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

VISION
Empowered women choosing their own path.

CORE VALUES
Empowerment
Respect
Solidarity
Participation
Quality
Integrity
Transparency

Leader
Truelift Recognition
★★★★
Charity Navigator Rating
Gold Star Seal
GuideStar

"I’m a dreamer. I think that now with my loans, I will have a better future. My business can grow, my children can go to school, and even I will go to school. There is no age limit for education."

– DOÑA JUANA,
Widow and Friendship Bridge Dreamer Client

Organizational Overview

Friendship Bridge provides microfinance, education, and preventive health services to help clients build resilience and pursue opportunities. We call this our Microcredit Plus program. 100% of our clients are women, and we target rural areas where poverty levels are highest in Guatemala. As part of our Client Continuum Strategy (p.5), we segment our clients into Dreamers, Entrepreneurs, and Leaders, which allows us to offer products and services tailored to clients’ individual stages of development.

87% of our clients earn between $1.11 and $4.49 per day. On average they have had approximately three years of formal education, cannot read or write, and are unlikely to speak Spanish, the official language of the country.

Microcredit loans combined with Plus services are effective in developing countries where wage-paying jobs are scarce, and people survive through self-employment using skills such as farming, raising livestock, food preparation, or artisan activities.

Through our Microcredit Plus program, we offer monthly Non-Formal Education sessions at each Trust Bank meeting (loan repayment meeting) on topics focused on women’s rights, family, health, and business. To further meet our clients’ needs at their individual levels of development, we offer various credit products along with the Health for Life, Artisan Market Access, Women’s Agriculture Credit & Training, Advanced Training and Mentor programs.
A Path for Every Client

"A woman entrepreneur is for example in my case, a person who sets goals and who no matter what, gets it done. Credit helps a lot as long as it is invested. Thank God, Friendship Bridge gave me a hand up to reach my goals.”

-DOÑA DELFINA,
Friendship Bridge Entrepreneur Client

The 2017-2019 Strategic Plan reflects our commitment to offer opportunities that empower our clients and employees, ensures that we are innovative and client-centric, and emphasizes becoming more efficient and effective in our operations. In this plan, we will continue listening to our clients in order to best support their needs, and we will offer products and services in the most efficient and simple way.

By further implementing the Client Continuum Strategy (p. 5), our clients will have access to various credit products, education, and preventive health services, each serving to enhance her individual growth along a path of empowerment, business development, and reduced household vulnerability.

We will also continue to offer opportunities that empower employees by providing leadership and skills training, better tools, and by simplifying processes to help them accomplish goals.

We will continue to grow a quality portfolio by helping existing clients continue to grow along the Client Continuum and by penetrating existing markets from our seven branch offices - maintaining our target of a more poor and vulnerable population. Using Social Performance data, we will make the best decisions possible and measure and evaluate the contribution our work has on our clients’ progress. We are committed to transforming tens of thousands of lives in the coming years by creating an individual path to empowerment for each client.

Strategic Goals

Refine the Client Continuum Strategy

In our Client Continuum, we segment clients into three categories, Dreamer, Entrepreneur, and Leader, based on their levels of individual development, in order to provide the most relevant programs and services. As part of our commitment to the development of Friendship Bridge clients, we will continue to understand our clients’ individual needs so we can offer programs and services through our Microcredit Plus program - whether the client is a first-time client or an experienced entrepreneur in search of new markets. Using clear success indicators, we will also continue to develop and raise awareness for the Women’s Agriculture & Credit Training program, the Health for Life program, the Artisan Market Access program, Advanced Training, and the Mentor program. These programs provide solutions for each client to enhance her individual growth along a path of empowerment, business development, and reduced household vulnerability. In order to stay competitive and responsive to clients, we will improve our technology infrastructure, and we will also formalize a communications strategy for clients to ensure brand and program awareness.

Clients Will Be at the Center of All Our Decisions and Data Will Be Used to Monitor and Evaluate Results

With the leadership of our internationally recognized Social Performance Management team, we will further develop a client-centric, decision-making culture through the thoughtful and regular use of data. To continue accelerating client growth, we will engage our Client Advisory Committee to understand what will best support our clients’ needs and when. We will also increase client loyalty by offering products and services in the most efficient and simple way while implementing activities to reduce client over-indebtedness.

Our Employees Are the Foundation to Achieving Our Mission and We Will Invest in a Culture of Empowerment and Skills Development

While clients are at the center of our decision-making, our employees in Guatemala and the United States are the foundation of our success. It is essential that they are empowered through leadership and skills training, better tools, and by simplifying processes to help them continue to implement solutions and services for our clients. Using technology and best practices, we will update processes and communications strategies to ensure a culture of empowered employees and to strengthen organizational structure for future growth.

