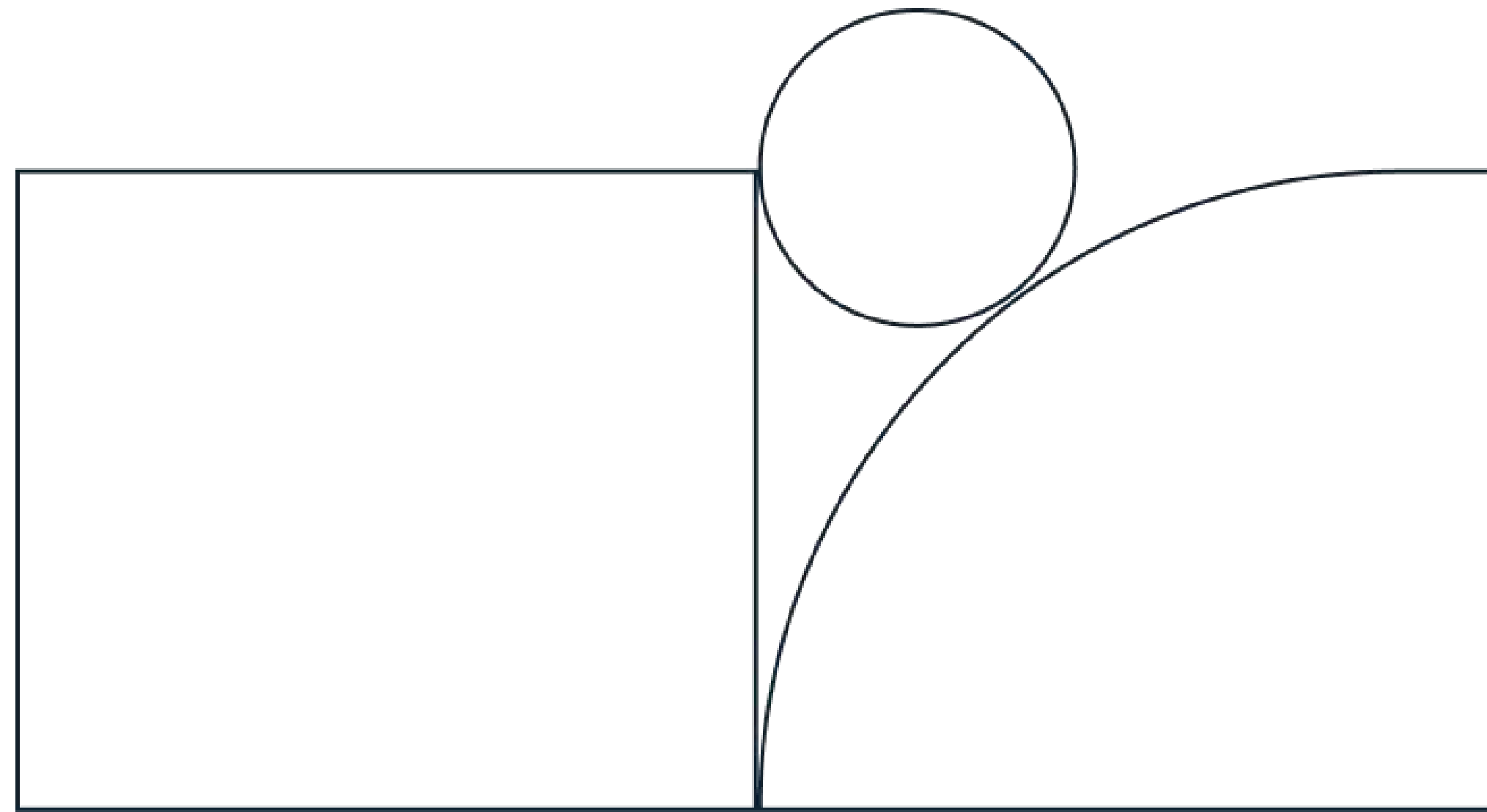




Asomif Perú

We unify voices, **multiplying** impact

Who We Are



We are the Association of Microfinance Institutions of Peru – Asomif Peru, a representative and coordinating platform that brings together 14 regulated microfinance entities. Since 2007, we have been working towards a fairer, more human, and inclusive financial system by strengthening the capabilities of our member institutions through strategic representation, technical assistance, and collaborative networks.

