

contigo



Contigo





## Message from our CEO

- Giving direction means drawing the field for the fulfillment of a business, personal, family or life objective to transcend and leave a mark.
- Giving direction is changing the lives of our collaborators, clients and our own. To achieve this, we must take charge of the task and fulfill it from the role that we have to play at this moment.
- Giving direction is doing things well, it means total adherence to a methodology and the fulfillment of the mission.
- To give direction is to ensure that all efforts are oriented to the well-being of Contigo allowing us to continue growing and opening doors for others in the future



**Allan Cherem**





## Executive Summary



At Contigo we offer financial services to our clients where, through a warm and personalized service and continuous development of our products, they can find the support they need to help their businesses, families and communities.

Contigo is a socially responsible enterprise that **empowers** women and men in their role as “**go-to person**” when a loan is needed allowing us to connect the world through these opportunities.



## Contigo Product Offering



Contigo is a business dedicated to offering group and individual loans to Mexicans who wish to invest in their business or have intention of starting a new one.

The need posed by the market has led us to evolve and create different alternatives for them, such as:

**Crédito Tradicional Grupal:** *Créditos grupales* are extended to a team of people, mainly women, and is secured by the group's joint multiple guarantees.

**Crédito Grupal Plus:** Experienced clients coming from competitors like us, Contigo or from both, and having demonstrated their ability to handle previously requested amounts according to the issuance policy\*.

**Contigo+:** It is a facility that allows us to integrate new or renewed clients into an existing group. The clients to be integrated into a group must need financing for the purpose of starting and/or strengthening their business, as well as count on the solidary support of the rest of the members.

**Grupal Somos Uno:** Loan to small and self-managed teams with an elected Group Leader who actively participates in the decisions and operation of the team with the objective of ensuring timely payments of their loans.

**Crédito Individual:** Simple personal loan, oriented to individuals who have their own business and need financing for investment in it.





## Our journey

2010



On June 6, 2010, our first branch was born in Atlacomulco, State of Mexico.

2013



We made our first merger with Crediequipos which increased our portfolio to reach more clients.

2014



We made our second merger with Credex and consolidated our position as one of the largest group lending microfinance companies in Mexico. We reached 80 thousand clients. Contigo brand was officially released.

2015



We obtained the distinction as Empresa Socialmente Responsable (Socially Responsible Enterprise). We reached 180 thousand clients. GPTW ranking placed us #51 overall, #8 in Finance companies and #27 in gender equality. Also, we joined Endeavor.

2016



We obtained 3 stars in Microrate. The Fundación Tocando Juntos Más Vidas is created, which will later become the Contigo Foundation.

2017



We reached our 200,000th client and realized our first securitization. Moreover, we ranked #39 in the GPTW ranking.

2018



We launched our new voucher-loans product under the brand of Conmigo Vales.

2019



We launched Dinero Mágico brand. Continued recognition as a Empresa Socialmente Responsable and as a GPTW.

2020



Contigo Crédito Individual was born with 9 branches in Mexico City. Grupal Plus was launched as well. We carried out our second securitization with BIVA issuing debt in the public market. We also acquired Financiera Somos Uno and that resulted in *Grupo Contigo Acompañamiento con Propósito Social* being born, revealing our new image. Conmigo Vales becomes a separate business.

2021



Protección Contigo is born, Contigo's Insurance business unit. Our recognition continues as a Socially Responsible Enterprise and as a GPTW. We obtained #3 place in the Great Culture To Innovate ranking, Microrate awarded us with 3 and a half stars for excellence.





## Contigo Group

- **11 years changing lives**, offering group, individual and insurance financial solutions, through our different Business Units and our Foundation.



- We are committed to building for the future, adapting to the changing needs of our clients and their families; We reinforce our responsibility with the next generations **and we are determined to always give the most beautiful things, going as far as we can dream.**





## Our Management Team



**Allan Cherem / CEO**



acompañamiento  
con propósito social



**Francisco Javier González / Chief Business Officer**



**Rodrigo San Pedro / CFO**



**Emilio Cherem / SD Administration**



Financieros



**Rogelio Murillo/ Commercial Officer**







Mexico's MFI Market Size: 60 M clients with 6 M active, 98% group loans, 3,559 branches and 5 key players



88% Women  
12% Men

### Products



52% Personal loan  
\$19,911 MXP  
Average Disbursed Loan



98% Group loans  
\$10,244 MXP  
Average Disbursed Loan

### Commercial structure



34 K  
Loan Officers

- 3,559 Branches that serve 2,309 municipalities (94% coverage)



21 states with  
100% coverage

11 states that cover  
93% of the  
municipalities

2,309  
municipalities  
with financial  
services

### MFI Key Players



### Clients

40%

12%

8%

9%

3%

1%

1%

### Portfolio

39%

9%

13%

3%

>1%

>1%

2%

\*Fuente Benchmark de las Microfinanzas en México 2020, ProDesarrollo





## Contigo's presence in Mexico

### Contigo a Nivel Nacional

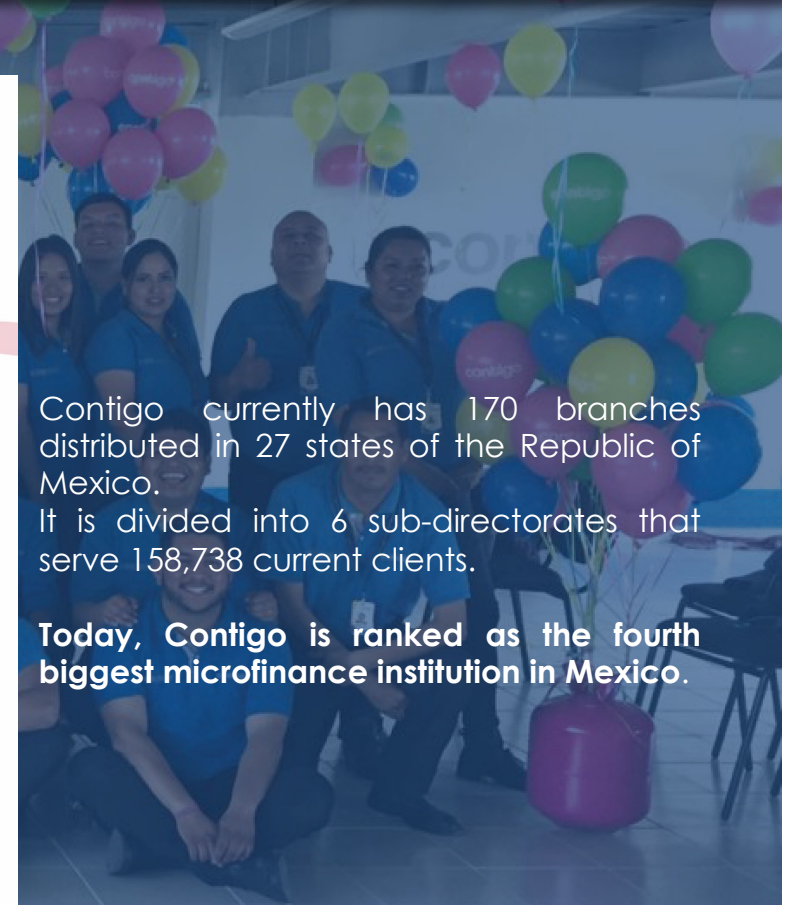
contigo presente en:  
crédito individual  
CDMX

contigo presente en:  
créditos grupales

- Aguascalientes
- CDMX
- Chiapas
- Coahuila
- Colima
- Durango
- Estado de México
- Guanajuato
- Guerrero
- Hidalgo
- Jalisco
- Michoacán
- Nuevo León
- Morelos
- Nayarit
- Oaxaca
- Puebla
- Querétaro
- San Luis Potosí
- Sinaloa
- Sonora
- Tabasco
- Tlaxcala
- Veracruz
- Zacatecas

Contigo currently has 170 branches distributed in 27 states of the Republic of Mexico. It is divided into 6 sub-directorates that serve 158,738 current clients.

**Today, Contigo is ranked as the fourth biggest microfinance institution in Mexico.**





contigo

A typical branch is approx. 100 m<sup>2</sup>



Located in popular comercial areas



People affluence and transportation



Close to client prospects



Close to disbursement and collection channels



# DNA Contigo



Our focus is on the PERSON and there is a high sense of TRANSCENDENCE in the genuine interest of CHANGING THE LIVES of our team and those of our CLIENTS



## MISSION

We provide financial services in a responsible manner which contribute to the development of our clients, generating the well-being of collaborators, shareholders and suppliers.



