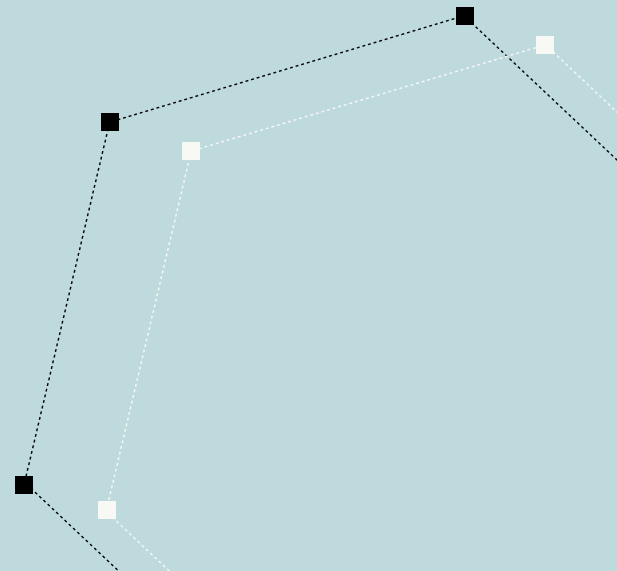
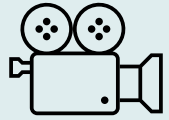


