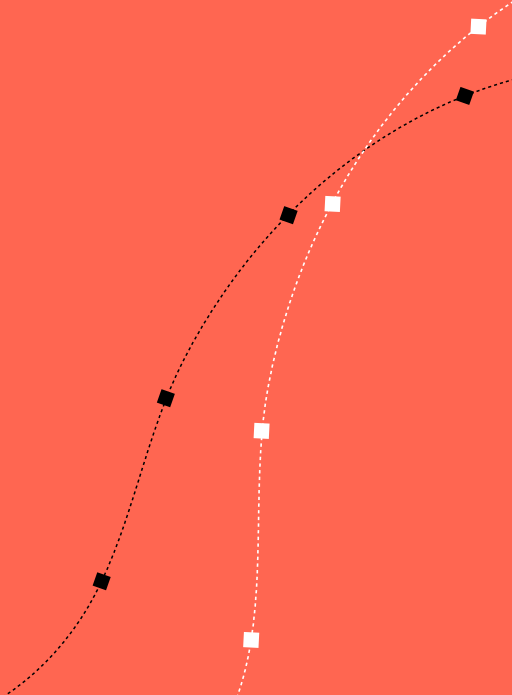


Friendship Bridge

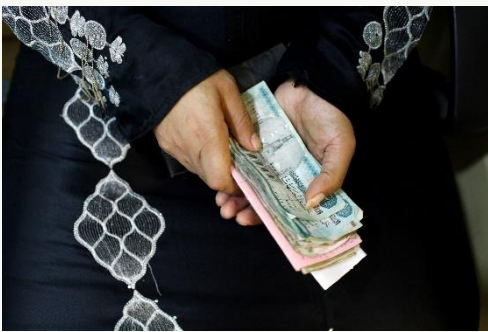
Performance Summary



About This Report

This performance report includes a summary of your results across the six dimensions of financial inclusion: access, business impact, household impact, client protection, resilience, and agency.

For more detailed results, please visit [your private online dashboard](#). On the dashboard you can find additional insights on client satisfaction, loan usage, and challenges. You can also see your results by different segments including gender and loan type.



To contextualize your results and see how your performance compares to other MFIs across these indicators, we have benchmarked your results here and in the online dashboard. The 60 Decibels Microfinance benchmarks include data across 120+ MFIs. Please note, the data in this report is static and the benchmarks are as of May 2023 where the online dashboard benchmarks are consistently updated with new data.

Once we have collected data for all the Microfinance Institutions included in the 2023 60 Decibels MFI Index, we will provide Friendship Bridge with an Index ranking in your online dashboard.

Impact Explained

60 Decibels measures your results across six dimensions of impact, the details of these dimensions are summarized below.

Access	Measures the degree to which Friendship Bridge is serving a previously underserved population, the competitive landscape Friendship Bridge operates in, and the degree to which you are serving less well-off clients.
Business Impact	Measures the impact Friendship Bridge has on clients' ability to earn income from their business and their ability to employ others.
Household Impact	Measures the impact Friendship Bridge is having on clients' quality of life and their ability to invest or cover household expenditures.
Client Protection	Measures the degree to which clients are informed of Friendship Bridge's loan conditions prior to borrowing and the impact the Friendship Bridge has on their ability to manage their finances.
Resilience	Measures the degree to which clients are financially prepared for an unforeseen economic shock, and the impact Friendship Bridge has on this preparedness. As well as the degree to which clients are making sacrifices to cover the cost of their Friendship Bridge loan repayments.
Agency	Measures the impact Friendship Bridge has on clients' confidence, ability to make decisions about their money, and their ability to achieve their financial goals.

Friendship Bridge Guatemala

100%
of clients are female

Q 5.7k
average loan size

4 years
average tenure of client

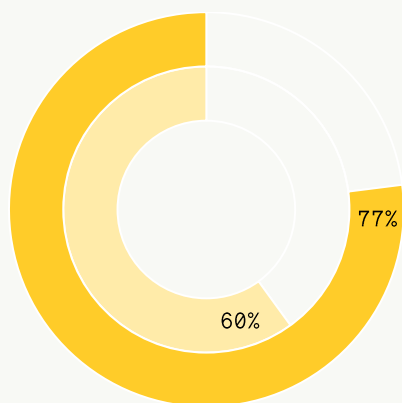
48%
have a trade loan

“
The paperwork to get the loans is easy, the interest rate is low, and the monthly payment is great.
- Female, 24



