



Consulting and technical assistance services



PLANET FINANCE

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The Microfinance Platform

2005, a few clients

consulting & training

ARGENTINA. Apex: FONCAP, Financial companies: Carta Austral, MFIs : Avanzar, FIE Gran Poder, Grameen Mendoza, FIS, Fundación Progresar, Banco Mundial de la Mujer, Cordoba, Entre Todos, Progresar, FIE, Pro Vivienda Social, NGOs : Help Argentina, GEO (Estudio y Opinión), GPS, Nuestras Huellas

BANGLADESH. Bank: Citybank

BENIN. MFIs: Padme, Faded, terapia

CHINA. Academic Institution: Citi-China Microfinance Training Center, APEX committee: China - "Global Microentrepreneurs Awards" Country Team, APEX in-formation: China Association for Microfinance (China Microfinance Promotion Network), Banks: Harbin City Commercial Bank, NGOs: Shanghai Grassroots Association, Ningxia Center for Poverty and Environmental Protection's "Microfinance for Ningxia" Program, Governmental NGOs: Ministry of Science and Technology, China Rural Development Technology Center, Governmental NGO-MFIs : China Foundation for Poverty Alleviation, Ansai County, Shaanxi Province Ministry of Science and Technology Microfinance Program, Governmental bodies: China Banking Regulatory Commission, International partner NGO: Pact China, Plan International & Shaanxi Women's Federation, MFIs : Huo Mountain Center for Environment, Development and Poverty Alleviation, Tongwei County rural development association, Xingren Rural Dere Lopmen Association, Laishui Funding the Poor Cooperative, Inner Mongolia Wushenqi Microcredit Center, Social Development Project Office, Chifeng Zhaowuda Women's Sustainable Development Association, Promotion Association for Mountain-River-Lake Sustainable Development of Jiangxi Province, Ningxia Yanchi Microcredit Center, Women's Development Association, Qinghai Tongren UNDP project, Qinghai Huangyuan UNDP project, Qinghai Microcredit Program, Association for Rural Development of Poor Areas in Sichuan, Chongqing Kaixian Poverty Alleviation Office, Heifer Project International China Program, Tibet Poverty Alleviation Fund, The Salvation Army Australia Development Office, World Vision China-Kunming Project Office, Fujian Fuan Support Office for Capacity Building in Farmers, Guangxi Tianlin UNDP project office, Guanxi Nandan Poverty Alleviation Project Office, Guizhou Qinglong Support Office for Capacity Building in Farmers, Guizhou Liuzhi Support Office for Capacity Building in Farmers, Hope International, Yixian Branch, Funding the Poor Cooperative, All-China Workers' Union / UNDP Henan Zhengzhou Office, All-China Worker's Union / UNDP Luoyan Office, Yucheng Branch, Funding the Poor Cooperative, Nanzhao Funding the Poor Cooperative, Yanbian Association for Community Development and Poverty Alleviation in the Tumen River Area, Hunchun Association for Community Development and Poverty Alleviation in Tumen River Area, Shaanxi Ansai UNDP Science and Technology Poverty Alleviation Project Office,

Sichuan Langzhong Microcredit Project Office, Tianjin Women's Promotion Association for venture creation Development, Longsheng Women's Federation Microcredit Program, Gaolan County rural development association, Gansu Province, City&Countyside Development Association of Jingyuan County, Wushan urban&rural Development Association.

EGYPT. Governmental body: Social Fund for Development

INDIA. MFIs: MARI (Modern Architects for Rural India), PANI (People's Action for National Integration), Shanti Sarup Memorial Educational Society (SSMES), Pahal, Vivekananda Seva Kendra-O-Sishu Uddyan, BISWA (Bharat Integrated Social Welfare Agency), Disha Social Organisation, Krishna Bhima Samruddhi Local Area Bank Limited, Mann Deshi Mahila BachatGat Federation, Mhaswad, Pragathi Seva Samithi (PSS), Saadhana Microfin Society, Shree Mahila SEWA Sahkari Bank Ltd. Swayam Krishi Sangam, The Payakaraopeta Women's Mutually Aided Cooperative Thrift and Credit Society Limited, GLOW (Guidance Society for Labour Orphans and Women), Bandhan, CRED, Social Education and Voluntary Action (SEVA), Village Welfare Society.

IVORY COAST. Credit Union: CICA

MEXICO. Apex: Financiera Rural Oaxaca, Financiera Rural Guerrero, Financiera Rural Michoacán, Financiera Rural Sureste, Financiera Rural Campeche, Financiera Rural Mexicali, Financiera Rural Durango, Financiera Rural Veracruz. Cooperatives : Sociedad Cooperativa Ezequiel Montes, S.C.L., Cooperativa Abasolo, S.C.L., Cooperativa San Juan Bautista de San Juan del Río Querétaro, S.C.L. de C.V. Credit Unions : Unión Estatal de productores de café de Oaxaca, Unión de Crédito Agrícola del Yaqui, Unión de Crédito de Cajeme, S.A. de C.V, Sistema Coopera, Unión de Crédito de San Luis Potosí, Agroindustrial, Unión de Crédito del Valle de Culiacán. MFIs: FIMADEV, Unión de Ejidos Lic. López Mateos del Valle del Carrizo, Despeno SA de CV, Consultoría de Servicios Rurales, AC, CrediExpress, Acción Ciudadana para la Educación, la Democracia y el Desarrollo, A.C., CADEMI, ALIKAM, Insumos Agrícolas Julián, Integradora Agrícola, Productores Unidos Bamoa, Agroinsumos IP SA de CV, Servicios Integrales de Comercialización Jisali, SA de CV. SAVING Banks : Movimiento Mexicano de Cajas Solidarias, Caja Solidaria Guerrerenses Unidos, Caja Solidaria Santa Prisca, S.C. , Caja Solidaria Artesanos Unidos de Maxela, S.C., Caja Popular Dr. Pedro Escobedo, S.C.L., Caja Popular Santa Cruz, S.C.L. de C.V., Caja Popular Santa María, S.C.L., Caja Progressa, S.C. de R.L. , Caja San Miguel de Allende, S.C.L., Caja Solidaria Atoyuca, S.C., Caja Solidaria de Hui Numo, S.C., Caja Solidaria Popular de Tecpan, S.C.

MOROCCO. Governmental body: Ministry of Handkraft, Ministry of Housing, Central Bank of Morocco. MFIs: Al Amana, Al Karama, AMAP TAMWIL, AMSSF, ATIL, FBPMC, FCAM, FONDER,

INMAA, Ismailia. NGOs: FNAME.

NEPAL. NGOs: TIPS, ITPS.

SENEGAL. MFIs: COFDEC, Mec Propem. Cooperatives : Mec Nangu ligeey Saint Louis. Networks: FNGPF, RECEC, RUMECU, FENAGIE.

