

inspiring 
development

Company Profile



Who We Are

inspiring development is a management and consulting company for micro-finance institutions (MFIs) and banks oriented towards micro, small and medium-sized enterprises (MSMEs) in Africa, Eastern Europe and Latin America. Through extensive practical experience in management and line functions, our team members have acquired a thorough understanding of the banking business in emerging markets, which they now draw upon in their work for our clients. In addition to carrying out specific assignments at executive or operational level, we can also manage, and provide support services, to entire institutions. In our work, we have a strong people focus, and our highest priority is to promote local capacity building and sustainable improvements in performance.





Company Profile

Motivation

- **inspiring development** was established to create a highly specialized provider of management, consultancy and training services to banks and other financial institutions geared to serving micro, small and medium-sized enterprises in emerging markets.
- We seek to have a lasting impact on the development of our clients' businesses by helping them to build market position, enhance performance, or solve problems quickly.
- We want our company to be valued by our business partners for its integrity, transparency and reliability.

Team

- Our team of high-caliber professionals can draw upon a wealth of both operational and management experience gained in all areas of banking and institutional development and in a range of countries in Africa, Eastern Europe and Latin America.
- Our experience as former line managers, executives and supervisory board members allows us to provide services that are tailored to fit the institutional context and business strategy of our clients.
- Our shared vision and strength as a team enable us to deal confidently and efficiently with challenging tasks.

Services

- As managers, we take responsibility for the overall development of an institution, and thus for ensuring its successful growth, consolidation or turnaround.
- As management consultants, we help our clients to address managerial challenges, increase management capacity and enhance overall institutional performance.
- We build staff capacity by providing training ourselves or developing training capacity in our clients' institutions.
- Through our technical consultancy services we help to improve the efficiency and reliability of all functional areas, and can also broaden the range of products and services provided by an institution.




Approach

- In everything we do, we have a strong people focus. The performance of an institution is largely dependent on the competence and motivation of its staff. Systems and technical solutions will only enhance productivity, service quality and performance if they are used by knowledgeable, well-trained personnel.
- Our services are designed to address tasks in a practical, (cost-) efficient manner. We strive to develop intelligent solutions for our clients by reducing complexity and focusing on key issues.

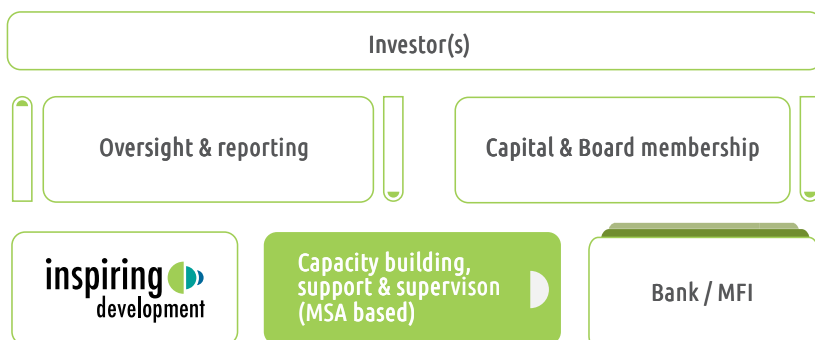


Operating Financial Institutions

As a management services provider (operator), inspiring development can achieve a lasting improvement in the performance of your business by

- 
Assigning highly experienced, reliable staff to serve in senior management positions
- 
Furnishing clear strategic guidance and support
- 
Providing know-how and assistance in all functional areas

inspiring development offers clients a comprehensive management services package under which it assumes full responsibility for the development and performance of the institution. The range of entities that we serve includes smaller sized microfinance institutions as well as larger full-service banks oriented towards small and medium-sized enterprises.



If we are engaged to operate a financial institution, we cover all of the functions that are typically performed by the parent company of a banking group. And, if required, **inspiring development** can furnish a complete senior management team. In any case, whatever the

scope of our involvement, we give ongoing guidance and support to local management staff to ensure strategic clarity and facilitate their continuing professional development.

Targeted technical support is provided by our team of experienced specialists. They develop close working relationships with their local counterparts, supplementing the contact maintained from our Frankfurt office with regular on-site visits. Alongside technical input in the areas of business development, risk management and back office functions, our support services can also include assistance in the acquisition and management of debt financing.

Our commitment to achieving optimal results for our clients is reflected in the performance-based remuneration structure adopted by **inspiring development**: the ongoing services are provided for fees that basically cover the company's costs, while our profit is a function of the value gain achieved for the investor.



Management Consultancy

In its role as a provider of management consultancy services, inspiring development

- *Builds management capacity*
- *Assists institutions in successfully coping with managerial challenges*
- *Helps the board and senior management to gain strategic clarity*

inspiring development's experts serve as management consultants to financial institutions focusing on micro, small and medium-sized enterprises. As advisers to the management or the supervisory board, senior staff members of **inspiring development** help institutions to successfully implement various objectives, such as

- Improving overall performance
- Reviewing or adjusting their strategy
- Restructuring and institutional turnaround
- Upgrading MFIs into banks
- Enhancing individual managers' leadership skills and strengthening management teams

As management consultants, **inspiring development's** specialists serve in various roles and in engagements ranging from limited, short-term assignments to long-term contracts. Regardless of our specific tasks or the length of the company's assignment, we are guided by the following four goals:

- To bring strategic clarity to the institution
- To promote good working relationships among the members of the management team and good communication within the institution
- To help set clear priorities and organize implementation processes – including systematic follow-up – so as to facilitate achievement of those priorities, and
- To assist the management in making difficult decisions.

