

2019

MICROFINANCE TRAINING
BROCHURE



CREM NIGERIA

1/1/2019

INTRODUCTION

CREM is an Institute that provides services in the areas of Research, Enterprise, and Workforce management training delivery across Nigeria and West Africa.

This Microfinance brochure is specifically designed to cater for Microfinance Institutions and small and medium scale business enterprise utilizing our PPTS model (People, Process, Technology and Service).

The modules are prepared to enable change in each of these areas to result in enhanced service delivery and customer satisfaction.

We offer bespoke research based trainings for Microfinance Institutions, research and enterprise development.

TRAINING METHODOLOGY

Our curriculum emphasizes on the following methodologies; lectures, didactics, exercises, role plays, small group discussion and field trips when necessary.

Our sessions are designed to be very interactive to increase learning and training participation, retention and applicability of the skills acquired.

Our pool of expert facilitators with extensive experience are available to meet your learning needs.

At CREM, our training is not an event; it is an experience!

For Nominations Or Enquiries Including Conducting Inplant Trainings Contact The Following:

Dean, CREM Academy noel@cremnigeria.org 09034698337

Head Learning Academy: Yemisi@cremnigeria.org 08029730464

Business Development Manager paulinus@cremnigeria.org 08060423000

Learning Analyst: Emmanuel@cremnigeria.org 08033303112

Executive Learning Assistant: Yokme@cremnigeria.org 08062549540

Office Contact: info@cremnigeria.org , cremnigeria2018@gmail.com

3 Tina Chris Street, beside Ejigbo Mini Stadium. Ejigbo Lagos

TABLE OF CONTENT

TECHNIQUES FOR EFFECTIVE GROUP LENDING MANAGEMENT

CORPORATE GOVERNANCE IN MICROFINANCE MANAGEMENT

REPORT WRITING AND PRESENTATION WORKSHOP

ELECTRONIC RECORDS MANAGEMENT

INTERNAL AUDIT AND INVESTIGATION, FRAUD AND COMPLIANCE MANAGEMENT

SUPERVISORY AND LEADERSHIP SKILLS FOR MANAGERS

DELIQUENCY AND RISK MANAGEMENT

BANKING OPERATIONS FOR MFB

LOAN MONITORING AND RECOVERY STRATEGIES

TARGET SETTING AND PERFORMANCE MANAGEMENT

CREDIT RISK MANAGEMENT IN MICROFINANCE

EFFECTIVE CREDIT MANAGEMENT AND DEBT RECOVERY STRATEGIES

CUSTOMER SERVICE IN MICROFINANCE

FINDING AND WINNING NEW CUSTOMERS

2019 OPEN TRAINING COURSES FOR MICROFINANCE INSTITUTION/MFB

MONTH	COURSE TITLE	FEE	DATE	DURATION
February	Target Setting and Performance Management	N 32,000.00	21 st -22 nd	2 days
	Delinquency and Risk Management	N 32,000.00	26 th -27 th	2 Days
March	Loan Monitoring and Recovery Strategies	N 35,000.00	13 th -14 th	2 Days
	Electronic Records Management	N 35,000.00	27 th -28 th	2 Days
April	Banking Operations for MFB	N 40,000.00	10 th -12 th	3 Days
	Techniques for Effective Group Lending Management	N 35,000.00	24 th -25 th	2 Days
May	Supervisory and Leadership Skills for Managers	N 35,000.00	8 th -9 th	2 Days
	Internal Audit and Investigation and Compliance	N 45,000.00	22 nd -24 th	3 Days
June	Target Setting and Performance Management	N 35,000.00	11 th -13 th	3 Days
	Credit Risk Management in Microfinance	N 35,000.00	19 th -20 th	2 Days
July	Corporate Governance in Microfinance	N 45,000.00	3 rd -5 th	3 Days
	Customer Service in Microfinance	N 32,000.00	24 th -25 th	2 Days
August	Delinquency and Risk Management	N 45,000.00	14 th -16 th	3 Days
	Techniques for Effective Group Lending Management	N 35,000.00	28 th -29 th	2 Days
September	Internal Audit and Investigation and Compliance	N 45,000.00	11 th 13 th	3 Days
	Effective Credit Management and Debt Recovery Strategies	N 35,000.00	25 th -26 th	2 Days
October	Finding and Winning New Customers	N 32,000.00	8 th -9 th	2 Days
	Credit Risk Management in Microfinance	N 35,000.00	23 rd -24 th	2 Days
November	Electronic Record Management	N 35,000.00	6 th -7 th	2 Days
	Effective Credit Management and Debt Recovery Strategies	N 35,000.00	20 th -21 st	2 Days
December	Effective Report Writing	N 30,000.00	4 th -5 th	2 Days

