

2020 results

ACTIAM Financial Inclusion Fund

actiam

Assets under management

€117 million

Net Asset Value (NAV)

€133 million

Net return (€)*

3.4%

Average tenor

18 months

* Annualised since inception (01-12 -2014): 3.7%

FIs** reached



49

Clients: female versus male



83% vs. 17%

Clients: rural / urban



71% vs. 29%

Average deposit



€5,017

Average loan size end client

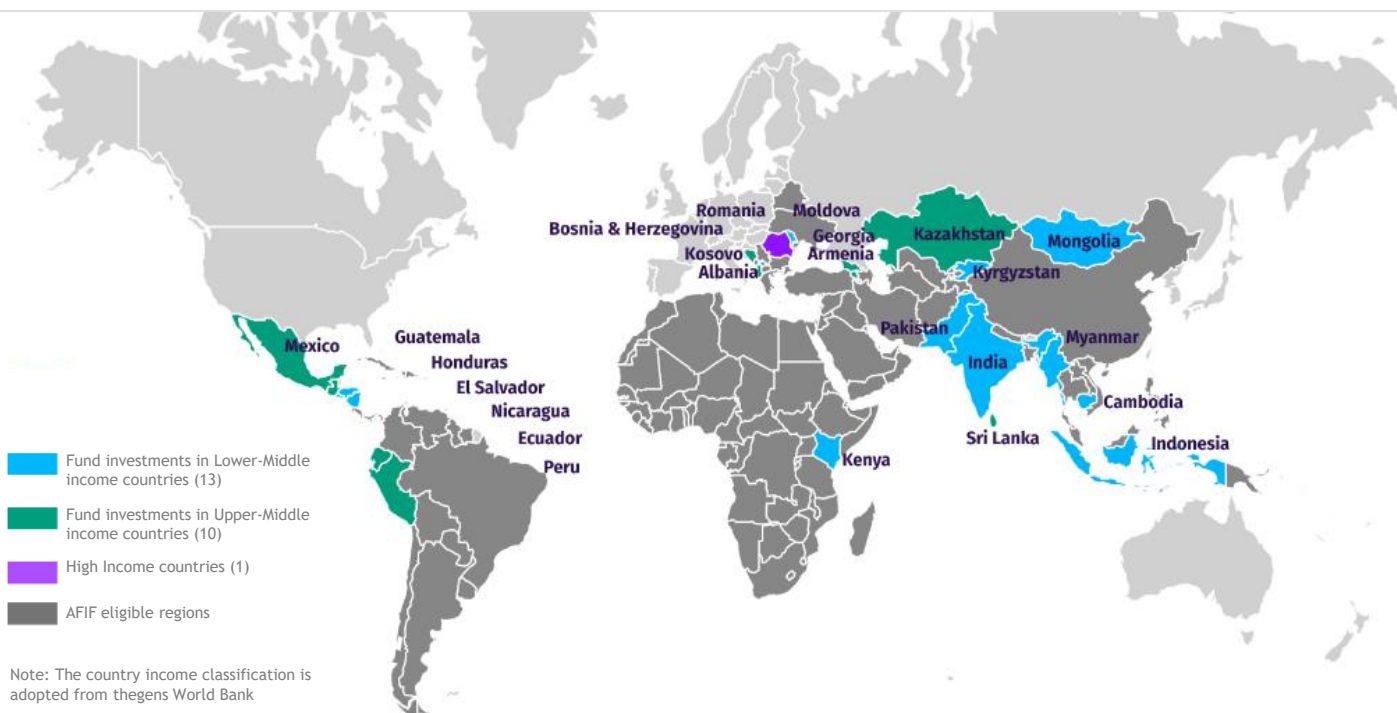


€3,353

Clients reached by FIs**



7.3 million



** Foreign Institutional Investor

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- 29% of individuals below the National Poverty Line
- 15.8% of individuals above the National Poverty Line but below Avg GIN/Capita
- 38.4% of clients who are low income
- 73.3% of clients are microenterprises
- 46.3% of FIs that provided insurance



- 26.9% of the portfolio invested in agriculture by # of loans
- 3 of FIs have a portfolio with over 50% in agriculture by # of loans
- 24.4% of FIs have a portfolio with over 30% in agriculture loans by # of loans

- 7.3% of FIs provide basic medical service
- 12.2% of FIs provide basic health or nutrition education



- 87.8% of FIs provide financial literacy training
- 24.4% of FIs provide business development assistance

- 58.5% of FIs have a client base with majority female
 - 14.6% >80% female
- 36.6% of FIs have a portfolio with majority female
 - 14.6% of FIs >80% female
- 21.7% of FIs Board are female
- 32.6% of FIs Management are female
- 36.9% of FIs employees are female



- 26.8% of companies provide credit in water & sanitation

- 24.4% of companies provide credit in clean energy/energy efficiency



- 95.1% of FIs have 'Fair Recruitment Practices' policies
- 90.2% of FIs have "Fair Career Advancement" policies

- 76.8% client female
- 68.8% client rural
- 38.4% end clients low income
- 44.8% end clients poor
- 12.2% of FIs target candidates who have been: long-term unemployed, living below the poverty line, historically disenfranchised



- 43.9% of companies that provide either water/sanitation or clean energy/energy efficiency

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The ACTIAM Institutional Microfinance Fund III (now ACTIAM Financial Inclusion Fund) was launched in December 2014 to provide debt capital to microfinance institutions. The Fund invests in microfinance institutions (MFIs) that provide & improve access to finance to low income people across the world. By filling in this financial gap, MFIs create opportunities to micro entrepreneurs in developing countries to tap into the formal economy and improve their living standard as it can enable them to generate income, build assets, smooth consumption, and manage risk. By contributing to the development of an inclusive financial sector in the developing world, the Fund simultaneously strives for capital appreciation and the realisation of market-rate financial returns for its investors and their beneficiaries. ACTIAM and DWM retain all rights (including copyrights, trademarks, patents as well as any other intellectual property right) in relation to all information provided in this publication (including all texts, graphics and logos). You may not copy, publish, distribute or reproduce any of the information contained in this document in any form without the prior written consent of ACTIAM and DWM.

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