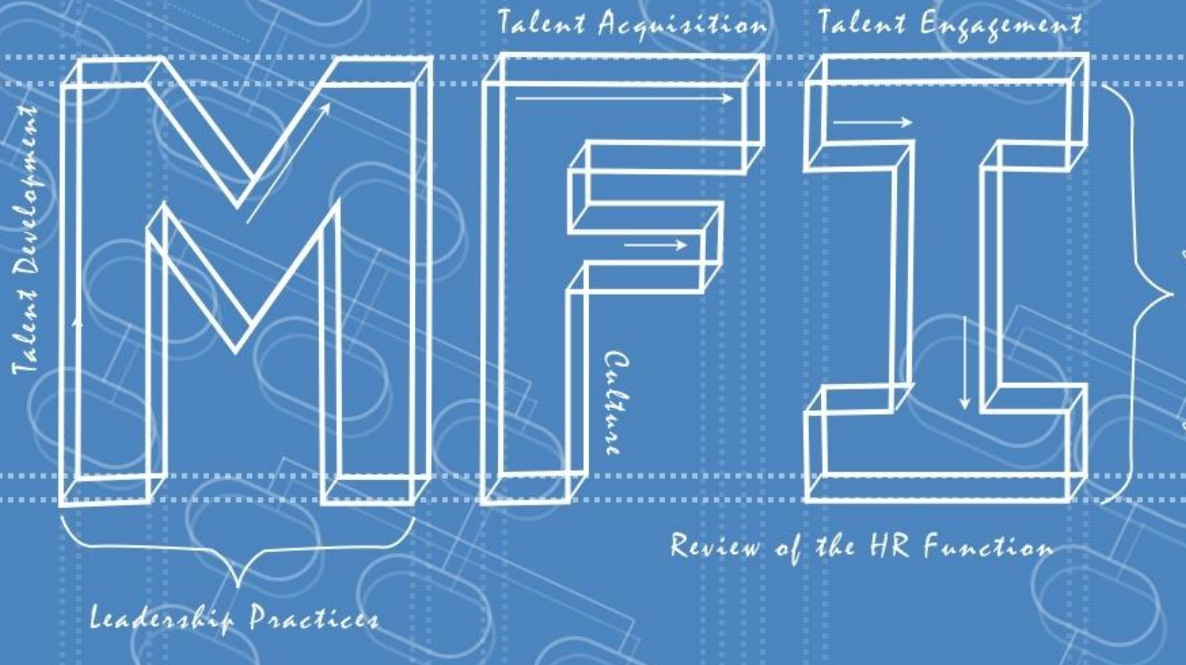
Human Capital Center

Human Capital Management Assessment

Blueprint Tool



GRAMEEN™ FOUNDATION

This blueprint tool has been developed by Grameen Foundation's Human Capital Center with the intent to scale the implementation of the Human Capital Management (HCM) Assessment Tool. The HCM Assessment serves as the starting point for aligning an organization's human capital management practices to its business strategy – ultimately assisting the institution to better serve greater numbers of the world's poorest people.

The HCM Assessment Blueprint Tool was made possible by the leadership support of Citi Foundation.

Citi Foundation

This tool should be used in conjunction with the corresponding supplemental materials.

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Introduction

The microfinance industry has faced significant barriers to scale as it works to reach greater numbers of the poor and poorest. Inadequate financing has been one barrier, and under-utilization of technology another – both of which Grameen Foundation is already attacking head on in order to help the institutions we serve become more effective. Yet success in relieving the capital constraint and optimizing technology as an accelerator for growth ultimately depends in large part on transforming the human capital management practices of microfinance institutions. Optimization of human capital has been one of the greatest overlooked barriers to scale in the microfinance industry.

There are compelling reasons to focus on human capital management (HCM) at this stage in the microfinance industry's development. Voices from all over the world point to this as one of the most significant challenges facing the sector. The issues are complex, and include lack of trained labor pool, staff attrition as competition increases, and the need to ensure all employees are focused on customer service and client protection. According to the Microfinance India State of the Sector Report 2008, "[the] shortage of human resources is undoubtedly the major problem that [will] impact the sector during the next two years" with "keyman risk the biggest single risk facing the larger MFIs."

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>
> - Microfinance India State of the Sector Report, 2008

Grameen Foundation created the Human Capital Center (HCC) in 2008 when it saw the opportunity to fill the wide gap in strategic human capital management practices in the microfinance sector. Our ultimate goal is to help microfinance institutions align their human capital management practices with business strategy to achieve sustainable growth, maximize the value of human capital and reach greater numbers of the world's poorest.

Our primary, and foundational, product the Human Capital Management (HCM) Assessment was developed to help MFIs implement tailored HCM practices that support their business strategy. Although MFIs have identified the need to solve specific challenges (e.g. "our turnover is too high; we need a new incentive plan"), we knew how important it was to understand the HCM *system* at an MFI before we could identify what was actually contributing to the particular presenting challenge.

This diagnostic tool reviews seven organizational and human capital areas, including strategic planning, leadership, culture, talent acquisition, learning & development, rewards/recognition and the existing human resources function. A HR expert (GF staff, consultant, or volunteer) does a pre-visit review of as much data as we can obtain, and then spends 8-10 days onsite at the MFI, interviewing a wide range of stakeholders, including the senior leadership team, 1-2 board members, function heads, the HR staff and field management and officers. We typically visit at least two field branches to get as wide a view as possible. It's quite helpful to work with a small internal team throughout the assessment process (including the HR function head, other HR staff, and at least one representative from field operations management) to share initial observations, test assumptions, and provide the opportunity for the organization to begin to think differently about their people practices. We also schedule 2-3 check-in meetings with the executive leader to create this same awareness.

After the on-site visit, observations and recommendations are documented in an assessment report prepared and submitted to the MFI. We then typically help the MFI develop a prioritized action plan to address the gaps identified. We view this assessment as a crucial starting point for any additional work with an institution.

The Importance of Blueprint Projects

Bankers without Borders® (BwB) is the volunteer initiative within Grameen Foundation that helps further our mission by providing and managing volunteers all over the world. These volunteers help pro-poor organizations working in both microfinance and technology for development to reach scale, sustainability and impact. One of BwB's strategies is a "blueprint approach" which provides a more efficient and effective use of a highly skilled reserve corps of volunteers – allowing us to reach a greater number of our partners, and extending the impact of Grameen Foundation. BwB partners with GF product teams and regional staff to identify and prioritize how best to leverage volunteers in the ongoing deployment of GF products and services or to deliver technical assistance to pro-poor institutions around the globe. Once this "Blueprint" approach is agreed to, a tailored training program is created to prepare the reserve corps of volunteers.

By developing the HCM Assessment Blueprint, we can more rapidly respond to priority human capital management challenges in the sector, increase our capacity to simultaneously manage multiple volunteer projects, and recruit cadres of qualified volunteers ready to be deployed for a specific "blueprint" project, while ensuring the quality of our interventions is maintained.

This blueprint guide is intended to serve as the primary resource for volunteers engaged to complete a HCM Assessment for Grameen Foundation's Human Capital Center. Initial interest in and feedback on the HCM Assessment has been very positive, and we have many more organizations wanting to work with us than we can currently accommodate. Our goal is to continue to reach as many MFIs as possible while we work to identify and train other players to scale this solution.

