

MicroRate Calificación Social 2017
FUNDACIÓN GÉNESIS EMPRESARIAL

CALIFICACIÓN



PERSPECTIVA

Estable



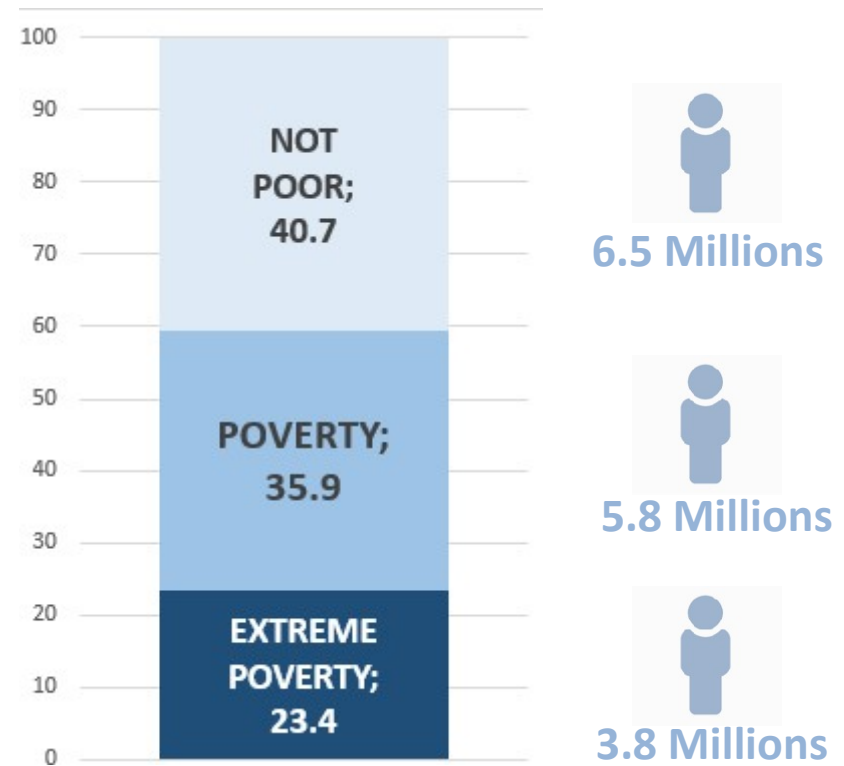
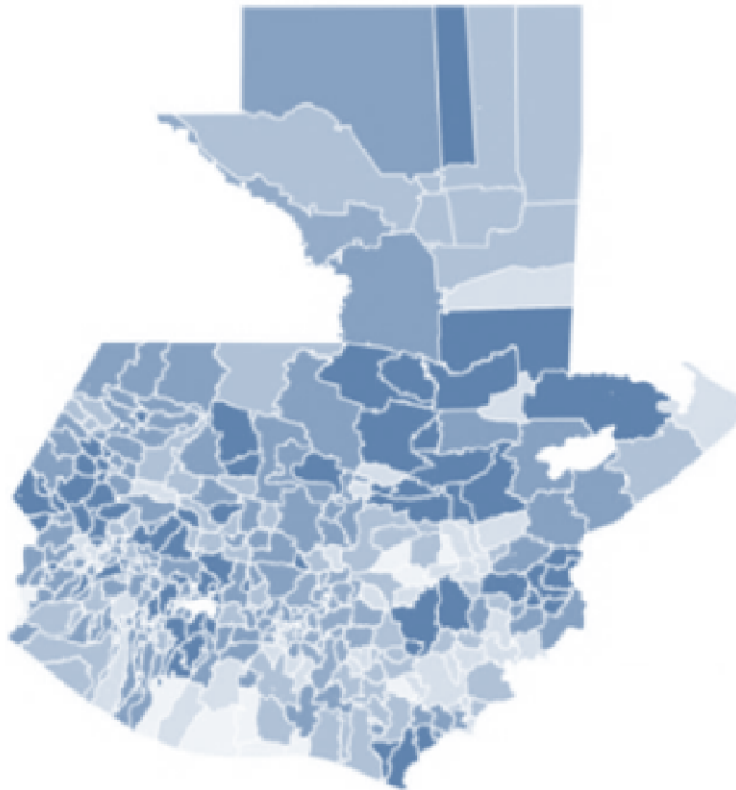
COLLECT CLIENT OUTCOMES DATA 2018

