



Impact Report 2026

Cooperatives: building a global movement together



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All data in this Impact Report was correct at 31 December 2025 unless otherwise stated. Impact indicators are based on Oikocredit's social performance monitoring in 2026, which reflects partners' data for 2025.

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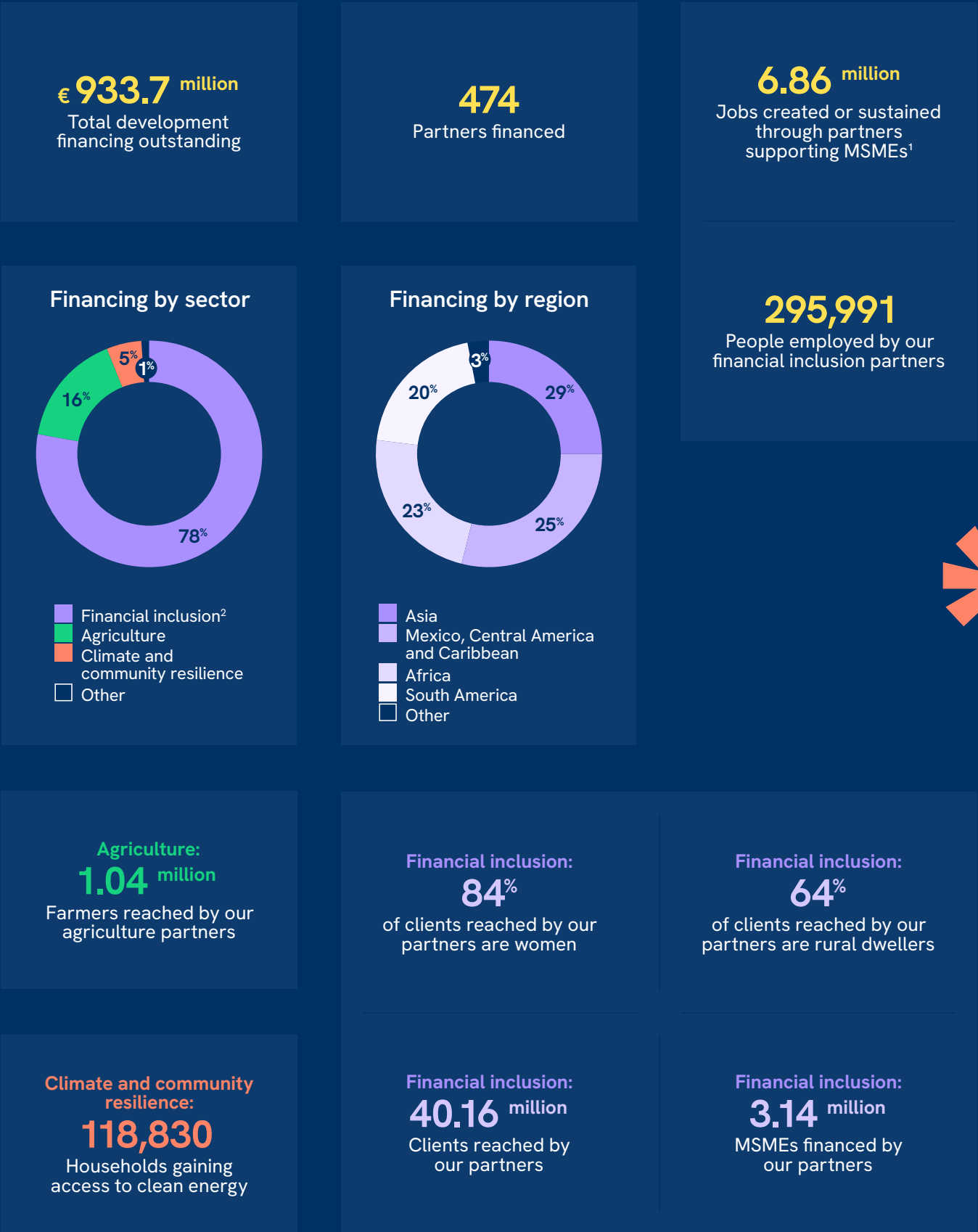
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In brief: numbers that matter



1. MSMEs = micro, small and medium enterprises.
2. Including microfinance and SME finance.



A client of Oikocredit partner Solar Panda in Kenya with her solar light. Solar Panda's affordable products and services reach 1.7 million rural Kenyans through loan-to-own payment plans, daily payment options and 55 retail shops across the country.

Foreword from the Managing Board

As we reflect on the year behind us, we are struck by a paradox of our time. Never before have we lived in a world with so much knowledge, technology and wealth. Yet many of the challenges facing communities around the world are becoming more complex and interconnected. Inequality continues to widen within and between countries. Trust in institutions is under pressure. And for millions of people, economic opportunity remains fragile.

Against this backdrop, one lesson becomes increasingly clear: lasting progress is built not only through finance, but through relationships, resilience and collective action.

This belief has guided Oikocredit for more than 50 years. In 2025, as we celebrated our 50th anniversary and the United Nations International Year of Cooperatives, we were reminded that our mission remains as relevant today as when Oikocredit was founded. The cooperative model, grounded in shared ownership, democratic participation and long-term thinking, offers an important alternative in a world often focused on short-term outcomes. It demonstrates that economic systems can be both effective and fair, creating value for people, communities and future generations.

Throughout our visits last year to countries where we invest, we continued to be inspired by the determination and ingenuity of the organisations we support and the people they serve. For example, we met with cooperatives whose members invest together in their communities and adapt to climate change by introducing new farming practices and shade trees, and with women entrepreneurs building businesses and creating opportunities for their families. These individuals are not waiting for change; they are driving it. Our role is to stand alongside them with the patient capital, expertise and support they need to succeed.

In 2025, Oikocredit had more than EUR 933 million invested in 474 partner organisations, including 76 cooperatives. Together, these partners reached an estimated 40 million people through financial services, sustainable agriculture, renewable energy and other community-focused solutions. Behind every number is a story of aspiration, resilience and progress.

At the same time, Oikocredit itself continues to evolve. The realities of today's world require us to deepen our focus on resilience. Our investments seek not only to improve incomes and livelihoods but also to help communities withstand shocks and adapt to change. This is why we are strengthening our commitment to climate-smart investing and

expanding our climate and community resilience portfolio by financing practical solutions for farmers to access drip irrigation or smart cooling for their crops and for families to switch to affordable and reliable clean energy. We see climate resilience as an essential condition for sustainable development and lasting impact.

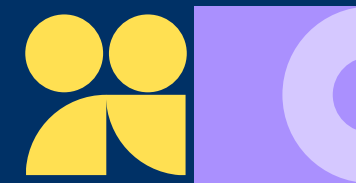
What gives us confidence for the future is the quality of our partnerships. We are privileged to work with organisations that share our values and commitment to serving people too often overlooked by mainstream finance. Through our investments, capacity building and Client Self-Perception Survey programme, we continue to listen, learn and improve together. The voices of more than 57,000 clients who participated in our 2025 survey remind us that impact is ultimately measured not by capital deployed but by whether people experience meaningful improvements in their opportunities and wellbeing.

This report tells the story of that shared contribution to impact. It is also a reminder that creating a more just, inclusive and sustainable world is a collective endeavour.

To our members, investors, donors, partners, volunteers and colleagues: thank you. Your commitment, trust and belief in our mission make this work possible. Together, we are proving that finance can help drive empowerment, that cooperation can be a force for good and that, even in uncertain times, we can transform hope into action.



Join our global investor community. Scan or click the QR code to learn how.





Clients of KOMIDA cooperative in Indonesia working their family farm (Impact story, [page 34](#)).

Cooperatives: a force for good

Cooperatives have made their mark as organisations rooted in **fairness, democracy and community**, values that have guided self-organised communities around the world for countless generations. Today, cooperatives represent a **global movement of people-powered enterprises**, owned and run by their members for the benefit of all.

Oikocredit is proud to be part of this movement. Founded in 1975, our mission was, and remains, to challenge all to invest responsibly and to empower people and communities through financial and other services, and we seek to do this sustainably.¹

As a cooperative, our **200-plus members** include our **support associations, mission-aligned partner organisations** and **faith-based organisations** based in 60 countries and representing tens of thousands of individuals. Each year at our Annual General Meeting, our members make key decisions that determine our direction of travel.

After **50 years of investing** to support people on low incomes and their communities, we now work with **474 partners in 35 countries**. These partners reach **up to 40 million clients** each year. Many of our

partners are themselves **cooperatives**. And over the decades, we have invested **more than EUR 6 billion**, mainly in Africa, Asia, Mexico, Central America and the Caribbean, and South America.

Beyond finance, we augment our investments with **capacity building** to strengthen organisations and communities' resilience. In the European countries where Oikocredit is active, we also work to create **positive change closer to home**. Through our global learning and advocacy programmes, we engage citizens, schools, churches, cooperatives and community groups in critical reflection on global inequalities, sustainable development and economic justice.

With our support associations, other members and partners, we advocate for fairer and more inclusive economic systems, responsible finance and greater international solidarity. By connecting people across continents and encouraging informed action, we **help build awareness, inspire behaviour change** and contribute to **a more just and sustainable world**.

1. Sustainability is enshrined in Oikocredit's [mission](#), [Articles of Association](#) and [partner screening process](#).

Our work with cooperatives

Our **partnerships with other cooperatives** underpin our conviction that cooperatives are truly a force for good.

Partners like [EBO](#) in Uganda, for example. This 120,000-member savings and credit cooperative supports smallholder farmers, rural households and others with loans to install water supply and storage systems, rainwater harvesting, and improved sanitation. Added to this, it provides members and their communities with mobile banking and loans for education, solar installations and biogas.

Another valued partner, and one of many cooperatives focusing on women's empowerment, is [Koperasi Mitra Dhuafa \(KOMIDA\)](#); featured [page 34](#). KOMIDA assists its members, women living on low incomes, in improving their lives and livelihoods by providing business enterprise loans, savings and micro-insurance services, and training. Its lending also

enables members to upgrade household water and sanitation facilities and to pay school fees and other educational expenses.

In northern Peru, our agricultural cooperative partner [Norandino](#) supports more than 6,500 smallholder farmer members in coffee, cocoa, sugar cane and fruit production. Oikocredit, as its first-ever international financier, has helped Norandino become a significant processor and exporter of organic and fair trade coffee to Asia, Europe and North America.



Members of the Rax Awk coffee farmers' association, who sell their coffee to FECCEG, gathered at the Cal Cal family home in Chisiram, near Santa Cruz Verapaz, Guatemala.

What it means to be part of our cooperative and to support other cooperatives

What is it like to be part of **Oikocredit’s cooperative community** of members, investors, partners and staff? Hear what people have told us (including after a recent Oikocredit Journey):

“We are cooperative ... and for us, cooperating is better than competing. The cooperative approach helps everyone – institutions, associations, NGOs, and our current and future partners – to understand that what truly matters is love for people, not love for money.”
– *Oikocredit member representative*

“I [have] learned ... how important agricultural cooperatives are for local communities.”
– *Oikocredit investor*

“The Oikocredit Journey ... was an amazing opportunity to get to know people from different facets of the cooperative.”
– *Oikocredit support association member*

“Joining a regional AGM on the mountain with a cooperative of Indigenous organisations [was a highlight].”
– *Oikocredit staff member*

“Investing in a cooperative means choosing an economic model that puts people before profit ... I appreciate knowing that my savings help to support sustainable, collectively run projects that strengthen communities’ self-reliance while creating a lasting social impact.”
– *Oikocredit investor*

“The cooperative focus ... creates impetus to find more examples of the benefits of cooperatives in other countries.”
– *Oikocredit staff member*

“What impressed me was ... seeing first-hand ... what difference local cooperatives and Oikocredit’s support make.”
– *Oikocredit support association member*

“I strongly support cooperatives as an alternative model in an increasingly capitalist society. The social and solidarity economy has a significant impact ... naturally, I have invested with Oikocredit, whose impact on the most disadvantaged is important to me.”
– *Oikocredit investor*

“Oikocredit ... probably is not as important to the farmers compared to the ... cooperatives they work with.”
– *Prospective Oikocredit investor*

Our survey data shows cooperatives’ effectiveness

Oikocredit’s **Client Self-Perception Surveys** (page 24) over the past five years illustrate how the cooperatives we work with deliver positive social impact for their members and communities. Below is some data from our financial inclusion cooperative partners:

- **69%** of our cooperative partners’ member clients report **income improvements**, and **87%** of these clients link income growth to belonging to our partner organisations.
- Cooperatives’ members show **strong business performance** as entrepreneurs, with **37%** reporting increased sales over the five years.

- **87%** of those who belong to cooperatives say their **income covers their basic household needs** – far from common in many lower-income communities.
- **80%** of members of cooperatives we work with have **savings** – usually a first line of defence against shocks and emergencies – even though many people on low incomes admit to having no savings at all.
- Cooperative partners’ members report **long-term engagement**, going through **4.6 loan cycles** on average, and **more than 29%** staying in a long-term relationship with our partner.

Cooperatives achieve so much – let’s get behind them!

Our long experience of partnerships across the world and our client data show how **well-run cooperatives** often contribute deeply and consistently to human wellbeing. As a social impact investor and lender, we find that cooperatives are usually **strong partners**: likely to repay on time (and helping us keep portfolio risk under control); achieving above-average environmental, social and governance performance; and maintaining enduring relationships with us in terms of years and repeat investments.

Cooperatives’ effectiveness extends beyond emerging economies to higher-income countries as well. Hence our pride at Oikocredit in being active in the **global cooperative movement**.

At a time of growing inequality and climate injustice, and waning trust in institutions, the world needs cooperatives more than ever. Yet the public, policymakers, impact investors and even we cooperatives ourselves are often not aware enough of **the difference we can make**.

So, at Oikocredit we are keen to work with other cooperatives in communicating more widely our **social value and economic creativity**. Our Managing Director, **Mirjam ‘t Lam**, recently spoke about this at the **International Symposium on the Role of Cooperative Financial Institutions** hosted by the International Cooperative Banking Association and the International Cooperative Alliance at the United Nations’ New York headquarters.

We want policymakers, legislators and institutional partners to fully recognise the **potential of the cooperative model**, strengthen it in law and regulation, and leverage it as part of the solution to the urgent challenges humanity faces.

