

Envest Microfinance

January 2026





Who We Are

Envest Microfinance is a
Wisconsin – based,
microfinance fund manager

We lend to microfinance
institutions (MFIs) that make
**small loans to thousands of
end-borrowers**, typically for an
entrepreneurial purpose

We provide funding to **24 MFI**
partners in **13 countries**

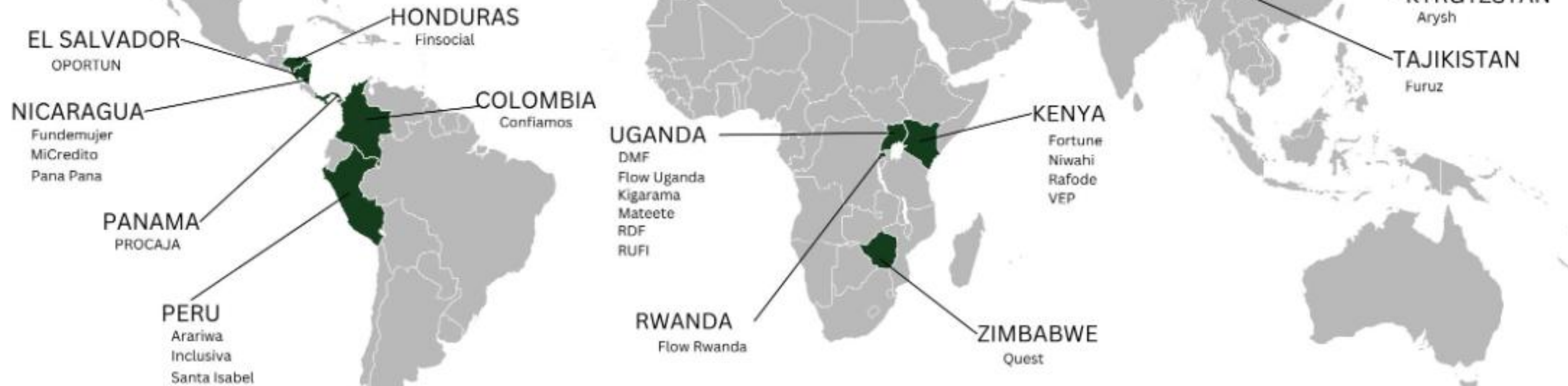
Our Mission

Envest is dedicated to making **financial services universally available** by bridging the gap between microfinance and financial markets by using **financially sound market mechanisms** and expanding the scope of microfinance to include the financing of appropriate sustainable technology

Our Vision

We envision a world with an environmentally sustainable global economy in which basic needs are met worldwide

Where We Lend



Our Partners



Our partners are typically small microfinance institutions (MFIs) that have a **strong social focus.**

These MFIs are often located in areas where **no other formal financial institutions** exist, and serve borrowers who are financially excluded.

Many of the end borrowers come from vulnerable groups, such as **war refugees, Indigenous populations, women, and rural families.**

Our Role

Invest plays an important ecosystem role in the microfinance sector

Invest specializes in lending to **small MFIs** that are often **overlooked by international microfinance lenders**



