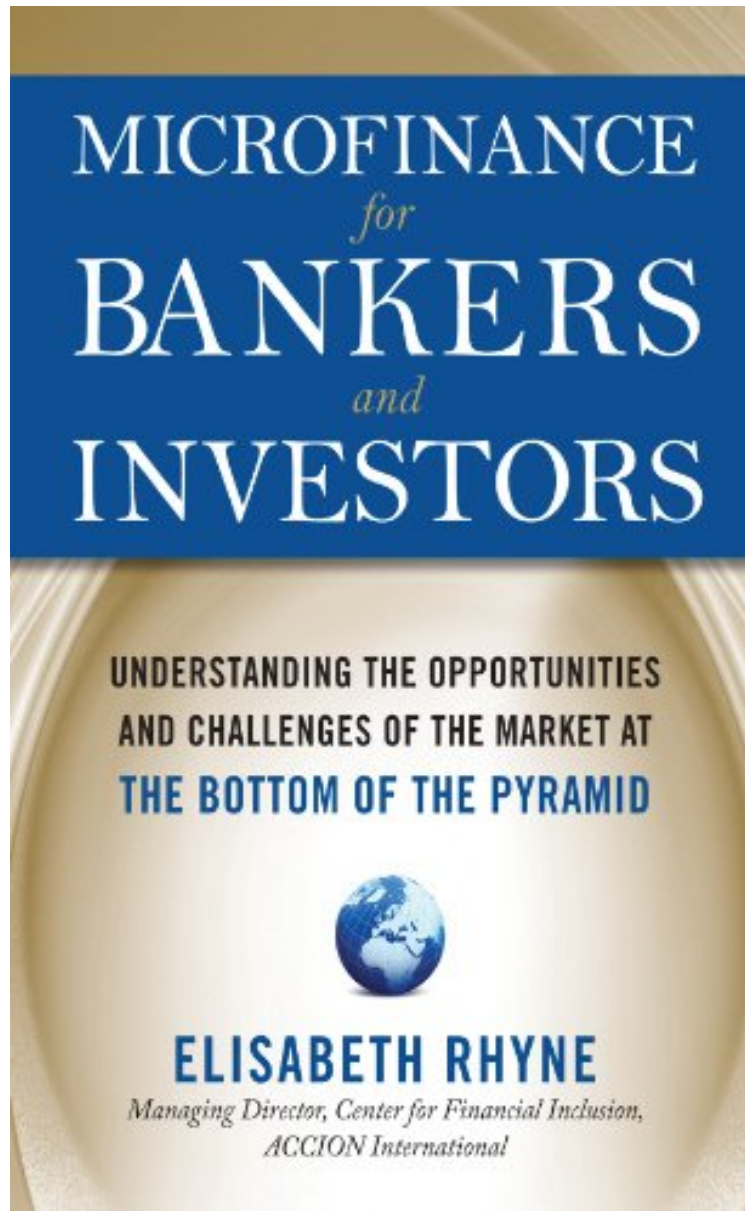


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Microfinance for Bankers and Investors: Understanding the Opportunities and Challenges of the Market at the Bottom of the Pyramid (Professional Finance Investment)

Elizabeth Rhyne

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Microlending isn't just a feel-good concept, writes Elisabeth Rhyne in this thorough study of the microfinance industry. It's also an untapped source of both profits and social progress. A veteran of the microfinance field, Rhyne persuasively argues that making loans of a few hundred dollars can be a viable business model. While she's a proponent of microlending, Rhyne doesn't ignore the business's risks and pitfalls. Instead, she serves up detailed advice for analyzing the market and avoiding failures. Rhyne deftly sprinkles real-world examples of borrowers and lenders into her study. *getAbstract* recommends her book to entrepreneurs seeking opportunities to make money from - and extend a hand to - the globe's billions of poor people.

What promise did Sequoia Capital recognize in SKS microfinance (India) that it had also seen in Apple, Oracle, and Google? Why would Vodafone help distribute money via cell phones for millions of Kenyans? How did a Mexican retailer create a financial-services empire, Banco Azteca, that would serve eight million borrowers in five years? From its origins as a nonprofit poverty alleviation strategy, microfinance has become a viable business model for providing financial services to the poor in ways that allow for both social responsibility and profit, even in the midst of economic turmoil. Longtime microfinance expert Elisabeth Rhyne and her team guide readers through the landscape of financial-inclusion opportunities, providing lessons from companies around the world that are leading the way in earning profits while addressing global poverty. *Microfinance for Bankers and Investors* reveals: Changes in the market allowing for increased private investment in microfinance
New technologies and delivery channels that reduce costs for small transactions
Proven ways to overcome the unique challenges of serving customers at the bottom of the pyramid
Innovative products for grassroots finance, such as mobile phone banking and microinsurance
The extraordinary social value and business sustainability of microfinance
Microfinance for Bankers and Investors breaks new ground by showing how microfinance attracts top organizations to engage in double and triple bottom-line business activities. With deep insight and clear vision, it examines the unique opportunities and challenges of providing financial services for low-income people. Inclusive finance gives companies the prospect of aligning social values with long-term business strategies. *Microfinance for Bankers and Investors* offers the facts and insights you need to enter this fast-growing market with confidence.

From the Back Cover
Double Bottom-Line Business
ellip; Socially Responsible Success
As an industry with annual growth rates of 30 percent over the past six years, microfinance is becoming one of the best avenues for achieving what every investor wants: sustainable investment opportunities for long-term growth and dramatic increases in market share. Technological advances make it cheaper to reach more and more customers. The purchasing power of low-income people is increasing. These and other factors make the time ripe for the private sector to invest in the growth of the millions of people at the bottom of the pyramid. *Microfinance for Bankers and Investors* is the first guidebook for entering and profiting from this emerging market. This practical road map offers: Facts and figures demonstrating the outstanding opportunities in this sector
Success stories from Citibank, Visa, Sequoia Capital, and other major companies
Best practices and key insights from today's top players in microfinance
The impressive global growth of microfinance is one of the few bright spots in today's difficult financial-sector landscape. *Microfinance for Bankers and Investors* provides businesses an opportunity to engage in a double bottom-line business and provides the insights they need to tap into a market that has yet to reveal its full potential.
About the Author
Elisabeth Rhyne is managing director of the Center for Financial Inclusion at ACCION International, where she works to bring together leaders in financial services to address challenges facing the microfinance industry today. ACCION International is a leading microfinance organization that provides microloans, business training, and other financial services to low-income people starting their own businesses. Rhyne is the author of four previous books on the subject, including *Mainstreaming Microfinance*.