

Outcome Management Session with Financial Institutions

Opportunity International

LabODD Webinar Series – 20 September 2022

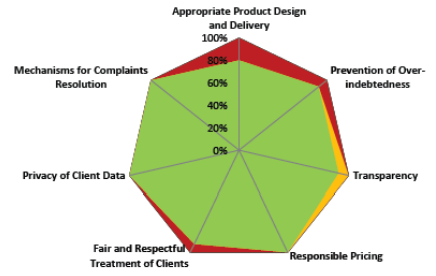
KOPERASI MITRA DHUAFA (KOMIDA)	INDONESIA	Currency	IDR
Cooperative	For profit	As of date:	31-Mar-22
Type of assessment	SA	Organization of auditor	Opportunity Interna

SOCIAL MISSION
 1. Organizing excellent service both in finance and Non-finance to members, according to cooperative identity. 2. Running a saving and loan business effectively, efficiently, and transparently. 3. Establish business cooperation with various parties to improve maximum benefit for members

UNIVERSAL STANDARDS 92%



CLIENT PROTECTION STANDARDS



This graph represents scores which does not include the compliance criteria required for a complete Client Protection Certification.

Comments on your adherence to Universal Standards

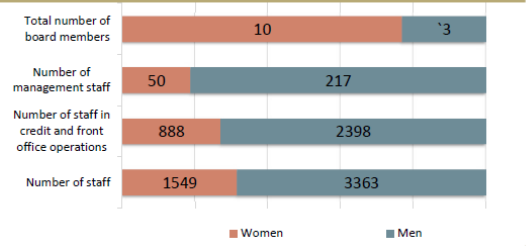
Comments on your adherence to Smart Campaign Principles

CONTEXT & FINANCIAL INFORMATION Financial data on the date of: 31-Mar-22

Total number of clients	840,458	Total Assets, volume, currency used in the report	[Redacted]
Number of branches	324	Return on Assets (%)	[Redacted]
Branches in rural areas	324	Return on Equity (%)	[Redacted]
Number of active borrowers	806,385	Financial Expense Ratio (as a % of average GLP)	[Redacted]
Women	806,385	Operating Expense Ratio (as a % of average GLP)	[Redacted]
Amount of Gross Loan Portfolio in the currency used in the report	#####	Operational Self-Sufficiency (%)	[Redacted]
Number of voluntary savers	840,451	Nominal Portfolio Yield (%)	[Redacted]
Women savers	840,451	PAR >30 + rescheduled (%)	[Redacted]
Amount of voluntary deposits in the currency used in the report	[Redacted]	Write-offs (during the period) (%)	[Redacted]

BOARD AND STAFF COMPOSITION

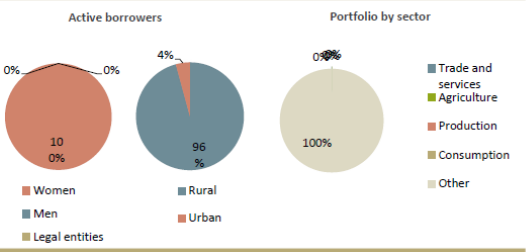
Number of staff	4912
Staff turnover rate	[Redacted]
Staff productivity (nb of borrowers / field staff)	[Redacted]
Social performance criteria in employee appraisals	No



KEY CHARACTERISTICS OF LOANS

Lending Methodology	Solidarity Group
Outstanding loan balance per borrower	[Redacted]
Interest rate method	Declining balance interest method
Average APR of your loan portfolio	[Redacted]
Borrowers retention rate	[Redacted]

SEGMENTATION OF LOAN PORTFOLIO



RESPONSIBLE FINANCE INITIATIVES

Endorser?	Yes
Certified?	Yes
Reporting of social data?	Quarterly reporting

MOST RECENT SOCIAL RATING

Agency	Date	Result
MFR	1-juil.-16	MFR - sBB+

CLIENT SATISFACTION

How many complaints have you received in the last 3 months?	Of these complaints in the last 3 months, how many have you resolved?	%	Client satisfaction rate in recent satisfaction survey
[Redacted]	[Redacted]	[Redacted]	[Redacted]

FINANCIAL SERVICES

Loans		Insurance	
Microenterprise loans	Yes	Mandatory life insurance	Yes
SME loans	Yes	Voluntary life insurance	No
Loans for agriculture	Yes	Agriculture insurance	No
Loans for education	Yes	Property insurance	No
Emergency loans	No	Other	No
Housing loans	Yes		
Consumer loans	No		
Microleasing	No		
Other	Yes		
Deposits		Other financial services	
Voluntary sight deposits	Yes	Debit / credit card	No
Compulsory savings (cash collateral)	Yes	Payment services	No
Voluntary time deposits	Yes	Factoring	No
Other	Yes	Savings facilitation services	No
		Remittance/money transfer services	No
		Mobile lending	No
		Other	No

