



# Impact Report 2024:

Investing in Equal Opportunity



# From the Lendahand Team

The year 2024 challenged us to shift our perspective. Always searching for the right balance between impact, return, and risk, we implemented new measures at the end of 2023 and their effect soon became visible.

We moved back from direct investments in medium-sized enterprises to more indirect investments in SME entrepreneurs by financing microfinance and financial institutions across the regions where we already had a strong presence.

Did you know that today, 95% of investments on Lendahand go to financial institutions? Imagine how many people gain access to the financing they need thanks to these investments (or find out in this report).

Meanwhile, within our team, we reflected on the mission of Lendahand. Are we truly fighting poverty? Yes, and we still are, though our understanding of how we do it and what that means has evolved. We're changemakers who aim to create sustainable and meaningful change with our platform for impact investments. We came to see our mission as a way to provide opportunities, both for the entrepreneurs we finance worldwide as for our crowd of investors. We want to be not only idealistic but also practical and effective in contributing to a better world.

Updating the wording of our mission statement now allows us to express what we're really working towards:

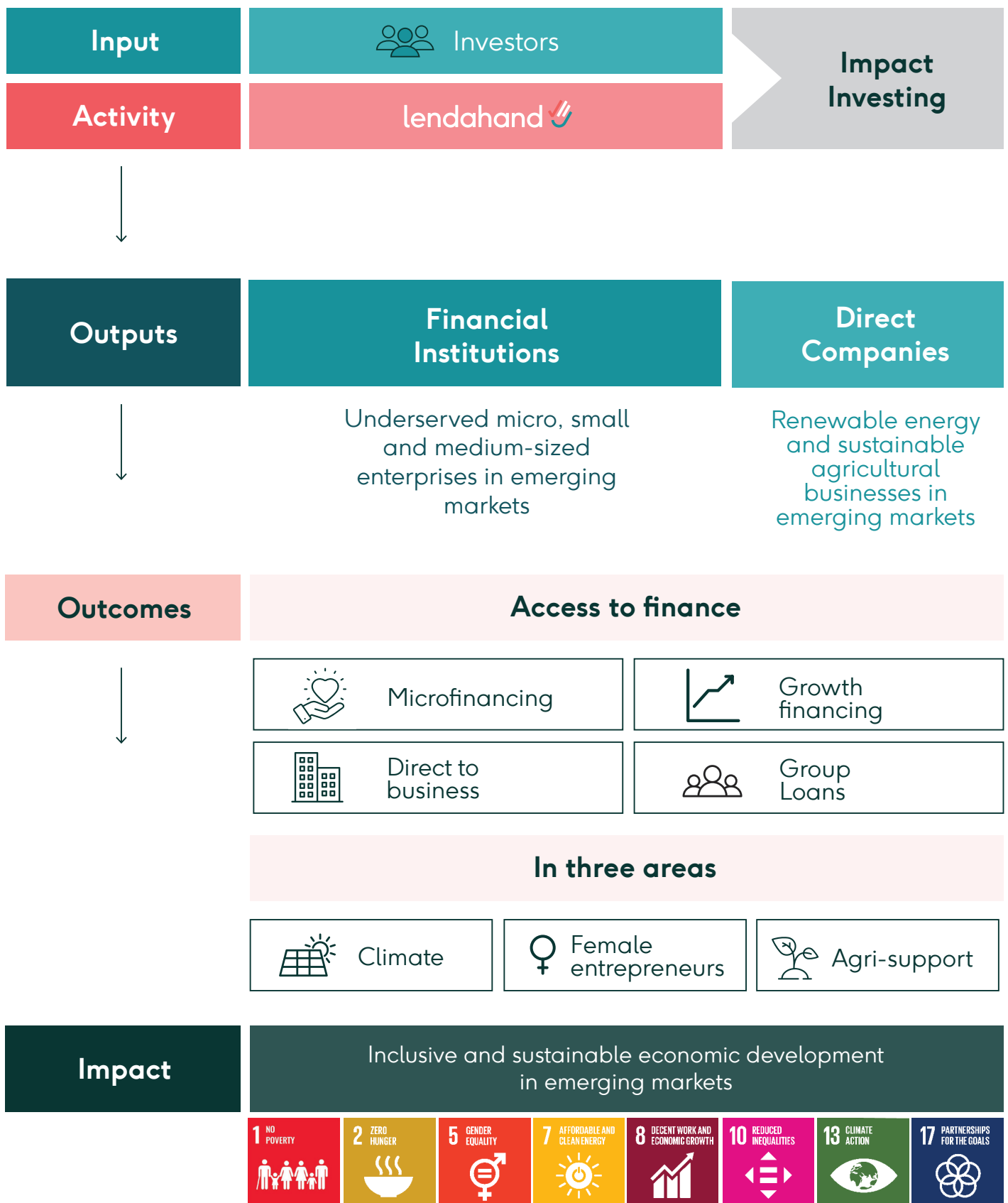
**Lendahand encourages you to invest in equal opportunities across emerging and developing countries.**

Ready to see the impact you've made?



