**English-language Resource Library Highlights**

**Section 1**

***[Imp-Act](http://www.imp-act.org/sites/default/files/spm_practice_guide_english.pdf)* [SPM](http://www.imp-act.org/sites/default/files/spm_practice_guide_english.pdf)[Practice Guide: Chapter three](http://www.imp-act.org/sites/default/files/spm_practice_guide_english.pdf)**

This chapter will help you clarify your social mission and develop a strategy to fulfil it. In doing so, you will consider the importance of the social mission, how it can change over time, how to conduct a mission review, set social objectives, and define a strategy to achieve those objectives.

[***Imp-Act* Strategic Planning Guidance Note**](http://spmresourcecentre.net/iprc/assets/File/Strategic_planning_guidance_note.pdf)

This briefing offers guidance on how to ensure that social performance is included in strategic planning processes, as well as how to address these three key challenges. It is intended as a resource for MFI managers to support them through the strategic planning process, as well as for consultants who are facilitating the process. A list of resources addressing specific areas of social performance and social performance management is provided.

[**Strategic Management Toolkit Handbook**](http://inthiseconomy.org/SPTF/docs/MFCsBalancedScorecardaStratMgt.pdf)

Chapter 8 contains a useful discussion of strategic choices to be considered when choosing a target market, including defining an MFI’s value proposition, competitive advantage, growth and competitive strategies.

[**SPM Resource Centre: Strategy to achieve your social mission**](http://www.spmresourcecentre.net/index.cfm/translating-your-mission/achieving-objectives/)

To achieve your social mission, you must have a deliberate strategy. Every aspect of your operations should be undertaken with your mission in mind, including procedures and policies on staff performance and incentives, how staff interact with clients, how Board meeting agendas are set, etc.

[**Information system and needs audit**](http://www.spmresourcecentre.net/index.cfm/tracking-objectives/system-review/)

There are nine questions you need to consider in order to make a thorough assessment of your information needs. Answering these questions before you choose tools or indicators, or make changes to the MIS, will save you both time and money.

[**Tracking client performance: *Imp-Act* Practice Note**](http://spmresourcecentre.net/iprc/assets/File/PN7_monitoring.pdf)

This Practice Note guides you through choices that need to be made in designing a system that suits your needs. While there is no single system that works for all MFIs, there are some key principals and things to avoid that will help guide you through the process. In the end, the effectiveness of your monitoring will depend on how you use the information to make better management decisions.

[**Choosing and using indicators: *Imp-Act* Practice Note**](http://spmresourcecentre.net/iprc/assets/File/PN5_Indicators.pdf)

This Note aims to help MFIs think about the steps they need to take to develop indicators that make sense for their own programme. The Note also highlights issues that may influence the choice of indicators, as well as difficulties they may encounter along the way.

[**Poverty tools comparison guide**](http://www.seepnetwork.org/filebin/pdf/enterprise_development/SocialPerformanceMap2008.pdf)

Useful table appears in the SEEP Network Social Performance Map in chapter 8.

**Section 2**

[***Imp-Act/MicroSave* Guidance Note on Governance**](http://www.spmresourcecentre.net/iprc/assets/File/Governance_guidance_note.pdf)

Effective governance is increasingly seen as a key ingredient to success – whether for private companies, non-government organisations (NGOs) or microfinance institutions (MFIs). This briefing focuses on the role of the board of directors in ensuring effective governance.

[**How to Develop an Institutional Code of Ethics**](http://smartcampaign.org/tools-a-resources/84)

Establishing high standards of ethical employee behaviour is a two-part process; first, the institution defines standards of behaviour, and second, those standards are brought to life throughout the institution. This guide focuses on the first part of the process—defining standards of behaviour through a formal Code of Ethics.

[***Imp-Act* Risk Management Guidance Note**](http://spmresourcecentre.net/iprc/assets/File/risk_management_guidance_note.pdf)

This briefing provides a quick overview of the main non-financial and operational risks typically overlooked by MFIs. It discusses the key institutional questions, and the importance of analysing existing practices to assess how the MFI may overlook some of these risks. It also presents emerging practices that MFIs are finding useful to help them integrate social performance into their risk management activities.

[**Transformation issues: *Imp-Act* SPM Resource Centre**](http://spmresourcecentre.net/index.cfm/aligning-processes/governance-leadership1/transformation/)

Discusses key leadership issues at stake when protecting the institutional mission throughout the process of transformation, including understanding the needs and priorities of new institutional stakeholders. See also here the WWB report [*Stemming the tide of mission drift*](http://www.swwb.org/sites/default/files/pubs/en/stemming_the_tide_of_mission_drift_microfinance_transformations_and_the_double_bottom_line.pdf) which is an excellent general resource.

[***Imp-Act* Guidance Note on *S*taff Incentives**](http://spmresourcecentre.net/iprc/assets/File/staff_incentives_guidance_note.pdf)

This briefing frames the key questions to consider when reviewing an MFI‘s staff incentive system. It then identifies some emerging practices that MFIs are finding helpful in ensuring that the staff incentive systems appropriately balance their social and financial performance objectives.

