



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 disbursal, 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
Commercial Bank of Africa, Kenya	Madison Finance Company, Zambia	Sterling Bank, Nigeria
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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