Building the Next Generation of Top-tier Microfinance Institutions

Products & Services
What Makes Us Different

We are pioneers in financial access, developing many of the best practices and emerging standards in the industry. We provide a full range of management services, investment and governance support to help financial institutions build institutional capacity, provide diversified high-quality financial services, become financially sustainable and reach meaningful scale. Over time, Accion has helped build and strengthen 63 microfinance institutions (MFIs) in 32 countries on four continents, including some of the most successful MFIs in the world.

We also push the frontiers beyond MFIs to invest in other products and services, such as technology that can radically enhance the efficiency, reach and scope of financial services at the base of the economic pyramid.

Finally, we collaborate with microfinance leaders – through our Center for Financial Inclusion and other initiatives – to confront industry-wide challenges and pursue comprehensive solutions, including high standards of client protection in microfinance, to ensure meaningful, lasting change.
How We Can Serve You

We offer a coordinated package of management services, investment and governance, along with technical assistance, to partner institutions with the potential to be the future leaders in financial inclusion and who share our commitment to the double bottom line – generating both social and financial value.

Our staff of microfinance experts – one of the world’s largest – includes seconded managers and resident advisors living in-country and working side by side with local management, as well as investment and technical specialists based in our offices in Accra, Bangalore, Beijing, Bogota, Boston and Washington, D.C. We provide expertise to partners in the launch, upgrade and expansion of quality microfinance services. Together, these services and investments are designed to increase efficiency and profitability, enhance customer satisfaction, boost client retention, expand the existing client base and venture profitably into new markets and products.

Management and Technical Assistance

We deploy teams of managers to work in select partner institutions – in roles such as CEO, commercial manager and product development manager – to reinforce the management team of partner institutions, provide international expertise, ensure the application of best practices and ultimately build institutional capacity for the long term. We also often provide partners with technical assistance (TA) in designing, implementing and strengthening an MFI’s marketing, risk management, IT and HR functions, as well as their microfinance products, services and delivery channels.

Investment

Our investment vehicles link MFIs to commercial banks and capital markets. Through equity and quasi-equity investments as well as loan guarantees, Accion enables MFIs to expand outreach, strengthen core systems, access innovations, attract deposits, become independent of donor funds and establish financial leverage.

Governance

We also provide strategic leadership to investee institutions through board participation. Board representatives from Accion bring international and regional microfinance knowledge as well as extensive professional networks and experience. They guide partners on strategy, management and planning; provide financial oversight; lead committees; and support the organization’s social mission.
**Microfinance Areas of Expertise**

Our project managers ensure quality service and strong coordination among the seconded line managers and TA staff assigned to our partners. Together, project managers, seconded managers and TA specialists bring expertise in the following microfinance functions:

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**FINANCIAL PRODUCTS**

**Credit**
Design of group and individual loan products tailored to target markets; loan underwriting and analysis; and reengineering of credit methodologies – including sales, evaluation, approval and collection processes

**Savings**
Design and implementation of strategies that allow institutions to increase their market share through savings, offer a complete portfolio, optimize their funding structure and increase client loyalty

**Other products**
Provision of resources to enable MFIs to successfully design and implement strategies and plans for developing and delivering other products, like insurance, to their target markets
<table>
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<tr>
<th>SERVICES</th>
<th>Description</th>
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<tr>
<td>Human Resources</td>
<td>Development of performance management systems, incentive schemes, recruitment processes and HR policies tailored to MFI s</td>
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<td>Commercial Operations</td>
<td>Assistance with business process engineering and management to reduce operating costs and improve institutional efficiency; development of strategies to improve back-office operations and restructure branches – including back-office centralization, outsourcing and the use of credit factories</td>
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<td>Training and Capacity Building</td>
<td>Development and delivery of training programs for loan officers, branch managers and mid-level managers to increase staff capacity; mentoring of senior managers</td>
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<td>Information Technology</td>
<td>Production of technology audits; management of technology projects; support with selection and implementation of management information systems</td>
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<td>Risk Management</td>
<td>Automation of loan evaluation processes for improved credit scoring and risk calculation; design of institutional risk management strategies, including riskmapping, modeling, manuals and reports</td>
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<td>Marketing</td>
<td>Creation of marketing strategies for effectively reaching target markets; development of brand strategies and advertising; mapping and design of marketing processes, roles and responsibilities</td>
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<td>Alternative Delivery Channels</td>
<td>Development of innovative and alternative channels for delivering financial services, including ATMs, point-of-sale devices and mobile banking</td>
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<td>Rural Finance</td>
<td>Diversification of loan portfolios and implementation of strategies to expand outreach into rural and underserved areas</td>
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<td>Client Education</td>
<td>Delivery of financial literacy modules to educate clients on managing their personal finances and on using financial services effectively; design of business training modules to educate clients on operating more efficient businesses</td>
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Bolivia

KURT KOENIGSFEST
General Manager, BancoSol

"BancoSol has been partnering with Accion for support for over a decade. One of the more challenging projects has been BancoSol’s quest for a new lending model that will enable our loan officers to increase their productivity while maintaining close relationships with their clients. With the help of Accion, we were able to achieve very high efficiency of operations, which ultimately translated into lower interest rates for our clients and a full range of new products and services to meet their needs."

