

Unitus—Creating Innovative Solutions to Global Poverty

The challenge of scale: The microfinance industry is currently serving more than 113 million clients. However, despite three decades of effort, less than 20 percent of the working poor have access to financial services.

The Unitus Approach to Microfinance

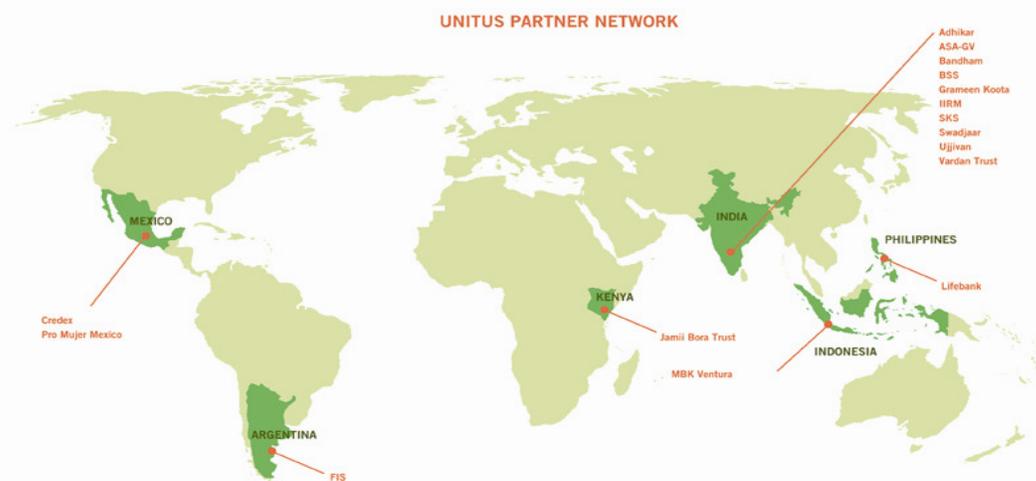
A solution that works: We started Unitus in 2000 because the microfinance industry was not reaching its potential. Lack of capital, limited technology and product development, human resources challenges and poor operational infrastructure all constrained the growth of the industry.

At Unitus, our goal is to remove these growth constraints so that microfinance institutions (MFIs) can do more of what they do best—provide life-changing financial services to the world's working poor. Unitus is the first and only organization built explicitly around strengthening high-potential MFIs so that they can grow faster than ever before and close the gap between those who have access to microfinance and those who still need it.

How do we do this? Unitus:

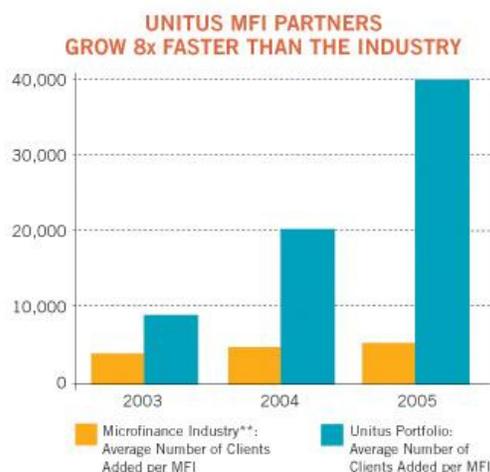
- Hires experienced and creative finance and consulting professionals from the for-profit world to identify growth constraints and develop solutions for accelerated MFI growth.
- Partners with the highest-potential MFIs in the world which share our vision of rapid growth. The typical Unitus partnership can last from 3-7 years.
- Combines best practices from the venture capital, strategy consulting and investment banking industries to achieve rapid acceleration and financial self-sufficiency.
- Provides high-impact financing and consulting to “supersize” our MFI partners so they reach at least 10 times their current number of clients.
- Encourages product development such as health insurance, school loans, mortgages, savings products and more.
- Demonstrates that MFIs are not charities but businesses which serve the poor.

The Unitus Acceleration Model can be replicated by MFIs anywhere in the world.



The Unitus Model is a Proven Success

Partner Growth – Unitus is increasing the number of our MFI partners *and* helping our partners accelerate the growth of their client bases. Five of our MFI partners have passed the 100,000 client benchmark, a milestone only 2 percent of MFIs ever reach. In 2005 our MFI partners grew eight times faster than their industry peers.



Date	Partners	Clients
2002	1	2,566
2003	2	27,693
2004	4	249,143
2005	7	543,346
2006	13	1,398,120
June 2007	16	1,919,348

Innovative Financial Support – Unitus provides our partners with customized capital that includes grants, debt and equity. The Unitus Equity Fund, L.P., a private equity fund affiliated with Unitus which invests in MFIs in Asia and Latin America, closed in March 2007 with committed capital of \$23.4 million. It completed an impressive three investments in its first year. The Unitus capital markets team continues to strengthen our MFI partners’ relationships with international and local banks such as HSBC, Citibank and Banamex.

Strategic Alliances – Unitus has partnerships with the Bill & Melinda Gates Foundation, the Michael & Susan Dell Foundation and Omidyar Network, three organizations seeking to broaden the impact of microfinance and develop the industry’s best practices. In addition, Unitus is partnering with ACCION International in India to help bring microfinance to more than 10 million clients by 2015.

Awards and Recognition –

- Geoff Davis: Entrepreneur of the Year Award, Pacific Northwest region – Ernst & Young
- 2006 and 2007 Social Capitalist Award – *Fast Company Magazine*/Monitor Group
- Certificate of Commitment, 2005 – Clinton Global Initiative
- Unitus is a “Best Place to Work in Seattle” – *Seattle Metropolitan Magazine*

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