

6th European Microfinance Award, 2015

Microfinance in post-disaster, post-conflict areas and fragile states

Explanatory Note

The objective of the 6th European Microfinance Award “Microfinance in post-disaster, post-conflict areas and fragile states” is to recognise microfinance institutions¹ that operate in post-disaster/post-conflict areas and provide financial and non-financial services aimed to increase the resilience of the affected population.

The prize of €100,000 will be awarded on 19th November 2015 during the European Microfinance Week.

Award Sponsorship



THE GOVERNMENT
OF THE GRAND DUCHY OF LUXEMBOURG
Ministry of Foreign and European Affairs

Directorate for Development Cooperation
and Humanitarian Affairs

¹ See eligibility criteria for details.

European Microfinance Award

The European Microfinance Award was launched in October 2005 by the Luxembourg Ministry of Foreign and European Affairs – Directorate for Development Cooperation and Humanitarian Affairs, to support innovative thinking in the microfinance sector. Awarded for the first time in 2006, it is jointly organised by the Luxembourg Development Cooperation, the European Microfinance Platform (e-MFP) and the Inclusive Finance Network Luxembourg in cooperation with the European Investment Bank (EIB).

Previous editions were devoted to the following subjects:

2006, Innovation for Outreach

Microfinance breakthrough initiatives deepening or broadening rural outreach

Winner: The Zakoura Foundation (Morocco), for its programme on rural tourism.

2008, Socially Responsible Microfinance

Microfinance innovative initiatives to promote social performance

Winner: Buusaa Gonofaa (Ethiopia), for the development of its client assessment system

2010, Value Chain Finance

Outstanding microfinance initiatives in productive value chain schemes

Winner: Harbu (Ethiopia), for an initiative financing a soybean value chain

2012, Microfinance for Food Security

Microfinance initiatives contributing to improve food production and distribution conditions in developing countries

Winner: ASKI (The Philippines), for its micro agriculture loans for smallholder farmers and agribusiness and support to market linkages to private sector enterprises

2014, Microfinance and the Environment

For institutions that integrate environmental governance into the DNA of their business and that promote initiatives to improve environmental sustainability.

Winner: Kompanion (Kyrgyzstan), for its Pasture Land Management Training Initiative

6th European Microfinance Award

Microfinance in post-disaster, post-conflict areas and fragile states

After major crises, natural disasters, armed conflicts or health crises populations experience critical levels of poverty, insecurity and instability.

Institutions as well as local government structures, infrastructure, markets, households' human and physical capital, social relations and trust are severely affected, and the re-establishment of normal socio-economic conditions is undermined. Conflicts and disasters affect various levels of society, with impacts in the short, medium and long term.

Post-disaster/post-conflict situations increase the risk of poverty traps over the short and long term. Variability of poor households' incomes increases, productivity of economic activities decreases, investments are affected, market opportunities are reduced, trust and social relations are weakened, and health, housing and shelter conditions are worsened.

After humanitarian needs have been met, the restoration of livelihoods is fundamental to reduce the probability of recurrences of conflicts and to increase resilience to natural disasters.

Poor people and micro enterprises in developing countries are naturally vulnerable to various livelihood hazards, and microfinance (MF) has been argued to be an effective tool to decrease such vulnerability and cope with small, uncertain and irregular income of poor households, contributing in this way to build and support resilience.

However in post-conflict/post-disaster areas, population and institutions are exposed to additional systemic risks. In particular institutions delivering microfinance services (microfinance institutions or MFIs) are likely to experience a high rise in their non-performing loans (NPL), a run on savings and large-scale claims on insurance. Pressure on MFIs to forgive debt increases. Market, business opportunities and institutional environment changes. All this affects the demand-side of the MFIs' business.

Meanwhile, in such situations MFIs must face a difficult environment while simultaneously coping with internal challenges: damaged physical infrastructure and potentially difficult security situations. The risks affecting MFI clients also affect their staff, including direct impact from the disaster (injury, illness, or death) as well as displacement, threat of kidnapping or other risks. The period of stress can magnify operational weaknesses, leading to increased risk of fraud. Exposure to unpredictable environments may also undermine the confidence of some of the MFIs' funders, making access to liquidity particularly critical.

