

2003

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**Godišnji izvještaj
2003**

Annual Report



MIKROKREDITNA ORGANIZACIJA
MI-BOSPO

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Director's Note

Since inception, MI-BOSPO stayed focused on its mission to provide access to loans for low income women entrepreneurs and since 1996 up to now it has also offered its services to women whose businesses are more developed. During seven years of operation there were 14.500 women served.

By the end of 2003 MI-BOSPO portfolio is 11.023.000 KM and number of active clients is 7.162. Average amount of loan is 2.365 KM with average term of 12 months. Portfolio is distributed in trade 44%, agriculture 28%, production 12% and 16% services. Disbursement of loans is done through three methodologies: solidarity group methodology, individual methodology and agricultural lending methodology.

Level of financial results achievement is significant as for the last three years organization is financially self-sustainable and with the end of 2003 this indicator is 119,8%. Net amount of income realized in this year is 1.072.157 KM while total equity that organization accumulated during years of operation is 5.084.730 KM. As for structure of capital, participation of MI-BOSPO accumulated income is 60% while the rest of capital is donate (capitalization from the World Bank – Foundation for Sustainable Development – Local Initiative Project, Women's World Banking, Church World Service).

Two offices were opened during 2003: Gradačac and Bijeljina and 4 new persons were employed (3 Loan Officers and 1 Lawyer) and operation was continued through offices in Živinice, Zavidovići, Srebrenik, Kalesija, Lukavac and Tuzla.

By the end of year, MI-BOSPO employs 39 persons, 22 Loan Officers and 17 of administrative staff. By continuous investing in staff education MI-BOSPO secured sustainable success and in order to further improve working conditions and client service approx. 400.000 KM has been invested in purchase of new business premises.

Organization has developed its own information system that provides secure, accurate and timely information for better quality management.

Also, during 2003, apart from internal control procedure, and in accordance with organizational growth, position of internal control has been developed, which has resulted in improved system of internal control.

Board of Directors efficiency has provided achievements of such good results. Board of Directors has gone through restructuring and has engaged 3 new members.

It is interesting to emphasise that MI-BOSPO was an active member of local, state and regional networks. It has also started working within SEEP network Practitioner Learning Program in Improving Efficiency

MI-BOSPO gained a new support in financing by Hivos-Triodos fund/bank and there were many other contacts initiated with potential partners in future.

Looking forward to tell you all about year 2004,

Nejira Nalić
Director



MI-BOSPO

Bilješka direktorice

MI-BOSPO je, od početka svog rada do danas, ostao vjeran misiji obezbjeđivanja pristupa kreditima ženama poduzetnicama niskih prihoda s tim da je od 1996. godine do danas ponudio svoje usluge i ženama koje vode razvijenije poslove. U sedmogodišnjem radu usluga je pružena za 14.500 žena.

S krajem 2003. godine MI-BOSPO portfolio iznosi 11.023.000 KM, a broj aktivnih klijentica 7.162. Prosječan iznos kredita je iznosio 2.365 KM uz prosječan rok otplate 12 mjeseci. Portfolio organizacije je bio raspoređen na način da 44% sredstava je plasirano za trgovinske aktivnosti, 28% za poljoprivredu, 12% u proizvodnju i 16% u uslužne djelatnosti. Plasman kredita je obezbjeđen putem tri metodologije za obradu kredita i to: metodologija solidarne grupe, individualna metodologija i metodologija za plasman poljoprivrednih kredita.

I finansijski rezultati koje je postigla organizacija su na zavidnom nivou, u posljednje tri godine organizacija je finansijski samoodrživa, a s krajem 2003. godine ovaj pokazatelj iznosi 119,8%. Višak prihoda nad rashodima ostvaren u ovoj godini iznosi 1.072.157 KM, dok je ukupan kapital koji je organizacija akumulirala tokom perioda svog poslovanja 5.084.730 KM. U strukturi kapitala učešće MI-BOSPO realizovanog viška prihoda nad rashodima je 60%, dok je preostali dio kapitala doniran (kapitalizacija iz sredstava Svjetske banke – Fondacija za održivi razvoj – projekat lokalnih inicijativa, Svjetsko žensko bankarstvo, Crkveni svjetski servis).

