

Course Title & Description	Learning Objectives	Target Participants	Duration (# of Days)	Course Key Contents
1. INSTITUTIONAL STRENGTHENING COURSES <i>For (MFIs: Banks, Cooperatives, NGOs, NBFIs)</i>				
1.1.GOVERNANCE				
1.1.1. Effective Governance & Leadership				
<p>This course examines the institutional capacity and performance in ensuring that all related systems, processes and procedures, including policies, practices, as well as organizational structure, are in place to achieve effective governance.</p>	<ul style="list-style-type: none"> • Appreciate the importance & benefits of effective governance in running an organization • Understand the various governance & leadership issues/concerns affecting the organization • Determine parameters for effective governance & leadership in the institution • Apply knowledge and skills gained in improving the organization's governance situation 	<p>BOD Management Team Supervisors</p>	<p>5</p>	<ul style="list-style-type: none"> • Principles and Concepts of Governance • Examining MFI's Governance • MFI's Governance & Leadership Structure • Relationships & Dynamics between BOD & Management • Leadership Principles in the Context of Governance • Governance and Leadership Issues in MFIs • Governance in relation to Risk Management and Internal Control • Governance and Ethics, Social Responsibility & Social Performance • Conditions for Effective Governance & Leadership • Practical application of effective governance
1.1.2. Strategic & Business Planning				
<p>The course is designed to enable managers to acquire skills to plan effectively. Through systematic and practical content coverage,</p>	<ul style="list-style-type: none"> • Understand the importance of strategic thinking and planning • Gain knowledge on how 	<p>BOD Management Team Supervisors</p>	<p>5</p>	<ul style="list-style-type: none"> • Historical analysis of the financial institution • Assessing the current and future environment within which the

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<p>participants develop the requisite skills for effective strategic planning in a business setting and are familiarized with the systematic method of planning for the future built on the base of an organization's vision, values, and business strategy.</p>	<p>managers should think and deal with strategic issues</p> <ul style="list-style-type: none"> • Craft corporate vision, mission goals and strategies • Formulate a combined strategic and business plan 			<p>financial institution competes or operates</p> <ul style="list-style-type: none"> • Developing or reviewing the financial institution's vision, values, and business strategy • Identifying strengths and weaknesses • Drafting with the financial institution's management team a strategic planning initiative • Designing a process that fits with the financial institution's time frame, resources and other characteristics • Implementation planning and phasing • Providing recommendations about the optimal staff structure to meet the organization's goals and resources • Coaching management in the development and implementation of a strategic plan • Financial viability projection techniques <ul style="list-style-type: none"> • Preparing and documenting the strategic plan
1.1.4 Effective Risk Management				
<p>The course is designed to guide microfinance institutions to develop and improve the quality</p>	<ul style="list-style-type: none"> • Equip senior managers and directors with knowledge and skills in 	<p>BOD Management Team Internal Auditors</p>	<p>5</p>	<ul style="list-style-type: none"> • Overview of comprehensive risk management in financial institutions as an approach and its key elements

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<p>of their own risk management processes, looking that entirety of the whole institution as it deals with the various risks confronting their day-to-day operation. It involved review and analysis of their current policies, systems, processes, systems and procedures and determine if each dimension has an imbedded risk measures and mechanisms and how they can enhance their risk management system. It helps MFIs in establishing operational activities that assist in identifying vulnerabilities, calculating risks, designing and implementing control measures and monitoring the effectiveness of such measures.</p>	<p>designing a comprehensive and systematic approach to identify, anticipate, and respond to the major risks that threaten their institutions.</p> <ul style="list-style-type: none"> • Familiarize and gain deeper understanding with the concepts, principles and practices of risk management in an MFI context • Examine and analyze the current risk management practices of participants' respective MFI • Understand the process in formulating risk management implementing guidelines 	<p>Finance Managers</p>		<ul style="list-style-type: none"> • Fundamental Concepts of Risks & importance of Risk Management • Microfinance Risks, Challenges, Categories of Risks • Risk Management Diagnosis • Effective Risk Management • Risk management Framework • Components of the Risk Management Process • Analyzing & Prioritizing Risk • Risk Management Decisions • Formulating Risk Management Strategies • Credit risks and challenges • Developing effective risk management policies • Implementing risk management • Obstacles to risk management
<p>1.2. OPERATIONS MANAGEMENT</p>				
<p>1.2.1. Fundamental Principles & Best Practices in Microfinance Operation</p>				
<p>The course tackles the various basic concepts and principles of microfinance, its evolution, its contribution to economic development and poverty alleviation, key differences from traditional banking, risks</p>	<p>The course aims to equip participants with the following:</p> <ul style="list-style-type: none"> • general basic knowledge and understanding on the key concepts, principles and practices of 	<p>All Staff in MFIs</p>	<p>5</p>	<ul style="list-style-type: none"> • Basic concepts, principles and evolution of microfinance • Importance, Philosophy and Mainstreaming MF into Formal Financial System • Microfinance Lending Methodologies and Approaches and

