



Thank you for attending

MIX Gold Reporting Webinar: The MFI Perspective

The presentation will begin shortly

AUDIO INSTRUCTIONS

When prompted, please click “YES” to join the voice conference. We will use the audio in the webex room so please check that your speakers are enabled.

Please let us know if you encounter any difficulty hearing the presentation.

CHAT INSTRUCTIONS

There is a MENU at the top of your screen. Hover your cursor over menu to see options for CHAT. Ask a question at any point during the webinar by clicking CHAT. Type your question and choose HOST from the drop down menu. Hit SEND.

Please do not send questions to the entire audience.

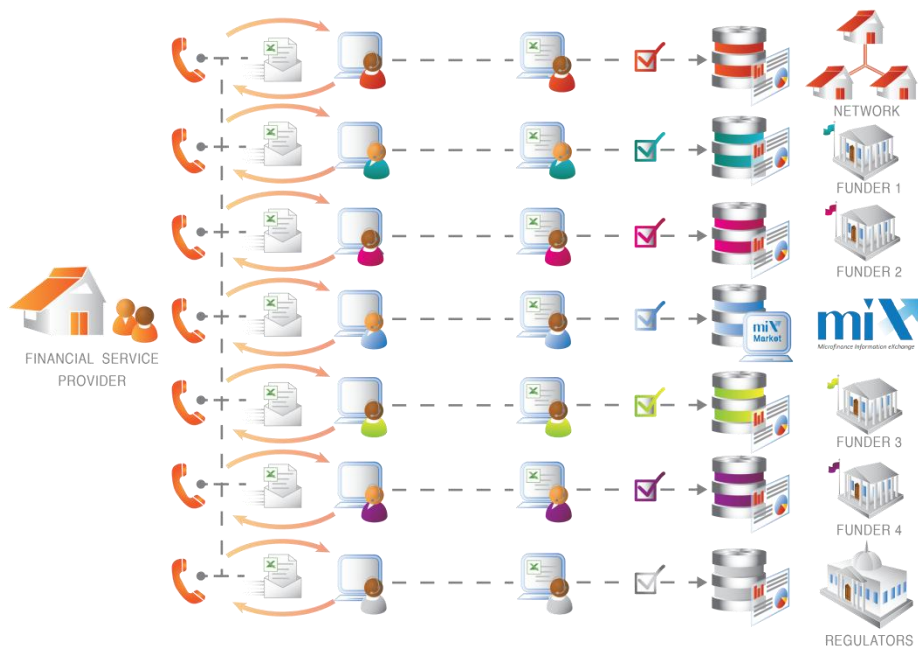
MIX Report
Express
Intro

Beta pilot
lessons
learned

December
Reporting
&
Resources

Using Data
for Insight
on MIX
Market

Q & A

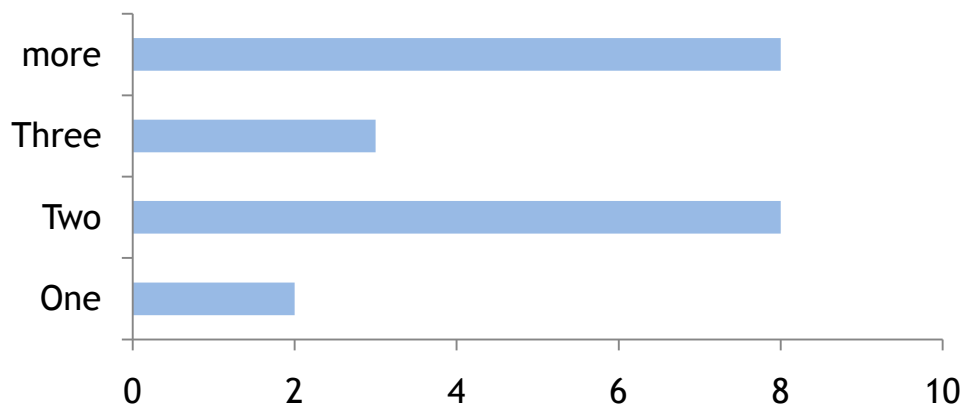


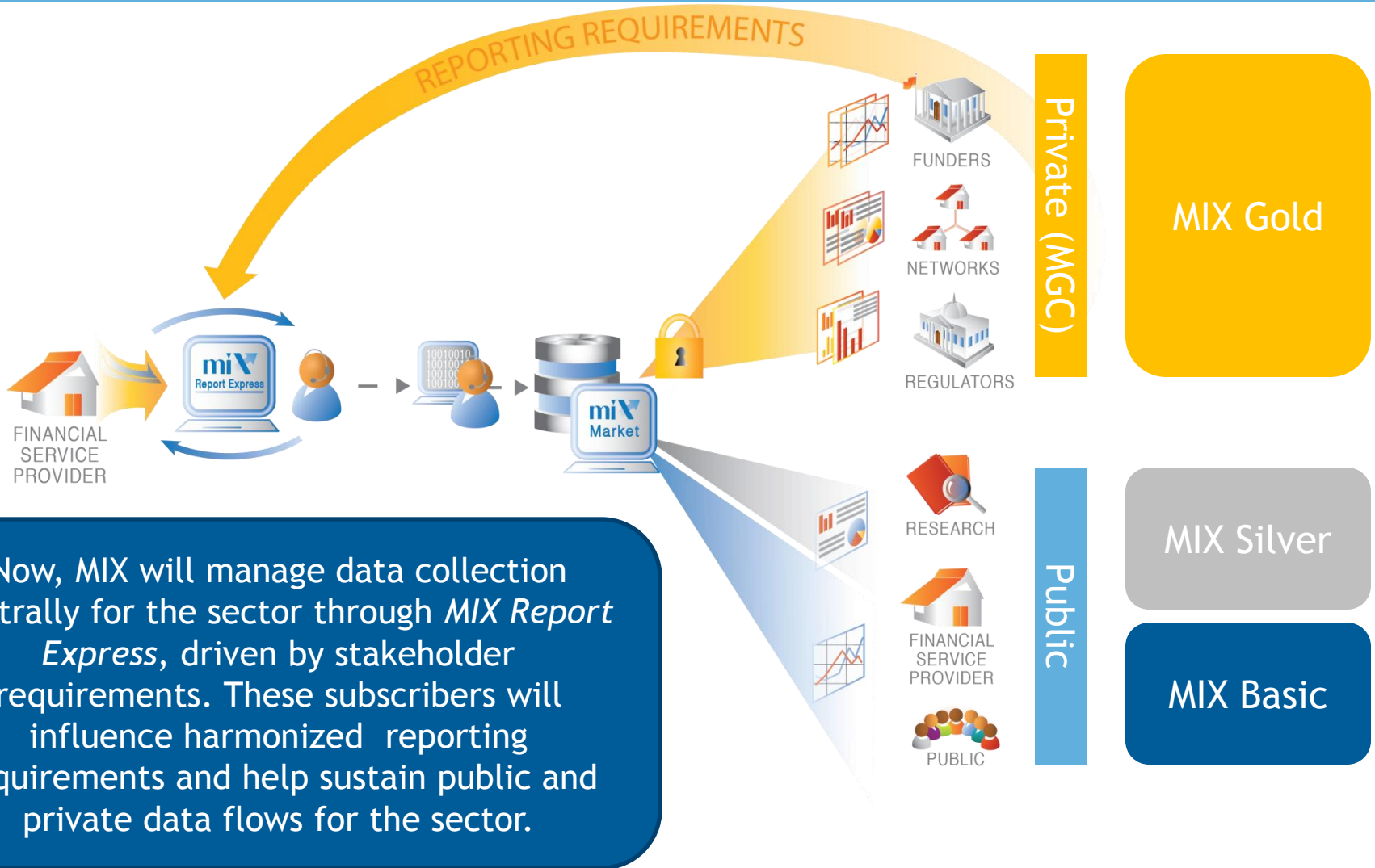
Multiple collectors:
The average MFI reports to 7 data collectors 50 times/year!

Asking for multiple reports:
Interim updates and new social performance reports contribute to the ballooning requirements.

in unique ways!:
Disparate calculations and indicators total 800 data point requests.

Number of People Involved in Reporting





Now, MIX will manage data collection centrally for the sector through *MIX Report Express*, driven by stakeholder requirements. These subscribers will influence harmonized reporting requirements and help sustain public and private data flows for the sector.

Home > My Reports > Report

Financial Services Inc. - Quarterly (2013/7/1 - 2013/9/30) ; Currency: USD; Scale: 1

STAKEHOLDERS

This FSP is eligible to submit data to the organizations listed below. If you do not wish to submit data to any of the organizations, uncheck the box next to their name. Click "Generate Report" to render the reporting format.

SuperMicro Fund

My Network

MIX

Generate Report

WORK OFFLINE

Download the report in excel and work offline. Upload your completed excel report to MIX Report Express.