We legitimately represent our member institutions before national and international authorities and partners. We promote financial products with social impact and facilitate access to growth and cooperation opportunities.

At Asomif, we believe that financial inclusion transforms lives. That is why we join efforts, support the institutional development of our members, and highlight their impact to key stakeholders.



Purpose

Unite efforts to drive responsible financial inclusion.

A woman in traditional Peruvian attire, including a wide-brimmed hat and a patterned blouse, is smiling and holding a basket of potatoes. The background is a blurred outdoor setting with trees and a building. The entire image is overlaid with a blue tint.

Mission

To drive the growth and strength of the microfinance sector in Peru by promoting financial inclusion, equity, and sustainable development.

Vision

To be the leading entity in coordination, representation, and strengthening of the microfinance sector in Peru

Our Values

Transparency and Trust

We promote clear and honest relationships, grounded in respect and accountability.

Strategic Collaboration

We coordinate efforts and create synergies among institutions, authorities, and partners to achieve sustainable outcomes.

Collective Commitment

We represent our member institutions with responsibility, conviction, and a shared vision for development.

Inclusive Impact

We work toward a more human, accessible, and fair financial system that reaches those who need it most.

Purpose-Driven Innovation

We seek financial solutions that address the social and environmental challenges of the country.

Active Listening and Closeness

We maintain ongoing dialogue with our member institutions, building human connections that strengthen our collective network.

Our Members Institutions

Asomif Peru is composed of 14 regulated microfinance institutions operating nationwide, focused on inclusion, economic development, and social transformation



Caja Rural de Ahorro y Crédito Los Andes

losandes.pe



Caja Prymera

prymera.pe



Compartamos Banco

compartamos.com.pe



Financiera Surgir

surgir.com.pe



Financiera Confianza

confianza.pe



Financiera Proempresa

proempresa.com.pe



Financiera Qapaq

qapaq.pe



Caja Metropolitana

cajametropolitana.com.pe



Mibanco

mibanco.com.pe



Caja Piura

cajapiura.pe



Caja Trujillo

cajatrujillo.com.pe



Banco Efectiva

efectiva.com.pe



Alfin Banco

alfinbanco.pe



Agrobanco

agrobanco.com.pe

Corporate Initiatives

Asomif Perú

Projects and strategic partnerships aimed at fostering more sustainable financial inclusion.

At Asomif Peru, we believe that financial inclusion is a powerful tool for improving people's lives. That's why we work with strategic partners to design and implement projects that create real impact, strengthen our member institutions, and address the country's social and environmental challenges. Each initiative reflects our commitment to a more just, sustainable, and inclusive financial system.



Corporate Initiatives



Asomif-WaterCredit

An integrated strategy linking credit access with improvements in household living conditions. ASOMIF supports its member institutions in designing and implementing financial products aimed at meeting clients' water and sanitation needs. The project's 2026 target is to deliver 82,700 loans, mobilize over US\$103 million in capital, and benefit 289,000 people.

As of March 2026, the project had delivered more than 169,000 loans, mobilized US\$235 million in capital, and benefited 669,000 people. It also reports 49% female participation, 40% new clients, and 86% of loans in provincial areas, with an average loan size of USD 1,500—reflecting sustained expansion and a strong capacity for financial inclusion in territories with water and sanitation gaps.

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Corporate Initiatives

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Voluntary Social Taxonomy – BID Invest

ASOMIF Peru's involvement in the Social Taxonomy promoted by BID Invest allows the microfinance system's perspective to be integrated into the definition of criteria related to productive inclusion of micro, small and medium enterprises (Mipyme), support for women entrepreneurs, vulnerable populations, and territories with the greatest social gaps.

