



LEA 02	Disclosures Monetary	Reason for interaction	Principle PRI 1,2,3
Individual/ internal staff engagements	<p><input checked="" type="checkbox"/> To support investment decision-making in &amp; company's internal ESG issues</p> <p><input checked="" type="checkbox"/> To influence corporate practice or identify the need for additional or enhanced ESG disclosure</p> <p><input type="checkbox"/> To engage internal ESG disclosure</p> <p><input type="checkbox"/> Other: specify</p> <p><input type="checkbox"/> We do not engage in internal staff</p>	<p><input checked="" type="checkbox"/> To support investment decision-making in &amp; company's internal ESG issues</p> <p><input checked="" type="checkbox"/> To influence corporate practice or identify the need for additional or enhanced ESG disclosure</p> <p><input type="checkbox"/> To engage internal ESG disclosure</p> <p><input type="checkbox"/> Other: specify</p> <p><input type="checkbox"/> We do not engage in internal staff</p>	
Collaborative engagements	<p><input type="checkbox"/> To support investment decision-making in &amp; company's internal ESG issues</p> <p><input type="checkbox"/> To influence corporate practice or identify the need for additional or enhanced ESG disclosure</p> <p><input type="checkbox"/> To engage internal ESG disclosure</p> <p><input type="checkbox"/> Other: specify</p> <p><input type="checkbox"/> We do not engage in internal staff</p>	<p><input type="checkbox"/> To support investment decision-making in &amp; company's internal ESG issues</p> <p><input type="checkbox"/> To influence corporate practice or identify the need for additional or enhanced ESG disclosure</p> <p><input type="checkbox"/> To engage internal ESG disclosure</p> <p><input type="checkbox"/> Other: specify</p> <p><input type="checkbox"/> We do not engage in internal staff</p>	
Service provider engagements	<p><input type="checkbox"/> To support investment decision-making in &amp; company's internal ESG issues</p> <p><input type="checkbox"/> To influence corporate practice or identify the need for additional or enhanced ESG disclosure</p> <p><input type="checkbox"/> To engage internal ESG disclosure</p> <p><input type="checkbox"/> Other: specify</p> <p><input type="checkbox"/> We do not engage in internal staff</p>	<p><input type="checkbox"/> To support investment decision-making in &amp; company's internal ESG issues</p> <p><input type="checkbox"/> To influence corporate practice or identify the need for additional or enhanced ESG disclosure</p> <p><input type="checkbox"/> To engage internal ESG disclosure</p> <p><input type="checkbox"/> Other: specify</p> <p><input type="checkbox"/> We do not engage in internal staff</p>	

# RI TRANSPARENCY REPORT

## 2013/14

Triple Jump

## About this report

The PRI Reporting Framework is a key step in the journey towards building a common language and industry standard for reporting responsible investment (RI) activities. This RI Transparency Report is one of the key outputs of this Framework. Its primary objective is to enable signatory transparency on RI activities and facilitate dialogue between investors and their clients, beneficiaries and other stakeholders. A copy of this report will be publicly disclosed for all reporting signatories on the [PRI website](#), ensuring accountability of the PRI Initiative and its signatories.

This report is an export of the individual Signatory organisation's response to the PRI during the 2013-14 reporting cycle. It includes their responses to mandatory indicators, as well as responses to voluntary indicators the signatory has agreed to make public. The information is presented exactly as it was reported. Where an indicator offers a response option that is multiple-choice, all options that were available to the signatory to select are presented in this report. Presenting the information exactly as reported is a result of signatory feedback which suggested the PRI not summarise the information. As a result, the reports can be extensive. However, to help easily locate information, there is a **Principles index** which highlights where the information can be found and summarises the indicators that signatories complete and disclose.

## Understanding the Principles Index

The Principles Index summarises the response status for the individual indicators and modules and shows how these relate to the six [Principles for Responsible Investment](#). It can be used by stakeholders as an 'at-a-glance' summary of reported information and to identify particular themes or areas of interest.

Indicators can refer to one or more Principles. Some indicators are not specific to any Principle. These are highlighted in the 'General' column. When multiple Principles are covered across numerous indicators, in order to avoid repetition, only the main Principle covered is highlighted. This results in some Principles not being explicitly highlighted. For instance, Principle 1 and 2 cannot be implemented without implementing Principle 3, but there are cases when Principle 3 is not explicitly highlighted.

All indicators within a module are presented below. The status of indicators is shown with the following symbols:

Symbol	Status
✓	The signatory has completed all mandatory parts of this indicator
☑	The signatory has completed some parts of this indicator
🔒	This indicator was not relevant for this signatory
-	The signatory did not complete any part of this indicator
⚠	The signatory has flagged this indicator for internal review

Within the table, indicators marked in blue are mandatory to complete. Indicators marked in grey are voluntary to complete.

## PRI disclaimer

This document is based on information reported by signatories and responses have not been independently audited by the PRI Secretariat, PRI working groups, or any other third party. While this information is believed to be reliable, no representations or warranties are made as to its accuracy and no responsibility or liability can be accepted for any error or omission.

# Principles Index

Organisational Overview				Principle						General
Indicator	Short description	Status	Disclosure	1	2	3	4	5	6	
OO 01	Signatory category and services	✓	Public							✓
OO 02	Headquarters and operational countries	✓	Public							✓
OO 03	Subsidiaries that are separate PRI signatories	✓	Public							✓
OO 04	Reporting year and AUM	✓	Public							✓
OO 05	Breakdown of AUM by asset class	✓	n/a							✓
OO 06	How would you like to disclose your asset class mix	✓	Public							✓
OO 07	Segregated mandates or pooled funds	🔒	n/a							✓
OO 08	Breakdown of AUM by market	✓	Public							✓
OO 09	Additional information about organisation	✓	Public							✓
OO 10	RI activities for listed equities	🔒	n/a							✓
OO 11	RI activities in other asset classes	✓	Public							✓
OO 12	Modules and sections required to complete	✓	Public							✓

