



A Global Communities Enterprise

Vitas Group

Vitas Group created by Global Communities is a for-profit holding company that operates a network of microfinance companies, predominantly in the Middle East. With a 20+ year track record of success lending to micro and small and medium enterprises in the region. We are a unique group of companies and the only such investment vehicle for impact investors in the region. Vitas Group currently owns four Global Communities subsidiary companies – Vitas Romania, Vitas Palestine, Vitas Lebanon and Vitas Jordan, with plans to launch Vitas Egypt in 2018. Vitas shares its brand and values with an affiliated Global Communities microfinance program in Iraq, the largest in the country.

Our Vision:

Vitas Group believes that all people with a desire and capacity to improve their lives should have access to the financial services they need to help them realize their potential and become full social and economic participants in their communities.

Our Mission:

Vitas Group strives to provide financial products and services that respond to our clients' needs and foster the long-term development of individuals, their businesses, their families and their communities.

To learn more about the Vitas Group, please visit our website at www.vitasgroup.com



Global Communities is an international non-profit organization that works closely with communities worldwide to bring about sustainable changes that improve the lives and livelihoods of the vulnerable.

Global Communities is an innovator in providing locally appropriate financial solutions. We pioneered housing microfinance in the 1980s and have managed credit programs in the world's most challenging environments since the 1990s. We have expertise in microfinance, small and medium enterprise, and housing finance. For more information please visit www.globalcommunities.org



A Vitas Lebanon Loan Recipient



A Vitas Iraq Loan Recipient



A Vitas Jordan Loan Recipient

Vitas Group
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Institution Type	Active Clients	Outstanding Portfolio
Vitas Subsidiaries and Affiliates	(as of Dec 2017)	(as of Dec 2017)
Vitas Iraq (affiliate)	33,346	US \$ 68 million
Vitas Jordan	27,948	US \$ 60.5 million
Vitas Lebanon	24,046	US \$ 38.5 million
Vitas Palestine	9,555	US \$ 46 million
Vitas Romania	1,510	US \$ 13.6 million

We strive to stay at the forefront of financial inclusion:

We operate a range of financial models and offer a broad spectrum of financial products and services, to meet the wide ranging needs of our clients.

We serve the "missing middle" small enterprise customer segment. These customers are too large for microfinance providers and too small for the banks, but they are the backbone of local economies.

We promote inclusive regulations and policies to promote client protection and encourage transparency.

We are also committed to going beyond finance to give back to our communities:

We put our clients first—by adjusting our hours of operation or offering business workshops in our offices and make sure that working with us is a stress-free and positive experience.

By sponsoring local events, supporting charities and educational initiatives, we demonstrate that Vitas' companies are more than lenders, and that social goals are as important as financial ones. Employees volunteer their time to support social initiatives, which further proves their commitment to the Group's mission.

We emphasize training and personal development opportunities within our institutions to build loyalty and a brighter future for our most important asset: our staff.



\$70.1 m

Dollars in our current **housing microfinance** portfolio, which supports home improvement projects around the world.



814 k

Number of loans disbursed since 2004, to help improve, lives, homes and business opportunities.



\$2.2 b

Dollars lent by our network to improve lives and create opportunities through **microfinance** since 2004.



<2%

Is our average network **Portfolio at Risk** in microfinance and SME lending.



36%

of our clients are **women**.



40 +

Years we have led in the field of **housing finance expertise**. From home improvement microloans to mortgage finance and home-buyer education.