

## Microfin Training Agenda

	Estimated Start Time	Duration
<b>Day 1</b>		
Introductions, General overview of the course, Breaks, Lunch, etc.	9:30 AM	0:30
Defining the purpose of planning; business planning, strategic planning, operational planning, and financial projections	10:00 AM	0:30
Presenting the components of strategic planning; vision statement	10:30 AM	0:30
Morning Break	11:00 AM	0:20
Presenting the components of strategic planning; mission statement, values statement	11:20 AM	1:40
Lunch	1:00 PM	1:00
SWOT analysis, markets and clients, environmental analysis and institutional assessment	2:00 PM	1:00
Introduction to financial statements; balance sheet, income statement, portfolio report	3:00 PM	0:30
Afternoon Break	3:30 PM	0:20
Introduction to adjustments; inflation, subsidized cost of funds, in-kind donations	3:50 PM	0:30
Introduction to ratio analysis; definition of key ratios, trend analysis	4:20 PM	0:40
End of Day 1	5:00 PM	
<b>Day 2:</b>		
Introduction to Microfin, linking business planning aspects to the strategic planning methodology	9:30 AM	1:00
Each Microfin section is then explained with relevant discussion on each section, after which individuals take time to input case study data and make individual operational decisions based on their understanding of the case study and own relevant operational planning experience. The training is broken down into the following pieces:		
<u>Segment 1:</u>		
Model Setup Sheet: System Parameters including operating mode, consolidated or multi branch/region mode, inflation, indexing, and historical financial statements	10:30 AM	0:30
Morning Break	11:00 AM	0:20
<u>Segment 2:</u>		
Products Sheet: Loan Products and how to divide overall loan portfolio	11:20 AM	0:30
<u>Segment 3:</u>		
Product Design Sheet: Average loan size by cycle, Repayment frequency and term, Grace period, Compulsory savings, Interest calculation method, Interest rate charged, Credit insurance	11:50 AM	1:10
Lunch	1:00 PM	1:00
<u>Segment 4:</u>		
Products Sheet: Agent or insurer of credit insurance, Line of credit product parameters, compulsory and voluntary savings parameters	2:00 PM	0:45
<u>Segment 5:</u>		
Part 1: Product Activity Sheet: Initial balances, number of active loans, client retention, resting or delayed disbursements	2:45 PM	0:45
Afternoon Break	3:30 PM	0:20
<u>Segment 6:</u>		
Part 2: Product Activity Sheet: Considering All different loan products and how they would fit into Microfin, along with reconciling Microfin product design and activity with Loan Tracking System Data	3:50 PM	1:10
End of Day 2	5:00 PM	

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<b>Day 3:</b>		
<u>Segment 1:</u>		
Graphs Page: Introduction to Loan projection graphs	9:30 AM	0:30
Branch Page: Line of credit projections, compulsory and voluntary savings projections, credit insurance projections	10:00 AM	1:00
Morning Break	11:00 AM	0:20
<u>Segment 2:</u>		
Branch Page: Loan loss provision and write off, loan officer analysis, number of branches	11:20 AM	1:40
Lunch	1:00 PM	1:00
<u>Segment 3:</u>		
Inst. Cap. Page: Branch office and Head office staffing; Branch and Head office Pages	2:00 PM	1:30
Afternoon Break	3:30 PM	0:20
<u>Segment 4:</u>		
Inst. Cap. Page: Branch and head office other operating costs	3:30 PM	0:30
Branch Page: Details of operating costs	4:00 PM	0:30
Head Office Page: Details of operating costs	4:30 PM	0:30
End of Day 3	5:00 PM	
<b>Day 4:</b>		
<u>Segment 1:</u>		
Inst. Cap. Page: Branch and Head office Fixed Asset definitions	9:30 AM	0:30
Branch Page: Fixed Asset details and projections	10:00 AM	0:15
Head Office Page: Fixed Asset details and projections	10:15 AM	0:15
<u>Segment 2:</u>		
Inst. Cap. Page: Building, Other Asset, and In-kind subsidy	10:30 AM	0:30
Morning Break	11:00 AM	0:20
<u>Segment 3:</u>		
Head Office Page: Tax calculations, In-kind subsidy analysis	11:20 AM	0:40
Fin Sources Page: Unrestricted and Restricted Sources (beginning balances, interest rates, indexing to foreign currency), Initial cash balances, Liquidity requirements, Market rate cost of funds, Interest Rate refinements	12:00 PM	1:00
Lunch	1:00 PM	1:00
<u>Segment 4:</u>		
Fin Flows Page: Detailed financing by source, automated default funding sources, investment strategy (income on investments), cash flows,	2:00 PM	1:00
Extensive Graphs and Ratio Analysis	3:00 PM	0:30
Afternoon Break	3:30 PM	0:20
<u>Segment 5:</u>		
Reconciling the Projections, Balancing with Initial Balance Sheet	3:50 PM	1:10
End of day 4	5:00 PM	

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### **Day 5:**

#### Segment 1:

Advanced topics: Advanced Mode, Navigator Page, Optional tools, Export/Import, Variance Analysis, "Goal Seek" and other tools.	9:00 AM	1:00
Creating three new products, one new branch	10:00 AM	0:40
Morning Break	10:40 AM	0:20

#### Segment 2:

"How to?" questions and answers	11:00 AM	1:30
Presentation of Certificates and course evaluation	12:30 PM	0:30
Lunch	1:00 PM	1:00
End of Day 5	2:00 PM	

#### Segment 3:

"How to?" questions and answers	2:00 PM	1:30
Afternoon Break	3:30 PM	0:20

#### Segment 4:

Final refinement of the projection model	3:50 PM	0:40
Presentation of Certificates and course evaluation	4:30 PM	0:30
End of Day 5	5:00 PM	