Direct - Inclusive Finance				Principle							General
Indicator	Short description	Status	Disclosure	1	2	3	4	5	6	7	
IFD 01	Mission and investment objective	✓	Public								✓
IFD 02	Governance, management structures and processes	✓	Public								✓
IFD 03	Social targets	✓	Public								✓
IFD 04	Percentage in equity, debt and guarantees	✓	Public								✓
IFD 05	Percentage in microfinance and/or SME finance	✓	Public								✓
IFD 06	Geographical spread of microfinance investments	✓	Public								✓
IFD 07	Tracking microfinance investees portfolio	✓	Public	✓							
IFD 08	Support financial services beyond credit, compulsory savings and/or compulsory insurance	✓	Public	✓							
IFD 09	Support the introduction of services tailored to the 'poor', 'very poor' and 'low income'	✓	Public	✓							
IFD 10	Technical assistance to investees	✓	Public	✓							
IFD 11	Public endorsement of the Client Protection Principles	✓	Public		✓						
IFD 12	Provide training and assistance for investees implementing the Client Protection Principles	✓	Public		✓						
IFD 13	Include the Client Protection Principles in investment policies	✓	Public		✓						
IFD 14	Investment in local currency	✓	Public			✓					
IFD 15	Average maturity of debt investments	✓	Public			✓					
IFD 16	Average holding period of equity investments	🔒	n/a			✓					
IFD 17	Terms and conditions	✓	Public			✓					
IFD 18	Tools for social performance reporting	✓	Public				✓				
IFD 19	Retail institutions have independent financial/social rating and/or social audit	✓	Public				✓				
IFD 20	Due diligence on and monitoring and reporting of corporate governance among investees	✓	Public				✓				
IFD 21	Training or assistance for investees on corporate governance	✓	Public				✓				
IFD 22	Percentage of investees where board seats are held	🔒	n/a				✓				
IFD 23	Procedure to integrate environmental issues in investment decision processes	✓	Public				✓				
IFD 24	Anti-corruption and whistle-blowing policies	✓	Public				✓				
IFD 25	How mission and investment objectives are communicated to stakeholders	✓	Public					✓			
IFD 26	Investors and/or the public provided with information aligned with industry standards	✓	Public					✓			
IFD 27	Transparency of pricing, terms and conditions among investees	✓	Public					✓			
IFD 28	How social performance of investees affects decision making and portfolio management	✓	Public						✓		
IFD 29	Staff incentives linked to social performance measures	✓	Public						✓		
IFD 30	Collecting data regarding social outcomes of investees work	✓	Public						✓		

IFD 31	Incentivise investees to track social performance	✓	Public							✓	
IFD 32	Collaborative initiatives your organisation has supported or participated in	✓	Public								✓
IFD 33	Encouraging investees to participate in collaborative initiatives	✓	Public								✓
IFD 34	Encouraging your investees to participate in initiatives which contribute to the development of industry benchmarks	✓	Public								✓

# Triple Jump

## Reported Information

## Public version

## Organisational Overview

## PRI disclaimer

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## Basic Information

OO 01

Mandatory

Gateway/Peering

General

OO 01.1 Select the services you offer.

Fund management

% of assets under management (AUM) in ranges

<10%

10-50%

>50%

Fund of funds, manager of managers, sub-advised products

Other, specify

Execution and advisory only services

OO 01.2 Additional information. [Optional]

In addition to fund management, which is our main focus, Triple Jump provides advisory services and technical assistance to financial institutions with the objective to contribute to a solid, social, and innovative financial sector.

OO 02

Mandatory

Peering

General

OO 02.1 Select the location of your organisation's headquarters.

Netherlands

OO 02.2 Indicate the number of countries in which you have offices (including your headquarters).

1

2-5

6-10

>10

OO 02.3 Indicate the approximate number of staff in your organisation in full-time equivalents (FTE).

FTE

50

**OO 02.4** Additional information. [Optional]

Triple Jump's regional offices are located in Lima, Mexico City, Tbilisi, Bangkok and Nairobi.

**OO 03** **Mandatory** **Descriptive** **General**

**OO 03.1** Indicate whether you have subsidiaries within your organisation that are also PRI signatories in their own right.

- Yes
- No

**OO 04** **Mandatory** **Gateway/Peering** **General**

**OO 04.1** Indicate the year end date for your reporting year.

31/12/2013

**OO 04.2** Indicate your total AUM at the end of your reporting year.

	trillions	billions	millions	thousands	hundreds
Total AUM			339	000	000
Currency	EUR				
Assets in USD			446	528	796

**OO 04.3** Indicate the level of detail you would like to provide about your asset class mix.

- Approximate percentage breakdown to the nearest 5% (e.g. 45%)
- Broad ranges breakdown (i.e. <10%; 10-50%; >50%)

**OO 06** **Mandatory** **Descriptive** **General**

**OO 06.1** To contextualise your responses to the public, indicate how you would like to disclose your asset class mix.

- Publish our asset class mix as percentage breakdown

	Internally managed (%)	Externally managed (%)
Listed equity	0	0
Fixed income – corporate	0	0
Fixed income – government	0	0



Fixed income – other	0	0
Private debt	0	0
Private equity	0	0
Property	0	0
Infrastructure	0	0
Commodities	0	0
Hedge funds	0	0
Forestry	0	0
Farmland	0	0
Inclusive finance	80	0
Cash	20	0
Other (1), specify	0	0
Other (2), specify	0	0

Publish our asset class mix as broad ranges

Publish our asset class mix as per attached file (the following image formats can be uploaded: .jpg, .jpeg, .png, .bmp and .gif)

OO 08	Mandatory to Report Voluntary to Disclose	Peering	General
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**OO 08.1** Indicate the breakdown of your organisation's AUM by market.

Market breakdown	% of AUM
Developed Markets	<input checked="" type="radio"/> 0% <input type="radio"/> <10% <input type="radio"/> 10-50% <input type="radio"/> >50 %
Emerging, Frontier and Other Markets	<input type="radio"/> 0% <input type="radio"/> <10% <input type="radio"/> 10-50% <input checked="" type="radio"/> >50 %

OO 08.2	Additional information. [Optional]
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100% of our investments are in Emerging, Frontier and Other Markets

OO 09	Voluntary	Descriptive	General
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OO 09.1	Provide any additional information about your organisation, its mission, strategies, activities or investments which are important to contextualise your responsible investment activities.
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Triple Jump is a limited liability company under Dutch Law founded in 2006. The shares are equally divided among four like-minded shareholders: ASN Bank (the largest Dutch ethical bank), Oxfam Novib (the Dutch Oxfam affiliate), NOTS (a Dutch foundation promoting entrepreneurs in developing countries) and TJ management.

**Mission**

Triple Jump's mission is to improve access to financial services - for the bottom of the pyramid in developing countries - by supporting the expansion of viable financial intermediaries, in all stages of development, through providing capital and advisory services, by fostering innovation and enhancing the finance frontier as to enable social and economic development.

