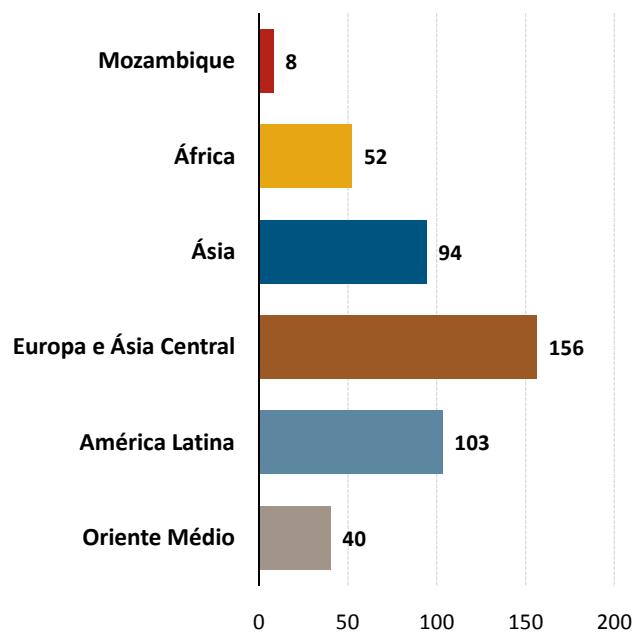


Prognóstico de Mercado

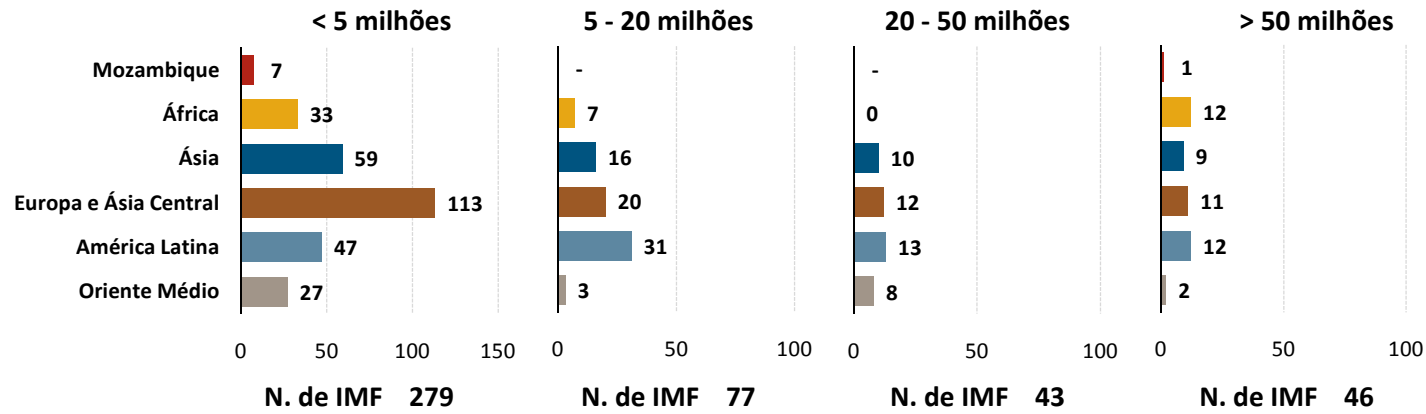
Mozambique 2011.2

Total de associações participantes: 30
Total de IMF participantes: 445



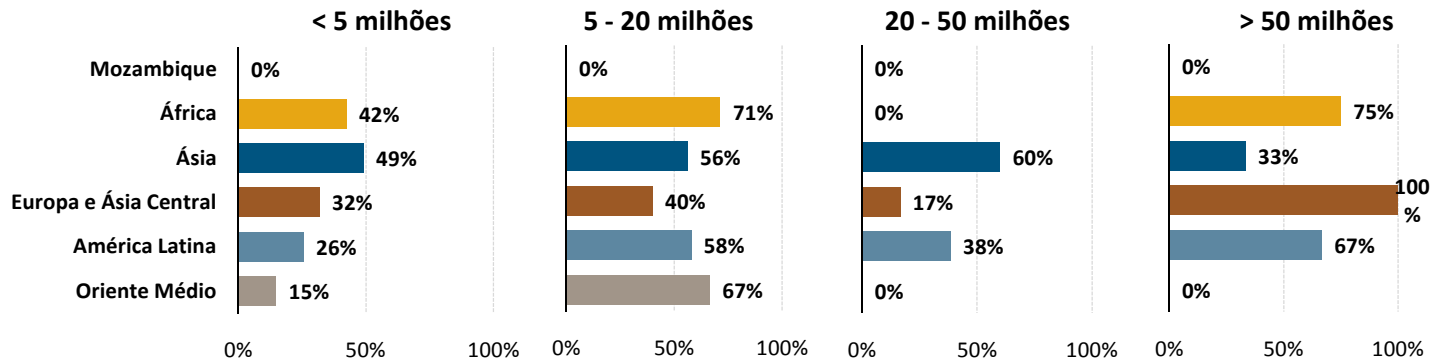
Tamanho da carteira

N. de IMF



Depósitos voluntários

% de IMF por tamanho de carteira:



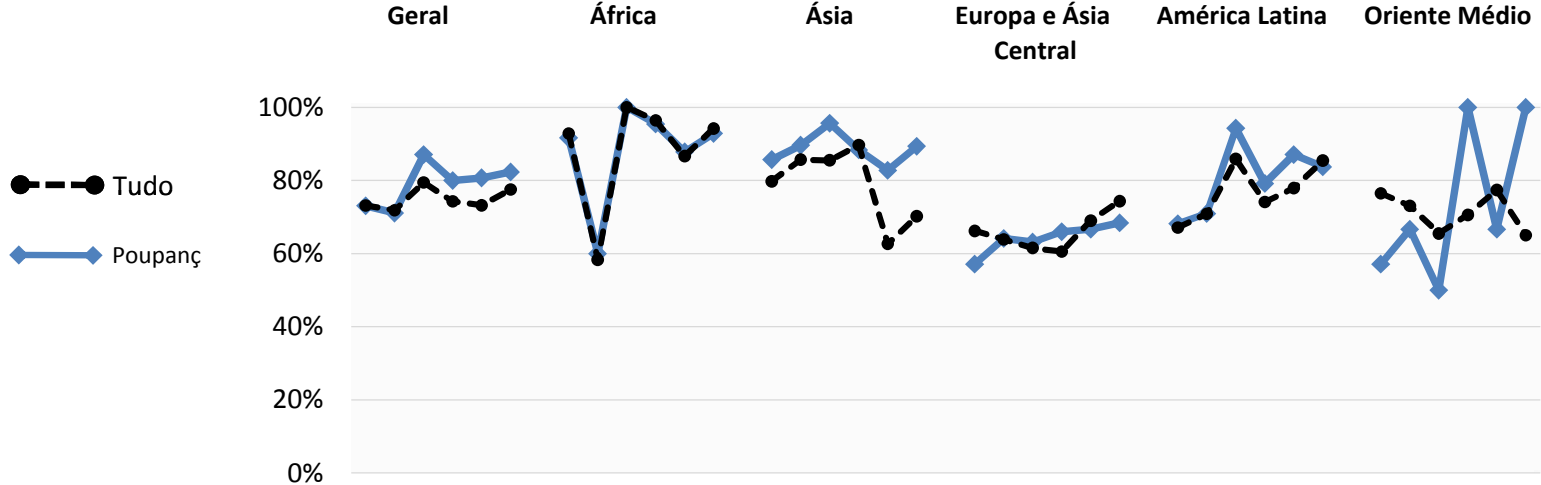
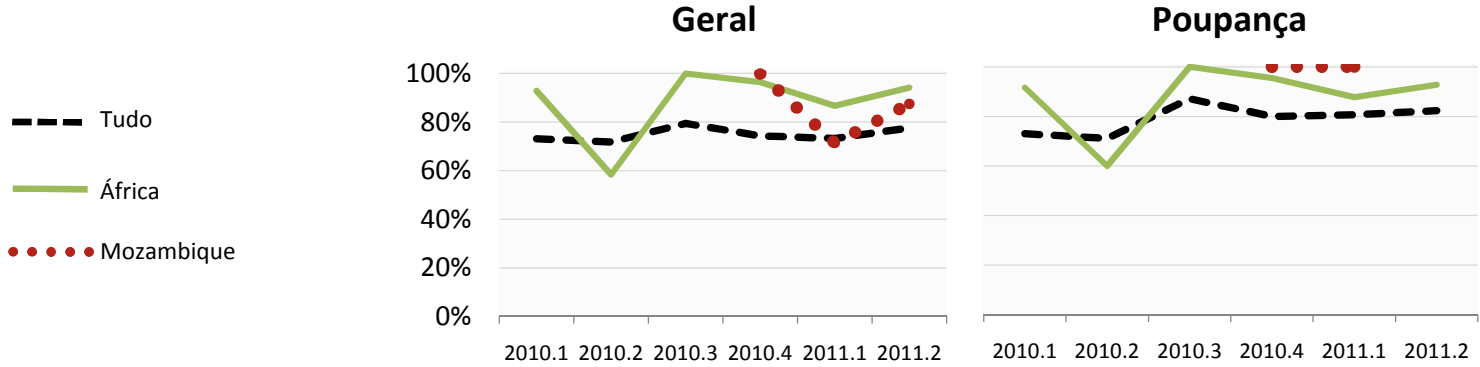
Respostas por país

