

# THE FINANCIAL INCLUSION ADVOCACY CENTRE

*"Pacesetters in Microfinance Trainings"*

## BUSINESS PLANNING & FINANCIAL MODELING FOR GROWING MICROFINANCE INSTITUTIONS

**A 5 -day interactive Business Planning & Financial Modelling for Growing  
Microfinance Institutions**

**September 18th-22nd, 2017**

**London, UK**



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## THE FINANCIAL INCLUSION ADVOCACY CENTRE

The Financial Inclusion Advocacy Centre is an international action-oriented microfinance think-tank geared toward an exhaustive financial inclusion.

The Financial Inclusion Advocacy Centre's mission is to build the institutional strength and outreach of the microfinance sector, by providing a full range of high-quality, best-practice technical inputs and support to all industry stakeholders, in a sustainable and demand-driven manner. As an independent support centre, FIAC is committed to promoting innovations, transparency, and improved outreach to the poor and ever-improving performance in the microfinance industry the world over.

### Course Objective:

This course is designed for CEOs, Financial Directors, Finance Managers, Operations Managers, and Board Members from MFIs, NGOs, other Financial Service Providers, Microfinance Networks, Apex institutions, Donors, and Consultants.

Participants will learn all aspects of financial modeling—namely, defining institutional mission, goals, and objectives, understanding clients and markets, carrying out environmental and institutional assessments, and designing a strategy. The Academy aims to hold several Sessions over Five days so as to enable the participants to construct a detailed Business Plan for presentation to Investors, Donors and other stakeholders.

Participants will learn the process of strategic and operational planning and the financial planning considerations necessary for the long-term growth of an MFI. Participants will be guided through the practice of applying strategic and operational planning principles and analysis of the key factors for sustainability.

### Course Outline:

**Session 1: Understanding the Principles and Evolution of Microfinance and Financial Inclusion.** This introductory session takes a historical perspective and examines the various approaches taken by commercial banks, non-governmental organizations, credit unions, governments and microfinance institutions. It will define the concept of microfinance and financial inclusion, the paradigm shift and the evolution to sustainable entities and social enterprises.

**Session 2: Building blocks for developing microfinance programmes.** From the initial stages of research, this session will provide insights into starting microfinance programmes: mission setting, planning and designing, financial performance, implementation and evaluation.

**Session 3: Understanding Financial Statements.** Micro-enterprises and microfinance institutions deal with specific financial statements. In non-accounting and simple language, this session enhances understanding of profit & loss accounts and balance sheets, and explores ways to read and construct simple financial statements.

**Session 4: Measuring Performance.** By reference to financial statements and other reports, this session teaches one to evaluate and measure the overall Financial Performance and Key Performance Indicators of enterprises. Additionally based on the financial structures and outreach indicators, the session enables you to analyse the overall financial performance of microfinance institutions. It draws on key concepts of revenue, expenditure, efficiency, productivity, risk and liquidity and other technical aspects of microfinance.

**Session 5: Practical Case Study of a Simple Microcredit (MC) Financial Modelling.** In order to be sustainable and maintain dual mission, NGOs transform into NBFC (Non-Bank Finance Company) or Investors start as a Finance Company providing **Credit** only. The session enables participants to bring together all aspects of MC based on assumptions, credit products, branch deployment, Loan Portfolio, Capex, staffing and Funding leading to Projected P & L account, Balance Sheet and KPIs

**Session 6: Detailed Case Study of a Fully Fledged Microfinance (Deposit-taking) Institution.** Most MCs are constrained after few years of operation to have the strategy for Growth- due to availability of Funding or Competition or Client Retention or other considerations. The session delves into more elaborate aspects of growth with due consideration of Savings Products, Treasury Function, Donor Funding, Projected Financial Statements and Sensitivity Analysis. The session enables the participants to construct more detailed Financial Model for presentation to stakeholders.

## Target Audience

Microfinance and Microcredit Practitioners, Regulatory Officers, Potential Social Investors, Senior Managers in MFIs, Senior Managers in NGO's, Senior Managers in Socially Responsible Investment Firms, Independent Practitioners, Consulting Firms, Central Bank Officials, Donor Agencies, Change Management Consulting Organizations, Private Equity Firms, Academicians

## Fees & Expenses

- The tuition fee for this course is \$3000.00 per delegate inclusive of accommodation with Satellite, Internet Connectivity, Feeding, Course Material and Airport pick-up, Certificate of Participation and Networking Opportunities.
- To attend, full payment need to be received by the 4th September, 2017.
- Book early in order not to be disappointed.

## Course Tutors



**Mr. Godfrey Lord Crentsil MSC;  
MPM; BA; DipEd**

- Microfinance expert with over 15 years' experience in microfinance development and supervision. Trained in most African and European countries as well as the MENA region.



**Mr Sadrudin Akbarali  
FCA; CTA**

- Formerly Senior Programme Manager for Aga Khan Agency for Microfinance with over 30 years' experience in developing, supervising and advising enterprise development, microfinance and other financial institutions

## Venue

London, UK

## Registration

Please fill the attached registration form and send to [info@financialinclusionadvocacy.org](mailto:info@financialinclusionadvocacy.org)

## Deadlines

- All registration forms should be submitted by the 4th September, 2017, late applications will be considered subject to availability.
- *Delegates that need an entry visa into the United Kingdom are advised to allow about 3 -4 weeks processing time by the authorities.*

## Cancellation Policy

You may make a substitution, without charge, at any time before the start of the course but all cancellations must be confirmed in writing. Cancellations received more than four weeks prior to the start of the course are not subject to any penalty. Cancellation received after that time incurs the following penalties: two to four weeks 50% of the course fee; less than two weeks 100% of the course fee. If written notification is not received and you do not attend, the full course fee will be retained as a cancellation charge.



## Registration Form

BUSINESS PLANNING & FINANCIAL MODELING FOR GROWING MICROFINANCE INSTITUTIONS

**London. UK. September 18-22, 2017**

TITLE:	
FIRST NAME:	
LAST NAME:	
ORGANISATION:	
ADDRESS:	
TELEPHONE	
EMAIL ADDRESS:	
ACADEMIC QUALIFICATION	
EMPLOYMENT STATUS FOR THE LAST FIVE YEARS	
CAREER OBJECTIVE AFTER COMPLETION OF COURSE	
DATE OF ARRIVAL	
PAYMENT MUST BE MADE BY BANK TRANSFERS. BANK DETAILS ARE PROVIDED AFTER SUCCESSFUL REGISTRATION AND INVOICE ISSUED	