**Activities**

Triple Jump structures, manages and advises funds that aim to invest responsibly in financial service providers in developing countries. Our clients are social investors ranging from international development organizations to pension funds, insurance companies and banks. Our investees are financial service providers serving our end-clients: micro and small& medium sized enterprises. We target intermediary financial institutions in all stages of development, though we view emerging and expanding financial service providers as our niche.

With the funds entrusted to us we provide our investees with loans, capital investments and technical assistance. Our investees range from NGOs receiving their first non-subsidized loans, to big regulated banks. Supporting these institutions in the early stages of their development maximizes partnership value and allows us to grow with the institution. Triple Jump also offers capacity building services to promising financial service providers to fortify governance, strategy and operations. Our core business is to achieve both a financial and a social return from our investments.

**Gateway asset class implementation indicators**

OO 11	Mandatory	Gateway	General
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<b>OO 11.1</b>	Indicate if in the reporting year you incorporated ESG issues into your investment decisions and/or your active ownership practices in the following internally managed asset classes.
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- Inclusive finance
- Cash
- None of the above

<b>OO 12</b>	<b>Mandatory</b>	<b>Gateway</b>	<b>General</b>
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<b>OO 12.1</b>	The modules and sections that you will be required to complete are listed below. They are based on the percentages provided in your AUM breakdown and your responses to the gateway indicators. Note, you are only required to report on asset classes that represent 10% or more of your AUM. You may report voluntarily on any applicable modules or sections by selecting them from the list. Direct - Fixed Income and Infrastructure are always voluntary.
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**Core modules**

- Organisational Overview
- Overarching Approach (including assets which do not have a separate module)

**RI implementation directly or via service providers**

	Direct - Other asset classes with dedicated modules
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- Inclusive Finance

**Closing module**

- Closing module

**Note:** Please make sure your response to this indicator is complete and confirmed before you progress. Your response will determine which tailored modules and sections you will be presented with.

# Triple Jump

## Reported Information

### Public version

#### Direct - Inclusive Finance

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## Context

<b>IFD 01</b>	Voluntary	Descriptive	<b>PIIF General</b>
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<b>IFD 01.1</b>	Indicate if you have a distinct mission and investment objective for your investment in inclusive finance.
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Yes

No

<b>IFD 02</b>	Voluntary	Descriptive	<b>PIIF General</b>
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**Regulation**

Triple Jump is a regulated investment firm under the supervision of the Dutch Authority for the Financial Markets and the Dutch Central Bank.

**Governance**

In accordance with the principles of good governance, Triple Jump is governed by a Board of Directors, which acts as an independent supervisory body. The Board Members are appointed by the Shareholders, and each Board Member has a strong expertise in the areas of development, finance and/or entrepreneurship. The Board Members are strong advocates of Triple Jump's double objective of social and financial returns.

**Organization**

Triple Jump is organized with a regional focus and managed by two managing directors who report to the Supervisory Board. Two regional managers oversee the activities of the Field Regional Managers and the investment officers, who are each responsible for a specific area in the region. Head of Equity is responsible for the equity investments, the Legal Director for the activities of the Legal Officers and Head of Finance & Control for the Finance & Control Department. Each of them reports to the Managing Board on a frequent basis. All administrative and support functions, including HR, PR, ICT and Investment Strategy & Risk, remain centralized and are located at the head office in Amsterdam.

As part of the Legal Department, the Compliance Officer fulfils the compliance function in an independent and effective manner. To this end the compliance officer has the necessary authority, resources, expertise and access to all required information in order to be able to carry out his/her tasks independently and effectively. The Head of Finance & Control fulfils the operational risk management and internal audit functions.

**Code of Ethics and Professional Standards**

As a socially-conscious investment fund manager, Triple Jump is committed to working with its clients according to the highest possible standards of ethics and professional behavior. In other words, we believe that ethical behavior is good for our reputation and therefore good for our business. Our integrity is important to gain confidence and trust. Trust is the foundation upon which all business transactions are conducted. For this reason, Triple Jump has adopted a Code of Ethics and Professional Standards, which guide the work of our staff and management in all of its operations, on a daily basis. The Code is based on CFA® Institute Code of Ethics and Standards of Professional Conduct, which is widely regarded as the global standard in the investment management industry.

**Fund Management**

Each of the funds managed by Triple Jump has an Investment Committee. The role of the Investment Committees is to ensure that each investment fits with the fund's mandate in terms of return, risk and social performance.

I would like to attach an organisation chart (the following image formats can be uploaded: .jpg, .jpeg, .png, .bmp and .gif)

<b>IFD 03.1</b>	Indicate if you set social targets for your organisation, specific to inclusive finance.
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- Yes
- No

<b>IFD 03.2</b>	Additional information.
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In addition to investing exclusively in financial intermediaries with the objective to expand access to finance, Triple Jump sets every year social targets related to:

- The number of small entrepreneurs (the end clients) to be reached by TJ's funds
- The percentage of end-clients being women
- The average score of our portfolio in terms of Client Protection (based on our social performance scoring tool)
- The number of "Jumpers", financial intermediaries that graduate to market rate financing.

<b>IFD 04.1</b>	Of your total assets invested directly in inclusive finance, indicate what percentage is invested in the following:
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Equity	<input type="radio"/> 0% <input checked="" type="radio"/> <20% <input type="radio"/> 20-40% <input type="radio"/> 41-60% <input type="radio"/> 61-80% <input type="radio"/> >80%
Debt	<input type="radio"/> 0% <input type="radio"/> <20% <input type="radio"/> 20-40% <input type="radio"/> 41-60% <input type="radio"/> 61-80% <input checked="" type="radio"/> >80% <div style="background-color: #0070C0; color: white; padding: 2px; margin-top: 5px;">Of which, subordinated debt</div> <input type="checkbox"/> 0% <input checked="" type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%
Guarantees	<input type="radio"/> 0% <input checked="" type="radio"/> <20% <input type="radio"/> 20-40% <input type="radio"/> 41-60% <input type="radio"/> 61-80% <input type="radio"/> >80%
	<input checked="" type="radio"/> 0% <input type="radio"/> <20% <input type="radio"/> 20-40% <input type="radio"/> 41-60% <input type="radio"/> 61-80% <input type="radio"/> >80%
<b>Total</b>	<b>100%</b>

IFD 05	Mandatory to Report Voluntary to Disclose	Gateway	PIIF General
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<b>IFD 05.1</b>	Of your total assets invested directly in inclusive finance, indicate what percentage is invested in the following:
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<b>Microfinance</b>	<input type="checkbox"/> 0% <input type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input checked="" type="checkbox"/> >80%
	<input type="checkbox"/> 0% <input checked="" type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%
	<input checked="" type="checkbox"/> 0% <input type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%
<b>Total</b>	<b>100%</b>

<b>IFD 06</b>	<b>Mandatory to Report Voluntary to Disclose</b>	<b>Descriptive</b>	<b>PIIF General</b>
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**IFD 06.1** Indicate if you track the geographical spread of your total assets invested directly in microfinance.

