



Making a **difference** in creating **social enterprises**,
SME and promoting **microfinance** best practices

Our identity



OUR MISSION

Making a difference in creating Social Businesses, SMEs and promoting microfinance best practices.



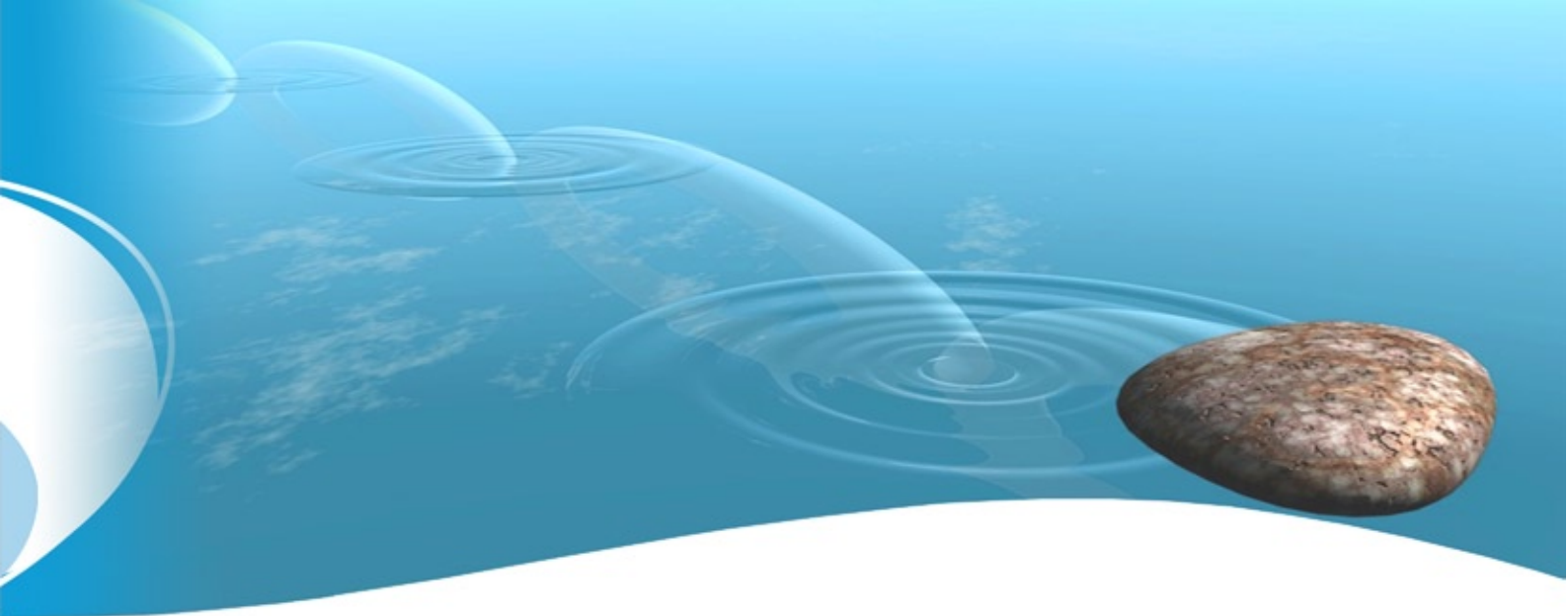
OUR STRATEGY

While creating a linkage to corporate businesses and prestigious training institutions, ICMSE contributes to foster and promote innovative business and product development in a perspective of social and economic growth.



What is Social Business ?

A social business is an enterprise whose goal is to create a sustainable and efficient activity that serves a broader human development purpose. ICMSE believes that social entrepreneurship is the sole way to substantially and durably alleviate populations from multidimensional poverty. Indeed, a long term development of the under-privileged population requires innovative ideas and products which suit the needs and the means of low segment populations. In that light, ICMSE aims to create a platform for business ventures that bring under-privileged populations closer to corporate services.



