

MicroFinanza Rating

Institutional presentation

Aldo Moauro

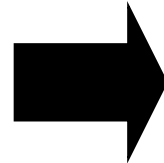
World Microfinance Forum Geneva

October 2008

Our vision

THE CONTEXT

- Different MFIs (development stage, institutional typologies, etc.)
- Different needs from different stakeholders (donors, social and commercial investors, regulators)



OUR APPROACH

- Transparency graduation path (accompanying and coaching MFIs up to the rating through different products)
- Products diversification to meet the needs of different stakeholders

Products diversification

ASSESSMENTS AND PRE-RATING SERVICES

Institutional diagnosis
Mini-assessment

SERVICES FOR INVESTORS

Investment advisory report
Customized services
Monitoring of MFIs

MICROFINANCE RATING

Public and private rating
Updates and monitoring

CREDIT RATING

Opinion on the general creditworthiness of a (regulated) MFI

SOCIAL PERFORMANCE RATING (SPR)

With survey and without survey

TRAINING

Rating and assessment methodologies

Products

ASSESSMENTS AND PRE-RATING SERVICES

Institutional diagnostic

Detailed analysis of internal policies and procedures and comparison with internationally recognized best practices

Mini-assessment

Assessment of operations, performance and risk of small institutions

MICROFINANCE RATING

- Rating of operations, performance and risks of microfinance institutions
- Private (no public rating grade) rating and public rating

CREDIT RATING

- Opinion on the general creditworthiness of an entity

TRAINING

- Training on rating and assessment methodologies

Products (2)

SERVICES FOR INVESTORS

Investment advisory report

Profile of the operations and risk of microfinance institutions in order to support investment decisions

Customized services

Various services which can be adapted to meet clients needs. Services include due-diligence, second opinion, deal sourcing, country profile, and specific research on risk areas of the MFI

Monitoring of MFIs

Regular monitoring of the performance of MFIs with on-site and on-distance updates

SOCIAL PERFORMANCE RATING (SPR)

- Assessment of the capacity of the MFI to translate its mission into practice and to achieve its social goals
- 2 products offered: Enhanced Social Rating (including survey on clients and focus group methodology) and Standard Social Rating, without survey

Products targeting

	MFI	Donors	Investors	Regulators	Small MFI	Medium MFI	Large MFI
Assessments and pre-rating services	√	√	√		√	√	
Microfinance rating	√	√	√	√		√	√
Credit rating	√		√	√		√	√
Services for investors			√		√	√	√
Social performance rating	√	√	√	√		√	√
Training	√	√	√	√	√	√	√

Thank you!!!

MF Rating HQ

Corso Sempione, 65 20149 Milan – *Italy* Tel: +39-02-3656.5019 Fax: +39-02-3656.5018

MF Rating South America

Calle Pasaje El Jardín #152 y Avenida 6 de Diciembre, Quito – *Ecuador* Tel.: +593-2-2248.114

MF Rating Central America

Costado Nor-oeste Parque El Dorado Casa 116. Residencial El Dorado, Managua – *Nicaragua*
Tel.: +505-2480.858

MF Rating Central Asia, the Caucasus and Russia

Apt.14, 231, Tynystanov Str., 720000, Bishkek, *Kyrgyz Republic* Tel: +996-312.682997

MF Rating Africa

c/o Prima Apartments, Gichugu Road, Kileleshwa, Nairobi - *Kenya*
Tel: +254 (0)20 300 6423; Mob: +254 (0)737 43 9297

Antenna in Brussels

Rue de la Victoire 101, Bruxelles - *Belgium* Tel.: +32-2-539.2422

www.microfinanzarating.com info@microfinanzarating.com