

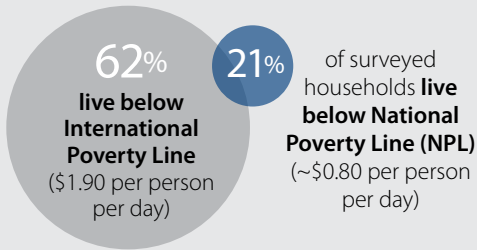
Household Poverty & Living Standards, Democratic Republic of the Congo (DRC)

This report is produced by the FINCA International research team, in collaboration with FINCA DRC and FINCA Canada, with generous support from Global Affairs Canada. Data was collected from 1,100 active borrowers of FINCA DRC. Our objective is to measure the income and living standards in our borrowers' households, with a particular focus on the incidence of poverty and access to basic services.

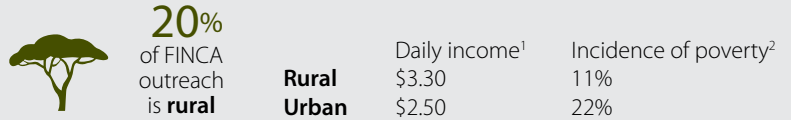
GENERAL STATISTICS

POVERTY LEVELS

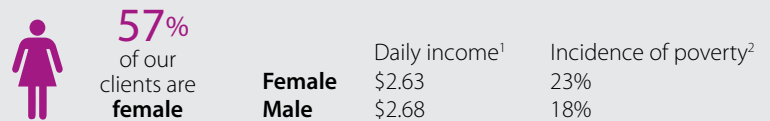
Nearly 2/3 of FINCA DRC clients—most of whom are urban women—live on less than \$2 per day.



LOCATION



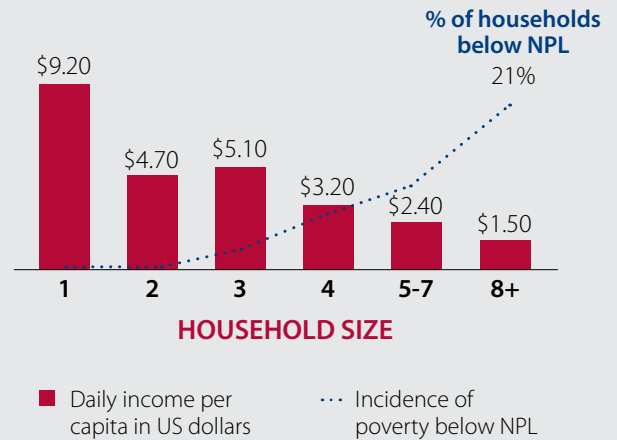
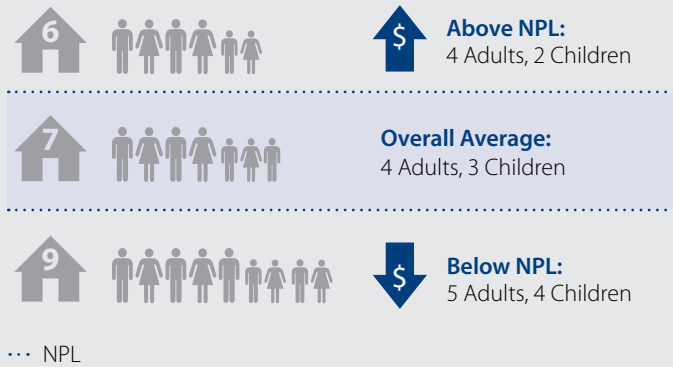
GENDER



POVERTY IN BIG FAMILIES

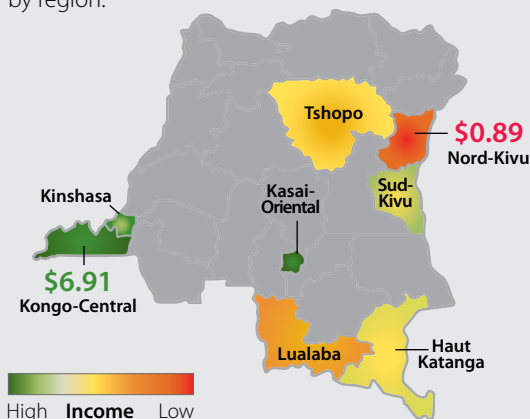
AVERAGE HOUSEHOLD SIZES

Poverty is more prevalent in larger households with more children.



