

Microfinance & Micro enterprises



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What are MFIs

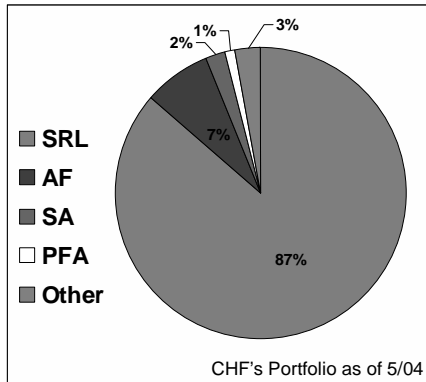
MFIs come in a variety of shapes and sizes:

- Non-governmental Organizations (NGOs)
- Credit Companies
- “Specialized” Banks
- For-profit or Not for Profit
- Donor and/or Debt Financed

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MFI Clients

The clients of MFIs are as diverse as the MFIs themselves:



- Single owner
- Family Business
- Multiple Ownership
- 1 - 249 employees
- All business sectors

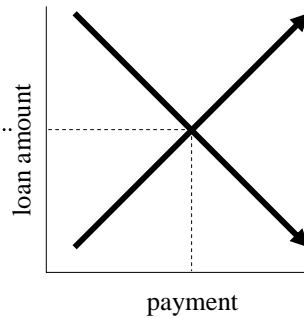
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Microfinance Products

Products offered by MFIs are tailored to balance:

- Financial need
 - Enough funds to complete the project/purchase
- Capacity to repay
 - Maintain ability to make the monthly loan payments
- Collateral
 - Established after loan amount



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CHF's Microfin Products

Standard Loans:

- \$2,000 – 20,000
- 6 – 24 months
- Equipment, buildings, improvements, working capital, etc.

Short-term Loans:

- \$500 – 5,000
- 1 – 3 months
- Working capital

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