	2010-1	2010-2	2010-3	2010-4	2011-1	2011-2
África	14	12	12	29	62	52
Benin	4			9	2	1
Burkina Faso					1	1
Burundi				8		
Camarões					1	
República Democrática do Congo					3	3
Etiópia	4	2		1	9	11
Ghana					1	5
Costa do Marfim		1			2	
Kenia		1	1	1	12	4
Madagascar					1	3
Mali				1	6	
Mozambique				2	7	8
Niger				1		1
Nigéria					1	
República do Congo					1	
Ruanda		2		2	1	
Senegal						1
África do Sul		2			1	
Tanzania		1	1		1	
Togo				2		2
Uganda	6		10		10	12
Zâmbia				1		
Desconhecido		3		1	2	
Ásia	130	80	77	98	84	94
Bangladesh	4	6	3	5		2
Cambódia			1		2	2
China	35	20	15	4	24	12
Índia	49	29	45	44	29	25
Indonésia	5	1		5		
Lao			1	10	11	26
Nepal	9	3	2	9	7	9
Paquistão	11	7	3	6	6	4
Filipinas	13	10	4	11	3	1
Sri Lanka	2	1	2	2		
Tailândia	1	1				
Vietnã	1	2	1	2	2	13
Europa e Ásia Central	74	109	79	153	105	156
Albânia				1	1	
Arménia	1			4	5	13
Azerbaijão	12	17	28	23	18	20
Bielorrússia				1	1	
Bósnia-Herzegovina	1	5	7	7	2	2
Bulgária				1		
Chipre	1	1				
Geórgia				3	7	1
Hungria					1	
Kazajstão	1			2	3	1
Kosovo					1	

Respostas por país (cont.)

	2010-1	2010-2	2010-3	2010-4	2011-1	2011-2
Quirguistão		6		15	7	1
Macedônia					1	
Moldavia				1		
Mongólia					1	
Montenegro				1	2	1
Polônia	1					
Rumania				3	1	1
Rússia	29	79	44	29	20	80
Sérvia				7	2	
Eslováquia	1			1		
Eslovênia				1		
Tadjiquistão	27			30	25	35
Ucrânia		1		1	1	1
Uzbequistão				11	4	
Desconhecido				11	2	
América Latina	78	80	177	139	78	103
Argentina			5	3		
Bolívia	1	8		2	6	4
Colômbia	2		15		4	3
Costa Rica	7	7		4		
Ecuador	20	30	98	65	40	42
El Salvador			3	2		1
Guatemala	9	7	3	9		5
Honduras	11	5	1	9		12
México	22	16	37	24	19	22
Nicarágua	3	3	1	2		2
Panamá		2		2		3
Peru	2	2	14	13	9	9
Desconhecido	1			4		
Oriente Médio	35	26	30	17	33	40
Egito	6	3	7	3		2
Iraque	1	1	2	2	5	5
Jordânia	1	1	1	1	1	2
Líbano	3	2	2	1	2	3
Mauritânia	1		1			
Marrocos	9	5	2	3	7	3
Palestina	2	6	5	2	4	12
Sudão	1	2	1	1		3
Síria		1	1		1	1
Tunísia				1		
Emirados Árabes Unidos	2	1	1	1	1	
Yemen	8	3	5	1	12	9
Desconhecido	1	1	2	1		
Total	331	307	375	436	362	445

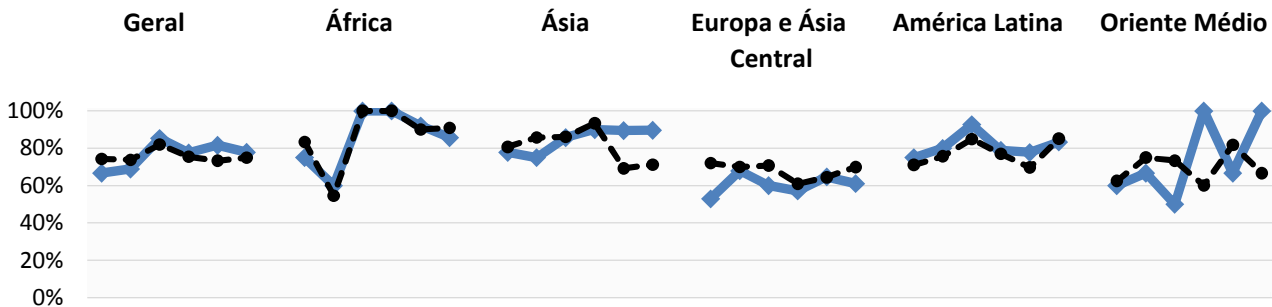
Crescimento se acelerará



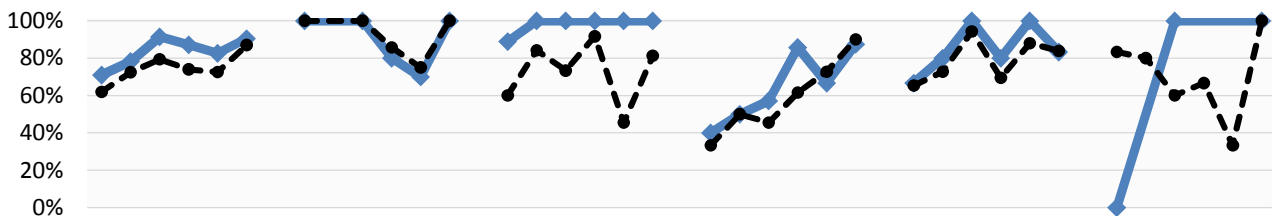
Crescimento se acelerará

● - - ● Tudo
 ◆ - - ◆ Poupança

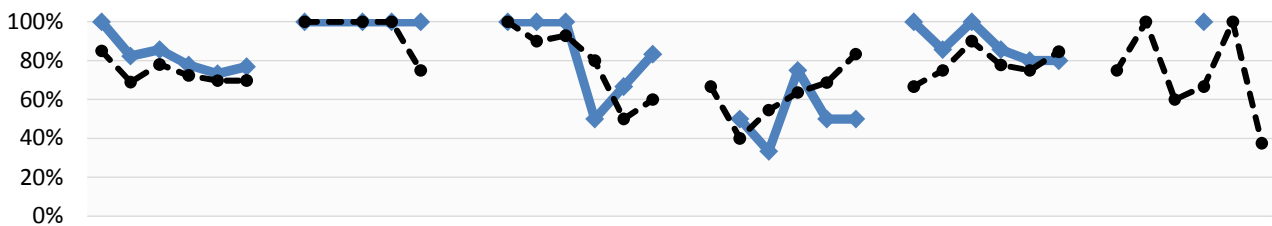
< 5 milhões



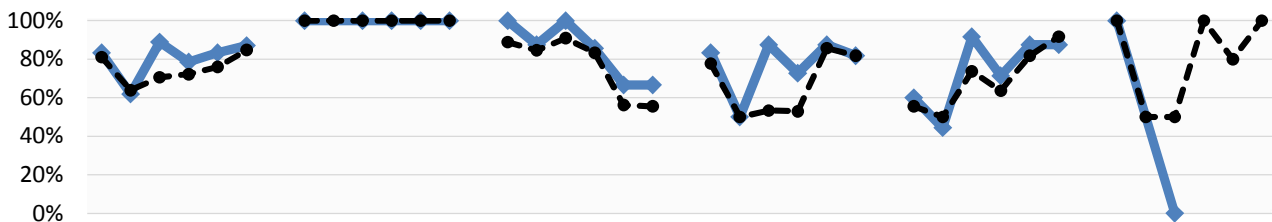
5 - 20 milhões



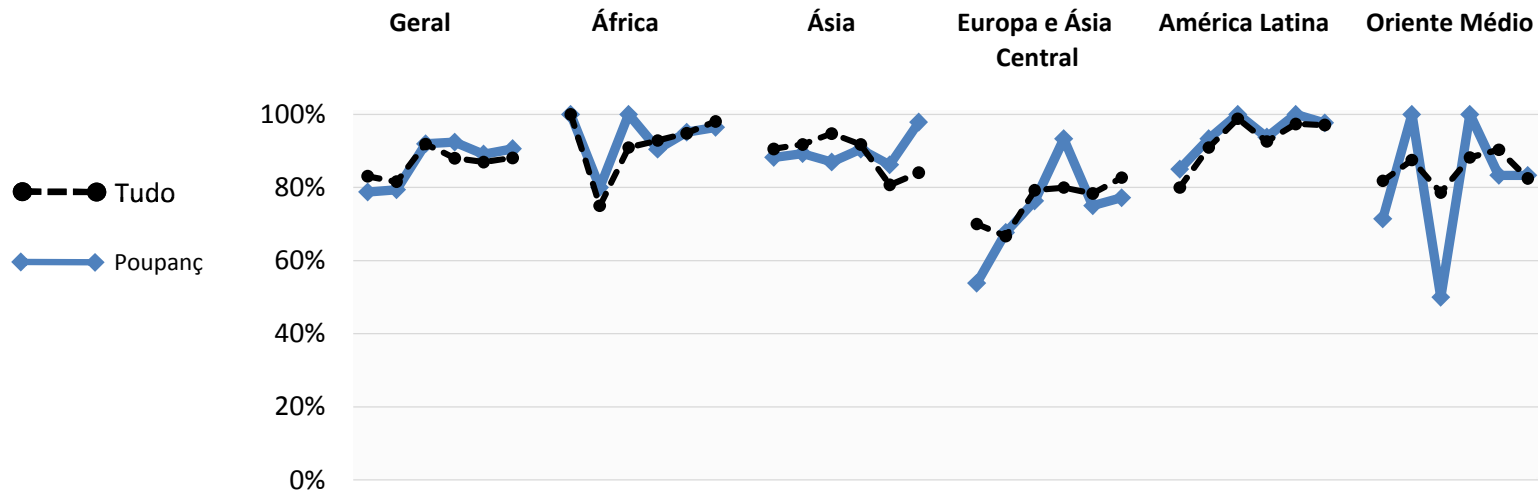
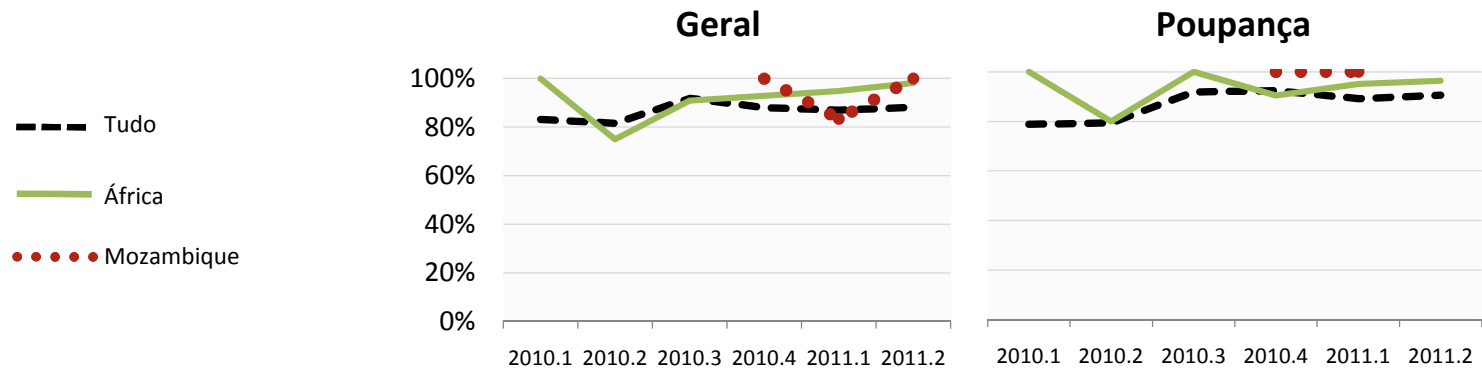
20 - 50 milhões



