The MCE Guarantor Experience

Q2 2023
We envision a world in which all people have the opportunity to improve their lives through access to knowledge, resources, and capital.

Your signature enables MCE to unlock capital to empower families living in poverty to build a better future.
Step One: Review overview documents from MCE and talk with MCE staff to establish fit with your passions and philanthropic objectives.

<table>
<thead>
<tr>
<th></th>
<th>Financial Service Provider (FSP) Portfolio</th>
<th>Small and Growing Business (SGB) Portfolio</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit Size</strong></td>
<td>$1,000,000</td>
<td>$500,000</td>
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<tr>
<td><strong>Social Return</strong></td>
<td>Your signature enables MCE to borrow and disburse $500,000.</td>
<td>Your signature enables MCE to borrow and disburse $250,000.</td>
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<tr>
<td><strong>Active Portfolio (Q2 2023)</strong></td>
<td>$57,353,172</td>
<td>$7,491,972</td>
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<tr>
<td><strong>Losses</strong></td>
<td>• Shared pro rata among Guarantors</td>
<td>• Shared pro rata among Guarantors</td>
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<td></td>
<td>• Average annual call per unit for five years (2018 – 2022) = $7,200</td>
<td>• Average annual call per unit for five years (2018-2022) = $6,850</td>
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<td></td>
<td>• Suggestion is to plan for $10,000/year gift to MCE</td>
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<tr>
<td><strong>Community</strong></td>
<td>126 units outstanding across 97 FSP Guarantors</td>
<td>56 units outstanding across 33 Guarantors</td>
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</tbody>
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Checklist:
- Sign in two places
- Return contact information form
- Return Guarantor financial data form (one page, very high level, requested by our lenders)
- Provide copy of driver’s license or passport

No movement or segregation of financial assets. It’s really that simple!
Step Three: You maintain control of your assets as we put your signature to work, using your guarantee commitment to borrow and disburse capital to microfinance institutions and small businesses across the developing world.

The capital that is mobilized by your signature is constantly recycled as loans are repaid by our portfolio companies, leveraging each dollar of your guarantee multiple times.
Step Four: Then, the only required time commitment is during a Guarantor call, which occurs in the event of a portfolio default. You have two options as a Guarantor:

1. Make a contribution (check, donor advised fund gift, securities donation, wire, etc.) to MCE when a Guarantor call occurs, or;

2. Take part in MCE’s Annual Giving Plan; make a contribution each year, regardless of whether or not there is a default, and your contributions will be applied to future Guarantor calls.

There have been a total of eight FSP Guarantor calls and four SGB Guarantor calls since 2006. We recommend that you budget $10,000 per guarantee unit, per year.
5. COMMUNITY ENGAGEMENT (OPTIONAL)

**Step Five (optional):** As a Guarantor, you will have multiple opportunities to engage with other members of our community on an annual basis. These opportunities include:

1. Participate in **Community Informational Webinars** and **Stories from the Field Webinars** (3-4 times per year).

2. Read **MCE’s Newsletter** (3-4 times per year).

3. Attend **MCE networking events** in your area and/or host an MCE reception to connect with local Guarantors.

4. Observe a **Loan Committee call** and get an inside look at our investment decision-making process.

5. Go on an **MCE Learning Journey** (every other year)! Previous journeys have visited Ghana, Ecuador, Peru, and Haiti.
NOW WHAT? CALL OR EMAIL US TO GET STARTED!

For more information, please contact:

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