



INTERNATIONAL NETWORK OF ALTERNATIVE FINANCIAL INSTITUTIONS (INAFI)

Membership Procedure

INAFI Asia

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INAFI Asia Membership Procedure

The International Network of Alternative Financial Institutions (INAFI) is a global network of development practitioners that are committed to improving the lives and livelihoods of the poor in the regions of Africa, Asia and Latin America through the provision of range of financial and non-financial services. INAFI is a united effort of development organisations, including practitioners and supportive networks, which are committed to the development of a microfinance sector that has ability to effectively focus on the essential goals of institutional performance, significant outreach, and financial sustainability without compromising the basic developmental objectives of engendering social impact. INAFI Asia, the pan-pacific arm of INAFI International Foundation has been working closely with the practitioner organisations and promoting innovation since, 1996. INAFI Asia network constitutes with the country chapters as well as members from non- country chapters.

The main objective of INAFI Asia is to contribute to the poverty eradication and social development of the millions poverty stricken people of the region primarily, by enhancing capacity and knowledge building of the practitioners organisations (NGOs/MFIs) and building partnership and alliance with the supportive networks working for the same causes.

Our members

Our members are as distinct from each other as the countries they work in. They differ in context, outreach, service delivery mechanisms, and structure. Some only provide microfinance services; others have added technical assistance and training programmes, while others still manage integrated social development programmes. Some provide direct financial intermediation, while others assume promotional roles and support self-help grassroots groups, mainly women, and are putting them in contact with banks or other lending organisations. A few of the members are still struggling but emerging steadily, also a large number are working on scaling up their portfolios and coverage, both in terms of region and clients served. Finally, some members have already reached scale, are undertaking highly efficacious operations, and even have become major players in their respective countries.

INAFI's strength lies in the real world on the ground experiences of its member organisations. Therefore, INAFI Asia always looks for recruiting practitioners as its member who add value to the sector either by intervening diverse methodologies, flexible and diverse products, deepening outreach, efficient in delivery services, measuring social impact and transparent by demonstrating norms of regulations and supervision through rating and self regulation.

The INAFI Asia operates by an Asia Regional Secretariat and four Country Chapters: INAFI India, INAFI Bangladesh, INAFI Nepal and INAFI Philippines.

INAFI Asia membership

All members of INAFI Asia will be known as “**Member**” of the INAFI. Members directly recruited by either INAFI Asia (from the countries where country chapter does not exist) or National Chapters (established) will qualify to become a “**Member**” of the INAFI Asia Trust. The organisations offered membership will be called “**Member Organisation**” and to be known as acronym by “**M.O**”.

INAFI Asia will encourage and promote enrolling new memberships for the network.

Eligibility of Membership

The organisations that are involved in delivering microfinance services as practitioners, either directly or actively involves in promotional activities are considered to be qualified to become “**member**” of the INAFI Asia Trust. Practitioners' organizations who work at the grassroots directly both as direct intermediaries or promoting NGOs helping to develop self-help group and linking with the formal sector can apply for the membership of the INAFI Asia Trust as “member”.

Who can apply for the membership?

- a. **MFIs / NGOs:** The Microfinance Institutions (MFIs) and Non-government Organisations (NGOs) that are directly offering microfinance programmes as well as non-financial services to the clients and have mandate to alleviating poverty.

- b. Specialized Bank:** The specialized banks established with the mandate to alleviate poverty and that are offering microfinance programmes directly to the clients.
- c. Cooperatives:** The cooperative organisations that generate tiny savings from their members and also generate funds from other sources to offer microfinance programmes to their members as well as other clients with a view to alleviating poverty.
- d. Credit Unions:** The credit unions that collect savings and offer microfinance to their members and other clients and have commitment to alleviating poverty.
- e. Promoting NGOs:** The NGOs that do not directly offer microfinance but that promote microfinance through Self-Help Group (SHG) Cooperatives, village banks, etc.
- f. International Organisations:** The international organisations that have a local country office and are offering microfinance either directly to the clients or through partner NGOs/MFIs and have mandate to alleviating poverty.