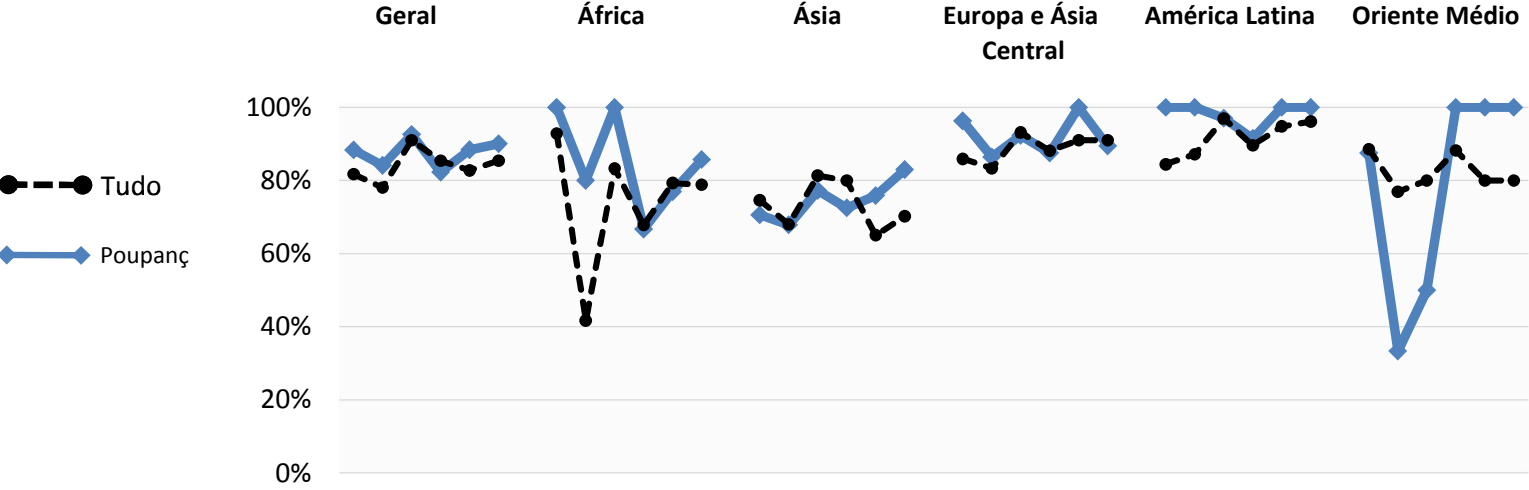
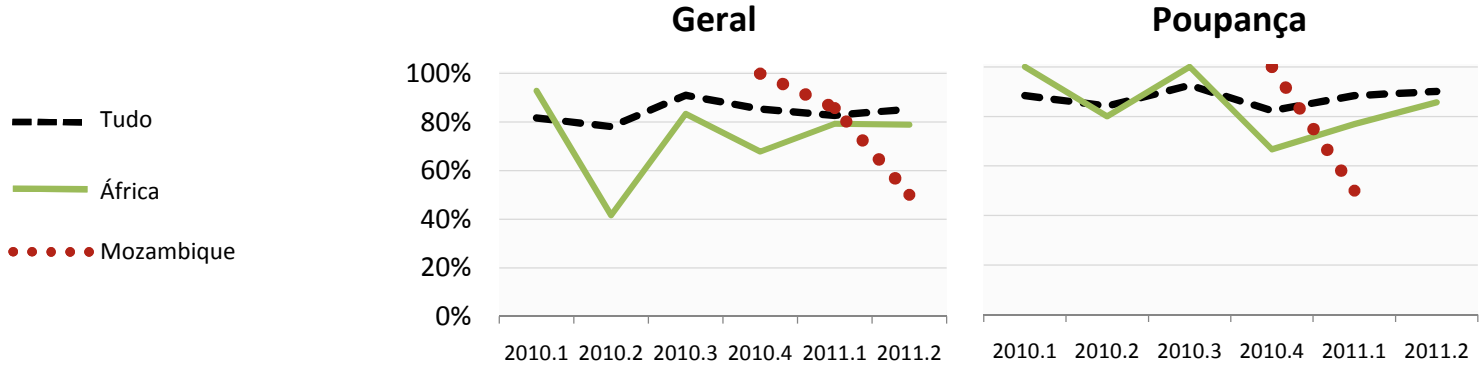
> 50 milhões



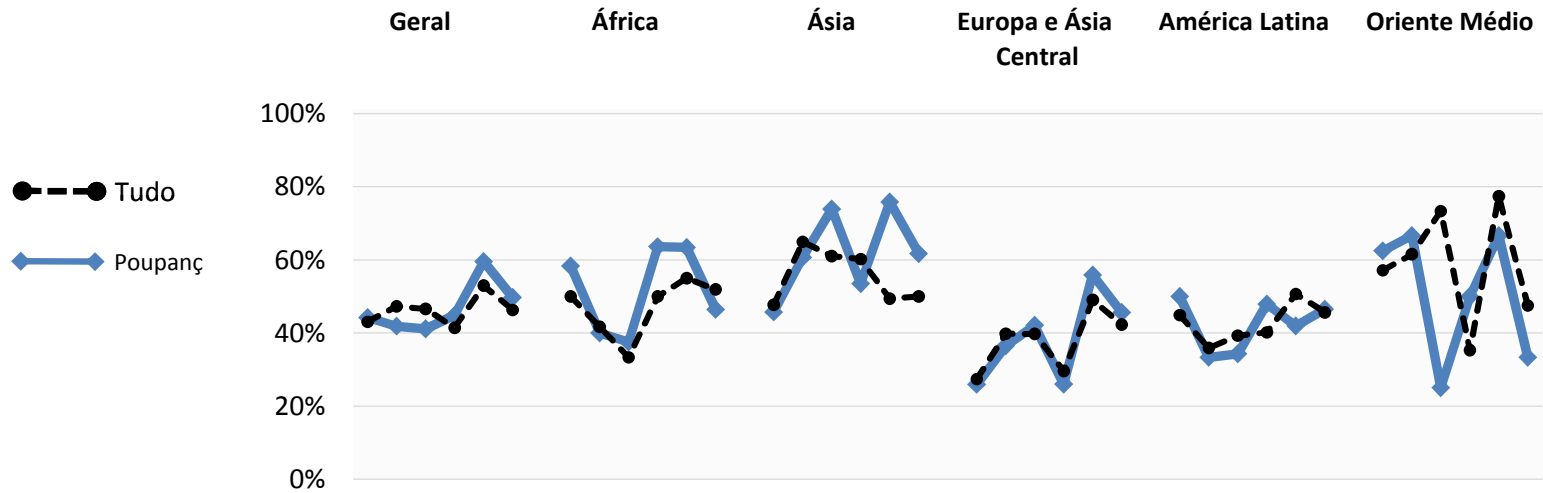
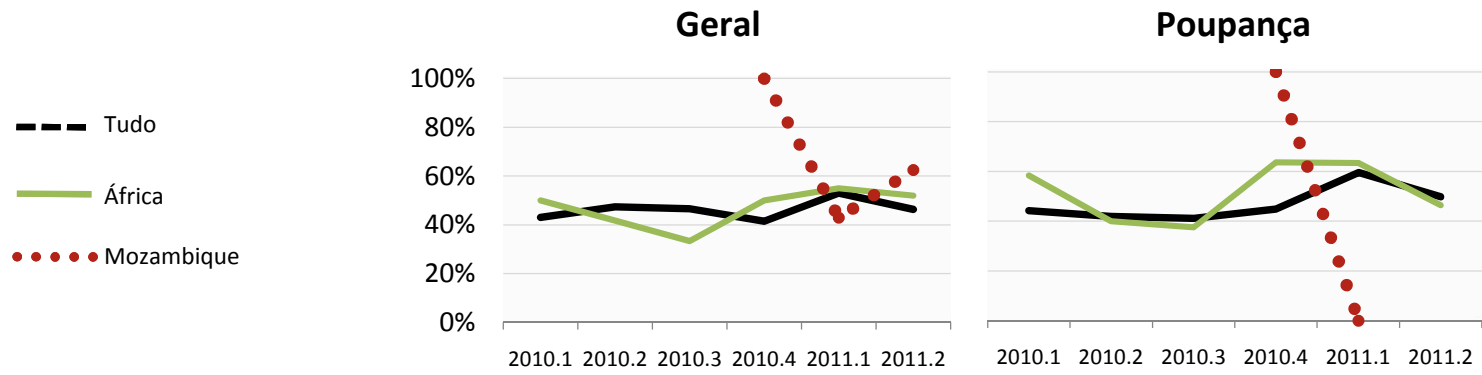
Bom ambiente empresarial



