

Business Planning For Microfinance Institutions Cgap

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WENDY REYES

New Partnerships for Innovation in Microfinance World Bank Publications

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.

From Microfinance to Business Planning: Escaping Poverty Traps Brookings Institution Press

Provides a comprehensive picture of issues dealing with different sources of entrepreneurial finance and different issues with financing entrepreneurs. The Handbook comprises contributions from 48 authors based in 12 different countries.

Microfinance Institutions Kumarian Press

??? ... Microfinance is the method whereby financial services and credit is made available to the economically active but low income people of developiong 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 theri families, and boost their self-confidence; 3) the theoretical frameworks that had previously impeded the microfinance revolution, with suggestions for their improvement.

Business Planning and Financial Modeling for Microfinance Institutions Springer

Promoting Microfinance: Challenge and Innovations in Developing Countries and Countries in Transition brings together essays and empirical work by leading researchers and practitioners in the field of microfinance. The book covers key issues currently facing the microfinance industry. These include the following topics: challenges and innovations in microfinance policies, design and regulation; the role of microfinance institutions and apex organizations in natural disaster mitigation; achieving the balance between public support and external aid in helping the microfinance industry dealing with natural or man-made hazards affecting both them and their clients; and performance and impact assessment of microfinance institutions. In addition, the book provides an overview of the microfinance industry in selected countries/regions and provides lessons learned from cases spanning countries in Latin America, Africa, Europe and Asia. Together, the collection of essays and studies presented in this volume highlight the challenges faced by the microfinance industry and its future direction.

Information and Communications Technology for Microfinance IGI Global

A major source of financing for the poor and no longer a niche industry Over the past four decades, microfinance—the provision of loans, savings, and insurance to small businesses and entrepreneurs shut out of traditional capital markets—has grown from a niche service in Bangladesh and a few other countries to a significant global source of financing. Some 200 million people globally now receive support from microfinance institutions, with most of the recipients in the developing world. In the beginning, much of the microfinance industry was managed by non-governmental organizations, but today the majority of these institutions are commercial and regulated by governments, and they provide safe places for the poor to save, as well as offering much-needed capital and other financial services. Now out of infancy, the microfinance industry faces major challenges, including its ability to deal with mobile banking and other technology and concerns that some markets are now over-saturated with microfinance. How the industry deals with these and other challenges will determine whether it will continue to grow or will be subsumed within the larger global financial sector. This book is based on the results of a workshop at Lehigh University among thirty-four leaders in the industry. The editors, working with contributions from more than a dozen leading authorities in the field, tell the important story of how microfinance developed, how it has met the needs of hundreds of millions of people, and they address key questions about how it can continue to meet those needs in the future.

An Overview Report World Bank Publications

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.

A Handbook World Bank Publications

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.

Making Microfinance Work Catholic Relief Services

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.

Field Guide to Appropriate Technology World Bank Publications

The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

A Guide to Practice IGI Global

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.

Strategic analysis and intervention plan for cow milk and dairy products in the Agro-Commodities Procurement Zone of the pilot Integrated Agro-Industrial Park in Central-Eastern Oromia, Ethiopia Catholic Relief Services

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.

Promoting Microfinance Intl Food Policy Res Inst

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.

Lessons from Indonesia Food & Agriculture Org.

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.

Microfinance Poverty Assessment Tool Food & Agriculture Org.

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.

Critical Analysis and Architecture for Strategic Business Planning International Labour Organization

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.

Sustainable Finance for the Poor World Bank Publications

Annotation This is the first book to give a comprehensive overview of the new field of housing microfinance practice worldwide. The expert contributors provide guidance to practitioners and policymakers on what works best, and look at the applicability of developing world experience of housing microfinance in the United States. The book takes experience from the separate fields of housing policy and microfinance and explores what each can learn from the other. The contributors review the important issues for microfinance institutions which are considering expanding into

housing, or providers of conventional housing loans who seek to offer products for poor clients who lack collateral or a regular salary income.

Although there are differences between the low-income housing market in the United States and in developing countries, the book explores lessons from international experience that can be applied domestically. With lessons for both housing policymakers and housing microfinance practitioners, this will be a crucial book in putting the new field of housing microfinance on the map.

Financial and Social Performance Academic Press

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.

Introduction to Strategic Planning Niruta Publications

'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.

a program for Indian microfinance institutions Catholic Relief Services

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.

Training in strategic business planning World Bank Publications

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.