# THE FINANCIAL INCLUSION AD OCACY CENTRE

"Pacesetters in Microfinance Trainings"

# ADVANCED RISK MANAGEMENT COURSE FOR MICROFINANCE MANAGERS

A 5 days Interactive Course on Risk Management for Microfinance Managers

**24**<sup>th</sup> - **28**<sup>th</sup> **April, 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:**

Most microfinance and financial inclusion providers aim to fulfill a dual mission: the provision of financial services to poor people and financial sustainability. Though there are increasing numbers of large Financial Service Providers (FSP) who claim to be robust and successful, they as well as the majority of programs which are small and donor dependent, recognize that they often operate without proper systems to reduce the growing number of risk in the Financial Sector. The course aims to identify the risks faced by Financial Service Providers and procedures and policies that need to be applied to mitigate the risks that pose the greatest threat to its solvency and objectives

#### **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 organisations, 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: Cycle of Financial Products Processing.**

Examining documentation and Risks at each stage: product design, marketing, receipt of applications, underwriting, recording, disbursement, collecting repayments, accounting, monitoring, evaluation leading to refinement of products, plans and policies. Understanding the importance of having an institutional culture of support for strong control systems.

## Session 3: Governmental Rules and Regulation relating to Risks.

Each country aims to regulate the Financial Service Providers so that there is least risk for depositors and the market. This session examines the governmental considerations and approaches for regulations relating specifically to Risks.

#### Session 4: Listing and debating on 15+ risks and their significance.

Identifying key risk areas and areas of vulnerability specifically for Microcredit organizations and Licensed MFIs.

# Session 5: Reports and Charts relating to various types of Risks.

Applying techniques for mitigating risks.

#### Session 6: Define risk management and possible structure within MFIs.

In order to manage risks, the institution needs to have appropriate governance, management structure, reporting lines, committee/s and inter-connections.

#### **Session 7: Trends and Conclusion.**

Digital Financial Services (DFS) is rapidly expanding the outreach of MFIs, CBs and other Financial Service Providers. However it also poses varying risks. This session will debate on the trends and approaches and observations on assorted risks including DFS.

# **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 24th March, 2017.
- Book early in order not to be disappointed.

# **Course Tutors**



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



Mr Sadrudin Akbarali FCA; CTA

 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. 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

#### **Deadlines**

- All registration forms should be submitted by the 10th April, 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**

advanced risk management course for mirofinance managers  ${\color{blue} \textbf{London.\,UK.\,\,24^{th}\,-28^{th}\,\,April}}$ 

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	