Download in Excel

Upload from Excel

SAVE AND SUBMIT

Save your report. It will be autosaved every 10 minutes. Before submitting your report, you must validate the data. Submit your completed, validated report to the selected organizations.

Save Report

Validate Data

Submit Report

Ability to work online / offline

Customizable data fields based on stakeholder requirements

Dynamic reporting form creation to reduce redundancy

Rigorous data validation

Assets i	
Cash and cash equivalents i	USD
Net loan portfolio i	USD
Gross loan portfolio i	USD
Impairment loss allo	USD
Other assets i	USD
Net fixed assets i	USD
Assets i	1,000 USD
Liabilities i	
Deposits i	USD

In-line data dictionary

All outstanding principals due for all outstanding client loans. This includes current, delinquent, and renegotiated loans, but not loans that have been written off. It does not include interest receivable.

DATA VALIDATION ISSUES ✖

Please review the issues with your data. Correct your data and validate again. If you want to submit anyways, click Ignore all. A MIX Analyst will follow up with you about the validation issues.

Ignore All

- 🔍 Balance Sheet does not balance. Total assets should equal the sum of total liabilities and equity.
- 🔍 Borrowers > loans. Each borrower has at least one loan so borrowers should be less than or equal to loans.

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Q & A



Reporting Format

- How should I read the new reporting format?
- Where can I find definitions of data requirements?



Validation of data

- I am confused about the messages
- What action should I take when I see validation errors?



Submission of Data

- I had trouble with the Excel (upload/download) feature
- I had trouble submitting my data



Support

- Who should I reach out to with questions about the data or MIX Report Express functions?

Format is divided in **Data Areas**

An item in **bold** is further broken down

The **Category** (gender, location, etc.) is always shows

Subtotals Data Area is only for MIX use.

