

**MEDA Microfinance**  
*Trainings & Technical Assistance*

**Days**

<b>STRATEGY</b>	
<b>MF-110 BOARD GOVERNANCE FOR MICROFINANCE INSTITUTIONS, PVOS AND NGOS</b> <i>Increase the capacity of your Board of Directors to understand and function effectively in its governing role.</i>	5 - 8
<b>MF-120 STRATEGIC PLANNING</b> <i>Learn to think strategically, and to deal with the big issues of mission, vision, values and desired results.</i>	5
<b>MF-130 BUSINESS PLANNING USING MICROFIN</b> <i>Identify and characterize the MFI's target population, its business nature, and its credit needs. Financial projections are developed based on the strategic plan, the loan products, loan price, income and costs.</i>	7 - 10
<b>MF-140 INVESTMENT READINESS &amp; CAPITAL RAISING</b> <i>Provides awareness and options to your MFI in order to raise additional capital and prepare for investment partnerships: debt or equity.</i>	7 -14
<b>MF-150 TRANSITION &amp; LICENSING</b> <i>Advances issues &amp; presents practical experience on how to move forward licensing a non-bank to bank status as per local regulations.</i>	TBD
<b>MF-160 NEW PRODUCT DEVELOPMENT</b> <i>In a competitive market having the edge is important. Developing new products requires planning and market -led research.</i>	TBD
<b>FINANCIAL MANAGEMENT</b>	
<b>MF-210 ACCOUNTING FOR MICROFINANCE INSTITUTIONS</b> <i>Equip your accountants with the skills to handle accounting issues unique to microfinance.</i>	3 - 7
<b>MF-220 FINANCIAL RATIO ANALYSIS</b> <i>Understand financial statements and prepare ratios in: profitability/sustainability, asset/liability management, portfolio quality, and efficiency and productivity.</i>	3 - 5
<b>MF-230 RISK MGT: INTERNAL CONTROLS &amp; FRAUD PREVENTION</b> <i>Learn effective Internal Control systems that prevent and detect fraud.</i>	4
<b>MF-240 RISK MGT II: INSTITUTIONAL, FINANCIAL, OPERATING &amp; EXTERNAL RISKS</b> <i>Obtain resources and an opportunity to explore more complex risk issues faced by growing institutions such as liquidity risk, management of borrowing, exchange rate risks, credit risks, competition, and asset and liability management.</i>	2 - 3
<b>MF-250 FINANCIAL MONITORING USING AMAP TOOLS</b> <i>To ensure management decisions &amp; trend analysis is based on industry accepted financial ratios and performance indicators.</i>	2 - 3
<b>MF-260 DELINQUENCY MANAGEMENT &amp; PORTFOLIO QUALITY MANAGEMENT</b> <i>Developing risk management techniques to assist loan officers and management in maintaining a high performing portfolio: emphasis on methodology and incentive schemes.</i>	2- 3
<b>MF-270 FINANCIAL REPORTING</b> <i>Develop in house capacity in producing qualitative analysis of financials and effect good management decisions.</i>	2
<b>MF-280 AUDITS</b> <i>Create a culture of internal and external independent review of financials and program activities.</i>	5 - 10

## HUMAN RESOURCES MANAGEMENT

<b>MF-310 EFFECTIVE LEADERSHIP IN MICROFINANCE INSTITUTIONS</b> <i>Understand the key elements of effective leadership, including understanding the five fundamental practices of effective leadership, self-assessment and awareness.</i>	2 - 3
<b>MF-320 HUMAN RESOURCE MANAGEMENT FOR MFIs, PVOs &amp; NGOS</b> <i>Topics include: recruitment and selection; personnel policies; optimal organizational structures; performance management; staff motivation and rewards; staff management; and, training and development.</i>	3 - 5
<b>MF-330 PERFORMANCE MANAGEMENT PROCESS</b> <i>Teaches your MFI's senior management how to implement a simple and effective Performance Management Process.</i>	3
<b>MF-340 OPERATIONAL MANUALS</b> <i>Work in collaboration with management to develop operational/ procedures manuals.</i>	TBD

## MANAGEMENT AND OPERATIONS

<b>MF-410 CREDIT OPERATIONS TRAINING</b> <i>Based on industry best practice standards, participatory education techniques and field tests in different microfinance environments, the modules described below can assist your organization and staff in effectively and efficiently lending to your target market. Individual training modules can be combined or modified to meet specific MFI needs.</i>	10 -15
<b>MF-420 CREDIT OFFICER TRAINING LEVEL I</b> <i>Give credit officers the necessary skills and knowledge to successfully manage a microfinance credit portfolio.</i>	10 - 14
<b>MF-430 CREDIT OFFICER TRAINING LEVEL II</b> <i>Tailored sessions that can include a basic loan analysis refresher and some of the operational components of the advanced credit management module.</i>	5 -10
<b>MF-440 SOLIDARITY GROUP TRAINING OF TRAINERS</b> <i>This module is often incorporated into the basic credit officer training sessions, however, it is also available in a stand-alone format. The course teaches the credit officers the skills needed to train effective client groups.</i>	4 - 7
<b>MF-450 ADVANCED CREDIT MANAGEMENT</b> <i>Provide MFI credit and program managers with the essential resources, skills and knowledge for managing strong, productive credit portfolios.</i>	3 - 5
<b>MF-460 LOAN POLICIES &amp; PROCEDURES MANUALS</b> <i>The production &amp; writing up of loan policy manuals to ensure in house compliance. Training and informations sessions can be delivered to staff.</i>	TBD
<b>MF-470 EFFICIENCY ANALYSIS &amp; PROCESS MAPPING</b> <i>Adapted WWB and MicroSave processing mapping tools to measure the efficiency of products lines (time &amp; costs) as per "as is"; "should be" and "could be."</i>	7 - 10
<b>MF-480 SOLIDARITY/GROUP LENDING METHODOLOGY &amp; BEST PRACTICE</b> <i>One on one TA or workshop modules to reinforce best practice and adapt village banking methodologies &amp; systems to meet local context.</i>	TBD
<b>MF-490 START UP VILLAGE BANKING TA &amp; MENTORING</b> <i>External TA provider to work with MF start up operations to ensure building local capacity and a viable structure. A mix of in country training and e-technical assistance.</i>	TBD
<b>MF-495 MIS ANALYSIS AND SET UP</b> <i>This module is a mix of training &amp; on-site consultancy for growing MFIs need a credible MIS to track loan performance.</i>	TBD

## NICHE AREAS

<b>MF-510 GENDER AND DEVELOPMENT</b> <i>A historical overview of women/gender and development, theories and realities of gender problems, the GAD approach and tools for gender analysis. A great addition to any model.</i>	1 - 2
<b>MF-520 ENVIRONMENTAL SCREENING FOR MICROFINANCE INSTITUTIONS</b> <i>A mix of instruction, site visits, and other participatory activity to look at the issue of environmental impact of an MFI's client businesses. Build the confidence of your ability to make sound, environmental judgments.</i>	2
<b>MF-530 TOT: DEVELOPING ADULT EDUCATION &amp; FACILITATION TECHNIQUES</b> <i>Develop specific and appropriate learning objectives for maximizing adult training.</i>	5 - 7
<b>MF-540 INSTITUTIONAL ASSESSMENTS USING CGAP APPROVED TOOLS</b> <i>Using qualitative and quantitative tools to understand and assess the overall performance of an organization, incl. HR, operations, financials, products and services.</i>	7- 10
<b>MF-550 M&amp;E, SURVEYS AND PROJECT DESIGN</b> <i>Participatory led tools to assess the market and research effectively results &amp; information.</i>	3 - 10
<b>MF-560 PROPOSAL PLANNING &amp; DEVELOPMENT &amp; TECHNICAL WRITING</b> <i>Lead organizations in the design and development of competitive MF proposals.</i>	TBD
<b>MF-570 ASSESSMENTS OF MFIs, NGOs &amp; TECHNICAL SERVICE PROVIDERS</b> <i>Series of surveys and interviews to carry out technical needs assessments (TNAs).</i>	TBD
<b>MF-580 BDS CLIENT TRAINING</b> <i>Small Business education directed to clients of MFIs.</i>	5- 10
<b>MF-590 FINANCIAL SERVICES FOR YOUTH MARKET</b> <i>Financial innovation to underserved and viable younger markets (18 - 34 years).</i>	TBD