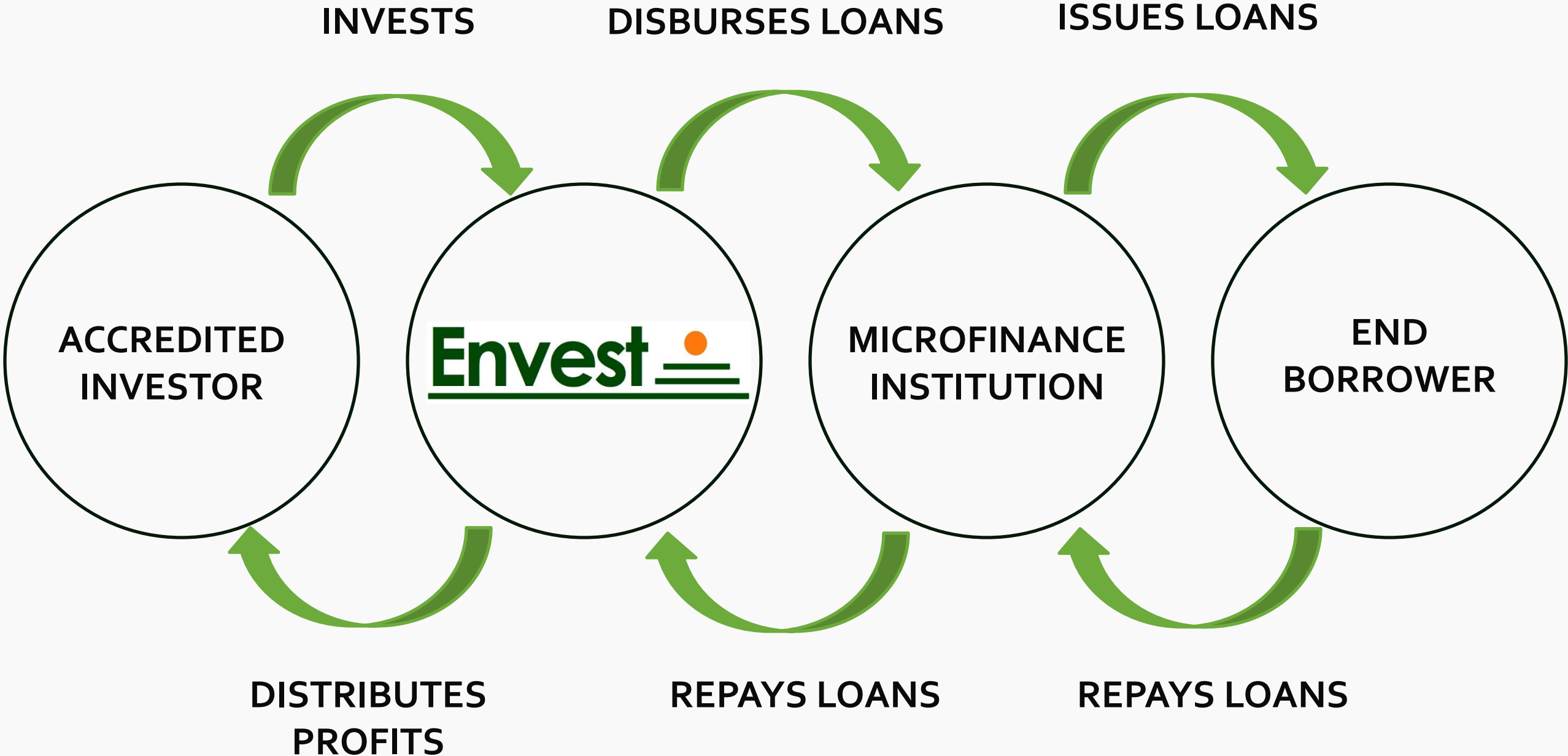
We serve in the role of an **ecosystem builder**: our support strengthens and highlights MFIs that become more attractive to other international lenders



Invest was the **first international creditor** for **48%** of its MFI partners



Business Model



Our Portfolio



\$12 M total portfolio



24 MFI partners in **13** countries

\$903 average loan size to end borrowers

As of Sep 30, 2025

Uganda	25.2%
Nicaragua	23.0%
Peru	15.0%
Kenya	13.7%
Panama	10.3%
Colombia	4.3%
Tajikistan	2.1%
El Salvador	1.7%
Rwanda	1.7%
Zimbabwe	1.3%
Kyrgyzstan	0.9%
Moldova	0.6%
Honduras	0.2%





Investment in Kigarama



The Business

Naomi Kobusingye (far right) owns a tailoring shop in Western Uganda where she sews women's and children's clothing. She needed a loan to purchase additional sewing machines for the young women she employs at her shop

The Microfinance Institution

Kigarama Farmer's SACCO is committed to increasing asset ownership among women in Western Uganda, which it sees as a key barrier to their financial inclusion.

