Oikocredit is a social impact investor and worldwide cooperative with over four decades of experience in leading positive change through investments in financial inclusion, agriculture and renewable energy.

Guided by the principle of empowering low-income people to improve their quality of life, Oikocredit supports partners in Africa, Asia and Latin America through loans, investments and capacity building.

Oikocredit is financed by individuals and institutions who want to be part of a global movement for social change. Our investments prioritise social impact while safeguarding the environment and generating fair financial returns.

We’re a global organisation with local presence, able to respond to our partners’ needs and strengthen them by offering more than financing.

Indonesia – Financial services for rural women entrepreneurs

Oikocredit’s Indonesia partner Koperasi Mitra Dhuafa (Komida) is a cooperative which provides inclusive financial services to low-income women who lack access to banks and the formal financial sector. In Indonesia there is a huge unmet need for financial literacy and financial inclusion. Komida specifically targets rural women entrepreneurs with a range of services including business loans, housing loans and savings products. Oikocredit partnered with Komida in 2016 to help the cooperative to support small-scale women entrepreneurs and help fulfil its plans of serving one million low-income women by 2020.
Financing by region at 31 March 2019

Financing by sector at 31 March 2019

Type of financing at 31 March 2019

Key figures at 31 March 2019

- Total assets €1,320.7 million
- Total development financing outstanding €1,081.3 million
- Member capital €1,088.2 million
- Liquidity ratio as % of total assets 16.8%
- Total number of partners 674
- Average loan size total portfolio* €1.8 million
- Portfolio at risk (90 days) 4.5%

* based on approved loan amounts

Social and environmental performance at 31 December 2017

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

Clients reached by Oikocredit’s financial inclusion partners 36 million

- % female clients 84%
- % rural clients 49%

People employed by agricultural partners 39,200

- of which permanent jobs 24,000

Renewable energy

- Households with improved access to energy 15,600
- CO₂ emissions avoided (in tonnes) 38,100

Ten countries with highest capital outstanding at 31 March 2019

Five countries with highest lendable funds at 31 March 2019

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