

Managing commercial investments in microfinance with sustainable results



BlueOrchard[®]
Microfinance Investment Managers

BlueOrchard is a leading commercial microfinance investment manager, providing loans to microfinance institutions through BlueOrchard Finance S.A. and investing in the equity of microfinance institutions and network funds through BlueOrchard Investments Sàrl.

We are a Swiss company with a global outreach. Our multi-national teams in Geneva (Switzerland), New York (USA) and Lima (Peru) consist of qualified and experienced professionals with a passion for contributing to the development of the least privileged communities.

We believe micro-entrepreneurship favors sustainable socio-economic progress. We also consider commercial investment in the microfinance sector as a powerful tool to support economic development and alleviate poverty; as well as constituting an attractive asset class, worthy of inclusion in any diversified investment portfolio. While supporting the development of small enterprises, the microfinance investment vehicles managed by BlueOrchard have continuously generated stable returns.



Creating value through solid relationships with microfinance institutions and networks

BlueOrchard builds long-term partnerships by providing credits and equity to microfinance institutions, from sustainable emerging companies to mature banking institutions. We share their mission to provide financial services to economically excluded communities. We regard our cooperation with them as our primary means to achieve this goal.

Bridging the gap between microfinance and private investors' capital

BlueOrchard is committed to serving private and institutional investors worldwide who wish to place funds in the microfinance sector. We offer a comprehensive range of products which generate profitable returns while contributing to the growth of the microfinance sector and to the success of the millions of micro-entrepreneurs who are its beneficiaries.

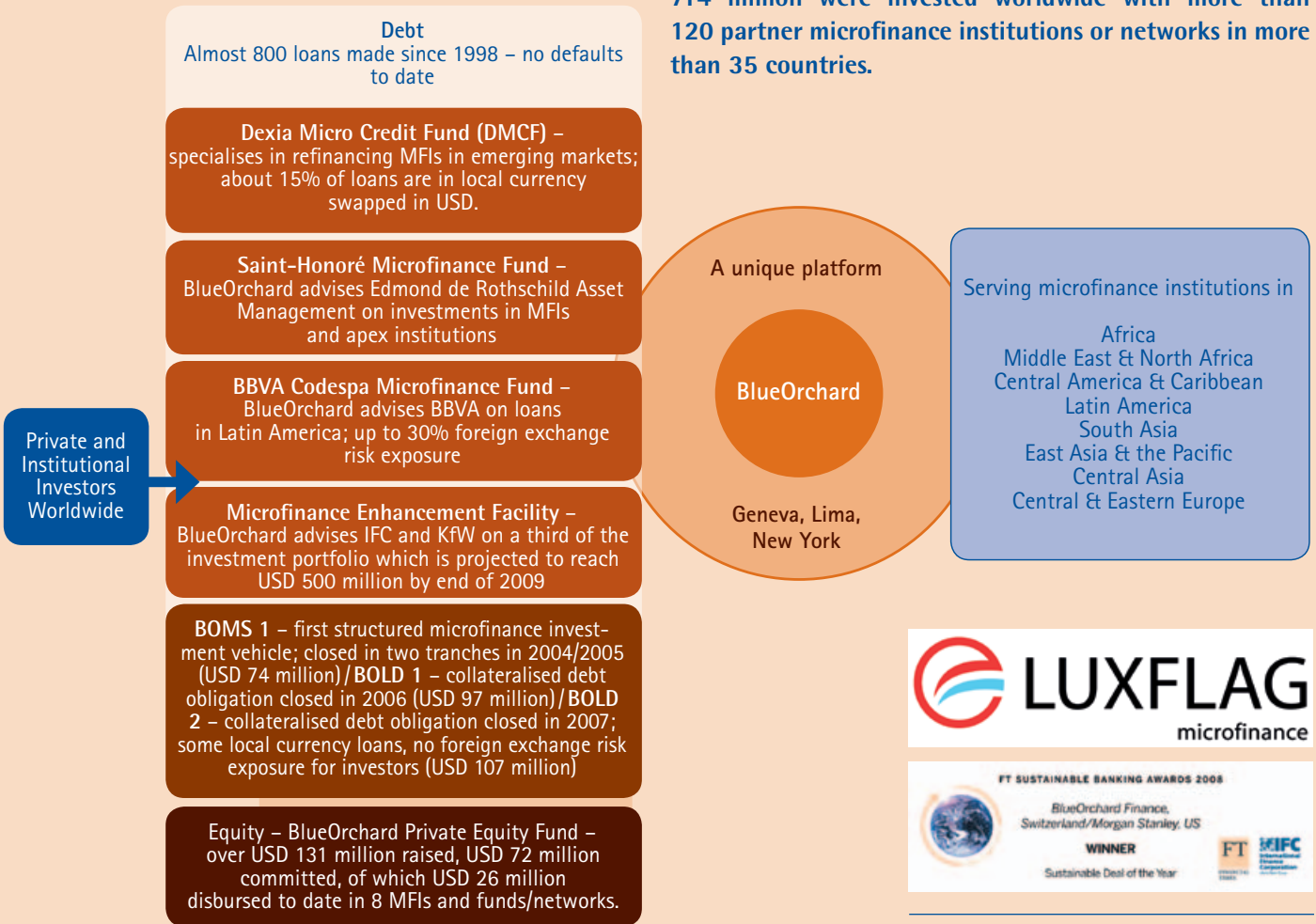
Who benefits of BlueOrchard's loans? The socio-economic profile of the micro-entrepreneurs at a glance ¹

