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**AMK – Operationalizing a social reporting
framework at the governance level**

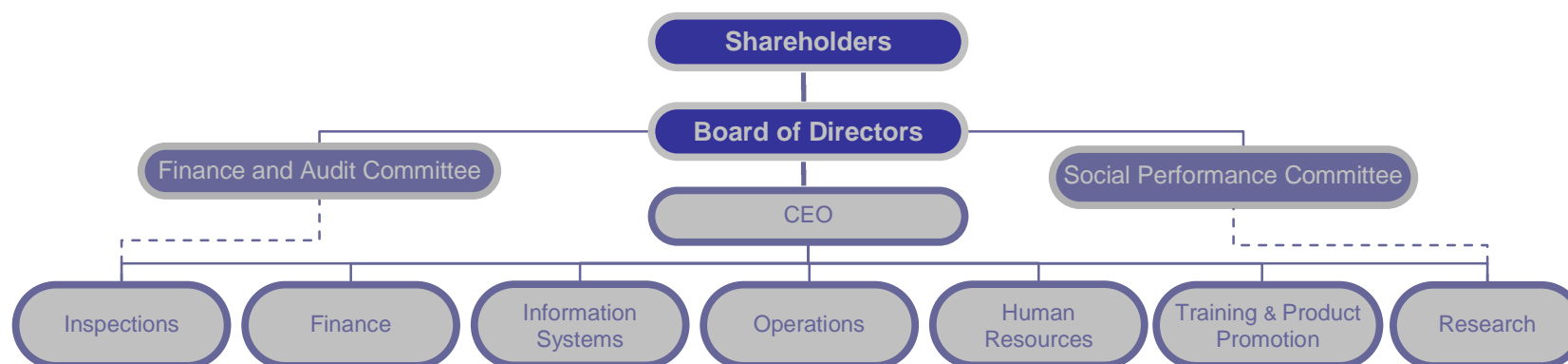
- **AMK: MFI dedicated to the provision of financial services to the Cambodia poor**
- **Independent MFI since 2003, licensed by central bank in 2004**
 - Origins: Micro-credit interventions of Concern Cambodia since 1993**
- **Five credit products and voluntary savings**
- **Profitable and rapidly growing: widest geographical coverage and 550 staff**
- **Currently serving 180,000 clients and US\$ 21.7 million portfolio**
 - Doubling its client outreach and loan portfolio every year from 2004 while PAR < 0.7% and lowest average loan size of the Cambodian market.
 - Composite Ranking of the 2007 MIX Global 100: 18th in the world (1st in Cambodia)
 - CGAP Financial Transparency Awards in 2005 and 2006.
 - Social Rating (Alpha) and Credit Rating (Alpha Plus).
- **2006: Imp-Act Consortium Global Learning Programme on SPM**
- **SPC created end-2005 and SP Reporting Framework in 2008**

Managing Social Performance in AMK

DECISION- MAKING SYSTEMS

Board of Directors Level → Advisory Function: Social Performance Committee

Management Level → Social and Market Research Function [Research Department]
Internal Audit and CSR [Inspections and HR Departments]



APPROACH and METHODOLOGY

Framework → Verifiable indicators for monitoring [on-going]

- <1> Poverty Outreach
- <2> Demand- driven products and services
- <3> Client Protection and Transparency
- <4> Other Social Responsibility (community, staff)

Sources → Research (Client Profiles, Wellbeing/Poverty Score, Satisfaction, Exit, Competition, Loan use, Multiple loans, etc.) and Other Internal Reports (Internal audit reviews, HR surveys)

Impact → “understanding the dynamics that happen inside the household to assess whether our clients are better off (or less poor) than other groups with no access to microfinance.”

**Summary
From
Research**

	On-going Monitoring				Periodic Research
	Depth of Outreach	Adequate Products	Transparency & Client Protection	Other CSR	Impact / Transformation effects
Sources of Information	<ul style="list-style-type: none"> Depth of Outreach (AMK-PCA Wellbeing Score and Daily Food Expenditure pc) Evolution Poverty Maps 	<ul style="list-style-type: none"> Client Satisfaction Survey Exiting Survey Competition Report/pricing Client Household Profile 	<ul style="list-style-type: none"> MiX, Website, Media Kit (server) Client Awareness Products (Insp. + Research) Multiple loans vs. overindebtedness (Insp. + Research) 	<ul style="list-style-type: none"> Staff Satisfaction Survey Reasons resignation staff Community ['no harm policies'] 	<ul style="list-style-type: none"> Impact / Outcome analysis (once every 3-5 years)
Indicators	<ul style="list-style-type: none"> Wellbeing Score (Terciles + Quartile Analysis) Daily Food Expenditure per capita vs. Food Poverty Line in rural areas Geographic targeting Pro-poor methodology (collateral, size) 	<ul style="list-style-type: none"> Range of services Quality of services 	<ul style="list-style-type: none"> Transparency: access to information (server, MiX Market) Social responsibility towards clients: compliance with Code of Conduct Drop-out rate and analysis multiple loans by poverty group 	<ul style="list-style-type: none"> Results Staff Satisfaction Survey Staff resignation and reasons HR policies Environment-friendly policy etc. 	<ul style="list-style-type: none"> Not yet available – end 2008

YEAR OF ASSESSMENT: 2008 SP ASSESSMENT SUMMARY		On-going Monitoring				Periodic Research When applicable....
		Depth of Outreach	Adequate Products	Transparency & Client Protection	Other CSR	Impact/Transformation effects
Are you satisfied with the accuracy of the methodology and process applied?						
Is this result/finding in line with the mission?						
Based on these findings, are there foreseeable issues in the future?						
Is data or information missing... at the management level?						
Is data or information missing... at the Board level?						

Issues to Report					
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Other:					
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This Social Performance Reporting Framework is an integral part of SPC meeting minutes

Signature: SPC members:	SPC member 1	SPC member 2	SPC member 3	SPC member 4	SPC member 5	SPC member 6
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Thank you