The IDEAS mission is to contribute to the sustainable economic development of poor and moderate-income persons. We do this primarily by providing services like training, technical assistance, consulting, and information to the microfinance institutions (MFIs), economic development firms, and socially responsible investors.

IDEAS Capability Statement

July 2010

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www.ideasnet.org
IDEAS, with its U.S. headquarters in metro Atlanta, Georgia, has a regional office in Latin America. Working with a philosophy of helping people to help themselves, IDEAS has a network of over 100 consultants in developing countries. IDEAS assists these professionals to enhance their skills to better serve their clients and communities.

We are celebrating 35 years in the service of the poor and 22 years of working internationally in this rewarding field.

**IDEAS’ technical capacity is in following areas:**
1. Impact evaluation and monitoring, client satisfaction and social performance monitoring for microfinance institutions.
2. Institutional evaluation of microfinance, microenterprise development, and non-profit and for-profit institutions. Assistance in the transformation of microfinance institutions.
3. Poverty assessment and assistance in reaching the poorer of the poor.
4. Technical assistance to promote commercially viable business development services to address the sub-sector and business constraints.
5. Market research into what entrepreneurs need and want in terms of products and services, for use in refining an existing product or designing a new one.
6. Product development from the initial concept through the development of a prototype and pilot testing, supporting institutions interested in innovation.
7. Due diligence, feasibility studies, and the development of Socially Responsible Investment Funds oriented to microfinance institutions or those involved in fair trade.

**IDEAS delivery mechanisms include:**
- Consultancy services, evaluations, and monitoring
- Training and educational workshops for professionals, from 3 hours to 3 weeks, using participatory learning for action approach.
- Curriculum design and development of microfinance management courses for graduate credit at universities.
- Technical assistance on site or by email and telephone.
- Institutional evaluation, done for the institution itself or for donors.
- Capacity building: training of trainers and supervision of fieldwork opportunities for younger consultants to develop their skills.
- Development of how-to manuals, proposals, strategic and business planning, & case studies.
- Information dissemination through our electronic newsletter and website, as well as in training workshops.

**IDEAS global outreach:** IDEAS has successfully provided training and/or technical assistance in: Bolivia, Canada, Colombia, Congo, Costa Rica, Ecuador, El Salvador, Ethiopia, Egypt, Ghana, Guatemala, Honduras, India, Jamaica, Kenya, Mexico, Mongolia, Morocco, Nicaragua, Pakistan, Panama, Peru, Philippines, South Africa, and Uganda, in addition to working in the USA.
IDEAS clients

The IDEAS team provides services to six categories of institutional clients in Latin America, Asia, Africa, Europe, and North America.

DIFFERENT TYPES OF CLIENTS AND A SAMPLE OF A FEW OF THE SPECIFIC INSTITUTIONS TO WHICH SERVICES HAVE BEEN PROVIDED

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<th>For Profit Entities Interested in &amp; Promoting International Development</th>
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<td>Sinapi Aba Trust of Ghana (Opportunity International affiliate)</td>
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<td>ASOMIF of Nicaragua</td>
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<td>COPEME of Peru &amp; ALPIMED of El Salvador</td>
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<td>AMFI in Ethiopia</td>
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<tr>
<td>SANABEL, the network in Arab countries</td>
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<tr>
<td>REDCAMIF, Central American network of MFIs</td>
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<td>CARD Bank in Philippines</td>
<td>AGUDESA in Guatemala</td>
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</table>
A Sample of the Wide Variety of IDEAS international consultancies:

**This sample of the consultancies of IDEAS are divided into 8 topical categories:**
A. Assessments and Trainings on Impact Evaluation & Monitoring
B. Social Performance Management of Microfinance Services
C. Poverty Assessment Tools Training and Implementations
E. Microfinance Institutional Development Evaluations & Strategic Planning
F. Consulting on Channeling Private Capital for Microcredit and Fair Trade
G. Training for Practitioners on Market Research & Product Development of Microfinance & Microenterprise Services
H. Teaching Microfinance and Microenterprise Development at the Graduate Level in Universities

**A. ASSESSMENTS AND TRAININGS ON IMPACT EVALUATIONS & MONITORING (PRIMARILY OF MICROFINANCE & MICROENTERPRISE SERVICES)**

**Impact Assessment for Amhara Savings and Credit Institute (ACSI), Ethiopia.**
ACSI is one of the largest MFIs in Africa with over 750,000 clients. Worked with the ACSI staff to provide training and technical assistance in the implementation of all five AIMS-SEEP Impact Assessment tools. Also invented two additional impact tools. Assessed the impact of the program and suggested ways for improving services to clientele. Field work in March-April 2006. One report in 2006 and a second in 2007.

