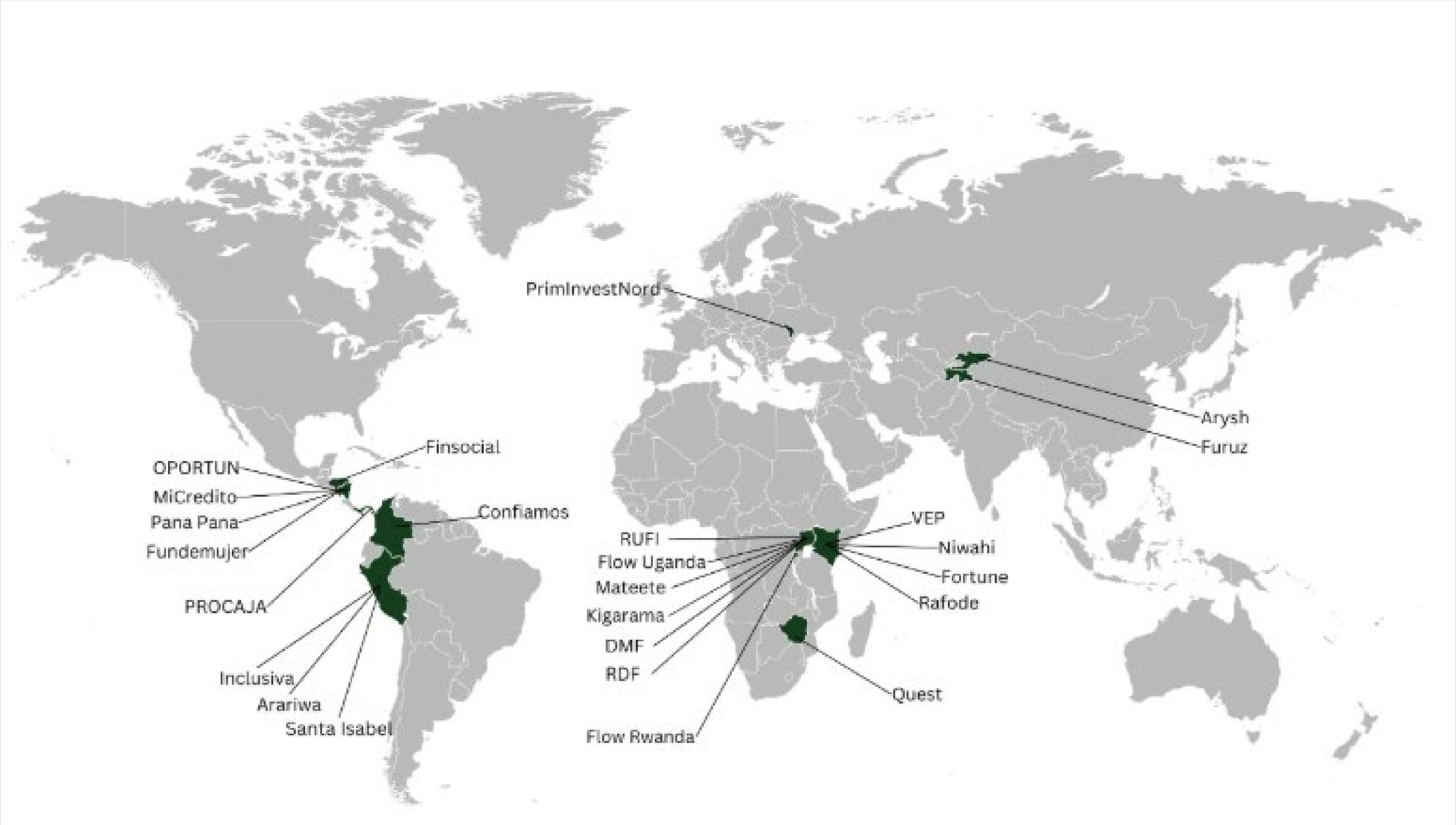
Invest in Microfinance

Envest

Certified B Corporation

November, 2025

About Us



Envest Microfinance Cooperative is a Madison, Wisconsin - based **impact investment** fund manager.

Since 2006 our mission has been **to make financial services available to everyone**.

We provide financing to community-based **microfinance institutions** (MFIs) that generate social and environmental benefits in **13 countries**.

