

# Kashf Foundation Social Performance Outcomes

Kashf's Smart Certification re-assessment has been completed by Micro Finza Rating Agency in April 2017.



## Key Outcomes of Social Audit conducted by JCR VIS

January 2017



**89%**

Define and Monitor Social Goals



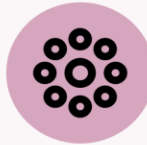
**95%**

Treat Client's Responsibly



**95%**

Design Products that Meet Client's Needs



**98%**

Commitment to Social Goals



**97%**

Treat Staff Responsibly



**100%**

Balance Social and Financial Performance

## Kashf Foundation Social Performance Dashboard

June 2017

### PROGRAM SCALE

Active Clients	299,966
Unique number of Individuals Insured (Health & Life)	1,275,844



### PORTFOLIO SEGMENTATION

Number of Loans Utilized in Business Purposes	271,993
Number of Loans Utilized in Consumption Purposes	25,731
Number of Loans Utilized in School Infrastructure Development	986



### GENDER FOCUSED PROGRAMMING

Loans utilized by Women Headed Businesses	50%
Portfolio (in PKR) Utilized by Women Headed Businesses	56%
Health Insurance Claims from Women/Girls	69%
Women School Owners	65%
Female Student Ratio in Schools Supported	51%



### PORTFOLIO PENETRATION

14.5%	Loans to Households with a Poverty Score of less than 15
23%	Loans to Households with a Poverty Score of 16-30
32.5%	Loans to Households with a Poverty Score of 31 - 40
30%	Loans to Households with a Poverty Score over 40
21%	Clients in Less Developed Areas



### GENDER DIVERSITY AT THE WORKPLACE

33%	Board Gender Ratio
50%	Employee Gender Ratio
48%	Percentage of Employees reporting to a Female Boss



### RESPONSIBLE FINANCE

95%	Business Loans Used for Productive Purposes
94%	Clients Aware of Kashf's Policies
0.47%	CPC Violations Reported



### CUSTOMER SATISFACTION

87%	Net Promoter Score
89%	Customers Satisfied with Products & Services
95%	Customers Satisfied with Services & Delivery Channels
98%	Customers Satisfied with Customer Care
85%	Customers Satisfied with Pricing