INCOME LEVELS BY REGION

FINCA DRC clients' daily income per capita varies widely by region.



ACCESS TO BASIC SERVICES

EDUCATION



HEALTH CARE



SOURCE OF LIGHTING BY REGION

| | Nord-Kivu | Kasai-Oriental | Sud-Kivu | Lualaba | Haut Katanga | Kongo-Central | Kinshasa | Tshopo |
|-------------------------|-----------|----------------|----------|---------|--------------|---------------|----------|--------|
| Electricity (plug icon) | 6% | 55% | 68% | 58% | 96% | 98% | 99% | 100% |
| Solar (sun icon) | 87% | 42% | 21% | 7% | 2% | — | — | — |
| Fire (flame icon) | 7% | 3% | 11% | 35% | 2% | 2% | 1% | — |

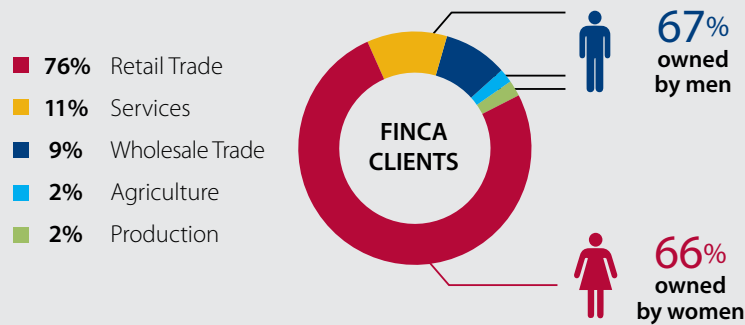
¹per capita ²(below NPL)

Business Profiles, Democratic Republic of the Congo (DRC)

This report is produced by the FINCA International research team, in collaboration with FINCA DRC and FINCA Canada, with generous support from Global Affairs Canada. Data was collected from 1,100 active borrowers of FINCA DRC. Our objective is to describe the business activities of our clients, along with their growth prospects and future goals.

BUSINESS ACTIVITIES BY SECTOR

FINCA DRC clients mostly operate small retail businesses.



Business size and performance varies across sectors.

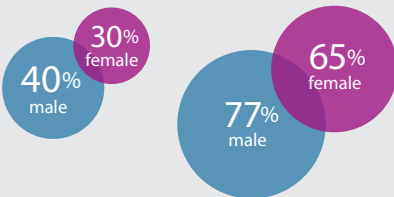
| Sector | Daily net profit | Employees per business |
|--------------------------|------------------|------------------------|
| Wholesale Trade | \$78.82 | 2.2 |
| Production/Manufacturing | \$30.86 | 3.6 |
| Services | \$16.93 | 7.0 |
| Retail Trade | \$13.15 | 1.5 |
| Agriculture | \$7.37 | 2.7 |
| Total | \$19.95 | 2.2 |

BUSINESS PROFITS BY GENDER AND AGE

Female clients are less confident about the current and future states of their businesses.

Clients reporting business growth from last year:

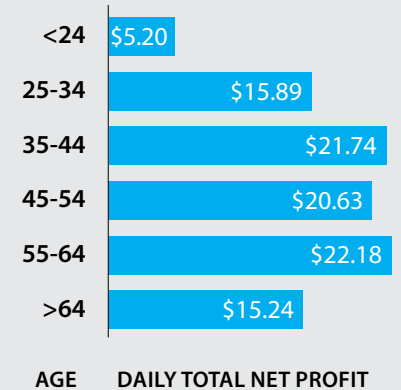
Clients ready to invest/expand their businesses:



Female clients operate smaller, less profitable businesses with over two-thirds of employees being unpaid family members.

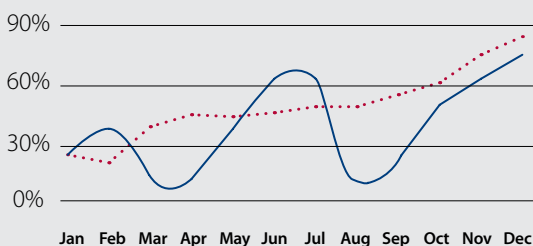
| Business Owner: | Daily amount of total net profit: | Average number of employees: | Employees who are unpaid family members: |
|-----------------|-----------------------------------|------------------------------|--|
| Male | \$30.50 | 3.2 | 30% |
| Female | \$12.42 | 1.5 | 70% |

Younger business owners run much smaller businesses and earn less.