The Impact

By lending to Naomi, not only is she benefitting, but so is her community. Naomi's shop teaches teenagers, including school dropouts, how to sew and earn an independent income.



Investment in Inclusiva

The Business

Soledad Venturo has been a borrower with Inclusiva for 4 years. She runs a small shop from her home where she sells food and household goods.

The Microfinance Institution

Cooperative Inclusiva (Inclusiva) has been serving the community in Quilmaná for 4 years. After the pandemic when many people defaulted on their loans, Inclusiva developed a loan product to help these people improve their credit histories.

The Impact

Envest's loan of \$300,000 enables more than 200 borrowers like Soledad to access financing for their small businesses.



Investment Opportunity

Envest Plus, LLC

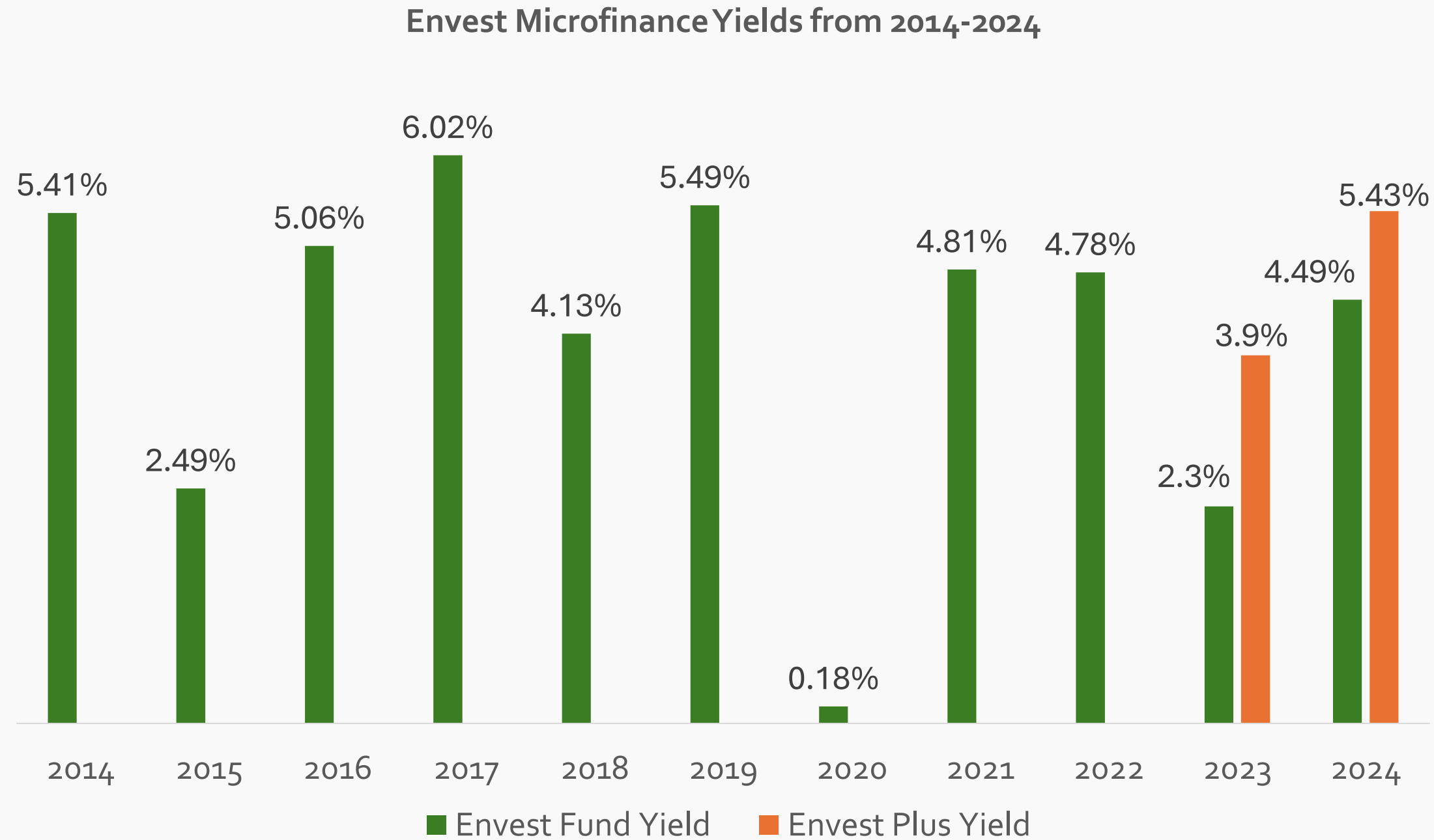
	Private Equity Offering	Private Debt Offering
Availability	Accredited investors	Accredited investors
Minimum Commitment	5 years	5 years
Funding structure	Ownership interest	Senior notes
Minimum Investment	\$50,000 in conjunction with senior notes	\$50,000 in conjunction with ownership interests
Return	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, LLC

