



TECHNOSERVE
BUSINESS SOLUTIONS TO POVERTY

**2018 ANNUAL
IMPACT REPORT**

Growth for Good



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“

TechnoServe has changed the calculus for poverty alleviation and changed the world in the process—one project, one partner, one life at a time.”

MUHTAR KENT
CHAIRMAN AND FORMER C.E.O.
The Coca-Cola Company

“

The amazing thing about TechnoServe is that once they come on board to support you, they hold you up all the way. They have walked with me on this journey, and as a widow and a mother of three, I require no extra financial support from anyone because of this project.”

TABITHA MUTHONI
FARMER
Kenya

Presenting *Growth for Good*



2018 represented an important milestone for TechnoServe—our 50th anniversary working to alleviate poverty. Two things lie at the heart of our longevity: our ability to find business solutions to poverty and our exceptional global staff.

Something else that has long distinguished TechnoServe is our focus on understanding and meticulously documenting the impact of our work. That is why we are proud to share our Annual Impact Report, *Growth for Good*, which presents data on our impact, shares stories about how our work changes lives, and explores how we achieve these results.

Throughout the report, you will also find examples of how we are using new ideas and technology to benefit our clients. Whether it is using drones to detect pest outbreaks that can damage crops, mobile-phone platforms that reduce the cost and difficulty of sourcing crops from smallholder farmers, or new distance-learning tools that lower the cost of training small business owners, these new tools are changing how TechnoServe helps lift individuals out of poverty.

We also see that shared-value partnerships with multinational corporations are a powerful tool for tackling poverty. One example in the pages that follow illustrates how our work with Abbott in India has helped to reshape the dairy value chain, increase the supply of clean milk, and improve the livelihoods of smallholder dairy farmers. In 2018, we were

able to expand several key partnerships. For example, we announced a new initiative alongside Nespresso to help Puerto Rico’s coffee sector rebuild from the devastation of Hurricanes Irma and Maria.

The report also underscores how the diversity of our projects and clients is expanding. Farmers represent the majority of people that TechnoServe works with, but our support of small and growing businesses has expanded significantly in recent years. In 2018, we raised more than \$30 million of funding for entrepreneurship programs—a three-fold increase from 2015. This funding helps small businesses accelerate their growth, generating job opportunities, invigorating markets for other producers, and offering essential products and services to local consumers.

Whether we are supporting shopkeepers in Nairobi, coffee growers in Nicaragua, or food processors in Nigeria, all of our projects are designed to create lasting impact. Our approach does not focus on providing aid: we provide our clients with new information, new skills, and new connections to financing and markets. These are things that, once given, can never be taken away—so TechnoServe’s impact lasts long after our projects end.

That’s what *growth for good* means: creating change that brings real benefits to people’s lives and that is self-sustaining far into the future.