During 2026, feedback from actors across the financial, corporate and institutional sectors was incorporated through in-person workshops, webinars and technical meetings. The conclusions from these dialogue sessions were also systematized as input for the preparation of the first draft of Peru's Voluntary Social Taxonomy and its public consultation designed to strengthen its applicability for the private sector in the country.



Corporate Initiatives



implementada por:

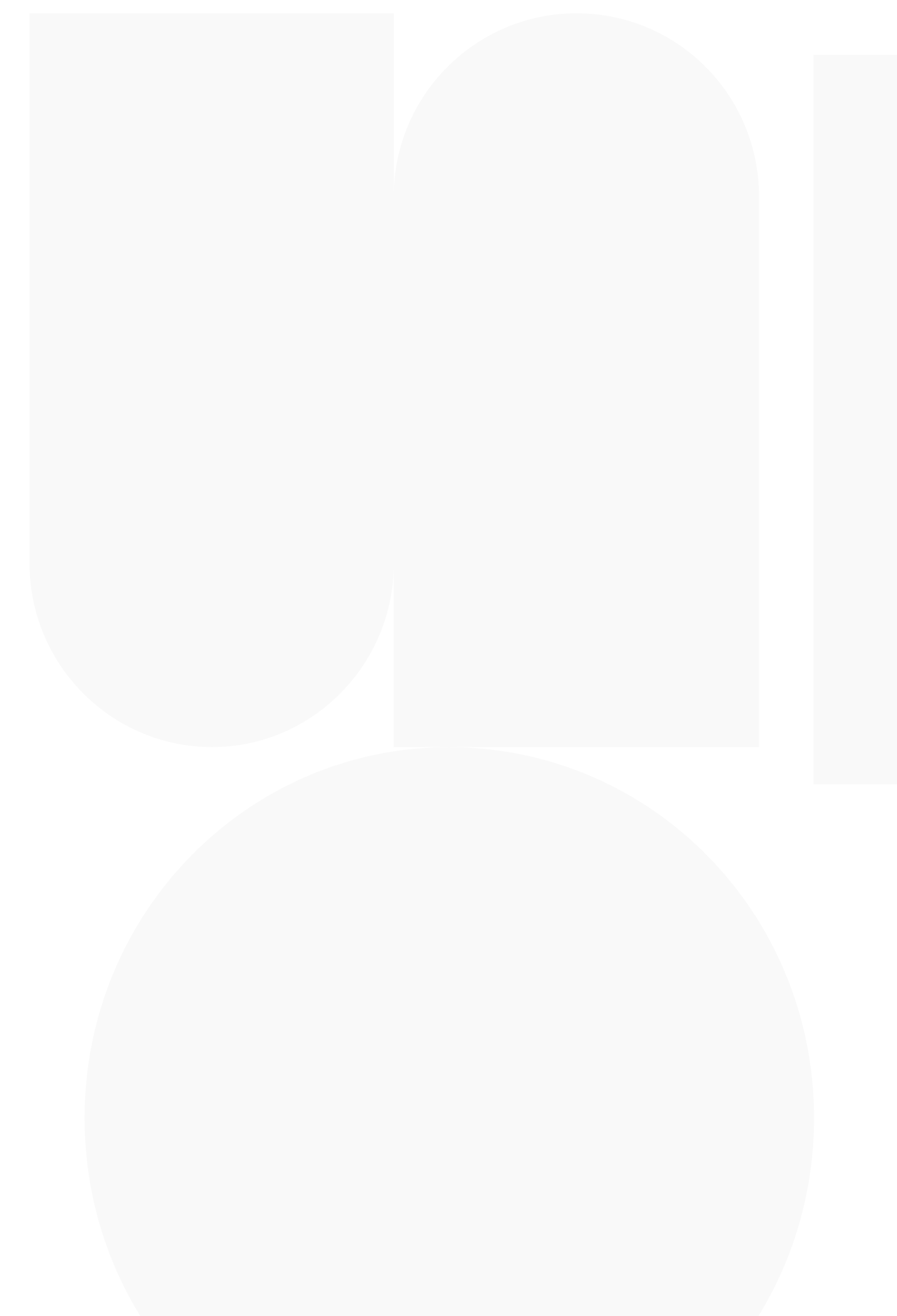


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Introduction to Sustainable Finance

