Guidance 14b: Illustrative client engagement opportunities for MFIs

Products/services MFIs can offer	*Opportunity description*	*Examples of processes MFIs need to implement to deliver such products/services*
Weather-indexed micro-insurance	▪ Protects against crop / livestock losses from extreme weather	▪ Simple claims process ▪ Automatic payouts triggered by weather data
Resilience/adaptation micro-loans	▪ Funds climate-resilient investments (e.g. water tanks, drought-resistant seeds)	▪ Low collateral ▪ Flexible terms ▪ Technical assistance bundled-in
Flexible repayment schedules	▪ Supports clients to recover from extreme weather shocks	▪ Grace periods or payment holidays automatically activated after a declared climate event
Clean energy microfinance	▪ Expands access to reliable, affordable energy	▪ Loans for solar lanterns ▪ Efficient pumps and stoves ▪ Pay-as-you-go optionality