

# Guiding Principles

responsAbility's objective is to use investments to empower people at the base of the global income pyramid. Our investment activity is governed by five principles. They guide us when we define our investment themes and products, when we select investments and when we measure and report our performance.

## *Principle 1*

### Investing for Financial and Social Returns

responsAbility offers its investors a combination of financial and social returns through its tailored investment products. Our investment activity is based on financially sound investment decisions and prudent risk management. We select investment themes that contribute in a tangible way to facilitating development and combating poverty in developing countries.

## *Principle 2*

### Providing Access at the Base of the Pyramid

responsAbility provides better access to basic products and services to the population at the base of the global income pyramid. We support business models that make services such as finance, information, energy, education or health care more accessible, more affordable and better tailored to the poor. Our goal is to empower people on low incomes – both customers and producers – and increase the opportunities available to them.

## *Principle 3*

### Promoting Entrepreneurship

responsAbility believes in the power of market-based solutions for development. We actively support local entrepreneurship – the basis for new sources of income, economic growth and social welfare. Through our investment activity, we also contribute to the development of inclusive, formal markets.

## *Principle 4*

### Investing Responsibly

responsAbility seeks investment opportunities with long-term viability. We focus on solutions that reduce dependencies and achieve a lasting impact on development, in an environmentally responsible way. As an investor, we see our role as one of complementing other viable sources of finance and avoiding distortions of local markets.

## *Principle 5*

### Being Accountable

responsAbility is committed to high standards of accountability and transparency. We screen the impact of our investments and regularly review and report on our performance results.