Despite these challenges, MFIs have shown that they can successfully operate in post-conflict/post-disaster situations and play a key role to reduce poor peoples' vulnerabilities, address exclusion, strengthen the countries' economic fabric, and enhance the resilience of the communities in which they operate. The financial intermediation of microfinance can play an important role to restart the local economy and accelerate rebuilding, while reducing the risk of poverty traps for the affected populations.

MFIs serve mainly self-employed people, whose informal businesses and micro-enterprises in services and petty trade are common activities after disaster and conflict. Through such activities, the poor can sustain their households and create a safety net for themselves, their families, and the local communities. The proximity of MFIs to their clients can help rebuild trust and social ties among households and communities. In some instances, the particular legal status and operations of MFIs allow them to operate also in the absence of a strong institutional environment. The ability of certain MFIs to provide additional non-financial services, such as training and financial literacy programs, likewise help their clients adapt to post-disasters/post-conflict situations, modifying existing businesses or establishing new activities in response to the changes in the local market. In some cases, MFIs can link with health or education service providers, thus strengthening the overall resilience of their clients.

The Award

The objective of the 6th European Microfinance Award “Microfinance in post-disaster, post-conflict areas and fragile states” is to recognise microfinance institutions that operate in post-disaster/post-conflict areas and provide financial and non-financial services aimed to increase the resilience of the affected population.

The Award is aimed at institutions that have an integrated response to support and build resilience for households and communities living in exceptionally difficult environments or circumstances. Because post-disaster/post-conflict situations affect both MFIs and their clients, successful applicants should demonstrate an effective strategy to increase both their own resilience (i.e. operations, staff, policy, control) and that of their clients (appropriate financial and non-financial services), while insuring responses that provide both for the immediate, medium- and long-term resilience of their clients.

Framework

Resilience refers to the ability of households or communities to respond to external shock and re-establish activities, living conditions and livelihoods. A high degree of resilience implies a low vulnerability.

Vulnerability is the result of two factors: hazards and conditions. Vulnerability to disaster and conflicts results from the interaction between the natural hazard or conflict (the external factor) and the socio-economic condition of the households (the internal factor) and its environment.

Poor people in developing countries and in particular MFIs’ clients suffer from both high disaster/conflict risk and they have a low risk coping capacity.

Examples of microfinance practices in post-conflict/post-disaster areas

The main focus of the Award is to assess the post-disaster/post-conflict operations of institutions delivering microfinance services and in particular their response to the disaster/conflict, and the outcomes they had on the resilience of their clients. However, to increase the resilience of its clients, an MFI must itself be resilient demonstrating that it can operate sustainably while serving its clients. The MFI must also show that it is able to quickly and effectively react to the disaster/conflict and provide adapted responses to support its clients. This may also include linking with other service providers (for relief services in particular or other non-financial services).

A non-exhaustive set of examples of actions are provided here below:

Institutional resilience
<p>Credit:</p> <ul style="list-style-type: none">• establishment of strategies and procedures to restructure the portfolio to protect clients remaining assets and enable clients to continue their activities• have adequate recollection procedures in place• specialized recovery agents or staff, trained to handle non-performing loans
<p>Risk management:</p> <ul style="list-style-type: none">• disaster risk management policies and procedures• cash management procedures adapted to the disaster/conflict situation, and anti-fraud controls
<p>Staff:</p> <ul style="list-style-type: none">• adequate staff incentive schemes in place to retain qualified staff• specific training programmes for staff to operate in extreme situations• insurance schemes (health, life, etc.) for staff