## VISION

To create a great workplace together that provides the best financial services experience.



## VALUES

- Service
- Human quality
- Excellence
- Solidarity
- Responsibility
- Integrity
- Contigo Attitude



## Contigo Leader

A Contigo Leader dreams, creates, inspires, drives, achieves and reinvents in order to change lives.



## DNA Contigo



### We develop 3 levels of care:

- Self care
- Employee care
- Client Care



Recognized as a Great Place To Work in Mexico, with strengths based on Pride and Fellowship



Creation of Mohuan, a "world" of integral development with activities of Training, Culture and Challenges of physical, mental, emotional and spiritual health



Products (incl. metrics as average loan size, recurring client share, default rates, applications granted/received, NPL, APR)

Recurring client  
share:  
\$886



Applications  
granted/received:  
90%



APR  
139.2%



Default rates:  
6.04%



NPL  
2.66%



Average loan size:  
\$ 14, 898  
MXN







## Momentos de Verdad – Proceso Contigo

Starter seal



We talk to each other to plan the day and to review business objectives.

Circle of Fire  
(Círculo de Fuego)



This meeting helps to improve knowledge and improve the relationship between the members of the group.

Disbursement



- ✓ Delivery of the ODP (Payment Order)
- ✓ Symbolic Act: What do I commit myself to?
- ✓ "Relational Solidarity" to give meaning to Solidarity as collaboration beyond the transaction.





## Momentos de Verdad – Proceso contigo

Weekly Visit



16 weekly meetings. The main objective of the meeting is to reach a complete closing of the file, in order to comply with the payment commitment that each one of them acquired as part of the team.

Renewal



Determines the buy-back of each of the team members. This allows them to increase the amount of their credit based on their ability and willingness to pay and thus empower their businesses to fulfill their purposes.





Crédito grupal is ideal for people who wish to invest in their business or with the intention of starting a new one with the support of the team's joint guarantee.

## Crédito Grupal Tradicional

**Type of credit** Group loan

**Credit period** New client: 16 and 20 weeks

**Loan amounts** From \$5,500.00 to \$80,000.00

**Payment frequency** Weekly

**Interest rate** It is determined depending on the range of amount, type of client and timely payments for renewal.

**Guarantees** Initial: 10% Week: Minimal \$10.00

**Advance Payments** The loan can be paid off early by paying the full amount of the loan and interest.

**Customer profile**

- Women and Men
- Mexican by birth
- Age from 18 to 79 years 11 months
- Have an existing business or wish to start a new one.

**Life insurance** Optional customer financing facility.



Value offering for the mature segment of teams regardless of their origin.

Experienced customers coming from the same team of competitors, Contigo or both, who demonstrate that they have handled the requested amount according to the amount policy\*.

## Crédito Grupal Plus

**Type of credit** Group loan

**Credit period** New client: 16 and 20 weeks

**Loan amounts**  
**\*Amount per team** From \$5,500.00 to \$80,000.00  
Minimal \$251,000.00

**Payment frequency** Weekly

**Interest rate** It is determined according to the range of amount, type of client and timely payments for renewal.

**Guarantees** Initial: 10%, 5% or 0% depending on the team's experience, amount disbursed and cycles working together. Week: Minimal \$10.00

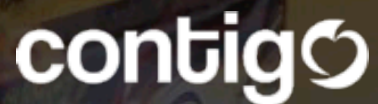
**Advance Payments** The loan can be paid off early by paying the full amount of the loan and interest

**Customer profile**

- Women and Men
- Mexican by birth
- Age from 18 to 79 years 11 months
- Have an existing business or wish to start a new one.

**Life insurance** Optional customer financing facility.





It is a facility that allows us to integrate new or renewed clients to an active team, the clients to be integrated to the team must require financing to start and/or strengthen their business, as well as to count on the solidary support of the rest of the members.

## Contigo +

<b>Members of Contigo+</b>	Up to 40% of the team can be integrated with this product.
<b>Type of credit</b>	Group loan
<b>Credit period</b>	15, 14, 13, and 12 weeks
<b>Loan amounts</b>	From \$5,500 to \$80,000
<b>Initial guarantee</b>	Corresponding to the existing team's
<b>Weekly guarantee</b>	Minimal \$10 pesos
<b>Additional cover</b>	Life insurance optional to the client and integrated into the loan on a financed basis.
<b>Advance Payments</b>	The client may pay part or all of the fee in advance.
<b>Interest rate</b>	Same team conditions
<b>Type of client</b>	View client profile in the Group Credit fact sheet



Credit directed to small and self-managed teams, through the election of a Team Leader, who actively participates in the decisions and operation of the team, with the objective of ensuring the timely payment of the credit.

The purpose of the financing is to start a business, improvements or repairs of productive premises, purchase of inventories of raw materials or merchandise, purchase of new or used equipment, related to the main activity of the client.

## Crédito Grupal Somos Uno

<b>Type of credit</b>	Group loan From 5 to 10 members
<b>Credit period</b>	16 and 12 weeks
<b>Loan amounts</b>	1st and 2nd Cycle Minimum \$5,000 Maximum \$10,000 3rd Cycle and up Minimum \$5, 000 Maximum \$20,000
<b>Payment frequency</b>	Weekly
<b>Interest rate</b>	It depends on the range of amount, type of client and timely payments for renewal.
<b>Initial guarantee</b>	10% liquid guarantee 3rd Cycle onwards Financed or liquidated guarantee
<b>Weekly guarantee</b>	Minimal \$10 pesos
<b>Customer profile</b>	<ul style="list-style-type: none"><li>• Women</li><li>• Age from 8 to 73 years 11 months.</li></ul>
<b>Life insurance</b>	Life insurance optional to the client and integrated into the loan on a financed basis.





## Crédito Individual

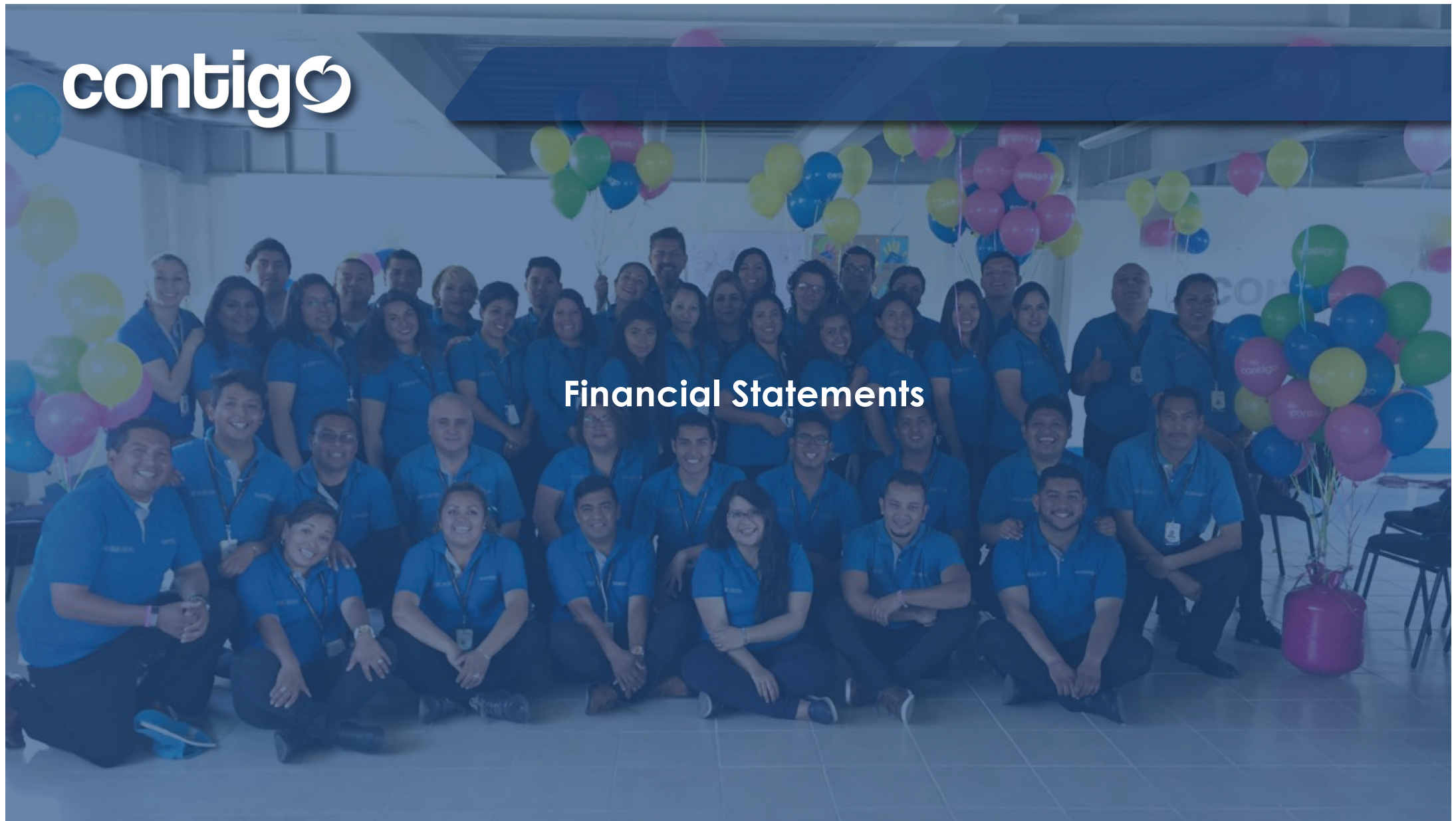
Simple personal loan, targeted to individuals who have their own business and have the need to invest in it.