Yes

**IFD 06.2** Of your total assets invested directly in microfinance, indicate the geographic spread as a percentage of your portfolio.

- Western Europe
- Eastern Europe & Central Asia

<b>% of portfolio</b>	<b>Indicate the average loan size (in US\$) of your investees to active borrowers in this region.</b>
<input type="checkbox"/> <20% <input checked="" type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%	807 <input type="checkbox"/> We do not track this information

- North America
- Latin America (includes Central and South America) & Caribbean

% of portfolio	Indicate the average loan size (in US\$) of your investees to active borrowers in this region.
<input type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input checked="" type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%	760 <input type="checkbox"/> We do not track this information

East Asia & Pacific

% of portfolio	Indicate the average loan size (in US\$) of your investees to active borrowers in this region.
<input checked="" type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%	458 <input type="checkbox"/> We do not track this information

South Asia

Middle East & North Africa

% of portfolio	Indicate the average loan size (in US\$) of your investees to active borrowers in this region.
<input checked="" type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%	357 <input type="checkbox"/> We do not track this information

Sub-Saharan Africa

% of portfolio	Indicate the average loan size (in US\$) of your investees to active borrowers in this region.
<input checked="" type="checkbox"/> <20% <input type="checkbox"/> 20-40% <input type="checkbox"/> 41-60% <input type="checkbox"/> 61-80% <input type="checkbox"/> >80%	233 <input type="checkbox"/> We do not track this information

No

## PIIF Principle 1: Range of services

IFD 07	Mandatory	Core Assessed	PIIF 1
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**Possible action:**

*Develop and extend the range of financial services available to low-income populations. Extensions could include savings, loans, insurance, payment services, remittance facilities and pension plans.*

**IFD 07.1** Indicate if you track the percentage of your microfinance investees' portfolio that is in microenterprise loans.

- Yes, we track
- No, we do not track
- Not applicable (there are no microenterprise loans in the portfolio)

**IFD 07.2** Indicate if you track the percentage of your microfinance investees' portfolio that is in loans for immediate household needs (i.e. consumer loans).

- Yes, we track
- No, we do not track
- Not applicable (there are no loans for immediate household needs in the portfolio)

**IFD 07.3** Indicate if you track the percentage of your investees' portfolio in housing loans.

- Yes, we track
- No, we do not track
- Not applicable (there are no loans for housing in the portfolio)

**IFD 07.4** Additional information. [Optional]

We track the share of microenterprise loans, consumer loans and housing loans at each financial institution but not at the portfolio level. Nevertheless our focus is on productive loans and to some extent housing loans (through the MicroBuild Fund).

IFD 08	Mandatory	Core Assessed	PIIF 1
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**IFD 08.1** In your microfinance portfolio, indicate if you support the provision of financial services beyond credit, compulsory savings and/or compulsory insurance.

- Yes

**IFD 08.2** Indicate which of the following services you support:

- Voluntary savings products

Provide examples of how and what you support.

We realize the importance for investees to diversity their funding sources on the one hand and to offer a range of adapted services to their clients on the other, and we encourage our partners to do so. Through technical assistance projects and grants, Triple Jump supports institutions in better understanding the various needs of their clients and in developing innovative products including savings. We also support financial institutions with technical assistance for their transformation into deposit taking institutions and to strengthen their asset and liability management capabilities, a prerequisite for successful savings intermediation.

Indicate if you gather data regarding the percentage of financial service providers in your portfolio that are offering such a service.

- Yes
- No

Voluntary insurance products

Provide examples of how and what you support.

As noted above we encourage our partners to diversify their services. We provide technical assistance projects and grants to help institutions better understand client needs and develop new services including voluntary insurance.

Indicate if you gather data regarding the percentage of financial service providers in your portfolio that are offering such a service.

- Yes
- No

Other financial services, specify

Branchless banking / mobile banking

Provide examples of how and what you support.

One of the specialised expertise of our Technical Assistance team is the support in the development of branchless and mobile banking services in order to expand and improve access to financial services to the underserved.

In 2013 Triple Jump launched the Triple Jump Innovation Fund which provides financing and technical assistance to institutions working to expand the scope and scale of microfinance. Besides focusing on rural and geographic areas with lesser developed microfinance sectors, the fund focuses on financing initiatives providing innovative financial products and services. These might include, among others, services such as education, housing, water and sanitation, healthcare, mobile banking and dedicated SME finance, as well as financial services linked to capacity building programs.

Indicate if you gather data regarding the percentage of financial service providers in your portfolio that are offering such a service.

Yes

No

Non-financial services, specify

Gender mainstreaming

Provide examples of how and what you support.

In some occasions Oxfam Novib and Triple Jump have offered technical assistance to incorporate gender mainstreaming trainings to financial institutions and the communities they serve.

Indicate if you gather data regarding the percentage of financial service providers in your portfolio that are offering such a service.

Yes

No

No

**IFD 08.3** Additional information. [Optional]

Both the Triple Jump Innovation Fund and the Microbuild Fund are funds that specifically focus on broadening the scope of microfinance beyond standard credit services.