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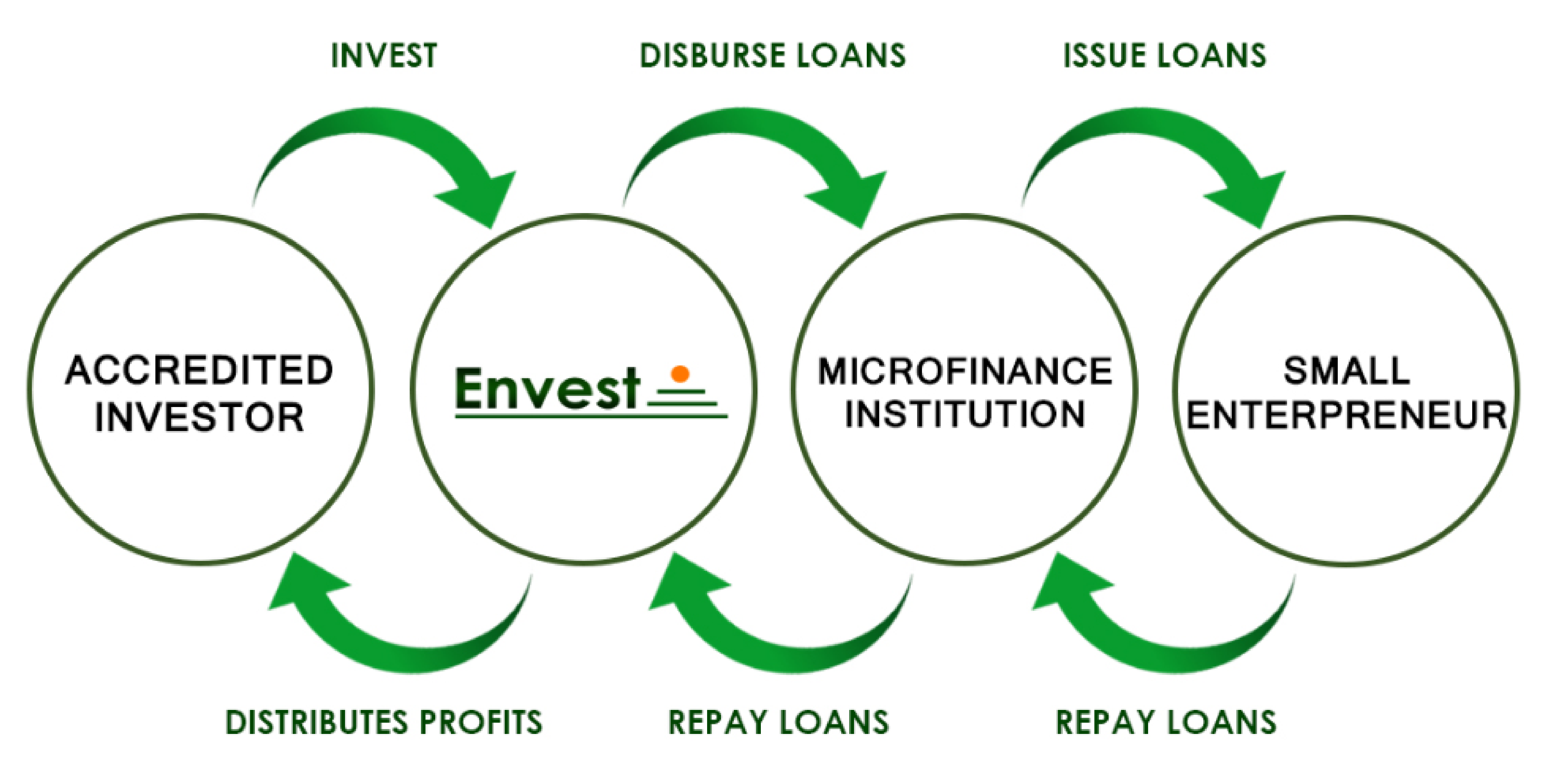
How Are We Different

Envest specializes in lending to well-vetted, small and medium-size MFIs that have a **strong social and environmental focus**.

These MFIs are often located in areas with **no other formal financial institutions** and have a limited pool of available credit.

The MFIs, in turn, lend to thousands of borrowers, many of whom are excluded or vulnerable groups, such as **war refugees, Indigenous populations, women, and rural families**.

