



Company Description: No description given.

**GIIRS Impact Rating Summary**

	Impact Business Models Rating	Operations Rating
<b>Overall</b>	<b>PLATINUM</b>	★★★★★
Governance	<b>GOLD</b>	★★★★★
Workers		★★★★★
Community	<b>SILVER</b>	★★★★★
Environment		★★★★★
Customers	<b>PLATINUM</b>	

**Why did the company earn this IBM Rating?**

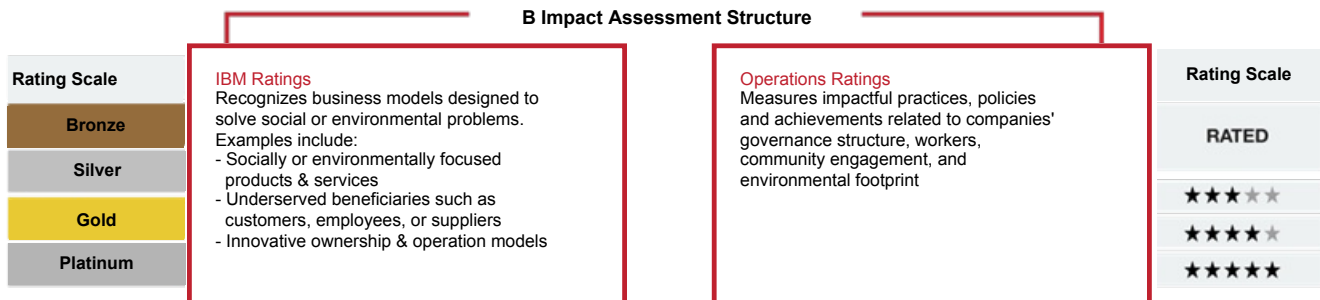
Company is receiving credit for being a nonprofit organization that serves underserved groups through its microfinance services

**Certified B Corporation?**

**No**

**What is a Certified B Corp?** B Corps are for-profit companies certified by the nonprofit B Lab to meet rigorous standards of social and environmental performance, accountability, and transparency. Any company that scores an 80 or above on the B Impact Assessment is eligible to become a Certified B Corp.

**Methodology:** The GIIRS Rating is powered by the B Impact Assessment (BIA). The BIA measures the overall impact of a business on all of its stakeholders. Each company receives an overall B Impact score and two ratings. The IBM Rating reflects the company's impact business model performance through medal designations, segmented by quartile performance on a relative scale. The Operations Rating reflects the company's performance on the operations section of the assessment, reflected on a 1-5 star scale based on quintiles of relative performance. For more information on methodology, see page 3.





INSOTEC

2018 GIIRS Impact Company Rating Report

Market: Emerging  
Sector: MFI  
Size: 50-249  
Revenue Range: \$10M - \$19,999,999  
Validation Status: Updated

Overall B Impact Score: **141.0**

Operations Rating/Score: ★★☆☆☆ **59.3**

**Benchmark Performance**

Company Score ●  
Emerging Market Average ◆

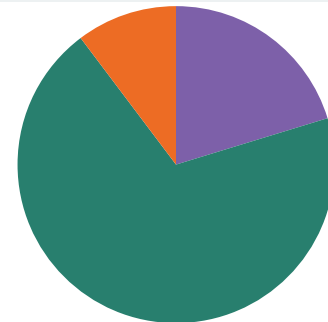
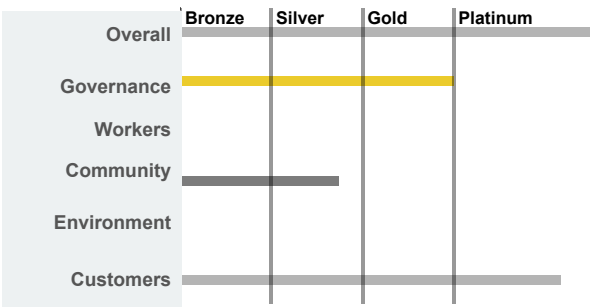
**Impact Areas**

**Score and Benchmark**

Impact Area	Score	Benchmark	Weight
Governance	3.3	8.5	15
Workers	13.0	31.5	50
Community	13.8	20.5	55
Environment	6.5	6.5	20

IBM Rating/Score: **PLATINUM** **73.0**

**% of Points Earned, by Impact Area**



The chart displays the company's IBM Rating by Impact Area. The length of the each bar corresponds to the company's performance within a given medal threshold, and is intended to give a sense of how close or far the company is from a higher medal.