MICHAEL BUSH
CO-CHAIR, BOARD OF DIRECTORS



RACHEL HINES
CO-CHAIR, BOARD OF DIRECTORS



WILLIAM WARSHAUER
PRESIDENT AND CEO

Our Impact in 2018

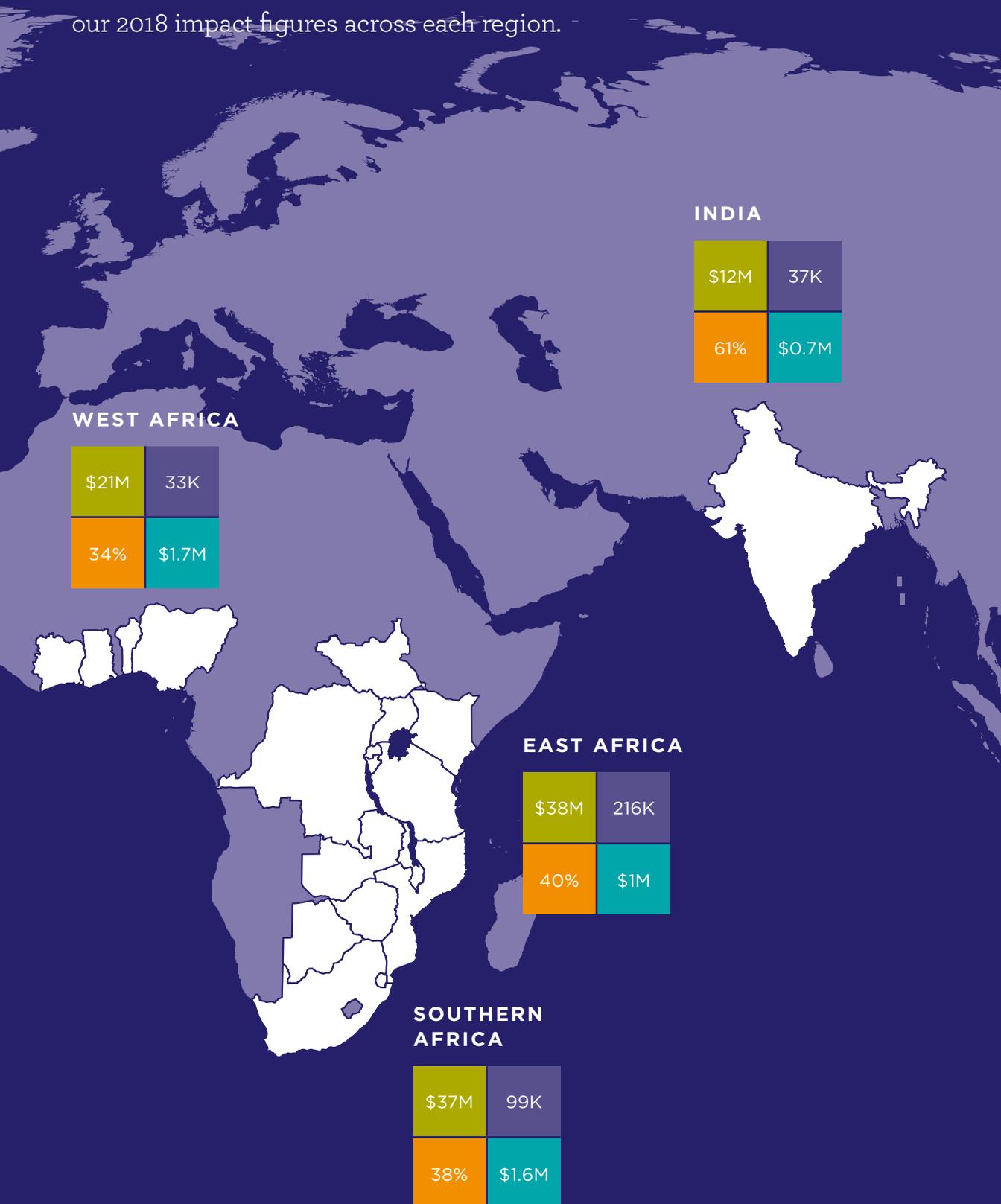
	<p>FINANCIAL BENEFITS</p> <p><i>Additional income generated as a result of TechnoServe's work</i></p>	\$188 million
	<p>BENEFICIARIES</p> <p><i>People or businesses who achieved measurable income increases as a result of TechnoServe's work</i></p>	457,000
	<p>WOMEN BENEFICIARIES</p>	39%
	<p>FINANCE MOBILIZED</p>	\$10 million

LATIN AMERICA AND THE CARIBBEAN

\$80M	72K
36%	\$5M



In 2018, TechnoServe worked in 29 countries across five regions of the world. This map shows our 2018 impact figures across each region.



Delivering Cost-Effective Impact

PRIORITIZING OUR RETURN ON INVESTMENT

Just as investors seek the maximum financial return for their clients, TechnoServe works to turn every program dollar into the greatest possible income gains for our own clients: the people we work with in the developing world. TechnoServe's projects achieved an average return on investment (ROI) of 3.3, or \$3.30 in income gains for every \$1 spent.

Across our portfolio, ROI scores range from 0 to 22.8. We use these figures to determine which programs are delivering the most value for money, and which need to be refined. We identify lessons learned from programs with higher ROIs and apply them to achieve greater cost-effectiveness in the future. This analysis also helps us understand patterns that indicate how to improve value-for-money at scale across our programs.