Challenges in Microfinance & Social Business Development



For the past 30 years, microfinance has demonstrated its ability to lift people out of poverty across the globe. Yet, today's worldwide development picture quite rightly demonstrates that poverty has many facets and that microfinance can not be the unique tool in creating a dynamic and rapid development to solve this major issue. Indeed, the impact of credit lending to under-privileged people is limited in that it fails to create substantial export oriented businesses and jobs. This lack of connection to wider domestic and international markets does not allow for substantial growth and development which is vital when tackling wide scale poverty.

ICMSE believes that promoting entrepreneurship, not only at the lowest



*Dr. Mostaq Ahmmed
President & Founder of ICMSE*

level but also amongst middle class populations, is crucial to bring about a substantial evolution. This is why it aims to act as a platform linking microfinance institutions and corporate businesses in a combined assistance to promote social businesses and support small and medium businesses in further growth. To achieve this aim, ICMSE is working on downscaling banking products, up scaling microfinance activities to support missing middle and finding innovative ways to improve the integration of newly created enterprises to wider markets.

Products & services

Our Competence

As a Microfinance and development expert, ICMSE is responding to the increasing global demand from Small and Medium Enterprises (SME), Microfinance and corporate sector development in maximizing client's outreach and capital through appropriate product development and capacity building programs.

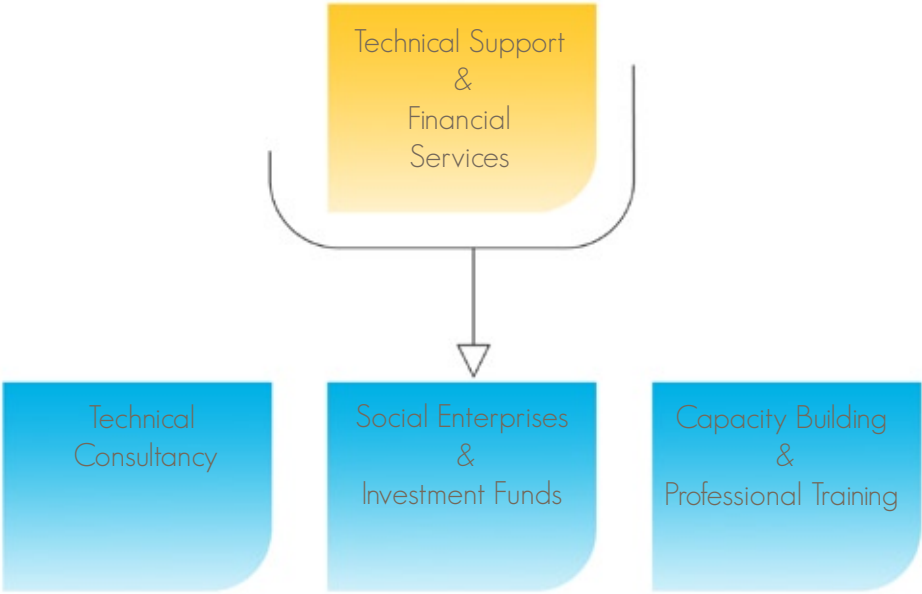
Our Core Businesses





Our Services & Delivery Structure

ICMSE offers technical assistance & financial services to development programs that link MFIs, NGOs and local banks to corporate businesses and universities while aiming to strengthen the capacities of the emerging institutions and businesses through management best practices and organisational capacity building monitoring and evaluation. ICMSE expertise and capacity covers the following three areas :



Investment funds

Social Enterprises & Investment Funds

Microfinance & SME's have already had a positive influence on the life of millions of people in the world. However, a majority of people still lack access to financial services that can significantly raise their standard of living and provide them with a better tool to manage their lives. The emerging MFI's lack access to growth capital, despite good operational and financial performance. In order to accelerate the development of microfinance, the knowledge of outstanding microfinance practitioners has to be linked with international corporate finance expertise to effectively help hasten the growth of promising, emerging MFIs. Therefore, the objective of the social investment funds is to make sure that these emerging MFI's can benefit from investors and can also build partnership programs with corporate businesses to create social enterprises that have the capabilities of delivering effective support and diversified services to their clients.

