

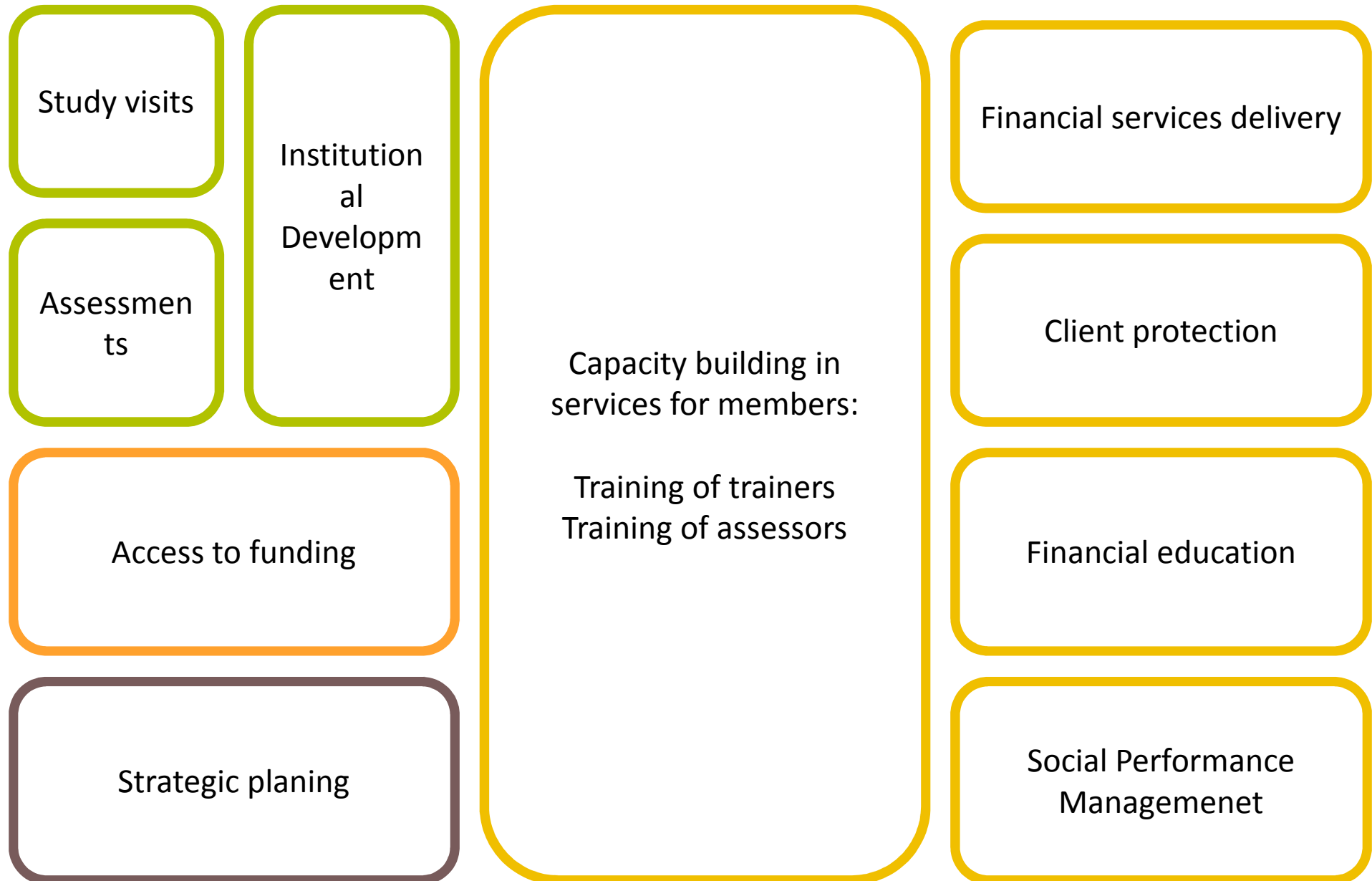


MICROFINANCE CENTRE

Strengthening Microfinance Associations

MFC support to national networks

Since 1997, MFC has been providing comprehensive support to networks



MFC – leading regional network with global outreach,
since 1997



Microfinance Centre is a leading regional microfinance center and **network of 100** microfinance institutions (MFIs), investors, donors, and support agencies.

We work in Europe and Central Asia, and **globally**, reaching out to more than 800 000 **low-income people**.

Our mission is to contribute to poverty reduction and the development of human potential by promoting a socially-oriented and sustainable microfinance sector that provides adequate financial and non-financial services to a large numbers of poor families and micro-entrepreneurs

In our annual budget of 2-3 million USD, the membership fees stand for less than 5%.