The Business Model



A Model that Generates Financial, Social, and Environmental Returns

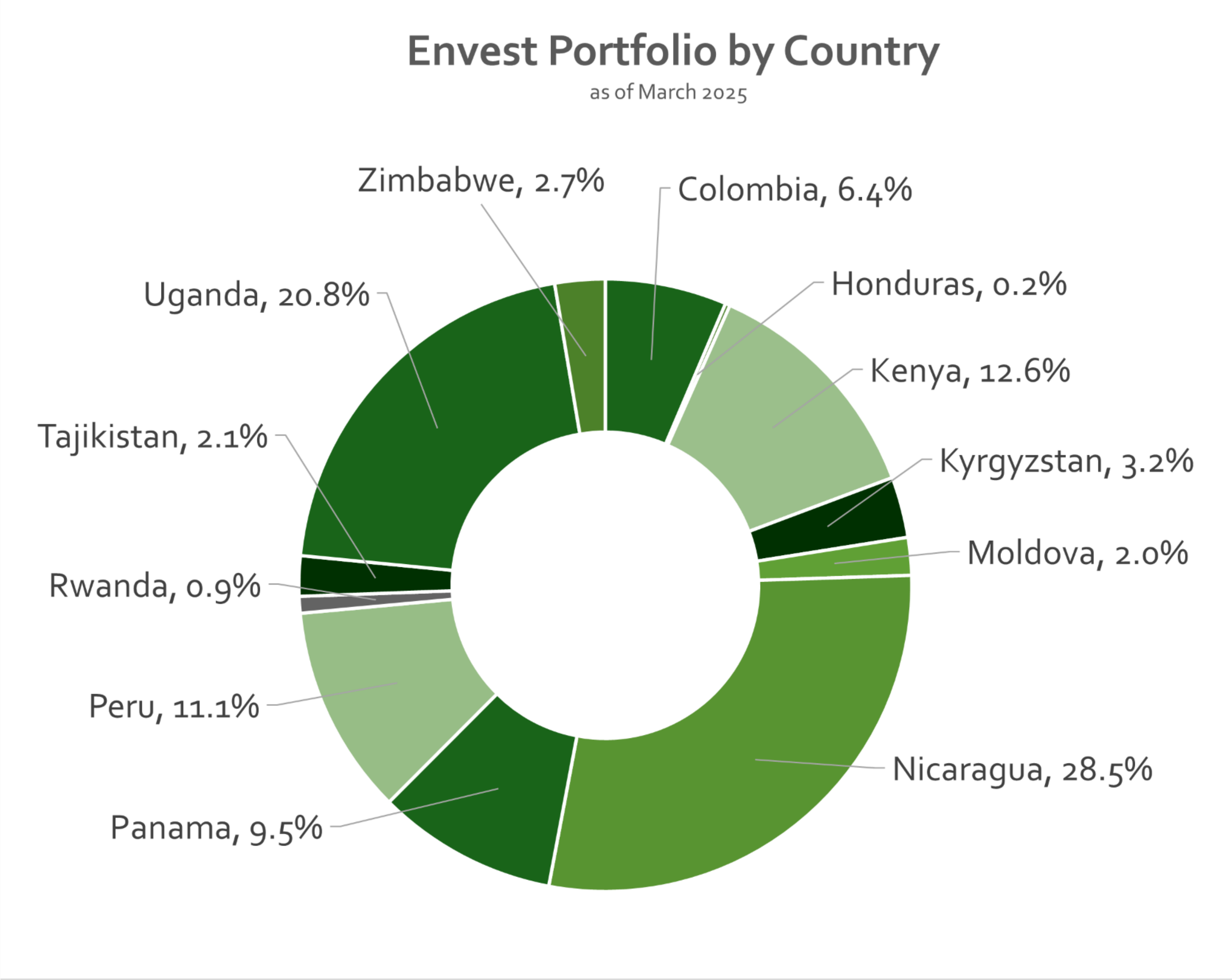
Portfolio

$12 million in loan portfolio

23 MFI partners in 13 countries

$903 average loan for individual borrowers

100% of investment money is used to make loans



Data as of March, 2025

Local Leadership

Visit with Mateete, Uganda

Envest's partner MFIs are led by members of the community they serve.

These local leaders have the expertise and cultural competence needed to serve individual borrowers.

Rural Finance Initiative (RUFI), Uganda

Partner since 2024

- Founded in 2017 by RUFI South Sudan
- Mission: to serve largely South Sudanese refugees who fled the civil war
- 5,300 clients
- 72% refugees
- 58% female
- 82% rural
- $130 average loan
- 4 branches
- 30 employees
- $1.2 million in assets

