

22/11/23

UNEP Finance Initiative

# PRB Financial Health & Inclusion Target Setting capacity building programme

Europe

Module #1



- **Recordings** and material available on the UNEP FI Members' area [Target Setting – United Nations Environment – Finance Initiative \(unepfi.org\)](#)
- **PRB Capacity Building calendar & registration:** <https://www.unepfi.org/banking/unep-fi-banking-members-space/capacity-building-activities>

# PRB Financial Health and Inclusion Programme

- Main purpose: support PRB signatories in setting targets in the Financial Health and Inclusion area
- Addressed to all relevant people in the bank working on Financial Health and Inclusion (Sustainability Team, Product, Risk, Strategy etc..) and PRB implementation

Date	
<p><b>Part 1: Foundation of PRB Climate Target Setting for Financial Health &amp; Inclusion</b></p> <ul style="list-style-type: none"> <li>•Get familiar with the UNEP FI framework for FH&amp;I</li> <li>•Identify the <b>context of financial inclusion and financial health</b> in the country in which they operate</li> <li>•Build <b>knowledge and skills to select the best indicators</b> and methodologies to set targets that are aligned with PRB's best practices</li> </ul>	22nd November 2023
<p><b>Part 2 : Implementing the targets</b></p> <ul style="list-style-type: none"> <li>•Understand <b>how to develop SMART targets</b> that are aligned with local needs and commitments, as well as with the institution's profile</li> <li>•Getting started with the action plans to implement the targets</li> </ul>	5th December 2023

# Part 1

- Introduction and Recap of the Principles
- UNEP FI Common Framework for Financial Inclusion and Financial Health
- Setting targets
  - Understand your context
    - Policy sources
    - Data sources
  - Set baselines and identify priorities
    - Select indicators
    - Choose a baseline
  - Set SMART targets – Introduction
- Case study exercise Part 1



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**Recap on the Principles**

# A recap on the Principles



PRINCIPLE 1:  
**ALIGNMENT**

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.



PRINCIPLE 2:  
**IMPACT & TARGET SETTING**

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.



PRINCIPLE 3:  
**CLIENTS & CUSTOMERS**

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



PRINCIPLE 4:  
**STAKEHOLDERS**

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



PRINCIPLE 5:  
**GOVERNANCE & CULTURE**

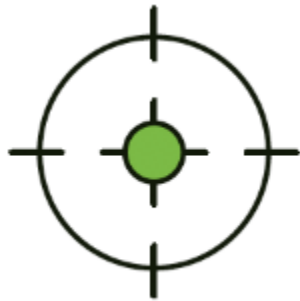
We will implement our commitment to these Principles through effective governance and a culture of responsible banking.



PRINCIPLE 6:  
**TRANSPARENCY & ACCOUNTABILITY**

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

# Initial 4-year Journey



## Analyzing your bank's Impact on Planet & People

4 requirements: *scope, context, portfolio composition and performance measurement*



## Setting & Implementing Targets

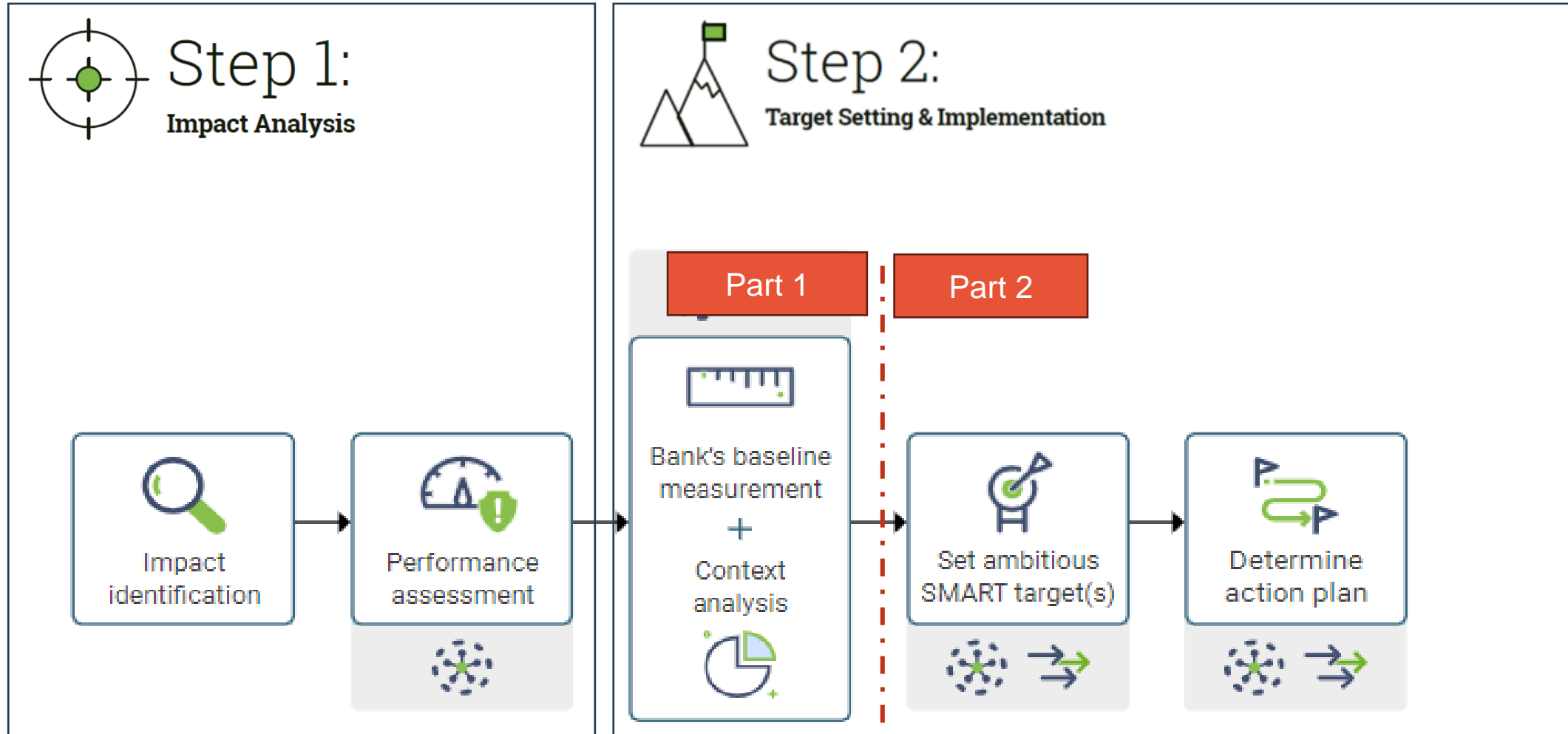
Set at least 2 SMART targets (*specific, measurable, achievable, relevant, time-bound*)



## Accountability & Measuring Progress

Using our PRB template and in line with your Annual Reporting cycle

# Setting Targets



Resources for your impact analysis: [Click here](#)  
Impact protocol: [Download here](#)





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**Understanding the common  
framework for action on  
Financial Inclusion and  
Financial Health  
(FI&H)**

# Elements of the framework



**Definitions**



**Pathway to Impact**



**Indicators**

[PRB-Guidance-Financial-Inclusion-2.pdf](#)  
([unepfi.org](#))



## Definitions



## Pathway to Impact



## Indicators



## Definitions

A state in which an individual, household, micro, small or medium-sized enterprise can **smoothly manage** their **current financial obligations** and **have confidence** in their **financial future**

Four elements:

1. Managing day-to-day finances to meet short term needs

2. Capacity to absorb financial shocks (resilience)

3. Capacity to reach future goals

4. **Feeling secure** and in control of finances (confidence)

## Financial Health

These can be achieved through the **three main drivers** of financial health:

1. increased **access to and improved usage** of suitable **products and services**
2. the provision of **transparent advisory services**, and
3. the strengthening of the **financial skills of individuals and businesses**





## Definitions

# Financial Inclusion

The creation of opportunities for everyone to engage with the financial sector through the **provision of responsible saving, lending, investment, insurance, and advisory services** (as relevant) that **are available and accessible**, that enables people to continue to benefit further into the future.

Goal: to leave no one behind while keeping a financial health approach





## Definitions

A group that due to certain socio-economic characteristics is **more likely to need support from banks** to achieve Financial Health and/or Financial Inclusion.

## Prioritized Groups

Amongst the prioritized groups that banks can select, **a special focus should be put, as much as possible, on the unbanked, underbanked, and formerly-banked individuals and businesses as well as those sections of the population that are most vulnerable.**



The financial institution must identify **which client groups to prioritize**



## Definitions

Examples of prioritized groups are:

- Groups vulnerable **due to gender:**
  - Rural women, female-led MSMEs
  - Female entrepreneurs
  - Gender-based violence (GBV) victims / survivors of abuse



## Prioritized Groups

- Groups vulnerable **due to age:**
  - Elderly
  - Youth



- Groups from a certain **geographical** areas or locations:
  - Rural
  - Urban
  - Peri-urban



- Customers who have **low-income or are in financial distress**

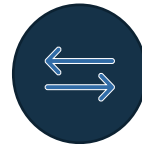


# The 6 key factors that can increase the risk of vulnerability



## 1. Physical and mental health

Disabilities or illnesses that affect the ability to carry out everyday tasks.



## 2. Life Events

Grief, job loss, migration, financial, mental and physical abuse. The homeless and former inmates are also considered.



## 3. Resilience

Low ability to withstand financial or emotional shocks.



## 4. Education and capacity

Little knowledge of financial issues or financial education, low capacity in other relevant areas such as literacy or digital skills.



## 5. Digital and financial access

Low ability to access beneficial services and products.



## 6. Culture and demography

Geographies or ethnic groups, such as travelling communities, with less access to financial services.





