

OUR CLIENTS

Multi-lateral agencies: International Finance Corporation, World Bank Group, Food and Agriculture Organization of the United Nations, United Nations Capital Development Fund (UNDCF), SUM Centre for Development and the Environment, and United Nations Development Program (UNDP)

International Networks: SEEP Network, FINCA International, World Vision, CARE USA, Opportunity International, Oxfam, Catholic Relief Services (CRS), Freedom from Hunger, Promujer, MEDA, Save the Children Federation, and Habitat for Humanity International.

Sources of funding: CGAP-MFMI, SNV, NOVIB of Holland, ACT of Belgium, CHICA of Austria, USAID, Ayuda en Acción, and international embassies

National organizations/institutions: ENLACE El Salvador, AGAPE Colombia; City of Kingston Credit Union Jamaica, AGUDESA in Guatemala, ADIM, PRESTANIC, Promujer, AD-DAC,4i200 in Nicaragua and many more

National and Regional Microfinance Networks

REDCAMIF—C. America	COPEME - Peru
GHAMFIN - Ghana	REDMICROH - Honduras
CASHPOR - Asia	ASOMIF - Nicaragua
ALPIMED - El Salvador	PHILNET (MCP) - Philippines
AEMFI - Ethiopia	SANABEL - Middle East
PRODESARROLLO - Mexico	RFR—Ecuador

Socially Responsible Investors: Oikocredit, Partners for the Common Good Loan Fund, Calvert Foundation, Rockdale Foundation, WCCN, and MICROVEST.

Academic Institutions: IDEAS has developed and taught master-level courses in the University of Southern New Hampshire, American University, and Tulane University in the United States; UAM and UPOLI in Nicaragua; Don Bosco in El Salvador; Limpopo in South Africa; National University of Mongolia; and The Open University of Tanzania. IDEAS also provided training on USAID Poverty Assessment Tools with The IRIS Center at the University of Maryland.

Private Sector: Management Services International; LFS of Germany; CARANA; Progressive Assets Management; INFORED in El Salvador; fair trade buyers and banks like CARD

Simultaneous evaluations in multiple countries:

- 10 countries of FINCA Internacional in Africa, Europe, Asia & Latin America
- 4 countries in Central America for Katalysis
- 7 countries in Latin America for FINCA for strategic business planning for microfinance institutions
- 4 countries in Central America for Irish Dev. Agency (DCI)
- 3 countries in Eastern Europe for KfW
- 3 countries worldwide for World Vision International

AVAILABLE TRAININGS

- Professional development and training institutes
- Development and teaching of academic programs
- Participative research (quantitative and qualitative)
- Training and field work for young consultants with special emphasis on building capacity of consultants from developing countries

RENEWABLE ENERGY TECHNOLOGIES

IDEAS has developed a project called TecAp, which will bring solar energy and other new and appropriate technologies to fair trade coffee cooperatives and other rural development organizations. We are working with financial institutions to provide longer-term loans with reasonable interest rates so that these technologies are accessible to small farmers. After developing TecAp in Nicaragua, we intend to expand to other countries.



OUR TEAM

IDEAS has an international team of over 100 professional consultants who provide specialized services in the fields of rural development, business development, microfinance, socially-responsible investing and other services. 90% of the consultants are from developing countries, and the majority are women.

See <http://www.ideasnet.org/latin.htm> for a list of current associate consultants throughout Latin America.

FOR MORE INFORMATION visit www.ideasnet.org

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Institute for Development, Evaluation, Assistance, and Solutions



SERVICES AND TRAININGS

- **Market research (qualitative and quantitative analysis); customer satisfaction research; product development**
- **Organizational evaluation; strategic planning and business plans**
- **Portfolio management; Balanced Scorecard; SEEP Framework; MICROFIN; other management tools**
- **Social Performance Management, poverty assessments; impact evaluation and selection of monitoring indicators**
- **Finance and marketing of solar and other renewable energy technologies**
- **Microfranchising; Business Development; Supply chain analysis; markets and sub-sectors**
- **Channeling capital investors for microfinance and fair trade cooperatives**

MISSION

The **IDEAS mission** is to contribute to the sustainable economic development of low income persons by providing training, technical assistance, consulting, and information on innovations of financial and non-financial services to institutions and professionals.