In collaboration with the German Sparkassenstiftung (DSIK), we launched the virtual course “Introduction to Sustainable Finance,” designed to strengthen the technical foundations of sustainable finance and environmental, social and governance (ESG) criteria within the microfinance system.

The program comprises six technical modules and, to date, has trained and certified 1,243 staff from 13 member institutions across two editions, enhancing the sector’s capacity to understand the full scope of sustainable finance concepts.



Corporate Initiatives

Asomif Perú

finance  inmotion

Strengthening SARAS

In 2026, ASOMIF Peru delivered specialized in-person workshops to reinforce Environmental and Social Risk Management Systems (SARAS) at member institutions.

To date, 17 sustainability and risk leaders participated in an in-person training delivered by the consulting firm VALORA, sponsored by Finance in Motion, on the identification, assessment and management of environmental and social risks associated with climate change, including portfolio analysis and methodology for key sectors such as agriculture and livestock. In addition, a virtual course was launched on ASOMIF's platform to scale these capabilities to more staff members.



Corporate Initiatives

Asomif Perú



Women Entrepreneurs Workshops

With support from Banco de la Nación, a series of in-person training sessions targeting women entrepreneurs in the commerce sector has been deployed, with an emphasis on digital marketing and sales, as well as leadership and business empowerment. This initiative trained 250 clients of seven member institutions during 2025.

During 2026, the agreement will enable activations for promoting WaterCredit Project for beneficiaries of the Women Entrepreneur Program, promoting water and sanitation loans to expand financing access for home improvements, productive activities and basic services, thereby contributing to improved living standards for clients.

Corporate Initiatives

Asomif Perú



CrediBomba

This initiative focuses on designing the sector's first financial product for climate adaptation in agriculture, promoting financing for solar-powered water pumps, identifying geographic areas with water needs, and validating specialized suppliers.

Technical capacities of farmers and business advisors are also being strengthened through campaigns and training sessions. To date, more than 100 clients from two member institutions have been trained, and in 2026 additional workshops on best practices and technologies for sustainable agriculture will be delivered.



Corporate Initiatives



Circular Economy

ASOMIF Peru advances the Credicircular project, in partnership with German Cooperation (GIZ), aimed at integrating circularity criteria into the credit analysis and evaluation of Mipyme served by member institutions, through in-person technical workshops for member institutions' business analysts.

So far, 190 business advisors from eight member institutions have been trained in three business models based on value recovery, value retention and value creation.

During 2026, implementation of a circular economy labeling system will be promoted in up to six member institutions via campaigns, workshops and technical assistance to strengthen related lending. A virtual course was also launched on ASOMIF's platform to bolster technical capacities across staff members.

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Corporate Initiatives



implementado por:



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Training on Portfolio Decarbonization and Tool for Measuring Financed Emissions

In collaboration with German Sparkassenstiftung (DSIK) and executed by Global Factor, ASOMIF Peru delivered the in-person workshop “Portfolio Decarbonization,” focused on using a financed emissions calculator (Scope 3) for the agriculture, livestock, commerce and manufacturing sectors, targeted at sustainability, business and risk officers from member institutions.

The initiative promotes a tool to measure portfolio financed emissions, identify reduction opportunities and strengthen climate risk management. The program also includes a study on low-carbon technologies, a pilot in Caja Piura’s portfolio and reports to inform climate decision-making in coordination with the Ministry of Agrarian Development and Irrigation (MIDAGRI) and the Ministry of the Environment of Peru (MINAM).



