

## Business Planning For Microfinance Institutions Cgap

Microfinance has experienced dynamic development. Today, microfinance providers reach close to 100 million clients worldwide and are growing fast. New partnerships expand the impact of microfinance even further. Three types of partnerships are examined in this book, each consisting of a thematic pillar. Pillar I focuses on equity investments in microfinance, especially the possibilities for engaging private investors through structured microfinance investment funds. Rating agencies are involved in providing more transparency in this emerging fund industry. Pillar II focuses on collaboration among microfinance providers, governments, private investors and technology companies which help microfinance institutions to integrate new technologies into their business models, reducing cost and increasing outreach to clients. Pillar III covers micropensions, microinsurance and the role of securitisation for the future of microfinance.

The microfinance sector in Bangladesh has matured rapidly in the past 30 years and now boasts the largest number of clients in the entire world. Despite these successes, the day-to-day operations of most microcredit institutions in Bangladesh are done manually. The introduction of a centralized information and communications technology (ICT) platform in the microfinance sector will provide further cost savings by streamlining data so that errors, omissions, and duplications (client overlap) are eliminated. Moreover, the introduction of a centralized ICT platform will help to ensure transparency through the standardization of information exchange and accounting mechanisms, increase outreach to rural areas, and integrate the largely informal microfinance sector with the formal financial system. 'Linking Up and Reaching Out in Bangladesh' shows how the establishment of a centralized microfinance platform would revolutionize the country's microfinance sector. This volume will be a useful guide for practitioners, policy makers, and microfinance institutions around the world.

This 2010 Progress Report on the Poverty Reduction Strategy Paper (PRSP) focuses on the poverty condition in Mali. The incidence of poverty in Mali fell from 55.6 percent in 2001 to 43.6 percent in 2010. Over the past decade, poverty has fallen in rural areas, in Bamako, and in other urban areas. However, it increased in Bamako and in other urban areas between 2006 and 2010. The government has reaffirmed its commitment to accelerate economic growth, to make Mali an agricultural power by 2015, and to combat poverty effectively.

The African Development Bank's (AfDB) Addis Ababa Forum in June 2003 focused on the role of women entrepreneurs in private sector development, poverty reduction, and sustainable growth and development. It provided an opportunity for the AfDB and the International Labour Office (ILO) to join forces using their complementary expertise in support of women-owned businesses in Ethiopia, Kenya and Tanzania. This report provides background information on the ILO-AfDB country-level studies on growth-oriented women entrepreneurs in Ethiopia, Kenya and Tanzania. It discusses the growing global interest in the phenomenon and offers details on the methodology used in gathering information for the report as well as an overview of the situation facing women entrepreneurs in these countries. In addition, the report examines the application of integrated framework and identifies policy and programme measures in support of women entrepreneurs while also highlighting good practices and offering recommendations for further action.

Microfinance India is a part of a series of annual reports on the microfinance sector in India which seeks to document developments, clarify issues, publicize studies, stimulate research, identify policy choices, generate understanding and enhance support for the sector. It is a comprehensive one-stop document that provides the latest data and a holistic view of the sector, combines analysis and description and integrates a variety of topics previously treated separately. The book highlights recent developments in Self Help Groups (SHGs) and SHG Bank Linkage Programs (SBLPs), and focuses on microfinance with regard to the investment scenario in India. It also deals with the burgeoning field of urban microfinance, developments in micro-insurance, and the impact of new technologies on the microfinance sector. Additionally, it recognizes the high demands which the state makes on microfinance institutions and discusses the need and relevance of new policy regulations. Complementing these analyses, statistical annexes provide essential data on the sector, strengthening its utility as a reference document. It contains extensive original material, and yet draws widely on the findings of other recent studies and reports, thereby emerging as a complete, detailed analysis of the status and the future of the microfinance sector in India.

The publication presents the results of an access to financial services survey administered to Nepali households in 2005 and explains what hinders access by low income households and small businesses to financial institutions. The obstacles are identified on the basis of an in-depth analysis of the performance of the microfinance sector and of selected banks.

This publication supports the AgrInvest-Food Systems project by analyzing Kenya's national food system through food systems and political economy approach. These approaches resulted in mapping and linking Kenya's food system outcomes and challenges, structural factors and drivers, sustainability challenges, and institutions and actors. These analyses led to the identification of two promising value chains for SDG-aligned investments, namely indigenous vegetables and aquaculture, and of the bottlenecks that currently impede more investments in Kenya.

??? ... Microfinance is the method whereby financial services and credit is made available to the economically active but low income people of developing countries. This book focusses on three key aspects of the phenomenon: 1) the shift from government- and donor-subsidized credit delivery systems to self-sufficient, sustainable microfinance institutions; 2) the results on the ground, on the way in which microfinance is helps people expand and diversify their enterprises, increase their incomes, raise their living standards and those of their families, and boost their self-confidence; 3) the theoretical frameworks that had previously impeded the microfinance revolution, with suggestions for their improvement.

The provision of affordable credit and savings to the poor in order to alleviate poverty has gained prominence over the past two decades. Financial not-for-profit models have been developed to allow many unbanked people mainly in developing countries access loaned funds. These models have helped in delivering services to unbanked people in an easier manner. However, a significant number of those organizations engaged in micro-lending services continues to struggle, especially in financial sustainability, a phenomenon that has seen micro-lending institutions in many countries fail. This has resulted in over-commercialization of these institutions to compete with the broader commercial banking sector, which is highly regulated. This, in turn, has resulted in higher interest rates which discourage beneficiaries from accessing the resources intended to help them. In order to ensure that the donor-funded micro-lending institutions are sustainable, in terms of finances and social impact, and that they achieve their missions, strategic planning cannot be underestimated and should be encouraged. However, strategic planning as just a methodology of business planning or as a grant research effort can be viewed as self-centered. This paper seeks to create a research model to determine if, indeed, good strategic planning undertaken by micro-lending institutions impacts positively on social performance and financial stability of these organizations.

Those committed to helping economically disadvantaged people in less developed communities will find all the information they need to provide basic needs such as water systems, food sources, medical supplies and anything else that enables a community to learn to sustain itself successfully.

Microfinance is a broad variety of services, such as microcredit, for entrepreneurs and small businesses lacking access to banking and other financial services. As many smaller businesses and entrepreneurs may not be able to secure credit services, many microfinance promoters believe that it encourages entrepreneurial activities and inclusive growth. *Microfinance and Its Impact on Entrepreneurial Development, Sustainability, and Inclusive Growth* is an essential resource that empirically explores the role of microfinance in entrepreneurship development and the operational sustainability of microfinance institutions. It also highlights the impact of microfinance on entrepreneurship development in different countries and regions. Featuring coverage on a broad range of topics such as risk management, women entrepreneurship, and strategic management, this book provides essential research for entrepreneurs, business managers, policy makers, researchers in the field of finance, and business professionals seeking relevant research on microfinance systems.

This how-to manual guides managers of microfinance institutions (MFIs) through the complexities of offering basic insurance products, either on their own or in partnership with an insurance company. Insurance is one solution to help low-income households and microfinance institutions to manage risks, but it is not the only solution and it is not always the best solution. This manual helps determine whether it is appropriate to offer insurance, which type of insurance product(s) to offer, and through what institutional structure.

With the current Second Growth and Transformation Plan (2015-2020), the Government of Ethiopia expects the agro-industrial sector to play key role in economic growth of the Country. Accordingly, the creation of Integrated Agro-Industrial Parks has been identified as one of the key mechanisms for accelerating the development of the sector and the structural transformation of agriculture. Agro-industrial parks will play a significant role in transitioning Ethiopia from an agricultural-led into an industrial-led economy. In view of that, the development of Integrated Agro-Industrial Parks has been prioritized in Ethiopia's national development strategy and four Agro-Industrial Growth Corridors have been selected for piloting the establishment of four Integrated Agro-Industrial Parks. The initiative aims at driving the structural transformation of the Ethiopian economy while reducing rural poverty and creating a better environment for increased investments in agro-processing and allied sectors. Since 1981, FAO has been a strong partner of the Government of Ethiopia towards the achievement of national food security and economic growth goals. FAO is working closely with the Ministry of Agriculture and Natural Resources to empower value chain actors and to promote inclusive, efficient and sustainable agricultural value chains. The present document is the first one of a series of detailed analyses of prioritized commodities, which will lead to inclusive, sustainable and stronger agricultural value chains in the Agro-Commodities Procurement Zone of the pilot Integrated Agro-Industrial Park in Central-Eastern Oromia.

This guide provides managers in charge of self-employment promotion schemes with the tools to enhance the performance of their programmes. It focuses on common, recurring problems that are typically encountered when setting priorities, selecting staff, managing finances, tracking performance and more. It offers numerous examples of best practice as well as an extensive list of resources, references and helpful websites.

This book revisits community development especially questioning the meaning of the term community in the changing global and international context. The nature and dynamics of what constitutes community are changing to suit the needs of people living in a technologically advanced nature of life. Communities that were based on face-to-face interactions, sense of belonging and 'we' feelings are being replaced or overtaken by virtual communities. What is seen is that face-to-face human interaction is being minimized by technologically advanced ways of communicating, such as Facebook, Twitter, Skype and various other such mechanisms that have traversed physical boundaries and made human interaction possible. This new development has also been instrumental in generating new ideologies, new ways of working with people and addressing human causes. The book delivers practical advice and shares strategies that are based on the real-life experience of working with communities across the nations. It gives breadth and depth of knowledge on community development theory, practice principles, values and illustrates implications for practice based on research and practice experiences that has wider applicability. All the chapters discuss the community development approach/method as a strategy to bring about change in the society. Following a preliminary discussion by Kalpana Goel of the meanings of community and community development, all the chapters discuss the community development approach/method as a strategy to bring about change in the society.

The book describes the evolving Latin American microfinance model. In a region of great inequality and economic instability, microfinance is a capitalist paradox.

Training in strategic business planning a program for Indian microfinance institutions  
*Business Planning and Financial Modeling for Microfinance Institutions*  
A Handbook  
*Transforming Microfinance Institutions*  
Providing Full Financial Services to the Poor  
World Bank Publications

African countries are pursuing a number of development agendas toward achieving economic growth that is inclusive, pro-poor, and sustainable, particularly the type that can unleash the potential of women and booming youthful populations. However, available evidence shows that many African countries have experienced economic hardships and have performed more poorly than other developing and emerging countries in the global south.

The **Handbook of Research on Institution Development for Sustainable and Inclusive Economic Growth in Africa** is an essential research publication that provides comprehensive research on the processes of building viable institutions in Africa that will serve as the fulcrum for utilizing and managing resources as well as promoting economic growth that is inclusive and sustainable. Featuring topics such as climate change, financial development, and poverty, this book is ideal for researchers, policymakers, developers, economic professionals, academicians, government officials, business professionals, and students.

This guide was developed to improve the capacity of small producers, their organizations and small and medium-sized enterprises to access private investment and finance for sustainable forest-based businesses. It offers a framework to think through, organize and develop a convincing investment proposal. The guide introduces ten key elements, presented as modules, which should be included in any bankable business plan. Templates, tips and advice also provide users with a structured way to think through and substantiate information related to each of these elements. The goal is to increase the business' attractiveness to funding sources and thus facilitate access to finance. The guide is especially aimed at those producer organizations and companies that seek to scale up operations and need the know-how to do it themselves.

Emphasizes the need to consider the geographic, historic, and cultural context of an information communication technology (ICT) for development initiative. This work includes several real examples that show some of the key success factors that have to be taken into consideration when using ICTs for development. It is a tool for practitioners.

Based on the findings from the Shanghai Global Learning Initiative (a working conference held in Shanghai in May 2004 organised by the World Bank in partnership with the Chinese Government) this publication explores issues relating to global sustainable development, poverty

reduction strategies and the effectiveness of international aid. The aim of the case studies presented is to explore ways of 'scaling-up' successful initiatives in order to address the global imbalances in poverty and development identified in the UN Millennium Development Goals.