IFD 09

Voluntary

Additional Assessed

PIIF 1

**Possible action:**

*Encourage providers to introduce innovative products tailored to needs of low-income clients.*

*Encourage providers to expand their service offering to more remote areas and more vulnerable populations.*

<b>IFD 09.1</b>	Indicate if you support the introduction of services tailored to the following client groups.
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Client groups	Yes/No
The very poor	<p><input checked="" type="radio"/> Yes</p> <p>Describe how you support the introduction of such services.</p> <p>Through our TA facility we offer the possibility to develop tailor made services for the very poor. The various risk profiles of our funds allow Triple Jump to finance higher risk institutions that target the very poor and the poor.</p> <p>Indicate what percentage of assets you know to be supporting these clients.</p> <p><input type="checkbox"/> 0%</p> <p><input type="checkbox"/> &lt;20%</p> <p><input type="checkbox"/> 20-40%</p> <p><input type="checkbox"/> 41-60%</p> <p><input type="checkbox"/> 61-80%</p> <p><input type="checkbox"/> &gt;80%</p> <p><input checked="" type="radio"/> We track at the investee level but do not aggregate this information</p> <p><input type="radio"/> We do not track at the investee level</p> <p><input type="radio"/> No</p>
The poor	<p><input checked="" type="radio"/> Yes</p> <p>Describe how you support the introduction of such services.</p> <p>Through our TA facility we offer the possibility to develop tailor made services for the very poor. The various risk profiles of our funds allow Triple Jump to finance higher risk institutions that target the very poor and the poor.</p> <p>Indicate what percentage of assets you know to be supporting these clients.</p> <p><input type="checkbox"/> 0%</p> <p><input type="checkbox"/> &lt;20%</p> <p><input type="checkbox"/> 20-40%</p> <p><input type="checkbox"/> 41-60%</p> <p><input type="checkbox"/> 61-80%</p> <p><input type="checkbox"/> &gt;80%</p> <p><input checked="" type="radio"/> We track at the investee level but do not aggregate this information</p> <p><input type="radio"/> We do not track at the investee level</p> <p><input type="radio"/> No</p>
	<input checked="" type="radio"/> Yes

<p>Low income clients</p>	<div style="border: 1px solid black; background-color: #cccccc; padding: 5px; margin-bottom: 10px;"> <p>Describe how you support the introduction of such services.</p> </div> <p>Through our TA facility we offer the possibility to develop tailor made services for the low income clients.</p> <div style="border: 1px solid black; background-color: #cccccc; padding: 5px; margin-bottom: 10px;"> <p>Indicate what percentage of assets you know to be supporting these clients.</p> </div> <p> <input type="checkbox"/> 0%  <input type="checkbox"/> &lt;20%  <input type="checkbox"/> 20-40%  <input type="checkbox"/> 41-60%  <input type="checkbox"/> 61-80%  <input type="checkbox"/> &gt;80%         </p> <p> <input checked="" type="radio"/> We track at the investee level but do not aggregate this information  <input type="radio"/> We do not track at the investee level  <input type="radio"/> No         </p>
<div style="border: 1px solid black; background-color: #cccccc; padding: 5px; margin-bottom: 10px;"> <p>Other, specify</p> </div> <p>SME clients</p>	<p><input checked="" type="radio"/> Yes</p> <div style="border: 1px solid black; background-color: #cccccc; padding: 5px; margin-bottom: 10px;"> <p>Describe you support the introduction of such services.</p> </div> <p>Because of the important role SMEs play in job creation, Triple Jump has developed a strong technical assistance expertise in the development and improvement of financial products geared towards SME clients.</p> <div style="border: 1px solid black; background-color: #cccccc; padding: 5px; margin-bottom: 10px;"> <p>Indicate what percentage of assets you know to be supporting these clients.</p> </div> <p> <input type="checkbox"/> 0%  <input type="checkbox"/> &lt;20%  <input type="checkbox"/> 20-40%  <input type="checkbox"/> 41-60%  <input type="checkbox"/> 61-80%  <input type="checkbox"/> &gt;80%         </p> <p> <input checked="" type="radio"/> We track at the investee level but do not aggregate this information  <input type="radio"/> We do not track at the investee level  <input type="radio"/> No         </p>

<b>IFD 09.2</b>	Indicate if you collect data regarding the percentage or number of total active clients that are:
-----------------	---



Rural

Yes

Indicate what percentage of your direct portfolio this represents

- <20%
- 20-40%
- 41-60%
- 61-80%
- >80%

No

Urban

Yes

Indicate what percentage of your direct portfolio this represents

- <20%
- 20-40%
- 41-60%
- 61-80%
- >80%

No

Female

Yes

Indicate what percentage of your direct portfolio this represents

- <20%
- 20-40%
- 41-60%
- 61-80%
- >80%

No

IFD 10	Voluntary	Descriptive	PIIF 1
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**Possible action:**

*Supporting retail providers.*

<b>IFD 10.1</b>	Indicate if you provide technical assistance to your investees.
-----------------	---

- Yes
- No

<b>IFD 10.2</b>	Additional information.
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Triple Jump Advisory Services (TJAS) helps promising MFIs by providing capacity-building services and cost-sharing grants to strengthen governance, by introducing and improving the use of technology (mobile banking/management information systems), by developing client-focused financial products and by incorporating social performance management (SPM) into operations. Our goal is to guide FIs to the next phase of development, with a particular focus on removing the bottlenecks that can impede sustainable growth and access to long-term funding sources

## PIIF Principle 2: Client protection

<b>IFD 11</b>	<b>Mandatory</b>	<b>Core Assessed</b>	<b>PIIF 2</b>
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**Possible action:**

*Publicly endorse the Client Protection Principles (CPP).*

<b>IFD 11.1</b>	Indicate if you have publicly endorsed the Client Protection Principles.
-----------------	--

- Yes
- No

<b>IFD 11.2</b>	Additional information. [Optional]
-----------------	------------------------------------

We promote the SMART Campaign and the Client Protection Principles to our partner financial institutions. Each institution we finance is assessed against all seven principles. We put a particular emphasis on the prevention of over-indebtedness, transparency, responsible pricing and fair and respectful treatment of clients. The degree of client protection practices as measured by the average client protection score in our portfolio is one of our annual target.

<b>IFD 12</b>	<b>Voluntary</b>	<b>Additional Assessed</b>	<b>PIIF 2</b>
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<b>IFD 12.1</b>	Indicate if you provide training or assistance for your investees in implementing the Client Protection Principles and/or other client protection measures.
-----------------	---

- Yes
- No

IFD 12.2	Additional information.
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We provide technical assistance and grants for social performance management which includes the integration of client protection principles into the institutions' operations.

IFD 13	Mandatory	Core Assessed	PIIF 2
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IFD 13.1	Indicate if you include the Client Protection Principles and/or other client protection measures in your investment policies.
----------	---

Yes

IFD 13.2	Indicate if this is systematically applied.
----------	---

	During due diligence
--	----------------------

Yes

No

	In covenants in loan agreements and/or in financing or shareholder agreements
--	---

Yes

No

IFD 13.3	Indicate if you encourage investees to apply for Client Protection Certification. [Optional]
----------	--

Yes

No

No

### PIIF Principle 3: Fair treatment

IFD 14	Mandatory	Core Assessed	PIIF 3
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**Possible action:**

*Provide financing in an appropriate currency and tenor.*

IFD 14.1	In relation to your direct portfolio in debt, indicate if you provide investment in local currency.
----------	---

Yes

IFD 14.2

Indicate what percentage of your direct portfolio in debt is invested in the investee's local currency.

