

CERISE

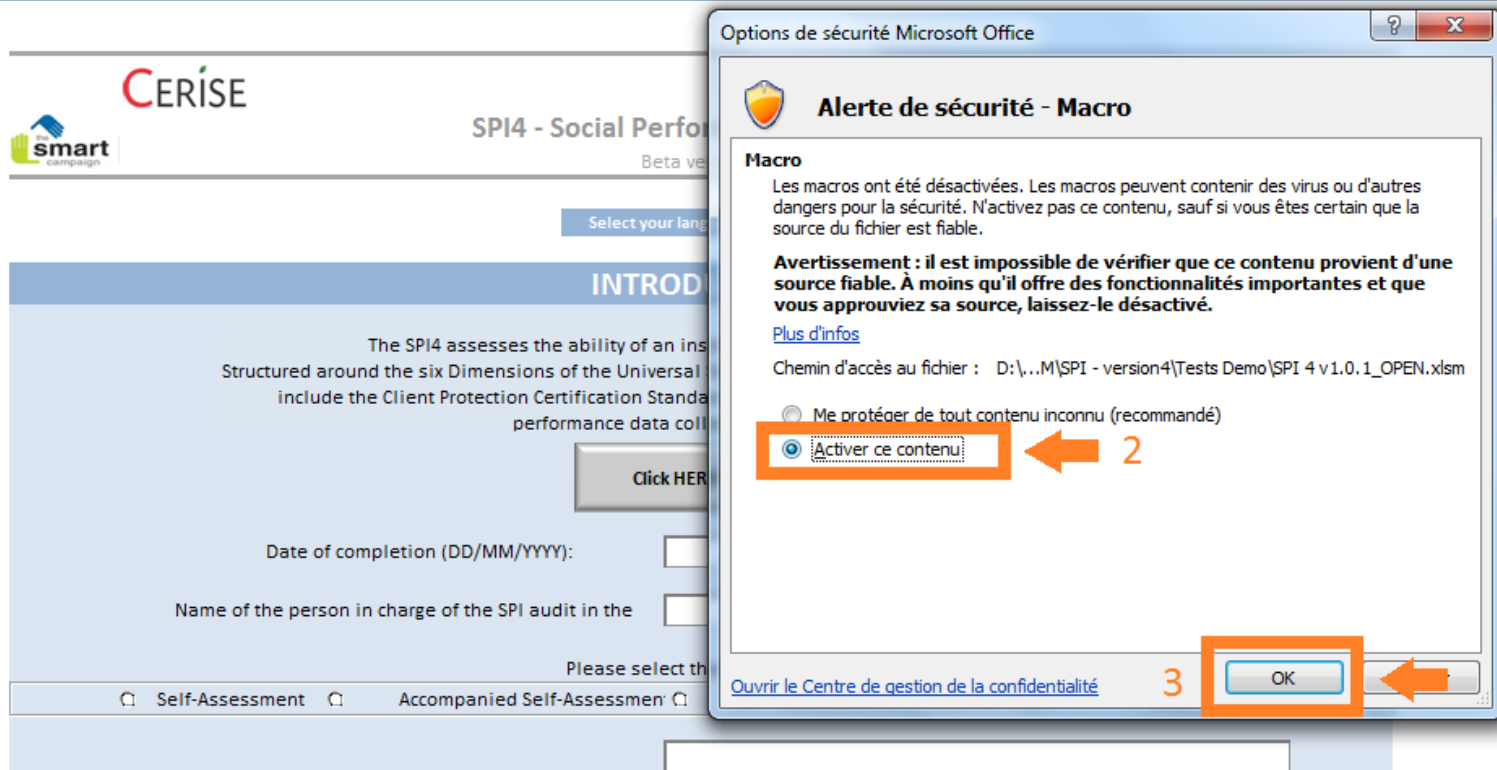
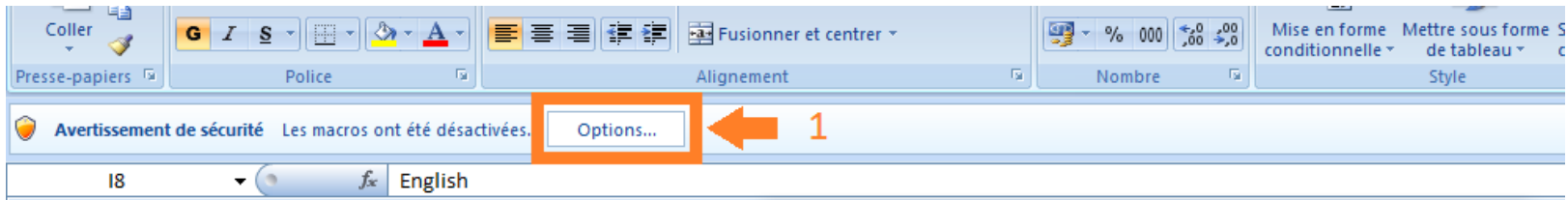
SPI4