U toku 2003. godine otvorena su dva nova ureda: u Gradačcu i u Bijeljini, a uposlene su 4 osobe (3 kreditna saradnika i 1 pravnik), a nastavljeno se raditi iz ureda u Živinicama, Zavidovićima, Srebreniku, Kalesiji, Lukavcu i Tuzli.

S krajem godine, MI-BOSPO upošljava 39 osoba od kojih su 22 kreditna saradnika, a 17 čini administrativno osoblje. Kontinuiranim ulaganjem u edukaciju zaposlenih MI-BOSPO je obezbjeđio održiv uspjeh, a u svrhu poboljšanja uslova za rad i usluge klijentima oko 460.000 KM je investirano u kupovinu poslovnog prostora.

Organizacija je razvila sopstveni informacijski sistem koji obezbjeđuje pouzdanu, tačnu i blagovremenu informaciju za kvalitetnije upravljanje.

Takođe, u 2003. godini, pored procedura interne kontrole, a u skladu sa rastom organizacije, razvijena je i pozicija interne kontrole što je imalo za rezultat poboljšanja u sistemu interne kontrole.

Efikasnost rada Upravnog odbora je omogućila ostvarenje ovako dobrih rezultata. Upravni odbor je prošao kroz reorganizaciju i angažovana su tri nova člana.

Interesantno je istaći da je MI-BOSPO bio aktivan član lokalne, državne, regionalne mreže. Takođe je dio SEEP programa za učenje praktičara (Practitioner Learning Program) i to u tome na koji način biti efikasniji u korištenju svih raspoloživih resursa organizacije.

MI-BOSPO je u 2003. godini dobio novog finansijera u Hivos-Triadoss fondu/banci, a ostvareni su i mnogi kontakti sa potencijalnim finansijerima u budućnosti.

Radujem se prilici da vam pričam i o 2004. godini.

Srdačno,

Nejira Nalić
direktorica



MI-BOSPO

Auditor's Report

Independent Auditor's Report

To the Board of Directors of
Micro credit organization MI BOSPO Tuzla:

We have audited the accompanying balance sheet of the Micro credit organization "MI-BOSPO" Tuzla, (referred hereafter as the Organization) as of 31 December 2003, and related statements of income, cash flows, and changes in equity for the year then ended. These financial statements are the responsibility of the Organization's Management. Our responsibility is to express an opinion on these financial statements based on our audit. Audit of the financial statements for year ended 31 December 2002 has been done by another auditor, who has expressed unmodified opinion on those financial statements.

We conducted our audit in accordance with International Standards on Auditing, which require that we plan and perform the audit to obtain reasonable assurance that the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall presentation of the financial statements. We believe our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of the Organization as of 31 December 2003, and of the results of its operations, its cash flows and changes in equity for the year then ended, in accordance with International Financial Reporting Standards and guidelines set forth by the Consultative Group to Assist the Poorest (CGAP).

Deloitte d.o.o

Sarajevo, 13 February 2004

Nezavisno revizorsko mišljenje

Nezavisno revizorsko mišljenje

Upravnom odboru
Mikro kreditne organizacije MI-BOSPO Tuzla

Obavili smo reviziju Bilansa stanja Mikro kreditne organizacije "MI-BOSPO", Tuzla ("Organizacija"), na dan 31. decembra 2003. godine, te sa njima povezanih Bilansa uspjeha, Izvještaja o novčanom toku i Izvještaja o promjenama na kapitalu za godinu koja je završila 31. decembra 2003. Ti finansijski izvještaji pripadaju u djelokrug odgovornosti Uprave Organizacije. Naša je odgovornost izraziti mišljenje o tim finansijskim izvještajima na temelju naše revizije. Reviziju finansijskih izvještaja za godinu koja je završila 31. decembra 2002. obavio je drugi revizor koji je izrazio nekvalifikovano mišljenje o finansijskim izvještajima na navedeni datum.

