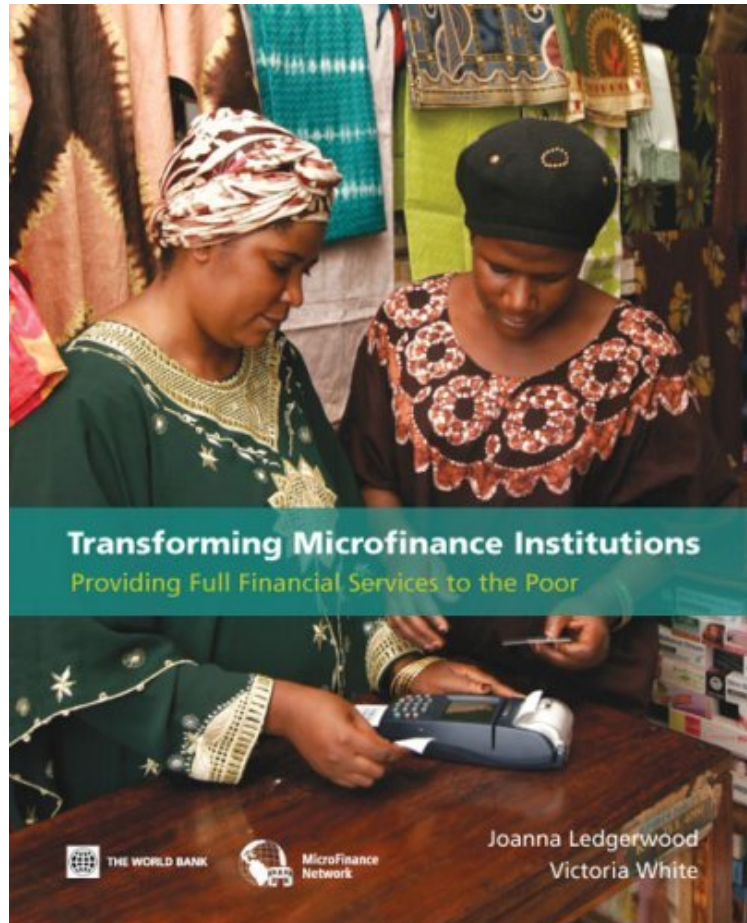


# Transforming Microfinance Institutions

Victoria White

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**Victoria White : Transforming Microfinance Institutions** before purchasing it in order to gauge whether or not it would be worth my time, and all praised Transforming Microfinance Institutions:

4 of 7 people found the following review helpful. The primary source for information on sustainable microfinance institutions. By PC Street. This edited volume includes contributions from some of the strongest practitioners in the field of microfinance, many of whom work at Accion in Washington DC. A number of the authors have also taught advanced microfinance classes, and this experience comes across in a volume that is both accessible and reflects their ground-breaking work.

In response to a clear need by low-income people to gain access to the full range of financial services including savings, a growing number of microfinance NGOs are seeking guidelines to transform from credit-focused microfinance organizations to regulated deposit-taking financial intermediaries. In response to this trend, this book presents a practical 'how-to' manual for MFIs to develop the capacity to become licensed and regulated to mobilize deposits from the public. "Transforming Microfinance Institutions" provides guidelines for regulators to license and

regulate microfinance providers, and for transforming MFIs to meet the demands of two major new stakeholders"regulators and shareholders". As such, it focuses on developing the capacity of NGO MFIs to mobilize and intermediate voluntary savings. Drawing from worldwide experience, it outlines how to manage the transformation process and address major strategic and operational issues inherent in transformation including competitive positioning, business planning, accessing capital and shareholders, and how to "transform" the MFI's human resources, financial management, MIS, internal controls, and branch operations. Case studies then provide examples of developing a new regulatory tier for microfinance, and how a Ugandan NGO transformed to become a licensed financial intermediary. This book will be invaluable to regulators and microfinance NGOs contemplating institutional transformation and will be of tremendous use to donors and technical support agencies supporting MFIs in their transformation.