The aim of our Social Enterprises and Investment Funds is to establish a bridge

between the financial resources from the corporate sector and microfinance & SME practitioners to create social enterprises. The available knowledge of the investors is often focused on financial issues in general but is not specifically related to microfinance or social enterprises. Therefore, it is crucial to involve proficient microfinance practitioners in order to upgrade the capacity and reach the maximum possible outcome. The focus is on emerging, high-potential MFI's that have not yet necessarily reached profitability, those MFI's who have rapidly expanded or those who just started or switched into the field of microfinance or SME businesses. An active role is played in creating adequate return through intensive instructions, coaching and supervision of the management of the MFI's along with financial support. At the same time this fund will be dedicated to developing new businesses and through the creation of social enterprises, low cost products will be designed to address the needs of low-income people so that they can improve their living conditions.

Social enterprises & investment funds

Investment in creation of social enterprises :
Setting up professional training institutions and vocational centres.

Investment in microfinance & SME sector

Investment in creation of social enterprises :
foods & agriculture, energy, water, health & sanitation, low-cost housing



Technical Assistance and Consultancy Support

ICMSE is dedicated for the development of social business, microfinance and SME sector throughout developing countries and maintains very ambitious objectives to develop skilled human resources and to dispatch innovative mechanisms for creating new opportunities for the poor self development. As a Technical Support Provider principally concerned about the need to enhance the capacities and capabilities of microfinance institutions and banks and to implement a people-centred approach to long-term sustainable development ICMSE recognizes that microfinance services should be redirected to better serve the needs of the poor through enhanced capacity building and

sector-based development service provision. Through technical support and staff training provision designed on the basis of need analysis and focused primarily on cost-effective microfinance operations, Microfinance institutions and banks in developing countries will increase their understanding of the salient elements needed to effectively and efficiently operate a sustainable microfinance scheme. Technical support and training provision constitute a comprehensive management support tool which can greatly enhance effective microfinance operations and thus better assist MFI, banks and communities in the fight against extreme poverty and exclusion.

Fields of interventions

Institutional Diagnosis
Strategic & Business Planning
Business Model Development
Credit & Savings Management Procedures Development
Operational Manual
Monitoring and Supervision Tools
SME Products Design, Bank Downscaling Program & Market Segmentation
Audit Manual Development
Accounting & Record keeping system
Human Resource Planning
Management Information Systems (MIS)
Micro-enterprises & Renewable Energy Service Development
Microfinance & Health Program
Microfinance & Education Program
Social Enterprise Development and Product Design



Agriculture & food

Biofertilizers Production Plant

ICMSE has initiated a pilot project to produce biofertilizer for local farmers since there is a huge shortage of the fertilizer during crop cultivation in Bogra-Bangladesh and farmers can not afford chemical fertilizers due to increasing cost trends and its negative impact on the environment. This situation has led to identifying harmless inputs like biofertilizers. Use of such natural products like biofertilizers in crop cultivation will help in safeguarding the soil, health and also the quality of crop products. The use of biofertilizers will effectively enrich the soil and will cost less than chemical fertilizers, which harm the environment and deplete non-renewable energy sources. Biofertilizer is a 100% natural and organic fertilizer that helps to keep all the nutrients and micro-organisms in the soil that are required for the benefits of the plants.

ICMSE is also promoting and educating people and encouraging local farmers to get more involved in organic farming and producing safe and healthy food. Biofertilizers improve soil fertility and enhance nutrient uptake and water uptake in deficient soils, thereby aiding in better

establishment of plants. Biofertilizers also secrete growth substances and antifungal chemicals, as well as improve seed germination and root growth. So biofertilizer production of ICMSE would be used in integrated farming-systems, mainly in the agricultural sector and the areas with little or no access to chemical fertilizer to support marginal farmers.

Biofertilizers are the most advanced biotechnology necessary to support developing organic agriculture, sustainable agriculture, green agriculture and non-pollution agriculture. This Bio-organic fertilizer can increase the output, improve the quality and it is responsible for agriculture environment. Today, it has been widely used with excellent results in all kinds of plants and several countries.

The advantages of the ICMSE biofertilizers are their cost effectiveness, supplementation to fertilizers, eco-friendliness and reduction of costs towards fertilizer use, especially regarding nitrogen and phosphorus.