Reviziju smo obavili u skladu s Međunarodnim revizijskim standardima. Ovi standardi zahtijevaju da planiramo i provedemo reviziju na takav način da se uvjerimo kako u finansijskim izvještajima nema pogrešno iskazanih materijalno značajnih stavki. Revizija uključuje pregled stanja na temelju testiranja uz provjere dokaza u pogledu iznosa i njihova objavljivanja u nabrojanim finansijskim izvještajima. Revizija također uključuje ocjenu računovodstvenih politika koje su primjenjivane, kao i značajne procjene imovine i obveza koje je učinila Organizacija. Vjerujemo da naša revizija daje razumnu osnovicu za naše mišljenje.

Po našem mišljenju priloženi finansijski izvještaji predstavljaju realno i objektivno, u svim materijalno značajnim stavkama, finansijski položaj Mikro kreditne organizacije MI-BOSPO, Tuzla, na dan 31. decembra 2003. godine, te rezultate poslovanja i promjene u novčanom toku i na kapitalu za godinu koja su završila 31. decembra 2003., u skladu s Međunarodnim standardima finansijskog izvještavanja i Uputstvom Konsultantske Grupe za pomoć siromašnim (CGAP).

Deloitte d.o.o

Sarajevo, 13. februar 2004. godine

Audited Income Statement

MI-BOSPO Microcredit Organization Tuzla
Financial Statements for the year ended 31 December 2003

INCOME STATEMENTS

	Notes	2003 KM	2002 KM
Interest income	4	3,189,938	2,291,268
Interest expense	4	(401,876)	(256,954)
Operating income		<u>2,788,062</u>	<u>2,034,314</u>
Operating cost	5	(1,623,039)	(1,239,383)
Provision for possible loan and other losses	10	(124,461)	(74,821)
Negative foreign exchange		(3,624)	(61,007)
Operating expense		<u>(1,751,124)</u>	<u>(1,375,211)</u>
Collected written-off receivables		7,040	7,811
Other income	6	28,179	9,400
Net operating income		<u>1,072,157</u>	<u>676,314</u>
Funds and donations	7	-	1,493,292
SURPLUS		<u>1,072,157</u>	<u>2,169,606</u>

Revidirani bilans uspjeha

MI-BOSPO MIKROKREDITNA ORGANIZACIJA TUZLA

Finansijski izvještaji za godinu koja je završila 31. decembra 2003.

BILANS USPJEHA

	Napomene	2003 KM	2002 KM
Prihodi od kamata	4	3.189.938	2.291.268
Rashodi od kamata	4	(401.876)	(256.954)
Neto operativni prihod		2.788.062	2.034.314
Operativni troškovi	5	(1.623.039)	(1.239.383)
Rezervisanja za moguće kreditne i druge gubitke	10	(124.461)	(74.821)
Negativne kursne razlike		(3.624)	(81.007)
Operativni troškovi		(1.751.124)	(1.375.211)
Naplaćena otpisana potraživanja		7.040	7.811
Ostali prihodi	6	28.179	9.400
Neto rezultat poslovanja		1.072.157	676.314
Fondovi i donacije	7	-	1.493.292
NETO REZULTAT		1.072.157	2.169.606

Audited Balance Sheet

MI-BOSPO Microcredit Organization Tuzla
Financial Statements for the year ended 31 December 2003

BALANCE SHEETS

	Notes	2003 KM	2002 KM
Assets			
Cash and cash equivalent	8	578,047	436,206
Placements with banks	9	1,042,650	1,104,363
Customers loans, net	10	11,023,545	8,210,303
Tangible and intangible assets	12	464,259	202,276
Other assets	11	58,343	7,838
TOTAL ASSETS		13,166,844	9,960,986
Liabilities			
Borrowings	13	7,371,949	5,245,226
Subordinated debt	14	557,294	572,536
Other liabilities	15	152,871	130,396
TOTAL LIABILITIES		8,082,114	5,948,158
Equity			
Supplementary funds	16	2,048,469	592,238
Accumulated surplus		3,036,261	3,420,590
TOTAL EQUITY		5,084,730	4,012,828
TOTAL LIABILITIES AND EQUITY		13,166,844	9,960,986

Revidirani bilans stanja

MI-BOSPO MIKROKREDITNA ORGANIZACIJA TUZLA

Finansijski izvještaji za godinu koja je završila 31. decembra 2003.

