**SCBF 201X-XX Date**

**Title.. by PFI (partner financial institution/s) in (country)**

*(E.g. “Barid Cash as an innovative distribution model of the Postal Bank in Morocco”)*

1. **DEVELOPMENT RELEVANCE**

**Economic and poverty context** *(max. 10 lines text and max. 0.5 page in total incl. the table and charts)*

|  |
| --- |
| ***Please fill in the tables below (****indicate years and sources, if different from the ones listed below)* ***and provide a short text to describe the economic and poverty context. Include a governance indicators chart and a multidimensional poverty chart (See “Guidelines on writing a final report”).*** *To fill in the TABLE, please use the following sources with hyperlinks:**GDP growth:* [*http://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG*](http://data.worldbank.org/indicator/NY.GDP.MKTP.KD.ZG)*Inflation:* [*http://data.worldbank.org/indicator/FP.CPI.TOTL.ZG*](http://data.worldbank.org/indicator/FP.CPI.TOTL.ZG)*Trade balance:* [*http://data.worldbank.org/indicator/NE.RSB.GNFS.ZS*](http://data.worldbank.org/indicator/NE.RSB.GNFS.ZS)*Foreign direct investment (net):* [*http://data.worldbank.org/indicator/BX.KLT.DINV.WD.GD.ZS*](http://data.worldbank.org/indicator/BX.KLT.DINV.WD.GD.ZS)*Net ODA received:* [*http://data.worldbank.org/indicator/DT.ODA.ODAT.GN.ZS*](http://data.worldbank.org/indicator/DT.ODA.ODAT.GN.ZS)*Remittances received:* [*http://data.worldbank.org/indicator/BX.TRF.PWKR.DT.GD.ZS*](http://data.worldbank.org/indicator/BX.TRF.PWKR.DT.GD.ZS)*Economic Freedom Index:* [*http://www.heritage.org/index/explore?view=by-region-country-year*](http://www.heritage.org/index/explore?view=by-region-country-year)*GDP per capita:* [*http://data.worldbank.org/indicator/NY.GDP.PCAP.CD*](http://data.worldbank.org/indicator/NY.GDP.PCAP.CD)*Gini index:* [*http://data.worldbank.org/indicator/SI.POV.GINI*](http://data.worldbank.org/indicator/SI.POV.GINI)*Poverty headcount ratios:**International* [*http://data.worldbank.org/indicator/SI.POV.DDAY/countries/all?display=graph*](http://data.worldbank.org/indicator/SI.POV.DDAY/countries/all?display=graph)*National* [*http://data.worldbank.org/indicator/SI.POV.NAHC/countries/all?display=graph*](http://data.worldbank.org/indicator/SI.POV.NAHC/countries/all?display=graph)*Rural* [*http://data.worldbank.org/indicator/SI.POV.RUHC/countries/all?display=graph*](http://data.worldbank.org/indicator/SI.POV.RUHC/countries/all?display=graph)*For CHARTS, please use the following hyperlinks and see “Guidelines on writing a final report”:**Governance indicator chart:* [*http://databank.worldbank.org/data/reports.aspx?source=Worldwide-Governance-Indicators#*](http://databank.worldbank.org/data/reports.aspx?source=Worldwide-Governance-Indicators)*Multidimensional poverty chart:* [*http://www.dataforall.org/dashboard/ophi/index.php/mpi/country\_briefings*](http://www.dataforall.org/dashboard/ophi/index.php/mpi/country_briefings) |

