

# **Mibanco, Peru**

## **Profitable Microfinance Outreach, with Lessons for Asia**



**Nimal A. Fernando**

*with assistance from*

**Patricia P. Calcetas**

# Mibanco Peru Profitable Microfinance Outreach With Lebons For Asia

**Karen Horn Welch, Patty Devaney**



### **Mibanco Peru Profitable Microfinance Outreach With Lessons For Asia:**

*Mibanco, Peru* Nimal Fernando, Patricia P. Calcetas, 2003 This systematic analysis of the lessons learned at Mibanco a micro finance bank in Peru designed to provide sophisticated banking services to poor and low income households provides an example for microfinance banks in Asia Mibanco's successes which managed to blend aid to large segments of society that badly needed financial services with profitability are potentially very instructive for an Asian private sector that has not yet been convinced of the profitability of microfinance banks Among the lessons highlighted for microfinance banks and economic scholars is the usefulness of balancing rural investment and aid with delivering services to urban regions

**Poverty Outreach Findings** Karen Horn Welch, Patty Devaney, 2014 This report presents ACCION's analysis and findings regarding the poverty profiles of microfinance clients at Mibanco Peru In this first institutional analysis in ACCION's Poverty Outreach project the authors analyze client income data to compare borrower poverty levels with urban national and international poverty lines The study also compares demographic and socio economic characteristics of clients and non clients Finally an on going monitoring system is proposed to enable MFIs to better understand their clients and trends in their portfolios quantify the fulfillment of their social missions and develop new products and policies focused on poorer levels of clients

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