

PROFESSIONAL CERTIFICATE IN FINANCIAL ANALYSIS FOR **MICROFINANCE PRACTITIONERS**

(DISTANCE LEARNING PROGRAMME)

The Microfinance
Association

*"A global body for
Microfinance Practitioners"*



The Microfinance Association (UK)

The Microfinance Association is a global professional membership organisation that is engaged in professional development of the microfinance sector worldwide. The Association is dedicated to the furtherance of best practice and innovation and in the last eight years has delivered a comprehensive range of training programmes to microfinance institutions and networks across the globe. We are innovative, and readily adapt our content and teaching methods to the target audience.

Background

The Professional Certificate in Financial Analysis is designed to deepen the economic and financial variables that microfinance practitioners have to consider and analyse in order to take decisions about the performance of their institutions.

Topics covered: introduction to financial statement analysis, key elements for assessing viability and stability of a business, profitability analysis, solvency analysis, liquidity analysis, performance indicators, and key features of financial analysis.



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Module 1 - Overview of Financial Statement

- ▶ Balance sheet
- ▶ Income statement
- ▶ Accounting system
- ▶ Portfolio report
- ▶ Review of Key Financial Analysis concepts
- ▶ MFO's and Organisational efficiency
- ▶ End of module assessment

Module 2- Financial Analysis

- ▶ Ratio Analysis
- ▶ Measuring efficiency, productivity and profitability
- ▶ Adjusted Return on Assets
- ▶ Yield on Portfolio
- ▶ Break Even point size
- ▶ Operating Cost Ratio
- ▶ Portfolio at Risk
- ▶ Measuring Self sufficiency
- ▶ End of module assessment

Module 3 – Delinquency Management

- ▶ Understanding Causes and Costs of Delinquency
- ▶ Measuring Delinquency
- ▶ Controlling Delinquency
- ▶ Interest Rates and Microfinance
- ▶ Setting Sustainable Interest Rates
- ▶ Effective Interest Rates
- ▶ End of module assessment

Module 4 Assets and Liability Management

- ▶ Assets
- ▶ Liabilities
- ▶ Importance of managing this
- ▶ Leveraging Capital
- ▶ Profitability
- ▶ Debt
- ▶ Equity
- ▶ End of module assessment

Module 5

- ▶ Final assessment – Case study



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Benefits of the Financial Analysis course

- ▶ Improve the combined performance of your institution
- ▶ Ensure that your staff are aware and are well equipped with the financial skills within the industry
- ▶ Ensure that staff have keen insight and understanding of the logic behind policies and procedures
- ▶ Enhance your ability to deliver high-grade service to your customers.
- ▶ Adopt international standards on portfolio management
- ▶ Adopt international standards on financial accounting
- ▶ Adopt international best practices on financial performance
- ▶ Align your institutions performances to the needs of your communities
- ▶ Nurture a crop of Professionally qualified staff to become the nerve centre of your operations

Eligibility

- ▶ Microfinance Practitioners
- ▶ Graduates looking for a career in Microfinance
- ▶ Qualified accountants that want to broaden their knowledge of the microfinance sector
- ▶ Staff of Donor Agencies
- ▶ Staff of Investment Funds

Admission Requirements

- ▶ Sound Educational background
 - ▶ Preferably graduates
 - ▶ Ability to undertake simple financial analysis
- A short on-line assessment may be required to assess suitability of candidates for the programme

Assessment

- ▶ Assessment on completion of each module
- ▶ Final assessment - A case study that tests theoretical and practical application of financial metrics

Self-Study

The total fee for the professional certificate in Financial Analysis for Microfinance practitioners is \$1000. The registration fee covers:

- ▶ Registration fee
- ▶ Study manual
- ▶ Online support
- ▶ Assessment
- ▶ Issuance of certificate



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