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| **MEDA & Ugafode, Uganda** |
| **MLE Proposal:** To increase access to 80,000 clients in Uganda with innovative, client-driven savings products and services through UGAFODE. MEDA will use an integrated approach building on the strengths of partners that combine with three key innovations: user-centered design research from IDEO.org, behavior marketing from 17 Triggers, and mobile financial services, to take advantage of the growth of Uganda’s technology industry and lower overall costs for the FSP. MEDA will seek to leverage their gender and youth expertise to help UGAFODE increase access to finance for rural women and young people.**TSP:** Founded over 60 years ago, the **Mennonite Economic Development Associates (MEDA)** has established itself as a leader in the areas of financial services, market linkages, and impact investing, while specializing in 6 areas of focus within these broad groupings, including women’s economic development, agriculture, financial services and mobile money, youth, SMEs, and health supply chains.**FSP:** Founded in 1995, **UGAFODE** Microfinance Limited is a regulated deposit-taking microfinance institution that is serving the rural and economically active poor. With both individual and group lending already in place, UGAFODE received its license to launch deposits in 2011, one of only 4 microfinance institutions licensed to take deposits in Uganda. It currently has 9 branches in Uganda, mainly focused in the major commercial centers in Kampala, Mpigi, Kyotera, Lyantonde, Mbarara, Ishaka, Ntungamo, Ibanda and Rukungiri. |
| **Project Potential Learnings** |
| * Technology:  Mobile banking,  MIS development and adaptation, impact on operational costs
* Non-fin’l Svcs: integrate financial education messages into marketing. Cross-cutting themes on targeting gender, youth, consumer protection and risk management integrated into TA
* Learning potential: savings strategies for mid-sized FSP, developed through commercial marketing approach, mobile banking, impact of tailored savings communication , rural outreach through alternative delivery channels
* Other:  use of private sector firms for market research and communication; connecting informal savings groups to the formal financial sector
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| **World Council of Credit Unions (World Council) & Umurenge SACCOs, Rwanda** |
| **MLE Proposal:** World Council proposes to provide technical assistance to 90 Umurenge SACCOs (U-SACCOs) in order to accelerate the growth in access of rural and low income populations to financial services, particularly savings accounts. World Council will support the Government of Rwanda’s (GOR) objective to create a cooperative bank with the U-SACCOs as shareholders and affiliates leading the U-SACCO to financial independence from GOR subsidies while continuing to provide economic stimulus in rural areas.**TSP: World Council** is the leading international trade association and development agency for credit unions, savings and credit cooperatives, and similar types of cooperatively-owned financial institutions. Since 1971 it has implemented more than 275 long- and short-term technical assistance programs in Africa, Latin America and Asia.  Emphasis is on savings mobilization.**FSP:** The **U-SACCOs** were put into operation in 2009 as the result of a coordinated strategy by the GOR to satisfy unmet demand for financial services, principally in rural areas. There are 416 Umurenges,or sectors, in Rwanda, each with a population of approximately 12,000 adults. Therefore, with the creation of one SACCO in each sector, the government has guaranteed proximity of financial services. The goal of the GOR is for these entities to become financially independent and sustainable in order to achieve full financial inclusion for the underserved Rwandan population. |
| **Project Potential Learnings** |
| * Technology: MIS for U-SACCOs, designed with mobile money potential
* Non-fin’l Svcs: financial literacy training for SACCOs to be used for training of members
* Learning Potential: Sectoral learning (harmonization of policies, software, shares), creation of a cooperative bank through U-SACCOS, upgrading of rural U\_SACCOs
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| **World Council of Credit Unions (World Council), LCUNA & 4 new credit unions, Liberia** |
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| **Proposal:** The objective of the project is to revitalize the credit union movement and expand savings opportunities to the unbanked population of Liberia. World Council, as TSP, will achieve this objective by capacity building the recently re-established apex, LCUNA, and establishing four new credit unions, each covering a quadrant of the country. **TSP: World Council** is the leading international trade association and development agency for credit unions, savings and credit cooperatives, and similar types of cooperatively-owned financial institutions. Since 1971 it has implemented more than 275 long- and short-term technical assistance programs in Africa, Latin America and Asia. **Partner:** The **Liberian Credit Union National Association (LCUNA**) is the national credit union association, registered with the government in 1973 (and again in 2005 with the Ministry of Planning and Economic Affairs). Four new CUs will be established with WOCCU support.  |

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| **Project Potential Learnings** |
| * Technology: core CBS
* Non-fin’l Svcs: basic financial literacy training to CU members
* Learning Potential: ‘greenfield’ credit unions in post-conflict, weak infrastructure/HR capacity country; deep rural outreach with potential for linkages to informal groups; mobile money linkage potential