Our main objective is always to build capacity at senior management level in order to ensure that our involvement has a lasting impact. At the same time, we invariably take a broader view of our role, seeking to identify potential for performance improvements in individual areas.



Training

In the area of training, inspiring development

- *Creates competencies that lead to tangible improvements in the institution's day-to-day business operations*
- *Builds local training capacity that serves as a basis for sustainable staff development*

Staff development and systematic training have a major impact on the performance of an institution. At all levels, training has the obvious operational benefit of providing better qualified staff; well-trained employees will have the skills they need to do their jobs properly, thus enabling them to achieve better results in their work. In addition, offering employees training has a strong motivational impact: by allowing them to “grow with their tasks”, i.e. to develop professionally as they take on progressively more challenging roles, it shows them that they have solid opportunities for advancement within the company and makes them welcome such opportunities. This in turn helps strengthen their commitment to their work and their loyalty to the organization.

Our team of experts who provide training services consists of former executives and line managers with extensive operational experience and a strong track record in the area of training and staff development. They have conducted training courses and workshops at various professional levels – induction, specialized technical and middle-manager training – and for employees in many functional areas. Their training style is highly interactive and participatory. The content is designed to be relevant and readily applicable.

In addition to conducting training measures ourselves, we assist our clients in enhancing their internal staff development capacity by furnishing overall training concepts, training modules and practical support for

- Induction training for new staff
- Systematic technical training for loan officers, client advisers, etc.
- Professional development programs for middle management staff and branch managers



Technical Consultancy

In their role as technical consultants, inspiring development's experts

- Provide proven strategies, methodologies and know-how to the company's clients, and
- Back this up with comprehensive assistance during implementation

Our expertise in the provision of technical consultancy services and functional support covers all areas of activity within a financial institution:



Regardless of the assignment, we always aim for solutions which

- are compatible with the essential characteristics of the client's operation and the existing institutional culture
- are practicable, i.e. can be implemented with the available resources
- are truly relevant to the institution's needs and result in lasting improvements.

Our own experience has shown that technical consultancy services in many areas have the potential to add long-term value to our clients' businesses. Key areas include:

- Business Development: client segmentation; product development; distribution strategy
- Lending and Credit Risk: lending methodology for micro, SME and agricultural customers; lending cycle optimization; credit risk classification systems; problem loan management
- Finance: asset-liability management; cost accounting and profitability analysis
- Internal Audit: process audit technology; reporting quality; risk classification of audit findings
- Risk Management: operational risk indicators; quantification of market risks; fraud prevention



Managing Partners

Stephan Boven

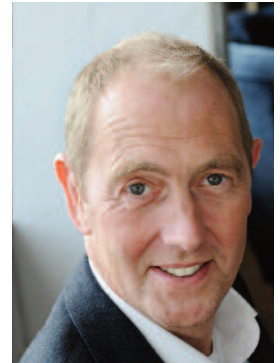
@ boven@inspiring-development.com

Professional Background

Experience in development finance combining a strong finance background with SME lending experience, project management skills and a proven track record in guiding the development of financial institutions in high-level corporate governance roles.

- Head of Group Finance, ProCredit Holding (2004 – 2014)
- Principal Banker, European Bank for Reconstruction and Development (1999 – 2003)
- Senior Consultant, Internationale Projekt Consult (1994 – 1999)

During the period 2001 - 2014, Mr. Boven served on supervisory boards and audit committees at a number of banks in Eastern and Southeastern Europe. Lecturer at the ProCredit academies in Germany and Macedonia.



Michael Kowalski

@ kowalski@inspiring-development.com

Professional Background

Experience in banking and development finance, primarily in Eastern Europe and with a focus on general management, (credit) risk management and business development.

- Head of Group Credit Risk Department, ProCredit Holding (2008 – 2014)
- CEO, ProCredit Bank Romania (2005 – 2008)
- Consultant, Internationale Projekt Consult (2001 – 2004); assignments in Albania and Romania
- Consultant, World Bank (2000)

Served on audit committees and supervisory boards of ProCredit banks in Eastern Europe and Africa. Lecturer at the ProCredit academies in Germany and Macedonia.





Managing Partners

Dr. Philipp Pott

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Professional Background

Executive positions in development finance in Eastern Europe, with a focus on general management, business development and personnel.

- Head of Group Business Development, ProCredit Holding (2010 – 2013)
- Manager, ProCredit Academy Germany (2011 – 2013)
- CEO of ProCredit banks in Moldova (2003 – 2005), Georgia (2006 – 2010) and Ukraine (2012)
- Consultant, Internationale Projekt Consult (2001 – 2003)

From 2006, served on supervisory boards and audit committees at a number of ProCredit banks in Eastern and Southeastern Europe.





Contact

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Commercial Register (Handelsregister)

HRB 101216, Local Court (*Amtsgericht*) Frankfurt am Main, Germany

Legal form

Gesellschaft mit beschränkter Haftung (*GmbH*) / Limited liability company

Legal representatives (Managing Partners)

Stephan Boven, Michael Kowalski, Dr. Philipp Pott

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