HOW TO USE THIS GUIDE

Dear Volunteer:

Congratulations! We're thrilled you've chosen to participate in a Human Capital Management Assessment and hope you'll find the process to be engaging, rewarding and enjoyable.

Conducting the HCM Assessment is a multi-step process with key deliverables throughout. This guide will serve as both your reference and on-the-ground toolkit. Please take the time to review the entire guide prior to beginning the engagement. The intent of this blueprint tool is to provide you with all the resources, insights and support you will need to successfully implement the HCM Assessment. But remember, your invaluable efforts are supporting the work of Grameen Foundation and in turn, we are here to support you – please let us know if you have any questions or stumble upon any unexpected roadblocks along the way. We're here to make this process a success for not only the MFI you will work to support, but also for you, our incredible volunteer.

Start here:

- **Take the time to review** the HCM Assessment "Process & Key Milestones" on page 7 of this guide.
- Pay attention to deliverables and **schedule your time accordingly**.
- Skim through the entire guide before you begin to get a deeper feel for the whole process.
- You will find a **glossary of frequently used terms** in the appendix of this guide.
- **Keep a list of questions** that come up so you can ask your Human Capital Center contact.
- At certain points within this tool, we will refer you to additional documents not found within the pages of this guide. These materials should have been provided to you along with this guide and will serve to supplement the material provide here. Please **reference these additional documents** when instructions indicate.

Tips for most effectively utilizing this guide:

- **Print this guide** and keep it with you, making it easier to find information while in the field.
- **Take time to review the full Assessment Questionnaire prior to arriving in the field.** Use the guidelines within this tool to develop clear plan for how you will make use of your time with the MFI.
- Write notes that are **clear to you.** You will be creating a Final Assessment Report based off the information collected during the Onsite Visit, so make sure you take notes to assist you with your analysis.

To prepare for the Onsite Visit, there are a number of items to coordinate and tasks you will need to complete. These tasks require a significant amount of time and energy, so we recommend getting started right away.

If you have any questions, be sure you contact your Human Capital Center representative.

The Grameen Foundation team is here to support your success. Please let us know how we can help you, and please share your feedback about the process.

Good luck!

~ The Human Capital Center Team

THE HCM ASSESSMENT

SCOPE AND OBJECTIVES

The Human Capital Management (HCM) Assessment is intended to be the starting point for aligning the organization's human capital management practices to its business strategy. The assessment process is designed to:

- Identify the current state of human capital management (HCM) practices
- Identify the gaps between these current practices and what is needed to drive business strategy and growth, to help the organization understand the risks the current gaps pose
- Provide specific recommendations on redesign and augmentation of existing HCM practices to support business strategy
- Together with the organization's senior team, develop a roadmap of priorities for action

STRATEGIC PLANNING	LEADERSHIP PRACTICES	CULTURE
High performance organizations begin by identifying what they intend to accomplish and the kind of organization they want to be. Different business strategies require different human capital management strategies, so it is critical to understand where the organization is heading. How an organization chooses to compete will largely dictate the kinds of human capital management actions necessary to achieve desired results.	A committed leadership team is essential to fostering an organization's shared vision, aligning organizational components, and building a commitment to the vision at all levels of the organization.	This is the "taken-for-granted" assumptions, beliefs, values, expectations and rules that members of a work unit or an organization share. Culture is fundamental to organizational performance. It is also an important factor in determining the effectiveness of human capital management programs, as well good "employee fit" when attracting, developing and motivating talent.
TALENT ACQUISITION	**TALENT DEVELOPMENT**	**REWARDS & RECOGNITION**
High performance organizations demand a workforce with the talents and skills to ultimately deliver on the strategic goals. Attracting talent includes identifying the current and future talent needs of the organization, monitoring the external labor market and deploying a holistic strategy to match the right people with the right roles.	Every employee within an organization deserves to know what is expected of them (measurable goals aligned with strategic goals), have access to learning and development opportunities to achieve goals and timely feedback on how they are meeting expectations. An integrated performance and development planning strategy and process enables these foundational needs.	High performance organizations foster an environment in which employees are engaged and motivated to contribute to achieving the strategic goals and rewarded for doing so. This approach includes drawing on the strengths of employees at all levels and backgrounds, encouraging honest two-way communications. A comprehensive rewards strategy and portfolio (monetary and non-monetary) reinforces the strategic goals.
REVIEW OF THE HR FUNCTION		
The HR Function plays a key role at all stages of organizational growth at two levels – as a business partner, collaborating and partnering with other functions in developing their strategic roadmaps and as a service delivery function through the effective and timely deployment of key people processes to achieve business objectives.		

MEASURING IMPACT

We believe MFIs who have adopted strategic HCM practices should be able to:

Increase operating efficiencies and scale

- Operating expense ratios will decline as more strategic HCM practices are implemented
- Sustainable growth is supported through appropriate workforce planning, fair and relevant recruitment and selection practices as well as leadership development focus and succession plans
- Decision-making is rationalized to the lowest appropriate level through leadership development, performance planning and strengthened communication
- Client outreach is increased due to improved field officer selection, retention, development and engagement

Accelerate progress towards meeting financial and social objectives

- Recruitment and selection practices ensure new hires are aligned with social mission
- Employee turnover reduced through improved selection, learning and development, and appropriate rewards and incentives
- Motivation and commitment is increased through performance planning, career development, and a clear understanding, measurement of, and attention to employee engagement levers
- Appropriate incentives contribute to increased client transparency and protection

Successfully implement and sustain organizational change

- Organizational change is embraced and sustained, whether internally generated (e.g. a new MIS system, business process reengineering to drive efficiencies, new line of business) or in reaction to outside pressures (e.g. shifting competitive landscape, significant new regulatory climate, constrained access to capital)
- Recruitment and selection practices able to support new product lines
- Organizational learning supports acquisition of new skills required

Evaluating the impact of our products and services is critical to our goal of shifting industry practice. We must answer the question—"Does adoption of a strategic HCM *system* lead to the anticipated impacts outlined above?" In order to better document and track the answer to that question, we evaluate impact on two different dimensions.

First, we track and assess the changes our client MFIs have experienced that we believe directly correlate with enhanced HCM practices. These are **key performance indicators (KPIs)** that we ask every MFI we work with to report to us on a quarterly basis. The KPIs are:

- Voluntary and Involuntary Turnover Rate
- Employee Retention Rate
- Average Time-To-Fill Open Positions
- Absences (unplanned)
- Internal Hire Rate

Data collection connected to these KPIs is integrated into the HCM Assessment process. You will find additional details on this further along within this guide.

In addition, we concurrently track the following operational indicators:

- Ratio of operating expense/gross loan portfolio
- Client retention rate
- Ratio of total staff to active clients (across all financial products)
- Portfolio At Risk (PAR)>30%
- Financial Self-Sufficiency (Adjusted Financial Revenue/Adjusted [Financial Expense + Impairment Losses on Loans +Operating Expense])

These operational indicators are tracked through a process of desk research, primarily utilizing information reported to a centralized industry data collection platform (www.mixmarket.org).

HCM ASSESSMENT PROCESS

The Human Capital Center has developed a well-honed approach to completing the HCM Assessment. This document provides an overview of the process and key milestones. Based on nuances of an individual engagement, this process may be modified at the discretion of the Human Capital Center; however, in general, all engagements will follow this sequence of stages.