Terá liquidez suficiente



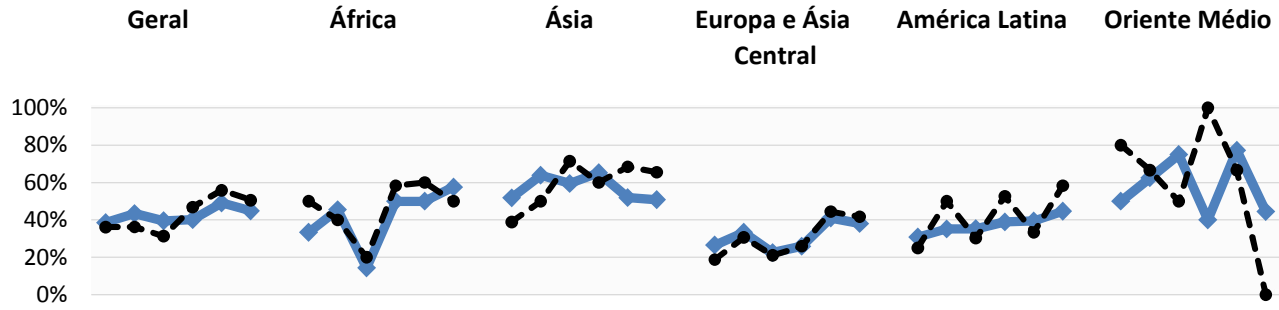
A concorrência aumentará



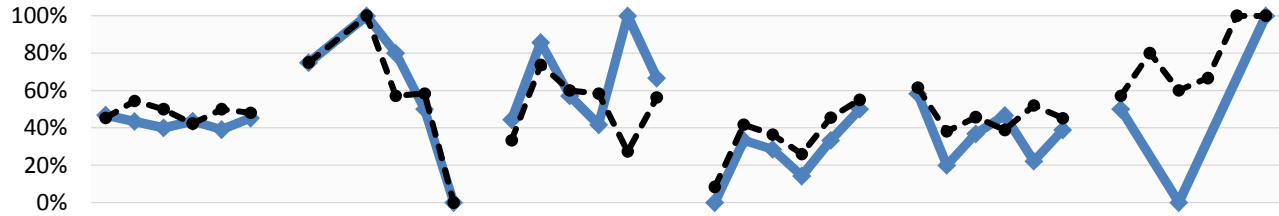
A concorrência aumentará

● - - ● Tudo
 ◆ - - ◆ Poupança

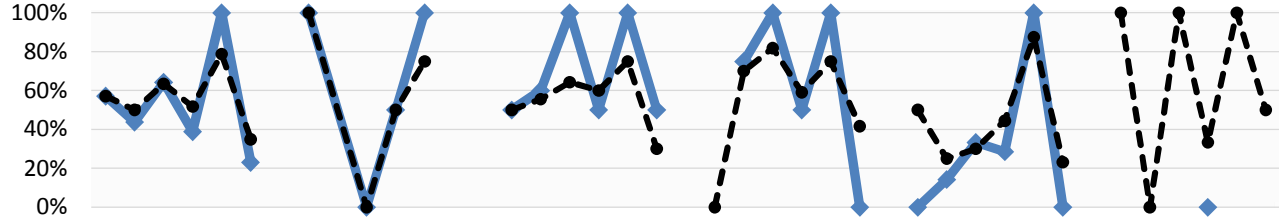
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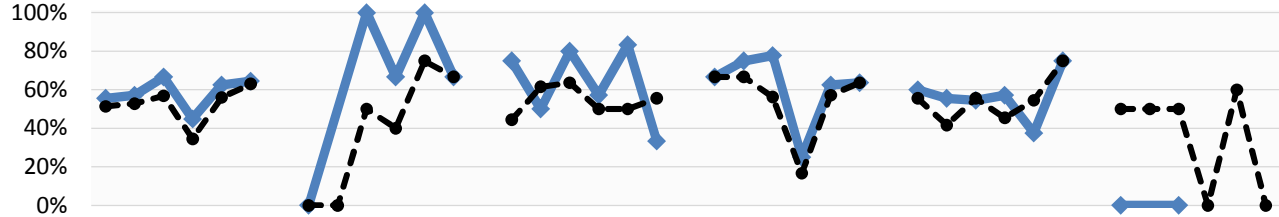
5 - 20 milhões



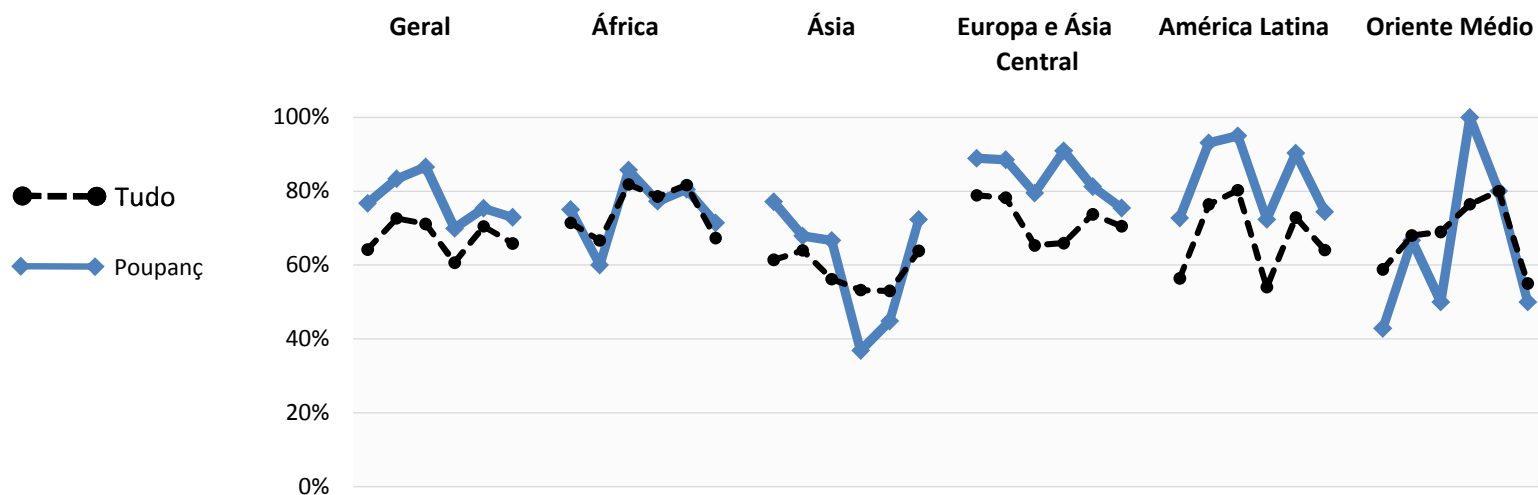
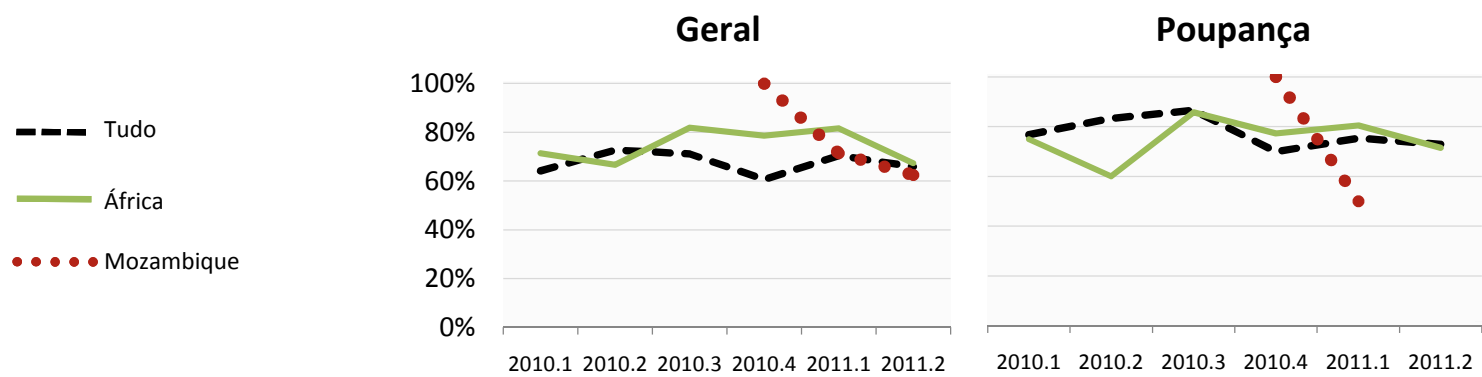
20 - 50 milhões



