

Growth with purpose

Our purpose

Reducing poverty and enabling female empowerment

→ See our purpose in action on [page 7](#)

Inspired by our vision

Just and financially inclusive societies.

Achieved through our mission

Enhancing socioeconomic progress of low-income entrepreneurs by increasing financial inclusion.

Assessed through outcome indicators

Financial inclusion

70%

of clients accessing a financial service for the first time

94%

understanding of financial management improved

Reduction of poverty

94%

of clients increasing their daily income level

94%

living conditions improved

Female empowerment

89%

increase of share in family income by females

82%

increase of leadership or decision-making role within household or community

→ Read more about how these indicators are calculated on [pages 205 and 206](#)

→ Find our business Key Performance Indicators ('KPIs') [on page 21](#)

Supported by strategic priorities



Increase financial inclusion

Financial inclusion is enhanced by broadening loan coverage, boosting loan volumes, and extending reach.



Offer digital channel and digitise internal processes

A digital channel complements the high-touch model, while digitising internal processes boosts efficiency.



Offer digital products and services

Offering digital and value-added products and services, attracting new clients. Deposit-taking licences are prerequisites for broadening products and services.

→ Read more about our growth strategy on [page 16](#)

Growth with purpose (continued)



Delivered via our operational model

- Enabling cost efficiency, quick decision-making, replicability, and high-touch client engagement through a decentralised, standardised, and sustainable model.
- Reinforcing our approach with socially responsible services, a diversified risk profile, a proven credit methodology, and a highly scalable model.
- Addressing the demand for loans and savings while expanding into digital financial services over time.
- Driving stakeholder value through sustainable growth and financial returns while maintaining a strong commitment to our social mission.

→ Read more about our operational model on [page 11](#) and our strengths on [page 10](#)

Committed to sustainable and responsible practices

- Safeguarding and engaging with stakeholders.
- Implementing measures to mitigate and adapt to climate change.
- Contributing directly to the Sustainable Development Goals



→ Read more in our ESG report on [page 51](#)

Underpinned by values:



Professionalism

Emphasises responsible, reliable and accountable leadership. It promotes efficient operations, ownership of roles and continuous learning.



Integrity

Embodies consistency, trust, transparency, respect and equality. It involves upholding high moral standards and treating others fairly.



Teamwork

Embraces a supportive environment that encourages collaboration and knowledge sharing, empowering all team members to achieve common goals.

→ Read more about how our values are part of our culture on [page 59](#)