Corporate Initiatives

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implementada por:



Training and Adoption of IFRS S1 and S2

With sponsorship from German Sparkassenstiftung (DSIK) and consulting by KPMG, we delivered the workshop “Challenges and Solutions for IFRS S1 and S2”, aimed at strengthening disclosure and climate risk capacities for heads of Accounting, Risk, Business and Sustainability at member institutions. The program covered the origin and core pillars of the standards—governance, strategy and risk management—gap diagnostics using the ISSB Gap Assessment Template and global practices for integrating climate into reporting.

Thirty-four leaders in sustainability, risk, accounting and finance from nine member institutions were trained, promoting transparency, risk management and institutional alignment with IFRS S1 and S2.



Corporate Initiatives



Innovation and Specialized Digital Financial Education

Asomicrofinanzas and ASOMIF Peru signed an inter-institutional agreement to strengthen the microfinance sector in both countries and promote sustainable economic development across the region.

The partnership prioritizes experience exchange among member institutions, joint design of context-adapted financial products and promotion of digital financial education programs for digital clients. It will also foster technical dialogues on sustainability, risk management, innovation, financial digitalization and climate adaptation, with a regional focus on anticipating common challenges and replicating solutions through new technologies such as artificial intelligence.

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Corporate Initiatives



Benchmarking, indicators, reporting, and management dashboards for microfinance institutions

This inter-institutional agreement aims to strengthen the regional microfinance ecosystem by sharing best practices in financial inclusion.

The partnership will support development of water and sanitation products, green and sustainable finance, and management tools such as benchmarking, impact indicators, reporting and control dashboards.

This agreement is expected to represent a milestone toward a regional innovation and sustainability agenda, expanding opportunities for thousands of people in both countries.

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Corporate Initiatives

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S&P Global

Training on Thematic Bonds

In collaboration with experts from S&P Global Ratings, Financiera Confianza and ASOMIF Peru leadership, we held the executive breakfast “Thematic Bonds as an Impact Instrument,” aimed at sustainability, finance, risk and business executives from member institutions to promote sustainable financial instruments under ESG criteria.

The program covered regional best practices, structuring of thematic bonds and their strategic application in the microfinance sector to generate positive impact. This initiative positions thematic bonds as a key tool to strengthen the ESG agenda within the Peruvian microfinance system.



Corporate Initiatives



Promoting financial solutions for biodiversity and regenerative livestock

This cooperation agreement will promote financial solutions for biodiversity conservation and climate action, aimed at integrating environmental criteria across the products and services of member institutions.

The program will drive the design of coordinated solutions, capacity building in Nature-based Solutions—including regenerative livestock good practices—for microcredit and technical assistance to producers, as well as the development and dissemination of tools, guidelines and good practices.

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Corporate Initiatives



Agreement for Use of Climate Information

This collaboration strengthens agricultural risk management by integrating climate intelligence into member institutions credit assessment. The program incorporates tools such as satellite maps, deforestation history and rainfall and drought forecasts, facilitating decision-making and the identification of preventative measures as part of member institutions' Environmental and Social Risk Management Systems (SARAS).

Asomif Perú



Our Road Map

Strategic Direction 2026–2029

A shared roadmap to strengthen the microfinance sector

As part of our strategic planning process with a horizon to 2029, we carried out a comprehensive exercise of strategic reflection and institutional direction-setting, supported by the consultancy Ernst & Young (EY).

This process aimed to consolidate a shared vision of ASOMIF Peru's role in an environment defined by regulatory change, accelerated digital transformation, and rising demands on sustainability and impact.

01 Membership diversity

We promote an inclusive and transparent workplan in which our member institutions are informed of the roadmap, participate actively, and engage in key decisions beyond the Board.

