

FRIENDSHIP BRIDGE

Empower Women. Eliminate Poverty.

# 2026–2030 Strategic Plan

WITH HER EVERY STEP

Driving Responsible Growth and Enduring Impact

WITH HER
EVERY STEP

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After receiving my loan, Friendship Bridge supported me with business advisory sessions and I learned to control the finances of my business. I got innovative ideas to improve my business and offer new products to my clients!

*– Elena, Friendship Bridge client*



# Dear Friendship Bridge Community,

For nearly three decades, Friendship Bridge has walked alongside women in Guatemala as they build brighter futures, rooted in the belief that when women have access to the resources they need, they will transform both their lives and entire communities.

Over the last several years, Friendship Bridge has grown in important ways. We have strengthened our core microfinance services, expanded access to education and preventive health, invested in technology, listened more intentionally to our clients, and deepened our understanding of what it truly takes to support women across many stages of life.

Women in rural Guatemala are navigating economic uncertainty, climate-related pressures, migration, evolving family needs, and increasing demands on their time and income. At the same time, they bring extraordinary resilience, creativity, leadership, and ambition. Our role is not to define success for them, but to help remove barriers so they can pursue it for themselves.

As we look ahead, we do so with clear-eyed recognition of the opportunities and challenges before us. We know that empowerment is not a single moment—it is a journey during which time our clients' life circumstances evolve and needs will change. Our responsibility is to understand and design around that journey, accompanying her with the right products and services at the right time, and empowering her at each stage of her growth.

The 2026–2030 Strategic Plan is both ambitious and practical, and it also calls us to optimize our resources with greater discipline and intention. That means refining our systems, improving efficiency, investing in our people, strengthening strategic partnerships, and ensuring that our programs create the greatest possible impact with the resources entrusted to us.

As we begin this next chapter, I invite you to join us with hope, urgency, and commitment. Together, we will build on our strong foundation, listen deeply to the women we serve, and continue evolving so that Friendship Bridge remains a trusted partner throughout each client's journey.



## With gratitude,

**TRACIE CORDEIRO**
President & CEO

# What We Do

Friendship Bridge is a 501(c)3 nonprofit social enterprise creating opportunities that empower Guatemalan women to build a better life. We utilize the tools of microcredit, Non-Formal Education, preventive health services, agricultural training, and business development to support our clients in building resilience and pursuing their chosen opportunities. We call this Microcredit Plus. Together, these inputs strengthen what each woman is already building in her business, with distinct outcomes for each client segment reflecting their unique circumstances and potential.

## Mission

Creating opportunities that empower Guatemalan women to build a better life.

## Vision

Empowered women choosing their own path.

## Impact Objectives

To increase resilience, empowerment, and business development.

## CORE VALUES

- Respect
- Participation
- Integrity
- Empowerment
- Solidarity
- Quality
- Transparency

## WHO WE SERVE

The average Friendship Bridge client:

- 38-years-old woman
- 3 years education
- 3 children
- Cannot read or write
- Lives in rural community
- Earns $1.11–$4.49/day

# Organizational Overview

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Friendship Bridge first offered microloans to 30 Guatemalan women in November of 1998.

**Since then, Friendship Bridge has served approximately 200,000 women and counting.**

Over time, we have expanded our Microcredit Plus program to include not only microloans and education, but also preventive health services and agricultural and artisan technical assistance, achieving positive impact in improving client resilience, empowerment, and business development.

## Why Guatemala?

Despite Guatemala's solid economic growth in recent years and the sustained efforts by the country, Guatemala still faces significant challenges in reducing poverty and inequality, which continue to affect a significant portion of the population. In 2024, 57.3% of Guatemalans lived in poverty, with projections showing a trend of gradual improvement to 56.6% in 2026, reflecting minimal progress. One persistent challenge is the low availability of formal employment, which limits opportunities for sustainable income generation; in 2023, about 80% of the employed population worked in the informal sector. This challenge is compounded for women when taking into consideration the intersectionality of other socio-economic factors.

