(中英文版)



2007年小额信贷通讯合集 MICROFINANCE BULLETIN 2007

中国人民银行小额信贷专题组 编

The Editing Group of the People's Bank of China on Microfinance



中国人民银行 the People's Bank of China

gtz





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前言

《2007年小额信贷通讯合集》囊括了所有2007年出版的小额信贷通讯。这本合集详细介绍了小额贷款公司试点之后中国小额信贷的进一步发展。

在2007年,7个试点小额贷款公司继续稳步发展;农村信用合作社经历了改革并成为为农村地区提供信贷产品的主力军;邮政储蓄银行也顺利地拿到了银行营业执照并于2007年5月推出了小额信贷产品;银监会也进行了新型社会主义农村金融机构的试点工作。小额信贷通讯还对国际不同形式的小额信贷机构和做法进行了比较研究。国际上的许多小额信贷机构都已经或者有意愿进入中国小额信贷市场,中国的小额信贷已成为一个热点。

《2007年小额信贷通讯合集》真实地记录了中国小额信贷发展的每一步历程。它将进一步帮助加强对小额信贷公司的监测和政策引导,介绍有关基础知识。同时,它也提供了一个交流平台,供大家探讨研究如何使中国小额信贷得到尽快的完善和发展。

为了促进小额信贷事业的蓬勃发展和加强信息交流,同时也让国际上对中国小额信贷感兴趣的投资者能进一步了解中国小额信贷最新的动态和前景,我们编了这本《2007年小额信贷通讯合集》。

《2007年小额信贷通讯合集》主要包括:政策导向、运行监测、情况反映、经验交流、调查纪事、探讨园地、媒体综述、

知识讲座、世界视野和重要事件等栏目。

中国人民银行 (PBC) 和德国技术合作公司 (GTZ) 真诚 地希望本书能为中国的小额信贷的发展贡献一份力量。

> 中國人民银行小额信贷考题组 德国技术合作公司

Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ)

Foreword

The second bilingual compilation of the Microfinance Bulletin consists of all editions of the Bulletin of 2007. It shows the further development of microfinance in China after the introduction of various pilots across the country.

The year of 2007 have seen a steady growth of the seven pilot Microcredit Companies (MCCs) which are promoted by PBC and GTZ; RCCs have gone through reforms and have been used to provide microcredit and mutually guaranteed loan to rural households; Postal Savings Bank of China has been granted with a formal banking license and promoted its first line of microcredit products on May 2007; CBRC has started new rural financial institutions in six provinces. A comparison of the different approaches worldwide has been also undertaken within the Microcredit Bulletin. Many other international microfinance organizations have entered or shown interest in China's microfinance market. China's microfinance has become a hot topic.

The Microfinance Bulletin keeps a record of every step of China's microfinance growth. It will continue to help strengthening the monitoring and policy guidance to the Microcredit Companies and introduce the related fundamental knowledge. At the same time it will provide a platform of exchange for everybody to discuss and research on how to improve and develop microfinance in China.

In order to exchange ideas and information, more importantly, to let the national and international researchers and investors who are interested in China's microfinance have a further understanding of its newly development and future perspective, we edited this collection consisting of volume 1 to 4 of the quarterly Microfinance Bulletin.

The Microfinance Bulletin collection of 2007 covers the areas of policy making

from Central Bank and CRBC's perspective; the current situation of the existing seven pilot MCCs in five provinces and regions; successful experience on Microfinance from other countries; microfinance experts' view on China's microfinance from both the domestic and international perspective, study-tour reports, lessons and etc.

We, PBC and GTZ, sincerely hope this book can make a contribution to the development of microfinance in China.

The Editing Group of the People's Bank of China on Microfinance & Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ)

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