*Please write under (not inside) the grey tables with instructions and remove the table once you have answered the question (font Arial, size 10)…*

|  |  |
| --- | --- |
| **Table 1[[1]](#endnote-1): Population and economic indicators** |  |
| **Population** in million(*please indicate year*) |  |
| **GDP growth** (*year)* | **%** |
| **Inflation** (*year)* | **%** |
| **Trade balance** (% of GDP) (*year*) | **%** |
| **Foreign direct investment (net)** (% of GDP) (*year*) | **%** |
| **Net ODA received** (% of GNI) (*year*) | **%** |
| **Remittances received** (% of GDP) (*year*) | **%** |
| **Economic Freedom Index[[2]](#endnote-2)** (Rank among 186 countries) *(year)* |  |
| **Poverty indicators** |
| **GDP per capita** (USD) (*year*) |  |
| **Gini Index** (0= equality 100= inequality) (*year*) |  |
| **International poverty rate** (*year;* at 1.90 USD/day) | **%** |
| **National poverty rate** (*year*) | **%** |
| **National rural poverty headcount rate** (*year*) | **%** |

 **Governance indicators chart[[3]](#endnote-3), *(country, year)***

 **Multidimensional poverty index chart[[4]](#endnote-4), *(country, year)***

**Financial sector context** *(max. 10 lines)*

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| ***Refer to longer trends and recent developments of the financial sector.****For reference, find topics to cover and sources of information listed below.** *Snapshot of financial inclusion vision of the government. Sources: National Financial Inclusion Policy, National Poverty Reduction Strategies*
* *Regulatory framework: banking and insurance*
* *Financial sector infrastructure (e.g. credit bureau, sector associations)*
* *Main operators, competition*
* *Penetration rates for main financial services (credit, savings, insurance, etc.) in year X. Sources with hyperlink:* [*http://datatopics.worldbank.org/financialinclusion/*](http://datatopics.worldbank.org/financialinclusion/)*;* [*http://data.worldbank.org/indicator/IQ.CPA.FINS.XQ*](http://data.worldbank.org/indicator/IQ.CPA.FINS.XQ)*; Global Microscope on the Microfinance Business Environment*
 |

**Partner financial institution/s** *(max. 10 lines per institution)*

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| --- |
| ***Which institutions were involved in the intervention?*** *Note: Information can be drawn from the application.** *Vision, mission, key business objectives, financial/non-financial services offered*
* *Ownership*
* *Size and growth trend*
* *Competitive position and role in financial inclusion according to type of services*
* *Target group (client segmentation)*
* *Partners (role of Swiss and international partners)*
 |

**Photo of the branch network map**

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| ***Add a picture of the branch network map with a caption.*** |

1. **INTERVENTION APPROACH**

**Capacity building needs** *(max. 5 lines)*

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| ***What was the basis for the SCBF intervention?**** *Mention shortly any previous activities to enable the SCBF intervention (e.g. feasibility study under SCBF)*
* *Mention 1-3 key up-scaling constraints of partner financial institution. Refer to financial sector if relevant for intervention.*
 |

**Main activity areas (goals, targets, resources & time frame) and outputs** *(max. 15 lines)*

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| ***What were the main activity areas that have led to the planned – and unplanned – outputs? Please include planned outputs that have not been achieved. Indicate whether additional funders have contributed to the intervention and, if so, by what share.**** *For instance, briefly mention, if applicable, activities that have lead to new/improved products/services and distribution channels, or strengthened operational capacity.*
* *In case staff and/or management were trained, please mention here and add a figure (number of trained and in which areas).*
 |

1. **RESULTS ACHIEVED AND NOT ACHIEVED *(main part of the final report)***

**Client level** *(max. 90 lines / 1.5 pages)*

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| ***Describe results achieved through the SCBF intervention at the client level*** *(max. 25 lines). Find example information listed here below and discuss/report if relevant and related to the SCBF intervention. If there is no new/improved product, please explain, if applicable, how the SCBF intervention contributed/will contribute to up-scaling.** + ***Client satisfaction*** *(statements of clients, client satisfaction with the new product,**etc.)*
* ***Change of quality of life*** *(risk reduction/vulnerability level, health/nutrition, education, empowerment, etc.) Sources: 2-3 client testimonies, impact study if available*
* ***Change of client business performance*** *(e.g. growth and stability, change of net profit, change in jobs created, etc.)*
* ***Change of financial literacy level*** *(only if SCBF contributed to financial education of clients). Source: training feedback from clients, training evaluations*
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| ***Insert 2-3 client profiles*** *(including not-so-successful ones and at least one female client)* ***and/or quotes****. Include also* ***pictures*** *of clients, preferably while using financial services (****high resolution****, ideally JPEG).*  |

**Partner financial institution/s level** *(max. 60 lines / 1 page)*

|  |  |  |  |
| --- | --- | --- | --- |
| ***How did the SCBF intervention contribute to strengthening the partner financial institution in specific areas where the technical assistance has been provided?*** *If relevant and related to the SCBF intervention, you may use the indicators listed below to reflect the standing of the institution.*

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| --- | --- |
| ***Social performance and client satisfaction******Trend of selected social performance indicators******of the USSPM (they include the SMART client protection principles and indicators)****Select few social performance indicators relevant to the SCBF intervention, but the following indicators are mandatory:** + ***Client satisfaction*** *measured by client drop-out rates for lending & savings services and renewal ratios[[5]](#footnote-1) and coverage ratios[[6]](#footnote-2) for insurance services*
	+ ***Staff turnover ratio / Change in number of employees and agents***
	+ ***Outreach to very poor, poor, or low income people; social marginalized and/or excluded groups or people: Poverty outreach ratio[[7]](#footnote-3) and rural outreach ratio[[8]](#footnote-4)***

*\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_****Loans/Savings[[9]](#footnote-5)******Outreach and portfolio trends:*** * ***Increased overall outreach m/f*** *(incl. trends in proportion of low-income clients m/f)*
	+ ***Trends in savings\* m/f*** *(number of saving accounts, total volume of savings, average savings balance per saver, percentage of dormant savings accounts)*
	+ ***Trends in credit portfolio m/f*** *(number, value, main products, average size)*
* ***Loan-to-deposit ratio\****
* ***Profitability / Self-Sufficiency*** *(ROA[[10]](#footnote-6) for banks and operational self-sufficiency[[11]](#footnote-7) for MFIs, financial margin)*
* ***Efficiency & Productivity*** *(staff per client, loan officer per borrower, etc.)*
* ***Portfolio Quality*** *(PAR30)[[12]](#footnote-8)*

*\* for deposit taking institutions* | ***Insurance products[[13]](#footnote-9)******Outreach and portfolio trends:*** * ***Total number of active clients***
* ***Total number of lives covered***
* ***Total number of policies***
* ***Total gross premium (earned)***
* ***Total sum insured***
* ***Growth ratio[[14]](#footnote-10)***

***Product Value and Service Quality:**** ***Incurred (and reserved) claims ratio[[15]](#footnote-11)***
* ***Promptness of claims settlement[[16]](#footnote-12)***
* ***Claims rejection ratio[[17]](#footnote-13)***
* ***Coverage ratio [[18]](#footnote-14)***
 |
| ***Mobile payments**** ***Number of registered customers***
* ***Number of active customers (with at least one money transaction in the last 30 days)***
* ***Percentage of active customers (out of total registered customers)***
* ***Number of transactions per month***
* ***Average value per transaction in USD***
 |

* ***New or enhanced partnerships*** *with services providers (notably providing non-financial services to its clients), and other financial intermediaries.*
* ***New or enhanced partnerships*** *with funders and investors.*
* ***Investments mobilized***
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| ***Insert pictures of a typical branch, preferably with clients*** *(****high resolution,*** *ideally**JPEG).* |

**Financial sector level** *(might be applicable for financial inclusion leaders) (max. 30 lines / 0.5 page)*

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| ***In what way, if at all, did the intervention produce any results beyond the level of the partner financial institution?*** *Fill in ONLY if applicable (max. 6 lines).** ***Deepening of financial inclusion*** *(sources: Central Bank, IMF, IBRD):*
	+ *Trend of financial sector depth from Y0 to +Y4/5*
	+ *Trend of penetration rates for main financial products (credit, savings, insurance, etc.) between Y0 and +Y4/5*
* ***Imitation effects*** *(sources: observations, sector associations):*
	+ *Other financial intermediaries have imitated the new or improved products and/or non-financial services and/or distribution channel(s) of the partner financial intermediary*
	+ *Other financial intermediaries have adopted selected standard sets from the partner financial intermediary*
 |

1. **LESSONS LEARNT *(max. 60 lines / 1 page in total)***

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| ***Draw conclusions regarding the intervention:**** *How effective was the design and implementation of the intervention?*
* *Was the intervention implemented as planned? If not, what were the main adjustments?*
* *What have been the challenges during the implementation of the capacity building intervention?*
* *To what extent did the intervention achieve / not achieve what was expected?*
* *What should have been done differently? What has proven to be the appropriate approach?*
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| ***What recommendations do you draw for similar interventions in the future or in other regions (for the partner financial institution and/or for SCBF)?**** *What are critical success factors?*
* *What should be avoided?*
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**--------------------------------------------------------------------------------------------------------------------------------**

***Note****: Without contrary remarks from your side, we may use the pictures of this report for SCBF publications (e.g. annual report). Please state caption and, if needed, credits. Please provide photos at high resolution (ideally JPEG).*

1. The World Bank Group (*year*). World Development Indicators database. Washington, DC. http://data.worldbank.org. Accessed (*insert date*) [↑](#endnote-ref-1)
2. Heritage Foundation, (*year*) Index of Economic Freedom, http://www.heritage.org/index/ranking Accessed (*insert date*) [↑](#endnote-ref-2)
3. The World Bank Group (*year*). Worldwide Governance Indicators database. Washington, DC. http://databank.worldbank.org. Accessed (*insert date*) [↑](#endnote-ref-3)
4. Oxford Poverty and Human Development Initiative (*year*). Global Multidimensional Poverty Index Databank. OPHI, University of Oxford. http://www.dataforall.org/dashboard/ophi/index.php/mpi/country\_briefings Accessed (*insert date*) [↑](#endnote-ref-4)
5. Renewal ratio = number of renewals / number of potential renewals. [↑](#footnote-ref-1)
6. Coverage ratio = number of active insured / target population. [↑](#footnote-ref-2)
7. Poverty outreach ratio= number of clients under defined poverty line / total number of clients [↑](#footnote-ref-3)
8. Rural outreach ratio = number of clients living in rural areas / total number of clients [↑](#footnote-ref-4)
9. Please refer to the CGAP Consensus Guidelines (<http://www.cgap.org/sites/default/files/CGAP-Consensus-Guidelines-Definitions-of-Selected-Financial-Terms-Ratios-and-Adjustments-for-Microfinance-Sep-2003.pdf>) [↑](#footnote-ref-5)
10. Return on Assets = measures how well an MFI uses its total assets to generate returns (net operating income – taxes /average assets) [↑](#footnote-ref-6)
11. Operational self-sufficiency = shows the ability of the institution to cover costs of operations with internally generated income (operating revenue / (financial expense + loan-loss provision expense + operating expense)) [↑](#footnote-ref-7)
12. Portfolio at risk = The value of all loans outstanding that have one or more instalments of principal past due more than 30 days. (Balance of loans in arrears / loans outstanding). [↑](#footnote-ref-8)
13. Some of the following performance indicators may not be available for meso and macro level insurance solutions offered. [↑](#footnote-ref-9)
14. Growth ratio = (number of insured *n* – number of insured *n-1*) / number of insured *n-1.* [↑](#footnote-ref-10)
15. Incurred claims ratio = incurred claims / earned premium. [↑](#footnote-ref-11)
16. Promptness of claims settlement is an analytical breakdown of service times taken to report and process a set of claims (refer to *Performance Indicators for Microinsurance. A Handbook for MicroInsurance Practitioners, 2nd edition, pp. 42-45*). [↑](#footnote-ref-12)
17. Claims rejection ratio = number of claims rejected / number of claims in the sample. [↑](#footnote-ref-13)
18. Coverage ratio = number of active insured / target population [↑](#footnote-ref-14)