

Business Planning For Microfinance Institutions Cgap

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Principled Practices in Microfinance - 2001

Risk Management Handbook - Federal Aviation Administration
2012-07-03

Every day in the United States, over two million men, women, and children step onto an aircraft and place their lives in the hands of strangers. As anyone who has ever flown knows, modern flight offers unparalleled advantages in travel and freedom, but it also comes with grave responsibility and risk. For the first time in its history, the Federal Aviation Administration has put together a set of easy-to-understand guidelines and principles that will help pilots of any skill level minimize risk and maximize safety while in the air. The Risk Management Handbook offers full-color diagrams and illustrations to help students and pilots visualize the science of flight, while providing straightforward information on decision-making and the risk-management process.

Microfinance India - N Srinivasan 2010-01-20

Microfinance india: state of the Sector Report is a series of annual reports on the microfinance sector in India. The Report seeks to document developments, clarify issues, publicise 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 hitherto treated piecemeal. The Report highlights recent developments in Self Help Groups (SHGs) and SHB-Bank Linkage Programmes (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 annexures provide essential data on the sector, strengthening its utility as a reference document. It contains extensive original material, yet draws widely on the findings of other recent studies and reports, thereby providing a complete, detailed analysis of the status and the future of microfinance.

Transnational Associations - 1998

The Marketing Research Guide, Second Edition - Robert E Stevens
2012-10-12

Get the tools you need for effective market research—including Internet surveys! The Marketing Research Guide: Second Edition is the newest edition of the Haworth marketing research classic that now includes Internet sources of data, Internet surveys, and an added advanced statistical analysis chapter. Step-by-step instructions take practitioners through the entire marketing research process. Worksheets, sample proposals, questionnaires, and a copy of a final report foster complete understanding of the tools and techniques of marketing research. The Marketing Research Guide: Second Edition contains the accessible writing, comprehensive coverage of major topics, and helpful supplementary materials that made this book the sought-after classic in 1997 that was chosen for Choice Magazine's 34th annual Outstanding Academic Books (OAB) list. Marketing professionals now have an updated, essential guide through the complete marketing research process for the twenty-first century. Techniques and concepts are clearly explained and illustrative of the role marketing information plays in decision-making. Descriptions of the major forecasting, sampling, and analysis techniques are designed for optimum understanding without the reader needing to possess advanced mathematical expertise. Appendices include sample questionnaires and a sample marketing research report. The Marketing Research Guide: Second Edition provides practical

information on: Internet sources of data and Internet surveys advanced statistical analysis decision-making information, planning, and forecasting test marketing developing valid and reliable measurement instruments data-collecting methods designing a questionnaire determining sampling frame and selecting sampling method data-summary methods and research reports mail survey design and mailing procedures full product testing techniques and procedures The Marketing Research Guide: Second Edition is an essential reference for anyone who needs to review or find illustrative marketing research procedures and techniques. Managers will find this source invaluable as they negotiate, evaluate, and use marketing research as part of the decision-making process.

Access for All - Brigit Helms 2006-01-01

"Beginning with key questions about clients of microfinance - Who are they? What financial services do they want? What is the impact of financial services on their lives? - the book examines all levels of the financial system. It shows what works, what does not work, and where more learning is needed. By focusing on promising models and practices, it offers a vision of how to achieve financial systems that will ultimately offer access for all."--BOOK JACKET.

The Microfinance Revolution - Marguerite Robinson 2001-06-01

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.

Indian Microfinance - Prabhu Ghatge 2007-10-04

This is the first comprehensive account of various components of the Indian microfinance sector, the largest in the world. After reviewing the main challenges facing the sector, it analyses the progress of the two main delivery models, issues relating to the emerging microfinance services of micro-insurance and money transfers, ongoing efforts in training and capacity building, opportunities facing commercial financiers such as bankers and social venture capitalists, the remaining need for development financing, and ongoing research in the sector. The main challenge facing the sector is identified as the need to enhance borrower, public and regulatory support and understanding, by increasing transparency in dealings with borrowers, and by 'educating' the public on why microfinance interest rates have to be higher than bank lending rates if microfinance institutions are to recover costs and attain viability. Failures in both these areas led to a highly publicized attack in 2006 on the sector by the state government of Andhra Pradesh. While the sector weathered the storm, it needs to take serious note of the lessons, which are analysed in a separate chapter. The book will be of interest to various players in the sector including practitioners, bankers, insurance companies, venture capitalists, regulators, donors and academics. Given heightened interest in the sector with the Nobel prize awarded to Muhammad Yunus and the Grameen Bank, it will be of even greater interest than before to the intelligent layman and the development community generally.

