

## Achieving sustainable business results through financial inclusion

Strong financial institutions are the backbone of sustainable economies. We help commercial banks, microfinance and nonbank financial institutions increase their efficiency, market share and profitability by providing integrated **capacity and capital solutions** that can meet the needs of greater numbers of un(der)served households and businesses.



After Enclude assisted Ecobank in institutionalising best practices in SME finance, the bank's performing SME portfolio increased significantly across the six West African affiliates.

### RESPONSIVE SOLUTIONS

Applying extensive global expertise to on-the-ground realities, our interdisciplinary practitioner teams work with clients to **design, connect, finance, and build** demand-driven solutions that yield sustainable business results and positive social and environmental outcomes.

### DELIVERING MEASURABLE BUSINESS RESULTS

We systematically assess clients' unique business drivers to achieve the optimal balance between operating efficiency and high asset quality, as well as stabilise or strengthen net interest margins while controlling non-interest expense.

We address both the asset and liability sides of the balance sheet to analyse markets, refine strategies, launch new products, and strengthen institutional systems, policies, and procedures to help clients profitably, efficiently, and sustainably meet the financial needs of:

- households and individuals by developing demand-driven products including savings, insurance, and credit to finance mortgages, home and energy efficiency improvements
- women, youth, and other marginalised individuals often excluded from the financial system
- micro, small and medium enterprises (MSMEs) by advising on both deposit and credit services, including clean energy finance
- agribusinesses, small-scale farmers, and other businesses along the value chain



## The choice between social and financial outcomes is not an “either/or.” It’s an “and.” — Roland Pearson, Enclude, Managing Director, Capacity Solutions



Enclude developed the Agriculture Lending Toolkit on behalf of USAID. A pilot project in Ghana, DRC, and Nigeria, it has now been rolled out to five commercial banks. At one bank, the agricultural loan portfolio grew nine-fold during the first year.



As a result of Enclude’s South Asia Microsavings Initiative, 660,000 low-income households in Pakistan, India and Bangladesh have new savings accounts and five million households in Bangladesh now have mobile banking accounts. At one bank alone, more than 300,000 new savings accounts were opened.

### SERVICES AND SOLUTIONS

- Institutional assessments and diagnostics
- Corporate governance
- Asset liability management
- Internal audit and control
- Strategy and business planning
- Market research and segmentation
- Human resources strategy and development
- Credit scoring
- Product development and roll-out
- Underwriting policies and procedures
- Credit process re-engineering
- Portfolio monitoring and work-out
- Strengthening information technology and management information systems
- Microfinance transformation
- Implementation, change management
- Turnaround strategy and management
- Greenfields
- Environmental and social performance management systems
- Capital structure and capital raising
- Related nonfinancial services such as financial education, value chain analysis, women and youth entrepreneurship and clean energy development.



To learn more about our work in Inclusive Finance, please contact Roland Pearson, [rpearson@encludesolutions.com](mailto:rpearson@encludesolutions.com).

Enclude is an advisory firm dedicated to building more inclusive and sustainable local economies. We provide integrated capacity and capital services that help clients and partners design, connect, finance and build solutions that generate sustainable business results and positive social and environmental outcomes. Enclude’s committed professionals work in five registered offices (Netherlands, United States, United Kingdom, Pakistan, India) and in project locations across the world, including Sub-Saharan Africa, Asia, Latin America and the Caribbean, Europe and Central Asia.