MiCrédito Nicaragua

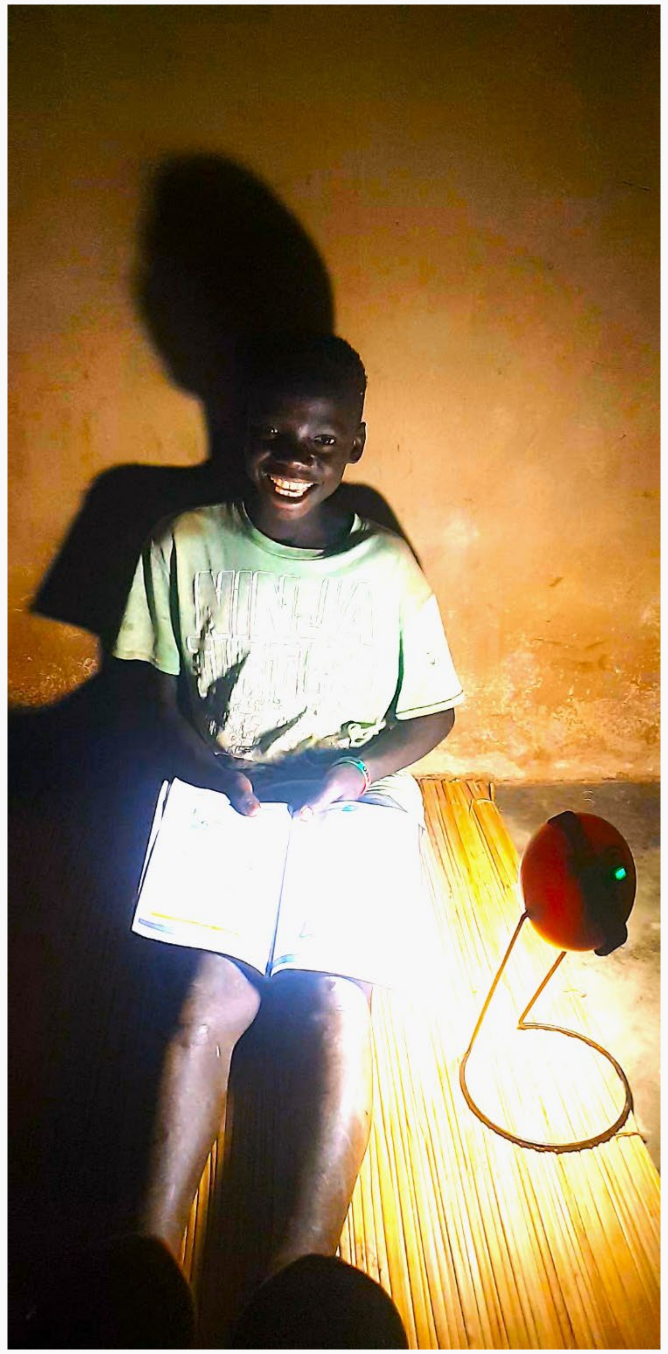
Partner since 2014

- Founded in 2004
- Mission: to serve micro and small producers and merchants
- 66,500 clients
- 59% female
- 25% rural
- $1,900 average loan
- 15 branches in Nicaragua
- Established sister MFIs in Costa Rica (2018) and Honduras (2023)
- 130 employees
- $27 million in assets

Due Diligence

1. Review operational & financial reports from the last 3 years
2. Conduct initial interview with MFI leadership and key staff
3. In-person visits to the MFI and its clients
4. Present a due diligence report to the investment committee
5. Quarterly monitoring throughout the life of the loan

Renewable Technology



We seek partnerships with organizations that share our vision of a **socially just and environmentally sustainable world**.

Several Envest partners have green products in their portfolio, including solar panel lending.