Let’s speak up more confidently about the **impact cooperatives create** as a powerful **force for good in the world**.



Become part of a global movement for positive impact. Scan or click the QR code to learn about membership.



Cristian Antonio Pineda Carranza harvests bananas on the plantation of Onis Aracely Rodríguez de Aguilar, a smallholder member of our Salvadoran inclusive finance cooperative partner Padecom Crédito.

Achieving impact for people and communities

Oikocredit¹ aims to create **opportunities for people living on low incomes and their communities**. As a social impact investor and worldwide cooperative, our achievements over five decades in promoting sustainable development result from the work of our members, investors, donors, partners, board members, staff and volunteers.²

Our goal is to help build a **globally just and sustainable society** where people can thrive. We do this through **partnerships** with organisations that invest in households, micro, small and medium enterprises (MSMEs) and communities in Africa, Asia, Mexico, Central America and the Caribbean, and South America. We prioritise **social impact, safeguarding the environment** and generating **fair financial returns for investors**.

We carefully **select, screen and monitor partners** to ensure alignment with our values, social goals and environmental commitments. Alongside investment, when needed we support partners through **capacity building, technical assistance and engagement** aimed at strengthening their organisational performance and their ability to serve clients and communities responsibly.

Through our partnerships, Oikocredit aims to contribute to impact by expanding opportunities for people on low incomes to grow their enterprises, increase their earnings and savings, insure their assets, manage risks, and access resources that support their wellbeing and resilience.

We live in **increasingly uncertain times**, marked by overlapping political, economic, social and environmental challenges. Rising instability, inequality, climate change and biodiversity loss are intensifying

risks for the communities Oikocredit seeks to serve. People living on low incomes are often hit hardest by these shocks, which can undermine livelihoods and reverse progress achieved over many years.

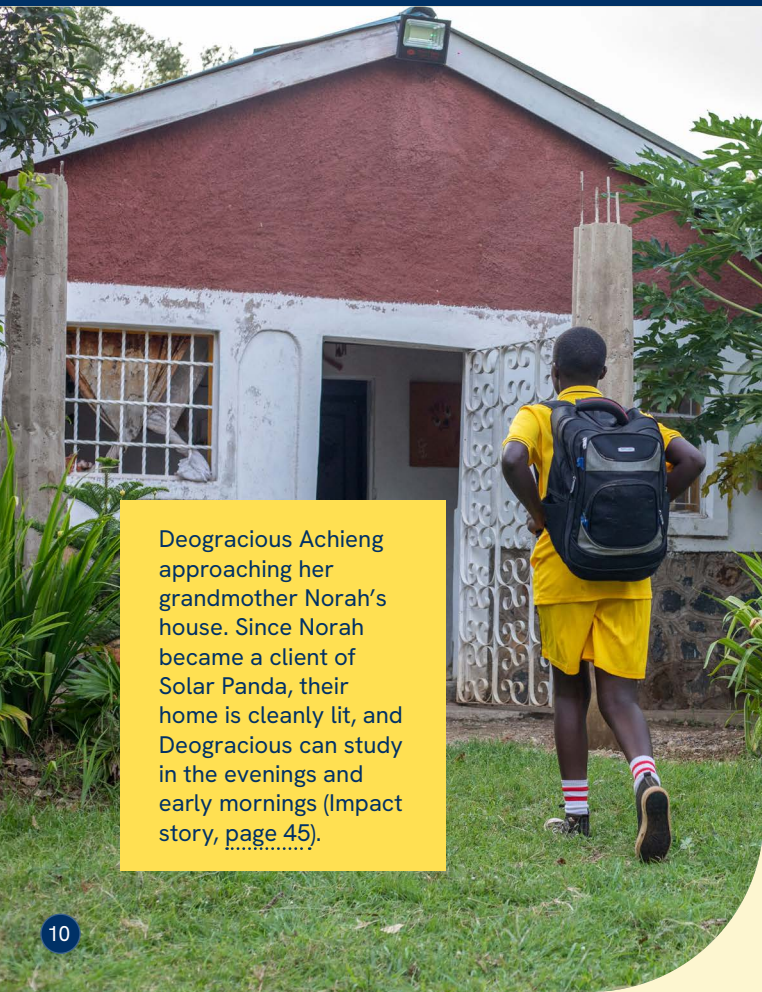
In response, we are more committed than ever to **maximising our impact** alongside our community of members, investors, donors and partners, and we continue to evolve our approach by **deepening our focus on resilience**, as we describe on the following pages.

In view of today’s polycrisis, Oikocredit helps partners and communities not only **improve livelihoods** but also **withstand shocks and adapt to change**. To address the challenging effects of climate change, we have further strengthened our support for agriculture and renewable energy through a strategic approach to **climate-smart solutions** (page 42) that contribute to community resilience, energy efficiency and sustainable food systems.

We also work through our support associations (page 50) to promote **global learning and advocacy** in Europe (page 47). By engaging with our cooperative members, investors, partners and new audiences, we bring to light the socioeconomic and environmental challenges our partners and their clients face. This not only builds understanding but inspires people to make more informed decisions that help improve the lives of the communities we serve.

1. Oikocredit Ecumenical Development Cooperative Society, which provides its members and investors with the opportunity to invest in the development financing of its partners, and the Oikocredit International Foundation, which provides capacity building support to current and potential partners, both belong to the Oikocredit group ('Oikocredit').

2. "Sustainability is about meeting the world's needs of today and tomorrow by creating systems that allow us to live well and within the limits of our planet" – European Environment Agency, 'Sustainability', 2025.



Deogracious Achieng approaching her grandmother Norah's house. Since Norah became a client of Solar Panda, their home is cleanly lit, and Deogracious can study in the evenings and early mornings (Impact story, page 45).

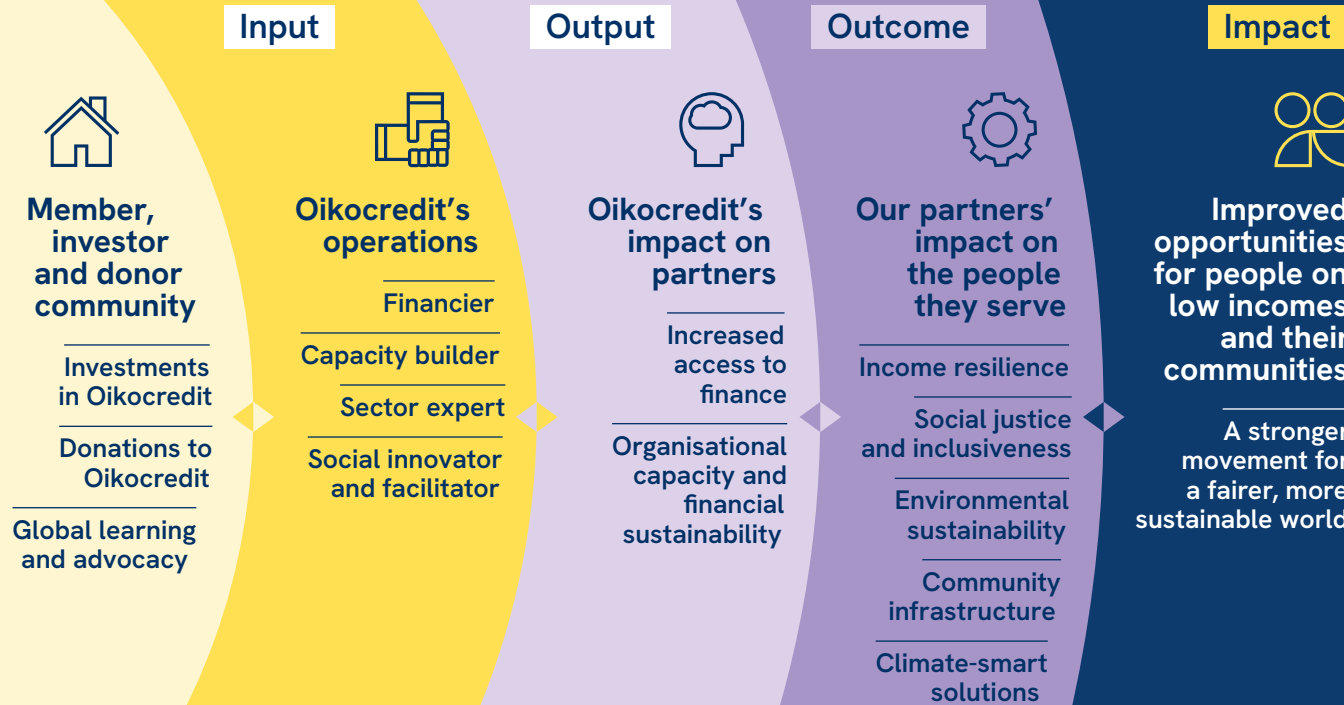
Our pathway to impact

Oikocredit’s **theory of change** (ToC) describes the pathway, and the sequence of events that should occur, for us to **achieve our mission** of improving the quality of life of people on low incomes and their communities in a sustainable way.

We developed our ToC by considering three key questions:

1. What existing **need**, what **social problem**, are we addressing?
2. Which **key stakeholders** are we aiming to affect through our strategy and operations?
3. Through which **investment/business strategy**?

Oikocredit’s pathway to impact and ToC can be summarised as follows.



Input:

Our operations

We use the **capital** invested by our members and investors to provide **credit, equity** and **capacity building** to partner organisations in countries where we work in three priority sectors: **financial inclusion, agriculture, and climate and community resilience**. We also invest in **education, housing, and water and sanitation** through our financial inclusion partners under what we call our community-focused approach.

Most of our partnerships focus on communities on lower incomes in **Africa, Asia, Mexico, Central America and the Caribbean, and South America**.

Our strategy to maximise impact begins with careful **partner selection** to ensure we achieve our mission. We apply an **exclusion list** and **environmental, social and governance (ESG) scorecards** to identify potential risks to clients and staff and tangible benefits to help the target group improve their lives.

Screening criteria to select partners include:

- focus on low-income communities
- responsible lending and client protection
- commitment to social development and environmental sustainability alongside financial profitability
- ability to create and support incomes and jobs
- financial health, good governance and effective management
- gender awareness

We support **innovation** and seek to develop **long-term partnerships** focused on adding value. Beyond financing, we enable current and potential partners to **strengthen their institutional capacity**, as we recognise that sustainable and effective organisations are essential to deliver lasting benefit.

Output:

Our impact on partners

Our investment and support aim to assist partners in becoming financially and socially **stronger organisations** with an increased client base, larger revenue streams, better capacity for risk management, and practices that prioritise their clients, employees and communities while safeguarding the environment.

Outcome:

Partners' impact on the people they serve

Strong and responsible organisations serve their **clients and communities** with reliable products and services that support their livelihoods and meet their needs. Through our financing and support, our partners can increase outreach; enhance their products and services for disadvantaged people and communities; help clients (including members of agricultural and savings and loan cooperatives) improve their livelihoods; and promote environmental sustainability.

Access to and use of our partners' products and services can contribute to clients' and communities' **economic resilience** by providing **opportunities for better incomes, increased savings, decent jobs, access to clean energy and greater resilience**.

Impact:

Improved opportunities for people on low incomes and their communities

Economic resilience enables people on low incomes to further invest in themselves, their households and communities in ways that improve their quality of life and increase their ability to withstand shocks.

More than **84% of 56,159 clients** participating in our **2025 Client Self-Perception Survey** (page 24) indicated that Oikocredit's partners had a **positive influence on their wellbeing**. Over **70%** said their **income had improved** in the past 12 months, and most of those who had savings said their savings grew.

Guided by our values, we continue to find ways to enhance our contribution to partners' clients' self-empowerment and more resilient communities. For example, we have set up an ambitious structured approach to supporting **ESG improvements** among partners. Targeted engagement based on ESG assessments, Client Self-Perception Survey data, regional insights and partner dialogue helps partners enhance practices and performance, ultimately contributing to better **client outcomes**.

Using data for partner selection and impact measurement

Oikocredit's strategy for **social impact** is built on the knowledge that contributing to the economic resilience of people and communities with lower incomes requires a multi-disciplinary approach. It requires working with **carefully selected partner organisations** that share our mission. Our **physical presence** in all the main regions (and 10 of the many countries) where we invest enables us to develop valuable partnerships, conduct monitoring visits and identify needs for tailored technical assistance.

We have refined our **due diligence** and **partner monitoring** through decades of experience, and they are widely recognised as robust and leading practices in the impact investing sector.

We use several tools to support our investment cycle, learn from our partners and collect **relevant data** at every stage of our **impact pathway**. Use of our **environmental, social and governance (ESG) scorecards** ensures that we engage in relationships with organisations that share our goals and values. We have tailored ESG scorecards for financial inclusion, agriculture and renewable energy. The scorecards systematically cover ESG topics in line with our **social impact criteria**, which include emphasis on reaching people with lower incomes, supporting women's self-empowerment and commitment to environmental sustainability. And they take into account impact investing **industry standards and best practices** on human rights and social justice, such as client protection and decent employment.

We use the scorecards for **partner screening, social due diligence, annual monitoring and learning**. The cards assess how responsible each organisation's practices are towards its clients (or members if it's an agricultural or savings and credit cooperative), staff and other stakeholders. With our support and guidance, partners' ESG scores generally improve over time. Among partners with an active investment at the end of 2025, **86% ranked 'strong' or 'excellent'** in terms of overall ESG performance. The scorecards help identify partners' strengths, areas of risk and **ways to improve**. We jointly develop **action plans** with partners to mitigate risk.

Each year, we also gather **social and environmental performance indicator data** to measure how many people our partners have reached through their products and services and the **annual results** partners achieve in sustainability areas. In 2026, out of 363 partners that met our monitoring criteria and were invited to complete our **2025 performance survey**, 361 (99%) provided valid responses.

Our annual **Client Self-Perception Survey** programme (page 24) supports partners in collecting data on clients' **perception of change** in their lives. This helps

us know and demonstrate our partnerships' impact on the people and communities we aim to benefit. It keeps our partners' and their clients' priorities at the centre of our work and enables partners to serve clients even better.