	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

Investment Returns

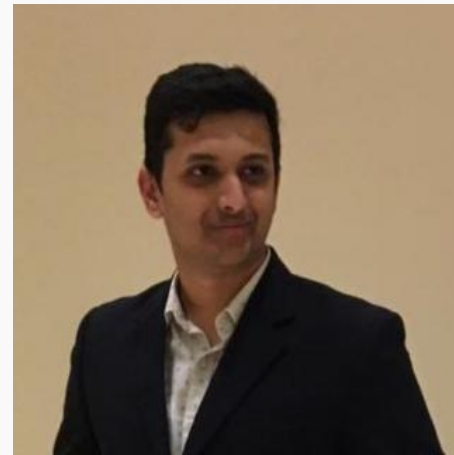


The average annual return to equity investors is 4.11% for the Envest Fund and 5.12% for Envest Plus.

Our Team



Jon Bishop
CEO and Founder



Chinmay Bhat
IT Consultant



Laura Dreese
Director of Strategy



Annette Ecila
East Africa Regional Representative



Bob Helmuth
Impact & Development Strategist



Francis Soza Huete
Latin American Regional Representative



Sarah Lesar
Director of Operations



Elizabeth Rodriguez
Director of Lending



Lili Tangwall
Director of Marketing

Our Board of Directors



Ruth Kaseregenyi

President



Jon Bishop

Vice President



Kevin Egolf

Treasurer



Latha Bhaskara

Member



Iyassu Essayas

Member



John Giegel

Member



Thank you



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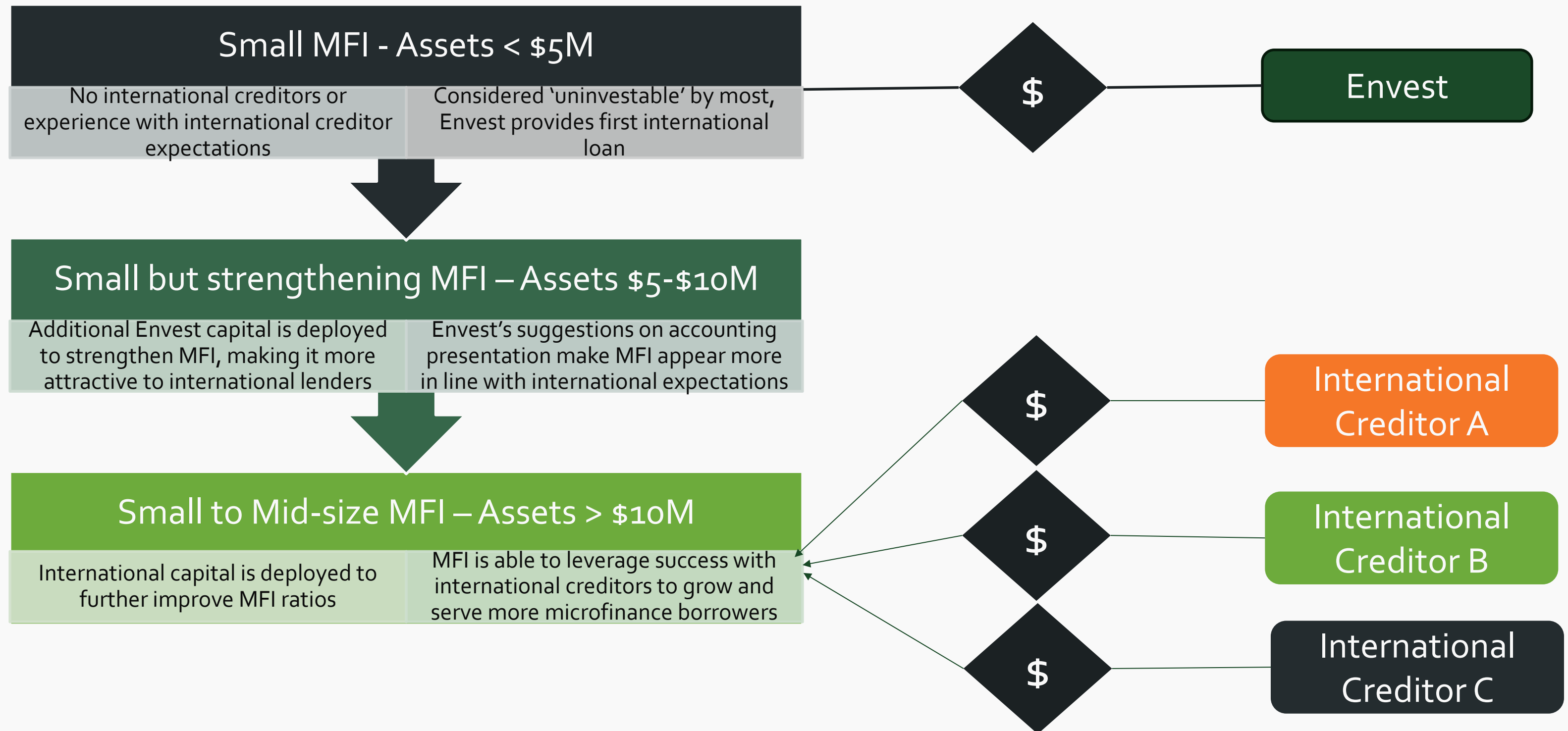
**621 N. Sherman Avenue, Suite B11
Madison, WI 53704 USA**



