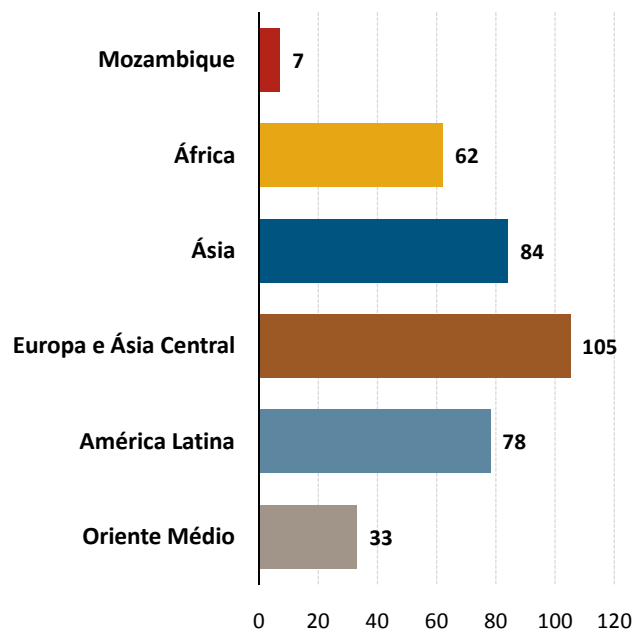


# Prognóstico de Mercado

## Mozambique

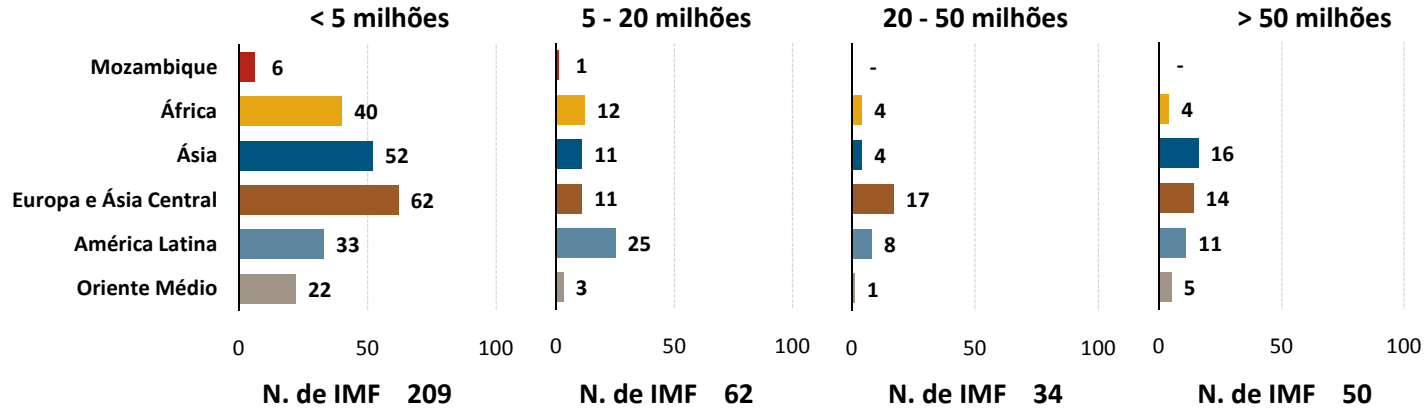
2011.1

Total de associações participantes: 30  
Total de IMF participantes: 362



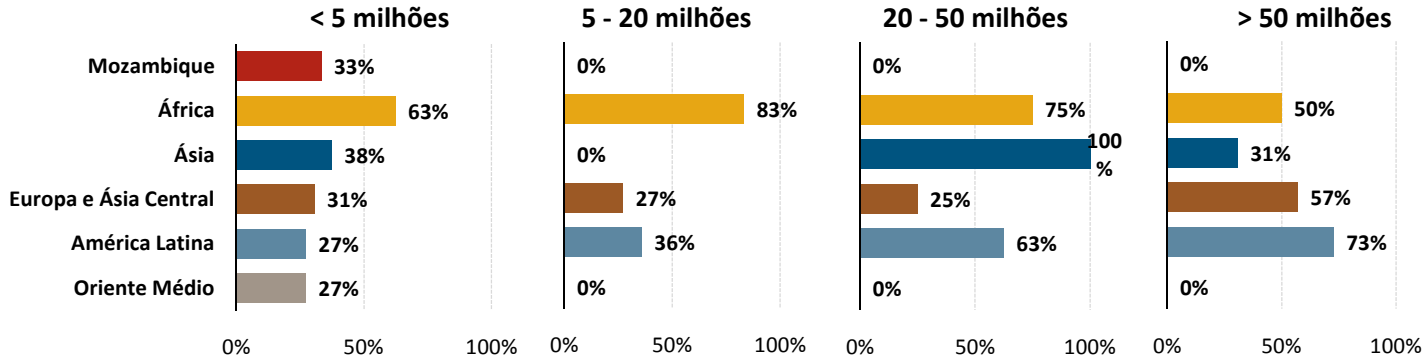
# Tamanho da carteira

## N. de IMF



# Depósitos voluntários

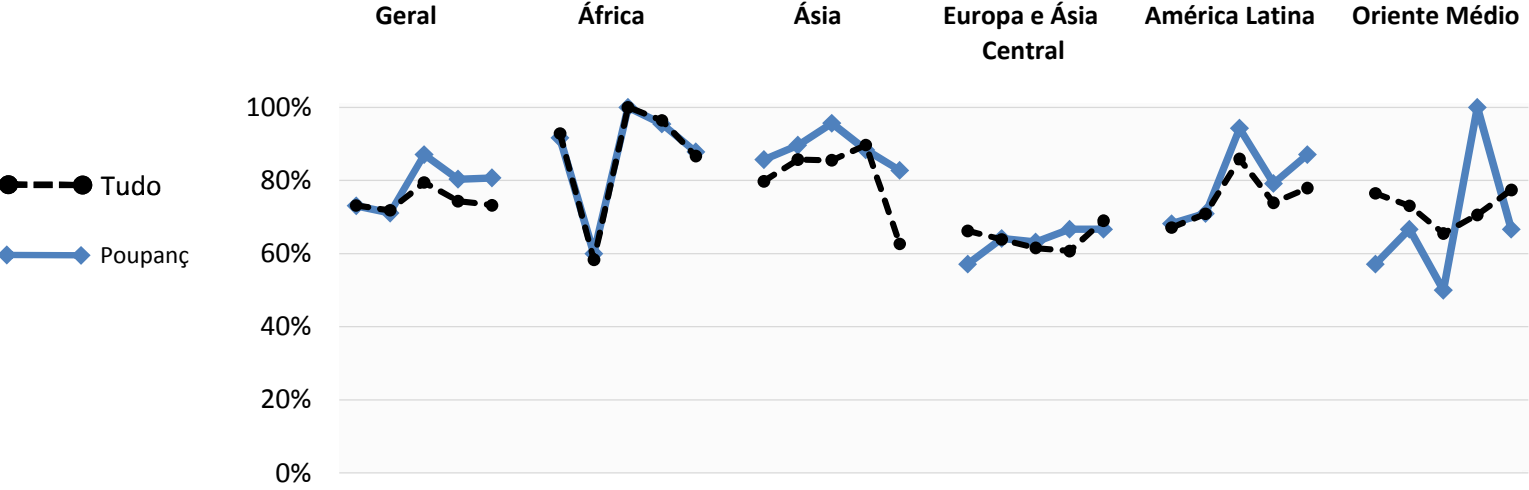
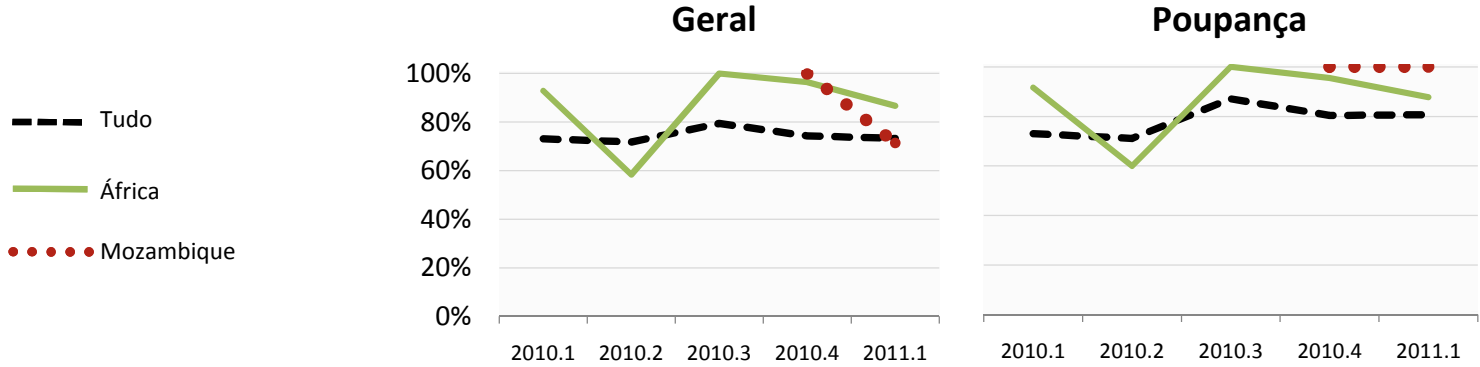
## % de IMF por tamanho de carteira:



## Respostas por país

	2010-1	2010-2	2010-3	2010-4	2011-1		2010-1	2010-2	2010-3	2010-4	2011-1
<b>África</b>	<b>14</b>	<b>12</b>	<b>12</b>	<b>29</b>	<b>62</b>	Kazajstão	1			2	3
Benin	4			9	2	Kosovo					1
Burkina Faso					1	Quirguistão		6		15	7
Burundi				8		Macedônia					1
Camarões					1	Moldavia				1	
República Democrática do Congo					3	Mongólia					1
Etiópia	4	2		1	9	Montenegro				1	2
Ghana					1	Polônia	1				
Costa do Marfim		1			2	Rumania				3	1
Kenia		1	1	1	12	Russia	29	79	44	29	20
Madagascar					1	Sérbia				7	2
Mali				1	6	Eslováquia	1			1	
Mozambique				2	7	Eslovênia				1	
Niger				1		Tadjiquistão	27			30	25
Nigéria					1	Ucrânia		1		1	1
República do Congo					1	Uzbequistão				11	4
Ruanda		2		2	1	<b>América Latina</b>	<b>78</b>	<b>80</b>	<b>177</b>	<b>138</b>	<b>78</b>
África do Sul		2			1	Argentina			5	3	
Tanzania		1	1		1	Bolívia	1	8		2	6
Togo				2		Colombia	2		15		4
Uganda	6		10		10	Costa Rica	7	7		4	
Zâmbia				1		Ecuador	20	30	98	65	40
Desconhecido		3		1	2	El Salvador			3	2	
<b>Ásia</b>	<b>130</b>	<b>80</b>	<b>77</b>	<b>98</b>	<b>84</b>	Guatemala	9	7	3	9	
Bangladesh	4	6	3	5		Honduras	11	5	1	9	
Cambódia			1		2	México	22	16	37	24	19
China	35	20	15	4	24	Nicarágua	3	3	1	2	
India	49	29	45	44	29	Panamá		2		2	
Indonésia	5	1		5		Peru	2	2	14	13	9
Lao			1	10	11	Desconhecido					
Nepal	9	3	2	9	7	<b>Oriente Médio</b>	<b>35</b>	<b>26</b>	<b>30</b>	<b>17</b>	<b>33</b>
Paquistão	11	7	3	6	6	Egipto	6	3	7	3	
Filipinas	13	10	4	11	3	Iraqui	1	1	2	2	5
Sri Lanka	2	1	2	2		Jordania	1	1	1	1	1
Tailândia	1	1				Líbano	3	2	2	1	2
Vietnã	1	2	1	2	2	Mauritânia	1		1		
<b>Europa e Ásia Central</b>	<b>74</b>	<b>109</b>	<b>79</b>	<b>151</b>	<b>105</b>	Marrocos	9	5	2	3	7
Albania				1	1	Palestina	2	6	5	2	4
Armenia	1			4	5	Sudão	1	2	1	1	
Azerbaijão	12	17	28	23	18	Síria		1	1		1
Bielorrússia				1	1	Tunísia				1	
Bósnia-Herzegovina	1	5	7	7	2	Emirados Árabes Ur	2	1	1	1	1
Bulgária				1		Yemen	8	3	5	1	12
Chipre	1	1				Desconhecido	1			3	
Georgia				3	7	<b>Total</b>	<b>331</b>	<b>307</b>	<b>375</b>	<b>433</b>	<b>362</b>
Hungria					1						

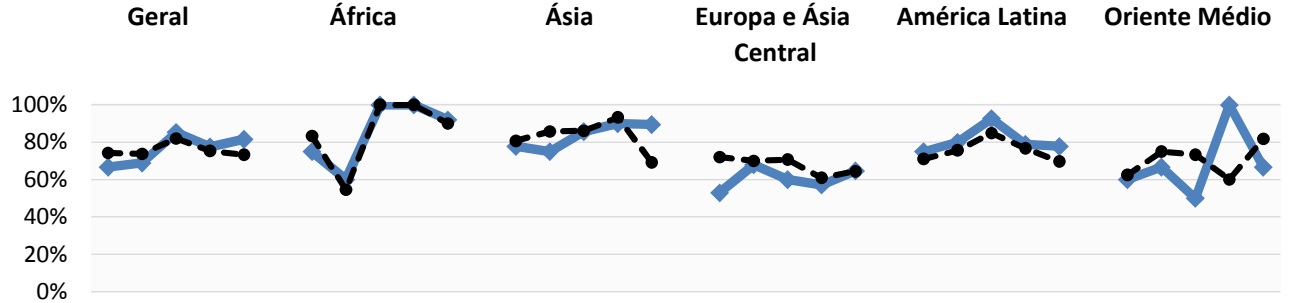
# Crescimento se acelerará



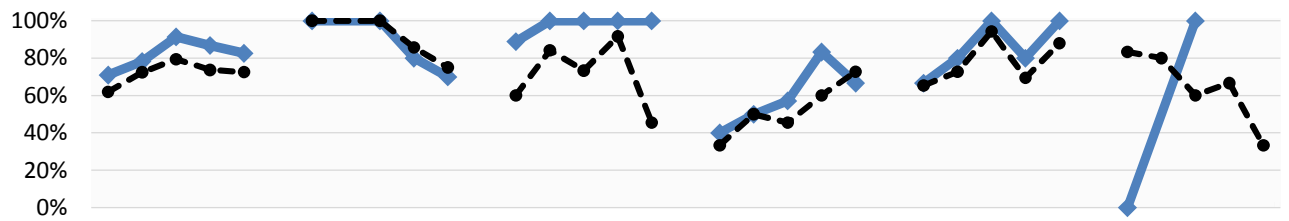
# Crescimento se acelerará

● - - ● Tudo  
 ◆ - - ◆ Poupança

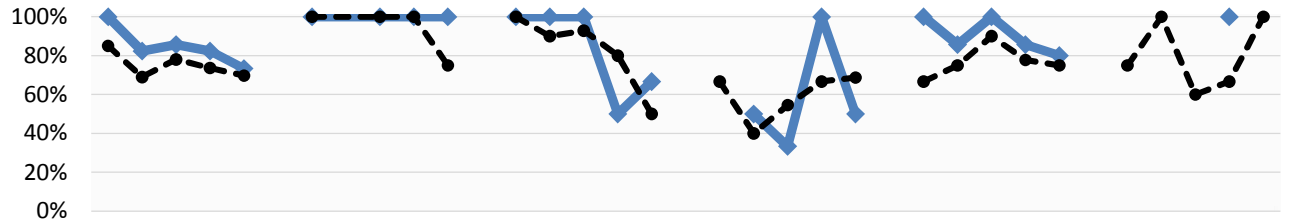
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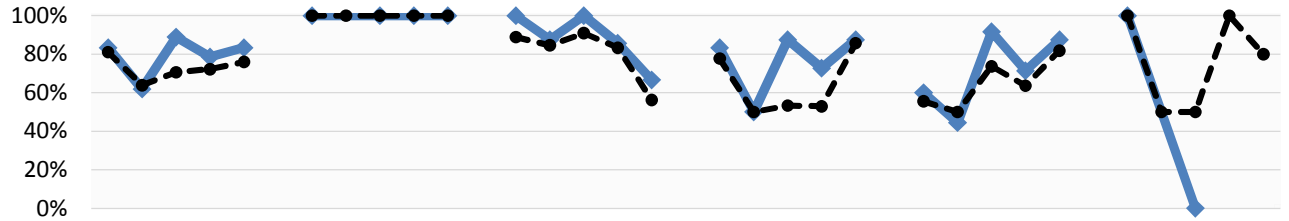
5 - 20 milhões



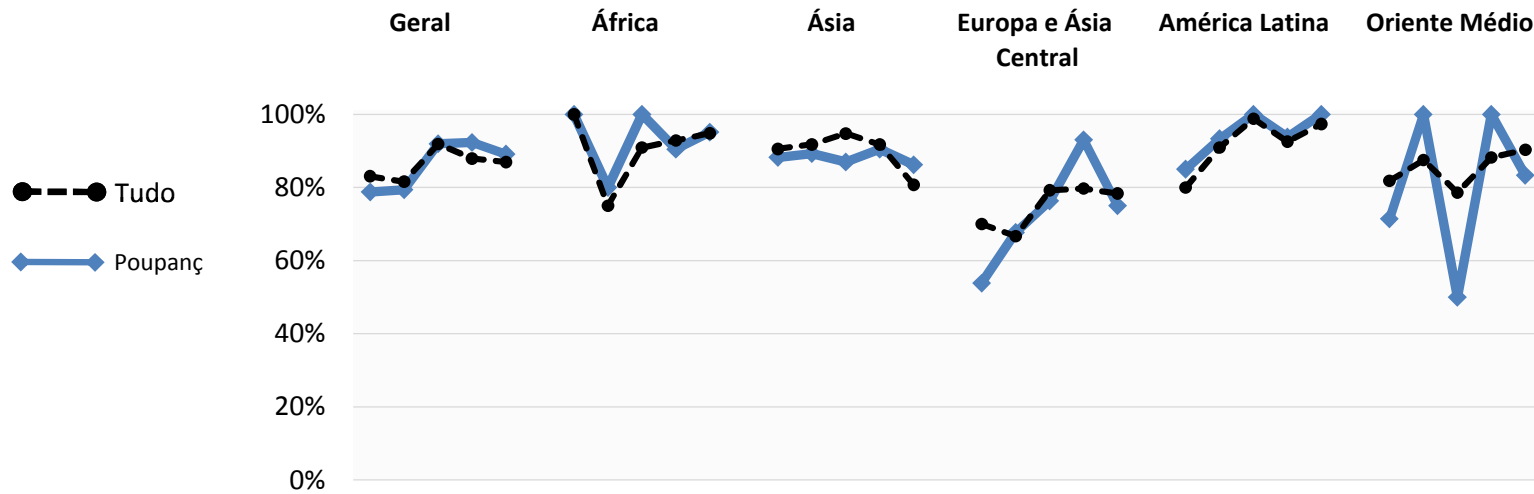
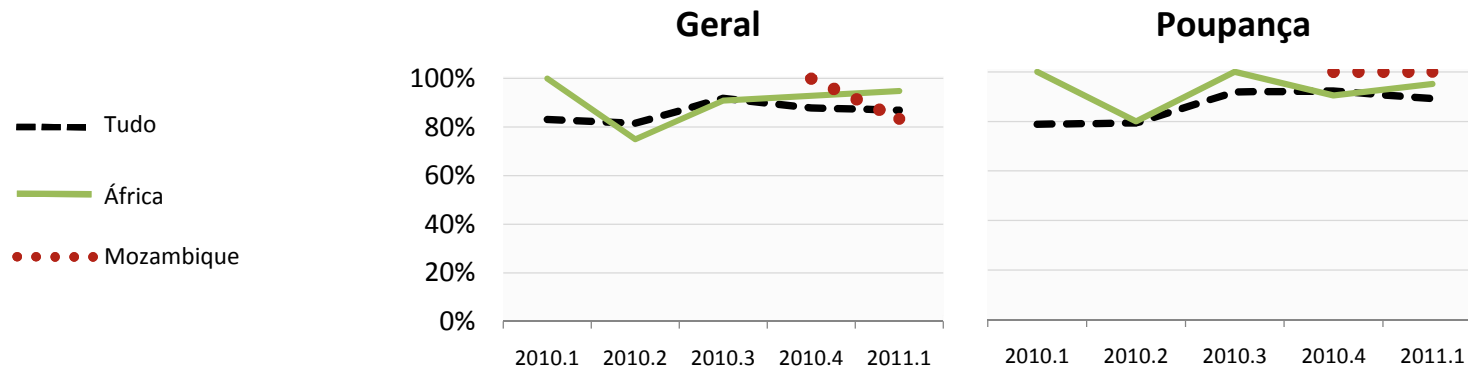
20 - 50 milhões