> 50 milhões



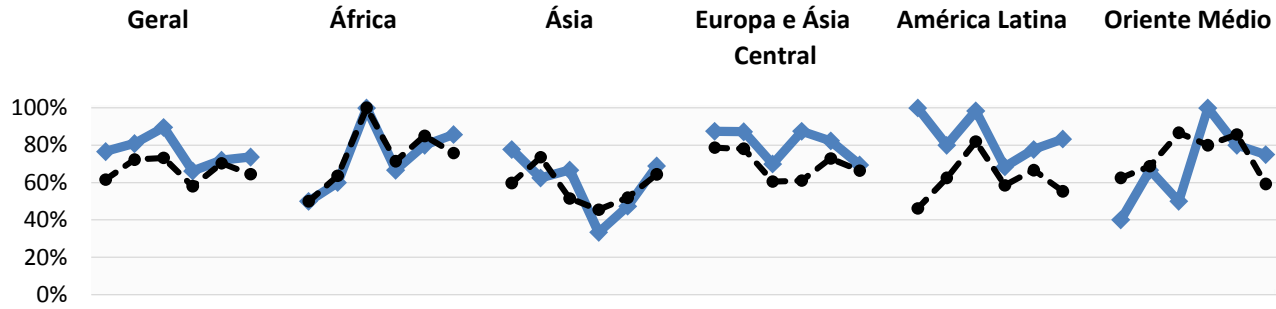
Ofecerá um novo produto



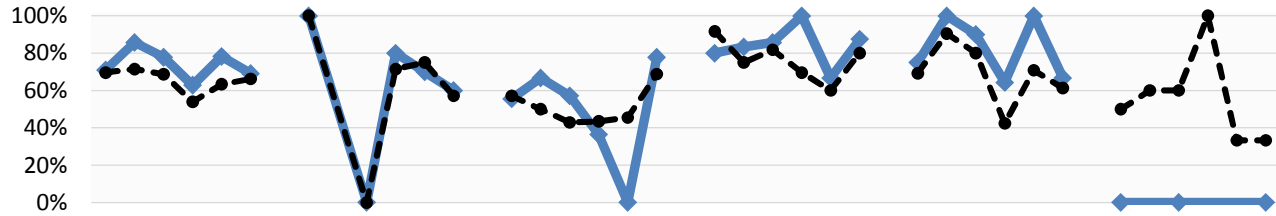
Ofecerá um novo produto

● - - ● Tudo
 ◆ - - ◆ Poupança

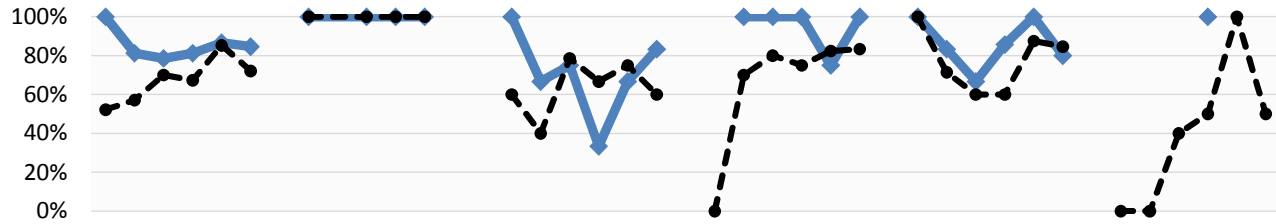
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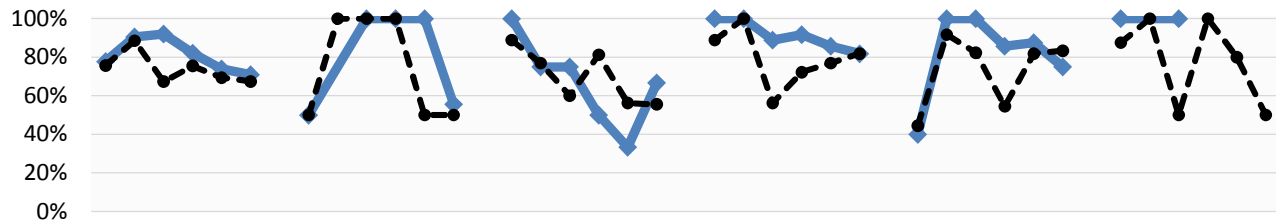
5 - 20 milhões



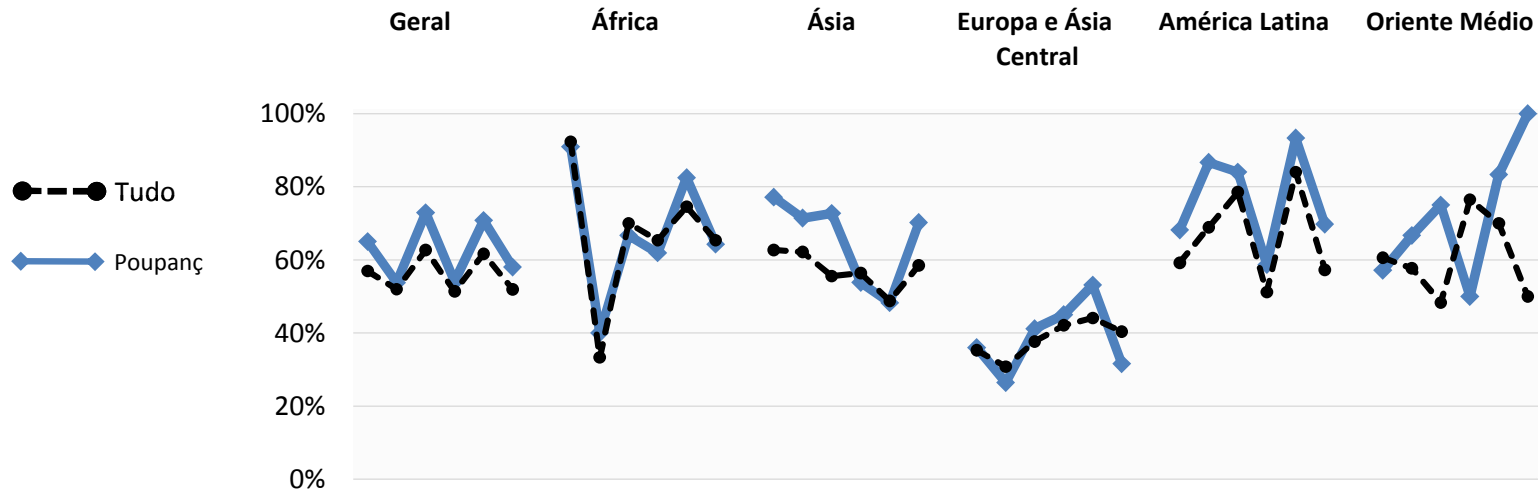
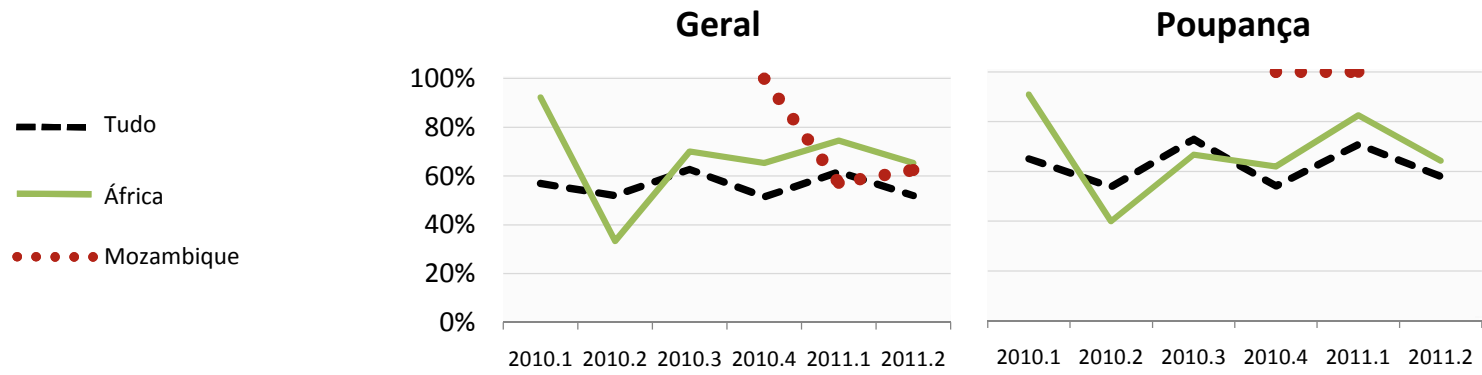
20 - 50 milhões



