

# 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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# Micro Lending Business Plan

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