



Keeping clients first in microfinance

Client Protection Certification Program

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Certification process

- **Desk review**
- **On-site review**
- **To be examined:**
 - governance,
 - policies and procedures,
 - staff incentives and staff training,
 - compliance,
 - results

When an MFI ...

Is certified:

- **Short report highlighting the key results**
- **'Client Protection Certification' label**

Is not certified:

- **Certification report identifying weaknesses**

‘Pro-client’ MFIs will be certified in:

- **Appropriate product design and delivery**
- **Prevention of over-indebtedness**
- **Transparency**
- **Responsible pricing**
- **Fair and respectful treatment of clients**
- **Privacy of client data**
- **Mechanisms for complaints resolution**

Timeline

- **February 2012 – pre-pilot in Bosnia & Herzegovina (with IFC)**
- **September 2012 - Launch of Pilot Client Protection Certification**
- **September 2013 - launch of Client Protection Certification Program**

Thank you!

Questions or Comments?

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