At the same time, we strengthen sector governance by reactivating and structuring committees, and by establishing closer communication channels with each member institution.

02 A technical, non-politicized approach

We reinforce our sectoral governance through committees with defined objectives and KPIs, fostering continuous technical coordination with the Superintendency of Banking, Insurance and Private Pension Administrators (SBS), Congress, and strategic partners.

04 Partnership and cooperation mindset

We coordinate an ecosystem of specialized partners and providers to introduce new technologies, share knowledge, and strengthen the sector's common agendas.

03 Triple-impact logic

We build sector capacities by integrating environmental and governance criteria, and we advance impact measurement through a common taxonomy and social ratings across our member institutions.

05 To be a reference for the microfinance sector

We promote international partnerships and exchange platforms to share best practices and benchmark technologies and trends relevant to the sector.

06 Value creation for the member institutions

We enhance the guild's representativeness by promoting the exchange of best practices and producing sectoral information to support decision-making.

Asomif Perú



Services for Member Institutions

At Asomif Peru, we go beyond representing interests: we build technical, institutional, and human connections with each of our members. We understand their challenges, listen to their needs, and respond with solutions that deliver real value to their operations.

Our service portfolio is designed to strengthen capacities, coordinate efforts, and open new opportunities, so that each member can focus on what they do best: transforming lives through financial inclusion.



Institutional Representation and Technical Spokespersonship


We are working to establish a classification system that identifies economic activities and investment projects with social impact. This tool will enable our members to align their operations with social development goals and access sustainable financing. It represents a commitment to including MSMEs and groups traditionally excluded from the financial system.

Continuous Training and Capacity Building

We design and implement technical training programs through specialized committees, virtual workshops, and sectoral forums. We are committed to collaborative learning and continuous upskilling.

Our training lines include:

- Monthly virtual training through committees
- The Asomif Campus for on line training programs
- The annual high-level PLAFT Forum on risk prevention and compliance.
- The Microfinance Technical Forum, a specialized meeting for analyzing emerging technologies aimed at financial inclusion.



International Cooperation and Strategic Funding

We facilitate access to international technical assistance programs, strategic alliances, and specialized funding sources that drive our members' institutional growth through innovation, impact, and a sustainable vision.