Dairy Farm

ICMSE has established a pilot project of a Dairy Farm in Bogra, Bangladesh with objectives of introducing new farm technology with high breed of cows for producing bio-milk, meat and bio-fertilizer since there is huge lack of production and supplies of those products in the country compare to the current demand. This project has already huge infrastructure with training center, treatment centre along with cowsheds for accommodating 200 cows in 7 hectares land and very soon the whole farm would be ready for accommodating 500 cows according to the expansion plan by the end of 2009.

To reach that goal, this pilot project has following activities are currently being led :

- Training facilities for neighborhood farmers
- Treatment and vaccination centre
- High breeding bulls facilities for local farmers for introducing quality and productive cows
- Bio production of milk and meat

On the other hand, this project has built with the concept of environmental friendly and energy efficient since it will also produce bio gas out of cow dung for electricity to run the farms' activities.

Food & Packaging

The average Bangladeshi eats a total of 126 grams of fruits and vegetables daily. This is far below the minimum daily consumption of 400 grams of fruits and vegetables and fruit recommended by FAO and the World Health Organization (WHO). As a consequence there is a real need for fruits and vegetables in Bangladesh.

During the crop season, there are quite enough quantities of food and hundreds of tons are spoiled due to the lack of preservation and effective marketing system. Most Bangladeshi's cannot afford imported goods. The project is to build a preservation centre to store fruits and vegetables and develop a hygienic packaging process allowing fresh fruits and vegetables to last longer. The goods available would be fruit and vegetable packaging, fresh fruit juice, fruit in a can, and tomato sauce.

Housing

Low cost housing

Bangladesh is one of the most populated countries in the world with a density of 1000 inhabitants per square kilometer. The poor population (47% in 2007) living in slums keeps growing, and they cannot afford decent housing and usually make their houses with poor materials at a cost of 25 to 30 US dollars. Obviously, these houses do not protect the inhabitants from monsoon rain and winter breeze.

Housing for the poor is an absolute necessity for survival. But it is not just a commodity to be consumed. It is also a productive asset for the poor. Actually, it is a vital investment in health leading to an increase in productive capacity and overall well being of a person and his or her family. Decent housing is the first step to growing one's business.

According to that specific background, ICMSE offers an adapted low cost housing program. Low income people who are already involved in small and micro activities but are experiencing poor living conditions will have the opportunity to live and work in decent houses. The objective is to build 25,000 houses divided in three different models according to clients cash flow. The domestic production of all house building materials will allow for a very low final cost. Besides the obvious housing purpose there will also be a creation of new local jobs in housing construction. Inhabitants would afford those quality low cost houses thanks to the support provided by our partner ASA, a Bangladeshi Microfinance Bank.

ASA is one of the biggest MFIs in Bangladesh. It started (1978) with an awareness program to help the poor people to lead a better life. But at 1991 it started the micro finance program. Now ASA has become a renowned sustainable micro finance institution globally.

ASA's main micro finance products are: savings & micro-credit. They have also Insurance program & have some health & education facilities for their clients & staffs.

ASA's has 6,6M active members and it is covering 72,204 villages. Its rate of recovery is 99.86%. ASA came out successful in avoiding donor's fund & attaining a self-sustainable status in 2001.





Solar Energy

Energy is a crucial commodity to the development of any activity. Yet only 30% of the Bangladeshi population has access to it. The remaining majority still relies on costly and environmentally hostile alternatives such as kerosene.

Our project is to expand the use of solar energy which is a cost effective and environmentally friendly solution source of energy. ICMSE's goal is to provide this source of energy in an effective and affordable manner. To this aim, ICMSE plans to build local production plants for PV modules with the technical assistance of INES meanwhile offering micro-lending services to guarantee accessibility to the lower segments of the population. Effectively the supplementation of this project, in combining technical expertise and microcredit techniques will provide a high quality product accessible to a higher proportion of the Bangladeshi population. The generalization of solar energy could have numerous ameliorative impacts on the Bangladeshi society, namely: An increase in purchasing power derived from a reduction in energy costs, an expansion of

business activities in areas previously limited by power shortages and environmental preservation.

The social, economical, and environmental impacts of this innovative project and the magnitude of its impact on rural and micro businesses makes it very promising.



Training

Executive Education

In partnership with the best European Business School, launching of an executive education program for young professional which focuses on social business and entrepreneurship studies.

