

Company Profile

managing
financial
institutions

inspiring development is a specialist management consulting company for banks and microfinance institutions (MFIs) operating in developing countries and emerging markets.

We focus on Micro-, Small- and Medium-sized Enterprise (MSME)-oriented institutions in Eastern Europe & Central Asia, Southeast Asia, Africa and Latin America.

We offer a spectrum of tailored services to effect change in an institution when it matters.

Our approach and our team make the difference:

- Our approach is practical and results-oriented: we focus on where we can really make a difference to significantly enhance the performance of an institution.
- Our team of former managers and senior executives provides an exceptional combination of management experience and technical expertise: we have run successful banks in our focus regions so we know what works and how to achieve change.



Experienced Partners

Key Facts

Founded in 2014 by former senior executives at a bank and group holding level

Team: 40 permanent staff

Central office located in Frankfurt, with regional teams on four continents

Proven track record includes more than 100 assignments for clients ranging from owners, managers, debt providers covering IFIs, Impact Investment Funds and purely commercial players



Stephan Boven

- **Institutional Analysis**
- **Latin America, Southeast Europe**
- 10 years as Head of Group Finance, ProCredit Holding
- EBRD: Principal Banker



Michael Kowalski

- **Technical Consulting**
- **Africa, Southeast Asia**
- 6 years as Head of Group Credit Risk, ProCredit Holding
- CEO of ProCredit Bank Romania

Philipp Pott

- **Management Services**
- **Eastern Europe, Central Asia**
- 10 years as CEO of ProCredit banks in Ukraine, Georgia and Moldova
- Head of Group Business Development, ProCredit Holding



Service spectrum

We offer a spectrum of services covering:

Institutional analysis

- High quality due diligence and data analysis to identify problems and potential, and to assist the development of performance-enhancing strategies

Management services

- Management responsibility or support to help institutions implement performance-enhancing strategies

Technical consulting

- High caliber advisory services for specific functions and business units, be it credit risk, efficiency improvements or business development

Training programs

- Senior, middle-management and specialist capacity-building programs where missing skills are a limiting factor for the success of an institution

Approach

- Tailored to the specific needs of an institution based on the clients' situation and our expert analysis
- Practical solutions are well integrated into an organization and reflect its available staff and resources
- Clients work with our experienced managers, so projects are more results-oriented and readily implemented than with typical consultancies
- We always aim to engage and motivate existing managers and staff to understand and embrace change
- We aim to define and achieve ambitious results for our clients and are ready to align our incentives with your objectives

Institutional analysis

High quality due diligence and data analysis to identify problems and potential, and to support the development of performance-enhancing strategies

- Assessment of under-performing institutions: operational and financial performance; loan portfolio quality and risk management systems; management capacity and organizational set-up
- Development of recommendations and action plans
- Valuations of banks and MFIs

We have extensive experience in deriving and assessing:

- performance metrics (financial, operational and portfolio quality)
- organizational strengths and weaknesses
- business potential

Selected projects

International owners / Commercial bank / Azerbaijan

- *Due Diligence and pre-money equity valuation*
- *Assessment of loan portfolio, provisioning requirements and resulting capital needs*
- *Assessment of short and mid-term development plan*
- Client implemented appropriate capital measures

Investment fund / Commercial bank / Uganda

- *Due Diligence prior to equity investment*
- *Assessment of loan portfolio, provisioning requirements, corporate governance and risk management*
- Client had the information to decide against the investment

Management services

Management responsibility or support to help institutions implement performance-enhancing strategies

- Supporting and coaching management teams during important periods of change:
 - portfolio quality transformation
 - major efficiency programs
 - rapid market expansion
 - institutional mergers
- Secondment of key senior managers: short- or mid-term
- Provision of management teams and necessary supervision to take full responsibility for an institution: mid- or long-term

Selected projects

International owners / MFI / Moldova

- *Full scope assessment of the institution*
- *Identification of new management team*
- *Support for team in implementing action plan*
- *MFI returned to strong, profitable growth*

International owners / Regional bank / Ukraine

- *Due diligence and elaboration of strategy and business plan*
- *Secondment of senior management team*
- *Ongoing guidance and short-term support*
- *New business dynamics, strengthened risk management and improving financial indicators*

Technical consulting

High caliber support for specific functions and business units, be it credit risk, efficiency improvements or business development

- We have exceptional experience in the fields of:
 - MSME business development and credit risk management
 - Adapting service range in the face of rapid market developments
 - Efficiency and cost reduction measures in branches and in the head office
 - Risk management and internal audit
- Our expertise is embedded in the operational reality of our focus regions combined with international best practice banking standards
- We help design and implement targeted strategies, which engage the support of affected staff and managers

Selected projects

International investor / Commercial bank / Indonesia

- *Re-design SME lending framework and processes*
- *Staff capacity building via train-the-trainer program*
- *Enhancement of credit scoring for commercial lending*
- *Client well-prepared for implementation and roll-out*

Management / MFI / Colombia

- *Analysis of strategy and business model*
- *Recommendations for improving operational efficiency and reducing operational expenses*
- *Support with the implementation of suggested measures*
- *Design and implementation of middle management training program*
- *Improved operational efficiency and business performance*

Training programs

Senior-, middle-management and specialist capacity-building programs where missing skills are a limiting factor for the success of an institution

- Training initiatives are often part of our management and functional support services, but a well-designed program can be strategic project in itself to accelerate performance improvement:
 - Professional development
 - Program for senior and middle management
 - Technical training for front and back office staff in branches and the head office
 - Building training structures and train-the-trainer program

Selected projects

TA provider / Management training program

- *Aimed at 36 MFIs in 13 countries of Central and South East Asia*
- *Needs assessment, training development and delivery in Bangkok*
- *Pre- and post-training web meetings*
- *Capacity building in credit and general risk management, strategic planning, and leadership*

TA provider / MFI / Myanmar

- *Re-design of middle management training program, development of new training materials for standard job families*
- *Delivery of train-the-trainer course*
- *Reviewed training function, incl. training manager coaching, reporting, trainer oversight, feedback and trainee evaluation*

Team and Organisation

inspiring development is organized to deliver high impact results efficiently.

Our Principal and Senior Bankers have served as managers and senior executives in MSME-oriented financial institutions. Most began their careers at the specialist level in branches and head office, together covering all key technical areas. This background gives them a deep and practical understanding of how institutions work and can work better. The typical profile of our team member is a result-oriented manager, and as such we are motivated by the success of our clients and their institutions.

Our structure allows our clients to benefit from knowledgeable on-the-ground support combined with excellent strategic and technical support from the head office.

Central support team

The central support team consists of the managing partners and a core group of experts. Their role is project supervision and central support.

Regional teams

The bulk of our team members are based in our focus regions. They know the regions well. They can be placed in an institution for short-term projects or mid-term management assignments.

This document was compiled by:

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