

BRIEF ON InM DEVELOPED TRAINING COURSES

For more information please Contact:



Director (Training) a.i.
Centre on Integrated Rural Development for Asia and
the Pacific (CIRDAP)
'Chameli House', 17 Topkhana Road
GPO Box 2883, Dhaka 1000
Tel: 880-2-9556131 (Direct) PABX, 9558751 Ext. 213 Fax: 880-2-9562035
E-mail: vasanthi@cirdap.org Web: www.cirdap.org



Table of Contents

List of InM Developed Training Courses	3
Brief on Microfinance Operations and Management (10 Days).....	4
Brief on Microfinance Operations and Management (5 Days).....	6
Brief on Book Keeping and Accounting Management for MFIs.....	8
Brief on Monitoring and Evaluation of Microfinance Program	10
Brief on Improving Participatory Managerial Skills and Management Style	12
Brief on Legal Regulatory System and Governance	14
Brief on Microfinance Credit Delivery Process and Operations	16
Brief on Microfinance Product Design and Business Planning	18
Brief on Effective Management of Microenterprise Loans	20
Brief on Advanced Generic ToT	22
Brief on Interpersonal Communication and Risk Management	24
Brief on Microfinance for Beginner MFIs.....	26
Brief on Governance & Regulatory Issues of MFIs.....	28
Brief on Principles and Practices of Microfinance Program	30
Brief on Induction Training Course for UTT Microfinance.....	32



List of InM Developed Training Courses

Sl. No.	Courses	Duration	Language
01	Microfinance Operations and Management	10 days	Bangla & English
02	Microfinance Operations and Management	05 days	
03	Book Keeping and Accounting Management for MFIs	05 days	
04	Monitoring and Evaluation of Microfinance Program	05 days	
05	Improving Participatory Managerial Skills and Management Style	05 days	
06	Legal & Regulatory System and Governance	05 days	
07	Microfinance Credit Delivery Process and Operations	05 days	Chinese & English
08	Microfinance Product Design and Business Planning	03 days	
09	Effective Management of Microenterprise Loans	05 days	
10	Advanced Generic ToT	10 days	English

Other Customized Training Courses

National Level:

Sl. No.	Courses	Duration	Language
11	Interpersonal Communication and Risk Management	5 days	English
12	Microfinance for Beginner MFIs	2 days	Bangla
13	Governance & Regulatory Issues of MFIs	2 days	

International Level:

Sl. No.	Courses	Duration	Language
14	Principles and Practices of Microfinance Program	5 days	English
15	Induction Training Course for UTT Microfinance	5 days	English



Brief on Microfinance Operations and Management

Duration: 10 Days

Language: Bengali & English



Course Brief:

The training is designed to improve the overall performance of the microfinance sector by augmenting the capacity of the human resources at various levels. It also aims at increasing the efficiency, effectiveness, impacts and sustainability of the microfinance program operations.

Target Participants:

Mid-level to senior level staff including branch manager, program manager, program coordinator of the NGO-MFIs involved with design, operations and management of the microfinance program are the target participants of this course.

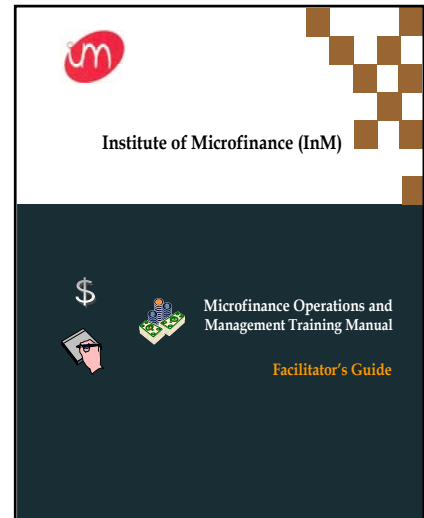
Course Objectives:

Upon completion of this course, the participants will be able to:

- Describe the emergence and evolution and the present situation of microfinance in Bangladesh.
- Identify contemporary issues related to product design and explain the process of setting a viable interest rate.
- Describe process of group formation and development, borrower selection, loan disbursement and realization.
- Describe the causes and consequences of delinquency and explain the various ways of delinquency management with emphasis.
- Describe the importance of MIS and the outline, contents and use of MIS in microfinance for portfolio tracking, analysis, reporting and better decision making.
- Explain the financial statements of the microfinance programme
- Prepare microfinance business plan
- Define and identify various risks in microfinance and their controlling mechanisms.
- Identify the scope of broadening microfinance services and the areas where MFIs need to build further competence to become competitive and high performing for sustainability.