Globalization and Development Volume III - Shigeru Thomas Otsubo

2015-10-05

Globalization and Development is a "cross-national study" on the "interstate dispersion" of the impacts (on growth, inequality and poverty) that international economic integration provides to the economies of the developing countries. In order to present the "Leading Issues in Development with Globalization" in a balanced manner, to identify differences and commonalities among "Country Experiences" in development with globalization, and to introduce diversified development paradigms with forward-looking discussions "In Search of a New Development Paradigm" for the post-MDGs era, this publication consists of three volumes and four main parts. Volume III (Part IV) presents the diversified development paradigms such as the GNH (Bhutan), the sufficiency economy (Thailand), the reform and opening up paradigm (China), the African and Latin American paradigms, and the Islamic development paradigm. The Concluding Chapter presents the evolution of development paradigms in the global development cooperation community after World War II, and then offers a glimpse into new development paradigms for the post-MDG era. This book intends to serve as a unique and comprehensive guide for those in the international development community on the subjects of diversified development paradigms/paths under globalization and other challenges in the post-MDG era.

An Inside View of Latin American Microfinance - Marguerite Berger 2006
The book describes the evolving Latin American microfinance model. In a region of great inequality and economic instability, microfinance is a capitalist paradox.

Microfinance Distance Learning Course - 2002

A new distance learning course intended to make basic knowledge of microfinance accessible around the globe is now available from the United Nations Capital Development Fund's Special Unit for Microfinance. The course explores why and how microfinance operations grow to provide financial services to poor and low-income people on a sustainable basis. The course brings together advice and best practices from successful practitioners and institutions around the world, from Latin America to Africa to Asia and the Arab States. Includes 2 CD-ROMs.

Due Diligence - David Roodman 2012

The idea that small loans can help poor families build businesses and exit poverty has blossomed into a global movement. The concept has captured the public imagination, drawn in billions of dollars, reached millions of customers, and garnered a Nobel Prize. Radical in its suggestion that the poor are creditworthy and conservative in its insistence on individual accountability, the idea has expanded beyond credit into savings, insurance, and money transfers, earning the name microfinance. But is it the boon so many think it is? Readers of David Roodman's openbook blog will immediately recognize his thorough, straightforward, and trenchant analysis. *Due Diligence*, written entirely in public with input from readers, probes the truth about microfinance to guide governments, foundations, investors, and private citizens who support financial services for poor people. In particular, it explains the need to deemphasize microcredit in favor of other financial services for the poor.

Principled Practices in Microfinance - 2001

Agriculture Investment Sourcebook - World Bank 2005-04-08

Investing to promote agricultural growth and poverty reduction is a central pillar of the World Bank's current rural strategy, 'Reaching the Rural Poor' (2003). This 'Sourcebook' addresses how to implement the rural strategy, by sharing information on investment options and identifying innovative approaches that will aid the design of future lending programs for agriculture. It provides generic good practices and many examples that demonstrate investment in agriculture can provide rewarding and sustainable returns to development efforts. It is divided into eleven self-contained modules. Each module contains three different types of subunits that can also be stand-alone documents: I. Module Overview II. Agricultural Investment Notes III. Innovative Activity Profiles. The stand-alone nature of the subunits allows flexibility and adaptability of the material. Selected readings and web links are also provided for readers who seek more in-depth information. The 'Sourcebook' draws on a wide range of experiences from donor agencies, governments, institutions, and other groups active in agricultural development. It is an invaluable reference tool for policy makers, professionals, academics and students, and anyone with an interest in agricultural investments.

Making Insurance Work for Microfinance Institutions - Craig

Farren Churchill 2003

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.

Microfinance in Africa - S. Rajagopalan 2009

Africa is home to some of the poorest and vulnerable populations in the world. The ten poorest countries in the world are in Africa. Sub-Saharan Africa is the region with the highest incidence and greatest depth of poverty in the world. Fewer than one in five adults in Africa has access to the services of a formal or semi-formal financial institution. Microfinance in Africa is growing, though. A broad range of diverse institutions offer financial services to the poor and low-income clients in Africa. These include non-governmental organizations, non-banking financial institutions, cooperatives, credit unions, rural banks, Rotating Savings and Credit Associations (ROSCAs), postal financial institutions and an increasing number of commercial banks. Increasingly, technology is being used to expand microfinance outreach mobile phone banking is one such example. This book provides an overview of the microfinance sector in Africa, reviews the performance and impact of microfinance institutions in the region, and outlines some of the opportunities and challenges that African microfinance has on hand.

Transforming Microfinance Institutions - Joanna Ledgerwood 2006-08-30

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.

