

The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. These shapes are primarily located on the left and right sides of the slide, framing the central text. The overall aesthetic is clean and modern.

NWTF Portfolio Management during the Pandemic

Challenges during the lockdown

- ▶ N WTF is a microfinance institution that uses Grameen method (Group method) in its operations.
- ▶ We rely on our non-financial to decrease vulnerability and increase capacity of our clients.
- ▶ Mobility
- ▶ Technology

Our Response to the Crisis

- ▶ Loan disbursements, insurance claims and savings withdrawals should continue.
- ▶ Scenario Setting
 - ▶ 4 different scenarios from complete lock down to normal situation. It describes operating procedures and processes from recruitment, loan assessment up to collection and delivery of non financial services.
- ▶ Client Segmentation
 - ▶ Allows us to process loans to clients with minimal or no face to face assessment that decreases probability of over indebtedness.

Other Services Provided

- ▶ Telemedicine
- ▶ Free Medicine
- ▶ Center based Medical Missions
- ▶ Video Consultation
- ▶ Client Connect
- ▶ Center Chief Connect
- ▶ On-line Training Videos
- ▶ Webinars

Lessons Learned

- ▶ Importance of technology.
- ▶ Importance multiple disbursement and payment channels.
- ▶ Communication is vital.
- ▶ Good relationship with our clients before the pandemic and dedicated staff are the primary reasons we survived.
- ▶ Disaster management protocol is a must have.