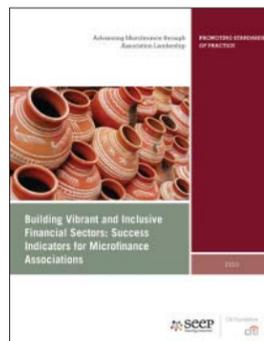


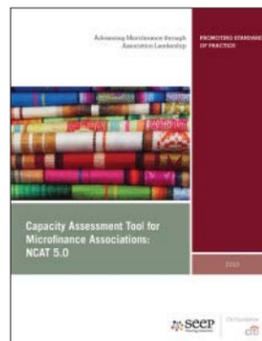
### Building Vibrant and Inclusive Financial Sectors: Success Indicators for Microfinance Associations

As the microfinance industry expands, stakeholders increasingly look to microfinance associations to learn about and implement opportunities to advance financial inclusion. This guide outlines a set of indicators that measure an association's success in shaping the industry. These standardized indicators will help the association, its members and supporters to identify where resources may be channeled for greatest impact.



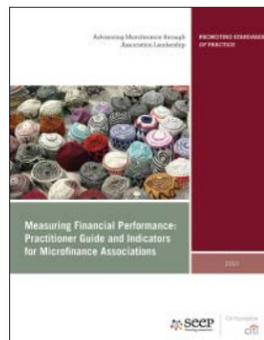
### Capacity Assessment Tool for Microfinance Associations: NCAT 5.0

In its 5th generation, the NCAT is the only internationally recognized tool available to evaluate the organizational capacity of microfinance associations. It has 65 indicators in 6 areas of organizational effectiveness. The fully revised NCAT 5.0 includes association standards of excellence, an assessment framework, a guide to using the tool, a scoring guide, and additional annexes such as revised interview questions and other planning tools and helpful resources.



### Measuring Financial Performance: Practitioner Guide for Microfinance Associations

As the industry matures, it is important for microfinance associations to measure their financial performance. While it is understood that a certain level of subsidy may always be necessary, it is increasingly accepted that financial sustainability of associations is necessary to ensure the continuity of their services. This guide outlines a standard set of financial indicators that will ensure improved strategy development and enable associations to analyze their financial performance.



### Network Development Exchange

The Network Development Exchange is an online platform connecting association practitioners from around the globe. On this platform, you can find the largest global directory of Microfinance Associations, access publications and participate in dialogues on issues related to SEEP learning initiatives. Visit us at <http://network.seepnetwork.org>



# A Suite of Tools for Microfinance Association Professionals

Developed by The SEEP Network in collaboration with microfinance associations around the world as part of the Citi Network Strengthening Program funded by the Citi Foundation.



Building Strong Associations



Providing Valuable Services



Promoting Standards of Practice



Connecting in a Global Community

#### The SEEP Network

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Washington, DC 20009-5721

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[www.seepnetwork.org](http://www.seepnetwork.org)  
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Microfinance associations play a powerful role in advancing the industry and focusing on their growth and development is one of the most strategic investments that can be made in the sector. The mission of the Citi Network Strengthening Program, the largest global grant program to be implemented in support of the Citi Foundation's microfinance strategy, is to increase the capacity and scale of the microfinance sector as well as enhance the environment for the provision of microfinance globally through investing in microfinance associations.

The SEEP Network is the leading provider of professional services, global standards, practical tools, and networking events for microfinance associations.

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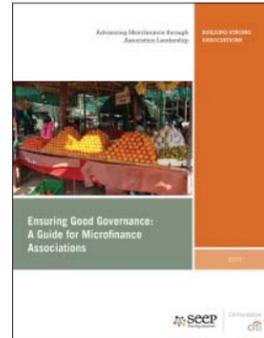


Citi Foundation



## Effective Governance: A Guide for Microfinance Associations

Good governance is a key factor to a microfinance associations' success in delivering quality services and developing a vibrant country or regional microfinance industry. This toolkit provides associations with a strong foundation for putting good governance principles into practice and gives facilitators that work with associations valuable resources for the development of governance trainings.



## Membership Strategies for Microfinance Associations: An Extensive Review of Practices from the Field

As member-based institutions, microfinance associations must define and implement a membership strategy that enables them to fulfill their mission of serving the needs of the industry, while generating revenues for sustainability. This technical note examines the experiences of different types of microfinance associations with diverse membership (size, type, geography) in defining a membership package, providing member services and establishing revenue targets.



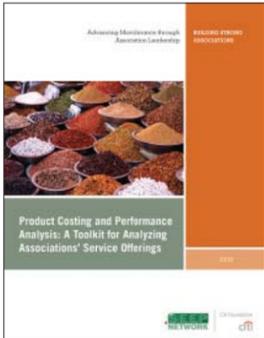
## Member Feedback Tool: An Online Platform for Assessing Member Needs and Satisfaction

Associations need ways to assess member needs and satisfaction with their services in order to continuously improve operations. This tool provides an online data collection, management and reporting system designed to enable microfinance associations to better understand their members and remain relevant.