MARKET RESEARCH – SEGMENTATION - PRODUCTS

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génesis
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GUATEMALA'S POVERTY DATA



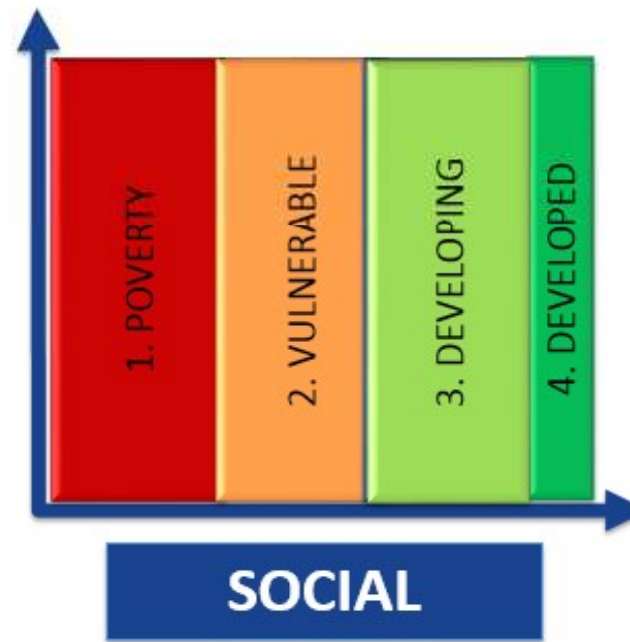
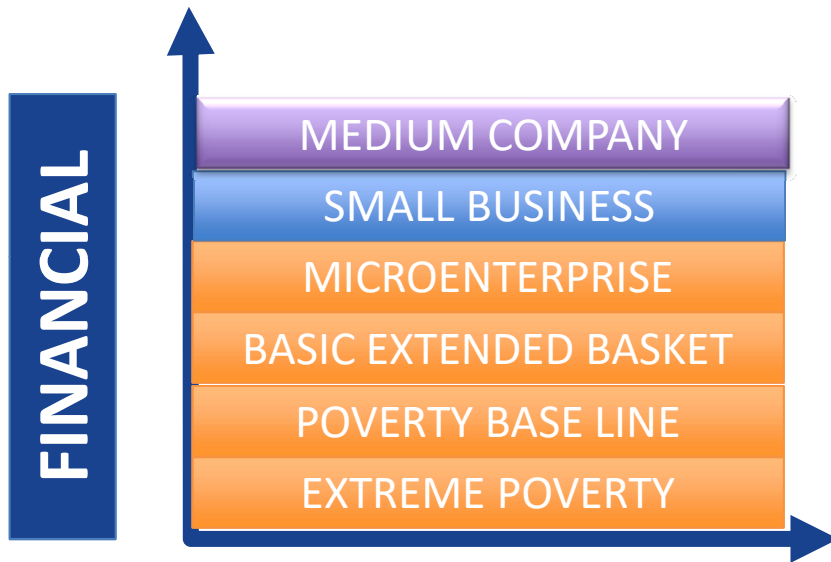
PIB PER CAPITA – 2016 – USD\$ 4,154.70 – MONTHLY USD\$ 346.23