Issues to be considered for offering Membership

There are some issues that will be considered for INAFI Asia membership. These are:

- Experience in the development and microfinance sectors.
- Undertaken microfinance as an instrument for poverty reduction.
- Practitioners' organisations that believe in development financing, implement poverty-focused microfinance and carry forward social development agenda along with microfinance services are eligible to apply for the "Member" of the INAFI Asia.
- Deliver microfinance services directly both as direct financial intermediaries or promoting NGOs.
- Outreach and portfolio of microfinance programme, serves minimum 2,000 client.
- Sister concerns of any Member Organisation (MO) of INAFI Asia will not qualify to become members of INAFI Asia, as the parent organisations are already part of INAFI.
- In the countries where there is no country chapter but INAFI member organisations exist, prospective new practitioner organisations may apply in prescribed form (**see annexure–A**) directly to INAFI Asia after being recommended by at least one existing member organisations of INAFI Asia, if any.
- In the countries where there is no member organisation of INAFI Asia, the Executive Director will identify potential practitioners' organisation for awarding membership in cooperation with board members and nearby countries of member organisations and nearby country chapters. The potential practitioners' organisation has to apply to INAFI Asia region office in a prescribed form (**see annexure–A**) The Executive Director will process the application and the board will approve the membership.
- Established Country Chapters are fully authorized to recruit "members" from their respective countries subject to the approval of the "**Governing Board**" of the respective Country Chapters.
- For becoming "Member" of INAFI Asia Regional Secretariat, the Member Organisations (M.Os) have to pay one time registration fee, currently fixed US\$ 100 (likely to be revised time to time) along with the application.
- All members of INAFI Asia Region (directly recruited) have to pay annual membership, currently fixed an amount of US\$ 100 to INAFI Asia region.
- Members of the Country Chapters will pay registration fee and annual membership fee as fixed by the national chapters to the respective country chapters. The Country Chapters have to pay 25% of the collected registration and annual membership fee to INAFI Asia to become a member of INAFI Asia.

Membership of INAFI Asia General Body

The General Body is the highest decision making forum of the INAFI Asia Trust, represented by the all "**Members**" of INAFI Asia Trust. "**The General Body**" of INAFI Asia Trust will sit once in three years by organising a forum, known as "**INAFI Asia Regional Assembly**". It is the regional forum of INAFI International foundation, and is responsible for pan pacific region. The General Body, through its Regional General Assembly shall elect the Board of Trustees of INAFI Asia Trust and approve policy strategy, strategic planning, and changes in the constitution, and byelaws. But, the General Body may delegate any one of these responsibilities to the Board of Trustees if deemed necessary. In this instance, the Board of Trustees' decisions shall be shared with the General Body in the Regional General Assembly. The Annual General Meeting shall sit at least once in three years.

To become a "member" of INAFI Asia General Body

- All recruited members of INAFI Asia Regional Secretariat and INAFI Asia's Country Chapters are only, eligible to becoming "**Member**" of General Body of INAFI Asia Trust.
- The Member of the General Body is eligible to participate in the **Regional General Assembly (RGA)** of the INAFI Asia Trust. But, the number of the Members of the "**General Body**" attending the Regional General Assembly will be determined by the Board of Trustees of INAFI Asia on the basis of proportionate representatives of INAFI Asia and Country Chapters.
- INAFI Asia Regional Secretariat and Country Chapters have to submit a list of its "Member" who is yet to become **member of the General Body** of INAFI Asia Trust to the Board of Trustees of INAFI Asia Trust for the endorsement. The Board of Trustees will approve a list of "members" of the General Body attending the INAFI Asia Trust General Assembly.

Strategic Alliances with other Networks, Associations and Apex Organisations

INAFI Asia will maintain a strategic relationship with the Development Network, Microfinance Networks, Associations, and Apex organisation who are working with the same vision to creating an enabling environment both at country level as well as regional level to have impacting on poverty, social development, deepening outreach and sustainability of both Microfinance NGOs and MFIs. INAFI Asia may undertake joint programme with these organisations related to building capacity of its "members", knowledge-based research, and advocacy concerning to influence donors, policy makers, and other stakeholders for the implementation of pro-poor development programmes including microfinance. As part of building alliance INAFI Asia will invite them in particular focus on specific interests and priorities helping practitioner organisations to do their job in a more efficient and professional way.