Microfinance Index Benchmark Report



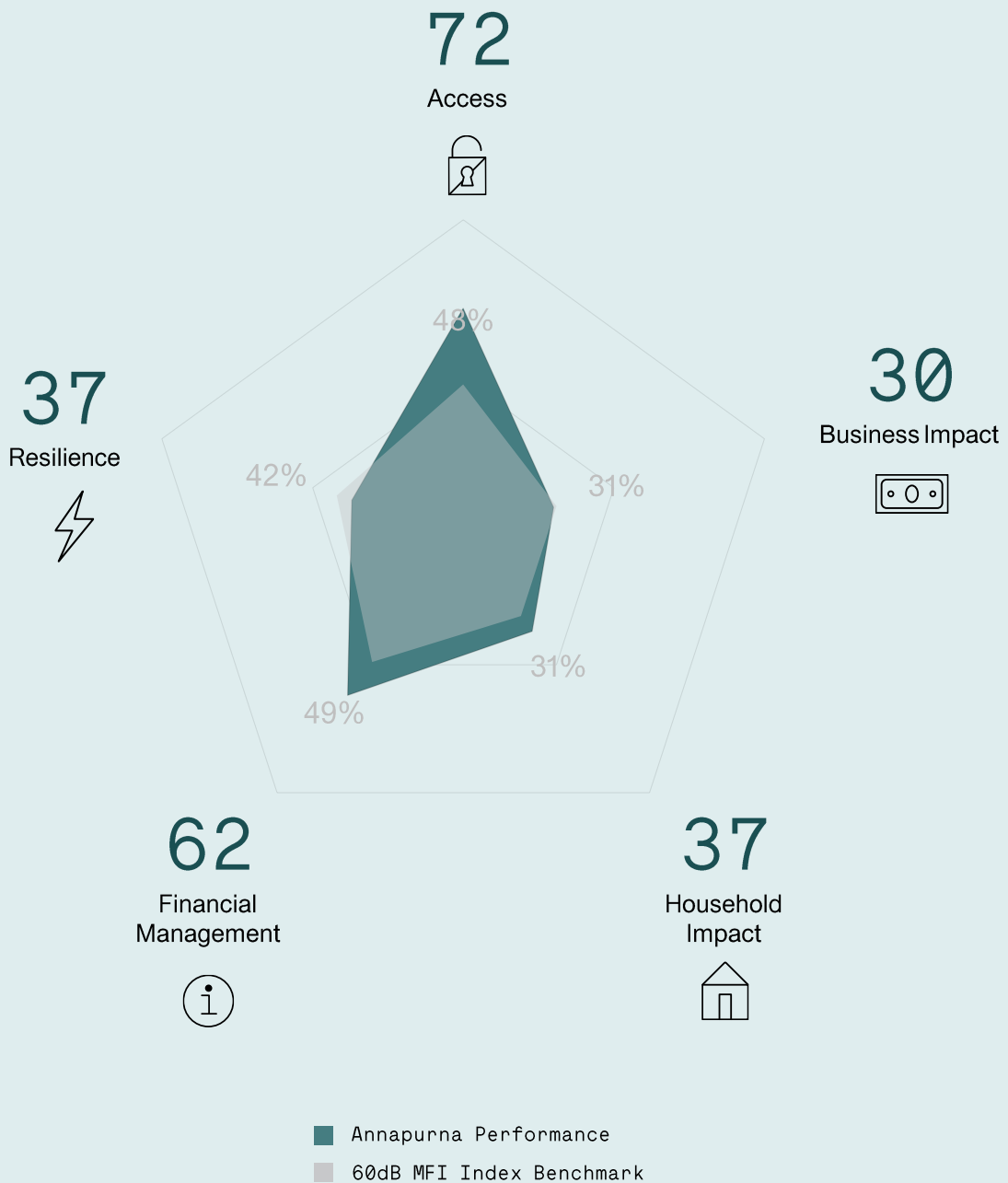
The 60dB Microfinance Index



Click [here](#) for a short explanatory video!

Your overall ranking on the 60dB Index is: **17th out of 67**

Annapurna Performance Snapshot:



Benchmark Performance



01. Access

Page 04



02. Business Impact

Page 06



03. Household Impact

Page 08



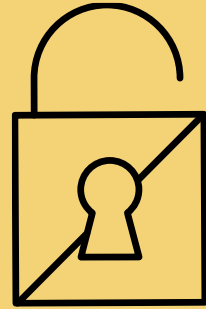
04. Financial Management

Page 10



05. Resilience

Page 12



01: Access

Globally, nearly 1.7 billion individuals are unbanked or underbanked.

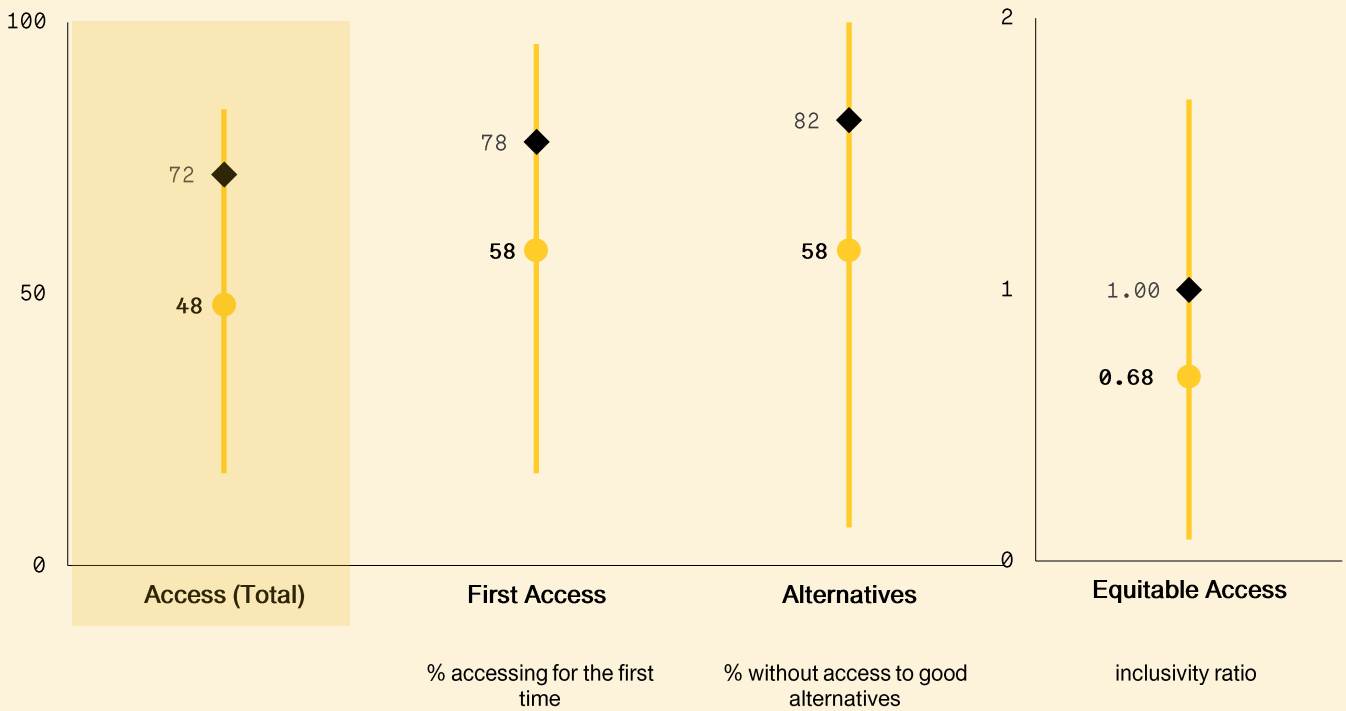
Access to timely, low-cost, low-risk loans can be the difference between financial resiliency and financial crisis for households.