STEP BY STEP


WELCOME PAGE

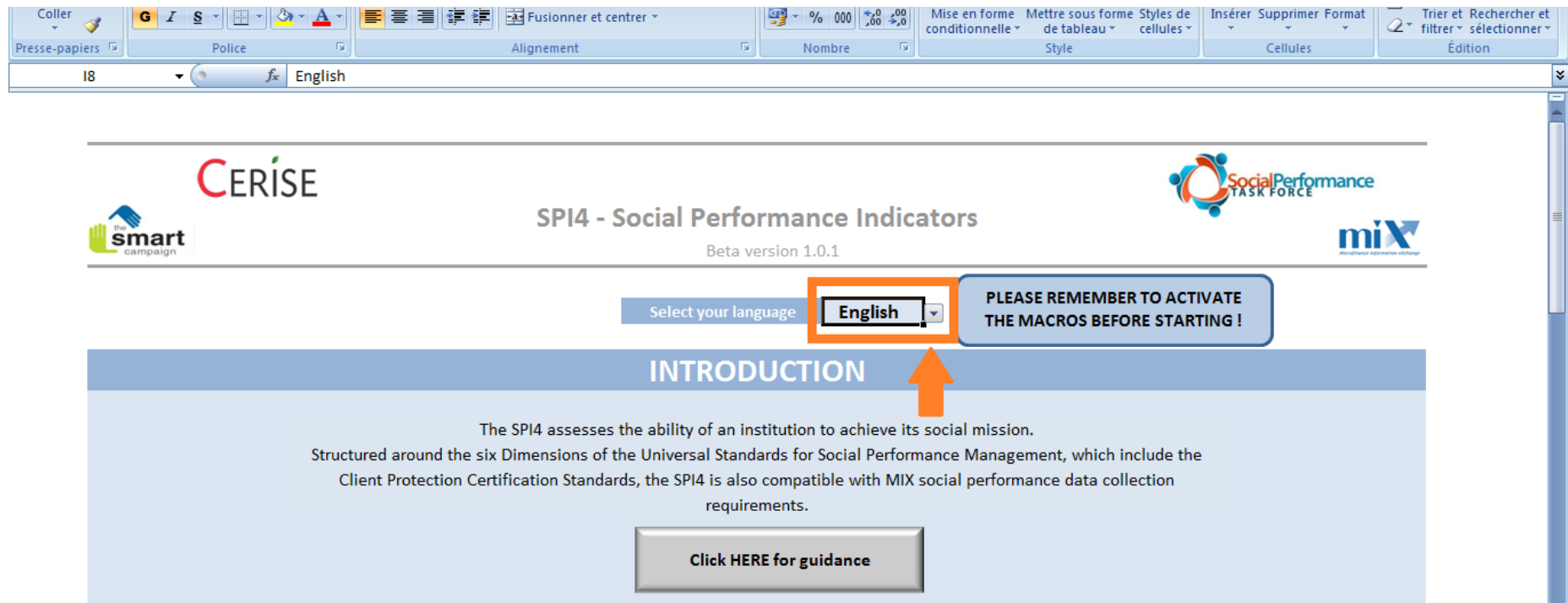
# 1. The first thing to do is activate the macros :

- Click on **Options**
- Select **Enable this content**
- Click on **OK**



## 2. Select your language :

- Click on  on top of the welcome page, and choose your language from the list



Coller Presse-papiers Police Fusionner et centrer Nombre Mise en forme conditionnelle Mettre sous forme de tableau Styles de cellules Insérer Supprimer Format Trier et Rechercher et filtrer sélectionner Édition

18 English

**CERISE**

**the smart campaign**

**SPI4 - Social Performance Indicators**

Beta version 1.0.1

**Social Performance TASK FORCE**

**mix**

Select your language **English**

**PLEASE REMEMBER TO ACTIVATE THE MACROS BEFORE STARTING !**

### INTRODUCTION

The SPI4 assesses the ability of an institution to achieve its social mission. Structured around the six Dimensions of the Universal Standards for Social Performance Management, which include the Client Protection Certification Standards, the SPI4 is also compatible with MIX social performance data collection requirements.

**Click HERE for guidance**

### 3. Fill in the **contact information** and the **type of assessment** you plan to do ([more info](#) about the assessment types)

**INTRODUCTION**

The SPI4 assesses the ability of an institution to achieve its social mission. Structured around the six Dimensions of the Universal Standards for Social Performance Management, which include the Client Protection Certification Standards, the SPI4 is also compatible with MIX social performance data collection requirements.

[Click HERE for guidance](#)

Date of completion (DD/MM/YYYY):

Name of the person in charge of the SPI audit in the

Please select the type of assessment :

Self-Assessment    Accompanied Self-Assessment    Self-Assessment with External Audit    External Audit

Name of the person in charge of the support/external audit:

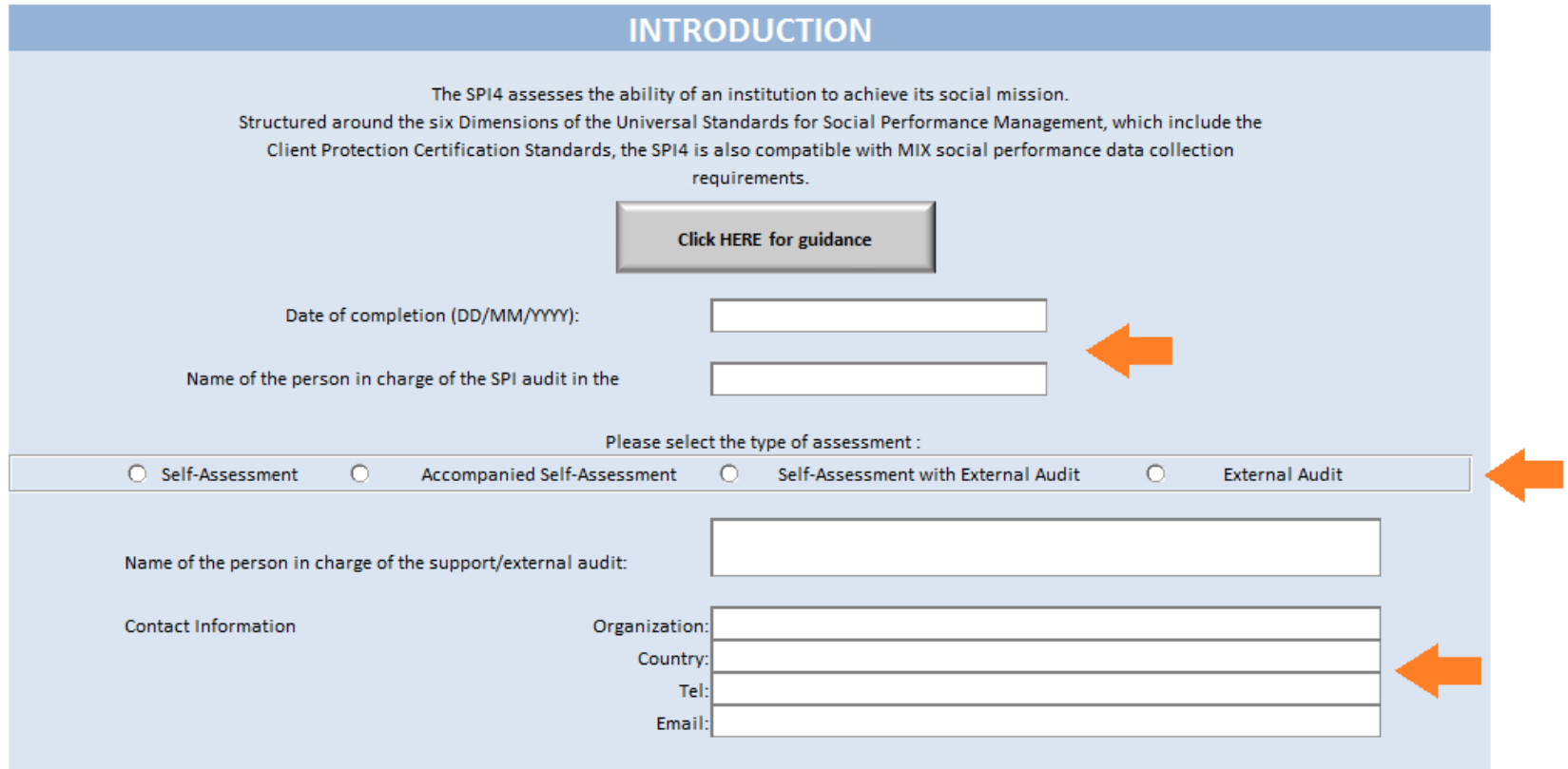
Contact Information

Organization:

Country:

Tel:

Email:

The image shows a screenshot of a web form titled 'INTRODUCTION'. The form contains several text input fields and a radio button selection. Four orange arrows point to specific fields: one to the 'Date of completion' field, one to the 'Name of the person in charge of the SPI audit' field, one to the 'External Audit' radio button, and one to the 'Country' field. A button labeled 'Click HERE for guidance' is located above the first two input fields.

If you click on [Click HERE for guidance](#) you will be redirected to the SPI4 Wiki.

## 4. Add the relevant the lens(es):

- For each lens, select **Yes** if you want to add it to the core questionnaire, **No** if it does not concern your institution
- Once the relevant lens(es) is/are selected, click on the **button** on the right side of the page

**MISSION FOCUS**

If you have a specific mission focus, you can add a lens to the Core Questionnaire, for a deeper analysis in this area.  
Adding a lens will add indicators to the Core Questionnaire.

Please note that the current version only includes SPI3, Poverty and Green lenses (integrated within the Core Module).  
Other lenses are still work in progress and should be available in July (version 1.1).

Please select the lenses you want to fill in:

Yes	SPI Lens
No	Poverty Lens (Truelift + Grameen Foundation)
Not available	Rural Lens (Forolac)
Not available	Gender Lens (Women World Banking)
-----	Green Lens (e-MFP)

-----  
Yes  
No

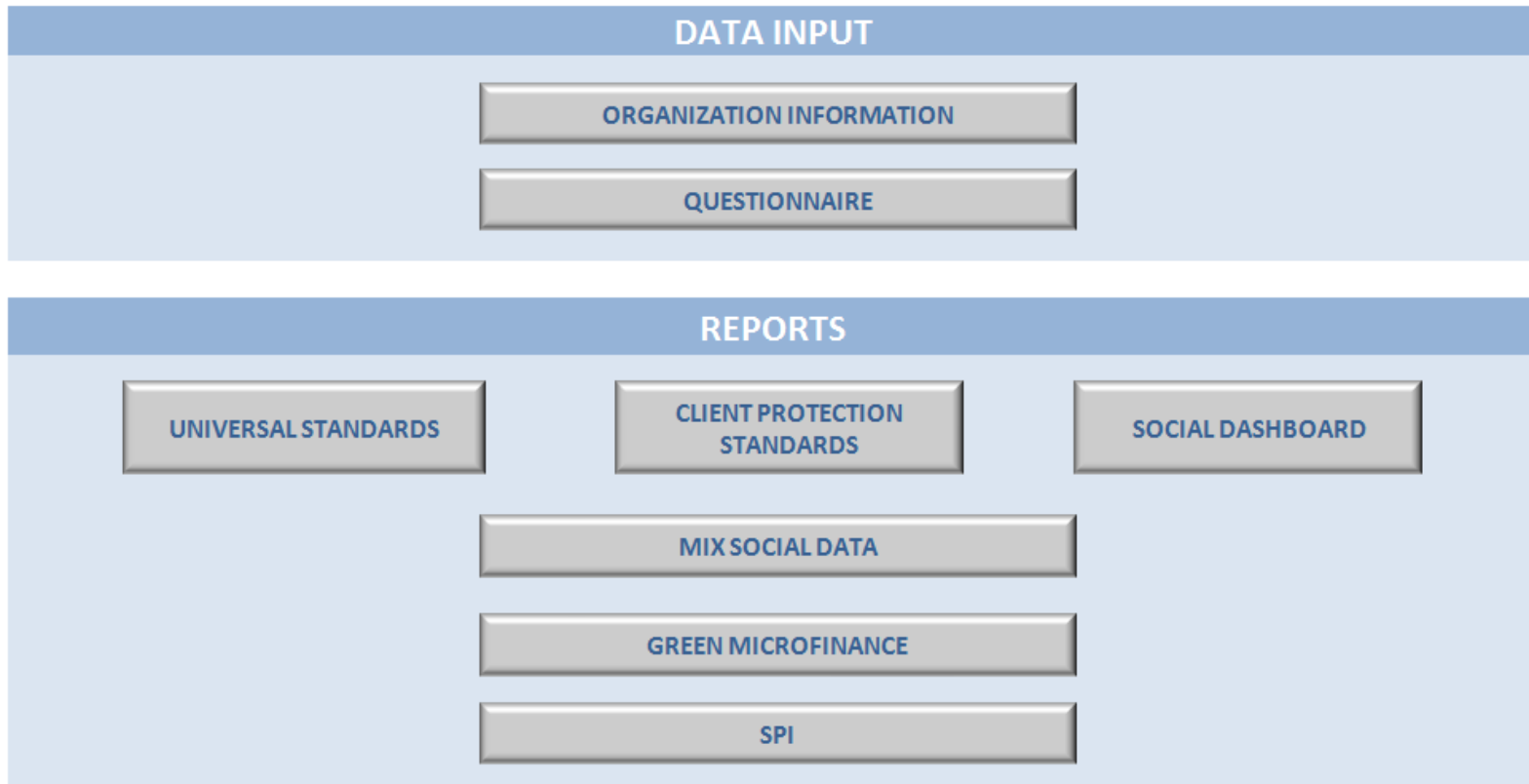
Once you have selected your lens(es), click here

1 →

← 2

The bottom part of the page allows you to navigate in the tool.