ACLEDA Lao - Quarterly (2013/7/1 - 2013/9/30) ; Currency: LAK; Scale: 1

Infrastructure Clients Credit products Deposit products Delinquency Balance Sheet Income Statement Subtotals

Number of employees ⓘ	809
Number of managers ⓘ	10
<i>Gender</i> ⓘ	
Female ⓘ	3
Number of loan officers ⓘ	233
Number of board members ⓘ	6
<i>Gender</i> ⓘ	
Female ⓘ	3
Number of offices ⓘ	35
<i>Location</i> ⓘ	
Rural ⓘ	30

Number of depositors ⓘ	31,147
<i>Deposit products</i> ⓘ	
Retail deposits ⓘ	
Voluntary deposits ⓘ	
<i>Gender</i> ⓘ	
Male ⓘ	
Female ⓘ	
<i>Location</i> ⓘ	
Urban ⓘ	
Rural ⓘ	
<i>Account activity</i> ⓘ	
Active account ⓘ	
<i>Gender</i> ⓘ	
Male ⓘ	

Tree Structure shows relationship between data points

Multiple breakouts per data point can be asked (e.g. Number of Voluntary Active Male Depositors)

Deposits ⓘ	511,860,027,96 LAK
<i>Deposit products</i> ⓘ	
Retail deposits ⓘ	LAK
Voluntary deposits ⓘ	LAK

Monetary data points always have the currency displayed below them

Definitions are available directly in the format in the online form

Deposit balance ⓘ

Small balance ⓘ

Deposit accounts with balances below a defined amount. Small balance deposits and the amount threshold are intended to track deposit product outreach to poor and low income households and their businesses.

OR Use MIX Data Dictionary

miX Report Express

WELCOME TO MIX REPORT EXPRESS

MIX's new reporting interface designed to more easily report on your institution's performance data privately to partners and publicly to MIX Market through a single dynamic format.

<p>NEW REPORT Report latest data to stakeholders and MIX Market.</p>	<p>SAVED REPORTS View and edit saved reports. Resubmit historical data.</p>
<p>INSTITUTION View, report, and edit institutional information such as address, contacts, and partnerships.</p>	<p>SOCIAL PERFORMANCE View, report and edit information on social goals, strategies, policies, and procedures.</p>
<p>FAQs and Help Get answers to Frequently Asked Questions and instructions on how to get further support for using MIX Report Express.</p>	<p>MIX DATA DICTIONARY Access a complete dictionary with the labels and definitions of all required data points.</p>

Data Element List

Element Name Taxonomy ID Period Type Report Type Language

Search Elements

Search functionality

Multiple languages



Element Name	Taxonomy ID	Period Type	Language	Data Type	Action
Operating expense	mix_OperatingExpense	Duration	English	Monetary	
Net op	mix_NetOperatingIncome	Duration	English	Monetary	
Opera	mix_OperatingIncome	Duration	English	Monetary	
Cash a	ifrs_CashAndCashEquivalents	Instant	English	Monetary	
Cash on hand	ifrs_CashOnHand	Instant	English	Monetary	
Balances with banks	ifrs_BalancesWithBanks	Instant	English	Monetary	

Element Name *
TaxonomyID *

Language *
Period Type *

Data Type *
Balance

Report Type
Requestor(s)
Calculation
Dimension(s)
Data Area(s)

Definition :

Characteristics of data points

Relationship to other elements

Calculate Formula

Personnel expense + Depreciation and amortisation expense + Administrative expense



✓ **Generic rules:**

1. Calculation error. Reported value for '##X##(##TX##)' does not match calculated total (##TY##)

Based on calculation relationships already defined in MIX taxonomy

2. The break outs for ##X## should be less than or equal to the total value reported for ##X##

Breakouts (gender, location, product) applied to main data points

✓ **Specific rules:**

1. Balance Sheet does not balance. Total assets should equal the sum of total liabilities and equity.
2. Borrowers > loans. Each borrower has at least one loan so borrowers should be less than or equal to loans.
3. Zero female borrowers reported. If the institution does not track this information, it should be left blank.

MFI Name	Umutanguha
Currency	RWF <i>Applies only to monetary items.</i>
Units	1 <i>Applies only to monetary items.</i>
Fiscal Year	2013
Period Type	QTR
As of Date	2013/09/30

Applies only to monetary items.