TECHNIQUES FOR EFFECTIVE GROUP LENDING MANAGEMENT

PREMISE

Group lending provides one of the most effective means of offering financial services or inclusiveness to the financial active poor/ players at the bottom of the pyramid.

This training will expose participants to various group lending methodologies and equip them with necessary skills to effectively provide this service in their microfinance institutions; identifying the methods that best fit their product offering and the needs of the group (clients).

Participants will also be exposed to time tested group lending methodology in very practical case study driven learning sessions.

KEY LEARNING OBJECTIVES

At the end of this training, participants would be able to:

- Identify groups
- Describe group dynamics and its effective management
- Develop necessary policies and procedures for effective group lending management
- Design effective control measures
- Implement effective documentation and record keeping

TARGET PARTICIPANTS

- Credit officers
- Risk Officers
- Branch Managers
- Loan officers
- Customer service officers

Course Content

- Group lending: General principles and practice
- Effective group management and dynamics
- Loan appraisal and administration
- Documentation and monitoring
- Delinquency management
- Effective customer service in group lending

Course Duration: 2 Days

Course Fee: N35,000

CORPORATE GOVERNANCE IN MICROFINANCE MANAGEMENT

PREMISE

The gloomy statistics of microfinance institutions/banks that have crashed in recent times is a clear indication that corporate governance in the microfinance sector needs to be urgently addressed.

Research demonstrates that better governed companies attract capital at a lower level cost and perform better. Better companies lead to better societies creating sustainable businesses that contribute to the overall economic development of the country.

Our aim is to help CEOs', board members understand the need to entrench corporate governance practices, identifying shortfalls from best practice, implement necessary changes essential for risk mitigation. Also they will learn how to safeguard their organization from mismanagement, promoting accountability and transparency to investors.

KEY LEARNING OBJECTIVES

At the end of this training, participants would be able to:

- highlight corporate governance principles and practices
- describe role and responsibility of board members in organization
- Identify and mitigate risks
- adopt best practice in their organization
- Case Studies

TARGET PARTICIPANTS

- Directors
- Managing Directors
- CFOs'
- All board members

COURSE CONTENT

Corporate Governance

- The business case for Corporate Governance
- Disclosure and transparency
- The role of shareholders and stakeholders

The Board

- Board role duties and responsibilities
- The effective board: composition and structure
- Board practices
- Broad Procedures

Strategic Leadership

- The governance of strategy
- Strategic planning and management
- Evaluating strategy delivery and Executive Directors performance

The governance of Risk

- The Board's role in Risk Management

- Risk assessment mapping
- Disaster recovery and business continuity planning
- Communicating risk management policies

Corporate Responsibility

- The Board's role in leadership and planning
- Corporate responsibility framework
- Corporate responsibility reporting tools
- Corporate responsibility actions

Financial Stewardship and Accountability

- Financial oversight
- The Board's key accounting information needs
- Types of management accounting reports to the Boards
- Financial performance metrics and ratios

Reporting

- The information needs of corporate report users
- Non financial reporting
- International best practice standards of corporate reporting
- Effective shareholders communication and investors relations