Such a program would include some credits in a regular executive education program, a Masters in Sustainable Development and a Masters in Social Business and Enterprise. To foster that partnership there will be academic exchanges between Bangladeshi students and European students.

Such a kind of partnership already exists in HEC Business School, in France. The HEC Sustainable Development Management master offers various courses of microfinance, finance, law, corporate responsibility and entrepreneurship.

Intensive Training for Microfinance, SME and Corporate Business Development
Academic Program Development
Financial Education Program & Project Management
Distance Learning & E-learning Program
Field Training & Exposure Visits
Internship & Exchange Program
Client Satisfaction studies
Impact Evaluation
Market Studies
Conferences and Workshops
Research & Thematic Studies

Unesco confirmed its future collaboration with ICMSE focusing on promoting social enterprise for young people. ICMSE network of universities, training center and microfinance institution would perfectly fits the unesco purpose of social development through education.

Supporting entrepreneurship skills is a first step toward development.



Capacity Building and Professional Training

Module	Training Curriculum of ICMSE	Level	Target People	Timeframe
MF1	Basic Microfinance	Basic	MFIs/NGOs	2 days
MF2	Set up Microfinance program	Basic/Advanced	MFIs/NGOs	3 days
MF3	Individual Lending Methodology	Basic/Advanced	MFIs/NGOs	2 days
MF4	Savings and Credit Management	Basic/Advanced	MFIs/NGOs	5 days
MF5	Business Strategy for Microfinance Operations	Advanced	MFIs/NGOs	2 days
MF6	Strategic Planning	Advanced	MFIs/NGOs	3 days
MF7	Institutional Business Planning	Advanced	MFIs/NGOs	3 days
MF8	Financial Planning	Advanced	MFIs/NGOs	3 days
MF9	Strategic Marketing	Advanced	MFIs/NGOs	2 days
MF10	Human Resource Planning and Development	Advanced	MFIs/NGOs	5 days
MF11	Staff Training and Motivation	Basic/Advanced	MFIs/NGOs	3 days
MF12	Good Governance	Advanced	MFIs/NGOs	3 days
MF13	Detection of Fraud, Internal Control & Risk Management	Basic/Advanced	MFIs/NGOs	3 days
MF14	Monitoring and Supervision System	Basic/Advanced	MFIs/NGOs	3 days
MF15	Accounting & Record Keeping System for MFIs	Basic/Advanced	MFIs/NGOs	3 days
MF16	Microfinance Audit	Basic/Advanced	MFIs/NGOs	3 days
MF18	Financial Analysis	Advanced	MFIs/NGOs	3 days
MF19	Interest rate setting	Advanced	MFIs/NGOs	2 days
MF20	Products and Client Satisfaction	Basic/Advanced	MFIs/NGOs	3 days
MF22	Web site design for MFI	Basic/Advanced	MFIs/NGOs	2 days
SME	Training for SME Lending Program & Bank Downscaling			
SME1	Strategic Planning for Bank Down Scaling and SME Program Development	Basic/Advanced	Banks	3 days
SME2	SME Products and Procedures	Basic/Advanced	Banks	3 days
SME3	SME Lending Methodology	Basic/Advanced	Banks	3 days
SME4	SME Clients Targeting Methodology and Marketing Strategy	Basic/Advanced	Banks	2 days
SME5	Monitoring and Supervision Methods for effective SME Lending	Basic/Advanced	Banks	3 days
CB	Training for Corporate Businesses			
CB1	Leadership Training	Advanced	Corporate Business	2 days
CB2	Innovative and Non-conventional Decision Making Process	Advanced	Corporate Business	2 days
CB3	Creating & Sustaining a Quality Management Committee	Advanced	Corporate Business	3 days
CB4	New Product Design and Business Model Development	Advanced	Corporate Business	2 days
CB5	How to Create Social Enterprises?	Advanced	Corporate Business	2 days
FE	Training for Financial Education & Micro Enterprise Development			
FE1	Project Management & Micro Enterprise Development	Basic/Advanced	Microentrepreneurs	3 days
FE2	Product Marketing	Basic/Advanced	Microentrepreneurs	3 days
FE3	How to Calculate Cost & Simple Accounting for Project Management	Basic/Advanced	Microentrepreneurs	3 days

Who we are ?