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<p>associated in MF operations, implementing MF program and internationally known best practices as those from Eastern Europe the and the Balkan Region</p>	<p>microfinance adopted both in the local and international contexts</p> <ul style="list-style-type: none"> • importance and contribution to local economic development and poverty alleviation; • differentiate the main approaches to microfinance development; • various dimensions in managing a microfinance operations and the risks associated with it; • lessons learned from various best practices worldwide 			<p>Processes</p> <ul style="list-style-type: none"> • Implementation of MF program and risks associated in operations • Issues and Challenges in Microfinance and Best Practices adopted
1.2.2 MFI Branch Operations Management				
<p>The course tackles the intricacies of the day-to-day operations in a microfinance institution require that each member of the management team is equipped with the appropriate knowledge and skills on the holistic and systematic functioning of the key areas in management.</p>	<ul style="list-style-type: none"> • Impart relevant microfinance management skills for effective institutional growth and development among managers • Gain deeper understanding and knowledge of effective management in microfinance institutions and the best practices in 	<p>Middle and Senior level Microfinance Managers</p>	<p>5</p>	<ul style="list-style-type: none"> • Functional Areas of Management • Best Practice in MFI Personnel Management • Strategic, Operations and Business Planning and Budgeting Process • Performance Reporting and Key Financial Ratios • Managing MIS and Loan Tracking System • Developing Financial Product Policies

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	key functional areas of management			
1.2.3. Basic Credit and Business Appraisal				
The course covers the basic knowledge and skills required to make decisions in appraising loan/credit applications in a financial institution. It is designed to help staff learn how to identify strengths and weaknesses of the business, examine and identify assets and liabilities of the business and determine the worth of the business	<ul style="list-style-type: none"> • Appraise credit proposals • Perform risk analysis on credit proposals • Conduct comprehensive collateral analysis • Identify clients' skills and potential • Guiding clients on how to prepare a business plan • Evaluate a client's business plan and proposal 	Credit Operation Staff	3	<ul style="list-style-type: none"> • Concepts and principles in lending • Business environment • Business plan of the clients • Marketing concepts • Financial statement analysis • Credit appraisal process • Collateral analysis • Loan disbursement • Business forms • Sources of capital • Financial statements • Marketing concepts • Business plan analysis • Business appraisal
1.2.4. Advanced Credit and Business Appraisal				
This course is a higher level of the Basic Business and Credit Appraisal Course that discusses the various environmental factors that influence the business and how to analyze and assess them for sound business and credit decisions	<ul style="list-style-type: none"> • Appraise business proposals • Evaluate business/project performance of clients and give advice on the best way forward • Build entrepreneurial capacity in enterprise management 	Senior Credit Operations Staff	3	<ul style="list-style-type: none"> • Evaluation of the local business environment • Analysis and evaluation of the client's business plan • Analysis and evaluation of the simple financial statements • Ratio analysis—profit and loss statements • Credit appraisal process • Credit risk analysis • Credit risk management • Sources of finance and capital

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				structure <ul style="list-style-type: none"> • Business process re-engineering
1.2.5. Delinquency Control and Portfolio Quality Management				
<p>This course tackles the basic concepts regarding the nature, causes and effects of loan delinquency. It provides an understanding of the importance of portfolio quality, how delinquency affects the profitability of the whole institution, how it can be measured, practical ways to prevent delinquency and mitigate it after a crisis occurs, and how to manage and maintain portfolio quality.</p>	<ul style="list-style-type: none"> • Understand and analyze the nature, causes, costs and implications of loan delinquency on microfinance operations • Appreciate the importance of mitigating delinquency • Gain deeper understanding on maintaining and managing loan portfolio quality • Understand the process of maintaining loan quality portfolio 	Branch Staff directly involved in credit operations	5	<ul style="list-style-type: none"> • Basic Concepts & Principles in Delinquency Control • Cost and Implications of Delinquency and How to measure it • Analyses of the Causes of Delinquency • Delinquency Prevention Strategies and Incentives • Steps to deal with Delinquency: Detection & Action, Action after Delinquency Crisis • Defining, measuring & managing Portfolio Quality • Loan Portfolio Tracking System • Practical Exercise: Strategies to Maintain Portfolio Quality
1.3. HUMAN RESOURCE MANAGEMENT				
1.3.1. Human Resource Management Strategy				
<p>This course provides the venue to examine the current situation and the various issues and challenges encountered by MFIs in the effective management of their respective human resource department/unit. Key principles, concepts and proven practices on HR management adopted among</p>	<ul style="list-style-type: none"> • Review and refresh participants' knowledge on their understanding of the general concepts and principles in HR management • Familiarize with the various international proven HR management 	Executive Management HR Managers Branch Managers	5	<ul style="list-style-type: none"> • Refresher on basic HR management understanding • Review principles and concepts of HR Management • HR trends & development, issues and challenges in the MF industry • Internationally accepted HRM Practices for MFIs • MFI's HRM situation