Simplify All Operational Activities While Maintaining Financial Sustainability

Serving nearly 30,000 clients each year in 11 departments of Guatemala requires streamlined processes and the efficient use of resources. We will update field technology such as tablets, computers, and cloud-based software to increase efficiencies and better serve our clients. We will continue to grow a quality portfolio by helping existing clients continue to grow along the Client Continuum and by penetrating existing markets - maintaining a specific focus on new clients who meet our poverty target profile.
Our Client Continuum Strategy reflects our theory of change. In our Client Continuum, we segment clients into three categories, Dreamer, Entrepreneur, and Leader, based on their levels of individual development. By understanding our clients’ individual needs, we can offer relevant programs and services through our Microcredit Plus program — whether the client is a first-time client or an experienced entrepreneur in search of new markets. These products and services build a foundation for clients’ growth along a path of empowerment, business development, and reduced household vulnerability.

We view the Client Continuum through the metaphor of a tree. The roots represent the various programs and services we provide to our clients which build a foundation for their path to empowerment. The leaves of the tree represent the outcomes clients experience as they grow along the Client Continuum over time – on a path to grow from Dreamer to Entrepreneur and to Leader.

Friendship Bridge believes that microfinance must be combined with education and health services in order to help clients build resilience and pursue opportunities. We call this our Microcredit Plus program.

To borrow through our Microcredit Plus program, women must first form groups of 7-25 members called Trust Banks. Each Trust Bank co-guarantees an individual member’s loan, and during the monthly loan repayment meeting, they participate in a Non-Formal Education session. These education sessions are given by trained Facilitators (loan officers) and focus on topics like business, women’s rights, health, and family. With the knowledge gained in these trainings, our clients grow personally and professionally. We also offer additional programs including the Health for Life, Artisan Market Access, Women’s Agriculture Credit & Training, Advanced Training and Mentor programs.
2014-2016 Strategic Plan Outcomes

The 2014 - 2016 Strategic Plan, Expanding the Bridge, reflected a strong commitment to our clients’ growth along our newly defined Client Continuum strategy (p.5). We segmented our clients into Dreamers, Entrepreneurs, and Leaders, which allowed us to offer products and programs tailored to clients’ individual stages of development. This contributed to client improvements in three areas:

1. Reduced Household Vulnerability
2. Increased Empowerment, and

Our data shows that we are on the right track, and our learnings from this plan informed our new plan in which we will further develop the Client Continuum strategy.

CLIENT OUTCOMES OVER THREE YEARS:
As poverty levels increased steadily in Guatemala, most of our clients’ lives improved.

- 90% of clients provided more or better food for their families.
- 88% of clients reported stable or increased income.
- $40 per month increased revenue for clients who applied Advanced Training.
- 54% clients increased savings.
- 70% clients received health services.
- 3,307 clients participated in Microcredit Plus Program.
- 1% of clients rose out of poverty while 1% of the Guatemalan population went below the National Poverty Line. ($2.35 daily household income)

Longer-term clients are more likely to participate in community groups and have leadership roles.

CLIENT SEGMENTATION >> 90% Dreamer 8% Entrepreneur 2% Leader
I like being a leader. Right now I have about 28 employees. I’m thankful that Friendship Bridge has focused on helping women because we have advanced. I used to be too scared to work. I learned that we as women can overcome challenges and fight for our children.”

—DOÑA OLGA
Single Mother and Friendship Bridge Leader Client

Women invest 90% of their income back into their families and communities. Women are especially vulnerable to extreme poverty.

WHY WOMEN

WHY GUATEMALA

In 1998, Friendship Bridge began working in Guatemala, a war-ravaged country suffering extreme poverty and offering limited opportunities to women. Our clients, indigenous women who were deemed ‘unbankable,’ started or expanded small businesses and began creating their own sustainable solutions to poverty.

THE CLIENT

Our target market is women who live in households that earn between $1.11 and $4.49 a day. Data over a three-year period indicates that women in the ‘poor’ category showed the most positive movement out of poverty while in our program.

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WHY GUATEMALA
HONDURAS
EL SALVADOR
Pacific Ocean
Caribbean Sea
MEXICO
BELIZE
SACAPULAS
HUEHUETENANGO
SAN MARCOS
GUATEMALA CITY
CHIMAL TENANGO
PANAJACHEL
QUICHÉ
QUETZAL TENANGO
SOLOLÁ
TOTONICAPAN
SUCHITEPEQUEZ
SAN LUCAS
SACATEPÉQUEZ

Branch Office
Satellite Office
Guatemalan Headquarters

Republic of Guatemala

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Empowered Women Eliminating Poverty

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For additional information and about how we create opportunities that empower women to create better futures, please visit our website: FRIENDSHIPBRIDGE.ORG

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