*Team Lendahand*

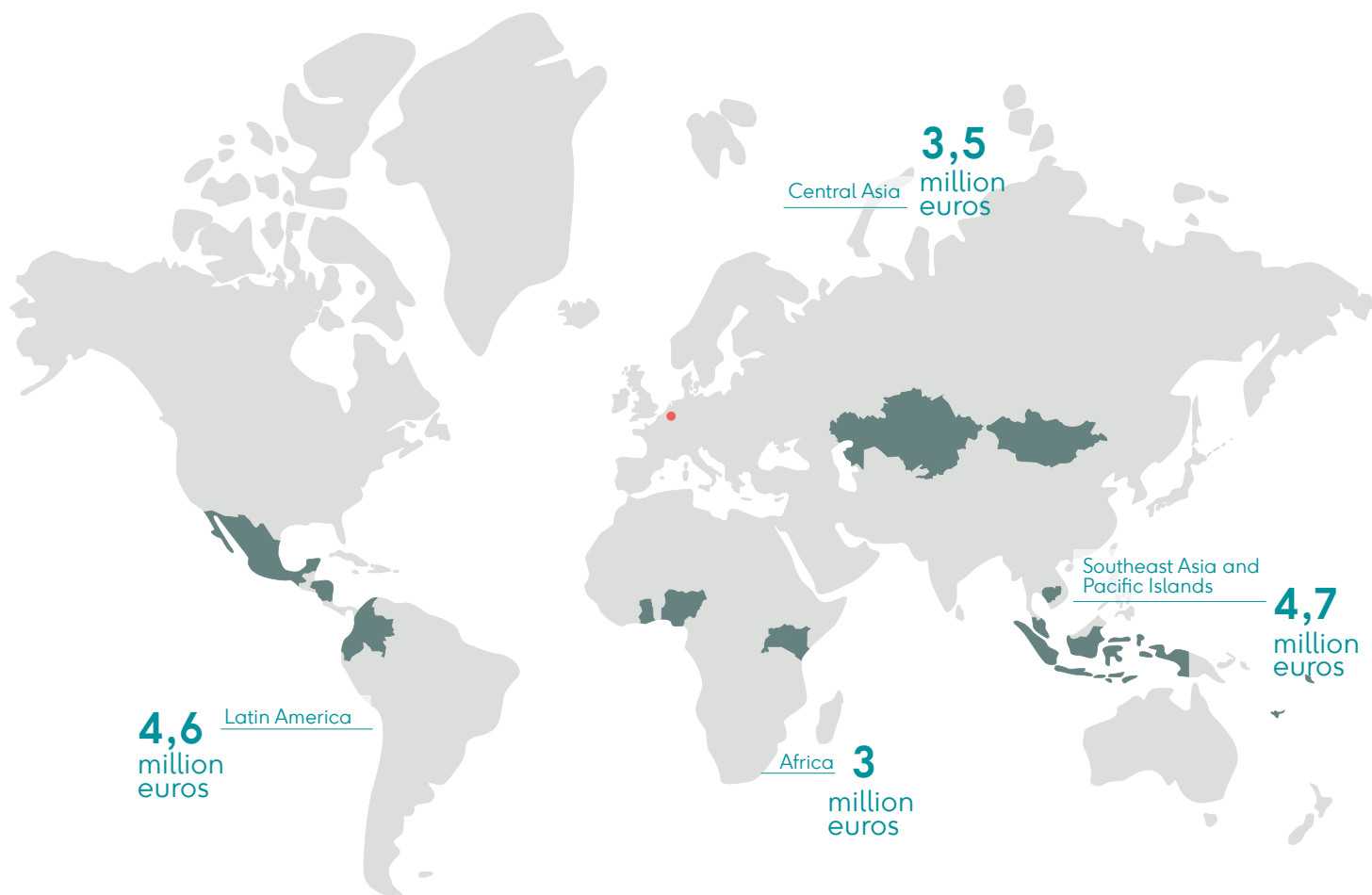
Our Impact Pathway is a Theory of Change-based model that outlines how investments made through Lendahand, whether directly or via local financial institutions, lead to impactful outcomes across clearly defined categories.



The figures below highlight the financial impact of investments made through Lendahand in 2024. You will also find the progress achieved in advancing financial inclusion and the gains made in climate action.

## Financial Impact

In **2024** **5,795** investors **15.9** million euros invested **130** projects across **15** countries



- Lendahand
- Active portfolio countries in 2024
- Amount invested per continent

Ecuador, Ghana, Indonesia, Kenya, Kyrgyzstan, Malaysia, Mexico, Mongolia, Nicaragua, Nigeria, Samoa, Tajikistan, Timor-Leste, Tonga, Uzbekistan

## Climate Impact



## Financial Inclusion



1. We raised 164,000 euros for Spark, which resulted in them providing 970 solar home systems to Nigerian families.

2. We raised 150,000 euros for Roam to facilitate production and delivery of electric motorbikes in Kenya. One electric motorbike costs 1,500 euros.