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<p>MFIs worldwide will be the basis for reviewing, analyzing and improving the different functions of HR Management that would suit to the needs of each type of MFI (cooperative, NGOs, Bank). Participants will use their respective MFI as a case object throughout the entire workshop duration, applying what they learned. The course is built around participants' work to clearly define their HR strategy that they will later on present to their management when they go back to their respective MFI</p>	<p>practices for MFIs</p> <ul style="list-style-type: none"> • Understand the process of developing HRM appropriate model in line with social performance perspective • Critically analyze the various HR functions and identify gaps and areas for improvement in their MFIs • Formulate key strategic actions to improve their MFI's over-all HR management in accordance with their strategic plan 			<ul style="list-style-type: none"> • HRM for MFI as a social enterprise, context, environment • Consideration for HRM Strategies • Guidelines in Developing the Appropriate HRM Model, Organizational Design, Job Design, Human Resources Planning • HRM Policies (compensation/benefits & incentives, employment, career management, effective governance) • Ethics & Values/Standard of Conduct • Analyzing Respective MFI's HRM Situation; HR gaps and issues • Formulate strategic recommendations for improvement • Prepare an HRM Strategic Action Plan
1.3.2. Performance Management Process for Branch Managers				
<p>To introduce branch managers and first time managers to key staff management skills and performance management process.</p>	<ul style="list-style-type: none"> • Appreciate the importance of a staff Performance Management Process (PMP) • Understand the critical steps of a staff PMP • Know how to set performance objectives • Understand effective staff 	<ul style="list-style-type: none"> • Branch Managers 	3	<ul style="list-style-type: none"> • Understanding human and organizational behavior • Introduction to staff management • Management and leadership concepts • Staff performance management, development and training • Developing staff management skills • Developing positive working relationship in the branch

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	management skills <ul style="list-style-type: none"> • Understand basic training and staff development plans 			
1.3.3. Performance Appraisal and Management				
This course is designed to be of help to managers and attempts to cover all areas of performance management and to explain commonly used management terms with suitable examples. The key to becoming a good manager, one must understand the underlying concepts of performance management and appraisal. This ensures that if they are confronted with the task of application of management concepts, they will be in a position to tackle them properly.	<ul style="list-style-type: none"> • Gain an overall perspective of performance management and appraisal. • Appreciate the difference between performance management and performance appraisal. • Understand and explain the various methods of conducting a job analysis. • Develop performance appraisal tool 	Line supervisors, human resource managers/officers of MFIs, FIs, government agencies and NGOs, other institutions	3	<ul style="list-style-type: none"> • Performance Management Process • Job analysis • Preparation of Job Description • Performance appraisal design and tools • Monitoring and Assessment of Performance
1.3.4. Building Leadership & Supervisory Skills				
Tackles effective management skills needed to direct and motivate work group, tools and techniques that will enable managers and leaders to get the best out their subordinates and in lead others effectively to achieve performance objectives.	<ul style="list-style-type: none"> • Gain knowledge on being effective leader and manage • Results-oriented management and its role in institutional development • Providing effective monitoring and institutional controls 	Managers and Supervisors	3	<ul style="list-style-type: none"> • Functions and responsibilities of a supervisor • Leadership role of a supervisor • Monitoring and control skills of supervisors • Planning, organizing and delegating work • Problem solving and decision-making

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	<ul style="list-style-type: none"> Communicating effectively 			<ul style="list-style-type: none"> Performance evaluation Motivation and behavioral challenges among staff
1.3.5. Building Effective Managerial Leadership for Branch Managers				
<p>This course tackles the combined management and leadership skills necessary in carrying out the branch management functions, especially in implementing the vision and strategy of the organization.</p>	<p>Learn how to develop skills to effectively motivate, empower and lead staff in dealing with the intricacies of daily branch operational activities.</p>	<p>Branch Managers and Supervisors</p>	<p>3</p>	<ul style="list-style-type: none"> Understanding branch manager's role as leader Leading and managing with a vision Translating vision into realities Defining, understanding and evaluating staff's roles and priorities Employing motivational strategies Change process and planning for change Motivating staff through change process Coping strategies through a change process
1.3.6. Building Highly Performing and Energetic Team in the Workplace				
<p>The course tackles the various organizational and human behavior challenges that influence building and maintaining highly competent workforce equipped with appropriate and positive working attitude towards achieving its vision</p>	<ul style="list-style-type: none"> Equip participants with the following knowledge and skills: Deeper understanding on the importance, principles and dynamics of teams and team work; Improve participants understanding of effective communication & coordination within the team; 	<ul style="list-style-type: none"> Staff from all levels 	<p>3</p>	<ul style="list-style-type: none"> Deepening understanding on teamwork, importance and benefits Team strategy & coordination Team member Roles & responsibilities Cooperation, unity in diversity Effective interpersonal Communication Dealing with disruptive behavior in the workplace Developing positive outlook and harmonious working relationship

