



# Institute for Capacity Development (ICD)

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## Microfinance and Institutional Policy Development

### Course Objectives

On completion of the course, participants should be able to:

- Understand the concept and principles of microfinance
- Identify and justify critical factors to consider in setting required minimum capital
- Understand the importance of delinquency management and expose them to tools used in portfolio managing
- Articulate the institution's mission and goals, which express its aspirations and intentions
- Identify environmental opportunities and threats, institutional strengths and weaknesses, and objectives and activities
- Develop a strategy that builds on the institution's strengths and develops key areas needing improvement, enabling the institution to better serve its clients and achieve profitability.

### Target Groups

- Executive Directors and Finance Managers,
- Operations Managers and Branch Managers
- Board Members from Microfinance,
- Credit unions, Banks and other Financial Institutions,
- Regulatory officers
- Potential social Investors
- Senior managers in NGO's and Donor Agencies

### Course Outline

- General management principles and practices
- Basic Principles on which Microfinance is Organized
- Impact of Microfinance Principles on MFIs
- Justification For Establishment Of Microfinance Banks (MFBs)
- Ownership of Microfinance institutions
- Goals Of Microfinance Banks
- Operations of Microfinance Institutions (MFIs)
- Suppliers of Financial Intermediation Services
- Existing Microfinance Providers
- What Role Do Donors Play in Microfinance?
- Financial Sector Policies and Legal Enforcement

- Interest Rate Policies
- Legal Enforcement of Financial Contracts
- Financial Sector Regulation and Supervision
- When Should MFIs Be Subject to Regulation?
- Considerations When Regulating MFIs
- Economic and Social Policy Environment
- Investment in Infrastructure and Human Resource Development
- Risks in the Microfinance Industry
- Minimal Equity Requirement
- Identifying the Target Market
- Types of Microenterprises
- What Kinds of Impacts Have We Seen with Microfinance?
- The Importance of Institutions
- Attributes of a Good Institution
- The Importance of Partner Institutions
- Institutional Types
- Formal Financial Institutions
- Semiformal Financial Institutions
- Informal Financial Providers
- Institutional Growth and Transformation
- Creating an Apex Institution 106
- Creating a Formal Financial Intermediary
- Institutional Capacity Building
- Designing And Monitoring Financial Products And Services
- Types of Savings Products for Microentrepreneurs
- Management Information Systems
- Measuring Performance And Managing Viability
- Performance Indicators
- The Effect of Delinquency on an MFI's Profitability
- Controlling Delinquency
- Risk Management
- Asset and Liability Management
- Action Planning

Dates: 15<sup>th</sup> – 26<sup>th</sup> October 2018

Duration: 2 Weeks

Course Costs: US\$2850/delegate

Venue: Windhoek, Namibia