## Why Women?

Guatemala remains one of the most gender-unequal countries in the world, with women facing persistent barriers to education, employment, and financial inclusion. Friendship Bridge works primarily with Indigenous women in rural Guatemala, where poverty is most severe. According to the World Bank, around 70% of rural Guatemalans live below the national poverty line—nearly 14 percentage points higher than the national average.[1]

For Indigenous women, the situation is even more pronounced: overlapping barriers of gender, ethnicity, and geography mean many are excluded from accessing healthcare and education and lack significant representation in the government. With 22 Indigenous Mayan languages spoken among our clients—but with all formal banking, business, legal, and governmental activity in the country conducted in Spanish—many women are kept from fully participating in economic and civic life beyond their local communities.

*1 This finding is based upon client surveys taken by Friendship Bridge with data analyzed according to the poverty probabilities provided by the Innovations for Poverty Action's Poverty Probability Index® ("PPI"). Friendship Bridge does not target people below this level of poverty because their needs are truly subsistence-based, and they typically are best served by government and charitable programs. For more information about the PPI, please go to https://www.povertyindex.org.*

# Our Strategy

In this context, Friendship Bridge plays a transformative role by helping clients gain agency in their businesses and personal lives. Through our Microcredit Plus approach, which combines financial services with education and health programs, Friendship Bridge is consistently recognized and valued by clients—even in a fiercely competitive environment—for its respectful, client-centered service and its measurable impact on wellbeing.

Our strong client trust has enabled the organization to deeply understand women's aspirations and design programs that help them achieve their goals.

Friendship Bridge has maintained a leadership position in the region for its strong portfolio quality and is also a recognized employer of choice in rural areas. It has been certified as a Great Place to Work® in Central America and the Caribbean for seven years and one of the Best Places to Work® in Guatemala 2024. Since 2021, we have been named as one of the Best Workplaces for Women™ in the Caribbean and Central America three times. In 2023, the organization was named a top performer in the 60 Decibels Microfinance Index, ranking among the best in Latin America in critical areas such as access, business impact, client protection, and resilience—exhibiting the results of its excellence in Social & Environmental Performance Management (SEPM).



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# Dreamers

## *Necessity-Driven Entrepreneurs*

Dreamers are women largely below the National Poverty Line, mainly in rural areas, earning between $1.11–4.49 per day. This segment, known as "necessity-driven entrepreneurs," are working out of necessity to support their families and contribute to household income. These women are characterized as hard to reach, looking for access to financial services to support a variety of productive economic activities.

Dreamers comprise over 95% of Friendship Bridge's clients, with small, shorter-term loans offered through our Trust Bank group lending methodology, paired with Non-Formal Education and preventive health services. Our theory of change for this segment focuses on improving each client's resilience and empowerment to positively impact her business, family, and community.




### Plus Services

- Non-Formal Education
- Health for Life
- Women's Agriculture Credit & Training
- Advanced Business Training

### Financial Services

- Group Loans
- Parallel Loans
- Chanim-Chanim Loans

## IMPACT

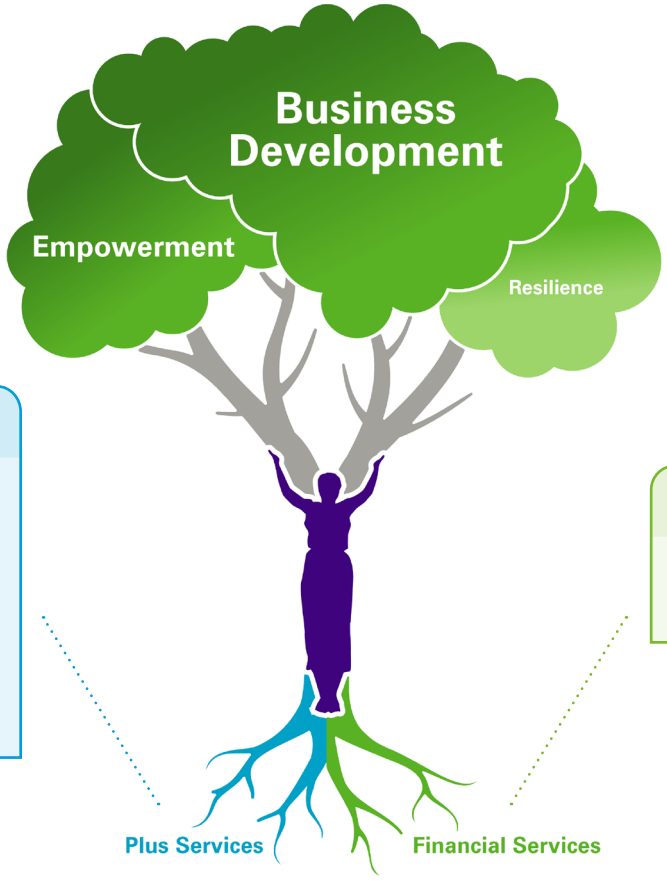
- Participate in decisions about their health
- Participate in decisions about their income
- Improved economic well-being
- Improved conditions at home
- Children in school, both more and longer
- Build and grow assets over time

# Entrepreneurs

## *"Missing Middle" Entrepreneurs*

Entrepreneurs are women who have outgrown the microfinance group lending model and are ready to start or expand a business. They have an enterprising spirit, are resilient, and are willing to assume some financial risk but are still living in vulnerable circumstances and in need of tailored support. This segment is also known as the "missing middle", earning too much for many microfinance programs, yet earning too little for traditional banks. Although Entrepreneurs represent a smaller portion of our total clients, their impact extends well beyond their own families to their employees and the broader community, making them a powerful force for building economic sustainability in rural Guatemala.

To serve this highly variable segment, Friendship Bridge provides personalized services through our Bridge to Success program focused on business growth, increased empowerment, and job creation. Clients access individual loans structured around their specific business opportunities and capacity alongside personalized mentoring, technical training, connections to peer networks, and access to markets.




### Plus Services

- Business development and mentor services
- Market and peer-to-peer connections
- Handmade by Friendship Bridge®

### Financial Services

- Individual Loans

## IMPACT

- Create jobs and quality employment
- Increased income and/or assets
- Contribute to community sustainability
- Increased leadership at home, in her business, and in her community

# 2026–2030 Strategic Plan



Over the next five years, our commitment is not only to sustain the strong impact we have achieved, but also to deepen it by walking alongside our clients at every stage of their journey with us. We recognize that our clients are not a single profile; they are women in different stages in their entrepreneurial and personal lives. A young woman just starting her first business may need small, short-term loans and light-touch services to gain confidence and become familiar with financial tools. A veteran client who has grown with Friendship Bridge may require more tailored financial products, advanced training, and specialized support to meet the unique challenges and opportunities of her established business and life stage.

By 2030, we aim to be recognized not just as one of the largest microfinance providers for women in Guatemala, but as the most trusted partner throughout a woman's entrepreneurial life cycle—whether she is taking her first courageous step into business or expanding a thriving enterprise that sustains her family and community.

**This is our commitment: to keep our clients at the center of all that we do, to serve her in the way she needs when she needs it, and to do so with the efficiency, innovation, and heart that defines Friendship Bridge.**

# Impact Statement

Friendship Bridge will build relationships based on mutual trust, fairness, and loyalty with our clients and employees. We will provide responsive and sustainable services while optimizing resources so that clients experience a combination of improvement in empowerment, resilience, and business development.

# About This Plan

Building on the momentum of the prior five-year strategy, this plan sharpens our focus on operational efficiency, organizational agility, and competitiveness, positioning Friendship Bridge to remain relevant and impactful through 2030 and beyond. The plan has four key strategic goals:

1. 

## Positive Impact

Create lasting impact for clients and staff by investing in program development, talent development, institutional culture, and balanced financial and social performance—ensuring long-term sustainability and mission alignment.

2. 

## Responsible Growth

Responsible and diversified growth of both client segments, strengthening sales strategies, and improving financial performance to support the long-term sustainability and impact of the organization.

3. 

## Operational Excellence and Agility

Build a more agile, efficient, and resilient organization through structural improvements, operational optimization, enterprise risk management, and the strategic use of technology to drive scalability and impact.

4. 

## Strong Market Position

Be a client-centered and market-responsive organization by strengthening product innovation, leveraging client insights, tailoring services throughout the client life cycle, and reinforcing brand visibility and competitiveness.

By 2030, Friendship Bridge will expand its reach by more than 10%; its portfolio will have doubled in value; and it will have maintained a strong market position in Guatemala for the number of women served in microfinance. The organization will have transitioned from small to medium-sized with a final operational budget of $16M, leveraging diverse funding resources and strategic partnerships. It will employ over 300 staff to sustainably provide personalized and impactful services to nearly 31,000 active clients by the end of 2030, and achieve an average 6% annual reduction of poverty rate for clients.



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## Goal 1:
# Positive Impact

Create lasting impact for clients and staff by investing in program development, talent development, institutional culture, and balanced financial and social performance—ensuring long-term sustainability and mission alignment.

### Strategies

**CLIENT IMPACT**
Tracking measurable progress towards strengthening empowerment, reducing poverty among Dreamer clients, and growing businesses for Entrepreneurs.

**INSTITUTIONAL CULTURE**
Building an organization built on inclusion, wellbeing, and ethical labor practices, so that every employee feels valued and empowered.

**TALENT DEVELOPMENT**
Building clear career pathways, strengthening leadership, and creating a workplace where talented staff thrive.

**BALANCE FINANCIAL & SOCIAL RETURN**
Growing responsibly through productivity, sustainability, and measurable impact, ensuring we can stay true to our mission for the long term.



## Goal 2:
# Responsible Growth

Responsible and diversified growth of both client segments, strengthening sales strategies, and improving financial performance to support the long-term sustainability and impact of the organization.

### Strategies

**GROW DREAMERS**
Deepening our presence in rural communities to reach more women through tailored programs and expanded agriculture sector services.

**GROW ENTREPRENEURS**
Accelerating the growth of our Bridge to Success program by attracting more women ready to grow established businesses and increasing the depth of our financial support.

**STRENGTHEN SALES CAPABILITIES**
Investing in targeted, personalized approaches and outreach to connect more women with the programs that best fit their needs.

**SUSTAINABILITY**
Strengthening financial performance and discipline to support responsible growth—reducing cost per client, diversifying funding sources, and reinforcing reserves.

## Goal 3:
# Operational Excellence and Agility

Build a more agile, efficient, and resilient organization through structural improvements, operational optimization, enterprise risk management, and the strategic use of technology to drive scalability and impact.

### Strategies

- **ORGANIZATIONAL STRUCTURE**
  Proactively redesigning how our organization is structured to scale efficiently, so that our team's strengths align with our growing needs.
- **EFFICIENCY & OPTIMIZATION**
  Streamlining how we work by automating routine processes, optimizing client services, and implementing continuous improvement systems.
- **RISK MANAGEMENT**
  Strengthening our ability to anticipate and navigate risk across every level of the organization, from portfolio health to data infrastructure.
- **TECHNOLOGY SOLUTIONS**
  Leveraging core banking, field-based apps, and other digital tools to enhance client experience, improve efficiency, and protect our systems and data.




## Goal 4:
# Strong Market Position

Be a client-centered and market-responsive organization by strengthening product innovation, leveraging client insights, tailoring services throughout the client life cycle, and reinforcing brand visibility and competitiveness.

