



ECLOF KENYA

ECLOF Kenya is a medium-sized MFI registered as a limited liability company. Through a country-wide network of branches, it targets Kenya's working poor, particularly women, with financial and training services. Most clients reside in rural areas and take out loans in solidarity groups. Besides loans for micro enterprise and agriculture, ECLOF Kenya offers products addressing basic needs of clients: loans towards health, water & sanitation, home improvement, green energy, education and for emergency situations.



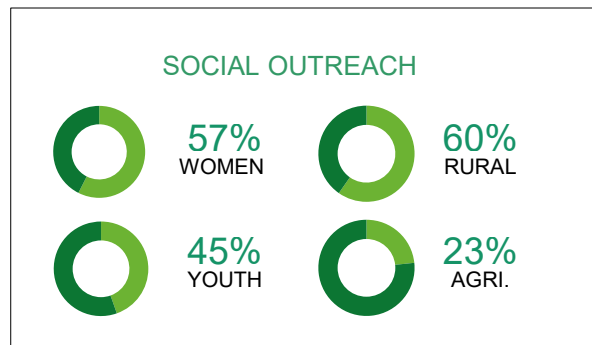
COUNTRY INDICATORS

| | |
|-----------------------------------------------|----------------|
| Population in million | 48 |
| Gross National Income (GNI) per Capita in USD | 3,430 |
| Human Development Index Rank | 142 out of 187 |
| Percentage of Population Below Poverty Line | 36% |
| Percentage of Rural Population | 73% |



OPERATIONAL HIGHLIGHTS

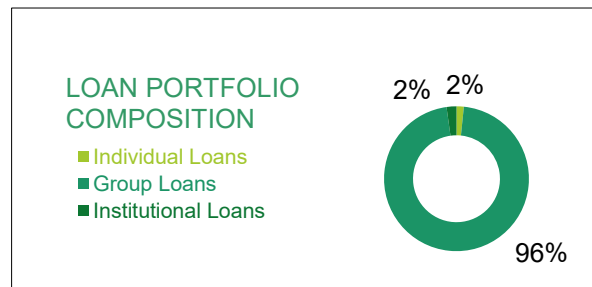
| | |
|-------------------------------------|---------------------------|
| Founded in | 1994 |
| Legal Form | Limited Liability Company |
| Number of Branches | 24 |
| Number of Staff | 310 |
| Number of Loan Officers | 158 |
| Percentage of Female Staff | 55% |
| Gross Loan Portfolio in million USD | 13.0 |
| Number of Clients | 55,428 |
| Portfolio at Risk 30 days | 5% |
| Operational Self-sufficiency | 112% |



POVERTY OUTREACH

| LOAN TYPE | Individual | Group | Institutional |
|------------------------------------|------------|---------|---------------|
| Average Loan Size in USD | 2,032 | 226 | 26,023 |
| Average Loan Size / GNI per Capita | 59% | 7% | - |
| MIX* Classification | Broad | Low End | - |

* MIX Market classifies a country's MFIs into three categories (low-end, broad, and high-end) depending on the segment of the population they serve by relating the average loan size to local income levels (GNI per capita).



* all as of 2018



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