> 50 milhões



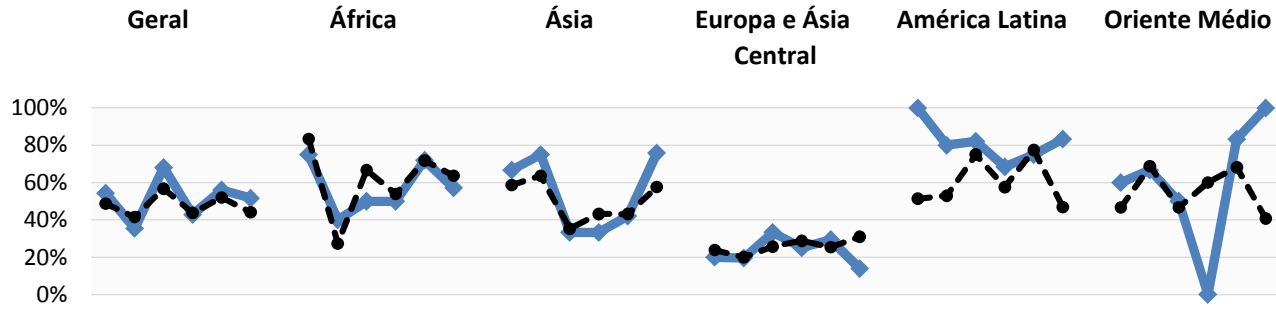
Investirá em tecnologia



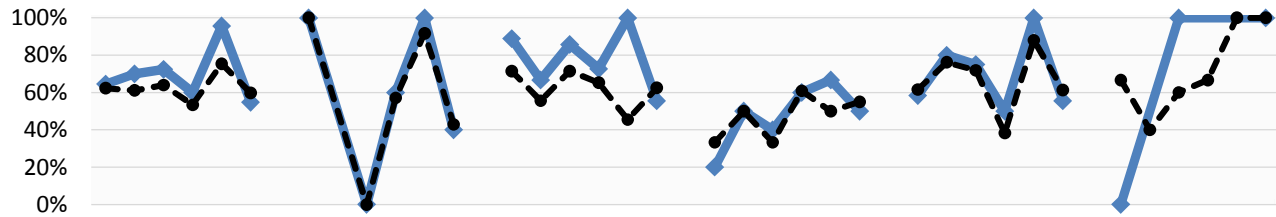
Investirá em tecnologia

● - - ● Tudo
 ◆ - - ◆ Poupança

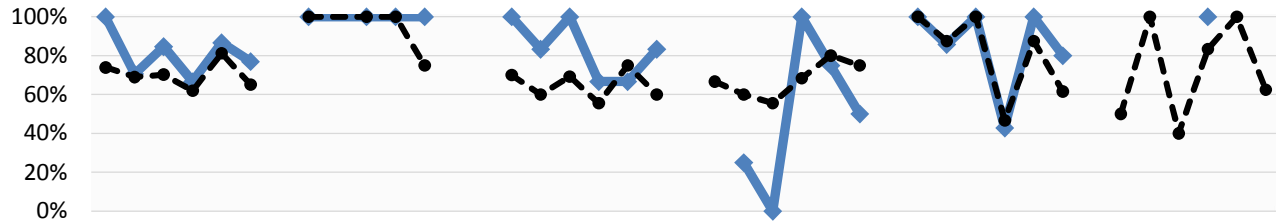
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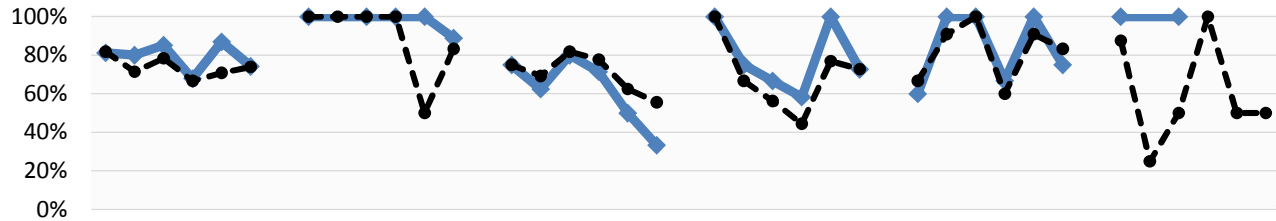
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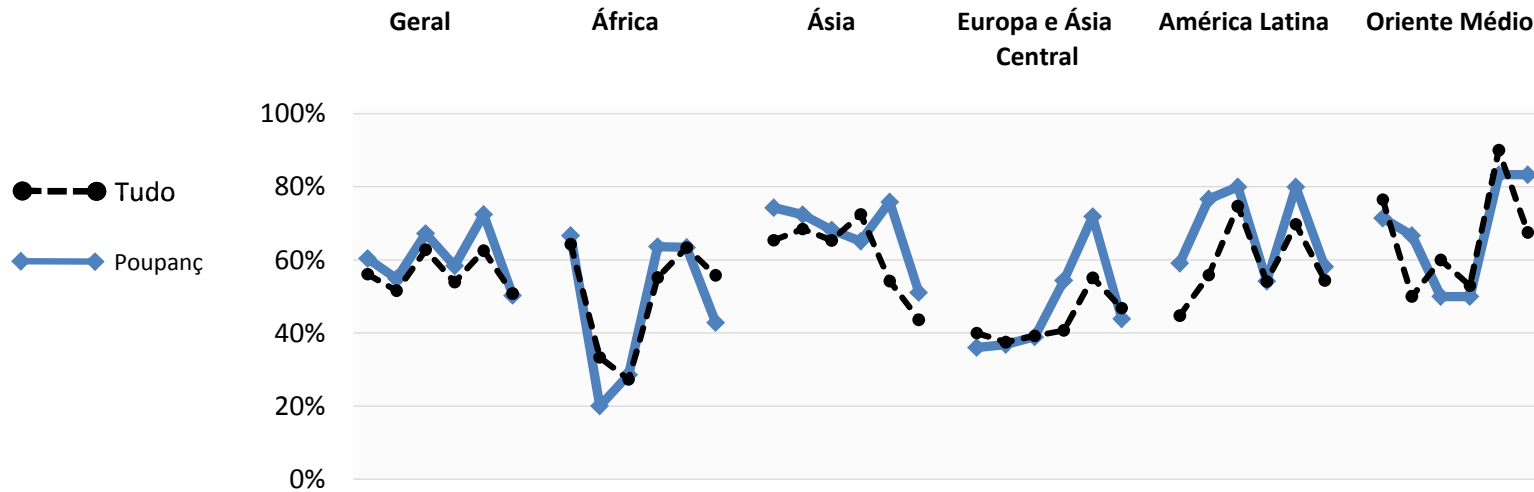
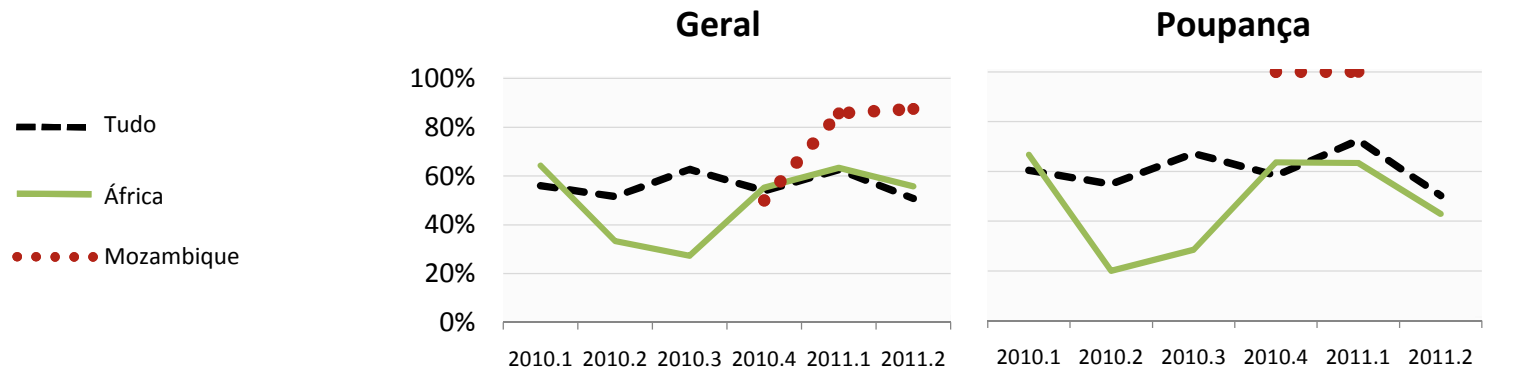
20 - 50 milhões