Definitions



**Pathway to  
Impact**

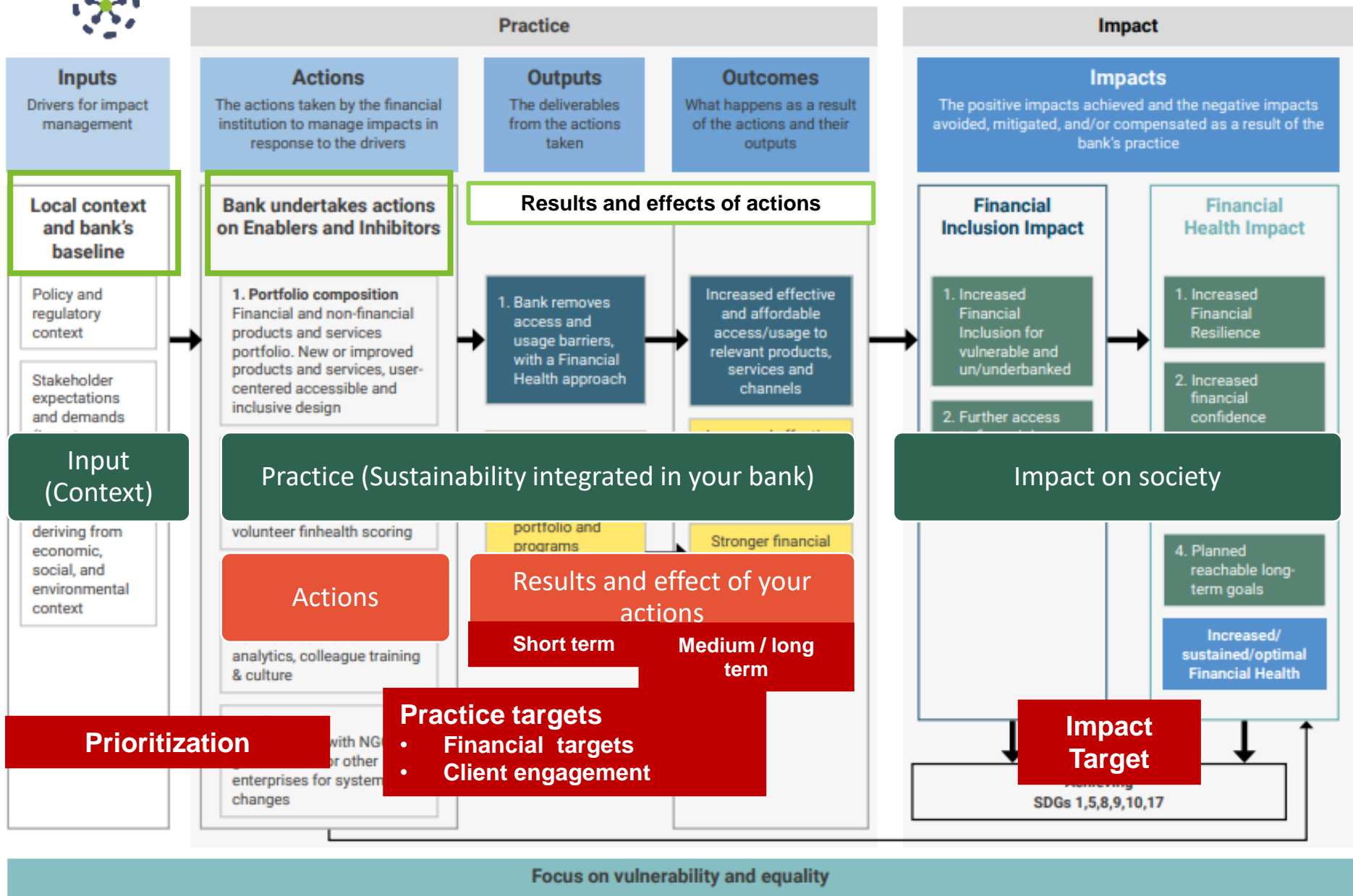


Indicators

Defines the work path to generate the desired impacts on financial health and inclusion based on the definitions



# Combined Pathway to Impact





## Definitions



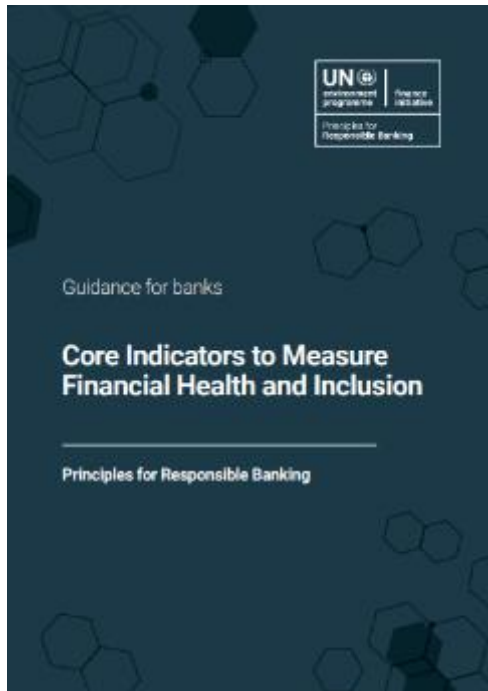
## Pathway to Impact



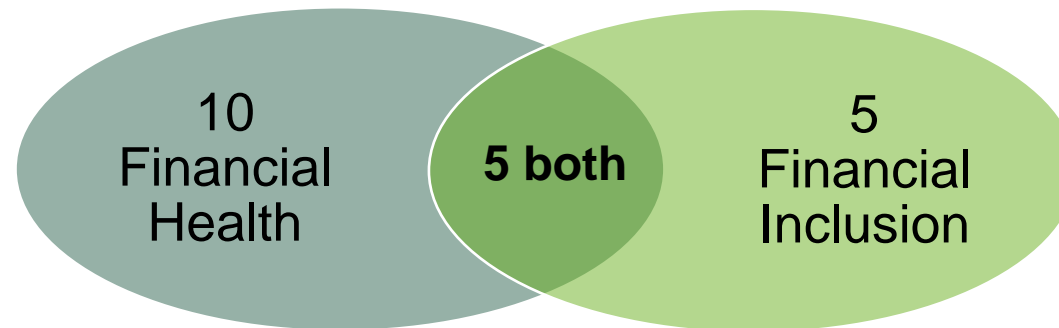
## Indicators

Understanding the destination and route, indicators allow you to measure the starting point and progress

# Indicators



- Working Group selected **core 20 indicators (out of 500 collected)** for **common understanding and definitions**, to be used to:
  - determine your baseline – current performance
  - define targets
  - monitor progress throughout the year



Linkages to Gender

[08-PRB-Financial-Health-Indicators.pdf \(unepfi.org\)](https://unepfi.org/08-PRB-Financial-Health-Indicators.pdf)

- Additional [database of indicators for financial health and inclusion](#) with recommendations on financial health scores, as well as optional indicators to be used with the core set

Pathway level	Financial Inclusion	Financial Health	Both
Actions	# of products and services in the portfolio with a focus on financial inclusion	# of products and services in the portfolio with a focus on financial health	# of active partnerships to achieve financial health and inclusion targets
			⊖ % of relevant employees supported with effective training on financial inclusion, responsible credit and/or financial health
Output	⊖ # of new customers per month		⊖ # of individuals supported with dedicated and effective financial and/or digital education initiatives
	⊖ % of customers with effective access to a basic banking product		
Outcome	⊖ % of customers supported with dedicated customer journey/advisory services	⊖ % of customers showing an increase or stable amounts in savings, deposit and/or investment account balances, quarter on quarter.	⊖ % of customers actively using the online/mobile banking platform/tools
		⊖ % of customers with a non-performing loan	
		⊖ % of customers using overdraft regularly	⊖ % of individuals with a good and/or very good level of financial skills (see Annex C)
		⊖ % of customers who use the bank's services to create a financial action plan with the bank	
Impact	% of customers with 2 or more active financial products, from different categories, with the bank	⊖ % of customers with a high level of financial health (see Annex C)	<ul style="list-style-type: none"> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #2c4e60; margin-right: 5px;"></span> Impact target</li> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #f1c232; margin-right: 5px;"></span> Client engagement target</li> <li><span style="display: inline-block; width: 15px; height: 15px; background-color: #2c4e60; margin-right: 5px;"></span> Business/financial target</li> <li><span style="display: inline-block; width: 15px; height: 15px; border: 1px solid #c00040; border-radius: 50%; margin-right: 5px;"></span> Related to gender</li> </ul>
		⊖ % of customers for which spending exceeded 90% of inflows for more than 6 months last year	
		⊖ % of customers that feel confident about their financial situation in the next 12 months	
		⊖ % of customers with products connected to long-term saving and investment plans	
		% of customers that would struggle to raise emergency funds or cover with insurance a major unexpected expense	

**Annex D: Examples of products and services you can take into account when measuring some of the Core Indicators**

<p><b>% of clients with effective access to a basic banking product</b></p> <ul style="list-style-type: none"> <li>▪ Current account savings account</li> <li>▪ Certificates of Deposit</li> <li>▪ Term Deposit</li> <li>▪ Cash Account</li> <li>▪ Savings Account</li> <li>▪ Digital Account</li> <li>▪ No fee transaction account</li> <li>▪ Checking accounts</li> </ul>	<p><b>% of customers with products connected to long-term saving and investment plans</b></p> <ul style="list-style-type: none"> <li>▪ Certificate of Deposit</li> <li>▪ Term Deposit above 1 year</li> <li>▪ Bonds</li> <li>▪ Mutual Funds</li> <li>▪ Savings Account</li> <li>▪ Savings Account that enables you to set savings goals in an app</li> <li>▪ Managed Funds</li> <li>▪ Shared investment Accounts</li> <li>▪ Retirement fund: pension plans</li> </ul>	<p><b>% of customers supported with dedicated customer journey/advisory services</b></p> <ul style="list-style-type: none"> <li>▪ Dedicated Relationship Manager</li> <li>▪ Dedicated call center</li> <li>▪ Dedicated Sales/Advisory Channel</li> <li>▪ Dedicated content</li> <li>▪ Videoconference functionality for people with a disability or elderly people</li> <li>▪ Priority turn at branches for elders &amp; disabled people</li> </ul>
<p><b>% of customers actively using the online/mobile banking platform/tools</b></p> <ul style="list-style-type: none"> <li>▪ Online Banking</li> <li>▪ Online financial tools</li> <li>▪ Offline and online tools (e.g. envelope savings vs savings account)</li> <li>▪ Mobile/Smart E-wallets</li> <li>▪ Mobile app</li> <li>▪ Digital payment functionality</li> <li>▪ Goal savings functionality</li> <li>▪ Clicks to financial education/health advice tips</li> </ul>	<p><b>% of customers with 2 or more active financial products, from different categories, with the bank</b></p> <ul style="list-style-type: none"> <li>▪ Current account</li> <li>▪ Savings account</li> <li>▪ Mutual Funds</li> <li>▪ Insurance: life insurance, income protection insurance</li> <li>▪ Credit card</li> <li>▪ Home Loan</li> <li>▪ Personal Loan</li> <li>▪ Mortgages</li> <li>▪ Business Loan</li> <li>▪ Transaction Accounts</li> <li>▪ Term Deposit</li> <li>▪ Investment Funds</li> <li>▪ Investment Lending</li> <li>▪ Retirement Fund</li> </ul>	<p><b># of products and services in the portfolio with a focus on financial health/inclusion</b></p> <ul style="list-style-type: none"> <li>▪ Product suitability</li> <li>▪ Hardship</li> <li>▪ Extracare</li> <li>▪ Roundup</li> <li>▪ High-yield savings account</li> <li>▪ Vaults</li> <li>▪ Embedded Insurance</li> </ul>

# Elements of the framework: summary



## Definitions

### Financial Health



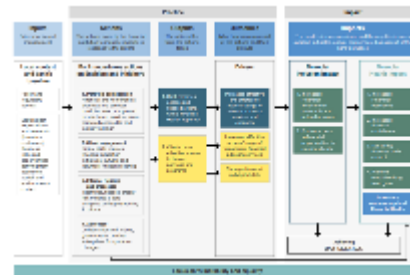
### Financial Inclusion



### Prioritized Groups



## Pathway to Impact



## Indicators



Indicator	Description
1. Financial Health: Manage the ability to meet short-term needs	...
2. Financial Health: Capacity to absorb financial shocks (resilient)	...
3. Financial Health: Capacity to reach (Multi-job)	...
4. Financial Health: Feeling secure and in control of finances (no distress)	...
5. Financial Inclusion: Available Accessible	...



