

Microfinance Business Plan

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To this end, the Kolkata-based lender has hired IndusInd Bank executive Kamal Batra to drive its retail loan assets and commercial banking. As executive president, Batra will spearhead retail ...

Bandhan Bank reigs portfolio, hires new retail and commercial banking head

Background The Arab Gulf Programme for Development (AGFUND) and UNITAR launched the Global Learning Platform on Financial Inclusion in October 2019.

Prosperity - Enhancing capacities on financial inclusion through online courses

Interestingly, earlier this month, P N Vasudevan, managing director and CEO of Equitas Small Finance Bank, said its conscious plan to grow the unsecured micro finance book at a "slower pace ...

Banks' microfinance gross loan portfolio grows, SFBs see de-growth: Report

During their June 17, 2021, combined general meeting in Yaoundé, shareholders of microfinance institution La Régionale "unanimously" approved the ...

La Regionale crosses a milestone in its universal banking project

Eromosele Abiodun The Managing Director and Chief Executive Officer of Baobab Microfinance Bank, Dr. Kazeem Olanrewaju has assured customers that the bank will continue to employ innovative ...

Baobab MFB Pledges Improved Service Delivery

To hack this, you can seek investment partners, loans from banks, and microfinance ... Having a strategy and a plan, she says, is very important when running a salon business.

Wahu's tips on how to run successful upmarket salon

At the back of my mind, I was thinking to myself, "This is scary stuff for Kenyans who have brilliant business ideas and ... for a company that provides micro-finance credit facilities.

Loans can be good or bad: how do you make it good?

It aims to improve the resilience of the micro-finance sector to cope with the ... of the many challenges Palestine does offer viable business opportunities worth investing in.

EU-Palestine Investment Platform Meets for Second Time, While EU Bank Steps up Support to Palestine - EU Article

A leading financial services and technology platform, Tangerine, officially launched its financial service product offerings at a press conference held on Wednesday July 7. Speaking at the press ...

Fintech firm, Tangerine, launches pension, insurance products

Tangerine is positioned to be Africa's preferred one-stop financial solutions provider, leveraging a tech-driven, flexible, high-access platform to drive business ... we plan to generate value ...

Tangerine officially launches in Nigeria, positioned to be Africa's No.1 tech-driven financial solutions for provider

"We plan to regrow the loan portfolio in line with the opening up of the economy to support our customers and the money service business has ... opportunities in the microfinance and payments ...

Lasco Financial Services aiming to build loan portfolio amid COVID-19 fallout

As CEA, Subramanian has been central to the government's efforts to mitigate the pandemic's economic blow. Amid the Opposition's criticism of the Centre's fiscal caution in providing relief stimulus, ...

Krishnamurthy Subramanian: 'Poor impacted more than rich... We must keep pandemic year as signpost to remind why growth is key for economy'

The Central Bank of Sri Lanka is now in the process of preparing the National Financial Inclusion Strategy (NFIS) action plan with the help of all stakeholders in the financial system.To achieve the ...

CBSL prepares National Financial Inclusion Strategy action plan

Saudi Arabia's Finance Ministry has granted licenses for the Kingdom's first digital banks; STC and Saudi Digital Bank - ...

Saudi Arabia's Finance Ministry grants licenses for STC Bank and Saudi Digital Bank

The round was led by Ontario Teachers' Pension Plan's Teachers' Innovation ... safe, and reliable microfinance and rural services for customers in rural areas: enabling them to start ...

Ontario Teachers' TIP leads financing of China's CD Finance

One innovator is MNT NV, a microfinance lending and payments company ... Investing for Retirement: How to Design A Plan that Anticipates the Unexpected The Most Important Ages for Retirement ...

Egypt Eyes Surge in Fintech Investment After New Laws

Last year's Atmanirbhar rescue plan, for instance ... and even if borrowers intending to pay back foresee bright business prospects, the scheme would take rather long to multiply people ...

The covid package is not the demand boost we needed

DUBAI (Reuters) - Saudi Telecom's STC Pay business will be converted into ... companies in recent months to provide payment services, microfinance and digital insurance brokerage.

This business book is different. Unlike every other book you'll read with titles like "How To Craft The Perfect Business Plan in 89 Incredibly Simple Steps", this book is different. It's a simple "How To" guide for creating a Business Plan that's right for you and your business and also an easy to follow workbook. The workbook will guide you through the process you need to follow. It tells you the questions that you need to consider, the numbers you need (and how to get them), and supporting documents you need to gather. The main purpose of a business plan is to aid YOU in running YOUR business. So the workbook has been designed for you to write the information in and refer back to as needed. If you need to supply your Business Plan to another party, such as a bank if you're looking for finance, then it's simple to type up the various sections for a professional document. Running your own business is both a challenging and daunting prospect. With a well-thought-out business plan in place (anticipating the challenges you'll face AND the solutions) it will be much less daunting and much more exciting. Good luck! Molly

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This research project paper presents a business plan for improving Africa for Christ International (AFCI) Microfinance Enterprises in poverty reduction. The objective of this development program is to empower the rural poor and low-income families in their struggle for poverty reduction using microfinance projects. This research paper explains the role of Microfinance enterprise in poverty reduction, the challenges ahead faced by Africa for Christ International in developing a sustainable Microfinance program. The overall goal of this research is to develop a comprehensive strategic plan for poverty reduction through Microfinance projects, which can empower the poor for social-economic and leadership development of both men and women, in order to improve their lives and increase their savings and purchasing power of goods and services at the household level.

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 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.

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.

Shave hours off the time it takes to develop a business plan by using our GUIDED approach! The GUIDED Business Plan(tm) | Community edition is like an interview with an entrepreneur recruiter—just answer the 'who, what, where, why and how' questions. Simplify the process by brainstorming the first thing that comes to mind and then revise those notes into an action plan. This 160+ page workbook will build business confidence in the areas of market need, competition, marketing, management, operations, and financials. We make it easy to tell your business story and to grow your company with a strong foundation.The GUIDED Business Plan(tm) | Community edition is typically used for multi-week courses at community organizations or colleges. Instructors may use the book as course materials that ask focused questions to help users identify their vision and understand the resources that are required to make it happen. The end-result is a practical strategic plan that may be used to attract interest from potential customers and supporters. The simple language is appropriate for high-school graduates (or GED equivalent) up to PhD candidates who are launching their own business. This book is part of a series of entrepreneur education GUIDED Business Plan(tm) titles that guide owners through various business development stages. GuidedPlans.com

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.

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.