



MANAGEMENT TRAINING FOR MICROFINANCE INSTITUTIONS (MFIs)

JANUARY 29th – FEBRUARY 1st 2008

Introduction

The purpose of this training is to develop the essential managerial skills of upper and middle managers of microfinance institutions (MFIs) in the Caribbean. It recognises that successful micro-credit requires a unique combination of knowledge, skills, technology and tools which senior staff often would not have acquired outside of the industry.

The course is an intensive 4-day programme and covers all of the key management processes for senior staff involved in micro-credit including strategic planning, management information systems and performance management, the lending process including market research, product development and credit methodology. Key strategies for productivity, delinquency and disaster management are introduced. The course also covers the soft skills for successful management including customer satisfaction and management of human resources: recruiting, incentives and monitoring. Case studies are introduced throughout the delivery of training to allow participants to experience the practical application of these strategies.

This seminar will draw on the experience of an **International Facilitator** in the microfinance industry who has been the trainer/ consultant of choice for organisations such as CGAP , DFID, UNDP and the EU.

At the end of the training, MFIs who have participated would have developed the skills to become better managers and to improve their organisations' productivity and performance as well as staff and customer satisfaction.

Target

The seminar is relevant for MFIs ,Credit Unions, Rural Finance institutions, Commercial Banks with a focus on microfinance and NGOs involved in micro-credit. It is targeted at:

- Microfinance managers
- Country managers
- Portfolio managers
- Credit managers
- Loan supervisors
- Managers and supervisors involved in marketing and administration within the MFI.

OUTLINE

DAY 1

- Introduction
 - Presentations
 - Expectations
- Micro Finance background
 - Origins, evolution and perspectives
 - Key players
 - Range of providers and methodologies
 - Main challenges
 - **Case studies**
- MFI management
 - Organisation and legal status
 - Strategy and strategic planning
 - Management Information Systems
 - Performance management
 - Financial and social performance indicators
 - **Best practices and case studies**

DAY 2

- The lending process
 - Market research and product development
 - Information gathering and client mobilisation
 - The credit cycle: Analysis, decision and monitoring
 - **Case studies**
- Cost Efficiency and Productivity
 - Productivity and efficiency management tools
 - Credit methodology improvements to increase productivity
 - **Case studies**

DAY 3

- Delinquency management
 - Definition and causes
 - Measurement and information
 - Prevention and control
- Disaster preparedness and management
 - Definition and limits
 - **Case studies**

DAY 4

- Customer Service and Client Retention
 - The cost of losing customers
 - Key concepts in customer service
 - Understanding and preventing desertion
 - Monitoring customer satisfaction & tools for improving customer service
 - Myths and realities about customer service
 - **Case studies**
- Human Resource Management
 - Introduction to human resources management
 - Human resources policies
 - Recruitment and selection
 - Salaries and incentives schemes in Microfinance
 - Human resources monitoring practices
 - Case studies
- Decision making and problem solving
 - Step by step process
 - Usual tools: brainstorming, pros & cons, SWOT analysis
 - **Case on main findings**

THE FACILITATOR:

Philippe Emmanuel (Manuel) Moyart is a highly experienced microfinance practitioner and training expert with over 17 years experience in banking and microfinance including previous experience in Haiti, Mexico, El Salvador and Bolivia, as well as some of the African, Asia and European countries.

He has been a trainer for CGAP¹, DFID, UNDP, DAI and is an Associate of DFC. S. A. (<http://www.thedfcgroup.com/english/home.html>).

He has been invited to speak to donor agencies on the present day realities of microfinance – the theory and the realities in the field.

He has provided training and advice for finance and administration departments of MFIs

Training in MIS and Performance Indicators

Training to loan officers

Training in loan portfolio delinquency management

Loan disbursement for housing microfinance.

He has been involved in the Country Level Effectiveness and Accountability Reviews (CLEAR's) for CGAP in Madagascar and Sri Lanka which involves assessing the services of institutions and people linked to microfinance in the country, from government to banks, NGOs local and foreign, lawyers, consultants, IT and other service providers. CLEAR aims at helping the donor agencies improve financial systems that work for the poor.

The earlier parts of his career were with Credit Lyonnais where he had been involved with:

- Implementation, development and management of the Middle Office sector, expanded later to deal with Front Office risk management and Development of treasury management systems in Tokyo
- Implementation, development and management of the Risk Management Department in Spain.

Mr. Moyart holds an MSc in Development Administration and Planning from the University College, London and a BA and MA Business Administration, Ecole de Hautes Etudes Commerciales du Nord, Lille, France.

He is a French national fluent in English and Spanish with speaking skills in Portuguese, Italian, Catalan and Russian.

¹ The Consultative Group to Assist the Poor (CGAP)



REGISTRATION FORM

MANAGEMENT TRAINING FOR MICROFINANCE INSTITUTIONS

JANUARY 29th – FEBRUARY 1st 2008

10 Cipriani Boulevard

Port of Spain

Trinidad

8:30am - 4:30pm

NAME:

JOB TITLE:

COMPANY NAME:

COMPANY ADDRESS:

PHONE:

FAX NO:

E-MAIL ADDRESS:

SIGNATURE:

COURSE PRICE

Price – US\$1,000 plus VAT. This amount includes course material, coffee, lunch and tea break.

To register:

1. You must complete and sign the registration form signifying your confirmed attendance at the above seminar and commitment to pay in full.
2. Registration forms are required by **December 16th 2007**.
3. Upon receipt of your registration form CDN will send you an invoice.
4. Payment may be made by US\$ DRAFTS PAYABLE TO CDN MANAGEMENT SERVICES LIMITED¹
5. If you prefer to pay by wire transfer, please inform us so that we can send you wire transfer instructions.

CANCELLATION POLICY

A participant's cancellation is in effect immediately upon notice to CDN without penalty on or before January 18th, 2008. A cancellation fee of 50% is applicable after January 18th 2008.