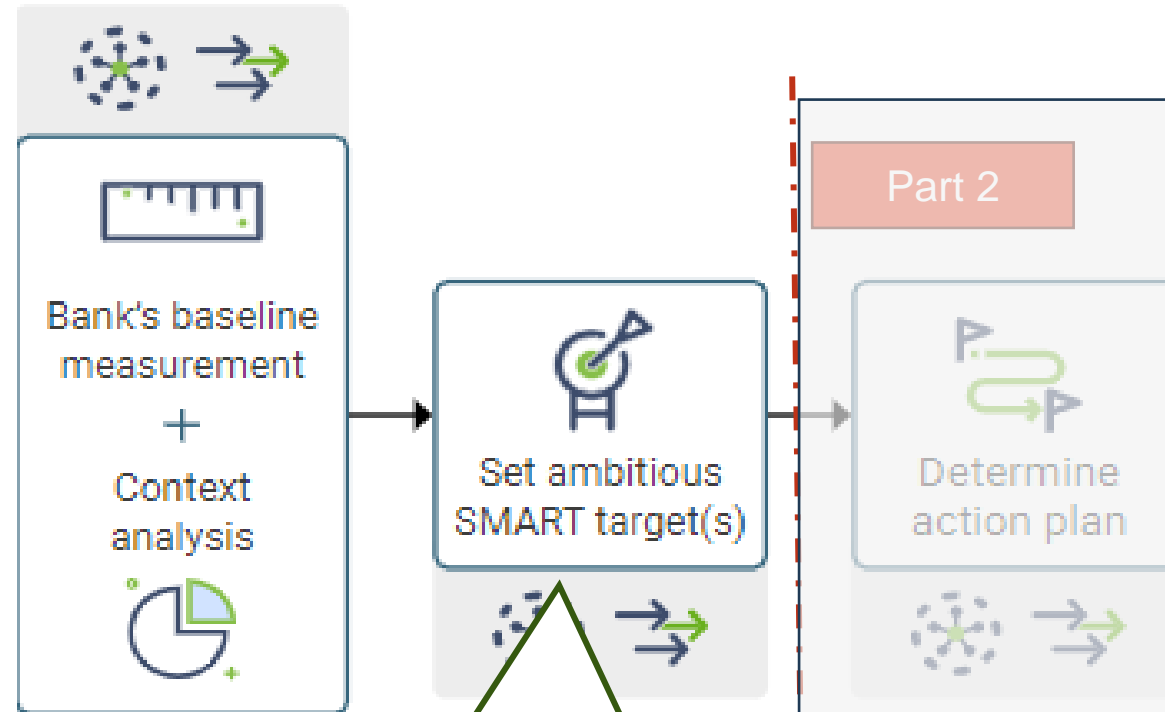
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**Using the framework in  
practice**



# Setting Targets

Analyze the bank's baseline data in light of context analysis. Seek alignment with the country's priorities.

1. Complete **country/regional analysis** regarding area of impact
2. Complete a **baseline of as many core indicators** as possible



1. **Identify priority groups** (if applicable)  
Prioritize groups and areas of work
2. **Determine the reference year for your target** (starting point)

3. **Set a SMART impact target** (review pathway to see impacts and core indicators to see how to measure it)

S M A R T

Context analysis



Complete **country/regional analysis** regarding area of impact

## 1. Context analysis

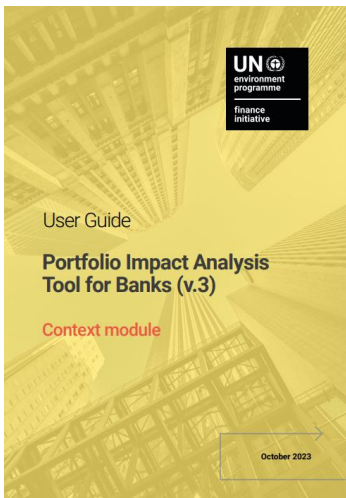
- Identify relevant targets and priorities at national, regional and global levels.
- Have a good overview of available statistics and databases on financial inclusion and health
- Understand key indicators and the global perspective

# Context analysis: country needs

Understanding the context of the bank’s portfolio/s to identify banks’ most significant impact areas => it ensures that prioritization of impact areas for target setting is aligned with society’s needs

A variety of sources to assess needs:

- topic specific statistical data sets and/or research produced by authoritative or recognised entities
- consultation/exchange with relevant stakeholders (government entities and/ or expert organisations, including, for example, civil society organisations)



- **UNEP FI Impact Analysis Tool for Banks/Context Module/Needs Database** enables to assess environmental, social and economic context of the banks’ portfolios, at the global, country and local levels.
- Based on official statistical data sets, research and policy documents, compiled by the current community of practice and is updated on a regular basis.
- Use of the Module is not mandatory for PRB compliance but recommended



## Reporting Tip: PRB Reporting & Self Assessment Template:

### 2.1 Impact Analysis (Key Step 1)

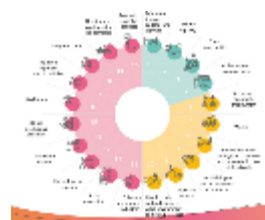
*c) Context: What are the main challenges and priorities related to sustainable development in the main countries/regions in which your bank and/or your clients operate? Please describe how these have been considered, including what stakeholders you have engaged to help inform this element of the impact analysis*

# Context analysis

## International frameworks



## Regional frameworks

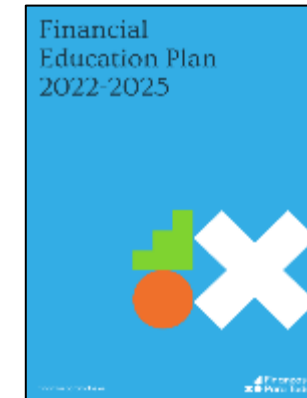


**20. Access to essential services**  
Everyone has the right to access essential services of good quality, including water, sanitation, energy, transport, **financial services and digital communications. Support for access to such services shall be available for those in need.**

[The European Pillar of Social Rights in 20 principles - Employment, Social Affairs & Inclusion - European Commission \(europa.eu\)](#)



## National frameworks



[Financial Inclusion Report 2021-22.pdf](#)  
(publishing.service.gov.uk)

# Understanding the context

## International level



Goal 1: End poverty in all its forms everywhere (1.4 and 1.5)



Goal 5: Achieve gender equality and empower all women and girls



Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all



Goal 9: Build resilient infrastructure, promote inclusive and sustainable industrialization, and foster innovation (9.3)



Goal 10: Reduce income inequality within and among countries (10.1, 10.2, 10.3 and 10c)



Goal 17: Strengthen the means of implementation and revitalize the global partnership for sustainable development (17.16)

# Understanding the context – Policy context

## Europe: National level policies on financial literacy

EBA Repository 2021-2022  
[PDF](#)



### Thematic repository on financial education and digitalisation initiatives in the EU and UK

Information on financial education and digitalisation initiatives of National Competent Authorities (NCAs)

- 127 national initiatives to provide consumers with helpful information on how to improve their **financial literacy** (focus on scam and fraud). It addresses consumers in general and some target specific groups (retail investors, elderly people, students, children/young people, families or other particular groups)
- general repository of national education initiatives in the banking sector, which contains another 200 initiatives on diverse topics - self-assessment on financial literacy, Deposit Guarantee Schemes, responsible lending, fees and charges comparison tools

[PDF EBA Repository 2019-2020](#)

[Financial education | European Banking Authority \(europa.eu\)](https://www.eba.europa.eu/en/financial-education)

# Understanding the context – Policy context

## UK Financial Inclusion - Building Financial Capability and Resilience

### Financial Capability

- UK Strategy for Financial Wellbeing
- Talk Money Week 2022
- Improving how government engages with the public on financial issues

### Financial Resilience

- Help to Save
- ISAs, Junior ISAs and Child Trust Funds

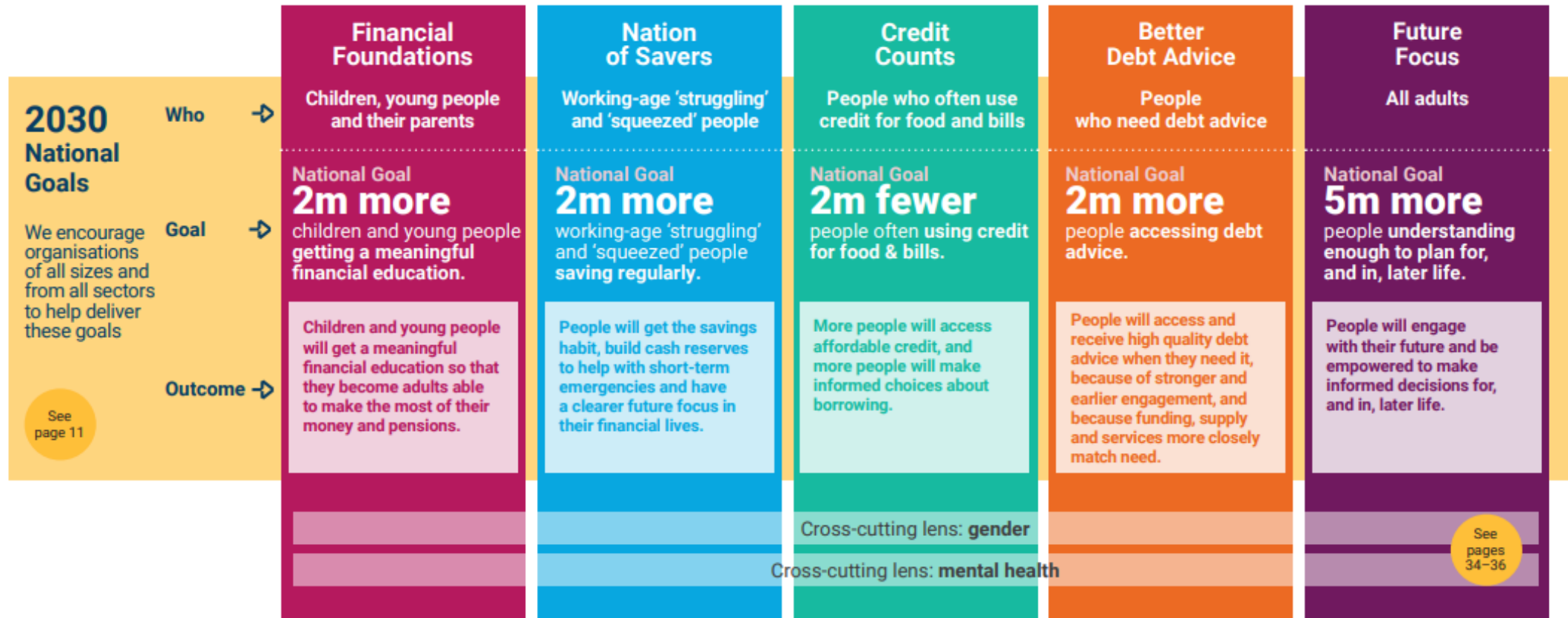
### Helping Consumers with Problem Debt

- Debt advice provision
- Breathing Space
- Statutory Debt Repayment Plan (SDRP)



# Understanding the context – Policy context

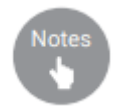
## UK strategy for Financial Wellbeing



See page 13



Statistical notes and definitions start on page 42, including an important note about the goal for 'Future Focus' 1





# Understanding the context – Policy context

## Example: assessing financial inclusion in Spain

In Spain the degree of financial inclusion is considered practically universal, with more than 95% of the population having bank accounts.