	STAGE 0 Preparing for the Engagement	STAGE 1 Introduction to the MFI	STAGE 2 Pre-Assessment	STAGE 3 Onsite Visit	STAGE 4 Report Drafting	STAGE 5 Follow-Up and Measuring Impact
Actions	• Finalize Volunteer Agreement • Finalize Travel Waver • Complete e-learning module, Microfinance 101 • Review the full HCM Assessment Blueprint Tool • Study HCM Assessment Questionnaire	• Virtually introduce MFI to the volunteer • Participate in Introduction Meeting • Confirm dates for HCM Assessment • Review and clarify expectations and objectives for the HCM Assessment	• Make Initial Information Request to MFI • Confirm Onsite Visit schedule with MFI • Manage the process of obtaining documents • Review all supplied pre-Assessment data and materials	• Conduct field visit • Interview staff at head office • Interview field staff • Conduct mid-visit check-in meeting with HCC • Conduct closing meeting to discuss initial findings with director of MFI • Review KPIs and reporting framework with MFI's HR director	• Conduct any necessary follow-up information requests with MFI • Review results with HCC staff • Create draft Final HCM Assessment Report • Submit final report to GF • Incorporate GF comments into Final HCM Assessment Report • If applicable, review translated version of Final HCM Assessment Report	• Next Steps meeting with MFI • Volunteer wrap-up and closing
Volunteer Deliverables	• Execute Volunteer Agreement • Complete e-learning module	• Participate in Introduction Meeting with HCC and the MFI	• Finalize Onsite Visit schedule	• HCM Assessment documentation • Initial Findings Presentation	• Final HCM Assessment Report (draft and final versions)	• Evaluation and feedback
MFI Tasks	• HCM Assessment Letter of Intent	• Confirm dates for HCM Assessment	• Set up internal interviews • Provide requested information	• Provide requested information • Schedule staff time	• Submit remaining materials	• Evaluation and feedback • KPI Data
Grameen Foundation Tasks	• Create Volunteer Agreement • Respond to questions from the Volunteer • Set expectations with MFI • Provide resources	• Schedule Introduction Meeting • Introduce volunteer to MFI	• Provide assistance as needed	• Provide assistance and answer questions as needed • Participate in mid-visit check-in meeting	• Review Final HCM Assessment Report • Provide feedback • Coordinate finalization • Provide MFI with Final HCM Assessment Report	• Conduct Next Steps meeting with MFI

STAGE 0 – PREPARING FOR THE ENGAGEMENT

STAGE 0 – VOLUNTEER CHECK LIST:

- ❑ Review the full HCM Assessment Blueprint Tool; familiarize yourself with the process, timeline and expected deliverables
- ❑ Sign, scan and return Travel Waver
- ❑ Review MFI Letter of Intent to understand expectations from the MFI's point of view

GETTING STARTED

Upon receiving this blueprint tool, begin by reviewing the full document. Familiarize yourself with the process, timeline and expected deliverables. What is the ultimate objective of the HCM Assessment? What value does this process provide the MFI being assessed? What are your goals in completing this assessment as a volunteer?

If you have not done so already, before you proceed any further, please ensure your profile is up to date on the Bankers without Borders site and have signed and returned your Bankers without Borders volunteer Travel Waver. We will need to ensure these steps have been completed before we can approve your trip to the field in support of a Grameen Foundation engagement.

We view our volunteers as highly skilled, pro-bono consultants. In order to sufficiently measure and analyze the immense value volunteers provide in support of our mission each year, we need you to complete your profile within the BwB system and to record the number of hours of volunteer time you dedicate to this engagement. Keep this in mind as you complete work for this project both remotely and in the field. Keeping track of your hours as you go will make things much easier when you close out your engagement.

MFI LETTER OF INTENT

As you prepare for your engagement, the MFI is also preparing for your arrival. Below is a sample of the Letter of Intent HCC sends to the MFI prior to confirmation of their interest in participating in an HCM Assessment. Review this letter to understand the expectations set out by Grameen Foundation at the outset of the engagement.

*Dear **[MFI CEO]**:*

*Grameen Foundation ("GF") is pleased to present a proposal for technical assistance for **[MFI]** for your consideration. A central part of the work of Grameen Foundation is to help microfinance institutions align their human capital management (HCM) practices with their overall business strategy in order to achieve sustainable growth, maximize the value of their human capital and reach greater numbers of the world's poorest.*

Human capital must be managed, deployed, and measured to continually improve the bottom line. The Human Capital Management Assessment tool is intended to be the starting point for aligning the organization's HCM practices to its business strategy.

*The effective implementation of the HCM Assessment tool requires institutional commitment from **[MFI]**. Understanding such, this letter outlines in detail the scope of work to be completed:*

***Human Capital Management Assessment*:**

I. Scope:

This assessment tool covers six organizational and human capital management areas, including strategic planning, leadership practices, culture, and how to attract, develop and motivate talent, as well as a review of the internal human resources function.

The final product of the process is an HCM Assessment Report which identifies the current state of HCM practices. The report provides recommendations for potential areas for growth and, with input from the MFI, lays out guidelines for specific priorities to align HCM practices with business strategy. GF may further collaborate with the MFI to assist in designing and implementing the internal changes called for within the report's priorities; however, these subsequent interventions are not covered in the scope of the Assessment itself.

II. Objectives:

- *Understand the importance of aligning HCM practices with organizational strategy.*
- *Identify the current status of HCM practices within **[MFI]** and review the functionality and effectiveness of these practices.*
- *Highlight the gaps between current practices and those required to support the business strategy of the institution.*
- *Recommend changes that will strengthen the strategic impact of HCM practices.*
- *Prioritize actions required to close these gaps.*

III. Methodology:

*The methodology behind the Assessment is extremely participatory and collaborative. As such, it is important to the success of the assessment that GF's representatives have the opportunity to speak with a number of people within **[MFI]**, including those who are most involved in setting direction for the organization, for HR, for managing and implementing human capital management activities, and those who are the biggest "internal customers" of HR—typically department and operations heads.*

It's also important that we meet with a number of field-based staff. In other assessments, we've had the opportunity to conduct at least two group meetings with loan officers (and other field staff), as well as meetings with branch managers and regional managers. It is also helpful for the GF representatives to be able to visit at least one client meeting, to have the opportunity to view a loan officer in action.

We find it quite helpful to convene a small internal team that can meet with us periodically throughout the assessment, to help us understand both current policies and practices (which may differ from stated policy) as well as help determine priorities for HCM practice redesign. Typically, team members would include the senior leader who has responsibility for HR, the HR manager (or the person who has day-to-day oversight responsibilities for HR activities), other HR staff, and perhaps one or two senior field operations individuals. The point is to have people on the team who will thoughtfully participate and can represent diverse views, and include the people whom you will assign the responsibility of addressing the priority action items that are developed as a result of the assessment. Participating on the team can also serve as a development assignment.

IV. Responsibilities of both parties

<u>GF Responsibilities</u>:

- *GF is responsible for planning and facilitating the assessment process as outlined in this Scope of Work; will ensure minimal disruption in work procedures; provide updates and progress reports at client's request; and immediately inform client of any other issues that may emerge that require attention.*

- *GF will be responsible for maintaining the confidentiality of the sensitive information received throughout the evaluation process. However, we hope to communicate the results of the evaluation to the benefit of the microfinance industry in a mutually agreeable format.*

Client responsibilities:

- *Client will be responsible for providing a primary contact to work with throughout the project; providing data requested regarding current strategy, policies, practices and procedures; local regulatory information as necessary; and for ensuring access to senior management and other employees as necessary to carry out the assessment within the project schedule.*
- *In addition, client will provide meeting space and ensure project team members commit the time necessary to fulfill their responsibilities to the team.*

Joint responsibilities:

- *Both GF and client will inform each other immediately of any unforeseen changes or issues which impact this project. We will work to accommodate each other's unexpected scheduling conflicts, and we agree to fully communicate to keep each other informed of all aspects of this project.*

V. Project timing

GF proposes implementing the Assessment during the ***[proposed dates]****. Any other schedule must be mutually agreed upon between GF and the client. The entire Assessment process is expected to require 12-15 days on site.*

Activity	*Time Estimate*
Data review prior to onsite work	*2 days*
Onsite work	*8 – 10 days*
Report preparation	*2 days*
Client report review meeting	*1 day*

VI. Costs:

The total cost for Grameen Foundation to implement the Human Capital Management Assessment with ***[MFI]*** *is roughly* ***[$--,--- USD]****. GF asks that* ***[MFI]*** *contribute* ***[--%]*** *of the cost of the Assessment, implying a contribution of* ***[$--,--- USD]****. Grameen Foundation commits to contribute the rest of the cost (****[$--,--- USD]****) with funding contributed through philanthropic donations.*

VII. Expected Results:

The conclusion of this project will be the presentation of a HCM Assessment Report which will identify the current state of HCM practices and provide recommendations along with a prioritization of specific activities to align HCM practices with business strategy.

Grameen Foundation is pleased to have ***[MFI]*** *as a client and we hope to continue to work with you through the coming years. Please don't hesitate to contact us if you have any questions.*

Sincerely,

Peg Ross	***[Corresponding RCEO]***
Director, Human Capital Center	*Regional CEO,* ***[insert region]***

STAGE 1 – INTRODUCTION TO THE MFI

STAGE 1 – VOLUNTEER CHECK LIST:

- ❑ Email short biography and update CV within BwB database
- ❑ Participate in introductory call with the MFI
- ❑ Coordinate with GF representative to book necessary international travel

INTRODUCTION TO THE MFI

Once you have signed your volunteer contract and completed the Introduction to Microfinance course, you're ready to delve into your engagement. At this point, please send your HCC Contact a short biography and ensure your CV is up to date within the BwB database. We will use this to help introduce you to the MFI you will be working with – giving them background on the external assessor who will be arriving to assist them improve their human capital management practices.

Your HCC contact will then schedule a call to introduce you to the MFI. This call will most likely include the Managing Director of the MFI and/or their Director of Human Resources. Here's a sample agenda for what that meeting will entail:

Participants:

- Volunteer
- HCC Contact
- MFI Managing Director
- MFI Director of Human Resources *(participation dependent on MFI)*

Agenda:

- Introductions
    - HCC Contact introduces Volunteer to the MFI
        - Volunteer provides brief introduction of himself or herself to the MFI; provides context on their background in human capital related work and expresses interest in engaging with MFI on the HCM Assessment
- HCC Contact reviews overall HCM Assessment objectives and outcomes
- Confirm dates and high-level logistics
    - Review high-level schedule of onsite visit
    - Discuss location of visit to branch and logistics for necessary travel arrangements
- Discuss next steps
    - HCC Contact hands off primary coordination responsibilities to Volunteer; informs MFI they should be expecting an e-mail with a Materials Request and further details on logistics

STAGE 2 – PRE-ASSESSMENT

STAGE 2 – VOLUNTEER CHECK LIST:

- ❑ Email the MFI to finalize the onsite visit schedule
- ❑ Send MFI the Materials Request sheet and KPI Data Collection Template
- ❑ Review HCC Key Performance Indicators
- ❑ Review any background materials the MFI or GF can provide prior to departure for the onsite visit
- ❑ Familiarize yourself with the HCM Assessment Questionnaire (included in Stage 3)

SCHEDULING YOUR VISIT

The onsite visit portion of the HCM Assessment lasts just two short weeks. In order to get the most out of your time in the field, it is important to finalize the schedule for your visit as much as possible before departure. This will also ensure that the MFI has a full understanding of the time commitment required of each member of its staff.

Coordinating your visit may require a series of emails and phone or skype calls. **Please copy your HCC contact on all correspondence with the MFI.**

Data Gathering Approach

During the onsite visit, data is gathered through a series of interviews (one on one) and small group discussions. This is meant to be an iterative process – i.e. over successive interviews, only additional data is sought and data already obtained is validated, as required. In each section, there is a checklist or a set of indicative questions that you can ask to gather pertinent data.

The following meetings are recommended:

INDIVIDUAL, ONE ON ONE MEETINGS	SMALL GROUP DISCUSSIONS
• CEO • Chairman (if actively engaged in the business) • 1 – 2 Board members, if possible • Head of Operations • All direct reports of Head of Operations • Head of HR • Head of Finance • Head of Audit • Head of Compliance • Head of Legal • Head of IT • Head of Training/Training Manager • Senior HR Manager • Grameen Foundation Team *(where relevant)* • Grameen Foundation Country Manager *(where relevant)*	• 2 – 5 Regional Heads (2 levels down from Head of Operations) • 4 – 5 Area/Branch Managers (no mixed levels) • 4 – 5 Unit Managers (if this level exists) • 5 – 8 Loan Officers/Field Officers (min. 2 groups) • Branch Support (may include in LO group) • 5 – 6 Members across corporate functions • HR Team

Recommended Schedule

To optimize your time at the client site and, more importantly, to ensure you are getting data in the right and optimal sequence; we recommend the following schedule.

Day 1	President & CEO (1-2 hours); Internal Assessment team, if constituted (2 hours); HR Director (2 hours); Head of Operations (2 hours)
Day 2	Heads of all Functions (Finance, Legal, Audit, Compliance, IT) – 1 hour each; Senior HR Manager (2 hours)
Day 3	Training Head (2 hours); 3 direct reports of Head of Operations (1 hour each); HR Team (1.5 hours)
Day 4	Branch visit–group meetings with Area Managers, Unit Managers & Field Officers; two days in the field may be required, which will shift the schedule back one day.
Day 5	Group meetings: Regional Heads & Corporate Functions (1.5 hours each); 2 Board Members (1 hour each); update with CEO (1 hour); clarification meetings with HR/Operations if required
Days 6 & 7	Consolidation of report; follow up with other meetings as required
Day 8	Internal Assessment team (1 hour update); clarifications; review of findings and recommendations with key internal HR owners, if no Internal Assessment team (e.g. Head of HR and Head of Training); update with CEO (1 hour)
Day 9	Revise report and plan for sr. team session
Day 10	1/2 day workshop with senior team to present findings and prioritize actions

Though we encourage you to work with the MFI ahead of time to set the schedule for your onsite visit, we recognize that sometimes issues may arise that will lead to last minute changes. If and when this occurs, please be flexible and work with your contact at the MFI to re-schedule affected meetings or field visits.

Visiting the Field

An important part of the onsite visit is traveling to the field to see what things are like outside of the MFI's head office. Depending on where the MFI operates and how far apart their field operations are, it may be possible for you to visit two separate branches. **It is important to emphasize to the MFI that the intent of the visit is to gain insights on what day to day work is like in one or two of their representative branch office.** An MFI leader may be compelled to send you to their best performing branch, but it's important to be clear that we want to visit a branch that will best represent how things operate in a majority of the MFI's field locations.

We have found MFI directors who may be hesitant to invite us to speak with those within the MFI seen as the *squeaky wheels*. Sometimes it's helpful to remind these leaders that it's these people who care enough to want to have their voice heard… Often they provide some of the best insights on how to help improve the organization. It's when an employee becomes so unmotivated that they stop providing feedback that a leader should be worried.

Sample Email: Logistics for the Onsite Visit

To facilitate your communications, here's a sample email to send to the MFI as you work to schedule the necessary onsite meetings. You will find an editable draft of this email template included in the supplemental documents you received along with this blueprint guide.

*Hi **[MFI CEO or Primary MFI Contact]**,*

*It was good to be introduced to you over the phone. I'm looking forward to meeting you in person and working with you on the HCM Assessment. In order to maximize the value of my time with **[MFI]**, I thought it would be helpful to send a few things ahead of my arrival.*

First, I've attached a list of the information/data I would like to review. It would be great if it was available electronically. If not, please don't worry; I'll plan to pick it up when I arrive. If there is information I've asked for that you don't have, just let me know. Also attached is a data collection template for five key performance indicators used to evaluate your human capital management practices. Hopefully your HR system will allow for reporting on these indicators and your will be able to provide me this data prior to my arrival.

*Second, it is important to the success of the assessment that I spend time with a number of people at **[MFI]**, including those who are most involved in setting direction for the organization, for HR, for managing and implementing human capital management activities, and those who are the biggest "internal customers" of HR—typically department and operations heads. It's also important that I meet with a number of field-based staff. In other assessments, there has been the opportunity to do 1-2 large group meetings with loan officers (and other field staff), as well as meetings with branch managers and regional managers. It would also be great to be able to visit one client meeting, so I can view a loan officer in action.*

It is often quite helpful to convene a small internal team that can meet with me periodically throughout the assessment, to help me understand both current policies and practices (which may differ from stated policy) as well as help determine priorities for HCM practice redesign. Typically, team members would include the senior leader who has responsibility for HR, the HR manager (or the person who has day-to-day oversight responsibilities for HR activities), other HR staff, and perhaps one or two senior field operations individuals. The point is to have people on the team that will thoughtfully participate and can represent diverse views, and include the people whom you will assign the responsibility of addressing the priority action items that are developed as a result of the assessment. It can also serve as a development assignment.

*Here's a tentative schedule for the two weeks: **[insert]***

*It will be great if someone on your staff can schedule these meetings; it's important to make sure that the people we need to meet with see this project as a priority. When we meet the first day I'm there, we'll also discuss a change management process; our recommendation is that you begin now to communicate to the organization that we will be on site, the nature of the work we're doing with **[MFI]**, and the desired outcomes so that people have a context when they're asked to meet with us and understand how this project fits in to the overall business strategy at **[MFI]**.*

Looking forward to meeting you soon.

MATERIALS REQUEST

Along with the email to the MFI finalizing the schedule, attach and send the HCM Assessment Materials Request table outlining the information we find it important to review during the HCM Assessment process. The Materials Request table (as well as a Spanish translation) can be found in the supplemental materials you were provided to accompany this blueprint tool.

It is unlikely that the MFI will have all the documents and data outlined within the table, but they should provide you with as much of the material as possible. It is also unlikely that all of the material will be available electronically. We find it helpful to ask for any materials available to be sent electronically, prior to your departure for the onsite visit. This will give you some background materials to provide context for the MFI you will be visiting. The rest or the documents can be picked up once you arrive onsite.

KEY PERFORMANCE INDICATORS

The second document you will need to attach to your scheduling email with the MFI is our Key Performance Indicator (KPI) Data Collection Template. This template (as well as a Spanish translation) was also included in the supplemental materials you were provided to accompany this blueprint tool.

As a refresher, our KPIs are as follows:

- Voluntary and Involuntary Turnover Rate
- Employee Retention Rate
- Average Time-To-Fill Open Positions
- Absences (unplanned)
- Internal Hire Rate

Included within the Technical Assistance agreement Grameen Foundation's Human Capital Center enters into when we begin an engagement with any MFI is the requirement for that MFI to report quarterly on these five indicators. We are counting on you, our volunteer, to impart upon the MFI the importance of tracking these indicators for their own internal management benefits as well as to assist HCC in measuring our impact.

We hope that when a significant number of MFIs begin to track and report these KPIs we will be able to establish benchmarks to help individual MFIs track their progress against others in the industry. To that end, it is important that each indicator is being measured in a consistent manner. You will find in the tables below our breakdown of each indicator, providing specific instructions on how it should be defined and measured. As these indicators were adopted from the private sector, they should be fairly familiar to you.

We request each MFI send data at the outset of the engagement and then quarterly for two years following completion of any HCC intervention. Please familiarize yourself with these indicators and clarify any questions on how they are measured with your HCC contact prior to leaving for the field as during your final meeting with the MFI we will ask you to review with them how these indicators are measured to insure you leave them with the capacity to easily meet their reporting requirements. While some MFIs may already be tracking these indicators, invariably for some of those with more limited HR capacity, collecting data on these indicators may be more challenging. Please help us convey to the MFIs that while we would prefer complete data on all five indicators, incomplete data will be more helpful to us than no data at all if that's all they are able to provide us at this point.

Employee Turnover:

Often turnover is calculated based on all separations for a specific period; this approach doesn't identify turnover that might have been preventable. In addition to calculating overall turnover, calculate voluntary turnover (initiated by the employee, such as choosing another employer, continuing education), and involuntary turnover (such as retirement, long term illness, death, or employer-initiated termination).

$$\textbf{Aggregate (Total) Turnover} = \frac{\#\text{ of separations during period}}{\text{average headcount for same period}}$$

Example: 15 separations in March ÷ 100 (average headcount for March) = 15% total turnover

$$\textbf{Voluntary Turnover} = \frac{\#\text{ of voluntary separations during period}}{\text{average headcount for same period}}$$

Example: 10 voluntary separations in March ÷ 100 (average headcount for March) = 10% voluntary turnover

$$\textbf{Involuntary Turnover} = \frac{\#\text{ of involuntary separations during period}}{\text{average headcount for same period}}$$

Example: 5 involuntary separations in March ÷ 100 (average headcount for March) = 5% involuntary turnover

* average headcount = add the # of employees at the start of a specific period to the number at the end of the period and divide by 2

Employee Retention:

The retention rate is defined as the % of employees who were employed at the beginning of a period and who remained employed at the end of the period. This measure tracks employees over time and is not affected by subsequently hired employees, an important distinction in periods of rapid expansion.

$$\textbf{Retention Rate} = \frac{\#\text{ of employees at the end of a period}}{\#\text{ of employees at the beginning of the period}}$$

Example: 80 employees remaining at the end of the period ÷ 120 employees at the beginning of the period = 67% retention rate

Absenteeism:

Absenteeism is tracked by calculating all absent hours ÷ total scheduled hours. Typically organizations calculate unplanned absences (e.g. sick time, no shows, etc.) but do not include planned absences (such as holidays or vacations) when calculating absenteeism.

Average Time-to-Fill Open Jobs:
The sum of the number of days from job posting (beginning of recruitment process) to first day of work (for those candidates who accepted employment offers), divided by the # of offers accepted.

Example: *10 open positions →*

1st: 45 days to fill
2nd: 50 days to fill
3rd: 40 days to fill
4th: 55 days to fill
5th: 60 days to fill
6th: 48 days to fill
7th: 59 days to fill
8th: 63 days to fill
9th: 49 days to fill
10th: 57 days to fill

526 days in total ÷ 10 open positions = 52.6 average days to fill

Internal Hire Rate:
The percentage of positions filled by current employees. This measure may indicate the strength of internal career planning and the importance placed on developing employees for future opportunities.

$$\textbf{Internal Hire Rate} = \frac{\textbf{\# of positions filled internally (for a given period)}}{\textbf{\# total number of positions filled (for a given period)}}$$

Stage 3 – Onsite Visit

Stage 3 – Volunteer Check List:

- ❑ Conduct field visit; Interview stakeholders at head office and in representative field offices
- ❑ Compile initial recommendations report
- ❑ Conduct check-in call with HCC contact one week into the onsite visit
- ❑ Conduct initial findings presentation with MFI senior team
- ❑ Review KPIs and reporting framework with MFI's HR director

Guiding Change Management

The HCM Assessment process is itself an organizational change that can lead to significant changes in the way the MFI engages with its employees. It is important to help the MFI prepare for the assessment process by encouraging the CEO to communicate to the entire organization the reasons for the assessment, when it will take place, and what he/she anticipates will happen as a result of the assessment. Many MFIs do not typically share this type of information with employees and the CEO may be reluctant to do so. It's important to explain to the CEO that the success of the assessment and follow on work depends in large part on employees' participation in the process and willingness to support changes that may be indicated.

We recommend the CEO sends out the following message in advance of the assessment:

We have engaged Grameen Foundation to help us assess our current HR policies and practices, to determine what changes we may need to make in order to better support our strategy and mission, and increase overall organizational effectiveness. (Name of GF assessor) will be here from (dates), and will meet with a number of staff across the organization. If you are contacted to schedule a meeting with (name of GF assessor), please make it a priority and I urge you to be open and honest in your conversation. While it's not possible to schedule meetings with everyone, if you would like to provide feedback or information to (name of GF assessor), please let me know and we will try to accommodate you. (Name of GF assessor) will also be traveling to the field to meet with field-based employees.

I look forward to sharing the recommendations that result from this assessment.

Our Consultative Approach

We believe that in order to ensure success, the organizations we work with must participate in the process and "own" any solution. A key to our success is the way we work with each MFI client. Viewing our work as a collaboration and an opportunity to increase internal capacity and capability, we function as expert facilitators who engage the client to jointly discover what needs to change, offering new ways of seeing current realities and working together to make the changes required. Our collaborative approach ensures that the internal capability of the organizations we work with is enhanced, increasing the likelihood that changes will be implemented and sustained.

HCM ASSESSMENT QUESTIONNAIRE

The HCM Assessment is divided into two parts:

» **Part A** – Covers background information and facts that the assessors must gather/understand before they begin interviews for the HCM Assessment

» **Part B** – Reviews each of the seven HCM focus areas and includes a set of questions as well as items to be rated on the accompanying rating scale based on your evaluation of the area

Data Gathering Recommendations

Familiarize yourself with the HCM Assessment Questionnaire before beginning stakeholder interviews (the questionnaire itself can be found included in the electronic materials you were provided along with this blueprint). Ensure you plan your data gathering – the aim is not to ask every respondent every question in this assessment form. Rather, you are looking for deep enriching conversations around specific areas with each respondent, and to test information received.

The matrix below provides you with an indication of what you should focus on/data you should gather in each of your various meetings, in order to optimize your time and leverage each meeting optimally.

We suggest you compile your recommendations at the end of each day. Record qualitative comments and rate each dimension. Naturally, you may revise these as the days progress, but the practice of a daily compilation will help you discover gaps in your data and your understanding which you can then clarify over the next few days.

Organization History	Strategic Planning	Leadership Practices	Culture
Website, documents *CEO* *Board Members* *Head of HR* *Head of Operations* *Heads of Functions*	*CEO* *Board Members* *Head of HR* *Heads of Functions* *Operations Head* *Operations mid-level managers*	*CEO* *Head of HR* *Heads of Functions* *Operations Head* *Operations mid-level managers*	*CEO* *Board Members* *Head of HR* *Heads of Functions* *Operations Head* *Operations managers* *Front line Officers* *HR Team*
Attract Talent	**Develop Talent**	**Compensation & Rewards**	**HR Function Review**
Head of HR *Operations Head* *Operations Managers* *HR Team* *Front line Officers*	*Head of HR* *Head of Training* *Operations Head* *Operations Managers* *HR Team* *Front line Officers*	*Head of HR* *Compensation Mgr, if any* *Heads of Functions* *Operations Head* *Operations Managers* *Front line Officers*	*CEO* *Heads of Functions* *Head of Operations* *Operations Managers* *Head of HR* *HR Team* *Front line Officers*

Stakeholder Questions

The following list of questions has been compiled by volunteers and consultants who have conducted the HCM Assessment in the past. If helpful, and as applicable, use these questions to frame your conversations during each stakeholder interview. A version of these questions translated into Spanish can be found in the supplemental documents you received along with this guide.

Target Category	Question
Context-setting	How long have you been at [MFI]?
	What drew you to [MFI]?
	How long have you been in your current role?
Strategy	How do you explain [MFI]'s mission and vision?
	Who are [MFI]'s stakeholders?
	How would you articulate the [MFI] strategy?
	How is the strategy been communicated?
	What does [MFI] absolutely have to get right internally to execute against its strategy?
	How does [MFI] know if they are successful? What are the key measures that are used?
	What personal performance goals do you have that tie in to [MFI]'s strategy?
	How well do you think the articulated values of the [MFI] are represented within the organization and tie to the mission and strategy of [MFI]?
	What do the mission and vision look like in practice?
Leadership	What are the expectations of leaders? How do these expectations "come down"?
	Why are these expectations important to the organization's mission?
	What is the senior leadership team collective responsibility for versus the responsibility for the individual leaders?
	Who are the people who you identify with certain aspects of these HCM practices?
	Are these practices visible to you in the organization? How?
	What do you think are the leadership attributes that you like to see in the organization? How would you prioritize these attributes?
	What is the process for succession planning at [MFI]? At what levels?
Culture	What is unique about [MFI]'s culture?
	Are there people in the organization who you feel represent the "culture" of [MFI]?
	Are there different cultures in the organization? How do they interact? Are there common values with each?
	How are decisions made in the organization? How long do decisions take? Are there any roadblocks, key issues which slow down decisions? What decisions are you accountable for?
	What does accountability look like at [MFI]? Are there positive / negative consequences?
	What is the favored form of communication? Looking at your email, where does most of it come from?
	How are you organized and why organized in this way? Do decisions, communications follow the organizational structure?
	How collaborative is [MFI] as an organization?
Attract Talent	What is the organization recruiting strategy? Is the process clear and free of friction?
	Who makes the final hiring decision?
	What is the headcount approval process?
	What does the interview schedule look like? Who interviews, at what interval
	How long does it take from contact to acceptance of the offer?
	What are the hurdles that must be crossed to finally hire? Job description, salary, reporting structure, title?
	How effective is [MFI]'s onboarding process?
Develop Talent	What is the performance review process? How often do you have a performance discussion with your manager or someone else in the organization? Who?
	What are the guidelines for the performance process?
	What do you consider to be career development? Who is responsible?
	What have you done in the past 12 months that you would consider to be career development?
	What are your career development goals?
	When someone fails on the job, what would be the reasons?

Motivate Talent	What motivates you?
	What "rewards" are available to you in the organization? (What do you consider a reward?)
	What are the potential non-monetary rewards?
	Do you have a best friend at work?
	Do you know what is expected of you at work?
	Do you have the materials and equipment needed to get your job done?
	At work, do you have the opportunity to do what you do best every day?
	In the last seven days, have you received recognition or praise for you work?
	Does your supervisor or someone at work seem to care about you as a person?
	Is there someone at work who encourages your development? How?
HR Function	Who is responsible for the current human capital management practices?
	How often do you bring HR into your decision making process relative to HCM practices?
	How do you interact, use HR?
	What strategic proposals has HR made in the last 12 months?
	What role does HR have in the strategic management planning process?
	What role does HR have in the communication of strategic or organizational issues?

Capturing Stories and Images

Don't forget your camera! We're always looking for compelling pictures and stories from the field to share with our supporters. While you're in the field, try to capture images of daily life at the MFI along with pictures of the MFI clients you may encounter during the client meetings you observe.

We are consistently moved by the commitment, compassion and drive demonstrated by many of the field officers at microfinance institutions around the globe. Images of these employees at work and interacting with clients are a great resource for us as we work to educate others about those who work tirelessly to make microfinance happen.

See the supplemental materials provided with this blueprint tool for guidelines on the kinds of photos we find most valuable and for some sample questions to ask MFI clients and staff in order to best capture their stories.

In order for us to be able to use the photos you take in the field, we must have a signed consent and release form from the MFI, giving us the permission and rights to the images. This form can also be found within your supplemental materials packet. Please have the MFI director sign this while you are in the field so when you return you can provide it to your HCC contact along with any photos you take.

PRESENTATION OF INITIAL FINDINGS

As your onsite visit draws to a close, one of your last meetings with the MFI's CEO or Managing Director should be a closing presentation of your initial findings. At some institutions this closing presentation will also include the director of HR or the small internal team which has been convened to specifically provide support to the HCM Assessment process. By the end of your two weeks, it should be evident to you who it is appropriate to include in this closing presentation, but if in doubt you should schedule the meeting with the CEO and suggest he or she invite the appropriate staff members.

Participants:

- Volunteer
- MFI CEO/Managing Director
- MFI Director of Human Resources *(participation dependent on MFI)*
- MFI Internal HCM Team *(participation dependent on MFI)*

Preparation Required:

- Review all materials collected and compiled during onsite assessment
- Review materials, documents and data provided by MFI to supplement HCM Assessment process
- Draft initial findings and recommendations
- Create initial findings power point presentation *(template in electronic supplemental documents provided with this blueprint)*

Agenda:

- High level review of work completed
    - Brief outline of HCM Assessment methodology and approach
    - Overview of meetings conducted and documents/data reviewed
- Review of initial findings and recommendations
    - Outline overall strengths and opportunities for growth
    - Present highlights from each assessment area of focus
- Review KPIs
    - Discuss MFI's current commitment to report to Grameen Foundation's Human Capital Center quarterly for the next two years
- Discuss next steps
    - Present timeline for producing the Final Report and discussing priority next steps *(this will be outlined within your volunteer scope of work, included in your volunteer agreement but if you are unclear of this timeline please reach out to your HCC contact before discussing this with the MFI)*

Review of Key Performance Indicator Reporting Expectations

Depending on the MFI's ability to provide a complete report on the HCM KPIs at the outset of the engagement along with the initial background material and data requested, you will have a good idea of their current capabilities to track these indicators. If the MFI is already able to report on all KPIs, your roll will simply be to clarify the Human Capital Center's expectation that they report quarterly and to certify that the data the MFI is reporting accurately follows the guidelines for how HCC defines each of these indicators.

However, many MFIs may find it challenging to report regularly on one, or all, of these five KPIs. In that case, we ask that you schedule an additional meeting with the Director of HR at the MFI (or the staff member who will be responsible for providing HCC with this regular report). During this meeting please work with the MFI to understand what is preventing them from collecting and reporting on this data. Take time to review how each KPI is defined and calculated with the HR Director. It is important to convey that even an incomplete report (i.e. a report with information on only a select number of these five indicators) will be helpful for the HCC's tracking and measurement process. If it is clear that the MFI is not currently equipped to report on these indicators, it's important that you convey this to your HCC contact.

STAGE 4 –DRAFTING THE REPORT

STAGE 4 – VOLUNTEER CHECK LIST:

- ❑ Conduct debrief call with HCC contact within one week of returning from the field
- ❑ Draft Final Report and submit to HCC contact for review within one month of returning from the field
- ❑ Incorporate edits into report within one week of receiving comments from HCC contact and return Final Draft
- ❑ If applicable, review translated Final Report and provide changes to HCC contact

DEBRIEF CALL

Within one week of returning from the field we ask that you schedule a debrief call with your HCC contact. While we are aware that at this point you will not yet have drafted your full Final Report, it will be valuable to touch base with your HCC contact. You should be able to update us on your initial findings and your HCC contact will provide some valuable insights on how your discoveries may be similar to other MFIs with which HCC has completed engagements.

Participants:

- Volunteer
- HCC Contact

Preparation Required:

- Send initial findings power point presentation to HCC contact in advance of meeting
- Volunteer compiles list of suggestions to improve HCM Assessment process in the future

Agenda:

- Discuss big picture, overall experience in the field
- Review of initial findings and recommendations
  - Outline overall strengths and opportunities for growth
  - Present highlights from each assessment area of focus
- Review MFI's capacity to report on KPIs
- Discuss any roadblocks or challenges that occurred during the HCM Assessment process thus far
  - Provide any initial feedback on how process can be improved for future HCM Assessments
- Discuss next steps
  - Review timeline and process for producing the Final Report

THE FINAL REPORT

To review, the final deliverable of the HCM Assessment is the Final Report. The goal of the report is to:

- Highlight the current state of human capital management (HCM) practices.
- Identify the gaps between these current practices and what is needed to drive business strategy and growth, to help the organization understand the risks the current gaps pose.

- Provide specific recommendations on redesign and augmentation of existing HCM practices to support business strategy.

Within the electronic supplemental material you received along with this guide, you will find a **Sample Final Report**. This is an actual Final Report crafted by a previous HCC volunteer. We have redacted the MFI's name and some of the specific details for confidentiality reasons. Review this report to understand the type of analysis and level of detail typically included in the Final Report.

Also included within the electronic supplemental material is an **HCM Assessment Final Report Template** for you to use. Here we have already input formatting, the HCM Assessment questionnaire portions as well as some of the initial introduction/methodology portions of the report that remain consistent from one HCM Assessment to another.

You should anticipate completing your draft report within one month of returning from the field. At that point your HCC Contact will review your findings and will most likely comment on your draft, including suggested edits and insights to be incorporated. Your draft will be returned to you with red-lined edits within one week of you submitting it to HCC. You are then asked to incorporate edits and respond to the included comments and return the draft as promptly as possible. If necessary, it is possible a brief call will be scheduled between the HCC contact and the volunteer to clarify and resolve any remaining questions about the report content and positioning.

