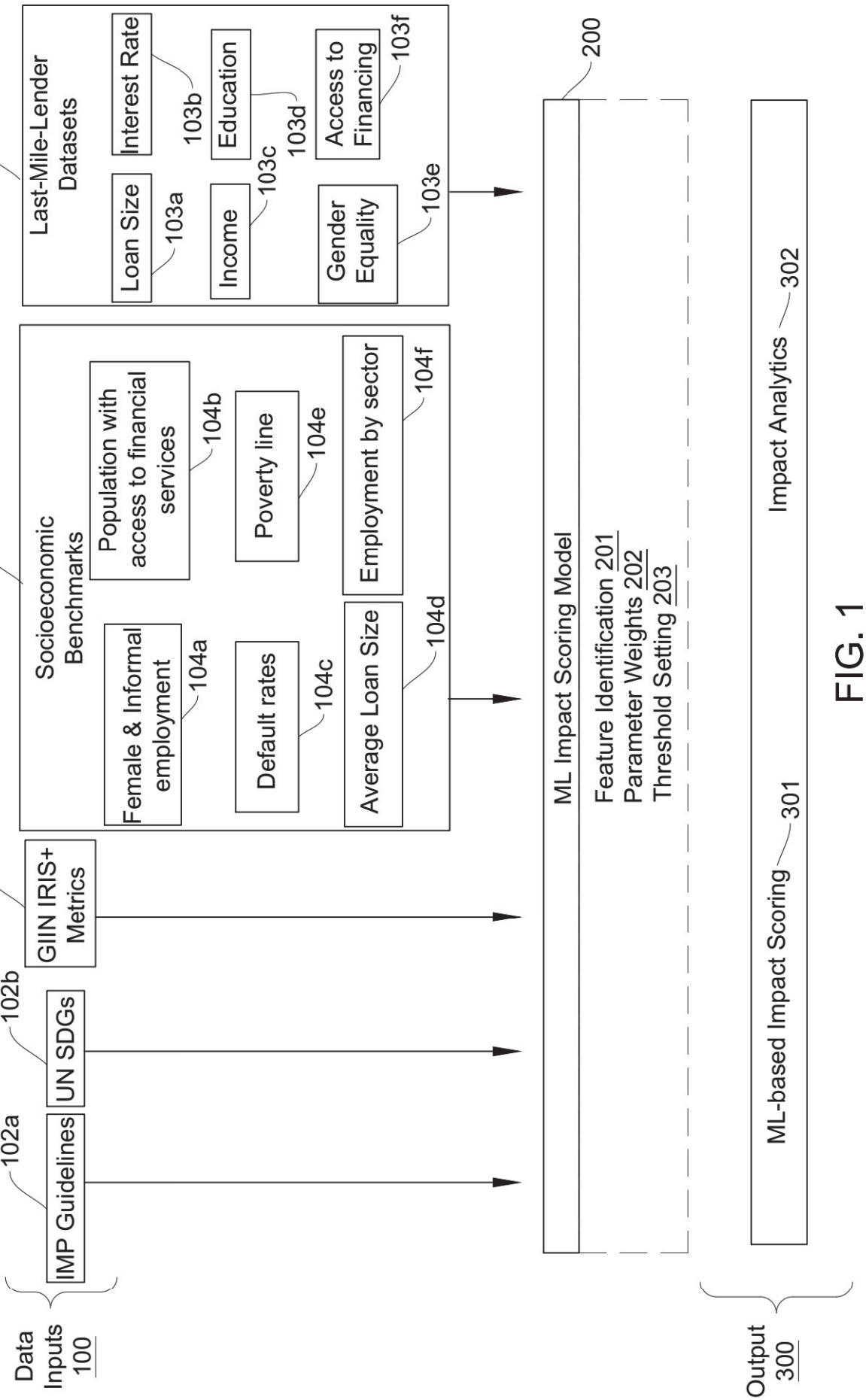

Data Inputs 100
102a
IMP Guidelines
102b
UN SDGs
102c
GIIN IRIS+ Metrics
102d
Socioeconomic Benchmarks
Female & Informal employment
104a
Population with access to financial services
104b
Default rates
104c
Poverty line
104e
Average Loan Size
104d
Employment by sector
104f
102e
Last-Mile-Lender Datasets
Loan Size
103a
Interest Rate
103b
Income
103c
Education
103d
Gender Equality
103e
Access to Financing
103f
200
ML Impact Scoring Model
Feature Identification 201
Parameter Weights 202
Threshold Setting 203
ML-based Impact Scoring
301
Impact Analytics
302
Output 300