- **DATA INPUT** allows you to go to the sections that need to be filled in:
  - **Organization Information**: profile data and quantitative indicators
  - **Questionnaire**: indicators from the USSPM and optional lenses
- **REPORTS** provides links to the different reports available, and generated based on information provided in the **DATA INPUT** section



# ORGANIZATION INFORMATION



The **PROFILE** section includes:

- **General Information** on your institution
- **Complementary information** to enable peer group analysis, based on MIX groups
- **Monetary context** collects information related to the currency used. Inflation Rate and GNI/capita (USD) are automatically calculated based on the country of operations
- **Board Composition** aims at clarifying your governance structure.

Questionnaire **ORGANIZATION INFORMATION**  
PROFILE

General information	
Report for fiscal year ended (DD/MM/YYYY)	
Currency used in the report (in international currency code)	
Name of the institution	
Country of operations	
Year microfinance operations began	
Legal form	

Monetary context	
Exchange rate local currency : US\$1 =	
<a href="#">Click here to access online converter</a>	
Exchange rate date (DD/MM/YYYY)	
Annual Inflation Rate (%)	#N/A
<a href="#">Click here to see the source of information for the calculation of the inflation rate</a>	
GNI/capita (USD)	#N/A
GNI/capita (local currency)	#N/A

Complementary information for peer grouping [MIX]	
Financial intermediation	
Main methodology	
Scale	(Outstanding Loan Portfolio in US\$)
Latin America	
Rest of the world	
Zone of intervention	
Outreach	
Status	

Board Composition	Number
Total board members	0
Government representatives	
Community leaders	
Client representatives	
Local Organizations	
For Profit	
Non Profit	
International Organizations	
For Profit	
Non Profit	

In the **Target Market** section:

- Select and rank your **target clients**, from 1 (most important) to 5 (least).
- Check the **poverty level** of the clients you aim to reach, and the **poverty line** used.

## TARGET MARKET

Which of the following clients represent your target market? Please rank them in order of importance. Select only those that apply:

Women	
Adolescents and youth (below 18)	
Clients living in urban areas	
Clients living in rural areas	
Other (Please specify):	
_____	

What is the poverty level of the clients that your institution aims to reach? Please check all that apply:

<input checked="" type="checkbox"/>	Very poor clients
<input checked="" type="checkbox"/>	Poor clients
<input checked="" type="checkbox"/>	Low income clients
<input type="checkbox"/>	No specific poverty target

What is the poverty line used by your institution?

<input checked="" type="checkbox"/>	National poverty line
<input checked="" type="checkbox"/>	USD 1.25 a day international poverty line
<input checked="" type="checkbox"/>	USD 2.50 a day international poverty line
<input checked="" type="checkbox"/>	Food poverty line
<input checked="" type="checkbox"/>	Poorer 20% of the national population or nearest equivalent
<input checked="" type="checkbox"/>	Poorer 40% of the national population or nearest equivalent
<input checked="" type="checkbox"/>	Poorer 60% of the national population or nearest equivalent

The **Results Indicators** section gathers operational data, in volume and numbers.

Please note that all cells in **blue** are automatically calculated based on your inputs in the white cells (see example below)

RESULTS INDICATORS						
INSTITUTIONAL						
<b>Branches</b>						
Branches	Number					
Urban areas	2					
Rural areas	12					
Total	14					
Please specify number of branches in excluded/poor areas	5					
<b>Staff composition</b>						
Staff composition	Women	Men	Total			
Loan officers	25	56	81			
Branch managers	2	10	12			
Middle managers	2	5	7			
Senior managers	1	3	4			
Total	30	74	104			
<b>Staff turnover</b>						
Staff turnover	Women	Men	Total			
Number of staff at the end of the period	30	74	104			
Number of staff at the beginning of the period	30	60	90			
Staff employed for one year or more	28	60	88			
Salaried staff who left over the period	2	14	16			
Staff turnover	7%	21%	16%			
Promoted staff	1	5	6			
<b>Client composition (at the end of the period)</b>						
Client composition (at the end of the period)	Men	Women	Rural	Urban	Poor	Total
Number of active borrowers	14000	10000	20000	4000	6000	24000
Number of voluntary savers	5000	1200	6000	200	120	6200
Total number of clients (or members)	16000	11000	23000	4000	6020	27000



# QUESTIONNAIRE

The upper part of the questionnaire provides you with quick links to jump from one dimension to another, and direct access to the available reports.

It also features a progress tracking system (in red below) that tells you how many indicators you have already completed.

The screenshot shows a horizontal navigation bar with a grey background. On the left, there is a white arrow-shaped button labeled "Welcome Page". To its right is the text "Quick jump to >>". The main part of the bar contains the text "Welcome! Please fill out the questionnaire" above a sequence of seven colored arrow buttons labeled "Dim 1" (orange), "Dim 2" (blue), "Dim 3" (purple), "Dim 4" (green), "Dim 5" (dark blue), "Dim 6" (yellow), and "Dim 7" (dark green). To the right of these buttons is a red-bordered box containing the text "Keep Going!" and "You have completed questions for 82 out of 253 indicators". On the far right, there is a vertical stack of four arrow-shaped buttons labeled "Report - USSPM" (blue), "Report - SPI" (orange), "Report - CPP" (pink), and "Green report" (green).


## SPI4 is divided in 5 different levels:

- Dimension** The questionnaire is organized into six different dimensions. This is the highest level.
- Standard** Standards are simple definitions of what the institution should achieve.
- EP** Essential Practices are the management practices that the institution must implement in order to meet the standard.
- Indicator** One or more indicators per Essential Practice, which an institution can use to assess whether it has implemented the practice. If there is no detail level underneath, your input will be at this level.
- Detail** If the Indicator level is too general and needs additional information, those additional sub-indicators will be indicated under **Detail**. In this case, your input will be at the **Detail** level.