The “unpopulated rural Spain” is a challenge for the provision of basic services in general, not just financial services.

To ensure that the digitalization of financial services is a tool that facilitates financial inclusion, it will be necessary to have a strong and, above all, homogeneous regulatory and consumer protection framework (under the principle of “**same regulation for the same activity**”)

### Banco de Espana report

Summary of (public and private) initiatives in UK, Sweden the Netherlands and Spain  
The most common public sector initiatives consist of aid for the instalment of ATMs in rural areas. However, legislation regulating minimum provision of cash access points is only in force in Sweden, where the use of cash is so low that its potential disappearance poses a threat to the viability of cash infrastructure

[Iniciativas contra la exclusión financiera - Cliente Bancario, Banco de España \(bde.es\)](#)



[Un repaso de las diversas iniciativas desplegadas a nivel nacional e internacional para hacer frente a los riesgos de exclusión financiera. Documentos Ocasionales N.º 2305 \(bde.es\)](#)

# Understanding the context – Policy context

## EU SME strategy inclusion and resilience (health) - examples

SMEs / MSMEs Backbone of Europe's economy - 99% of all businesses in the EU / around 100 million people employed

### Supporting entrepreneurship

- Entrepreneurship education
- Women entrepreneurs
- Transfer of businesses
- Family business
- Insolvency prevention and second chance
- Erasmus for Young Entrepreneurs
- European Enterprise Promotion Awards
- Enterprise Europe Network
- Migrant entrepreneurs

[SMEs \(europa.eu\)](https://europa.eu)

**Access to finance** is one of the most pressing issues for many small enterprises

The Commission works on improving the financing environment for SMEs and provides information on funding

[Access to finance \(europa.eu\)](https://europa.eu)

### **Next Generation EU (NGEU)/ national recovery and resilience plans (NRRPs)**

Capacity building and support for transition to sustainability and digitalization

Reducing the regulatory burden and improving market access

Enhancing access to financing

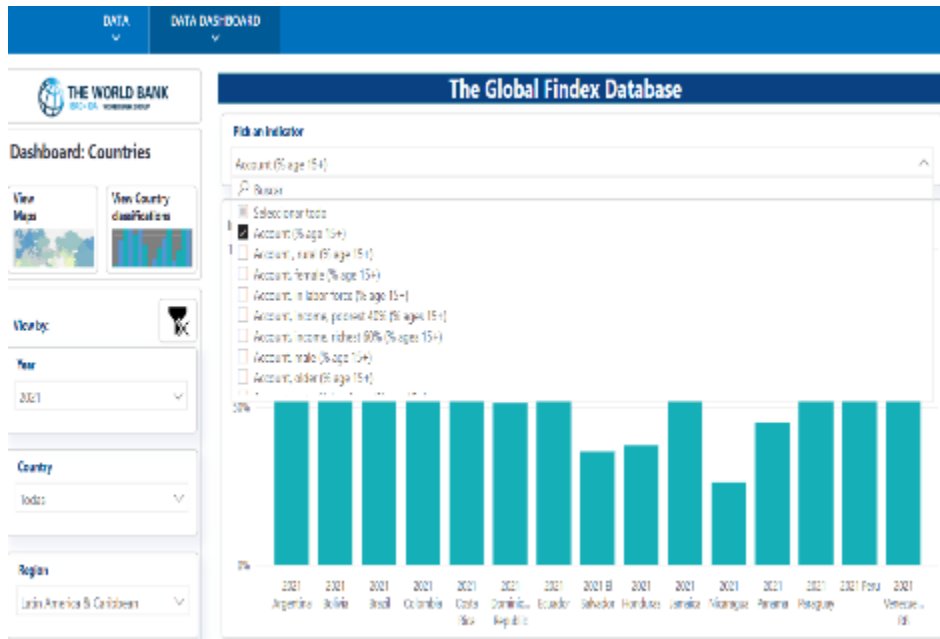
Does the country have policies, frameworks, commitments, agreements on Financial Health and Inclusion and set goals

Principles for Responsible Banking

INTERNATIONAL	SDG	<ul style="list-style-type: none"> <li>• <b>Target 8.10.</b> Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all. Indicators used: <b>Indicator 8.10.1.</b> Number of commercial bank branches and automated teller machines (ATMs) per 100,000 adults / <b>Indicator 8.10.2.</b> Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money-service provider;</li> <li>• <b>Target 10.5.</b> Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations. Indicator used: <b>Indicator 10.5.1.</b> Financial Soundness Indicators.</li> </ul>
REGIONAL	Financial competence framework for adults in the European Union	<ul style="list-style-type: none"> <li>• Establishes and identifies the competences necessary to understand the different characteristics of money, how to obtain it as income, how to exchange it for goods and services and the importance of keeping track and having records of how it is obtained and exchanged;</li> <li>• Establishes competences for managing the financial situation of an individual or household in the short and long term;</li> <li>• Covers competences related to assessing risks, understanding how to mitigate them through insurance and financial safety nets, and understanding the trade-offs of assuming risk;</li> <li>• Highlights consumer protection and the rights and responsibilities of consumers. Rules on consumer protection help consumers preserve their financial wellbeing;</li> <li>• Similarly to digital financial competences, sustainable finance competences are incorporated horizontally throughout the framework as sustainable finance is relevant to several aspects of personal finance, including beyond investment;</li> <li>• The framework can be used for the development of policies and measures specifically aimed at building financial resilience, in particular of financially vulnerable groups.</li> </ul>
	Digital Finance Strategy for the EU	<ul style="list-style-type: none"> <li>• By 2024, the EU should implement a sound legal framework enabling the use of interoperable digital identity solutions which will enable new customers to access financial services quickly and easily;</li> <li>• By 2024, the EU should implement a sound legal framework enabling the use of interoperable digital identity solutions which will enable new customers to access financial services quickly and easily.</li> </ul>
	EBA Loan Origination GL	<ul style="list-style-type: none"> <li>• 90. Institutions and creditors should have an accurate single customer view that enables an assessment of the borrower's ability to service and repay financial commitments. [...] also points 91 and following are of relevance</li> <li>• 98. When assessing the borrower's ability to meet obligations under the loan agreement, institutions and creditors should take into account relevant factors that could influence the present and future repayment capacity of the borrower, and should avoid inducing undue hardship and over-indebtedness. The factors should include other servicing obligations, their remaining duration, their interest rates and the outstanding amounts, and repayment behaviour, e.g. evidence of any missed payments and their circumstances, as well as directly relevant taxes and insurance if known.</li> </ul>
NATIONAL	Financial Education Plan 2022-2025	<ul style="list-style-type: none"> <li>• Intensification of financial education as a key skill in the 21st Century and essential instrument to develop liberty of the individual and for adequate operation of the financial situation;</li> <li>• Intensifying participation by public and private institutions in encouraging financial education, especially those related to the most vulnerable sectors;</li> <li>• Diffusion of financial education as an essential instrument to deal with the new challenges raised in the post-Covid epoch and the need to reinforce financial resilience, those related to digitization of financial services and key role of sustainable finance in the ecological transition;</li> <li>• Greater knowledge of the public and its needs in financial education and thus adaptation of the messages and channels of communication used by the Financial Education Plan.</li> </ul>

# Understanding the context - Data sources

## Global Findex database for financial health and inclusion



Financial Inclusion Indicators	2021
Account (% age 15+)	98.3
Account, female (% age 15+)	97.5
Account, male (% age 15+)	99.1
Account, primary education or less (% age 15+)	96.4
Income account, poorest 40% (% age 15+)	97.9

Financial Health Indicators	2021
Savings for old age, women (% over 15 years)	43.4
Savings for old age, men (% over 15 years)	47.4
Create emergency funds: not possible, women (% over 15 years)	16.1
Create emergency funds: not possible, men (% over 15 years)	12.5
% of individuals who paid off all credit card balances in full by the due date (% over 15 years)	48.8

Findex uses nationally representative surveys of more than 150,000 adults aged 15 and over in more than 140 economies

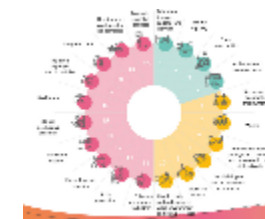
# Understanding the context - Data sources

## European Pillar of Social Rights - Access to basic financial services in the EU



[Access to essential services: key challenges for the most vulnerable – report - Employment, Social Affairs & Inclusion - European Commission \(europa.eu\)](#)

- “In only 3 Member states fewer than 90% of individuals aged 15 and above hold a bank account (88% in Hungary, 84% in Bulgaria and 69% in Romania).
- **Main barriers** to opening a bank account for **disadvantaged groups: high fees, lack of information and legal requirements** (people on low incomes, homeless people and undocumented migrants)
- Other vulnerable groups: individuals who **lack financial literacy** and those who have low digital skills
- Persons with disabilities and older people also face problems because of lack of, or limited, accessibility: no significant lack of financial products, services and/or intermediaries, more problems exist in terms of **availability of bank branches and ATMs** – worse for disabled people also for barriers to physical access to bank branches or inaccessible ATMs.
- Problems concerning **lack of digital skills**”



