

How to Start a Micro-Lending Business

Overview

During these hard times, a lot of people would seek the help of those engaged in micro lending. It's one way to help support their families, and to ease poverty. A good system is needed to operate this business. This seminar is highly recommended if you want to engage in this business.

Objective

- The seminar aims to teach the actual and potential income in micro-lending business. Specifically, it aims to cover the logistics and strategies to operate your own firm.

Who Should Participate

- The seminar is designed for those who would want to engage in the micro-lending business.

Key Topics

I. Introduction

- Background
- Definition (lending, micro-lending, interest, service charge, collateral, rebates, offsetting, fees, mode and terms of payments, annotation)
- Trends

II. Important Matters to Consider

- Initial capital required
- Legal requirements and legal aspects

- Market study (target market, area, office location layout and structure, business trends, crime rate, competition, culture, local government policies and regulations)
- Human resource requirements
- Complete manual of operation (organizational structure, loan products, flow of operation, accounting system, human resources, company policies and guidelines)
- Capital expenditures and pre-operating expenses
- Business and marketing plan (projections, strategies and promotions, plan of actions)
- Gantt chart

III. Elements of good character and loan evaluation

IV. Collection and monitoring

V. Delinquency analysis and management

- Systematic and strategic approach
- Legal remedies and solutions

VI. Profitability and progress

- Return of equity
- Portfolio management
- Investments
- Decision making
- Human resources

VII. Reminders and tips

- Business ethics
- Integrity
- S.I.R.
- Social responsibility
- Purpose
- Balance

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Micro-lending in India. Thoughts on a business plan Joseph Wambua, 2015-10-01 Essay from the year 2014 in the subject Business economics Company formation Business Plans grade A language English abstract This essay outlines the idea of a business plan for a micro lending business in India To this end the author examines several factors that may influence a business plan These include the business idea itself the business environment feasibility and stakeholder issues as well as ethical and sustainability concerns

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Small Customers, Big Market Malcolm Harper, Sukhwinder Singh Arora, 2005-01-01 Text Published in collaboration with Practical Action Publishing London this book shows commercial bankers that providing micro finance services to the poor makes good business sense

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Micro-finance Interventions Paula Francis Kelly,2002 Provides a practical tool for the design and implementation of sustainable microfinance interventions with a particular focus on rural areas Provides guidance on who to target how to establish and maintain savings and lending schemes what kind of training to provide gender concerns and cost effectiveness Includes lessons from income generating projects in three countries *Independent Banker* ,2008 *Policy Measures to Promote the Use of Micro-credit in Europe for Social Inclusion* ,2005 Summary of the main findings of a study by FACET EVERS JUNG and nef **Small Business Profiles** Jennifer A. Mast,1995 Tips on how to start finance market advertise a new business and how to navigate the licensing and insurance shoals from animal breeding to word processing services

Small Business Management Timothy S. Hatten,2005-04 Hatten provides a balanced introduction to both entrepreneurship and small business management before turning his focus toward achieving and maintaining a sustainable competitive advantage as a small organization Current issues including global opportunities service quality and technology are highlighted throughout the text and the Third Edition features an increased emphasis on small business ownership by women and minority groups Additional coverage is given to the new Small Business Administration size standards creating a personalized business plan and e commerce New A full chapter is devoted to creating a business plan Two complete plans written by undergraduate students appear in the text one designed for a service business the other for a retail establishment Electronic Business Plan Templates are also available online New What Would You Do exercises provide realistic opportunities for students to think critically and realistically New Profile in Entrepreneurship boxes spotlight individuals who ve created new products and businesses New Eduspace course management system New Coverage of small business ownership by women and minority groups has been increased throughout the text New End of chapter questions Comprehension Checks have been added to each chapter Author created supplements including the Instructors Resource

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