ADVANCED PROGRAMME ON
MICROFINANCE AND FINANCIAL INCLUSION

20 - 24 FEBRUARY 2017

A truly International Programme
The Program

Microfinance is an influential and fast-growing field in economic development. It has a record of success in promoting financial resilience, reaching the excluded, empowering women and developing the capacity of small groups of people to take control of their own lives.

The one week executive training is designed to enhance the collective capabilities of institutions by building individual knowledge and skills to achieve strategic goals.

The program would allow microfinance managers, consultants and trainers to develop the theoretical and practical skills necessary to improve the performance of their organisation.

The Microfinance Association

The Microfinance Association is a global professional membership organisation that has been set up to accelerate professional development of the microfinance sector. The Association is dedicated to the furtherance of best practice and innovation.

Who is this for?
- Microfinance Practitioners
- Non Governmental organisations
- Social Investment Managers
- International Development Practitioners
- Voluntary Agencies
- Academics
- Researchers
- Advocates
- Independent consultants
- Community Development Specialists

Application procedure
An application form can be requested by sending an email to info@microfinanceassociation.org

Deadlines
All applications should be submitted by 31 January 207, late applications will be considered subject to availability.

Cancellations
If you are unable to take up your offer of a place you will need to notify us in writing at least 30 days before the programme commences in order to receive a full refund. Cancellations after this period but before the 7 days leading up to the start of the Programme will receive a 50 per cent refund. Cancellations within 7 days of the start of the Programme will not be refunded.

Course Fees
The total fee for this residential programme is $3000
Effective Risk Management:

During the past few years, managing microfinance has graduated from being perceived as a moderate growth, low risk activity for the benefit of the poor to one that is seen as a fast growing industry designed to deliver financial services to low income clients. The pursuit of high growth, client numbers and MFI valuations has brought with it problems of multiple lending, over-indebtedness, mission drift, overstretched internal controls, governance challenges, client protection issues, liquidity concerns and has exposed weaknesses in information technology. This course will discuss each of these issues in turn from a management perspective. It will cover the nature of the risks arising from these issues and will enable participants to consider how they and/or their MFIs can guard against the attendant problems.

Delinquency Management:

International best practice around the world suggests that sustainability is an attainable goal for microfinance institutions (MFIs). However, in reality managing of loan delinquency remains one of the difficult tasks of any microfinance institution. As a result, loan delinquency, which can lead to default, is probably the largest single reason for downfall of institutions involved in the provision of credit. While the more effective option in managing of good loans would be one that militates against its occurrence, many MFIs wait to manage loan delinquency which often times is costly and ineffective. The importance of maintaining healthy loan portfolios and making good loans is often appreciated within an organization. However, the strategic, operational and financial impact of poorly performing loans is often times not fully appreciated. This course provides participants with techniques and tools to improve financial services and sustainability of their respective institutions through properly managed loan portfolios.
Digital Finance and Microfinance

This course will explore how Digital financial services (DFS) can expand the delivery of basic financial services to the poor through innovative technologies like mobile-phone-enabled solutions, electronic money models and digital payment platforms. Digital channels can drastically drive down costs for customers and service providers, opening the door to remote and underserved populations. Financial regulators around the world have realized the tremendous role DFS can play for financial inclusion and seek to unlock this potential by creating enabling environments for digital financial services.

Agency Banking

is a distribution channel strategy used for delivering financial services. While the strategy may complement an existing bank branch network for giving customers a broader range of channels through which they can access financial services, branchless banking can also be used as a separate channel strategy that entirely forgoes bank branches. According to a 2011 survey, 62% of respondents said the Internet is their preferred banking method. This course will explore pertinent issues relating to the use of agency banking.

Strategic Decision Making:

Whether you lead the decision making process or participate in it, you’ll benefit from developing and refining your decision making skills, both as an individual and as a member of a management team. In this course, you’ll learn key decision making concepts and processes as well as tools and techniques to improve strategic decision making. You will also discover factors that influence individual and group decision-making and avoid the pitfalls of common decision making mistakes. Apply what you learn in Strategic Decision Making to develop and implement long-term strategies that create a competitive advantage for your microfinance institution.

A model for Customer selection:

Customer selection and targeting is a key part of the business planning process. Customer profiling and target selection is critical as it defines the marketing strategy, resources, costs and customer target selection lists for the sales team. A business’s services or products may have appeal to a wide range of customers or markets but the reality is you cannot target everyone at once so you need to list your target customers by demographics, segment, industry and size to get the best return possible.

Program Costs

The total fee for this residential programme is $3000
For more information regarding discount, please Contact info@microfinanceassociation.org.
Book early, as this course was oversubscribed last year.

Registration deadline

31 January 2017
To request an application form, please contact:

The Microfinance Association
Science and Innovation Park
Brunel Way Kent UK
DA1 5GA

Tel +44 (0) 1322 312078
Fax +44(0) 1322 312001
info@microfinanceassociation.org
# ADVANCED PROGRAMME ON MICROFINANCE AND FINANCIAL INCLUSION

**20 – 24 FEBRUARY 2017**

<table>
<thead>
<tr>
<th>Day / Time</th>
<th>9.00</th>
<th>11.00</th>
<th>11.30 - 1.30</th>
<th>1.30 - 2.30</th>
<th>2.30 - 4.30</th>
<th>4.30</th>
<th>4.30 - 6.00</th>
<th>7.30pm</th>
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<tbody>
<tr>
<td><strong>Monday</strong></td>
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<td>Day</td>
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<tr>
<td>Monday</td>
<td>Recent Developments in the Microfinance sector</td>
<td>Coffee Break</td>
<td>Recent Developments in the Microfinance sector</td>
<td>Lunch</td>
<td>Developing Sustainable Microfinance Business Models</td>
<td>Coffee Break</td>
<td>Developing Sustainable Microfinance Business Models</td>
<td>Dinner</td>
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<tr>
<td>Tuesday</td>
<td>Effective Financial Management</td>
<td>Coffee Break</td>
<td>Effective Financial Management</td>
<td>Lunch</td>
<td>Effective Risk Management</td>
<td>Coffee Break</td>
<td>Effective Risk Management</td>
<td>Dinner</td>
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<tr>
<td>Wednesday</td>
<td>Delinquency Management</td>
<td>Coffee Break</td>
<td>Delinquency Management</td>
<td>Lunch</td>
<td>Microfinance in the Digital Space</td>
<td>Coffee Break</td>
<td>Microfinance in the Digital Space</td>
<td>Dinner</td>
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<tr>
<td>Thursday</td>
<td>Agency Banking in Microfinance</td>
<td>Coffee Break</td>
<td>Agency Banking in Microfinance</td>
<td>Lunch</td>
<td>Strategic Decision Making In Microfinance</td>
<td>Coffee Break</td>
<td>Strategic Decision Making In Microfinance</td>
<td>Dinner</td>
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<tr>
<td>Friday</td>
<td>A model for customer selection</td>
<td>Coffee Break</td>
<td>A model for customer selection</td>
<td>Lunch</td>
<td>Rural Microfinance</td>
<td>Coffee Break</td>
<td>Is Financial Inclusion the way forward?</td>
<td>End</td>
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