SRI LANKA. Banks: Hatton National Bank. MFIs : Ceylinco Grameen Credit Co.Ltd, Ruhunu Development Bank, People's Bank, Kandurata Development Bank, SEEDS, Sabaragamuwa Development Bank, Wayamba Development Bank, Sanasa Development Bank. NGOs: Protlls, Sareeram Sri Lanka National Foundation

TOGO. Confederation: CECPF. Cooperatives/ Credit Unions: FECECAV, FUCEC-Togo Solidarité, MGPCCK Dekawowo, MICROFUND. MFIs: CAS-IMEC, CDIBAD, IPEDE.

TUNISIA. MFIs: ENDA.

funding MFIs - MicroFund

ARGENTINA. BMM JUJUY
BENIN. CMMB, FIDEVIE
BRAZIL. EMPREENDA
ECADUOR. FUNDAMIC
MOROCCO. FNAME
MEXICO. SEMISOL II, FIMEDER
NIGER. TAANADI
PHILIPPINES. Baba's Foundation III
SENEGAL. PROFEMU (Thiaroye), PROFEMU (Golf), MEC BARGNY, MEC BARGNY

funding advisory for MFIs- responsAbility

BENIN. PADME, PAPME, FINADEV
EGYPT. DBACD, Al Tadamon, SBACD
JORDAN. TAMWELCOM, Microfund for Women
MEXICO. ADMIC, EMPRENDAMOS JUNTOS, DESPENO

Planet Rating

BENIN. MFIs: PADme, Faded, GERAPIA
BOLIVIA. MFIs: CIDRE, ANED
BOSNIA. MFIs: Mikrofin, Prizma, MI-BOSPO
BRAZIL. MFIs: Casa do Microcredito, Credisol, Banco da Familia, VivaCred
BURKINA FASO. MFIs: RCPB
CAMBODIA. MFIs: Seilanetih
CAMEROON. MFIs: CDM
CHINA. Governmental NGO-MFI: China Foundation for Poverty Alleviation
GUATEMALA. MFIs: FUNDAP
JORDAN. MFIs: JMCC
MEXICO. MFIs: Unicreich
MOLDOVA. MFIs: MicroInvest
MOROCCO. MFIs: Al Karama, Al Amana, Ismailia. NGOs: PlaNet Finance Maroc
PERU. MFIs: Prisma, EDPYME Alternativa, Caritas Felices, Arariwa, Alternativa Network: COPEME
SENEGAL. MFIs: PAMECAS
TUNISIA. MFIs : Enda
UGANDA. MFIs : ratings of 10 youngs MFIs

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I. about us

PlaNet Finance is an international non profit organization, which aims at alleviating poverty by contributing to the development of the microfinance sector.

Microfinance has proven to be one of the most efficient instruments to help create economic opportunities for the poor. By providing access to financial services to the poor and the poorest, Microfinance Institutions (MFIs) and other financial providers are contributing to the creation of an inclusive financial sector worldwide.

services

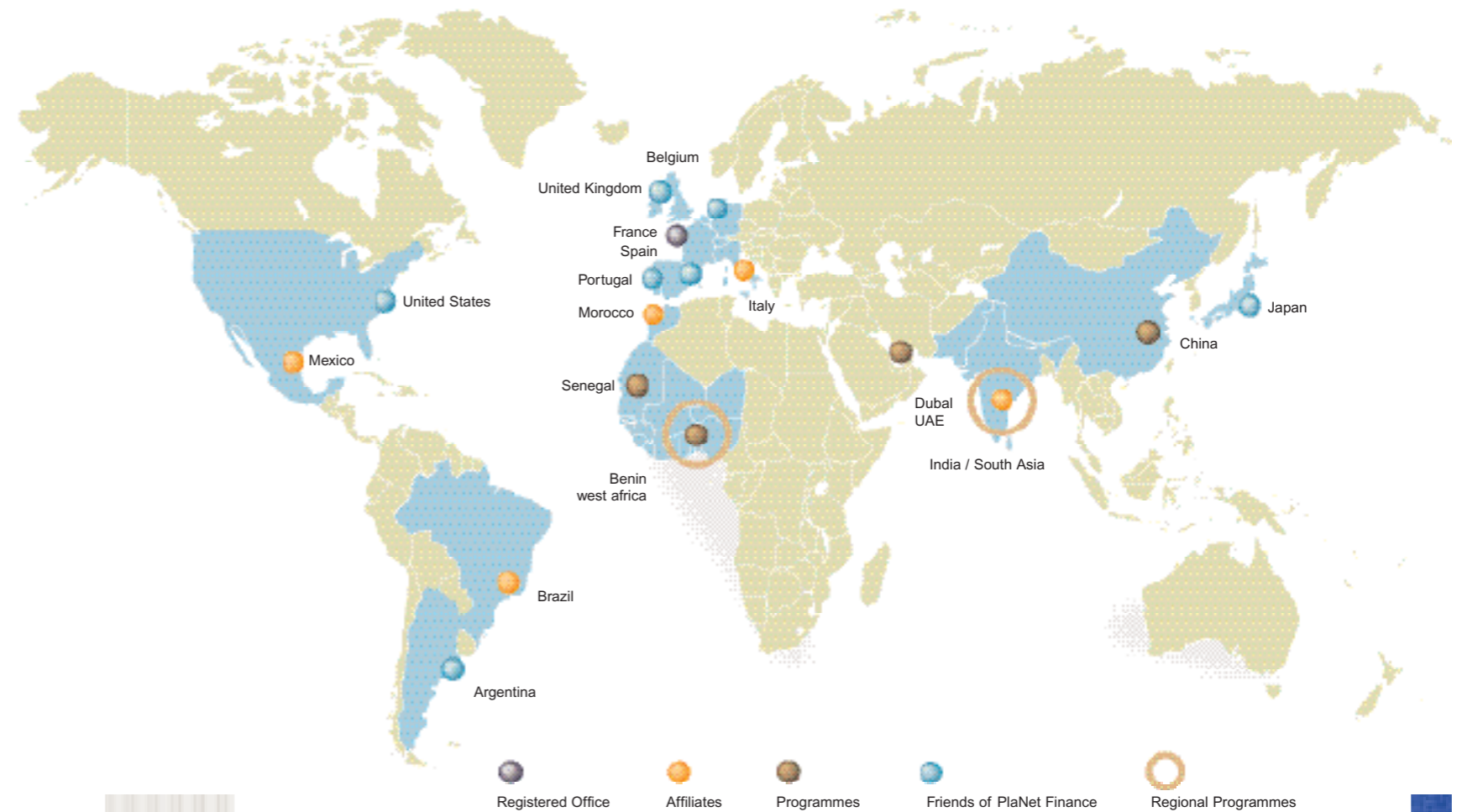
PlaNet Finance's aim is to support these efforts by federating those financial intermediaries, and providing them with operational services. PlaNet Finance also works with the private sector (banks and financial institutions), governments and international agencies to facilitate the creation of an efficient microfinance sector.

