

Catalogue of indicators

Please contact **Lucia Spaggiari** at contact@atlasdata.org for definitions and source methodologies & tools.

1. Country

Country
Sub-region
Region
Local currency
History related to past economic growth or recession
Date of next election
Relevant info on war and other conflicts
Relevant info on export/import/trade agreements
Types of institutions that can disburse credit
Requirements for obtaining MFI license
Supervisory Body
Frequency of reporting requirements
Types of institutions that can collect savings
Regulation on transparency in pricing
Regulation on client data protection
Regulation on grievance mechanism
Interest rate caps
Expected changes in regulation
History related to the beginning of microfinance sector
Level of competition
Main microfinance players
Trend/growth of microfinance sector
Credit bureau
Local microfinance networks
GDP growth (annual %)
GDP per capita (current LCU)
GNI per capita Atlas method (current US\$)
Current account balance (% of GDP)
Inflation, consumer prices (annual %)
Exchange rate local currency to USD
National lending rate
Sovereign risk, Moody's
Sovereign risk, S&P
Sovereign risk, Fitch
Population, total
National poverty line (currency, per day/month/year)
National extreme poverty line (currency, per day/month/year)
Human development index (HDI)
Human development index (HDI) level
Urban poverty headcount ratio at national poverty lines (% of urban population)
Rural poverty headcount ratio at national poverty lines (% of rural population)
Poverty headcount ratio at national poverty lines
% of people under national extreme poverty line of country
Poverty headcount ratio at \$3.10 a day
Poverty headcount ratio at \$1.90 a day
Number of employees in business activity
Population without completed primary school
Net enrolment rate, primary, both sexes (%)
Net enrolment rate, secondary, both sexes (%)
Children in employment, total (% of children ages 7-14)
Number of HH members
HHs owning dwelling
HHs without water source
HHs without sanitation
HHs without electricity
Enabling environment for financial inclusion - Country ranking
Population without previous access to formal credit
Population without bank account
MIMOSA Score

2. General

Financial Service Provider (FPS) name
FPS ID
Address
City
Telephone
Website
Charter type
Profit status
Regulated
Year founded
Age
Lending methodology
Financial intermediation
Sustainability
Scale
Outreach
Tier
Target market
Area (rural/urban)
Number of active clients
Number of active borrowers
Number of active savers
Number of saving accounts
Number of active loans
Number of branches
Assessment year
Data reliability ID
Assessment ID
Type of period
Beginning of period
End of period

3. Pricing

Indicators available at the level of FSP, of loan products and of single loans

Annual percentage rate (APR)
Partial APR (int+fee)
Transparency index
Average loan balance
Average loan balance / GNIpc
Currency
Lending methodology
Type of interest
Term
Repayment frequency
Grace period
Loan product name
Loan product number of loans
Loan product outstanding portfolio
% loan product number of loans
% loan product outstanding portfolio

4. Social

Ratios and scores (sourced from Social Ratings and SPI4)

Financial services
Voluntary saving services
Mandatory saving services
Voluntary insurance services
Mandatory insurance services
Non financial services
Geo coverage
Development goal: increased access to financial services
Development goal: poverty reduction
Development goal: employment generation
Development goal: growth of existing businesses
Development goal: gender equality and women's empowerment
Development goal: growth of microenterprises
Development goal: rural development
Development goal: other, specify

Mission statement
Mission: target population
Mission: meeting clients' needs
Mission: target outcome
Top management / field staff compensation
Average annual management compensation USD
Average annual field staff compensation USD
Number of staff
Number of male staff
Number of female staff
Number of loan officers
% female staff
% female managers
Number of male managers
Number of female managers
% female members of BoD
Number of staff departed
Staff turnover rate
Management turnover rate
Loan officer turnover rate
Other line and administrative staff turnover rate
% portfolio individual methodology
% borrowers individual methodology
Number of loans individual methodology
% loans individual methodology
% portfolio solidarity group methodology
% borrowers solidarity group methodology
Number of loans solidarity group methodology
% loans solidarity group methodology
% portfolio village banking methodology
% borrowers village banking methodology
Number of loans village banking methodology
% loans village banking methodology
% portfolio solidarity group and village banking methodology
% borrowers solidarity group and village banking methodology
Number of loans village banking methodology
% loans solidarity group and village banking methodology
% urban portfolio
% urban borrowers
% urban loans
Number of urban loans
% rural portfolio
% rural borrowers
% rural loans
Number of rural loans
% portfolio in trade
% loans in trade
% portfolio in service
% loans in service
% portfolio in agriculture
% loans in agriculture
% portfolio in production
% loans in production
% portfolio in housing
% loans in housing
% portfolio in consumption
% loans in consumption
% portfolio in other activities
% loans in other activities
% portfolio to female borrowers
% female borrowers
Number of female borrowers
Number of male borrowers
% loans to female clients