> 50 milhões



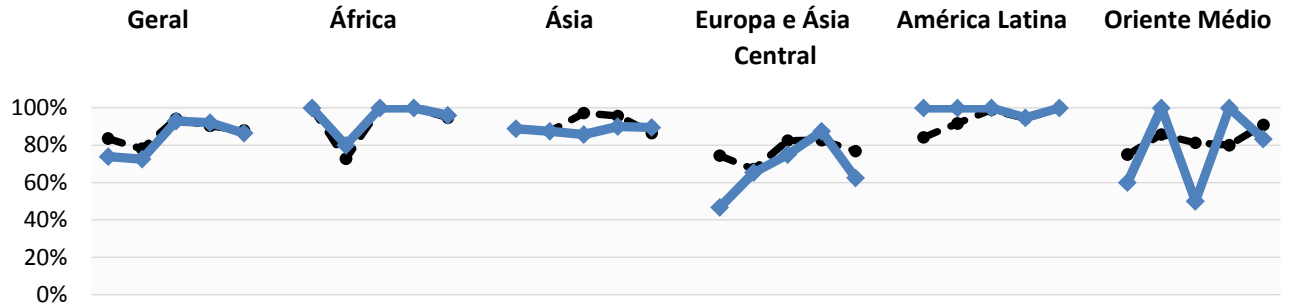
# Bom ambiente empresarial



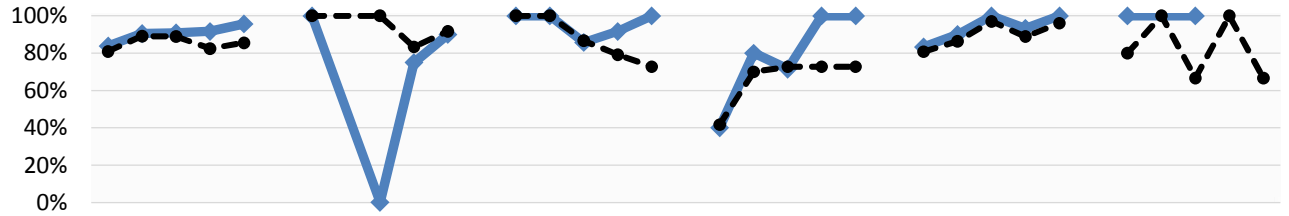
# Bom ambiente empresarial

● - - ● Tudo  
 ◆ - - ◆ Poupança

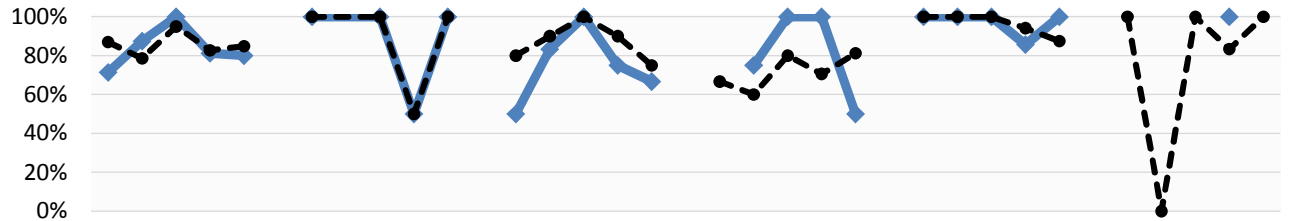
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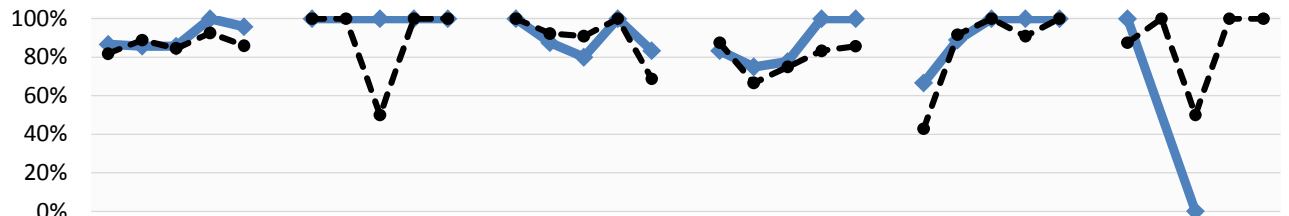
5 - 20 milhões



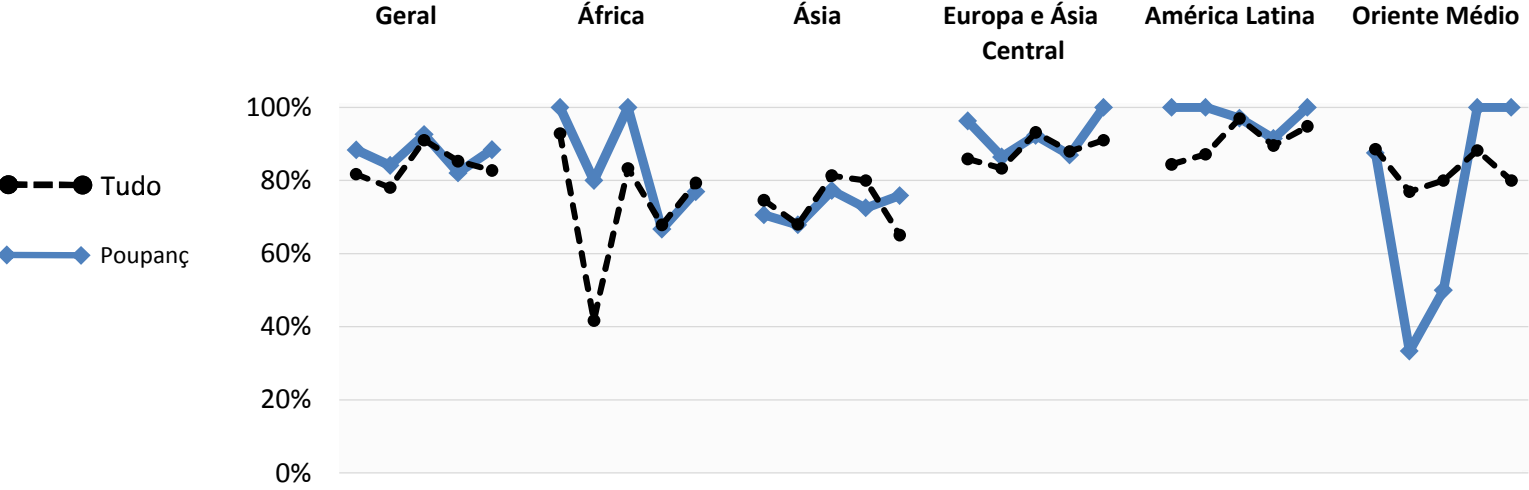
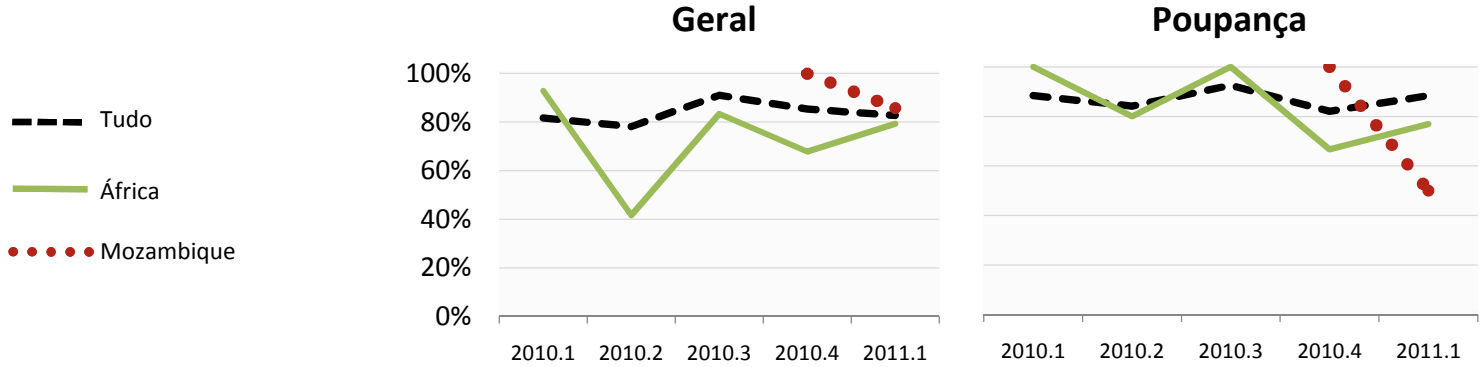
20 - 50 milhões