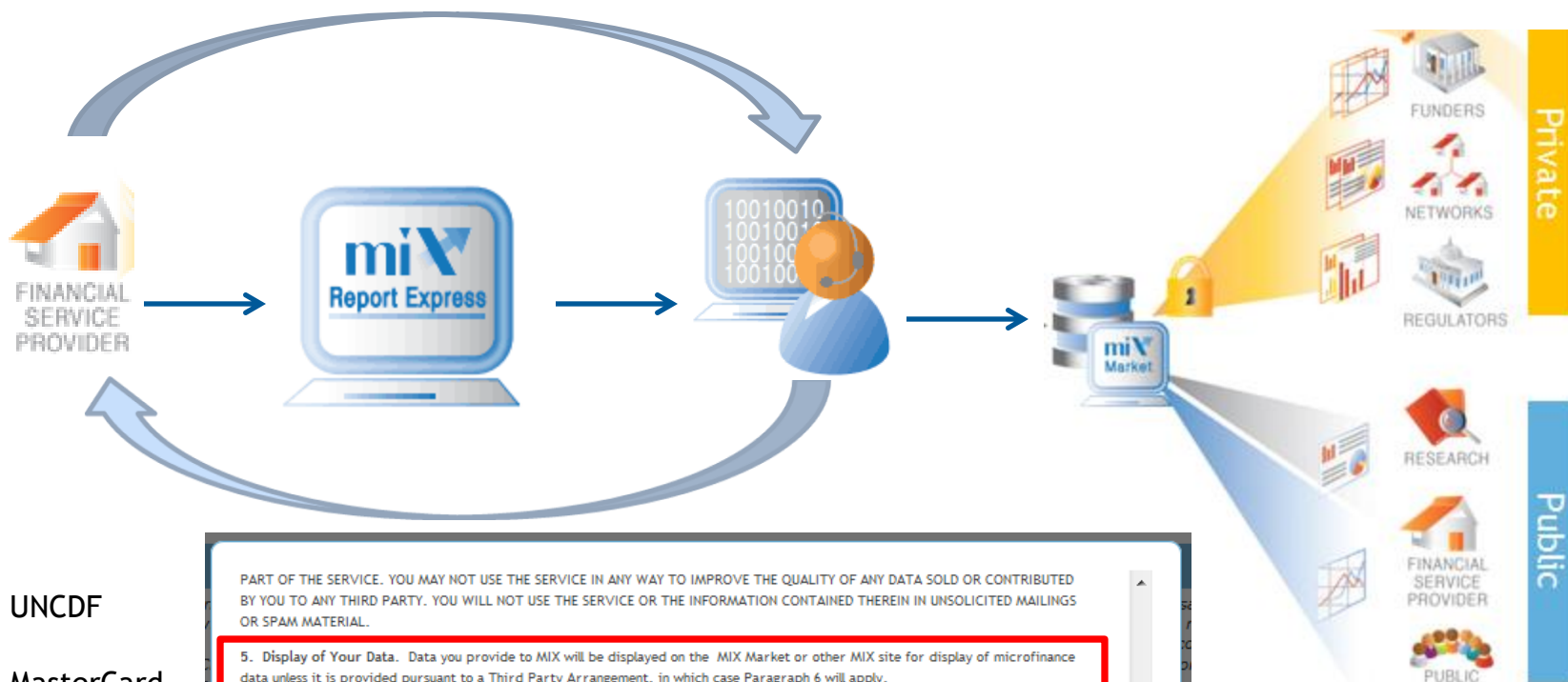
Report Identifiers.
This determines if upload will be successful.

Number of employees	42
Number of managers	12
<i>Gender</i>	
Female	10
Number of loan officers	
Number of board members	
<i>Gender</i>	
Female	
Number of offices	
<i>Location</i>	
Rural	
Number of other points of service	
<i>Location</i>	
Rural	

Remember:

- ✓ It is a macro enabled workbook
- ✓ You can save it with any name
- ✓ You can reference other cells but make sure to add your external report in this excel form
- ✓ MIX is relaxing the protected cells
- ✓ An excel form for another FSP or another time period will not be successfully uploaded
- ✓ Definitions are available only online
- ✓ Validation rules are available only online

Same data areas and data points as online version



- UNCDF
- MasterCard
- MIX
- WWB

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[Audrey Linthorst](#), Regional Manager, Africa and the Middle East

[Felipe Martin](#), Analyst, Francophone Africa, Middle East and North Africa

[Mélina Djre](#), Analyst, Francophone Africa, Middle East and North Africa

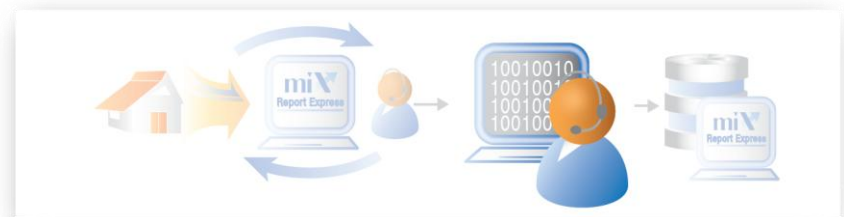
[Joseph Kimani](#), Analyst, Anglophone Africa