Average disbursed loan amount
Average outstanding loan balance
Average outstanding loan balance / GNIpc
Average saving account balance
Average saving account balance / GNIpc
Client drop-out ratio
% SME portfolio
% clients with multiple loans
% clients without multiple loans
% portfolio financing income generating activities
Number of employees in financed activity
% client households below the national poverty line
% client households below the 3.1\$PPP / day international poverty line
Poverty measurement tool used
% clients without previous formal credit
Social Rating grade
Total Social Rating
Social Performance Management system, score
Mission, governance and strategy, score
Mission reflecting intentions, clear and complete, score
Governance good practices, score
Social governance, score
Alignment of the strategy to the mission, score
Social and financial balance, score
Responsible growth, score
Investors' alignment to the institutional double bottom line, score
Management compensation alignment to the double bottom line, score
Social performance measurement, score
Social performance measurement: Target client, score
Social performance measurement: Outcome, score
Social information consolidation, analysis and reporting, score
HR alignment to the mission, score
Staff training alignment to the mission, score
Staff evaluation and incentive alignment to the mission, score
Client protection and social responsibility, score
Social responsibility towards the staff, score
Personnel gender balance, score
Staff turn-over, score
Human resource policies and occupational safety, score
Labor climate monitoring, score
Contractual conditions and benefits, score
Evaluation, training and development, score
Client protection, score
Appropriate product design and delivery, score
Prevention of over-indebtedness, score
Transparency, score
Responsible pricing, score
Fair and respectful treatment, score
Privacy of client data, score
Mechanisms for complaint resolution, score
Green index and social responsibility community, score
Environmental risk management, score
Environmental products, score
Community protection policies, score
Community projects, score
Outreach, score
Alignment of outreach depth to the mission, score
Alignment of the geographical outreach to the mission, score
Alignment of social vulnerability and household profile to the mission, score
Alignment of financed activities to the mission, score
Alignment of economic poverty to the mission, score
Alignment of dwelling and assets to the mission, score
Alignment of access to financial services to the mission, score
Alignment of credit and saving size to the mission, score

Breadth of outreach, score
 Breadth of outreach compared to the region, score
 Breadth of outreach compared to the Country, score
 Geographical coverage, score
 Growth (last 3 years), score
 Quality of the services, score
 Variety of services, score
 Variety of types of services: credit, saving, insurance, non-financial, score
 Service variety to meet diverse client financial needs, score
 Adequacy of services, score
 Accessibility: service delivery, time, procedure, guarantee, score
 Flexibility: repayment schedule, amount and service, score
 Client drop-out rate, score
 Appropriateness of financial services other than credit, score
 Variety and appropriateness of non financial services, score
 Total SPI4 score
 Total SPI4 Alinus score
 DEFINE AND MONITOR SOCIAL GOALS, score
 The institution has a strategy to achieve its social goals., score
 The provider collects and discloses accurate client data specific to its social goals., score
 ENSURE BOARD, MANAGEMENT AND EMPLOYEE COMMITMENT TO SOCIAL GOALS, score
 Members of the board of directors hold the provider accountable to its mission and social goals., score
 Senior management oversees implementation of the provider's strategy for achieving its social goals., score
 Employees are recruited, evaluated, and recognized based on both social and financial performance criteria., score
 DESIGN PRODUCTS, SERVICES, DELIVERY MODELS AND CHANNELS THAT MEET CLIENTS' NEEDS AND PREFERENCES, score
 The provider understands the needs and preferences of different types of clients., score
 The provider's products, services and delivery channels are designed to benefit clients, in line with the provider's social goals, score
 TREAT CLIENTS RESPONSIBLY, score
 Prevention of Over-indebtedness, score
 Transparency, score
 Fair and Respectful Treatment of Clients, score
 Privacy of Client Data, score
 Mechanisms for Complaint Resolution, score
 TREAT EMPLOYEES RESPONSIBLY, score
 The provider follows a written Human Resources policy that protects employees and creates a supportive working environment, score
 The provider communicates to all employees the terms of their employment and provides training for essential job functions, score
 The provider monitors employee satisfaction and turnover, score
 BALANCE FINANCIAL AND SOCIAL PERFORMANCE, score
 The provider sets and monitors growth rates that promote both institutional sustainability and social goals, score
 Equity investors, lenders, board and management are aligned on the provider's social goals and implement an appropriate financial structure in its mix of sources, terms, and desired returns, score
 The provider sets prices responsibly, score
 The provider compensates senior managers in a way that is appropriate to a provider with stated social goals, score

