

*Building People and Systems that
Work for the Poor in Africa*





Background

The Africa Microfinance Network (AFMIN) is an association of microfinance networks in Africa resulting from an initiative led by African microfinance practitioners to create and/or strengthen country-level microfinance networks for the purpose of establishing shared performance standards, institutional capacity and policy change.

AFMIN was formally launched in November 2000 and has established its Secretariat in Abidjan (Republic of Côte d'Ivoire), where AFMIN is legally recognized as an international Non-Governmental Organisation pursuant to Ivorian laws. Because of the political unrest in Côte d'Ivoire, AFMIN temporarily relocated its office to Benin in October 2006.

Mission and vision

AFMIN's mission is to contribute to the provision of effective and sustainable financial services to the low income population of Africa by supporting country-level networks and their member MFIs to achieve their mission and objectives, and helping to improve the microfinance environment in Africa and globally.

As a result, AFMIN aims to position itself as a leader in Microfinance in Africa and globally by working with country-level networks, microfinance practitioners, private sector operators, policy makers and donors to create linkages and develop financial systems and innovative practices that work for microfinance institutions and their clients.

Overall objectives

AFMIN and its members aim to leverage their knowledge, resources and results on the ground to have a major impact on microfinance services for low income populations by:

Building consensus around performance indicators and standards for microfinance to ensure that the sector maintains a high standard of performance that will enable MFIs to achieve sustainability and become integrated in the financial systems of their countries, while retaining a focus on providing services to the poor.

Sharing and disseminating best practices and innovations to build institutional capacity of members, including the coordination of technical services from external agencies or donors and the promotion of lateral learning among practitioners.

Creating a strong and unified voice for policy change actions and consensus building around policies that work for the poor majority in Africa.





Programme areas and core activities

Strengthen country-level networks' capacity to effectively provide value-adding services to MFIs

- i. Conduct a capacity needs assessment of country-level networks and MFIs.
- ii. Provide training and technical assistance to CLNs in building strong governance systems and internal capabilities.
- iii. Produce training materials in different areas of microfinance operations and train trainers.
- iv. Provide information and linkages with technical service providers and donors in the region.
- v. Support CLN strategy building, business planning and fund raising activities.
- vi. Coordinate exchanges visits and participation in key microfinance events with CLNs and other international organizations.

Introduce shared performance indicators for AFMIN members and their MFI constituents

- i. Finalize agreement on AFMIN code of ethics for sharing performance indicators by AFMIN members.
- ii. Assist CLNs to organise consensus building on AFMIN core set of performance indicators among MFI members and other stakeholders.
- iii. Produce training modules and support CLNs in organising training on AFMIN core set of performance indicators.
- iv. Work with CLNs to agree on process and procedures for collecting and sharing performance indicators at regional level.
- v. Collect, analyse and share data on performance indicators according to agreed guidelines.
- vi. Introduce processes to establish performance standards for MFIs.
- vii. Work with CLNs and other technical partners to develop and introduce performance indicators and standards for microfinance networks.

Influence microfinance policies and regulations in at least 3 countries where AFMIN members operate.

- i. Create awareness of the AFMIN Consensus Statement on Financial Systems and Policies for Microfinance.
- ii. Conduct an inventory of country level microfinance policies and regulations.
- iii. Collect, synthesise and disseminate national microfinance strategies and regulatory frameworks from member countries and other regions.
- iv. Support country/sub-regional workshops and participate in country-level advocacy workshops.
- v. Provide technical services to reinforce advocacy skills and activities of CLNs.
- vi. Monitor consistency of regulatory frameworks in member countries with the AFMIN Consensus on Policies and Principles for Microfinance.
- vii. Invite key African policy makers and international organisations to AFMIN Annual General meetings.
- viii. Document and share experiences by country-level networks in shaping microfinance policies in their countries.





Establish systems and processes for building and sharing knowledge on best practices and innovations in microfinance and network management