### Strategies

- **RESEARCH & DEVELOPMENT (R&D)**
  Listening, learning, and improving by designing and testing new services that respond to what our clients need.
- **CLIENT SEGMENTATION**
  Using data to better understand the diverse needs of the women we serve, and personalizing the pathways for clients to grow within our programs.
- **CLIENT LIFE CYCLE**
  Aligning our services and communications with where each client is in her journey, ensuring our relationship with her evolves as she does.
- **COMPETITIVE POSITION**
  Investing in our brand, programs, and industry responsiveness to ensure we remain the partner of choice for women who are ready to build a better life.



# 2021–2025 Strategic Plan Outcomes

Our 2021–2025 Strategic Plan, Impact[2], set out to deepen our impact across two distinct client segments—Dreamers and Entrepreneurs—by strengthening our Microcredit Plus model and launching the Bridge to Success program, serving women ready to grow their businesses and create jobs in their communities.

The results affirm that our approach is working. Dreamer clients are meaningfully less poor, more financially confident, and making more decisions for themselves and their families. Entrepreneur clients in Bridge to Success are growing their profits, increasing their income, and creating jobs that reach beyond their own households.

## Outreach

- Served over **64,000 Guatemalan women** over the course of 2021–2025.
- **Nearly 60% of new clients were under the National Poverty Line** (based upon Poverty Probability Index surveys conducted between 2022–2025).

## Increased Resilience

- **27% reduction in poverty rate:** Total poverty rate reduction for clients 2022 to 2025, using the Multi-Dimensional Poverty Index and collected through the Poverty Stoplight with panel survey data for 3 annual cohorts, structured and representative sample of 1,151.
- **67% improved savings:** Collected through the Poverty Stoplight using panel survey data for 3 annual cohorts, structured and representative sample of 1,151.
- **2x as many clients are now administering their finances better:** 53% more are able to budget and 52% more are able to confront and recover from financial shocks, collected through the Poverty Stoplight using panel survey data for 3 annual cohorts, structured and representative sample of 1,151.

## Increased Empowerment

- **11% increase in autonomy in decisions about own health:** Collected through the Poverty Stoplight using panel survey data for 3 annual cohorts, structured and representative sample of 1,151.
- **94% agree that their children are more engaged with their education than them at the same age:** 89% attribute that in whole or in part to their participation in Friendship Bridge, according to 60 Decibels 2023 Microfinance Index Insights Report.
- **8% increase in autonomy in decisions about business:** Collected through the Poverty Stoplight using panel survey data for 3 annual cohorts, structured and representative sample of 1,151.

## Business Development

- **128% increase in net profit:** Bridge to Success clients with more than one year in the program experience an average 138% increase in income and 128% increase in net profit, according to program data collected annually from clients since program inception in 2022.
- **21% have created new jobs:** Bridge to Success clients with more than one year in the program experience, according to program data collected annually from clients since program inception in 2022.
- **478 new jobs created:** According to Bridge to Success program data collected annually from clients since program inception in 2022.





"Weaving traditional cortes is a legacy, an inheritance passed down to me by my family. I live in a place where opportunities for women are limited, but I searched for a way to work and improve myself so that weaving cortes would be more than just a tradition. I made the decision to take out a loan, I found Friendship Bridge, and that's where I was able to go from weaving to becoming a wholesale corte distributor.

The training I receive at Friendship Bridge is incredibly valuable to me and I continue to learn. Now I'm not only part of a Trust Bank group, but I've joined the Client Advisory Committee and I attend various workshops. Every day I meet more people; when I share my story, they encourage me, and I encourage other women to keep moving forward. I've faced real hardships: I went through a separation, I lost my husband. But I found strength in the groups, in Friendship Bridge, and in my work. My children are what drives me every day, and I keep moving forward—I can't stop, for myself and for them.

*— Santa Marcelina, Friendship Bridge client*

# Impact Management

**At Friendship Bridge, impact is not a byproduct—it drives every decision.** As we implement our 2026–2030 Strategic Plan, we are strengthening our approach to Impact Measurement and Management (IMM) to ensure that growth consistently translates into meaningful change for the women we serve. We use a combination of globally recognized methodologies and proprietary tools to track client progress, understand drivers of change, and continuously improve our programs.