<p>Clients proximity:</p> <ul style="list-style-type: none"> • branch network that allows to effectively service the clients, and maintain client relationships <p>Reputation:</p> <ul style="list-style-type: none"> • strategies and procedures to separate MF services from relief and rehabilitation activities <p>Funding:</p> <ul style="list-style-type: none"> • access to diverse funding sources to assure liquidity that is not affected by conflict and disaster
<p>Client Resilience</p>
<p>Loans:</p> <ul style="list-style-type: none"> • emergency loans, flexible repayment schemes • credits for livelihood diversification, or to stimulate the adoption of activities adapted to the new market conditions (due to disaster/conflict), or housing loans to repair/reconstruct damaged properties <p>Savings:</p> <ul style="list-style-type: none"> • voluntary savings to foster clients' adaptation, or procedures to reschedule mandatory savings for affected clients • Ability to guaranty access to savings in the immediate aftermath of a disaster/conflict <p>Insurance:</p> <ul style="list-style-type: none"> • health or life insurance for clients and business insurance tailored to protect and stimulate adapted investments in post-disaster/post-conflict areas <p>Non-financial services:</p> <ul style="list-style-type: none"> • relief services • initiatives to rebuild trust and social cohesion • financial/business education projects adapted to the new conditions to support the establishment of activities adapted to post-disaster/post-conflict situation <p>Linkages with other service providers:</p> <ul style="list-style-type: none"> • partnerships or cooperation with various actors to reestablish interrupted activities and markets, and sustain adapted value chains • cooperation with health/education institutions to deliver health-educational services

Eligibility criteria

- Eligible institutions are institutions operating in the microfinance sector in a post-disaster or post-conflict area in developing or emerging countries. It is expected that these institutions engage in urgent support activities as well as medium/long-term sustainable reconstruction of assets and skills (building resilience), disaster risk reduction and peace-building activities.

A post-disaster/post-conflict area is defined as an area where a disaster and/or conflict took place some time between January 2010 and the submission of the application. The disaster/conflict must be independently documented. MFIs that operate in an ongoing or recurrent disaster/conflict situation are eligible, so long as the relevant events are independently documented as having taken place sometime since January 2010.

Eligible MFIs must have been directly affected by disaster/conflict i.e. with operations in a country and/or area directly affected by the disaster/conflict. If the MFI is located in a neighboring country where the conflict/disaster happened, it will not be considered for the Award. For example an MFI that operates in a refugee camp adjoining a country with an ongoing conflict cannot be considered for the Award. However, MFIs working directly in a country/region with an ongoing conflict will be considered.

- Various types of microfinance institutions are eligible including NGOs, cooperatives, MFI networks, investment funds, commercial banks, development banks, leasing firms, insurance companies, etc.

Applicants must have ongoing operations at the time of the application.

- Eligible institutions have to be based in a Least Developed Country, Low Income Country, Lower Middle Income Country or an Upper Middle Income Country as defined by the Development Assistance Committee (DAC) for ODA Recipients. A list of Eligible Countries of ODA Recipients as defined by the DAC can be found at: <http://www.oecd.org/development/stats/49483614.pdf>

Joint initiatives from a financial service provider in a developing country and a European partner are encouraged in order to strengthen the links between Europe and the South. However, the Award money shall be provided to the partner based in the developing country.

An e-MFP member must provide written support for the application, e.g. by providing a short message or a letter addressed to the e-MFP Secretariat. If the applicant is not supported by an existing e-MFP member, they can contact the e-MFP to be connected with a potential supporter. A list of e-MFP members can also be found at: <http://www.e-mfp.eu/about-us>

Award timeline and application process

When	What	Responsible
3rd June 2015, 5 pm CET	Deadline for applications	Applicants
June – July 2015	Preselection Phase	Pre-selection Committee
Mid-September 2015	Selection of 7 to 10 semi-finalists and the 3 finalists among the semifinalists	Selection Committee
19 th November 2015	Selection of winner followed by announcement at the Award Ceremony	High Jury

Application forms are available in three languages: English, French, and Spanish. They will be distributed through e-MFP member organisations and through the e-MFP website: <http://www.e-mfp.eu>

Please send your application, together with the e-MFP member support letter and the required additional materials (see the Application Form), via e-mail to **contact@e-mfp.eu**

During the pre-selection and selection phases, the applicants might be contacted and asked to supply additional information on a case by case basis if deemed necessary.