Key Contents of the Course:

- Emergence and Evolution and the Present Situation of Microfinance in Bangladesh.
- Process and Techniques of Microfinance Product Design and Development.
- Selection of Appropriate Methodology for Microfinance Service Delivery to the Target People.
- Steps of the Organizing and Starting a Microfinance Program.
- Process of Group Formation and Development, Borrower Selection, Loan Disbursement and Realization.
- Causes and Consequences of Delinquency and Effective Delinquency Management.
- Contemporary Issues related to Interest Rate Calculation and Process of Setting a Viable Interest Rate.
- Analysis and Interpretation of Ratios and Portfolio Quality Indicators for Evaluating the Performance
- Contents and use of MIS in Microfinance for portfolio tracking, analysis and reporting.
- Accounting and Financial Management System of Microfinance Program.
- Process of Preparing Business Plan for Microfinance Program.
- Risks in Microfinance and Control Mechanisms.
- Frauds and Fraudulent Practices in Microfinance and Control Mechanisms.



- Effective Internal Control in Microfinance Operations.

Brief on Microfinance Operations and Management (5 Days)

Duration: 05 Days

Language: Bengali & English

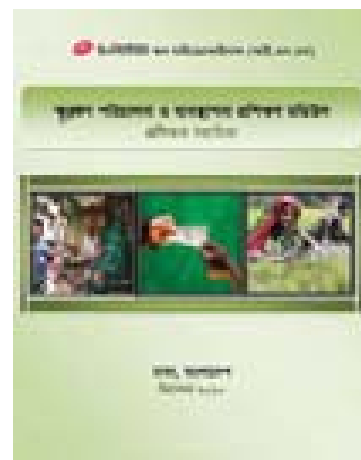


Course Brief:

The course aims at improving overall performance of the microfinance industry through competence and capacity building of human resources at various levels, and increasing the efficiency, effectiveness, impacts and sustainability of the microfinance programs through developing a culture of innovation and continuous improvement of the products and services and overall microfinance operations.

Target Participants:

Junior and Mid-level staff of the MFIs ranging from branch operation managers to loan officers of microfinance program are the target audiences.



Course Objectives:

Upon completion of this course, the participants will be able to:

- Describe the emergence, evolution and the present situation of microfinance in Bangladesh.
- Explain the changes, innovation, and emerging issues in microfinance and the challenges of MFIs.
- Identify contemporary issues related to loan interest and explain the process of setting a viable interest rate.
- Analyze and interpret different financial ratio for MFIS
- Describe step by step the organization and starting of a microfinance program, and the process of group formation and development, borrower selection, loan disbursement and realization.
- Define and identify various risks in microfinance and their controlling mechanisms.
- Describe organizational communication and rapport building concepts

Key Contents of the Course:

- Emergence and Evolution of Microfinance in Bangladesh
- Analyzing Present Situation of Bangladesh Microfinance
- Designing Market driven Microfinance Program
- Microfinance Target People, Service Providers
- Selecting Appropriate Savings and Lending Methodology
- Microfinance services and products differentiation
- Organizing and Starting a Microfinance Program
- Borrower Selection, Loan Processing, Disbursement and Realization
- Interest rate calculation
- Portfolio quality indicators
- Ratio Analysis in Microfinance
- Managing Delinquency and default
- MIS and reporting system of microfinance
- Supervision and Monitoring System in Microfinance Operations
- Risks in Microfinance Operations
- Communication & Rapport Building



Brief on Book Keeping and Accounting Management for MFIs

Duration: 05 Days

Language: Bengali & English



Course Brief

The training has been designed to improve the competence levels of MFI staff on standard accounting system, which ensures smooth operations of microfinance programs. It also involves fundamental financial management of MFIs/ NGOs related to microcredit.

Target Participants

Mid-level staff including branch managers and accountants involved with microfinance programmes are the target participants of the course.