# Scoreboard - European pillar of social rights - Eurostat

## Selected datasets

- European pillar of social rights (EPSR) (tepsr)
  - Equal opportunities (tepsr\_eo)
    - Equal opportunities - headline indicators (tepsr\_eo\_hi)
    - Equal opportunities - secondary indicators (tepsr\_eo\_si)
  - Fair working conditions (tepsr\_fwc)
    - Fair working conditions - headline indicators (tepsr\_fwc\_hi)
    - Fair working conditions - secondary indicators (tepsr\_fwc\_si)
  - Social protection and inclusion (tepsr\_spi)
    - Social protection and inclusion - headline indicators (tepsr\_spi\_hi)
      - People at risk of poverty or social exclusion by sex (tepsr\_lm410)
      - People at risk of poverty or social exclusion by age (tepsr\_lm411)
      - Children (aged less than 18) at risk of poverty or social exclusion (tepsr\_lm412)
      - Impact of social transfers (excluding pensions) on poverty reduction by sex (tespm050)
      - Disability employment gap by level of activity limitation and sex (source EU-SILC) (tepsr\_sp200)
      - Housing cost overburden rate (tespm140)
      - Children aged less than 3 years in formal childcare (tepsr\_sp210)
      - Self-reported unmet need for medical care by sex (tespm110)
    - At risk of poverty or social exclusion (AROPE) components (tepsr\_spi\_aro)
    - Social protection and inclusion - secondary indicators (tepsr\_spi\_si)
      - Severe housing deprivation rate by tenure status (tepsr\_lm440)
      - General government expenditure by function (tepsr\_sp110) UPDATED
      - Aggregate replacement ratio for pensions (excluding other social benefits) by sex (tespn070)
      - Out-of-pocket expenditure on healthcare (tepsr\_sp310) UPDATED
      - Healthy life years at age 65 by sex (tepsr\_sp320)
  - EPSR indicators by regions and degree of urbanisation (tepsr\_r)
    - Impact of social transfers (excluding pensions) on poverty reduction by sex and NUTS 2 regions (tespm050\_r)
    - Gender employment gap by NUTS 2 regions (tepsr\_lm220)
    - Gender employment gap by degree of urbanisation (tepsr\_lm230)

Scoreboard - European pillar of social rights - Eurostat (europa.eu)

Sweden

Equal opportunities

Fair working conditions

Social protection and inclusion

	Value	Data	Trend	Metadata
<b>Headline indicators</b>				
<b>At-risk-of-poverty or social exclusion rate (AROPE)</b>	18.6 (2022)			
% of population				
<b>At-risk-of-poverty-rate (AROP)</b>	16.0 (2022)			
% of population				
<b>Severe material and social deprivation rate (SMSD)</b>	2.3 (2022)			
% of population				
<b>Persons living in a household with a very low work intensity</b>	8.2 (2022)			
% of population <65				
<b>At-risk-of-poverty rate or exclusion of children</b>	19.9 (2022)			
% of population 0-17				
<b>At-risk-of-poverty-rate (AROP) for children</b>	17.2 (2022)			
% of population 0-17				
<b>Severe material and social deprivation rate (SMSD) for children</b>	3.0 (2022)			
% of population 0-17				
<b>Children living in a household with a very low work intensity</b>	7.4 (2022)			
% of population 0-17				
<b>Impact of social transfers (other than pensions) on poverty reduction</b>	39.9 (2022)			
% reduction of AROP				

# Understanding the context - Data sources

## Financial Health & inclusion indicators

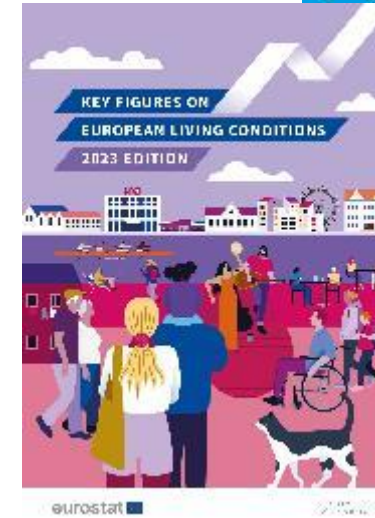
### European statistics on income, social inclusion and living conditions

The European statistics on **income, social inclusion and living conditions** cover objective and subjective aspects in monetary and non-monetary terms for households and individuals. The following aspects are covered:

- income
- poverty
- social exclusion
- housing
- labour
- education
- health

The main source for the compilation of statistics on income, social inclusion and living conditions is the EU statistics on income and living conditions (EU-SILC) instrument.

[information on data](#)



Principles for Responsible Banking

### 3.1 Households

**Living conditions, indebtedness, the SITC database is available for most European countries at regional level , among others:**

Labour & Housing conditions

Over-indebtedness, consumption and wealth

The data set is here

[Main tables - Income and living conditions - Eurostat \(europa.eu\)](#)

In particular see

Housing cost burden (t_ilc_lvho_hc)	
	Housing cost overburden rate by sex - EU-SILC survey (tessi160)
	Housing cost overburden rate by age group - EU-SILC survey (tessi161)
	Housing cost overburden rate by income quintile - EU-SILC survey (tessi162)
	Housing cost overburden rate by poverty status - EU-SILC survey (tessi163)
	Housing cost overburden rate by tenure status - EU-SILC survey (tessi164)
	Housing cost overburden rate by degree of urbanisation - EU-SILC survey (tessi165)
	Housing cost overburden rate by household type - EU-SILC survey (tessi166)
	Median of the housing cost burden distribution by sex - EU-SILC survey (tessi300)
	Median of the housing cost burden distribution by age group - EU-SILC survey (tessi301)
	Median of the housing cost burden distribution by poverty status - EU-SILC survey (tessi302)
	Median of the housing cost burden distribution by degree of urbanisation - EU-SILC survey (tessi303)

## Other databases useful for understanding the national context

Organization	Relevant topics	Links
<b>World Bank</b>	Reports that provide an overview, complementary to other sources: Ex. SME gaps, alternative data that transform SME financing	<a href="https://www.worldbank.org/en/topic/sme/finance">https://www.worldbank.org/en/topic/sme/finance</a>
<b>OCDE/ World Bank</b>	OECD and World Bank reports providing an overview of the SME sector.	<a href="https://www.oecd.org/cfe/smes/financing-smes-and-entrepreneurs-23065265.htm">https://www.oecd.org/cfe/smes/financing-smes-and-entrepreneurs-23065265.htm</a>
<b>Discrimination and Vulnerable Groups</b>	National perspectives for discrimination and vulnerable groups	<a href="https://www.dlapiperintelligence.com/goingglobal/employment/index.html?t=09-dis-%20crimination">https://www.dlapiperintelligence.com/goingglobal/employment/index.html?t=09-dis-%20crimination</a>
<b>CGAP</b>	Reporting on how the COVID-19 pandemic affected the microfinance sector globally and regionally with the CGAP Global Pulse Survey of Microfinance Institutions. Other issues such as gender issues, financial innovation, SMEs, and more.	<a href="https://www.cgap.org/pulse">https://www.cgap.org/pulse</a>
<b>OECD Financial Literacy</b>	2017 OECD/INFE International Survey on Adult Financial Education Competencies in G20 Countries.	<a href="https://www.oecd.org/daf/fin/financial-education/g20-oecd-infe-report-adult-financial-literacy-in-g20-countries.htm">https://www.oecd.org/daf/fin/financial-education/g20-oecd-infe-report-adult-financial-literacy-in-g20-countries.htm</a>
<b>Centre for Financial Inclusion</b>	Reports on Health and Financial Inclusion - Financial Health Framework	<a href="https://www.centerforfinancialinclusion.org/beyond-financial-inclusion-financial-health-as-a-global-framework">https://www.centerforfinancialinclusion.org/beyond-financial-inclusion-financial-health-as-a-global-framework</a>
<b><u>CREDICORP</u></b>	Credicorp Financial Inclusion Index Report (LATAM)	<a href="https://www.grupocredicorp.com/indicadores-inclusion-financiera/">https://www.grupocredicorp.com/indicadores-inclusion-financiera/</a>



# 1. Understanding the context... In practice Spain

What is relevant about this?

## *What is the country's priority?*

- Increase the financial skills of Spanish citizens, including digital literacy
- Facilitating access to financial services
- Improve financial health (saving for old age, financial resilience for vulnerable groups such as seniors, people with disabilities, newcomers, women, etc.)
- Encourage public and private collaboration in promoting financial education initiatives



## *How could my bank contribute to reach the goal?*

- In strengthening financial skills and digital literacy in people
- In access to financial services
- In financial health of clients (people and businesses)
- In collaborating with national institutions in the development and implementation of financial education programs
- Credit card usage behavior



## *Where do I set my priorities?*

My own portfolio / clients needs/ gaps/ profile will help me to prioritize



**What should I do if there is no information about financial inclusion/health goals in my country?**  
Use proxies from similar countries and base the target on national figures, even if there are no targets.



Bank's baseline measurement

Complete a **baseline** of as many core indicators as possible

## 2. Set baseline and identify priorities

- Understand gaps and needs of customers or their current performance in relation to national priorities
- Establish metrics you need to:
  - determine your baseline – current performance
  - define targets
  - monitor progress throughout the year
- Identifying which indicators should start being measured if they are not all available.
- UNEP FI provides core indicators

## 2. Set baseline

### Define indicators

1. what quantifiable metrics are already available?
  2. what are the critical metrics required to measure on the way to impact?
  3. which data your bank should start to collect – if not available?
- You can use representative transactional data or run specific surveys which can also enable to understand gaps, client needs or your current performance in relation to national priorities. Identify which sectors & industries as well as types of customers financed or invested in are causing the strongest actual positive or negative impacts
  - Use generic and specific indicators: ie “% of new customers” (generic) vs. “% of new customers that are low-income women” (specific to a prioritized group). This will allow you to identify as many gaps as possible that your bank can work to close
  - Whenever possible, include historical data (ideally 2019-2022) that can be disaggregated by gender, age, income-level, disabilities, location, vulnerability, etc. (as far as allowed by privacy laws).



[Potential indicators to set baselines and targets](#)