BILANS STANJA

	Napomene	2003 KM	2002 KM
Aktiva			
Novac i novčani ekvivalenti	8	578.047	436.206
Plasmani bankama	9	1.042.650	1.104.363
Kreditni, umanjeni za rezervisanja za moguće gubitke	10	11.023.545	8.210.303
Materijalna i nematerijalna imovina	12	464.259	202.276
Ostala aktiva	11	58.343	7.838
UKUPNA AKTIVA		13.166.844	9.960.986
Obaveze			
Obaveze po kreditima	13	7.371.949	5.245.226
Subordinisani dug	14	557.294	572.536
Ostale obaveze	15	152.871	130.396
UKUPNO OBAVEZE		8.082.114	5.948.158
Kapital			
Dodatni kapital	16	2.048.469	592.238
Akumulirani dobitak		3.036.261	3.420.590
UKUPNO KAPITAL		5.084.730	4.012.828
UKUPNO OBAVEZE I KAPITAL		13.166.844	9.960.986

Koviljka Mijić

Koviljka Mijic is client of Microcredit Organisation MI-BOSPO since 26.8.2002.

This was first solidarity group from Petrovo Municipality, Republika Srpska.

Koviljka is single mother with two children, and nurse by trade, working in Health Centre in Petrovo. She is 43. She is selling RSI products, and funds from the last loan were used for production of cakes.

After her husband's death in 1998, Koviljka's family was forced to live from her salary, that was insufficient to provide decent living and education for her children. Koviljka was in difficult situation and started to think which way she can increase family income and provide better living for her children.

These were the reasons for her to join Royal Sales International (RSI) and sale of RSI products. Although she got some products (lipsticks and perfumes) with her own money, demands on market dictated new investments, and wider assortment of products.

Because of lack of her own funds, she decided to take loan in MI-BOSPO.

First loan was in amount of 1000 KM on 10 months, and Koviljka used to purchase larger quantities of RSI products. She purchased entire RSI program, increased supply of products, and this resulted with increased demand, and better earnings.

Koviljka starts to use herself these products, and after being convinced of the quality, she started to work hard on promotion of products and involvement of new members. Thanks to that, Koviljka is today Sales Manager, and this provides decent earnings.

At the same time when selling RSI products Koviljka directed part of funds from the first loan to production of humus, and she is finding buyers herself.

'I was thinking what to do with my free time' Koviljka says 'and I got idea to start with production of cakes'.

Koviljka analysed existing market and concluded nobody in her surroundings is dealing with that.

Inhabitants of Petrovo are buying cakes in shops there, but the quality often is not satisfactory, and one can hear complaints.

Koviljka applied for new, second loan with MI-BOSPO, business assets are increased.

Loan amount was 2500 KM and she is planning to use it as explained above.

During procedure for new loan in MI-BOSPO, Koviljka made agreement with shop in Petrovo that will sell her products.

Thanks to quality of products and hard work, new buyers found out about Koviljka's cakes.

There are more and more buyers every day. New orders are coming in every day.

Today Koviljka is producing and selling 30 to 40 cakes a week, several kilograms of cakes. She is purchasing packaging in Gracanica, and raw material for candies in Belgrade.

'I am overwhelmed with the work, but I don't want to turn down buyers' says tired but satisfied Koviljka, while she is packing cakes and prepare it for delivery.

With her persistency and help of MI-BOSPO loan, Koviljka provided conditions for decent life to herself and her children.

She sees her perspective in production of cakes, planning to expend the business, and relies on further co-operation with MI-BOSPO.