The judges' decision is final and not subject to appeal. Neither the Judges nor the Organisers will enter into any correspondence relating to the decision.

The Organisers regret that information relating to the on-going evaluation of applications will not be released. The three finalists will be announced in the second half of September and the winner will be announced at the Award Ceremony.

The three finalists will be invited by the Luxembourg Development Cooperation to attend the Award ceremony, which will take place during the European Microfinance Week (EMW), 18th to 20th November 2015. The three finalists agree to ensure the presence of a representative from Senior Management from their organisation at the Award ceremony on 19th November 2015.

Award Selection Process

Pre-selection phase

In order to be pre-selected and considered for the Award selection phase, applicants must:

- demonstrate sufficient financial and social performance (Component 1 of the Application Form);
- demonstrate a sufficient engagement, consisting of procedures and actual actions, to increase resilience of its clients in a post-disaster/post-conflict situation (Component 2 of the Application Form)

The transparency and quality of the application will also be assessed during the pre-selection phase.

Selection phase

MFIs that meet the criteria and pass the pre-selection phase will be evaluated on the basis of their resilience supporting/building action in the specific post-disaster/post-conflict area using the following criteria (Component 2 of the Application Form):

- 2A. Description of the context and regulatory environment
- 2B. Institutional response to the disaster/conflict
- 2C. Institutional robustness

Only components 2B and 2C have a score and are explicitly evaluated, however, section 2A should be filled out carefully as it provides the context against which sections 2B and 2C will be assessed. An incomplete 2A section will affect the evaluation of sections 2B and 2C.

General Assessment Grid

An overview of the indicative weightings for each of the components is included below. However, decisions will be based on a holistic review of each application.

Component 1

Item	Weight	Section
1A. Institutional overview	20%	1A
1B. Financial performance	35%	1B
1C. Social performance	35%	1C
Transparency-quality	10%	All: 1A, 1B, 1C
Total	100%	

The MFIs will be evaluated along all the dimensions and a sufficient level of Institution, financial, social performance should be assured.

Component 2

Item	Weight	Section
2A. Context and regulatory environment	na	2A
2B. Institutional response	60%	2B
2C. Institutional robustness	30%	2C
2C1. Institutional resilience	15%	2C.1
2C2. Client resilience	15%	2C.2
Transparency-quality	10%	All: 2A, 2B, 2C
Total	100%	

Award benefits

The winner of the Award will receive:

- €100,000 (one hundred thousand Euro)
- An Award Certificate
- Promotion of their organisation and initiative by e-MFP

The winner will be requested to provide a report in autumn 2016 describing how the Award funds were used.

The two other finalists will receive:

- A Certificate of Achievement
- Promotion of their organisation and proposed initiative in e-MFP publications.

All eligible applicants will receive a Certificate of participation from e-MFP.

Information from the applications of the semi-finalists will be used to compile an e-MFP publication on “Microfinance in post-disaster, post-conflict areas and fragile states” and participating organisations will be asked for their consent to include non-confidential information in this publication.

6th European Microfinance Award

Microfinance in post-disaster, post-conflict areas and fragile states

Application Form

The Application Form consists of two components:

- Component 1: Institutional overview, financial and social performance.
- Component 2: Programmes, products, actions and procedures to strengthen the organisation's and its clients' resilience in post-disaster/post-conflict areas.

Application Forms are available in three languages: English, French and Spanish.

Applications should not exceed 20 full pages, excluding cover page, General Information page and annexes.

Please be specific and concise, using quantifiable evidence to support your answers whenever possible. Please note that verification of any information submitted as part of the application process may be requested, therefore please include verifiable quantitative data wherever possible.

Please provide additional documents as annexes to support your application, whenever you believe that they could add relevant information to your application. However consider that a maximum of 4 annexes of 10 pages each, excluding ratings or external assessments and financial statements, are allowed.

Mandatory documents to submit to apply for the 6th European Microfinance Award are listed below:

- Application Form: Component 1 and Component 2 completed in all their parts;
- Documents independent from your institution that support the extent of the actual post-disaster/post-conflict situation; (i.e. by government, local or international NGOs, or other recognized institution, media, etc.)
- supporting letter/e-mail by an e-MFP member;
- financial statements for past 3 years, statements from past 2 years must be audited.

