

## MISSION STATEMENT

Horizon aims to improve the living standards of clients and local communities in its area of activity, to contribute with micro-financial services to the development of projects, activities, businesses, including community projects and economic development projects initiated by individuals and legal entities in a sustainable way, to improve the living standards of local communities, especially in rural areas.

## ASSOCIATED SDGs

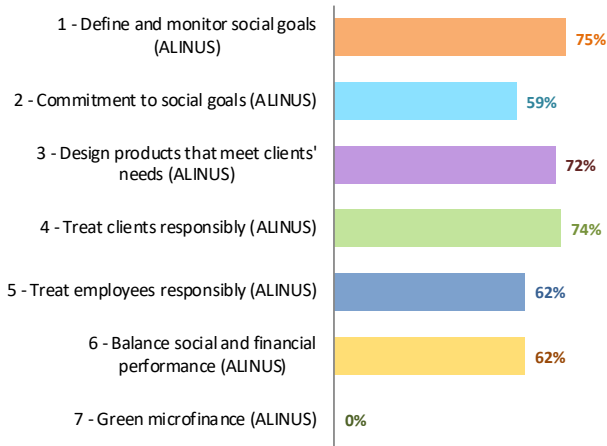
Goal 1: End poverty in all its forms everywhere

Goal 4: Ensure inclusive and quality education for all and promote lifelong le

Goal 8: Promote inclusive and sustainable economic growth, employment ar

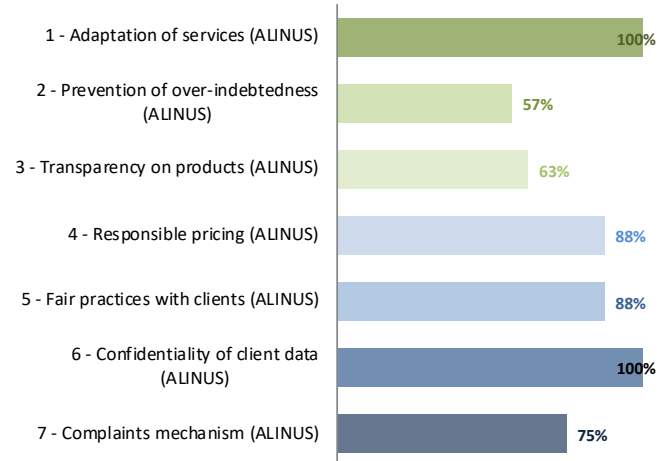
## ALINUS SCORES IN SOCIAL PERFORMANCE

58%



## ALINUS SCORE IN CLIENT PROTECTION

81%



## Comments on ALINUS SOCIAL PERFORMANCE RESULTS

## Comments on ALINUS CLIENT PROTECTION RESULTS

## RESPONSIBLE FINANCE INITIATIVES

	Endorser?
	Certified?
	Reporting of data?

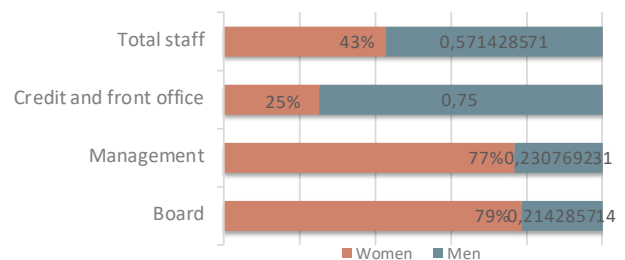
## MOST RECENT SOCIAL EVALUATIONS

Agency	Date	Result

USE OF POVERTY ASSESSMENT TOOL? N/A

## BOARD AND STAFF COMPOSITION

Total number of staff	17
Staff turnover	6%
Staff productivity (nb of borrowers / field staff)	775
Social performance in staff appraisal	No
At least one board member has experience with social performance	No



## FINANCIAL SERVICES AND PORTFOLIO COMPOSITION

Gross loan portfolio (currency used in report)	28 731 384
Number of active borrowers	775
Poverty focus	
Total number of branches	4
Branches in rural areas	0

### Responsible pricing

Outstanding loan balance per borrower in report currency	37073
... as a % of GNI per capita	82%
Interest rate method	<b>Dedining balance interest method</b>
Average APR of loan portfolio	24,0%
Nominal Portfolio Yield	27,0%
Return on Assets	2,1%

### Voluntary savings portfolio composition

Voluntary deposit in report currency	0
Voluntary savers	0
Demand deposit accounts	
Time deposit accounts	No

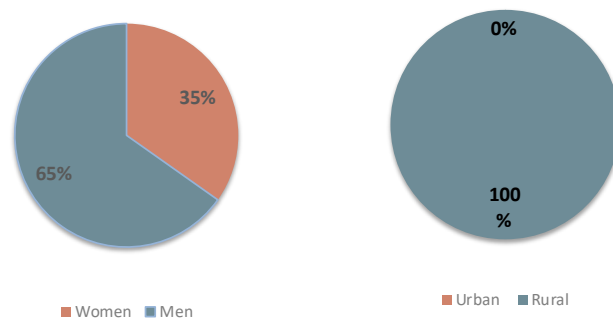
### Other financial services

Compulsory life insurance	No
Voluntary life insurance	No

## NON FINANCIAL SERVICES OUTREACH

Enterprise services	
Financial literacy education	Yes

## Segmentation of active borrowers



## Loan portfolio as a % of GLP

By sector: Trade and services	2%
By sector: Agriculture	2%
By sector: Production	2%
By sector: Consumption/Consumer loans	2%
By sector: Other	2%
Rural	100%
Women	63%

Mobile lending	Yes
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## CLIENT SATISFACTION

Borrower retention rate	23%	Client satisfaction rate within the last 12 months
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## ADDITIONAL COMMENTS