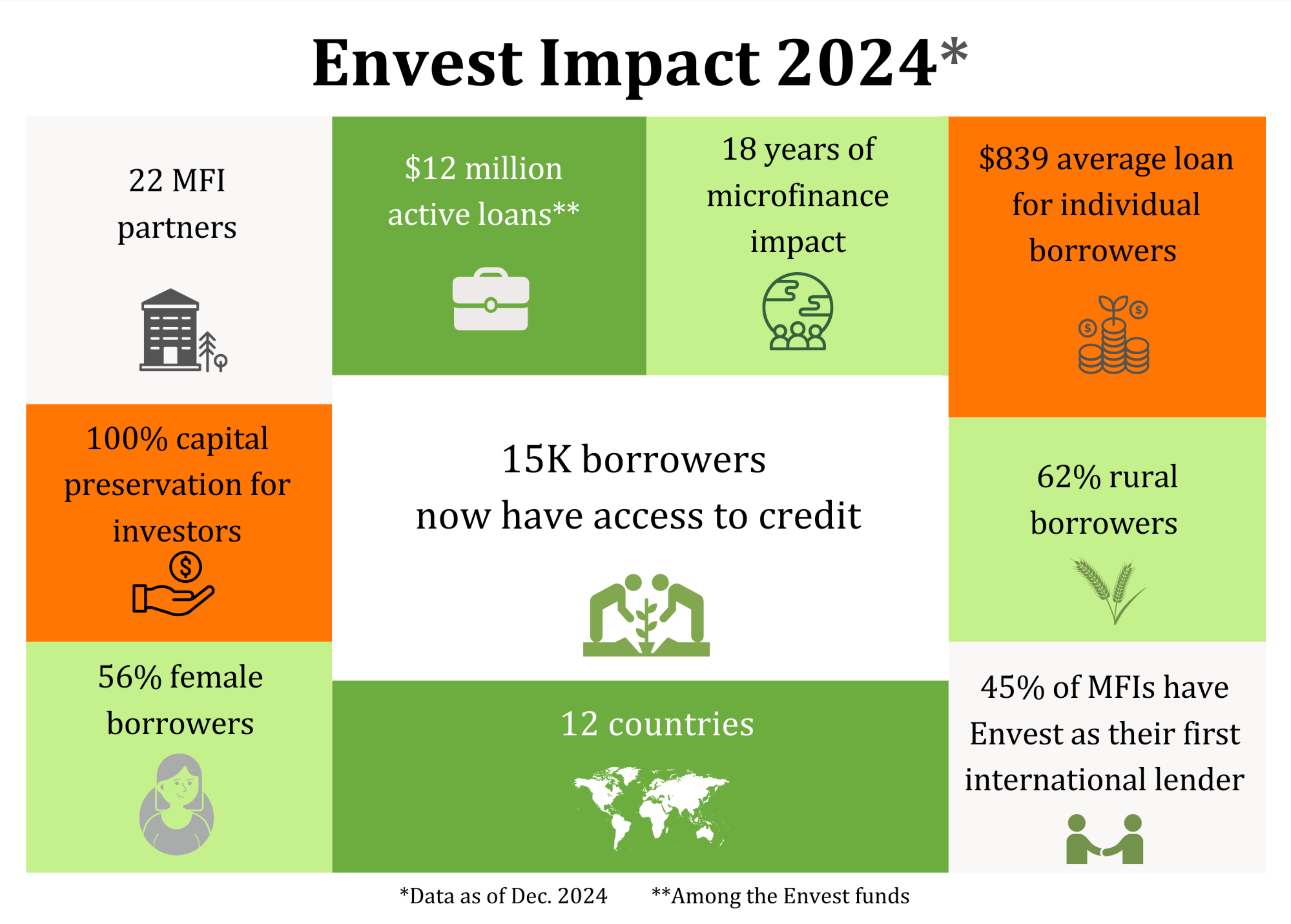
In rural Kenya, Lucy, a single mother of three, is showing her solar panel purchased with a loan from her local MFI. Kids can now read after sunset thanks to a solar powered lamp.

Impact

We lend to MFIs that are often forced to turn away deserving borrowers due to lack of funds. These MFIs are at times **the only financial service** in the community.

Access to credit can mean increased income, **gender equality**, children attending school, or electricity from **solar panels**.

Investors can play a critical role in expanding **financial inclusion** in countries with a severe need for capital.



Ann Wangari, Kenya

The Dream

Ann is a 54-year-old farmer, wife, and mother of seven. She dreams about raising a healthy family that has access to clean water, safe meals, and reliable lighting.

The MFI

When we met with Ann in September 2023, she was grateful for VEP, her local MFI. The VEP loans enabled her to purchase solar lights, a fuel efficient cookstove, a solar power bank, and a water tank.

How We Helped

Small, local MFIs like VEP are often unable to access funding from Kenyan banks. We partnered with VEP because it's a strong MFI that promotes clean energy, with a powerful impact on Ann's entire community and the environment.

Heder Lozano, Peru

Client of Inclusiva, Peru

The Dream

Heder is a 36-year-old teacher who has not taught since opening his stall in the market 16 years ago. His business provides for him and his elderly parents. However, Heder dreams about growing his business enough to hire staff, which will free him to go back to teaching.

