

Microfin Training Agenda

	Estimated Start Time	Duration
Day 1		
Introductions, seating/working arrangements with someone not from your same organization, teaching style (using a case study approach), General overview of the course, Breaks, Lunch, etc.	9:00 AM	0:30
Defining the purpose of planning; business planning, strategic planning, operational planning, and financial projections	9:30 AM	0:30
Presenting the components of strategic planning; mission statement, vision statement, Values Statement	10:00 AM	1:00
Morning Break	11:00 AM	0:20
SWOT analysis, markets and clients, environmental analysis and institutional assessment	11:20 AM	1:40
Lunch	1:00 PM	1:00
Introduction to financial statements; balance sheet, income statement, portfolio report	2:00 PM	0:30
Introduction to adjustments; inflation, subsidized cost of funds, in-kind donations	2:30 PM	0:30
Introduction to ratio analysis; definition of key ratios, trend analysis	3:00 PM	0:30
Afternoon Break	3:30 PM	0:20
Introduction to Microfin, linking business planning aspects to the strategic planning methodology, elements of thoughtful strategic planning	3:50 PM	1:00
End of Day 1	4:50 PM	
Day 2:		
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	9:00 AM	1:30
<u>Segment 2:</u>		
Products Sheet: Loan Products and how to divide overall loan portfolio	10:30 AM	0:30
Morning Break	11:00 AM	0:20
<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	11:20 AM	1:40
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
Part 1: Product Activity Sheet: Initial balances, number of active loans, client retention, resting or delayed disbursements	3:50 PM	1:00
End of Day 2	4:50 PM	

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Day 3:		
<u>Segment 1:</u>		
Graphs Page: Introduction to Loan projection graphs	9:00 AM	0:30
Branch Page: Line of credit projections, compulsory and voluntary savings projections, credit insurance projections	9:30 AM	1:00
<u>Segment 2:</u>		
Branch Page: Loan loss provision and write off, loan officer analysis, number of branches	10:30 AM	0:30
Morning Break	11:00 AM	0:20
<u>Segment 3:</u>		
Inst. Cap. Page: Branch office and Head office staffing	11:20 AM	0:20
Branch Page: Branch office staffing and staffing costs	11:40 AM	0:40
Head Office: Head office staffing and staffing costs	12:20 PM	0:40
Lunch	1:00 PM	1:00
<u>Segment 4:</u>		
Inst. Cap. Page: Branch and head office other operating costs	2:00 PM	0:30
Branch Page: Details of operating costs	2:30 PM	0:30
Head Office Page: Details of operating costs	3:00 PM	0:30
Afternoon Break	3:30 PM	0:20
<u>Segment 5:</u>		
Inst. Cap. Page: Branch and Head office Fixed Asset definitions	3:50 PM	0:15
Branch Page: Fixed Asset details and projections	4:05 PM	0:15
Head Office Page: Fixed Asset details and projections	4:20 PM	0:15
<u>Segment 6:</u>		
Inst. Cap. Page: Building, Other Asset, and In-kind subsidy	4:35 PM	0:15
Head Office Page: Tax calculations, In-kind subsidy analysis	4:50 PM	0:10
End of Day 3	5:00 PM	
Day 4:		
<u>Segment 1:</u>		
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	9:00 AM	1:00
<u>Segment 2:</u>		
Fin Flows Page: Detailed financing by source, automated default funding sources, investment strategy (income on investments), cash flows,	10:00 AM	1:00
Morning Break	11:00 AM	0:20
<u>Segment 3:</u>		
Advanced topics: Advanced Mode, Navigator Page, Optional tools, Export/Import, Variance Analysis, and other tools.	11:20 AM	1:40
Lunch	1:00 PM	1:00
"How to?" questions and answers	2:00 PM	1:30
Afternoon Break	3:30 PM	0:20
<u>Segment 4:</u>		
Final refinement of the projection model	3:50 PM	0:40
Presentation of Certificates and course evaluation	4:30 PM	0:20
End of Day 4	4:50 PM	