

Consulting presentation

Week 1 – [issue tree template](#)

Replace **yellow area** and empty space with the different frames

Main issue

- How can banks develop microfinance capabilities to provide more capital to the underprivileged and small businesses?

Instructions

- The issue is given by SHARE
- Break down the issue into sub-issues and sub-sub-issues
- For each sub-sub issue, set your hypothesis and the analysis you wish to conduct to prove your hypothesis
- All issues, sub-issues and sub-sub issues should be in the form of a question
- You can 4-5 issues max and min 3 issues

Sub-issue 1

- How do banks generate capital to provide micro-loans to the underprivileged and small businesses?

Sub-sub-issue	Hypothesis	Analysis
<ul style="list-style-type: none">Do banks get enough funds and government subsidies for increasing capital?	Yes , there are enough funds, and subsidies related to microfinance.	Analysis of the funds raised by the bank, and the various government policies related to microfinance.
<ul style="list-style-type: none">Does increasing deposits thereby selling securities provide a proper solution to increase capital?	Yes , it is a viable solution for increasing funds for microfinance.	Analysis of the ways in which deposits can be increased and securities can be sold, and the benefits it has for the bank.
<ul style="list-style-type: none">Is downscaling the only way in which banks can get into microfinance.	Yes , it is a proper way to get into microfinance and build a sustainable base.	Analysis of the pros and cons of downscaling.

Sub-issue 2

- Are there enough opportunities on the business level for banks to invest their capital in small businesses and the underprivileged?

Sub-sub-issue	Hypothesis	Analysis
<ul style="list-style-type: none">Do these small businesses generate enough profit that is proportional to the loans provided to them?	Mostly Yes , the profit generated by flourishing small businesses is one of the main reasons that drive banks into microfinance.	Analysis of the profits made by certain small businesses that got their loans from Microfinance Institutions.
<ul style="list-style-type: none">Is the underprivileged section of the society educated/skilled enough to establish a sustainable business?	No , the lack of education/appropriate skillset is one of the main reasons for unemployment and poverty.	Analysis of the literacy percentage, and reasons for poverty.
<ul style="list-style-type: none">Are there enough opportunities in the business sector for small businesses to thrive and the underprivileged	Yes , the opportunities are enough but the proper usage of these opportunities is low.	Analysis of the various opportunities that are there for the underprivileged and creation of new opportunities for the same.

people to develop their businesses?		