Global Pulse Survey of Microfinance Institutions

Indicators: All Waves

Background

The Global Pulse Survey has been designed to be as simple and light as possible for microfinance institutions to fill out. Hence only a small core of questions is repeated in each wave, while the rest are spread out over different waves.

Data collected only once

1. Country
2. Financial Service Provider name
3. Financial Service network provider affiliation
4. What local currency (LCU) will you be reporting in?
5. Is your MFI regulated and supervised by a financial authority?
6. Which is your main regulator?
7. What is your charter type?
8. What is your primary lending methodology?
9. What target segments do you finance?
10. Do you finance agriculture and/or livestock?
11. What is your main target market?
12. Is the share of women among your borrowers above 60%?
13. MFI debt to local lenders / total assets
14. MFI debt to international lenders / total assets
15. MFI paid-in capital from local shareholders / total assets
16. MFI paid-in capital from int'l shareholders / total assets
17. Unhedged total net open position
18. Amount of loans disbursed in 2019
19. % PAR30 as of 30 June 2019

Data collected every two weeks

20. PAR30
21. Total assets
22. Cash and liquid assets convertible to cash <90 days
23. How badly would you say the microfinance sector in your country is struggling right now?
**Data collected monthly**

24. Debt to be repaid by MFI to its lenders in the next 90 days: LCU value
25. Value of loans disbursed (most recent month): LCU value
26. Share of portfolio restructured or in COVID moratorium: %
27. Do you anticipate solvency issues or require a capital increase?: Yes/No
28. Do you anticipate any liquidity shortage and/or difficulty meeting your repayment obligations?: Yes/No
29. Response measures taken by organization: Pick from a list
30. Response measures taken by the government: Pick from a list

**Data collected quarterly or less**

31. Gross loan portfolio: LCU value
32. Amount of total deposits from clients: LCU value
33. Total equity: LCU value
34. Share of all transactions done via digital channels: %
35. Amount of loan repayments collected (most recent quarter): LCU value
36. Operating expenses (most recent quarter): LCU value
37. Capital Adequacy Ratio (CAR, regulatory): %
38. Write-off ratio (most recent quarter): %
39. Number of borrowers: Number

**How will these data be used?**

All data will be anonymized and permit only aggregate analysis (e.g., by country, region, or MFI size or type); data on any individual MFI will not be accessible. The data will be hosted at ATLAS, which is the leading data provider in the space and already hosts similar data on a secure, permissioned platform.

The data will be accessible to the public in interactive graphs, heatmaps, trend analysis, and other outputs that show the “real-time” state of the industry and how it is evolving for key metrics. Longer term, the data will be used for post-crisis analysis to understand the effectiveness of responses taken by MFIs and policy makers in different contexts.
Why should microfinance providers participate?

- Participating MFIs will get access to a deeper level of analysis with benchmarking against different averages, to help CEOs understand how their business is doing compared to peers.

- Understanding how the crisis is striking and evolving in different parts of the sector should dispel some of the uncertainty, helping CEOs know what to expect and plan accordingly.

- Giving funders and policy makers a comprehensive, updated picture of the crisis will enable quicker and better responses to distressed parts of the sector, which will benefit MFIs directly and indirectly.

How can I learn more?

We thank you for your time and interest in the survey. Get more info on www.cgap.org/pulse. Please feel free to email us your comments or questions at pulsesurvey@cgap.org.

To participate, MFIs can register and fill out the survey here.