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	<ul style="list-style-type: none"> • Boost employees' commitment in their respective duties and responsibilities. • Foster and enhance positive attitude, outlook to build harmonious workplace relations. • Boost employees' morale and productivity 			<ul style="list-style-type: none"> • Motivation and productivity • Practical guidelines in building and maintaining highly performing and energetic
1.3.7. Building Professionalism in the Workplace				
<p>This course covers the various elements in building and maintaining the spirit of professionalism in the workplace. The diversities and dynamism of the entire workforce in an institution suggests that staff at all levels work together in a professional way despite differences in behavior, culture, religion, functions, etc. towards attainment of the institution's goals and target</p>	<ul style="list-style-type: none"> • Understand organizational cultural & ethical standards • Set tone for professional ethics • Identify unethical practices 	<ul style="list-style-type: none"> • Staff from all levels 	2	<ul style="list-style-type: none"> • Understanding organizational culture • Overview of professional ethics • Seven signs of ethical collapse • Ethical Leadership • Recognizing ethical dilemmas • Dealing with conflict of interest • Dealing with difficult people in the office
1.4. MARKETING MANAGEMENT				
1.4.1 Basic Marketing Approaches and Strategies				
<p>Comprehensive insight into the basic principles and practices, underlying the marketing philosophy and an in-depth understanding of the functional</p>	<ul style="list-style-type: none"> • Understand the marketing functions • Explain the basic marketing concepts (4Ps) 	<ul style="list-style-type: none"> • Staff in charge of marketing, research, product development 	3	<ul style="list-style-type: none"> • Overview of the local business environment • Marketing concepts • Market research

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areas of marketing	<p>and tools of marketing, consumer research and client behavior,</p> <ul style="list-style-type: none"> • Understand how to respond to market challenges 	<ul style="list-style-type: none"> • Staff directly involved in operations 		<ul style="list-style-type: none"> • Understanding client's behavior • Market segmentation, targeting and positioning • Promotion strategies • Marketing plan preparation • Implementing a marketing plan
1.4.2. Strategic Marketing				
Strategic Marketing focuses on how financial institutions must face the new challenges that appear as the market evolves. This course provides a perspective and emphasis that extends beyond the traditional focus on managing the marketing mix.	<ul style="list-style-type: none"> • Provides comprehensive introduction to the strategic marketing framework and key primary strategies and information packages in making for strategic decisions. • Familiarize with the process of a market assessment and in developing a marketing plan both at the organizational and product levels. 	Managers in charge in Marketing and Product Development	3	<ul style="list-style-type: none"> • Introduction to strategic marketing framework and strategies • Corporate brand and identity • Product strategy • Product delivery and customer service strategy • Competitor analysis • Strategic marketing process • Managing the strategic marketing processes
1.4.3. Product Development for MFIs				
This course deals with the need to develop increasingly flexible and responsive financial products to address client's needs. It covers both the process of developing a new product (market definition, market research, product proto-	<ul style="list-style-type: none"> • Gain understanding on different product characteristics offered by MFI • Recognize the importance of product development as key element in 	<ul style="list-style-type: none"> • Staff in Charge of Marketing and Product Development • Research and Development Staff 	4	<ul style="list-style-type: none"> • Overview of product characteristics and the development process • Assessment of institutional capacity for product development • Client oriented market research techniques • Development of product prototypes

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type, costing and pricing, pilot testing, roll-out, marketing, lifecycle management, etc.) as well as the impact of introducing new products on the MFI (human resources, corporate culture, operations and systems, financial results, operating results, etc.).	marketing <ul style="list-style-type: none"> • Familiarize with the product development process • Analyze the various factors that influence product pricing 			<ul style="list-style-type: none"> • Product costing: Activity Based Costing • Strategies and factors for product pricing • Pilot testing and launch • Action plan for roll-out
1.4.4. Market Research for Agri-Microfinance Product				
This course tackles the deliberate process of determining the demand and supply of agri-microfinance products through market research.	<ul style="list-style-type: none"> • Familiarize in developing profile of agricultural activities & farmers in the target area • Be able to prepare commodity • profiles of top agri-commodities specifying the process of production, inputs & financing required; • Understand cash flow of potential target farmer households • Determine scope of operations of financial service providers (formal & informal) as supplier of agri-microfinance loan 	Research and Development Staff Branch Managers	3	<ul style="list-style-type: none"> • Agri-microfinance concepts • Market Research Overview • MR Process • Understanding the law of demand and supply • Determining and analyzing AMF Demand & supply • Action plan for market research
1.4.5. Client Care & Relations				