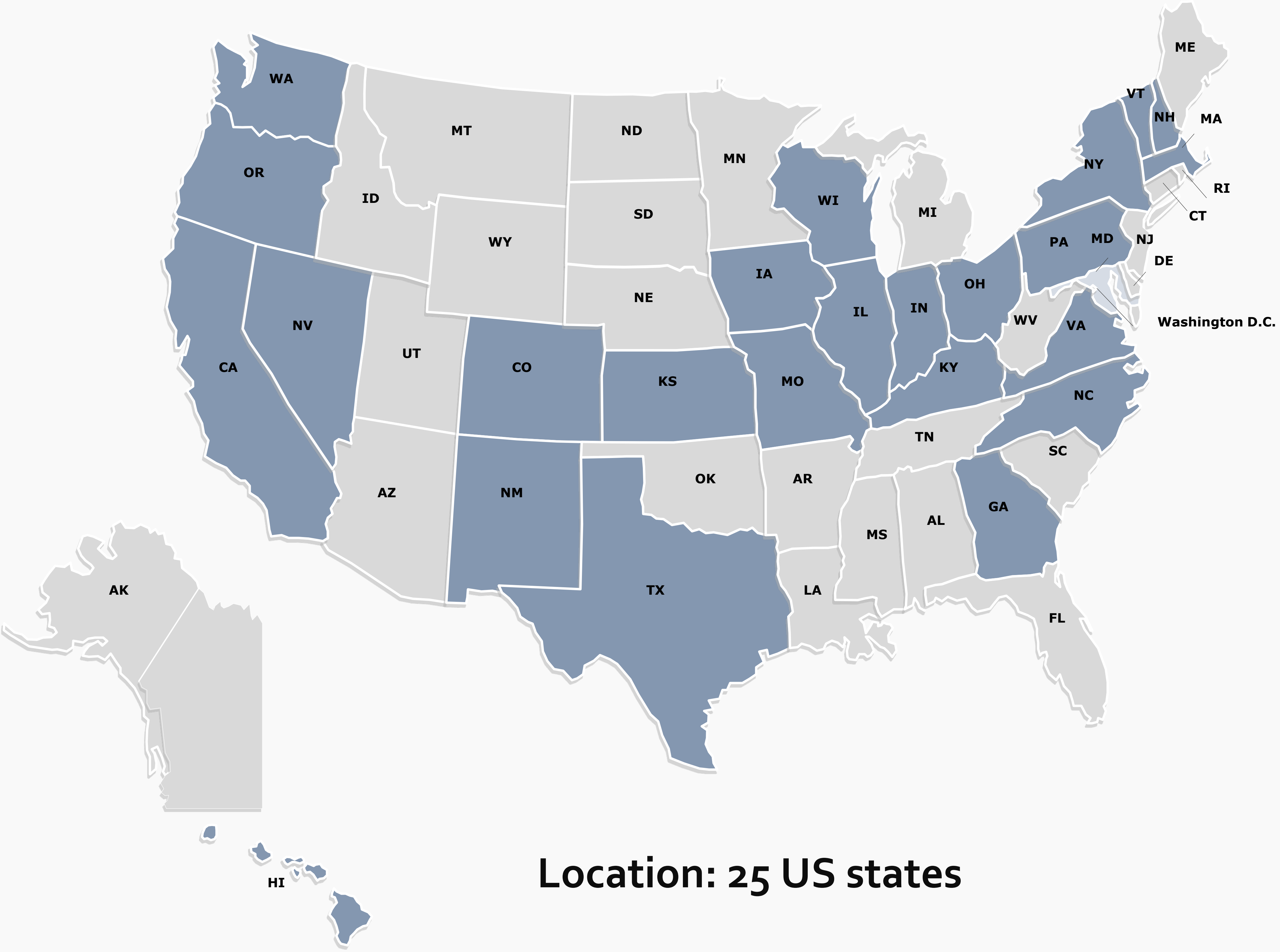
The MFI

Heder is a client of Inclusiva whose mission is to help eliminate poverty by providing savings and credit services in rural areas. Some Inclusiva branches are the only existing financial institution in the region.