Course Objectives:

Upon completion of this course, the participants will be able to:

- Explain principles of Accounting
- Identify transactions and prepare different type of vouchers
- Maintain different books of Accounts and prepare financial statements
- Prepare budget and explain techniques of budgetary control
- Explain cash and fund management and forecasted cash flow
- Explain the concept of internal control & internal audit process for microfinance program
- Maintaining and using different types of register

Key Focus of the Course

- Concept and Principles of Accounting.
- Transaction Identification and Voucher Preparation.
- Maintaining Ledger Book.
- Bank/Cash Book and Bank Reconciliation Statement.
- Preparation of Financial Statements.
- Budget Preparation and Techniques of Budgetary Control.
- Cash Management Process.
- Grant Accounting.
- Tax and VAT Calculation.
- Internal Control.



Brief on Monitoring and Evaluation of Microfinance Program

Duration: 05 Days

Language: Bengali & English

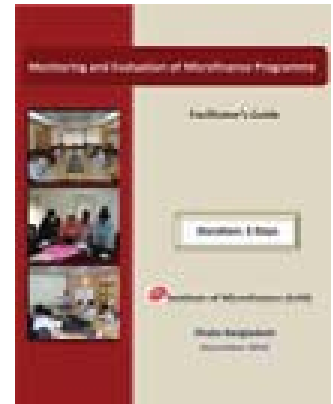


Course Brief:

The training has been designed for effective monitoring and evaluation of different microfinance programs and this course will assist in the development of practical knowledge on monitoring and evaluation of microfinance programs. The participants will also learn the ways to design an effective monitoring system and to apply this in their own organizations.

Target Participants:

Mid-level to senior level staff of MFIs, who are responsible for program management, coordination, and supervision, are the target participants of the course.



Course Objectives:

Upon completion of this course, the participants will be able to:

- Explain the conceptual framework of 'Monitoring and Evaluation (M & E)' System.
- Monitor their existing micro finance program and find out the gap if any.
- Review and upgrade their existing M & E System.
- Develop M&E Matrix for a microfinance Program.
- Use different tools including simple questionnaire survey, focus group discussion (FGD), Interview ,PRA , qualitative/quantitative methods etc. particularly in their microfinance program.
- Prepare and present an M&E report of microfinance program

Key Contents of the Course:

- Conceptual Framework of "Monitoring and Evaluation (M & E)" System.
- Gap Identification of the Existing M & E System.
- Reviewing and Upgrading the Existing M & E System.
- Developing M & E Matrix for a Microfinance Programme.
- Tools of M & E Including Simple Questionnaire Survey, Focus Group Discussion (FGD), Interview, PRA, Qualitative/Quantitative Methods, etc.
- Preparation of M & E Report.



Brief on Improving Participatory Managerial Skills and Management Style

Duration: 05 Days

Language: Bengali & English



Course Brief:

The training has been designed to introduce the participants with the concepts of overall participatory management functions in order to enhance their managerial skills to increase efficiency in their professional fields.

Target Participants:

Mid-level to senior level staff of MFIs including program manager, program coordinators, and executive directors are the target participants of this course.

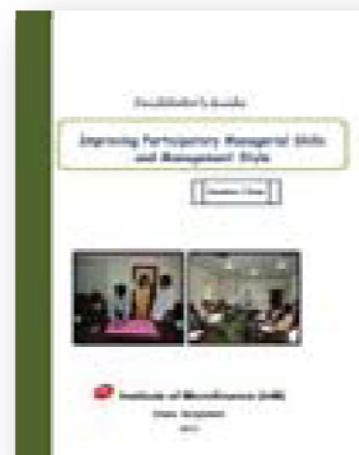
Course Objectives:

Upon completion of this course, the participants will be able to:

- Explain different management approaches, roles and functions
- Explain line function and staff function
- Explain authority and power
- Describe interpersonal and other skills required for effective management
- Explain leadership and types of leadership. Determine leadership style to achieve high performance of a team
- Explain effective communication
- Explain delegation of powers and motivation
- Explain different approaches of supervision and its role in an organization
- Explain different stages of team building for effective team management
- Take necessary steps for problem solving and decision making for smooth implementation of a project
- Adopt different techniques to get the work done by others and manage conflict environment
- Define the concept of HRD&M and important elements in it
- The concept of control functions in management

Key Contents of the Course:

- Management Approaches, Roles and Functions of Managers.
- Concept, Types and Process of Planning, Logical Framework as a Project Planning tool.
- Leadership and Leadership Approaches and Style to Achieve High Performance.
- Approaches and Techniques of Motivation.
- Concept and Process of Communication.
- Approaches of Supervision and Its Role in the Organization.
- Team Building for Effective Team Management.
- Steps of Problem Solving and Decision Making for Smooth Implementation of Projects.
- Concept of Human Resource Development and Management and its elements.
- Concept of Control Functions in Management.



