



Microfinance for Bankers and Investors: Understanding the Opportunities and Challenges of the Market at the Bottom of the Pyramid

Elisabeth Rhyne

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What promise did Sequoia Capital recognize in SKS microfinance (India) that it had also seen in Apple, Oracle, and Google?

Why would Vodafone help distribute money via cell phones for millions of Kenyans?

How did a Mexican retailer create a financial-services empire, Banco Azteca, that would serve eight million borrowers in five years?

From its origins as a nonprofit poverty alleviation strategy, microfinance has become a viable business model for providing financial services to the poor in ways that allow for both social responsibility and profit, even in the midst of economic turmoil.

Longtime microfinance expert Elisabeth Rhyne and her team guide readers through the landscape of financial-inclusion opportunities, providing lessons from companies around the world that are leading the way in earning profits while addressing global poverty.

Microfinance for Bankers and Investors reveals:

- Changes in the market allowing for increased private investment in microfinance
- New technologies and delivery channels that reduce costs for small transactions
- Proven ways to overcome the unique challenges of serving customers at the bottom of the pyramid
- Innovative products for grassroots finance, such as mobile phone banking and microinsurance
- The extraordinary social value and business sustainability of microfinance

Microfinance for Bankers and Investors breaks new ground by showing how microfinance attracts top organizations to engage in double and triple bottom-line business activities. With deep insight and clear vision, it examines the unique opportunities and challenges of providing financial services for low-income people.

Inclusive finance gives companies the prospect of aligning social values with long-term business strategies. *Microfinance for Bankers and Investors* offers the facts and insights you need to enter this fast-growing market with confidence.

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