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The course discusses best skills, strategies and techniques to ensure that every customer experiences unique and professional customer care.	<ul style="list-style-type: none"> • Understand the importance of customer care • Understand their role as a mirror reflection of the organization • Acquire knowledge and skills that will enable them handle staff and external contacts effectively 	Customer Care Administrators Business Developers Any personnel who require an understanding of the Customer Care	3	<ul style="list-style-type: none"> • Understanding the nature and characteristics of clients • Importance of client care and relations • Measurement of client care and satisfaction levels • Management of complaints and redress procedures • Coping with client challenges in the workplace • Professional ethics/practical guides in client care and relations • Developing appropriate and positive attitude in dealing with clients
1.4.6. Managing Sales Performance				
This course tackles the art and science in selling and managing sales growth and performance. MFI as a social enterprise needs to be knowledgeable in expanding outreach (sales) in the most effective and efficient way	<ul style="list-style-type: none"> • Be effective sales and promotion officers • Be familiar with the characteristics of the sales professional • Effectively prospect clients • Present and negotiate effectively • Learn techniques on handling objections • Study different closing methods 	Loan officers Bank staff involve in sales and promotion	2	<ul style="list-style-type: none"> • Introduction to Sales • The Sales Professional • Image/Personality Development • Characteristics of the Professional Sales Profession • The Selling Cycle • Prospecting • Sourcing and Selection • Market Analysis • Getting in Touch with your Prospect • Presentation • Presentation Outline • Imagination and Word Pictures • Features and Benefits • Reasons and Excuses for Buying

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				<ul style="list-style-type: none"> • Handling Objections • The Psychology of Closing • Keys in Closing • Closing Methods
1.5. FINANCIAL MANAGEMENT				
1.5.1. Financial Performance and Measurement Analysis				
<p>The course provides a clear and concise overview of appropriate financial ratios universally used by financial institutions to measure financial performance and standards, to include vital areas liquidity and asset management, profitability, leverage, market value/investment ratios, and comparative analysis. It employs practical tools for measuring delinquency, ways to assess and maintain quality portfolio, measure efficiency and profitability. In general, the course aims to provide participants understanding on ratios that can be useful in measuring, monitoring and evaluating financial performance in conjunction with a set of financial statements</p>	<ul style="list-style-type: none"> • Identify components, purpose, relationships and importance of primary financial statements • Analyze financial statements to monitor profitability, efficiency and portfolio quality • Apply financial analysis tools in own institution to improve decision making and program performance • Identify critical factors for moving towards financial sustainability 	<p>Financial Managers Branch Managers Internal Auditors</p>	5	<ul style="list-style-type: none"> • Common financial definitions and terms • Financial statements (balance sheet, income statement, portfolio report) • Financial statement adjustments • Portfolio report / aging report analysis • Portfolio quality indicators and trends • Essential non-financial reports • Delinquency management and control • Profitability and sustainability indicators • Asset & liability management indicators • Efficiency indicators • Relationship between ratios • Understanding sensitivity • Other analysis frameworks • Minimum reporting requirements
1.5.2. Basic Accounting and Bookkeeping for Non-Financial Managers				
This course is designed to give the	<ul style="list-style-type: none"> • Understand and interpret 	Loan officers	3	<ul style="list-style-type: none"> • preparation of transaction accounts

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learners basic book keeping /accounting knowledge.	simple bookkeeping entries and accounting. <ul style="list-style-type: none"> • Develop simple bookkeeping systems 	Bookkeepers People who work for different institutions, MFI(s), banks and other agencies, business owners and entrepreneurs etc.		<ul style="list-style-type: none"> • profit and loss accounts, • preparation of balance sheet, • ledger accounts, • accruals and adjustments, • depreciation methods, • preparation of cash flow projections and • Calculation of break-even points
1.5.3. Improving MFI's Internal Audit Functions				
This training will serve as venue to improve the internal audit functions of MFIs, as key and significant area in achieving a balanced social and financial performance. The training-workshop revolves around participants' work to understand and clearly define their action on integrating social audit into the regular financial audit functions of the MFI and into its over-all institutional policies, strategies and operation	<ul style="list-style-type: none"> • Gain deeper understanding on the various financial and social audit and auditing's concepts, nature, principles and application in an MFI context; • Recognize the importance of audit's role in MFI's internal control and risk management towards greater social performance • Familiarize the various roles and functions of the MFI's board, management, staff in auditing. • Understand the importance of integrating financial and social audit 	Internal Auditors	3	<ul style="list-style-type: none"> • Refresher on concepts, nature and principles of auditing • Audit and auditing functions • Various types of audit - financial & social; internal & external • Interrelationship of Audit in Internal Control & Risk Management • Understanding MFI's internal control and its scope • Overview of Risk Management • Role of audit in internal control and risk management • The Audit Process and Implementation • Audit policies and procedures • Internal Audit Functions • Roles of the Board, Management and Staff in the audit process • Review of respective MFI's audit policies and procedures • Workshop on mapping the MFI's

