



B.W T.P.

Banking With The Poor Network

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E-newsletter
November 2006, Issue 2

[Linkages and Partnerships in Microfinance
Workshop](#)

*India, New Delhi – 29 November to 1 December
2006*

With the support of the [Citigroup Foundation](#) a new BWTP program of activities is to be launched over the next two years (more details coming soon).

One of our main activities will focus on **promoting the partnership approach to increase outreach and raise the quality of microfinance services**, a training program to encourage partnerships and alliances between formal and less formal institutions as a way to expand financial services into rural areas.

In recent years, innovative business models based on linkages between specialist organizations – including banks, microfinance institutions, self-help groups and NGOs, and often based on new technology innovation - have shown promise to substantially change the way financial services are delivered to the poor, both in terms of scale of outreach and increased diversity of services offered. But while they carry great potential, such linkages are rarely straightforward, and may require management skills and organizational approaches that are new to the organizations involved.

The BWTP Network and [EDA Rural Systems](#) will hold the first training course in India, at the end of November. The event will be sponsored by the [Food and Agriculture Organization of the United Nations](#), and **Citigroup Foundation**.

The workshop will start with a symposium and will hear from guest speakers from leading Indian institutions and members of the BWTP network such as Friends of Women's World Banking, Bullock - Cart Workers Development Association, and MYRADA, as well as a selection of international experts.

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- ❖ **Microfinance Workshop**
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If you know of any MF organisations that would be interested in joining the BWTP Network let us know. Our contact details are listed below.



If you wish to subscribe to our E-newsletter, [email us](#).



The BWTP Network is an initiative of [The Foundation for Development Cooperation](#)

The [Citigroup Foundation](#)

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Other BWTP News

❖ [SAJIDA Foundation](#)

The BWTP network would like to welcome our new member from Bangladesh. SAJIDA Foundation works in rural and urban areas to improve the quality of life of its members, and their immediate families through the provision of a diverse range of services. Click [here](#) for SAJIDA Foundation Profile.

❖ [Top 100 microfinance institutions \(MFIs\)- Mix Global 100](#)

We would like to congratulate our BWTP Members **ASA and Shakti Foundation (Bangladesh), BRI (Indonesia) and TSPI and KMBI (Philippines), Seeds (Sri Lanka)** for being included in the MIX Global 100: MFI League Tables. The tables are global rankings that highlight the performance of the leading 100 Microfinance institutions. [More details](#)

❖ [Microfinance and Disaster Management Curriculum](#)

"Microfinance and Disaster Management" has been the subject of a program of curriculum development and train-the-trainer workshops in the Tsunami-affected areas of India, Sri Lanka and Indonesia.

❖ [Rural Microfinance Development Centre \(RMDC\) Nepal - Newsletter](#) (PDF 2.8MB)

Inside this edition:

- RMDC Disbursed 1, 165.7 Million
- Monetary Policy 2006 – 07 related to Microfinance Program
- Transformation for a labourer Sita into a entrepreneur
- RMDC convened Eight Annual General Meeting
- Nepalese MFI officials visited Bangladeshi Microfinance Institutions
- Press meet on Micro credit Summit Campaign Report

❖ [Rural Link - Hatton National Bank \(HNB\) Sri Lanka - Newsletter](#) (PDF 3.8MB)

Inside this edition:

- Corporate Management gets firsthand experience on Gami Pubuduwa
- Micro Insurance Product under Gami Pubuduwa
- HNB's Partnership with German Savings Banks' foundation
- Gami Pubuduwa assist fisher folk women to develop as a society

❖ [Friends of Women's World Banking \(FWWB\) India - Weather Insurance Scheme](#) (PDF 83KB)

Agriculture is still a dominant sector in India, contributing to around 24% of GDP and providing employment to two – thirds of its population. The sector is extremely prone to inclement weather, which has the potential to adversely affect not only the farmer's livelihoods but the MFIs that are providing lending services. In this context, FWWB piloted a weather risk insurance scheme with its partner NGO's based in Yavatmal, India.

Microfinance News

❖ [Global Microcredit Summit 2006](#)

Source: Microcredit Summit, 2006

The Global Microcredit Summit was held in Halifax, Canada from the 12th to the 15th of November. More than 1,100 delegates signed a declaration of support for new goals that, if achieved, would dramatically expand the reach of microcredit.

The two new goals established during the summit are:

- 1- Working to ensure that 175 million of the world's poorest families have access to credit and other financial services by the end of 2015 (affecting 875 million family members);
- 2- Working to insure that 100 million of the world's poorest family's move above the \$1/day threshold by 2015 (affecting 500 million family members).

In addition to endorsing the new goals, delegates pledged to work to develop financially self-sufficient institutions, which assist the poor, and especially the poorest women and their families, to work their way out of poverty with dignity.

Leaders from the developing world also addressed Summit delegates and pledged their support for the new campaign goals. They called on governments across the world to embrace this revolutionary mechanism for empowering people in extreme poverty.

Global Micro Credit Summit's paper from RMDC – Nepal

[Accessing Loans and Grants from Bilateral and Multilateral Agencies for MFIs](#)
(PDF 99KB)

❖ [Sri Lanka Microfinance Network](#)

Lanka Microfinance Network is the first network initiated among microfinance practitioners in Sri Lanka.

❖ [CGAP Technology Program to Support “Branchless Banking” Projects](#)

CGAP's Technology Program invites concept notes for projects that test technology-based approaches to delivering financial services, especially in the most challenging markets not yet reached by microfinance. The deadline for the first round of proposals is January 2, 2007.

Publications

- ❖ **FDC's new publication: [Remittances, Microfinance and Development: building the links - Volume 1: a global view](#)**

This volume responds to growing interest in the potential of microfinance to leverage the developmental impacts of remittances, by bringing together the work of prominent academics and practitioners in Africa, Latin America and the Asia-Pacific region. It is intended as a resource for donors, policy-makers and practitioners in designing policies and systems that maximize the developmental impacts of remittances.

- ❖ **[MIX Releases "2005 MIX Global 100: MFI League Tables" at the MicroCredit Summit 2006](#)** (PDF 322KB)

The MIX released the first global League Tables for the microfinance industry at the MicroCredit Summit. "2005 MIX Global 100: MFI League Tables" are global rankings that highlight the performance of the leading 100 microfinance institutions (MFIs) worldwide in six areas of performance: Outreach, Scale, Profitability, Efficiency, Productivity and Portfolio Quality.

- ❖ **[Asia microfinance grows, but lacks transparency says MIX benchmark report 2005](#)** (PDF 239KB)

The MIX has released Benchmarking Asian Microfinance 2005 as part of its series of regional benchmark papers. The report provides detailed market analysis based on outreach and performance information for 101 leading microfinance institutions in South and East Asia, managing over US\$4 billion in loans and serving an impressive 22.5 million borrowers.

- ❖ **[ACCION Releases New Publication 'Microfinance through the Next Decade'](#)** (PDF 1.4MB)

ACCION International announces the release of a new study "Microfinance through the Next Decade: Visioning the Who, What, Where, and How" commissioned by the Microcredit Summit. This paper considers the key change agents and challenges that the authors see shaping the microfinance industry through the next ten years. The authors consider in depth the impact on the industry of four main drivers of change: competition, technology, commercial entry, and policy and regulatory environment. They also identify the key challenges facing suppliers of financial services to the poor, including political risk.

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