\$3.30

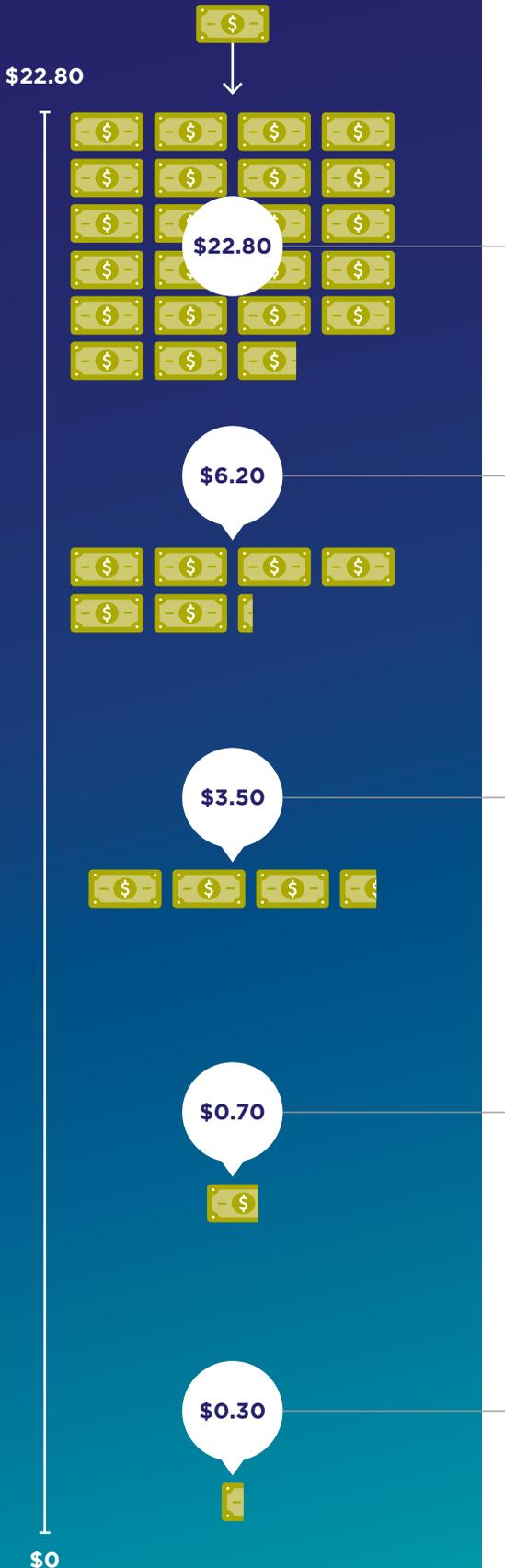
Average income gains for TechnoServe clients for every \$1 of project cost.

TECHNOSERVE'S ROI ACROSS PROJECTS

The projects on the following page demonstrate the range of our ROI and how we apply lessons from these figures.



For every \$1 in project cost, participants' incomes increased by...



Project 1: SCALING UP SUCCESS

This project built on the success of an earlier program, which developed a model for helping young people in Mumbai’s marginalized communities enter the white-collar workforce. After that program closed in 2016, this follow-on initiative scaled that model and closed in 2018 with an ROI of more than 20.

Project 2: A VALUE CHAIN APPROACH

This cocoa program in Peru combined effective agronomic and market interventions to help participants earn over \$6 of additional income for every program dollar spent. This approach informed the development of a new, larger program to support cocoa and coffee farmers across six Latin American countries.

Project 3: TYPICAL RESULTS

This project achieved an ROI close to TechnoServe’s typical results. It trained coffee farmers in Rwanda on best agronomic techniques, with each participant gaining additional income equivalent to roughly a quarter of Rwanda’s annual GDP per capita at the time. These techniques were scaled up in the project’s next phase, resulting in an even greater ROI of 7.3.

Project 4: THE LEARNING OPPORTUNITY

This entrepreneurship program in West Africa increased many participants’ incomes but was relatively costly to implement. Based on this and other evidence, TechnoServe’s approach to supporting small businesses has shifted from business-plan competitions, like this one, to accelerator programs.

Project 5: THE PILOT PROJECT

This program tested the best ways to encourage women’s mobile banking and piloted the use of digital learning tools. It also used a randomized control trial that added to its expense. As a result, its ROI was low—but it has yielded important learnings for future projects.

Data in Detail

Looking beyond the topline numbers and digging into the data helps us to better understand our impact: how it's achieved, what it means for our clients, and how we can ensure that it grows.

AGRICULTURE AND ENTREPRENEURSHIP

Most of TechnoServe's beneficiaries are smallholder farmers in agricultural value chains, who see improved incomes as a result of higher yields, improved access to markets and inputs, and better prices. However, our work with micro, small, and medium-sized businesses has grown significantly in recent years, and these programs have also generated significant benefits for entrepreneurs, employees, and consumers.



Agriculture



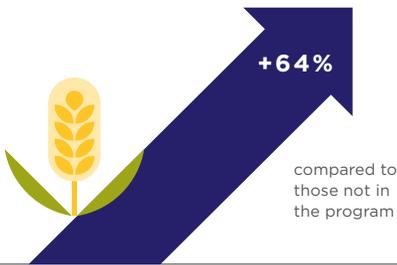
Entrepreneurship

	Financial Benefits	\$131 million	\$57 million
	Beneficiaries	412,000	45,000
	Women Beneficiaries	37%	58%
	Finance Mobilized	\$7 million	\$3 million

Our Impact in Context

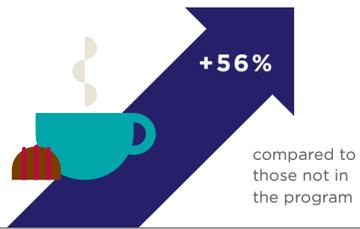
WITHSTANDING ENVIRONMENTAL SHOCKS

As TechnoServe and AB InBev worked to support sorghum and barley farmers in Uganda, a major drought struck the region. While farmers in a control group saw a resulting drop in their yields, farmers in this program had received specialized agronomy training, and maintained their productivity. These farmers increased their crop revenue by over 64 percent, compared to those in the control group.



IMPROVING ECONOMIC RESILIENCE

In recent years, coffee farmers in Latin America have faced recurring outbreaks of leaf rust and other crop diseases, as well as a steep drop in global coffee prices. However, farmers who joined TechnoServe's Better Coffee Harvest project starting in 2015—which provided them with agronomy training and market connections—made 56 percent more money from coffee last year than a sample group of similar farmers, who did not participate.



GROWING NATIONAL EXPORTS

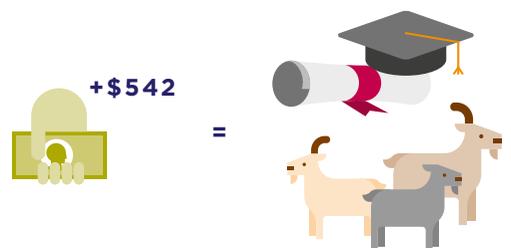
Cashew could be Benin's biggest export if its full potential were met—especially by processing the nuts locally, which adds 50 percent to their value. Since TechnoServe's BeninCaju project began working with farmers and processors in 2015, sales of locally processed cashews have increased over 450 percent, and are expected to grow even further in the next few years.

Growth in cashew sales



ENHANCING PURCHASING POWER

As a result of working with TechnoServe in northern Nigeria, tomato farmers gained an average of \$542 in additional annual income, equal to roughly a quarter of the country's GDP per capita. This is enough to help participants to pay for a range of investments in the future, such as a small herd of goats or a year of secondary school for a child.



A Commitment to Learning

Whether it's rolling out drone technology on farms or testing how small changes in behavior bring big changes in impact, TechnoServe works constantly to advance knowledge in our field. We share reports on these new approaches on our web site, so that future work can build on these findings and achieve even greater impact.

 *Learn more at technoserve.org/resources*

Below, we spotlight two of these reports from 2018, on projects that each delivered insights with game-changing potential in the sectors where they worked.