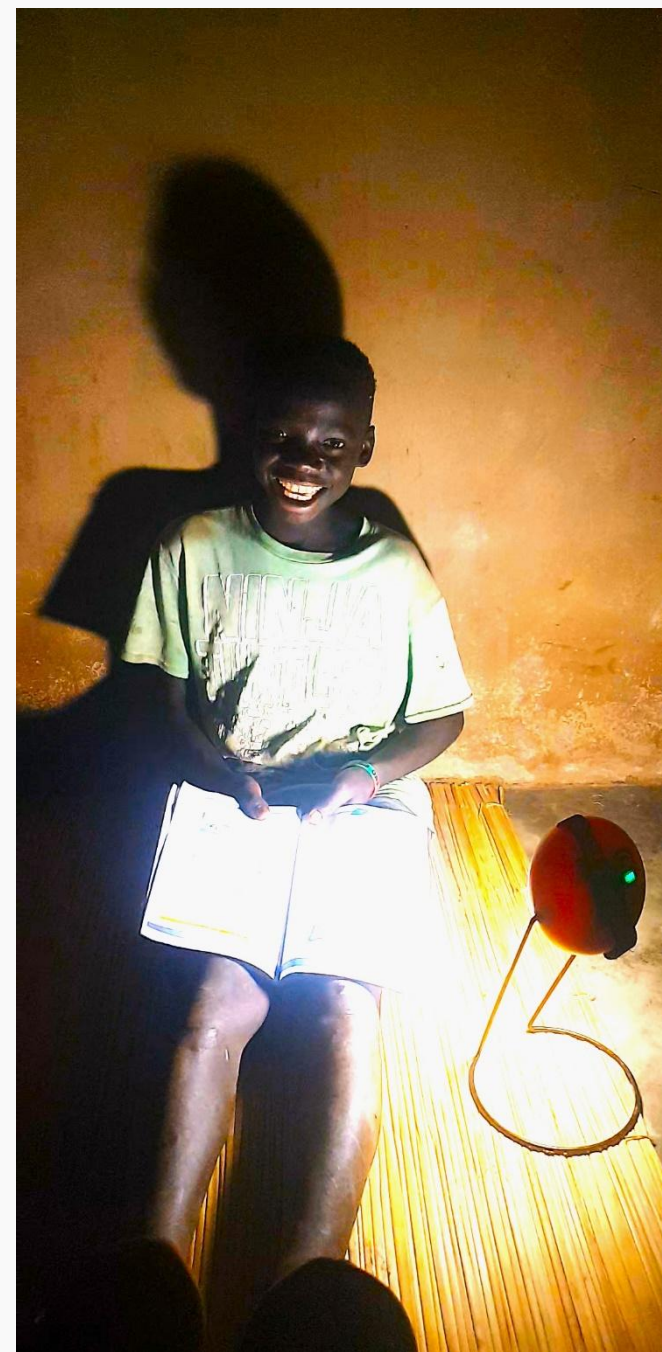
Appendix

Theory of Change

Invest as an ecosystem builder



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. Her children can now read after sunset thanks to a solar powered lamp.



Local Leadership

