Microfinance Seminar
Professor Shaughnessy

Case Questions

A. ACCION Case

1. How is ACCION’s business model and strategy different from Grameen Bank (business model, strategy, impact)?

2. What is your assessment of the relative strengths and weaknesses of these two leading microfinance institutions?

3. Was ACCION’s shift to a regulated banking model from an NGO model the right one, from the perspective of borrowers and lenders?

4. How would you advise Mara Otero on her strategic options, as of the date of the case, and today?

5. Should the MF industry follow ACCION’s lead and develop microfinance as a commercial sector driven by profit?

B. Banco Compartamos Case

1. Describe the business model and strategy of Banco Compartamos.

2. Was Compartamos’ IPO a positive development for the microfinance industry?

3. Can Compartamos both serve the poor and serve the capital markets demand for growing revenue and improving profit margins?

4. How would you advise the “two Carlos” on their strategic options for the future, as of the date of the case (which is 2008)?

5. Is Compartamos the future of the MF industry, or do you see other models arising that will drive the next generation of microfinance growth and expansion?