

## NMI's Portfolio of Investees Contributes to Six Sustainable Development Goals

Nordic Microfinance Initiative (NMI) targets both **social and financial returns**, guided by our **vision and mission**. Social performance at investee level is reported in our quarterly **Social Performance Reports**.

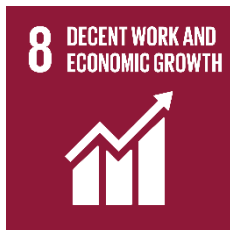
The **UN Sustainable Development Goals** provide vital direction for NMI.



- *NMI targets institutions providing financial inclusion to a growing number of clients*
  - 9.6 million clients are offered credit and other financial services by NMI's 19 direct investees
  - 3.7 million clients are depositors
  - Many investees offer insurance and loans for housing, education, emergencies, and livelihood products
  - 74 percent of customers live in rural areas



- *NMI targets investees enhancing women's access to financial services*
  - 94 percent of borrowers are women
  - Several projects to support women's empowerment and financial literacy provided by Technical Assistance Facility (TA), funded by Norad



- *NMI invests in institutions providing access to financial services and microfinance loans - fuelling both entrepreneurship and existing micro and small businesses*
  - >90% percent of loans for income-generating activities
  - >50,000 staff employed by NMI's 19 direct investees
  - >25 investees have been supported with capacity building through TA



- *NMI invests in the empowerment of the so-called Bottom of Pyramid population, promoting self-employment in developing countries*
  - 25 percent of our portfolio is invested in Sub-Sahara Africa, 45 percent in South Asia, 30 percent in South-East Asia



- *NMI's portfolio includes several investees with triple bottom line approaches and commitment to sustainable climate solutions*
  - Many investees offer climate-friendly products such as solar lamps, pay-as-you-go energy solutions, water & sanitation solutions and crop-loans for diversification of farming
  - NMI's Climate Smart Fund, focused on reducing de-forestation in Indonesia was established in 2019



- *NMI's model is a Public-Private Partnership*
  - ~40/60 percent split between Public and Private capital in our latest fund
  - Public-funded TA has supported >40 capacity building projects at >25 investees
  - Public-funded hedging facilities have enabled funding in local currencies to most of our investees