HOW PRODUCTS/SERVICES SERVE THE PROVIDER'S SOCIAL GOALS

| PRODUCT/SERVICE/DELIVERY | HOW IT SERVES THE INSTITUTION'S SOCIAL GOALS |
|-----------------------------|---|
| Emergency loans | These loans provide quick access to capital in cases of emergency, such as illness or natural disaster, in order to prevent our clients from selling productive assets to pay for unexpected expenses. This product serves our social goal of decreasing client vulnerability to economic shocks. |
| Financial literacy training | This training teaches clients new skills they can use to manage their businesses, better, thereby increasing their earning potential. This service supports our social goal of increasing our clients' capacity to manage and grow their businesses. |
| Group lending model | Group members guarantee each other's loans, set mutual savings, goals, and support one another during monthly meetings. This model allows us to reach poorer clients and help them build social capital. |
| Mobile banking | This delivery channel allows our clients to repay their loans without visiting a bank branch, saving time and money. It allows us to reach more rural clients. We can offer financial services at a lower cost, which contributes to clients being able to save or invest in their business. |