Brief on Legal Regulatory System and Governance

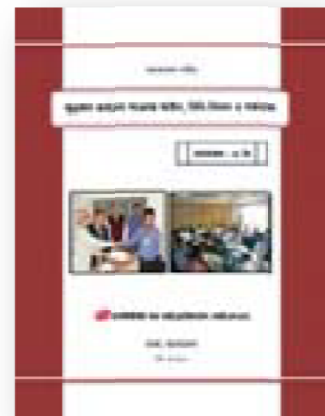
Duration: 05 Days

Language: Chinese & English



Course Brief:

The course has been designed to provide an overall understanding of legal and regulatory structure of Bangladesh microfinance sector with special focus on MRA rules. It also aims at shedding lights on various aspects of governance issues related to the operational level of the MFIs.



Target Participants:

The target participants of this course include members of the Executive Committee and senior officials of NGO–MFIs, officials from Government agencies responsible for administering laws related to NGOs, MRA and other concerned officials who are interested in governance issues of MFIs.

Course Objectives:

Upon completion of this course, the participants will be able to:

- Explain poverty issues, current trends in microfinance sector and role of microfinance in reducing poverty;
- Describe legal and regulatory structure of Bangladesh microfinance sector; and
- Explain governance issues of microfinance institutions and enhance capacity of participants on various aspects of good governance to make those operational within MFIs.

Key Contents of the Course:

- Legal and Regulatory Structure of Bangladesh Microfinance Sector.
- Role of Microcredit Regulatory Authority (MRA).
- Governance Issues of Microfinance Institutions and Various Aspects of Good Governance.
- Monitoring and Evaluation of Microfinance Programmes by the Executive Committee (EC).
- Process of Risk Reduction of Microfinance Programme and Role of EC.

Brief on Microfinance Credit Delivery Process and Operations

Duration: 05 Days

Language: Chinese & English



Course Brief:

This training aims at enhancing the competencies of the participants on microfinance credit delivery process and operations.

Target Participants:

Microfinance Practitioners, especially the branch managers and loan officers are the target participants of this customized course. This course has been specially designed for DAIBANG, a growing MFI in China.

Course Objectives:

Upon completion of this course, the participants will be able to:

- Describe the activities of DAIBANG and their role and branch managers
- Identify, assess, and select appropriate clients for loans
- Describe the process and techniques of market research for area survey
- Expose participants to the design, management, and operations of Microfinance Products
- Enable participants' capacity to handle Microfinance products
- Prepare an Action Plan geared in the direction of microfinance credit delivery process and operations

Key Contents of the Course:

- Basics of Microfinance: Goal, Objectives, Characteristics & Challenges
- Microfinance Products & Services and Service Delivery Mechanisms
- Microfinance Model, Credit Policies, and Role of Staff
- Microfinance Clients: Criteria and Characteristics of a Good Client
- Identifying, Assessing, and Selecting MF Clients and Area Mapping
- Loan Appraisal & Processing
- Client Analysis and Assessment
- Feasibility Analysis of the Business
- Cost Structure, Investment, Profitability Analysis of a Business and Portfolio Management.
- Delinquency Management and Fraud Management in Microfinance
- Loan Monitoring and Factors affecting Client Satisfaction in MF



Brief on Microfinance Product Design and Business Planning

Duration: 05 Days

Language: Chinese & English

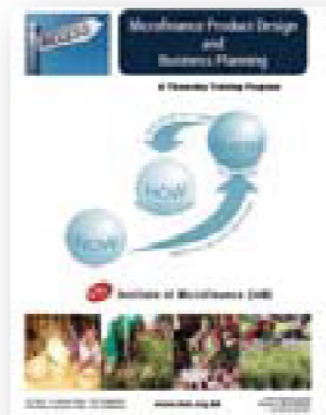


Course Brief:

The training has been designed to enable the participants to design market driven, appropriate and sustainable financial products and to prepare business plan for their microfinance programs to maintain growth, efficiency and productivity of the programs.