**Impact Assessment and Market Research for Community Economic Ventures, Philippines.**
Worked with CARD NGO staff to provide training and technical assistance in the implementation of three AIMS-SEEP Impact Assessment tools and three MicroSave Market Research tools to assess the impact of the program and suggest new product types for improving services to clientele. IDEAS conducted an Institutional Evaluation at the same time. March 2004.

**Impact Assessment for AGUDESA, Chimaltenango, Guatemala.** Implemented both an impact survey and several qualitative tools of the AIMS-SEEP toolkit and a few MicroSave Market Research tools to assess the impact of the program and suggest new products and ways for improving services to clients. Conducted an Institutional Evaluation at the same time. February 2004.

**Impact Assessment for APED, Ghana.** Provided planning and oversight to Sinapi Aba Trust in their implemented both an impact survey, ex-client and three qualitative tools of the AIMS-SEEP toolkit. The document provided recommendations to APED and World Vision International about what changes needed to occur in products and processes. January-February 2004.


Fundación COVELO (now called REDMICOH) & ImpAct Project. Three National Week-long Impact Evaluation Trainings for MFIs in Honduras. Designed the course and recruited and coordinated co-trainers from El Salvador and US. Provided the lead trainer for a six-day training in Honduras (July 2001), for a four-day course (December 2001) and another five-day course (February 2003).


FUNDEA & FADEMYPE. Pre-implementation Impact Evaluation Course in Guatemala. Negotiated the contract with the affiliates of ACT of Belgium, designed the simultaneous courses and recruited the co-trainers from El Salvador for a three-day course in Chimaltenango. June 2001.

COPEME-SEEP Network-AIMS Project. First Regional Impact Evaluation Training for MFIs in South America. Designed the course, recruited and coordinated the co-trainers from El Salvador, Perú and US. Lead trainer for a six-day training in Perú. April 2001.

Assessing the Impact of Micro enterprise Services (AIMS). International Conference. Carter Garber was selected by USAID and MSI to be the Lead Trainer and then recruited and coordinated the co-trainers. Designed the course, prepared the materials, and led this two-day training in Washington, DC with MFI and donor representatives from Asia, Africa, Eastern Europe, and Latin America. May 2001.
SEEP Network-AIMS Project. Second Regional Impact Evaluation Training for MFIs in Central America. Designed the course, recruited and coordinated the co-trainers from Nicaragua, El Salvador and US. Was the lead trainer for a six-day training in El Salvador. February 2001.

SEEP Network-AIM Project. First Regional Impact Evaluation Training for MFIs in Central America. Designed the course, recruited and coordinated the co-trainers from Nicaragua, El Salvador and US. Was the lead trainer for a six-day training in Nicaragua. January 2001.


AIMS (Assessing the Impact of Microenterprise Services) of USAID. Dr. Carter Garber served as the Lead Trainer and Consultant for AIMS in Latin America, Asia, Africa and North America. He has authored many materials and is the Associate Editor of the AIMS-SEEP Network manual on impact evaluation, called Learning from Clients: Assessment Tools for Microfinance Practitioners. Preliminary testing of the tools in Honduras.

B. SOCIAL PERFORMANCE MANAGEMENT OF MICROFINANCE INSTITUTIONS

Social Performance Training in the Regional Microfinance Institution Organization in the Arab World (SANABEL). Dr. Garber designed and led the first training of this type in the Arab World. Training at SANABEL Conference in Morocco.

Social Performance Training in Mexico. Carter Garber trained other co-trainers and led the first training of this type in Mexico. He worked with a trainer from Freedom from Hunger in the months leading up to the training to refine the tools that had been translated from English to be more appropriate to the Latin American context in Spanish. 2006.

Social Performance Training in for Consultants in Central America. Dr. Garber trained a team of assistant trainers from both Nicaragua and El Salvador. Led a week-long course in SPM for consultants and leaders of MFIs from throughout Central America. This also was the training of trainers of the Project Mission staff from ASOMIF and CRS that later then replicated the training in 5 countries of the Region. February 2007.

Social Performance Training for Consultants in Nicaragua. Dr. Garber and two other IDEAS Associate Consultants supervised the trainers who has been trained in the Regional Training in order for them to learn by doing the training for the first five MFIs selected by ASOMIF, the Nicaraguan Network of MFIs. February 2007.

C. POVERTY ASSESSMENT TOOLS TRAININGS & IMPLEMENTATIONS
Lead Trainer for the Poverty Assessment Tools (PAT). IRIS of the University of Maryland and USAID. Carter Garber was the Lead Trainer who helped to design the training materials and curriculum for two international trainings in Washington, DC. First led the Training of Trainers.

