

# THE FINANCIAL INCLUSION ADVOCACY CENTRE

*"Pacesetters in Microfinance Trainings"*

## ADVANCED COURSE ON MICROFINANCE & FINANCIAL INCLUSION

The one-week inter-active executive training is designed to improve the participants Basic Knowledge to Advanced Practical Knowledge on Provision of Financial Services with particular emphasis on Expansion of Products Range, SME, Regulations & Supervision, Risks, Impact Assessment, Case Study and the Way Forward.

**November 5-9th, 2018**

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:

**The Financial Inclusion Advocacy Centre is a professional body that provides training and courses on a number of disciplines relating to Microfinance and Financial Inclusion.**

This Course is for: those who have some experience and knowledge of provision of Financial Services including MFI Operators. It will enable CEOs, COO, Financial Managers, Investors, Stakeholders, Board Members, Regulators and others to further their knowledge and consider approaches for greater outreach and growth.

The one-week inter-active executive training is designed to improve the participants Basic Knowledge to Advanced Practical Knowledge on Provision of Financial Services with particular emphasis on Expansion of Products Range, SME, Regulations & Supervision, Risks, Impact Assessment, Case Study and the Way Forward.

### Session 1: Principles of Microfinance & Financial Inclusion

The Session examines the development of financial services especially for the poor and low income over the last four decades and different approaches and methodologies being applied to have better outreach and Financial Inclusion.

### Session 2: Analysing and Using Financial Reports & KPIs

The Session outlines the Dual Mission of MFIs and discusses Sustainability & Profitability. In particular it highlights the analytical and critical management of Loan Portfolio. The Session also examines several MFIs in different countries and their varying models, structures & KPIs.

### Session 3: Products and Pricing

NGOs started as providers of soft credit and assorted developmental services. With the growing recognition that the credit component could be professionalised and it changed its format to Microcredit Company. In order to remain client-centric, the company had to consider other products and services and maintain growth. The session will consider manner in which the services could be expanded depending on the country context and regulations

### Session 4: Risks definitions and types:

The Evolution of Microfinance & Financial Inclusion brings forth varied risks especially as it is aiming to expand its products & services and reach the financially excluded by providing saving, investment, payment services and insurance. Therefore there is need to look at the bigger list of risks. Many of the risks are different from before and have to do with severe competition in a fast-changing market with new Financial Service Providers. The session will consider numerous risk categories and mechanisms to mitigate those risks



### **Session 5: Risk Management:**

Risk management is the process of taking stock of risks, prioritizing the risks and implementing strategies to mitigate the risks. The approach includes both the prevention of potential problems and the early detection of actual problems. All financial institutions need to design a risk management system that is based on the institution's particular needs, clients, products, legal status, and internal capacity. The session will provide practical examples of certain key risks and the manner in which they could be meaningfully assessed.

### **Session 6: Regulation & Supervision:**

Can microfinance institutions remain unregulated and unsupervised? How does this affect their clients and their ability to achieve greater financial inclusion? What are challenges for Regulations & Supervisions? The session will present various aspects that need to be considered for promotion, compliance, regulation and supervision for microfinance and financial inclusion.

### **Session 7: Social & Financial Impact:**

How can microfinance institutions achieve social goals that go beyond financial inclusion? What is cost effective way to carry out Impact assessment? The session will discuss Progress out of Poverty Index (PPI), Random Control Trials (RCT) and related topics such as Social Performance Management to attain meaningful impact and measure the same for improving the Outreach and Efficiency

### **Session 8: Case Study:**

Microfinance and financial inclusion manifest themselves in different ways in different contexts, be they in Asia, Africa, Latin America, USA or Europe. In this session, we will investigate a case study from a specific country, taking into account the environment, culture and socio-economic background and other challenges. The depth of this practical case study will provide you food for thought on challenges that need to be considered for a Growing MFI.

### **Session 9: Reaching the Missing Middle – Micro & Small Medium Enterprises (MSME).**

There is a vast gap between the typical loans provided by MFIs and Commercial Banks known as the Missing Middle. The session will look at 3 businesses whose size would be beyond the MFI and perhaps not considered by CBs. Participants will be enabled to Analyse the Financial Statements & consider criteria that could be adopted to widen the scope of MFI.

### **Session 10: Way Forward:**

In the past 40 years, microfinance institutions have evolved significantly. What are the key challenges for them to achieve greater financial inclusion? Which way could Digital Finance innovate better and effective approaches? What are the opportunities and possible ways forward? The session will debate and discuss the most plausible scenarios for a better future.

## 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 October 31st, 2018.
- 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 October 31st, 2018., 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.

# THE FINANCIAL INCLUSION ADVOCACY CENTRE

## Registration Form

ADVANCED COURSE ON MICROFINANCE & FINANCIAL INCLUSION  
**London. UK. November 5-9th,2018**

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	