

**2006 Institutional Action Plan (IAP) Form
for Practitioners in Developing Countries –**
*for institutions offering credit for self-employment and other financial
and business services to clients in developing countries*

Name of Institution (*please print*) : Council for Socio Economic Benevolent Action , SEBA .
Person Completing Action Plan Form: Mrs. Sandhyarani Dash .
Title: Secretary , SEBA . Address: Walliganj , Bhanjpur . Baripada .
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Website: _____ Date : 10-03-2006 .

The purpose of the Institutional Action Plan (IAP)

The Institutional Action Plan (IAP) is an important tool for several reasons. First, it outlines a common set of strategic objectives, targeted towards supporting the fulfillment of the Summit's goal, for institutions to use in considering how they wish to contribute to this work. Second, it creates an easy, uniform way for institutions to report on and share their plans and accomplishments. IAPs are therefore the basic building blocks of the Microcredit Summit Campaign.

Each institution has its own mission and mandate—a mission or mandate that may or may not significantly overlap with the goal of the Microcredit Summit. It is hoped that completing an IAP may initiate a course of debate and reflection within an institution. It is not expected that every institution will undertake all the objectives outlined on the IAP and be able to respond to each question. However, it is essential to furnish information on questions 1, 2a, and 2c.

The Institutional Action Plan is meant to facilitate a process in which each institution can determine for itself the degree to which it will undertake projects that address the Summit's core themes:

- Reaching the poorest families (defined as families in developing countries who are in the bottom 50% of the population living below their country's poverty line or those families living on less than \$1 a day per capita, adjusted for purchasing power parity.)
- Reaching and empowering women
- Building financially self-sufficient institutions (to facilitate ease of reporting, we ask for Operational Self-Sufficiency {Box 9} which is a key step towards achieving financial self-sufficiency)
- Ensuring a positive measurable impact on the lives of clients and their families

For more information on these core themes, see <http://www.microcreditsummit.org/aboutmicrocreditsummit.htm#themes>

For the purposes of the Microcredit Summit Campaign, any reference to microcredit should be understood to refer to credit for self-employment and other financial and business services (including savings and technical assistance) for the poorest.

Instructions for submitting

Council members are asked to revise and resubmit their IAP every year. *We ask that you submit your 2006 Institutional Action Plan to the Microcredit Summit Secretariat by April 1, 2006.* Your IAP can be sent by fax to 1 202 637 3566, or email to: info@microcreditsummit.org or mailed to: 440 First Street, NW, Suite 460, Washington, D.C. 20001. Please submit only one IAP per organization.

If you have questions or comments about completing the IAP, you may contact our office at the above address and fax number or by sending e-mail to: info@microcreditsummit.org Please address your correspondence to the attention of: Council Resource Associate.

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Name of Institution (please print): Council for Socio Economic Benevolent Action , SEBA .

Country : INDIA

It is not expected that every institution will undertake all of these activities. Please type or print clearly.

Please mail completed form to Microcredit Summit, 440 First Street, NW, Suite 460, Washington, DC 20001, USA; or fax to 1-202-637-3566; or e-mail to info@microcreditsummit.org. For further information, please visit our website at www.microcreditsummit.org.

	Strategic Objective	As of 31 December 2005 (actual)	By 31 December 2006 (proposed)	By 31 December 2007 (proposed)
1	Total number of active clients (Clients who currently have a loan)	3000	4000	5000
2a	Total number of active clients who were among the poorest ¹ when they received their first loan	3000	4000	5000
2b	What poverty measurement tool was used to determine Number 2a (e.g., estimate, CASHPOR House Index, Participatory Wealth Ranking, CGAP Poverty Assessment Tool, household survey, Below Poverty Line List prepared by the government, or any other method)? ²	As per yardstic Provided by district Authority for BPL Category .	As per yardstic Provided by district Authority for BPL Category .	As per yardstic Provided by district Authority for BPL Category .
2c	Percent of Number 2a , above, who are female	70 %	70 %	70 %
3	Average first loan per borrower (in US\$)	12.00 US\$	15 US\$	15 US\$
4	Total number of active savers	3000	3960	5000
5	Average savings per saving client (in US\$) (Total Savings divided by Total Saving Clients)	10.00 US\$	10.00 US\$	10.00 US\$
6a	Percentage of clients who were among the poorest when they took their first loan and have now crossed the poverty line	90 %	90 %	90 %
6b	What impact measurement tool was used to measure Number 6a (e.g. AIMS, estimate, other)?	Living condition , Housing, Occupation	Living condition , Housing, Occupation	Living condition , Housing, Occupation

¹ "Poorest" in developing countries refers to families whose income is in the bottom 50 percent of the population living below their country's poverty line, or those families living on less than \$1 a day per capita, adjusted for purchasing power parity.

² For more information on Participatory Wealth Ranking and the CASHPOR House Index visit our website at <http://www.microcreditsummit.org/newsletter/best6.htm>

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Name of Institution: (please print) : Council for Socio Economic Benevolent Action, (SEBA) .

Country : INDIA

	Strategic Objective	As of 31 December 2005 (actual)	By 31 December 2006 (proposed)	By 31 December 2007 (proposed)
7	Financial services, in addition to credit and savings, offered to clients who were among the poorest at the time of their first loan (For example: life insurance, health insurance, cattle insurance, pension plans, etc.)	Life insurance and Insurance for pet Animals .	Life insurance and Insurance for pet Animals .	Life insurance and Insurance for pet Animals .
8	Business development services offered to clients who were among the poorest at the time of their first loan (For example: training, on-site technical assistance, marketing assistance, etc.)	Training , marketing Etc .	Training , marketing Etc .	Training , marketing Etc .
9	Percentage of Operational Self-Sufficiency (OSS) (please take all financial income generated by interest and commissions and divide by your total operational expenses, including actual financial costs and the provision for loan loss)	97 %	100 %	100 %

Is your institution a member of one or more national, regional, or global microfinance network(s)? Yes / No If yes, please list here:

If you have more than 2,500 active clients, who were among the poorest when they received their first loan, can you refer us to two external institutions that can verify the numbers you have reported (preferably a donor agency or research institution)?

Name : RMK,

Institution : Rashtriya Mahila Kosh, New Delhi

Email (if not, Fax number)

Name

Institution

Email (if not, Fax number)