The 60dB Access Benchmark measures the degree to which Annapurna is serving a previously underserved population, a measure of the competitive landscape Annapurna operates in, and the degree to which you are serving less well-off clients.

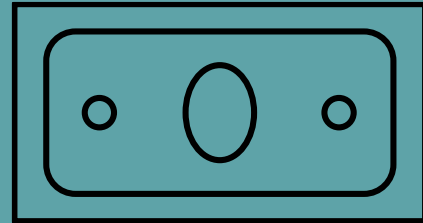


Annapurna Access Performance

Annapurna Access Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Annapurna Performance
- ☆ Congrats, you're in the top 20% for this dimension!



02: Business Impact

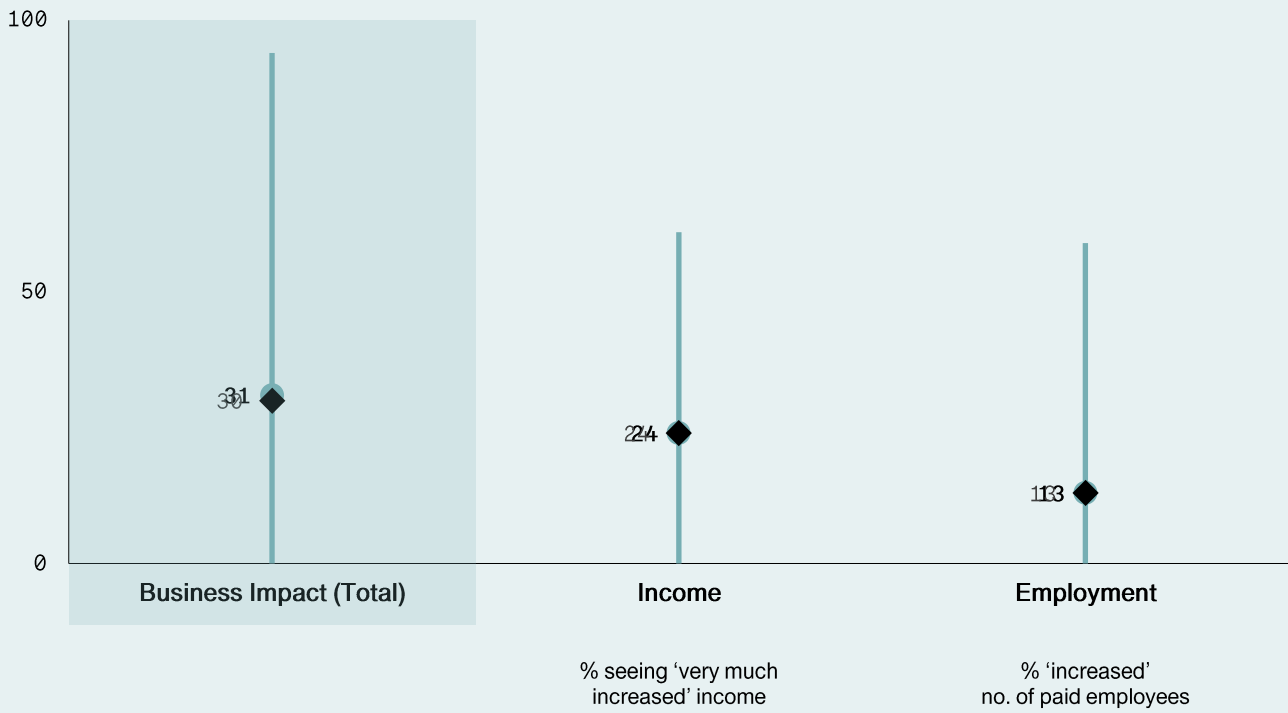
Financial inclusion, in the form of small loans can help customers invest in existing enterprises and start new businesses. These investments can improve income sustainability and expand economic opportunity beyond the client themselves.

