

SOCIAL PERFORMANCE REPORT CARD

SOCIAL ACHIEVEMENTS	
OUTREACH	
TYPES OF CLIENTS	
Borrowers from rural areas	93%
Average loan size compared GDP per capita	94.6% (or USD 894)
Women borrowers	91.96%
Unsecured borrowers (without collaterals)	29.61%
Voluntary savers with value below and equal GDP per capita	55.84%
Women savers	74.44%
Client's retention rate	86%

SOCIAL PERFORMANCE TOOLS AND MECHANISMS	
A. Poverty Targeting and Monitoring	
Social performance reporting	Quarterly produced and shared to BoD, shareholders, lenders, and other through different channels.
B. Customer Care and Product Enhancement	
Transparent pricing	Prices, terms and conditions of all financial products are fully disclosed to the customer, including interest charges, insurance premiums, minimum balances, all fees, penalties, linked products, 3rd party fees, and whether those can change over time. Staffs are well trained to inform and explain these to clients. Multiple channels for disclosing clear and accurate information: brochures, orientation sessions, meetings, posting information in the branch, websites, etc. Loan contracts (1) shows an amortization schedule that separates principal, interest, fees; (2) defines the amount, number and due dates of installment payments; and (3) includes fees and conditions for early repayment, late payments and default. Debt collections practices are revealed to the borrower prior to the time of sale.
Client satisfaction study	Every 2 years
Client feedback system	Phone line, mechanism, tools, and people are set up to get complaints and solve issues/comments from clients.
Market research for product development	Client satisfaction, client exit, competitor matrix survey regularly conducted
C. Non-Financial Services	
Social responsibility activities	<ul style="list-style-type: none"> - 2,744 clients got special agriculture training. - 2,807 clients got child education training, including some got their second topic training. - 5 - 10% of net income contributed to the community development programs - 2,000 units of helmet produced and given to saving clients. KREDIT has also created a program with National Radio called "Safe Traffic Program" to be aired daily. KREDIT also joint with Cambodian Red Cross on some activities to reduce rated of traffic accident in the country. In addition, recently KREDIT is the first and only MFI to endorse on a joint statement "Motorcycle passengers, including children, must wear helmets" initiated by Asia Injury Prevention Foundation.
Financial literacy program	17,923 clients have got finance-related training from KREDIT which includes saving, budgeting, and household income and expense management. Some of them have got many different training topic related.
Other activities	
D. Personnel Policies	
Employees satisfaction study	<ul style="list-style-type: none"> - Staff satisfaction is yearly conducted to get feedback from staff - Good HR policy in place and yearly updated based on industry study making sure that our benefits are competitive at the market - Staff turnover rate 6.65%
Other policies	