

MFW Background




وراء كل امرأة طموحة
معك وانت بالبيت




Microfund for Women (MFW) is Jordan's first and largest non-profit microfinance institution (MFI), dedicated to empowering under-served entrepreneurs, with focus on women, by providing financial and non-financial services to support them socially and economically, and to help them achieve a better quality of life.



25 years of operations



More than 145000 active borrowers



96% are women

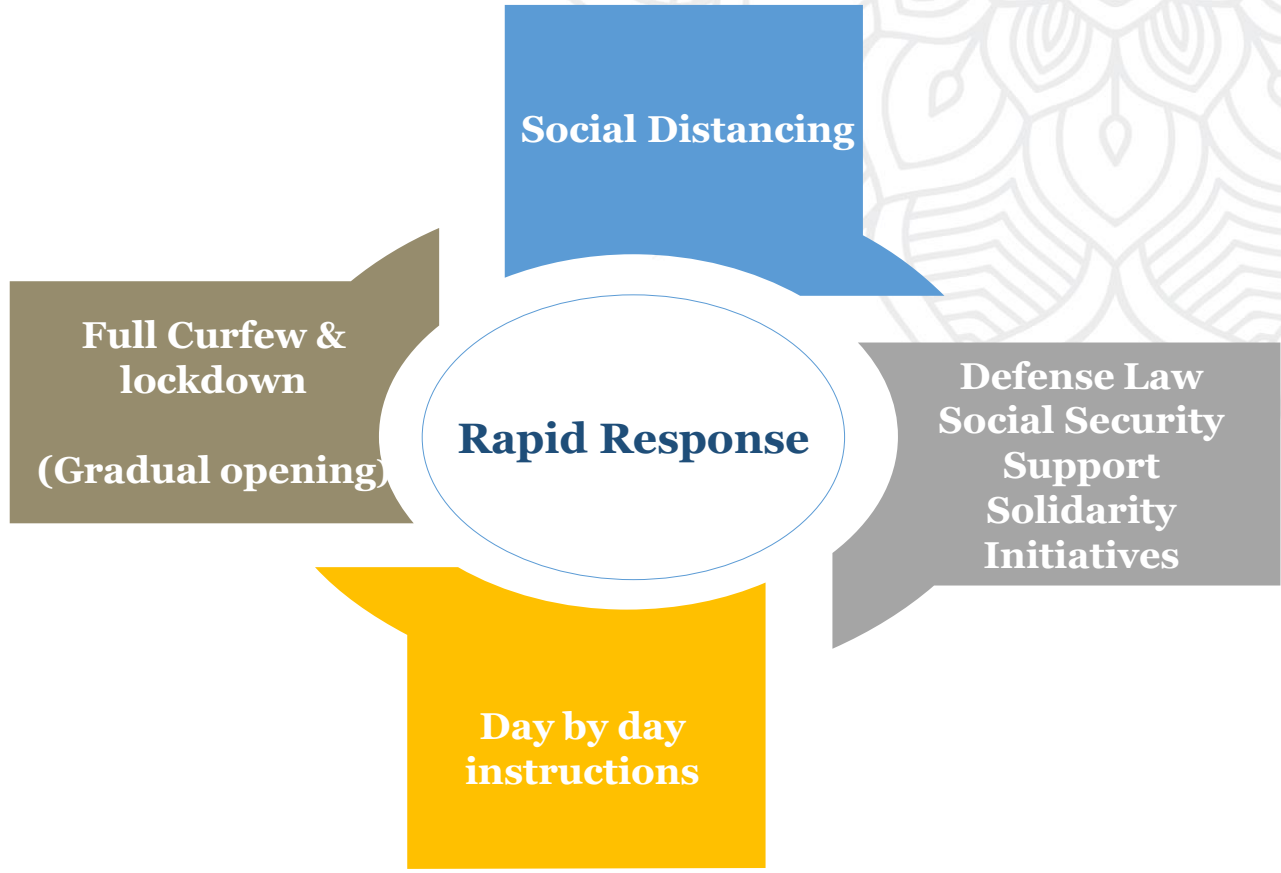


Served by over 700 employees spread over 61 branches across the Kingdom.



