



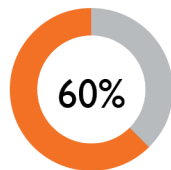
NamasteDirect
Business Education, Mentoring and Microcredit for Women Entrepreneurs.

NamasteDirect Impact Report **2019**

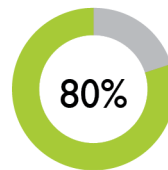
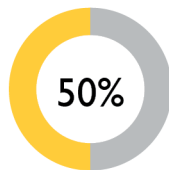
*Empowering women who run small
businesses in Guatemala to
pull themselves and
their families out of poverty.*

OUR CHALLENGE

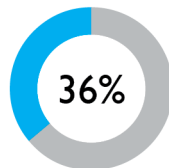
Guatemala's 36-year civil war, which ended in 1996, entailed the systematic rape and torture of women and left an indelible imprint of gender-based discrimination and abuse on the country. Today, Guatemalan women lack equal access to education and employment, and are especially vulnerable to poverty.



Despite Guatemala's abundance of beauty and natural resources, 60% of the population lives below the national poverty line.



Extreme poverty has created an epidemic of malnutrition. 50% of children are malnourished in Guatemala with prevalence as high as 80% among indigenous children.



Rampant violence, corruption, and poverty have forced thousands to flee the country. In 2019 alone, 36% of illegal immigrants apprehended at the U.S. border have been Guatemalan.



OUR CLIENTS

NamasteDirect supports Guatemalan women who, despite facing immense obstacles, have managed to start small businesses to support themselves and their families.

Why are we laser-focused on supporting these micro-entrepreneurs? Because when we empower them to earn more money, they create a new paradigm for Guatemalan women and a ripple effect of prosperity within their country.

92%

are economically vulnerable

27%

are illiterate

21%

are single mothers

7

years average in business



Our clients run a variety of businesses, including small convenience stores, making and selling textiles and clothing, poultry, food preparation and sales.



Lesbia runs a tamale stand to support her family.

"My kids were my motivation [to start my business]. I have three kids and I love them very much. I have ten siblings and we didn't live in extreme poverty but we didn't have opportunity to study... and that's why I support my kids. I don't want them to end up like me. Life wasn't easy for me. I have to work a lot, and I hope they end up better off than me. I hope they succeed more. That's why I don't let them work until they graduate. It's too difficult to work and study at the same time."

-Lesbia

OUR SOLUTION

Our signature Creating Prosperity Program is the most effective program of its kind.

Through a dynamic combination of one-on-one business advising, financial education, and microloans, our clients exponentially increase their profits and gain more agency over their lives.

Each cycle of the Creating Prosperity Program lasts for nine months. After completing the first three cycles, women with audacious goals are eligible to advance to Cycle 4 and our Starz program. These cycles offer higher loan amounts, more intensive support, and last between 18 - 30 months.



Each client is mentored by a professional business advisor once a month. Together, the client and advisor design a business plan, analyze cash flow, review business records, and do strategic planning.

Without basic financial literacy, many microcredit borrowers end up with more debt than before they took the loan. Through monthly classes, our clients learn essential cash management techniques to help them succeed in business.

Each client receives a microloan commensurate with her goals and capacity. We vet clients carefully and offer some of the lowest interest rates in the country to ensure the women are well-positioned to succeed.

In addition to the three fundamental building blocks of the Creating Prosperity Program, we also support clients with the following offerings:



Namaste Saving's Club - Launched in 2019, Namaste pays the fees for our clients to open a savings account and matches \$1 for every \$2 they save.



Namaste Directory - In 2019, we released a new resource guide for clients to connect to local organizations that offer family planning, nutritional support, domestic violence prevention, and healthcare.



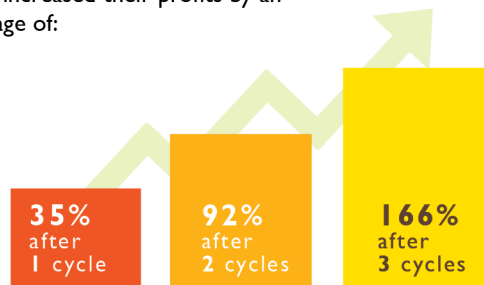
Namaste's Annual Conference - Each year, we convene 100 clients in Panajachel to network and participate in workshops to support their development as business owners and leaders in the community.

OUR IMPACT

At Namaste, we are obsessed with impact, and we track ours using sophisticated tracking and analytic tools: PROSPER, QlikSense and QlikView.

We monitor the change in our clients' profits after completing each cycle of the Creating Prosperity Program. The vast majority of our clients begin our program living well below the poverty line. By the time they complete three cycles with us, they move solidly into the middle class, equipped with the skills and resources to leave poverty behind for good.

In the past two years, clients have increased their profits by an average of:



No other program in Guatemala (or the world) can claim this level of success for their clients!

By the numbers

2,532
GRADUATES



3,704
CREATING
PROSPERITY
CYCLES



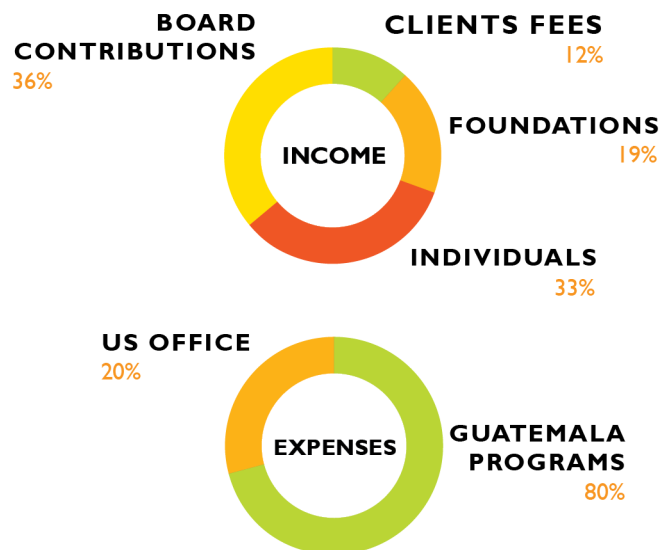
86%

SUCCESSFULLY COMPLETED
EACH CYCLE

NamasteDirect's programs are run by 11 paid staff in Guatemala, under the skillful guidance of Executive Director, Eugenia Duran. The success of our program is attributable to the dedication and leadership of our Guatemalan staff.

OUR FINANCIAL PERFORMANCE

At Namaste, we treat our incoming donations as investments in the businesses and lives of our clients. Our Return on Money Invested is 250%: for every \$100 Namaste spends for her training, each woman earns more than \$250 in profits.



THANK YOU

Thank you to the hundreds of generous individuals, foundations, and organizations that have entrusted Namaste with financial support to empower women and fight poverty in Guatemala. Together, we are creating a ripple effect of prosperity that benefits women, their families, their communities, and the world.

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