

KASHF FOUNDATION SOCIAL PERFORMANCE DASHBOARD- DEC, 2018
CERTIFIED BY THE SMART CAMPAIGN FOR CLIENT PROTECTION



- ✓ Commitment to service with integrity and responsibility
- ✓ Commitment to merit, diversity, dignity of all, and team-work
- ✓ Commitment to innovation in products and processes
- ✓ Commitment to institutional and client level sustainability
- ✓ Commitment to transparency and fiduciary responsibility
- ✓ Commitment to social and environmental responsibility



PROGRAM SCALE

	Dec-18	Jun-18
Total Outreach	471,001	413,932
Individuals insured under life and health insurance schemes	1,618,408	1,611,893
Cumulative over 1.7 million clients are trained under non-financial program		

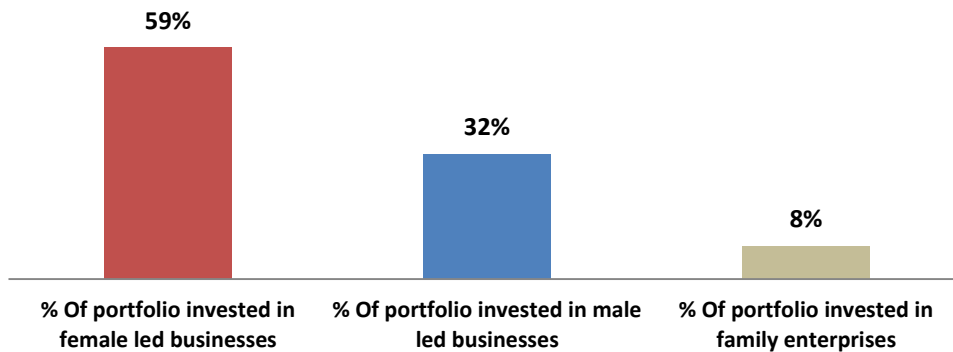


PORTFOLIO SEGMENTATION

	Dec-18	Jun-18
Business Loans	391,671	356,114
Loans for Emergency Needs	81,661	60,097
Loans for Ultra Poor	2,567	2,595
Loans for schools infrastructure development	1,237	1,147

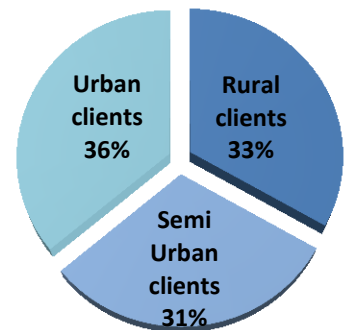
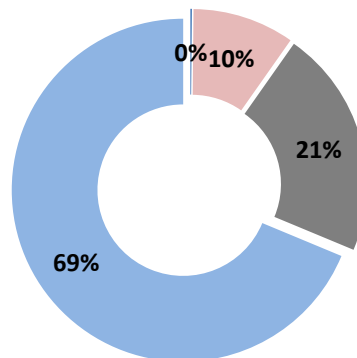


LOAN UTILIZATION SNAPSHOT



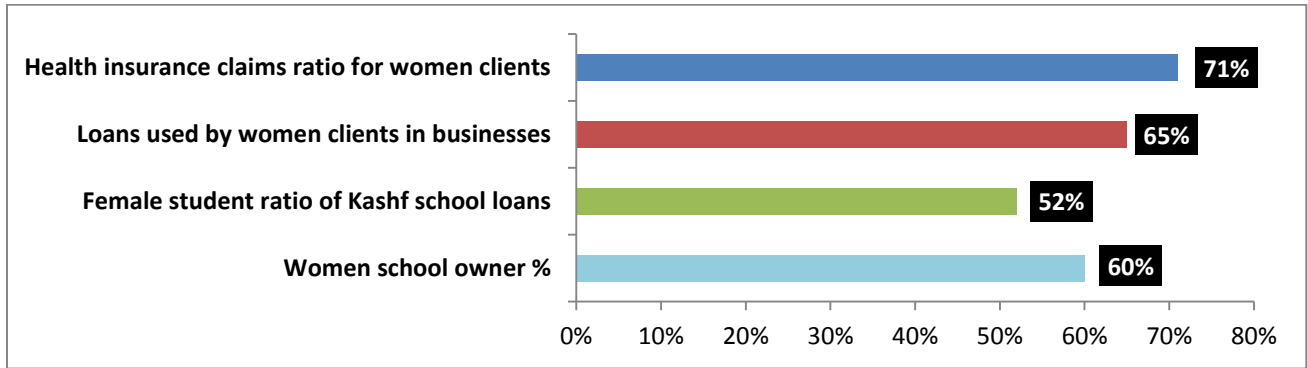
PORTFOLIO PENETERATION

- Loans to Households with a poverty Score of less than 15
- Loans to Households with a poverty Score of 16-30
- Loans to Households with a poverty Score of 31-40
- Loans to Households with a poverty Score over 40





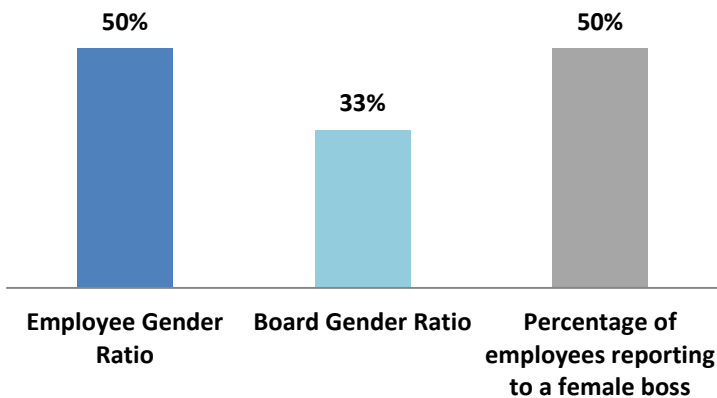
GENDER FOCUSED PROGRAMMING



GENDER DIVERSITY AT THE WORKPLACE



RESPONSIBLE FINANCE



July 18-Dec-18	
Loans utilized for business purposes	92.28%
Consumer Protection Code violations reported	0.28%
Business trainings given to clients	1,040
Financial trainings given to clients	9,933
Good Parenting Trainings for clients	9,280
Gender Awareness Trainings to clients and their spouses	10,256
Vocational Trainings for non-clients	909
Credit bureau checks for loans disbursed	100%



CUSTOMER CARE



94% Customers are satisfied by the standards of customer care*



89 % Customers are satisfied by services and delivery channels *



78% Customers are satisfied by the pricing*



86% Customers are satisfied with product and services*



68% Rate of Retention

**Values are based on the annual customer satisfaction report*