



Document of Gifting with Confidence

A woman in a pink and white striped shirt is shown in a tea plantation, holding a basket of freshly picked tea leaves. A large woven basket filled with tea leaves is visible in the foreground. The background is a clear blue sky.

Code of Conduct

Learn how we conduct ourselves in a way that upholds our character-strong values.

2023

A NOTE FROM

The Managing Director of the One Loan Fund

Dear Esteemed Supporters and Advocates of the One Loan Fund,

I am elated to introduce you to a transformative milestone in our journey towards eradicating poverty and empowering women across rural Central and South America. Today, we unveil our Code of Conduct booklet, a powerful testament to our unwavering commitment to ethical excellence and responsible lending as we uplift the lives of countless individuals and communities.

The heart of our Code of Conduct beats in harmony with the very soul of our organization:

- **Empathy and Compassion:** We understand the challenges faced by women in rural areas, and we approach each loan application with empathy and compassion, crafting solutions that are tailored to their unique needs and aspirations.
- **Responsible Empowerment:** Our commitment to responsible lending empowers women to create brighter futures for themselves and their families. We assess loan applications carefully, ensuring that each loan serves as a stepping stone to a sustainable and prosperous livelihood.
- **Transparency and Trust:** Transparency is our guiding light. We believe in fostering trust through clear communication, ensuring that our borrowers comprehend the terms and conditions of their loans and the positive impact they can have.
- **Community and Collaboration:** We are not just a lender; we are a partner in the journey of transformation. We collaborate with local communities, organizations, and government bodies to create holistic solutions that catalyze lasting change.
- **Dignity and Inclusivity:** Every woman we support deserves to be treated with the utmost dignity and respect. We are committed to creating an inclusive environment where everyone feels valued and heard.

I invite each of you to dive into our Code of Conduct booklet and embrace these guiding principles. By aligning our actions with these values, we amplify the ripple effect of positive change, breaking down barriers and nurturing a world where every woman has the opportunity to thrive.

Thank you for your unwavering support, dedication, and belief in our cause. Together, we are sowing the seeds of empowerment and creating a brighter, more equitable tomorrow for all.

With profound gratitude,



JONATHAN DE CARO
Managing Director



COMMITTED TO
OUR VALUES

Committed to Our Values

SCOPE

This policy applies to everyone we employ or have business relations with. This includes individual people such as employees, interns, volunteers, but also business entities, such as vendors, enterprise customers or venture capital companies.

Note that our code of ethics is slightly different than our code of conduct. Code of conduct may include elements such as dress code and social media use, whilst our code of professional ethics refers to legally or morally charged issues. Still, these codes do overlap.

CC PURPOSE

Our Code has been created to help and support the Employees of One Loan Fund, with high standards of ethical behavior and compliance with local laws and regulations being essential to protecting the long term success of the Non Profit Organization.

Our Organization runs with the motto of serving the customer and earning their trust. All of our communications and other interactions with our customers should increase their trust in Us.

VISION AND MISSION

Our vision is to radically uplift the roots of poverty in Latin America to support generations out of poverty and enduring regional development.

Our mission is to reduce poverty and accelerate economic opportunity in Latin America by supporting rural unbanked women in Central & South America through micro-finance.



INTROSPECTIVE
RESPECT

RESPECT

Respect is treating people like you want to be treated. For example, giving a coworker personal space, taking note of their personal boundaries, demonstrating empathy, and showing kindness are all signs of respect.

At One Loan Fund, we expect everyone to treat others with respect at all times - even in the face of workplace disagreements.

And the following will not be tolerated and may trigger disciplinary action:

- Bullying.
- Rudeness.
- Victimization.
- Harassment.
- Discrimination.

If you feel that your team members are not showing you respect, please talk to the Head of Ethics and Conduct.

INTEGRITY

Integrity is conducting your business as if it were your own.

For example, imagine you're in a situation where you can cut a corner and think your manager won't notice, such as not marking discrepancies in inventory. Integrity is taking the extra minute to calculate the missing products and marking them down according to protocol.

At One Loan Fund, the following will not be tolerated and may trigger disciplinary action:

- Petty or deceptive behavior.
- Retaliation.
- Cheating.
- Lying.
- Plagiarizing .

If you feel that your team members are not showing you respect, please talk to the Head of Ethics and Conduct.



RESPECT FOR THE
LAW

JUSTICE

By justice, we are referring to upholding the objectivity of our workplace. Meaning, that all individuals have equal opportunities to succeed at One Loan Fund — regardless of protected characteristics (race, religion, gender identity, financial situation and sexual orientation included).

And that all employees in the same position are evaluated against the same expectations — no favoritism.

This applies to prospective candidates as well. For example, if you're involved in the hiring process, you should ask all candidates the same set of questions. That way, it's easier to make decisions based on capability and potential, not appearance.

To help uphold this pillar, we ask that all employees be able to justify their decisions and leave a paper trail whenever possible. This will help expedite any HR investigations if a potential issue arises.

If you feel that you have been discriminated against in any way, please contact the Head of Ethics and Conduct immediately.

LAWFULNESS

You are required to follow all local and federal laws - both inside and outside of work. All employees shall review the Employee Code of Conduct for relevant laws based in Connecticut, United States of America. This includes, but is not limited to, all laws around assault, bribery, fraud, corruption, privacy protection, and cybersecurity.

When drafting up contracts, clauses, or disclaimers, please check with the Head of Ethics and Conduct before distributing them.

If you have any questions about the legality of activity - your own, a coworker's, or a business partner's - please reach out to the Head of Ethics and Conduct immediately.



ACCOUNTABILITY

We expect you to fulfill all your job obligations and responsibilities outlined in our project management software and job scorecards. All employees must communicate their progress to their respective supervisors proactively.

This includes:

- Issues and obstacles as they arise.
- The status of the parts you own.
- Your available bandwidth.
- Any mistakes that you had a hand in.
- Taking advantage of development opportunities.

At One Loan Fund, the following may trigger disciplinary action:

- Not meeting expectations [outlined on your job scorecard].
- Underperforming — especially if it becomes routine.
- Consistently slacking off.
- Not owning your mistakes.
- Failing to address foreseeable obstacles.
- Lacking dependability.

Teamwork

We have teams for a reason. Work is a lot easier when people are looking out for you, your progress, and your projects.

So we expect all our employees to act as a team player. This looks like:

- Working well together.
- Communicating effectively and proactively.
- Sharing tribal knowledge.
- Holding your team members accountable.
- Helping fix mistakes, meet deadlines, or get the project done.
- Being open to others ideas and feedback.
- If you have concerns about someone on your team's behavior, please talk to your supervisor/Head of Ethics and Conduct.

EXERTION

We expect all employees to sign this pledge as a binding agreement towards their employment, all ideas carried are enforced and upheld.



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