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 (scored 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