The Control Environment

- The audit committee
- The external audits
- Whistle blowing

Leading planning Improvement

- Leading Change
- Corporate governance progression matrix
- Red flag for Directors
- Developing an action plan

Course Duration: 3 Days

Course Fees : N45,000

REPORT WRITING AND PRESENTATION WORKSHOP

PREMISE

Report writing is a key duty on an employee in any organization. As employee experience career progression, not only will they be saddled with the responsibilities of writing and presenting different types of reports, but also they will be challenged by the task of appraising reports that comes from subordinates. As field officers, managers or branch managers in the Microfinance sector the report you submit are essential for decision making by management. This training is designed to equip participants with relevant skills and competencies required in report writing and presentation.

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to

- Identify types and functions of reports written at their workplace.
- Use clear and concise style of writing
- Identify ways of gathering information for a range of reports.
- Write reports and letters in appropriate structure and format.
- Write executive summaries.
- Evaluate a report.
- Prepare for formal presentations of a report

TARGET PARTICIPANTS:

- Field officers
- Branch managers
- Field managers
- Team leads

COURSE CONTENT

- Overview of report writing and presentation skills
- Planning and organizing Reports
- Data gathering for report writing
- Types of reports
- Structure and characteristics of good reports
- Use of English in report writing
- Managing confidentiality in reports
- Report presentation techniques
- Report Appraisal techniques
- ICT application in report writing and presentation skills

Course Duration: 2 Days

Course Fees: N30,000

ELECTRONIC RECORDS MANAGEMENT

PREMISE

Many organizations rely on paper-based approach to manage digital records, but this becomes cumbersome and ineffective with growing volume, velocity, and variety of information. This training gives participants a thorough understanding of how to best automate the way digital information is managed in support of business goals and objectives. This Electronic Records Management training covers the entire lifecycle of records and provides the required skills to position records managers as business enablers.

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to:

- Identify various forms of records
- Develop appropriate techniques for managing information
- Maintain a safe electronic record system
- Use appropriate computer software for record management

TARGET PARTICIPANTS

- Researchers
- HR Managers
- Branch Managers
- Executive Assistants
- Admin Executives
- Documentation/ Training

COURSE CONTENT

- Overview of Electronic Record Management
- Types and relevance of Electronic Records
- Global Trends in E-Records Management
- E-Data security and Cloud Computing
- E-Records Management for service delivery
- Relevant Computer Application Software in record management
- Computer analysis of data using charts
- Creating of data –entry forms in Ms Excel

Course Duration: 2 Days

Course Fees: N35,000

INTERNAL AUDIT AND INVESTIGATION, FRAUD AND COMPLIANCE MANAGEMENT

PREMISE

Internal Auditing is an independent, objective assurance and consulting activity designed to add value and improve all organizations operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and governance processes. This training also provides participants with an understanding of fraud and corruption to enable them support their organization with initiatives such as fraud risk management strategies. This is necessary, as the extent of fraud and corruption in the financial sector is of concern internationally. Participants will be able to link these protocols and frameworks to organization-specific strategies

KEY LEARNING OBJECTIVES

Specifically, at the end of the programme, the participants will be able to:

- Review audit and internal control systems.
- Manage post Audit Procedures.
- Determine the role of management in the prevention and detection of fraud that can be perpetrated;
- Understand the basic legal concepts pertaining to fraud and law of evidence;
- develop a programme to discharge the onerous responsibilities that are required to prevent fraud and corruption.

TARGET PARTICIPANTS:

- Risk Management Staff
- Finance and Accounts Staff
- Internal Audit Staff/ Internal Control

COURSE CONTENT

- Internal audit and operations – The objectives, scope and responsibilities.
- Auditors' Responsibilities and Legal Liabilities
- Legal liability. Determination of negligence and fraud
- Corporate governance – Objective, relevance, importance
- Audit and Investigation: The different types of audit investigations
- Procurement and contract fraud schemes that can be perpetrated by suppliers of goods and services
- Preventative measures
- Regulatory and Statutory compliance
- Internal control techniques

COURSE DURATION: 3 Days

Course Fees N45,000

SUPERVISORY MANAGEMENT

PREMISE

Supervisors serve as a vital link between top managers and lower level managers. This constantly puts them under pressure from superiors and subordinates. Therefore, the need to develop capacity and strategies to cope with these responsibilities is imperative.

