



CERISE

Networks at SPTF

2016 Annual Meeting

Networks' role

Support implementation
of Universal Standards
for Social Performance Management

Contact us || MFC at kdabrowska@mfc.org.pl || CERISE at spi4@cerise-microfinance.org



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Resources for networks

- Learning about SPM
- Assessing SPM
- Implementing SPM

Resources: learning

Implementation Guide

Resource Centre at
sptf.info



Contact us || MFC at kdabrowska@mfc.org.pl || CERISE at spi4@cerise-microfinance.org



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Resources: learning

Client protection

smartcampaign.org



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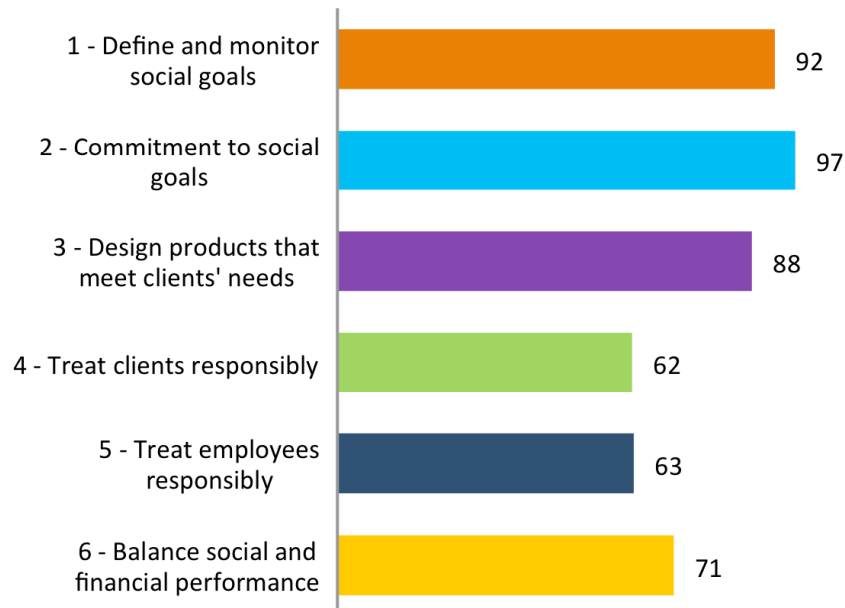
Resources: assessing & reporting

SPI4

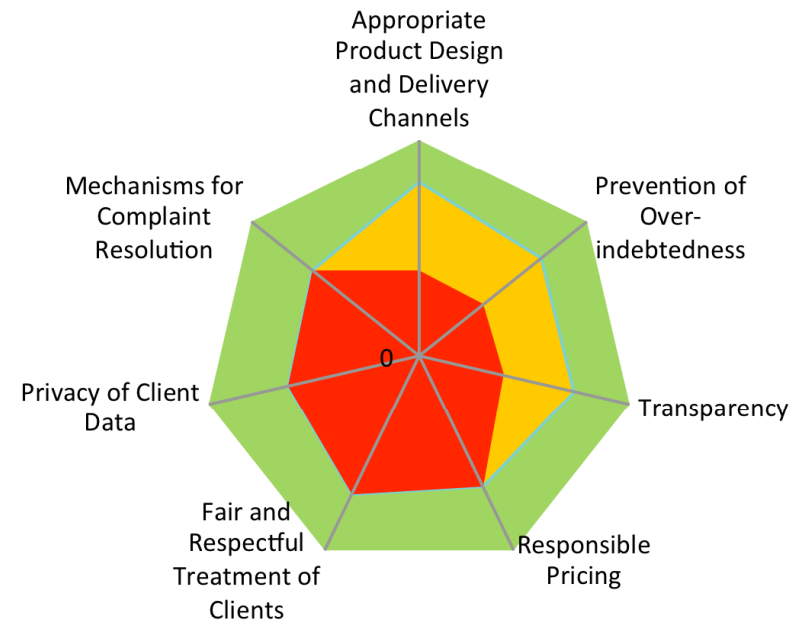
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@ www.cerise-spi4.org