> 50 milhões



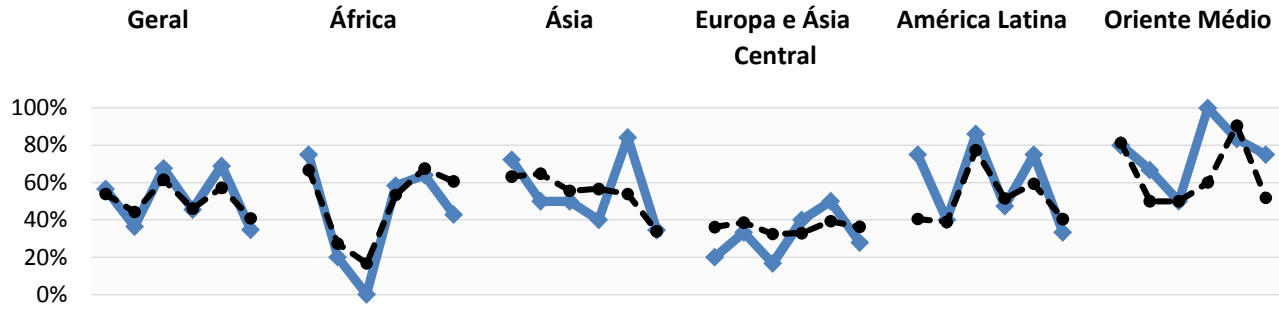
Ampliará a um novo mercado



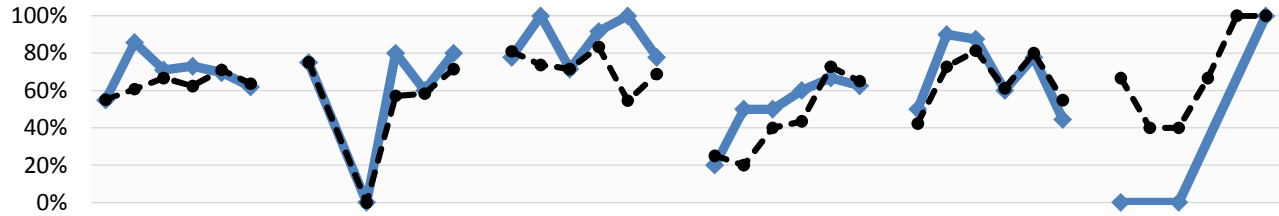
Ampliará a um novo mercado

● - - ● Tudo
 ◆ - - ◆ Poupança

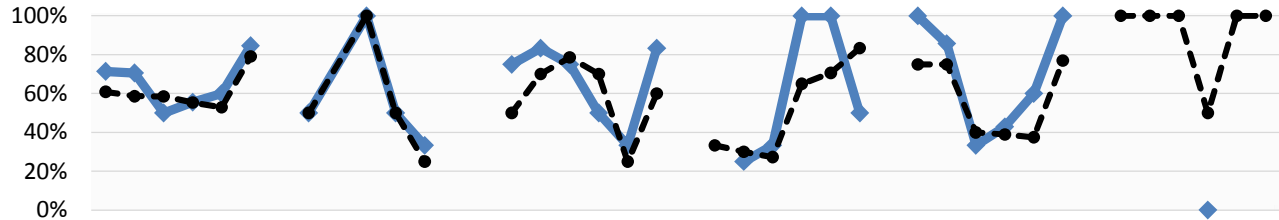
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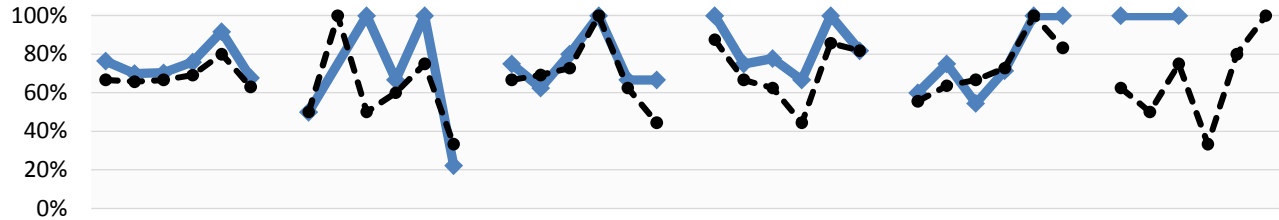
5 - 20 milhões



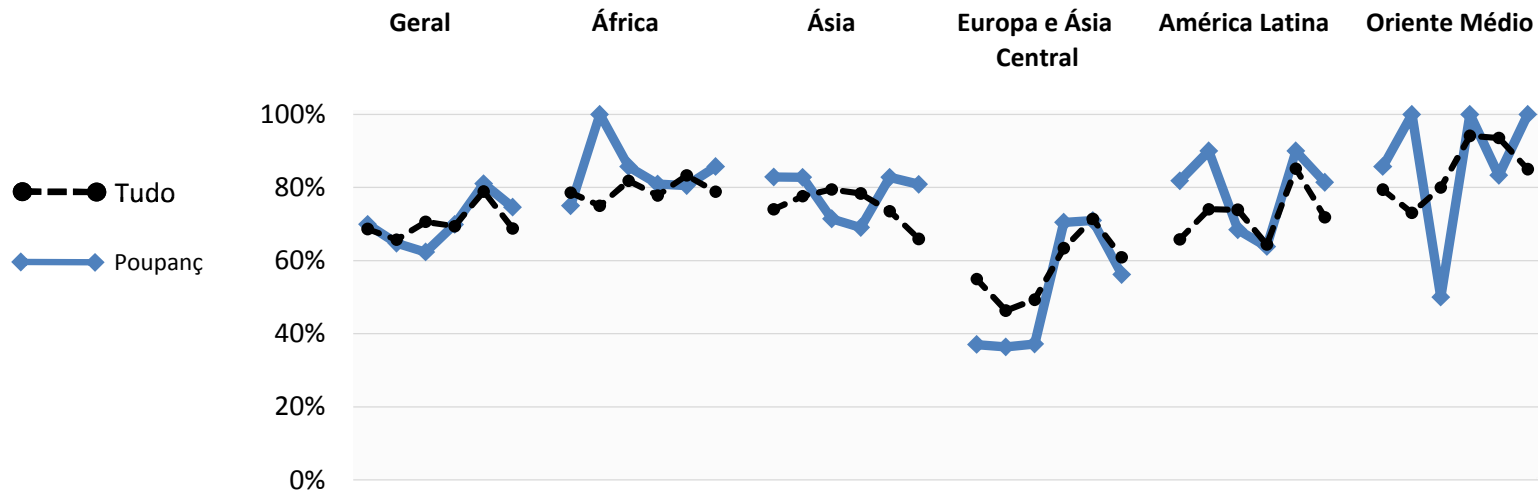
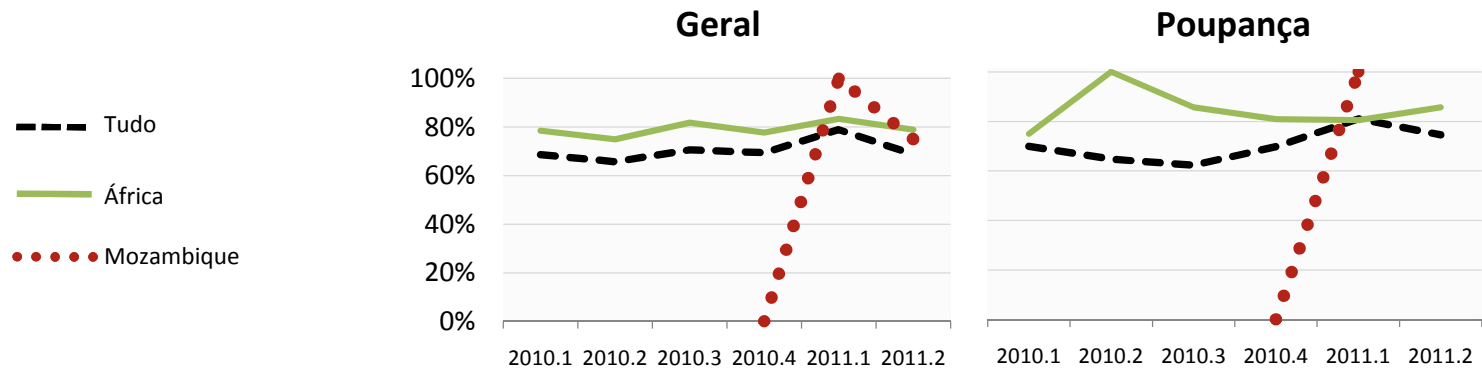
20 - 50 milhões



> 50 milhões



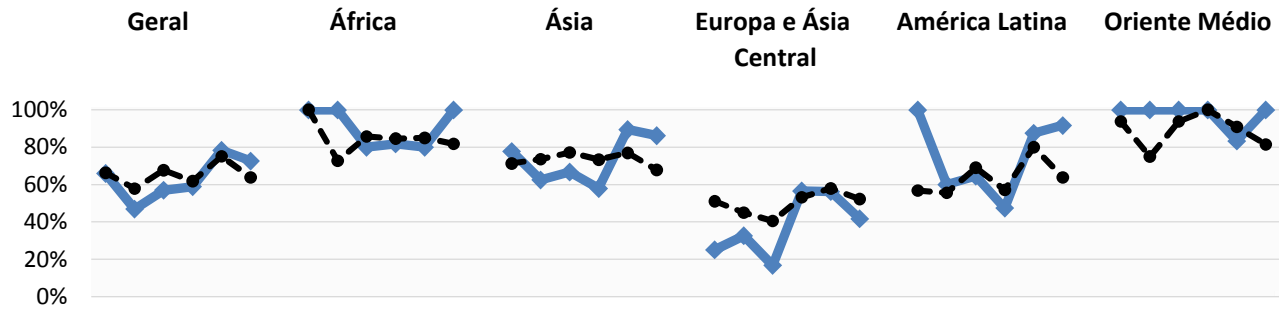
Contratará a pessoas novas



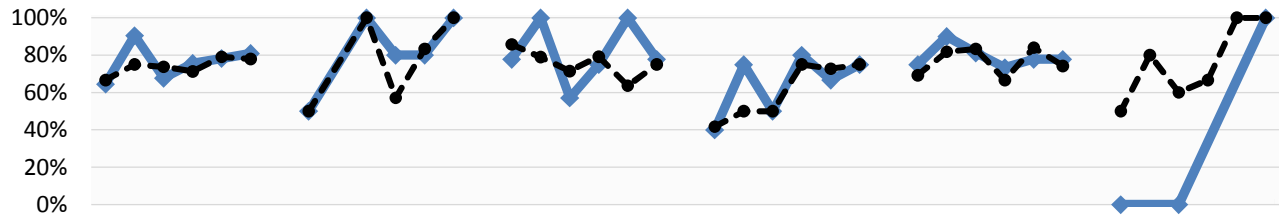
Contratará a pessoas novas

● - - ● Tudo
 ◆ — ◆ Poupança

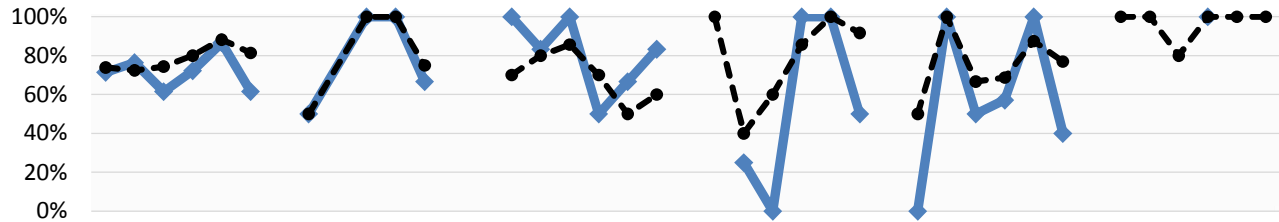
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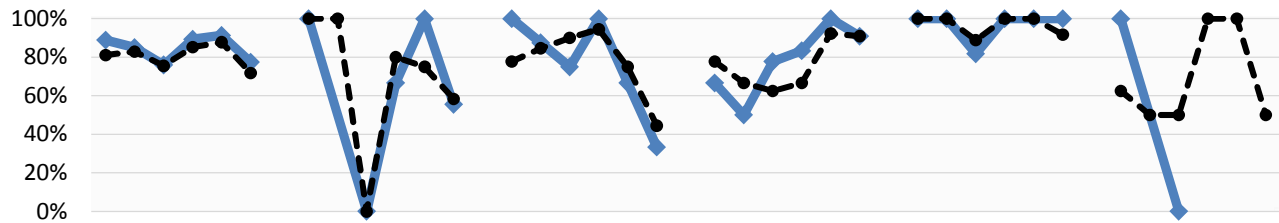
5 - 20 milhões