India

VEENA MANKAR
Managing Director, Swadhaar FinServe

"At Swadhaar, we consider Accion a partner, drawing strength from their technical and management expertise. Apart from being the largest investor now, Accion has provided management services and technical assistance to Swadhaar since our inception, which has enabled us to test new ground with our products and build internal capacity. In the past years of turbulence in the microfinance industry in India, I have fully appreciated having a strong and committed partner in Accion, providing us with what we have needed – funding through a mix of investment and guarantees for debt, along with strategic support – when we needed it the most."

Peru

CARLOS MORANTE
General Manager, Mibanco

"I firmly believe that microfinance entities have a responsibility to the development and progress of the world’s countries and that responsibility is not limited to economic impact, but also involves social and environmental aspects, in which our sustainability lies. It is in this sense that I see the great contribution of networks like Accion: a renovating movement that promotes the qualitative advancement of millions of citizens towards more integral personalities, capable not only of escaping material poverty, but also of acting with solidarity, of understanding that individual well-being is possible only with the prosperity of the whole. At Mibanco, we share a belief in these ideas."

Tanzania

PROFESSOR JOSEPH SEMBOJA
Former Board Chairman, Akiba Commercial Bank

"To fulfill our desire and commitment to help improve the economic status of our microentrepreneur clients, Akiba Commercial Bank chose Accion as our strategic partner so that the bank would benefit from Accion’s expertise, innovations and time-tested practices. Accion is working in the bank as managers to help Akiba improve our service delivery, and we consider this step to be a valuable milestone in furthering our ultimate mission – scaling up operations to reach many more clients in Tanzania."
Developing Microfinance Services in Commercial Banks
Accion led the development and expansion of microfinance services at Akiba Commercial Bank (Tanzania). Now, by assuming key management roles, we are helping to increase Akiba’s scale, efficiency in risk management and profitability. Additionally, we have extended commercial capital to Akiba, allowing the bank to grow as a sustainable provider of financial services to Tanzania’s low-income population.

Diversifying High-Quality Financial Services
Our experience includes collaborating with the Multilateral Investment Fund at the Inter-American Development Bank to assist five Accion partner institutions in expanding their microfinance services to rural clients. This multi-year project involves Banco ADEMI, CREDIFE, Finamérica, Financiera FAMA and Mibanco, and includes innovative work in the areas of financial products, alternative distribution channels, value chains, financial education and systematization of knowledge.

Key Accomplishments
Accion has contributed to the success of some of the world’s leading microfinance institutions and has assisted commercial banks in reaching low-income clients for the first time. Our accomplishments include:
Building Promising Institutions in Challenging Environments

We began partnering with Swadhaar FinServe (India), a non-bank finance company (NBFC) headquartered in Mumbai, to invest in and develop tailored financial products and innovative delivery channels in Mumbai and beyond. Today, Accion staff members serve in key management roles at Swadhaar and also sit on the board of this MFI.

Launching Microfinance Institutions in Underserved Markets

Working in collaboration with investors and commercial partners, we have provided investment, management services and technical expertise to help launch and expand new MFIs in Africa, China and Brazil – including Accion Microfinance Bank (Nigeria), EB-Accion Microfinance (Cameroon), Accion Microcredit China (Inner Mongolia) and Accion Microfinanças (Manaus, Brazil).
Selection of Accion Partners

The following is a selection of partners with whom we have worked in the development of sustainable microfinance:

**ACCIÓN MICROFINANCE BANK**
Nigeria

**ACCIÓN MICROFINANÇAS**
Brazil

**ACCIÓN MICROREDIT CHINA**
China

**ACCIÓN U.S. NETWORK**
USA

**AKIBA COMMERCIAL BANK**
Tanzania

**BANCO ADEMI**
Dominican Republic

**BANCO DELTA**
Panama

**BANCO POPULAR**
Honduras

**BANCOSOL**
Bolivia

**BANGENTE**
Venezuela

**COMPARTAMOS BANCO**
Mexico

**CREDICONFÍA**
Mexico

**CREDIFE**
Ecuador

**EB-ACCIÓN MICROFINANCE**
Cameroon

**EMPRENDER**
Colombia

**FINAMÉRICA**
Colombia

**FINANCIERA FAMA**
Nicaragua

**FINANCIERA EL COMERCIO**
Paraguay

**FUNDACIÓN PARAGUAYA**
Paraguay

**GÉNESIS EMPRESARIAL**
Guatemala

**MIBANCO**
Peru

**SAIJA FINANCE**
India

**SOGESOL (SOGEBANK)**
Haiti

**SWADHAAR FINSERVE**
India
Financial Inclusion

We envision a world in which every person has access to a range of high-quality, affordable financial services and products – credit, savings, insurance, payments, financial education and more – provided in a respectful and convenient manner.