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	<p>functions;</p> <ul style="list-style-type: none"> • Review and assess existing auditing policies, procedures and practices of respective MFIs; • Develop internal auditing check list and action plan to improve auditing policies and procedures 			<p>current audit process and practices</p> <ul style="list-style-type: none"> • Identifying strength, gaps and areas for improvement • Integrating Financial and Social Audit • Understanding social audit and various tools used • Importance of integrating social and financial audit • Process of integration • Guidelines and Tips in Effective Internal Auditing • Developing checklist for effective audit implementation • Workshop: action planning to improve MFI's internal integrated (financial and social) audit process
1.5.4.Asset and Liability Management				
<p>This course is designed to enhance participants knowledge and skills to understand and manage the sources and uses of fund, working capital, assets and liabilities to optimize resources in the organization.</p>	<ul style="list-style-type: none"> • Gain understanding and appreciation and develop skills the management of cash , debtors and creditors, working capital cycle and right mix of asset and liability to sustain organizations/MFIs operation • Develop the skill in optimizing liabilities to 	<p>Managers of MFIs, FIs, Corporate agencies</p>	<p>3</p>	<ul style="list-style-type: none"> • Importance of managing asset and liabilities • Liquidity management • Cash management • Matching assets with demand credit • Causes of non-performing loans • Management of accounts receivables and payables • Risk management

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	generated proportionate amount and value of asset to generate revenue			
1.5.5. Improving Efficiency for MFI's Sustainability				
<p>This course tackles the various cost-related elements that affect MFI's financial sustainability. In order to be sustainable MFIs need to ensure that they do not pass on their inefficiencies to their clients. The operating cost structure of an organization is reflective of its efficiency. The operating costs of the organization stem from various factors such as its organization structure, its area of operation, scale of operations, its credit delivery mechanism (or model), its loan products and investment in infrastructure and systems. These factors differ from one organization to another on account of their genesis, age and nature of operations. However, these factors do not exist in isolation and the impact on costs is a function of interrelationships between them.</p>	<ul style="list-style-type: none"> Equip participants with knowledge and skills in identifying the origin of the MFI's operating costs, their structure and impact on sustainability Determine the various measures to enable them to be cost effective and efficient. Enable participants to design MFI-specific cost effective & efficient measures in their operation 	All Unit and Branch Managers	3	<ul style="list-style-type: none"> Understanding Financial Sustainability Key elements affecting Operating Costs Calculating Operating Cost Indicators Governance and Institutional factors affecting costs Operating Methodology and Costs Products and Costs Information Systems and Costs Analyzing acceptable level of costs to maintain and improve financial sustainability Efficiency indicators as determinant of financial sustainability
1.6. SOCIAL PERFORMANCE MANAGEMENT (SPM)				
1.6.1. Strategic Management for Social Performance				
The course is designed to enable	<ul style="list-style-type: none"> Appreciate the 	BOD	5	<ul style="list-style-type: none"> Overview of Strategic Planning and

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<p>the management and key decision makers of an MFI in ensuring that their financial and social strategies are aligned to achieve their mission. This course intends to introduce the concept that both financial and social performance and sustainability can be managed given the proper techniques and tools.</p>	<p>components of strategic management</p> <ul style="list-style-type: none"> • Understand change management plan • Confirm the validity of existing strategies • Begin a primary high-level strategic management process towards effective social performance management • Develop an initial strategy map • Develop balance scorecard • Identify steps of action to improve on the initial strategy map and balanced scorecard in the future 	<p>Management Team Supervisors</p>		<p>Management</p> <ul style="list-style-type: none"> • Mission Deconstruction to derive social and financial goals • Analyzing current strategic position • Identifying key issues and making strategic choices • Developing the strategy map • Creating the Balanced Score Card measurement system: How to further operationalize the strategy • Develop a Change Management plan to ensure strategy implementation
1.6.2. Training of Trainers on Social Performance Management Institutionalization				
<p>This course serves as venue to hone the technical and support capacities of MFI- SPM Team members in examining the current situation and the various issues and challenges encountered by their respective MFIs in the integration of SPM into their</p>	<ul style="list-style-type: none"> • Familiarize participants with the concepts, principles and methods in training, facilitation and mentoring techniques and approaches within the 	<p>SPM Committee of an MFI Managers</p>	<p>5</p>	<ul style="list-style-type: none"> • Overview of Adult Learning Theories • Effective Communication, Facilitation & Mentoring Skills • Practical Exercise on Actual Training & Facilitation using previously learned SP/SPM concepts (documents will be provided to the