In this context we work with microfinance institutions (MFIs) and their networks, cooperatives, non-profits, companies, and socially responsible investors.



Celebrating over 35 years of service.

MARKET RESEARCH

We use 2 types of research, Qualitative and Quantitative.

In the qualitative approach, we provide specialized training services and technical advice applying various methodologies that include: 18 tools originally designed by MicroSave. They are being successfully used in Latin America and globally. IDEAS has trained more than 30 certified providers of this service in Latin America. IDEAS continues to innovate in this arena.

In terms of quantitative market research, we use advanced statistical techniques like discriminant analysis, factorial analysis and cluster analysis.

These tools are used to:

- Identify the needs and views of microfinance customers and business development programs
- Learn how one institution is performing relative to other similar organizations in terms of products and processes
- Redesign products and services according to perceived needs of current and potential clients.
- Design of new product prototypes

IDEAS aims to help institutions better listen to and identify the needs and preferences of the poor, in order to develop or adapt products to the needs/preferences identified.

The IDEAS team has developed market research in countries like: Mexico, Guatemala, El Salvador, Nicaragua, Colombia, Jamaica, and Peru, as well as in Africa and Asia.

PORTFOLIO MANAGEMENT

The financial and economic crisis has affected the quality of the portfolios of many MFIs and cooperatives. Therefore they require tools and techniques to help them analyze where to find the causes of **la mora**. IDEAS offers the following tools and techniques:

Pareto Analysis: This technique helps to determine the 20% that causes 80% of delinquency issues. The analysis is done from different perspectives in such a way that the process of reducing **la mora** is done very effectively.

Determinacion de la cartera de equilibrio: Many MFIs do not know what level of portfolio they need to maintain to cover all costs or how to establish that point in an expansion process. IDEAS trains Financial Directors to calculate this and determine the levels of assets and **patrimonio** without having to make complex and prolonged financial projections. It also incorporates ABC Costing, using the software developed by CGAP that has been tested internationally.

STRATEGIC AND BUSINESS PLANNING

We provide training and technical assistance in the following areas:

Assessment: Analyzing the 8 key areas of performance of an MFI or other institution, providing results and recommendations in order to make management decisions that lead to an improvement in the quality of financial operations and social performance. This assessment also provides a good basis for a business or strategic plan.

SEEP Framework: We use this tool for reporting, analyzing and monitoring the operational and financial performance of an MFI. Created by REDSEEP, it provides key information to managers, directors, donors and investors.

Balanced Scorecard: This tool was created by Drs. Kaplan and Norton. It assists in developing a strategic plan by developing a strategic map which gives rise to a matrix of objectives, indicators, drivers, and strategic initiatives. Then they are placed in a special software developed by Prof. Mario Vogel that tracks them in digital form, using colorimetry and other novel techniques.

Microfin: This software created by Charles Waterfield completes the tools cycle, by facilitating the development of financial projections for up to five years.



SOCIAL PERFORMANCE MANAGEMENT

Impact evaluation and poverty assessment: IDEAS has been a leader in developing Social Performance Management (SPM) worldwide and in the Americas. Our consultants developed the first materials and tools in English. We led the first course in Mexico and trained the team of "Proyecto Mision", CRS and ASOMIF to help them start their regional project.

IDEAS drafted and developed the first **Global Impact AIMS-SEEP Evaluation Manual**. We were the first trainers in Latin America, Africa and Asia to use this set of 5 qualitative and quantitative tools. We have conducted research and performed trainings for microfinance networks on four continents.

IDEAS helped develop the **Poverty Assessment Tools (PAT)**, and we were chosen to be the first global trainers for this project of great importance to USAID.



BUSINESS DEVELOPMENT: MICROFRANCHISING

IDEAS is providing trainings on a new subject in Latin America—microfranchises. It was developed in Asia and Africa with success over the last decade. Microfranchisors such as Grameen Bank, BRAC and CARD have supported this effort to improve the development of microenterprises. Through **purchased business models** it has been able to help small businesses become more stable and grow more quickly. IDEAS has offered a master's level course and others. Also, we are prepared to offer consultancy to companies, business development organizations, MFIs, and others interested in the concept of microfranchising.