<b>Dimension</b>	<b>1</b>	<b>DEFINE AND MONITOR SOCIAL GOALS</b>
<b>Standard</b>	<b>1 a</b>	The institution has a strategy to achieve its social goals.
<b>EP</b>	<b>1 a 1</b>	The institution's strategy includes a formal mission statement, which includes increasing access to financial services for vulnerable or excluded target groups and creating benefits for these clients.
<b>Indicator</b>	<b>1 a 1 1</b>	<b>The institution's mission statement specifies:</b>
<b>Detail</b>	<b>1 a 1 1 1</b>	Target clients, which include vulnerable or excluded groups
<b>Detail</b>	<b>1 a 1 1 2</b>	The expected social outcomes, including access to financial services for target clients and creating benefits for these clients
<b>Detail</b>	<b>1 a 1 1 3</b>	How the institution will meet the needs of the target group



If your input is required at the **Indicator** level:

- For each indicator, select the relevant answer by clicking on 
  - Select **Yes** if you are formally and totally implementing this practice in your organization.
  - Select **Partially** if you are implementing only part of the practice, or if this is not formalized.
  - Select **No** if you are not implementing this practice at all.

EP 1 a 3 The institution's strategy defines social goals.

Indicator 1 a 3 1 Social output goals are clear, realistic and consistent with type of clients targeted.

Indicator 1 a 3 2 Social outcome goals are clear, realistic and consistent with the mission.



-----  
Yes  
Partially  
No




Please note that for a small number of indicators, you will also be able to select **n/a** as an answer.

**n/a** can only be selected if the corresponding indicator does not apply **at all** to the institution.

In the example below : you may choose **n/a** in the case where there is no credit bureau in the country and the organization does not use group lending.

EP	4 a 2	The institution uses credit bureau and competitor data, when feasible in the local context. (Client Protection standard 2.3)	
Indicator	4 a 2 1	[credit bureau] The institution's policies include clear consultation and sharing of client data (for all loan cycles).	-----
Indicator	4 a 2 2	[credit bureau] The institution systematically reviews client data from the credit bureau (for borrowers' current debt levels and repayment history) to assess the client repayment capacity prior to disbursement at each loan cycle. The institution also systematically reports client data to the credit bureau.	-----
Indicator	4 a 2 3	[credit bureau] [group lending] Groups access up-to-date data from the credit bureau regarding borrower credit history: group members are provided with the credit bureau credit checks done on other members.	-----
Indicator	4 a 2 4	[no credit bureau] Policies include clear consultation and sharing of client data (for all loan cycles), with competitors, as feasible in local context.	----- n/a No Yes

If your input is required at the **Detail** level:

- For each detail point, select the relevant answer by clicking on 
  - Select **Yes** if this aspect is valid for your organization
  - Select **No** if this aspect is not implemented

EP 1 b 2		The institution has protocols for the collection, quality control, analysis, and reporting of social performance data.	PLEASE SPECIFY the main procedures of the SP data protocols and how quality is ensured (refer to the documents defining the protocols and person(s) in charge)
Indicator	1 b 2 1	Data protocols identify:	
Detail	1 b 2 1 1	Who defines the indicators to be collected	<input type="text"/>
Detail	1 b 2 1 2	Who collects the data	<input type="text"/>
Detail	1 b 2 1 3	How the data are collected	<input type="text"/>
Detail	1 b 2 1 4	Where the data are stored	<input type="text"/>
Detail	1 b 2 1 5	Who analyzes the data	<input type="text"/>
Detail	1 b 2 1 6	Who verifies the accuracy of the data	<input type="text"/>
Detail	1 b 2 1 7	How the data are reported	<input type="text"/>

On the right side of the questionnaire, a **Please Specify** column allows you to give more insight on how your organization implements the corresponding practice.

This information is **crucial** for an **accurate analysis** of the indicator and should not be avoided.

Under a small number of detail points, further input may be required.

- **Double-click** on the grey box if the option applies to your institution, this will check the box and a **x** will then appear
- To uncheck the box : double-click again

Level	Num	Label	Answers	Concrete practices, comments and clarifications
Indicator	1b41	The institution's management information system generates reports that disaggregate by gender and all other breakdowns that are relevant to its social mission (see examples below):		
Detail	1b411	Women/men	Yes	
Detail	1b411	At least one characteristic among the ones listed below:	Yes	
	* 1b412i	Youth/adult	X	
	* 1b413i	Urban/rural	X	
	* 1b414i	Client household income level, i.e. poverty level	X	
	* 1b415i	Activities to be financed, including sector and size of business		
	* 1b416i	Membership in a marginalized group (e.g. indigenous, disabled)		
	* 1b417i	Product usage		
	* 1b418i	Other		PLEASE SPECIFY those used by your institution

# REPORTS

With the data provided in the **Organization Information** section, a **Social Dashboard** is automatically generated.

This Dashboard visually represents key social indicators and ratios.

This Dashboard allows you to **track key social performance indicators** to communicate on internally or with external partners using a common language.



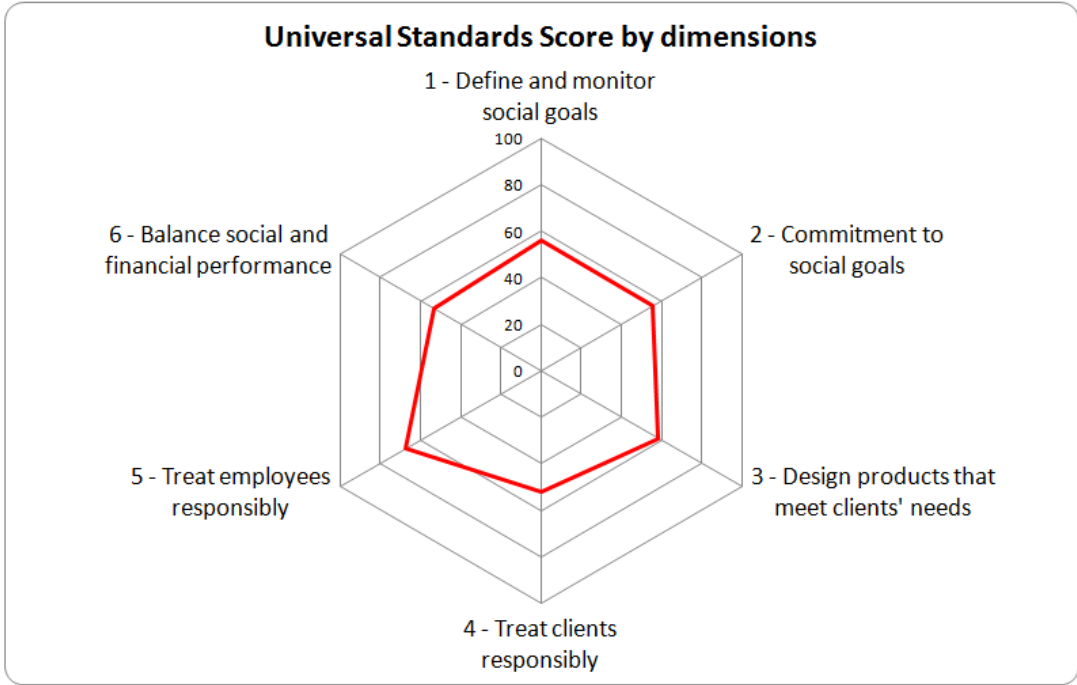
Based on your answers in the questionnaire, two reports on the **Universal Standards** are automatically generated