Photo: Cubic.com

APPLYING NEW TECHNOLOGY TO HELP SMALL FARMERS AND HERDERS

A three-year initiative funded by the Bill & Melinda Gates Foundation piloted and evaluated ways to harness emerging technologies for the benefit of the rural poor in East Africa. The project demonstrated the potential of innovations like using drones for precision agriculture; mobile platforms to connect small farmers with buyers; new models for delivering veterinary services to nomadic pastoralists and cutting-edge soil-testing technology.

 *Read the full report at technoserve.org/iom*



THE SIMPLE SOLUTIONS THAT MAKE A BIG DIFFERENCE IN SMALLHOLDER AGRICULTURE

The Coalition for Smallholder Sourcing—a partnership between TechnoServe, several African agribusinesses, and research firms—conducted randomized controlled trials and showed how simple innovations and tweaks to business models could improve the performance of supply chains and boost the livelihoods of smallholder farmers.

 *Read the studies at technoserve.org/cssbriefs*

INTRODUCING OUR NEW KNOWLEDGE PLATFORM

All of TechnoServe’s projects contain valuable lessons—and now for the first time, these lessons are in one place. This year, TechnoServe launched “What We’ve Learned,” an interactive platform providing technical, practical lessons from completed projects around the world, sorted by sector and geography. We hope these insights will improve the success of similar development initiatives in the future—both at TechnoServe and beyond.

INCREASE ADOPTION OF NEW FARMING APPROACHES

GUATEMALA

Because they are quicker to take up new technologies and methods, **youth can be enlisted to help their parents and other older farmers adopt new agricultural approaches.** Youth outreach is therefore an important component of agricultural training programs.

HELP DAIRY FARMERS IMPROVE PROFITABILITY

INDIA

Farmers rarely track how much they feed their cows, so underfeeding and overfeeding are rampant. **Bringing a scale to farmers’ homes to see if they are deviating from the recommended feeding amounts, and explaining how this hurts their profitability,** is an effective tool to combat the problem.



IMPROVE COFFEE-GROWING CONDITIONS

RWANDA

In areas where demand for mulching material outstrips supply, **coffee farmers can plant vetiver grass to control soil erosion and produce mulch.**

RECRUIT MORE PROGRAM PARTICIPANTS

TANZANIA

Community members such as **market-level leaders and other businesses serve as some of the best recruiters for participants in entrepreneurship training;** programs should engage them early on.

Lasting Impact by Design

TechnoServe's work is designed to create impact that endures long after the close of our projects.

We do that by helping to develop skills, relationships, products, and services that our clients continue to use for years after we've left—because they continue to make business sense for everyone involved. After our programs demonstrate that a new innovation is beneficial and commercially viable, market demand and private-sector companies help to ensure that it reaches more farmers, business owners, and workers.

COMBINING INVESTMENT AND TECHNICAL ASSISTANCE

Following food price spikes that left millions of people across Africa undernourished, private equity fund manager Phatisa joined other partners to launch the \$250 million African Agriculture Fund in 2011. The fund's goal was to provide agricultural companies across Africa with the capital they needed to expand their businesses, increase the local availability of food, and benefit farmers and consumers. To amplify the impact of these investments, TechnoServe administered the fund's \$10 million Technical Assistance Facility, providing tailored expertise to help these agribusinesses improve their operations and develop new, inclusive business models.

In Zambia, for instance, an egg producer called Goldenlay received investment through the fund to accelerate its growth. One of the firm's primary obstacles, however, was acquiring a stable supply of soy to use as poultry feed. The Technical Assistance Facility helped Goldenlay and a local crop aggregator to implement an outgrower model, in which technical assistance, aggregation services, and input finance was provided to smallholders. As a result, farmers improved their yields and are able to access a more profitable market for their crops; the aggregator has expanded its operations; and Goldenlay has the steady supply of soy it needs to increase the production of eggs for the Zambian market.

In the initiative's seven years, the Technical Assistance Facility worked with 12 agribusinesses to design, strengthen and/or expand inclusive sourcing, distribution, and production strategies, helping over 35,000 people to achieve better livelihoods.