Access

- Without access to a good alternative
- Accessing a loan for the first time



0.55

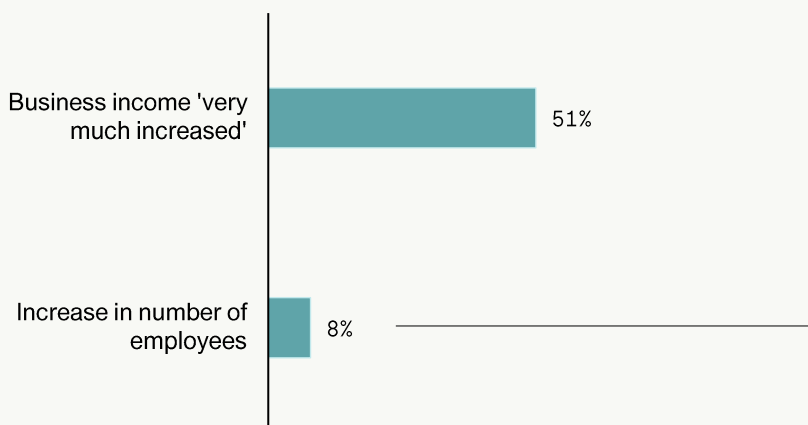
Inclusivity Ratio

Degree to which MFI is reaching low-income clients in Guatemala (n = 277)

- 1 = parity with population;
- > 1 = over-serving;
- < 1 = under-serving.




Business Impact

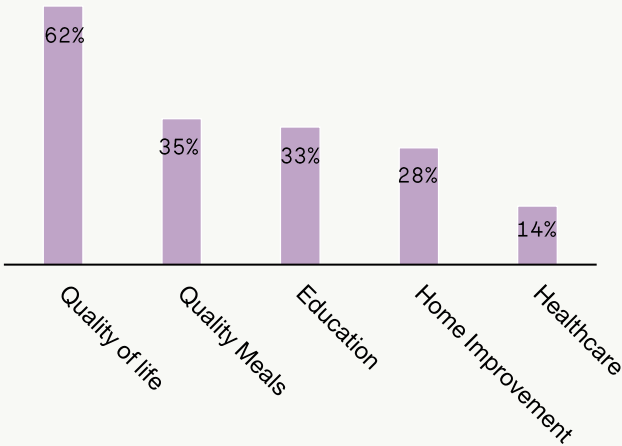



1.8
avg. # of employees before

5.4
avg. # of employees after

 Household Impact

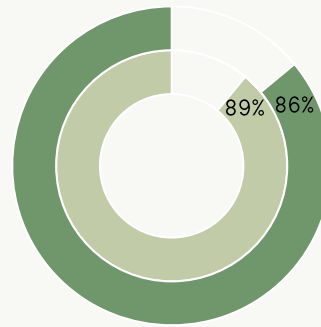
% 'very much improved / increased'



 Client Protection


- Say repayments are 'not a burden'
- 'Never' cut food consumption to repay

87%
'strongly agree' the fees, interest rates, and penalties are easy to understand and clear



99%
have 'never' experienced an unexpected fee


7%
'very much decreased' amount of time worrying about finances

 Resilience

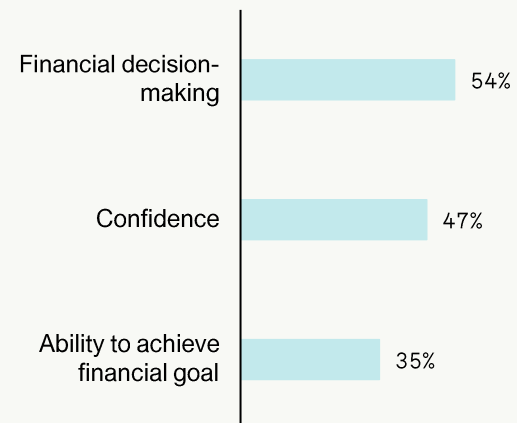
15%
say resilience has 'very much improved' because of MFI

23%
say savings have 'very much increased'

48%
say their ability to manage finances has 'very much improved'

 Agency

% 'very much improved / increased'



“

I have been able to grow my business. I have more profits and with that, I can take care of my household needs and my children's studies.

