
How to create a SP country report

Webinar

SP Fund 3rd round

May 13, 2016

Cécile Lapenu - CERISE

CERISE

- Association focused on disseminating knowledge and tools for ethical finance
- **Founding members:** five French organizations specialized in microfinance
- **Partners:** MFIs, networks, TA providers, investors, donors, researchers, worldwide
- **Working areas:** impact and social performance, governance, rural and agricultural finance.

www.cerise-microfinance.org

Social Performance Fund 3rd round

Who we target?

- MFIs
- National networks
- Local regulators
- Investors

SP Fund offer for Microfinance Stakeholders

- On-line trainings (in English, Spanish and Russian) for **network representatives, MFIs' managers, credit analysts** and **SPI4 auditors** on the data collection and use of SPI4
- Off site individual TA for selected MFIs, networks and credit analysts
- Scholarships to participate to SPTF annual meeting in 2016 and 2017

Objectives

1. How to start: full SPI4, SPI4 ALINUS and the network reporting option
2. Process: Data collection, verification, aggregation and analysis/reporting
3. Answer any doubt/question

How to start?

Full SPI4, ALINUS, Network
reporting option

The SPI4 evaluates the Universal Standards based on indicators

Dimensions

Standards

Essential Practices

Indicators

Evaluate the level of implementation of the essential practices

Beta version 1.1.0 (Sept. 2014)

CERISE smart miX Social Performance

SPI4 - Social Performance Indicators

The SPI4 assesses the ability of an institution to achieve its social mission. Structured around the six Dimensions of the Universal Standards for Social Performance Management, which include the Client Protection Certification Standards, the SPI4 is also compatible with MIX social performance data collection requirements.

PLEASE REMEMBER TO ACTIVATE THE MACROS BEFORE STARTING!

Select your language: English

1 - INDICATE YOUR CONTACT INFORMATION

Date of completion: _____
 Contact person from the FI: _____
 Position: _____
 Organization: _____
 Country: _____
 Tel: _____
 Email: _____
 Type of assessment: _____
 Name & organization of auditor: _____

2 - ADAPT TO YOUR MISSION FOCUS ...

The SPI4 will automatically open to the Core Questionnaire. The Core Questionnaire assesses the Universal Standards (which include the Client Protection Standards). If you have a specific mission focus, you can add modules for a deeper analysis in this area. The current version (1.1.0) includes Green and Gender modules. SPI4 modules and licenses will be finalized in few weeks (version 1.1.1). Once the instruction and should be available early 2015.

3 - IMPORT FROM OTHER TOOLS

If you have already filled in other Social Performance Assessment tools that are compatible with SPI4, you can import your answers or scores. Please click on the relevant button to go to a page where you will find detailed instructions.

4 - FILL IN THE INFORMATION

ORGANIZATION INFORMATION
 QUESTIONNAIRE

5 - SEE THE RESULTS

UNIVERSAL STANDARDS
 CLIENT PROTECTION STANDARDS

Smart Campaign Assessments

Please select the additional:
 SP 3 (CERISE)
 POVERTY (True/False)

SPI4.xlsm

SPI4: a universal assessment tool

- The **data collection** and **assessment tool** aligned the Universal Standards of SPM
- As a **free tool**, SPI4 enables financial institutions to analyze their current SPM practices with a **management tool** that fits their budget
- SPI4 helps FIs define their “**social statements**”
- Can be customized to fit the institution’s mission through optional **modules on poverty, gender, and environment**
- A **reporting** tool
- Available in **English, Spanish, French, Russian, Portuguese, Arab, Vietnamese**

SPI4 – why use it?

**Learn and
improve**

**Decrease FI
reporting
burden**

**Increase quality
of SP data**

**Improve SP
benchmarks**

**Measure, manage and improve to better
serve clients!**

SPI4 version 1.3.2 and its functionalities

- Smart Assessment Import
- Import/export from the Mix
- Truelift Poverty Module
- Personalised reporting for Opportunity Int'l, Cordaid
- ALINUS option for investors
- APR CalculationTool
- Updated to align with changes to ADA/BRS
Microfact Factsheet 4.1
- **Filtering options by typical MFI operational areas**
- **Network reporting option**

cerise-spi4.org



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DOWNLOAD SPI4



CONDUCT AN AUDIT



GET TRAINED



SPI4 IN NUMBERS

version 1.3 released FEB 2016

NEWSLETTER ALINUS
SPI4 FOR INVESTORS

SPI4 BENCHMARKS OCT
2015

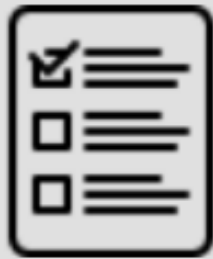
QUALIFIED AUDITORS LIST

Overview of SPI4-ALINUS

ALigning INvestors due diligence with the Universal Standards



The process of definition of ALINUS



Each participating MIV selected from SPI4 the **indicators they wished to use** during due diligence/monitoring.



CERISE analyzed this list, and asked MIVs to **reconsider their choices** when they had selected indicators that few other MIVs were interested in.



These iterative rounds of input made it possible to finalize a list of **80 indicators** from the SPI4.