SCALING TECHNIQUES FOR HIGHER YIELDS

In Peru, the Economic Development Alliance for San Martin was a six-year project to help farmers in former coca-growing regions transition to growing cocoa and coffee. One of the program's innovations was the development of "TAPS," a methodology for pruning and fertilizing cocoa trees that led to dramatic yield increases among tens of thousands of farmers. By the program's end in 2017, the private sector had taken notice; TechnoServe helped several commodity firms, such as ECOM Agricultural, apply the TAPS approach with producers in their own supply chains, scaling up the benefits to small farmers across the region.



DIGITAL TOOLS FOR MORE INCLUSIVE SUPPLY CHAINS

Between 2012 and 2016, TechnoServe helped to develop and roll out a mobile tool to facilitate sales by smallholder farmers to agribusinesses. It was so successful that after the project's close, the private sector scaled up the platform as a commercial product; today, 100,000 farmers across East Africa are enrolled. TechnoServe is building on that success by harnessing blockchain technology to forge stronger links between farmers and profitable markets. Working with partners like AB InBev and Solvay, TechnoServe is helping to create transparent, traceable value chains for crops like barley and guar.

FACES OF CHANGE

Dairy Farmers Making a Cool Profit

Not long ago, dairy farmers in the Ahmednagar district of India's Maharashtra state were caught in an economic trap. There was no formal market for their milk, so investing in improved production would be a risky proposition; at the same time, producing low volumes and low-quality milk meant that they would struggle to attract good buyers. "I never thought dairy farming could be a profitable business for me," recalled Mahendra Gayake, who owned two dairy cows.

Starting in 2015, TechnoServe worked with global healthcare company Abbott on a project to address these problems in ways that were meaningful to farmers, with trainings on animal care, finance and women's empowerment. The project was designed to help one of Abbott's suppliers access the high-quality, antibiotic- and aflatoxin-free milk that the firm needed for its nutrition business in India, while also providing more sustainable livelihoods for smallholder dairy farmers.

One of the most important accomplishments was fixing a gap in the dairy value chain. Without cold storage, milk could lose quality or go bad by the time it reached buyers, so the program recruited local entrepreneurs in each village to manage cooling tanks and collect the milk produced in the community. "I am learning a lot about clean milk production and how to manage milk procurement thanks to the training provided through TechnoServe," said Gaurav Shirsath, one of the entrepreneurs.

"Today, I am running a business that is giving me profits. I am a businessman."

MAHENDRA GAYAKE



NIRMAL DHARA PROJECT BY THE NUMBERS

11.8

ROI

9,935

Beneficiaries

\$9.5 million

Financial benefits



As farmers saw the opportunity to sell clean, high-quality milk and earn a premium, they decided to make the needed changes to meet quality standards and increase production. After receiving training from the program, Mahendra changed how he fed his cows, and adopted new cleanliness practices to prevent disease. His profits rose from practically nothing to \$700 per month. “Today, I am running a business that is giving me profits. I am a businessman,” Mahendra says.

With his extra earnings, he has improved the family’s home and sends his children to good schools. He has also taught his daughters what he learned about dairy farming and financial management, so that they can help run their own farms one day.

By operating a collecting center and cooling tank, entrepreneur Gaurav Shirsath helps to link dairy farmers in his village to more profitable markets.

Photo: Abbott

FACES OF CHANGE

Finding New Markets for an Old Product

Every morning, Irenice de Fátima Bicalho is at work on her farm before 3 a.m.; when the sun comes up over the low, green hills and red earth of Minas Gerais state in Brazil, she is already busy milking the cows. Her husband's family has owned the small farm for a century, and for the last 60 years, generation after generation has produced artisanal cheese. When Irenice and her husband took over, she ran the business the same way: producing local-style cheese and selling it through informal markets in the nearest town.

Irenice dreamed of growing the business, however, and the booming demand throughout Brazil for high-quality cheese offered her the opportunity. But she faced obstacles. Like the other estimated 700 small-scale cheesemakers in the region, she lacked certification that would allow her to sell through more profitable, formal channels. And she didn't have the training she felt she needed to manage a growing business.

To address that need, she signed up to participate in the Crescer program, an Anglo American-TechnoServe collaboration to stimulate local economic development in a rural region of Minas Gerais that faces high levels of poverty. The program is building the capacity of local entrepreneurs, helping young people acquire the skills they need to join the workforce, and linking small businesses to stable buyers and profitable markets across several promising sectors, from honey to eco-tourism.