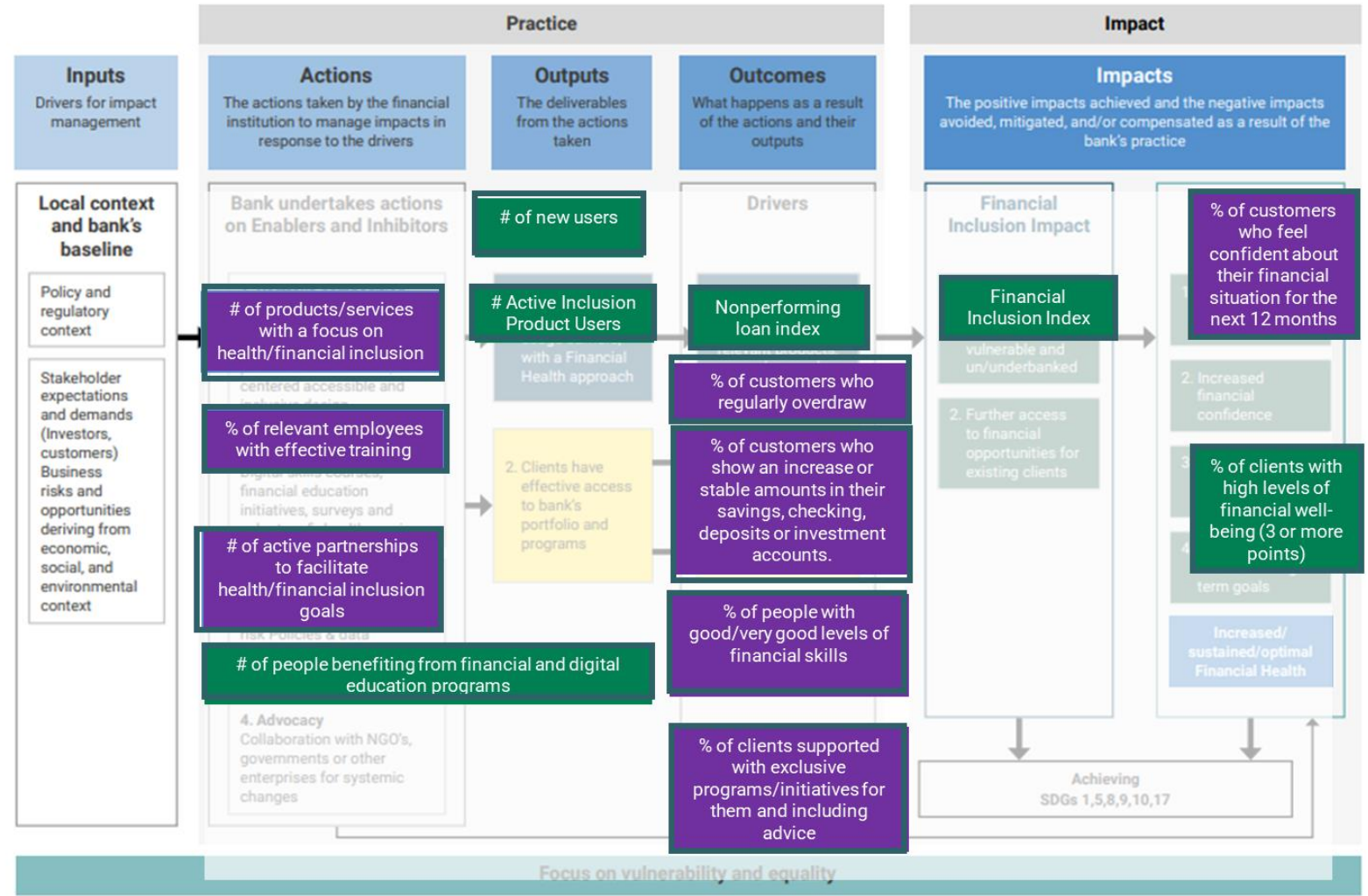
We recommend measuring as many core indicators as possible to get a more complete picture of the state of your customers for establishing baselines and it will be easier to set an impact-driven target

## 2. Set baseline Define indicators

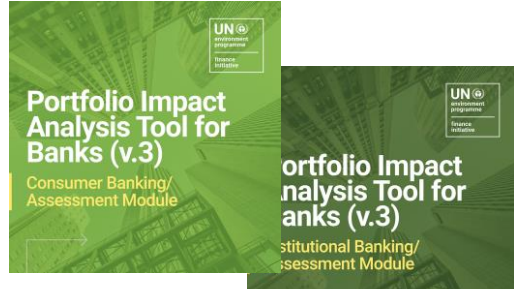
- Bank A Indicators
- Common Indicators PRB
- Selected (the bank already measures them, you can start measuring them easily, you can generate the necessary infrastructure to measure them in the next 3-6 months)



Mapping of the PRB Core Indicators to the 'Practice' and 'Impact' sections of the 'Finance/Equality & Justice' worksheet of the Consumer Banking Assessment Module Annex 3



### Assessment Modules



Find all Tool Modules [here](#)

## 2. Set baseline

### Define indicators - good practices

- Put together an internal multidisciplinary work team
- A robust context analysis help to identify indicators that the bank must measure for its own performance
- Always set indicators to evaluate implemented programs => essential to know how successful are the efforts
- Include financial health - for example in the form of a negative impact - even when the focus is on financial inclusion
- Always double check to understand why a core indicator looks the way it does

## 2. Set baseline

### Set a baseline against a specific year

- This is your “starting point”
- It is good practice not to measure the baseline too far from the moment of setting targets => example: 2018 data as baseline measurement while we set targets in 2023
- You can restate your baseline, but not too often – and you need to be transparent on the underlying reasons

If my target is set for 2025 or 2030, which year should be my baseline? Due to the impact of COVID19, we recommend measuring baseline from 2019 to 2021/22 and defining the base year after understanding the effect of the pandemic against pre-pandemic figures

- To complete the baseline, it is important to align the entire team regarding definitions of the indicators to be measured, especially on:
  - Effective access: access after first use
  - Active: use at least once a month or with the intended periodicity of the product / service
  - Regularly: at least 4 months in a year, shows regularity in negative behavior such as overdraft



## 2. Baseline Analysis: Identify Priorities

In order to define the groups to be prioritized, it is important to disaggregate data collected when measuring the baseline

*Examples: Disaggregating by geographical location, gender, ethnicity, educational level*

Once you identify your priority groups, define the **area of work to prioritize**

See more at: [Target Setting Guide. Annex D- Vulnerability and equality](#)

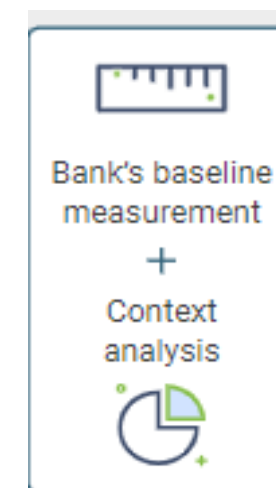


### Who do I prioritize:

- Which could be the priority group?
- **Who needs more support from the Bank?**
- Who can we help to close the gaps?



- The result of my prioritized group is in line with the country's priorities
- Alignment with the country's priorities.



## 2. Baseline Analysis: Data disaggregation example

		Low income (%)	Middle income (%)	High income (%)	Male (%)	Female (%)	Vulnerable groups (%)	Age (18–30)	Age (30–60)	Age (60+)
Consumer bank portfolio (70% of total AUM)	Number of banking accounts	20	50	30	52	48	2	20	50	30
	Volume of credit	10	38	52	83	17	0.05	10	70	20
	Clients in overindebt	30	20	5	51	49	20	15	5	20
	Volume of savings accounts	5	10	85	80	20	3	5	65	30
	Level of financial resilience (1–10))	2	5	7	5	5	1	2	6	5
	Volume of home loans	5	60	40	80	20	1	5	75	20
	Others	5	30	65	60	40	1	20	60	20
National context		30% without banking account, low level of credit for women, 30% of the population do not save money, low level of final education, low financial resilience								



## 2. Baseline Analysis: Priority Groups examples

Area of Impact	Bank	Prioritised groups
Financial Health	Bank of Ireland <i>Ireland</i>	Adults, aged 18+, living in the Republic of Ireland who claim Bank of Ireland as their main day-to-day Bank as well as adults, aged 18+ who have lower levels of financial literacy and who are not confident that they have funds available to cover an unexpected day-to-day expense
	Caixa Bank <i>Spain</i>	Women, immigrants
	de Volksbank (ASN Bank) <i>Netherlands</i>	All households with a mortgage in the Netherlands/Eurovijs is a continuing learning pathway for all groups of children at primary schools, special education and lower secondary education. Teachers can give the lessons on their own or they can engage one of our employees to act as a guest teacher— throughout the year, and every year.
	Gatehouse <i>UK</i>	Young customers (18–30)
	ING <i>Netherlands</i>	Digital primary customers for 12 months
	La Banque Postale <i>France</i>	Financially vulnerable and marginalised customers; all retail clients in or at risk of financial difficulties
Financial Health/ Financial Inclusion	BNP Paribas <i>France</i>	Fragile Individual Clients in France, women-led businesses in France and temporary workers in France
Financial Inclusion	AkBank <i>Türkiye</i>	Women business owners
	BBVA <i>Spain</i>	Unbanked or underbanked entrepreneurs
	Erste Group <i>CEE</i>	Private individuals, micro and new entrepreneurs, social organisations and special social projects; especially persons at risk-of-poverty or social exclusion
	Piraeus Financial Holdings <i>Greece</i>	Young farmers up to 40 years old located in rural areas of Greece. According to 2020 data young farmers range around 40,000.



[PRB-Fin-Health-progress-report-1.pdf \(unepfi.org\)](https://www.unepfi.org/progress-report-1.pdf)

## 2. Baseline Analysis: Identify Priorities

### Frequently asked questions

#### If my bank does not have disaggregated information, what can I do?

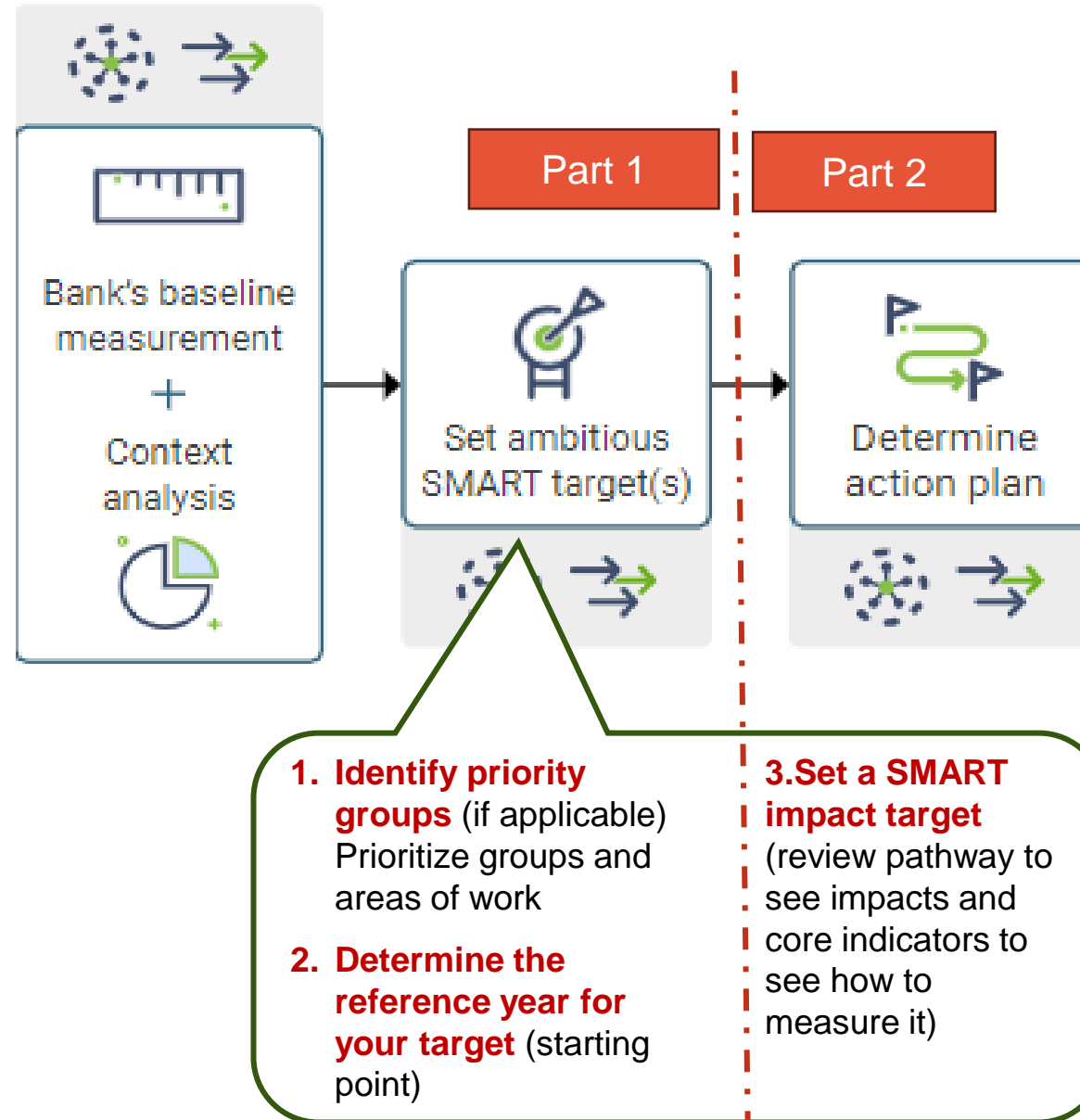
In cases where the bank cannot disaggregate the information, recommendation is to start collecting that information from customers. Otherwise, you will need to rely on national figures to build a profile of your customers (which will deliver inaccurate results).