- Female, 45



For more results, check out your [online dashboard!](#)

Detailed Friendship Bridge Benchmark Performance

- BOTTOM 20%
- BOTTOM 40%
- MIDDLE
- TOP 40%
- TOP 20%

Performance Relative to Benchmark compares the Friendship Bridge performance with the 60 Decibels Microfinance Benchmarks which includes 123 Microfinance Institutions and 36,517 clients.

Indicator	Description	Friendship Bridge	60dB MFI Benchmark	Performance Relative to 60dB MFI Benchmark
🏠 Access				
First Access	% accessing for the first time	60%	56%	●●●○○
Alternatives	% without access to good alternative	77%	57%	●●●●●
Equitable Access	Inclusivity Ratio	0.55	0.64	●●○○○
🏢 Business Impact				
Income	% seeing 'very much increased' income	51%	23%	●●●●●
Employment	% increasing no. of paid employees	8%	9%	●●●○○
🏠 Household Impact				
Quality of Life	% 'very much improved' quality of life	62%	32%	●●●●●
Home Improvement	% 'very much increased' household spending on home improvement	28%	15%	●●●●●
Education	% 'very much increased' household spending on education	33%	14%	●●●●●
Healthcare	% 'very much increased' household spending on healthcare	14%	6%	●●●●○
Quality Meals	% 'very much increased' number and quality of meals	35%	14%	●●●●●
🛡️ Client Protection				
Repayment Burden	% saying repayments 'not a problem'	86%	64%	●●●●●
Consumption Sacrifice	% who 'never' cut food consumption to make repayments	89%	80%	●●●●○
Loan Understanding	% 'strongly agree' penalties, fees, and interest rates are clear	87%	70%	●●●●●
Unexpected Fee	% who say 'no, never' to experiencing an unexpected fee*	99%	94%	●●●●●
Financial Worry	% 'very much decreased' time spent worrying about finances	7%	18%	●○○○○
⚡ Resilience				
MFI Role in Resilience	% 'very much improved' resilience thanks to MFI	15%	18%	●●●○○
Savings	% 'very much increased' savings	23%	16%	●●●●○
Financial Management	% 'very much improved' ability to manage finances	48%	26%	●●●●●
🏠 Agency				
Decision making	% 'very much increased' ability to make financial decisions*	54%	28%	●●●●●
Confidence	% 'very much increased' confidence in self and abilities*	47%	35%	●●●●○
Financial Goals	% 'very much improved' ability to achieve financial goal	35%	26%	●●●●○

*These are new metrics so Benchmarks are based on only 60 companies.

Methodology

About the 60 Decibels Methodology

From February to April 2023, 60 Decibels' trained researchers conducted 277 phone interviews with Friendship Bridge clients. The clients were randomly selected from a random sample of Friendship Bridge client database. Our results are representative of Friendship Bridge clients who had available contact information and have completed at least one loan cycle. Here is the breakdown of how we collected this data:

Country	Guatemala
Contacts Shared	1,989
Interviews Completed	277
Response Rate	46%
Languages	Spanish, Kackchiquel, K'iche'
Average Survey Length	26 mins
Confidence Level	95%
Margin of Error	5%

Calculations and Definitions

For those who like to geek out, here's a summary of some of the calculations we used in this report.

Metric

Calculation

Inclusivity Ratio

The Inclusivity Ratio is a metric developed by 60 Decibels to estimate the degree to which an organization is reaching less well-off clients. It is calculated by taking the average of Company % / Country %, at the \$1.90, \$3.20, and \$5.50 lines for low income and low-middle income countries, or at the \$3.20, \$5.50 and \$8.00 lines for middle income countries. The formula is:

$$\sum_{x=1}^3 \frac{([\text{Company}] \text{ Poverty Line } \$x)}{([\text{Country}] \text{ Poverty Line } \$x)} / 3$$

60__decibels

About 60 Decibels

We're a tech-enabled social impact measurement company, working in more than 70 countries worldwide. Our repeatable, standardized approach to gathering data allows us to gather robust impact indicators and rich insights direct from end users.

Our benchmarks of impact performance enable our clients to understand their impact relative to peers and to make informed decisions about how to improve their impact. Our clients include over 500 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations.

Thank You For Working With Us!

Let's do it again sometime.

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey [here!](#)

Stay In Touch

Please sign up for [The Volume](#), our monthly collection of things worth reading.

Dig into your results on your dashboard!

There are more results for you to explore and segment in your online dashboard, [check it out.](#)