5. Client protection

Scores from Social Ratings and Client Protection Certifications

Client Protection certification status

Client Protection total score

Client Protection Principle 1: Appropriate Product Design and Delivery

The FI offers products and services that are suited to clients' needs.

The FI monitors the suitability of products, services and delivery channels.

A policy and documented process are in place to prevent aggressive sales techniques and forced signing of contracts.

Client Protection Principle 2: Prevention of Over-indebtedness

The FI has a sound policy and well-documented process for loan approvals and makes decisions using appropriate information and criteria.

The FI uses credit reporting information, when feasible in the local context.

FI senior management and board monitor the market and respond to heightened over-indebtedness risk.

The FI maintains sound portfolio quality.

The FI incentivizes staff to approve quality loans.

Client Protection Principle 3: Transparency

Policy and documented process are in place to require transparency on product terms, conditions and pricing.

The FI communicates with clients at an appropriate time and through appropriate channels.

The FI takes adequate steps to ensure client understanding and support client decision making.

Client Protection Principle 4: Responsible Pricing

The FI is managed sustainably to provide services in the long term.

The FI's pricing policy is aligned with the interest of clients.

The FI's financial ratios do not signal pricing issues. (If outside the ranges, FI must be asked to explain and justify.)

Client Protection Principle 5: Fair and Respectful Treatment of Clients

The FI promotes and enforces fair and respectful treatment of clients in line with a code of conduct.

The FI has policy and documented processes to avoid discriminating against Protected Categories in selecting clients and setting terms and conditions.

Loans are collected by staff and collection agents in an appropriate manner.

The FI has effective systems to prevent and detect fraud.

Insurance claims are processed in a fair and timely manner.

The FI management and oversight support fair and respectful treatment of clients.

Client Protection Principle 6: Privacy of Client Data

Client data is kept secure and confidential.

Clients are informed about data privacy and consent to the use of their data.

Client Protection Principle 7: Mechanisms for Complaints Resolution

The FI has an effective system in place to receive and resolve client complaints.

The FI informs clients about their right to complain and how to submit a complaint.

The FI uses information from complaints to manage operations and improve product and service quality.

