Scaling MSME Finance for Social Impact

CapPlus provides strategic and operational advisory services to local financial institution partners to accelerate their provision of finance to micro and small businesses, the largest creators of jobs. We are collaborative, solution-oriented, technologically savvy and committed to finding creative solutions to expanding MSME finance profitably in underserved markets, where immense untapped opportunities exist.

Since 2004 CapPlus has been working in tandem with equity and debt funds, combining their capital infusions with our technical assistance, a powerful combination that catalyses growth and impact.

Capacity Building and Advisory Services

**New market expansion and development**
Market opportunity exploration and research to identify SME finance gaps in underserved high impact sectors to estimate the effective demand for finance. High impact sectors include TVET lending, health facility finance, agrifinance, edufinance, green lending, or SME equipment leasing. Co-design and pilot market strategies, assessments and segmentation; test products and services for underserved markets.

**Digital transformation and Information technology**
Strategy, operations and implementation for customer-facing services and digitalisation of internal operations. Also diagnostics, system upgrades and conversions, digital financial services.

**Capital adequacy and risk management**
Investment readiness, portfolio stress testing, problem loan and credit risk management, risk mitigation tools and strategies, portfolio analysis, enterprise risk management, operational and regulatory risk management, governance strengthening.

**Agriculture finance expansion**
Market assessments, strategy, value chain finance, innovative tools like credit scoring and products (e.g. variable payment mechanisms) to support smallholder farmers and agriculture-based MSMEs.

**MSME finance from A to Z**
Structure and staffing; skill building and training; efficient strategies for origination through disbursement, monitoring, repayment and recovery; credit scoring; SME product design, pilot testing and scale-up; policies and procedures; portfolio management; operations and technology-based solutions.

**Women and youth**
Market assessment, strategy, tailored products, nonfinancial services, and delivery channels.

**Strengthening SME finance ecosystems**
Working with and/or through central banks, associations and other Industry aggregators to improve the knowledge and skills of financial institution staff through capacity building, crafted knowledge exchange, training and engagement forums.

**Human resources and change management**
Leadership, staff development, training function, performance management, employee engagement, human resources administration – much of it necessary to achieve lasting change.

Results Through Clients’ Eyes

Independent study of CapPlus conducted by Steward Redqueen

- **82%** improved operational efficiency
- **100%** introduced significant positive changes
- **75%** improved profitability
Representative Clients

Asian Credit Fund, Kazakhstan  dfcu Bank, Uganda  NMB Bank, Tanzania
Bai Tushum Bank, Kyrgyzstan  FBC Bank, Zimbabwe  Premier Credit Limited, Kenya
Banque Atlantique Group, West Africa  Grooming Centre, Nigeria  PricewaterhouseCoopers and BlueOrchard
Baobab, Côte d’Ivoire  Groupe Cofina, Côte d’Ivoire  Reliance Financial Services, Gambia
BRAC Bank, Bangladesh  IDLC, Bangladesh  Sathapana, Cambodia
BRAC Uganda  Kashf Foundation, Pakistan  Sidian Bank, Kenya
Cogebanque, Rwanda  Kingdom Bank Limited, Kenya  Sinapi Aba Trust, Ghana
COOPSAMA, Guatemala  MFS Africa  Stanbic, Uganda
CRDB, Tanzania  National Microfinance Bank, Tanzania  TUHF, South Africa
DCB Commercial Bank, Tanzania  NCBA Bank, Kenya  XacBank, Mongolia

In Ghana: Current long-term partners include Ahantaman Rural Bank, Akuapem Rural Bank, Best Point Savings and Loans, Fiaseman Rural Bank, Mumuadu Rural Bank, Sefwiman Rural Bank, plus medium and short-term partnerships with 18 other financial institutions.

FIRST+ (Financial Institution Resilience and STrengthening)
Catalyzing systemic change to accelerate job creation in Ghana through small business growth powered by access to finance.

Through FIRST+, CapPlus applies an ecosystem development approach to address the underlying challenges that inhibit financial institutions’ lending to small businesses, partnering with them to shift mindsets, implement proven methodologies and practices, and tailor financial services for women and youth with a focus on the agricultural sector.

Currently working with 24 Ghanaian financial institutions, CapPlus employs change management principles while bringing best-in-class expertise and systems to profitably increase lending to underserved small businesses, the largest creators of jobs in Ghana.

FIRST+, led by CapPlus, is a partnership with the Mastercard Foundation, Bank of Ghana, and Ghana Microfinance Institutions Network (GHAMFIN) which offers group-based skills training on critically relevant topics to financial institutions, reinforcing the expertise that CapPlus delivers in the field.

If you are interested in learning more or partnering, please contact us:

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