Koviljka Mijić



Koviljka Mijić je klijentica Mikrokreditne organizacije «MI-BOSPO» od 26.08.2002.godine.

To je prva solidarna grupa sa opštine Petrovo, Republika Srpska.

Koviljka je samohrana majka dvoje djece, a po zanimanju medicinska sestra u Domu zdravlja u Petrovu. Ima 43 godine. Bavi se prodajom RSI proizvoda, a sredstva iz posljednjeg kredita koristi za proizvodnju torti i kolača.

Nakon smrti muža 1998.godine, Koviljkina porodica je prisiljena da živi od njene plate koja je nedovoljna da obezbijedi pristojan život i školovanje djece. Koviljka se našla u teškoj situaciji i počinje da razmišlja na koji način i kako da poboljša prihod u svojoj porodici i svojoj djeci omogućiti bolji život.

Iz tih razloga se opredjeljuje za uključivanje u Royal Sales International (RSI) i prodaju RSI proizvoda. Iako je iz vlastitih sredstava nabavila izvjesnu količinu RSI proizvoda (nešto malo ruževa i parfema) zahtjevi tržišta diktirali su nova ulaganja, širi asortiman proizvoda.

Zbog nedostatka vlastitih sredstava odlučuje se za uzimanje kredita u MI-BOSPO-u.

Prvi kredit u iznosu od 1.000 KM na 10 mjeseci Koviljka koristi za nabavku većih količina RSI proizvoda. Nabavlja cjelokupan program RSI, povećava ponudu proizvoda, što je rezultiralo i povećanom potražnjom, odnosno zaradom. Koviljka i sama počinje koristiti RSI proizvode, a uvjerivši se u kvalitet istih marljivo i uporno radi na promociji proizvoda i uključivanju novih članica. Zahvaljujući tome Koviljka se danas nalazi na poziciji menadžera prodaje, koji joj obezbjeđuje dodatnu - pristojnu zaradu.

Uporedo sa angažovanjem na prodaji RSI proizvoda Koviljka, dio sredstava iz prvog kredita, usmjerava u proizvodnju humusa čije kupce pronalazi sama.

«Razmišljala sam kako da upotpunim svoje slobodno vrijeme», kaže Koviljka, «te sam došla na ideju da počnem sa proizvodnjom torti i kolača.»

Koviljka je analizirala postojeće tržište i došla do zaključka da se niko u njenoj okolini ne bavi sličnim poslom. Stanovništvo Petrova kupovinu kolača i torti obavlja u obližnjim trgovinama, a njihov kvalitet često ne zadovoljava zahtjeve kupaca i izaziva njihovo negodovanje.

Koviljka se prijavljuje za novi, drugi kredit u MI-BOSPO-u, aktiva posla povećana.

Iznos kredita od 2.500 KM namjerava iskoristiti u navedene svrhe.

U toku procedure za dobijanje drugog kredita u MI-BOSPO-u Koviljka je sklopila ugovor sa trgovinom u Petrovu, koja bi obezbijedila prodaju njenih proizvoda.

Zahvaljujući kvalitetu proizvoda, marljivom i strpljivom radu, za Koviljkine torte i kolače saznaju novi kupci. Svakim danom ih je sve više. Nove narudžbe stižu svakog dana.

Danas Koviljka proizvodi i prodaje od 30 do 40 torti sedmično, nekoliko kilograma kolača. Ambalažu nabavlja u Gračanici, a sirovine za svoj slatki program nabavlja u Beogradu.

«Zatrpana sam poslom, ali ne želim odbiti kupce», kaže umorna ali i zadovoljna završenim poslom Koviljka, dok strpljivo pakuje torte u ambalažu i priprema ih za isporuku.

Uz svoju upornost kao i pomoć MI-BOSPO kredita Koviljka je obezbijedila uslove za pristojan život sebi i svojoj djeci.

Svoju perspektivu vidi u proizvodnji kolača i torti, namjerava posao proširivati, računajući na dalju saradnju sa Mikrokreditnom organizacijom MI-BOSPO.