The 60dB Business Impact benchmark measures the degree to which Annapurna's loan is increasing its clients' ability to earn income from their business and their ability to employ others.

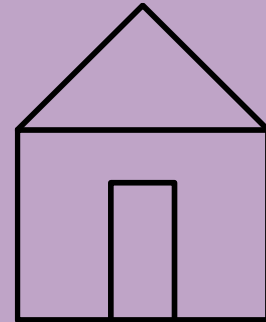


Annapurna Business Impact Performance

Annapurna Business Impact Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Annapurna Performance



03: Household Impact

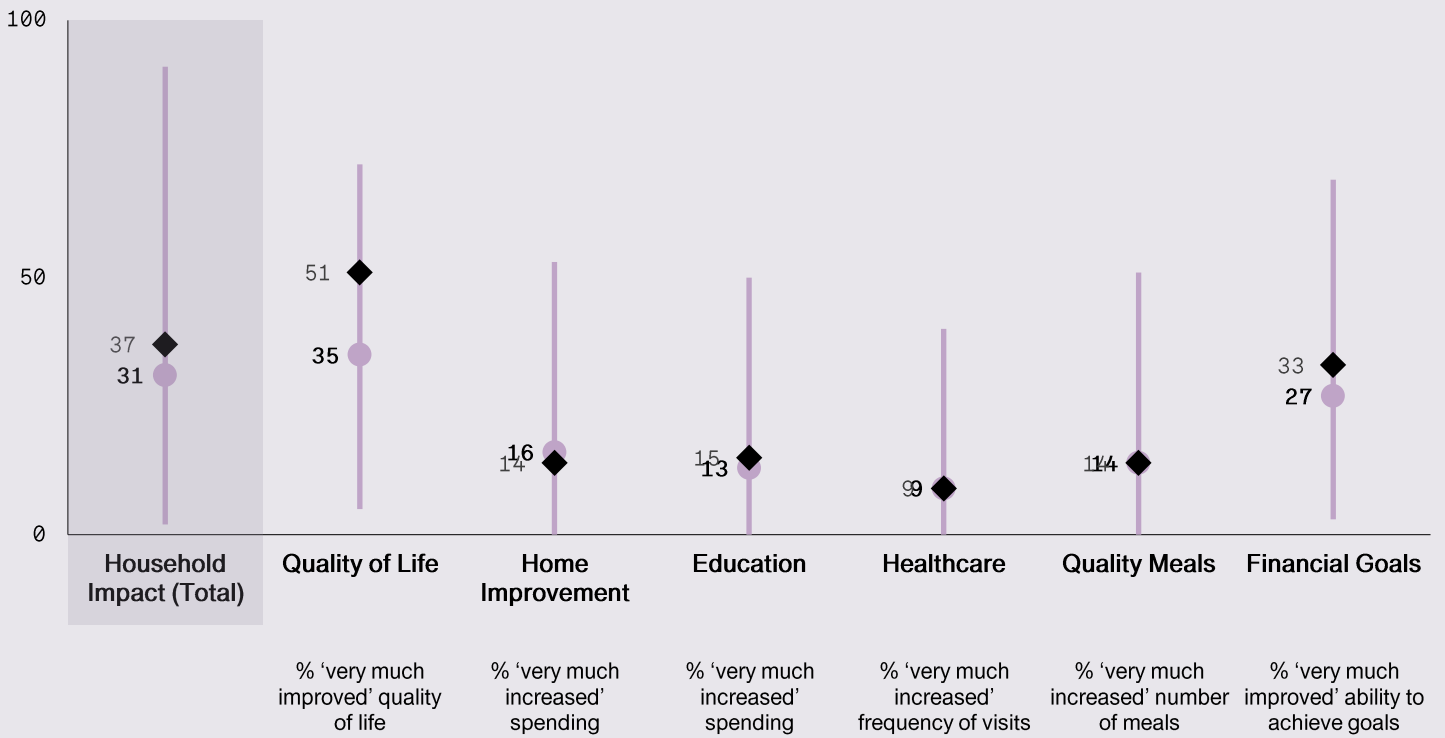
Timely loans help clients cover planned and unplanned expenses such as medical costs, school fees, and household improvements. However, this improved liquidity may result in over-indebtedness leading to risky consumption decreases and negative externalities.

