

# Driving Financial Inclusion Promoting Economic Progress

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# How We Drive the Change We Want to See

## ③ Citi Invests

Through our core business activities and philanthropic efforts, we lend, facilitate and invest in products, services and projects that enable economic progress

## ③ Citi Partners

We partner with clients, governments, NGOs and community groups to inform our citizenship efforts and bring to life ideas and actions that serve real needs in the most effective ways possible

## ③ Citi Acts

Our values are exemplified in our actions and how we put our resources to work. At all times, we strive to earn, deserve and maintain the public's trust and produce the best outcomes for clients, employees, partners and communities

# Citi Foundation Mission & Focus Areas

*Promote*  
**ECONOMIC PROGRESS**  
in communities around the world



*Enable*  
**FINANCIAL  
SUCCESS**



*Catalyze*  
**JOBS**



*Build*  
**THRIVING  
CITIES**

# Citi Foundation Focus Areas

## FINANCIAL INCLUSION



### *Enable* FINANCIAL SUCCESS

Financial products and capital to support financial inclusion and the growth of business enterprises that provide new income generation and/or employment opportunities for low-income individuals.

## YOUTH ECONOMIC OPPORTUNITY



### *Catalyze* JOBS

The number of low-income youths who complete post-secondary education, become employed or start their own income-generating business.

## URBAN TRANSFORMATION



### *Build* THRIVING CITIES

Urban-focused initiatives that lead and contribute to the economic progress and/or environmental sustainability of low-income individuals and communities.

# Financial Inclusion



*Support efforts to develop a more inclusive financial system that provides greater access to **financial products, services and capital** to low-income communities and individuals.*

## Impact Targets

- Increases in financial products and capital to support financial inclusion and the growth of businesses that provide new income generation and/or employment opportunities for low-income individuals
- Increases in the number of low-income adults or youth who adopt positive financial behaviors and accumulate and preserve financial assets



# Financial Inclusion - Philippine Programs

Citi Microentrepreneurship Awards

Citi Microenterprise Development Center

One-Stop System for Growing Philippine Microenterprises

Sustainable Growth for Marginal & Small Farmers

Financial Inclusion for Micro-Remittance Clients

Promoting Financial Capability & Entrepreneurship  
*with Migrant Workers' Families*

## ***From 2011 to 2014***

- ✓ Directly served nearly 15,000 individuals and/or microfinance institutions; indirectly impacted another 4,300
- ✓ Created at least 4,400 new jobs with micro businesses, benefiting farmers, low income families and college-age youth
- ✓ Promoted positive financial behaviors and recorded strong adoption by beneficiaries
  - ✓ *Increased income of nearly 4,500 individuals / microentrepreneurs by as much as 30%*
- ✓ Strengthened the capacity of NGOs and individuals, enabling access to new financial systems and products
- ✓ Invested in innovative research and promoting national policies to further financial inclusion

# Citi Microentrepreneurship Awards

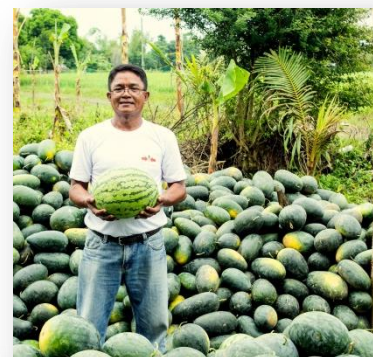
*Largest and longest-running Citi branded program advancing microfinance and broader financial inclusion efforts across over 30 countries*

Launched in 2002, the program aims to:

- Raise awareness of the importance of microentrepreneurship and microfinance in supporting the economic empowerment of low-income individuals
- Catalyze innovations among MFIs that will lead to the increased supply of demand-driven products and enhanced client capability