The purpose of the loan is to finance working capital, fixed assets, replacement of liabilities, improvements or repairs of productive premises, purchase of inventories of raw materials or merchandise, purchase of new or used equipment, related to the main activity of the client.

Type of credit	Personal loan
Placement of credit,	Working capital and fixed assets
Credit period	6, 8,10, 12, 14, 16 , 18, 20, 22 and 24 months.
Loan amounts	From \$20,000 to \$200,0000
Payment frequency	Monthly
Interest rate	It depends on the range of amount, type of client and timely payments for renewal.
Guarantees	Aval de acuerdo al Perfil del Cliente como se indica en la Ficha Técnica del Aval.
Advance Payments	The loan can be paid off early by paying the full amount of the loan and interest.
Customer profile	<ul style="list-style-type: none"><li>• Women and Men</li><li>• Mexican by birth</li><li>• Age from 23 to 70 years old</li><li>• To have a fixed business</li><li>• Stability of domiciliary roots</li></ul>
Life insurance	Optional customer financing facility.



## Financial Statements







## CEGE Capital Balance Sheet (as of December 31, 2021)

Amounts in 000's MxN

ASSETS	
Cash	\$ 123,333.3
Current portfolio	1,132,702.4
NPL	40,056.0
Risk reserve	- 68,527.9
<b>TOTAL PORTFOLIO</b>	<b>\$ 1,104,230.6</b>
Other accounts receivable	475,457.8
Prepaid expenses	71,413.9
Fixed/Leased assets	53,607.6
Intangible assets	3,931.7
Deferred income tax	23,379.6
<b>TOTAL ASSETS</b>	<b>\$ 1,863,023.3</b>

LIABILITIES	
Short-term loans	\$ 647,283.7
Other accounts payable	193,134.1
Long-term loans	600,000.0
<b>TOTAL LIABILITIES</b>	<b>\$ 1,440,737.6</b>
STOCKHOLDERS' EQUITY	
Paid-in capital	\$ 230,532.7
Retained/Current earnings	184,890.9
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>\$ 422,285.7</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>\$ 1,863,023.3</b>



## CEGE Capital Income Statement (2021)

Amounts in 000's MxN

Interest income	\$ 1,461,832.5
Interest cost	- 147,447.6
Financial margin	1,314,384.9
Risk provisions	- 335,527.9
Adjusted financial margin	978,856.9
Other income	119,110.2
Operating expenses	- 938,557.1
Operating result	159,409.9
Income taxes	- 50,384.3
Net profit	\$ 109,025.7





Good resolution logo in PNG format and in vector format-

A large group of people, mostly wearing blue polo shirts, are posing for a group photo in a room decorated with many colorful balloons (pink, yellow, blue, green). The word "contigo" is overlaid in large white lowercase letters, with the circular heart icon at the end.

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