## TAILORED TRAININGS & TA

<b>MF-601 BOOKKEEPING FOR SAVINGS AND CREDIT GROUPS (SCGs)</b> <i>Effectively facilitate SCGs in keeping systematic and regular books of accounts &amp; learn why SCGs should keep financial records and how to use the records to prepare periodic profit and loss statements, a balance sheet and other financial reports for decision-making.</i>	5
<b>MF-602 BOOKKEEPING FOR SAVINGS &amp; SAVINGS COOPERATIVES (SACCOS)</b> <i>Maintain proper books of accounts and generate basic performance information and other reports making SACCOS more financially accountable to their members &amp; shareholders.</i>	5
<b>MF-603 REPORT WRITING FOR SACCOS</b> <i>Enable SACCOS Treasurers, Executive Secretaries, and Chairpersons to grasp basic principles and features of effective reports. Distinguish between short and long reports and to draw participant attention to critical components of effective reports including report objectives, reader/audience, format, and other features.</i>	1
<b>MF-604 FUNDRAISING &amp; CAPITAL RAISING</b> <i>Provides management with some critical fundraising techniques and how to attract investments and donor support for activities.</i>	1
<b>MF-605 OPERATIONAL POLICIES &amp; PROCEDURES</b> <i>Enable SACCOS Management Teams to perform their day-to-day activities more efficiently.</i>	3
<b>MF-606 SACCOS REGULATORY FRAMEWORK - TANZANIA</b> <i>Build skills and knowledge on the laws, regulations and procedures governing the operations of SACCOS in Tanzania.</i>	2
<b>MF-607 STRATEGIC PLANNING FOR SACCOS</b> <i>Enable SACCOS leaders to have vision for their SACCOS and knowledge on how to set, analyze, and establish measurable goals.</i>	2
<b>MF-608 SAVINGS MOBILIZATION</b> <i>Understand the importance of savings and some practical strategies for mobilizing savings and raise your own resources and increase lending capital among members.</i>	2

<b>MF-609 CREDIT MANAGEMENT</b> <i>Credit management topics include calculating loan interest, methodology, credit delivery procedures, deciding on loan period, loan repayment calculations, loan maintenance and systematic late loan follow-up procedures.</i>	2
<b>MF-610 BASIC BUSINESS MGT FOR MICROENTREPRENEURS</b> <i>Provide entrepreneurs with essential skills to manage and operate profitable business.</i>	3
<b>MF-611 INDIVIDUAL BORROWERS TRAINING</b> <i>Assist microentrepreneurs understand what a micro-enterprise is, its characteristics, and to appreciate its social and economic value.</i>	1
<b>MF-612 LEADERSHIP FOR PRE-SACCOS</b> <i>Build the capacity of credit staff to ensure strengthened local leadership.</i>	1
<b>MF-613 FINANCIAL &amp; RATIO ANALYSIS</b> <i>Reinforce expertise in planning growth by giving them best practice standards to compare with actual performance.</i>	4
<b>MF-614 LOAN LOSS PROVISION GUIDELINES</b> <i>Understand the meaning, importance and recording of loan loss provisions in ageing reports.</i>	1

**Notes:**

1. All trainings complete with materials and the Training of Trainers approach aims to develop local capacity
2. Discounts may apply to select services for repeat clients & bundled packages
3. All travel, lodgings and per diem expenses covered by client and not included in the above fees
4. Consultants can also provide evaluations, assessments, project design, research & design
5. Technical Assistance (TA) may be carried out over a period and/or one-on-one intensive TA to meet deliverables (in field & e-TA)