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**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 requited documents, via e-mail to contact@e-mfp.eu

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

Award Sponsorship



**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

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| --- | --- |
| 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. |
|  |
|  |
| *Please provide the required information for the last three years below.**When data concerns monetary values please specify them in EUR, and provide the local currency you use and the current exchange rate.* |
|  | **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.

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| **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 goalsto the various stakeholders (shareholders, funders, board of directors, management, staff, loan officers, clients, etc.) |
|  |
| **1.C.3. Please report if and how:*** 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:*** + assure **transparency of products** for theclients;
* 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). * Please indicate if you monitor employee satisfaction and staff turnover.
 |
|  |
| **1.C.6.**Please describe if:* 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) |
| * percentage of **active female clients**
 |  |
| * percentage of **active clients in rural areas**
 |  |
| * percentage of active **clients below poverty** (please indicate whether $2/day or national poverty line)
 |  |
| * percentage of active **clients who are indigenous people or ethnic minorities**
 |  |
| * percentage of **staff** who are **women**
 |  |
| * 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.

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| **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.

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| **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. |
|  |
| **2B3. Long term response (greater than 1 year)*** What were the actions and initiatives implemented by your institution to support long term resilience of communities affected by with the disaster/conflict?

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. Please discuss (if applicable) initiatives aiming to restore damaged markets, reestablish value chains, increasing social cohesions, etc. * 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).
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|  |

**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**

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| --- |
| **2C1.1 Credit*** 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?
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|  |
| **2C1.2 Risk management*** 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?
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|  |
| **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).
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| **2C1.6 Reputation** * Does your institution have strategies and procedures to separate microfinance services from relief and rehabilitation activities?
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|  |

**2C2.Cliental Resilience**

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| --- |
| **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?

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

Name and position:

Date:

Signature: