

## **CASHPOR IDENTIFIES A SOCIAL AND FINANCIAL RISK**

At **Cashpor (India)**, client data showed continuing poverty among a significant proportion of clients, even among those with five years of regular borrowing. The board of Cashpor reflected on these findings and, drawing on other studies, identified health problems and the related costs of medical care as a major threat to Cashpor's portfolio. Cashpor made the strategic decision to partner with the NGO Healing Fields, which trains Cashpor staff and selected clients to work as community health facilitators, delivering focused health modules at group meetings after the financial transactions are completed. A study of the results found that client health improvements justified a larger investment in the program. Cashpor now allocates 10% of its net profits to their health and education program.