Min. GOV IBM %	Min. WOR IBM %	Min. Com IBM %	Min. ENV IBM %	Min. CSTM IBM %
10%		20%		69%

**Disclosure Questionnaire**

As part of the GIIRS rating process, the company filled out a disclosure questionnaire regarding fines, litigation, and issues typically covered in a negative screen. To learn more about that process, click [here](#). The company did not indicate it had a disclosure item on the questionnaire. To View the company's responses to each disclosure item, please log in to B Analytics.

# GIIRS 101

GIIRS Ratings are the gold standard for impact measurement in impact investing. They are rigorous, comprehensive, and comparable ratings of a company or a fund's social and environmental impact.

## What is an Impact Business Model Rating?

The Impact Business Model (IBM) Rating recognizes 25+ different business models that are specifically designed to solve social or environmental problems. Examples of these business models include: socially or environmentally focused products or services; underserved beneficiaries such as customers, employees, or suppliers; and other innovative ownership and operation models. IBM Medal thresholds are calculated using quartile scoring performance of companies rated on the B Impact Assessment. For example, a Gold IBM Rating signifies the company is performing in the top 50% of all GIIRS Rated Companies and Certified B Corps.

Models Rating	Total Score	Community	Environment	Workers	Governance	Customers
BRONZE	0 to 22.8	0 to 10.7	0 to 11.3	0 to 10.4	0 to 2.5	0 to 14.3
SILVER	22.9 to 33.9	10.8 to 19.9	11.4 to 15	10.5 to 23	2.6 to 6.3	14.4 to 27.8
GOLD	34 to 48.2	20 to 28.8	15.1 to 26.7	23.1 to 28.1	6.4 to 7.4	27.9 to 43.4
PLATINUM	49+	28.9+	26.8+	28.2+	7.6+	43.5+

## What is an Operations Rating?

The Operations Rating evaluates the impact of the business in how it operates. This is sometimes referred to "ESG" (or Environmental, Social and Governance) practices. Operations Star thresholds are based on quintile performance of GIIRS Rated Companies and Certified B Corps. For example, a three Star Operations Rating signifies the company is performing in the top 60% of all GIIRS Rated Companies and Certified B Corps.

Operations Rating	Overall Score	By Impact Area	Community	Environment	Workers	Governance
RATED	0 to 57.7	★☆☆☆☆	0 to 15.5	0 to 5.8	0 to 18.1	0 to 5
		★★☆☆☆	15.6 to 19.6	5.9 to 8.2	18.2 to 22.1	5.1 to 6.5
★★★★☆	57.8 to 64.6	★★★★☆	19.7 to 23.4	8.3 to 11	22.2 to 25.6	6.6 to 8
★★★★★	64.7 to 72.8	★★★★★	23.5 to 28.9	11.1 to 14.8	25.7 to 29.9	8.1 to 10
★★★★★	73+	★★★★★	29+	14.9+	30+	10+

The thresholds for star and medal ratings are calculated with the release of each new version of the B Impact Assessment. B Lab conducts review calls with GIIRS Rated companies every two years, or when a company is Re-Rated and has a significant change in score. A 'Validation Status: Validated' indicates that the company has completed a review call that year; 'Validation Status: Updated' indicates that the company's assessment was reviewed by B Lab staff and no review call was conducted.

## Impact Area Descriptions



### Governance

The Governance Impact Area evaluates a company's overall mission, ethics, accountability and transparency.



### Workers

The Worker Impact Area evaluates the company's contribution to employee well-being, including topics related to compensation and benefits, training, health and safety, and job flexibility.



### Community

The Community Impact Area evaluates the company's community engagement and impact, including topics related to diversity, job creation, supplier relations, charitable giving/community service, and local involvement. In addition, this section also includes options for companies whose business model is designed to address specific community-oriented problems, such workforce development for underserved groups, poverty alleviation through fair trade supply chains, etc.



### Environment

The Environment Impact Area evaluates a company's overall environmental stewardship including its facilities, resource use, emissions, and (when applicable) its supply chain and distribution channels. This section also includes options for companies whose product or service is designed to address a specific environmental problem, for instance by redesigning traditional manufacturing practices or by producing products that create renewable energy, reduce consumption or waste, conserve land or wildlife, or educate about environmental problems.



### Customers

The Customers Impact Area evaluates companies whose products or services are designed to address a particular social problem for or through its customers, such as health or educational products. The section focuses on the impact of the product/service and the extent to which it benefits underserved communities. For many companies this section will not apply.