Our partners



OPEN SOCIETY INSTITUTE



Institutional development



Study visits

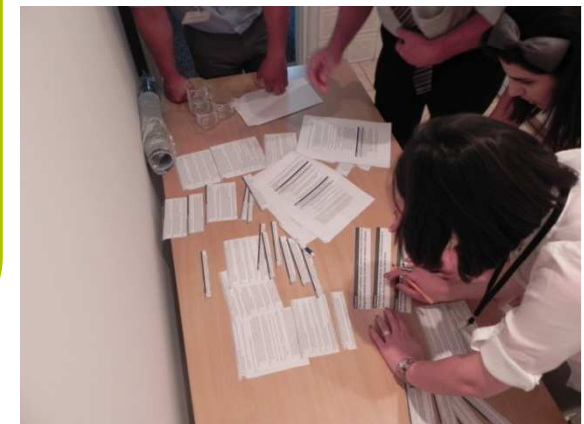
MFC regularly hosts 2-3 day study visits of other networks, sharing its experience of work with a variety of stakeholders and its business model. Staff responsible for every programmatic area takes participants for deep dive into reasons for success.



Institutional assessments

This is an evaluation of internal systems and their alignment to serve the members of association and fulfill the goals. The areas covered: governance, products, members service, marketing, communication, funding strategies, etc.

As a result, a list of institutional strengths is produced, and the gaps are pointed out, followed by practical recommendations on how to improve. It is a good starting point to review association's systems and develop an excellence achievement plan.



Partners:

AMFOK, Kazakhstan, MFA Yemen

Association's strategic planning



Strategic planning

The 3-5 day process of strategy development is based on the feedback provided by members, which feeds in the SWOT analysis (association's strengths and weaknesses, opportunities and threats). The strategy builds on identified strategic pillars of an association, and is described by balanced scorecard: a set of measurable strategic activities, which allows for development of straightforward and easy to monitor plan of strategy implementation. The process is driven by the management and board of the association - the role of MFC is to facilitate the process and provide necessary expertise. This participatory approach proved to be effective in developing the strategy that is really implemented instead of being a dust collector.



Partners:

AMA, Afganistan, AMFI, Kyrgyzstan, AMFOK, Kazakhstan, NAMOCU, Uzbelistan, AMFOT, Tajikistan

Access to funding



Access to EU funding

European Union is one of the biggest donors in the world. MFC trains and supports associations in EU proposal writing, as well as provides training in EU funded project management, financial management and reporting. Eventually, MFC serves as a required partner coming from EU countries.



Partners:

AMFA, Azerbaijan, AMFOK, Kazakhstan, NAMI, Uzbekistan

Capacity building: financial services delivery



MFC trains an association to deliver services to its members in the following areas:

Credit Management

Training for MFI's Loan Officers. Clients' Business and Loan Analysis
Delinquency Management for MFIs
Essentials of Rural and Agricultural Microfinance

Management and Governance

Effective Human Resource Management in MFIs
Staff Incentive Systems for MFIs
Making Microfinance Work: Managing for Improved Performance

Financial Management and Accounting

Business Planning and Financial Modeling for MFIs (Mikrofin)
Financial Analysis for MFIs
Fundamentals of Accounting for Managers of MFIs
Internal Control and Audit
Investment Readiness

Marketing

Strategic Marketing for MFIs
New Product Development for MFIs
Customer Service for MFIs

Risk Management

Credit Scoring
Financial Risk Management in MFIs
Risk Management

Capacity building: Client Protection & SPM



MFC trains an association to deliver services to its members in the following areas:

Training of Client Protection Assessors

MFC staff is certified in Smart Client Protection Assessment methodology by the Smart Campaign. As lead assessors, our staff provides training and mentoring to candidates for assessors, in line with Smart Campaign certification process. It includes on site assistance during the first MFI assessment delivery and off-site mentoring during the next MFI assessment.



Social Performance Management

Introduction to Social Performance Management and Client Protection

Workshop in social goals development and SPM system set up
Case studies of networks and MFIs developed within SP Fund for networks



Partners:

AMFA, Azerbaijan; AMFOT, Tajikistan; MCPI, the Philippines; Sanabel, MENA, SP Fund grantees

Capacity building: financial education



The Training of Trainers in financial education training

MFC equips trainers coming from NGOs and MFIs in knowledge and skills to deliver workshops for microfinance clients and general population in financial education. The content covers: family budget management, financial planning, emergency fund management, saving and credit products, debt management, remittances and more.

The Training of Counselors in financial education

This training targets MFIs' field staff, who works with the clients on daily basis. The training equips them in skills to deliver 10-30 minutes consultations on financial education to clients.

Benefits of financial education

For clients:

- improved cash flows
- overindebtedness prevention
- assets building

For Financial Institutions:

- increased portfolio quality
- lower delinquency
- addressed reputation risk
- increased loyalty of clients

Partners:

AMFA, Azerbaijan; AMFOT, Tajikistan; NAMI, Uzbekistan

Contact

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