



EUROPEAN  
MICROFINANCE WEEK 2014  
DEVELOPING BETTER MARKETS

# Integrating Environmental Impact Into the MFI Assessment Standard

- Insights from Contactar's green performance -



Raluca Dumitrescu,  
MicroEnergy International  
November 13th, 2014



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“Support financial institutions in developing energy specific programs in order to expand true access to energy services ”



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**“Support financial institutions in developing energy specific programs in order to expand true access to energy services ”**

*Policy makers support  
for linking energy &  
microfinance*

*Impact Investors*



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*Product design*



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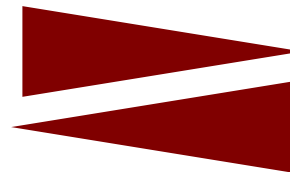
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**Financial  
Inclusion**



**Energy  
Inclusion**



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Citi Foundation



 **Contactar**  
Microfinanzas a su alcance



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# Scaling up Contactar's Green Microfinance Initiative



Citi Foundation



## Data MFI (2014)

- 70,000 active borrowers
- 61 Mio. USD Gross Loan Portfolio

## ConSuPlaneta

- Improved Cooking Stoves
- Biodigester
- Solar Crop Dryers for Coffee
- Water Tank and Water Filter







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o. Status quo Assessment

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2. Green Strategy Design



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## Assessing Contactar's Environmental Performance



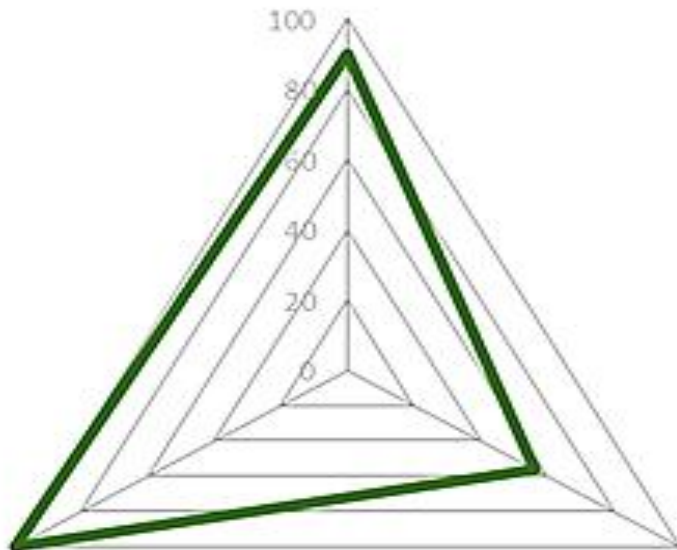


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## Status quo Assessment



### Green Index Results



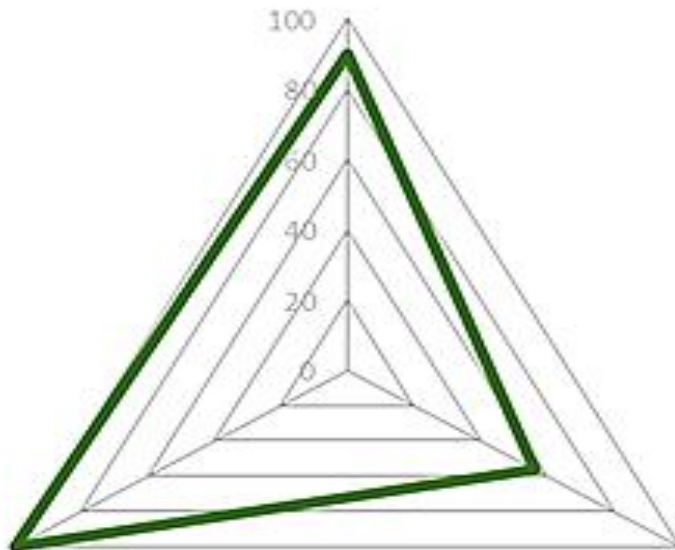


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## Status quo Assessment



### Green Index Results



Formal Environmental  
Strategy

Result  
90/100



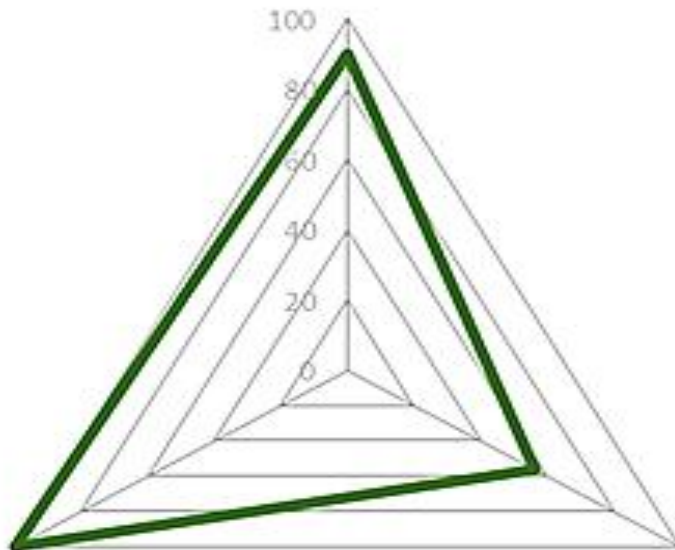


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Environmental Risk  
Management

Result  
56/100

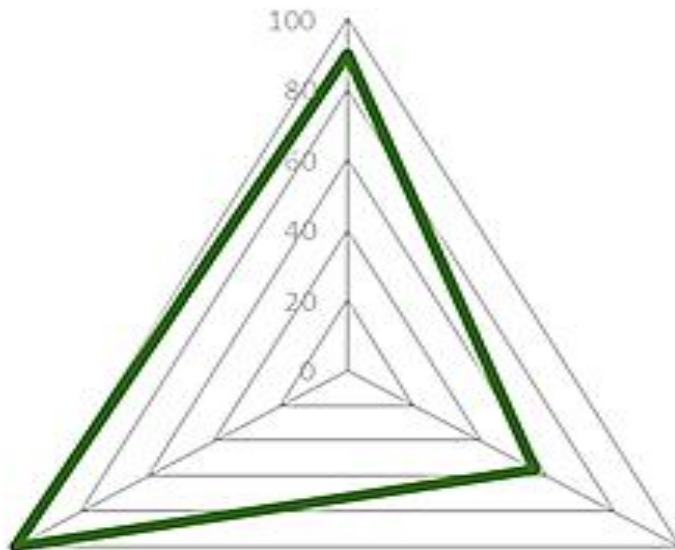


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## Status quo Assessment



### Green Index Results



**Formal Environmental  
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**Result  
90/100**

**Environmental Risk  
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**Result  
56/100**

**Green Opportunities**

**Result  
100/100**



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# Developing a Green Strategy



## Implementation and Promotion of Contactar's Green Strategy

Environmental  
Policy

Non-financial  
Services

Ecological  
Footprint

Environmental  
Risk Management

Green Credit



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- Reducing water, electricity, waste

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### Green Credit

- Improving the green credit line by standardizing the technologies, internal capacity building and promotion





# Thank you for your attention!

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