

## **BACKGROUND**

In recent years, microinsurance has been increasingly recognised as an effective mechanism that can assist the low-income population with managing some of the insurable risks that they face. While industry development has been rapid, many products and programmes are set up without the benefits of a thorough business planning exercise.

Whether the emphasis is on developing a for-profit business or on a not-for-profit social enterprise, all microinsurance ventures should be preceded by a business plan, especially when expanding microinsurance operations or starting a new product. For existing programmes, business plans are equally important and should be kept current since they serve as a guide for monitoring and development.

The business planning exercise should include assessing the business opportunities, assessing the costs involved, testing the pricing, enabling the microinsurance providers to systematically plan and monitor all activities and hence, striving for enhanced effectiveness and sustainability.

## **MICROINSURANCE BUSINESS PLANNING TRAINING MATERIAL**

- **Microinsurance Business Planning: A brief guide** – This guide can be combined very effectively with the training course or used on its own as a useful guide to preparing a business plan for microinsurance. The guide, which is available in English and Spanish, is targeted at readers that have little experience in microinsurance or in developing a business plan. It contains all relevant information to be considered when establishing a plan.  
[Click here to download guide](#)
- **Resources for a Microinsurance Business Planning training course** – The training resources consist of a variety of documents required for the training course, all of which can be downloaded below:
  - [Material list](#)
  - [Objectives and outline](#)
  - [Agenda](#)
  - [Participants handout](#)
  - [Presentation](#)
  - [Case study 1](#)
  - [Case study 2](#)
  - [SWOT 1](#)
  - [SWOT 2](#)

For more information on the training course materials, please contact the Microinsurance Network's secretariat at [info@microinsurancenetwork.org](mailto:info@microinsurancenetwork.org). If you are a trainer interested in conducting the training, please inform the secretariat.

Funding for the guide was provided by GIZ Sector Initiative Systems of Social Protection while the Microinsurance Network supported the development of the training course.