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Business Development Services (BDS), refer to different types of non-financial pre- and post-support services that accompany the provision of microloans that provided through voluntary or compulsory special arrangements, conditions or contracts between a business development agency and the micro-borrower/micro- entrepreneur.



Business Development Services

- **Training and mentoring:** management training, technical training, counselling and advisory services (management and planning advice, assistance in making loan applications and advice on dealing with financing institutions)
- **Access to larger markets:** strengthened linkages with larger enterprises (joint ventures, sub-contracting arrangements, technology transfer or marketing contracts), Trade fairs and exhibitions and improved advertising;
- **Improved Infrastructure:** strengthening the capacity of micro-entrepreneurs in such fields as transport and delivery, business procedures and relations management, information technology and internet services,
- **Product development:** technology transfer, quality insurance programs and product design services;



Types of pre-loan Business Development Services

- ❖ **Financial training**
- ❖ **General business advice**
- ❖ **Business plan development**
- ❖ **Business idea development**
- ❖ **Specific business advice**
- ❖ **Debt counselling and management**



Types of post-loan Business Development Services

- ❖ **Business management training**
- ❖ **General business advice/coaching**
- ❖ **Marketing support**
- ❖ **Administrative advice**
- ❖ **Counseling/advice on tax and benefits compliance**
- ❖ **Basic accounting and operational management**



Benefits of Business Development Services

➤ **For clients:**

- ✓ Better business performance
- ✓ Increased sustainability and growth
- ✓ Better relations/communication with third parties
- ✓ Better client retention

➤ **For MFIs/Banks:**

- ✓ Reaching economic and social mission
- ✓ Mitigate credit risks
- ✓ Improve repayment rates
- ✓ Better knowledge of customers/micro-borrowers



Thank you

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