- > Consulting, and Training services :
 - These services are provided to:
 - Microfinance Institutions (NGOs, Cooperatives, etc..)
 - National Microfinance Network
 - Governments (define strategies, set up regulations)
 - Banks downscaling or refinancing
 - APEX Institutions
 - Donors investing in microfinance
- > Rating Services to through an independent affiliate: Planet Rating
- > Financing of Microfinance Institutions:
 - Planet Microfund, for young MFIs
 - Investment partnership of responsibility for mature MFIs
 - MicroCred, a microfinance equity investment holding

international network

Based in Paris, France, PlaNet Finance is a microfinance platform, gathering an approximate 250 microfinance institutions (MFIs) and assisting an average 1000 of them through a network of affiliates in 18 countries.

In November 2005, PlaNet Finance's staff is composed of over 180 staff worldwide.



some of our partners

International Development Agencies:

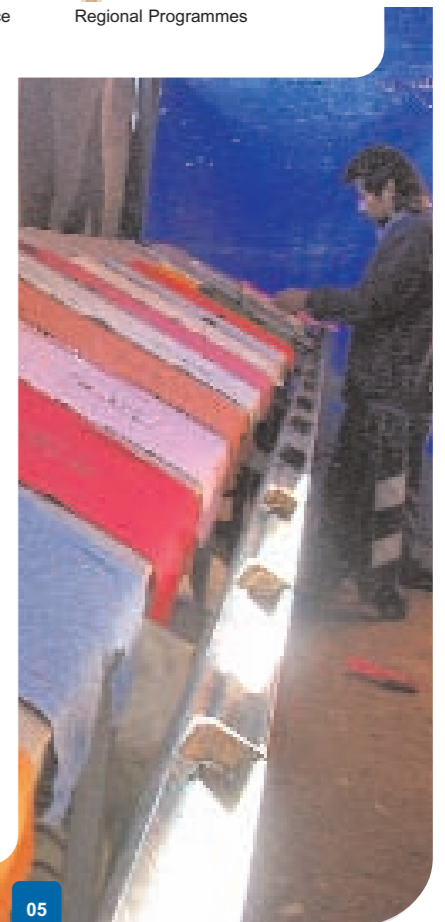
- European Commission
- World Bank, IFC (International Financial Corp), CGAP
- AFD (French Development Agency), Swiss Cooperation Belgium Cooperation)
- IDB (InterAmerican Development Bank)
- CAF (Corporation Andina de Fomento)

Banks & Financial Institutions:

- ABN AMRO,
- Bancolombia,
- BMCE Bank,
- BNP Paribas,
- Caisse des Dépôts & Consignations,
- Société Générale,
- UNIBANCO.

Companies:

- Ernst & Young, Orange, Sanofi Aventis, Sogeti Transiciel
- Altavia, Copap Inc, Microsoft, Oracle, Publicis



II. consulting & training

1> consulting services

PlaNNet Finance's consulting services focus on:

- > Institutional support to dedicated Microfinance Institutions (MFIs), NGOs, commercial banks or financial institutions, microfinance networks and APEX institutions
- > Sector support to: governments, regulators, central banks or supervisory authorities and networks.



1.1> microfinance institutions

"PlaNNet Finance has been helping CADEMI in an optimal and efficient way, providing consulting services and accurate technical assistance. Those services were backed-up by several solutions developed specifically for the institution, taking in consideration its operational environment. All this has been achieved thanks to the vast experience demonstrated by PlaNNet Finance's staff in the microfinance sector.", stated Antonio Fonte, General Director of MFI CADEMI A.C., Mexico.

PlaNNet Finance has been supporting MFIs in their development and capacity building since inception. Consulting services are provided to a broad range of MFIs (savings & loans, cooperatives, regulated MFIs, NGO-type MFIs, banks, etc).

PlaNNet Finance's experts provide them with support at a global level or on a punctual basis.

Consulting programs can include:

- Evaluation of strengths and weaknesses through detailed diagnostics
- Design and development of new products & services
- MIS Support (MIS audit, evaluation and improvement)
- Scoring methodology implementation
- Design of market-research strategy
- Impact studies
- Support to MFI transformation
- Creation of greenfield MFIs
- Business Planning
- Training

1.2> microfinance institutions networks

PlaNNet Finance supports national networks of microfinance in the frame of partnerships programs aiming at:

- > Providing them with training and technical support,
- > Enabling them to diversify their offer to better serve their clients' needs,
- > Increasing transparency and the diffusion of information and best practices
- > Helping them to define proper regulatory frameworks or national strategies,
- > Providing them with ad hoc awareness campaign for their members.



CHINA ASSOCIATION OF MICROFINANCE

PlaNNet Finance has set up a microfinance Internet portal in China thanks to a project financed by the European Union. This site, bilingual (Chinese & English), presents the best international microfinance practices and provides a better view of the microfinance sector in China to the international community. In the context of the UN International Year of Microcredit, the China Association of Microfinance (CAM), which gathers Chinese MFIs, asked PlaNNet Finance to be in charge of its communications through this Internet portal.

The PlaNNet Finance China team gathers, translates, adapts and puts online a number of documents intended for parties involved in Chinese microfinance.

The services available on this portal are:

- > A directory of 60 MFIs in China,
- > An online library with references for general subjects on microfinance, inside or outside China, about ICT and microfinance, development, resources for Microfinance practitioners,
- > A digital hub for all microfinance workers who want to know more about the sector,
- > Microfinance and ICT news and events to give updated information on worldwide microfinance practices to national practitioners.



www.mfchina.cn

FARMACIAS DEL AHORRO, MÉXICO

"In Te Creemos, what we have found working as a team with PlaNNet Finance is a splendid and reliable support to build up what we think is one of the most important projects in financial development in Mexico. We are sure we are writing history and PlaNNet Finance is the best co-author we may obtain ever..." says G. Manuel Ramirez Reyes, Risk Director of Te Creemos

"Te Creemos" is a project devoted to enhance the financial system in Mexico. It aims at providing credit services to the poorest clients on the socioeconomic pyramid. Te Creemos was originated by three entrepreneur groups, among which is Farmacias del Ahorro, the most important Drugstore Chain in Mexico.

With a network of nearly 500 sale points around the country and a direct contact with the segment of the population concerned by the Te Creemos program, the Farmacias del Ahorro should be able to reach an important amount of people.

PlaNNet Finance México has been asked to assist this new microfinance institution by accompanying it in the setting-up of an adapted methodology for individual credits.

CAJA MORELIA VALLADOLID S.C., MÉXICO

"The precise follow-up realized by PlaNNet Finance's consultants like the adequate activities coordination realized by the cooperative areas but especially the commitment and enthusiasm of the Caja Morelia Valladolid staff in the tasks of execution brings us today, 18 months from the beginning of the project, at a 96% of its completion."

Hector Riveira, Manager of Planning and Development, Caja Morelia Valladolid.