[Deepika Kumari](#), Analyst, Asia and the Pacific

[Amit Mittal](#), Analyst, Asia and the Pacific

[Amarnath Samarapally](#), Lead Analyst, Asia and the Pacific

<http://www.mixmarket.org/about/mix-team-and-partners/staff>



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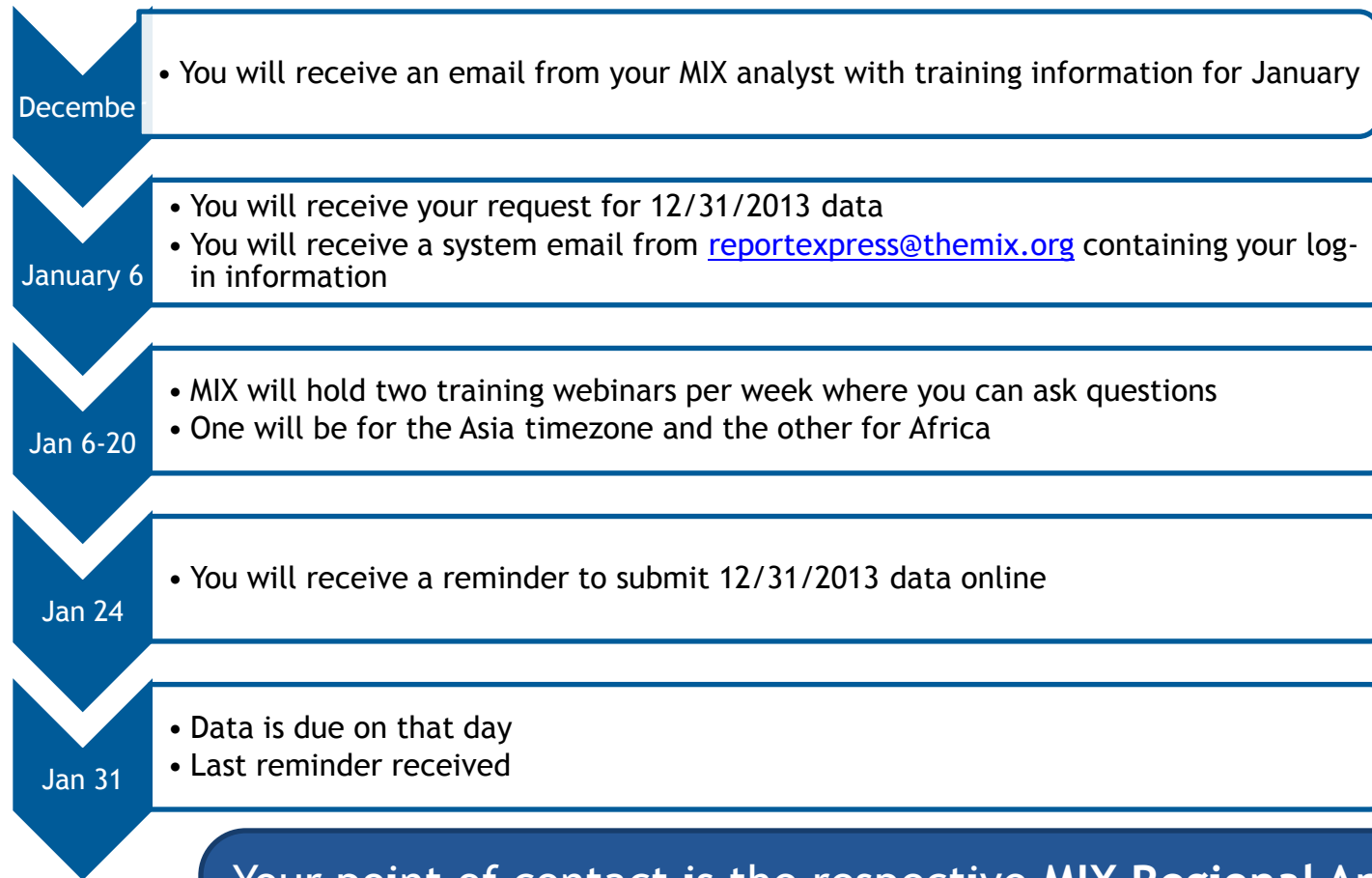
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December 31 Reporting through MIX Report Express



Your point of contact is the respective **MIX Regional Analyst**. You will receive all requests and reminders from them as well as any *data quality related emails*. You will receive automatic emails from MIX Report Express with your log in information.

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Q & A

Institutional Characteristics

- What growth of field infrastructure?
- Women representation?

Financing Structure

- How is portfolio funded?
- How leveraged is the MFI?

Outreach Indicators

- How many clients are served?
- Who are they?

Overall Financial Performance

- Will FSP continue operations?
- Can FSP generate profit?

Revenues

- How much does the FSP earn from its portfolio?

Expenses

- What is the cost structure

Efficiency

- How costly are operations?
- How much does it cost to serve a borrower?

Productivity

- How productive are resources?

Risk and liquidity

- What is portfolio quality?
- What is historical risk of loss?

Institutional Characteristics

- Offices
- Personnel

Financing Structure

- Capital/asset ratio
- Debt to equity

Outreach Indicators

- Number of active borrowers
- Number of depositors

Overall Financial Performance

- Return on assets
- Operational self sufficiency

Revenues

- Profit margin
- Portfolio yield

Expenses

- Total expense/assets
- Total operating expense/assets

Efficiency

- Average salary /GNI
- Cost per borrower

Productivity

- Borrowers / staff member
- Depositors / staff membe

Risk and liquidity

- PAR > 30
- Write-off ratio

Institutional Characteristics

Institutional Characteristics

MFI Name	FUCEC Togo	FUCEC Togo	FUCEC Togo
Annual Diamonds ⁱ	3	3	3
Currency	USD	USD	USD
Fiscal year	2010	2011	2012
Period type	ANN	ANN	ANN
As of date	12/31/2010	12/31/2011	12/31/2012
Assets	121,360,809	143,071,849	163,693,699
Offices ⁱ	92	94	104
Other Points of Service	53	46	0
- Personnel ⁱ	976	1,064	1,086
- Gender			
Female	578	638	
- Loan officers	135	126	485
+ Gender			

Financing Structure

Financing Structure

MFI Name	FUCEC Togo	FUCEC Togo	FUCEC Togo
Annual Diamonds ⁱ	3	3	3
Currency	USD	USD	USD
Fiscal year	2010	2011	2012
Period type	ANN	ANN	ANN
As of date	12/31/2010	12/31/2011	12/31/2012
Capital/asset ratio ⁱ	12.24 %	13.12 %	10.34 %
Debt to equity ratio ⁱ	7.17	6.62	8.67
Deposits to loans ⁱ	127.95 %	123.12 %	126.08 %
Deposits to total assets ⁱ	83.59 %	84.19 %	83.17 %
Gross loan portfolio to total assets ⁱ	65.33 %	68.38 %	65.97 %

<http://reports.mixmarket.org/>



Cross-Market Analysis

Conduct analysis based on select indicators and MFI groupings.



MFI Reports

Access MFI profile information and create select MFI report views.



Portfolio Reports

Track and report on your portfolio.



Funding Structure

Monitor funding sources and trends by market.