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<p>strategy and operation. Participants will use their respective MFI as a case object throughout the entire workshop duration, applying what they learned in the lecture-discussion towards the process of SPM institutionalization. The training-workshop will be built around participants' work to understand and clearly define their action on integrating SPM into the over-all institutional MFI policies, strategies and operation.</p>	<p>experiential-based learning context;</p> <ul style="list-style-type: none"> • Review and refresh participants' knowledge on their understanding of the general concepts and principles learned in previous SPM training and workshops they participated; • Examine the various strategic, operational and reporting aspects and dimensions of SPM in their MFIs; • Recommend actions steps to focus and monitor in accordance to their respective MFI's strategic maps and balance score cards 			<p>participants as they work on their topics)</p> <ul style="list-style-type: none"> • Looking at MFI through a Social Lens: Review & Deepen Understanding on SP/SPM, clarifying relevant organizational processes, functions, terminologies, etc. • Current global initiatives, trends and developments • Overview of Client Protection Principles • Overview SP Universal Standards • Understanding SP Institutionalization: SPM Mainstreaming Process • Examining MFI's Re-aligned FP/SP Strategies • Examining MFI's Functional Areas: Operations (business, delivery of financial & non-financial services), Marketing, Finance, HR, Governance • Risk Management/Internal Control/Audit • MIS & Understanding Various Tools used for Measuring, Tracking & Assessing SP • Integrating SP indicators in the MIS • SP Reporting vis-à-vis FP reporting • Prioritizing SPM initiatives in accordance to Strategy Maps &

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				<ul style="list-style-type: none"> Balance Score Card (BSC)
2. STRENGTHENING FUNCTIONAL & SUPPORT SKILLS COURSES				
2.1. Project Proposal Preparation & Resource Generation				
<p>This course tackles the process of developing proposal for projects that warrant funding from various donors. This also provides practical guidelines in effective fund generation</p>	<ul style="list-style-type: none"> Appreciate the importance of effective project proposal Writing for fund generation Understand the basic concepts of project cycle Explain the various elements of a project proposal & be able to design a project Familiarize with tips in resource/fund generation 	<p>Managers Staff in-charge of Fund Generation</p>	3	<ul style="list-style-type: none"> Understanding Basic Facts in Project Design & Resource Generation Project Development & Management: Basic Concepts of the Project Cycle Project Development: Problem & Objective Tree Analysis Designing the Logical Framework Effective Communication & Tips in Proposal Writing & Fund Generation
2.2. Effective Project Management				
<p>This course tackles the various stages of project cycle and how to manage any project effectively, maximizing the use of resources in attaining the project targets and goals.</p>	<ul style="list-style-type: none"> Enhance the management capacity of staff involved in a project Understand the basic concept of project management cycle 	<p>Project Staff</p>	3	<ul style="list-style-type: none"> Overview of Project Life Cycle Project Design: analyze problems and objective using problem and objective tree Logical framework as a tool to design a project Various factors influencing project management Practical guidelines in managing a project

Course Title & Description	Learning Objectives	Target Participants	Duration (# of Days)	Course Key Contents
				<ul style="list-style-type: none"> Project Monitoring, Control & Evaluation; effective M & E mechanisms
2.3. Participatory Rapid Rural Appraisal (PRRA) in Social Research for Community Development				
<p>This training will serve as venue to build the technical capacities of the any project’s field staff in the performance of their respective functions in research, community organizing and mobilization, require understanding on the basic concepts and tools commonly used in conducting social research for community development, with particular focus on participatory rapid rural appraisal (PRRA) techniques. As such, the course will be tackled with a combination of concepts and practical applications in doing social and market research</p>	<ul style="list-style-type: none"> Equip participants with the necessary knowledge and skills in data gathering methods, techniques and tools in participatory social research to ensure community involvement towards cooperative formation and farm enterprise development. Gain knowledge on social research for community development Introduce participants with the general concepts, principles, methods and tools used in PRRA; Familiarize the participants with the initial PRRA tools to be used by the Project; 	<p>Staff involve in project Research and development staff</p>	<p>5</p>	<ul style="list-style-type: none"> Overview of Research Basic Concepts and Principles in Research Social Research in Local Community Development Participatory Approaches to Social Research Understanding Participatory Approaches, Methods and Techniques Participatory Rapid Rural Appraisal (PRRA), its evolution, features, benefits and costs Comparison between PRRA and other Research Methods Commonly Used PRRA Tools and Techniques: Review of secondary data sources, Direct Observation, Semi-structured interviewing, conduct of Focus Group Discussion (FGDs), Ranking (preference ranking, wealth ranking, enterprise ranking), participatory Mapping/Diagrams, Community Profiling, Seasonality Analysis Planning for Conduct of PRRA