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| **Women's World Banking (WWB) & NBS, Malawi** |
| **MLE Proposal:** To build a foundation for NBS Bank to develop its capacity to target and serve unbanked Malawians, particularly through agency banking, with demand-driven savings products and services, thus positioning the Bank as a market leader within Malawi.**TSP:** **Women’s World Banking** is the global nonprofit devoted to giving more low-income women access to the financial tools and resources they require to build security and prosperity. For more than 35 years it has worked with financial institutions to show them the benefit of investing in women as customers and as leaders. It equips institutions with in-depth market research, sustainable financial products and financial education tools that meet women’s needs. Women's World Banking's network includes 39 financial institutions working in 28 countries, and serves over 14m women. Women's World Banking has recently prioritized expansion in Sub-Saharan Africa.**FSP:** Malawi’s second largest “microfinance bank” **NBS Bank** was established in 1964 and in 2007, transformed into a fully private retail bank with a wide network of operations, including services in rural areas (80% retail). NBS provides savings and credit, including housing finance and SME loans, as well as several products targeting Women in Business. It is committed to serving under banked populations and has a presence across Malawi in 22 districts through 43 branches and agencies, 80 ATMs, 90 POS outlets, 9 banking agents and 5 mobile vans. |
| **Project Potential Learnings** |
| * Technology: agency and mobile banking, partnerships with Malawi Posts Corporation and Airtel, biometric identification
* Non-fin’l Svcs: Fin-ed is key component of marketing strategy
* Learning Potential: market segmentation: reaching women and rural clients, commercial bank downscaling to rural areas via agency and m-banking, partnering with Malawi post
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| **Opportunity International & Sinapi Aba Savings & Loans, Ghana** |
| **MLE Proposal:** To support SAT/SASL transformation into a Savings and Loans Company by helping them launch several voluntary deposit products , deploy savings-focused marketing, use technology to expand available delivery channels (via netbooks and mobile banking), streamline internal operations and increase efficiency through new hardware and software solutions. **TSP: Opportunity International (OI)** is a global leader in building, owning and operating regulated commercial financial institutions focused on serving poor entrepreneurs in the developing world. In recent years OI has concentrated its efforts on developing a trans-African network of banks to reach the world’s most impoverished regions.  OI operates 48 MFIs in 23 countries, of which 14 are owned members. **FSP:** Established in 1994, **Sinapi Aba Trust (SAT)** is a non-profit, non-government organization (NGO) committed to providing financial services and business training to the poorest of the economically active poor in Ghana. SAT is Ghana’s largest financial NGO, serving over 130,000 active loan clients through 48 total branches in all 10 regions of Ghana. SAT legally registered **Sinapi Aba Savings & Loans** (SASL) in December 2011 and received Central Bank approval to operate as a Tier 1 Savings & Loans (S&L) institution in March 2013.  SAT will become SASL’s majority shareholder whereas SASL will take over SAT’s microfinance operations while SAT continues to provide non-financial services (referred to as (SAT/SASL). |
| **Project Potential Learnings** |
| * Technology: mobile banking & netbooks, biometric technology
* Non-fin’l svcs: youth program, fin-ed for savings, client tech education
* Learning Potential: rural & women outreach, transformation, change management, technology upgrade, fin-ed for savings, specific KM topics identified
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| **CARE & Mwanga Community Bank, Tanzania** |
| **MLE Proposal:** CARE in partnership with Mwanga Community Bank (MCB)will work in collaboration to increase financial inclusion in the Kilimanjaro region through the offering of appropriate formal financial products and services developed specifically for CARE’s savings groups called village savings and loan associations (VSLAs) . On the supply side, CARE will support MCB in developing new saving products to be offered to VSLAs. CARE will also provide technical support to MCB in order to integrate new products and technology in its operations, train MCB staff in product delivery to VSLAs, support MCB in increasing its outreach across the Kilimanjaro region and in reporting data to Mix Market.  On the demand side, CARE will increase the outreach of VSLAs using its existing network of local Village Agents (VAs) and through appointing new Franchisees. In order to promote awareness and build greater financial management knowledge amongst the VSLAs that will be linked to MCB, CARE will build the capacity of VAs and Franchisees who will then provide financial education trainings as well as financial linkage trainings to VSLAs and link matured VSLAs to MCB. **TSP: CARE** is the largest NGO providing microfinance services in Sub-Saharan Africa, reaching nearly 4 million people through VSLAs with programs operating in 26 countries in Africa. Of these clients, more than 70 percent are women and the vast majority live in remote rural. CARE’s Access Africa program, launched in 2008, aims to reach 30 million people in SSA over the next decade by enabling their access to basic financial services. The program also works with formal financial institutions to provide access to appropriate and convenient financial products and services in the aim to broaden financial inclusion across Africa.**FSP: Mwanga Community Bank** opened its doors to the public after obtaining its license from Bank of Tanzania (BOT) as a Regional Unit Financial Institution in 2000. In 2009 MCB obtained a Regional Bank license from BOT which allows the bank to operate throughout the Kilimanjaro Region. The bank is a public limited company.  |
| **Project Potential Learnings** |
| * Technology: mobile & agent banking offers to VSLAs, SAVIX savings group database data sharing
* Non-fin’l Svcs: Preparing groups for formal financial services through fin-ed training, banking education for VSLAs to be linked to bank and linkage education for bank staff
* Learning Potential: franchisee model of sustainability, VSLA linkages, SACCOs as agents, business case for group and low-balance products and service offerings
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| **BASIX/PAMIGA, MIFED, UCCGN, CEC & A3C, Cameroon** |
| **MLE Proposal:** To strengthen two Federations of Village Banks and CEC Cameroon. The wider dissemination and impact on other similar institutions in the sector would be undertaken through appropriate knowledge building and dissemination mechanisms implemented through the microfinance association (MIFED).**TSP: BASIX** is an Indian organization whose mission is to promote sustainable livelihoods, including for the rural poor and women, through the provision of financial services and technical assistance in an integrated manner.For more than 25 years, CIDR has been involved in developing innovative and cost effective rural microfinance models across Africa through Greenfields and providing technical assistance to the microfinance sector.  It is currently active in 15 African countries. **PAMIGA** was formed in 2005 by CIDR and by African microfinance experts to contribute to the development and the professionalization of the microfinance sector, particularly in rural areas. **FSP: A3C (Association des CVECA et CECA du Centre**) is an apolitical, non-profit, federation of village banks.  It is a voluntary offshoot of merged portfolios of CVECA and CECA of the Centre.**FSP: UCCGN** is also a federation of village banks.  It is comprised of a network of CVECA and CECAs of Grand North and was created on June 17, 2006 following the consolidation of 4 regional networks: network of Mayo-Danay Mayo-Louti, and Mayo-Sava Mayo-Kani. It had 11 founding village banks and intervenes today in 6 departments of Cameroon covering 16 districts and 270 villages.**FSP: CEC Cameroon** is a savings and credit institution created in November 1994. **Partner: MIFED (Microfinance et Développement**) is a sector building organization founded in 1998. It has a network of 142 village banks federated into two federations, with more than 60,000 clients. |
| **Project Potential Learnings** |
| * Technology: Selection and purchase of MIS that can enable use of m-banking. M-banking will be piloted with CEC , business correspondent outlet model
* New financial products: revision of existing products or designing new products to meet clients’ needs
* Non-financial Services: Financial literacy provided to 25% of the total clients being serviced by the 3 institutions
* Learning Potential: merging or transforming CVECA and CECA model for outreach, scale-up rural adjusted financial model in Africa, reinforcing local MF sector
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| **CRDB Bank, Burundi** |
| **MLE Proposal:** CRDB Bank Plc is planning to invest US$10 million in 2012 to setup its first wholly-owned subsidiary in Burundi. The bank is registered in the name of CRDB BANK Burundi SA as a commercial bank offering all banking products including Microfinance services and products. This investment is part of the bank’s evolving regional expansion strategy into the five member-countries of the East African Economic Community (EAC). The bank plans to aggressively pursue electronic banking opportunities, foreign exchange trade and movement of cash into and out of Burundi from the neighbouring countries of Tanzania, Burundi, Rwanda, and DRC. Through a combination of wholesale microfinance and SME retail banking, the subsidiary plans to tap into the huge unmet demand for financial services by thousands of the country’s micro- and small-scale enterprises including commercially-oriented smallholder agricultural sector that produces mostly tea and coffee. **FSP:** Incorporated in Tanzania in1996 as a private limited liability company, following a successful re-structuring and privatization of the previously state-owned **Cooperative and Rural Development Bank, CRDB** **Plc** has evolved to become one of the leading banks not only in East Africa, but also the entire Africa region.  DANIDA equity and support was instrumental in CRDB’s turnaround.CRDB Microfinance Services Company is a subsidiary of CRDB Bank, established in 2008 to focus on microfinance services.  In Tanzania, it provides wholesale lending and savings services to 494 rural and urban SACCOs and has a 54 staff team.CRDB Bank Burundi SA will get support from CRDB Microfinance Services in implementing microfinance products and services in the Burundi market. |
| **Project Potential Learnings** |
| * Technology: Branches on wheels, mobile banking, ATMs, credit cards, POS, Cross border transactions, internet and SIM Banking
* Non-fin’l Svcs: capacity building to clients/SACCOs
* Learning Potential: South-south initiative, agri-services, outreach via technology, rural outreach through SACCOs
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