At this point (unless the report is to be translated – see below), the Final Report is now completed. Your HCC contact will coordinate providing the report to the MFI

Translation

If the MFI with which you conduct the HCM Assessment primarily operates in a language other than English, it is possible HCC will utilize one of our expert volunteer translators to provide the report to the MFI in the language that will allow them to make best use of your findings. **In this case we may also ask you to review the translated version of the report for consistency and accuracy prior to providing the final translated version to the MFI.**

NEXT STEPS

Once the MFI has had an opportunity to review the Final Report, the HCC will schedule a follow-up call to discuss the priorities for action and next steps. The level of Grameen Foundation engagement at this point in the process will often depend on a number of factors including: the MFI's bandwidth to address recommended changes, the MFI's ability to financially support implementation, and philanthropic funding available to support the Human Capital Center's further engagement with the MFI.

The need for the volunteer to participate in this follow-up call and in any subsequent work with the MFI will be decided on a case by case basis. If we do request your participation, your HCC contact will provide further details on what to expect prior to this follow-up call.

Stage 5 – Follow-Up and Measuring Impact

Stage 5 – Volunteer Check List:

- ❑ Record all volunteer hours within the BwB system
- ❑ Complete volunteer engagement exit evaluation from BwB
- ❑ Send HCC contact all materials collected from MFI during HCM Assessment process (including photos)
- ❑ *Optional* – Write a blog piece for the Human Capital Center to use to promote the impact of our work

Tracking Our Volunteers' Impact

Once you have completed all revisions on the Final Report and submitted it to your HCC contact for the last time, you will have completed your volunteer engagement with the Grameen Foundation's Human Capital Center. We are incredibly grateful to you for your service!

At this point, please take some time to ensure you have recorded all the hours you spent on this project within the BwB database. This will allow us to track the number of hours of skilled pro-bono time Grameen Foundation receives each year – helping us to measure and analyze the immense value volunteers provide in support of our mission.

Your BwB contact will send you an exit evaluation to complete where you will have the opportunity to review the successes and challenges of the project, what could be improved for future HCM Assessments, and what value you gained from the experience. We hope you will provide us with your honest and constructive feedback as we are constantly working to improve the work we do.

Furthering the HCC's Impact

As you finalize your work on the HCM Assessment, we request that you send the HCC electronic copies of all the materials you received from the MFI during this process. Having this material on hand will help us from making a redundant request for material/data in the future if we proceed with additional work with this MFI. We also would appreciate receiving copies of any pictures you take while in the field. We're always on the lookout for compelling images to help better tell our story to supporters and other industry stakeholders.

If you have been moved by your experience working with the Human Capital Center or by any particular aspect of your journey to the field, we would love for you to share your story on the Grameen Foundation blog to assist us in better educating our supporters and the industry on the valuable work we do. If you are interested in contributing a blog post, please review the guidelines below:

When writing a blog, here are some things to remember:

<u>Where are you? Is the country/cultural aspect important to the context?</u> Paint a picture for the reader as to where you are and why that's relevant.

<u>Is there a central theme for why you're there (*i.e. the HCM Assessment*)?</u> Try to pull stories out that relate to that central theme but are unique in their own right.

Unique? For a blog to be successful your content needs to be useful and unique to your readers. What's "Useful content," you ask?

- **Education, e.g.** "Senegal Population living below $1.25 a day = 33.5%"
- **Information, e.g. "**Grameen Foundation's Human Capital Management Assessment tool is intended to be the starting point for aligning an organization's human capital management practices (leadership, culture, talent acquisition, learning & development, rewards/recognition, etc.) with its overall business strategy."
- **Avocation, e.g.** "We believe MFIs who are smart about managing their human capital will be more successful in achieving growth, maximizing the value of their workforce, and ultimately – reach greater numbers of the world's poorest people."
- **News, e.g. "**Grameen Foundation Completes Fifth Human Capital Management Assessment in Asia: Harnessing the Human Potential of Microfinance"

Make it Personal. Your personal story is as important as the facts. It's important to outline the **Where, When, Why, Who** within your blog but also to tell why it's important to you, what is your personal experience. Outline things that surprise you or resonate with you personally or professionally.

Keep it short. The average reader will spend 96 seconds reading a blog; you've got to keep it somewhat short and to the point. Don't let this detract you from crafting a substantive blog; just make sure that you're concise. On average Grameen Foundation blogs should be about 300 – 400 words total.

Photos: All photos should have captions attached with Names, Organization/Title, and Location

Some great photos to accompany your blog are:

- Photo of MFI branch/head office
- Photo/Headshot of CEO/Director of MFI
- Photo of a Field Officer
- Photo of a Field Officer conducting a client meeting
- Logo of MFI (hi-res file – preferably either eps or ai file format, but a jpeg will also work)
- Written permission from the head of the organization to publish the photos (this release form is included in the documents you received from Grameen Foundation at the outset of your engagement)

Don't feel like you need to choose just one photo to accompany your blog. Send us a number of them and we'll work to include as many as possible. Generally 3-5 good photos are ideal.

In order to best tell your story in the field, please provide the following along with your blog piece:

- Your full name
- Short two-to-three sentence biography
- Photo of you in the field (or a headshot)
- Company & Title

APPENDIX

GLOSSARY

Recognizing that each industry and institution often speaks its own language, we've defined here a number of the terms, internal departments and acronyms referenced throughout this blueprint tool.

Microfinance Institution (MFI)	A microfinance institution is an organization that provides financial or microfinance services to the poor, ranging from small non-profit organizations to large commercial banks.
Human Capital Center (HCC)	The Human Capital Center is an initiative of Grameen Foundation that researches, develops and deploys products and services to help microfinance institutions in developing countries strengthen their human capital management (HCM) practices. We believe strong HCM practices will allow MFIs to attract, develop and retain the talent they need to implement strategy, achieve more sustainable growth and reach greater numbers of the world's poorest people.
Bankers without Borders (BwB)	Bankers without Borders is the volunteer initiative within Grameen Foundation that helps further our mission by providing and managing volunteers all over the world. These volunteers help pro-poor organizations working in both microfinance and technology for development to reach scale, sustainability and impact.
Human Capital Management (HCM) Assessment	The Human Capital Management Assessment serves as the starting point for aligning an organization's human capital management practices to its business strategy.
HCC Contact	The Human Capital Center contact at Grameen Foundation is responsible for orienting volunteers to the Human Capital Management Assessment. Inquiries on the project and the MFI should go to the HCC contact.
BwB Contact	The Bankers without Borders contact at Grameen Foundation is responsible for orienting volunteers to microfinance and Grameen Foundation. All administrative queries should go to the BwB contact.
Key Performance Indicators (KPIs)	The HCC Key Performance Indicators are used to help measure the impact of all HCC interventions. These indicators include Employee Turnover, Employee Retention, Absenteeism, Average Time-to-Fill Open Jobs and Internal Hire Rate.
Onsite Visit/ Field Visit	The Onsite Visit or Field Visit (used interchangeably within this guide) is conducted by the volunteer after all prep materials have been completed and the MFI and volunteer have agreed on a schedule and timing. The Onsite Visit lasts approximately 2 weeks, depending on the organization. During this time the volunteer will be based at the MFI's head office, but will also travel to one to two representative branches of the MFI. The majority of interviews and materials collected should occur during this Onsite Visit.
Grameen Foundation (GF)	Grameen Foundation helps the world's poorest, especially women, improve their lives and escape poverty through access to microfinance and technology. As an international non-profit focusing on microfinance and technology, it operates in Sub-Saharan Africa, Asia, Middle East/North Africa and the Americas. GF focuses on providing industry- leading products and services across five key areas: technology, financing, human capital, social performance, and solutions for the poorest.