... or browse through the list of [Saved Reports](#)

Cross Market Analysis
Change Report Type ▾
My Data (MIX Market) ▾
Save

1. SELECT

Search or select data points to display

Search... ▾

2. PERIOD

Select a report date range

Dates 2011 - 2014

Limit report to display Annual or Quarterly data

Annual Quarterly

3. FILTERS

Filter report by key indicators

Filter Report +

4. GROUP

Group Table by

Group by: ▾

USD ▾
Unbalanced ▾

Cross Market Analysis

Change Report Type ▾
My Data (MIX Market) ▾
Save

1. SELECT

Search or select data points to display

- Administrative expense
- Administrative expense / assets
- Age
- Assets

2. PERIOD

Select a report date range

Dates 2011 - 2014

Limit report to display Annual or Quarterly data

Annual
 Quarterly

3. FILTERS

Filter report by key indicators

Filter Report +

4. GROUP

Group Table by

Group by: ▾

USD ▾
Unbalanced ▾

🖨️
🔄
🔗

1. SELECT

Search or select data points to display

Operational self sufficie × ▾

- × Operational self sufficiency
- × Number of active borrowers
- × Write offs
- × Capital /asset ratio
- × Gross Loan Portfolio

2. PERIOD

Select a report date range

Dates 2011 - 2014

Limit report to display Annual or Quarterly data

Annual Quarterly

3. FILTERS

Filter report by key indicators

Filter Report +

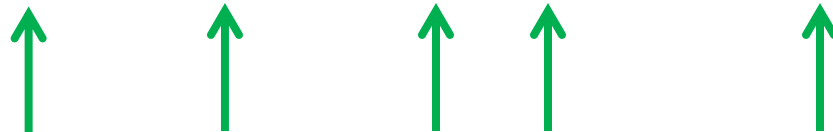
4. GROUP

Group Table by

Group by: ▾

MFI Name	Currency	Fiscal Year	Period Type	As of Date	Gross Loan Portfolio	Capital /asset ratio	Write offs	Number of active borrowers	Operational self sufficiency
1st Valley Bank	USD	2011	ANN	12/31/2011	85,055,980	13.60 %	719,645	77,543	124.87 %
1st Valley Bank	USD	2012	ANN	12/31/2012	112,791,709	15.12 %	597,818	72,351	125.48 %

Data added gradually



Cross Market
Add Filters x
Save

1. SELECT

Search or select data

Operational self

- × Operational self
- × Number of activ
- × Write offs
- × Capital /asset r
- × Gross Loan Port

Indicators	Filter report by key indicators
Region	<input type="checkbox"/> Africa
Country	<input type="checkbox"/> East Asia and the Pacific
Diamonds	<input type="checkbox"/> Eastern Europe and Central Asia
Profit Status	<input type="checkbox"/> Latin America and The Caribbean
Regulated	<input type="checkbox"/> Middle East and North Africa
Legal Status	<input type="checkbox"/> North America
Age	<input type="checkbox"/> South Asia
Financial Intermediation	<input type="checkbox"/> Western Europe
Outreach	
Social Performance	
Scale	
Sustainability	
Target Market	
Network	

USD

MFI Name	Country	Year	Report Type	Report Date	Assets	Capital	Operational self sufficiency
1st Valley Bank	USD	2012	ANN	12/31/2012	112,791,709	15.12 %	124.87 %
1st Valley Bank	USD	2012	ANN	12/31/2012	112,791,709	15.12 %	125.48 %
A3C	USD	2011	ANN	12/31/2011	3,389,810	18.18 %	

Cross Market Analysis
Save

1. SELECT

Search or select data points to display

Operational self sufficiency ▾

- × Operational self sufficiency
- × Number of active borrowers
- × Write offs
- × Capital /asset ratio
- × Gross Loan Portfolio

2. PERIOD

Select a report date range

Dates 2011 - 2014

Limit report to display Annual or Quarterly data

Annual Quarterly

3. FILTERS

Filter report by key indicators

Filter Report +

- × Country: Kenya
- × Scale: Large

4. GROUP

Group Table by

Group by:

- All
- Region
- Country
- Diamonds
- Profit status
- Regulated
- Current legal status
- Age
- Financial Intermediation
- Outreach
- Scale
- Sustainability
- Target Market

USD ▾
🖨️ 🔄 🌐

MFI Name	Currency	Fiscal Year	Period Type	As of Date	Gross Loan Portfolio	Capital /asset ratio	Write offs	Number of active borrowers	Operational self sufficiency
Equity Bank	USD	2011	ANN	12/31/2011	1,280,438,105	19.81 %	14,856,980	630,088	174.82 %
Equity Bank	USD	2012	ANN	12/31/2012	1,469,605,110	19.77 %		655,969	174.69 %
Family Bank	USD	2011	ANN	12/31/2011	205,568,499	12.78 %	473		114.00 %

1. SELECT

Search or select data points to display

Operational self sufficiency ▾

- × Operational self sufficiency
- × Number of active borrowers
- × Write offs
- × Capital /asset ratio
- × Gross Loan Portfolio

2. PERIOD

Select a report date range

Dates 2011 - 2014

Limit report to display Annual or Quarterly data

Annual Quarterly

3. FILTERS

Filter report by key indicators

Filter Report +

- × Country: Kenya
- × Scale: Large

4. GROUP

Group Table by

Country ▾

Display grouped statistics as

Median

Sum / Weighted Average

Adjust data

Non-adjusted

Adjusted



Country	Fiscal Year	Period Type	As of Date	MFI Count	Gross Loan Portfolio	Capital /asset ratio	Write offs	Number of active borrowers	Operational self sufficiency
Kenya	2011	ANN	2011	5	134,863,131	12.78 %	1,107,730	181,089	106.68 %
Kenya	2012	ANN	2012	7	58,681,069	18.01 %		54,470	105.25 %