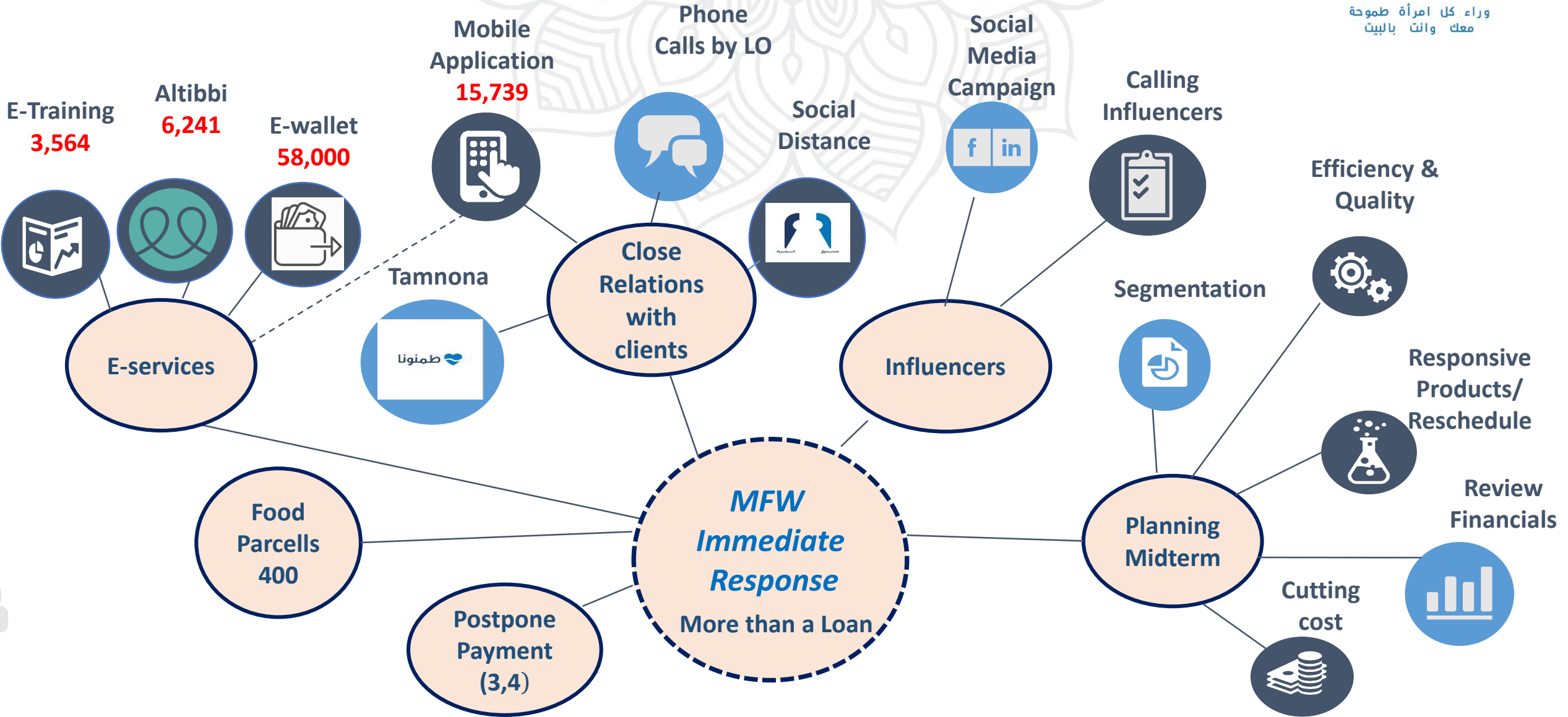
Over one million and two hundred thousand loans valued at more than JOD 650 million.

Situation in Jordan – A success Story



- ✓ Limited cases 672 (20.052020)
- ✓ Controlled geographic areas
- ✓ Low death rate

MFW COVID19 Responsive Initiatives



MFW Strategic mid/long term directions

Balance
(Leniency/
Insistency)

Understand
financial
needs

Quality/
Responsible
Lending

Leverage
Technology



Refinance

- Existing beneficiaries
- Need Cash to overcome crises (Fast recovery sectors)

Reschedule

- Existing beneficiaries
- Minimal fees
- No need for Cash but cant pay back
- E-Trainings

Parallel emergency Loan

- Small amounts
- Grace period
- All purposes

Continue Start-ups Support

- Careful onboarding
- Detailed feasibility studies
- Thriving sectors (Technology,..etc)

E-services

- E-trainings according to needs
- E-wallets
- Express Branches

Key Concerns



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- Profitability
- Working under social distancing measures (62 branches with close day to day interaction)
- Digital transformation (Opportunities Vs Challenges)
- Strategic decisions related to **human resources** management and **operational model**

- Government attention (Support)
- Donors attention
- Market demand
- Increased PAR (inability to pay)
- Collection Challenges
- Emerging competitors (Banks, Fintechs,..etc)

- Most affected – Income lost
- Limited Digital literacy to cope
- Harmed Business
- Domestic Violence
- Limited capacities
- Limited Capabilities
- Debt overindebtness



Thank you