FIG. 1

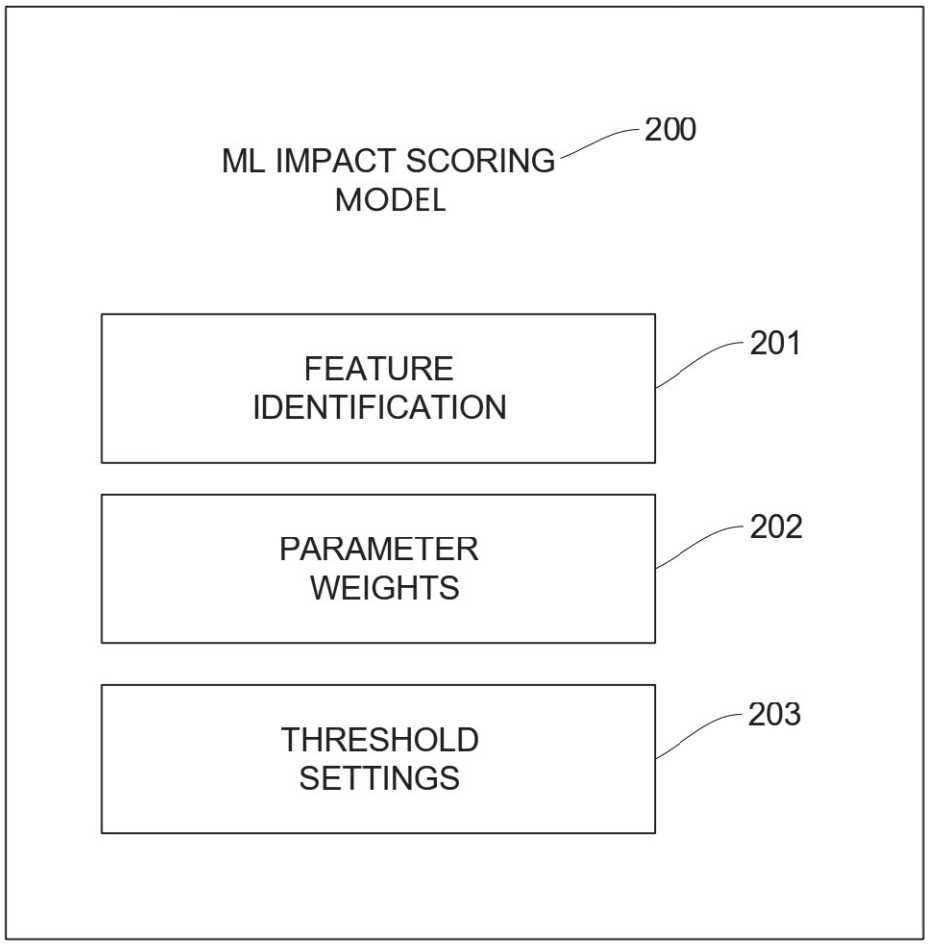

ML IMPACT SCORING MODEL
200
FEATURE IDENTIFICATION
201
PARAMETER WEIGHTS
202
THRESHOLD SETTINGS
203

FIG. 2

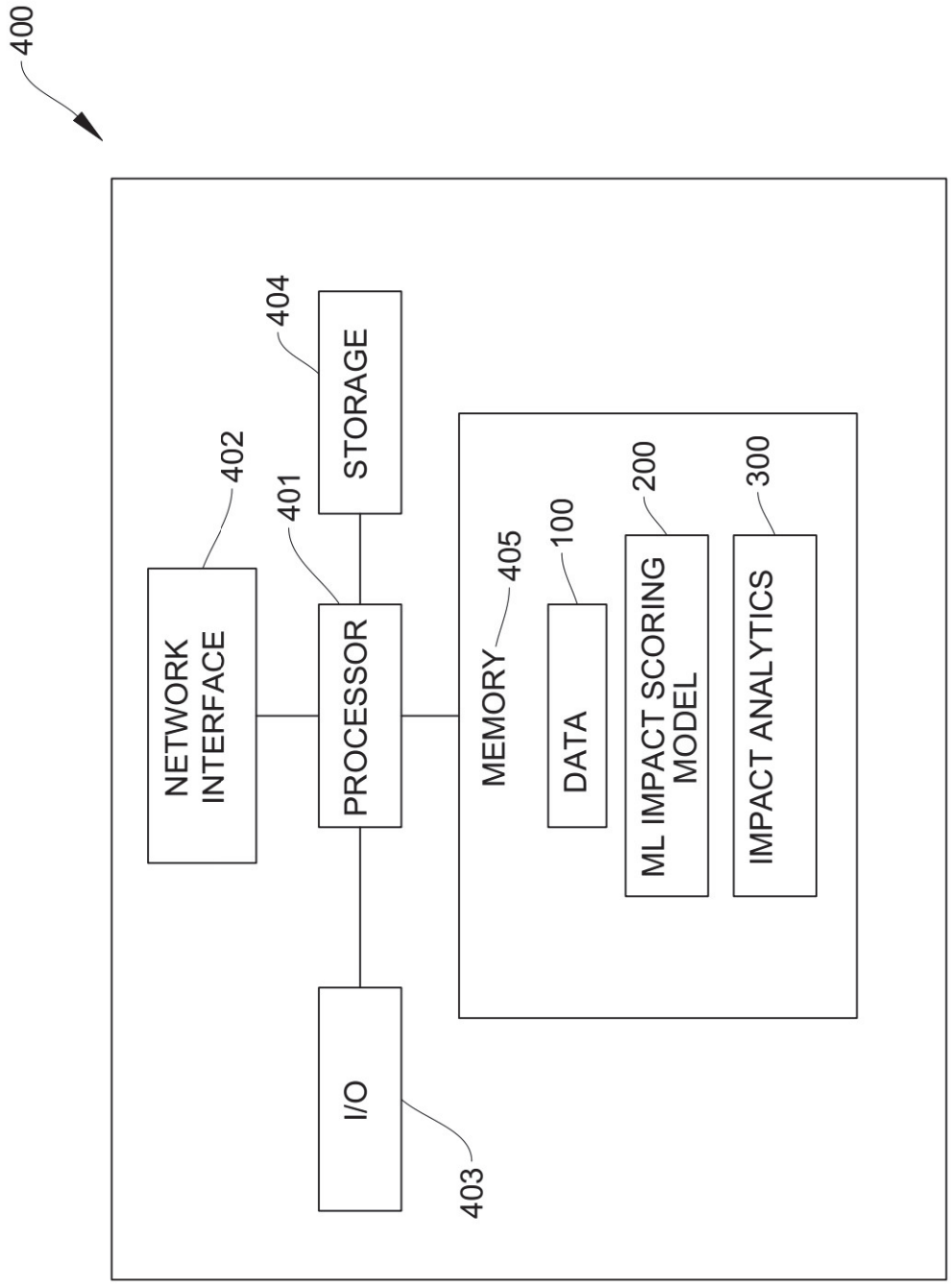

400
NETWORK INTERFACE
402
PROCESSOR
401
STORAGE
404
I/O
403
MEMORY
405
DATA
100
ML IMPACT SCORING MODEL
200
IMPACT ANALYTICS
300

FIG. 3

Loan Info	
Loan ID	SYCPH0003173-001
Loan Amount (USD)	$14,375
Country	Philippines
Underlying Loan Currency	Philippine Peso (PHP)
Industry Sector	Professional Services
Purpose of Loan	Education/Training
Loan Term	8 Months
Payment Period	Monthly
Status	Active: On Time
Days Late	0
Interest Rate p.a.	17.00%
Interest Amount Paid (USD)	$210
Late Fees Amount Paid (USD)	$0
Contract Date	01-Jan-2021
End Date	01-Sep-2021
Last Updated Date	26-Sep-2021
Next Repayment Date	24-Oct-2021

Impact Metrics



Impact Sectors:

Metric Name		Value
Semi Annual Revenue (USD)		$28,044
Months in operation		24
Employee: Total		7
Proportion of Female Employees (% of total)		42
Proportion of Full time Employees (% of total)		71
Average Wage Rate p.m. (USD)		$446
Female-led MSME?		Yes
Employees:Age Band (% of total)	17-25	28.57
	26-45	42.86
	46-65	14.29
	above 65	14.29
Employees:Education Levels (% of total)	No formal education	14.29
	Completed primary education	28.57
	Completed high-school education	28.57
	Completed post-high school education or vocational training	14.29
Number of Suppliers & Distributor		2

FIG. 4

Loan Info	
Loan ID	SYCPH0000660-001
Loan Amount (USD)	$61,349
Country	Philippines
Underlying Loan Currency	Philippine Peso (PHP)
Industry Sector	Manufacturing
Purpose of Loan	Others
Loan Term	2 Months
Payment Period	Monthly
Status	Active: On Time
Days Late	0
Interest Rate p.a.	15.00%
Interest Amount Paid (USD)	$0
Late Fees Amount Paid (USD)	$0
Contract Date	01-Feb-2021
End Date	01-May-2021
Last Updated Date	26-Sep-2021
Next Repayment Date	09-Dec-2021

Impact Metrics



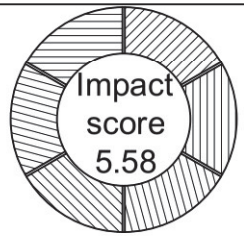
Impact Sectors:

Metric Name		Value
Semi Annual Revenue (USD)		$604,044
Months in operation		20
Employee: Total		146
Proportion of Female Employees (% of total)		33
Proportion of Full time Employees (% of total)		40
Average Wage Rate p.m. (USD)		$172
Female-led MSME?		No
Employees:Age Band (% of total)	17-25	30.14
	26-45	39.73
	46-65	19.86
	above 65	10.27
Employees:Education Levels (% of total)	No formal education	19.86
	Completed primary education	24.66
	Completed high-school education	34.93
	Completed post-high school education or vocational training	19.86
Number of Suppliers & Distributor		15
Incidence of occupational injuries (past 6 months)		2

FIG. 5

Loan Info	
Loan ID	individual_03372
Loan Amount (USD)	$137
Country	Indonesia
Underlying Loan Currency	Rupiah (IDR)
Industry Sector	Manufacturing
Purpose of Loan	Transport loan
Loan Term	12 Months
Payment Period	Monthly
Status	Active: On Time
Days Late	0
Interest Rate p.a.	0.58%
Interest Amount Paid (USD)	$10
Late Fees Amount Paid (USD)	$0
Contract Date	01-Oct-2021
End Date	01-Oct-2022
Last Updated Date	26-Sep-2021
Next Repayment Date	09-Dec-2021

Impact Metrics



Impact Sectors:

Metric Name	Value
First-time borrower?	No
New client to the lender?	Yes
Salaried individual?	Yes
Monthly income (USD)	$177
Number of household members supported by the individual's income	4
Rural resident?	Yes
Female borrower?	No
Access to other sources of financing at similar terms and ease?	Yes

FIG. 6

Loan Info	
Loan ID	individual_05163
Loan Amount (USD)	$105
Country	Philippines
Underlying Loan Currency	Philippine Peso (PHP)
Industry Sector	Manufacturing
Purpose of Loan	Healthcare expenses
Loan Term	1 Month
Payment Period	Monthly
Status	Active: On Time
Days Late	0
Interest Rate p.a.	13.30%
Interest Amount Paid (USD)	$14
Late Fees Amount Paid (USD)	$0
Contract Date	09-Sep-2021
End Date	09-Oct-2021
Last Updated Date	26-Sep-2021
Next Repayment Date	09-Dec-2021

Impact Metrics



Impact Sectors:

Metric Name	Value
First-time borrower?	Yes
New client to the lender?	Yes
Salaried individual?	No
Monthly income (USD)	$5
Number of household members supported by the individual's income	3
Rural resident?	Yes
Female borrower?	Yes
Access to other sources of financing at similar terms and ease?	No
Access to required health services?	No

FIG. 7