UNIVERSAL STANDARDS



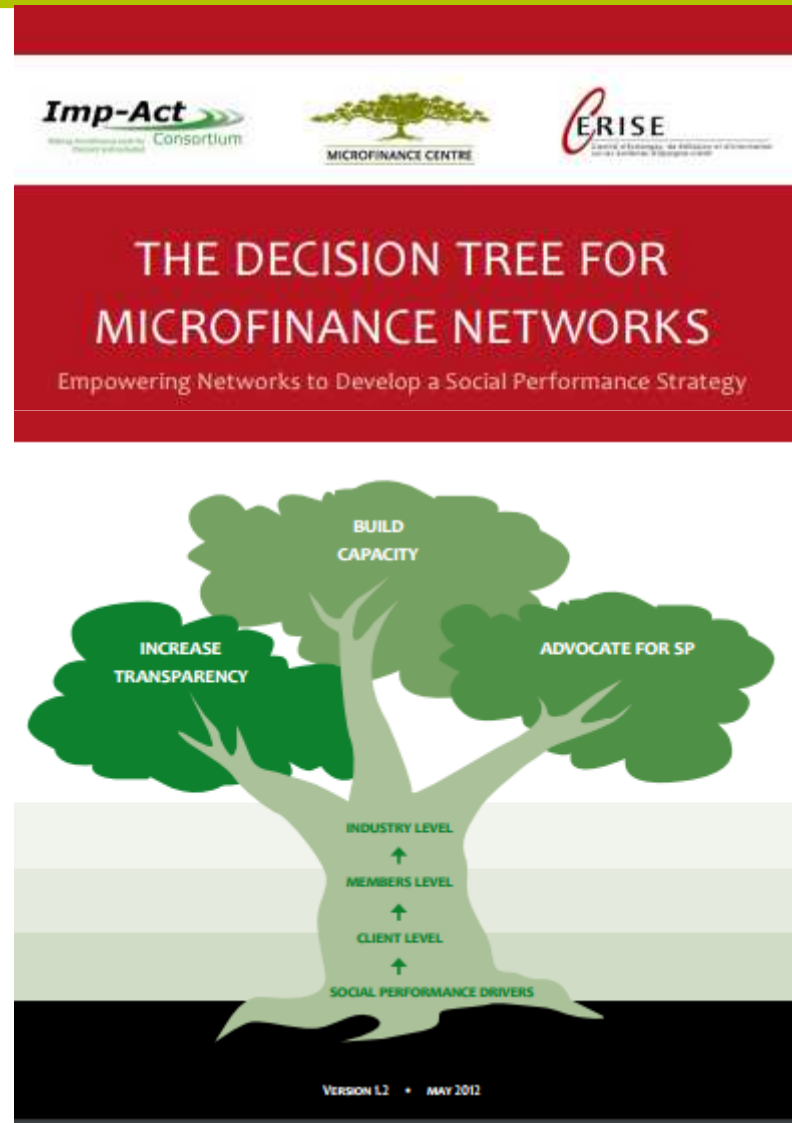
SMART CAMPAIGN



Resources: implementing

Decision Tree for Networks

www.mfc.org.pl/en/decision-tree



Resources: implementing

Case studies of SP Fund
@ www.mfc.org.pl

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Operations

- <http://www.mfc.org.pl/en/content/sp-fund-case-studies>
 - Al Majmoua (Lebanon) Client Satisfaction and Client Exit Survey
 - Peoples Bank of Caraga (Philippines) listens to Members: Customer satisfaction survey
 - AMK Cambodia: Using client data to inform the strategy
 - Arvand Tajikistan: Using mystery shopping to understand clients
 - FINCA Azerbaijan: Transforming clients' complaints into loyalty for life
 - UGAFODE Uganda: Listening to client complaints
 - Muktinath Bikas Bank group (Nepal) training manual: Supporting informed client decisions

Marketing & product development

- **Case studies** www.mfc.org.pl/en/content/sp-fund-case-studies:
 - FINCA Azerbaijan: Transforming clients' complaints into loyalty for life
 - FINCA Azerbaijan: Protecting client privacy, increasing client trust
 - Vision Fund Uganda: Piloting and using the PPI
 - Muktinath Bikas Bank group (Nepal) training manual: Supporting informed client decisions
 - Al Majmoua (Lebanon) Client Satisfaction and Client Exit Survey
 - Peoples Bank of Caraga (Philippines) listens to Members: Customer satisfaction survey
 - AMK Cambodia: Using client data to inform the strategy
 - Arvand Tajikistan: Using mystery shopping to understand clients
 - CREZCAMOS Colombia: Providing transparent information to clients
- **Videos**
 - Transparency: Auntie needs a loan: <https://www.youtube.com/watch?v=k0uv7n591as>

Human Resources

- Case studies:
- VF Azercredit's Code of Ethics: Putting Values Into Practice
- FinDev Azerbaijan: Retaining key staff through a “pay for performance” culture
- Muktinath Bikas Bank group (Nepal) training manual: Supporting informed client decisions

Audit/Internal control

- Smart Note: Facing Over-indebtedness at Partner Microcredit Foundation
http://smartcampaign.org/storage/documents/Tools_and_Resources/Over-indebtedness_Partner.pdf
- Imp-Act Guidance Note: Internal controls and audit: Integrating SPM into microfinance capacity building
http://sptf.info/images/internal_control_guidance_note.pdf

Reasonable Covenants Guidelines

- 7 financial covenants and 3 social undertakings
- Latest version of guidelines finalized in 2014
- Incorporated in Principles for Investors in Inclusive Finance (PIIF) under Principle 3: Fair Treatment
- 15 endorsers:

Actiam

Agence Française de Développement

AECID

Agora Microfinance N.V. and its affiliates

BNP-Paribas

Cordaid

Deutsche Bank Global Social Inv. Funds

Grameen Credit Agricole Foundation

Grassroots Capital

Incofin Investment Management

Oikocredit

OPIC

PROPARCO

Triodos Investment Management BV

Triple Jump



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Reasonable Covenants Guidelines

- **The Guidelines is a relevant reference tool:**

- For Tier II/III MFIs, in non regulated markets to reduce covenant monitoring
- In case of breach/default, it eases coordination and communication

The Guidelines was recently revised according to endorsers' feedback:

- His format has changed to an “**Educational Tool**” for you to more easily disseminate and refer to it with your investors.
- http://sptf.info/images/investor%20wg_2014%20lendersguidelines_reasonablecovenants_final_2014.pdf

Additional resources

- Truelift
<http://sealofexcellence.wordpress.com>
- PPI Standards of Use
<http://www.progressoutofpoverty.org/>
- Green Performance agenda
<http://gpa4mf.blogspot.com/>

SP Fund goal

Increase adoption of the Universal Standards



Promote SPI4

SP Fund offer for networks

- Workshops conducted by SP Fund team about SPI4 and SPM linked to networks national and regional events
- On-line trainings
- Off site individual TA
- Reimbursement grants to develop country report on SP data (up to 10 000USD) – **next call autumn 2016**
- Scholarships to participate at SPTF meeting in 2017

SP Fund offer for MFIs

- On-line trainings
- Off site individual TA
- Co-financing SPI4 assessment – next call autumn 2016
- Scholarships for SPTF 2017