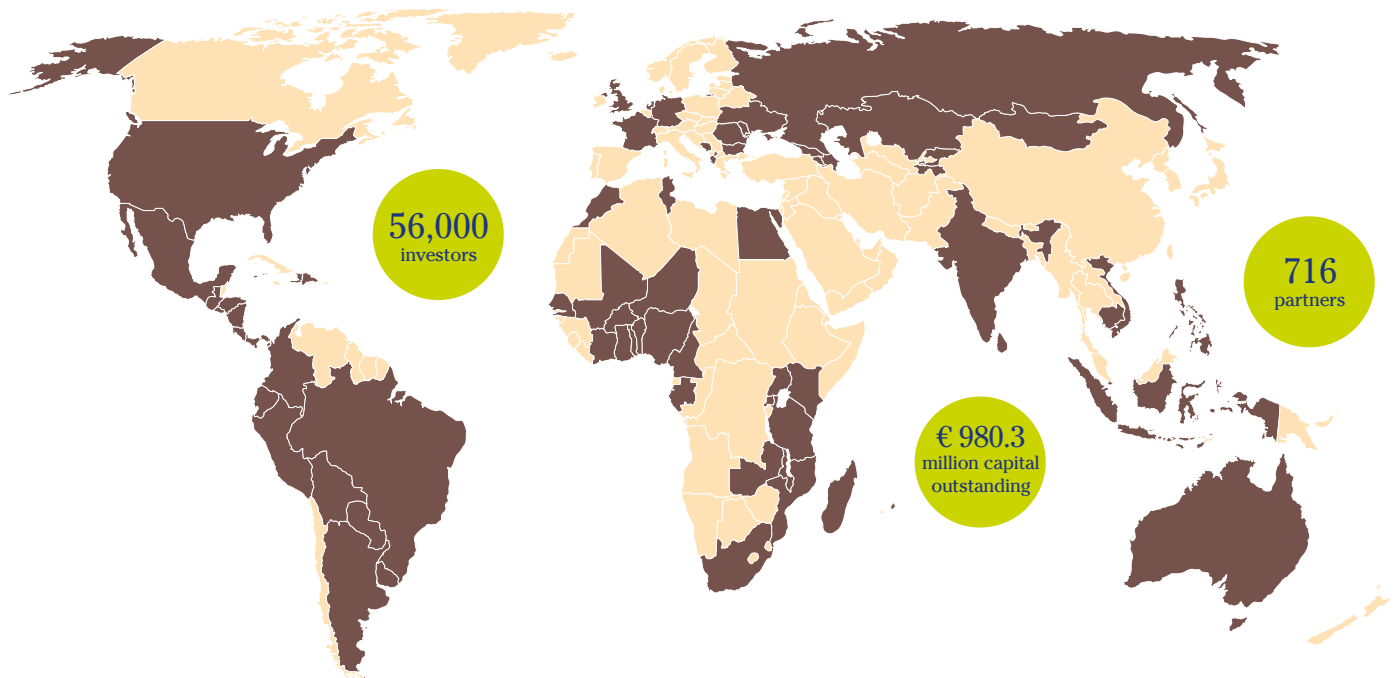


## A people, planet, profit approach

Oikocredit is a worldwide cooperative and social investor that promotes sustainable development by providing loans, capital and capacity building support to microfinance institutions, cooperatives, fair trade organisations, small and medium enterprises (SMEs) and renewable energy projects in developing countries.

Oikocredit is privately financed; individuals and organisations invest in Oikocredit. We offer a positive triple bottom line to investors: social, environment and financial. In addition to earning modest financial returns, investors are secure in the knowledge that their money is being used to fight poverty, promote fair trade and respect our planet's natural resources.



■ Oikocredit offers funding to partners located in 71 countries and actively attracts investments in 13 countries worldwide.

### ORGANISATIONAL STRUCTURE

- Cooperative society under Dutch law
- International supervisory board
- International office in the Netherlands
- 267 staff members (in FTEs); 44 nationalities
- Supported by a network of volunteers

### INVESTMENT POLICY

- Oikocredit provides financing to:
- Projects and small and medium-sized enterprises that create jobs and income for disadvantaged people.
  - Projects where women are influential in management and/or implementation.
  - Projects that are responsible in terms of their environmental impact.
  - Projects that are financially sustainable, or can soon become so, and have suitable management in place.

### FINANCING PRODUCTS

- Loans in hard and local currency
- Equity investments
- Credit lines



## Indonesia – Loans to rural women

Mitra Bisnis Keluarga (MBK) is one of the largest microfinance institutions in Indonesia and a market leader among MFIs in the country. It serves just under one million clients, all female and 80% based in rural areas. The MFI pioneered the introduction of the Grameen lending methodology, offering group loans without guarantee to economically active women on low incomes in rural and peri-urban areas of Java. Most MBK clients are landless labourers who make a living from petty trading, selling food, rearing cattle, and growing fruit and vegetables. MBK provides working capital to its female clients aimed at reducing their vulnerability, tackling poverty and enhancing livelihoods.

## Key figures

at 30 June 2018

● Total assets	€ 1,288 million
● Total capital outstanding	€ 980.3 million
● Total number of partners	716
● Microfinance partners (of total number of partners)	483
● Average loan size total portfolio*	€ 1.6 million
● Average loan size to microfinance institutions*	€ 1.8 million

\* based on approved loan amounts

## Social and environmental performance

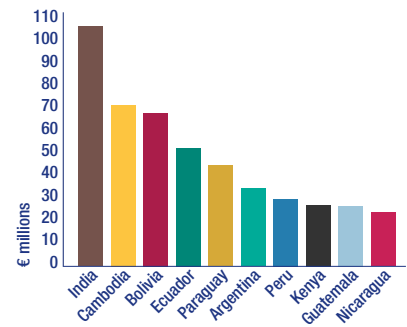
at 31 December 2017

Social and environmental performance management is a priority for Oikocredit. We monitor certain social and environmental performance indicators to ensure our partners reach the right target groups and provide services that work towards a positive change in people's lives.

Clients reached by Oikocredit's inclusive finance partners	36 million
● % female clients	84%
● % rural clients	49%
People employed by agricultural partners	39,200
● of which permanent jobs	24,000
Renewable energy	
● Households with improved access to energy	15,600
● CO <sub>2</sub> emissions avoided (in tonnes)	38,100

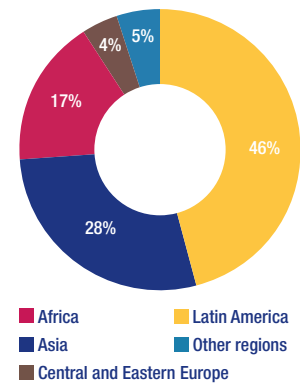
## Countries with highest capital outstanding

at 30 June 2018



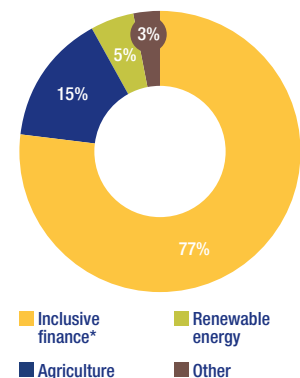
## Funding by region

at 30 June 2018



## Funding by sector

at 30 June 2018



\* including microfinance and SME finance

## Funding by type of financing

at 30 June 2018