This training is designed to equip participants with the requisite knowledge and skills for effective supervision.

KEY LEARNING OBJECTIVES

At the end of this training participants will be able to:

- Discuss the concept of supervisory management
- Outline the principles of supervision
- Discuss steps in problem solving and decision making and
- Apply supervisory skills at work

COURSE CONTENT

- Overview of supervisory management
- General principles of supervision
- Leadership and motivation
- Delegation, authority and Team building
- Problem solving and decision making
- Planning and organizing work
- Effective time management
- The supervisor and resources management
- The supervisor and quality management
- Effective communication skills
- Coaching, counseling and mentoring

TARGET PARTICIPANT

- HR officers
- Supervisors
- Branch Managers
- Area Managers
- Divisional Managers
- Program Managers

COURSE DURATION: 2 days

Course Fee: N35,000

DELIQUENCY AND RISK MANAGEMENT

PREMISE

This training is designed to strengthen participants knowledge and build their capacities in the field of Loan Portfolio Management. This training will expose participants to various portfolio concepts, importance of mechanism of loan portfolio, measurement of portfolio quality, micro credit risk management, causes as well as effects of delinquency and accounting for delinquency.

KEY LEARNING OBJECTIVES:

At the end of this training, participants will be able to:

- Itemize the various micro credit concepts and terminologies;
- List the Importance of Loan portfolio;
- Identify how to prepare annual business plans;
- Identify the roles and responsibilities of Credit Officer in micro credit;
- Apply effective techniques for mitigating and managing delinquency
- Explain a smooth disbursement and recovery process;

TARGET PARTICIPANTS

- Credit supervisors
- Credit officers
- Credit risk managers
- Branch managers
- Problem loan managers or Recovery officers/ managers

COURSE CONTENT

- Overview of lending process and delinquency management
- Financial ratios
- Portfolio At Risk
- Portfolio quality
- Asset/liability management
- Risk assessment
- Analyzing non-financial information
- Prudential Guidelines
 - Performing and non-performing
 - Pass and watch
 - Substituted
 - Doubtful
 - Lost/bad
- Non-performing loans
- Controlling delinquency in group and individual clients

Course Duration: 3 Days

Course Fees N45,000

BANKING OPERATIONS FOR MFB

PREMISE

This training is a comprehensive introduction to how microfinance banks work.

Participants will be equipped with the knowledge of the various microfinance banking products, operational aspects and various technology and regulatory requirements. Participants will be provided with essential management and operational technology skills required to work effectively and efficiently.

This training will give participants the understanding of the wide variety of activities undertaken and services provided by MFB, how they operate and are regulated, and explains why MFB are so important and how their activities impact on modern life, people, business, government and the economy.

KEY LEARNING OBJECTIVES

At the end of this training participants will be able to understand:

- The different aspects and types of MFB.
- How a microfinance bank operates
- Asset management and liability management
- Loan policies
- The principles and basic methods of MFB's system.
- MFB financial statements
- Regulatory policies

TARGET PARTICIPANTS:

- General Managers
- Branch Managers
- Banking Operations staff
- Accountants/Auditors

COURSE CONTENT

Introduction to microfinance banking

- Banker customer relationship
- Types of customers and their account
- Negotiable instruments and related matters

Overview of deposit functions

- Demand deposits
- Time deposits
- Types of deposits – advantages and disadvantages

Overview of credit function

- Principles and practice of lending
- Financial analysis for lending
- Securities for lending

Credit documentation and sanctioning

- Credit monitoring and loan recovery

Introduction to marketing

- Marketing of bank services
- Payment and settlement systems
- Customer relationship management