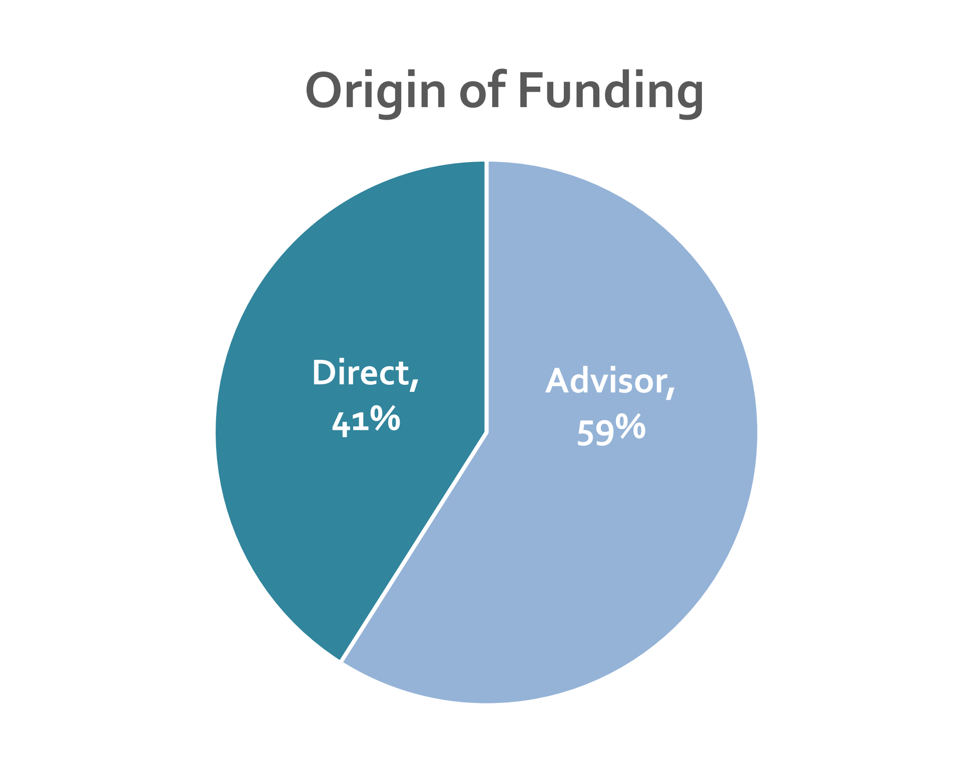
How We Helped

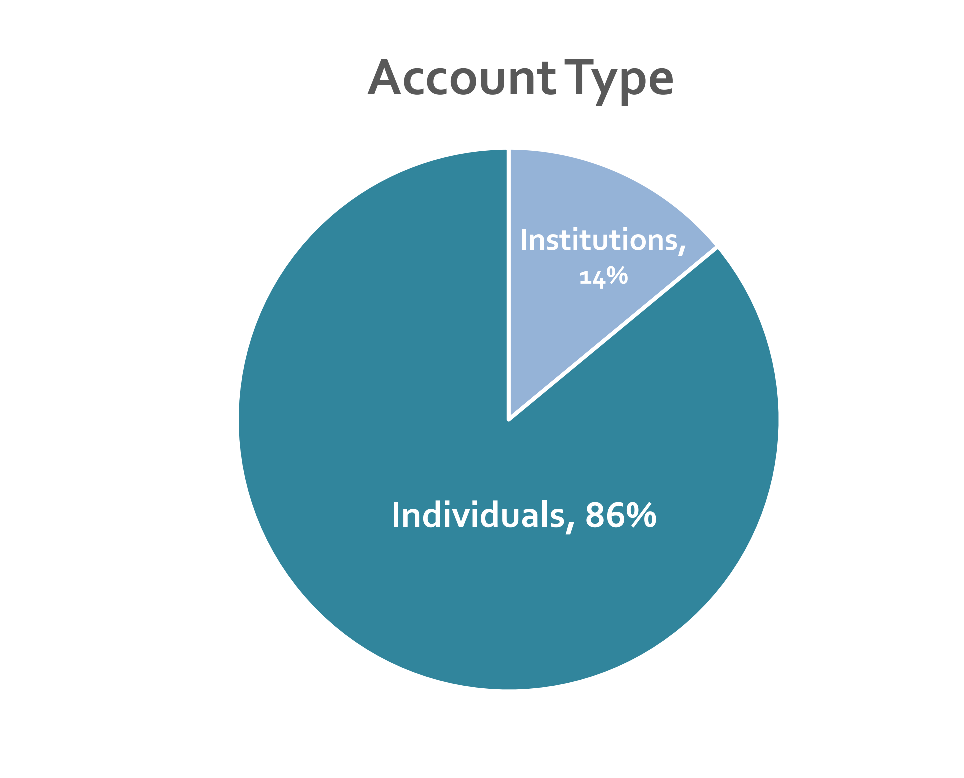
Inclusiva has a larger loan demand than it can meet with its deposits. An Envest loan ensures that Inclusiva reaches remote rural borrowers that have been historically financially excluded.

Our Investors



Location: 25 US states





Data as of March, 2024

Why Invest?

What our investors say:

" … I want my funds to be used for a good cause"

" I like how closely Envest collaborates with its MFI partners"

"Because I can help a lot more deserving people when I invest in $700 loans"