Management Information Systems for Microfinance Institutions - Charles Waterfield 1998-02

Economics Of Microfinance - Dr S Kanthimathinathan

People's Banks - Henry William Wolff 1910

Technology, Globalization, and Sustainable Development - Nicholas A. Ashford 2011-10-18

In this work, the authors offer a unified, transdisciplinary approach for achieving sustainable development in industrialized nations. They present an insightful analysis of the ways in which industrial states are unsustainable and how economic and social welfare are related to the environment, public health and safety.

Performance Management in Nonprofit Organizations - Zahirul Hoque 2014-10-10

With increased competition for external funding, technological advancement, and public expectations for transparency, not-for-profit and non-governmental organizations are facing new challenges and pressures. While research has explored the roles of accounting, accountability, and performance management in nonprofit organizations, we still lack evidence on the best practices these organizations implement in the areas of accountability and performance management. This book collects and presents that evidence for the first time, offering insights to help nonprofits face these new challenges head-on.

Performance Management in Nonprofit Organizations focuses on both conventional and contemporary issues facing nonprofits, presenting evidence-based insights from leading scholars in the field. Chapters examine the design, implementation, and working of accounting, accountability, governance, and performance management measures, providing both retrospective and contemporary views, as well as critical commentaries on accounting and performance related issues in nonprofit organizations. The book's contributors also offer critical commentaries on the changing role of accounting and performance management in this sector. This research-based collection is an interesting and useful read for academics, practitioners, students, and consultants in nonprofit organizations, and is highly accessible to accounting and non-accounting audiences alike.

The Handbook of Social Capital - Dario Castiglione 2008-04-17

Social capital is a relatively new concept in the social sciences. In the last twenty or so years it has come to indicate that networks of social relationships represent a 'resource' for both the individual and society, since they provide support for the individual and facilitate collective action. Although this is not an entirely new idea, the more systematic way in which social capital captures such an intuition has created a new theoretical paradigm and helped to develop a series of innovative research programmes in politics, economics, and the study of human well-being. The concept has gained currency beyond academia, extending its influence to political and policy-making circles at local, national, and international levels. It has also affected the way in which social surveys are conceived and public policies assessed. As the idea of social capital has spread, the literature about it has increased exponentially. After twenty years of rapid expansion it is time for a more considered and critical assessment of how the original concept has been adapted and refined, and how successful its application has been. The Handbook of Social Capital intends to do precisely that. It offers a state-of-the-art view of discussions about the concept of social capital and the way in which it has been applied in empirical research. The organization of the Handbook reflects this intention by focusing on conceptual development and analysis in the first part; by identifying two main areas of research in which social capital has favoured the development of new and influential research programmes - political participation in democratic societies, and economic development; and by exploring the more normative and policy oriented consequences of social capital. All chapters comprising the volume were specifically written for the Handbook by some of the main experts in the fields. The book provides authoritative and innovative introduction to the study of social capital.

A Research and Learning Agenda for the Impact of Financial Inclusion - Elizabeth McGuinness 2020-12

Over recent years millions of people who had been excluded from formal financial services have gained access to financial accounts. While this is a step forward, low use and inactivity keeps account dormancy rates persistently high. In light of this, the financial inclusion community is renewing its efforts to understand the role financial services play in the lives of poor people and how financial services can improve their well-being. We are asking the questions: Financial inclusion for what? What should we invest in? What are the promising welfare-enhancing solutions? Which ones should we experiment with? How do we achieve the nuance required to guide financial inclusion policy decisions that enable financial services to add value to poor people's lives? This book proposes a learning agenda based on extensive consultation with donors, researchers, and practitioners who support financial inclusion.

The Political Economy of Microfinance - Philip Mader 2016-01-12

According to the author, rather than alleviating poverty, microfinance financialises poverty. By indebting poor people in the Global South, it drives financial expansion and opens new lands of opportunity for the crisis-ridden global capital markets. This book raises fundamental concerns about this widely-celebrated tool for social development.

From Microfinance to Business Planning: Escaping Poverty Traps - Roberto Moro Visconti 2014-06-01

This ground-breaking book shows how innovative microfinance solutions can help billions to avoid 'poverty traps' and escape atavistic misery. While the success of microfinance has globally exceeded even the wildest expectations, there are still many obstacles - above all the lack of proper business planning on the side of the borrowers. Here Moro Visconti's important book comes to aid, offering bottom-up development strategies for micro-credit-driven startups and beyond. His forceful analysis of poverty traps and the practical guidelines given (including business plan templates as Excel sheets) are designed to help practitioners and analysts alike in understanding and reaching the true potential of

microfinance.

Promoting Microfinance - R. Manos 2013-11-26

Promoting Microfinance brings together essays and empirical work by leading researchers and practitioners in the field of microfinance. It covers key issues currently facing the microfinance industry and provides an overview of the microfinance industry in selected countries/regions, pointing to the direction in which it is heading.

