

developed by INAFI International, along with Oxfam Novib and Ordina. The SIM tool can be used to continuously monitor social performance of NGOs/MFIs. Two INAFI Bangladesh MOs are implementing this tool in the pilot phase.

- **CAPACITY BUILDING** INAFI Bangladesh contributes to capacity building of the NGOs/MFIs through tailor-made training such as enterprise development training, accounting and bookkeeping training, BDS training, insurance education, business planning for MFIs, credit and risk management for MFIs, microfinance product development etc. INAFI Bangladesh has developed various training modules for conducting the trainings.
- **RESEARCH AND DEVELOPMENT** INAFI Bangladesh has developed its expertise in carrying out surveys, feasibility studies and different researches on climate change, food security, microinsurance, remittances, gender, human resource management etc. INAFI Bangladesh has conducted different researches and has published various research papers on microfinance, microinsurance and gender.
- **NETWORKING** INAFI Bangladesh is first and foremost a networking organisation of microfinance practitioners. INAFI Bangladesh always gives priority to building alliances with organisations who contributes to poverty alleviation and work with the disadvantages groups. Apart from the member organizations, INAFI is also working in partnership with PKSF, HASAB and other national networks such as CDF and FNB on various issues related to microfinance and development sector.
- **ADVISORY SERVICES** INAFI Bangladesh also offers a range of services such as trainings, research studies, rating and short-term assessments of the organisations etc. Our advisory services clients include the World Bank, Microcredit Regulatory Authority (MRA) and ActionAid Bangladesh.

BECOMING A MEMBER

CORE MEMBERS

THE ORGANISATIONS THAT ARE POVERTY FOCUSED, BELIEVE IN INCLUSIVE DEVELOPMENT AND OFFER INNOVATIVE SERVICES TO THE POOR CAN APPLY FOR BECOMING CORE MEMBER.

ASSOCIATE MEMBERS

NETWORKS / ASSOCIATIONS / APEX ORGANISATIONS THAT HAVE BEEN WORKING FOR AT LEAST THREE YEARS FOR BUILDING CAPACITY OF PRACTITIONERS' ORGANISATIONS, LOBBYING WITH CONCERNED STAKEHOLDERS FOR CREATING AN ENABLING ENVIRONMENT FOR POOR AND FOCUSING INCLUSIVE DEVELOPMENT CAN BECOME ASSOCIATE MEMBERS.



INTERNATIONAL NETWORK
OF ALTERNATIVE FINANCIAL
INSTITUTIONS

BANGLA
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BANGLADESH
BANGLA
DESH

OUR MEMBERS

At present INAFI Bangladesh has 28 member organisations:

- | | | |
|--------------------|---------------------|-----------------------|
| 1. ASA | 11. GUK, Bogra | 21. Sajida Foundation |
| 2. ASHRAI | 12. GHASHFUL | 22. Shakti Foundation |
| 3. ASKS | 13. I.I.R.D | 23. SKS Foundation |
| 4. BRAC | 14. JRDM | 24. SAP Bangladesh |
| 5. BURO Bangladesh | 15. MSS | 25. SSS |
| 6. BASA | 16. PBK | 26. TMSS |
| 7. COAST Trust | 17. PMUK | 27. UDDIPAN |
| 8. CODEC | 18. POPI | 28. VARD |
| 9. ENDEAVOUR | 19. PROSHIKA | |
| 10. GUK, Gaibandha | 20. RDRS Bangladesh | |



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WHO WE ARE

The International Network of Alternative Financial Institutions (INAFI) is an international network of development practitioner institutions (ngos and mfis) with the primary objective of contributing to finding solutions for low-income people by creating effective and efficient alternative financial institutions through capacity building, research, advocacy and product development for the member institutions. inafi international is registered in the netherlands and is based at dakar, senegal. inafi is working in 48 countries worldwide through its 3 regional offices in asia, africa and latin america and 4 country offices in bangladesh, india, the philippines and nepal as national chapters.

