

A smiling woman wearing a vibrant yellow dress with a pattern of blue and orange motifs is sitting on the ground. She is surrounded by several white chickens. The background is dark and textured, possibly a wall or a thatched roof. The overall scene suggests a rural or agricultural setting.

Increasing opportunities  
for people to  
**OVERCOME**  
global poverty

# OVERCO Global

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THE MASTERCARD FOUNDATION HAS  
two program areas:  
microfinance &  
youth learning.

# DOMINION

## Poverty

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We believe that the combination of education, skill building and access to financial services can help people living in the poorest parts of the world to realize their economic potential and break the cycle of poverty. We have a particular focus on Africa and the 1.3 billion young people living in developing countries. The Foundation was established through the generosity of MasterCard Worldwide at the time of the company's initial public offering in 2006. It operates as an independent foundation based in Toronto, Canada.



Developing  
Young  
People's  
POTENTIAL



**IN THE COMING DECADES, AFRICA  
WILL SEE THE LARGEST GROWTH  
IN ITS YOUTH POPULATION.**

Investing and equipping African youth with education, skills and access to financial services will enable them to become employed or start their own business. Our partnerships are working to expand access to innovative learning, employment and entrepreneurship opportunities to prepare young people to participate in the economy and become leaders in their communities. For example, the Foundation is partnering with Camfed to scale secondary education, financial literacy and internships for rural girls and young women in Ghana and Malawi. Our other partners include the African Leadership Academy, Equity Group Foundation, and Digital Opportunity Trust.



Expanding Access to

# Financial Services

**WORLDWIDE, MICROFINANCE SERVES LESS THAN 10 PERCENT OF THE 2.6 BILLION PEOPLE LIVING ON LESS THAN \$2 PER DAY.** Our goal is to expand access and increase

the reach of microfinance. We encourage new approaches to deliver diverse products and services in ways that are accessible, relevant and affordable for the poor. For example, the Foundation is working with BRAC to scale its integrated microfinance-livelihoods approach in Uganda and with Opportunity International to expand savings services in Africa. Another example is YouthSave which is a partnership consortium to test how to sustainably deliver savings services to low-income youth and improve their economic, education and health outcomes.

# ADVANCING INNOVATIVE SOLUTIONS

The Foundation partners with diverse organizations to test and scale innovative solutions that make a measurable impact on the lives of people living in poverty.

These collaborations promote fresh thinking and active learning to advance knowledge. We value partnerships that generate new insights, take calculated risks, scale successful models, and share a commitment to rigorous evaluation and sharing of knowledge.



The MasterCard  
Foundation