Safe Money - Beatriz Marulanda 2000-01-01

Policymakers in Latin America increasingly are turning to policies that have high economic rates of return and a favorable impact on income distribution. By providing financial services to small businesses and poor households -which normally lack such services- credit unions help secure growth with equity. The challenges faced by Latin America's credit unions today are likely to force them to further modernize and consolidate, fine tune their inherent advantages, improve mechanisms for prudential regulation, and find ways to increase their share of low and middle-income markets. Safe Money presents the new thinking on how credit unions can compete effectively in modern financial markets while still retaining their social mission.

Promoting Gender Equality - Lin Lean Lim 2002

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.

Microfinance investments : an investor's guide to financing the growth and wealth creation of small enterprises and low income households in emerging economies - Roland Dominicé 2012

"This book offers investors an in-depth guide to understanding the microfinance investment value chain and its benefits. It aims to increase the awareness of this growing asset class among traditional investors by providing a detailed review of the current state of the industry. The book focuses on the two key intermediaries linking investors and small enterprises: financial institutions and investment funds, covering their respective markets, models, risks, performance and impact. By describing their dynamics, strengths and weaknesses, it helps the investor to better grasp the elements of choice when deciding to add microfinance in his portfolio."--Preface.

Promoting Microfinance - R. Manos 2013-01-01

Promoting Microfinance brings together essays and empirical work by leading researchers and practitioners in the field of microfinance. It covers key issues currently facing the microfinance industry and provides an overview of the microfinance industry in selected countries/regions, pointing to the direction in which it is heading.

Microfinance Institutions - R. Mersland 2014-12-10

Research on MFI performance is still in its infancy. MFIs are hybrid organizations with dual objectives. Performance studies in microfinance are therefore less straightforward compared to performance studies in traditional banking research. This book contains new MFI performance research by top scholars from across the globe.

Social Media and the Transformation of Interaction in Society -

Sahlin, John P. 2015-09-21

The availability of various technological platforms enables individuals to feel a deeper sense of connectivity and contribution to their social circles and the world around them. This growing dependence on social networking platforms has altered the ways in which society functions and communicates. Social Media and the Transformation of Interaction in Society is a definitive reference source for timely scholarly research evaluating the impact of social networking platforms on a variety of relationships, including those between individuals, governments, citizens, businesses, and consumers. Featuring expansive coverage on a range of topics relating to social media applications and uses across industries, this publication is a critical reference source for professionals, educators, students, and academicians seeking current research on the role and impact of new media on modern society. This publication features authoritative, research-based chapters across a range of relevant topics including, but not limited to, computer-mediated communication, nonprofit projects, disaster response management, education, cyberbullying, microblogging, digital paranoia, user interaction augmentation, and viral messaging.

Introduction to Strategic Planning - Michael L. Policastro 1993

The Future of Microfinance - Ira W. Lieberman 2020-06-30

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.

Asia Pacific Rural Finance - 2003

Making Microfinance Work - Craig Farren Churchill 2006

This training manual provides an overview of the key management principles necessary to optimize the services of microfinance institutions (MFIs) and brings together useful lessons from numerous MFIs worldwide to help managers strengthen the performance of their unit, branch or institution. Either used alone, or as part of a management training course, *Making Microfinance Work* offers various tools and advice. The markets and marketing of MFIs are examined and looks at the different ways in which managers can communicate the value of their products and services. It introduces effective methods for enhancing efficiency and productivity which minimize the trade-offs MFIs invariably face as they try to provide services over the long term. The topic of managing risks is also covered. This manual 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. Illustrations and case studies are used to assist managers in

applying the concepts outlined in the text. An extensive list of additional reading and useful Internet resources is also provided

Microfinance Handbook - Joanna Ledgerwood 1998-12-01

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.

Why Doesn't Microfinance Work? - Milford Bateman 2010-06-10

Since its emergence in the 1970s, microfinance has risen to become one of the most high-profile policies to address poverty in developing and transition countries. It is beloved of rock stars, movie stars, royalty, high-profile politicians and 'troubleshooting' economists. In this provocative and controversial analysis, Milford Bateman reveals that microfinance doesn't actually work. In fact, the case for it has been largely built on hype, on egregious half-truths and - latterly - on the Wall Street-style greed of those promoting and working in microfinance. Using a multitude of case studies, from India to Cambodia, Bolivia to Uganda, Serbia to Mexico, Bateman demonstrates that microfinance actually constitutes a major barrier to sustainable economic and social development, and thus also to sustainable poverty reduction. As developing and transition countries attempt to repair the devastation wrought by the global financial crisis, *Why Doesn't Microfinance Work?* argues forcefully that the role of microfinance in development policy urgently needs to be reconsidered.

Linking Up and Reaching Out in Bangladesh - Henry K. Bagazonzya 2010-01-21

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.