

Case analysis

[Business](#), [Management](#)



Top of Form Bottom of Form Module Microfinance C14 The stakeholders are the poor people, governments and investors some from developed countries. The most important of these stakeholders are definitely the poor who are not only the majority but the foundation of microfinance institutions in Bangladesh, Mexico and Kenya. The banks strategies include high interest rates, issuing loans without collateral, offering loans to larger groups, and the sense of ownership by the poor. Lately they have resorted to IPO'S to boost their financial base. It is a risky strategy and they will have to find a way of balancing lower interest rates and giving investors higher returns. At the moment the voices against higher profits are muted. However they are bound to grow over time as poor bank members become disillusioned. The banks need more resources and professional management. To acquire these they will need to go public and attract investors. The dilemma is how to raise capital without hurting poor members and please investors who expect high returns. Going public will make it difficult to find a balance between fiduciary responsibilities and social good. As result pressure is mounting on the banks to lower their interest rates which will lead to lower profit margins. With lower profit margins the banks leadership will need to device a means of providing financial services to the poor and simultaneously meeting fiduciary duties of stakeholders. Because of the IPO's microfinance banks have reported improved transparency and reporting and profits are now shared among the poor members and foreign stockholders.

2-Keurig C34

The strategies GMCR/Keurig used to fuel growth included developing a

strong brand and character, delivering products consumers are passionate about, good distribution and relationship networks and innovation. Other strategies are strategic acquisitions, changing consumer behavior, being aware of and meeting consumer demands, provision of convenience and choice for the consumer, differentiation, quality, personalized service, speed and ease of use, licensing agreements and collaboration with regional industrial players, quality products and easy to use features, wider choice and licensing agreements that enabled rapid expansion. The prices were low and products accessible and they were innovative in product development. GMCR/Keurig external environment include competition, financial, marketing and operating factors, the economically stagnant US market, socially changing habits' of consumers in Asia, Europe and coffee producing countries, changes in consumer priorities, the global meltdown, legal protection of patents and trademark registrations and barriers to entering the coffee market. GMCR/Keurig are quick and creative innovators as witnessed in efforts to reach office coffee consumers and the launch of the Keurig K cups. The coffee industry is a fickle and very competitive market where changes frequently take pace. GMCR/Keurig needs to alert and watch market trends to monitor consumer's habits and come up with prompt ways of meeting them.

Work Cited

Mersland, Roy & Strom Oystein. Microfinance Institutions: Financial and Social Performance. Palgrave Macmillan. 2014. Print.