



How to present your organization & microfinance programme to the EIF to apply for funding under the European Progress Microfinance Facility (EPMF)

To introduce your organisation and its microfinance programme to the EIF in a comprehensive way, you are kindly requested to draft your presentation following the points outlined below and to provide any documents, charts, tables, etc. that can make it as complete as possible.

1. The Organisation and its structure

- Overview on the organization (mission, objectives, areas of operations etc.)
- Background on the Institution (when it was created, how it developed so far, main achievements, etc.)
- Track record (data on portfolio size and performance)
- Fund structure (private, public etc.)
- Investment strategy (plans linked with this operation)

2. The Market

- Description of the Microfinance sector in the Country / Region / Area
- Competition
- Market position and potential growth for the applicant Institution - Any (potential) partner - Target group/s

3. Product / services and lending process

- Main product/service offered
- Loan description (type, size, term, interest rate, any adjoining fee, purpose of the loan)
- Information on additional services (directly or indirectly provided)
- Describe the lending process (how customers are reached, loan assessment, decision making, loan monitoring, and delinquency)

4. Portfolio analysis

Data on portfolio for the last 3/5 years

5. Information System

Describe MIS used (how it is implemented in the activity, what kind of information is collected and stored, and any reporting facilities, who and how it is used)

6. Governance and organization structure

- Governance policies and procedures
- Management team (a paragraph of the background for each of the key managers - i.e. director, risk manager, etc.)
- The board (paragraph of the background for each of the board members)
- Governing bodies and committees
- The team (history, composition, turnover, workload, remuneration, assessment)

7. Regulatory framework and Legal structure

- Regulatory framework in your country regarding: Micro-credit, regulation on lending activities, Interest rate caps (usury laws)
- How the Institution complies with local regulations
- Internal Audit Procedures and main person(s) responsible, as well as who he reports to, and actions to be taken on findings on internal audit
- Institution's legal structure (plans to change it, if any)
- Weakness/strengths of the legal structure

8. The proposal

- Funding needs and financial / funding projections for next 12 months

9. Documents

Please provide financial statements for the last three years