



BENEFICIAL RETURNS

Impact first lending across Latin America and Southeast Asia

www.beneficialreturns.com

What We Know

- Half of the world's population lives on **less than \$5.50/day**
- Family foundations & donor-advised funds in the US hold **\$1.5 trillion** in endowments

What We Believe

- **Social enterprises** help eliminate global poverty while protecting and restoring the planet
- They need **affordable, long-term capital** to grow

What We Do

- We borrow from **family foundations** and **Donor Advised Funds (DAFs)**
- Pool that capital
- Provide **loans of up to \$500,000 to social enterprises** reducing poverty and protecting the environment in **Latin America** and **Southeast Asia**

How We Do It

- Leverage existing **networks** for dealflow: Ashoka, B Corp, Miller Center for Global Impact, Cartier Women's Initiative
- **Local knowledge**: our team lives in the geographies where we lend
- **Hands-on relationships** with borrowers
- **Rigorous underwriting** and **monitoring** for financial and impact performance

Why you should invest?

- Activate your undeployed philanthropic dollars for **maximum impact**
- **Diversified portfolio**: 20+ borrowers across multiple sectors and geographies
- **100% timely repayment to investors** track record backed by collateral and healthy loan loss reserves
- **Transparent, empathetic, and relationship-centered** approach

Our Focus Sectors

Sustainable Food & Agriculture



Clean Water



Renewable Energy



Livelihoods



A man in a blue shirt and cap is harvesting palm fruit in a tropical forest. He is smiling and looking up at the fruit. The background is filled with lush green foliage and palm trees.

We believe that every person deserves the opportunity
to achieve their full potential.

Fund Performance

(As of 30 June 2025)