- <20%
- 20-40%
- 41-60%
- 61-80%
- >80%

No

IFD 15	Mandatory	Descriptive	PIIF 3
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**Possible action:**

*Provide financing in an appropriate currency and tenor.*

*Actively support the building of a diversified funding base.*

IFD 15.1

In relation to your direct portfolio in debt, indicate what percentage have a maturity (from the point of investment) of the specified duration:

- 12 months or fewer
- 13 to 24 months
- 25 to 60 months
- Over 60 months

Indicate percentage

- <20
- 20-40%
- 41-60%
- 61-80%
- >80%

IFD 15.2

Indicate if you have a set limit regarding the maximum fixed income investment exposure of the investees in which you invest. [Optional]

- Yes
- No

IFD 15.3

Additional information. [Optional]

We have set the following limits:

- maximum of 20% of an investee's loan portfolio per fund
- maximum of 30% of an investee's loan portfolio all TJ managed funds included

IFD 17	Mandatory	Core Assessed	PIIF 3
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**Possible action:**

Negotiate terms and conditions that are transparent, fair and reasonable, including fair break-up clauses.

**IFD 17.1** | Indicate if you adopt the following practices:

For fixed income investments: Use the Lenders' Guidelines for Setting Covenants in Support of Responsible Microfinance as an example or reference document.

Indicate if these practices are formalised in written policies and procedures.

- Yes
- No

Ensure that the investee understands the terms, covenants and their implications prior to signing loan / shareholder documentation.

Describe your process.

Investees receive a draft of the contract for their comments and modifications. Contracts can be available in four languages: English, Spanish, French and Arabic.

Indicate if these practices are formalised in written policies and procedures.

- Yes
- No

Foster trust and proactive dialogue with investees through straightforward discussions on issues such as a covenant breach.

Describe your process.

A covenant breach always triggers a dialogue between TJ and the investee. Temporary waivers can be issued in order to allow investee to return to compliance.

Indicate if these practices are formalised in written policies and procedures.

- Yes
- No

In the case of material covenant breach, create/participate in a voluntary workout group where applicable, with the goal to help the investee remain a going concern whenever possible.

Indicate if these practices are formalised in written policies and procedures.

- Yes
- No

For fixed income investments: Train your staff on effective monitoring and covenant waiver negotiations to manage deteriorating conditions, and transition a non-performing loan from loan origination staff to specialised workout staff.

Indicate if these practices are formalised in written policies and procedures.

- Yes
- No

Encourage investee skills-building on financial projections, scenario planning and stress-testing for management, and on financial expertise and governance for Directors.

Indicate if these practices are formalised in written policies and procedures.

- Yes
- No
- Other (explain)
- None of the above

## PIIF Principle 4: Responsible investment

IFD 18

Mandatory

Gateway

PIIF 4

### **Possible action:**

*Negotiate terms and conditions that are transparent, fair and reasonable, including fair break-up clauses.*

IFD 18.1

Indicate if you use the following tools for social performance reporting:

### **Externally developed tools**

During due diligence.

- Yes
- No
- We don't track social performance

For monitoring and reporting purposes.

- Yes
- No
- We don't track social performance

### **In-house tools based on externally developed tools**

During due diligence.

- Yes
- No
- We don't track social performance

For monitoring and reporting purposes.

- Yes
- No
- We don't track social performance

Describe the approaches used and frequency of use.

Our social performance assessment tool was first developed in 2008 and regularly updated to incorporate various industry standards (USSPM, IRIS, etc.) The tool is used as an investment decision tool and scores investees on six dimensions of social performance (Mission/Governance/Management, Targeting& Outreach, Client Service, Client Protection, Human Resources and Environment). The tool is designed to foster a dialogue between TJ and the investee's management on social performance management. The score is updated on a yearly basis). A selected number of quantitative social performance indicators are monitored on a monthly or quarterly basis.

#### Tools developed solely in-house

During due diligence.

- Yes
- No
- We don't track social performance

For monitoring and reporting purposes.

- Yes
- No
- We don't track social performance

Describe the approaches used and frequency of use.

In addition to its Social Performance Assessment tool which has been developed in-house but integrates externally developed standards, TJ developed in-house several other social performance tools such as the Interest Traffic Light (a tool to evaluate whether or not interest rates and associated profitability are justifiable in light of the institution's social mission) and the Executive Compensation Questionnaire (a tool to standardise assessment of CEO remuneration). The Interest Traffic Light can be downloaded at [www.interstrafficlight.org](http://www.interstrafficlight.org)

IFD 19	Mandatory	Descriptive	PIIF 4
<b>IFD 19.1</b>	Indicate if you require the retail institutions in which you invest to have an independent financial rating.		
	<input type="radio"/> Always <input type="radio"/> In a majority of cases <input type="radio"/> In a minority of cases <input checked="" type="radio"/> No		
<b>IFD 19.2</b>	Indicate if you require the retail institutions in which you invest to have an independent social rating.		
	<input type="radio"/> Always <input type="radio"/> In a majority of cases <input type="radio"/> In a minority of cases <input checked="" type="radio"/> No		
<b>IFD 19.3</b>	Indicate if you require the retail institutions in which you invest to have an independent social audit.		
	<input type="radio"/> Yes <input checked="" type="radio"/> No		
<b>IFD 19.4</b>	Additional information. [Optional]		

While we welcome independent assessments, TJ bases its investment decisions on its own on-site assessment.

IFD 20	Mandatory	Core Assessed	PIIF 4
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**Possible action:**

*Assist in developing appropriate references for corporate governance issues.*



**IFD 20.1**

In relation to your due diligence on and monitoring and reporting of corporate governance among investees, indicate if you assess:

**Compensation of the Board of Directors and Executive Directors (i.e. its transparency, the use of benchmarking)****Pre-investment**

- Yes
- No
- Not for all of our investments in inclusive finance

**Post-investment**

- Yes
- No
- Not for all of our investments in inclusive finance

Describe what you look at and, if post-investment, the frequency of assessment. [Optional]

Triple Jump developed the Executive Compensation Questionnaire to standardize our assessment of CEO salaries. As part of every appraisal for a new financing, Triple Jump requires the MFI to be transparent on the compensation of its CEO. The questionnaire is then used for all MFIs that report a CEO compensation package above a certain threshold. Six questions help frame the discussion in our investment committee in order to decide if a compensation is justified or not. In all cases our analysis is focused on determining the appropriate balance between social and financial returns.

