

# 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

**Dorothy H. Ettling, Kevin B. Vichcales**

## **Micro Lending Business Plan:**

The book delves into Micro Lending Business Plan. Micro Lending Business Plan is a crucial topic that needs to be grasped by everyone, from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Micro Lending Business Plan, encompassing both the fundamentals and more intricate discussions.

1. This book is structured into several chapters, namely:
  - Chapter 1: Introduction to Micro Lending Business Plan
  - Chapter 2: Essential Elements of Micro Lending Business Plan
  - Chapter 3: Micro Lending Business Plan in Everyday Life
  - Chapter 4: Micro Lending Business Plan in Specific Contexts
  - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of Micro Lending Business Plan. This chapter will explore what Micro Lending Business Plan is, why Micro Lending Business Plan is vital, and how to effectively learn about Micro Lending Business Plan.
3. In chapter 2, this book will delve into the foundational concepts of Micro Lending Business Plan. This chapter will elucidate the essential principles that must be understood to grasp Micro Lending Business Plan in its entirety.
4. In chapter 3, this book will examine the practical applications of Micro Lending Business Plan in daily life. The third chapter will showcase real-world examples of how Micro Lending Business Plan can be effectively utilized in everyday scenarios.
5. In chapter 4, the author will scrutinize the relevance of Micro Lending Business Plan in specific contexts. This chapter will explore how Micro Lending Business Plan is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Micro Lending Business Plan. The final chapter will summarize the key points that have been discussed throughout the book.

The book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Micro Lending Business Plan.

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