6. Financial

Financial statements, ratios, scores from Financial Ratings

Cash

Minimum reserve in central bank

Bank deposits

Cash and bank deposits

Short term financial assets

Net outstanding portfolio

Gross portfolio

Loan loss reserve

Accrued interest asset

Accrued interest asset on bank and investments

Accrued interest asset on portfolio

Other short term assets

Total short term assets

Long term financial assets

Net fixed assets

Other long term assets

Total long term assets

Total assets

Demand deposits

Compulsory deposits

Short time deposits

Short term loans

Short term mortgages

Other short term liabilities

Accrued interest liability

Other short term liability, other than accrued interest

Total short term liabilities

Long term time deposits

Long term loans

Subordinated debts

Other long term liabilities

Donations to be justified

Total long term liabilities

Total liabilities

Total deposits

Paid-in capital

Donated equity

Hybrid capital

Reserves
Total retained earnings
Other equity accounts
Total equity
Total liabilities and equity
Financial income
Financial revenue from loan portfolio
Interest received on loans
Fees and commissions on loans
Penalty revenue
Financial revenue from investment
Other financial revenue
Financial expenses
Interest paid on borrowings
Paid interest
Accrued interests
Interest paid on savings
Interest paid on mortgage
Other financial expense
Net exchange rate gain / loss
Gross financial margin
Loan loss provision expense
Loan loss provision
Reversal of provision
Net financial margin
Other operating revenue
Other operating revenue, other than recovery from write offs
Recovery from write offs
Operating expenses
Personnel expenses
Administrative expenses
Net operating income
Extraordinary revenue
Extraordinary expenses
Net income before donations and taxes
Taxes
Net income before donations
Donations
Revenue not from the operations
Expenses not from the operations
Net income
Average assets
Average equity
Average gross loan portfolio
Number of loans disbursed during period
Amount of loans disbursed during period
Number of new borrowers in the period
Rescheduled portfolio
Written-off portfolio
Portfolio >1 day in arrears
Portfolio >30 days in arrears
Portfolio >90 days in arrears
Portfolio >180 days in arrears
Portfolio 1-30 days in arrears
Portfolio 31-60 days in arrears
Portfolio 61-90 days in arrears
Portfolio 91-180 days in arrears
Portfolio 30-180 days in arrears
Portfolio 181-365 days in arrears
Portfolio >365 days in arrears
ROE
ROA
AROE
AROA
OSS

Portfolio yield (on gross portfolio)
 Real portfolio yield (on gross portfolio)
 Other financial income (on assets)
 Other products yield (on assets)
 Financial income ratio (on assets)
 Financial income / gross revenues
 Financial expense ratio (on gross portfolio)
 Financial expense ratio (on assets)
 Provision expense ratio (on gross portfolio)
 Provision expense ratio (on assets)
 Operating expense ratio (on gross portfolio)
 Operating expense ratio (on assets)
 Operating expense / gross revenues
 Personnel expense ratio (on gross portfolio)
 Personnel expense ratio (on assets)
 Administrative expense ratio (on gross portfolio)
 Administrative expense ratio (on assets)
 Non-financial income / gross revenues
 Profit margin
 Net interest margin
 Cost of funds ratio
 Adjusted provision for inflation
 Credit risk ratio
 % PAR30
 % PAR90
 % PAR365
 % restructured loan portfolio
 Write-off ratio
 Adjusted write-off ratio
 Loan loss reserve ratio
 Risk coverage ratio
 Risk coverage ratio (PAR30 + restr. loans 0-30 days)
 Portfolio to assets ratio
 Staff allocation ratio
 Number of borrowers per loan officer
 Amount of portfolio per loan officer
 Number of borrowers per staff
 Amount of portfolio per staff
 Cost per borrower
 Cost per client
 Cost per loan lent
 Loans to deposits ratio
 Deposits to loans ratio
 Deposits to total assets ratio
 Current ratio
 Liquidity over total assets
 Cash ratio
 Liquidity over demand deposits
 Liquidity over total deposits
 Capital adequacy ratio (regulatory)
 Capital adequacy ratio (MicroFinanza Rating)
 Debt to equity ratio
 Equity to assets ratio
 Growth of active gross portfolio
 Growth of active borrowers
 Growth of active loans
 Growth of total assets
 Growth of staff
 Growth of number of branches
 Growth of funding liabilities
 Growth of savings
 Growth of operating expenses
 Growth of equity
 Financial Rating Grade
 Total Financial Rating score
 External Context, score
 Political and macroeconomic context, score

Industry Risk. Financial System and MF Sector, score
Regulatory Risk. Tax and Supervision Compliance, score
Mission, Governance and Strategy, score
Ownership and support, score
BoD composition & skills: supervisory & strategic functions, score
Top management quality and decision making, score
Risk management, score
Responsible growth, score
Strategic and Operational Planning, score
Financial projections, score
Market positioning, score
Financial Performance, score
Profitability and sustainability, score
Efficiency and productivity, score
Solvency and ALM, score
Capital adequacy and solvency, score
Indebtedness, funding stability and concentration risk, score
Financial needs and plan, score
Liquidity management and risk, score
Market risks exposure and management (interest & FX), score
Assets quality and structure, score
Asset structure and concentration, score
Asset quality, score
Credit risk management, score
Credit risk coverage, score
Systems and Controls, score
Human Resources (HR) and Staff Policy, score
Management Information System, score
Reporting capacity and information quality, score
Internal Control Systems, score
Internal Audit, score