The data we collect plays an important role in supporting our cooperative's mission of assisting people on low incomes and their communities in improving their lives sustainably. We publish the data in this report as evidence of our commitment to **social impact**. And we use the data to build our understanding of **how we achieve our objectives**. Our research and impact analysis help us identify what we are doing well and where we can improve. They inform our organisational capacity development and the way we work with our strategic, credit and equity partners.

99%
Partner survey
response rate

Investing for
impact since
1975

A team member of coffee growers' cooperative Coopedota, an Oikocredit partner in Costa Rica, shows new coffee saplings.



Our impact investing process



Our carbon footprint analysis

At Oikocredit we calculate our **annual carbon footprint** in line with our strategic ambition of maximising social impact while safeguarding the environment and generating fair financial returns for investors. We are committed to protecting the environment across all our activities.

In 2025, our total carbon footprint from **Scope 1, 2 and 3 emissions** (excluding emissions from activities we financed through our investing)³ amounted to **1,384 tonnes** of CO₂ across all the regions where we operate. Scope 1 and 2 emissions together accounted for 165 tonnes of CO₂ (12% of the total footprint), and Scope 3 (excluding financed emissions) 1,219 tonnes of CO₂ (88% of our footprint). Average emissions per full-time-equivalent employee from Scope 1, 2 and 3 (excluding financed emissions) amounted to 5.1 tonnes of CO₂.

The increase in our carbon footprint in 2025 compared with 2024 was primarily driven by higher commuting emissions, reflecting increased

office attendance post-Covid-19. 2025 was also our first year of systematically tracking emissions from business travel by car. This resulted in higher reported Scope 3 emissions, particularly in regions where staff often travel to visit partners and private vehicles may be the only practical travel option due to limited public transport and the remote location of partners.

Oikocredit remains committed to addressing climate change by reducing its carbon emissions and responsibly offsetting its carbon impact by buying **FairClimateFund Fairtrade Gold Standard carbon credits**, which pay a fair price to households (mainly to women) that achieve CO₂ reductions. We source these credits from projects designed to simultaneously reduce greenhouse gas emissions and contribute to the **United Nations Sustainable Development Goals** (SDGs: page 28). Through these efforts, we aim to mitigate the environmental consequences of our operations while actively supporting sustainable initiatives.

3. See Climate Impact Partners, 'Scope 1, 2, and 3 Emissions', 2024

How we work

Oikocredit provides **loans, equity investments and capacity building support** (including our Client Self-Perception Survey programme) to organisations serving people and communities on lower incomes across our **four regions** (Africa; Asia; Mexico, Central America and the Caribbean; and South America). The funds that our committed members, investors and donors provide make this possible.

We focus our investments on three sectors: **financial inclusion** (page 30), **agriculture** (page 38), and **climate and community resilience** (including **renewable energy**) (page 42). As part of our financial inclusion portfolio, we co-develop community-focused solutions in **education, housing and water and sanitation** that help address the broader environments that shape people's lives (page 37).

Our **regional offices** and **on-the-ground network** help ensure we select like-minded partners, foster long-term relationships and provide effective capacity building (page 20). Our international team in countries where we invest is our partners' first point of contact for financial, environmental and social performance management and other support.

Our ambition is to help build **strong and financially sustainable social organisations** and **resilient communities** while **safeguarding the environment**. We help partners expand and improve access to important products and services for people on low incomes.

We **measure our impact** by linking our social performance data to our theory of change ('Our pathway to impact', page 10) and the United Nations SDGs (page 28). Since 2021, our innovative **Client Self-Perception Survey programme** (page 24) has involved increasing numbers of financial inclusion partners, a renewable energy partner and two agriculture partners. The programme's surveys gather and report direct insights from partners' clients about change in their lives and help us identify opportunities and risks.



Behind every partnership is a rigorous due diligence process. Explore our approach by scanning or clicking the QR code.

Investing responsibly

Oikocredit has social justice at the core of its purpose and **social and environmental impact management** integrated into its operations. We support the efforts of millions of people worldwide to be economically resilient. To contribute to a **fairer global society**, we are committed to providing **inclusive access** to financial services, to enhance agricultural value chains and to contribute to climate solutions.

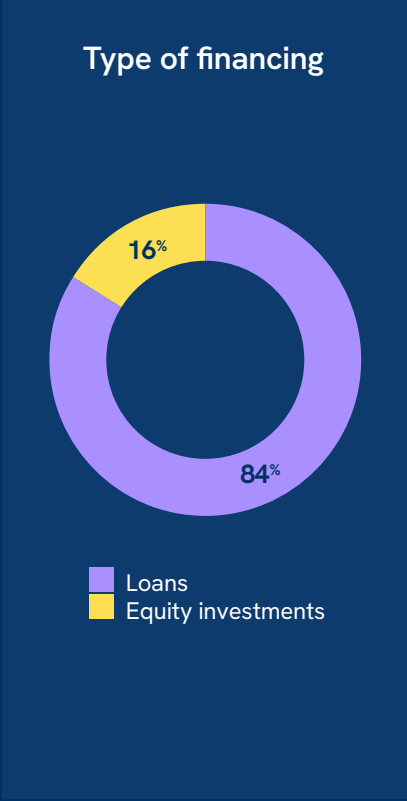
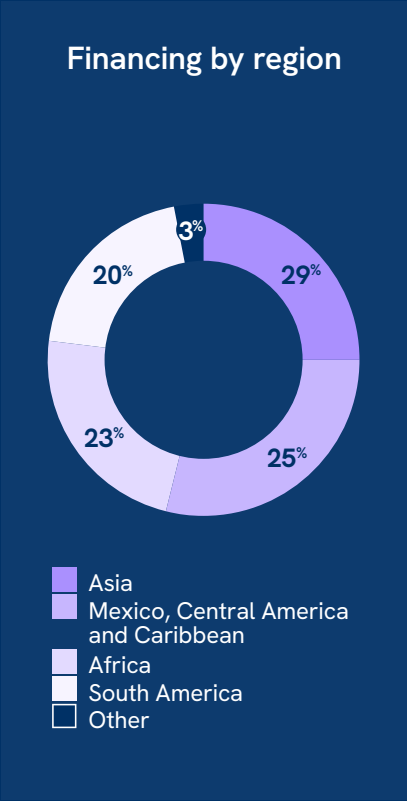
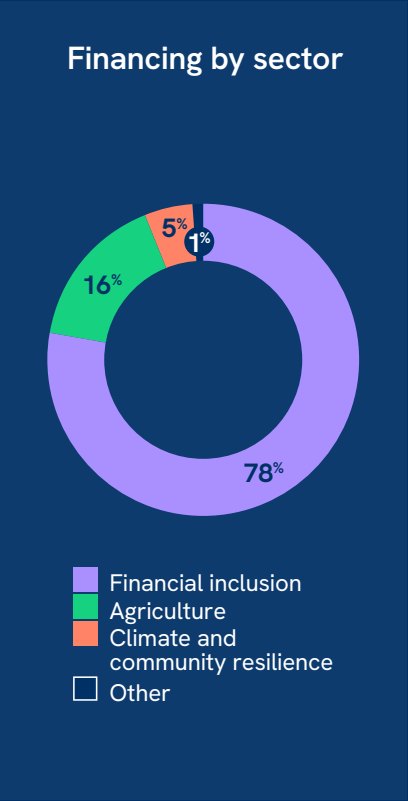
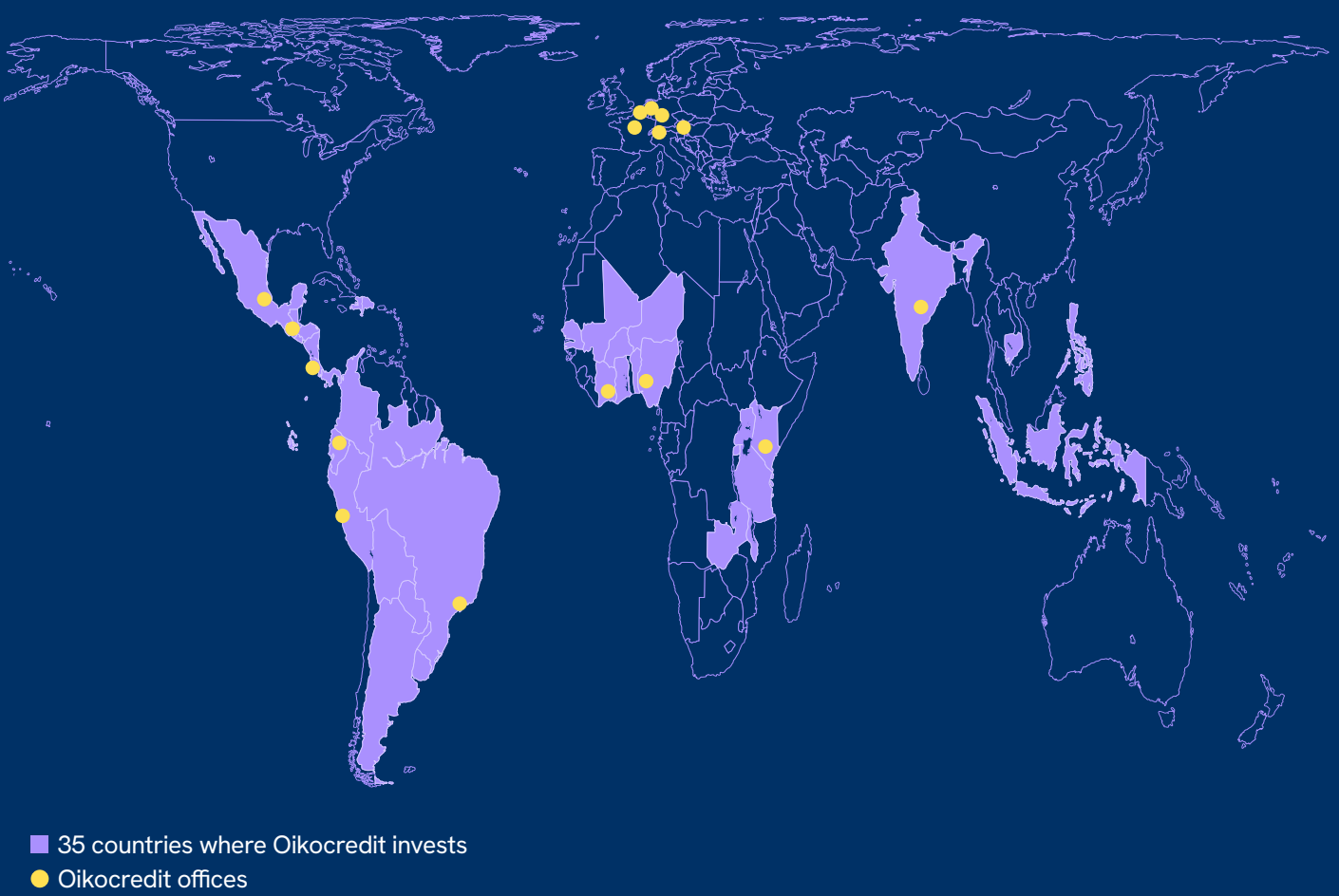
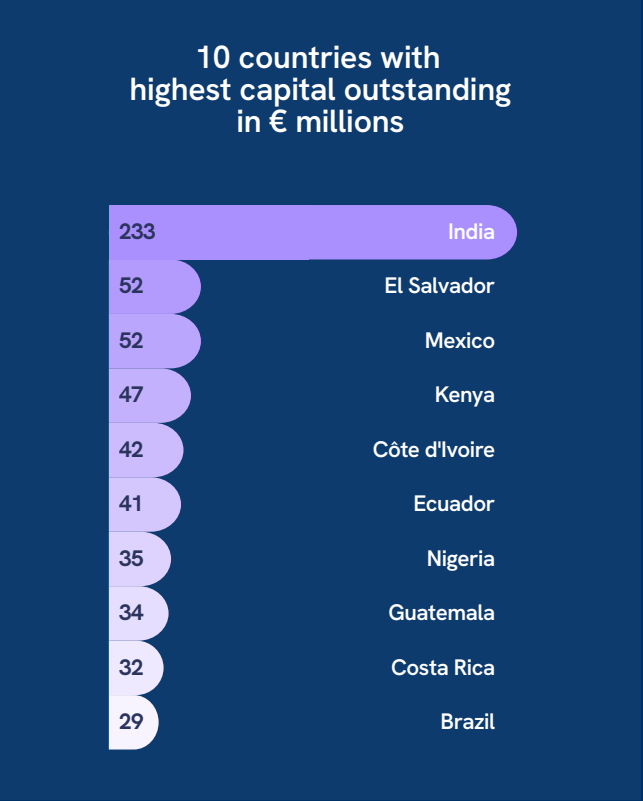
We expect our partners to act responsibly and when lending to avoid practices that may contribute to unsustainable debt burdens for their clients. We therefore support partners in applying **client protection standards** that include **fair and respectful client treatment**. Our work in inclusive finance strives to align fully with the **Universal Standards for Social and Environmental Performance Management** for financial service providers.

Careful **partner selection, regular monitoring and reporting** are central to our work. Before we make any investments in an organisation, we follow a well-established **screening and due diligence** process. Oikocredit reaches its funding decisions based on a thorough assessment of a wide range of factors including environmental, social and governance considerations, financial viability, and the respective country and currency risks.

In **partner monitoring**, we maintain oversight through regular reporting, meetings with management, periodic reviews and **annual social performance analysis**. Each year, our **Client Self-Perception Survey** (page 24) provides a further mechanism to hear from partners' clients how their lives have changed.

Assessing how potential partners manage **client protection** is key. We recognise that safeguards against **over-indebtedness** include, among other factors, borrowers' knowledge and confidence to make informed financial decisions. We therefore encourage and support programmes that strengthen **clients' financial literacy** and empower them to engage constructively with financial institutions when difficulties arise. We expect partners to have processes for **supporting clients who experience repayment challenges** and are committed to foster **continual improvement** among partners to achieve this.

In numbers



SEKEM ([sekem.com](https://www.sekem.com)), an Oikocredit partner since 2012, uses solar panels to power sustainable farming in the heart of the Egyptian desert. Founded in 1977, SEKEM's name comes from an Ancient Egyptian term meaning 'vitality from the sun' and represents the organisation's holistic integration of biodynamic agriculture, ethical business, cultural renewal and social development. Our Oikocredit Journey in 2025 took support association representatives, investors and staff members on a week-long visit to SEKEM.



Four farmers who sell their organic produce to SEKEM, which our partner transforms into packaged foods, beverages, and dairy, personal care and household products for domestic and export sale. Based northeast of Cairo, SEKEM operates organic farms, food, phytopharmaceutical and textile companies, a medical centre, schools, a conference centre and the Heliopolis University for Sustainable Development. Its workers have their own cooperative that promotes meaningful work in a healthy, safe and humane environment.



Hadeer Mohammed, 25, is an Environmental Researcher at SEKEM's Carbon Footprint Centre at Heliopolis University. As a Heliopolis graduate, she is part of a new generation driving Egypt's sustainable future.

An open water reservoir on the Wahat oasis that supplies SEKEM's desert agriculture project. During the day, solar energy pumps up the water from an aquifer; at night, gravity feeds it to crops via drip irrigation. Our partner has used Oikocredit's equity investments and loans to reclaim desert land, expand production, and undertake infrastructure and community initiatives. SEKEM won a United Nations Environment Programme 'Champions of the Earth' award in 2024 for its commitment to sustainable practices.



Capacity building

Oikocredit has successfully provided **capacity building support** to its partners since the 1990s. As with our loans and equity investments, we seek through capacity building to assist people living on low incomes in improving their lives and livelihoods and communities’ resilience. We enable capacity building along **value chains** where we see **need and opportunity**,

engaging and helping strengthen locally based organisations and their direct stakeholders, including staff, clients and members.

We support investee and non-investee partners to improve their social, environmental and financial performance, realise their potential, and serve clients and communities responsibly and sustainably.

Generating impact through capacity building

To optimise our capacity building impact, we focus on **four areas** within organisations:

- **Governance:** Effective high-level management rules, practices, processes and structures are essential to success. We help organisations acquire the tools they need for robust governance.
- **Internal management:** We support organisations in optimising their day-to-day processes to achieve tangible outcomes in line with their ambitions.
- **Social and environmental performance management:** Our role is to strengthen organisations’ capacity to integrate social and environmental management in ways suited to their organisational models and sectors.
- **Products and services:** We support current and prospective partners in developing, innovating and refining products and services to align closely with clients’ needs.

Oikocredit provides capacity building services through three channels:

Business service providers: We identify knowledge enhancement needs and connect specialised business providers with local providers to strengthen the local ecosystem.

Strategic partnerships: We connect our expertise in investing in our focus sectors with expert capacity building providers to improve organisations’ ability to access and use finance effectively, helping unlock investment readiness.

Learning and knowledge sharing: We encourage current and prospective partners to share learning and knowledge through webinars, training and visits as part of our knowledge-sharing community.

Our capacity building prioritises three areas to help build resilience:

- **Climate change:** Promoting and supporting implementation of climate adaptation to improve the resilience of current and prospective partners’ clients and members and their communities.
- **Rural and farmer communities’ livelihoods:** Supporting initiatives to boost smallholder farmers’ and rural entrepreneurs’ livelihoods through better business performance and greater resilience at community level.
- **Investability of focus sectors:** Combining capacity building with loans to help organisations build a financial track record and pave the way to access formal financing.



See how our capacity building work helps partners strengthen their resilience and impact. Learn more via the QR code.

Funding our capacity building

In addition to **donations from our members and investors** and **Oikocredit’s own contribution**, our capacity building activities benefit from funding from such **donors** as:

- African Guarantee Fund
- Aqua for All
- Oikocredit Stiftung Deutschland
- Rabobank Foundation
- SCOPEInsight
- Smallholder Safety Net Upscaling Programme/Smallholder Sustainability Upscaling Programme
- Stichting IDH

The Oikocredit International Foundation: mobilising funds for holistic support

For over 30 years, the Oikocredit International Foundation (OIF), as the Oikocredit group’s non-profit arm, has turned philanthropic capital into opportunity by mobilising funding for capacity building and technical assistance for current and potential partners.

OIF reaches people and communities that conventional finance and funding too often leave behind. We help people on low incomes gain the skills, resources and opportunities they need to improve their lives and strengthen their futures.

Our donors’ support does more than fund projects. It strengthens local organisations, builds capacity, unlocks additional investment and creates pathways to long-term economic resilience. In some cases, capital can be recovered or recycled, enabling the same funding to generate impact multiple times and increasing the value of every donation.

By supporting OIF, you can help social enterprises grow, farmers access markets, communities build resilience, and underserved populations gain access to opportunities that drive sustainable income and job creation.

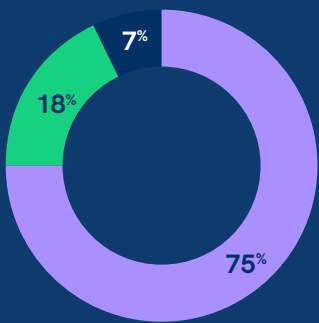
If you are a foundation, trust, development agency, programme funder or individual philanthropist committed to creating lasting change, partner with us!



Learn more about the Oikocredit International Foundation and how to get in touch by scanning or clicking the QR code.

In numbers

Who received capacity building?



- Financial inclusion organisations
- Agriculture organisations
- Organisations working in other areas

€ **1,241,760**
Capacity building spend

24

Countries where capacity building took place

165

Organisations that received capacity building



Kenganzi Enterprises founder Angella Kenganzi (far right), Oikocredit Investment Officer Catherine Ndirangu (second right) and two farmer clients with harvested coco pods, Uganda.

How we build capacity

Training support for small-scale cocoa farmers in Uganda

Goals

To accompany rural women and youth cocoa farmers with training in the production, packaging and storage of cocoa husk briquettes, enhancing livelihoods and promoting sustainable energy, environmental conservation and sustainable agriculture.

Project overview

Oikocredit provided capacity support to social enterprise Kenganzi Agencies in its work with smallholder cocoa growers, most of them women and younger people, in rural southwest Uganda. This pilot project involved training 100 growers to process cocoa husks into eco-friendly fuel briquettes for burning in improved cookstoves to help reduce fuelwood use and local deforestation. Besides training, Kenganzi offers clients fair prices, farm inputs and a path to financial independence. Its 35 acre cocoa plantation showcases best practices, complemented with 4 acres of vanilla production and an outgrower network of over 500 smallholder farms. Harvest advances mean less debt for producers and enable them to sell their cocoa without delay.

Kenganzi also invests part of its profits in community health by funding sickle cell screening and awareness campaigns for younger people.

Partner involved

Kenganzi Agencies, a women-led social enterprise and an Oikocredit partner since 2023.

When it happened

December 2024 to March 2026.

Making it possible

A capacity-building grant of EUR 24,564 from the Oikocredit International Foundation, combined with other funding through the Smallholder Safety Net Upscaling Programme.

Enhancing digital financial access for women in Senegal

Goals

To strengthen the digital and financial expertise of clients by increasing their adoption of digital financial services and improving their access to efficient, user-friendly transactions.

Project overview

The project supported U-IMCEC clients to adopt and use digital financial services more effectively. It focused on building the capacity of village savings and loan association leaders to act as community relays, promoting digital tools within their groups. By combining training, practical demonstrations and ongoing support, 330 female village leaders were equipped to guide others in using digital channels for savings, loan repayments and other transactions. This cascade model enabled the project to reach an estimated 8,250 women across multiple regions. The intervention contributed to increased uptake of digital services, including a strong rise in mobile wallet usage, as well as operational improvements such as reduced waiting times at branches and faster loan processing. By strengthening both digital literacy and trust, the project helped improve clients' financial autonomy while supporting more efficient service delivery.

Partner involved

The Union of Community Mutual Savings and Credit Institutions (U-IMCEC; www.uimcec.sn), a women-focused Senegalese community microfinance network and long-standing Oikocredit partner, serving over 300,000 members.

When it happened

June 2025 to May 2026.

Making it possible

The Oikocredit International Foundation funded the project, with additional contributions from the partner organisation, U-IMCEC.

U-IMCEC capacity-building project for village savings and loan association leaders, Senegal.





A team member at our microfinance partner ASHI in the Philippines interviews a client for the client survey.

Client Self-Perception Survey programme

Oikocredit's and our partners' annual **Client Self-Perception Survey programme** positions clients' voices at the centre of our attention in an amplified and systematic way. We work with partners¹ to develop their capabilities, not only in collecting and managing **outcomes data**, but more importantly in taking decisions that optimise our **partnerships' impact on clients' lives**.

In a world where many claim to be impact-driven, the client survey is a key part of what makes Oikocredit's social impact investing different.

In 2025, 43 financial services partners and two agriculture cooperative partners collaborated with us on our fifth edition of the Client Self-Perception Survey to discover and act on the significant **changes clients had experienced over the past 12 months**. The survey reached more than **57,000 clients in 23 countries in four regions** (Africa; Asia; Mexico, Central America and the Caribbean; and South America) and in **10 languages** including local dialects. Of respondents who identified their gender, **69% were women**.

1. Client survey programme partners are mainly also portfolio partners receiving our loans and equity investments, but a small proportion of survey programme partners do not currently receive our development financing.



Survey reached
57,183
clients

of
45
partner organisations

in
23
countries

10
languages

69%
of respondents were
women

48%
of respondents were
rural dwellers

Key findings from our client survey

Most respondents (84%)² indicated that their Oikocredit partner had a **positive influence on their wellbeing** over the past 12 months, mainly through increases in income.

Seventy-one per cent of respondents reported an **improvement in income** over the 12 months, most often due to increased sales of their enterprise's products or services.

Seventy-one per cent of respondents said they had **savings**, and most clients' **savings had grown**. More than half of those with savings had withdrawn and used savings over the past 12 months.

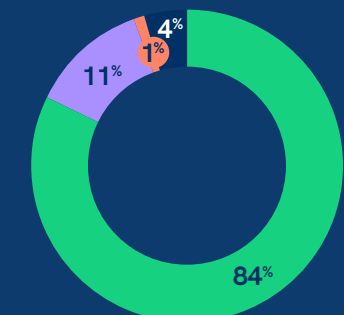
Seventy-three per cent of 47,226 clients with a business who had access to the **internet** or a **smartphone** said they used these tools to support their **economic activity**.

Among most partners in the survey, entrepreneur respondents who received a **business-focused loan** from their organisation over the 12 months were statistically more likely to have **expanded their enterprise** than respondents who did not receive a business loan.

Forty-four per cent of respondents said they had become **less worried about the future**, compared to 24% who reported being more worried and 22% who considered themselves unchanged in their thoughts about the future.

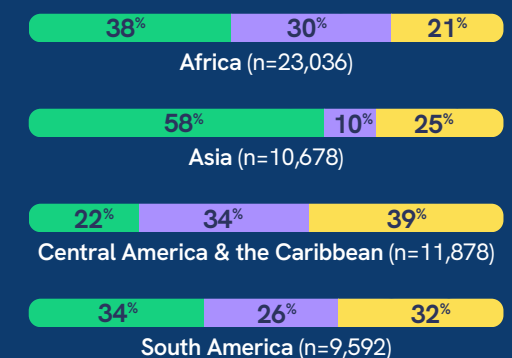
Thirty-four per cent of clients reported that **extreme weather** – mostly heavy rainfall or flooding – had **negatively affected their income** over the 12 months. Among those affected, the most requested support was for **environmental training**.

Partner's influence on wellbeing over past 12 months (n=56,159)



Positive influence
Indifferent
Negative influence
Don't know

Top three coping strategies in the event of an emergency, by region



Reliance on savings
Support from programme partner
Support from relative/friend

2. Percentages on this page apply to the number of clients responding to each specific question rather than to the total survey sample.

Converting client survey findings into product and service improvements

A large part of Oikocredit's support for partners through the **Client Self-Perception Survey** programme involves converting findings into real-life action. We work with partners to review the results and assist them in preparing recommendations for their boards and management. Partners then commit to actions based on the data.

With **health vulnerabilities** widely highlighted in the survey results, several partners have implemented **health insurance** solutions. One in Nigeria has set up hospital cash insurance to cover clients' business losses due to time off for hospital visits. Partners in Kenya, the Philippines and Uganda now refer clients to government-subsidised health insurance programmes.

Survey insights have led partners to offer clients better **digital engagement options**. One Zambian partner, recognising **USSD**³ as the most feasible channel for clients who lack internet access or a smartphone, is working with a fintech company to enable savings deposits via USSD. Partners in Cambodia, Indonesia and Kenya whose clients are digitally connected are providing **training on internet-based business opportunities** such as the use of WhatsApp and other online platforms for marketing and sales. A partner in the Philippines has installed **signal boosters** in its rural centres to improve clients' digital connectivity.

The survey also captures direct requests and opportunities for partners to **strengthen service delivery**. Two Guatemalan partners have expanded their use of physical marketing flyers and leaflets in place of social media to reach rural dwellers with lower levels of digital literacy. Partners in Indonesia, Kenya and Zambia have undertaken staff refresher training to improve their communication of product information to clients.

Many partners adjust **savings and loan products** in response to needs expressed through the survey. Indonesian and Kenyan partners have developed new agricultural lending streams. A Kenyan partner has launched a mobile banking loan for smallholder tea growers. And an Indonesian partner is introducing declining-balance interest rates to reduce clients' borrowing costs. Partners in Benin and Zambia, meanwhile, have stepped up their savings campaigns since many clients report having savings but not with their Oikocredit partner.

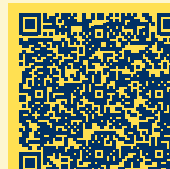


Maimouna Dougan, a client of Oikocredit's Côte d'Ivoire partner Fin'Elle, organises fabric in her shop with help from her daughter Yasmine.

Results from several years of survey programme implementation show clear signs of **systemic change among participating organisations**. Survey partners report broadening internal adoption of action based on survey findings, with organisation-wide alignment of initiatives to support sustained, long-term impact. Partners also demonstrate growing **commitment to strengthen internal capacity**. Several have hired dedicated personnel to support and expand survey-related work to scale their efforts more effectively.

Following the successful pilot of a **new agriculture survey module** in 2025 in partnership with **Stichting IDH**, we are expanding this module with additional farmer-based cooperative partners in 2026.

We will continue to develop innovative solutions to increase the value the client survey delivers for participating partners and their clients.



Gain insights from our Client Self-Perception Survey 2025. Access the report via the QR code.

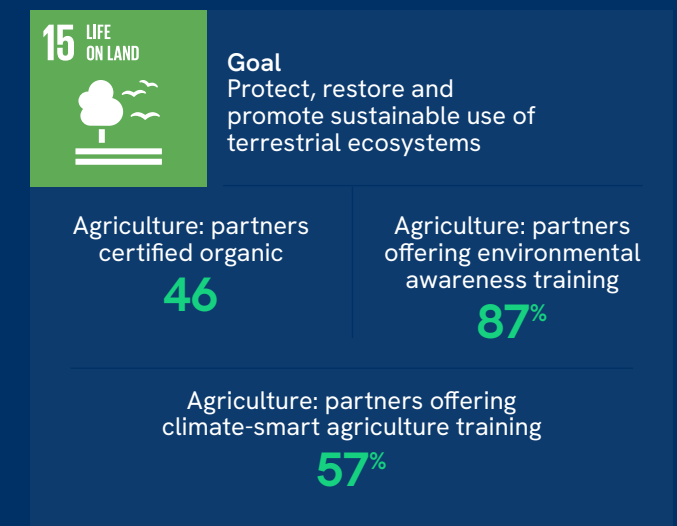
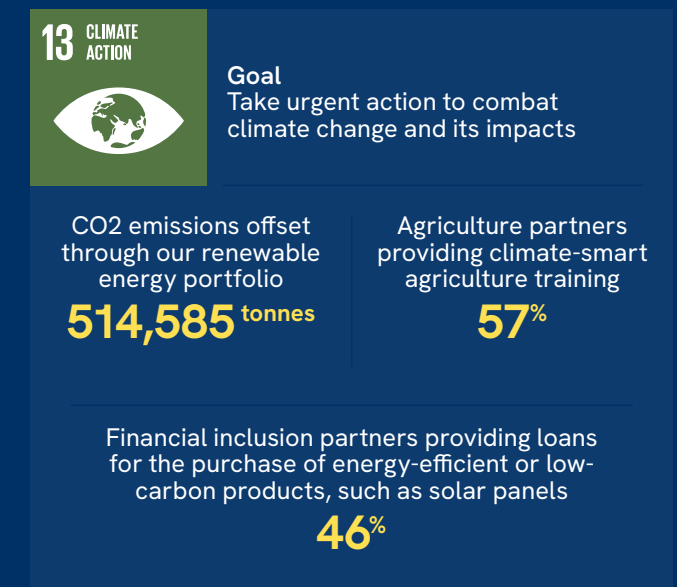
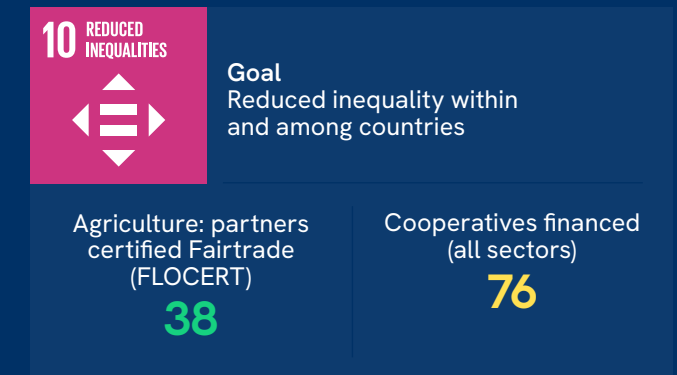
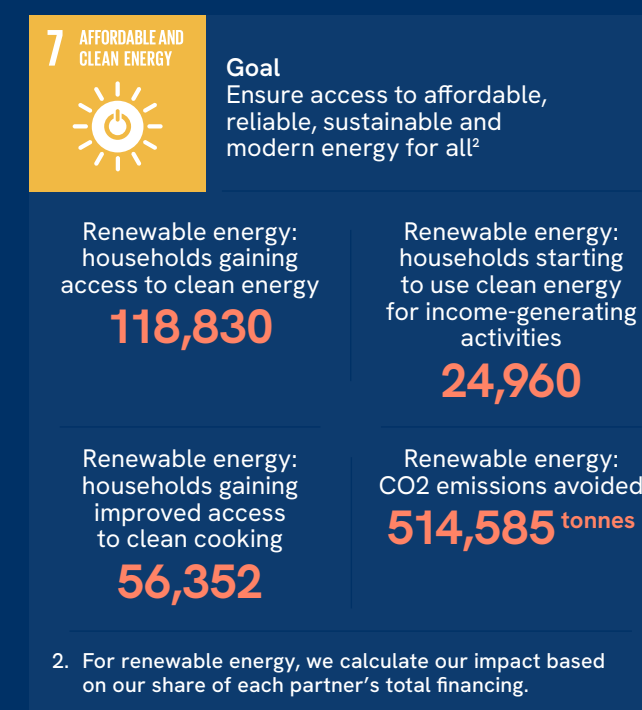
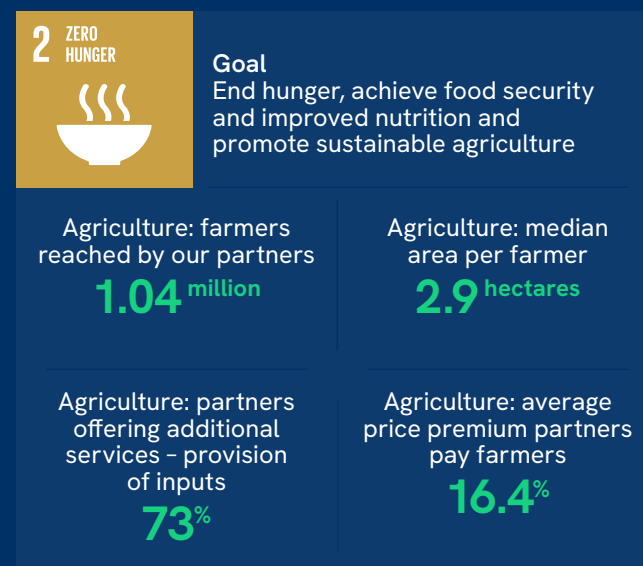
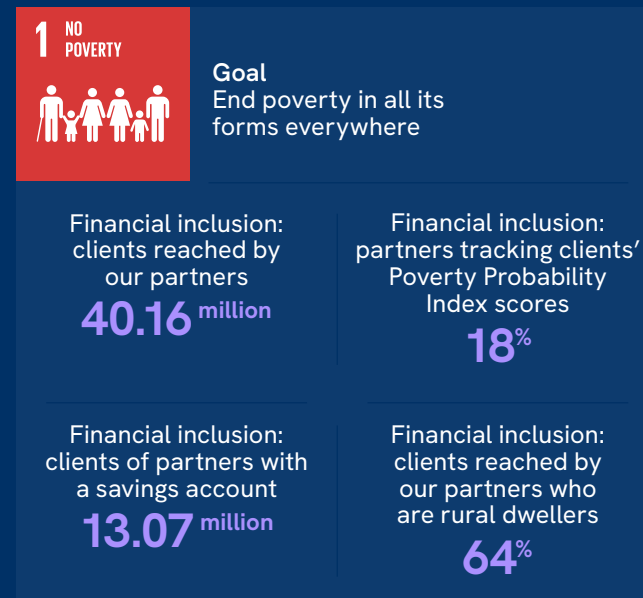
3. USSD (Unstructured Supplementary Service Data): an inclusive digital financial access method usable on basic mobile phones in regions with limited internet or smartphone access.

Supporting the Sustainable Development Goals

Oikocredit actively contributes to the **United Nations Sustainable Development Goals (SDGs)**, in particular to SDGs 1, 2, 4, 5, 7, 8, 10, 13, 15 and 17.

We evidence our contribution to these goals with **over 50 indicators**. These indicators align closely with standard impact investing indicators included in the Global Impact Investing Network's (GIIN's) IRIS+ measurement system.

The indicators opposite provide a sample of the data we collect to track **Oikocredit's contribution to the SDGs**.



Focus sector: financial inclusion

Why we invest in financial inclusion

Worldwide, many people have **low and unpredictable incomes** and **lack resources** to cope with unexpected household needs or to invest in a better future. Female-headed households and women- and youth-led and rural-based micro and small enterprises often face major **barriers to finance**, such as the lack of a responsible source of credit.

Promoting **financial inclusion** in underserved communities has long been central to Oikocredit's mission in lower-income countries. We lend to, and invest in the equity of, partner organisations that

offer people with low incomes **financial services** ranging from **credit** and **savings** to **insurance**, **leasing**, **remittance arrangements** and **financial education**.

Building on our long-standing work with **innovative, high-impact partners** supporting micro enterprises, we also invest in partnerships with **mature financial institutions**, such as regulated small and medium enterprise (SME) banks and larger microfinance institutions (MFIs) with strong governance, scale, outreach and capacity.



Paulin Kinnouvo, a smallholder client of our microfinance partner in Benin, PEBCo Bethesda, grows fruit and vegetables and raises chickens. Now repaying his second loan, Paulin says PEBCo has enabled him to make many on-farm improvements.



Contributing to:



Beautician Sheila Shikoku in front of her salon and shop, which Oikocredit's Kenyan partner Fortune Credit has helped her finance. "Receiving money from Fortune Credit has truly changed my life," Sheila says.

Access to reliable financial services

Access to reliable financial services **positively impacts people's lives** in many ways:

- **Increases resilience:** Households and small businesses with access to credit, savings and insurance are better equipped to withstand income shocks such as unemployment, loss of a breadwinner or extreme weather than those without such access.
- **Helps small businesses grow:** With access to credit, entrepreneurs can scale up their businesses, increase revenues, acquire assets and create jobs.
- **Strengthens rural economies:** In rural areas, access to financial services is particularly constrained. Services such as loans, savings and payments can have a positive effect on rural economies.
- **Sustains communities:** Access to credit can increase households' willingness to invest in water and sanitation (WASH), child education and renewable energy. These investments in turn help make communities more resilient.



Scan or click the QR code to read about client empowerment in practice through research from Cambodia.

The importance of quality

Access to financial services can help people on low incomes improve their lives significantly. However, much depends on **service design and delivery** and on **clients' situation**.

Quality matters. Clients must be able to use finance safely and in ways that contribute to their financial health and improve their livelihoods. **Client protection** is key, because financial services may introduce adverse risks for clients. Service providers should therefore provide effective safeguards against client over-indebtedness, ensure fair and transparent pricing, and protect client data and privacy.

Beneficial outcomes require **tailored products and services** that respond to clients' needs, income patterns and risk exposure. And **complementary non-financial services**, including financial literacy and business training, help clients build knowledge, skills and confidence to make informed decisions and strengthen their resilience. Oikocredit seeks to optimise its impact on client wellbeing by working on these critical dimensions with our partners.



How we contribute to impact in financial inclusion

Financial inclusion is at the heart of Oikocredit's social impact investing, combining **capital** with **local presence**, **sector expertise** and **long-lasting partnerships**.

- **Financial inclusion partners** include smaller microfinance institutions (MFIs), financial service providers to MSMEs and other non-bank financial institutions, savings and credit cooperatives, non-traditional digital-based financial institutions (fintechs), and lenders in agriculture, affordable education, housing and WASH. Often first movers in underserved markets, we support these partners through **capacity building and risk-sharing tools**, enabling innovation without compromising prudence.
- We also invest in **robust, lower-risk institutions** with strong governance and regulatory standing, such as SME-focused banks and larger, well-regulated MFIs and other SME lenders. These mission-aligned partners anchor financial ecosystems and deliver impact through **job creation and expanded service access**.

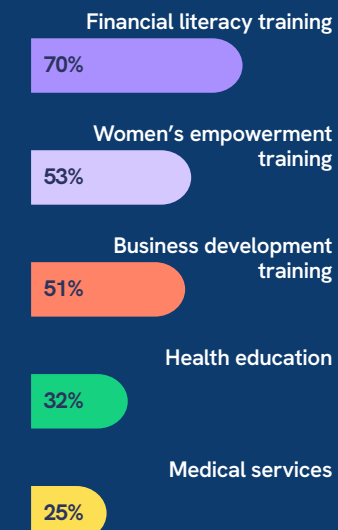
Kitchen workers preparing dim sum for Mrs Hidayat's family business in Cisauk, Indonesia. Mrs Hidayat became a client of Oikocredit partner Kopsyah BMI in 2010, when the community cooperative began working in her area. Her business has gone from strength to strength, and she has been able to support her children's education from school to college.

After careful selection (see 'Achieving impact for people and communities', page 10), Oikocredit requires financial inclusion partners to endorse and align their practices with **client protection standards**, and we assist them in improving their **environmental, social and governance (ESG) and risk management**.

We also recognise that **financial institutions evolve**. Many of today's more mature financial institutions began as small, mission-driven lenders serving niche markets. We support many partners through their growth journey, ensuring they retain their social impact DNA as they scale.

Our impact in financial inclusion in numbers

Microfinance partners offering additional services



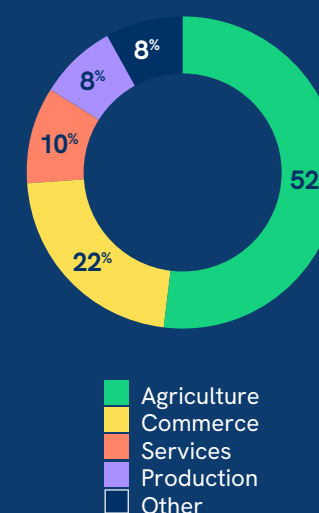
€ **729.7** million
Financial inclusion financing

40.16 million
Clients reached by our financial inclusion partners

84%
of clients are women

64%
of clients are rural dwellers

Occupation of microfinance clients



295,991
Number of people employed by our partners

6.86 million
Number of jobs created or sustained by MSMEs financed by our partners

332
Financial inclusion partners

66%
of financial inclusion partners offering additional non-financial services to clients

3.14 million
MSMEs financed by our partners

36
Financial cooperatives financed





Impact story: inclusive finance for women

KOMIDA, Indonesia

About the partner

Koperasi Mitra Dhuafa (KOMIDA; mitradhuafa.com) is an Indonesian inclusive finance cooperative that supports women on low incomes with group and individual lending and other services. KOMIDA provides loans for women-led MSMEs and households including for water and sanitation improvements and home renovation, alongside savings services, micro-insurance, training and support for schooling. With more than 330 branches across Indonesia's vast archipelago, KOMIDA is the country's second largest microfinance institution.