The first gives a score out of 100 for all Dimensions, Standards and Essential Practices

Welcome Page			UNIVERSAL STANDARDS REPORT (1/2)		Second Universal Standards report
Level	Number	Label			Score
<b>Dimension</b>	<b>1</b>	<b>DEFINE AND MONITOR SOCIAL GOALS</b>			<b>56</b>
<b>Standard</b>	<b>1 a</b>	<b>The institution has a strategy to achieve its social goals.</b>			<b>60</b>
Essential Practice	1 a 1	The institution's strategy includes a formal mission statement, which includes increasing access to financial services for vulnerable or excluded target groups and creating benefits for these clients.			75
Essential Practice	1 a 2	The institution's strategy defines the specific characteristics of its target clients.			63
Essential Practice	1 a 3	The institution's strategy defines social goals.			50
Essential Practice	1 a 4	The institution's strategy defines measurable social targets for client-level outputs and outcomes.			50
Essential Practice	1 a 5	The institution's strategy defines social indicators to measure progress toward social goals.			50
Essential Practice	1 a 6	The institution's strategy articulates how its products, services, delivery models and channels will achieve its social goals.			75
<b>Standard</b>	<b>1 b</b>	<b>The institution collects, reports, and ensures the accuracy of client-level data that are specific to the institution's social goals.</b>			<b>52</b>
Essential Practice	1 b 1	The institution collects data for each of its social goals and the MIX social performance data.			50
Essential Practice	1 b 2	The institution has protocols for the collection, quality control, analysis, and reporting of social performance data.			44
Essential Practice	1 b 3	The institution ensures the quality of the data collected by validating its data and training its employees on data collection and entry.			50
Essential Practice	1 b 4	The institution's management information system disaggregates data by gender and other client characteristics.			50
Essential Practice	1 b 5	If the institution states poverty reduction as one of its social goals, it monitors the poverty levels of its clients using a poverty assessment tool.			66
Essential Practice	1 b 6	The institution discloses social performance information, including the MIX Social Performance data.			50
<b>Dimension</b>	<b>2</b>	<b>ENSURE BOARD, MANAGEMENT AND EMPLOYEE COMMITMENT TO SOCIAL GOALS</b>			<b>56</b>
<b>Standard</b>	<b>2 a</b>	<b>Members of the board of directors hold the institution accountable to its mission and social goals.</b>			<b>54</b>
Essential Practice	2 a 1	The institution provides board members with an orientation on the social mission and goals and the board's responsibilities related to the social performance management of the institution.			54
Essential Practice	2 a 2	The board reviews social performance data, including: mission compliance, performance results, human resource policy, social performance related risks, client protection practices, growth, and profit allocation.			67
Essential Practice	2 a 3	The board uses social performance data to provide strategic direction, taking into account both social and financial goals.			50
Essential Practice	2 a 4	The board incorporates social performance management criteria into its performance evaluation of the CEO/Managing Director.			50
Essential Practice	2 a 5	The board has a documented strategy to prevent institutional mission drift during changes in ownership structure and/or legal form.			50

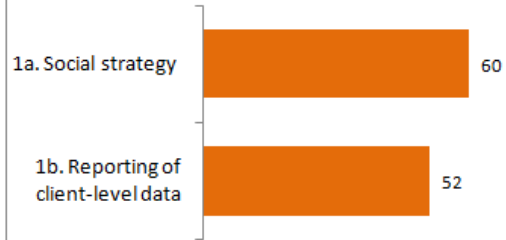
# The second report on the **Universal Standards** presents results graphically

by **Dimension** ...



... and by **Standard.**

### 1 - Define and monitor social goals



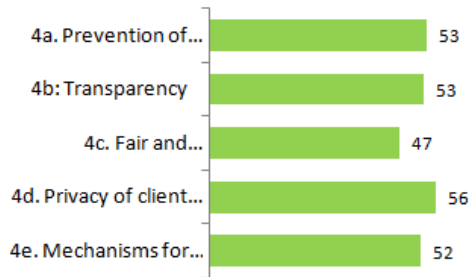
### 2 - Commitment to social goals



### 3 - Design products that meet clients' needs



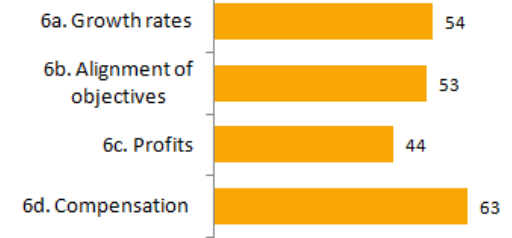
### 4 - Treat clients responsibly



### 5 - Treat employees responsibly



### 6 - Balance social and financial performance





## Process indicators

## 1. Mission and Social Goals

Which of the following clients represent your target market? Please rank them in order of importance. Select only those that apply:

Women	0
Adolescents and youth (below 18)	0
Clients living in urban areas	0
Clients living in rural areas	0
Other (Please specify) :	0

Which development objectives does your institution specifically pursue through its provision of financial and non-financial products and services? Please rank them in order of importance. Select only those that apply:

Increased access to financial services	0
Poverty reduction	0
Employment generation	0
Development of start-up enterprises	0
Growth of existing business	0
Adult education improvement	0
Youth opportunities	0
Children schooling	0
Health improvement	0
Gender equality and women's improvement	0
Access to water and sanitation	0
Housing	0
Other (please specify):	0

What is the poverty level of the clients that your institution aims to reach? Please check all that apply:

Very poor clients	No
Poor clients	No
Low income clients	No
No specific poverty target	No

What is the poverty line used by your institution?