#### What should I consider to define my target area?

Is financial inclusion still far from the national goal and can the bank have a direct impact on closing that gap, especially looking at the bank's current customer inclusion figures? If so, the focus should be on financial inclusion.

If the problem is not access but use of financial products and build financial resilience, then the bank should focus on financial health.

# Setting Targets





Set ambitious  
SMART target(s)

### 3. Set SMART targets

Review **pathway** to assess impact and **core indicators** to determine how to measure it

## Requirements of the Principles for Responsible Banking for setting targets

- Ambitious, and your banks should be clear about how they contribute to the SDGs, national targets and/or priorities
- Set at impact level - resulting from your bank's activities and provision of products and services, as identified through your bank's impact analysis
- Be Specific, Measurable, Achievable, Relevant and Time-bound (SMART).
- Include defined actions and milestones to meet the target
- Include definitions of key performance indicators (KPIs) to measure and monitor progress against the targets
- Any changes in these definitions, and any rebasing of baselines should be transparent

Important to align targets with business departments, Executive Committee and Board of Directors. Targets, KPIs and actions should be approved by them and should relate to the business strategy.



—  
**Wrapping up and Case  
study – Bank Banovia in  
Genovia**

## Wrapping up Part 1

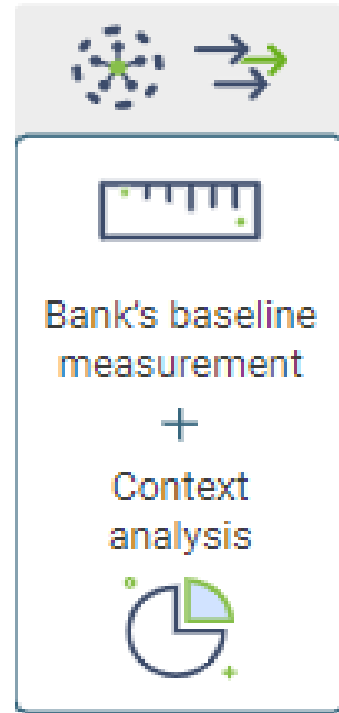
We hope the following targets were met:

- To get familiar with the UNEP FI framework for FH&I
- To identify the **context of financial inclusion and financial health** in the country in which they operate
- To build **knowledge and skills to select the best indicators** and methodologies to set targets that are aligned with PRB's best practices

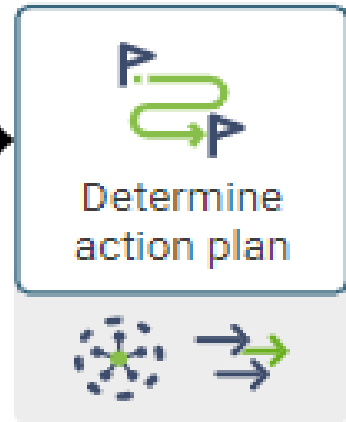
# Wrapping up

Analyze the bank's baseline data in light of context analysis. Seek alignment with the country's priorities.

1. Complete **country/regional analysis** regarding area of impact
2. Complete a **baseline of as many core indicators** as possible



## Step 2: Target Setting & Implementation



Using the pathway to impact: **define an action plan to achieve your impact target** while mitigating any possible negative impacts

Using the **core indicators: define KPIs you will use to track progress** and set milestones for them



1. **Identify priority groups** (if applicable)  
Prioritize groups and areas of work
2. **Determine the reference year for your target** (starting point)
3. **Set a SMART impact target** (review pathway to see impacts and core indicators to see how to measure it)

S M A R T





## Part 1

- Introduction and Recap of the Principles
- UNEP FI Common Framework for Financial Inclusion and Financial Health
- Setting targets
  - Understand your context
  - Set baselines and identify priorities
  - Set SMART targets – Introduction
- Case study exercise Part 1

## Part 2 (5th December)

- Case study exercise Part 1
- Setting targets - continued
  - Set SMART targets – continued
  - Determine measures and actions (action plan)
  - Define key indicators (reporting)
- Case study exercise - Part 2
- Examples

## Case study exercise:

### Bank Banovia in Genovia

Based on the information on the following slides, **practice on:**

1. **Context analysis:** What are the priorities and goals of the country Genovia
2. **Baseline analysis:**
  - Which are the groups that the bank should prioritize?
  - Taking into account the organic growth of the indicators, and the country's goals, which should be the bank's goal and for which target year?
3. **What questions arise from the process?**

To discuss together in Part  
2-  
Please go through the  
material

# Policies and agreements - GENOVIA

INTERNATIONAL	SDG	<p><b>SDG 8. Decent work and economic growth</b> SDG 8.1: Maintain per capita economic growth in accordance with national circumstances and, in particular, gross domestic product growth of at least 7 per cent per annum in the least developed countries. As of 2019, there is a 0.40% advance. ODS 8.10: Proportion of adults (15 years and older) with an account at a bank or other financial institution or with a mobile money service. By 2021 the figure is 84%.</p> <p><b>SDG 10: Reduction of inequalities:</b> Achieve and sustain income growth for the poorest 40% of the population at a rate higher than the average income of the richest 10%.</p>
	Maya Declaration	At the moment, the country has no goals in progress.
NATIONAL	National Alliance for Financial Inclusion	Expand and improve access to financial services at GENOVIA; Promote financial accountability and improve access to financial services information. Ensure that 100% of the population over 15 years of age has access to a basic bank account and the financial system without obstacles.

# Indicators - GENOVIA

Financial Inclusion Indicators	Year		
	2014	2017	2021
Relevant data	2014	2017	2021
Account (% age 15+)	68.1	70.0	84.0
Account, rural (% age 15+)	19.2	25.3	32.8
Account, female (% ages 15 and over)	64.8	67.5	70.1
Account, male (% age 15+)	71.7	72.9	87.1
Income account, 40% poorer (% over 15 years)	57.2	56.6	82.0
% of adults with financial products by age range (18-25 years)	-	-	30.9
% of adults with financial products by age range (> 65 years)	-	35.7	40.8
National Financial Inclusion Index (0 – 100)	25.9	32.4	48.7

Financial Health Indicators	Year		
	2017	2019	2021
Relevant Financial Health Data	2017	2019	2021
% low-income population	26.7	26.05	29.60
% Household savings	-	22.4	24.6
Savings for old age, women (% of ages 15 and over)	-	8.9	15.9
Savings for old age, men (% over 15 years)	13.1	17.5	24.3
Create emergency funds: not possible, women (% over 15 years)	-	10.1	11.4
Create emergency funds: not possible, men (% over 15 years)	-	4.9	5.2
Score for Financial Education (0 – 21)	-	11.5	16.7
National Financial Health Index (0 – 100)	-	25.9	32.4

# Baseline – Bank Banovia

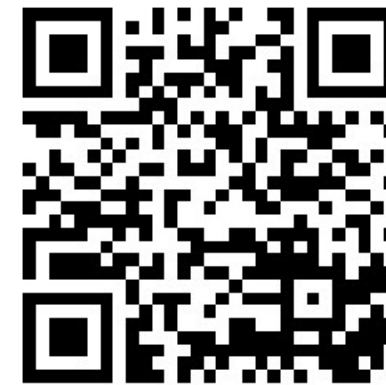
The bank has a financial inclusion area that focuses on low-income groups and has 5 products available. It has financial education programs that it delivers with partners and in which it measures the performance of the participants. Otherwise, it has no more initiatives or intentional actions, so the growth you see below is achieved without much effort from the bank. The bank has 60% of Genovia's urban people market and 40% of the rural market. Bank B cannot disaggregate by gender.

Financial Inclusion Indicators	Year		
	2019	2020	2021
Relevant data	2019	2020	2021
Number of products and services with a focus on financial inclusion	5/50	5/54	5/57
Number of individuals who have participated in financial education programs	350,000	400,000	450,000
Employees trained to facilitate the inclusion of people/businesses	30%	40%	50%
% of individuals with high financial skills	60%	65%	70%
% of rural customers with <b>effective</b> access to a basic financial product	20%	40%	35%
% of (rural) customers with two or more active financial products, of different categories, with the bank	17%	20%	23%
% of customers who actively use the bank's digital platforms and services	45%	70%	80%
% of clients supported with personalized strategies/advisory services	25%	30%	35%

Financial Health Indicators	Year		
	2019	2020	2021
Relevant Financial Health Data	2019	2020	2021
% of clients with a good level of financial health	39.3%	43.4%	42.7%
% of customers who feel confident about their finances in the next 12 months	45%	27%	35%
Non-performing loan index	47%	44%	41%
Number of products and services with a financial health focus	2/50	2/54	10/57
Employees trained to facilitate the financial health of individuals/businesses	-	-	-
% of customers with long-term savings/investment products	20%	25%	30%
% of clients who materialize a financial wellness plan created with the bank's advisor	-	-	-
% of customers who regularly overdraw	25%	40%	30%

## Financial H&I feedback form

Use QR code with smartphone



Or browse to [Slido.com](https://www.slido.com)  
Event # 4050120

<https://app.sli.do/event/ctosttpzZ3jizcjoCZur1a>



—  
**Available resources and  
support**

# Guide available for setting goals

The Financial Health and Inclusion working group has updated the guideline for target setting and includes a database of indicators for health and financial inclusion with recommendations on measures of financial health, as well as optional indicators for use with the core set. In addition, it provides a detailed view of each indicator, periodicity, measurement, among others.

