

Weakness	Solution
CEO	Training Program, Mentorship
Senior Mgt.	Performance Evaluation, Training, Mentorship, Exposure visits. Perhaps led monitored and reviewed (approved, with the knowledge of) by the board
Human Resources Mgt.	Effective human resources practices/policies (see above). For example succession management policies, training, retention, salaries etc.
Risk Management	Enterprise Risk Management Platform in Place, Read and understand CARE Risk Management Handbook. The framework is reviewed frequently
Current Products	Training and product development, review of corporate strategy as it relates to product development. Review reasons for low client retention (surveys, interviews). Access process. Tailor products to the clients, based on their needs (business loans used for school fees. Solution: create a school fees loan) Do good market research before hand.
Financial Statement Analysis	Training, benchmarking, trends on a monthly or perhaps weekly or daily basis, critical analysis, and make decisions
Portfolio Quality Management	see above
Financial Projections	Realistic projections reviewed regularly, evaluate 'inputs' critically, and review budget to actual results frequently. Use a tool like Microfin
Financial Management	
Accessing Capital Markets	Review strategy and positioning of the business. Present a credible strategy to repay the money. Requires a good and reliable projection. Present the business in a way that inspires confidence from afar. Be well prepared for due diligence. Start to develop relationships with future capital markets people. External evaluation from MicroRate, Smart, or others. Grow credibility. Central Bank reports. Show a trend of fixing weaknesses identified by these reports. External Auditors. Talk to others who have been successful.
MIS / Accounting	Quality accounting and Portfolio Management System procedures. Hire excellent people. Good technology (robust to changes) solutions relevant to the size and ability of the organization. System Migration needs attention. Good people to operate the system.

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Physical Infrastructure	Branch network, policy, programs, agent banking. Branding consistent. Professional, adequate, but not extreme. Adequate control: safety and security operationally. Security cameras, and other safeguards. Risk profile, panic buttons, armed guards. Location (near markets). Feasibility for branch placement. Admit when it isn't working. Internet availability, backup generator.
Expansion Team / Resources	Framework created and based on strategic planning. "Branch in a box", franchise model. Determine expansion model, for example, organic growth, meaning populating a new branch with clients from an existing branch.
Marketing	Engage in a professional firm. See what gives results. Effective market evaluation. (10 players, where do we rank in terms of market share?) Brand positioning, promotional mix, radio, internet, billboards, text message, TV, flyers. The budget (10% of results?) Megaphone.
Client Retention	Pricing policy from a corporate strategy. Service delivery. Current product design. Exit interviews, competition. Feedback session organization should be considered. Delinquent client vs. depositor. Perhaps use other clients to get feedback from those who have left. Other staff than the loan officer, as the loan officer might be the problem. Teller might be the issue.