Unlike "member" the "Strategic Partners" will not receive direct benefits from INAFI Asia programmes. Rather, the Strategic Partners will jointly work with INAFI Asia on some specific issues and concerns. INAFI Asia will extend the hands of cooperation to these Strategic Partners and work jointly for poverty alleviation through microfinance. The associate members can be:

- Networks:** The national and regional networks of MFIs/NGOs that are working for poverty alleviation through microfinance.
- Associations:** The national and regional associations of MFIs/NGOs or other organisations or persons that are working for poverty alleviation through microfinance.
- Apex Institutions:** The apex institutions that are providing funds and training to the MFIs/NGOs for poverty alleviation through microfinance programmes.



INAFI ASIA Membership Application Form

One of the following descriptions must be met to attain new membership in INAFI

Note: Please, type or print and return with signature by e-mail or fax to the Asia Secretariat

1.	Name of the Organisation:							
2.	Address:							
	Phone/Fax:							
	E-mail:							
3.	Name of Executive Director/ Chairman:							
4.	Name of Contact Person: <i>(with Designation)</i>							
5.	Year of Establishment:							
6.	Legal Status: <i>(Put "√" mark as applicable)</i>	<table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%;">Society Act</td> <td style="border: 1px solid black; padding: 5px; width: 50%;">Trust</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">Social Welfare</td> <td style="border: 1px solid black; padding: 5px;">Others _____</td> </tr> </table>	Society Act	Trust	Social Welfare	Others _____		
Society Act	Trust							
Social Welfare	Others _____							
7.	Mission of the Organisation: <i>(Please include Goals, Objectives, Target clients, Gender, Geographic focus/Area of operation)</i>	Note: If you need, you can add extra page						
8.	Programmatic Interventions: <i>(Put "√" mark as applicable)</i>	<table style="width: 100%; border: none;"> <tr> <td style="border: 1px solid black; padding: 5px; width: 50%;">Micro finance</td> <td style="border: 1px solid black; padding: 5px; width: 50%;">Health Services</td> </tr> <tr> <td colspan="2" style="border: 1px solid black; padding: 5px;">Non-Financial Support Services such as Training, BDS, _____</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">Education</td> <td style="border: 1px solid black; padding: 5px;">Others _____</td> </tr> </table>	Micro finance	Health Services	Non-Financial Support Services such as Training, BDS, _____		Education	Others _____
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Non-Financial Support Services such as Training, BDS, _____								
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9.	Description of Micro-finance: (Current Position)	<table border="0"> <tr> <td data-bbox="746 264 890 331">Loans</td> <td data-bbox="911 219 1353 286">Clients (No):</td> </tr> <tr> <td></td> <td data-bbox="911 286 1353 353">Portfolios (Tk):</td> </tr> <tr> <td data-bbox="746 421 890 488">Savings</td> <td data-bbox="911 376 1353 443">Clients (No):</td> </tr> <tr> <td></td> <td data-bbox="911 443 1353 510">Savings (Tk):</td> </tr> <tr> <td colspan="2" data-bbox="746 544 1353 611">Total Active Clients:</td> </tr> </table>	Loans	Clients (No):		Portfolios (Tk):	Savings	Clients (No):		Savings (Tk):	Total Active Clients:	
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10.	Number of Full Time Staff of the Organisation:											
11.	Future Projection by Year 2006:	<table border="0"> <tr> <td data-bbox="746 790 890 857">Loans</td> <td data-bbox="911 768 1353 835">Clients (No.):</td> </tr> <tr> <td></td> <td data-bbox="911 835 1353 902">Portfolio (Tk.):</td> </tr> <tr> <td data-bbox="746 947 890 1014">Savings</td> <td data-bbox="911 902 1353 969">Savers (No.):</td> </tr> <tr> <td></td> <td data-bbox="911 969 1353 1037">Saving (Tk.):</td> </tr> <tr> <td colspan="2" data-bbox="746 1070 1353 1137">Total Active Clients:</td> </tr> </table>	Loans	Clients (No.):		Portfolio (Tk.):	Savings	Savers (No.):		Saving (Tk.):	Total Active Clients:	
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12.	Source of Funds: (Put "✓" mark as applicable)	<table border="0"> <tr> <td data-bbox="722 1171 938 1238">Grant Funding</td> <td data-bbox="1034 1171 1329 1238">Own Fund</td> </tr> <tr> <td data-bbox="722 1261 938 1328">Bank</td> <td data-bbox="1034 1261 1329 1328">Apex body</td> </tr> <tr> <td data-bbox="722 1373 994 1440">Others _____</td> <td data-bbox="1034 1373 1329 1440">Member's Savings</td> </tr> </table>	Grant Funding	Own Fund	Bank	Apex body	Others _____	Member's Savings				
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13.	Does the Central or Reserve Bank currently regulate the organisation?											
14.	Operational Self- Sufficiency (%) $\frac{\text{Operating Income}}{\text{Total Financial Operations Expenses}}$											