Dr. Mostaq Ahmmed

President and Founder

Currently Dr. Mostaq Ahmmed is the Deputy Chief Operating Officer at ASA International. Before joining ASA International he was respectively Director of the Training and Technical Support department at FINCA International, Planet Finance-France and Deputy General Manager and Head of the International Training & Information Department for ASA, one of the largest MFIs operating with over 6 million clients.

He provided technical assistance to different MFIs and NGOs located in developing countries. Some of the projects include, but are not limited to Microfinance & Health in Benin, Microfinance & ICTs, Microfinance and Capacity Building in Argentina,

Morocco, China, India, Pakistan, Togo, Benin and Ivory Coast.

Dr. Mostaq Ahmmed has a Masters Degree of Social Sciences from Dhaka University in Bangladesh, a Masters Degree in International Relations and European Politics from the University of Liege, and a PhD. in International Relations from Washington University-USA.

Visiting professor at HEC-France and ULB-Belgium where he has conducted several courses on "Microfinance and Sustainable Development Program" for last six years.

Olivier Tavignot

Chief Operational Officer

Deeply involved in management and mergers across Europe for 8 years, then Olivier has spent the last 12 years working as adviser in strategic management.

In Consulting, he developed an approach integrating business strategic development and coaching of leaders.

In early 2005, he created the company Question de Sens, working with Company founders and corporate leaders. He focuses on either personal Coaching or leading a management team which is engaged in a strategic reflection or which must succeed in making an important transition.

Olivier is also :

- o Member of the advisory network Trinity Partnership, operating from London, Paris and New-Delhi.
- o Lecturer for Business and engineering Schools, and for Executive MBA programs in France (HEC, Edhec) and abroad, on subjects relating to strategy and decision-making processes in a complex environment.
- o Active investor and member of strategic committees innovative companies devoted to bio-energy, health and finance.



Yoann Guirimand

Program Coordinator (France)

Yoann GUIRIMAND is expert in projects design and communication. He made various missions of advisory, project management, training & capacity building for the NGO Fondacio and its field partners in Chile, Togo, Benin and Burkina Faso. He structured communication of the NGO for 20 projects in West Africa and produces communication and fundraising tools for the NGO.

He has also worked at GDF-Suez as a consultant where he participated in the development process and has designed the quality management software for the R&D Dpt.

Yoann GUIRIMAND has a Master Degree from ISEN engineering school. His expertise ranges from project design to operational management, organization, training and conduct of change. He is also a free-lance consultant in communications, and expert in web development.

Pasha Ferdowski

Programme Coordinator

University of British Columbia's Sauder School of Business. Worked with FINCA International, an influential microfinance organization. His contributions to the microfinance management and developed program have ranged from mapping the organization's business processes and tracking policy changes, to developing training & promotional tools and a security concept, to contributing towards an MIS implementation strategy and the development of an operations manual. Worked in Nepal as a community developer with ECTA, a local NGO, where he established a rural elementary school, trained teachers, and promoted a microfinance program.

Rafiza Rahman

Director Development and Communication

Expert in development journalism and microfinance, heading the development and communication department at ICMSE. Assistant Instructor at the Press Institute of Bangladesh where she worked for five years and carried out several training activities and has written many reviews and articles on various issues regarding development, poverty and micro finance.

She has a M.S.S. degree in mass communication and journalism from the university of Dhaka in 1994. Masters degree in european microfinance program from the Université Libre de Bruxelles in Belgium, 2007.

Mrs. Rafiza Rahman is highly specialized in micro savings product and management and has carried out intensive research on ASA product diversification and savings program.

Dr. Abdul Khaleque

Technical Advisor

Dr. Abdul Khaleque is the Technical Advisor of ICMSE and Head of the Dairy Farm Unit. He is highly specialized in livestock and veterinary sector with more than 30 years working experience. He is also actively associated with a large number of training activities for livestock and firm management development and working as a Strategic Advisor working on integrated agricultural development strategy deployments, evaluation & concurrent monitoring etc.



Direction of Communication

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