“You learn how to do the business calculations, really how to manage a farm. In the past, I didn't know what was going on, whether I was making a profit or a loss.”

IRENICE DE FÁTIMA BICALHO

CRESCER PROJECT BY THE NUMBERS*

5.1

ROI

230

Beneficiaries (to date)

\$4.4 million

Financial benefits (to date)

* This ROI is for the first phase of the Crescer program. An ROI for the current phase will be calculated at the completion of the program. Beneficiaries and financial benefits include all phases of Crescer to date.



For cheesemakers like Irenice, there has been a dramatic change. The program has helped them to build their business and technical capacity and meet the food safety and quality standards required to get their products certified. The program also worked with the government to repeal regulations that prohibited the sale of artisanal cheese across state lines, opening up new markets to the cheesemakers. The program has also helped the participants to diversify their offerings by starting to market ripened cheese, which earns better prices.

Irenice was enthusiastic about the training she received. “You learn how to do the business calculations, really how to manage a farm. In the past, I didn’t know what was going on, whether I was making a profit or a loss,” she said. She applied what she learned to improve operations on her farm, and she became the first cheese manufacturer to obtain certification for her products in the region. As a result, her sales increased by 40 percent, and she is working to create even more opportunities. She is the head of newly formed local producer association, whose 30 members have opened a store to sell artisanal cheese and other hand-made products. And with her son now studying agronomy, she dreams that a new generation will be able to grow the family business even more.

Irenice de Fátima Bicalho shows off the cheese she produces at her farm in Minas Gerais, Brazil.

Photo: Henrique Cunha



FACES OF CHANGE

Turning Cashews into Job Opportunities

As Mélanie Ahoka walks the factory floor, she sees hundreds of women hard at work, processing raw cashew nuts. She identifies with them: she, too, is receiving a steady wage for the first time due to Benin's cashew boom.

The mother of two was once a self-employed, seasonal math tutor, struggling to support her younger siblings and children with irregular wages. Three years ago, she took a job at Fludor, one of Benin's largest cashew processors. At the time, she was one of three people in her unit; now, she manages the unit's nearly 200 workers.

That growth has been helped by the BeninCaju project, a partnership with the U.S. Department of Agriculture that is designed to accelerate the cashew sector's development, from tree to market. It is training farmers, improving Benin's domestic processing capacity, partnering with the government to implement policies to support the sector, and linking the cashews to global markets.

At Fludor, TechnoServe staff have provided advice and training about how to improve efficiency, worker safety, and good manufacturing practices. "TechnoServe's assistance was invaluable and decisive," said Roland Riboux, CEO of Fludor-Benin. The company plans to source cashews from 20,000 farmers and employ 1,200 workers—the vast majority of them women—in its processing plants. For Mélanie, that kind of factory job has made a real difference. "This salary allows me to...provide for my children. I don't need to wait for my husband to buy what I need," she said.

The sector's growth is creating new opportunities to use cashew byproducts, too. In 2016, TechnoServe helped local entrepreneurs launch Sweet Benin, which is bottling the juice of the cashew apple, the fruit of the cashew tree. Sweet Benin sold more than 100,000 bottles of the cashew apple juice in 2018 and created employment for dozens of women.



BENINCAJU PROJECT BY THE NUMBERS*

8,866

Beneficiaries (to date)

\$16.3 million

Financial benefits (to date)

* ROI will be calculated at the completion of the program.



TechnoServe is also helping Fludor find productive uses for the cashew nut shell, extracted during processing: starting in 2019, the shells will be used as bio-fuel to power one of Fludor’s processing plants.

Across Benin, opportunity is flourishing around the cashew crop. As Mélanie said, “My message to the world is that cashews are not just nuts. They are not just a fruit. They allow people to find job opportunities.”

Mélanie Ahoka inspects the unit she leads at Fludor’s cashew processing plant.

Photo: Joseph Ahissou/TechnoServe

“My message to the world is that cashews are not just nuts...They allow people to find job opportunities.”

MÉLANIE AHOKA

Our Partners

TechnoServe's success is made possible by partnerships with leading foundations, corporations, public-sector agencies, and multilateral organizations. Below, you will find a sampling of some of our partners during 2018.