Mejrema Alimanović



Mejrema Alimanovic is credit user in Microcredit Organisation MI-BOSPO since March 1998. Mejrema is married, and has three children. She is 48. She is in trading business, and with funds from last credit she purchased two greenhouses and started to grow vegetables.

Since beginning of the war in BiH Mejrema was employee in company 'Borba' from Belgrade. When war started she was single mother with two underage children in one bedroom flat with 36 m² and job that was uncertain. To save her job and premises of company Mejrema is going to work every day, but not doing anything. With her husband, that time he was her boyfriend, Mejrema decided to start her own business. They borrowed 500 KM from husband's cousin with interest 150 KM monthly and two boxes of cigarettes York a day. They rented kiosk and started with trade as additional activity, that is registered on the husband, who is war invalid.

Mejrema was laid off, and close to her flat somebody was selling goods from the stand. Mejrema decided to try. First month she earned 1000 KM this stimulates her to continue with the work. She registered her own stand and pays 100 KM tax. After ten months there is ban imposed for people working with stands, so business is ruined.

In 1996 she returned to company to work. In December 1996 she gave birth to third child. Salary in company is lousy, and now family with 5 members survives thanks to activity in kiosk.

How to continue? 'We bought trailer in 1997 and park in on lake Modrac. During the day we work on the stand with goods, and sell French fries at night. We have frying pan' Mejrema remembers the beginning 'and every day we pay two women to peel and prepare potatoes for the evening'.

Over the winter we moved trailer to bus station in Lukavac. In 1998 Mejrema returns to company, afraid she will lose her job. And there is no salary.

'From neighbour I found out there is organisation in Lukavac supporting women entrepreneurs. I didn't really believe that, I came with three women to MI-BOSPO Office, not believing we will succeed. I got first loan of 1000 KM' says this woman entrepreneur.

'I plucked up courage to start private business, I rely on possibility to take loan from MI-BOSPO. I talk to Director and he offered to me to rent business premises, with obligation to take two employees. I agree!'

Mejrema repaid first loan and immediately took new loan in MI-BOSPO. This one is 1500 KM. Funds are invested in working assets, she is building good relations with suppliers. Following loan is 2000 KM, and then 2500 KM. All with repayment period 6 months and all for working assets.

'In 2000 I took loan of 3500 KM and rented one more business premises for new shop. With next loan that was 4000 KM Mejrema bought stand with goods on the market place from group member who had problems.

'In 2001 I took first individual loan of 10.000 KM. I opened grill that was working in 2001, 2002 and 2003'.

Now Mejrema is in 9th loan cycle. Using 20.000 KM. Beside two shops and registered stand on market, she started with growing vegetables in own greenhouses she bought with MI-BOSPO loan.

Alimanovic family lives in flat with two bedrooms, building house in village near by, they are owners of 2000 m² land. Older son lives in his own house with his wife, and works in mother's company. Older daughter is successful student at Medicine Faculty, and younger daughter is in first grade primary school.

Company 'MERI' employs 7 employees, with tendency to expend. Company assets are now 50.821 KM. Vision of ambitious client is to have own business premises that is planned to be bought next year, partly with own funds, partly with MI-BOSPO loan. 'I can plan every step thanks to MI-BOSPO on which I can rely, I feel I have somebody to share my plans and ideas with, and to realise them successfully with their assistance.'

Mejrema Alimanović



Mejrema Alimanović, korisnik je kredita Mikroreditne organizacije "MI-BOSPO" od marta 1998. godine. Mejrema je udata, majka troje djece. Ima 48 godina. Bavi se trgovinom a sredstvima iz posljednjeg kredita nabavila je dva plastenika te pokrenula proizvodnju povrća.

