# Annex I : Glossary for Data Input file

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| KPI: | **1** | **Number of employees** | The number of individuals who are actively employed by an MFI.  This number includes contract employees or advisors who dedicate a substantial portion of their time to the entity, even if they are not on the entity's employees roster. |
| KPI: | **2** | **Number of loan officers** | The number of employees whose main activity is to manage a portion of the Gross Loan Portfolio.  A loan officer is directly responsible for arranging and monitoring client loans. |
| KPI: | **3** | **Number of offices / branches** | The number of staffed points of service and administrative sites used to deliver or support the delivery of financial services to microfinance clients. |
| KPI: | **4** | **Number of Governorates** | The number of Governorates in which the MFI is operational. |
| KPI: | **5** | **Number of active borrowers** | The number of individuals who currently have an outstanding loan balance with the MFI or are primarily responsible for repaying any portion of the loan portfolio, gross. Individuals who have multiple loans with an MFI should be counted as a single borrower. |
| KPI: | **6** | **Number of Women Borrowers** | The number of Women who currently have an outstanding loan balance with the MFI or are primarily responsible for repaying any portion of the loan portfolio, gross. Women who have multiple loans with an MFI should be counted as a single borrower. |
| KPI: | **7** | **Number of Active Borrowers - Youth** | The number of borrowers who are in the age group of 18 to 30 and currently have an outstanding loan balance with the MFI or are primarily responsible for repaying any portion of the loan portfolio, gross. |
| KPI: | **8** | **Number Loans to Palestine Refugees** | The MFI borrowers who are categorized as Palestine Refugees by the Govt of Jordan. |
| KPI: | **9** | **Net Loan Portfolio (Balance Sheet Portfolio)** | All outstanding principals due for all outstanding client loans. This includes current, delinquent, and renegotiated loans, but not loans that have been written off.  It does not include interest receivable. Also, the portfolio that has been Securitized is not included. |
| KPI: | **10** | **Managed Portfolio (Securitized/Buy out/Off BS Portfolio)** | Managed Portfolio is the one that is managed by the company but is not shown in the books of the MFI as it has been securitized, assigned or created as BC |
| KPI: | **11** | **Gross Loan Portfolio** | This includes both; Net Loan Portfolio and Managed Gross Loan Portfolio |
| KPI: | **12** | **Average Loan Size** | Average Loan Size is the ratio of Total Gross Loan Portfolio to Total number of Active Borrowers |
| KPI: | **13** | **PAR 30 days** | The total principal value outstanding of loans that have at least one payment more than 30 days overdue. |
| KPI: | **14** | **PAR 60 days** | The total principal value outstanding of loans that have at least one payment more than 60 days overdue |
| KPI: | **15** | **PAR 90 days** | The total principal value outstanding of loans that have at least one payment more than 90 days overdue |
| KPI: | **16** | **PAR 180** | The total principal value outstanding of loans that have at least one payment more than 180 days overdue |
| KPI: | **17** | **Number of Loan Disbursed** | Total number of accounts disbursed by the MFI during the period. |
| KPI: | **18** | **Loan Amount Disbursed** | Total amount of loan disbursed by the MFI for the period (from the last disbursed |
| KPI: | **19** | **Average Loan Amount disbursed** | Average loan disbursed is the ratio of total loan disbursed to the number of borrowers for the period |
| KPI: | **20** | **Net loan portfolio** | Value of loan portfolio net of impairment loss allowance and unearned income and discount (when applicable). |
| KPI: | **21** | **Cash and cash equivalents** | Cash on hand, near cash, and other liquid instruments, including bank balances and deposits.  It may include money market investments or treasuries. Cash equivalents are held for the purpose of meeting short-term cash commitments (liquidity management) rather than for investments or other purposes. |
| KPI: | **22** | **Other assets** | All other asset accounts, including but not limited to trade and other receivables, long-term investments, goodwill, intangible assets, tax assets (current and deferred) and inventories. |
| KPI: | **23** | **Net fixed assets** | Tangible assets that are held by an enterprise for use in the production or supply of goods or services or for administrative purposes, and are expected to be used during more than one period, net of accumulated depreciation. |