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In response to a clear need by low-income people to gain access to the full range of financial services including savings, a growing number of microfinance NGOs are seeking guidelines to transform from credit-focused microfinance organizations to regulated deposit-taking financial intermediaries. In response to this trend, this book presents a practical 'how-to' manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public. 'Transforming Microfinance Institutions' provides guidelines for regulators to license and regulate microfinance providers, and for transforming MFIs to meet the demands of two major new stakeholders regulators and shareholders. As such, it focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings. Drawing from worldwide experience, it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning, business planning, accessing capital and shareholders, and how to 'transform' the MFI's human resources, financial management, MIS, internal controls, and branch operations. Case studies then provide examples of developing a new regulatory tier for microfinance, and how a Ugandan NGO transformed to become a licensed financial intermediary. This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation.

The Microfinance Poverty Assessment Tool method was developed to increase transparency in the outreach performance of microfinance institutions (MFIs) in order to more effectively assess their impact on the lives of poor people. It provides accurate data on the poverty levels of MFI clients relative to people living in the same community, using a more standardised and rigorous set of indicators than those used by conventional microfinance targeting tools, and allow comparative measurement of poverty outreach within and across countries. Although this method was designed for microfinance, it can also be used to measure the poverty levels of clients of other development programmes.

The rapid development of information communication technologies (ICTs) is having a profound impact across numerous aspects of social, economic, and cultural activity worldwide, and keeping pace with the associated effects, implications, opportunities, and pitfalls has been challenging to researchers in diverse realms ranging from education to competitive intelligence.

Around the world, a revolution is occurring in finance for low-income people. The microfinance revolution is delivering financial services to the economically active poor on a large scale through competing, financially self-sufficient institutions. In a few countries this has already happened; in others it is under way. The emerging microfinance industry has profound implications for social and economic development. For the first time in history, capital is well on its way to being democratized. 'The Microfinance Revolution', in three volumes, is aimed at a diverse readership - economists, bankers, policymakers, donors, and social scientists; microfinance practitioners and specialists in local finance and rural and urban development; and members of the general public interested in development. This first volume, 'Sustainable Finance for the Poor', focuses on the shift from government- and donor-subsidized credit systems to self-sufficient microfinance institutions providing voluntary savings and credit services.

Since the 1980s when the microfinance revolution began, much has been accomplished, but the field became more refined in the 1990s as a result of shifts in paradigms, strategies, and development practices. This volume addresses the three policy objectives that now occupy those who wish to use credit as a development tool: financial sustainability of microfinance institutions, outreach to the poor, and welfare impact. Inevitable tradeoffs exist among these objectives, and the book advances an analytical framework that assists students of and experts in microfinance to identify the tradeoffs and synergies at the institutional level and in the policy environment. The book features a wealth of empirical data and innovative analytical studies, and critically discusses the role of public support for microfinance institutions (MFIs) in light of the social costs and benefits generated by such financial systems. The book is organized into five parts. The first discusses the demand for and access to financial services by the poor, emphasizing that demand-oriented, pro-poor financial services are crucial in reaching the poor. The second is concerned with two of the criteria used to evaluate MFIs—outreach and financial sustainability. The third features innovative econometric studies seeking to evaluate the impact of MFIs at the household level. The fourth looks at the role of both public- and private-sector institutions in developing sustainable financial systems. And the fifth summarizes implications for policy and research. Given the lack of sound, empirical literature on microfinance, this volume is sure to advance knowledge and research methodology in the field.

'Ragnar Nurkse (1907-2007): Classical Development Economics and its Relevance for Today' presents a selection of papers that casts new insight on Nurkse's thought, and discusses his relevance for today.

