

Chamroeun Microfinance Limited	Cambodia
NBFI	Regulated
Microfinance activities since 2006	Date as of: 31-Dec-16
	Date of Due Diligence: 13-Apr-17

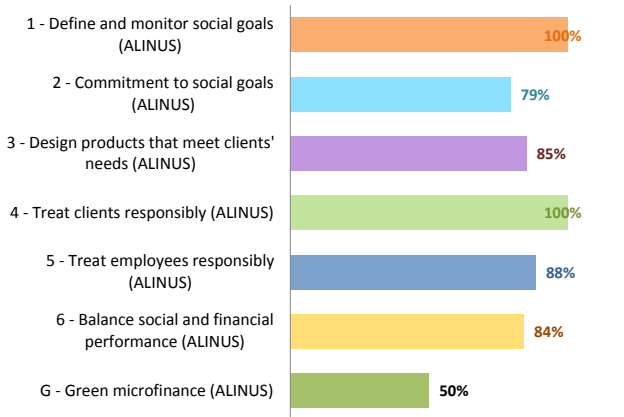
MISSION STATEMENT

To improve the livelihoods, skills, and self-confidence of poor families in Cambodia by providing responsible microfinance and complementary socio-economic services.

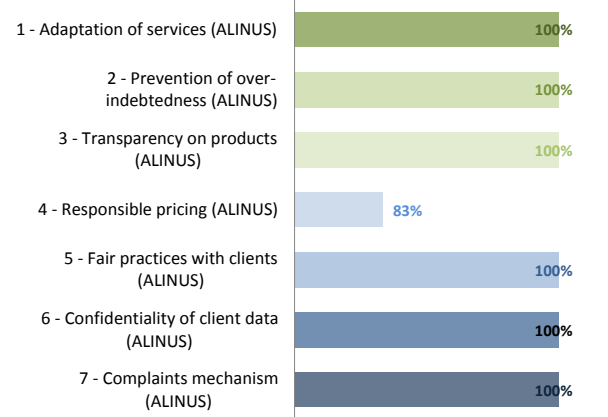
SOCIAL OBJECTIVES

- Increased access to financial services
- Poverty reduction
- Development of start-up enterprises
- Growth of existing businesses
- Access to water and sanitation

ALINUS SCORES IN SOCIAL PERFORMANCE: 84%



ALINUS SCORE IN CLIENT PROTECTION: 98%



Comments on ALINUS SOCIAL PERFORMANCE RESULTS

Comments on ALINUS CLIENT PROTECTION RESULTS

RESPONSIBLE FINANCE INITIATIVES

	Endorser?	Yes
	Certified?	----
	Reporting of social data?	Irregular reporting

MOST RECENT SOCIAL EVALUATIONS

	Agency	Date	Result
Social Rating	MicroFinanza Rating	1-déc.-13	sBB

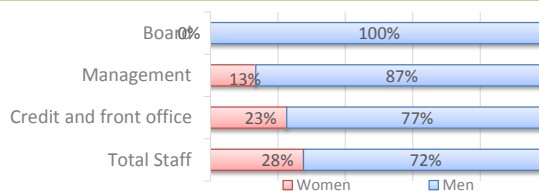
Use of poverty assessment tool: Progress Out of Poverty Index (PPI)

ORGANIZATIONS THAT COOPERATED IN THE DEVELOPMENT OF ALINUS FRAMEWORK FOR SOCIAL PERFORMANCE REPORTING



BOARD AND STAFF COMPOSITION

Total number of staff	326
Staff turnover	37.6%
Staff productivity (total clients)	185
Social performance in staff appraisal	Yes
At least one board member has experience with social performance	Yes



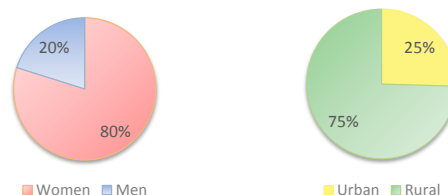
FINANCIAL SERVICES AND PORTFOLIO COMPOSITION

Gross loan portfolio in KHR	33,294,654,895
Number of active borrowers	32,191
Poverty focus	Very poor clients
Total number of branches	25
Branches in poor areas	

Responsible pricing

Outstanding loan balance per borrower in KHR	1,034,285
... as a % of GNI per capita	23%
Interest rate method	Declining balance interest method
Average APR of loan portfolio	46%
Nominal Portfolio Yield	47%
Return on Assets	1%

Segmentation of active borrowers



Lending methodology

Lending methodology	%loans	%GLP
Individual lending	83%	91%
Solidarity group	17%	9%
Village Banking/SHG	0%	0%

Voluntary savings portfolio composition

Voluntary deposit in KHR	0	Demand deposit accounts	No
Voluntary savers		Time deposit accounts	No

Other financial services

Compulsory Insurance	No	Payment and transfer services	No
Voluntary Insurance	Yes		

NON FINANCIAL SERVICES OUTREACH

Enterprise services	No	Health services	No
Education services	Yes clients	Women's empowerment services	102 clients

CLIENT SATISFACTION

Borrower retention rate	66%	Client satisfaction rate within the last 12 months	
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ADDITIONAL COMMENTS

*The values in the two graphs appearing in the first page were calculated as averages of 68 out of 68 SPI4 ALINUS indicators

CERISE, a network dedicated to responsible and ethical finance

Created in 1998, the French NGO CERISE is dedicated to responsible and ethical finance. As social innovators, CERISE works to set standards and develop tools for stakeholders in microfinance, social business and rural finance. As service providers, we offer high value added services to help practitioners adopt ethical finance approaches.

In 2002, CERISE and its partners launch the Social Performance Indicators (SPI) Initiative for the microfinance sector. In 2014, CERISE and its partners release the SPI4. The SPI4 integrates emerging social performance standards for the sector, known as the Universal Standards for Social Performance Management. The SPI4 is currently being used in more than 60 countries.