Oikocredit partner since 2016.

Type of organisation

Savings and loans cooperative providing credit and other financial and non-financial products and services.

Type of members (clients)

Smallholder farmers and other MSME women entrepreneurs.

Number of members (clients)

More than 850,000 cooperative members, of whom nearly all are clients.

Impact

KOMIDA assists members with agricultural and other loans in strengthening their smallholder farms and

other small-scale businesses. Members and their households also benefit through health and financial management training, family savings, pensions, home improvements including WASH facilities and appliances, children's educational attainment, and general wellbeing. In 2025, 96% of a small survey of KOMIDA members across 64 branches reported improved wellbeing, and 79% said their income had increased.

Supporting this partner

Oikocredit has provided KOMIDA with more than EUR 41 million in financial support since 2016.

About the client

With the financing she received from KOMIDA, Mrs Rami and her husband, Mr Acip, started cultivating vegetables on their farmland. They nurtured the crops with dedication and care. Through hard work and perseverance, their vegetables flourished, resulting in abundant harvests. Mrs Rami sells her produce at the local village market and, at times, to wholesalers, earning her a steady income. The couple are proud of what they have accomplished and deeply grateful to KOMIDA for the opportunity to build their business. They hope to continue expanding their farming activities and achieve greater prosperity in the years ahead.

Impact story: a rural community development cooperative

Reficom, Guatemala

About the partner

Red de Fondos Comunitarios (Reficom; reficomrl.com.gt) is a steadily growing savings and credit community cooperative in the rural Totonicapán region in the western highlands of Guatemala. Reficom provides inclusive finance through 18 branch offices as part of the regional Asociación de Cooperación para el Desarrollo Rural (CDRO; Cooperative Association for Rural Development), based among the Indigenous Mayan community. CDRO is a regional system of Indigenous Mayan self-governing communities actively maintaining their culture and wellbeing and managing their lands, forests, water, other natural resources and collective development in keeping with their rich traditions, non-hierarchical principles and deep respect for the natural world. Reficom cooperative members elect local representatives who make collective decisions at the annual general meeting.

Oikocredit partner since 2007.

Type of organisation

Community savings and credit cooperative.

Type of members (clients)

Mainly low-income smallholder corn and vegetable farmers; other small-scale entrepreneurs active in commerce, services and craft production such as carpentry and weaving.

Number of members (clients)

More than 9,000, roughly half-and-half women and men.

Impact

Reficom helps members finance their agricultural production, land purchases, small-scale business activities, home improvements and personal/household expenses. Members also benefit from savings, insurance and payments services. Community development initiatives the cooperative supports respond to healthcare, child education, training and reforestation needs, and it runs a diploma programme in organisational leadership, finance and resource administration in partnership with a Guatemalan university. As part of the wider CDRO cooperative association's regional system, Reficom contributes to a broad Indigenous Mayan movement of self-government.

Supporting this partner

Oikocredit's investments have helped Reficom expand its lending portfolio and strengthen local economies. Our most recent five-year loan, approved in 2025, was for EUR 1.3 million and includes financing for social housing.

About the client

Wilson Obispo Castro Tale runs a small weaving enterprise producing traditional textile cuts (*cortes*) and employing 14 workers. He has received nine loans from Reficom since 2023, initially to build the ground floor of his family home, and subsequently for the upper level and finishing work. He has repaid these loans in monthly instalments out of the proceeds of his textile business.



Community-focused projects

Our financial inclusion strategy includes a **community-focused approach** designed to support lower-income communities in building their resilience more broadly.¹ Here, alongside our support for microfinance, we invest in improving affordable access to **quality child education, housing, and water and sanitation** for community members.

With partners already working in these areas that **have insight into local communities’ most pressing needs**, we have achieved good progress, closing 2025 with an outstanding community-focused portfolio of **EUR 87.6 million**. Besides co-developing and financing solutions, Oikocredit supports and provides capacity building in these sectors.

Key benefits

- **For partners:** Enabling partners to respond faster and more effectively to the needs of the communities they operate in.
- **For Oikocredit:** Ability to engage more closely with mission-aligned partners (current and new), growing our contribution to impact and ensuring long-term investment opportunities.
- **For clients:** Access to basic services, with greater opportunity to live the life they aspire to.

1. In 2025, we redesignated the renewable energy infrastructure element of our community-focused investing as part of our climate and community resilience portfolio (page 42).

Our role with the community-focused approach

1. We identify partners with **community-oriented goals**. Together, we explore what the communities they serve need most to increase their resilience.
2. We **co-develop new initiatives** that are replicable and scalable, facilitating connections between people and organisations to help solve community problems.
3. We **finance solutions** and **provide and facilitate capacity building and technical assistance** through all phases of initiatives’ lifecycles, from riskier seed capital to maturity, and find other investors and donors when needed.

Katherine Martínez arranges the display in the small snack-shop run by her mother, Angela de Jesús, at the front of their home in El Salvador. Katherine and her mother live with her father, construction worker Oscar Armando Martínez Larín, two other sisters, her parents’ two sons-in-law and two granddaughters. Credit from Oikocredit’s partner Hábitat para la Humanidad helped the family renovate the front of their originally tiny house and build the roof and the back.



Partnerships in education, housing, and water and sanitation

We continue to collaborate with **strategic partners** in our community-focused investing in Africa, Asia, Mexico, Central America and the Caribbean, and South America:

- in children’s education with **Opportunity International**
- in housing with **Hábitat para la Humanidad**
- in water and sanitation (WASH) with **Aqua for All** and **Water.org**.

New community-focused partnerships we began in 2025 include support for education, housing and WASH in rural Nigeria; for education and WASH in Senegal; for education in the Dominican Republic; and for WASH in Indonesia.

Increasing access to affordable housing in Latin America

Housing is the largest part of Oikocredit’s community-focused portfolio. Research shows that improvements in housing among low-income households lead to reduced poverty, better child health, greater life satisfaction, and an enhanced sense of safety and wellbeing. With **37 partners** active in the sector in Mexico, Central America and the Caribbean and South America, we are expanding access to **affordable housing and home improvement finance** in a region facing a deficit of adequate housing due to rapid urbanisation and persistent inequality.

Eighteen of our current housing partners in the region have reached nearly **30,000 clients** in total, almost half of them women. Partners report that most loans are under USD 10,000 and for home improvements. Ten of our financial institution housing partners have benefited from Oikocredit’s capacity building support.

Needs driving the development of our community-focused investing

Education

600 million school-age children worldwide are not in school or receive substandard education

Source: Unesco, 2022, 617 million children and adolescents not getting the minimum in reading and math.

4 QUALITY EDUCATION

Water & sanitation

2.1 billion people lack adequate access to safe water and 3.4 billion people lack safely managed sanitation

Source: WHO and UNICEF, Progress on household drinking water and sanitation, 2025.

6 CLEAN WATER AND SANITATION

Housing

Up to 3.4 billion people lack access to adequate housing

Source: UN-Habitat, World Cities Report – The Global Housing Crisis, 2026.

11 SUSTAINABLE CITIES AND COMMUNITIES

Focus sector: agriculture

Why we invest in agriculture

Agriculture is the world’s largest employer, accounting for a quarter of gross domestic product in some developing countries. Three-quarters of the world’s people on the lowest incomes live in rural areas, and for many, farmwork is their main source of **food and livelihood**.¹ Investing in the agriculture sector can be highly effective in **raising incomes among rural people** while also contributing to multiple **Sustainable Development Goals (SDGs)**.

An estimated **570 million smallholder farms** of less than **2 hectares** in area – many of them worked by women – produce about **a third of the world’s food**.² Despite their key role in global food production, most smallholders have **low incomes**, face **volatile pricing and unfair competition**, and are vulnerable to **climate change effects**. The smallholder farm sector worldwide needs investment of **USD 323 billion**, according to the United Nations, but receives less than a third of this.³

How we contribute to impact in agriculture

Oikocredit supports **small-scale agriculture** through finance for **farmer cooperatives and other enterprises**, promoting standards and certification, and encouraging practices such as crop diversification, organic and climate-smart cultivation, and agroforestry. The biggest crops in our agriculture portfolio are coffee, cocoa, nuts and grains.⁴

To help address these challenges, Oikocredit increases access to **loans, equity investments** and **capacity building** to strengthen social and sustainable organisations that work with smallholder farmers. Our agriculture partners support these producers in increasing productivity, crop diversity, climate resilience and sustainability, providing technical assistance, farm inputs and fairer access to markets. This leads to increased incomes and more financial stability for farming households and communities.

We track the **certifications** our agriculture partners obtain, because the resulting **price premiums** help farmers earn more and strengthen their communities.

To increase Oikocredit’s agricultural impact, our **2025-2029 agriculture strategy** will deepen support for smallholder farmers, diversify into new commodities and regions, and build climate resilience. Strategic partnerships and blended finance will be essential to achieving these objectives.

Contributing to:



1. World Bank Data Blog, ‘The demographic profile of the global poor’, 2024.
2. Our World in Data, ‘Smallholders produce one-third of the world’s food ...’, 2021.
3. United Nations Development Programme, ‘UNDP at the 8th World Congress on Rural and Agricultural Finance’, 2025.
4. Based on the top four crops in investment amounts and numbers of partners at 31 December 2025.

Our impact in agriculture in numbers



Impact story: “Small farmers achieving great results”

Apodip, Guatemala

About the partner
Asociación de Productores Orgánicos para el Desarrollo Integral del Polochic (Apodip; www.facebook.com/APODIP) is an Indigenous Mayan smallholder farmers’ cooperative in the Polochic valley, eastern Guatemala. “Small farmers achieving great results” is Apodip’s slogan, and its mission is to promote sustainable rural development through organic agriculture, agroforestry and community empowerment. The cooperative takes pride in its good relationships with its farmer members, who grow cocoa, coffee, peanuts, honey and cardamom.

Oikocredit partner since 2024.

Type of organisation
Farmers’ cooperative.

Type of clients (members)
Smallholder farmers, mainly cocoa and coffee growers.

Number of clients (members)
More than 1,300 members in 80 communities.

Impact
Apodip provides loans, technical assistance, access to farm inputs, certification and marketing (including for export). It invests in climate adaptation through crop diversification, agroforestry, disease prevention and other strategies. Most of the cooperative’s profits go directly to its members, who receive prices higher than the local market rate. A minimum price policy protects coffee growers when market prices fall. With Oikocredit’s financial support, Apodip’s new cocoa (cacao) processing plant became operational in 2025, since when its value-added processing and exports to European markets have boosted cocoa farmers’ incomes by 10%.

Supporting this partner
Oikocredit’s USD 0.55 million loan in 2024 helped fund the new cocoa processing plant, while Oikocredit has also supported capacity building for a business software upgrade.



About the client
María Luisa Chocooj is a widow who lost her husband nine years ago after they had started their farm together. She has four daughters, a son and seven grandchildren and cares for three orphaned children. María Luisa’s 1 hectare farm is relatively large for her area, near La Tinta, Alta Verapaz department. Different cocoa varieties are her main crop, which she grows organically among shade trees that provide both canopy and soil nutrients. María Luisa joined the Apodip cooperative after her husband died when the plantation was struggling. Since then, she has benefited from the cooperative’s training and purchase of her entire harvest at a premium price for its processing plant, ultimately becoming Ethiquable chocolate. She describes Apodip’s support as transformative.

Impact story: the best coffee often comes from far away

FECCEG, Guatemala

About the partner
Federación Comercializadora de Café Especial de Guatemala (FECCEG; fecceg.com) groups together 15 grassroots farmer cooperatives and associations in the country’s highlands. It represents hundreds of family farms cultivating speciality coffee and other produce. FECCEG handles paperwork, facilitates market access and operates its own dry mill for local processing and value addition to coffee before export. It promotes sustainable practices, selling organic and certified fair trade specialty coffee grown according to regenerative agriculture practices, and it encourages farmers to diversify through agroforestry and complementary crops such as cardamom.

Oikocredit partner since 2011.

Type of organisation
Federation of Indigenous and rural smallholder farmer cooperatives and associations.

Type of clients (members)
Smallholder producers of coffee, honey and panela; more than 30% of members are women coffee growers.

Number of clients (members)
More than 1,550 farming families across 70-plus communities in nine departments.

Impact
FECCEG buys coffee directly from member farmers, pays immediately and provides agricultural advice. By aggregating larger volumes of produce, the farmers can access broader markets, including for export, and gain better prices than by selling individually. FECCEG encourages them not to sell coffee cherries but instead to process and market parchment coffee, and even better-value roasted coffee for the local market, to raise their incomes. Working with an international NGO, FECCEG provides capacity building, enabling farmers to improve yields, use on-farm byproducts (such as fermented coffee pulp for organic fertiliser and pyrolysis-processed husks for biochar) and conserve water. The federation promotes gender equity – helping women gain legal title to their plots – and youth, supports community projects and provides microloans.

Supporting this partner
Oikocredit’s current loan to FECCEG of USD 0.6 million was made in 2025.

About the clients
Romelia (left) and Elvia (right) Cal Cal and their siblings grow organic coffee, which they sell to FECCEG, and other crops for household consumption and local sale, on their 2.75 hectare upland farm. The sisters grew up cultivating coffee on family land. FECCEG has helped their community acquire a machine to pulp the coffee cherries and then dry them to earn more from the harvest.



Focus sector: climate and community resilience

Contributing to:



Why we invest in climate and community resilience

Climate-related extreme weather – heatwaves, wildfires, droughts, floods and hurricanes – cost the global economy more than USD 2 trillion over the past decade,¹ while carbon emissions from fossil fuels continue to rise worldwide. With fewer resources to combat and adapt to climate change impacts, vulnerable groups suffer the worst effects while also contributing least to the causes. People whose livelihoods depend on agriculture, and women and girls whose daily routines rely on natural resources like water, are particularly at risk.