ALINUS demo

The Network reporting option

Principles and Focus

- Quantitative indicators = the “results” to be shared
 - Key practices: client protection and responsibility to staff
- ⇒ Can guide the professional associations to
- ⇒ build country reports and
 - ⇒ define their strategy to support their members in conducting full social audit and identify key areas to improve
 - ⇒ Lobbying at the national level

Process

- Feedback from different networks on their key issues
 - ❑ UCORA, AMFI, PMN, AMFA, AMFOT, AMFIU, CMF, APSFD-IC, MCPI, COPEME
- Integrated in SPI4, with extra indicators related to Organisation information, in particular:
 - ❑ HR data
 - ❑ Client profile

Network option - Demo

- Be careful, at this stage, contrary to the full SPI4, does not generate reports.
- CERISE can provide database for agregation (very simple for SPI4 and for ALINUS, to be finalized for Network option – additional indicators): keep us informed of process, and agenda!

Process

**Data collection, verification,
aggregation and
analysis/reporting**

Data collection

- Check with CERISE if needed which of your members already have a SPI4, ALINUS, SPI3
- Choose the data collection process: SPI4, ALINUS, network reporting
- Awareness raising event with your members
- Off-site support by SP Fund
- Push your members for self-assessment including checking who provide data on MIX market
- Find incentives for them (country report, support by the network, advocacy with regulators, reporting to investors, international visibility, improve social mission, etc.)

Data verification

- Quality control check
- Share any doubt with CERISE or MFC
- Peer review
- Triangulation of information

Data aggregation

- A database in Excel can be provided by CERISE, or you can report the SPI4, SPI4 Alinus to CERISE for benchmarking and aggregated analysis

Visual of Benchmarking reports



SAMPLE SOCIAL DASHBOARD –NOT ALIGNED WITH ABOVE EXAMPLE

SPI4 BENCHMARKS

The SPI4 tool is social audit tool organized around the six dimensions of the Universal Standards for Social Performance Management which include the Smart Campaign Client Protection Principles. It is designed to help financial providers measure and manage their social performance.

Thanks to users who share on a confidential basis their SPI4 results with CERISE, we are able to provide benchmarks for users to compare their performance to peers. This report shows how XX's SPI4 scores compare to 2 peer groups: other SPI4 users in the XX region

XX Benchmark Report

(Report on April 2016)

LOGO MFI

Institution description

The XX was launched in 1990, to offer financing to the existing small and micro businesses in XX unable to access credit from the formal banking system.

Social mission

Providing financial and non financial services to the neediest people to achieve descent life for themselves, their families while maintaining the balance between social and economic performance.

Organization information

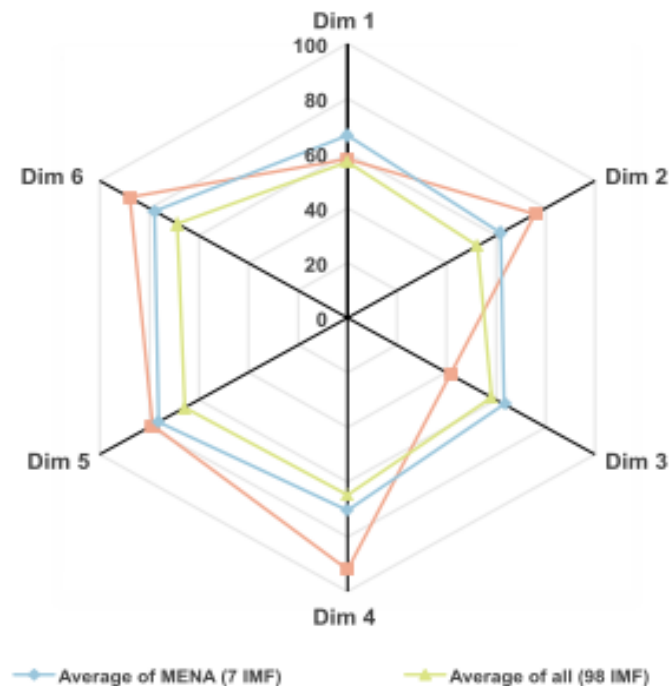
Organization	XX
Country	XX
Legal form	NGO
Regulated	Yes
Status	Non profit
Year microfinance operations began	XX
Date of evaluation	Sep-15

The following benchmarks show XX's average score by dimension, compared to a regional peer group (XX) and a worldwide peer group.

	XX	XX (N=7)	ALL (N=98)
DIM 1	58 %	66 %	57 %
DIM 2	76 %	62 %	52 %
DIM 3	41 %	63 %	58 %
DIM 4	92 %	70 %	65 %
DIM 5	79 %	76 %	66 %
DIM 6	88 %	78 %	69 %
Total	72 %	69 %	61 %

The benchmarks are based on the highest quality audits in the CERISE database: those done by experienced auditors that are 100% complete, and that include comments to justify scoring.

Figure 1a: Scores for XX by dimension compared to average scores for SPI4 users in REGION and worldwide



Data analysis and Reporting

- SPI4 questionnaire completed (or ALINUS, or Network option)
- Summary of results
- Country Report Template

Questions/ doubts for networks?

Next steps / support to be provided by the SP fund to networks

- Off-site support to network
- Co-financing of social audit « PLUS » with MFIs members
- Off-site support to MFIs to fill in information
- Country report templates and comments
- Upon demand, we can set up webinars on key questions.

Contacts CERISE:

spi4@cerise-microfinance.org

www.cerise-spi4.org

Contacts MFC:

kdabrowska@mfc.org.pl