Target Participants:

The training addresses mid-level to senior level staff of microfinance institutions, NGOs, commercial banks having microcredit operations.



Course Objectives:

Upon completion of this course, the participants will be able to:

- Describe the activities of DAIBANG and their role and branch managers
- Identify, assess, and select appropriate clients for loans
- Describe the process and techniques of market research for area survey
- Expose participants to the design, management, and operations of Microfinance Products
- Enable participants' capacity to handle Microfinance products
- Prepare an Action Plan geared in the direction of microfinance credit delivery process and operations

Key Contents of the Course:

- Emergence and Evolution of MF and the Contemporary Issues
- Deciding Target People and Setting Goal and Objectives of MF Program
- Introduction to MF Services and Products
- Introducing Savings Products
- Introduction to MF product design and development
- Introduction of MF business plan
- MF Operations Model



Brief on Effective Management of Microenterprise Loans

Duration: 05 Days

Language: Chinese & English



Course Brief:

The training has been designed to enable the participants to design market driven, appropriate and sustainable financial products and to prepare business plan for their microfinance programs to maintain growth, efficiency and productivity of the programs.

Target Participants:

The training addresses mid-level to senior level staff of microfinance institutions, NGOs, commercial banks having microcredit operations. This course has been specially designed for DAIBANG, a growing MFI in China.

Course Objectives:

Upon completion of this course, the participants will be able to:

- Analyze the portfolio structure and clients' profile of DAIBANG microfinance program.
- Describe the key features of microenterprise and analyze the cost-benefits and risks of microenterprise (ME) loans.
- Describe the process, steps and aspects of appraising ME loans.
- Define economic appraisal of ME loans and analyze the financial statements and important ratios for economic appraisal of microenterprise.
- Describe the steps and process of identifying potential clients for ME loans.
- Describe the design process of microenterprise loan products.
- Identify the causes of delinquency and determine the strategies for checking delinquency of ME loans.
- Explain the importance of close monitoring of microenterprise loans and step by step monitoring process of ME loans.
- Identify and explain the importance of extended support services needed for ME loan clients.
- Analyze the competitive advantages of DAIBANG and determine its future strategic directions for survival.

Key Contents of the Course:

- Key features of microenterprise and the cost-benefits and risks of microenterprise (ME) loans.
- Process, steps and aspects of appraising ME loans.
- Economic appraisal of ME loans and analysis of the financial statements and important ratios for economic appraisal of microenterprise.
- Steps and process of identifying potential clients for ME loans and building rapport with clients.
- Designing microenterprise loan products and importance of having differentiated loan products in the loan portfolio.
- Causes of delinquency and the strategies for checking delinquency of ME loans.
- Monitoring of microenterprise loans and step by step monitoring process of ME loans.
- Extended support services needed for ME loan clients.



Brief on Advanced Generic ToT

Duration: 10 Days

Language: English



Course Brief:

This training has been designed to enhance the trainer's capabilities necessary for effective training delivery.

Target Participants:

This general Training of Trainers (ToT) targets the participants, mainly professional trainers to conduct training effectively.



Course Objectives

After completion of the program, participants will be able to:

- describe the training process and explain the critical factors that contribute to a successful management of a training program
- explain the adult learning principles and their implications in training design and delivery
- explain the importance of linking training needs to organizational needs
- design a training course based on given model
- conduct and facilitate a learning session using appropriate training methods and media
- facilitate group discussions effectively
- develop a framework for evaluating a training program
- prepare a training report according to specific structure
- apply information technology in training design and delivery

Key Contents of the Course:

- The HRD functions
- Instructional systems design (ISD)
- The ADDIE model
- The training process
- Training needs assessment/analysis (TNA)
- Adult learning principles
- Training design framework
- Participatory training approach
- Experiential learning
- Active learning methods
- Selection of appropriate methods
- Principles in designing and developing training materials
- Designing training materials
- Development of low cost training materials
- Effective communication in training, presentation skills and group facilitation
- Preparing a session plan
- Training evaluation methods and tools
- Important principles in writing a training report
- Benefits of ICT for training in organizations
- The Web as the source of learning materials
- ICT tools for training design and delivery
- E-learning applications