KOMIDA'S SPI Dashboard

CLIENT TRANSFORMATION

	This survey
Start	Jan-20
End	Mar-20
Number surveyed	3,147
Average number of jobs created	n/a
Clients who have access to a toilet (own or community shared)	78%
Clients whose children (7-18) have the possibility of going to college or university	69%
Clients who participate in key household spending decisions	30%
Clients that had access to a qualified health service for a serious illness in the household in the last 6 months	12%

Opportunity International Australia - Asia Program Performance Report

December 2021 Edition



Microfinance Partners Social Performance Dashboard 2021 Q4

BACKGROUND

Each quarter we ask our Asian partners to complete the CERISE SPI Reporting tool with data on their clients (eg income levels, gender split) and the institution's compliance with client protection and other best practices; this report is released 2 months after the end of the quarter and gives internal stakeholders insight into how our partners are performing; we also include the latest client outcome data below. Reporting partners for 2021 Q4: ESAF, Cashpor, Pahal, Satya, Go Finance, KOMIDA, BAV, TLM, YCAB

POWER CLAIMS

OUTREACH Outreach to **female** clients (98%) and **rural** clients (84%) is strong; 7% of clients in Asia live below the **\$1.90 extreme poverty line** (6% of population below \$1.90)

OUTCOMES 60 Decibels surveys of 4 partners in India and Indonesia show that 70% or more of clients have seen an **improvement in income**, among other benefits, while **50%-80%** of clients across our partners experienced **improvements in resilience** due to the services received.

More than half of clients report **increased spending on education**, while the % reporting an **increased number of quality meals** ranged from **35% to 72%**.

BEST PRACTICES Partners report high **compliance with client protection practices**. This is reflected in very high levels of client satisfaction with **NPS scores** over 50 for 3 of 4 partners

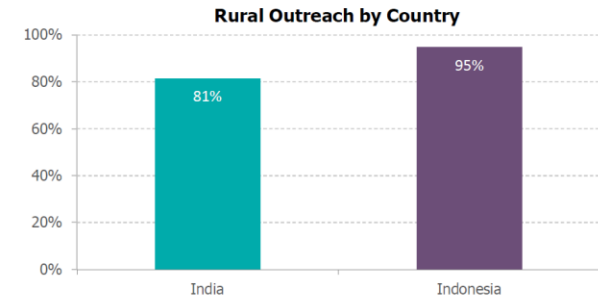
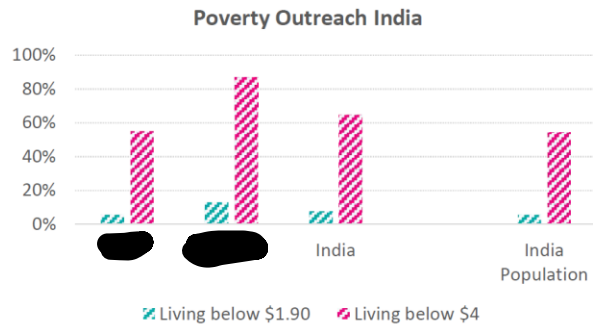
UPDATES SINCE 2021 Q3 REPORT

Opportunity have 4 Asian partners (9 partners total) participating in the 60 Decibels Financial Inclusion Index Project - results are shared below.

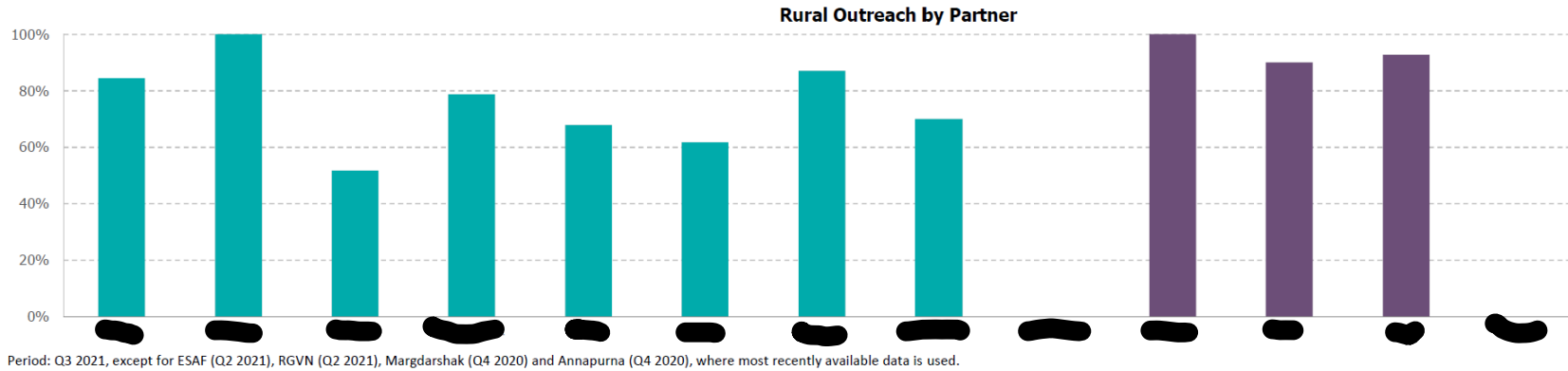
A new version of the Universal Standards best practices launched this quarter and we will work with CERISE to update the SPI online reporting tool by the end of this year.

