

Please submit only one IAP per institution.

2011 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 (please type or print):		Council for Socio Economic Benevolent Action , SEBA	
Name of Head of Institution: ___ Mr. ___ Mrs. ___ Ms.		Mrs. Sandhyarani Dash .	
Title:	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
Phones (with country and city code):		+91-06792-255533 .	
Fax (with country and city code):		Website:	seba.org.in
Institution E-mail :		seba_orissa@sify.com	
Date (DD/MM/YYYY):			
Person Completing Action Plan Form: ___ Mr. ___ Mrs. ___ Ms.		Mrs. Sandhyarani Dash .	
Position:	Secretary , SEBA .	E-mail:	seba_orissa@sify.com
Skype Address (if any):		Personal phone:	

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, which may or may not significantly overlap with the goals of the Campaign. 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 4b).**

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 Campaign's goals and core themes. **Our goals:** 1) reaching 175 million of the world's poorest families, especially the women of those families, with credit; 2) working to ensure that 100 million families rise above the US\$1.25 a day threshold by 2015. **Our core themes:** reaching the poorest families; reaching and empowering women; building financially self-sufficient institutions; and ensuring a positive measurable impact on the lives of clients and their families.

For more information, 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 IAP to the *Microcredit Summit Secretariat by April 15, 2011*. Your IAP can be sent as an e-mail attachment to: info@microcreditsummit.org, by fax to: +1-202-637-3566, or by mail to: Microcredit Summit Campaign, 750 First Street, NE, Suite 1040, Washington, DC 20002, USA.

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It is not expected that every institution will undertake all of these activities, but please do not leave any section blank. If it does not apply to you, write "N/A". Please type or print clearly.

Strategic Objective		As of 31 December 2010 <i>(actual)</i>	By 31 December 2011 <i>(proposed)</i>	By 31 December 2012 <i>(proposed)</i>
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	___ Below Poverty Line List prepared by the government	___ Below Poverty Line List prepared by the government	___ Below Poverty Line List prepared by the government
2c	Percent of Number 2a , above, who are female	70 %	70 %	70 %
3	Average first loan size (in US\$)	US\$ 15	US\$ 15	US\$ 15

(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 \$1.25 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 2010 <i>(actual)</i>	By 31 December 2011 <i>(proposed)</i>	By 31 December 2012 <i>(proposed)</i>
4a	Number of clients who were among the poorest when they took their first loan and have moved above the US\$1.25 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: Mr Bikas Das Researcher/ Trainer E-mail: bikas_das@sify.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\$1.25 a day per capita, adjusted for purchasing power parity.

² For more information on poverty measurement tools, visit our website at http://www.microcreditsummit.org/movement_above_one_dollar_per_day/details/dpd_progress/, or visit the Microfinance Gateway at <http://www.microfinancegateway.org/p/site/m/template.rc/1.11.48260/1.26.9234/>

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Strategic Objective		As of 31 December 2010 <i>(actual)</i>	By 31 December 2011 <i>(proposed)</i>	By 31 December 2012 <i>(proposed)</i>
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)	__ facilitated by practitioner	__ facilitated by practitioner	__ 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)	__ life insurance __ health insurance __ cattle insurance __ other <i>(describe below)</i> : __ Artisan insurance __	__ life insurance __ health insurance __ cattle insurance __ other <i>(describe below)</i> : __ Artisan insurance __	__ life insurance __ health insurance __ cattle insurance __ other <i>(describe below)</i> : __ 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 assistance	__ training __ marketing assistance	__ training __ marketing assistance
9	What other non-financial services are offered, if any, to your clients? (check as many as are relevant)	__ financial literacy __ health education __ business education __ health services __ gender empowerment __ education on human rights __ other <i>(describe below)</i> : _____	__ financial literacy __ health education __ business education __ health services __ gender empowerment __ education on human rights __ other <i>(describe below)</i> : _____	__ financial literacy __ health education __ business education __ health services __ gender empowerment __ education on human rights __ other <i>(describe below)</i> : _____

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	Strategic Objective	As of 31 December 2010 <i>(actual)</i>	By 31 December 2011 <i>(proposed)</i>	By 31 December 2012 <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 /Skype:	Phone <i>(with country & area code)</i> :
1.	Santosh Kumar Khanda	FORD Foundation	ford_orissa@india.com	+91-06792-257829
2.	Rajkishor Sahoo	VORD	vord_org@india.com	+91-09437086933

Thank you for your commitment to the Microcredit Summit Campaign!

For Microcredit Summit administration:

Reply to organization:	<input type="checkbox"/>	Input to database:	<input type="checkbox"/>	Sent to verifiers:	Y / N	Verified:	Y / N
Approved:	Y / N	If no, what is missing:					