National poverty line	No
USD 1.25 a day international poverty line	No
USD 2.50 a day international poverty line	No
Food poverty line	No
Poorer 20% of the national population or nearest equivalent	No
Poorer 40% of the national population or nearest equivalent	No
Poorer 60% of the national population or nearest equivalent	No

## 2. Governance

Have members of your Board of Directors ever been trained on social performance management

Yes

Does your Board of Directors have a formal committee that monitors social performance?

Yes

## 3. Range of Products and Services

Please indicate which credit products your institution offers:

Business loans (start-up, working capital, investment)	No
Loans for life events (ex., weddings, funerals)	No

To encourage transparency, SPI4 also generates a **MIX Report** based on data from the Organization Information section and Questionnaire.

This report is fully aligned with current MIX indicators, and can thus be used to facilitate your SP reporting to the MIX Market.

SPI4 also generates **two Smart Assessment reports** based on your input in the questionnaire.

The scoring methodology is the same as the one used in the Smart Campaign Getting Started Questionnaire and Certification framework.

The **first report** details in a table the score your institution got for each standard

Welcome Page		SMART CAMPAIGN REPORT (1/2)		CPP Scores	
Number	Label	Indicator score			
1 0 0	Appropriate Product Design and Delivery Channels				
1 1 0	The institution designs products that are appropriate to client needs and do no harm. (Client Protection standard 1.1)				
1 1 1	The institution designs products that are appropriate to client needs and do no harm. It does not offer products that produce negative value for the client.	▲			
1 1 2	The institution has a policy describing acceptable pledges of collateral and has clear guidelines for how collateral is registered and valued.	▲			
1 2 0	The institution seeks client feedback for product design and delivery. (Client Protection standard 1.2)				
1 2 1	The institution investigates reasons for client drop out. For client retention monitoring, the institution:	◆			
1 2 2	The institution uses client feedback to inform product development and improve existing products (client feedback can be informal).	●			
1 3 0	The institution does not use aggressive sales techniques. (Client Protection standard 1.3)				
1 3 1	The institution does not use high pressure/aggressive sales techniques and does not force clients to sign contracts (for credit, no forced signing of any individual borrower or group member, or of any guarantor).	▲			
2 0 0	Prevention of Over-indebtedness				
2 1 0	The institution conducts appropriate client repayment capacity analysis before disbursing a loan. (Client Protection standard 2.1)				
2 1 1	The institution's policies support good repayment capacity analysis. The loan approval does not rely solely on guarantees (whether peer guarantees, co-signers or collateral) as a substitute for good capacity analysis.	▲			

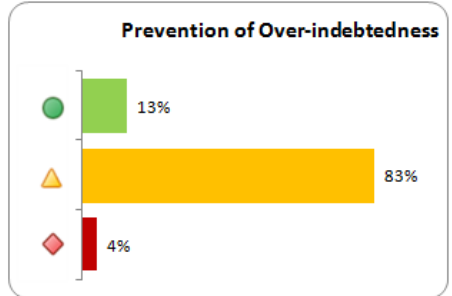
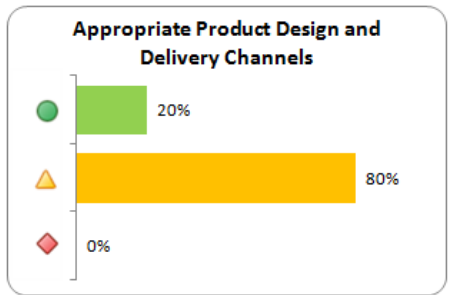
- The institution fully meets the indicator
- ▲ The institution doesn't meet all parts of the indicator
- ◆ The institution doesn't meet the indicator

# The second report displays the graphs for each principle

Welcome Page

## SMART CAMPAIGN REPORT (2/2)

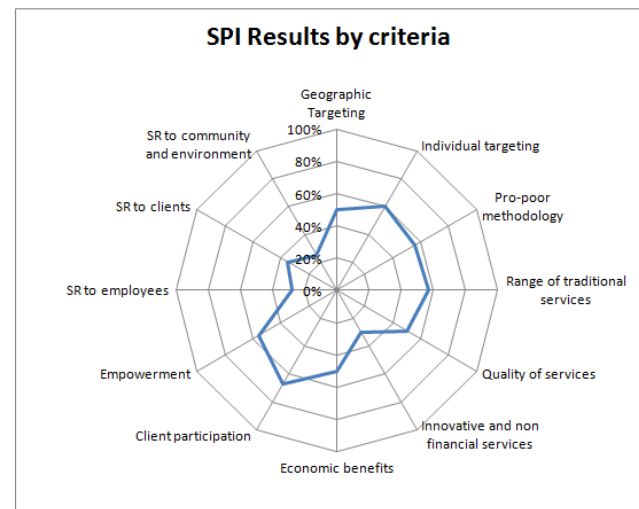
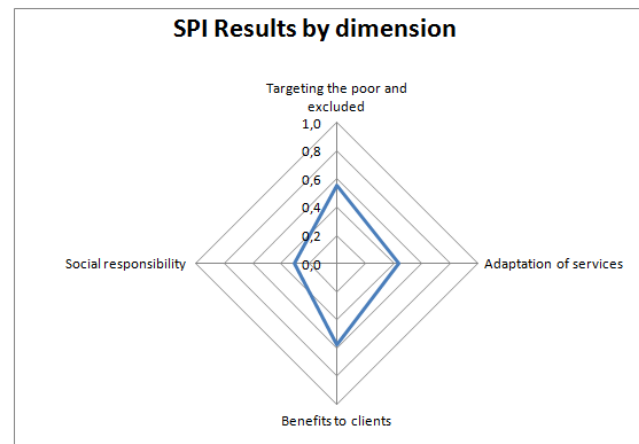
Number	Label	◆	▲	●	TBD	n/a
1 0 0	Appropriate Product Design and Delivery Channels	0%	80%	20%	0%	
1 1 0	The institution designs products that are appropriate to client needs and do no harm. (Client Protection standard 1.1)	0%	100%	0%	0%	
1 2 0	The institution seeks client feedback for product design and delivery. (Client Protection standard 1.2)	0%	50%	50%	0%	
1 3 0	The institution does not use aggressive sales techniques. (Client Protection standard 1.3)	0%	100%	0%	0%	
2 0 0	Prevention of Over-indebtedness	4%	83%	13%	0%	
2 1 0	The institution conducts appropriate client repayment capacity analysis before disbursing a loan. (Client Protection standard 2.1)	0%	100%	0%	0%	
2 2 0	The institution incentivizes quality loans. (Client Protection standard 2.2)	0%	80%	20%	0%	
2 3 0	The institution uses credit bureau and competitor data, when feasible in the local context. (Client Protection standard 2.3)	17%	67%	17%	0%	
2 4 0	Senior management and the board are aware of and concerned about the risk of over-indebtedness. (Client Protection standard 2.4)	0%	100%	0%	0%	



