

# SOCIAL DASHBOARD (September-16)



## Khushhali Microfinance Bank

To strive for excellence and to adopt sustainable practices for the best long term interest of all stakeholders.

- 1 Outreach
- 2 Approach
- 3 Outcome

### 1 - OUTREACH

#### LONG TERM INTEREST OF ALL STAKEHOLDERS (CLIENTS)

(1.1) LOANS (Numbers)	Jun-16	Sep-16	Target (Sep)	(1.2) Female/Male (For Jun & Sep)	(1.3) Rural/Urban
Disbursements : Group	142,822	66,502	67,731		
Individual	37,964	24,844	24,671		
MSME	1,177	1,484	3,740		
Total	181,963	92,830	96,142		
New Clients	53,444	46,377	N/A		

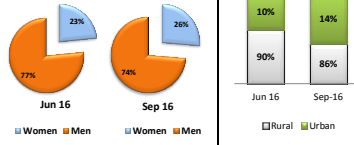
(1.4) INSURANCE	Jun-16	Sep-16	Target (Sep)
No. of Policies Sold (Health)	18,043	10,381	N/A
No. of Claims (lodged/settled)	127/83	82/42	N/A

(1.5) DEPOSITS	Jun-16	Sep-16	% of Total
No. of Current (Non Borrower)	61,499	63,163	5.13%
No. of Savings (Borrower)	2,625	2,905	7.67%
No. of Term Deposit (Borrower)	455	535	5.53%

(1.6) REMITTANCES / MONEY TRANSFER	Jun-16	Sep-16
Average Amount Transferred	267,636	280,258
No. of Remittances / Payment Services	20,811	14,358



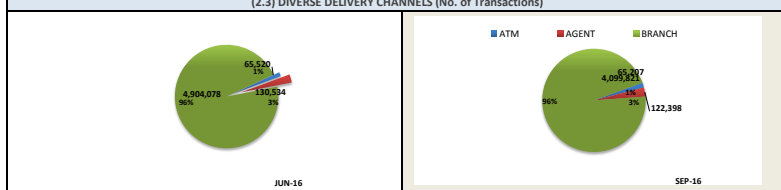
### 2 - APPROACH

#### TO STRIVE FOR EXCELLENCE

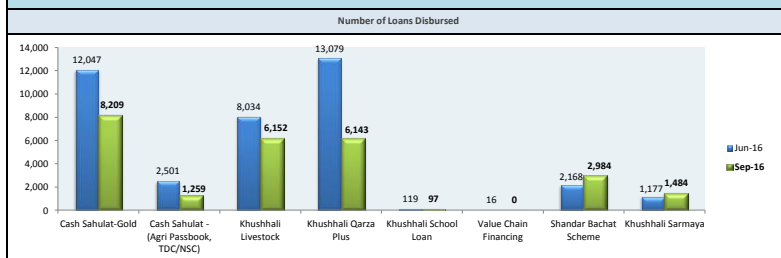
##### Service Quality & Efficiency

(2.1) COMPLAINTS	CHANNEL OF COMPLAINTS	(2.2)	Jun-16	Sep-16	Target (Sep)
	<ul style="list-style-type: none"> <li>Behaviour</li> <li>Product</li> <li>Technical</li> <li>post</li> <li>phone</li> <li>E-mail</li> <li>Branch</li> </ul>	Client Retention	67.12%	75.54%	>74
		Opex to Avg GLP Ratio	17.64%	18.26%	17.52%
		Customer Satisfaction			

#### (2.3) DIVERSE DELIVERY CHANNELS (No. of Transactions)



#### (2.4) DIVERSE PRODUCT SUITE



## TO ADOPT SUSTAINABLE PRACTICES

### (2.5) USSPM/CPP RESULTS

1 - Define and monitor social goals	JUN 16	SEP 16
1 - Define and monitor social goals	78	86
2 - Commitment to social goals	86	95
3 - Design products that meet clients' needs	46	80
4 - Treat clients responsibly	94	99
5 - Treat employees responsibly	73	90
6 - Balance social and financial performance	74	88

JUN-16	1 - Define and monitor social goals	SEP-16	1 - Define and monitor social goals
1a. Social strategy	75	88	88
1b. Reporting of client-level data	61	85	85

JUN-16	2 - Commitment to social goals	SEP-16	2 - Commitment to social goals
2a. Board commitment	67	91	91
2b. Accountability to social mission	98	99	99
2c. Implementation of strategy	94	94	94

JUN-16	3 - Design products that meet clients' needs	SEP-16	3 - Design products that meet clients' needs
3a. Client needs and preferences	25	92	92
3b. Benefits to clients	68	68	68

JUN-16	4 - Treat clients responsibly	SEP-16	4 - Treat clients responsibly
4a. Prevention of over-indebtedness	100	100	100
4b. Transparency	97	100	100
4c. Fair and respectful treatment of clients	92	100	100
4d. Privacy of client data	83	100	100
4e. Mechanisms for complaint resolution	96	96	96

JUN-16	5 - Treat employees responsibly	SEP-16	5 - Treat employees responsibly
5a. HR policy	64	80	80
5b. Communication of terms of employment	89	89	89
5c. Employee satisfaction	67	100	100

JUN-16	6 - Balance social and financial performance	SEP-16	6 - Balance social and financial performance
6a. Growth rates	53	81	81
6b. Alignment of objectives	82	88	88
6c. Profits	63	72	72
6d. Compensation	100	100	100

## 3 - OUTCOME

### LONG TERM INTEREST OF ALL STAKEHOLDERS

(3.1) CLIENTS	(3.2) SHAREHOLDERS	Jun-16	Sep-16	Target (YE)
Deposit Rate v Inflation	ROA (Return on Assets)	3.19%	2.75%	3.20%
Sep-16: 7.88%	ROE (Return on Equity)	21.42%	18.56%	20.00%
Jun-16: 3.90%	Attrition Rate (Annualized)	21.55%	21.73%	
Sep-16: 7.87%	No. of Promotions	96	186	

### 4 - DEVELOPMENTS IN THIRD QUARTER

\* Data has been shared with PMN, portraying KMBL compliant in 29 out of 37 given indicators, for preparation of Social Performance (SP) Country report. Details of the non-compliant indicators are given in the Green Report above, since 6 out of 7 non compliant indicators pertain to Environment.

\* KMBL was presented as a case study by PMN (Pakistan Microfinance Network), SPTF (Social Performance Task Force and MFC (Microfinance Center) in their respective meetings and workshops conducted during the quarter.

\* Preparing Application and conducting due diligence for becoming an Accredited National Implementing Entity (ANIE) of the United Nations Framework Convention on Climate Change (UNFCCC)'s Green Climate Fund

GCF works within the framework of the UNFCCC, founded as a mechanism to redistribute money from the developed to the developing world in order to assist the lower rung in adaptation and mitigation practices to counter climate change. It has following advantages:

- GCF offers concessional funding lines and grants to accredited entities, in some cases even injecting equity.
- The SBP is likely to give KMBL concessions and some room in the regulations, as we introduce products/projects aimed at climate adaptation and mitigation.
- Likely to attract donations and support from the Development Industry, while also attracting foreign/social investors
- In order to improve Green Standard scores and in pursuance of GCF, KMBL has engaged IFC (International Finance Corporation) approved vendors such as SRE (Sustainable & Renewable Energy) Solutions for development of Green Products & consideration of Renewable Energy adaptation in infrastructure.
- Preparation of obtaining SMART certification early next year. Agreement has been vetted and signed with all fee(s) sponsored by PMN and MFC's SP Fund.