial and business partner to grow with.”

“AGC’s specialists are really helpful and the quality of their service is at the highest level. They approach our needs individually, providing tailored financing to us so we can deliver quick, convenient financing to our clients – small and medium entrepreneurs.”

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 6-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 2020 Impact Report

To learn more, please contact:

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