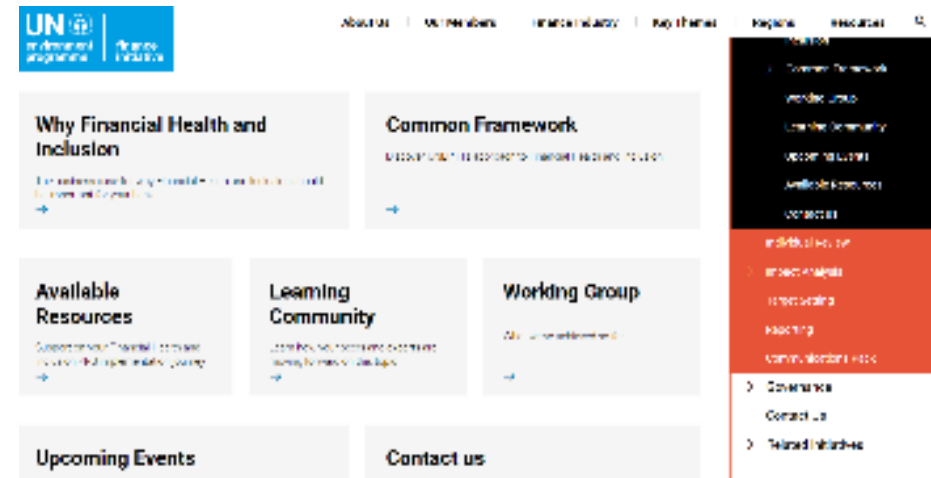
\* For more information click [here](#).



# Financial Health and Inclusion Microsite

The microsite where you can find all the information and resources for financial health and inclusion can be accessed [here](#).

Password: unepfi





## PRB requirements

- The Official Principles Framework Documents:
  - ✓ the [Key Steps to Be Implemented by Signatories](#), detailing the requirements for signatory banks.
  - ✓ the [Reporting & Self-Assessment Template](#), to report on your progress implementing the Principles.
- [The PRB Guidance Documents](#) to guide you on impact analysis, target setting in key impact areas, and reporting.

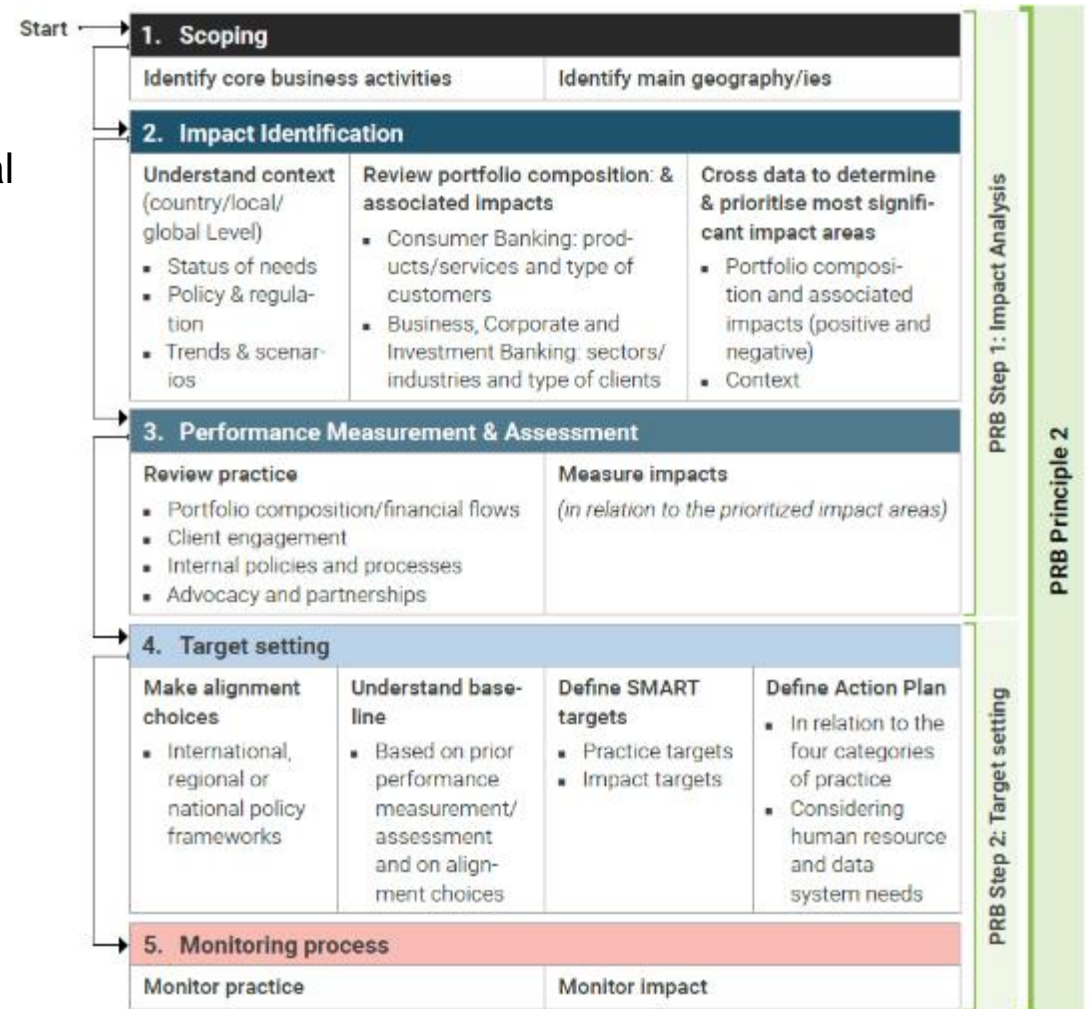


# Impact Analysis Methodology

The UNEP FI Holistic Impact Analysis Methodology is a five-step process to understand and manage potential and actual positive and negative impacts across the spectrum of environmental, social and economic issues.



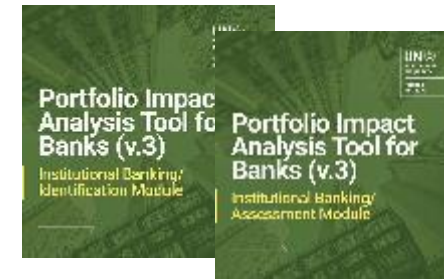
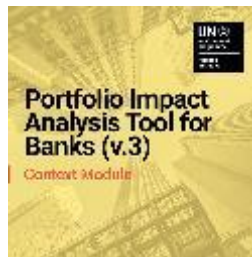
The Impact Protocol is available [here](#)



# UNEP FI Impact Analysis Tool for banks

## Collecting and analysing data to implement the methodology

The [Portfolio Impact Analysis Tool for Banks](#) is an easy-to-use input-output tool to assist throughout your impact management process, one module at a time



- Download the Tool Modules, User Guides and brief presentations [here](#)
- Watch a walk-through of the Tool Modules:
  - Context and Identification Modules – watch [here](#)
  - Assessment Modules – watch [here](#)
- Download the demo versions of the Tool Modules:
  - Context Module – demo version [here](#)
  - Consumer Banking / Identification Module – demo version [here](#)
  - Institutional Banking / Identification Module – demo version [here](#)
  - Consumer Banking / Assessment Module – demo version [here](#)
  - Institutional Banking / Assessment Module – demo version coming soon

# Target setting Guidance

## Indicators & measurement approaches for specific impact areas and topics



These guidance documents provide a deep-dive on target-setting for: biodiversity, climate change mitigation, financial inclusion and health, gender equality, resource efficiency and circular economy.

The Target-Setting Guidances are available [here](#)



## On demand support : PRB Academy

- The Academy offers training to banking institutions and professionals globally, with the aim of empowering banks to adopt sustainable business models and upscale responsible banking products and services.
- The PRB Academy is a unique global academy to support PRB implementation and provide mainstream training on responsible banking to the banks' employees.
- Four online courses: Getting Started in Responsible Banking, Climate Change, Clients and Customers, Responsible Banking for Board Members and Executives.
- Discount price for PRB banks.
- For more information visit: <https://prbacademy.com/>

## Other on demand support : UNEP FI online courses and tailored in-person workshops

- [Environmental & Social Risk Analysis \(ESRA\) Training Programme](#)
- [Climate Change and TCFD: Risks and Opportunities for the Banking Industry Online Course](#)
- [Corporate Ecoefficiency in Financial Institutions \(CEFI\) Online Course](#)

The following workshops can be tailored to suit the needs of your organisation:

- [Green, Social, Sustainable & Sustainability-Linked Bonds](#)
- [Ecosystems & Sustainable Finance](#)
- [Green Hydrogen Financing](#)
- [Implementing Net-Zero Commitments](#)
- [Responsible Investment](#)
- [Sustainable Finance](#)
- [Sustainable Finance for Cooperatives of Saving & Credit](#)
- [Deforestation risks for banks](#)
- [University Diploma in Sustainable Finance](#)

Offering in [Spanish](#), [Portuguese](#), [French](#) or [Chinese](#)  
For more information please [contact us](#).

## UNEP FI Members Online Portal

Through the UNEP FI Members Portal, our members can directly manage their institutional contacts, update them or register new ones.

Key steps:

- 1) Create your account on the portal.
- 2) Activate your account using the activation email you will receive.
- 3) Obtain verification from a team member.
- 4) Register and edit your institutional contact details.

To create your account and start registering your contacts, please access the Portal [here](#).

Check the user guide detailing the steps to follow for user creation and registration [here](#).



# Different support formats included for PRB implementation

## Website Members area (password: unepfi)

[https://www.unepfi.org/banking/bankingprinciples/unep-fi-banking-members-space/Members Area – United Nations Environment – Finance Initiative \(unepfi.org\)](https://www.unepfi.org/banking/bankingprinciples/unep-fi-banking-members-space/Members-Area-United-Nations-Environment-Finance-Initiative-unepfi.org)

- The Target-Setting Guidances [here](#) – links in the following slides
- The Impact Protocol is available [here](#)

## Workshops & trainings

- On-boarding /Impact analysis workshops/ Target-setting workshops - [Calendar available on the website](#)
- [PRB Academy and Capacity Building – United Nations Environment – Finance Initiative \(unepfi.org\)](#)
- Contact: [gabor.gyura@un.org](mailto:gabor.gyura@un.org); [flora.petrucci@un.org](mailto:flora.petrucci@un.org)

## Impact analysis implementation support

- Group sessions by business community
- Group sessions by geographic region
- Email-based support
- One-on-one meetings
- Contact: [costanza.ghera@un.org](mailto:costanza.ghera@un.org); [alexander.stopp@un.org](mailto:alexander.stopp@un.org)

## Individual Review/ Reporting

- Contact: [prbreporting@unepfi.org](mailto:prbreporting@unepfi.org)



## 5. Join our Principles for Responsible Banking Activities

- We have developed an Implementation Structure to help each bank deliver on its commitments and implement the Principles for Responsible Banking.
- Through **thematic working groups and regular events**, you will learn from and with your peers and collectively develop effective tools, guidance, and common standards to implement the Principles.
- We highly encourage you to join at least one working group. You can find an overview of our different working groups in the [2023 Banking Programme](#) and in the [Members' area](#) (password: unepfi)



# Have questions?

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