Meanwhile, over **650 million people** worldwide live without **clean, affordable and reliable electricity**, while **more than 2 billion** have no access to **clean cooking** solutions, leading to **3.2 million deaths** annually from indoor air pollution.^{2,3}

Oikocredit has supported partners since 2014 in providing and improving **access to renewable energy** in Africa, Asia, Mexico, Central American and the Caribbean, and South America. In the past year alone, our investing has helped more than 118,000 rural and peri-urban households (including smallholder farmers and MSME entrepreneurs) improve their lives, while also avoiding an estimated 500,000 tonnes of **CO2 emissions**.

There is a huge **gap in climate finance** flows to people, communities, businesses and institutions in lower-income countries.⁴ Hence we are now scaling up our response to the intensifying climate crisis. Our new, expanded climate and community resilience portfolio combines **renewable energy** with additional **climate-smart solutions**, especially those contributing to **sustainable food systems**.

1. Oxera for the International Chamber of Commerce, *The economic cost of extreme weather events*, 2024.
2. World Bank, ESMAP and others, *Tracking SDG7: The Energy Progress Report*, 2025.
3. World Health Organization, 'Household air pollution', 2025.
4. Private investments in climate adaptation in lower-income countries are barely 3% of the required annual USD 320-plus billion: Zurich Climate Resilience Alliance, *Adaptation finance and the private sector*, 2025; and international public finance is at most 7% of developing countries' climate financing needs: UN Environment Programme, *Adaptation Gap Report*, 2025.

How we create impact in climate and community resilience

Oikocredit's **climate and community resilience** investing responds to the socioeconomic and intergenerational injustice as well as the environmental danger of climate change. We finance both climate change **mitigation** (greenhouse gas emissions reductions) and **adaptation** (resilience).

Our investing priorities

- **Climate-resilient infrastructure and energy efficiency:** decentralised energy systems and appliances (such as off-grid solar home systems powering lighting and clean cooking); biogas production from organic waste; energy-efficient farm crop driers; sustainable cooling and cold storage; e-mobility (small vehicles, buses, battery charging); electrification of rural public services; and other community infrastructure (such as solar-powered boreholes and decentralised wastewater treatment).
- **Sustainable food systems that strengthen food security and reduce agricultural emissions:** agroforestry and regenerative agriculture; soil enhancement; drought-resistant varieties; water efficiency (drip irrigation, solar pumps); food waste reduction; sustainable supply chains.
- **Market-based carbon finance benefiting communities, smallholder farmers and MSMEs:** carbon offset projects with robust social certification; biochar for carbon sequestration and soil enrichment, replacing chemical fertiliser.
- **Ecosystem enablers and tech-enabled platforms:** climate finance and specialist aggregation platforms; innovative climate finance vehicles; blended finance structures.

Specific benefits for households and communities

- **Greater earning capability:** Clean, affordable electricity can support jobs and self-employment and improve household earnings and savings.
- **Avoiding deforestation:** Solar cookstoves reduce the need for firewood gathering and charcoal burning.
- **Improved home health:** Clean home energy reduces household air pollution from traditional cookstoves, positively affecting family health, particularly for women and children, and expanding earning and learning opportunities.
- **Food security:** Irrigation is key to farm productivity. Solar pumps avoid smallholder farmers' having to collect water from distant sources and use of costly and polluting diesel-powered pumping.
- **Female time sovereignty:** Collecting firewood and water is time-consuming and performed disproportionately by women and girls. Clean cookstoves and solar pumps reduce these chores, giving women and girls greater time sovereignty.
- **Education:** Schools' and homes' access to clean, affordable energy increases school attendance, lengthens classroom teaching time, improves remote and home learning (especially outside daylight hours) and reduces gender inequalities.
- **Socioeconomic justice** improves when more low-income households and communities benefit from the shift to a low-carbon economy.

Encouraging our communities in Europe to take climate action

Alongside Oikocredit's investment partnerships, we recognise the need for **complementary climate action in Europe** where we raise member and investor capital. Average **per-person CO2 emissions** in higher-income countries are **30 times larger** than in lower-income countries.⁵ The Earth's capacity cannot sustain this while also addressing population growth and the urgent need to improve living standards in Africa, Asia, Latin America and the Caribbean.

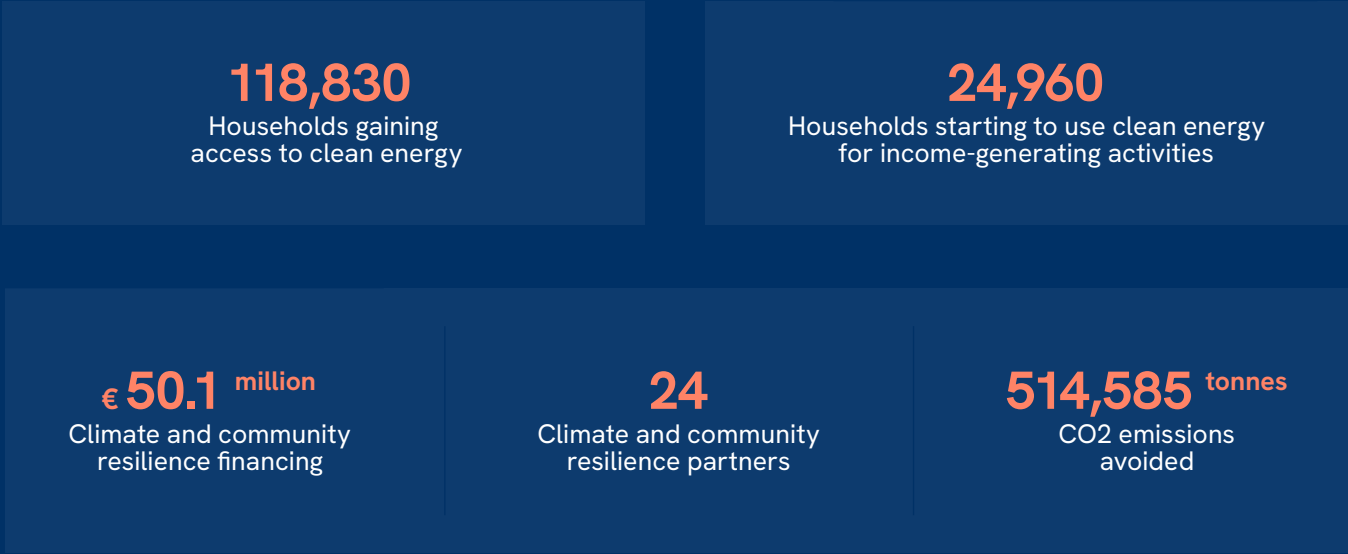
Hence our 2025-2027 '**Invest in Climate Action**' global learning and advocacy campaign (page 47). This involves work with our support associations, members, investors and networks to build awareness, change behaviours and activate people in Europe. Our call is for more timely and effective action to reduce higher-income societies' carbon footprint and deploy far more climate finance in lower-income countries.



Vegetable farmer Ashish Bhor (far right) and his weeding team with solar panels supplied by Oikocredit's Indian renewable energy partner Ecozen. The panels charge his solar irrigation pump. "Ecozen has been supporting us for a long time," Ashish says.

5. Our World in Data, 'Global inequalities in CO2 emissions', 2023.

Our impact in climate and community resilience in numbers⁶



6. For renewable energy, we calculate our impact based on our share of each partner’s total financing.



Another client receives a new home solar installation from partner Solar Panda in rural Kenya.



Impact story: clean energy solutions for rural communities in Africa

Solar Panda, Kenya

About the partner
Solar Panda (solarpanda.com) designs, manufactures and sells clean, safe and affordable pay-as-you-go solar home electricity systems and appliances for lower-income communities. Solar Panda’s innovative systems power lighting, phone charging, radios, televisions and more. Clients pay a deposit for each product, followed by payments lower than the cost of widely used and highly polluting kerosene and of on-grid mobile charging. Solar Panda has 55 retail branches, 300 staff and over 1,000 sales agents in Kenya and is diversifying into industrial-scale solar and expanding into Senegal.

Oikocredit partner since 2022.

Type of organisation
Developer, manufacturer and supplier of innovative solar energy systems.

Type of clients
Homes and small businesses in rural Kenya.

Number of clients
More than 350,000 households, benefiting 1.7 million Kenyans (2025).

Impact
With over 600 million people lacking access to affordable electricity across sub-Saharan Africa, Solar Panda’s products and services benefit thousands of households in off-grid communities with reliable

electricity that helps them improve their quality of life. Access to solar energy in place of costlier kerosene enables healthier and safer living conditions (especially for women and children), extended study hours for students, and better access to information. Solar Panda’s pay-as-you-go model fosters financial inclusion while creating rural jobs through its network of branches, sales agents and technicians, contributing to sustainable development, energy equity and poverty reduction.

Supporting this partner
Oikocredit equity investments of USD 4 million in 2022 and USD 2 million in 2024.

About the client
Deogracious lives with her grandmother Norah in rural Kenya and dreams of becoming a journalist. Until recently, studying after sunset was a struggle. Without reliable electricity, her evenings were dark, and her learning time was limited. Today, thanks to Solar Panda’s provision of solar power, Deogracious’s home is lit, and she can study in the evenings and early mornings.



Meet Deogracious and explore their story in Kenya through the article and short video linked in the QR code.

Impact story: solar systems for health care and education

Differ Community Power, sub-Saharan Africa

About the partner
Differ Community Power (differcommunitypower.com) designs, builds and operates high-quality solar photovoltaic distributed renewable energy systems for health, education and humanitarian assistance. Working with local partners in Burkina Faso, Burundi, Chad, Malawi, Nigeria, the Philippines and other countries, and with UNICEF and other United Nations organisations, Differ supports installations with remote management to maintain long-term performance and reliability. Its complementary services include technical courses, a digital learning platform and environmentally responsible end-of-life management.

Oikocredit partner since 2024.

Type of organisation
A ‘one-stop-shop’ solar energy developer, distributor and operator.

Type and number of clients
Differ Community Power has installed and operates solar PV equipment for health posts, health stations, district hospitals and schools in 15 countries, mainly in sub-Saharan Africa and Southeast Asia, and has more than 150 projects and over 270 sites under active operation.

Impact
Differ Community Power’s tailor-made solar energy solutions and services enable lasting social and economic improvement for underserved communities. With an estimated 60% of health care facilities in

sub-Saharan Africa and 70% of primary schools lacking a reliable electricity supply,¹ access to clean and reliable power can be transformative. Oikocredit’s partnership with Differ Community Power helps address the energy access gap and avoids the need for facilities to use polluting kerosene or burn costly and polluting diesel for electricity generation, reducing CO2 emissions. In health care, this ensures power for lighting, vaccine storage, and key diagnosis and intervention equipment. Facility personnel also have higher work satisfaction, improving staff retention. Similarly, in education, Differ Community Power improves outcomes by providing reliable, renewable electricity to schools in underserved communities.

Supporting this partner
Oikocredit’s USD 2.5 million loan in 2025 helped finance the expansion of Differ Community Power’s activities in sub-Saharan Africa and was complemented by European [GET.invest](#) programme support.

BURN’s (www.burnstoves.com) solar-powered facility in Nairobi, Kenya, manufactures and assembles improved, fuel-efficient cookstoves. An Oikocredit partner since 2022, BURN’s stoves have contributed to an estimated 75.7 million tonnes of CO2 emissions avoided, USD 2.8 billion savings on fuel for low- to middle-income households, and 44.6 million tonnes of wood saved, impacting 36.7 million lives, and creating and supporting thousands of jobs.

1. World Health Organization, ‘Electricity in health-care facilities’, 2023; Global Alliance for ICT and Development, ‘450K schools, 250M kids in Africa lack tech’, 2023.



Global learning and advocacy

Oikocredit’s commitment to a **more just and sustainable world** extends beyond financing and capacity building. Working closely with our **support associations** across Europe (page 50), we offer **global learning and advocacy** activities to deepen understanding and encourage action in our investor countries to address the socioeconomic and environmental challenges our partners and their clients and communities face.

Through interactive learning and by bringing together members, investors, supporters, partners and others, we challenge perspectives and build a sense of shared responsibility. We seek to change mindsets and behaviour – ultimately, so that lower-income people in the countries where we invest can live in greater dignity.

Participants in our global learning and advocacy activities gain **new insights** into how sustainable development can be achieved and how they can contribute to it. This may include **responsible investment, fair and ethical consumption**, and advocating for **political change**.

In 2025, we launched our first international global learning and advocacy campaign under the title ‘**Invest in Climate Action**’. Our support associations have held several events on this topic, often in collaboration with local networking partners. These include workshops, ‘walks & talks’, exhibitions and roleplays such as ‘**A Perfect Storm**’ (page 48) in which participants step into the shoes of entrepreneurs facing climate-induced extreme weather.

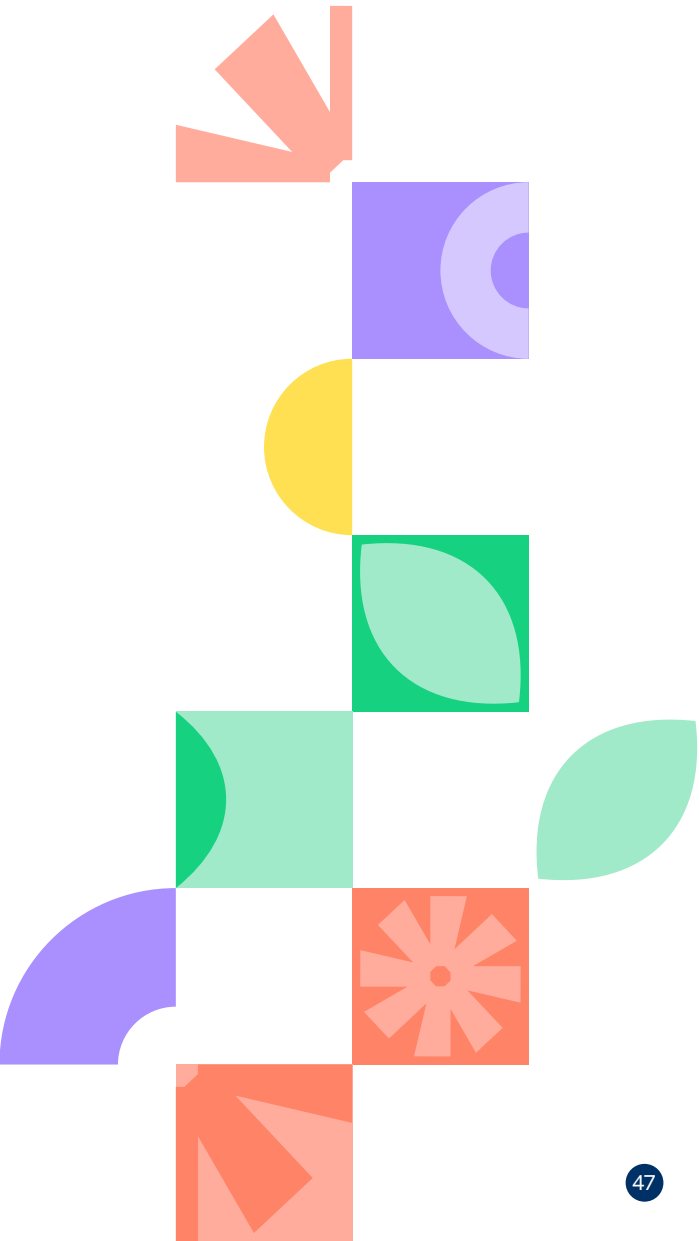


We offered five such formats at our **50th anniversary celebration** in Rotterdam in November 2025.

Among our support associations undertaking advocacy activities on climate action, the German associations organised a **parliamentary breakfast in Berlin** (page 49).



Want to learn more about our global learning and advocacy activities? Scan or click the QR code.



'A Perfect Storm' roleplay

Goals

In the 'A Perfect Storm' roleplay game, players experience what it is like to run a small to medium enterprise in a climate-vulnerable region. Through tough decisions and unexpected events, participants discover how financial inequality shapes resilience and why climate adaptation is a matter of justice.

Activity overview

Using four real-world scenarios, players take the role of household members, family decision-maker and others when a household faces financial challenges and climate threats. They navigate decisions such as whether to invest in their business, take out a loan or prepare for unpredictable weather. Each scenario is for playing in teams based on a different country, sector and climate risk:

- **Indonesia:** Run a laundry business while bracing for storms
- **Argentina:** Cultivate fruit under erratic weather conditions
- **Peru:** Grow cacao in rising heat
- **Ghana:** Cook and trade in a deforested landscape

One player in each scenario takes the main role of household decision-maker; others play family members, advisers or microfinance institution staff, offering perspectives, advice and sometimes pressure. This dynamic roleplay brings the story to life and encourages empathy, discussion and strategic thinking.

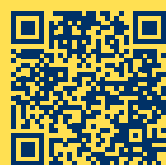
Players' economic decisions affect household income and savings and how well they can respond to a climate-related event that strikes during the game. The final savings score reflects their resilience but is not the only measure of success.

Making it possible

Oikocredit Deutsche Schweiz Support Association developed the roleplay with funding from the Oikocredit International Foundation, together with Oikocredit International and support from Oikocredit Hessen-Pfalz Support Association.

Get involved

'A Perfect Storm' is more than just a game; it's a conversation starter. Oikocredit invites educators, facilitators and organisations interested in using the roleplay to contact us at glta@oikocredit.org.



Step into the shoes of an entrepreneur experiencing climate shocks with our roleplay game by scanning or clicking the QR code.



Ute Sudmann, Germanwatch (left), and Jessica Bodmann, Oikocredit Germany (right), at our parliamentary breakfast meeting, Berlin, September 2025.

Oikocredit and Germanwatch discuss climate finance with political decision-makers

Goals

While the private funds Oikocredit mobilises have an impact, climate mitigation and adaptation are a colossal global challenge requiring substantial financial resources and far-sighted political decisions. Together with Oikocredit's German support associations we organised a parliamentary breakfast to persuade political leaders to make more of the necessary decisions.

Activity overview

Oikocredit and the NGO Germanwatch met with parliamentary and ministry decision-makers in Berlin to discuss private and public investment in climate adaptation in lower-income countries. We invited parliamentary committee members and climate finance experts from the federal development and environment ministries.

Our representatives highlighted **six policy areas** that German politics should take greater account of:

- Firmly anchoring climate financing as a security and prosperity factor in the federal budget.
- Increasing German ministry and development climate finance for adaptation measures.
- Strengthening climate adaptation in agriculture in lower-income countries.
- Targeted mobilisation of private climate finance for lower-income countries and expansion of Germany as a reliable public funding partner for blended finance.

- Standardisation of due diligence and reporting to reduce transaction costs for local partners and facilitate access to financing for smaller financial institutions.
- Concrete commitments to climate finance at the COP30 climate conference in Brazil and beyond, signalling support for climate justice.

Collaborating with like-minded partners such as Germanwatch is an important aspect of our advocacy work.

When it happened

The parliamentary breakfast meeting took place on 24 September 2025.

Making it possible

Board members of Oikocredit's West German and East German support associations experienced in advocacy led the initiative, with support from Oikocredit Westdeutscher Support Association, Oikocredit Deutschland and Oikocredit International staff.

Get involved

Oikocredit would welcome hearing from organisations that share our values and objectives and are interested in discussing potential collaboration on advocacy and global learning: glta@oikocredit.org.

Support associations and volunteers

Support associations: promoting our cooperative's mission across Europe

Oikocredit's first support association, **Oikocredit Nederland**, was formed in 1976, a year after our cooperative's founding in 1975. The idea behind the support associations was to enable people to express support for our mission, participate in our pioneering grassroots movement and, in time, buy Oikocredit shares as individuals. More support associations were established over the coming years and decades to promote our vision.

Today, there are **20 support associations**, in Austria, Belgium, France, Germany, Italy, the Netherlands,

Spain and Switzerland. Each has a governing board, who are all volunteers, and most have an employed manager and global learning and advocacy staff. Most support association members are investors in Oikocredit and keen to raise awareness about our mission in their country or region. Volunteers are also part of the support associations, championing Oikocredit's vision and developing activities.

The support associations no longer sell Oikocredit shares, which we replaced with participations in 2023-2025, but remain highly committed to our cooperative's mission.



Oikocredit support association representatives at their spring meeting, Paris, France, March 2026.



Marc Ehrmann, Baden-Württemberg Support Association's Education Officer, describing to Rapunzel World visit participants his experience on Oikocredit's 2025 Journey to our Egyptian partner SEKEM and the work being done there.

The Rapunzel World experience

Goals

To learn about fair trade, organic food, sustainable business practices, and connections between Rapunzel Naturkost foods and Oikocredit.

Project overview

Oikocredit Bayern and Oikocredit Baden-Württemberg support associations organised an excursion to the Rapunzel World visitor centre (rapunzelwelt.de/de) in Legau, Bavaria, in Germany. The centre comprises interactive displays on organic farming, fair trade and the manufacture of Rapunzel's (en.rapunzel.de) organic food products, as well as a coffee roastery, an organic bakery, a bistro, an organic market, and a tropical house with a microclimate where coffee plants, papaya, turmeric and other tropical flora grow. Our visit brought together about 50 participants. Many Rapunzel products contain ingredients produced by Oikocredit partners, such as the cooperatives Conacado (conacado.com.do) in the Dominican Republic and Norandino (coopacnorandino.com) in Peru and, especially, SEKEM (sekem.com) in Egypt (which is partly an employees' cooperative). A presentation about SEKEM and the Oikocredit Journey there in October 2025 was a highlight of the day. The event was so well received that we repeated it in January 2026, again attracting around 50 participants.

Parties involved

Oikocredit Bayern and Oikocredit Baden-Württemberg support associations.

When it happened

November 2025.

Making it possible

Oikocredit Bayern and Oikocredit Baden-Württemberg support associations.



Take a closer look at our visit to Rapunzel World by scanning or clicking the QR code (German link)

Volunteering with Oikocredit

At Oikocredit, we know that civic engagement drives the transition to a more people-centred and sustainable economy. **Volunteers** play a key role as ambassadors of our values, raising awareness, sharing our cooperative’s mission and vision, and strengthening the support associations’ work. Several hundred volunteers engage their local communities in dialogue and action for a more just and sustainable world.



Looking for an Oikocredit support association near you? The QR code will help you find one.

Volunteering with us and our support associations ...

- brings our mission **closer to the public** and expands our **local and regional impact**
- promotes civic participation and change, fostering awareness about responsible investing, fair trade, ethical consumption and climate action (see “A Perfect Storm” roleplay’ and ‘The Rapunzel World experience’ above for activities involving volunteers)
- **connects us** with like-minded communities, associations, networks and platforms, broadening our impact
- **enriches our work** with each volunteer’s unique knowledge, experience and talents
- **amplifies our vision** of an economy built from the grassroots with commitment, proximity and coherence

“What motivated me to become an Oikocredit investor was my conviction that I want my money to have a positive impact on people and communities that need it, rather than being used for purposes that conflict with my values. And what inspired me to become a volunteer was my desire to help raise awareness of Oikocredit and support the growth of its mission.”
– Volunteer with Euskadi Support Association, Spain

“I have entrusted my money to Oikocredit since 1988 ... I am also involved in the fair trade movement and, like Oikocredit, committed to working for a more just and equitable world.”
– Volunteer with Baden-Württemberg Support Association, Germany

“Oikocredit provides meaningful opportunities for volunteering, while also offering a rich and rewarding international experience.”
– Volunteer with Euskadi Support Association, Spain

“At Oikocredit, you meet many inspiring, dedicated people. The atmosphere at events is always very positive ... everyone is motivated to help make living conditions a little better for disadvantaged people. The question of how to make the world a fairer place is becoming increasingly urgent ... I [volunteer] because the support association draws attention to such global interconnections and, above all, shows how we can do better.”
– Volunteer with Westdeutscher Support Association, Germany

“The impact Oikocredit has in some parts of the world inspired me to become an investor. A trip to Peru in 2024 as an investor then inspired me to become a volunteer. Now, as a volunteer, I take part in meetings and events and help organise activities.”
– Volunteer with Euskadi Support Association, Spain

Volunteering contributions in 2025

- **Over 280 active volunteers** across seven European countries.
- **More than 10,300 hours** dedicated to global learning and advocacy, event organisation and communication.
- Participation in **500-plus public events** such as fairs, talks, workshops, school activities and online sessions.
- Assisting with Oikocredit’s outreach to **more than 14,500 people** in Europe.
- Collaboration with local organisations, strengthening networks.



Oikocredit’s Kirchentag stand in Hanover, Germany, May 2025.

Kirchentag (Church Day) in Hanover

Goals
Kirchentag (‘Church Day’) is a gathering of tens of thousands of Christians and comprises numerous events every two years in a different city in Germany. It aims to promote democracy, human rights and civic engagement by bringing people together, inspiring new ideas, and encouraging reflection on questions of life and society.

Project overview
Oikocredit’s Niedersachsen-Bremen Support Association took part in Kirchentag in Hanover in May 2025. Oikocredit had an exhibition stand offering educational games and activities and made two presentations reaching approximately 250 people. Kirchentag is a major social and religious biennial event organised by Protestants. The programme includes panel discussions, cultural events, music and worship services. Discussions are often highly political and socially critical. For Oikocredit, Kirchentag is an excellent opportunity to raise awareness and engage with a highly relevant audience alongside many well-known NGOs and ethical businesses showcasing their work and connecting with visitors. Attendees are generally already interested in topics such as social justice,

sustainability and ethical finance, making them especially receptive to Oikocredit’s mission. Many visitors have known Oikocredit for years and are already investors. In the years in between the Protestant Kirchentag, the Catholic Katholikentag is held.

Parties involved
Oikocredit’s Niedersachsen-Bremen Support Association and volunteers took the lead, supported by volunteers from the Norddeutschland and Ostdeutscher Support Associations and Oikocredit International staff.

When it happened
May 2025.

Making it possible
Volunteers did much to make Oikocredit’s presence possible and played a key role in advancing our mission and public outreach. The stand was run by support association volunteers and staff members and Oikocredit International staff. Oikocredit International provided funding.

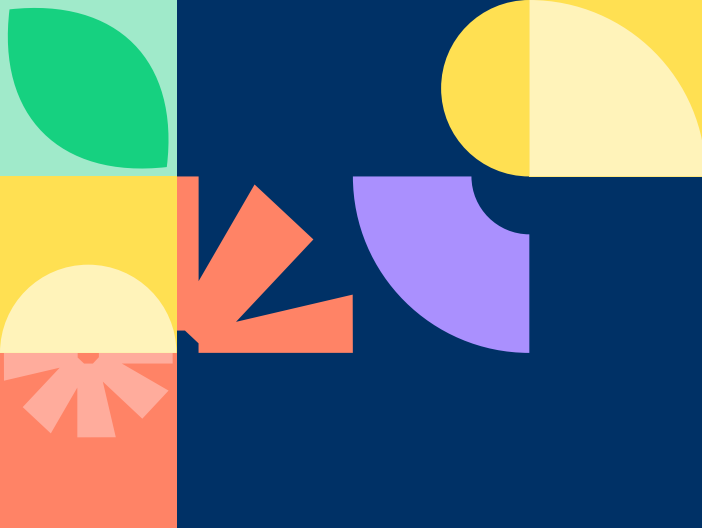
Partnering for impact

We seek to develop strong, long-term partnerships to achieve lasting social impact.

In addition to the partners we invest in, Oikocredit works with multiple stakeholders, including the organisations below, to catalyse positive change for people and communities on low incomes.¹

 Church of Sweden svenskakyrkan.se	 agf.africa	 agrigrade.org
 alongsidehope.org	 aquaforall.org	 avca.africa
 bvii.org	 cerise-sptf.org	 cric-ethik.finance
 U.S. International Development Finance Corporation dfc.gov	 e-mfp.eu	 fairclimatefund.nl
 fairtrade-deutschland.de	 fairtrade.at	 centerforfinancialinclusion.org
 forum-ng.org	 gabv.org	 thegiin.org
 gogla.org	 habitat.sv	 idh.org
 Make the Difference We Prove It mf-rating.com	 nabimpactinvesting.nl	 opportunity.org
 SWEDISH INTERNATIONAL DEVELOPMENT COOPERATION AGENCY sida.se	 solidaridad.nl	 adaimpact.lu/en/ssnup

1. Only a selection of our partners are represented above because of space constraints. The information here was correct at 31 December 2025.



Oikocredit's mission

Oikocredit challenges all to invest responsibly.
We provide financial services and support
organisations to improve the quality of life of
people with low incomes and their communities in a
sustainable way.

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