

How to Start a Micro-Lending Business

Overview

During these hard times, a lot of people would seek the help of those engaged in micro lending. It's one way to help support their families, and to ease poverty. A good system is needed to operate this business. This seminar is highly recommended if you want to engage in this business.

Objective

- The seminar aims to teach the actual and potential income in micro-lending business. Specifically, it aims to cover the logistics and strategies to operate your own firm.

Who Should Participate

- The seminar is designed for those who would want to engage in the micro-lending business.

Key Topics

I. Introduction

- Background
- Definition (lending, micro-lending, interest, service charge, collateral, rebates, offsetting, fees, mode and terms of payments, annotation)
- Trends

II. Important Matters to Consider

- Initial capital required
- Legal requirements and legal aspects

- Market study (target market, area, office location layout and structure, business trends, crime rate, competition, culture, local government policies and regulations)
- Human resource requirements
- Complete manual of operation (organizational structure, loan products, flow of operation, accounting system, human resources, company policies and guidelines)
- Capital expenditures and pre-operating expenses
- Business and marketing plan (projections, strategies and promotions, plan of actions)
- Gantt chart

III. Elements of good character and loan evaluation

IV. Collection and monitoring

V. Delinquency analysis and management

- Systematic and strategic approach
- Legal remedies and solutions

VI. Profitability and progress

- Return of equity
- Portfolio management
- Investments
- Decision making
- Human resources

VII. Reminders and tips

- Business ethics
- Integrity
- S.I.R.
- Social responsibility
- Purpose
- Balance

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web during this phase chromosomes line up in the middle mitosis worksheet the diagram below shows six cells in various phases of the cell cycle note the cells are not arranged in the order in which mitosis occurs and one of the phases of mitosis occurs twice use the diagram to answer questions 1 7 1 cells a and d show an early and a late stage

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