The 60dB Household Impact benchmark measures the impact Annapurna's loan is having on clients' quality of life, their ability to invest or cover household expenditures and the degree to which clients can achieve their financial goals.

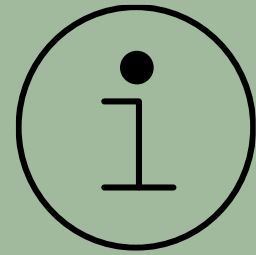


Annapurna Household Impact Performance

Annapurna Household Impact Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Annapurna Performance



04: Financial Management

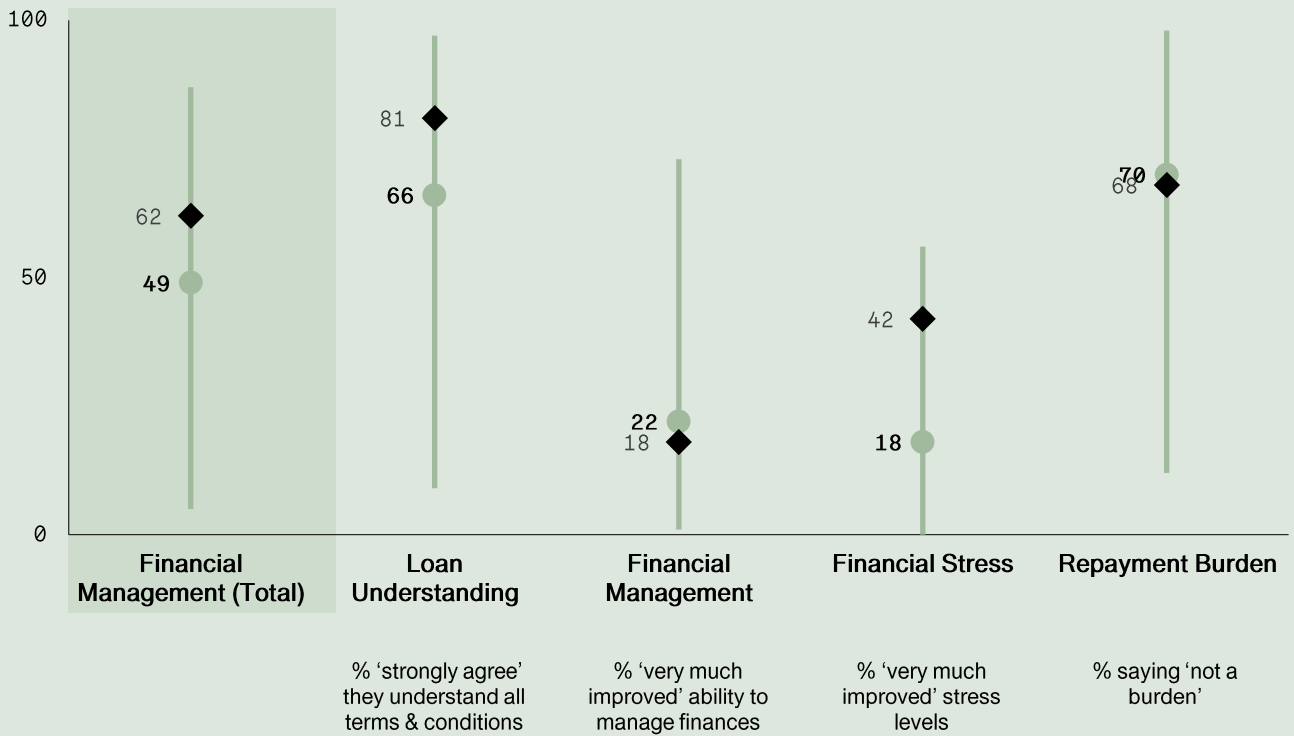
Providing clients with information and education regarding the terms of their loan helps ensure clients are making informed decisions regarding the costs/benefits of their loan. It also helps clients better manage their loan repayments and competing household expenses.