**Poverty Assessment Tools Field Assessment.** IDEAS Consultants were involved in testing the PAT in various countries, including India, El Salvador and Guatemala.

**Poverty Assessment Tools Training and Implementation. El Salvador.** IDEAS Associate Consultants from Central America led the training and field implementation of the PAT tools.

IDEAS Consultants worked as a founding member of the SPM Phase in the **ImpAct Consortium** from the beginning of the development of the Social Performance Management and the Tools and Training Materials in English. IDEAS was involved in many editing sessions and field tests.

### D. MARKET RESEARCH FOR MICROFINANCE, ENTERPRISE DEVELOPMENT AND HOUSING FINANCE


**Market Research Tools Trainings in Nicaragua. ASOMIF.** Used the 18 tools of the MicroSave Africa Toolkit to train MFI staff during a series of week-long trainings. 2003-2007.


**SEEP Network in Washington, DC.** Dr. Garber co-taught a course on market research with MicroSave-Africa for SEEP members worldwide. The course was given in both English and Spanish with members of IDEAS doing the translations. August 2002.
Carter Garber is a Certified Service Provider for MicroSave-Africa. Several other IDEAS Associate Associates also are Certified Service Providers. He has used the tools to conduct market research in Uganda, Ethiopia, El Salvador, Columbia, Nicaragua, Jamaica, among other countries. He co-facilitated the course for SEEP Network members with MicroSave’s director, Graham Wright. He facilitated the fieldwork of practitioners in Latin America and the Caribbean.

E. MICROFINANCE INSTITUTIONAL DEVELOPMENT EVALUATIONS AND STRATEGIC PLANNING

IDEAS specializes in large complex evaluations covering multiple countries during the same period of time. In addition to those listed below, IDEAS has done a couple of dozen institutional evaluations for national and local organizations.

Institutional Assessment of the Microfinance work of FINCA International. This institutional evaluation is composed of evaluations in each of the three Offices in the regions of Latin America, Africa and Eurasia plus institutional assessments of two country programs in each of the two regions. This for the Final Evaluation for a Matching Grant provided to USAID. Reports to the international network support organization and USAID. May 2005 to September 2005.

Institutional Assessment of the Microenterprise Development work of World Vision International and World Vision USA. This institutional evaluation of the MED-network and the Capital Fund tied in institutional assessments performed by IDEAS in Guatemala and the Philippines of MFIs initiated by World Vision. This was part of a mid-term evaluation for a Matching Grant provided to USAID. Reported to the managements of each of the national programs, the international programs, and USAID. November 2003 to September 2004.

Katalysis Partnership. Institutional Evaluation. Organized and led a consulting team of persons from El Salvador, Nicaraguan and US to evaluate the last three years of a $1.2 million Matching Grant from USAID to Katalysis. Evaluated the technical assistance and training to six MFI partners in four countries in Central America. Pioneered the application of the Baldridge Quality Tool (developed by the U.S. Dept. of Commerce and used widely in private enterprise) to international microfinance institutions and PVOs. Evaluated future directions for the Central American network and gave recommendations for institutional change. July-Oct. 2001.

F. CONSULTING ON PRIVATE CAPITAL FOR MICROCREDIT AND FAIR TRADE

CARE USA. Helped develop a business plan for MicroVest that CARE USA was planning to establish to invest in microfinance institutions. The corporation was designed to capture socially responsible investments, mainly from individuals with high net worth. It then lends, invest in equity, and provide loan guarantees to MFIs, banks, credit unions, and other sustainable entities in the developing countries. Originally contracted by MEDA Consulting to help write the business plan for CARE. May-September 2000. Contracted directly by CARE to review the Private Placement Memorandum and assist in the formation of the General Partner and the
limited partnership in November 2000 and from June 2001 until 2003. In 2004 assisted Senior Staff of CARE to develop policies for investment in a wide variety of income-generating projects.

**Calvert Foundation.** Helped this lending program of $100 million, which lends both internationally and in the US, to start a new international project financing coffee producers and processors. The project was originally funded by a loan of $1 million from the Starbucks Foundation. Identified potential borrowers, sought documents needed for evaluating the loan, did due diligence and studies, and recommended those who were credit worthy to the Credit Committee for approval. In second year, did due diligence for a $250,000 loan for a major coffee producer in Nicaragua and was the liaison in Nicaragua for Calvert and the buyer until the first loan was paid off. February 2002-September 2004.