Our 3 SMART Certified partners (BAV, KOMIDA and Cashpor) have all now indicated their intention to apply for the new client protection certification this year ('CP Pathway'). That will provide a rating of Bronze, Silver or Gold rating for each institution.

CLIENT OUTREACH



Ol's Consolidated Dashboard



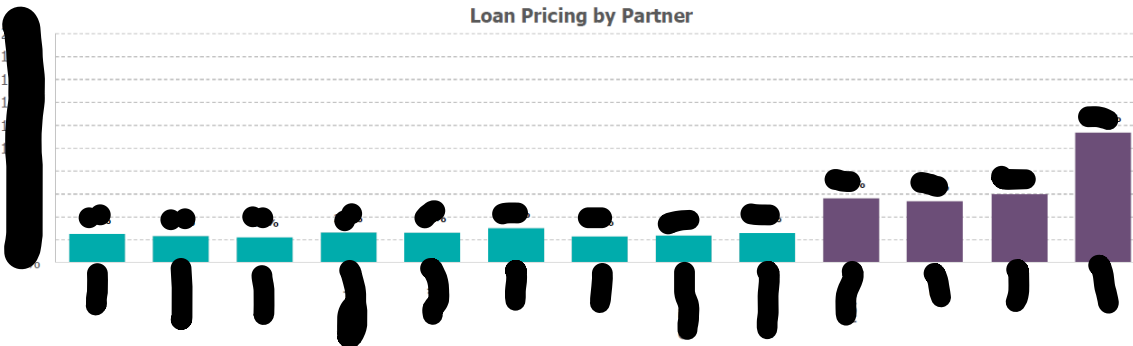
FEMALE OUTREACH

All partners in Asia now consistently report that female clients account for 98%-100% of clients, with the exception of RGVN (93% female clients)

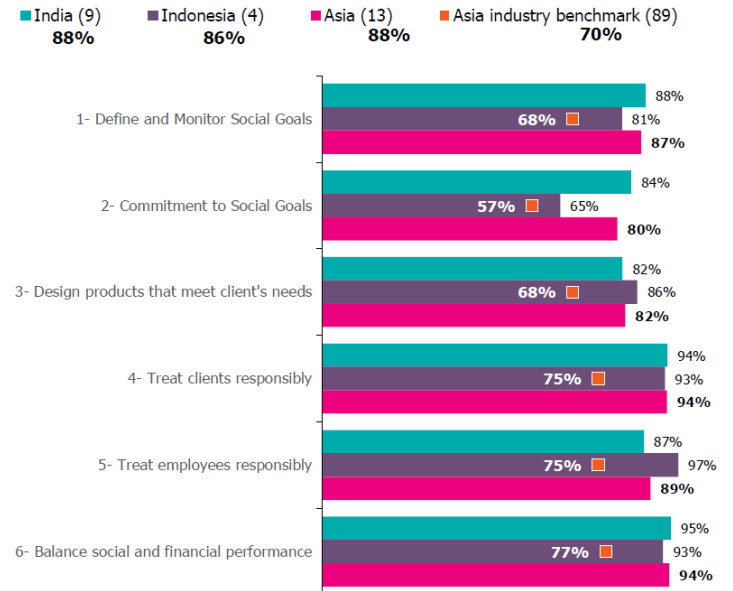
BEST PRACTICES AND LOAN PRICING

Compliance: 8 Key Best Practices

	India	Indonesia	Asia
Indicators defined for social goals	90%	59%	84%
Collects social performance data	97%	73%	92%
Management reports include SPM data	83%	80%	82%
Analyses product use, dormancy & exit	56%	99%	65%
Assesses over-indebtedness & takes action	96%	100%	97%
Clearly communicates t&cs to clients	100%	100%	100%
Complaints prioritised & resolved	96%	95%	96%
Interest rates based on affordability & cost	100%	99%	100%



USSPM Asia



Benchmark: industry data obtained from CERISE for November 2020, which includes only assessments performed by experienced auditors.

Thank you