Payment and settlement systems

- Electronic transfer of funds
- Teller functions

Operational risk management

- Credit risk management
- Internal controls in banks
- Risk management principles

Banking technology

- Overview of banking technology/software
- Regulatory framework for banking
- Know your customer
- Tools for managing customer data
- Compulsory selling or marketing

Course Duration: 3 Days

Course Fees N40,000

LOAN MONITORING AND RECOVERY STRATEGIES

PREMISE

The administration of lending and credits in a microfinance banks is managed in such a manner that the funds are repaid at agreed regular intervals without defaults. In order to ensure that the customers perform up to expectation, the banks normally institute concrete measures towards monitoring them. The repayment of loans by the beneficiaries depends on the appropriate administrative measures which are initiated and implemented by the banks to keep such customers on track. The administrative measures for monitoring prompt repayment of loans by the customers are embedded in loan supervision. This training will expose participants to requisite skills for effective loan monitoring and recovery strategies.

KEY LEARNING OBJECTIVES:

At the end of this training participants will be able to:

- Discover the root causes of loan problem
- Realize the impacts of loan problem
- Be aware of loan recovery process
- Gain practical experiences in dealing with delinquent clients
- Maintain the organization's reputation
- Recover and extend the loan market share

TARGET PARTICIPANTS:

- Credit Officers
- Credit Managers
- Branch Managers
- Loan Managers
- Risk Officers
- Recovery Officers/ Managers

COURSE CONTENT

- Process of solving problem
- Identifying causes of problems
- Defining problems/Situation Analysis
- Selecting the strategies/implementing the strategies
- Monitoring Techniques
- Managing the loan cycle effectively
- Characteristics and skills in solving problem
- Loan classification and provision
- Delinquency management
- Age analysis of debt
- Loan Diversion
- Monitoring of credit history of customers

Course Duration: 2 Days

Course Fees N35,000

TARGET SETTING AND PERFORMANCE MANAGEMENT

PREMISE

Setting a target and not achieving it can be very demoralizing. This training is designed to get you thinking about how to maximise your efficiency and team members productivity through realistic target setting and motivational techniques.

The target setting and performance training will utilize proven methods to help participants learn how to set targets and learn how to manage motivation levels, both for themselves and team members.

This training aims to provide proven target-setting techniques to help improve working processes and increase confidence and motivation at work .

Participants will be exposed to critical issues in Performance Management especially on target setting and the determination of Key Performance Indicators (KPIs) of their teams and team members

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to:

- Understand the meaning and importance of Target setting.
- Explain the psychology of Target Setting.
- Initiate the Target Setting process.
- Set professional target for self and team
- Manage subordinates performance effectively

TARGET PARTICIPANTS

- Team Leads
- Supervisors
- Heads of Department
- Program Managers
- Divisional Managers
- Area Managers

COURSE CONTENT

- How to start the target Setting process.
- How to easily incorporate your targets into your daily activities.
- How to make your targets positive and inspirational.
- How to be clear and precise about what you want to achieve.
- How to create SMART goals.
- Target setting metrics that will keep you focused when motivation is low.
- Introduction to Performance Management
- The Performance Management Process
- Performance Planning
- Job Analysis and Descriptions
- Performance Monitoring and Review
- Performance Improvement
- Rewarding Performance.

Course Duration: 2 Days

Course Fees: N35,000

CREDIT RISK MANAGEMENT IN MICROFINANCE

PREMISE

Risks are an inherent part of providing financial services. It is embedded in every aspect of the financial management process. However managing these risks effectively is essential for any financial institution that would be successful. A lack of proper risk management results in financial losses, funds depletion, or even reputational loss. This training is designed to equip participants with techniques to effectively manage credit quality and the risks associated with the lending process.