> 50 milhões



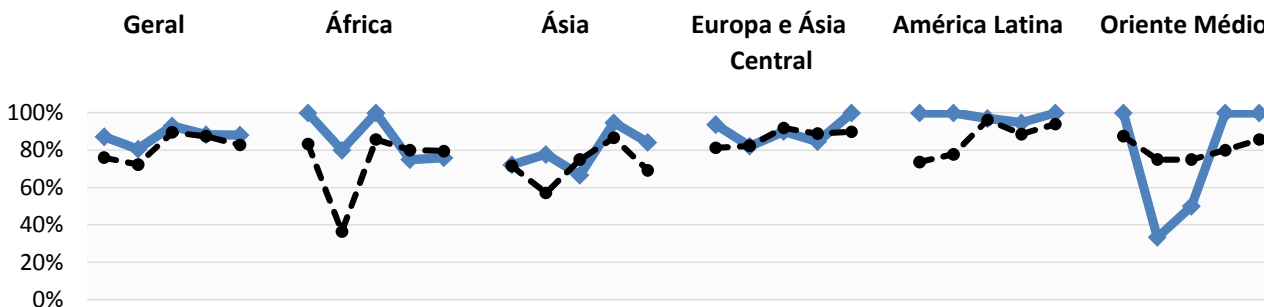
# Terá liquidez suficiente



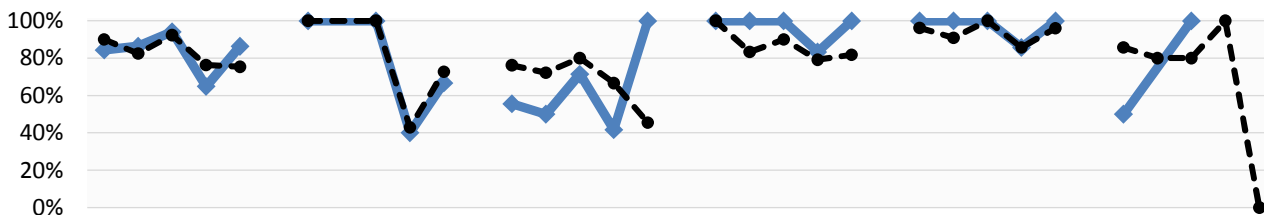
# Terá liquidez suficiente

● - - ● Tudo  
 ◆ - - ◆ Poupança

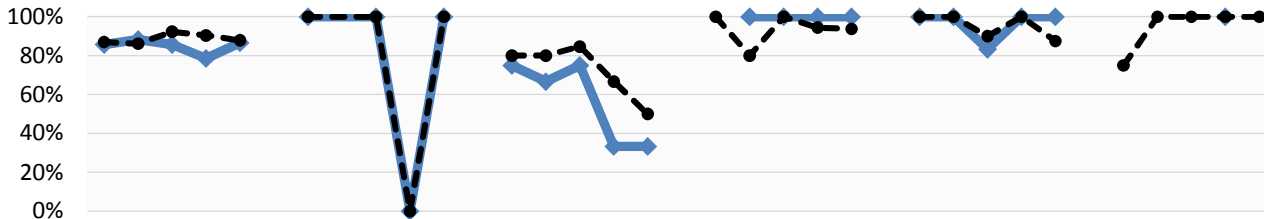
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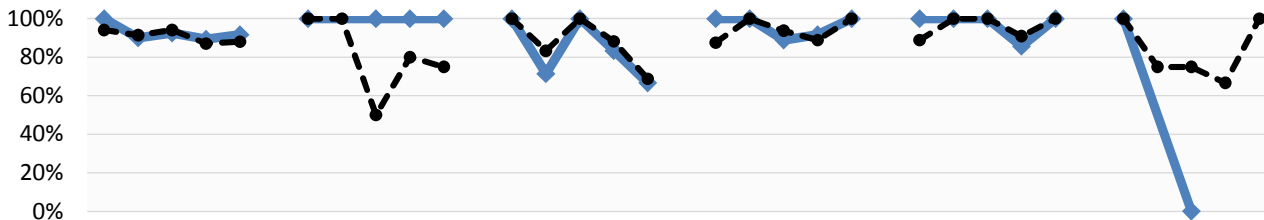
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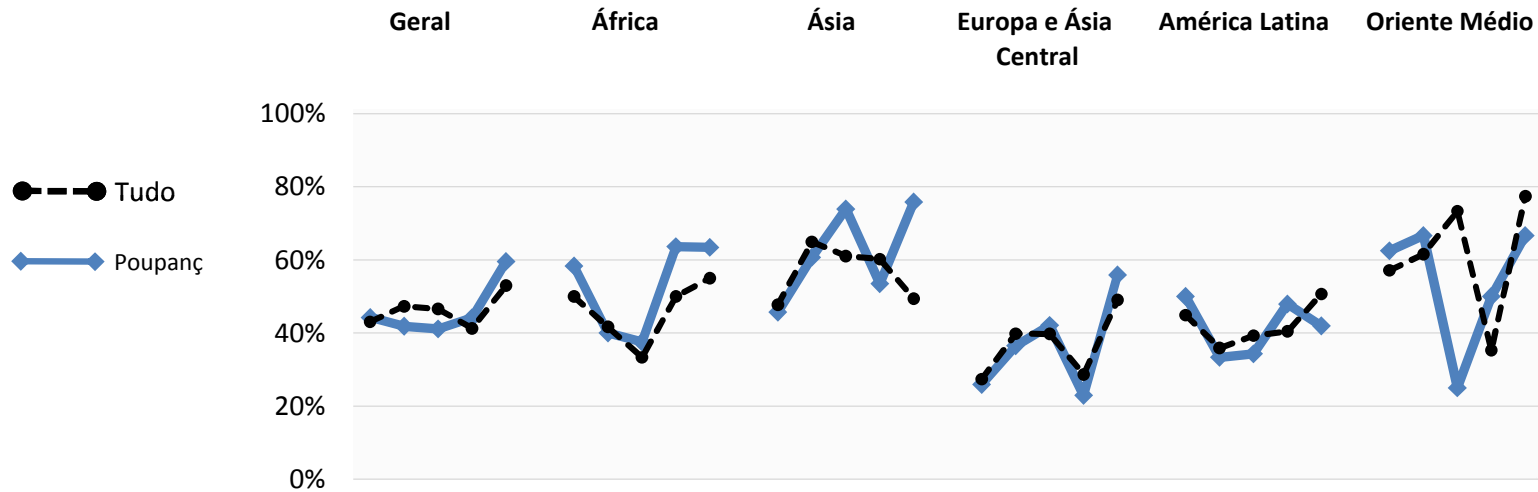
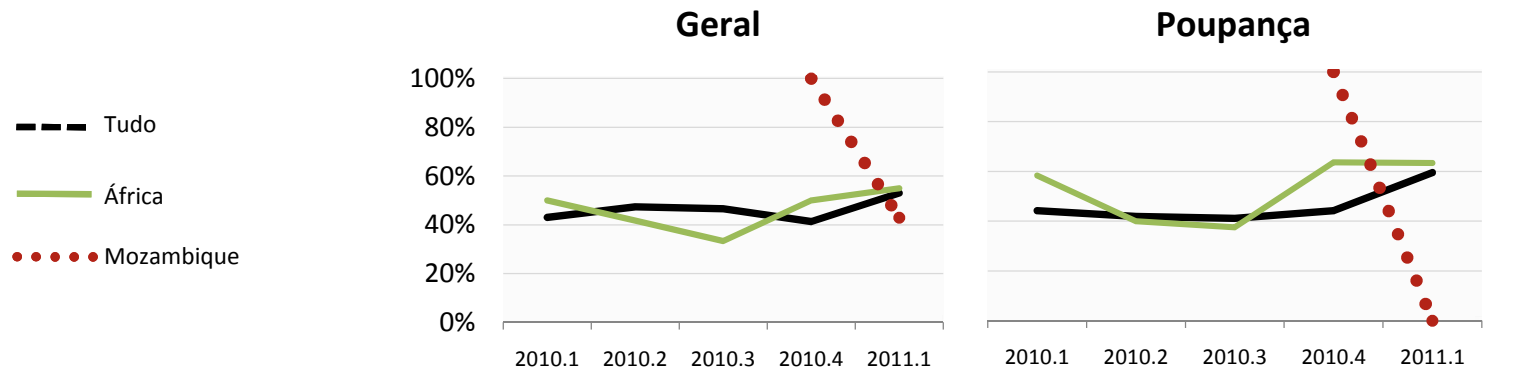
20 - 50 milhões



> 50 milhões



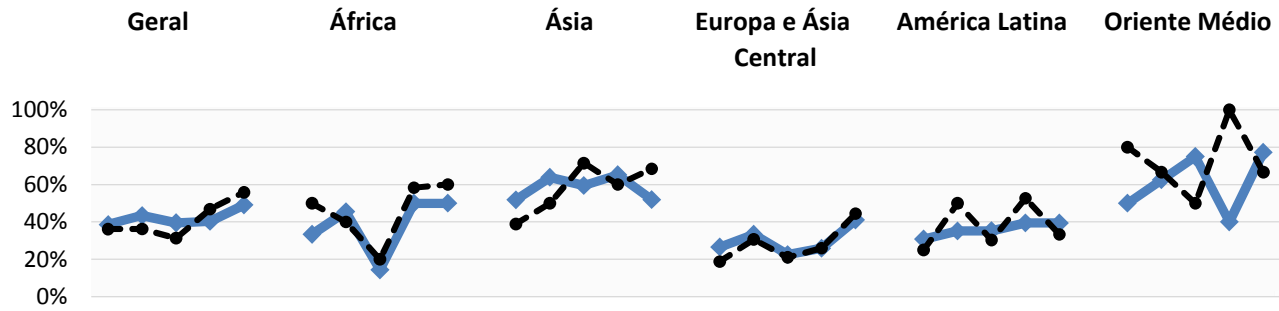
# A concorrência aumentará



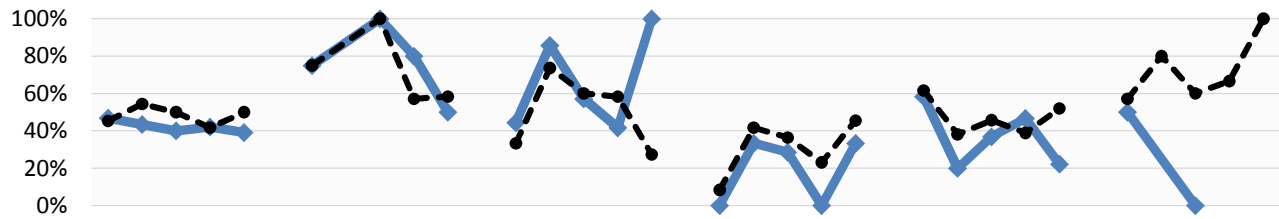
# A concorrência aumentará

● - - ● Tudo  
 ◆ - - ◆ Poupança

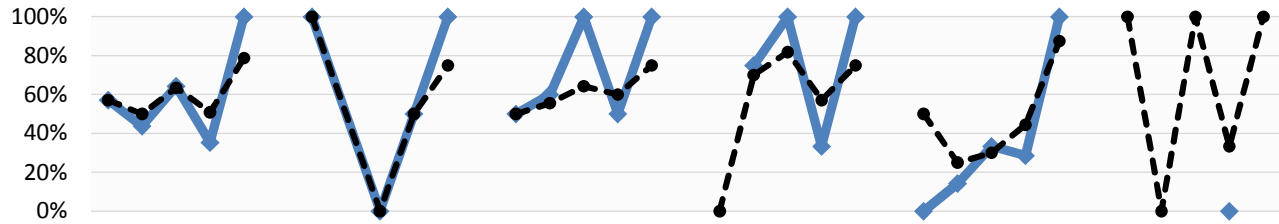
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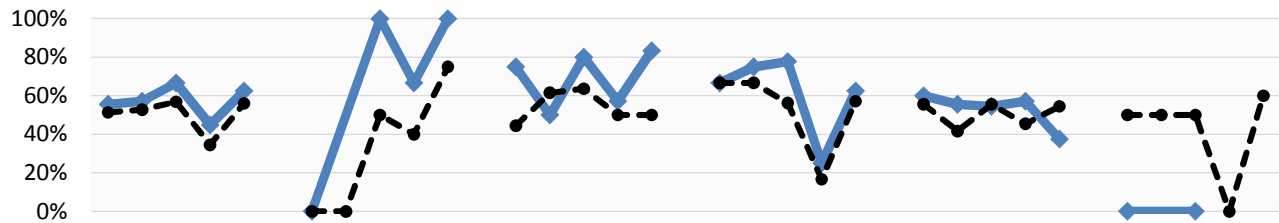
5 - 20 milhões