**FONKOZE Haiti and FONKOZE USA.** Provided advice and training to those seeking to set up a fund to channel socially responsible investments to Haiti via FONKOZE USA. Spoke at a bi-national conference in Miami. 1996.

### G. TRAINING FOR PRACTITIONERS ON MARKET RESEARCH AND PRODUCT DEVELOPMENT IN MICROFINANCE & MICROENTERPRISE SERVICES

**Equipping Women Professionals in Microfinance/Microenterprise.** With funding from the Bancker-Williams Foundation, IDEAS was able to offer opportunities for young women in Nicaragua and El Salvador to receive advanced training and opportunities to develop professional skills. 2002-2006 and in Nicaragua in 2009-10.

**ASOMIF (the national MFI network in Nicaragua), IADE, the Universidad Americana, & IDEAS.** Training for the 22 institutional members of the national association of microfinance institutions of Nicaragua, ASOMIF as well as Credit Unions, which are members of two different federations. Nicaragua, June 6-7, 2005.

**ADDAC, an MFI in the region of Matagalpa in Nicaragua and SNV.** Training for evaluators in how to use research tools, both for impact and market research. Rural Nicaragua, January 2005.

**COMISAL Credit Union and the SNV Dutch technical assistance organization.** Training for evaluators in how to use qualitative research tools, both for impact and market research. Rural Honduras, April 2004.

**PRODESARROLLO, national network of Mexico; Microfinance Opportunities.** Interviews with the clients of ADEM. Training of MFI members in Mexico about two tools of MicroSave-Africa: ranking of credit attributes and ranking of relative preferences. Mexico, December 2003.

**COPEME national MFI network in Peru.** Training for MFIs and regulated financial intermediaries in Cusco on how to use market research tools. MIDE was the host group that did the field research for a week following the training week. Cusco, Peru. March, 2004.
Catholic Relief Services Microfinance Learning Center. Regional Training of MFIs related to CRS in Latin America about how to do product development and pilot testing of new financial products as part of market research. Two-day training provided by IDEAS. El Salvador, Nov. 2003.


ASOMIF, IADE of the Universidad Americana, IDEAS. Funds from NOVIB. Training for the 22 institutional members of the national association of microfinance institutions of Nicaragua, ASOMIF. Nicaragua, Feb. 2003.

COVELO, funded by the Imp-Act Project, with funds from the Ford Foundation. Training for 20 institutional members of the national association of microfinance institutions of Honduras, COVELO. Honduras, Feb. 2003.

City of Kingston Credit Union and SEEP Network. Training and field practice with the MicroSave tools for participants in the Aug., 2002 MicroSave-SEEP training (classroom 8-2002). Carter Garber, Team coordinator, was the Certified Service Provider. Jamaica, Dec. 2002.


H. TEACHING MICROFINANCE AND MICROENTERPRISE DEVELOPMENT AT THE GRADUATE LEVEL IN UNIVERSITIES

Universidad Americana. Training on Microfranchising for the MFI professionals and consultants during an 8-hour session. Taught for academic credit as part of the Masters in Microfinance that IDEAS helped the university to design. Managua, Nicaragua, July 2010.

Adjunct Associate Professor in the Payson Center for International Development and Technology Transfer on the Faculty of the Liberal Arts and Sciences of Tulane University (New Orleans, LA and Arlington, VA), Dr. Carter Garber 2002-5. Dr. Puneetha Palakurthi taught a Microfinance course in July-August 2005.
School for Community Economic Development of Southern New Hampshire University. Three IDEAS Professors designed three new courses for the industry and premiered them during the Microenterprise Development Institute. Institutional Design and Transformation of MFIs; Rural Finance; Evaluation Methods for Microfinance and MED institutions. June 2005

Universidad Americana. Training on Market Research for Microfinance for the MFI professionals and consultants during three long weekend sessions. Taught for academic credit as part of the Masters in Microfinance that IDEAS helped the university to design. Managua, Nicaragua, May-June 2005.

Researcher, Lead Trainer, and Member of the Advisory Panel on Poverty Assessment Tools for the Institute for Institutional Reform and the Informal Sector of the University Research Corporation International of the University of Maryland, College Park, MD. Associated with the Economics Department. 2003-6. [www.povertytools.org/team.htm](http://www.povertytools.org/team.htm)


School for Community Economic Development of Southern New Hampshire University. Three IDEAS Professors have participated in the design and been instructors for graduate level courses on Impact Evaluation and Client Satisfaction of Micro-finance organizations. This course is offered annually at the Microenterprise Development Institute on campus in U.S. 2000-2004.

IDEAS personnel have served on several doctoral committees of students working on enterprise development and microfinance. 2000 – 2007.