Brief on Interpersonal Communication and Risk Management

Duration: 5 Days

Language: English

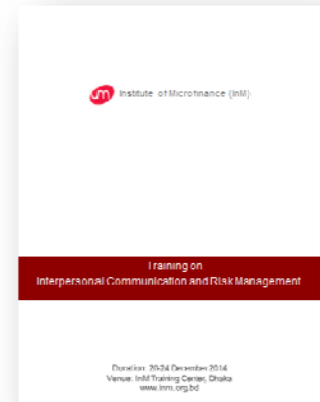


Course Brief:

This training has been designed to enhance the participant's capabilities necessary for effective interpersonal communication at workplace and microfinance risk management.

Target Participants:

Mid-level to senior level staff including branch manager, program manager, program coordinator of Shakti Foundation and BEES (Bangladesh Extension Education Services)



Course Objective

After completion of the program, participants will be able to:

- Describe the meaning of communication, learning techniques to communicate with different stakeholders.
- Define learning ability to work harmoniously with others; evaluate and accept responsibilities.
- Explain risk management framework and major risks of MFIs.
- Identify, assess and prioritise risks; develop strategies to mitigate risks.
- Define risk management implementation process.
- Identify key roles and responsibilities in mitigating risk at operational level.

Key Contents of the Course:

- Communication & interpersonal relationship at workplace
- Interpersonal skills at workplace
- Types of communication faced by branch managers
- Role of branch managers in effective interpersonal communication
- Introduction to risk and risk management framework
- Introduction to major risks in microfinance
- Risk management policies/procedures
- Effective risk management process
- Guidelines for implementing effective risk management and monitoring System
- Key roles & responsibilities of branch managers



Brief on Microfinance for Beginner MFIs

Duration: 2 Days

Language: Bangla



Course Brief:

The course has been designed to provide an overall understanding of legal and regulatory structure of Bangladesh microfinance sector with special focus on MRA rules applicable for a beginner MFIs. It also aims at shedding lights on various aspects of governance issues related to the operational level of the MFIs.



Target Participants:

The target participants of this course include members of the Executive Committee and senior officials of MRA pre-licensed NGO–MFIs.

Course Objective

After completion of the program, participants will be able to:

- Design a microfinance program and prepare business plan for a beginner MFI.
- Implement program with efficiency and analyze organizational performances.
- Describe the governance and regulatory issues for microfinance institutions.
- Identify the challenges and risks of a newly established MFIs and way forwards.

Key Contents of the Course:

- Designing and starting a microfinance program
- Preparing business plan for a beginner MFI
- Improving organizational performance
- Managing risks in microfinance
- Preparation of financial statements
- Monitoring and supervision of MFIs
- Internal control and governance for MFIs
- Regulations for MFIs
- Challenges in microfinance & Way Forward



Brief on Governance & Regulatory Issues of MFIs

Duration: 2 Days

Language: Bangla



Course Brief:

The course has been designed to provide an overall understanding of legal and regulatory structure of Bangladesh microfinance sector with special focus on MRA Act-2010 and Rules 2010. It also aims at shedding lights on various aspects of governance issues related to the operational level of the MFIs.

Target Participants:

The target participants of this course include members of the Executive Committee, ED, Chairman and senior officials of MRA licensed NGO–MFIs.



Course Objective

After completion of the program, participants will be able to:

- Analyze current trends in microfinance sector and role of microfinance in reducing poverty;
- Describe the legal and regulatory issues and structure of Bangladesh Microfinance sector;
- Explain the governance framework for microfinance institutions; and
- Identify the roles of Executive Body, General Body and Executive Director/ CEO for ensuring good governance.