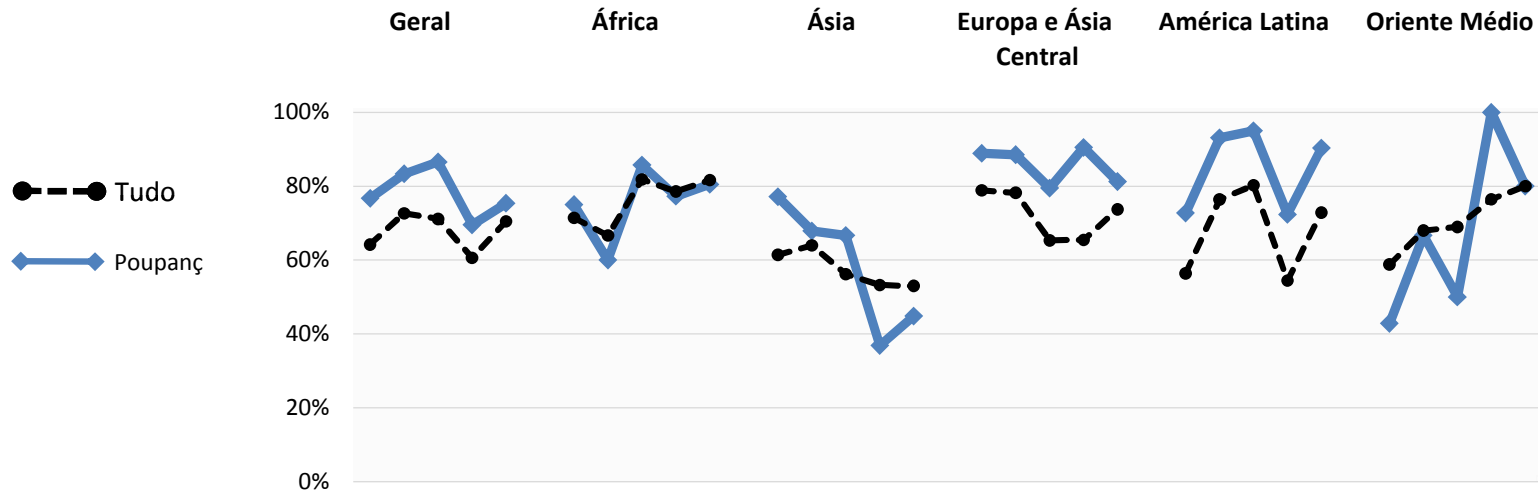
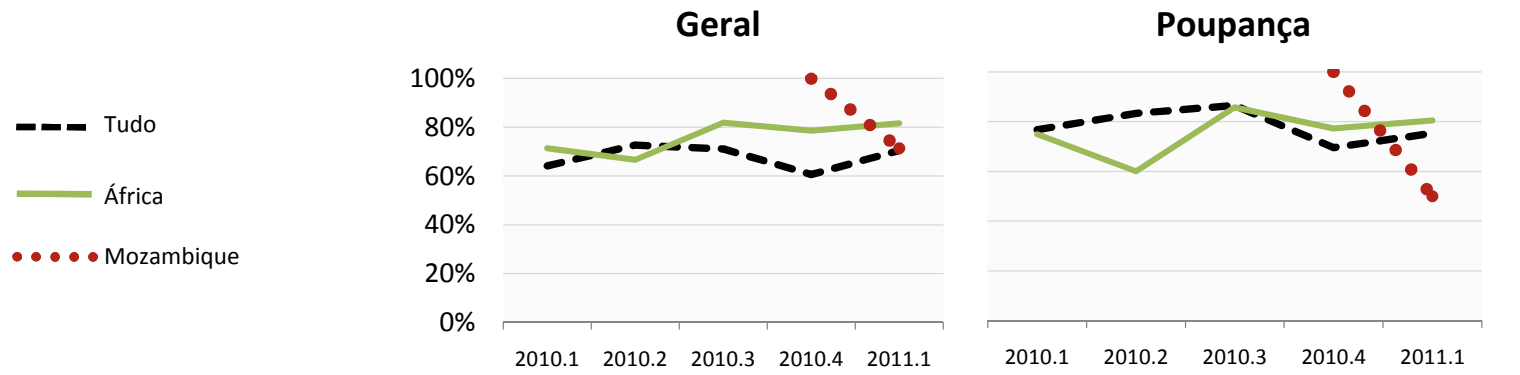
20 - 50 milhões



> 50 milhões



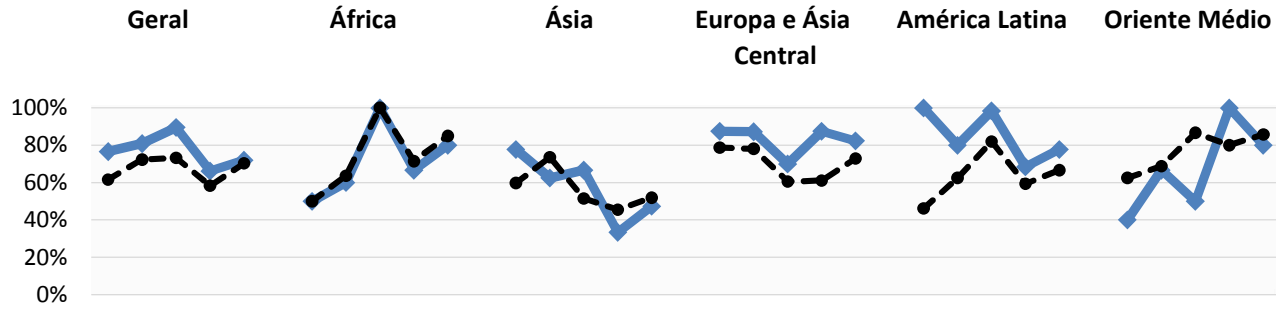
# Ofecerá um novo produto



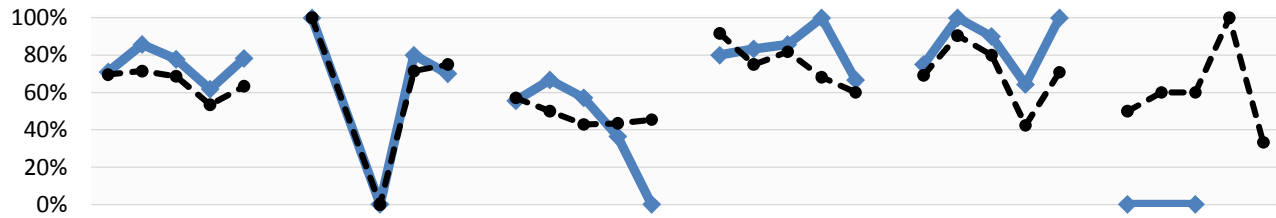
# Ofecerá um novo produto

● - - ● Tudo  
 ◆ - - ◆ Poupança

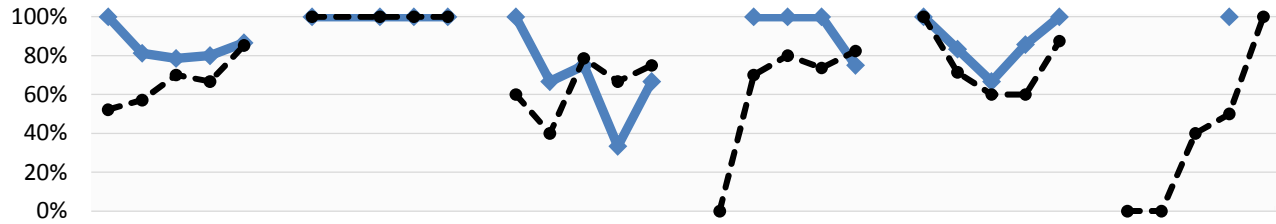
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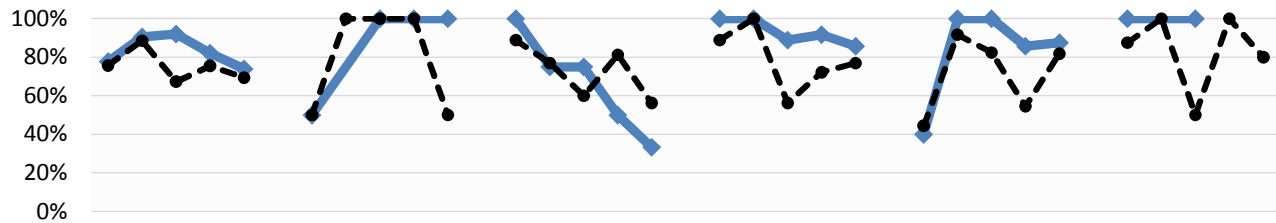
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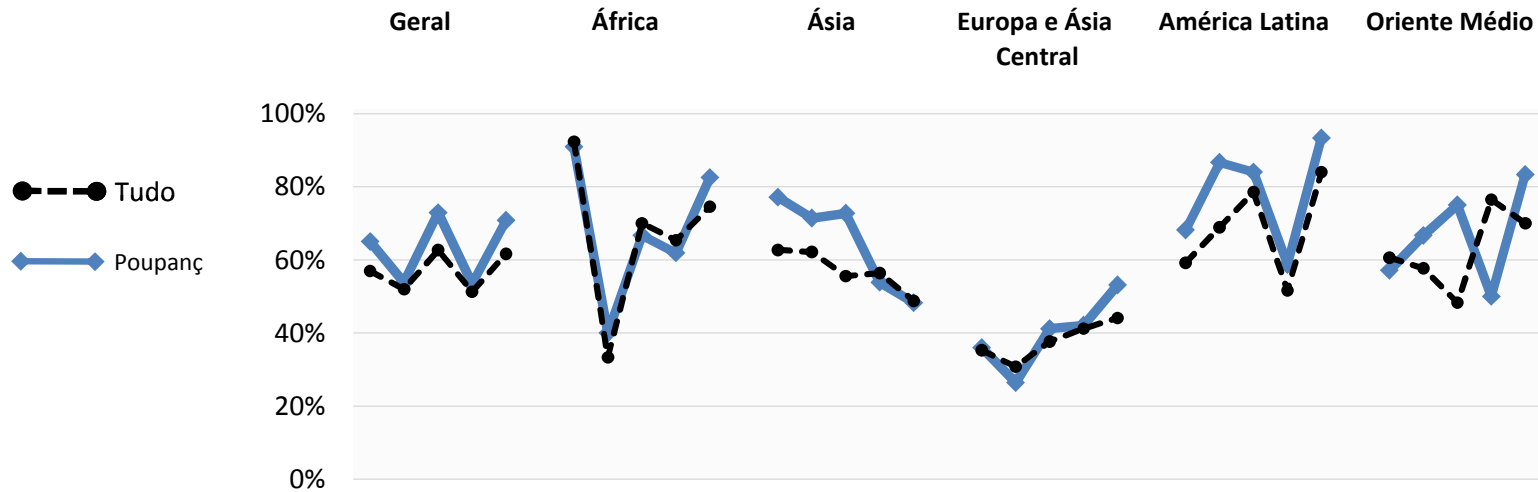
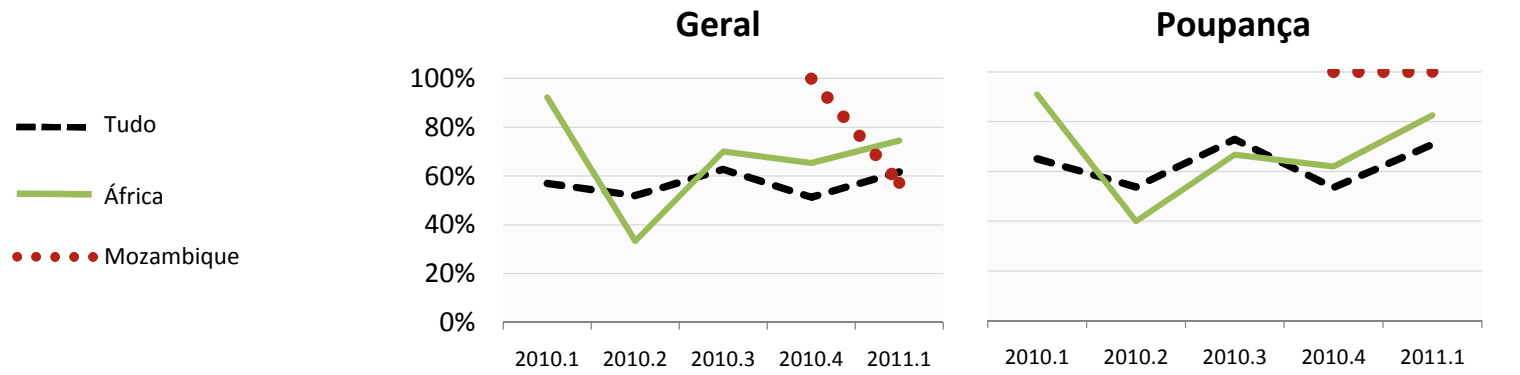
20 - 50 milhões