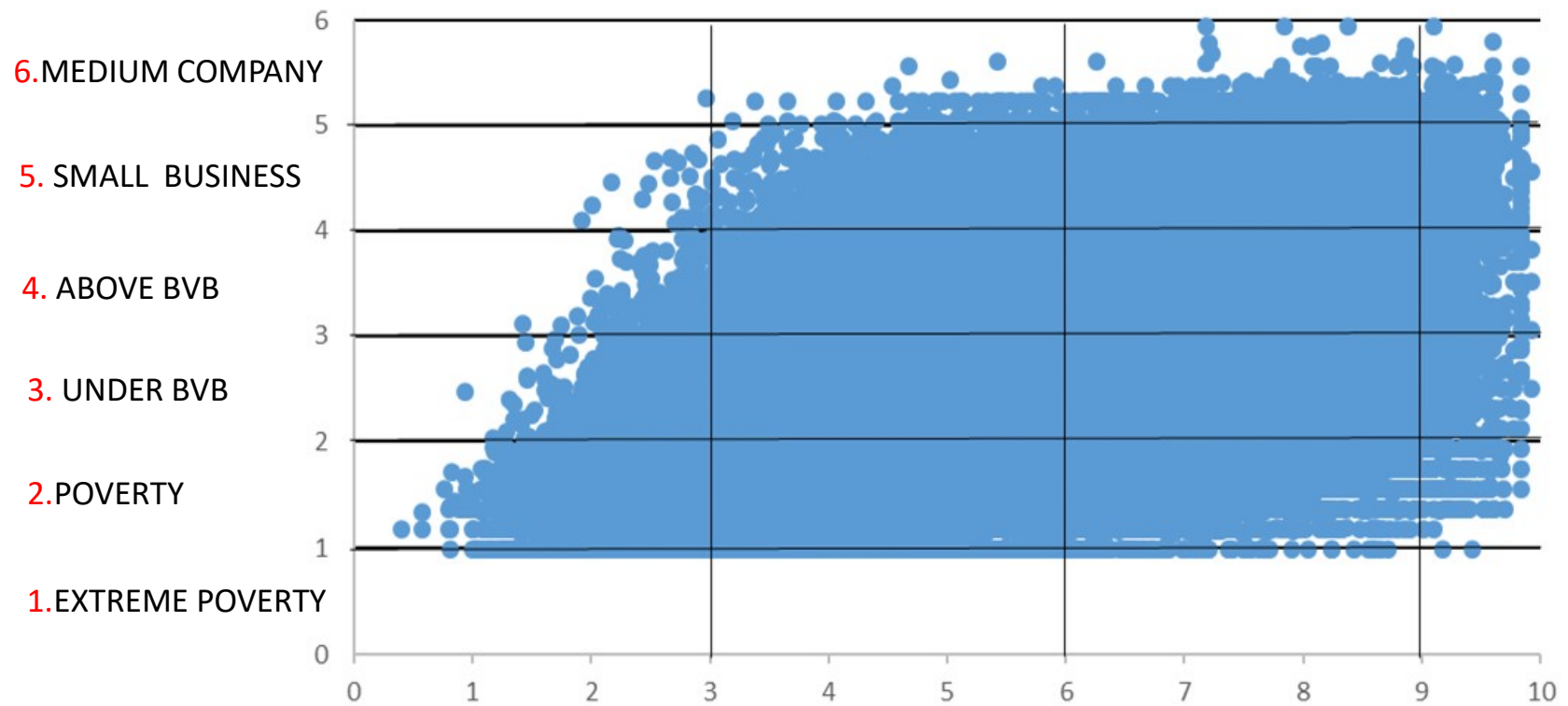
CUSTOMER SEGMENTATION

CUSTOMER SEGMENTATION SCHEME



SEGMENTATION

96,888 ACTIVE CUSTOMERS, NOVEMBER 2017



CLIENTS BY SEGMENT AND METHODOLOGY

AT NOVEMBER 2017

CUSTOMERS

SEGMENT	1. POVERTY	2. VULNERABLE	3.DEVELOPING	4. DEVELOPED	GENERAL TOTAL
6. MEDIUM COMPANY	1	107	818	171	1,097
5. SMALL BUSINESS	24	1,439	3,738	401	5,602
4. MICROENTERPRISE	158	5,790	7,252	336	13,536
3. BASIC EXTENDED BASKET	1,112	17,572	10,942	313	29,939
2. POVERTY BASE LINE	6,903	30,210	7,232	133	44,478
1. EXTREME POVERTY	758	1,377	99	2	2,236
GENERAL TOTAL	8,956	56,495	30,081	1,356	96,888