**Composition of the Board (i.e. breadth and depth of experience, effective client representation, diversity)****Pre-investment**

- Yes
- No
- Not for all of our investments in inclusive finance

**Post-investment**

- Yes
- No
- Not for all of our investments in inclusive finance

Describe what you look at and, if post-investment, the frequency of assessment. [Optional]

We look at the composition of the Board and at the expertise and background of each of its members (including their social orientation and social performance management expertise).  
We look at the existence of board level committees (including social performance committees)

**Whether the Board receives social performance management-related information from the management team that is analysed and contributes to Board decision making.**

Pre-investment

- Yes
- No
- Not for all of our investments in inclusive finance

Post-investment

- Yes
- No
- Not for all of our investments in inclusive finance

Describe what you look at and, if post-investment, the frequency of assessment. [Optional]

This is part of our social performance assessment tool.

IFD 21	Voluntary	Descriptive	PIIF 4
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**Possible action:**

*Assist in developing appropriate references for corporate governance issues.*

IFD 21.1 Indicate if you provide training or assistance for your investees on corporate governance.

- Yes
- No

**IFD 21.2** Additional information.

Triple Jump provides technical assistance and grants for the strengthening of governance which includes a wide range of services from board development, management training and overall institutional risk management.

**IFD 23** **Mandatory** **Descriptive** **PIIF 4**

**Possible action:**

*Assist in developing appropriate references for environmental issues.*

**IFD 23.1** Indicate if you have a procedure to integrate the consideration of environmental issues in your investment decision processes.

- Yes
  - For all inclusive finance investments
  - For a majority of inclusive finance investments
  - For a minority of inclusive finance investments

**IFD 23.2**

Describe how your procedure to integrate the consideration of environmental issues in your investment decisions processes affect decisions pre-investment. [Optional]

The TJ Social Performance Assessment Tool includes four questions related to environmental issues. It addresses environmental exclusion lists, the use of environment-friendly techniques in operations, awareness raising and the promotion (ie financing) of environment-friendly techniques.

**IFD 23.3**

Describe how your procedure to integrate the consideration of environmental issues in your investment decisions processes affect decisions post- investment. [Optional]

The above assessment is updated on a yearly basis.

- No

**IFD 23.4** Indicate if you request your investees to comply with an environmental exclusion list.

- Yes, for all investees
- Yes, for a majority of investees
- Yes, for a minority of investees
- No

<b>IFD 23.5</b>	Additional information. [Optional]
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Our loan agreements include clauses that require best effort to comply with the local environmental laws and to ensure that the financing will be used solely for on-lending to those entities that comply with the environmental laws applicable in the country.

<b>IFD 24</b>	Voluntary	Additional Assessed	PIIF 4
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**Possible action:**

*Promote implementation of anti-corruption practices.*

<b>IFD 24.1</b>	Indicate if you have anti-corruption policies.
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- Yes, published
- Yes, but not published
- No

<b>IFD 24.2</b>	Indicate if you have internal whistle-blowing policies.
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- Yes, published
- Yes, but not published
- No

<b>IFD 24.3</b>	Indicate if you review whether your investees have anti-corruption policies as part of your due diligence process.
-----------------	--

- Yes
- No

<b>IFD 24.4</b>	Indicate if you review whether your investees have internal whistle-blowing policies as part of your due diligence process.
-----------------	---

- Yes
- No

<b>IFD 24.5</b>	Additional information.
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Our Policy book and our Code of Ethics and Professional Standards include an Anti-money laundering policy, a Know Your Client procedure, a conflict of interest policy, a complaints procedure.

<b>PIIF Principle 5: Transparency</b>			
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<b>IFD 25</b>	Voluntary	Additional Assessed	PIIF 5
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**Possible action:**

Fully disclose policies, criteria and related conditions of products and services to investees and other relevant stakeholders.

<b>IFD 25.1</b>	Indicate how your mission and investment objectives communicated to stakeholders (e.g. investees, investors).
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Publicly

	Provide a URL
--	---------------

<http://www.triplejump.eu>

Selected stakeholders only

On request only

<b>IFD 26</b>	<b>Mandatory</b>	<b>Core Assessed</b>	<b>PIIF 5</b>
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**Possible action:**

Fully disclose policies, criteria and related conditions of products and services to investees and other relevant stakeholders.

<b>IFD 26.1</b>	Other than the PRI/PIIF, indicate if you provide your investors and/or the public with information aligned with industry standards.
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Yes

<b>IFD 26.2</b>	Do you provide information aligned with:
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The MIV Disclosure Guidelines

Yes, to our investors only

Yes, to the public

The Impact Reporting & Investment Standards (IRIS)

Yes, to our investors only

Yes, to the public

Other, specify

No

<b>IFD 27</b>	<b>Mandatory</b>	<b>Core Assessed</b>	<b>PIIF 5</b>
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**Possible action:**

Ensure that investees adequately disclose the pricing, terms and conditions of financial products and services offered, and that the pricing, terms and conditions are understood by clients.

<b>IFD 27.1</b>	Indicate if you encourage the retail institutions in which you invest to ensure that the following are transparent and fully explained to their clients (i.e. those seeking financial services from them) in a form they can understand.
-----------------	--

## Pricing

Yes

**IFD 27.2** Indicate how you ensure this for pricing and provide examples.

We first study the MFI's written policies to verify if it provides for adequate pricing transparency. During the due diligence we verify if these policies are implemented by analysing the documentations provided to clients, including marketing material, contracts and repayment schedules. Pricing information should be complete and provided in a form that makes it possible for clients to compare pricing between different MFIs. We also verify that the documents are provided to the client sufficiently early to allow time for the client to make an informed decision. We then interview loan officers and clients to verify their understanding of loan conditions.

No

## Other terms and conditions

Yes

**IFD 27.3** Indicate how you ensure this for other terms/conditions and provide examples.

We first study the MFI's written policies to verify if it provides for adequate terms and conditions of the loans. During the due diligence we verify if these policies are implemented by analysing the documentations provided to clients, including marketing material, contracts and repayment schedules. Information on the terms of the loan should be complete and provided in a form that makes it possible for clients to compare terms between different MFIs. We also verify that the documents are provided to the client sufficiently early to allow time for the client to make an informed decision. We then interview loan officers and clients to verify their understanding of loan conditions.