> 50 milhões

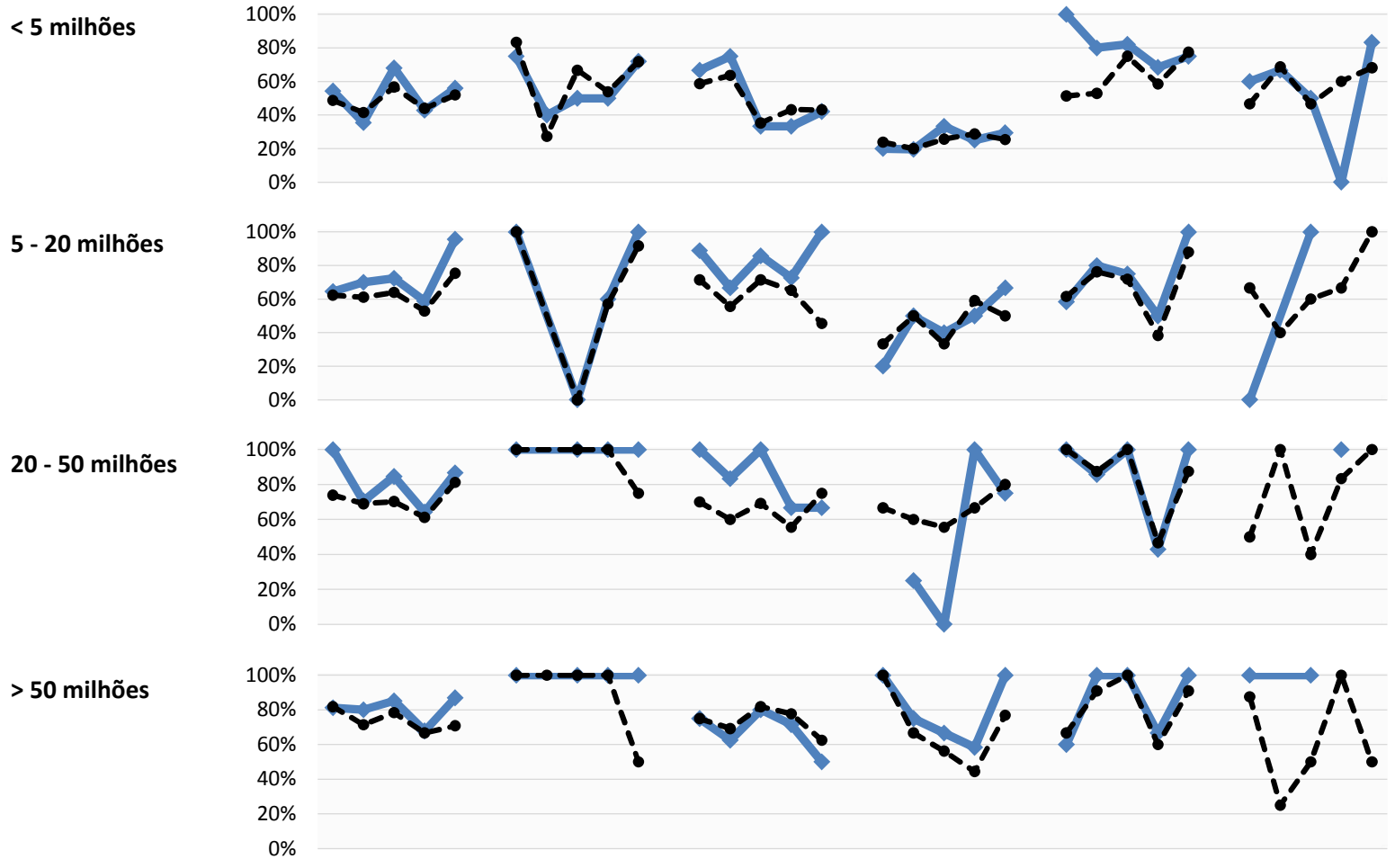


# Investirá em tecnologia

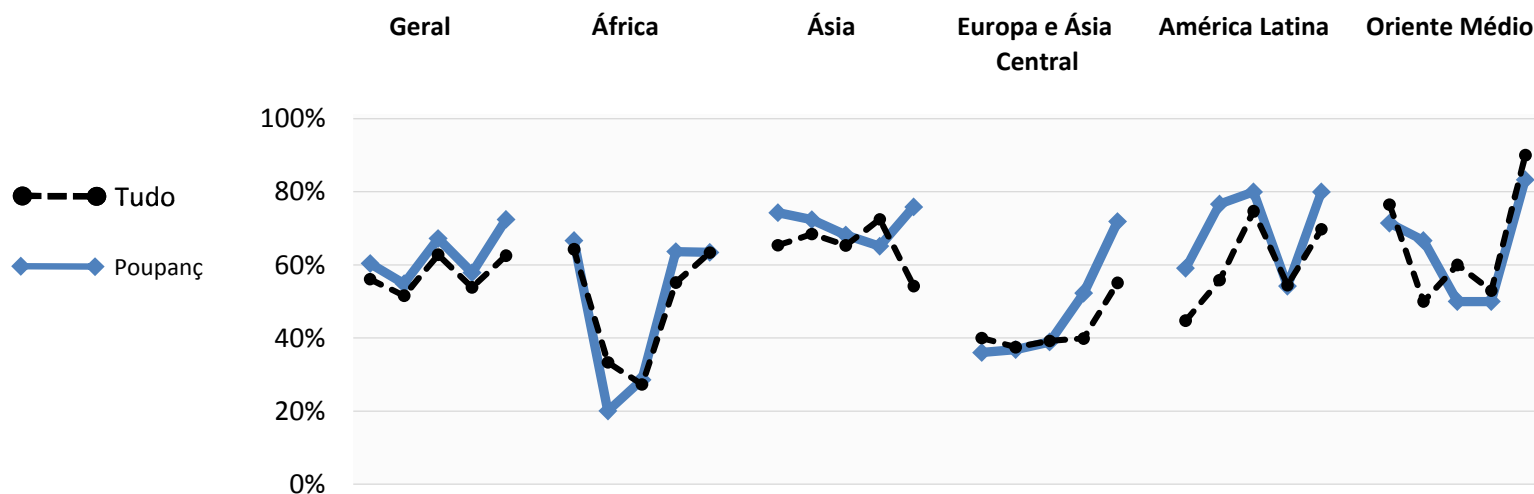
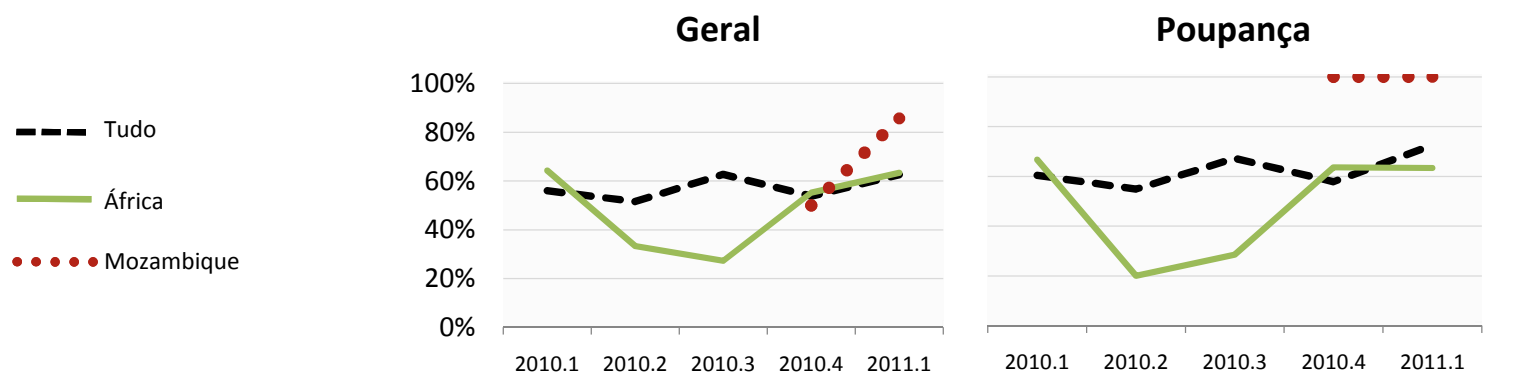