- The average loan made by BlueOrchard Finance S.A.'s partner institutions to micro-entrepreneurs amounts to USD 1,650.
- More than half of the clients of our partners are women.
- 4 out of 10 of the microfinance institutions' clients are rural micro-entrepreneurs, the others urban or semi-urban.
- More than one in five of the final beneficiaries work in agriculture, over one third in trade and the rest in services, manufacture and other types of businesses.
- One quarter of the beneficiaries of our partners' loans are organised in groups, three quarters receive individual credits.
- Our partners use over 70% of their resources to provide micro-credits for tiny income-generating projects, the remainder is lent to support small and medium enterprises and other needs.

1) These figures relate to the total portfolio under management by BlueOrchard Finance S.A. at 31 December, 2008.

Our products and services in brief²

As of 30 June 2009, BlueOrchard has nearly USD 980 million total assets under management, of which close to USD 714 million were invested worldwide with more than 120 partner microfinance institutions or networks in more than 35 countries.



2) Figures are as of 30 June 2009, rounded.

Practicing what we preach

BlueOrchard is a proud signatory of the Principles of Responsible Investment, more on www.unpri.org.

We are also signatories of the Client Protection Principles, more on <http://www.cgap.org> (search "client protection principles")

BlueOrchard is a member of the Steering Committee of the Microfinance Rating and Assessment Initiative, more on <http://www.microfinance.lu/231.html?&L=1>

Last not least, BlueOrchard is a member of the European Social Investment Forum, more on www.eurosisf.org



Contact us: www.blueorchard.com

BlueOrchard Finance S.A.
32 rue de Malatrex,
1201 Geneva, Switzerland
Tel.: +41 22 596 4777
info@blueorchard.com

BlueOrchard Investments Sàrl
32 rue de Malatrex,
1201 Geneva, Switzerland
Tel.: +41 22 596 4750
infoinvest@blueorchard.com

BlueOrchard Finance USA, Inc.
1140 Broadway, #304, New York
NY 10017, USA
Tel.: +1 212 944 8748
info.northam@blueorchard.com

BlueOrchard Finance America
Latina S.A.C.
Pasaje Mártir Olaya 129, Of. 1007,
Miraflores, Lima, Peru
Tel.: +51 1 242 1199
info.latam@blueorchard.com

www.blueorchard.com