IMM is embedded across our model: we set clear goals, measure performance, and use data to continuously improve outcomes:

- Our work is guided by global best practices, including the CERISE+SPTF, which place client well-being, protection, and resilience at the center of operations.
- Data is regularly reviewed by leadership to refine product design, adjust service delivery, strengthen client protection practices, and improve operational efficiency.
- Insights also inform staff training, incentives, and resource allocation, which ensures alignment between day-to-day execution and long-term impact goals.




## OUR COMMITMENT DEMONSTRATED

- **Annual SPI social audits consistently achieving Excellent results**, particularly in Social Strategy, Committed Leadership, and Client-Centered Products and Services.
- **Certification by Great Place to Work®** in Central America and the Caribbean for six consecutive years, and recognition as one of the Best Places to Work™ in Guatemala 2024.
- **Recognition as one of the Best Workplaces for Women™** in the Caribbean and Central America (three-time honoree).
- **Top performer status in the 60 Decibels Microfinance Index (2023)**, ranking among the best in Latin America in access, business impact, client protection, and resilience, and recognized as a top performer in outreach to women (2025).
- **Verified member of the Fair Trade Federation**, with our Handmade by Friendship Bridge® program upholding fair pay, respect for cultural identity, safe and empowering working conditions, targeted business training, and expanded market access.

## HOW WE MANAGE AND STRENGTHEN OUTCOMES

- **Social performance dashboards and KPIs**, aligned with IMM principles, to track both outputs (e.g., outreach, retention) and outcomes (e.g., resilience, business growth, empowerment).
- **Regular client surveys and feedback loops**, including onboarding, cycle-based check-ins, and complaint mechanisms- to monitor client experience and identify risks early.
- **Poverty Stoplight (developed by Fundación Paraguaya)**, to measure multidimensional poverty (developed by Oxford) and track annual changes in client well-being, enabling targeted support and segmentation.
- **Client Advisory Committee**, to engage with clients elected to represent their geographic areas to appropriately design and approve services.



# SUSTAINABLE DEVELOPMENT GOALS

Friendship Bridge supports the UN Sustainable Development Goals, which aim to promote prosperity by ending poverty, building economic growth, addressing social needs, protecting the planet, and tackling climate change across all countries worldwide.

**1 NO POVERTY**

We provide microcredit to women living in poverty so they can invest in their small businesses and create jobs in their communities. The majority of our new clients are living in poverty, with daily income ranging between $1.11 to $4.49 per day. However, after their third loan cycle with Friendship Bridge, the rate drops about 5%, and the trend continues downward the longer they are in our programs.

**3 GOOD HEALTH AND WELL-BEING**

Our Health for Life program brings preventive healthcare directly to clients, reducing premature mortality from non-communicable diseases like hypertension and diabetes. Our program also provides education and access to comprehensive women's health services, ensuring women in even the most remote communities receive high-quality, last-mile healthcare services.

**4 QUALITY EDUCATION**

We provide our clients with the educational means necessary to become successful business entrepreneurs in a country marked by one of the highest disparities between rich and poor in Latin America. By focusing on education in addition to microcredit, our clients have the opportunity to share gained skills with family, friends, and community members, creating a ripple effect of empowerment.

**5 GENDER EQUALITY**

Our products and services are exclusively tailored for women, designed to meet their unique needs and preferences. To deliver the most appropriate programs, we actively listen to clients. We prioritize gender equality within our staff and governance. In 2025, 65% of promotions were granted to women, including 50% of executive leadership roles and 65% of seats on the Board of Directors.

**8 DECENT WORK AND ECONOMIC GROWTH**

After participating in the Bridge to Success program for more than one year, clients have doubled their profits and sales, on average. Through December 2025, 15% of clients have created paid jobs as a result of their participation in the program.

**10 REDUCED INEQUALITIES**

We deliberately target marginalized populations, including Indigenous Maya women in rural Guatemala, contributing to sustained income growth among the poorest 40% of the population. Additionally, we promote equitable employment practices, ensuring these standards of equality are reflected in our internal operations.

**12 RESPONSIBLE CONSUMPTION AND PRODUCTION**

Through Non-Formal Education, we teach clients sustainable waste management practices they can apply in their homes and businesses, from reducing waste to reusing materials in differemt ways. By practicing "reduce, reuse, and recycle" principles ourselves, Friendship Bridge integrates this commitment to responsible consumption in our day-to-day work.

**17 PARTNERSHIPS FOR THE GOALS**

We mobilize additional funding for a developing country by fundraising internationally and investing directly in Guatemalan communities. Additionally, we contribute to Guatemalan exports through our Handmade by Friendship Bridge® program, connecting artisans to global markets.

*The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States.*

# Recognition

Charity Navigator ✦ THREE-STAR ✦ 2026

Platinum Transparency 2026 Candid.

CERISE+SPTF *Excellent Performance*

VERIFIED Fair Trade Federation

60 dB *Top 20% for Outreach to Women*

Great Place To Work.®

# Why Women and Why Guatemala?

Poverty, violence, natural disasters, and systemic barriers are among the complex challenges our clients face, ultimately leading some to migrate from Guatemala on a dangerous and costly journey North.

Our work since 1998 has been dedicated to identifying and supporting women-led businesses that increase our clients' income and employment in hopes that they and their loved ones never need to make the difficult choice to migrate. Families in Guatemala deserve to stay together and have access to economic opportunities that are close to home, sustainable, and safe.

**Reinvesting:** Studies show that when women earn more money, they invest 90% of it back into their families and communities, and that helps make their communities stronger.
*Source: Why Investing in Women Benefits Us All*[1]

**Gender Disparities:** Guatemala ranks 81st out of 146 countries in gender equality, making it the third most gender unequal country in Latin America. In addition, Guatemala has one of the lowest female labor force participation rates in the region.
*Source: Global Gender Gap Index 2025*[2]

**Poverty:** Guatemala is caught in a cycle of consistently high poverty and inequality. 56% of the total population of Guatemala lives in poverty. The situation is more extreme for Indigenous people, with a poverty rate exceeding 62%.
*Source: The World Bank's Poverty and Equity Brief 2025*[3]

**Undernutrition:** Nearly one-half of Guatemala's children under the age of 5 have stunted growth (low height and weight) as a result of undernutrition.
*Source: 2025 Global Hunger Index.*[4]

**Migration:** Guatemalans face high levels of poverty, violence, natural disasters, and corruption, ultimately leading some to migrate from Guatemala. Our work is focused on supporting women-led businesses that increase our clients' income, so they don't need to make the difficult choice to migrate. Family is so important to Guatemalans—it is common that several generations will live together. We believe they deserve to stay together, while being safe and financially secure in their home country.

*1 Varma, Priyanka. "Why Investing in Women Benefits us All." Harvard Kennedy School Center for International Development, May 6, 2024. https://www.hks.harvard.edu/centers/cid/voices/why-investing-women-benefits-us-all*
*2 World Economic Forum. "Global Gender Gap Report 2025." June 11, 2025. https://reports.weforum.org/docs/WEF_GGGR_2025.pdf*
*3 World Bank. "Guatemala Poverty and Equity Brief: October 2025." October 2025. https://documents1.worldbank.org/curated/en/099632304212531414/pdf/IDU-b6c754ea-1c02-4645-ad77-63cd3f2efc08.pdf*
*4 Concern Worldwide, Welthungerhilfe, and Institute for International Law of Peace and Armed Conflict (IFHV). "Guatemala." Global Hunger Index, 2025. https://www.globalhungerindex.org/guatemala.html*


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Driving Responsible Growth and Enduring Impact


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