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	<ul style="list-style-type: none"> Develop an action plan in conducting PRRA. 			<ul style="list-style-type: none"> Action Plan, analysis of PRRA results, writing PRRA Report
2.4. Effective Communication Skills (Oral Presentation and Technical Writing)				
This course tackles the range of communication techniques and strategies to become a better, more effective and confident communicator.	<ul style="list-style-type: none"> Demonstrate skills to communicate effectively Understand the process and importance of communication Understand the process of managing meetings and writing of minutes Understand the process of report writing 	Staff from all levels	3	<ul style="list-style-type: none"> Introduction to effective communication Barriers to effective communication Effective verbal and non-verbal communication Business letter and report writing Effective oral communication Practical Application
2.5. Training of Trainers (TOT)				
The course tackles fundamentals and practical skills in effective training program delivery anchored on the adult-based learning principles and popular education	<ul style="list-style-type: none"> Appreciate the importance of adult-learning principles in training Familiarize with the various effective training and facilitation techniques Gain practical skills in effective training delivery 	Staff/trainers of NGOs, MFIs, HR unit of companies	5 days	<ul style="list-style-type: none"> Major concepts in training (adult learning theories) Experiential-based learning approach in training Developing the training course curriculum Training delivery techniques <ul style="list-style-type: none"> - Training & facilitation methods (lecture, discussion, structured learning exercises) - Organizing training materials - Effective use of training aids Training Assessments Training course evaluation

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				<ul style="list-style-type: none"> • Trainer presentation skills • Oral presentation & speaking skills • Practical training delivery for each participant – presentations
2.6. Self-Organization & Stress Management				
<p>This course tackles practical tips in managing priorities; managing oneself to get things done on time and skills for effective daily planning;</p> <p>The training will provide useful tips and tools to get organized, and to stay organized.</p>	<ul style="list-style-type: none"> • Identify the causes of stress • Learn Stress Management Techniques • Understand principles of good time management. • Understand the effects of poor time management • Learn what key challenges should one anticipate in managing time 	<ul style="list-style-type: none"> • Managers • Supervisors • Administrative assistants • Any professionals who want to improve the environment within their departments while reducing stress • Any professionals who want to improve their use of time and energy 	3	<ul style="list-style-type: none"> • Basic concepts in Stress Management • Causes of stress in the work place • Indicators of professional stress • Basic concepts in self-organization and time use management • Effects of poor self-organization and • Principles and practice of efficient time utilization
3. BUILDING CLIENTS' CAPACITY COURSES				
3.1. Training of Trainers on Financial Education				
<p>The course is designed to guide microfinance institutions to develop and improve the quality of their own Financial Literacy Delivery processes. With the participants as the case at hand, participants will be given the opportunity to review and analyze concepts, practices, and processes in their delivery of Financial</p>	<ul style="list-style-type: none"> • Understand money mindset and how it affects financial life; • Define life dreams and goals; • Assess and understand current financial situation; • Understand and translating the concept of saving, budgeting, 	<ul style="list-style-type: none"> • Staff of MFIs • Field Personnel (Area/Branch Heads and Loan Officers) • Product Development Teams • Client Education or Training Teams/Committee • Business Development 	5	<ul style="list-style-type: none"> • Adult Learning, Facilitation & Training Skills • Understanding Money Mindset • How Money Mindset is Developed/Formed • Defining and developing life's dreams & goals • Wealth Building through Savings, Budgeting and Investing • Understanding your Financial Health

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<p>Literacy Programs. The course is divided into three parts: 1) Adult Learning overview; 2) Financial Literacy proper; 3) Planning for implementation.</p>	<p>investing, micro-insurance into concrete plans</p> <ul style="list-style-type: none"> • Understand concept of managing loans and over indebtedness • Know basic consumer rights 	<p>Services (BDS) Staff</p>		<ul style="list-style-type: none"> • Translating Life Goals To Financial Goals • The Need to Understand Financial Education to Meet Life Goals • Building Financial Wealth Through Savings • Controlling expenditures (Budgeting) • Multiplying Financial Wealth through Investments • Ensuring Future Income (retirement) • Increasing Ability to Earn • Managing Multiple Loans • Understanding my Need for Loan • Managing Over Indebtedness • Steps to Get out of Over Indebtedness • Protecting Yourself through Insurance
3.2. Basic Entrepreneurship				
<p>The course tackles the basic concepts of entrepreneurship, traits and characteristics of successful entrepreneurs and develops the planning skills needed to start and operate a business.</p>	<ul style="list-style-type: none"> • Understand steps to start up the business • Understand the essentials of an entrepreneurship 	<ul style="list-style-type: none"> • Entrepreneurs • Individuals who want to start up a business 	<p>3</p>	<ul style="list-style-type: none"> • Entrepreneurial concepts • Business plan development • Marketing • Financing the business • Management responsibilities