15.	Financial Self Sufficiency (%) $\frac{\text{Operating Income}}{\text{Adjusted Total Financial Operations Expenses}}$	
16.	What kind of support do you expect from INAFI Network?	

Name and Position of the Signatory:

Signature:

Date:

Contact Person:	Ms. Mahbuba Haque Programme Officer (Member service & Administration) INAFI Asia
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 Flat 9-A, Confidence Centre, Pragati Sarani
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INAFI ASIA

Application Form for INAFI Asia Trust General Body

One of the following descriptions must be met to attain “General Members” of INAFI Asia

Note: Please, type or print and return with signature by e-mail or fax to the Asia Secretariat

1.	Name of the Organisation:		
2.	Address:		
	Phone/Fax:		
	E-mail:		
3.	Name of Chief Executive:		
4.	Name of the Nominated Person as General Assembly Member:		
5.	Name of Contact Person: <i>(with Designation)</i>		
6.	Year of Establishment		
7.	Legal Status: <i>(Under which acts)</i>	<input type="checkbox"/> Society Act	<input type="checkbox"/> Trust
		<input type="checkbox"/> Social Welfare	<input type="checkbox"/> Others _____
8.	Mission of the Organisation: <i>(Please include Goals, Objectives, Target clients, Gender, Geographic focus/Area of operation)</i>	Note: If you need, you can add extra page	
9.	Programmatic Interventions: <i>(Put "✓" mark as applicable)</i>	<input type="checkbox"/> Micro finance	<input type="checkbox"/> Health Services
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14.	Date of becoming primary/core member of INAFI.											
15.	From which INAFI's you have got membership? (Put "√" mark as applicable)	<table border="0"> <tr> <td data-bbox="722 1592 938 1659">INAFI Asia</td> <td data-bbox="1034 1592 1329 1659">INAFI Bangladesh</td> </tr> <tr> <td data-bbox="722 1682 938 1749">INAFI India</td> <td data-bbox="1034 1682 1329 1749">INAFI Philippines</td> </tr> <tr> <td data-bbox="722 1794 938 1861">INAFI Nepal</td> <td></td> </tr> </table>	INAFI Asia	INAFI Bangladesh	INAFI India	INAFI Philippines	INAFI Nepal					
INAFI Asia	INAFI Bangladesh											
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16.	How many INAFI events your organisation have participated during the last two years?	(Please mention the number of events, name of events, date, organizers and place)
17.	What role you can play as a member of INAFI Asia General Assembly?	
18.	As a member of INAFI Asia General Assembly, what kind of support do you expect from INAFI Network?	

Name and Position of the Signatory:

Signature:

Date:

<p>Contact Person: Ms. Mahbuba Haque Programme Officer (Member service & Administration) INAFI Asia</p>
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