The 60dB Financial Management benchmark measures the degree to which clients are informed of Annapurna's loan conditions and the impact the loan has on their ability to manage their finances.



Annapurna Financial Management Performance

Annapurna Financial Management Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Annapurna Performance
- ☆ Congrats, you're in the top 20% for this dimension!



05: Resilience

Unforeseen financial shocks can occur at any time, and the ability to recover is often contingent on access to financial resources. Improving clients' incomes, enabling increased saving, and providing timely emergency loans all help ensure clients can cope with unforeseen shocks.

The 60dB Resilience benchmark measures the degree to which clients are financially prepared for an unforeseen economic shock, and the impact Annapurna's loan has had on this preparedness. As well as the degree to which clients are making sacrifices to cover the cost of their Annapurna loan.



Annapurna Resilience Performance

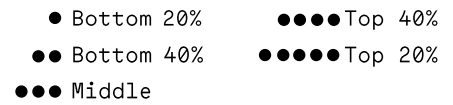
Annapurna Resilience Performance Against 60dB Benchmark and Range



- 60dB MFI Index Benchmark
- Benchmark Performance Range (Minimum to Maximum)
- ◆ Annapurna Performance
- ☆ Congrats, you're in the top 20% for this dimension!

Detailed Annapurna Impact Performance

Performance Relative to Benchmark indicates where Annapurna falls in the ranking relative to other MFIs in the 60 Decibels Financial Inclusion Index:



Indicator	Description	Annapurna	60dB MFI Benchmark	Performance Relative to Benchmark
Access		72	48	Top 20%
First Access	% accessing for the first time	78	58	Top 20%
Alternatives	% without access to good alternative	82	58	Top 20%
Equitable Access	inclusivity ratio	1.00	0.68	Top 20%
Business Impact		30	31	Middle
Income	% seeing 'very much increased' improvement in income	24	24	Middle
Employment	% increasing no. of paid employees	13	13	Top 40%
Household Impact		37	31	Top 40%
Quality of Life	% 'very much improved' quality of life	51	35	Top 40%
Home Improvement	% 'very much increased' household spending on home improvement	14	16	Middle
Education	% 'very much increased' household spending on education	15	13	Top 40%
Healthcare	% 'very much increased' household spending on healthcare	9	9	Top 40%
Quality Meals	% 'very much increased' number of quality meals	14	14	Middle
Financial Goals	% 'very much improved' ability to achieve financial goal	33	27	Top 40%
Financial Management		62	49	Top 20%
Loan Understanding	% 'strongly agree' to understanding terms	81	66	Top 40%
Financial Management	% 'very much improved' ability to manage finances	18	22	Middle
Financial Stress	% 'very much improved / decreased' financial stress	42	18	Top 20%
Repayment Burden	% saying payments 'not a problem' (if offering financing)	69	70	Middle
Resilience		37	42	Middle
Savings	% 'very much increased' savings balance	14	18	Middle
Annapurna Role	% 'very much improved' resilience thanks to Annapurna	25	20	Top 40%
Consumption Sacrifice	% who 'never' cut food consumption to make payments	59	72	Bottom 20%

60 _decibels

About 60 Decibels

We're a tech-enabled impact measurement Annapurna, working in over 50 countries worldwide. Our repeatable, standardized approach to gathering data allows us to gather robust impact indicators and rich graduate insights direct from end users. We also provide genuine benchmarks of impact performance, enabling our clients to understand their impact relative to peers and to make informed decisions regarding how to improve their impact. Our clients include over 350 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations.

Thank You For Working With Us!

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