# Investirá em tecnologia

● - - ● Tudo  
 ◆ - - ◆ Poupança



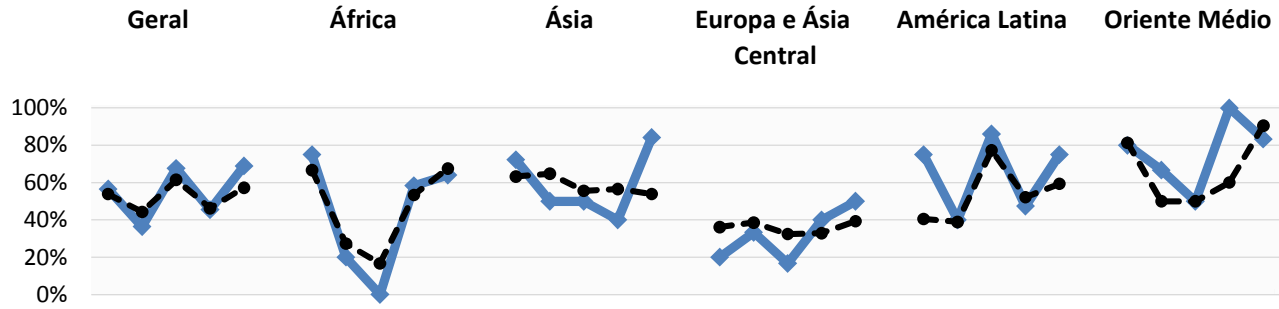
# Ampliará a um novo mercado



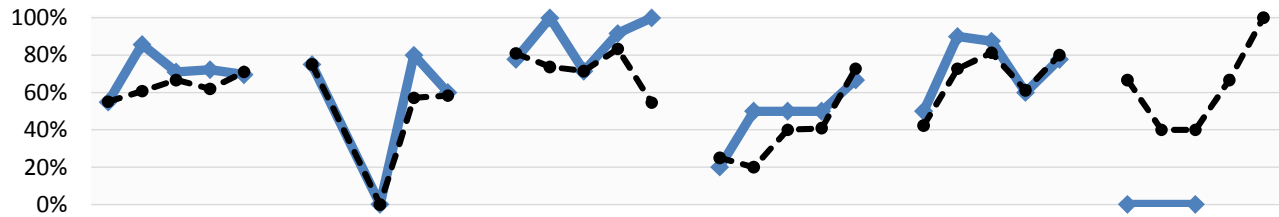
# Ampliará a um novo mercado

● - - ● Tudo  
 ◆ - - ◆ Poupança

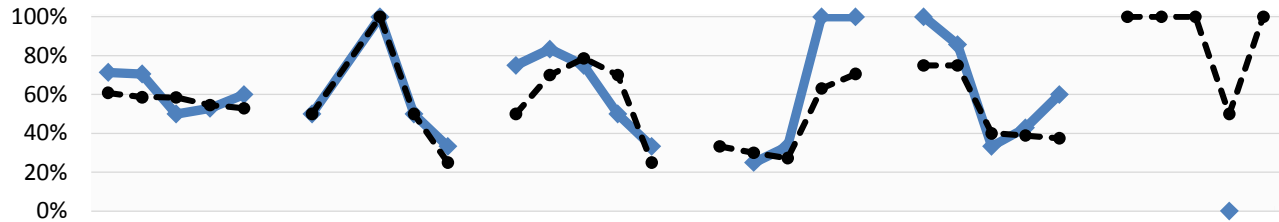
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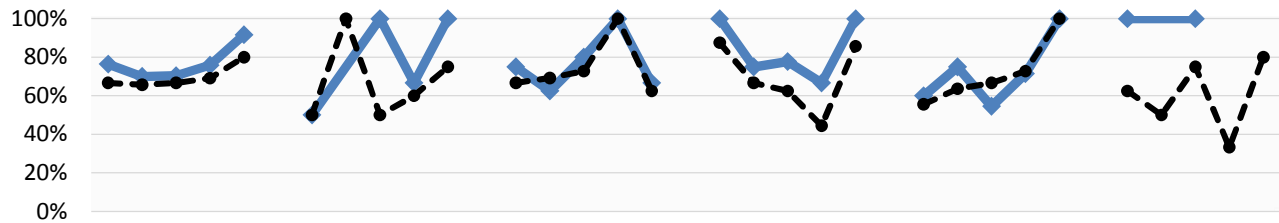
5 - 20 milhões



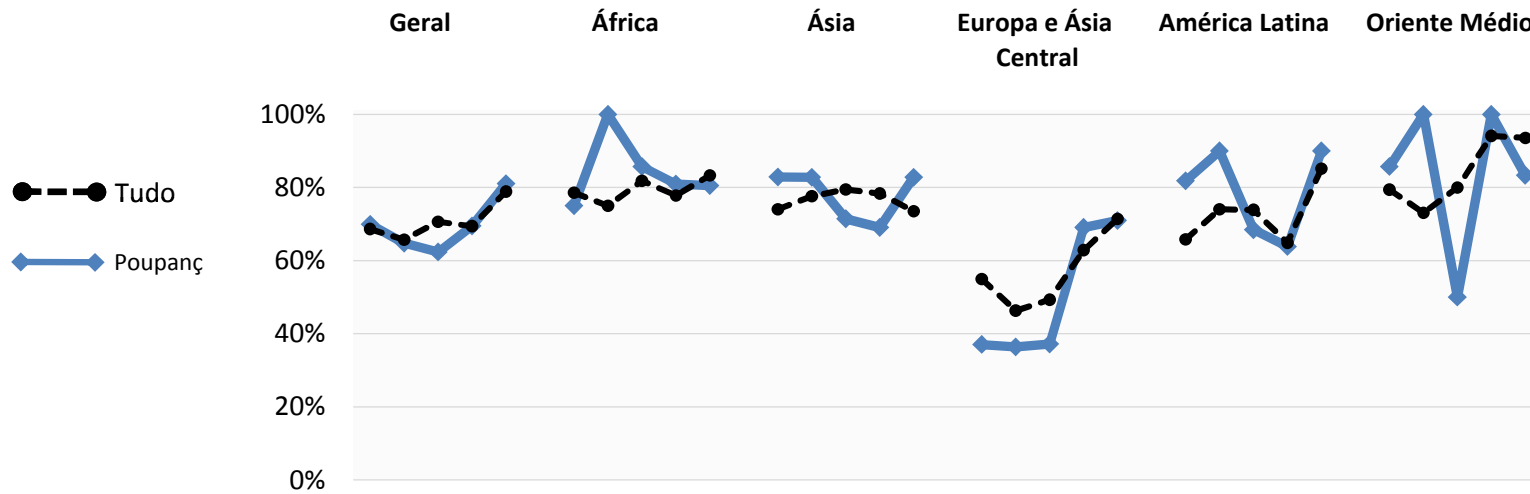
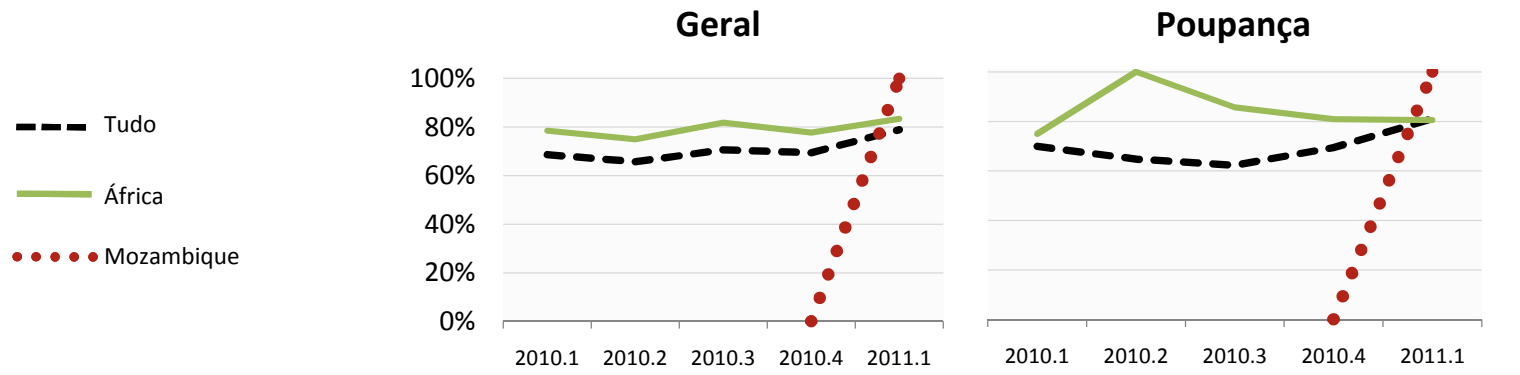
20 - 50 milhões



> 50 milhões



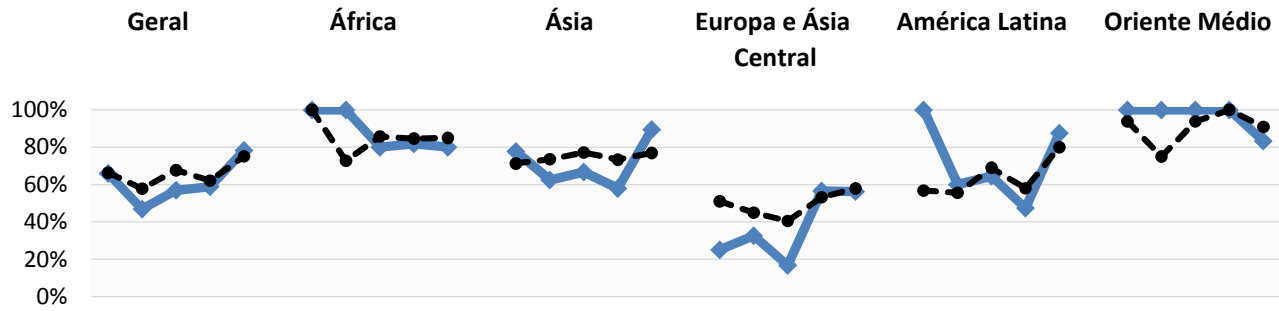
# Contratará a pessoas novas



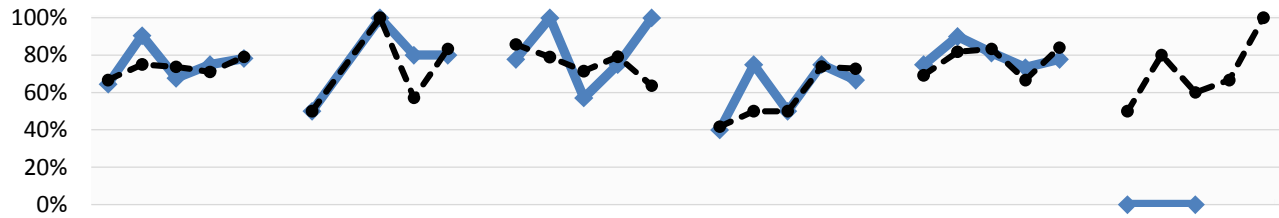
# Contratará a pessoas novas

● - - ● Tudo  
 ◆ - - ◆ Poupança

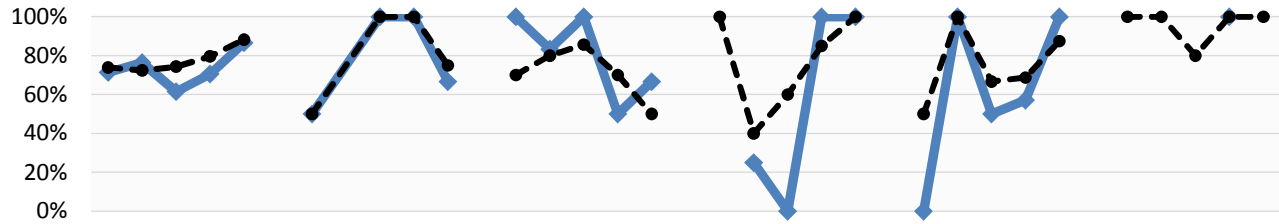
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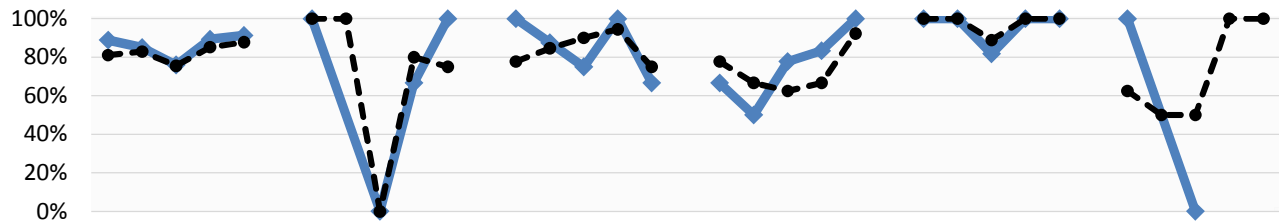
5 - 20 milhões



