

<b>Dimension</b>	<b>Dimension 1: Social Strategy</b>
<b>Standard 1A</b>	<b>The provider has a strategy to achieve its social goals.</b>
EP	The strategy specifies the provider's target clients, social goals, and how the provider will achieve those goals.
EP	The strategy defines indicators and targets to measure progress toward the provider's social goals.
<b>Standard 1B</b>	<b>The provider collects, analyzes, and reports data that are specific to its social goals.</b>
EP	The provider collects data on an ongoing basis to measure progress toward its social goals.
EP	The provider analyzes outcomes data by client segment.
EP	The provider reports social performance data internally and externally.
<b>Dimension</b>	<b>Dimension 2: Committed Leadership</b>
<b>Standard 2A</b>	<b>Members of the board of directors hold management accountable for achieving the provider's social goals.</b>
EP	Board composition reflects the provider's social strategy.
EP	The provider trains board members on their social performance management responsibilities.
EP	The board makes strategic decisions based on social and financial data.
EP	Board oversight of senior management is in line with the provider's social goals.
EP	The board is responsible for preserving the provider's social goals during times of crisis and institutional change.
<b>Standard 2B</b>	<b>Executive management is responsible for implementing the provider's strategy for achieving its social goals.</b>
EP	Management includes the provider's social goals in the operational plan and holds senior managers accountable for achieving social targets.
EP	Management makes strategic decisions based on social and financial data.
<b>Dimension</b>	<b>Dimension 3: Client-centered Products and Services</b>
<b>Standard 3A</b>	<b>The provider collects and analyzes data to understand clients' needs.</b>
EP	The provider conducts market research and pilot testing.
EP	The provider uses data to identify patterns of financial behavior by client segment.
EP	The provider collects client feedback on their experiences using the provider's products and services.
<b>Standard 3B</b>	<b>The provider's products, services, and channels benefit clients.</b>
EP	The provider uses insights from client data to design products, services, and delivery channels.
EP	The provider's products, services, and channels protect clients from harm.
EP	The providers products and services help clients smooth consumption.
EP	The provider's products, services, and non-financial services help clients achieve their goals.
EP	The provider's delivery channels benefit clients.

<b>Dimension</b>	<b>Dimension 4: Client Protection</b>
<b>Standard 4A</b>	<b>The provider does not overindebt clients.</b>
EP	The provider makes loan decisions based on a client's repayment capacity.
EP	The provider monitors the market and responds to heightened over-indebtedness risk.
<b>Standard 4B</b>	<b>The provider gives clients clear and timely information to support client decision making.</b>
EP	The provider is transparent about product terms, conditions, and pricing.
EP	The provider communicates with clients at appropriate times and through appropriate channels.
EP	The provider communicates product information in a way that supports informed decision making by clients.
<b>Standard 4C</b>	<b>The provider enforces fair and respectful treatment of clients.</b>
EP	The provider's code of conduct requires fair and respectful treatment of clients.
EP	The provider does not use aggressive sales techniques.
EP	The provider does not discriminate against Protected Categories.
EP	The provider protects clients' rights to respectful treatment during the loan collection process.
<b>Standard 4D</b>	<b>The provider secures client data and informs clients about their data rights.</b>
EP	The provider maintains the security and confidentiality of client data.
EP	The provider informs clients about data privacy and data rights.
<b>Standard 4E</b>	<b>The provider receives and resolves client complaints.</b>
EP	The provider has a complaints mechanism that is easily accessible to clients and adapted to their needs.
EP	The provider resolves complaints efficiently.
EP	The provider uses information from complaints to manage operations and improve product and service quality.
<b>Dimension</b>	<b>Dimension 5: Responsible Human Resource Development</b>
<b>Standard 5A</b>	<b>The provider creates a safe and equitable work environment.</b>
EP	A written Human Resources policy is available to all employees that explains and protects their rights.
EP	Employee compensation is equitable and adequate.
EP	The institution has a safety and health management system.
<b>Standard 5B</b>	<b>The institution's Human Resource Development system is designed to attract and maintain a qualified and motivated workforce.</b>
EP	The provider gives each employee complete employment documentation and training to understand their job requirements.
EP	The provider gives employees formal opportunities to communicate with management.

<b>Standard 5C</b>	<b>The institution's Human Resource Development system supports the provider's social strategy.</b>
EP	During the recruitment and hiring process, the provider assesses each candidate's commitment to achieving the provider's social goals and serving the provider's target clients.
EP	The provider trains all employees on the provider's social goals.
EP	The provider evaluates and incentivizes employees based on social and financial criteria.
<b>Dimension</b>	<b>Dimension 6: Responsible Growth and Returns</b>
<b>Standard 6A</b>	<b>The provider manages growth in a way that promotes its social goals and mitigates risks to clients.</b>
EP	The provider's strategic and/or business plan establishes responsible growth targets.
EP	During times of growth, the provider monitors risks to clients and employees and increases internal capacity as needed.
<b>Standard 6B</b>	<b>The provider sets prices responsibly.</b>
EP	The provider charges fair prices.
EP	The provider charges reasonable fees.
EP	The provider does not transfer unnecessary costs to clients.
<b>Standard 6C</b>	<b>The provider uses profits responsibly.</b>
EP	The provider engages with equity investors whose investment strategy is aligned with the provider's social goals.
EP	The provider uses its profits for expenditures that benefit clients.
EP	The provider has a transparent financial and social structure.