Do početka rata u BiH, Mejrema je bila radnik Kompanije «Borba» iz Beograda. Rat je zatiče kao samohranu majku sa dvoje maloljetne djece u jednosobnom stanu od 36 m² i poslom koji je bio nesiguran. Da bi sačuvala prostor kompanije i svoj posao Mejrema svaki dan ide na posao ali ne radi ništa. Sa sadašnjim mužem, a tadašnjim momkom, Mejrema odlučuje pokušati pokrenuti vlastiti posao. Pozajmljuju 500 KM od muževog rođaka uz kamatu od 150 KM mjesečno i dvije kutije cigareta York dnevno. Uzimaju kiosk u zakup i kreću sa trgovinom kao dopunskom djelatnošću koju registruju na muža koji je ratni vojni invalid.

Mejrema odlazi na čekanje, a u blizini njenog stana neko je radio sa prodajom robe na tezgi. Mejrema se odlučuje da i ona pokuša. Prvi mjesec zarađuje 1.000 KM što je stimuliše da nastavi sa poslom. Registruje svoju tezgu i plaća 100 KM poreza. Poslije deset mjeseci dolazi do zabrane rada na tezgama, posao propada.

1996 godine vraća se na posao u kompaniju. U decembru 1996 godine rađa treće dijete. Plata u kompaniji je loša i sad već peteročlana porodica živi od posla u kiosku. Šta i kako dalje? »Kupujemo prikolicu i 1997.godine je parkiramo na Jezeru Modrac. Danju radimo sa robom na štandu do prikolice a noću prodajemo pomfrit. Imamo fritezu» kaže Mejrema dok se prisjeća svojih početaka, »danju plaćamo dvije žene da gule i pripreme krompir za uveče» nastavlja.

Preko zime prikolicu selimo na Autobusku stanicu u Lukavac. 1998g. Mejrema se vraća u kompaniju na posao iz straha da će ostati bez posla, a plate nema.

»Od komšinica sam saznala da u Lukavcu radi organizacija koja podržava žensko poduzetništvo. I sama odlazim sa još tri žene na prijavu u ured MI-BOSPO nevjerujući da ću uspjeti. Dobijam prvi kredit od 1.000 KM!« priča nam ova poduzetna žena.

»Skupljam hrabrost da pokrenem privatni posao, oslanjam se na mogućnost uzimanja kredita u MI-BOSPO-u. Razgovaram sa direktorom i on mi nudi poslovni prostor u zakup, uz obavezu da preuzmem i dva radnika. Pristajem!«

Mejrema otplaćuje prvi i odmah uzima novi kredit u MI BOSPO. Ovaj put od 1500 KM. Sredstva ulaže u obrt, gradi dobre odnose sa dobavljačima. Slijedeći kredit je 2.000 KM, pa onda 2.500 KM! Svi sa otplatom na 6 mjeseci i svi idu u obrt.

«2000. godine uzimam kredit od 3.500 KM i iznajmljujem još jedan poslovni prostor za novu prodavnicu. Od slijedećeg kredita, koji je bio 4.000 KM, Mejrema kupuje tezgu sa robom na pijaci od članice grupe koja zapada u probleme.

«2001.godine uzimam prvi individualni kredit od 10.000 KM. Otvaram gril koji će raditi 2001., 2002. do 2003.»

Sad je Mejrema u devetom kreditnom ciklusu. Koristi 20.000 KM. Pored dvije prodavnice i registrovane pijačne tezge na Gradskoj pijaci pokrenula je i proizvodnju povrća u vlastitim plastenicima koje je kupila od sredstava iz MI BOSPO kredita.

Porodica Alimanović živi u dvosobnom stanu, gradi vlastitu kuću u obližnjem selu, vlasnici su vlasitog zemljišta od 2 dunuma. Stariji sin živi u vlastitoj kući sa svojom suprugom a radi u majčinoj kompaniji. Starija kćerka je uspješna studentica Medicinskog fakulteta a mlađa ide u prvi razred osnovne škole.

Kompanija «MERI» zapošljava 7 radnika sa tendencijom daljeg rasta. Aktiva kompanije sada iznosi 50.821 KM. Vizija ove ambiciozne klijentice su vlastiti poslovni prostori koji se planiraju kupovati slijedeće godine dijelom iz vlastitih sredstava dijelom iz kredita MI BOSPO. »Mogu planirati svaki svoj korak zahvaljujući tome da mogu računati na sredstva MI-BOSPO-a , osjećam da imam s kim podijeliti svoje planove, ideje te da ih uspješno realizujem uz njihovu pomoć.»