Roam was able to sell 100 motorbikes thanks to their project on Lendahand.

3. This number is attributed to the effect of Roam and Spark projects.

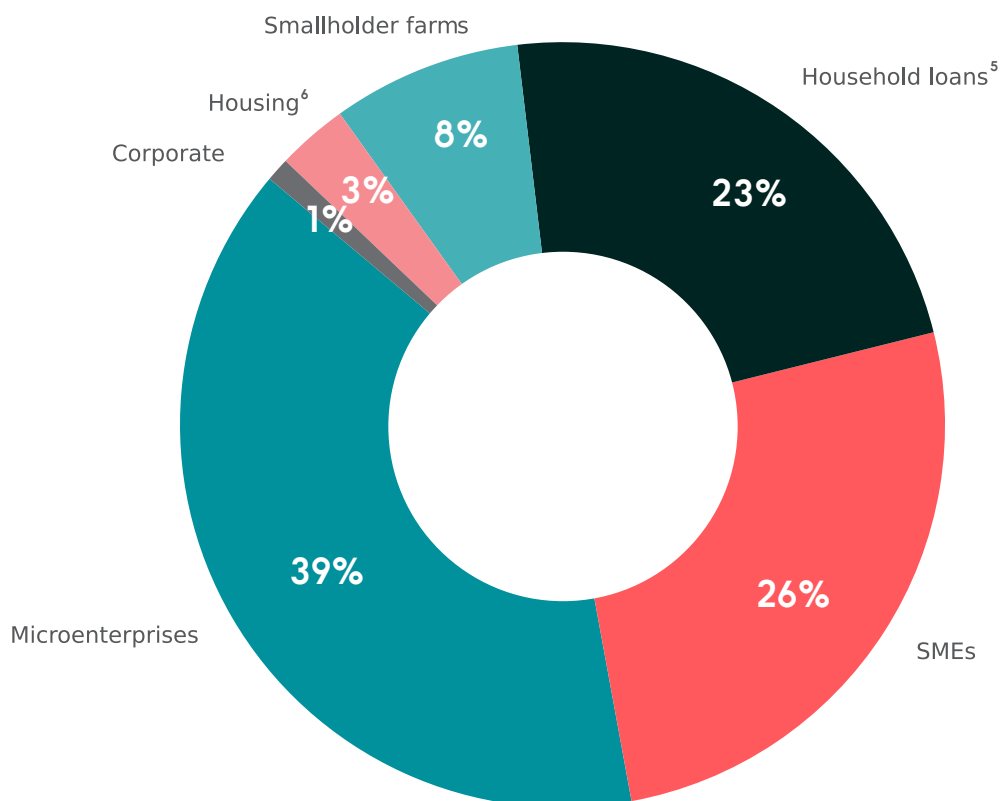
4. In 2023, of the 9,347 microfinance borrowers that your investments reached, 64% were women. 40% of the total amount of money you invested through Lendahand went to them. This year, in 2024, 62% of the 18,128 microfinance borrowers your investments reached were women. Subsequently, 44% of the total amount of money you invested reached these 62% borrowers. Year-on-year this means that 5,200 more women received loans through your investments than last year.



In 2024, our new partnership with Triodos Investment Management allowed individual investors on Lendahand to channel more capital towards sustainable agriculture projects in emerging countries.



## What do End-Borrowers Need Their Loan For?



5. Household loans include loan types used for personal purposes such as education, health and medical loans.

6. Housing loans include mortgages and renovation loans.



## Impact of a Microloan



Meet Lidia on our YouTube Channel

At a market in Timor-Leste, we meet Lídia, who built not one but three small businesses after her husband passed away. With a microloan from microfinance institution Kaebauk, she runs a kiosk, bakes bricks, and sells second-hand clothes at the market. The income allowed her to send both daughters to university in Dili. She now employs four people and mentors other women in her community. For women like Lídia, access to finance is what opens doors to education, employment, and collective resilience in places where opportunity is often out of reach.



## Impact of Growth Financing



Watch the interview with Beleaf Farms

Beleaf Farms is empowering farmers in Indonesia by equipping them with sustainable methods and modern technology. This support improves yield, income, and resilience. The result? Stronger local food systems, better livelihoods, and a shift towards climate-smart agriculture. With the financial backing from digital lending platform Funding Societies, Beleaf Farms proves that when innovative businesses gain access to the right capital, they can lift entire communities and ecosystems along with them.



## Impact of a Guarantee



Watch the interview with Spark

In fragile regions where electricity is scarce, solar power can change everything. With the support of a loan guarantee from Atradius DSB and funding via Carabus, solar company Spark secured the capital needed to scale its reach across Africa. Together with the Lendahand crowd, they're bringing clean and affordable energy to thousands. A guarantee helps lower the risk on investments, unlock needed financing, and deliver bright opportunities to the places that need them most.





It takes courage to make an impact!

Join 16,000 others who are investing  
in equal opportunities worldwide.

Invest in Equal Opportunities



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