 For more information, visit technoserve.org/partners



In TechnoServe, we found a partner who shares our belief that a steady, stable income can transform a young person's perspective."

REETA ROY

PRESIDENT AND C.E.O.

The Mastercard Foundation



Through our relationship with TechnoServe, we have been able to help local entrepreneurs to launch and grow profitable businesses, providing the financing, managerial and business skills they need to succeed."

MARK CUTIFANI

C.E.O.

Anglo American

Board of Directors

TechnoServe is overseen by a dedicated group of leaders. Our Board of Directors ensures that the organization faithfully pursues its mission and has the resources and direction it needs to be successful. Below is TechnoServe's Board membership as of December 31, 2018.

INTERNATIONAL BOARD

CO-CHAIR

MICHAEL J. BUSH

MANAGING MEMBER

BIV Investments

CO-CHAIR

RACHEL HINES

FORMER MANAGING DIRECTOR

J.P. Morgan

VICE CHAIRMAN

PETER A. FLAHERTY

MANAGING DIRECTOR

Arcon Partners, LLC

SECRETARY

JENNIFER BULLARD BROGGINI

MANAGING DIRECTOR

Studio Brogini SA

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PRESIDENT AND CHIEF

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Smithfield Foods, Inc.

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PAUL E. TIERNEY, JR.

PARTNER

Development Capital Partners, LLC

JONATHAN AUERBACH

SENIOR VICE PRESIDENT, CHIEF

STRATEGY AND GROWTH OFFICE

PayPal Inc.

KANIKA BAHL

CEO

Evidence Action

SCOTT BAKER

PARTNER

Reed Smith LLP

GERALD (JERRY) BALDWIN

DIRECTOR AND FORMER

CHAIRMAN & CEO

Peet's Coffee & Tea

THOMAS BARRY

PRESIDENT AND CHIEF

EXECUTIVE OFFICER

Zephyr Management LP

ANTHONY BLOOM

CHAIRMAN

Cineworld PLC

TITUS BRENNINKMEIJER

FOUNDER

Solgenix LLC

ALAN COHEN

FORMER CEO AND MEDICAL

DIRECTOR

National Deaf Academy

LAURA CORB

DIRECTOR

McKinsey & Company

RUSSELL FAUCETT

MANAGING DIRECTOR

Gyrafalcon Advisers

HARVEY R. HELLER

PRESIDENT

Heller Bros. Packing Corp.

AEDHMAR HYNES

CEO

Text100 Global Communications

TIMOTHY M. KINGSTON

COUNTRY HEAD

Goldman Sachs Chile

DEBBIE MCCOY

MANAGING DIRECTOR

BlackRock

CHARLES (CHARLIE) MOORE

FELLOW

Rock Center for Corporate

Governance

MICHELLE PELUSO

CHIEF MARKETING OFFICER

IBM

KURT C. PETERSON

PARTNER & EXECUTIVE

COMMITTEE MEMBER

Reed Smith LLP

MICHAEL SPIES

SENIOR MANAGING DIRECTOR

Tishman Speyer

WILLIAM WARSHAUER

PRESIDENT & CEO

TechnoServe Inc.

TechnoServe by the Numbers

TechnoServe strives for maximum accountability, transparency, and efficiency. See our consolidated financial report at technoserve.org/financials.*



- 29% Foundations
- 23% Corporations
- 20% U.S. Government
- 13% Other Governments
- 9% Private Fundraising
- 5% Multilateral Organizations
- 1% Other



- 85% Program Services
- 12% Management
- 3% Fundraising

1,200
Number of employees worldwide

90%
Percentage of staff from the country where they work (non-U.S.)

22,000
Number of individual donors

* Audited financial information for 2018 was not available at the time of publication—the numbers presented here are unaudited. Official, audited figures will be published at technoserve.org/financials and in a supplemental annual report when they become available.





TECHNOSERVE
BUSINESS SOLUTIONS TO POVERTY

1777 N. Kent St, Suite 1100
Arlington, VA 22209
+1 202 785 4515

TECHNOSERVE.ORG