INAFI Bangladesh is one of the national chapters of inafi asia. at present inafi bangladesh is implementing different programmes and projects which include ensuring enabling microinsurance for the poor, migration and development, mainstreaming gender in microfinance, demand driven financial services for the poor, microenterprise development, microfinance rating and short term assessment, social impact measurement, and microfinance and mdgs. currently inafi bangladesh has 28 member organisations including some of the top mfis as well as medium and smaller ngos/mfis of the country.

VISION

A world where the poor are empowered and ensured sustainable livelihood with dignity.

MISSION

- Contribute to the alleviation of poverty through the development of well-managed and efficient microfinance services that empower the most disadvantaged groups, especially the women.
- Promote innovation and diversity of microfinancial services and products that are effective and responsive to client needs.
- Influence the strategic direction of the industry by promoting good practices and lobbying for policy in support of the industry.

THEMATIC FOCUS

FINANCIAL INCLUSION

- Microfinance (Rural Finance, Agricultural Finance, SME Finance, Housing Finance, Lease Finance, Renewable Energy Finance)
- Savings (Voluntary Savings, Long-term Fixed Deposit, Pension Savings Schemes)
- Microinsurance (Life, Health, Crop, Livestock and Asset Insurance)
- Remittances (Remittances Transfer, Financing for Migration, Enterprise Development for Migrants' Families)
- Transparency and Accountability of Microfinance Sector (Microfinance Rating, Short-term Assessment, Auditing)

SOCIAL INCLUSION

- Social Impact Measurement
- Women Empowerment and Mainstreaming Gender
- Food Security
- Social Security (Social Safety Net, Health Microinsurance)
- Education for All Including Differently-Abled Children
- Health Services for All
- Skill Development for Migrants
- Safe and Legal Migration

CLIMATE CHANGE AND SUSTAINABLE LIVELIHOOD

- Climate Change Adaptation
- Sustainable Livelihood System

ACTIVITIES

- **MICROINSURANCE** INAFI Bangladesh works on microinsurance in two ways. INAFI works to establish a specialized microinsurance company based on mutuality concept to offer insurance to low-income people at affordable price and also provides technical assistance on microinsurance. INAFI Bangladesh is offering life insurance products to low-income people through MIME, a pilot social security project of INAFI. INAFI Bangladesh is now working on developing demand driven microinsurance products for diversified cliental groups such as garments workers, migrants and their families etc. INAFI is also concentrating on developing a range of products including health insurance, flood insurance and asset insurance.
- **REMITTANCES** INAFI Bangladesh implemented two separate projects on remittances. In the 1st project, jointly supported by RPCF (DFID and Bangladesh Bank joint project) and Oxfam-Novib, Netherlands, INAFI provided institutional support for productive utilisation of migrant workers' remittances through partner MFIs to the migrant workers' families and returnee migrants.

In the second project INAFI Bangladesh in partnership with BASUG, Netherlands funded by Oxfam-Novib, to enhance formal channel of remittances and conduct financial literacy training. The target clients of this project are Bangladeshi migrants staying in Europe. INAFI Bangladesh is also providing technical assistance to SEEDS, Sri Lanka, an INAFI Asia member organisation, in implementing a project to enhance formal channel of remittances transfer; develop suitable financial products i.e. savings, credit and insurance for remittances; and motivate migrants and their families to invest remittances in productive purposes.

- **WOMEN EMPOWERMENT AND MAINSTREAMING GENDER** INAFI recognizes that microfinance and empowerment of women are not automatic corollaries, and places mainstreaming gender as a priority policy concern. INAFI Bangladesh is working in close partnership with MFIs/NGOs to implement Gender Action Learning System (GALS), a tool for Women Empowerment through Mainstreaming and Networking (WEMAN) process, in Bangladesh for the first time with the aim to empowering and improving livelihoods which are significant and sustainable for women, their families and communities, particularly from low income and vulnerable groups. INAFI Bangladesh also promotes gender balance and women empowerment both at institutional level and at client level.
- **MEASURING SOCIAL IMPACT** INAFI Bangladesh is advocating Social Impact Measurement (SIM) tool,