CUSTOMERS PERCENTAGE

SEGMENT	1. POVERTY	2. VULNERABLE	3.DEVELOPING	4. DEVELOPED	GENERAL TOTAL
6. MEDIUM COMPANY	0%	0%	1%	0%	1%
5. SMALL BUSINESS	0%	1%	4%	0%	6%
4. MICROENTERPRISE	0%	6%	7%	0%	14%
3. BASIC EXTENDED BASKET	1%	18%	11%	0%	31%
2. POVERTY BASE LINE	7%	31%	7%	0%	46%
1. EXTREME POVERTY	1%	1%	0%	0%	2%
GENERAL TOTAL	9%	58%	31%	1%	100%





CUSTOMER COMPARATIVE SEGMENTATION

CLIENT DEVELOPMENT PATH

Client data April 2016 - November 2017

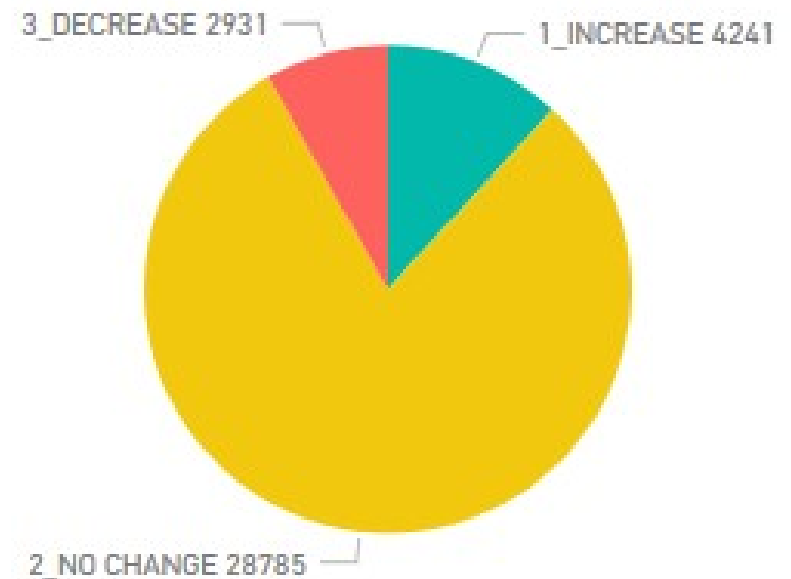
SOCIAL SEGMENT

Clients with change in the social segment, comparison between 2016 credit and later credit.

CHANGES IN SOCIAL SEGMENTATION

AXIS X	1_INCREASE	2_NO CHANGE	3_DECREASE
1_DEVELOPED	0,40%	0,61%	
2_DEVELOPING	6,69%	26,76%	0,90%
3_VULNERABLE	4,70%	45,29%	4,15%
4_POVERTY		7,39%	3,10%