47
INVESTORS

\$2.38M
RETURNED
TO INVESTORS ON TIME

26
BORROWERS

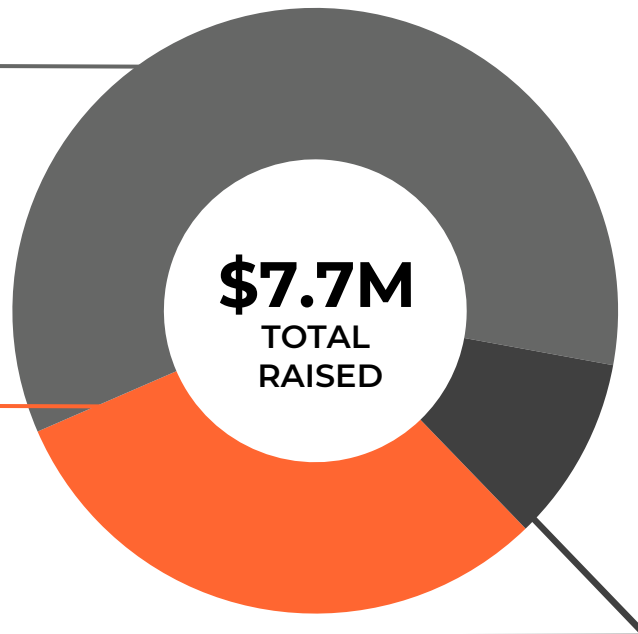
58%
LATIN
AMERICA

42%
SOUTHEAST
ASIA

60%
Outstanding

31%
Returned

10%
Undrawn
Commitments

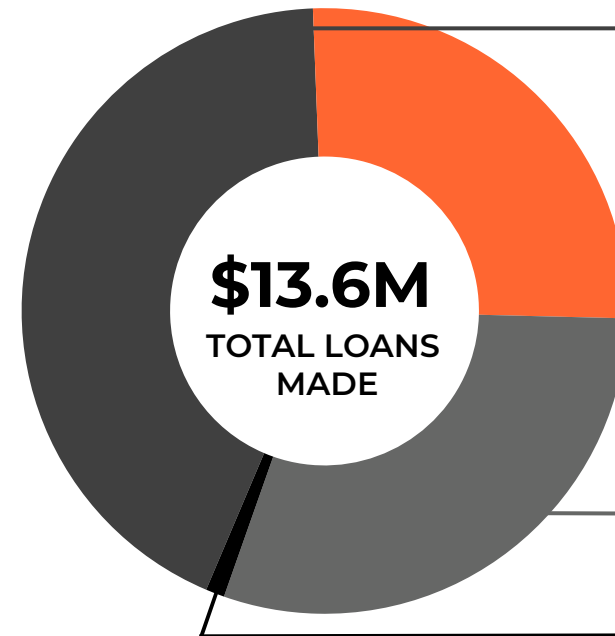


43%
Sold

26%
Repaid

30%
Outstanding

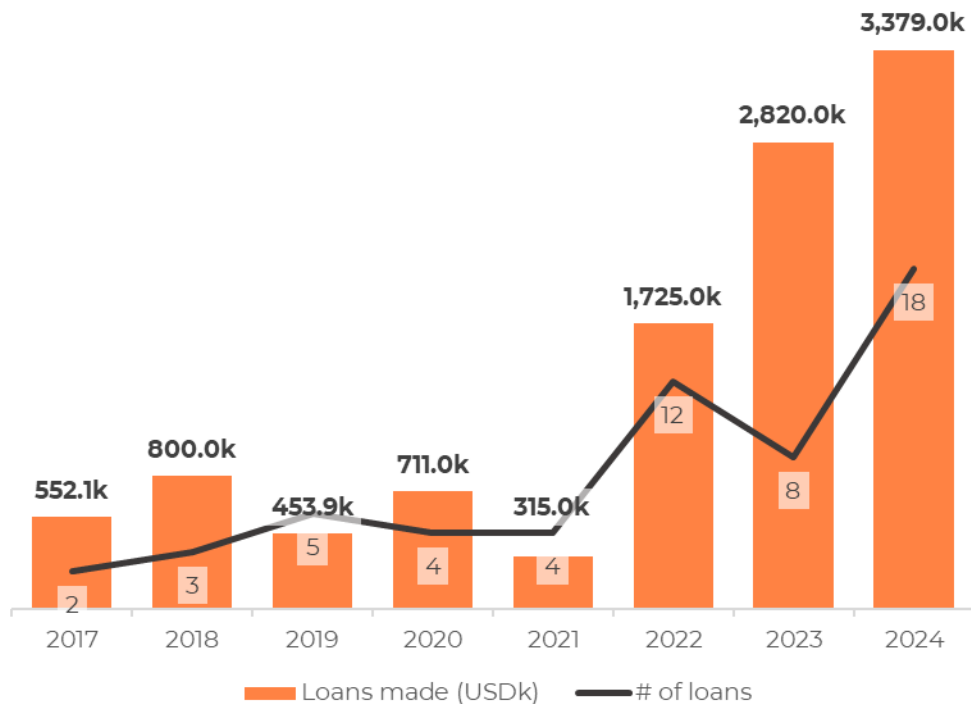
1%
Loss



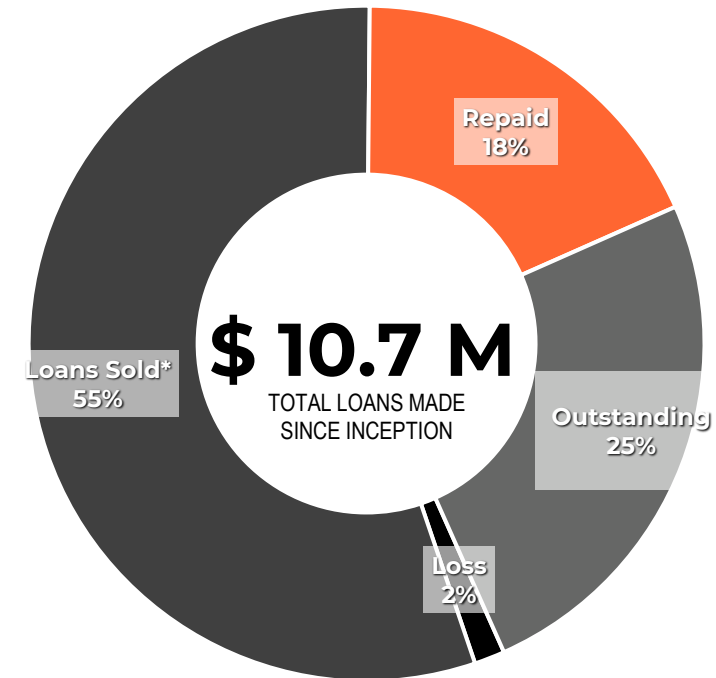
Fund Performance

(As of December 2024)

AMOUNT LENT PER YEAR



STATUS OF LOANS



Portfolio Snapshot

(As of December 2024)

Average Loan Size
\$197,000

Interest Rate
8.77%

Average Tenor
3.3 years

Loan Loss Reserve Coverage
37%

Who We Fund



Fund Impact

(As of December 2024)