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to:

- Appreciate the concept of risk management in Microfinance
- Understand lending principles
- Explain the role of credit policy in credit risk management
- Formulate strategies for delinquency management
- Implement effective loan portfolio monitoring

TARGET PARTICIPANTS:

- Managing Directors
- Operations Managers
- Credit Officers
- Field Supervisors

COURSE CONTENT

- What is Risk
- Types of Risk
- Risk management positioning
- Corporate governance
- Steps involved in risk management
- Loan Analysis
- Risk assessment and identification
- Risk mitigation
- Credit management strategies
- Delinquency management
- Loan portfolio monitoring

COURSE DURATION: 2 Days

Course Fees N35,000

CUSTOMER SERVICE IN MICROFINANCE

PREMISE

The primary purpose of any business is to create and keep customers. Delivering a valuable and differentiated experience for customers is essential to any company strategy for continuous service and business survival. Now more than ever before, the customer has a wide variety of options and is more informed. The quality relationship which your organization develops with the customer through exceptional customer service remains a differentiating factor from competition.

The way the customer service representative interacts with clients understanding their peculiarities, demonstrating knowledge, patience, good manners and respect will be the key to managing challenging situations, building rapport, and interpersonal competence that will help achieve organizational goals and customer satisfaction and delight.

KEY LEARNING OBJECTIVES

At the end of this program participants would have gathered enough skills to

- Increase customer loyalty through exceptional customer service
- Apply effective code of ethics and principles and exceed customer expectations
- Use creative follow-up techniques to build relationships

COURSE CONTENT

- Concept and Principles of Customer Service
- Delivering Exceptional Service
- Making Customer Service Count
- Developing a service Attitude
- Resolving Difficult Situations
- Customer-focused Communication
- Customer Centric Mindset
- Managing and sustaining your customers

TARGET PARTICIPANTS

- Branch Managers
- Monitoring Staff
- Supervisors
- Loan Officers
- Client support Officers
- Front Desk Officers

COURSE DURATION: 2 Days

Course Fees: N32,000

EFFECTIVE CREDIT MANAGEMENT AND DEBT RECOVERY STRATEGIES

PREMISE

Bad debt and working capital are serious concerns for any company and business today. It has been known that cash flow problems have led to the ruin, failure and bankruptcy of otherwise successful concerns in the banking industry. Therefore, it is very essential to ensure that your credit control management and debt collection activities result in **TIMELY** payment of the outstanding debts from your customers, without damaging your good customer relations with your clients.

The course will explore the nature, requirement and implications of trade credit from a risk and cash flow perspective and the range of receivables finance solutions that can be used to mitigate both credit and liquidity risk. The key structures and risks associated with receivables finance will be covered in order that the delegates can select and structure the optimum financing solution.

The programme will utilize extensive case studies to develop the understanding of delegates in a practical and engaging way across a range of scenarios.

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to:

- Identify credit and other associated risks
- Formulate and implement credit risk policy and debt collection procedures
- Determine the appropriate method and terms of payment
- Appreciate the terms and conditions of credit insurance cover
- Manage and monitor trade transactions and operate a sales ledger effectively
- Identify and minimize the cost of bad debts and avoidance of bad debts
- Make good and effective decisions on cash management and collections

TARGET PARTICIPANTS

- Credit Risk Officers
- Staff within credit and risk management functions
- Bank relationship managers
- Recovery Officers /Managers

COURSE CONTENT

Credit Management: an Overview

- The Role of Credit & its importance in the economy
- The Development of Consumer credit
- The Financial Effects of Credit Management
- Credit Policy, Terms & Conditions

Assessing Credit Risk

- Precondition for effective credit management
- Prediction of Corporate Insolvency
- Insolvency Warning Signs
- Delinquency management
- Credit management strategies
- Loan recovery techniques

Cash Collection

- Computer System in Credit Management
- Debt Collection Strategies & Process
- Planning, Measuring & Reporting Debtors
- Circularization of debtors

COURSE DURATION: 2 Days

Course Fees: N35,000

FINDING AND WINNING NEW CUSTOMERS

PREMISE

Gaining new customers is a key part of a thriving business and can also strengthen an enterprise by reducing its reliance on just existing customers. Winning new customer is much harder than sustaining what you already have; but there are a lot of ways of going about it. Participants would be exposed to all these techniques during this training. It is good to create an environment that shows your organization is easy to do business with and that your credit officers/marketers understand the psychology of relating with customers at the bottom of the pyramid. They can handle complaints, solve problems and offer value adding products/services in an attractive manner..