CHANGES IN SOCIAL SEGMENTACIÓN



CHANGES IN SOCIAL SEGMENTACIÓN

AXIS X	CLIENTS	%
1_INCREASE	4241	11,79%
2_NO CHANGE	28785	80,05%
3_DECREASE	2931	8,15%
Total	35957	100,00%

Note: Génesis will start the social management in 2018



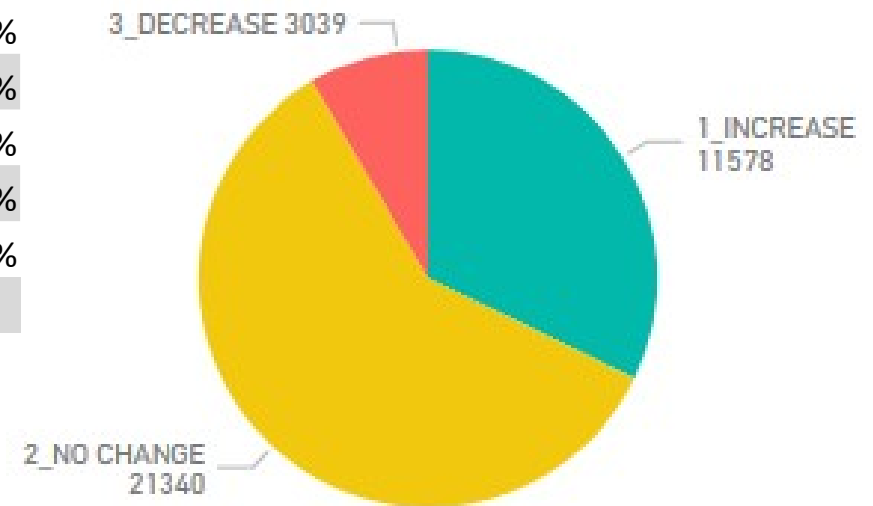
FINANCIAL SEGMENT

Clients with change in financial segment, comparison between 2016 credit and later credit.

CHANGES IN FINANCIAL SEGMENTACIÓN

AXIS Y	3.DECREASE	2.NO CHANGE	1.INCREASE
1.MEDIUM COMPANY		1.00%	1.34%
2.SMALL BUSINESS	0.31%	4.68%	4.41%
3.MICROENTERPRISE	1.09%	9.42%	9.27%
4.BASIC EXTENDED BASKET	2.64%	18.78%	14.32%
5.POVERTY BASE LINE	3.68%	25.02%	2.86%
6.EXTREME POVERTY	0.73%	0.44%	

CHANGES IN FINANCIAL SEGMENTACIÓN



CHANGES IN FINANCIAL SEGMENTACIÓN

AXIS Y	CLIENTS	%
1_INCREASE	11578	32,20%
2_NO CHANGE	21340	59,35%
3_DECREASE	3039	8,45%
Total	35957	100,00%



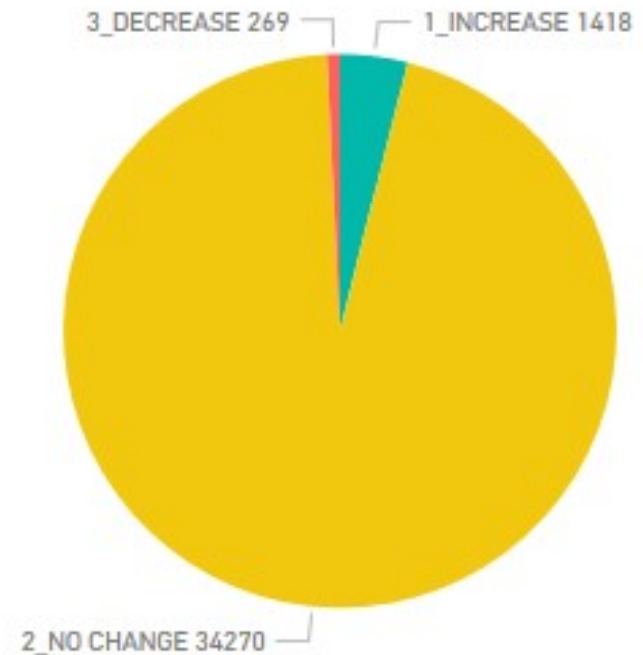
BOTH AXIS

Clients with change in both axis, social and financial, comparison between 2016 credit and later credit.

% CUSTOMERS FOR CHANGE IN BOTH AXIS

AXIS X	AXIS Y		
	1_INCREASE	2_NO CHANGE	3_DECREASE
1_INCREASE	3,94%	6,96%	0,89%
2_NO CHANGE	25,73%	47,52%	6,81%
3_DECREASE	2,53%	4,87%	0,75%