Visibility and Institutional Impact

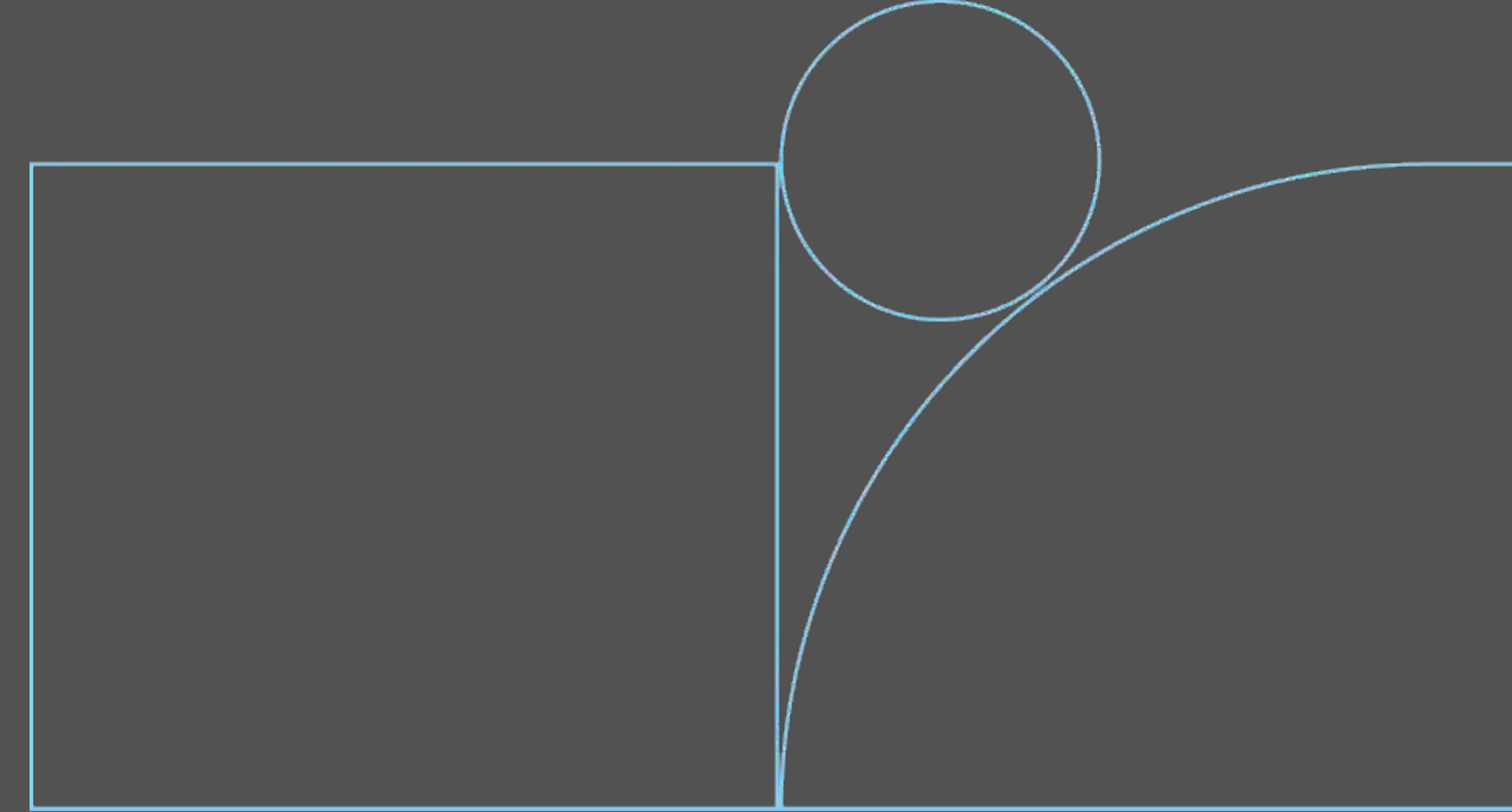
We amplify our members' work through media, networks, events, and dialogue platforms. What they do matters, and from Asomif, we ensure the country sees it too.

Impact Metrics

That Tell Our Story

The Collective Impact of the Microfinance Sector

At Asomif Peru, every figure represents an opportunity unlocked, a life uplifted, a community empowered. These numbers illustrate the social, territorial, and human scale of our members' joint efforts.



+2.9M

Women Accessing Credit

Millions of loans granted to women, empowering their economic independence and role in local development.

+2.4M

Microloans That Drive Change

Over 2.4 million loans under US\$1,000 were granted, demonstrating the real transformative power of small-scale financing.

+930K

Youth Entrepreneurship

More than 930 thousand loans were allocated to individuals under 30 years old, opening doors for new generations with ideas, talent, and vision.

+1.1M

Growing Savings Culture

+1.1 million new savings accounts were opened, promoting financial stability and healthy economic habits in thousands of households.

+18.541P

Territorial Presence

With +18,541 service points deployed nationwide, our members ensure financial access even in the most remote areas.

A Guild that Represents, Listens, and Transforms

At Asomif Perú, we work toward a financial system that is fairer, more human, and closer to the people. Our commitment is collective: we strengthen our member institutions, share knowledge, support innovation, and represent with legitimacy those who drive the country forward from the local level.

We will continue building alliances, promoting products with social impact, and creating value through financial inclusion.





AsomifPerú

We drive **solutions** for those who move the country forward.

Because in every loan, every savings account, and every entrepreneurial story lies the coordinated work of a guild that believes in the power to transform realities through the efforts of our member institutions in microfinance.

Asomif Perú

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