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.

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.

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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.

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.

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.

Credit bureaus have an integral role to play in addressing challenges such as over- indebtedness, reduced loan repayment incentives, and growing areas 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 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.