Please send your complete application, together with all the required documents, via e-mail to contact@e-mfp.eu

The deadline for applications is 5 PM, Central European Time, on 3rd June 2015

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General information

Please provide the following information before filling out Component 1 and Component 2

Contact Information

Contact information in this section will be used only in relation to the European Microfinance Award. Please indicate the primary point of contact for the purpose of your application to the European Microfinance Award.

Name	
Title/position	
Email	
Phone number	

e-MFP member supporting the application

Please include name and contact details of the primary contact person.

Institution	
Name	
Title/position	
Email	
Phone number	

Additional references

Provide names and contacts of three people (outside the applying organisation and outside the e-MFP member supporting the application) to provide references about your organization and initiative(s).

Reference 1

Institution	
Name	
Title/position	
Email	
Phone number	

Reference 2

Institution	
Name	
Title/position	
Email	
Phone number	

Reference 3

Institution	
Name	
Title/position	
Email	
Phone number	

Component 1

Component 1 is composed of three parts:

- 1A: Institutional Overview
- 1B: Financial Performance
- 1C: Social Performance

All three parts should be carefully filled out, please follow the instructions.

1A. INSTITUTIONAL OVERVIEW

Institution name
Year of establishment
Website or relevant internet source
Legal form NGO, cooperative, finance company, commercial financial institution, Non-Bank Financial Institution, other
Geographical area of operations Countries/Regions/Cities
Head office address
Brief history of the institution (maximum 150 words)
Vision
Mission
Financial products provided including loans, savings, insurance, and payments Please list each of the main products for 2014 or for the latest available year (please specify the year), including a short description and the number of clients. In particular please specify whether or not your institution is allowed to collect savings, or provide insurance products.
Non-financial services provided Financial training, enterprise development, health services, educational services, etc., for 2014 or latest available year (please specify the year).

Other relevant information Shareholders, network affiliation, etc.			
<i>Please provide the required information for the last three years below.</i>			
<i>When data concerns monetary values please specify them in EUR, and provide the local currency you use and the current exchange rate.</i>			
	2014	2013	2012
Number of staff			
Number of active clients			
Total assets			
Loan portfolio (outstanding balance)			
Average loan size			
Average loan duration			
Number of branches			
Main funding sources: please provide the sources of funds (please provide names of the major institutions providing equity/loans/grants).			

1B. FINANCIAL PERFORMANCE OF THE INSTITUTION

This section aims to assess the financial performance of your institution. Please provide information on the financial performance of your institution **over the past three years**.

In addition, please submit the following documents together with your application form:

- **financial statements for the past 3 years** (statements from the past 2 years must be audited).
- **if your institution has an independent financial or institutional performance rating report** (e.g. from M-CRIL, MicroRate, MicroFinanza Rating, Planet Rating, or another rating agency) issued in the last 3 years, please attach the full report(s).

The quality of the data will be checked during the selection process

For the definition of the indicators, please refer to: <http://www.mixmarket.org/about/faqs/glossary>

		2014	2013	2012
1	Portfolio at Risk (PAR) 30 days			
2	Portfolio at Risk (PAR) 90 days			
3	Write-off Ratio			
4	Debt to Equity ratio			
5	Return on Assets (ROA)			
6	Operational Self-Sufficiency			
7	Yield on Gross Loan Portfolio (nominal)			
8	Operating Expense / Gross Loan Portfolio (%)			

1C. SOCIAL PERFORMANCE OF THE INSTITUTION

This section is intended to evaluate the social performance of your institution.

Please fill in the table below with concise and detailed answers. Use quantitative data whenever possible.

If your institution has any of the following documents, please send them together with the application form:

- independent **social performance rating report** (e.g. from M-CRIL, MicroRate, MicroFinanza Rating, Planet Rating, or another rating agency) issued in the last 3 years;
- **impact analysis** of its portfolio or part of its portfolio;
- SMART certification or similar third party assessment (but not a full social rating).