Caja Morelia Valladolid S.C. de R.L. de C.V has been operating on the Savings & Popular Credit market in Mexico for 40 years. It now reaches a total 107,000 clients in four distinct states of the country, through 44 branches. In March 2004, Caja Morelia Valladolid and PlaNNet Finance's experts initiated a process aiming at meeting the requirements of the new Mexican Law for Savings and Popular Credit. PlaNNet Finance was contracted by BANSEFI (Mexican Government) as a consultant for the project "Fortalecimiento del Sector de Ahorro y Crédito Popular".

PlaNNet Finance's mission was to support Morelia Valladolid in the whole adaptation process. The project started with a diagnostic, and PlaNNet Finance brought its support on the issues of financial, governance, operative and control fortification, and the development of a credit scoring and of a vintage analysis.

1.3> commercial banks & financial institutions

PlaNet Finance provides technical and advisory support to banks and financial institutions in order to:

- > Enable them to directly serve microentrepreneurs, through "Downscaling" services,
- > Help them refinance MFIs by enabling them to identify effective microfinance partners and by strengthening these partners,
- > Help them create refinancing tools for the sector (microfinance investment fund, etc),
- > Train their credit managers about microfinance specificities to enable them to properly evaluate their engagements on MFIs.

« SEGMENTO EMPREDEDOR » BANCOLOMBIA

By the end of 2003, Bancolombia, the main financial institution in Colombia, and one of the 15 leading banks in Latin America, started implementing "Segmento Empredador", a microfinance program.

In October 2004, with 2,000 clients in its microfinance portfolio, the Bancolombia team called on to PlaNet Finance for a rapid assessment of its operations and for a proposal of technical services aiming to reinforce the bank's microfinance operations and ensure effective and optimum risk management and internal regulation.

"Segmento Empredador" will benefit from technical assistance from PlaNet Finance's experts. The program is to be implemented over the next three years and will take place in various cities in Colombia.



1.4> APEX institutions & development banks

PlaNet Finance provides consulting services to APEX institutions and development Banks particularly to:

- > Help them identify microfinance institutions to support,
- > Help them monitor microfinance portfolio,
- > Improve their staff capacity in microfinance evaluation and monitoring,
- > Improve their global knowledge and exposure to the field,
- > Definition of specific products.

1.5> governments & central banks

PlaNet Finance's experts support governments in the implementation of poverty alleviating policies by developing microfinance and by:

- > Helping them define a national strategic microfinance development
- > Providing technical support to implement appropriate regulations
- > Support to Central Banks in training to supervise microfinance operations
- > Helping some ministry to use microfinance in their programs

SOCIAL FUND FOR DEVELOPMENT, EGYPT

PlaNet Finance has been chosen in September 2005 by the Social Fund for Development (SFD) in Egypt to conduct a feasibility study for the implementation of a APEX funds.

This 3 months study covers a diagnosis of the SFD activities in microfinance in Egypt and the assistance for the launching of new activities (not only microcredit but also microinsurance).

MINISTRY OF HOUSING, MOROCCO

PlaNet Finance Maroc has been asked to assist the Moroccan ministry of housing to develop a new housing microcredit with some Microfinance Institutions.

PlaNet Finance Maroc has assisted the ministry to better understand the characteristics of the microfinance sector in Morocco, to design the housing loans, to draft the terms of references for the selection of the MFIs and the evaluation grids for the selection of the MFIs.

THE MUNICIPALITY OF ORLEANS & PARAKOU PROJECT

"We are the first city involved in microcredit. Instead of words, we actively operate for poor countries.", says Serge Grouard, the Mayor of Orléans.

French city of Orléans and Parakou, Benin have been maintaining cooperation relationships since 1993. In October 2005, Orléans, Parakou and PlaNet Finance initiated a development program focused on microfinance, and coordinated by PlaNet Finance on behalf of the two cities.

This pilot program aims at impulsing microfinance initiatives in Parakou, a city of 150,000 inhabitants situated in the North of Benin, one of the poorest countries in the world.



2> impact evaluation & market research

Impact - Knowledge - Market (IKM) is a training and action-research program aimed at microfinance institutions (MFIs), federations, donors and international organizations.

Its primary objective is to provide information and to make recommendations to strengthen the viability of MFIs, to help them achieve their social objectives and to assist the design of microfinance and micro-enterprise development policies.

IKM uses qualitative and quantitative methods as part of a participative and multidisciplinary approach. IKM consists of three main components: client knowledge, market research and impact assessment

> IKM studies may be implemented in the form of short-term studies, training and R&D assistance programs or sectorial research.

Short term studies

IKM short-term studies are carried out for microfinance institutions. They aim at providing rapid analysis and operational recommendations.

Training and R&D support

IKM program can also be implemented on a long term basis :

- > Training of MFIs staff on impact assessment and market research methodologies
- > Creation and supervision of Research and Development Units within MFIs.
- > Development of specific tools to monitor clients' living conditions and satisfaction over time

Sectorial research

IKM can carry out sectorial research for donors, federation or MFIs. Their objective is to assist the design of public policies supporting microfinance, micro-enterprise and private sector development.

IKM studies have been conducted or are currently in development in Bénin, Ghana, Morocco, Brazil, Serbia and Montenegro and Jordan.

IKM in Morocco

Requested by the Ministry of Finance and the National Federation of Microcredit Associations (FNAM), PlaNet Finance's IKM unit carried out the impact evaluation of with the cooperation of the University of Fès' Economics Department and included 1,250 beneficiaries from 11 Microcredit Associations (MCAs) in seven areas.

Some findings of the impact & market study:

At the economic level, the results indicate that microcredit has a significant positive impact on profit and investment levels, as well as on market access. There also exists a weak positive trend on employment. Microcredit, however, generates new activities in less than 5% of cases.

At the household level, the impact of microcredit on clients own expenses and on their households global expenses are positive and significant. However, microcredit seems to have a weak impact on asset

ownership: less than 10% of clients estimate that microcredit permitted them to increase their household capital. The analysis also indicates that the length of participation in a microcredit program has a positive impact on savings constitution.

At the individual level, microcredit has a significant positive impact on contribution to the household budget. In terms of perception, most of the clients witness a positive change in food consumption and a strengthening of their autonomy. A significant proportion of clients report to have experienced an improvement in health, education and a respect from spouse and children. Without taking into account the specificities of each association, it appears globally that the probability of perceiving a change in life conditions increases significantly with three client characteristics: gender (women), degree of poverty and lack of education.



IKM in Brazil

Working in cooperation with 2 MFIs, the IKM study of PlaNet Finance covered more than 1000 microentrepreneurs (clients and non clients) in 10 low income areas of Rio de Janeiro. The quantitative and qualitative data were gathered through individual questionnaires and Focus Group. The objective of the research was to describe the structure of economic activities, to identify the use, demand and needs of financial services and evaluate the impact of current microfinance programs. Moreover, some specific issues such as drop outs and client satisfaction were analyzed.

The result of the study allowed to support the development strategies of microfinance programs at the local and the national level.

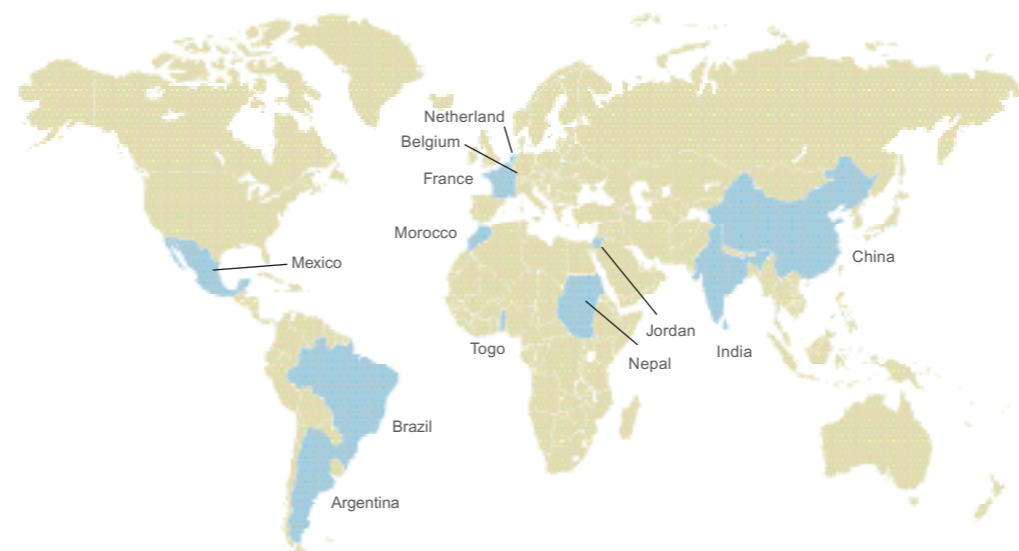
IKM in Benin

PADME, considered as one of the best Microfinance Institution in West Africa in terms of performance and outreach, was very interested to know the impact of its services. IKM evaluated the impact of PADME on both microenterprises and households by conducting a survey among 290 clients. Results showed that PADME had a global positive impact on microenterprise development and on households security and wealth. However, in-depth research enabled to identify clients segments for which impact was less significant (clients using group credit for example), the determinants of impact (number of credits) and identify the various target clients of PADME. Next to that, IKM staff developed a service of marketing within PADME working on several issues: drop outs, repayment problems and satisfaction using both qualitative and quantitative methods. IKM studies enabled PADME to adapt current products and launch new services.

3> training

PlaNet Finance's training activities are based on a specifically designed curriculum, used in the frame of:

- > Face to face training programs
- > University curriculums
- > E-learning activities
- > Conferences and seminars



3.1> the training curriculum

PlaNet Finance's training curriculum is made of 44 courses designed for 5 different levels of audience, from microfinance practitioners and experts to students. It was designed to serve the needs of either very young MFIs (or NGOs launching a microfinance program) to mature financial institutions (banks, regulated MFIs) and to governments or public sector staff (central banks, supervisory bodies, APEX organizations, etc.) Training modules are systematically available in local languages and respond to geographical, cultural and social particularities.

microfinance training

CODE		CODE	
HR	Human Resource Development	PM009	Management Capacity-Building for Cost-efficiency Reaching Large Numbers of Poor People
HR001	Human Resource Planning and Development	AR	Accounting & Record keeping
HR002	Staff Training and Motivation	AR001	Non-Conventional, Simple and Easy Accounting
HR003	Good Governance	AR002	Record Keeping System
HR004	Self-help group methodology	AR003	Accounting for MFIs
PS	Planning & Strategy	AR004	Cost control and financial sustainability
PS001	Business Strategy for Microfinance Operations	MIS	Management Information System
PS002	Strategic Planning	MIS001	Audit Manual
PS003	Institutional Business Planning	MIS002	Management information System
PS004	Financial Planning	MIS003	Personnel Management System
PS005	Cost-effective Model for Microfinance Operations and Standardization	MO	Monitoring & Supervision
PS006	Increasing the Capacity of MFIs to Deliver Secure High Quality Savings Services for the Poor	MO001	Detection of Fraud and Internal Control
PS007	Strategic Marketing	MO002	Monitoring and Supervision System
PS008	Fund Management	FI	Finance
PS009	APEX funding body and intermediary	FI001	Financial Analysis
PM	Products & Methodologies	FI002	Revolving Loan Fund Management
PM001	Basic microfinance	FI003	Delinquencies and its Management
PM002	Set up microfinance program	FI004	Interest rate setting
PM003	Lending Methodology and Field Level Operation	FI005	Funding and Subsidy Dependence index
PM004	Savings and Credit Management	IM	Impact
PM005	Program Operational Policies and Procedures	IM001	The Role of Microfinance in Developing Social Capital
PM004	Credit and Savings management and Diversification	IM002	Products and Client Satisfaction
PM005	Group Management	IM003	Microfinance and poverty alleviation
PM006	Decentralized and Standard Branch Structure	IM	Information & Technologies
PM007	Designing and Developing Appropriate Savings Services for the Poor	IT001	Communication with Internet
PM008	Comparative Analysis Between Traditional and Non-Traditional Microfinance Model	IT002	Searching for and saving information
		IT003	Web site design for MFI

PlaNet Finance's Training Methodology and Course Outline is available on demand.



3.3> training activities, training centers

PlaNet Finance has a track record of over 100 training programs implemented all around the world. PlaNet Finance's training programs are held either in the frame of specific programs, or inside PlaNet Finance's Training & Resources Centers, which include:

- > Physical and virtual libraries on microfinance and related issues
- > Regular training sessions organised by PlaNet Finance experts
- > Computers with Internet access.

3.2> the european microfinance program

PlaNet Finance and three European universities (Paris-Dauphine, the Solvay Business School and the Wageningen universiteit) have partnered for the creation of the first European Certificate on Microfinance: the European Microfinance Program (EMP).

The EMP is a one -year postgraduate program specialized in microfinance in developing countries and is aimed at students from the European Union and developing countries.

The European Microfinance Program aims at delivering a round program that covers:

- > General management
- > Development issues and their link to microfinance;
- > Tools for financial analysis;
- > Microeconomics, contracting and financial products;
- > Macroeconomics and regulation;
- > Organizations and markets structures;
- > Rural and urban microfinance issues.

The program last one year and each of three partner universities plus PlaNet Finance deliver 3 to 4 lectures. The program ends with a final assignment and field internship.

For more information on EMP: www.europeanmicrofinanceprogram.org

THE TRAINING CENTER IN TOGO

PlaNet Finance's Togolese microfinance training and resource center was set up to answer a huge need for information and microfinance training.

In 2002, a feasibility study listed the needs and expectations of 70 MFIs in Togo. Most of them approved the project and offered to contribute to its design. The project was then managed locally by PlaNet Finance Ovest Afrique and a steering committee, made of representatives from the microfinance sector, 2 national microfinance networks (Consortium Alafia and APIMFT), the Togolese NGO network and 2 selected MFIs.

The center now welcomes microfinance practitioners, students and researchers, and offers regular training sessions and a place for Togolese professionals to exchange experience and promote debate around microfinance issues.

Within a period of 18 months (2003/2004), the center achieved:

- > 10 discussion workshops and 2 conferences gathering 268 persons,
- > 80 participants attended 3 training sessions,
- > Around 600 persons used the services of the center.

3.4> e-learning

PlaNet Finance has an online training center since 1999. PlaNet University provides free training on microfinance and information technologies.

PlaNet University offers 10 training modules. 2,900 people participated to online trainings from 1999 to early 2005.



"The module I followed really helped me in my job. I am working on the design of an internal control manual within our network of banks, and the training of PlaNet Finance was of great support. The module also enabled me to have a better knowledge of the internal control exigencies for a Microfinance Institution and to improve, at the same time, my department."

Rimtebaye Banayal,
Inspector of Savings Banks,
BELACD de SARH, Chad

microfinance training

		e-course	
		UK	FR
PS007	Strategic Marketing		X
PM002	Basic microfinance	X	X
PM002	Set up microfinance program	X	X
AR003	Accounting for MFIs		X
FI001	Financial Analysis	X	X
FI004	Interest rate setting	X	X
FI005	Funding and Subsidy Dependence index	X	X
IT001	Communication with Internet	X	X
IT002	Searching for and saving information	X	X
IT003	Web site design for MFI	X	X

Visit PlaNet University at: www.planetuniversity.org

THE PEMTE PROGRAM, EASTERN & CENTRAL EUROPE

Pedagogical Environment for Microfinance, Multicultural Training E-content (PEMTE) aims at creating an « e-content » program supported by the European Commission and which aims at supporting the production of digital contents and the promotion of linguistics diversity. This project was created in several steps:

- > Design of a methodology for the online training or the location of digital content (e-content).
- > Development of a content for online training adapted to the microfinance sector in Eastern and Central Europe and with countries which have a common border with the EU.
- > Creation of an educational environment which could be used as a model for online training and applied to other training programs, in other languages and cultural contexts.

Thanks to the PEMTE program 5 training modules were developed (Introduction to Microfinance ; Microfinance Practices and Methodology; Loan Analysis; Quality of Portfolio; Performance of Microfinance Institutions).

Modules are online on PlaNet University's website.

4> sector strengthening

PlaNet Finance develops several type of actions benefiting the sector as a whole, and consisting of:

- > Credit bureaus implementation
- > Microfinance web portals creation
- > Professional magazine publication
- > Professional events organization
- > IT support
- > International microfinance platform coordination

4.1> credit bureaus

The creation of credit bureau helps to improve coordination between MFIs by quickly detecting insolvency risks among borrowers and by thus providing better security to microentrepreneurs who are likely to become clients of Microfinance Institutions. One of the most important drivers for success of microfinance institutions is the ability to effectively manage risk, and in particular to maintain a low portfolio at risk.

The first credit bureau set up by PlaNet Finance in 2002 is located in Benin. Another bureau was recently set up in Morocco. After the implementation phase, the credit bureau could be directly managed by the MFIs.



THE MOROCCAN CREDIT BUREAU



PlaNet Finance Maroc and the Grameen Foundation USA have developed a software package for the creation of a credit bureau for microfinance borrowers. The project leverages open source tools to allow the easy adoption of the credit bureau management application.

"Microfinance is designed to move people from the bottom of the economic ladder into self sufficiency and that includes the ability to access traditional financial markets. A credit history is an important step in that progression", remarked James Dailey of Grameen Foundation USA.

PlaNet Finance Maroc and the Grameen Foundation USA have taken into account, during the whole process, the expectations of the main Moroccan MFIs. 7 among the 11 Moroccan MFIs have tested the first release over the last months and have reported positive result. Following the testing, the first pilot program will be launched in Morocco to validate the technology and the business and institutional model. Morocco is the Middle East country with the most advanced microfinance sector with 11 MFIs reaching more than 750,000 borrowers.

This innovative program will allow poor borrowers in Morocco to establish a credit history which will help them move into the financial mainstream. The initiative will allow Morocco's MFIs to more closely track the loans they extend to borrowers and more effectively manage risks.

4.2> microfinance web portals

By developing microfinance web portals, PlaNet Finance participate to the increase of transparency of the sector, and to the gathering of all the available resources on microfinance, at national or regional levels.

Information on local MFIs and the online resources centers for microfinance practitioners, forums and chats are particularly useful to MFIs, financial backers and microfinance international players, and encourage information sharing and the diffusion of best practices.

Visit PlaNet Finance's microfinance web portals at: www.planetfinance.org/site_planetfinance.php



THE WEST AFRICA WEB PORTAL



The web portal developed by PlaNet Finance Ouest Afrique thanks to the support of the Belgian Ministry of Labour and Equal Opportunity gathers microfinance data of 5 West African countries: Benin, Burkina-Faso, Nigeria, Senegal and Togo.

It aims at developing microfinance in West Africa and becoming a platform of exchange between the local and international players of the sector.

Microfinance practitioners can find useful data for their activity in each of the 5 national websites. The portal offers a vast range of information, such as, a presentation of the key players and their actions.

The portal is available online at: www.microfinanceouestafrique.org

4.3> professional events

Planet Finance's affiliates design and organize innovative events that aim at bringing more visibility to Microfinance Institutions, both locally and internationally.

4.4> conferences and seminars

With a network of international experts, PlaNet Finance organizes and takes part in national or international seminars or conferences on microfinance and related issues.

These conferences gather microfinance practitioners, policy makers, NGOs or academics and aim at sharing best practices and exchanging new ideas or experiences to strengthen microfinance initiatives.

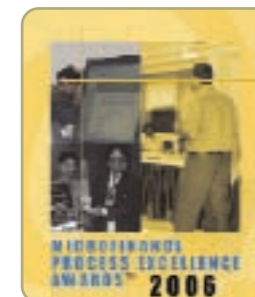
The programs and presentations of PlaNet Finance's conferences are available online at: www.planetfinance.org/sites_planetfinance.php

MICROFINANCE PROCESS EXCELLENCE AWARDS, INDIA

The Microfinance Process Excellence Awards (MPEA) were conceived by PlaNet Finance India and jointly instituted with ABN AMRO Bank. These awards, the first of their kind, were instituted to inspire microfinance institutions to adopt process management techniques to improve their critical functions and impact on clients.

The first MPEA presentation was hosted in New Delhi on April, 12th 2005. In order to provide equal opportunity to institutions of all sizes, the Awards were spread over three categories from the smallest to the largest.

- > 94 nominations were received in total.
- > 21 finalist organizations were selected by the jury and they followed a training and technical assistance stage.
- > 5 MFIs were rewarded, and received an exclusive trophy, a certificate of excellence and a laptop.



These Awards announced, above all, the coming age of microfinance practices in India and they are now organized as an annual event.

FORUM DES SOLIDARITÉS NORD SUD DEC 1 - 3, 2005 FRANCE

The Forum des Solidarités Nord Sud is considered by the specialists as being the Autumn "colloquium" of the development sector. It has been gathering, for more than twenty years, the main players of the humanitarian aid and development sector as well as public and private partners in order to increase positive initiatives and bring concrete answers to the problems met by the professionals of development.

In order to celebrate the end of the International Year of Microcredit, the Guilde Européenne du Raid and PlaNet Finance organized a 2005 dedicated to microfinance.

This forum, free and open to everyone, gathers microfinance experts and professionals, development agencies, financial institutions, donors and other multilateral organizations. It is the opportunity to exchange and give an impulse to the launch of new projects.

More information at: www.forumnordsud.org

4.5> professional publications

Professional publications on microfinance published by PlaNet Finance contribute to promote microfinance and to give an impulse to new initiatives.

SMALL CHANGE, INDIA

PlaNet Finance India has launched the first magazine dedicated to micro economy: **SMALL CHANGE**. This monthly magazine, in English, presents a snapshot of the micro business sector in South Asia and it is the world's first and only magazine specialized in micro business.

Small Change is an ideal platform for raising awareness on issues related to micro business, providing visibility and facilitating marketing linkages. The magazine aims to holistically cover various facets of micro business. It largely covers the entire life cycle of microenterprise and microeconomy vis-a-vis the role of microfinance; rural market; products and services; innovations at a grassroots levels; so on and so forth.

More information at:
www.smallchange.in



In 2005, 5 MFIs representatives sit on PlaNet Finance's Board of Directors:

- > René AZOKLI, Managing Director of PADME, Benin
- > Gregory CASAGRANDE, President, SPBD, Samoa
- > Michaël NDIKUM, Caisse Populaire Coopérative du Littoral (CPCL), Cameroon
- > Marie-Louise SECKE POUKA, President, SOS Women, Cameroon
- > P. Uday SHANKAR, CEO of Indian Association for Savings, India



4.6> IT support

IT support activities mainly targets young MFIs or microfinance networks. They aim at reducing the digital gap by providing, in particular, computer equipment and support for the creation of websites as well as the participation to a virtual network gathering MFIs which already have a website: "the Ring".

- > From 2001 to 2004, 425 computers were sent to Benin, Cameroon, Guinea, Mali, Morocco, Togo.
- > The Ring gathers 283 MFI websites in 72 countries and is present in America, Africa, Asia, Europe and the Middle East.

4.7> the platform

Since its creation in 1998, PlaNet Finance has brought training, technical assistance, financing or rating services to an average 1000 MFIs, and gathers 248 members in a platform that aims at:

- > Encouraging the development of relationships and exchanges among MFIs.
- > Sharing best practices and reducing their isolation in the sector.
- > Allowing PlaNet Finance to remain aware of practitioners' needs and expectations.
- > Offering MFIs' representatives the opportunity to sit on PlaNet Finance's Board of Directors.

	Numbers of MFIs / network members	Number of clients
Africa	133	580,951
Asia	101	783,965
Europe	5	37,965
Latin America	8	220,701
Oceania	1	2,300
Total	248	3,173,534

WEST AFRICA IT SUPPORT

The IT support project implemented in 2001, aimed to assist microentrepreneurs in the use of IT in West Africa. The program included:

- > Creation of websites;
- > Donations of computers to local MFIs
- > IT trainings (on-site, e-learning and itinerant)
- > Seminars and conferences on IT&C and microfinance

From 2001 to 2003, the program has succeeded in bringing:

- > 80 participants to 3 training sessions,
- > About 600 persons in the center,
- > 170 computers to local MFIs in Benin and transferred to Guinea and Cameroon,
- > 50 computers to local MFIs in Benin and transferred to Nigeria.

5> microfinance plus

PlaNet Finance's Microfinance Plus programs are based on the use of microfinance as a tool to bring more than financial services to the neediest populations.

Microfinance Plus programs are currently developed under the following lines of actions:

- > Microfinance & Health
- > Microfinance & Natural disasters
- > Microfinance & Tourism

5.1> microfinance & health

PlaNet Finance's Microfinance & Health unit is composed of experts in health, microinsurance and training. It is dedicated to the design and the implementation of programs aiming at improving health security of microfinance institutions' target populations.

The Microfinance & Health unit implements programs relative to the:

- > prevention of diseases such as malaria or HIV AIDS
- > creation of microinsurance and health products



IMPACT MALARIA PROGRAM IN BENIN

The Impact Malaria program implemented by PlaNet Finance and Sanofi-Aventis aims at alleviating the daily death-rate by malaria among the Beninese population, thanks to a strong awareness campaign implemented through MFI networks of staff and clients.

- The program was implemented as follows:
- > Design of simple communication tools & basic education material to train women groups and NGO leaders against malaria
 - > Design & implementation of the "Training of Trainers" program to train group leaders & health facilitators;
 - > Monitoring & evaluation of this program to ensure maximum outcomes and reduce the number of malaria victims

By the end of 2005, 500 Masters Trainers and 300 000 people were trained.





POST TSUNAMI PROGRAM

The coastal areas of India were badly hit by the tsunami that hit Asia on December 26, 2005 and in particular the Tamil Nadu region. The Seruthur village program aims at giving the inhabitants of Seruthur the possibility to start again their income generating activity, and allow other inhabitants (women, young people) to learn a job to step out of extreme poverty.

The programme is led in close cooperation with local MFIs or NGOs and is based on :

- > Re-launching income generating activities
- > Trainings for women, young people or fishermen who wish to learn a new income generating activity
- > Implementing a rotative credit fund for the village
- > Technical Assistance to MFIs

5.2> microfinance & natural disasters

In dramatic situations such as conflicts or natural disasters, the poorest are the most badly affected population. PlaNet Finance's experts participate in the implementation of support programs through microfinance in these regions. These programs are designed in partnership with financial backers and practitioners of the sector.

5.3> microfinance & tourism

The tourism sector is made-up of a large network of microenterprises and small and medium-sized enterprises (SMEs). SMEs have few opportunities to borrow money from the banking system in developing countries.

Therefore, the development of a microcredit system for SMEs working in the tourist sector, which finances both the initial investment and operating costs, could ensure tourism to bring prosperity in several regions in the world. In addition, the rapidity at which SMEs working in the sector have access to financial services is a key factor in an activity which has a seasonal characteristic.

MICROFINANCE, TOURISM & POVERTY REDUCTION

"Through the collaboration with PlaNet Finance, the WTO seeks to achieve a synergy with a recognized organization in microfinance, as well as to offer to private actors, especially to the small & micro-entrepreneurs of the tourism sector who live in the poorest regions, a tool for them to use microloans in order to realize their projects", says Eugenio Yunis, Chief of Sustainable Development of Tourism, World Tourism Organization.

At the end of 2004, the World Tourism Organization (WTO) asked PlaNet Finance to collaborate on a study making the link between tourism, microfinance and poverty alleviation.

In January 2005, PlaNet Finance Maroc led an inquiry with the Moroccan Associations of Microfinance which allowed to list more than 1,000 microcredits granted for activities connected to rural tourism. These microcredits have enabled to:

- > Develop activities in direct connection with tourism: rural shelters, tourist guides, restoration and business of products of the soil (these activities representing approximately a third of the financed projects);
- > Develop indirect activities, mostly handicrafts.

The WTO / PlaNet Finance publication is available on PlaNet Finance's online library: www.planetfinance.org/planetlibrary

III. other services

1> planet rating

Planet Rating is an independent rating company, spin-off of PlaNet Finance in 2005. PlaNet Rating carries out independent evaluation and rating missions of Microfinance Institutions (MFIs), disseminates the results of these missions, provides customized evaluation and training sessions. These services are based on the GIRAFE methodology, a comprehensive evaluation and rating methodology designed to meet MFIs' characteristics.



The objectives of Planet Rating:

- > Attract new sources of MFI financing
- > Support MFI self evaluation processes
- > Promote communication and transparency in the microfinance sector

Planet Rating provides its services to Microfinance Institutions, financial backers, investors, regulatory bodies, auditors and consultants.

In 2005, Planet Rating has been spun off from PlaNet Finance and is now an independent, private entity registered as a "Société par Actions Simplifiée" under French laws.

1.1> products & services

GIRAFE Evaluation and Rating Missions

These missions evaluate and rate MFI financial and organizational performance. Planet Rating guarantees the objectivity of its ratings. The products of these missions include: rating reports (disseminated via Internet) and a debriefing presentation with the institution and/or funder.

Pro-Forma Rating

Based on the GIRAFE methodology this service has been developed to provide MFIs a first external evaluation without a rating. The pro-forma rating helps the management team and the Board to identify strengths, weaknesses, and areas of risk.

Training sessions

GIRAFE methodology: Using a highly participatory approach, participants learn to use the GIRAFE evaluation guide and to understand a GIRAFE rating (e.g. which areas are evaluated and why, which audit methodologies must be applied). Performance indicators training: Participants compute the ratios of their own institutions and compare them to benchmarks. This provides participants a first step towards self evaluation.

GIRAFE-S

We are currently testing a new component of our evaluation system. GIRAFE-S is an assessment of an MFIs efforts to make a positive social impact on its clients' welfare by meeting unsatisfied demand for credit and other financial services and by expanding clients' overall opportunities. The evaluation is based on the Social Performance Indicators tool created by CERISE which consists of a comprehensive set of quantitative and qualitative measures whose ultimate purpose is to compare the social intentions of the MFI with actual results. This "Social Performance" domain will be added to the GIRAFE methodology upon demand, and will complement the existing domains of our institutional evaluation.

Customized evaluation services

Planet Rating is also able to provide evaluation services that are specially adapted to your needs. For instance microfinance networks have asked us to add to our method ratios specific to their own reporting system. We have also conducted evaluations for series and networks of MFIs.

For more information on Planet Rating: www.planetrating.com

2> financing

2.1 > PlaNet MicroFund

PlaNet Finance offers two types of debt financing, adapted to different the needs and development of MFIs, and one type of equity financing and one type of equity financing. PlaNet MicroFund is the first microfinance investment vehicle of PlaNet Finance's. As such, the PlaNet MicroFund has been assigned the very specific objective to focus on the financing of young start-up microfinance institutions (MFIs) presenting a high potential. These institutions have no access to commercial funding sources and the PlaNet MicroFund helps them to build their own credit history in order to be able to borrow from commercial sources in a second step. They are selected according to commercial, ethical, and financial criteria. The PlaNet MicroFund aims at encouraging and assisting the development of the most promising institutions.

Target	Provided	Credit Risk Objectives	Loan products provided by the Fund	MFI's selection criteria	Risk management
Very young and very small MFIs	Start -up loans with an average amount of €15,000 Enable the MFI's financial autonomy Give access to external commercial resources	As the target is particularly risky, PlaNet MicroFund aims to achieve a portfolio at risk at 30 days < 8%	€5,000 < loan amount < €40,000 (or USD equivalent) Rates ranging from 2% to 9% in EUR and from 4% to 11% in USD Local Currency loans case by case basis Term: 1 year with the possibility for renewal	€20,000 < MFI's loans outstanding < €500,000 MFI's average loan amount < 100% GNB/Inhabitant Duration of the microfinance activity > or = 12 months Country of the MFI rated A,B or C (COFACE rating) MFI's activities must be in accordance with PlaNet Finance's Ethical Charter Audited financial statements Before getting a third funding, a rating made by a rating agency is required	Systematically have local intermediaries in the field The MFI should send a bimonthly report on the use of funds

2.2 > PlaNet / responsAbility

For mature MFIs, PlaNet Finance, as an investment partner to responsAbility, a social investment adviser offering investments in a large microfinance investment fund, arranges funding of higher amounts and larger maturities.

Target	Support Provided	Credit Risk Objectives	Loan products provided by the Fund	MFI's selection criteria	Risk management
Mature and large MFIs	Average loans of €300,000 Increase the number of clients Diversify funding sources	The Fund aims to achieve a portfolio at risk at 30 days < 2%	€50,000 < loan amount < 20% of the MFI's loan portfolio Commercial rates or close to commercial rates (from 7% to 11%) No fee charged Term: 12 to 60 months with possible renewal Loans can be granted in USD, EUR and from time to time in local currencies	MFI's loan outstanding > €500,000 MFI's average loan amount < 100% GNB/Inhabitant Duration of the microfinance activity > or = 36 months MFI's activities must be in accordance with PlaNet Finance's Ethical Charter Audited financial statements Rating by a rating agency is a plus Computerized client follow -up procedures	The MFI sends monthly reports on portfolio and expenses, and a quarterly reports with financial statements Visit to MFI's premises or a rating update every 6 to 24 months

2.3 > microcred

Created by PlaNet Finance, MicroCred is an **investment company that aims to create a group of commercial microfinance banks** able to offer access to financial services to low-income entrepreneurs in developing countries. Formed as a joint-stock company, MicroCred will equity participations together with like-minded investors in at least 15 greenfield or existing microfinance banks, for a total investment of €1.5 million (in equity and convertible bonds). These like-minded investors are either international finance agencies, or corporations bringing strategic knowledge to the project.



Strategy

MicroCred follow a regionally-focused strategy, operating in regions where PlaNet Finance can bring its Technical Support and primarily in Africa, Latin America, the MENA region, Asia in a second stage.
In each of its investments, MicroCred aims to collaborate with both international and local investors who bring important regional knowledge.

Ressources

MicroCred relies on a **team of professionals coming both from the microfinance industry**, having participated in the creation or management of microfinance banks in the field and from experienced staff with a relevant banking or financial background. This mixed team is involved both at the holding company level in France and in the portfolio companies, working with a common set of tools and methodologies.

In addition, PlaNet Finance will propose a number of services to MicroCred and its portfolio companies on an arm's-length and transparent basis as it offers to other Microfinance Institutions worldwide.

For more information: www.microcred.org

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