



**Nii Amankra Tetteh**  
Chief Executive Officer

# 2025 Sustainability Snapshot

## Driving Inclusive Growth Responsibly

At Letshego Ghana, sustainability remains central to our purpose of improving lives through **responsible lending, financial inclusion, innovation, and sound governance**. In 2025, we continued to deliver meaningful economic and social impact while strengthening operational resilience and maintaining responsible business practices.

### OUR PURPOSE

To empower individuals and enterprise through accessible financial solutions, responsible lending, digital innovation, and sustainable growth.

## FINANCIAL INCLUSION



Total Customers Served (All-Time)

**8.3M**



New Customers in 2025

**1.4M**



# of Loans Disbursed in 2025

**14.5M**



Total Disbursements

**GHS 9.1B**



Loan Book Size

**GHS 1.2B**



Year-on-Year Loan Book Growth

**72.55%**



Percentage of Women Served

**40.0%**

These achievements reflect our continued commitment to expanding financial inclusion and supporting economic empowerment across Ghana.



### ENVIRONMENTAL IMPACT

Building a Greener Future

We continued to embed environmentally responsible practices through sustainable financing, energy efficiency, and community partnerships.

#### Key Highlights:

- **GHS 200 million** solar financing partnership supporting clean energy adoption across over **400** Catholic Church institutions.
- **GHS 11.3 million** in green mobility financing through Wahu Mobility, contributing to the avoidance of **307.3tCO<sub>2</sub>e** emissions while supporting sustainable transportation.
- Promotion of paperless operations through our fully digital Qwikloan platform.
- Responsible energy management through the use of energy-efficient devices across our operations.
- Community waste reduction and environmental clean-up initiatives in partnership with the Buzstop Boys.



### SOCIAL IMPACT

Empowering People. Transforming Communities.

Our social impact strategy is centered on financial inclusion, customer empowerment, employee wellbeing, and community development.

#### 2025 Social Highlights:

- **145 million loans disbursed** to support individuals and businesses.
- **1.4 million** new customers onboarded.
- Expanded access to affordable credit across underserved communities by **72.55%**.
- Continued investment in digital lending and financial inclusion.
- Support for women entrepreneurs through our Group Loans programme, providing over **GHS 1 million** to over **200** women.
- Employee development and workplace wellbeing programs.



### GOVERNANCE IMPACT

Upholding Integrity and Accountability

Strong governance remains fundamental to our long-term sustainability and stakeholder trust.

#### Governance Priorities:

- Robust risk management and compliance framework strengthened through ISO 27001 certification and information security compliance.
- Strengthened gender diversity and inclusion at the leadership level, with female representation on the Board increasing to 38%.
- Anti-money laundering compliance and monitoring.
- Transparent reporting and stakeholder engagement.
- Customer data privacy and cybersecurity protection.

#### Governance Commitment:

We remain committed to maintaining the highest standards of integrity, accountability, transparency, and regulatory compliance.



### PEOPLE & CULTURE

Our people remain our greatest asset, and we remain committed to creating an inclusive, engaging, and high-performing workplace.

#### Key Priorities:

- We strengthened gender diversity across our workforce, increasing female representation by **2%** year-on-year.
- Strong commitment to continuous learning, with **98% employee participation on the Udemy e-learning platform**.
- Employee wellbeing initiatives including **mental health education, monthly town halls, and Fitness programmes**.
- Leadership and capability development through **targeted training for supervisors and middle managers**.
- Promotion of a safe, respectful, and purpose-driven workplace culture.

Through these initiatives, we continue to empower our people to grow professionally, enhance their wellbeing, and contribute meaningfully to our shared success.



### COMMUNITY IMPACT

We continue to contribute to national development by:

- Expanding financial access for underserved and unbanked populations through accessible and affordable lending solutions.
- Supporting entrepreneurship and SMEs with financing that enables business growth, job creation, and economic resilience.
- Creating opportunities for economic participation by empowering individuals and communities to achieve their financial goals.
- Promoting financial literacy and empowerment through education and awareness initiatives that strengthen financial decision-making.
- Supporting community development programmes that improve livelihoods, foster social inclusion, and contribute to sustainable socio-economic progress.



### ECONOMIC CONTRIBUTION

Our operations continue to make meaningful contributions to Ghana's economy through tax payments, employment-related contributions, and national revenue mobilisation.

#### Economic Contribution Highlights

- **GHS 81 million** paid in company income tax and other levies.
- **GHS 27 million** in withholding taxes collected on behalf of Government.
- **GHS 5.8 million** paid in employee taxes (PAYE).
- **GHS 5.6 million** contributed towards employee pensions.

These contributions reflect our commitment to responsible corporate citizenship and sustainable economic development in Ghana.



### 13 AWARDS & RECOGNITION

Our commitment to responsible growth and operational excellence continues to earn stakeholder confidence through:



Strong portfolio quality



Regulatory compliance



Responsible lending standards



Operational resilience



Customer-centric innovation



## ALIGNMENT WITH THE UNITED NATIONS SDGs



Our ESG strategy contributes directly to the following Sustainable Development Goals:

### OUR COMMITMENT

We remain committed to creating sustainable long-term value for our customers, employees, communities, regulators, investors, and stakeholders through responsible innovation, inclusive finance, and ethical business practices.