Having started several companies, and advised business owners in many countries, I realize that no two businesses follow the same path from start-up to maturity: Many entrepreneurs are creative individuals, and some feel that no book can possibly improve on what their own instinct tells them. And many new ventures will indeed succeed, despite the owner's lack of methodical preparation and despite early mistakes, because of the brilliance of the business idea, the hunger of the market for the product or the determination of the promoters, and their laudable resistance to setbacks and defeats. Their founders are 'new-business artists'. But not all new-business owners are geniuses with a sure touch for business success. This book is meant primarily for 'new-business craftsmen' – individuals who want to run their own business and do not have the success-instinct of the new-business artist, and those who work in difficult environments

that make thorough preparation a prerequisite for survival. This book is meant to help them through the financial aspects of their apprenticeship as entrepreneurs. Far too many small businesses fail in their early years because of the owners' lack of understanding of the basics of business finance or, worse, their complete lack of interest in financial matters. "As long as I am a good roofer, plumber, barber, baker, retailer, or . . . , I'll be all right financially" is an assertion that often precedes debt default, insolvency and bankruptcy. Before writing this book, I taught several courses on "Understanding the Finances of Your Business" at Maine State Prison. The course participants' questions and the lively classroom discussions – and the fact that several students dropped out because I made the subject appear too complicated – taught me much about the necessity of presenting the basics of business finance effectively. I am indebted to my students over the years for inputs they may not even realize they made. My son Eric Muth, a finance professional, took great pains to ensure that I would not be blind to the many common features of small-business finance – my primary focus – and business finance in general. I am deeply grateful to him for his meticulous substantive and stylistic editing. I warmly thank Dr. Fred Gerlach, William T. Reagan, Ed Ross, Bob Tabor, Ed Tosswill, and Greg Warmke, who commented on draft versions of Business Finance and made valuable suggestions on content and presentation. Without their input, this would be a lesser book. However, I am ultimately responsible for the content, and all factual errors and omissions are mine alone. A diligent auditor rakes through million-dollar accounts in search of missing or misplaced cents; Susan Tosswill scours documents for errant commas, missing periods and skewed alignments. The manuscript I handed her had all of these; the finished book is presentable because of her attention to detail and her comprehensive knowledge of the laws of grammar, punctuation, and style. I thank the Publisher of the Series for permission to use material from earlier books in the Series, Franchising, Business Planning, Credit Analysis, and Starting a Business. H. Peter Muth November 2014

Microfinance has long been recognized as having significant potential to create jobs and reduce poverty. But to meet the twin challenges of growth and sustainability, managers of microfinance institutions (MFIs) must not only understand essential management functions: they must also be armed with innovative ideas and strategies to succeed in today's increasingly competitive environment. This book provides a valuable overview of the key management principles necessary to optimize the services of MFIs. The book examines the markets and marketing of MFIs and captures the different ways that managers can communicate the value of their products and services. It offers strategies to prevent risk from occurring and, if it does occur, explains how to rectify the situation. Practical techniques for allocating costs and determining prices are also highlighted, as well as the importance of plans, budgets and reports. In a clear, easy to follow presentation, the book includes illustrations and case studies to assist managers in applying the concepts outlined in the text.

Corporate Social Responsibility, Sustainability and Corporate Citizenship are now essential elements of modern business. Responsible Business is a vital "how to" guide providing information on all aspects of the CSR process. This highly accessible book is full of insights from those responsible for implementing CSR strategy inside companies – whether as CSR managers or at top management level – with coverage of all the important aspects of CSR – from what a sustainability manager's job involves, how to handle stakeholder dialogue, supply chain management to auditing, CSR and the law, and communicating CSR. Divided into bite-size easy-to-read chapters complete with practical checklists or "dos and don'ts", Responsible Business provides perspectives across different industries and sectors from running micro-finance at an international banking group to CSR in small companies as well as personal insights into a CSR manager's role in the automotive sector, the IT sector, the hotel business and many more. "If CSR is ever to happen in real time, it will be in the corporate trenches, honed by managers driving CSR beyond academic ideal to practical workplace results. This new book from Europe's ICCA has it all in one place. A brilliant display of actual corporate accomplishments, workable tools, and organisational work-around strategies. Real stuff by real professionals." —William C. Frederick, author of Corporation, Be Good! The Story of Corporate Social Responsibility "The work of Nick Tolhurst and the ICCA in this publication and beyond is vital to the field of CSR, as well as to the interdisciplinary fields and sectors that it affects in the private sector, public sector and civil society. I suggest this book become required reading for each sector." —Mark C. Donfried, Director and Founder, Institute for Cultural Diplomacy

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