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to:

- Understand new business as growth strategy.
- Identify sources of new customers.
- Know their existing customer in detail.
- Know how to prospect.
- Identify the main obstacles that can block sales.
- Understand the nature of selling at the bottom of the pyramid

TARGET PARTICIPANTS

Officers and Managers in Sales and Marketing with responsibility for Business Development and meeting targets.

Course Content

- How to obtain information.
- Planning your prospecting strategies.
- Getting useful leads.
- Prospecting
- Competitor Analysis
- Positioning.
- Fund mobilization
- Creativity and Innovation
- Handling prospects/ Customer types.
- Generating new business ideas
- Handling Objections
- Selling styles
- Negotiation skills.

Course duration - 2 DAYS

Course Fees: N32,000

MICROFINANCE AND RISK MANAGEMENT

Premise

Microfinance is considered to be the main source of funds available to Micro, Small and Medium Scale Enterprises (MSMEs) as well as a large portion of the informal sector whose contribution to national productivity cannot be underrated. Experience has shown that the productivity potentials of MSMEs can be achieved optimally only through micro financing. Effective risk management strategies are essential for microfinance institutions striving to attract capital, protect against losses, and gain the confidence of customers, donors, investors and rating agencies. This training is designed to equip participants with the relevant skills and core competencies required for effective micro financing risk management.

Key Learning Objectives

At the end of this training, participants will be able to:

- Examine microfinance concepts and principles
- Identify various microfinance models
- Develop sustainable microfinance techniques
- Examine collateral issues and revolving loan methodologies
- Monitor and evaluate micro small and medium projects

Target Participants:

- Directors
- Senior Management Staff
- Managers
- Head of Risk Management
- Head of Internal Control

Course Content

- Overview of Microfinance in Nigeria
- Microfinance and social responsibility
- Risk management in microfinance
- Marketing microfinance products
- Collateral issues and revolving loan methodologies
- Report writing methods
- Credit Delivery and recovery methods
- Funding sources to Microfinance institutions
- Microfinance Models
- Monitoring and Evaluation of Micro, small and medium enterprises
- Micro finance in poverty alleviation
- Performance measurement in Microfinance
- Field Visit

Course Duration: 3 Days

Course Fee: N 35,000.00

MANAGING SUSTAINABLE MICROFINANCE

PREMISE

Micro-credit operators provide lending services to enable people establish and expand micro-enterprises. These services are vital for the development of micro-enterprises and SMEs, for job creation and poverty reduction. It is widely acknowledged that micro-enterprises hardly access micro-credits and the technical assistance, which they need to exploit their potentials.

This training is designed to equip micro credit providers and other relevant stakeholders with the knowledge and competencies to sustainably manage micro credit schemes.

KEY LEARNING OBJECTIVES

At the end of this training, participants will be able to:

- Discuss sustainable credit initiatives
- Evaluate micro-credit schemes
- Identify sources of funds for micro-credit financing and
- Develop skills for credit delivery/ recovery management

COURSE CONTENT

- Overview of micro-credit schemes in Nigeria
- Micro Enterprise creation and social responsibility
- Sources of micro-credit fund
- Micro-credit models
- Capacity building for micro/small enterprise initiation and management
- How to manage credit delivery/recovery
- Credit collection Management
- Collateral issues and revolving loans methodology
- Monitoring and evaluation of MSMEs,
- Experience sharing
- Field visit

TARGET PARTICIPANTS

- Policy makers
- NGOs,
- Donor agencies
- Industrial extension officers

COURSE DURATION: 2 days

Course Fee: N 35,000.00