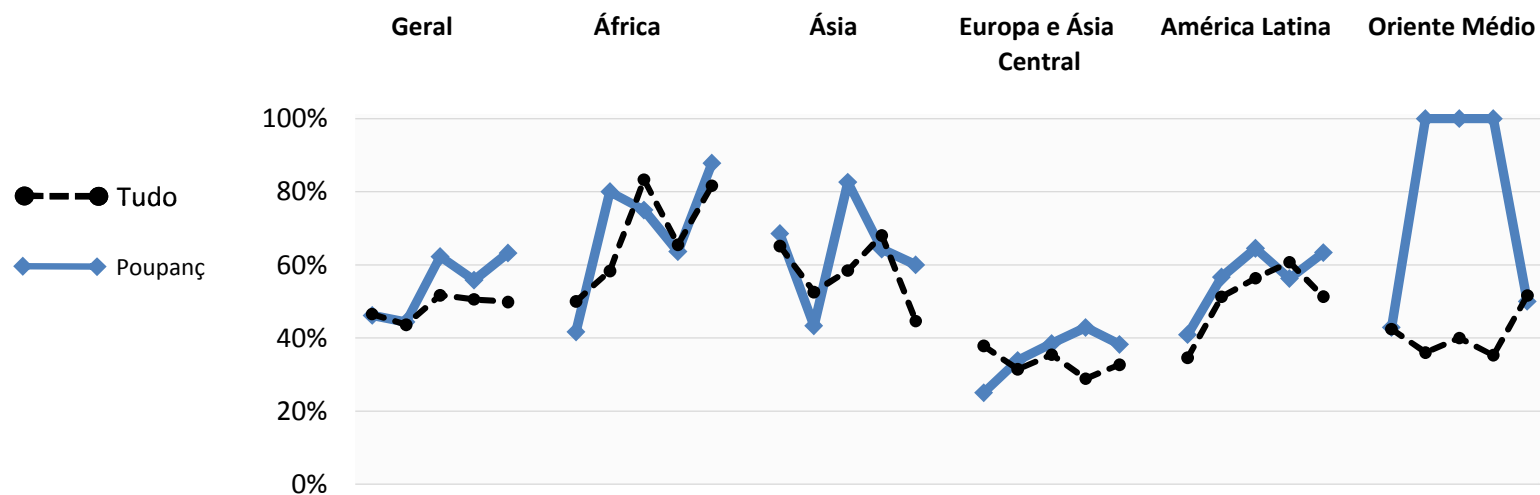
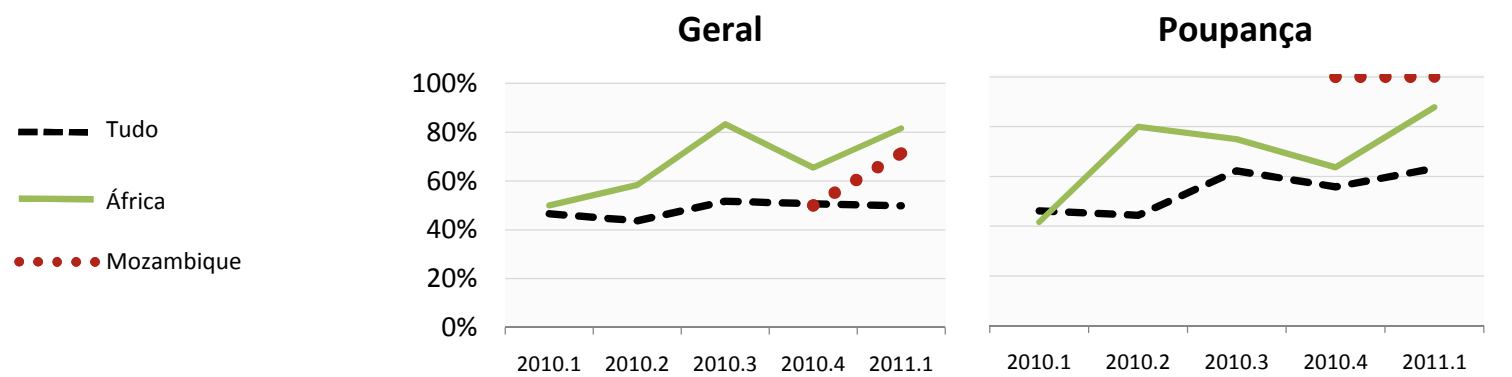
20 - 50 milhões



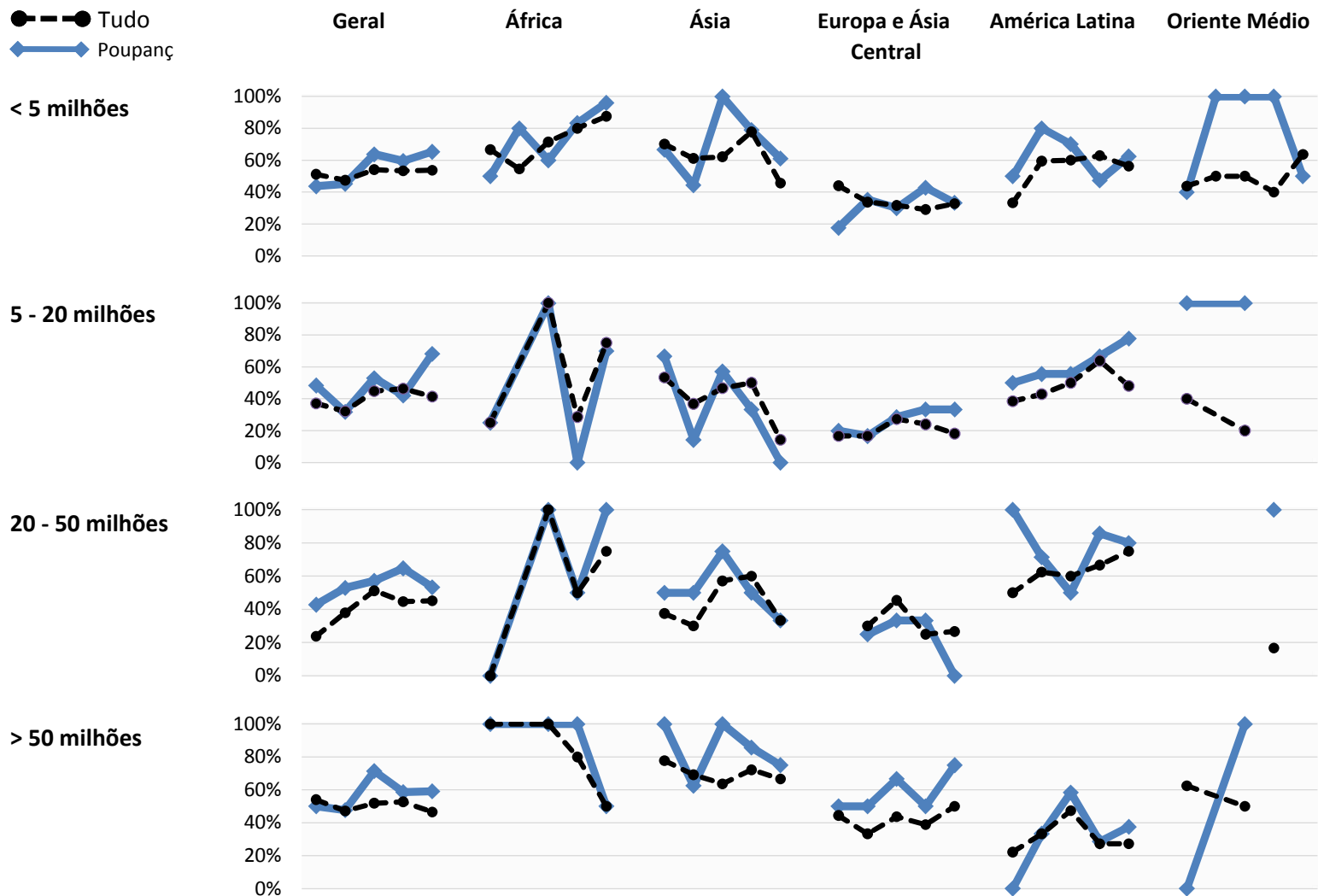
> 50 milhões



# A capacidade de pagamento melhorará



# A capacidade de pagamento melhorará



## Obrigada a todas associações participantes

### **África**

The Association of Ethiopian Microfinance Institutions  
Association of Microfinance Institutions of Kenya  
Association of Microfinance Institutions in Bosnia and Herzegovina  
Associação Moçambicana dos Operadores de Microfinanças  
Association Professionnelle des Institutions de la Microfinance du Mali  
Consortium Alafia  
Microfinance African Institutions Network  
Réseau des Institutions de Microfinance au Burundi  
Tanzania Microfinance Network  
Microfinance Network in Cameroon

### **Ásia**

All India Association for Micro Enterprise Development  
Banking With The Poor  
China Association of Microfinance  
Credit and Development Forum  
Cambodia Microfinance Association  
Center for Micro Finance Nepal  
Indonesia Microfinance Association  
Microfinance Council of the Philippines, Inc.  
Laos Microfinance Working Group  
Pakistan Microfinance Network  
Sa-dhan  
Vietnam Microfinance Working Group

### **Europa e Ásia Central**

Azerbaijan Micro-Finance Association  
Association of Microfinance Institutions in Bosnia and Herzegovina  
Association of Microfinance Institutions in Kyrgyzstan  
Association of Micro-Finance Organizations in Tajikistan  
Union of Credit Organizations of the Republic of Armenia  
MicroFinance Center for Central and Eastern Europe and the Newly Independent States  
Association of Micro-Finance Organizations in Uzbekistan  
Russian Microfinance Center

### **América Latina**

Asociacion de Entidades Financieras Especializadas en Micro Finanzas de Bolivia  
Asomicrofinanzas Colombia  
Asociación de Instituciones de Microfinanzas del Peru  
Consortio de Organizaciones Privadas de Promoción al Desarrollo de la Micro y Pequeña Empresa  
International Network of Alternative Financial Institutions / Latin America  
ProDesarrollo, Finanzas y Microempresa  
Red Argentina de Instituciones de Microcrédito  
Red Katalysis  
Red Centroamericana de Microfinanzas  
Red Financiera Rural  
Organismo Cooperativo Micrempreseal de Colombia "Emprender Colombia"

### **Oriente Médio**

Fédération Nationale des Associations de Microcrédit  
Microfinance African Institutions Network  
Sanabel, Microfinance Network of the Arab States  
The Yemen Network