Attention to:

- Median vs. Sum/Weighted Average
- Non-adjusted vs. Adjusted

1. SELECT

Search or select data points to display

Operational self sufficiency ▾

- × Operational self sufficiency
- × Number of active borrowers
- × Write offs
- × Capital /asset ratio
- × Gross Loan Portfolio

2. PERIOD

Select a report date range

Dates 2011 - 2014

Limit report to display Annual or Quarterly data

Annual Quarterly

3. FILTERS

Filter report by key indicators

Filter Report +

- × Country: Kenya
- × Scale: Large

4. GROUP

Group Table by

Country ▾

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Country	Fiscal Year	Period Type	As of Date	MFI Count	Gross Loan Portfolio	Capital /asset ratio	Write offs	Number of active borrowers	Operational self sufficiency
Kenya	2011	ANN	2011	5	134,863,131	12.78 %	1,107,730	181,089	106.68 %
Kenya	2012	ANN	2012	7	58,681,069	18.01 %		54,470	105.25 %

Chose USD or Local currency

miX Market Français ▾ Felipe Martin ▾ Mon MIX Mes IMF Toutes MIX Market rapports ▾

Analyses de Marchés Multiples Changer le Type de Rapport ▾ Mes Données (MIX Market) ▾ Sauvegarder

1. SÉLECTIONNEZ

Rechercher ou sélectionner des données à afficher

-suffisance opérationnelle ▾

- × Auto-suffisance opérationnelle
- × Nombre d'emprunteurs actifs
- × Taux de radiation de prêts
- × Ratio Capitaux / Actifs
- × Encours Brut de Prêts

2. PÉRIODICITÉ

Sélectionner une période pour le rapport

Dates 2011 - 2014

Limiter le rapport à l'affichage de données annuelles ou trimestrielles

Annuel Trimestriel

3. FILTRES

Filtrer les rapports par indicateurs clés

Filtrer les rapports +

- × Pays: Togo
- × Portée: Grand

4. GROUPE

Regrouper les tableaux par

Pays ▾

Afficher les statistiques groupées comme

Médiane

Somme / Moyenne Pondérée

Ajuster les données

Non-ajusté

Ajusté

Pay	Année Fiscale	Périodicité	A la date du	IMF Compter	Encours Brut de Prêts	Ratio Capitaux / Actifs	Taux de radiation de prêts	Nombre d'emprunteurs actifs	Auto-suffisance opérat
Tog	2011	ANN	2011	1	97 833 277	13,12 %	0,94 %	60 775	111,63 %
Tog	2012	ANN	2012	1	107 987 509	10,34 %	1,62 %	66 532	100,19 %

Option display report as table or graph

Print, Download or Share options

- × Operational self sufficiency
- × Number of active borrowers
- × Write offs
- × Capital /asset ratio
- × Gross Loan Portfolio

