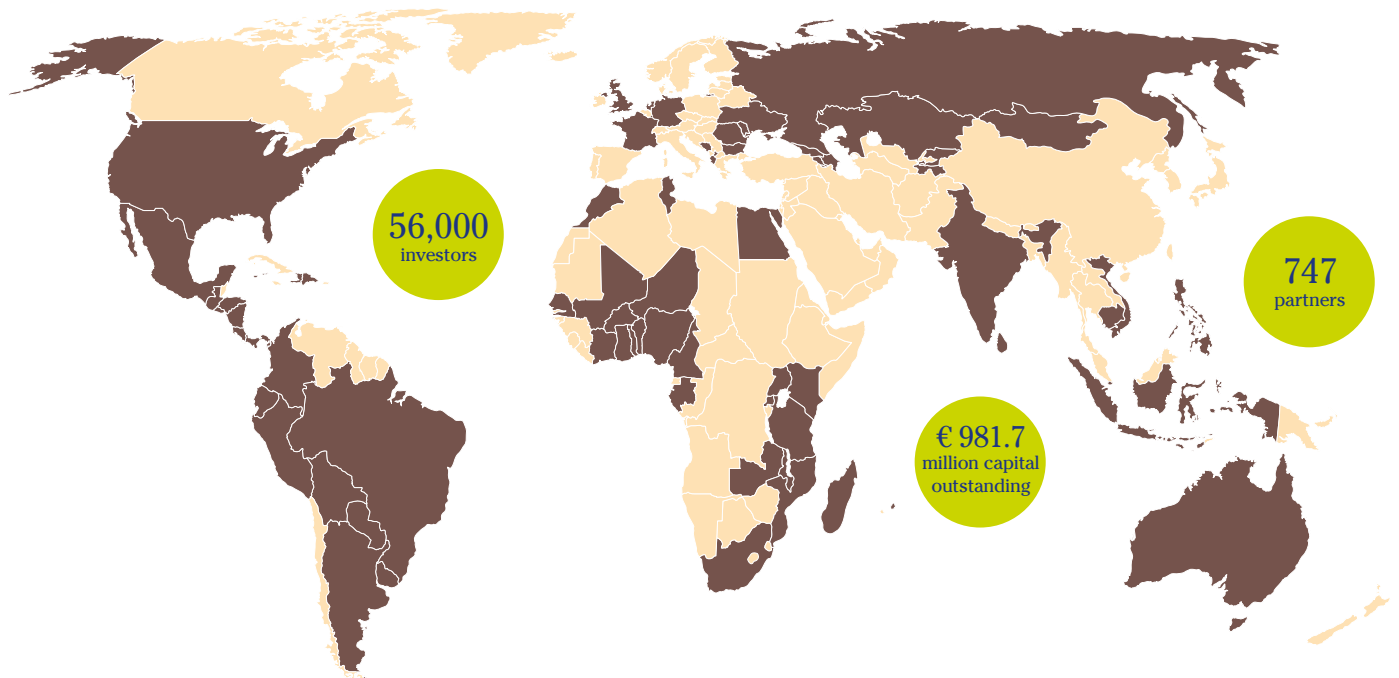


A people, planet, profit approach

Oikocredit is a worldwide cooperative and social investor that promotes sustainable development by providing loans, capital and capacity building support to microfinance institutions, cooperatives, fair trade organisations, small and medium enterprises (SMEs) and renewable energy projects in developing countries.

Oikocredit is privately financed; individuals and organisations invest in Oikocredit. We offer a positive triple bottom line to investors: social, environment and financial. In addition to earning modest financial returns, investors are secure in the knowledge their money is being used to fight poverty, promote fair trade and respect our planet's natural resources.



■ Oikocredit offers funding to partners located in 71 countries and actively attracts investments in 13 countries worldwide.

ORGANISATIONAL STRUCTURE

- Cooperative society under Dutch law
- International supervisory board
- International office in the Netherlands
- 288 staff members (in FTEs); 49 nationalities
- Supported by a network of volunteers

INVESTMENT POLICY

- Oikocredit provides financing to:
- Projects and small and medium sized enterprises that create jobs and income for disadvantaged people.
 - Projects where women are influential in management and/or implementation.
 - Projects that are responsible in terms of their environmental impact.
 - Projects that are financially sustainable, or can soon become so, and have suitable management in place.

FINANCING PRODUCTS

- Loans in hard and local currency
- Equity investments
- Credit lines



Colombia – Contactar

Corporación Nariño Empresa y Futuro (Contactar) is a private non-profit microfinance institution which was founded in 1991. It operates a network of 47 branches, which serve more than 88,000 clients (2017). Headquartered in the Colombian city of Pasto, Contactar provides short-term loans to micro-enterprise owners in southern Colombia. All Contactar clients receive supervision and advice to help grow their businesses by a team of experienced professionals. Contactar's support to its clients goes beyond simply providing loans and business advice – the organisation provides health and safety programmes, assistance with housing improvements and even supports clients' recreational activities. Contactar has been an Oikocredit partner since 2008.

Key figures

at 31 December 2017

● Total assets	€ 1,220 million
● Total capital outstanding	€ 981.7 million
● Total number of partners	747
● Microfinance partners (of total number of partners)	498
● Average loan size total portfolio ¹	€ 1.6 million
● Average loan size to microfinance institutions ¹	€ 1.8 million

¹ based on approved loan amounts

Social and environmental performance

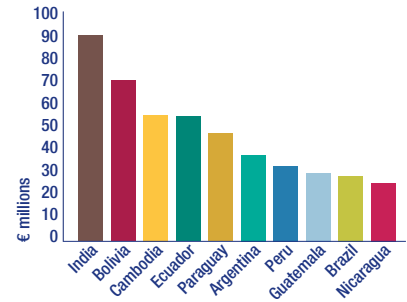
at 31 December 2016

Social and environmental performance management is a priority for Oikocredit. We monitor certain social and environmental performance indicators to ensure our partners reach the right target groups and provide services that work towards a positive change in people's lives.

Clients reached by Oikocredit's inclusive finance partners	40 million
● % female clients	84%
● % rural clients	48%
People employed by social enterprises	53,600
● of which permanent jobs	36,200
Renewable energy	
● Households with access to clean energy	5,400
● CO ₂ avoided/reduced (in tonnes)	6,960

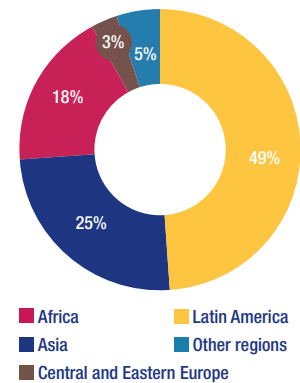
Countries with highest capital outstanding

at 31 December 2017



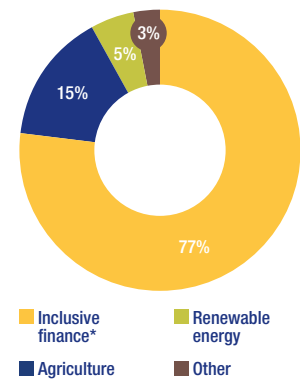
Funding by region

at 31 December 2017



Funding by sector

at 31 December 2017



* including microfinance and SME finance

Funding by type of financing

at 31 December 2017