No

## PIIF Principle 6: Balanced returns

IFD 28

Mandatory

Core Assessed

PIIF 6

### **Possible action:**

*Strive for a balanced long-term social and financial risk-adjusted return that recognises the interests of clients, retail providers and investors.*

**IFD 28.1** Indicate if the social performance of investees affects your:

## Investment decision making

Yes

**IFD 28.2**

Explain how social performance of investees affects investment decision making.

Social performance is assessed by Investment Officers and scored with our SPA scoring tool. A minimum score is required for the investment to be proposed to the investment committee. During the investment committee the social performance score, together with an assessment of the MFI's strengths and weaknesses in social performance management are discussed and integrated in the decision making process.

No

## Portfolio management

Yes

**IFD 28.3**

Explain how social performance of investees affects portfolio management.

In the case an MFI reaches the minimum SPM score for investment but some key areas of improvement have been identified, we might reduce the tenor of the loan and condition a renewal to the MFI reaching a specific milestone. In addition, and, depending on the mandate of the funds we manage, the social performance score of an MFI might affect the amount of the investment.

No

**IFD 29**

**Voluntary**

**Additional Assessed**

**PIIF 6**

**Possible action:**

*Strive for a balanced long-term social and financial risk-adjusted return that recognises the interests of clients, retail providers and investors.*

**IFD 29.1**

Indicate if your staff have monetary (or other – specify) incentives linked to social performance measures.

Yes

No

<b>IFD 29.2</b>	Additional information.
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Staff receives a company wide incentive based on achievements against the financial and social objectives set for the year.

<b>IFD 30</b>	<b>Voluntary</b>	<b>Additional Assessed</b>	<b>PIIF 6</b>
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**Possible action:**

*Strive for a balanced long-term social and financial risk-adjusted return that recognises the interests of clients, retail providers and investors.*

<b>IFD 30.1</b>	Indicate if you collect data regarding the social outcomes of your investees' work.
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- Yes
- No

<b>IFD 30.2</b>	Additional information.
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Triple Jump systematically tracks social output indicators of its investees, including the number of end-clients, the percentage of women, the rural penetration and average loan sizes. In addition, since 2013, Triple Jump places emphasis on advancing the agenda on impact measurement. Together with Oxfam Novib it made an impact study of two MFIs in Africa based on an innovative, efficient and scalable methodology. In Latin America it worked with three MFIs to analyze and improve the use of poverty measurement tools.

<b>IFD 31</b>	<b>Voluntary</b>	<b>Additional Assessed</b>	<b>PIIF 6</b>
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**Possible action:**

*Strive for a balanced long-term social and financial risk-adjusted return that recognises the interests of clients, retail providers and investors.*

<b>IFD 31.1</b>	Indicate if you incentivise investees to track social performance.
-----------------	--

- Yes



IFD 31.2

Explain how you incentivise investees to track social performance.

Our MFI clients are required to report on social performance through our reporting system on a monthly or quarterly basis. Triple Jump provides technical assistance to MFI to help them develop the methodology and systems to track social performance. Moreover our Social Performance Tool is meant to open the discussion with the MFI where we want to demonstrate to the MFI that a good financial performance goes hand in hand with good social performance.

No

## PIIF Principle 7: Standards

IFD 32

Mandatory

Core Assessed

PIIF 7

### **Possible action:**

*Participate in networks to share tools, information and resources.*

IFD 32.1

Select which of the following collaborative initiatives your organisation has supported or participated in, and the role you played.

### The Principles for Investors in Inclusive Finance

- Yes
- Basic
  - Moderate
  - Advanced
- No

### The Smart Campaign

- Yes
- Basic
  - Moderate
  - Advanced
- No

### Social Performance Task Force

- Yes
- Basic
  - Moderate
  - Advanced
- No

Council for Microfinance Equity Funds (CMEF)

- Yes
  - Basic
  - Moderate
  - Advanced
- No

European Microfinance Platform (eMFP)

- Yes
  - Basic
  - Moderate
  - Advanced
- No

Global Impact Investors Network (GIIN)

- Yes
  - Basic
  - Moderate
  - Advanced
- No

Other network, association memberships and/or specific collaboration related to the promotion of inclusive finance, specify

MF Transparency

- Yes
  - Basic
  - Moderate
  - Advanced
- No

IFD 32.2

If you have indicated that your organisation was involved in any of the above, please provide a brief commentary. [Optional]

Triple Jump actively participates in four working groups under the umbrella of the Social Performance Task Force to promote further harmonization among investors in social performance management practices. It cooperates with several initiatives by providing data and research to build and promote the case for social performance.

IFD 33

Voluntary

Additional Assessed

PIIF 7

**Possible action:**

*Participate in networks to share tools, information and resources.*

**IFD 33.1** Indicate if you encourage your investees to be a member of/endorse the following:

Social Performance Task Force

- Yes
- No

The Smart Campaign

- Yes

Describe how you have supported them in implementation (direct or via a third party) during the reporting year.

We strongly promote the endorsement of the Smart Campaign with our clients. During our due diligence process we discuss implementation of the Client Protection Principles.

Indicate what percentage of investees, as a percentage of your direct inclusive finance portfolio, is a member of/has endorsed this.

- <20%
  - 20-40%
  - 41-60%
  - 61-80%
  - >80%
  - We do not track this information
- No

Other network and association memberships and/or specific collaboration related to the promotion of inclusive finance. (specify)

MF Transparency

- Yes
- No

<b>IFD 34</b>	<b>Voluntary</b>	<b>Additional Assessed</b>	<b>PIIF 7</b>
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**Possible action:**

*Contribute to advancing benchmarking, as an incentive for improvement.*

**IFD 34.1** Indicate if you encourage your investees to participate in initiatives which contribute to the development of industry benchmarks.

MIX Market

- Yes
- No

MFTransparency

Yes

Describe what actions you have taken.

We systematically use the APR instrument developed by MF Transparency to calculate effective interest rate of all our clients. We encourage the clients to be transparent on their pricing towards their end clients.

No

Universal Standards for Social Performance Management

Yes

Describe what actions you have taken.

We regularly refer to the USSPM as the standars for SPM and the ultimate reference guide for best practice.

No

Other, specify

Yes

No