



financial sector
development.

Who we are

ICON-INSTITUTE Consulting Group is one of the leading development consulting companies based in Germany. We offer innovative solutions and services to our clients and partners. Our reputation for excellence and efficiency is built on nearly 45 years of experience and a portfolio including over 860 assignments in more than 100 countries.

ICON Business Areas

- Education and Training
- Economic Development
- **Financial Sector Development**
- Engineering and Infrastructure
- Agriculture and Rural Development
- Social Policy and Health
- Social Research and Evaluation
- Statistics
- Information and Communication Technology
- Governance and Public Administration
- Justice and Legislation



Our Services

Micro and SME Finance

ICON assists financial service providers including Micro Finance Institutions (MFIs), credit unions, commercial banks and NGOs in

- Upgrading and downscaling of financial institutions, including the establishment of a micro or SME finance unit
- Streamlining existing and implementing innovative policies and procedures, such as operational and credit risk management, corporate governance, asset and liability management
- Product development, inter alia Energy Efficiency and Renewable Energy credit products, Islamic financial products, leasing products



ICON's Projects and Offices



Refinancing Advisory

ICON advises on the management of credit lines for example to apex institutions, development and commercial banks or on the establishment of funding units such as guarantee funds.

- Design of funding vehicle
- Establishment of operating policies and procedures, including investment documents
- Training of local management
- Investor advice
- Fund management



concepts. consulting. training.

Financial Sector Supervision

ICON assists central banks, ministries and insurance supervisory bodies in

- Establishing appropriate financial sector policies and regulatory frameworks
- Capacity building in market regulators and institutions such as by restructuring the internal management, training of staff, introduction of MIS
- Advice and support to banks and other financial institutions in implementing regulatory requirements
- Development of regulatory framework safeguarding customers rights



Services cross-cutting with other ICON Business Areas Education and Training and Economic Development

ICON assists suppliers and consumers of financial services by increasing their financial literacy and by introducing responsible banking practices aiming at a framework for consumer protection.

- Support in the implementation of national strategies to increase financial literacy
- Set-up and capacity building of training facilities for stake and share holders in the financial sector
- Business plan consulting / Business development services



Selected References

Albania: Technical Assistance to NOA SH.a., Albania on Strengthening Internal Controls and Internal Audit, EFSE

China: Final Evaluation of the EU-China Financial Services Co-operation Project, Studies, EU-ALA

Dominican Republic: Capacity Building in the Financial Sector , EU/ EIB

Ethiopia: Programme to the Development Bank of Ethiopia (DBE), EU-EDF

Georgia: TBC Bank - MCFF Advisory Services, EBRD

Germany: SME Credit Analysis Training Handbook, DEG

Honduras: Strengthening of the Financial Sector for MSMs, BMZ/ GIZ

Indonesia: Reconstruction and Development of the Micro-finance Sector in Nanggroe Aceh Darussalam, BMZ/ GIZ

Kazakhstan: SME Development and Micro Lending, BMZ/ GIZ

Kyrgyzstan: Support to the Non-Banking Financial Sector, EU

Mauritania: Promotion of Small and Micro Enterprises, BMZ/ GIZ

Mauritius: Technical Assistance for SBM Line of Credit II; Sub-Loans, EU

Moldova: Mobiasbanca - MCFF - Advisory Services, EBRD

Mongolia: Financial Services - Phase II, EU

Mozambique: Consulting Services for MSME Lending of Banco Comercial e de Investimentos, S.A. (BCI), BMZ/ KfW

Myanmar: Banking and Financial Sector Development, BMZ/ GIZ

Palestine: Credit Guarantee Fund for Small and Medium Enterprises, BMZ/ GIZ

Rwanda: Banque Rwandaise de Développement (BRD) and Banque Commerciale du Rwanda S.A. (BCR) - Institutional Capacity Building, EU

Serbia: Support to SME Credit Facilities (II), EU

Syria: Banking Sector Support Programme II, EU-MEDA

Thailand: Financial Services to SMEs, BMZ/ GIZ

Ukraine: SME Line of Credit: Competition for the Best Business Project, EU

Ukraine: SME Credit Line, EU

Ukraine: Support to SMEs in the Rural Sector , EU

Ukraine: Development of the Fiche for the Twinning Project on the Risk-Based Supervision of Non-Bank Financial Institutions, EU

Yemen: Access to Microfinance, BMZ/ GIZ

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