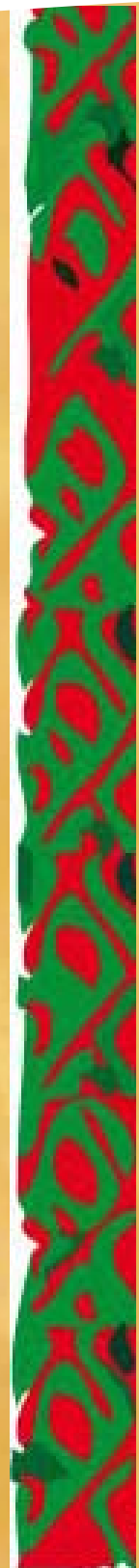
- i. Assist CLNs in developing systems for collecting and sharing information on new developments in the microfinance sectors and in innovative approaches used by their MFI members.
- ii. Establish a website as a resource centre and information clearinghouse on networks and MFIs, and create links with CLNs.
- iii. Coordinate research and publications on latest developments, trends and innovations in microfinance globally and in Africa.
- iv. Organize thematic workshops and virtual conferences on microfinance and network management.
- v. Produce and publish synthesis reports of best practice workshops and virtual conferences.
- vi. Coordinate the participation of CLNs in international forums on microfinance and network management.
- vii. Collect and disseminate literature and publications on innovations in microfinance and network management.
- viii. Develop partnerships with other leading organizations to: coordinate demand for and participation in workshops and training; develop synergies with the Association of Bankers, INAFI and AFRACA; encourage AFMIN's development as a clearinghouse and information centre for organizations that want to operate in AFMIN countries.

Expand the membership base of AFMIN to at least 30 country-level networks from the current 22

- i. Develop membership application tools and procedures.
- ii. Conduct an inventory of existing CLNs in countries not presently served by AFMIN.
- iii. Disseminate information on AFMIN membership requirements and eligibility criteria.
- iv. Assist potential networks to meet AFMIN membership requirements.
- v. Produce bulletins and brochures about AFMIN.
- vi. Invite potential new members to AFMIN events, including best practice workshops.

Strengthen AFMIN's governance and management structures

- i. Organise Annual General Meetings, document and implement decisions taken.
- ii. Organise bi-annual meetings of the Board for oversight of secretariat and regional operations, document and implement decisions taken.
- iii. Produce timely annual reports and audited financial statements for approval by General Assembly.
- iv. Organise rotation and elections of Board members.
- v. Organise training workshops for AFMIN Board members.
- vi. Monitor CLN compliance with membership requirements, including financial contributions.
- vii. Collect and share country-level network annual action plans and progress reports.
- viii. Produce and disseminate minutes of Annual General Meetings and Board meetings.
- ix. Nurture relationships with strategic partners and donors to finance AFMIN operations and facilitate service provision to AFMIN members.
- x. Develop solid business plans and funding proposals.
- xi. Develop strategies to cover an increasing amount of costs from a combination of members' subscriptions and fees for services.
- xii. Disseminate annual reports to its members and strategic partners.





Governing Structures

The General Assembly

The General Assembly is AFMIN's supreme governing body. It consists of two representatives from each of the 22 country-level networks: an appointed network member and the network Executive Director. All members of the General Assembly are leaders in microfinance or network management in their respective countries and have demonstrated a strong commitment to the long-term success of AFMIN. The General Assembly meets once a year and is responsible for defining the broad strategic orientation and policies of AFMIN, and electing the AFMIN Board. The General Assembly also approves AFMIN business plans, annual reports, and accounts submitted by the Board, and approves new AFMIN members upon recommendation by the Board.

The Board of Directors

The AFMIN Board of Directors is a body of seven individuals elected from among the members of the General Assembly; Board members do not represent their networks on the Board. The latter reports to the General Assembly and is responsible for developing guidelines for the long-term strategic direction of AFMIN.

The Secretariat

The Executive Secretariat, together with the Board of Directors, constitute the network support organization for AFMIN. AFMIN secretariat staff consists of one Executive Director, one programme officer, one accountant, one Program Officer and one Administrative Assistant. This is expected to be the limit of full-time permanent staff for the AFMIN secretariat. In addition, AFMIN recruits programme-specific staff whose costs are directly tied to available funding. AFMIN senior management positions require prominent and successful experience of at least five years in the microfinance field, strong qualifications in management or business administration and communication skills. These positions require international recruitment of African nationals, preferably with bilingual skills in English and French.

Membership

To date, AFMIN membership consists of 22 country level networks from: Benin (**Consortium Alafia**), Burkina-Faso (**APIMBF**), Burundi (**RIM**), Democratic Republic of Congo (**RIFIDEC**), Congo (**APEMF**), Côte d'Ivoire (**APSF**), Madagascar (**APIFM**), Ethiopia (**AEMFI**), the Gambia (**GAMFINET**), Ghana (**GHAMFIN**), Guinea (**APIM-Guinea**), Kenya (**AMFI**), Malawi (**MAMN**), Mali (**APIM**), Niger (**ANIPMF**), South Africa (**MEA**), Togo (**APIM**), Uganda (**AMFIU**), Nigeria (**CDMR**), Senegal (**APSF**), Tanzania (**TAMFI**), Zimbabwe (**ZAMFI**).

Due to its membership, AFMIN is the largest microfinance association in Africa, representing more than **1,118 African Microfinance Institutions** serving over **18 million poor but active clients**.





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