If you initially selected the SPI lens, a **SPI report** allows you to see your results based on the SPI 3.3 scoring method

Welcome Page Questionnaire **SPI REPORT**

SPI Code	Label	Answer	SPI SCORE
<b>Dimension 1: Targeting the Poor and excluded</b>			
<b>Standard 1.1: Geographic Targeting</b>			
1 1a	Geographic targeting is one of the important criteria reflected in the strategic planning of the institution	No	0
1 1b	Outreach to remote/rural communities	0	0
1 2	% of branches (underdeveloped areas)	27%	1
1 3	The institution conducts formal surveys on poverty conditions and exclusion in the areas or use of national data confirming poverty levels	Yes	2
1 4	% borrowers in rural areas	30%	1
<b>Standard 1.2: Individual Targeting</b>			
1 6a	The institution systematically collects data to measure poverty outreach to new clients.	Yes	1
1 6b	The institution uses a poverty assessment tool (see list of existing tools below)	Yes	1
1 7	A quality control check of the accuracy of PPI/poverty data collection occurs by someone other than the original enumerator.	Yes	1
1 8a	Ability to recruit target clients	0	0
1 8b	Sensitivity to gender and other types of discrimination	0	0
1 9	% borrowers below poverty line	45%	1
1 10	% Female borrowers	30%	0
1 11	% borrowers from vulnerable communities	61%	2
<b>Standard 1.3: Pro-Poor methodology</b>			
1 12a	Guarantee and/or guarantor requirements (e.g. soft or flexible physical collateral, financial books not necessary)	Yes	1
1 12B	The institución provides unsecured loans for more than 30 % of total active borrowers	Yes	1
1 14A	Size (e.g. small minimum loan and saving size)	No	0
1 14B	The institution provides small loans ( $\leq$ 20% GNI per capita) to facilitate access for the poor to 30 % of total active borrowers	No	0
1 15	The institution authorizes small installments (< 0.5% GNI per capita)	No	0
1 16A	Loan repayment schedules, savings withdrawal conditions (e.g. compatible with the cash-flows of the target populations)	No	0



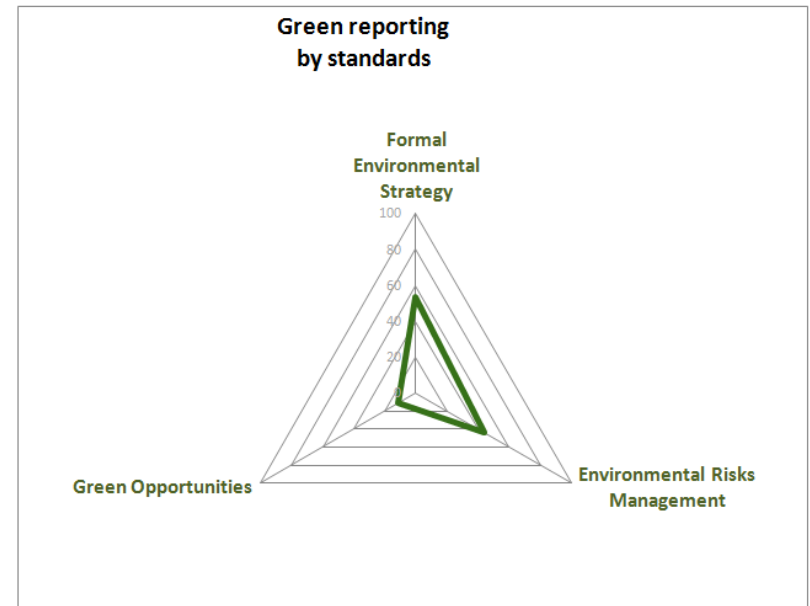
# If you initially selected the green lens and filled in this dimension in the questionnaire, you will have a **Green Report**

Welcome Page

Questionnaire

## GREEN REPORT

Level	Number	Label	Score (out of 100)
Standard	7 a	The institution addresses environmental issues through a formalized strategy	53
EP	7 a 1	The institution defines and implements its environmental strategy	53
Indicator	7 a 1 1	The institution defines its environmental strategy	0,7
Indicator	7 a 1 2	The institution implements its environmental strategy	0,4
Standard	7 b	The institution manages its environmental risks	44
EP	7 b 1	The institution manages its internal environmental risks	25
Indicator	7 b 1 1	The institution implements actions to reduce its internal ecological footprint	0,5
Indicator	7 b 1 2	The institution monitors its internal environmental risks	0,0
EP	7 b 2	The institution manages its external environmental risks	63
Indicator	7 b 2 1	The institution evaluates the level of environmental risk of its clients	0,5
Indicator	7 b 2 2	The institution includes the level of environmental risk as a factor in the loan approval process	0,5
Indicator	7 b 2 3	The institution monitors the external environmental risks	0,5
Indicator	7 b 2 4	The institution raises clients' awareness on environmental risks	1,0
Standard	7 c	The institution fosters green opportunities	11
EP	7 c 1	The institution provides green products and services to its clients	11
Indicator	7 c 1 1	The institution provides specific green loan products	0,3
Indicator	7 c 1 2	The institution provides other green financial products	0,0
Indicator	7 c 1 3	The institution provides green non-financial services	0,0



Need further assistance ?

See: <http://spi4wiki.pbworks.com>

or

Write to: [spi4@cerise-microfinance.org](mailto:spi4@cerise-microfinance.org)