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.

Due Diligence

Review operational & financial reports from the last 3 years

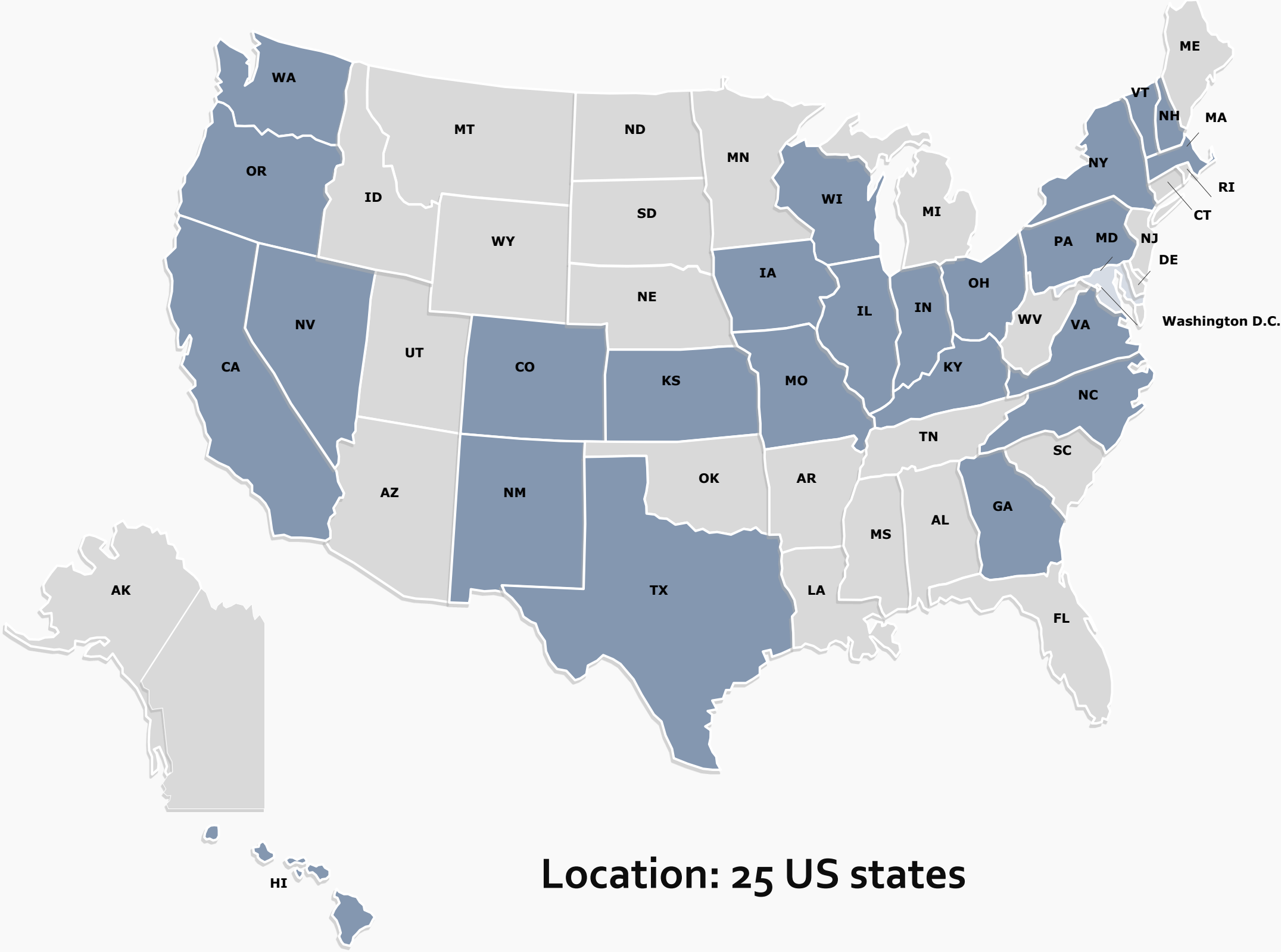
Conduct initial interview with MFI leadership and key staff