Limit report to display Annual or Quarterly data

Annual Quarterly

- × Country: Kenya
- × Scale: Large

Display grouped statistics as

Median

Sum / Weighted Average

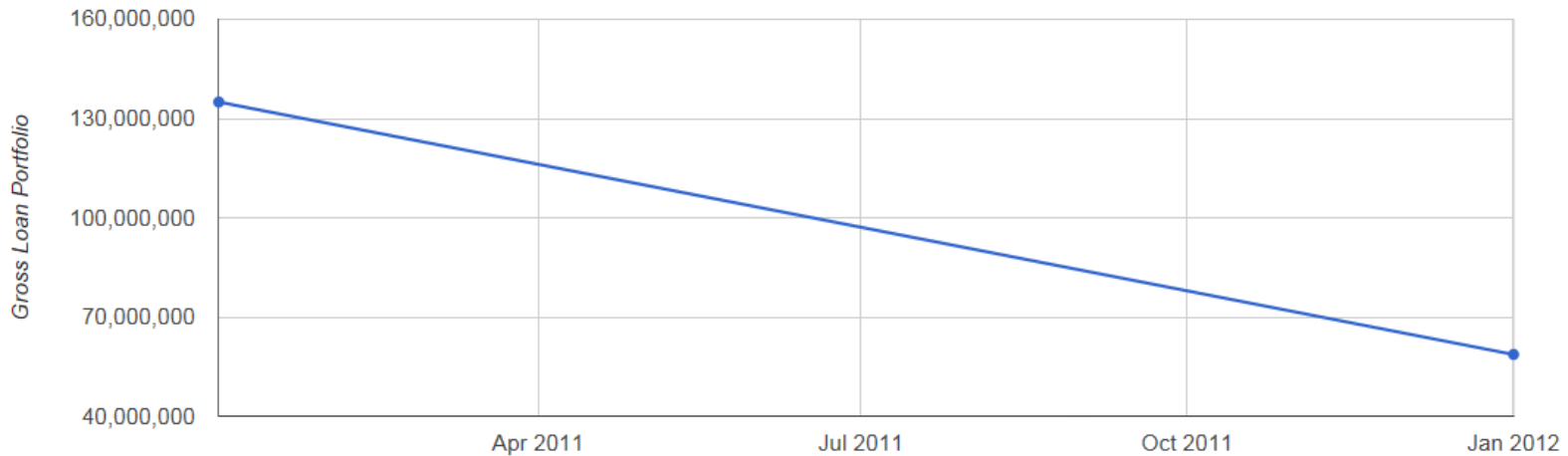
Adjust data

Non-adjusted

Adjusted

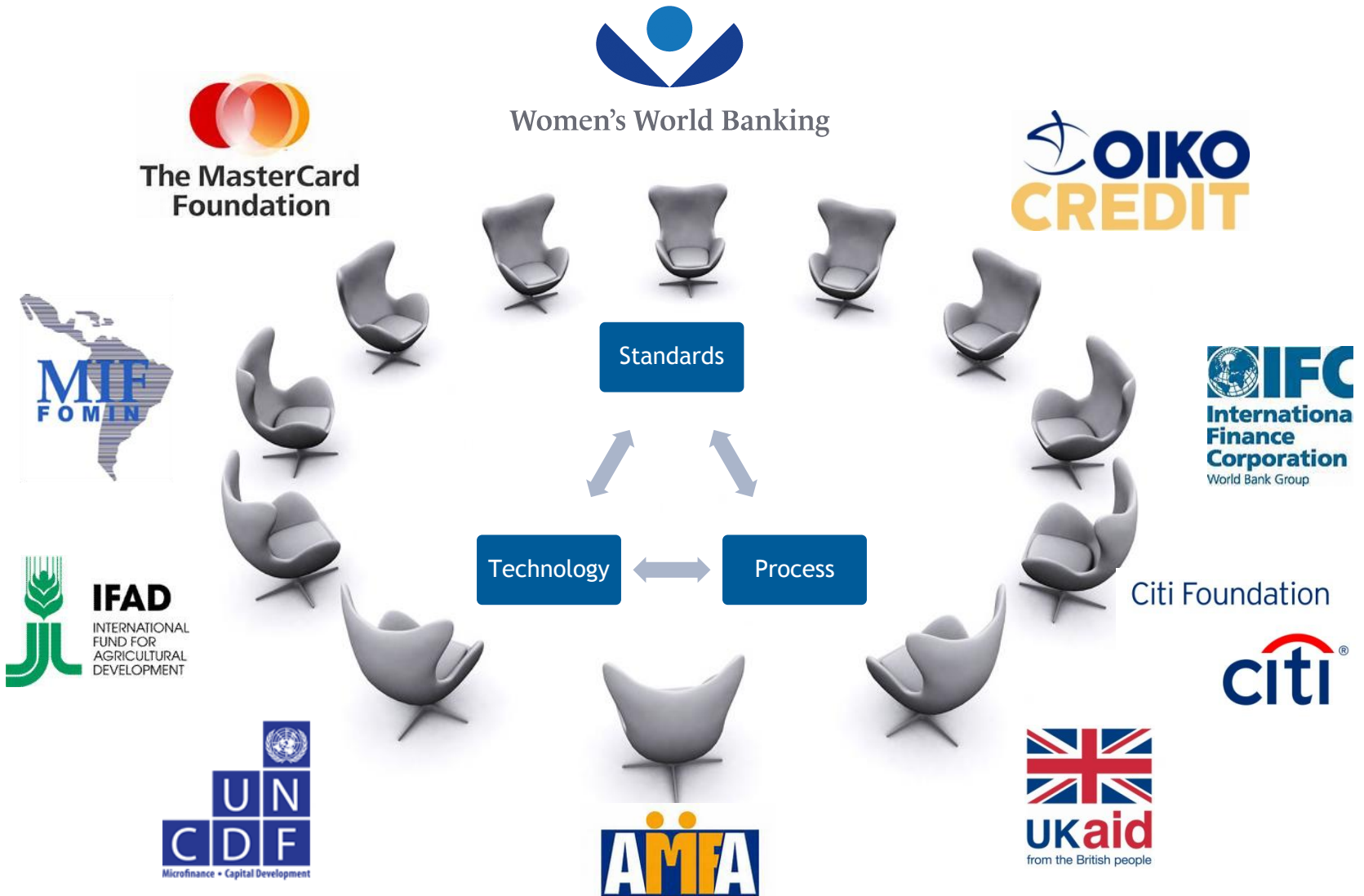
USD

Print Refresh Share





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GATES *foundation*

 CGAP



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Washington, D.C. 20006 USA

Regional Offices:

Baku, Azerbaijan

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Lima, Peru

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Dakar, Senegal

Villa n° 4, rue YF-632, cité Ablaye Thiam
Ouest-Foire, Dakar-Sénégal

Hyderabad, India

Road #12, Landmark Building, 5th Floor,
Banjara Hills, Hyderabad 500034, India

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- AMFA and MIX signed an MOU in October 2014 during AMFA's Investor's Fair to partner on the MIX Gold solution
- AMFA will collect their monthly matrix through MIX Report Express
- 31 MFIs from Azerbaijan reporting to AMFA, MIX and other Gold clients will be able to do so at once via MIX Report Express
- Impetus for developing monthly reporting functionality on MIX Gold

Change Report Type ▾ My Data (MIX Market) ▾

1. REPORT TYPES

Select a report type

- Indicators
- Products and clients
- Balance sheet
- Income statement
- Portfolio report
- Social performance

2. PERIOD

Select a report date range

Years 2013 - 2013

Months Jan - Dec

Limit report display by selecting below

- Annual Semi-Annual
- Quarterly Monthly

3. COMPARE

Compare against benchmarks

Comparisons +

**Monthly and Semi-Annual
Reporting now available on
reports.mixmarket.org**