CHANGE IN BOTH AXIS



CHANGE IN BOTH AXIS

MUTUAL CHANGES	CLIENTS	%
1_INCREASE	1418	3,94%
2_NO CHANGE	34270	95,31%
3_DECREASE	269	0,75%
Total	35957	100,00%

ACTIONS TO MANAGE THE CUSTOMER DEVELOPMENT PATH

SOCIAL AND FINANCIAL EQUILIBRIUM

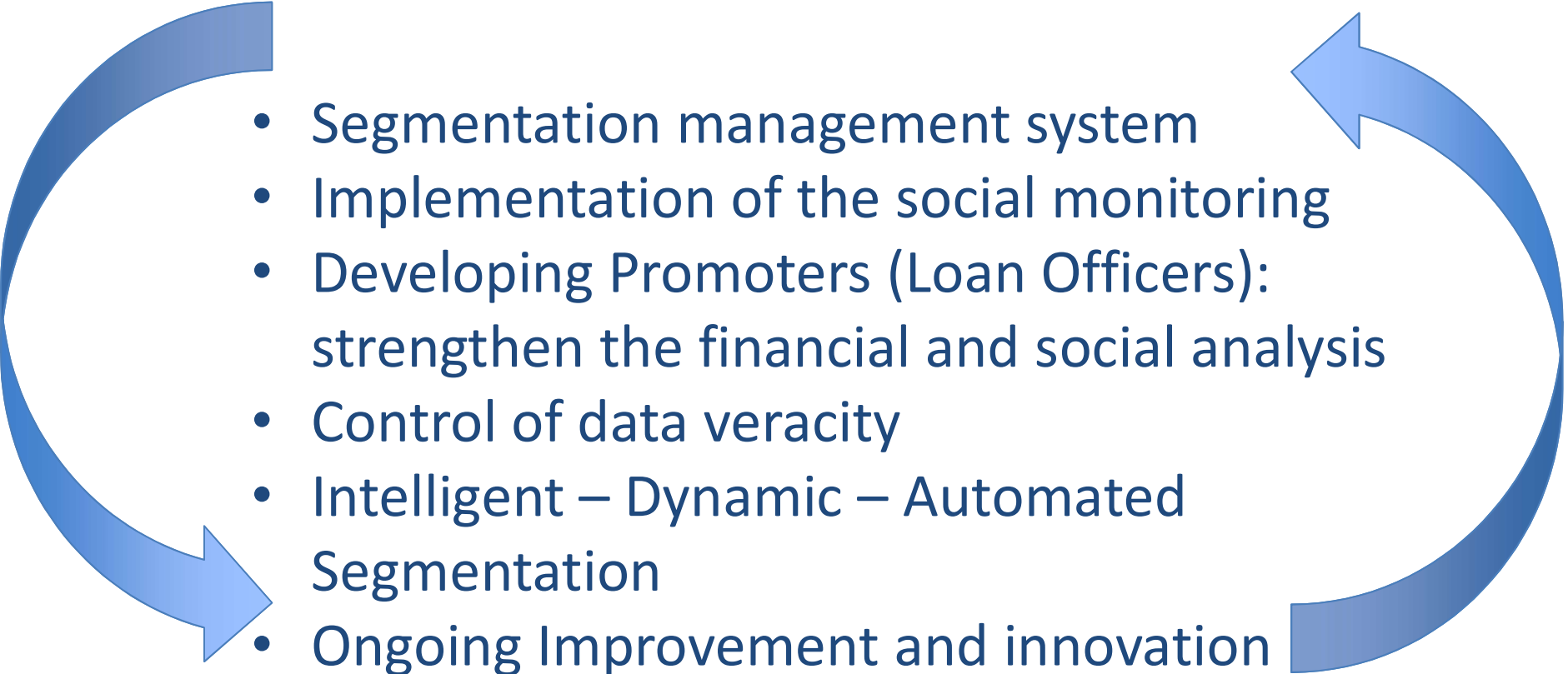
Recognizing Client Development Path

Adding at Wage Compensation:

- Social Ranking
- Social Bonus (Variable)



CHALLENGES DEVELOPMENT MANAGEMENT

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- Segmentation management system
 - Implementation of the social monitoring
 - Developing Promoters (Loan Officers): strengthen the financial and social analysis
 - Control of data veracity
 - Intelligent – Dynamic – Automated Segmentation
 - Ongoing Improvement and innovation



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