BUSINESS SEASONALITY

There is some seasonality in all sectors: economic activity tends steadily to increase as the year progresses towards December.

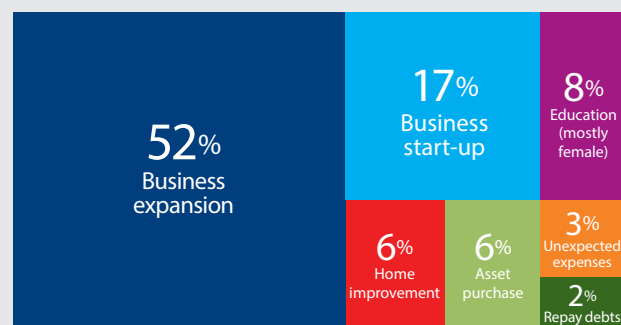


ECONOMIC ACTIVITY BY MONTHS

— Agriculture ··· Total

GOALS AND ACHIEVEMENTS

Clients borrow for a very specific purpose, usually to start or expand a business (69%).



6% had no goals



75% of clients believe FINCA can help them achieve their goals.

Delivery Channels, Savings and Other Services, Democratic Republic of the Congo (DRC)

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AGENCY BANKING USAGE AND BENEFITS



Nearly three-quarters of FINCA DRC clients are using agency banking services.¹

76% male clients



67% female clients

2.3 times used last month

1.7 times used last month



82% of clients who use the channel are rural



69% of clients who use the channel are urban

Most people who are NOT using agency banking either don't know how to use it or they are not aware of the service.

Saving time is the most frequently cited benefit.



On average, clients save 30 minutes by using an agent instead of a branch.

35% Agent is closer to my location

20% Agent service is quicker

11% Agents don't require waiting in long queues

9% Agent locations give me flexibility in my time

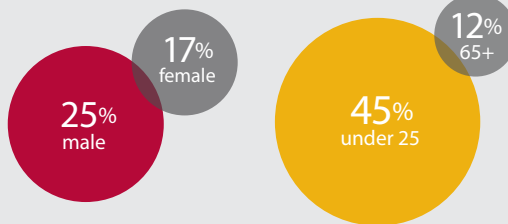
MOBILE MONEY SERVICES



About half of FINCA clients are aware of mobile money service but only one-fifth use it.

More men use mobile money services compared to women.

The service is primarily used by youth.

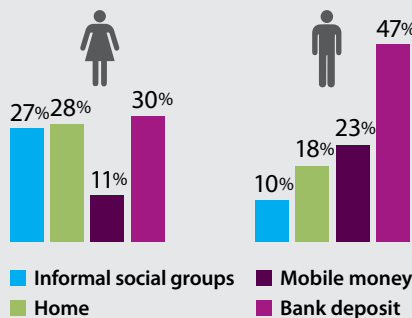


SAVING METHODS AND PURPOSES

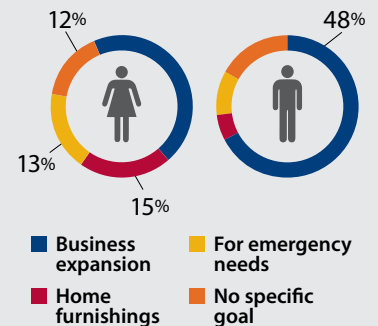


Nearly two-thirds of clients save money (any form), with no significant difference between women and men.

Saving methods



Saving purposes



DEMAND FOR FINANCIAL PRODUCTS AND OTHER SERVICES

Access to services is still a major issue.

Clients are requesting more of every type of service point.



72% ATM

29% More agents

27% Mobile banking

25% More branches

14% E-banking (mostly youth)

Consumer loans are the most sought

after loan product, but there is a big demand for other specific types of loans.



69% Consumer loans

60% House rent loans (mostly youth)

58% Mortgage loans

54% House renovation loans

50% Student loan (mostly female)

Clients also expect non-financial

services from FINCA, such as business advice, insurance and training on FINCA products/services.



34% Business consulting/ advisory services

30% Insurance services

12% Training about the financial services FINCA provides