In-person visits to the MFI and its clients

Present a due diligence report to the investment committee

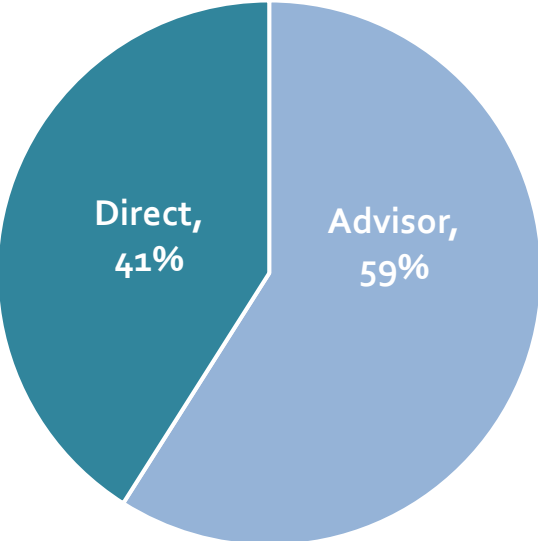
Quarterly monitoring throughout the life of the loan

Our Investors

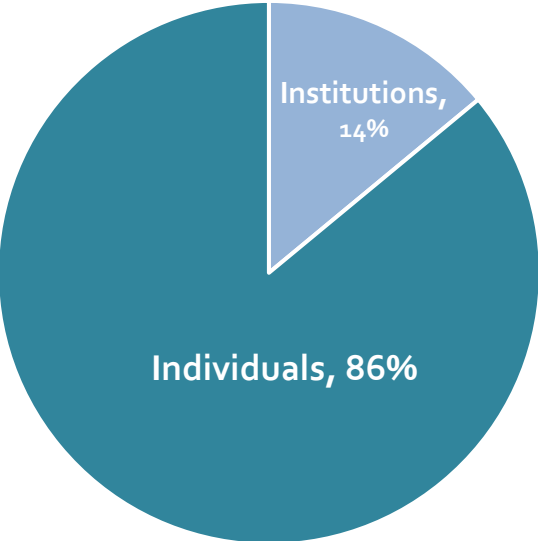


Location: 25 US states

Origin of Funding



Account Type



Data as of March, 2024

Investment Process

1

Invest shares fillable investment documents (PPM or NPA) with the investor or her/his financial advisor



2

Filled in investment documents are signed by the investor and Envest via DocuSign



3

The investor remits the transfer for his/her investment amount



4

The investor's investment is active and used to make microfinance loans



Asset growth

Invest Microfinance Assets, 2012-Q3 2025 (\$mil)

