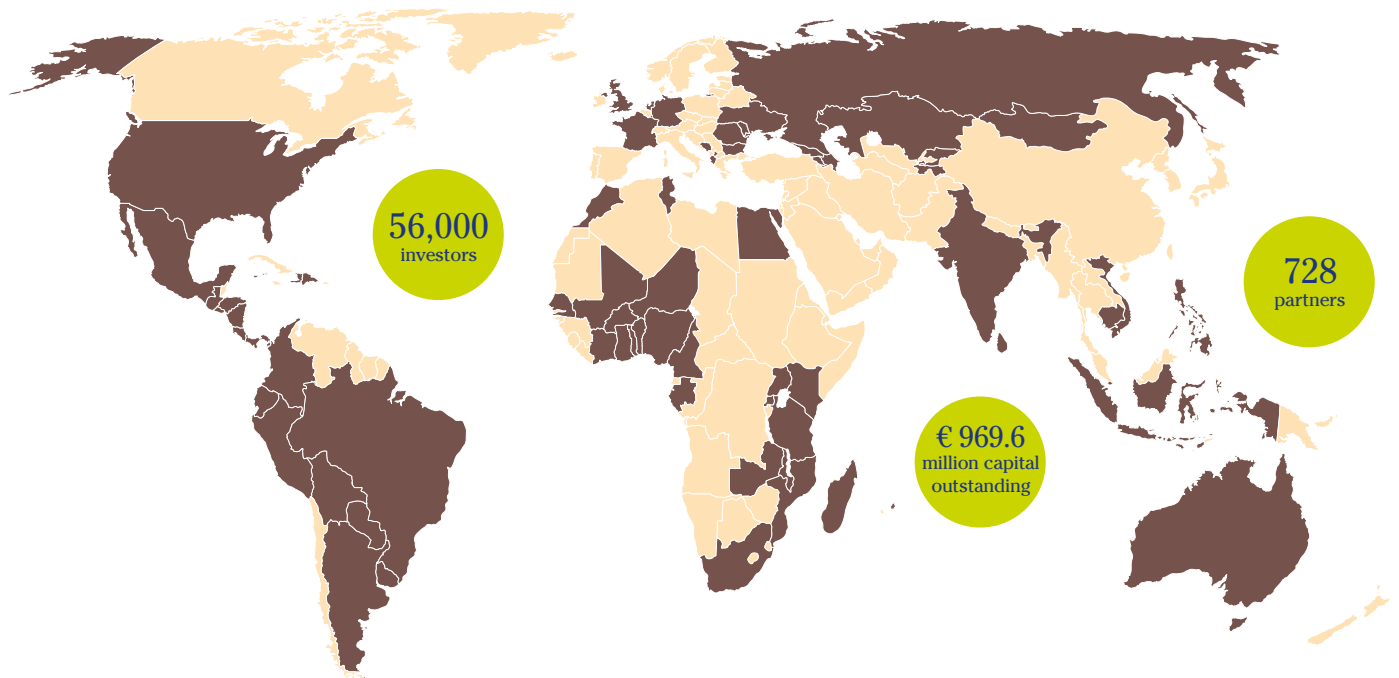


A people, planet, profit approach

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
- 287 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



Côte d'Ivoire – Entreprise Coopérative Kimbe

Entreprise Coopérative Kimbe (Ecookim) is a union of 23 cocoa-farmer cooperatives in Côte d'Ivoire with over 13,000 members (2017). It provides technical, social and community support to farmers on low incomes in some of the more impoverished areas of western and northern Côte d'Ivoire. The union's main goal is to ensure that cocoa farmers receive a greater share of the profits by selling their produce directly on the international cocoa market. Ecookim members benefit by receiving technical assistance, tailored training and pre-purchase financing. The farmer-members produce cocoa beans certified to Fairtrade and UTZ or Rainforest Alliance standards.

Key figures

at 31 March 2018

● Total assets	€ 1,249 million
● Total capital outstanding	€ 969.6 million
● Total number of partners	728
● Microfinance partners (of total number of partners)	489
● Average loan size total portfolio*	€ 1.6 million
● Average loan size to microfinance institutions*	€ 1.8 million

* based on approved loan amounts

Social and environmental performance

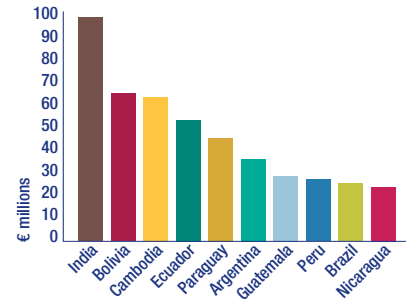
at 31 December 2016

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

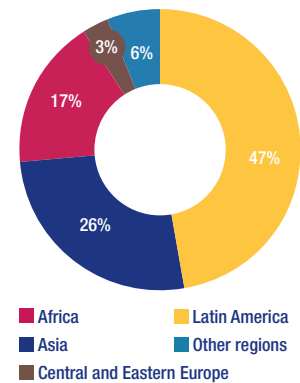
Countries with highest capital outstanding

at 31 March 2018



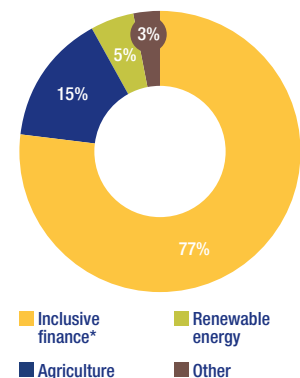
Funding by region

at 31 March 2018



Funding by sector

at 31 March 2018



* including microfinance and SME finance

Funding by type of financing

at 31 March 2018