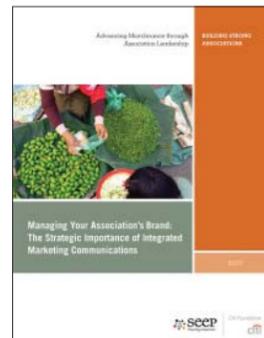
## Product Costing and Performance Analysis: A Toolkit for Analyzing Associations' Services Offerings

Financial sustainability is a major challenge and priority objective for most associations. This toolkit provides guidance for determining the administrative cost structure of products and services offered and the implications of current pricing policies on the association's long-term financial sustainability.



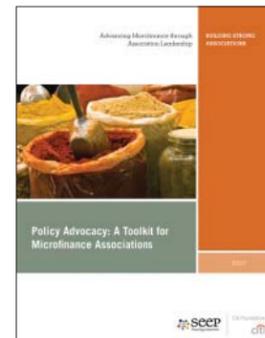
## Managing Your Association's Brand: The Strategic Importance of Integrated Marketing Communications

Microfinance associations often represent the industry to various stakeholder groups including its members, regulators, investors, donors and the public. This technical note provides guidance on how to develop an effective communication strategy that incorporates messaging, delivery channels, and monitoring and evaluation.



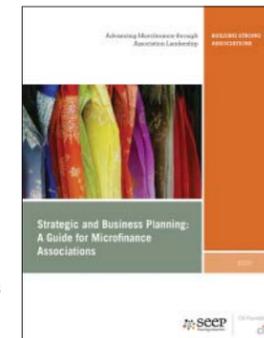
## Policy Advocacy: A Toolkit for Microfinance Associations

Policy advocacy is an essential service many associations provide to their members and microfinance sector. This toolkit is designed to support the planning and execution of these efforts through practical tools, examples, and lessons learned. The toolkit draws upon a growing body of literature on the subject of policy advocacy, as well as the experience of a multitude of microfinance associations from around the world.



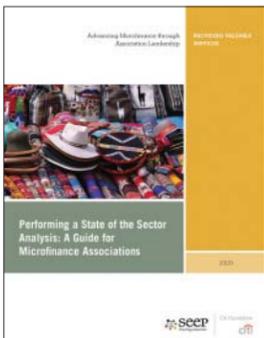
## Microfinance Association Planning Guide

Two of the most important foundations of a microfinance association's operations are the strategic plan, which sets the broader strategic goals, and the business plan, which lays out the implementation of those goals. This guide stresses the importance of the strategic and business planning process and guides microfinance associations in developing strong, realistic and measurable plans, a first step in ensuring an association's long-term success.



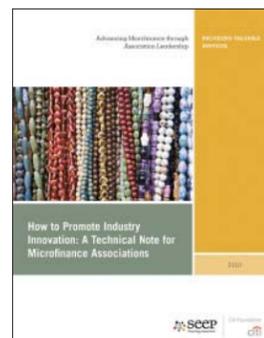
## Performing a State of the Sector Analysis: A Guide for Microfinance Associations

Microfinance associations are a key source of information for the sector and often publish or collaborate in the development of industry studies. This Guide explains how to undertake a standardized analysis of the microfinance industry in a region or country, as well as examples of how associations have used the results of these studies for delivering products and services to their members.



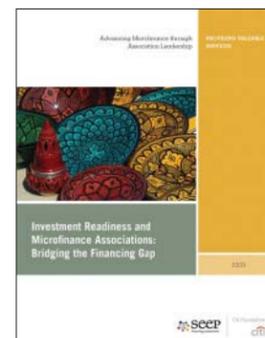
## How to Promote Industry Innovation: A Technical Note for Microfinance Associations

Associations are in a key position to help introduce new ideas to their members, reducing the cost of research and development as well as mitigating risks through pilot testing of new products. This technical note illustrates how associations can promote innovation in the industry for their members.



## Investment Readiness and Microfinance Associations: Bridging the Financing Gap

As associations grow and continue to refine and develop their member services, the topic of commercialization and accessing commercial capital is becoming an issue of increasing concern to their member base. This technical note examines the different elements of investment readiness and how associations can support this process through their products and services, illustrated by examples from the field.



## Promoting Credit Bureaus: The Role of Microfinance Associations

Credit bureaus have an integral role to play in addressing challenges such as over-indebtedness, reduced loan repayment incentives, and growing arrears for microfinance institutions (MFIs) in competitive environments. This technical note documents how a regional cross-section of associations have helped support the creation of credit bureaus in their country and provides useful points and lessons learned for associations considering their role in creating or supporting the creation of a credit bureau.



## Training Strategies: A Technical Note for Microfinance Associations

Training is an essential service that microfinance associations provide to their members to help them strengthen, grow and increase their outreach. This Technical Note gives guidance on how associations can develop a training strategy based on their own capacity and the context of their market.