| KPI: | **24** | **Total Assets** | Total assets is the sum of property, plant and equipment, investment property, goodwill, intangible assets other than goodwill, Other financial assets, loans and receivables, investment accounted for using equity method, biological assets, non-current assets classified as held for sale, inventories, current tax assets, deferred tax assets, trade and other receivables, and cash and cash equivalents. Total asset = Cash and cash Equivalent + Net Loan Portfolio + Other assets + Net fixed Assets |
| KPI: | **25** | **Deposits** | Customer deposit money if any |
| KPI: | **26** | **Borrowings** | The principal balance for all funds received through a loan agreement. It may include bonds or similar debt securities issued and credit lines. |
| KPI: | **27** | **Subordinated debt** | Debt which ranks after other debts should a company fall into receivership or be closed. |
| KPI: | **28** | **Other short-term financial liabilities** | Financial liabilities of short-term, generally with an initial term of less than one year. This account may include overdrafts or other short-term financing arrangements. |
| KPI: | **29** | **Other liabilities** | All other liabilities accounts, including but not limited to trade and other payables, financial liabilities at fair value, provision for employee benefits, other provisions, tax liabilities (current and deferred) and deferred revenue. |
| KPI: | **30** | **Total Liabilities** | Total value of present obligations of the financial institution arising from past events, the settlement of which is expected to result in an outflow from the financial institution of resources embodying economic benefits. For calculation purposes, liabilities are the sum of each individual liability account listed. |
| KPI: | **31** | **Paid up Capital** | The amount of a company's capital that has been funded by shareholders. |
| KPI: | **32** | **Donated equity** | Accumulated donations to a financial institution. Financial institutions use different methods for calculating donated equity. For most, donated equity includes all donations, regardless of their use. For others, donated equity includes only in-kind donations and donations for financing the gross loan portfolio or fixed assets. All donations for operating and non-operating expenses are included in retained earnings. Financial institutions should indicate what donations are included in donated equity and are encouraged to break out donations restricted to a specific use from those which are unrestricted as revenue. |
| KPI: | **33** | **Retained Earnings** | The Total value of net income from current and prior years, net of any dividend or transfers to other equity accounts |
| KPI: | **34** | **Other equity** | All other equity accounts, including but not limited to share premium, treasury shares, other equity interest and other reserves. |
| KPI: | **35** | **Total Equity** | Equity is the sum of issued capital, retaining earnings, share premium, treasury shares, other equity interest, other reserves, donated equity, equity attributable to owners of parent and non-controlling interests. |
| KPI: | **36** | **Interest income on loan portfolio** | Interest generated by the loan portfolio net of any expense to reduce accrued interest if the collection of that interest is considered uncertain. |
| KPI: | **37** | **Fee and commission income** | Penalties, commissions, and other fees earned on the loan portfolio, other than penalty fees for late payment. This may also include revenue under Islamic finance methods. |
| KPI: | **38** | **Income from penalty fees** | Fees on loan portfolio from penalties for late payment. |
| KPI: | **39** | **Other financial revenue** | Other financial revenue includes interest earned on other financial assets other than the gross loan portfolio, non-interest income from financial services other than credit (e.g. payments, money transfer, insurance) and other non-interest income related to financial assets other than the loan portfolio and fee income related to non-financial services. |
| KPI: | **40** | **Other income from operations** | Other non-interest, non-fee income related to operations. |
| KPI: | **41** | **Other income** | Other income from gains or losses such as gains (losses) on foreign exchange or other gains (losses). |
| KPI: | **42** | **Net operating income** | Total operating revenue less all the expenses related to the financial institution's core financial service operation including total financial expense, impairment loss and operating expense. Donations are excluded.Net Operating Income = Financial Revenue-(Financial Expense+Impairment Loss+Operating Expense) |