No of jobs created
6,655

% of women among jobs created
60%

Communities Served
1,437

Tons of CO2 reduced
1,845,936

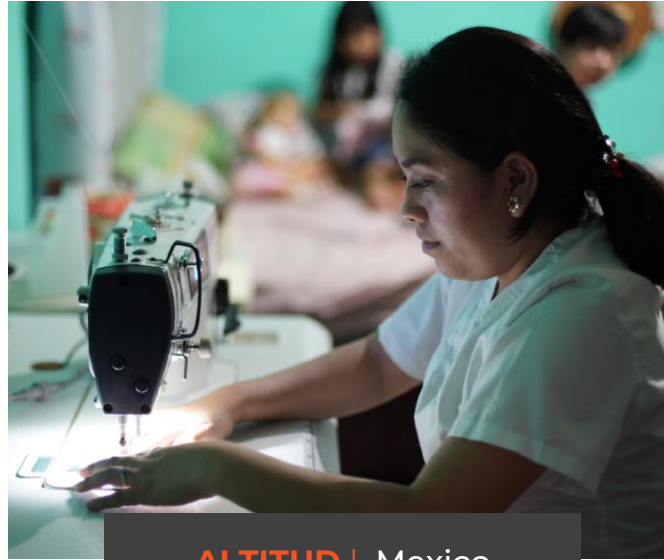




REJO MULYO | Indonesia

[Rejo Mulyo](#) is a cooperative of 279 farmers in Central Java, helping families transition from tobacco to organic coffee farming. Beneficial Returns disbursed a **USD 275,000 loan** to support the cooperative pay farmers upfront and fulfill their first export order.

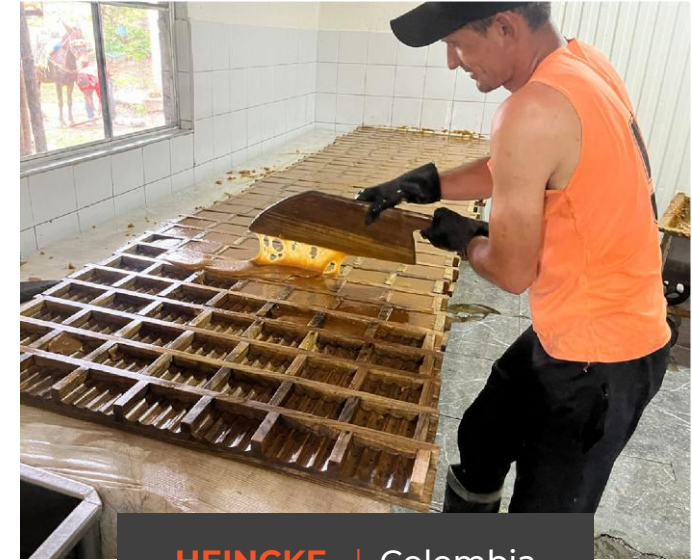
The loan has been repaid in full.



ALTITUD | Mexico

[Altitud](#) helps low-income women in Monterrey start home-based sewing businesses by financing sewing machines and providing training. Beneficial Returns has granted **three loans** totaling **USD 300,000** for onlending capital to help over 270 women launch sewing micro-enterprises.

50% of the loan has been repaid.



HEINCKE | Colombia

[Heincke](#) is a certified B Corp working with 1,000 smallholder farmers in six regions in Colombia to produce unrefined cane sugar (*panela*). Beneficial Returns provided **two loans** totaling **USD 400,000** to purchase new equipment and export operations, enabling Heincke to expand its product line.

11% of the loan has been repaid.

How It Works For Investors

- Investors provide a **recoverable grant** or **0% loan** with a **7-year term**
- Investors are **repaid semi-annually**
- **100% timely repayment to investors** track record backed by collateral and healthy loan loss reserves
- Investors receive **regular reporting** and **opportunities to engage** with our borrowers through community calls and trips

What makes us different?

- **Local knowledge:** our team lives in the geographies where we lend
- **Hands-on relationships** with borrowers: flexible, transparent, and empathetic
- Investors receive **repayment** for future grantmaking

Our Team



Ted Levinson

Founder and CEO



Alex Tee

Managing Director



Koko De Vera

Credit Manager



Christina Wee

Operations Manager



Maria Luisa Chavez

Manager, Latin America



Marta Julia Ixtuc Cuc

Associate, Latin America



David Barragan

Credit Associate



Veronica Belli

Business Development Associate, Latin America



Tin Tiongson

Credit Analyst



David Oscar Carrero

Credit Analyst



Alesandra Enobi

Credit Associate



Cliver Ccahuanihancco Arque

Reciprocity Fund Associate, Latin America



Alexis Alcazar

Finance Associate



Chiara Petruzza

Communications Officer

Some of Our Borrowers

KAWANASI
Bring the Goodness to you.



AgroMatch

COVA



altitud

ecofiltro



ananas anam
New materials for a new world

urmatt



Kennemer Foods



algaex



multi rempah sulawesi



trófica


Our Investors

Our investors are individuals, private foundations, corporations, and faith-based organizations that activate their endowments for social good.



W. O'Neil
Foundation



A photograph of two women, likely of indigenous descent, sitting on the floor and weaving with long, thin strips of palm leaves. They are in a simple room with a concrete wall and a window with a red frame in the background. The woman on the left is wearing a black t-shirt, and the woman on the right is wearing a black top with a colorful patterned panel and a beaded necklace. They are both focused on their work, with their hands moving deftly over the weaving material. The foreground is filled with a large pile of the woven strips.

Join us
in financing
social
enterprises
that reduce
poverty and
regenerate
the planet.

GET IN TOUCH WITH US!

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