

2010 Institutional Action Plan (IAP) Form
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 (<i>please type or print</i>): Council for Socio Economic Benevolent Action , SEBA			
Name of Head of Institution: <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. Mrs. Sandhyarani Dash .			
Position: Secretary , SEBA .	Head of Institution E-mail:		seba_orissa@sify.com
Institution Postal Address : Walliganj , Bhanjpur . Baripada .			
City/State: Orissa ,	Postal Code: 757002	Country: INDIA	
Phone (<i>with country and city code</i>): +91-06792-255533 .		2 nd Phone:	
Institution E-mail : seba_orissa@sify.com		Skype Address (<i>if any</i>):	
Website: seba.org.in		Date: 29-07-2010	
Person Completing Action Plan Form: <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. Mrs. Sandhyarani Dash .			
Position: Secretary , SEBA .		Personal E-mail: seba_orissa@sify.com	

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/about/about_the_microcredit_summit_campaign/

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 poor and poorest.

Instructions for submitting

Council members are requested to submit their annual IAP to *the Microcredit Summit Secretariat by April 15, 2010*. 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: Microcredit Summit Campaign, 750 First Street, NE, Suite 1040, Washington, DC 20002.

Please submit only one IAP per institution.

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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 fax to +1-202-637-3566, or mail to Microcredit Summit, 750 First Street, NE, Suite 1040, Washington, DC 20002, USA. For further information, please visit our website at www.microcreditsummit.org

Strategic Objective		As of 31 December 2009 (actual)	By 31 December 2010 (proposed)	By 31 December 2011 (proposed)
1a	Total number of active clients (<i>clients who currently have a loan</i>)	5000	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.	5000	5000	5000
2b	What poverty measurement tool was used to determine Number 2a? 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\$

(Note on 4 a,b,c: Collecting data on the number of clients crossing the poverty threshold is vital for the Microcredit Summit Campaign, particularly in view of our revised goal of helping 100 million families rise above the US \$1 per day threshold by 2015. Please do not answer 4a, 4b or 4c if you did not use one of the following methodologies: Independent Researcher, USAID Poverty Assessment Tool (PAT) or CGAP Endorsed Poverty Measurement Tool, which includes PPI. Please submit the IAP even if you have not been able to complete sections 4a, 4b and 4c.)

Strategic Objective		As of 31 December 2009 (actual)	By 31 December 2010 (proposed)	By 31 December 2011 (proposed)
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).	5000	5000	5000
4b	Which methodology (from the note above 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)?	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..
4c	Contact information of a Researcher or Trainer who can verify Number 4a	Researcher/Trainer Name & E-mail:	Name : Mr Bikas Das E-mail : 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/movement_above_one_dollar_per_day/details/dpd_progress/

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Strategic Objective		As of 31 December 2009 (actual)	By 31 December 2010 (proposed)	By 31 December 2011 (proposed)
5a	Total number of active savers	5000	5000	5000
5b	Average savings per saver (in US\$), (Total savings divided by total number of savers)	US\$ 10. 00	US\$ 10. 00	US\$ 10. 00
5c	Are savings voluntary, mandatory, or both? (check one)	<input type="checkbox"/> voluntary	<input type="checkbox"/> voluntary	<input type="checkbox"/> voluntary
5d	Is savings a fixed amount/flexible amount/both? (check one)	<input type="checkbox"/> flexible amount	<input type="checkbox"/> flexible amount	<input type="checkbox"/> flexible amount
5e	What is the average interest earned by member on savings?	%	%	%
5f	Are savings collected by the practitioner, or does the practitioner only facilitate savings mobilization? (check one)	<input type="checkbox"/> collected by practitioner <input type="checkbox"/> facilitated by practitioner	<input type="checkbox"/> collected by practitioner <input type="checkbox"/> facilitated by practitioner	<input type="checkbox"/> collected by practitioner <input type="checkbox"/> facilitated by practitioner
5g	What percentage of your MFI's loan funds are made up of savings?	20 %	20 %	20 %
6	Which, if any, of the following insurance products are offered to clients? (check as many as relevant)	<input type="checkbox"/> life insurance <input type="checkbox"/> health insurance <input type="checkbox"/> cattle insurance <input type="checkbox"/> other (describe below): __Artisan insurance__	<input type="checkbox"/> life insurance <input type="checkbox"/> health insurance <input type="checkbox"/> cattle insurance <input type="checkbox"/> other (describe below): __Artisan insurance__	<input type="checkbox"/> life insurance <input type="checkbox"/> health insurance <input type="checkbox"/> cattle insurance <input type="checkbox"/> other (describe below): __Artisan insurance__
7	In addition to credit, savings and insurance, what other financial services are offered (e.g. pensions, guarantees, etc.)?			
8	Which business development services, if any, do you offer to your clients? (check as many as relevant)	Training , marketing Etc _____	Training , marketing Etc .: _____	Training , marketing Etc . _____
9	What other non-financial services are offered, if any, to your clients? (check as many as relevant)	<input type="checkbox"/> financial literacy <input type="checkbox"/> health education <input type="checkbox"/> business education <input type="checkbox"/> health services <input type="checkbox"/> gender empowerment <input type="checkbox"/> education on human rights <input type="checkbox"/> other (describe below): _____	<input type="checkbox"/> financial literacy <input type="checkbox"/> health education <input type="checkbox"/> business education <input type="checkbox"/> health services <input type="checkbox"/> gender empowerment <input type="checkbox"/> education on human rights <input type="checkbox"/> other (describe below): _____	<input type="checkbox"/> financial literacy <input type="checkbox"/> health education <input type="checkbox"/> business education <input type="checkbox"/> health services <input type="checkbox"/> gender empowerment <input type="checkbox"/> education on human rights <input type="checkbox"/> other (describe below): _____

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Strategic Objective		As of 31 December 2009 <i>(actual)</i>	By 31 December 2010 <i>(proposed)</i>	By 31 December 2011 <i>(proposed)</i>
10	Percentage of Operational Self-Sufficiency (OSS) <i>(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.)</i>	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 networks here:

1. _____ 2. _____

If you have more than **5,000 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, government department, research institution, or bank). Verifiers may also be individuals (consultants, researchers, senior officials, etc.) who are familiar with your program and also known for their work in the field of microfinance:

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