



MFIs and Business support services

- **Do MFIs have to offer Business support services?**
- MFIs → Social goal : economic insertion of customers
- European background : few informal activity → restrictive legal environment
- MFIs customers: excluded from economical system → not used to this legal environment / often isolated / No money to pay for advices
- Business Support Services : provided to balance these handicaps
- MFIs = logical provider for BSS : knowledge of the customers, and trusted by them.



Which added-value for a telephone service : Adie's case

- Since its creation, Adie has develop many kinds of services... Depending on local will and resources :
 - > Very heterogeneous from one place to another
 - > Usually customers have to wait to attend service that fits their needs
- **Phone service** fulfill usefully Adie's panel of BSS : instantaneous, reachable from everywhere, specialized on demand
- Interaction with existing services: sharing volunteers, updating legal information, register customer to local BSS when possible.



How to build up a positive relationship to our loan clients?

Main issues

Match with customers' needs

- **Adie's customers profile :**
 - not used to administrative process
 - lack of methodology to monitor their activity
 - **Perm'Adie / Adie Conseil :**
 - opening afternoon where customer can come to ask questions about their activity, with or without appointments.
 - Free / Available / Instantaneous / Comforting
- **Make Adie being useful for customers even after they obtained a loan, and make them speak about Adie.**

Be professional

- Business Support Services are mainly provided by volunteers : generalists and experts
 - **Generalists :**
 - Communication skills
 - Work out customers' question
 - Ensure they understand the solution
 - **Experts :**
 - Technical knowledge
- **Both of them are necessary to ensure a good service to customers.**

Separate Credit from support Services

- **Credit unit :**
 - deals with loan issues (decision, repayment...)
 - promote business services for every other question
 - **Support Services unit :**
 - aims at reinforcing sustainability of customers' companies
 - As well as developing customers' empowerment and economic insertion
- Do not interfere in repayment issues
- **No confusion for customers :**
- **Credit need to be repaid**
 - **But Adie is more than a bank : customers can rely on it for business success.**