Citi Foundation

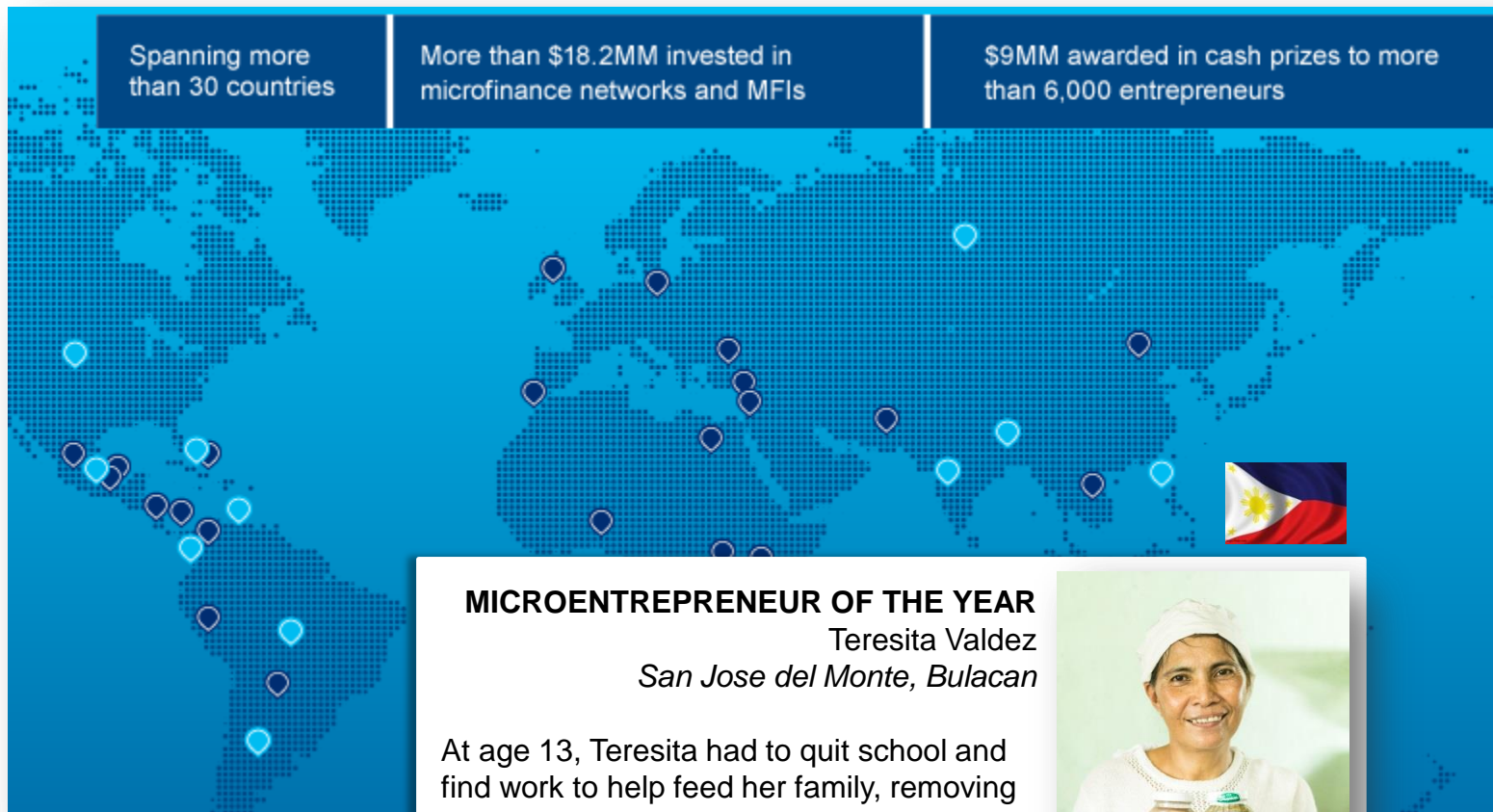


# Citi Microentrepreneurship Awards

Spanning more than 30 countries

More than \$18.2MM invested in microfinance networks and MFIs

\$9MM awarded in cash prizes to more than 6,000 entrepreneurs



## MICROENTREPRENEUR OF THE YEAR

Teresita Valdez  
*San Jose del Monte, Bulacan*

At age 13, Teresita had to quit school and find work to help feed her family, removing fish heads in a factory making sautéed shrimp paste (*bagoong*). She has since come a long way as she now runs her own business making bagoong and anchovy sauces, exported in several countries.





**Make  
A  
Difference**

The Citi logo is centered on a blue gradient background. It features the word "citi" in a white, lowercase, sans-serif font. A red, curved arch is positioned above the letters "i" and "t". To the right of the word "citi" is a registered trademark symbol (®).

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