



Company Report



GIIRS Ratings provide investors with rigorous, comprehensive, and comparable ratings of a company's social and environmental impact

Company Description

Housing Finance Company focussed on the financially excluded urban family (typically lower income, informal sector lacking documentation support to access loans from mainstream financial system)

Our Mission

To help urban lower income families own an independent home

Company Profile Information

Company	MHFC
Market	Emerging
Sector	Service
Revenue Range	Not disclosed
Size by employees	50-249
GIIRS Rating Date	12/30/2015
Validation Status	Rated
Year	2015

*Validation Status refers to the level of verification that has been performed to ensure accuracy of the data. To learn more, go to:

<http://b-analytics.net/products/measure-and-evaluate/validation>

Impact Business Models (IBM) Rating

PLATINUM

Why did the company earn this Impact Models Rating?

MHFC provides home financing options to workers in informal sectors who are not served by banking and mortgage institutions because they do not have the formal documents needed to access mortgages.

For more details, see Impact Business Models section.

What is an Impact Model Rating?

The Impact Model Rating recognizes business models that are specifically designed to solve social or environmental problems through company products or services, target customers, value chain, ownership, or operations

Impact Operations Rating



Why did the company earn this Impact Operations Rating?

MHFC performs strongly in workers and governance. The company has incorporated a number of practices including, a partnership with an NGO to collect client feedback and host community meetings, offering employee benefits beyond requirement by law.

For more details, see Impact Operations section.

What is an Impact Operations Rating?

The company is scoring well in the workers section of the assessment, particularly in the area of work environment. GVMFL has a robust performance evaluation program for all employees and also distributes an employee satisfaction survey annually.

Overall Rating Summary

	IBM Rating	Operations Rating
	PLATINUM	★★★★★
Consumers	PLATINUM	
Community	N/A	★★★★★
Environment	N/A	★★★
Workers	N/A	★★★★★
Governance	N/A	★★★★★

Overall Score

134

A company's overall score and GIIRS Rating are representations of their performance on the same set of standards, the B Impact Assessment.

For more details, see B Impact Report page

Company is a Certified B Corporation? no

Becoming a B Corp

Companies that earn an overall score of at least 80 on the assessment are eligible to become a Certified B Corp.

Learn more at www.bcorporation.net