

The Universal Standards for Social Performance Management

is a comprehensive manual of best practices created by and for people in microfinance as a resource to help financial service provider achieve their social goals. The Universal Standards can unite the industry behind a common approach to social performance management and enhance its reputation for responsibly serving people's financial needs.

“There are almost as many tools and processes as there are stakeholders. The Universal Standards are the first and only achieved project that draws on the many processes in the field to create a unified structure and language for social performance management.”

Jürgen Hammer, *Grameen Crédit Agricole*

For more information, please visit: www.sptf.info





1. Define and Monitor Social Goals

STANDARDS:

- A.** The provider has a strategy to achieve its social goals.
- B.** The provider collects and discloses accurate client data specific to its social goals.



2. Ensure Board, Management, and Employee Commitment to Social Goals

STANDARDS:

- A.** Members of the board of directors hold the provider accountable to its mission and social goals.
- B.** Senior management oversees implementation of the provider's strategy for achieving its social goals.
- C.** Employee recruitment and evaluation is based on both social and financial performance criteria.



3. Design Products, Services and Delivery Channels That Meet Clients' Needs and Preferences

STANDARDS:

- A.** The provider understands the needs and preferences of different types of clients.
- B.** The provider's products, services and delivery channels are designed to benefit clients, in line with the provider's social goals.



4. Treat Clients Responsibly

STANDARDS:

- A.** Prevention of Over-indebtedness.
- B.** Transparency.
- C.** Fair And Respectful Treatment Of Clients.
- D.** Privacy Of Client Data.
- E.** Mechanisms For Complaints Resolution.



5. Treat Employees Responsibly

STANDARDS:

- A.** The provider follows a written Human Resources policy that protects employees and creates a supportive working environment.
- B.** The provider communicates to all employees the terms of their employment and provides training for essential job functions.
- C.** The provider monitors employee satisfaction and turnover.



6. Balance Financial and Social Performance

STANDARDS:

- A.** The provider sets and monitors growth rates that promote both institutional sustainability and social goals.
- B.** Equity investors, lenders, board and management are aligned on the provider's social goals and implement an appropriate financial structure in its mix of sources, terms, and desired returns.
- C.** The provider sets prices responsibly.
- D.** The provider compensates senior managers in a way that is appropriate to a provider with stated social goals.