

**2007 Institutional Action Plan (IAP) Form
for Practitioners in Developing Countries –**
*for institutions offering credit for self-employment and other financial
and business services to clients in developing countries*

Name of Institution (*please print*): Council for Socio Economic Benevolent Action , SEBA

Name of Head of Institution: Mr. / Mrs. / Ms. Mrs. Sandhyarani Dash .

Position: Secretary , SEBA . Head of Institution E-mail: seba_orissa@india.com

Person Completing Action Plan Form: Mr. / Mrs. / Ms. Mrs. Sandhyarani Dash .

Position: Secretary , SEBA . Personal E-mail: seba_orissa@india.com

Institution Postal Address: Walliganj , Bhanjpur . Baripada .

City/State: Orissa , Postal Code: 757002 Country: INDIA

Phone (*with country and city code*): +91-06792-255533 . 2nd Phone:

Fax: 91-06792-253766, Institution E-mail: seba_orissa@india.com

Website: Date: 10-03-2007 .

The purpose of the Institutional Action Plan (IAP)

The Institutional Action Plan (IAP) is an important tool for several reasons. First, it outlines a common set of strategic objectives, targeted towards supporting the fulfillment of the Summit's goals, for institutions to use in considering how they wish to contribute to this work. Second, it creates an easy, uniform way for institutions to report on and share their plans and accomplishments. IAPs are therefore the basic building blocks of the Microcredit Summit Campaign.

Each institution has its own mission and mandate—a mission or mandate that may or may not significantly overlap with the goals of the Microcredit Summit. It is hoped that completing an IAP may initiate a course of debate and reflection within an institution. It is not expected that every institution will undertake all the objectives outlined on the IAP or be able to respond to each question. However, it is essential to furnish information on questions 1a, 1b, 2a, and 2c (and 4a, 4b, and 4c only if your institution has used one of the methodologies listed in 4a).

The IAP is meant to facilitate a process in which each institution can determine for itself the degree to which it will undertake projects that address the Summit's core themes:

- Reaching the poorest families (defined as families in developing countries who are in the bottom 50% of the population living below their country's poverty line or those families living on less than \$1 a day per capita, adjusted for purchasing power parity.)
- Reaching and empowering women
- Building financially self-sufficient institutions (to facilitate ease of reporting, we ask for Operational Self-Sufficiency {Box 9} which is a key step towards achieving financial self-sufficiency)
- Ensuring a positive measurable impact on the lives of clients and their families

For more information on these core themes, see <http://www.microcreditsummit.org/aboutmicrocreditsummit.htm#themes>

For the purposes of the Microcredit Summit Campaign, any reference to microcredit should be understood to refer to credit for self-employment and other financial and business services (including savings and technical assistance) for the poorest.

Instructions for submitting

Council members are asked to revise and resubmit their IAP every year. *We ask that you submit your 2007 Institutional Action Plan to the Microcredit Summit Secretariat by April 1, 2007.* Your IAP can be sent as an e-mail attachment to: info@microcreditsummit.org , or by fax to: 1 202 637 3566, or by mail to: 440 First Street, NW, Suite 460, Washington, D.C. 20001. Please submit only one IAP per organization.

2007 Institutional Action Plan for Practitioners in Developing Countries, page 2 of 3

Name of Institution: Council for Socio Economic Benevolent Action , SEBA .

Country: INDIA

It is not expected that every institution will undertake all of these activities. Please type or print clearly.

Please send the completed form as an e-mail attachment to info@microcreditsummit.org; or mail to Microcredit Summit, 440 First Street, NW, Suite 460, Washington, DC 20001, USA; or fax to 1-202-637-3566. For further information, please visit our website at www.microcreditsummit.org

	Strategic Objective	As of 31 December 2006 (actual)	By 31 December 2007 (proposed)	By 31 December 2008 (proposed)
1a	Total number of active clients (Clients who currently have a loan)	4000	5000	5000
1b	Percent of Number 1a , above, who are female	70 %	70 %	70 %
2a	Total number of active clients who were among the poorest ¹ when they received their first loan	4000	5000	5000
2b	What poverty measurement tool was used to determine Number 2a (e.g., estimate, USAID Certified Poverty Measurement Tool, CASHPOR House Index, Participatory Wealth Ranking, CGAP Poverty Assessment Tool, household survey, Below Poverty Line List prepared by the government, or any other method)? ²	As per yardstick Provided by district Authority for BPL Category.	As per yardstick Provided by district Authority for BPL Category.	As per yardstick Provided by district Authority for BPL Category.
2c	Percent of Number 2a , above, who are female	70 %	70 %	70 %
3	Average first loan size (in US\$)	15 US\$	15 US\$	15 US\$
4a	Number of clients who were among the poorest when they took their first loan and have moved above the US\$1 a day threshold (or above the bottom 50 percent of the population living below your country's poverty line) Please do not answer Numbers 4a, 4b or 4c if you did not use one of the following methodologies: Independent Researcher, USAID Certified Poverty Measurement Tool or CGAP Endorsed Poverty Measurement Tool	3960	5000	5000
4b	Which methodology (from the above list in Number 4a) was used to measure movement above the US\$1 a day threshold (or above the bottom 50 percent of the population living below your country's poverty line)?	Independent Researcher,	Independent Researcher,	Independent Researcher,
4c	Contact information of a Researcher or Trainer who can verify Number 4a	Researcher or Trainer Name: Mr Bikas Das Researcher or Trainer Email: sd123@india.com		

¹ "Poorest" in developing countries refers to families whose income is in the bottom 50 percent of the population living below their country's poverty line, or those families living on less than US\$1 a day per capita, adjusted for purchasing power parity.

² For more information on Participatory Wealth Ranking and the CASHPOR House Index visit our website at <http://www.microcreditsummit.org/newsletter/best6.htm>

2007 Institutional Action Plan for Practitioners in Developing Countries, page 3 of 3

Name of Institution: _____

Country: _____

	Strategic Objective	As of 31 December 2006 (actual)	By 31 December 2007 (proposed)	By 31 December 2008 (proposed)
5	Total number of active savers	3960	5000	5000
6	Average savings per saving client (in US\$), (Total Savings divided by Total number of Saving Clients)	10.00 US\$	10.00 US\$	10.00 US\$
7	Financial services, in addition to credit and savings, offered to clients who were among the poorest at the time of their first loan (For example: life insurance, health insurance, cattle insurance, pension plans, etc.)	Life insurance and Insurance for pet Animals .	Life insurance and Insurance for pet Animals .	Life insurance and Insurance for pet Animals .
8	Business development services offered to clients who were among the poorest at the time of their first loan (For example: training, on-site technical assistance, marketing assistance, etc.)	Training , marketing Etc .	Training , marketing Etc .	Training , marketing Etc .
9	Percentage of Operational Self-Sufficiency (OSS) (Take all financial income generated by interest and commissions and divide by your total operational expenses, including actual financial costs and the provision for loan loss)	100 %	100 %	100 %

Is your institution a member of one or more national, regional, or global microfinance network(s)? Yes / No If yes, please list here:

1. Rashtriya Mahila Kosh, New Delhi

2. _____

If you have more than 2,500 active clients, who were among the poorest when they received their first loan (Number 2a), please refer us to two external institutions that can verify the numbers you have reported (preferably a donor agency or research institution):

Name:

Institution:

Email (if not, Fax number):

1. Santosh Kumar Khanda

FORD Foundation

ford_orissa@india.com

2. Rajkishor Sahoo

VORD

vord_org@india.com