[***Imp-Act* SPM Resource Centre: Human Resources section**](http://www.spmresourcecentre.net/index.cfm/aligning-processes/human-resources1/)

This section highlights the many challenges MFIs face in applying a social lens to all aspects of human resources (HR) management. It answers key questions about how you can adapt your human resources systems and procedures for SPM, including: How can you make sure that your staff share your mission? Why is staff training on SPM important? Why should you link staff performance to SPM? What non-financial staff incentives can support SPM?

**Section 4**

**Appropriate Product Design and Delivery (PPT)**

Excellent training resource from the SMART Campaign which lays out key considerations when putting the first client protection principle (appropriate product design and delivery) into practice.

[**Building customer loyalty**](http://centerforfinancialinclusionblog.files.wordpress.com/2011/10/building-customer-loyalty.pdf)

This guide explores the importance of quality product design and development as well as the significance of good customer service. Additionally, the authors point out how an MFI's structure can enhance customer loyalty, and that MFI staff members must be able to respond quickly to customers' questions, complaints and credit applications if the institution wishes to

promote customer loyalty. The guide is full of tools to help MFIs of various sizes and

structures promote customer loyalty.

[**SEEP/AIMS tools: Understanding loan use over time and client satisfaction**](http://www.seepnetwork.org/filebin/646_file_aimstools.pdf)

The “Use of Loans, Profits and Savings Over Time” tool is composed of two distinct modules—one on loan use and the other on savings. These two modules can be used together or singularly. In both cases, individual interviews are used to find out how mature clients have used their loans, profits and savings over time. The Client Satisfaction Tool is a focus group interview tool that will help users learn the extent to which clients are satisfied with the program and what specific changes would better meet their needs.

[**The QUIP: *Imp-Act* Practice Note**](http://spmresourcecentre.net/iprc/assets/File/PN2_QUIP.pdf)

This Practice Note provides a step-by step guide to developing and conducting in-depth interviews, analysing the information and making conclusions based on what you have learnt. The ten steps cover planning, data collection, analysis, and presentation of findings to inform decision-making. This will enable you to plan and implement the interview and data analysis process in a way that is appropriate for your organisation, programmes and clients.

[**Learning from client exit: *Imp-Act* Practice Note**](http://spmresourcecentre.net/iprc/assets/File/PN3_Exits.pdf)

This Practice note helps your MFI track and understand client exit, in a simple, low-cost way. It looks closely at what client exit can mean for your programme, and shows how you can define and measure your MFI’s exit rate. It overviews tools you can use for finding out who is leaving your programme, and how these tools can help you profile the different types of leavers. The note also provides guidance on finding out why clients are exiting, and explains how to use exit information in the most effective way.

**[The Feedback Loop: Responding to client needs (](http://spmresourcecentre.net/iprc/assets/File/PN1_FBL.pdf%22%20%5Ct%20%22_blank%22%20%5Co%20%22PN1%20English)*[Imp-Act](http://spmresourcecentre.net/iprc/assets/File/PN1_FBL.pdf%22%20%5Ct%20%22_blank%22%20%5Co%20%22PN1%20English)* [Practice Note)](http://spmresourcecentre.net/iprc/assets/File/PN1_FBL.pdf%22%20%5Ct%20%22_blank%22%20%5Co%20%22PN1%20English)**

The feedback loop describes the stages that information moves through in an institution from its initial generation to the implementation of changes in products and services. This Practice note is designed to help you review and improve your institution’s own systems of information flow and feedback, or to review these processes as an external assessor. The note outlines the steps of the feedback loop, and give advice on how to use it.

**Section 5**

[***Imp-Act* Staff Incentives Guidance Note**](http://spmresourcecentre.net/iprc/assets/File/staff_incentives_guidance_note.pdf)

This briefing frames the key questions to consider when reviewing an MFI‘s staff incentive system. It then identifies some emerging practices that MFIs are finding helpful in ensuring that the staff incentive systems appropriately balance their social and financial performance objectives.

[***Imp-Act* SPM Resource Centre: Human Resources section**](http://www.spmresourcecentre.net/index.cfm/aligning-processes/human-resources1/)

This section highlights the many challenges MFIs face in applying a social lens to all aspects of human resources (HR) management. It answers key questions about how you can adapt your human resources systems and procedures for SPM, including issues around staff responsibility, performance reviews and staff satisfaction.

**Section 6**

***[Imp-Act](http://spmresourcecentre.net/iprc/assets/File/risk_management_guidance_note.pdf%22%20%5Ct%20%22_blank%22%20%5Co%20%22Risk%20management%20English)* [Guidance Note: Risk Management](http://spmresourcecentre.net/iprc/assets/File/risk_management_guidance_note.pdf%22%20%5Ct%20%22_blank%22%20%5Co%20%22Risk%20management%20English)**

This briefing provides a quick overview of the main non-financial and operational risks typically overlooked by MFIs. It discusses the key institutional questions, and the importance of analysing existing practices to assess how the MFI may overlook some of these risks. It also presents emerging practices that MFIs are finding useful to help them integrate social performance into their risk management activities.