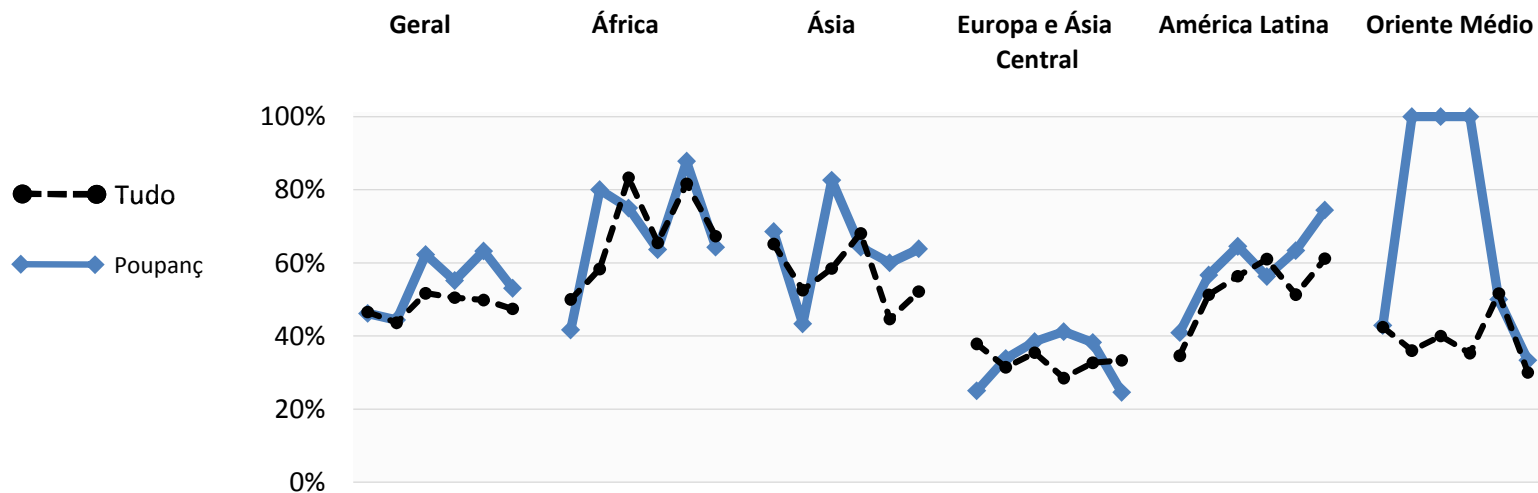
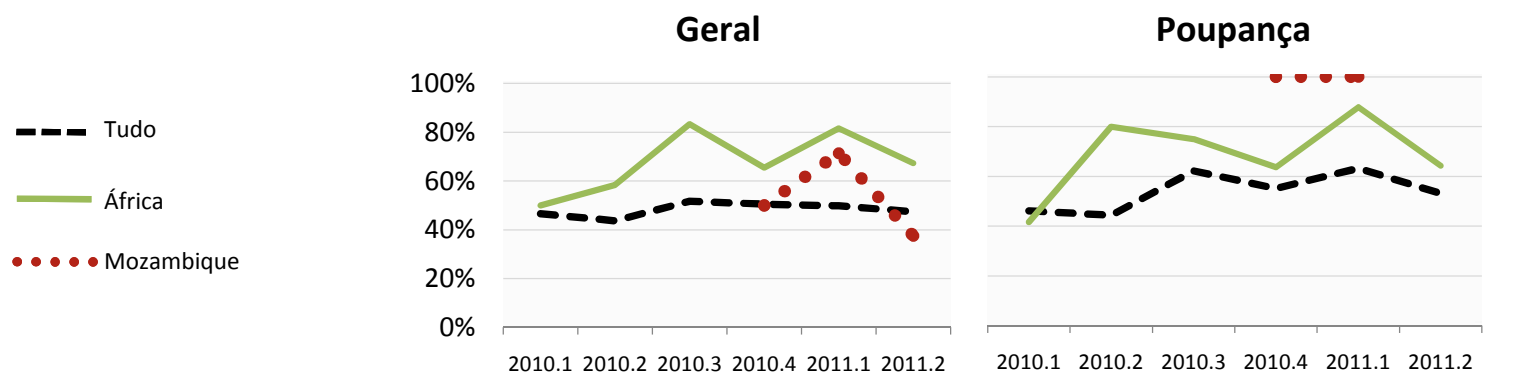
20 - 50 milhões



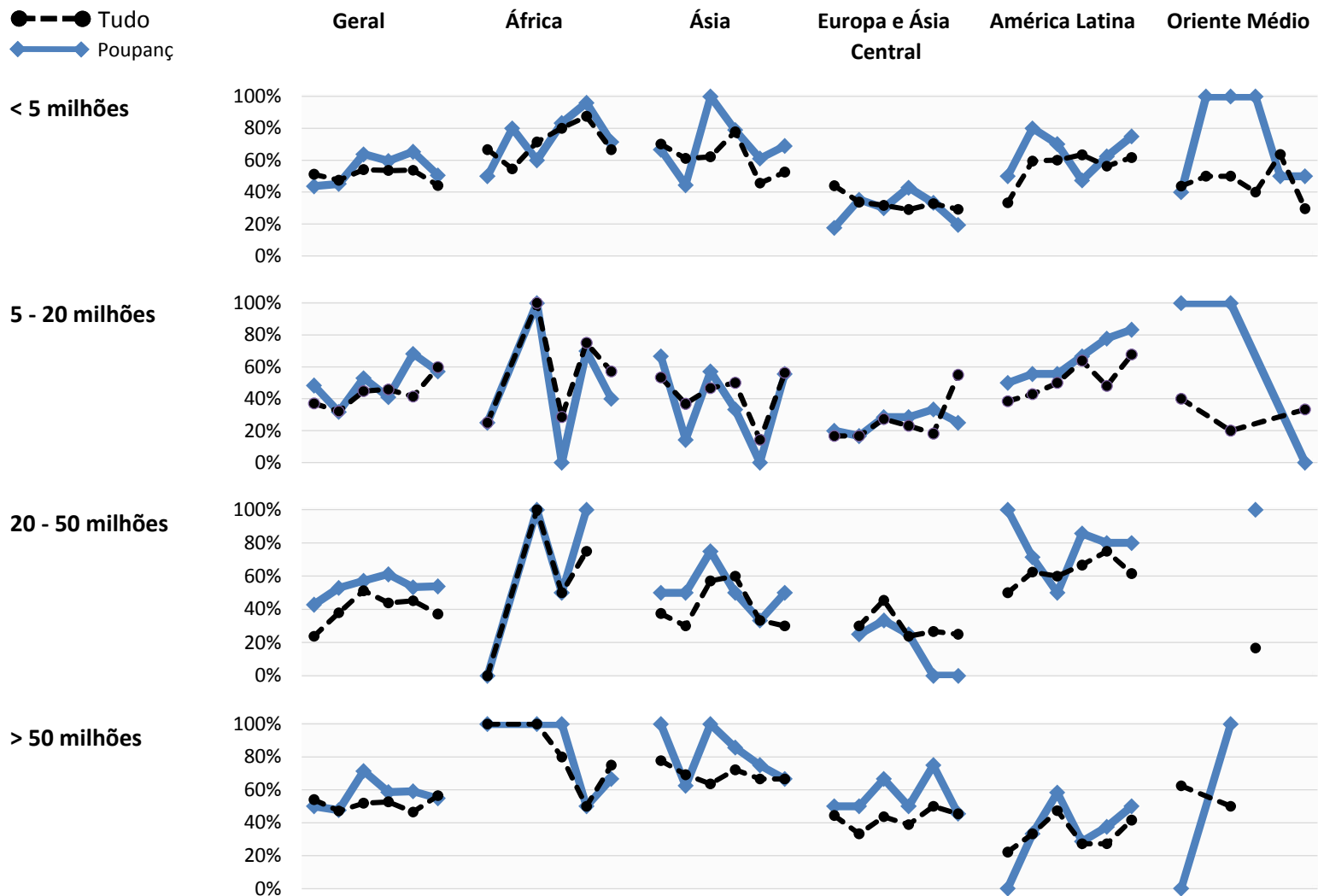
> 50 milhões



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
Ghana Microfinance Network

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

Europa e Ásia Central

Vietnam Microfinance Working Group
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
MicroFinance Center for Central and Eastern Europe and the Newly Independent States
Association of Micro-Finance Organizations in Uzbekistan
Russian Microfinance Center
Union of Credit Organizations of the Republic of Armenia

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 Micrempreasal 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
Sharakeh, The Palestine Network for Small and Micro Finance