The Microfinance Association

"A global body for Microfinance Practitioners"

Certificate In

MICROFINANCE

Science and Innovation Park,
Brunel Way, Kent

01322 312078

ade@microfinanceassociation.org

BACKGROUND

The Microfinance Association is a non-profit membership organisation registered in the United Kingdom. This is a professional membership organisation for practitioners in the microfinance industry.

The Association is dedicated to the development and promotion of the microfinance sector. This is a centre of professional excellence, and an international focal point for policy formulation and information gathering. It is an association that belongs to the microfinance industry.

The Association is pleased to introduce its Certificate in Microfinance. The qualification provides a route for students to gain a deep understanding of microfinance. The programme has been developed by a group of practitioners with over twenty– five years experience in the microfinance sector.

Key Features

- An introductory level education programme
- Excellent, comprehensive content
- Comprehensive detailed materials
- Written and delivered by experienced industry practitioners
- Specialist and sector specific modules
- Extensive support and resource material
- Structured to meet the needs of the industry
- Course work
- End of programme assessment
- Continuous Professional Development

Key Benefits

- Improved knowledge, developed skills
- Enhanced workplace performance
- Career progression
- Allows the use of the designation, Cert (microfinance)
- International outlook
- Practitioner perspectives
- Global Outreach

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CERTIFICATE IN MICROFINANCE

The certificate in Microfinance provides a broad based, practical introduction to the key ideas, techniques and skills needed to be a microfinance practitioner. The certificate is ideally suited to the needs and aspirations of both those who are new to microfinance, and those who need a wider understanding of the sector. The programme is flexible and allows you to fit your studies around your work and social commitments. Students can enrol for the course at any time in the year. The programme can be completed within three months.

Eligibility

- Microfinance Practitioners
- Graduates who are considering a career in microfinance
- Bankers who want to develop a career in microfinance
- Professionals in other fields e.g. law etc
- Staff of Non-Governmental Organisations
- Practitioners who want to pursue a formal education
- Staff of International Development Agencies

Admission Requirements

The Certificate in Microfinance is open to anyone who is interested in pursuing a career in microfinance. However, the content of the programme requires students to possess:

- **Sound educational background**
- **Good written English skills**

If you would like to discuss the Certificate and how it might fit in with your current role and career aspirations, contact the Microfinance Association on **01322 312 078** for an informal discussion.

Admission Requirements

- **An assignment** in each module marked externally.
- **On completion** of the course work, candidates would either have to develop a: policy manual for a microfinance institution, or develop a paper to restructure an MFI that is currently operating inefficiently. A case study will be provided.
- **To be awarded** a Certificate in Microfinance, a candidate must have a pass mark of 60% or above in each of the course work, and the final project.

HOW TO STUDY

SELF STUDY

The total fee for the certificate programme in Microfinance (Self –Study) is $1000. This includes:

- Registration fee
- Study Test Book on Microfinance by *Mario La Toree and Gianfranco Vento*
- Selected Articles to support teaching and
- understanding
- Online Support
- Assessment of course work
- Assessment – Final Project
- Continuous Professional Development

Payment

The payment for the self study can be made by a

- **Crossed GBP cheque or bank draft drawn in a UK Bank**
- **Crossed GBP British postal orders**
- **Bank Transfers**
- **Pay Pal**

In-house Training

The Microfinance Association has a Faculty that is made up of very experienced professionals who can deliver the introductory course in-house.

Public Course

The Association is also willing to develop partnerships with organisations in Asia, Africa, America, and Middle East who are able to deliver this programme under a Franchise arrangement. If this is of interest to you, please contact info@microfinanceassociation.org

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COURSE CONTENTS

Module 1: Introductory Microfinance

1.1 Introduction
1.2 The nature of Microfinance
1.3 The demand for microfinance
1.4 The supply of microfinance
1.5 Products and services in microfinance
1.6 A new Taxonomy in Microfinance
1.7 Microfinance and ethical finance
1.8 Course work

Module 2 – Product and Services in Modern Microfinance

2.1 Introduction
2.2 Financial Services
2.3 Product Development process
2.4 Non Financial Services
2.5 New frontiers in microfinance Services
2.6 Course work

Module 3 – The main Features of MicroCredit

3.1 Introduction
3.2 The screening of Beneficiaries
3.3 The nature of finance Assets
3.4 Distinguishing features of microcredit
3.5 Collateral Policies
3.6 Interest rates in Microcredit
3.7 Course Work

Module 4 – Sustainability and Outreach

4.1 Introduction
4.2 Sustainability and Outreach
4.3 Sustainability –how to reach it
4.4 Outreach – How to select the beneficiaries
4.5 The microfinance Dilemma
4.6 The policies for improving sustainability
4.7 Course work

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COURSE CONTENTS

Module 5 – Risk Management in Microfinance

5.1 Introduction
5.2 Risks in Microfinance
5.3 The Business Risk
5.4 Financial Risks
5.5 Process Risks
5.6 Course work

Module 6 – Monitoring the Microfinance Processes

6.1 Introduction
6.2 Reasons for a process approach
6.3 Microfinance Processes
6.4 The process of microcredit
6.5 Process related risks
6.6 Control Typologies
6.7 The incentive system
6.8 Course Work

Module 7 – Microfinance Performance

7.1 Introduction
7.2 Performance Analysis
7.3 Performance Evaluation Model for a Microfinance Project
7.4 Performance Evaluation models for MFI
7.5 Course Work

Module 8 - The Role of Regulation

8.1 Introduction
8.2 Regulation, supervision and Microfinance
8.3 Determinants for regulating microfinance
8.4 Key variables for microfinance regulation
8.5 Which instrument to adopt
8.6 Course work

Module 9 – Final Project

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