The quality of the data will be assessed during the pre-selection process.

1.C.1. Please describe your institutions' social mission (including target clients, social goals, indicators used and social targets set)	
1.C.2. Please describe if and how your institution keeps track of its social goals, their evolution, and how it reports about social goals to the various stakeholders (shareholders, funders, board of directors, management, staff, loan officers, clients, etc.)	
1.C.3. Please report if and how: <ul style="list-style-type: none"> • management staff and loan officers are trained to achieve social goals; • they are accountable for the social performance of your institution. 	
1.C.4. Please specify if your institution has policies and procedures to: <ul style="list-style-type: none"> • assure transparency of products for the clients; • prevent client over-indebtedness; • assure responsible treatment of clients. 	
1.C.5. Does your institution have a written Human Resources policy available to all employees that explains employees' rights related to: wages, benefits, working conditions, safety at work, non-discrimination, freedom of association and grievance resolution? (please provide details). <ul style="list-style-type: none"> • Please indicate if you monitor employee satisfaction and staff turnover. 	
1.C.6. Please describe if: <ul style="list-style-type: none"> • your institution has an environmental policy; • your institution provides products or has procedures to protect the depletion of environmental resources of your clients or to reduce their vulnerability to environmental degradation; • your institution provides services or products to improve access to clean water or to protect existing sources of water. 	
1.C.7. Please indicate (for 2014, or most recent year available)	
<ul style="list-style-type: none"> • percentage of active female clients 	

<ul style="list-style-type: none"> • percentage of active clients in rural areas 	
<ul style="list-style-type: none"> • percentage of active clients below poverty (please indicate whether \$2/day or national poverty line) 	
<ul style="list-style-type: none"> • percentage of active clients who are indigenous people or ethnic minorities 	
<ul style="list-style-type: none"> • percentage of staff who are women 	
<ul style="list-style-type: none"> • staff turnover rate (number staff departed during prior fiscal year (2014) / number of staff at start of prior fiscal year) 	

Component 2:

Component 2 is composed of three parts:

2A. **Description of the context and regulatory environment** in which your institution operates.

2B. **Institutional response** after the disaster or conflict happened. In particular, initiatives or actions implemented by your institution to respond to the immediate, medium-term, and long-term needs resulting from the post-conflict or post-disaster situation experienced by your clients, with the objective to help build their resilience and reduce vulnerability.

2C. **Institutional robustness**: the strategies, procedures, and actions at institutional and clients level implemented by your institution aiming to help increasing the resilience of the communities affected by disasters or conflicts, and how these are integrated in the core of the institution, and respond to the conflict-disaster situation.

Please provide detailed information concerning strategies, procedures and actions to increase client resilience in post-disaster/post-conflict areas and explain how they are integrated within your institutional activities.

For every question please provide as much detail as possible. In particular please provide the (approximate) starting date for every strategy, procedure, product or action, and whenever possible the number of staff and clients involved. Please explain how you have implemented the procedures inside your MFI and what have been the major outcomes for your institution and your clients and the main challenges encountered.

Whenever possible please provide quantitative data concerning outreach, results and impacts of your actions.

When appropriate, please attach documentation or additional materials to support your answers.

2A. DESCRIPTION OF THE CONTEXT AND REGULATORY ENVIRONMENT

In this section, please specify the details of the contextual situation in which your institution operates. **Whenever possible, please provide independent supporting documents**, i.e. documents written by actors independent from your institution (i.e. by government, local or international NGOs, or other recognized institution, media etc.) **that support the extent of the actual post-conflict/post-disaster situation.**

Please provide details for each of the below questions. When appropriate, please provide metrics.

2A1. The disaster/conflict

- What is the particular disaster or conflict that affected the population served by your institution?
- When did the disaster or conflict start/occur? (please specify the date).
- Is it an ongoing situation? (Conflict has not ended, instabilities are persistent, recurrent violence, etc.).

Kindly provide details on the disaster/conflict and general data on people affected, impact on natural resources and institutions. Support your answer with additional material wherever possible.