Investment Opportunity

Envest Plus

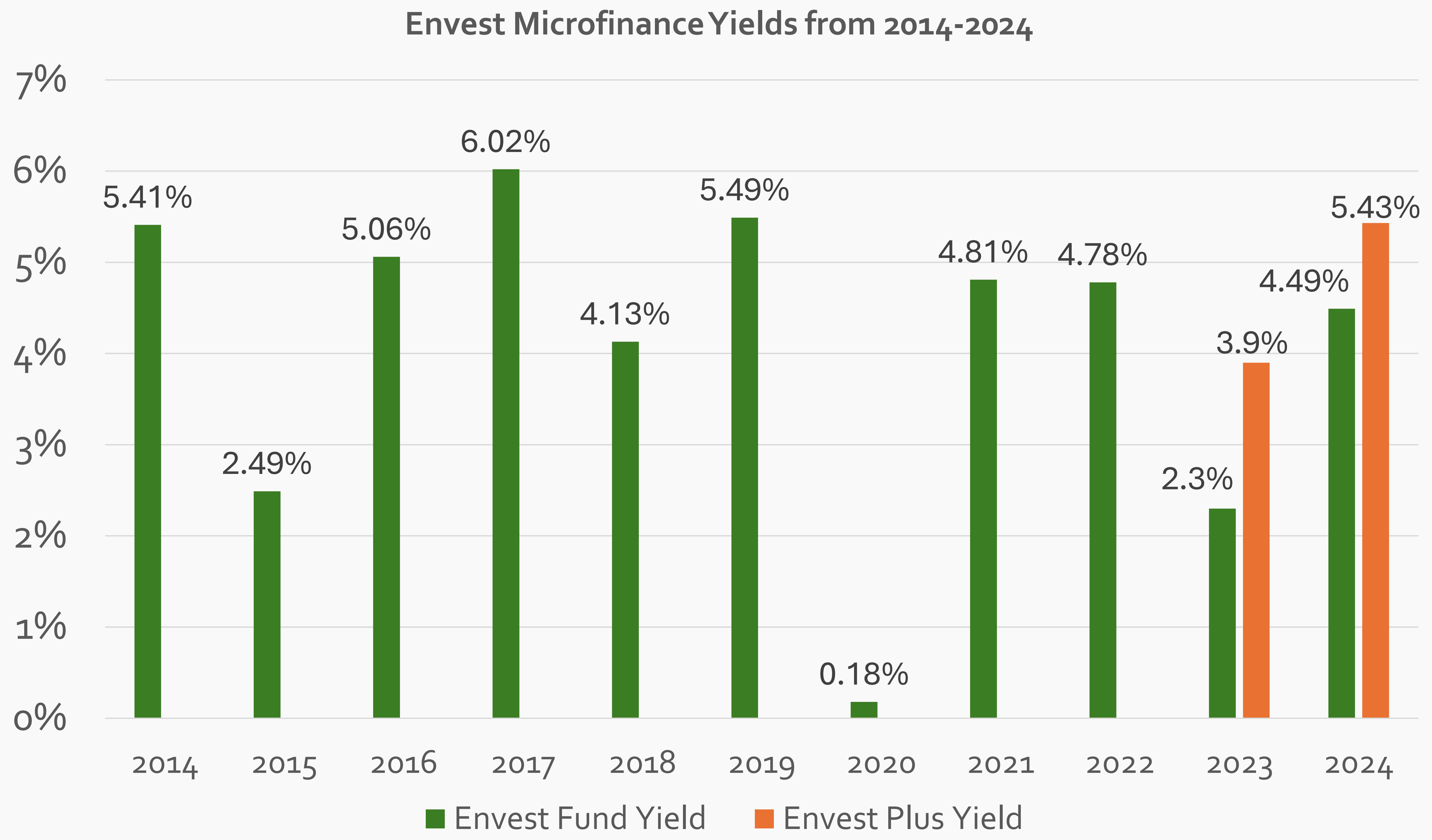
	Private Equity Offering	Private Debt Offering
Availability	Accredited investors	Accredited investors
Minimum Commitment	5 years	5 years
Funding structure	Ownership interest	Senior notes
Minimum Investment	$50,000 in conjunction with senior notes	$50,000 in conjunction with ownership interests
Return	Profit is accrued to the owners' capital accounts pro rata of participation	Biannual interest payments on January 1 and July 1 of each year followed by lump sum principal payment at maturity
Targeted Return /Annual Coupon	5-6%	4% fixed

Investment Opportunity

Envest Fund

	Private Equity Offering	Private Debt Offering
Availability	Accredited investors	Qualified Institutional Buyers
Minimum Commitment	2 years	4 years
Funding structure	Ownership interest in Envest Microfinance Fund, LLC	Senior notes
Minimum Investment	$25,000	$100,000
Return	Profit is distributed in cash among owners pro rata of participation	Semi-annual interest payments
Targeted Return /Annual Coupon	4-5%	4% fixed

Impact Investment Returns



The average annual return to equity investors is 4.11% for the Envest Fund and 4.67% for Envest Plus.

How to Invest

1. Fill out Envest's offering documents and return them to Envest
2. Envest verifies your status as an accredited investor
3. Your money begins providing credit opportunities to entrepreneurs all over the world

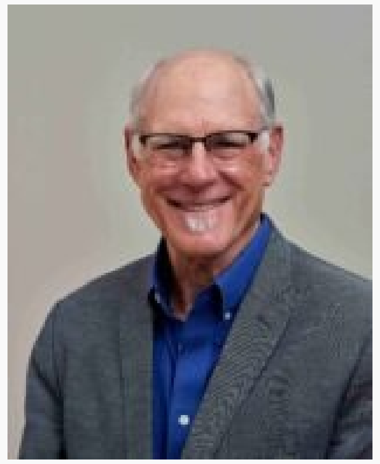
Our Team

Jon Bishop
CEO and Founder

Chinmay Bhat
IT Consultant

Laura Dreese
Director of Strategy

Annette Ecila
East Africa Regional Representative



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Thank you

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