Key Contents of the Course:

- Analysis of microfinance sector
- Relation between MRA and other registration authorities
- Savings & credit in MFIs, rights of clients
- Governance structure as per MRA rules
- Concept, structure, formation and functions of GB
- Internal control & role of EC
- Implementation of Public Procurement Rules
- Components of Financial Statements,
- Risk and its controlling mechanism
- Failure of an MFI from institutional perspective



Brief on Principles and Practices of Microfinance Program

Duration: 5 Days

Language: English

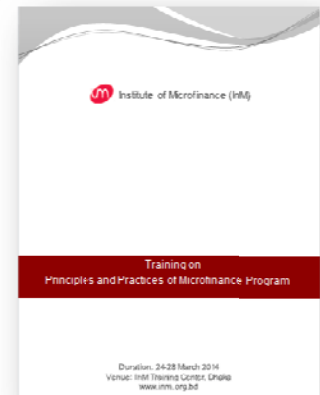


Course Brief:

The course has been designed to provide an overall understanding of microfinance evolution: past, present, and future. The course also aims at shedding lights on microfinance best practices as far as lending methodologies, product design approach, regulatory aspects and performance standards of MFIs are concerned. Overall the training was aimed at capacity building and experience sharing that helps policy making of the UTT Microfinance, Tanzania.

Target Participants:

The target participants of this course include members Board Chair, Director, CEO and Secretary to the Board of UTT Microfinance, Tanzania.



Course Objective

After completion of the program, participants will be able to:

- Analyze evolution, current and future direction of microfinance sector
- Describe the savings and lending methodologies
- Design need based microfinance products
- Explain wholesale lending approach of PKSF
- Explain the best practices in microfinance
- Measure performance of MFIs
- Describe the regulatory framework for microfinance institutions

Key Contents of the Course:

- Emergence and evolution of microfinance in Bangladesh
- Appropriate savings and lending methodology
- Need based product development
- Best practices in microfinance
- Wholesale lending approach and PKSF experiences
- MFIs regulation in Bangladesh
- Measuring performance of MFIs
- Challenges and future of microfinance



Brief on Induction Training Course for UTT Microfinance

Duration: 5 Days

Language: English

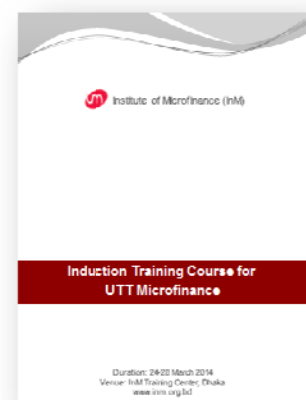


Course Brief:

The course has been designed to provide an overall understanding of microfinance evolution: past, present, and future. The course also aims at shedding lights on microfinance best practices as far as lending methodologies, product design approach, regulatory aspects and performance standards of MFIs are concerned. Overall the training was aimed at capacity building and experience sharing that helps policy making of the UTT Microfinance, Tanzania.

Target Participants:

The target participants of this course include officials of UTT Microfinance, Tanzania.



Course Objective

After completion of the program, participants will be able to:

- Identify major driving forces and evolution in microfinance and its major dimensions
- Explain the main features, merits and demerits of the lending methodologies
- Identify the wider factors to be analyzed before designing a microfinance program
- Explain the scope and importance of service diversification and product innovation
- Identify the factors to be considered in product design and development
- Identify the organizational and operational activities for starting a microfinance program
- Explain the group development process and make them functional
- Identify essential factors to be considered in borrower selection
- Describe the portfolio quality
- Explain the risk management strategies applicable in microfinance program
- Describe the outline and contents of microfinance business plan

Key Contents of the Course:

- Historical context of of microfinance in Bangladesh and African countries
- Common terminologies in microfinance program
- Typology of savings and lending methodologies and their characteristics
- Microfinance program design framework
- Microfinance services, service providers and regulators
- Gap between supply and demand of microfinance products
- Importance and scope of product innovation and service differentiation
- Calculating interest using flat and declining balance methods and setting viable interest rate
- Organizational and operational activities to start a microfinance program
- Operational plan for starting microfinance program
- Steps and process of group formation and development
- Essentials of borrower selection and loan process
- Calculating delinquency, portfolio in arrears and portfolio at risk
- Loan loss provision, reserve and write-off
- Purpose of different books and documents and the information it generates
- Microfinance ratios and their interpretation
- Microfinance risk framework and risk management approaches
- Outline and contents and process of preparing microfinance business plan
- Importance and usefulness of MIS in microfinance