Please bear in mind that the disaster/conflict situation must have taken place since January 2010 (for ongoing/long-term events, the situation may have begun before, but continued post-January 2010).

2A2. How did the disaster/conflict affect the institution

- Please explain in detail how the disaster or conflict affected your institution and provide accurate numbers/figures and/or estimations wherever possible.
- Was your institution already operating in the area before the first disaster/conflict occurred? Or did it explicitly start its operation as response to the disaster/conflict?
- Is this the first time that your institution is confronted with a disaster or a conflict?

In particular, consider and expand on the effects on: **physical infrastructure**: branches or points of sales destroyed, etc.; **staff**: staff losses due to injury, illness, displacement (please specify if your institution works in refugees camps), death, kidnapping, etc.; **clients**: displaced, infected, killed, etc.; **environment**: security challenges, damaged infrastructure, market disruptions, etc.

2A3. The regulatory environment in which your institution operates

- Please describe if the regulatory body (Central Bank, Ministry of Finance or any other relevant regulator) or other public institutions have taken measures affecting the operations of your MFI (for example, directives for rescheduling of loans), or if there exists any agreement for government or regulatory intervention in case of major disasters/conflicts.

2B. INSTITUTIONAL RESPONSE

This section is intended to explain **how your institution responded to the disaster/conflict**, including changes of internal policies, procedures, products, funds, partnerships, target population, etc., aiming to cope with the specific situation generated by the conflict/disaster.

Please be **as detailed as possible** concerning dates, number or staff involved, clients reached, size of the area served, amount of funds deployed (loans disbursed, savings collected, etc.).

Please describe your overall motivations for these efforts. What are the key **objectives or targets**? How were these efforts embedded within other activities and operations of your institution? What were the key challenges involved?

Please describe the **observed outcomes** of your response, your contribution to support and enhance client resilience, reducing risk exposure and vulnerability.

2B1. Immediate response (up to 2 months)

- What were the first actions and initiatives implemented by your institution to cope with the disaster/conflict?

Please specify the emergency actions/procedures implemented immediately after the disaster/conflict aiming to respond to it, and the dates you started such initiatives.

Please provide details regarding the staff involved and their role, the resources used, and the outreach of such initiatives.

Please make sure to explain in detail how your emergency actions in response to the disaster/conflict contribute to reduce the short-term vulnerability and increase the resilience of your clients.

2B2. Medium term response (2 months to 1 year)

- What were the medium-term actions and initiatives implemented by your institution to cope with the disaster/conflict and increase the medium-term resilience of your clients?

Please provide details concerning projects aimed to restore damaged assets and livelihoods or contribute to adapt existing activities towards the changed situation (if appropriate).

Please explain in detail how such actions and initiatives contributed to foster or support medium term resilience for the affected population. Provide appropriate data to support your answer.

<p>2B3. Long term response (greater than 1 year)</p> <ul style="list-style-type: none"> • What were the actions and initiatives implemented by your institution to support long term resilience of communities affected by with the disaster/conflict? <p>Please specify all the actions implemented by your institution aiming to restore normal social and economic conditions, and decrease the vulnerability of communities in case of recurrent disaster/conflict.</p> <p>Please discuss (if applicable) initiatives aiming to restore damaged markets, reestablish value chains, increasing social cohesions, etc.</p> <ul style="list-style-type: none"> • Did your institution focus on serving affected populations, even if these were not existing clients? Did your institution open new branches in the affected regions in response to the disaster/conflict? • Did your institution develop new strategies and procedures to explicitly provide services to build resilience for the most affected populations, and offset the associated risk? (Also through the use of new technology and in partnership with local formal or informal institutions).

2C. INSTITUTIONAL ROBUSTNESS

This section is intended to describe the strategies, procedures, and products to enhance your institution’s resilience to post-disaster/post-conflict situations, and ability to increase the resilience of the clients and communities affected by disasters or conflicts.

Please describe how these procedures, strategies, and products evolved due to the conflict-disaster (please compare before and after) and how they are embedded in the core operations of your institution and respond to the conflict-disaster situation.