MI-BOSPO Board Members / Članovi Upravnog odbora

Name	Position on Board	Current Profession	Date elected to Board
Tahira Salihović	Chairperson	Insurance Agent	Dec. 2000
Admir Džumhur	Member	Auditor	Dec. 2000
Kadrija Hodžić	Member	Professor/Dean at Faculty of Economy Tuzla	Dec. 2000
Dževad Šehić	Member	USAID, Professor at Sarajevo Economic Faculty	Sep. 2003
Sanja Hajdukov	Member	OHR Communications Officer	Sep. 2003

Leadership Team Members / Članovi Lideruskog tima

Name	Position
Nejira Nalić	Director
Senad Krekić	Internal Control
Elmedina Bećirović	Finance Manager
Dženita Kičić	Credit Manager
Alma Bijedić	Human Resource Manager
Edin Bakalović	MIS Specialist

Partneri

Sustainable Development – OdRaz B&H

Banking USA

B&H

Wiederaufbau – KfW Germany

USA

Utrecht – The Netherlands

Mreže / Networks

NGO Reference Group Tuzla Canton ◀

AMFO – Association of Microfinance Organizations B&H ◀

SEE-RAN Network – South Eastern Refugee Assistance Network ◀

Microfinance Centre for CEE and NIS ◀

Short History

MI-BOSPO is the oldest microcredit organization in Bosnia and Herzegovina, as it has started its lending operations in 1996. It was the first to use solidarity group lending and the first to make a commitment to lending 100% low-income women, and, at the very beginning 70% to internally displaced person.

MI-BOSPO began as the microcredit program of Humanitarian Organization Bosnian Committee for Help, BOSPO, established by the Danish Refugee Council. The organization was started with a primarily social aim to assist war-affected people, particularly displaced women, often single mothers.

With the adoption of the Law on Microcredit Organizations (2000) microcredit program of BOSPO was transformed into a new specialized organization, solely dedicated to microfinance – MI-BOSPO.

MI-BOSPO is known for its commitment to mission to provide financial services to low income women entrepreneurs while at the same time developing a strong, commercially viable institution. MI-BOSPO has maintained a relatively conservative geographic expansion strategy, choosing to go 'deep' rather than 'wide', while it developed a new individual loan product and built up organizational capacity and governance.

Kratka istorija

MI-BOSPO je najstarija mikrokreditna organizacija u Bosni i Hercegovini, koja je započela svoje kreditne operacije još 1996. godine. MI-BOSPO je započeo sa kreditiranjem metodologijom solidarne grupe i obavezao se na 100%-tno kreditiranje žena niskih primanja, koje su u samom početku, 70% bile interno raseljena lica.

MI-BOSPO je začet kao mikrokreditni program Humanitarne organizacije Bosanski savjet za pomoć, BOSPO, Tuzla koju je ustanovilo Dansko vijeće za izbjeglice. Organizacija je počela sa primarnim socijalnim ciljem da pomogne ratom pogođeno stanovništvo, posebno raseljene žene, koje su često bile samohrane majke.

Sa usvajanjem Zakona o mikrokreditnim organizacijama (2000. godine) mikrokreditni program BOSPO-a se transformisao u novu specijaliziranu organizaciju koja je jedino bila posvećena mikrofinansijama – MI-BOSPO.

MI-BOSPO je poznat po svojoj odanosti misiji koja obezbjeđuje finansijske usluge ženama niskih prihoda dok u isto vrijeme razvija jaku i komercijalno održivu instituciju. MI-BOSPO je održao relativno konzervativnu strategiju geografskog razvoja, odabirući da produbljuje, a ne širi svoje tržište dok je razvijao nove zajmovne proizvode individualne metodologije i izgrađivao organizacijske kapacitete i upravljačku strukturu.