| KPI: | **43** | **Interest expense on borrowings** | Interest expense incurred on all borrowings. |
| KPI: | **44** | **Interest expense on deposits** | Interest expense incurred on all deposits. |
| KPI: | **45** | **Other financial expense** | Comprises net gains (losses) generated by fluctuations in values of financial liabilities in addition to net gains (losses) from restatement of financial statement to account loss in the real value (purchasing power) during a given period. Includes interest on subordinated debt. |
| KPI: | **46** | **Financial expense on funding liabilities** | All costs incurred in raising funds from third parties including deposits, borrowings, subordinated debt and other financial obligations in addition to fee expenses from non-financial services |
| KPI: | **47** | **Personnel expense** | Includes wages and salaries, other short-term employee benefits as bonuses and compensated absences, post-employment benefit expense, termination benefit expense, share-based payment transactions, other long-term benefits and other employee benefits. |
| KPI: | **48** | **Depreciation and amortization expense** | Systemic allocation of an asset (tangible or intangible) according to its useful life. |
| KPI: | **49** | **Administrative expense** | Non-financial expenses excluding personnel directly related to the provision of financial services or other services that form an integral part of a financial institution's financial services relationship with clients. |
| KPI: | **50** | **Operating expense** | Includes expenses not related to financial and credit loss impairment, such as personnel expenses, depreciation, amortization and administrative expenses. |
| KPI: | **51** | **Impairment loss (reversal of impairment loss), gross loan portfolio** | The net value of the loan portfolio impairment loss and its reversal recognized in profit or loss of the period. The previously recognized loan portfolio impairment loss is reversed when an improvement on the quality of the loans occurs. |
| KPI: | **52** | **Recoveries on loans written off** | Total value of principal recovered on all loans previously written off. This includes principal on partially recovered loans and those recovered in full. |
| KPI: | **53** | **Net impairment loss, gross loan portfolio** | Represents the net value of loan portfolio impairment loss considering any reversal on impairment loss and any recovery on loans written off recognized as income during the accounting period. |
| KPI: | **54** | **Non-operating revenue** | All revenue not directly related to core microfinance operations, such as revenue from business development services, training, consulting services, management information system sales, or sale of merchandise. It does not include Donations. This account also includes any exceptional gains and revenues. Large or relevant non-operating revenue categories should be listed as separate line items as appropriate. |
| KPI: | **55** | **Non-operating expense** | All expenses not directly related to the core microfinance operation, such as the cost of providing business development services or training. This account also includes any exceptional losses and expenses. Large or relevant expense categories should be listed as separate line items as appropriate. |
| KPI: | **56** | **Net non-operating income** | The net earnings from products and services not directly related to core microfinance operations. Institutions should disclose large material amounts of non-operating revenue separately by creating accounts under non-operating revenue or expense. |
| KPI: | **57** | **Donations** | Value of all donations recognized as revenue during the period, whether restricted or not. |
| KPI: | **58** | **Tax Expenses** | Amount of Tax Paid which is adjusted from PBT to arrive at Net Profit |
| KPI: | **59** | **Profit (loss)** | The total of income less expenses, excluding the components of other comprehensive income. |
| KPI: | **60** | **Financial Self Sufficiency (FSS)** | FSS = (Operating Income (Loans + Investments)) / (Operating Costs + Loan Loss Provisions + Financing Costs + Adjusted Cost of Capital) |
| KPI: | **61** | **Operational Self Sufficiency (OSS)** | OSS = Operating Income (Loans + Investments)/ (Operating Costs + Loan Loss Provisions + Financing Costs) |
| KPI: | **62** | **Return on Assets (ROA)** | ROA = Net Income (Excluding Donations)/ Average Total Assets |
| KPI: | **63** | **Return on Equity (ROE)** | ROE = Net Income (Excluding Donations) / Average Equity |

Table 9: Glossary for MFIs data capturing template