Whenever possible, please provide metrics to illustrate and support the effects of such procedures, strategies and products to foster institutional and client resilience.

2C1. Institutional Resilience

<p>2C1.1 Credit</p> <ul style="list-style-type: none"> • Does your MFI have policies and procedures in place for handling overdue loans (rescheduling/restructuring, collections, write-offs) due to disaster/conflict events? Please specify the number of rescheduled/restructured loans and write-offs resulting from disaster or conflict. • Does your MFI have specialized recovery agents or specialized staff, trained to handle non-performing loans in post-disaster/post-conflict situations?
<p>2C1.2 Risk management</p> <ul style="list-style-type: none"> • Does your MFI have an internal disaster risk management policy? • Does your MFI have cash management procedures to handle cash in a dangerous and unstable environment?

Please describe the risk management framework of your institution as it applies to managing post-disaster and post-conflict situations, and please provide details explaining if and how it is actually applied.

2C1.3 Staff

- Does your MFI have adequate staff incentive schemes in place to retain qualified staff during a post disaster/ post-conflict situation?
- Does your MFI have adapted mentoring/training for new and existing staff to provide services in post-disaster/post-conflict areas?

2C1.4 Clients

- What procedures does your MFI have in place to maintain client relationships in the event of a disaster or conflict?

Please describe in detail all the procedures in place to keep the relation with the clients. In particular please specify the strategies used to reach clients or perform operations (transfer money, savings, etc.) in regions where physical presence is dangerous (please specify if your MFI uses mobile technologies to reach clients or perform operations).

2C1.5 Funding

- Does your institution have access to funding (remittances, international funding, crowd funding) to assure the access to funds that are not affected by disaster and conflict and assured reliable access to funds during post-disaster/post-conflict situations?
- Please describe if you received support from internal or external stakeholders (i.e. government, non-governmental organizations, shareholders, donors, others, to address the disaster/conflict situation).

2C1.6 Reputation

- Does your institution have strategies and procedures to separate microfinance services from relief and rehabilitation activities?

2C2.Cliental Resilience

2C2.1 Loans

- Does your MFI provide emergency loans? If yes, please specify how many emergency loans you provided and for what purpose.
- Does your institution provide loan products that are specifically designed for clients to cope with the consequences of the disaster/conflict? Please provide details on the process of how this specific product was developed. Please indicate the conditions of this product (amount,

maturity, interest rate etc.) and how this loan should increase the clients' resilience.

2C2.2 Savings

If your institution is not allowed to collect savings, please skip this section.

(please provide the relevant documentation proving that your institution cannot collect savings)

- Does your MFI support procedures to allow rescheduling mandatory savings for affected clients?
- Please specify the saving products offered by your institution, and how many savings accounts for each type.
- Please specify the role of savings specifically aimed to address a post-disaster/post-conflict situation (please distinguish between voluntary and compulsory savings)

2C2.3 Insurance

If your institution is not allowed to provide insurances, please skip this section.

(please provide the relevant documentation proving that your institution cannot provide insurances)

- Does your MFI provide insurance programmes (health, life, business, etc.) to protect and stimulate adapted investments, or to cope with the specific conditions induced by the post-disaster/post-conflict situation? Please detail their role in building resiliencies for your clients.

2C2.4 Non-financial services

- What kind of initiatives does your MFI undertake to rebuild trust and social cohesion (among clients, among staff, between clients and staff, and in the affected population in general)?
- Does your MFI provide financial/business education projects adapted to the post-disaster/post-conflict market conditions? Please specify if you provide training for clients to help them transition to income-generating activities adapted to post-disaster/post-conflict situations or less affected by disasters/conflicts.

2C2.5 Linkages with other service providers

- Does your MFI have partnerships with other local NGOs, government and/or private sector companies to provide to clients inputs and services to build client resilience (rebuild value chains, markets, etc.)? Please describe the details of this partnership.

Planned use of the Award

If you were to win the Award, how would you use the prize money?

I confirm that the information provided in this application form is true and accurate

Name and position:

Date:

Signature:
