



CONSUMER & SOCIAL SERVICES

Private health care and education are fundamental to human and economic development—health care plays a key role in improving the quality of life, while education is a powerful instrument for reducing poverty and growing human capital.

IFC is the world's largest multilateral investor in these sectors. We work to increase access to high-quality health and education while also supporting job-creating sectors such as tourism, retail, and property. We help improve standards of quality and efficiency, facilitate the exchange of best practices, and create jobs for skilled professionals. We focus on helping client companies increase their development impact.

In addition to making direct investments in socially responsible companies, our role includes sharing industry knowledge and expertise, funding smaller companies, raising medical and education standards, and helping clients expand services to lower-income groups.

In FY12, our new commitments in consumer and social services totaled about \$1.4 billion, or nearly 9 percent of commitments for IFC's own account.



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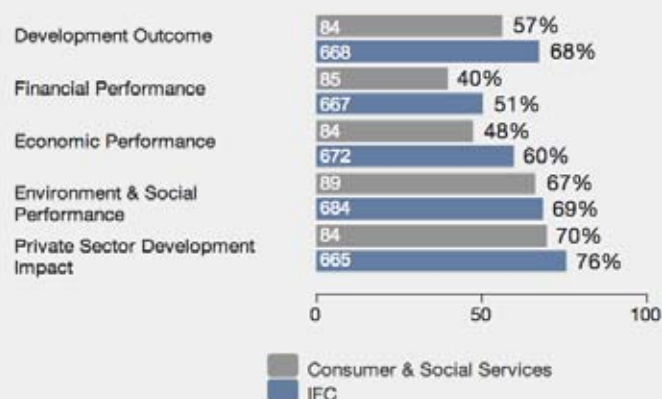
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CONSUMER & SOCIAL SERVICES / KEY DATA FOR FY12

FY12 Development Outcome Scores



Project Financing and Portfolio, by Industry

Consumer and Social Services

\$ millions, for the years ended June 30

	FY12	FY11
IFC commitments	1,375	445
Loans	1,053	336
Equity	268	104
Guarantees and risk management	54	5
Core Mobilization Commitments*	287	44
Total commitments	1,662	489
Committed portfolio for IFC's account	3,826	3,071
Committed portfolio for Loan Syndications**	245	216
Total portfolio	4,071	3,287

*Including Loan Syndications (B-Loans, Parallel Loans and ALPS), IFC Initiatives, AMC, and Other Mobilization by Decision, as applicable for this Industry.

**Including B-Loans and ALPS.

Development Reach

Agribusiness & Forestry

	Portfolio		New Business
	CY10	CY11	FY12
Employment	366,457	386,145	8,629
Female Employment	107,933	116,987	3,679
Number of Farmers*	2,512,370	3,296,544	467,771
Number of MSMEs Reached (#)*	804,610	1,020,564	NA
Domestic Purchase of Goods and Services (\$ million)	2,629	4,560	1,960
Payments to Government (\$ million)	1,431	1,006	497

*Including all reach in IFC.



TRAINING WORKERS FOR JOBS IN THE PHILIPPINE SERVICE INDUSTRY

Jovelyn Manamat, 25, changed her life and increased her job prospects in the Philippine service industry after taking a house-keeping course at the Asian School of Hospitality Arts.

Two years ago, Jovelyn endured a life of hardship and abuse as a maid working overseas. She has now almost doubled her income, thanks to a scholarship program and job placement by an IFC client company.

IFC's \$16 million loan to ASHA's parent company—TCG Holdings—enables the school to offer degree and diploma courses in hotel, restaurant, and hospitality management to people from underserved low-income groups.

One of the country's most progressive institutions for the hospitality industry, the school offers skills development, on-the-job training, and paid internships.

In partnership with the Ople Center, which rescues and repatriates distressed Philippine workers overseas, ASHA helps poor women get vocational training and immediate employment in restaurants and hotels.

Now working as a housekeeper with the Cravings Group, Jovelyn is financially independent. She is taking additional courses at ASHA to become a supervisor.

The minimum wage for ASHA graduates is \$350 per month, plus meals. In contrast, Jovelyn's salary as a maid was \$200 a month.

"I am grateful to the Ople Center and ASHA for helping me turn my life around," said Jovelyn, who hopes to open a small store with her family in southern Mindanao.