

Purpose-led framework

Our purpose...

To reduce
poverty and
enable female
empowerment

Inspired by...

Our vision:
Just and financially
inclusive societies.

Achieved through...

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

 See our purpose in action on page 20

Purpose-led framework continued



Measured through...

Our outcome indicators:

Financial inclusion

70%

of clients accessing a financial service for the first time

Reduction of poverty

94%

of clients increasing their daily income level

Female empowerment

89%

increase of share in family income by females

94%

understanding of financial management improved

94%

living conditions improved

82%

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

[Read about our business Key Performance Indicators \('KPIs'\) on page 24](#)

[Read more about how these indicators are calculated in the APM table on pages 172 and 173](#)

Supported by...

Our strategic priorities:



Increase financial inclusion

Financial inclusion is strengthened by increasing loan coverage and loan volumes.



Add digital channel and digitise internal processes

A digital channel complements the high-touch model and efficiency is improved through digitising internal processes.



Offer digital products and services

Offering digital and value-added products and services, including the Supplier Marketplace ('SMP') app attracts new clients. Banking licences are prerequisites for broadening products and services.

[Read more about our growth strategy on page 17](#)

Purpose-led framework continued

Delivered via...

Our business model:

- Decentralised, standardised and sustainable model allowing for cost efficiency, quick decision- making and replicability.
- Meeting basic demand for savings and loans and over time digital financial services.

[➤ Read more about our business model on page 12](#)

Committed to...

Our sustainable practices and responsible business operations:

- Socially and environmentally responsible.
- Taking steps to mitigate climate change by defining metrics and targets.
- Alignment to Sustainable Development Goals ('SDGs'), contributing directly to SDG 1, 5, 8, 9 and 10.



[➤ Read more in our ESG report on page 48](#)

Purpose-led framework continued

Driven by...

Our stakeholders

Clients

2.3m

Colleagues

13.4k

Communities where we operate

2,016

Number of branches which are situated in communities where clients live and work.

Countries of operations

13

Regulators and industry bodies

92

Number of regulators and industry bodies associated with across the Group.

Shareholders and investors

53.7%

Percentage of public float.

[Read more about our stakeholders, benefits and engagement on pages 13 and 14](#)

Underpinned by...

Our values:



Teamwork

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



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.

[Read more about how our values are showcased on pages 20 to 23](#)

Reinforcing...

Our investment case:

- Socially responsible services
- Diversified risk profile
- Proven credit methodology
- Highly scalable

[Read more about our investment case on page 09](#)

