



# Credit Officers Skills for Microfinance

**Course Hours:** 30

**Course Code:** 35000

## **Target Audience:**

Bankers working in microfinance units who are assigned, or will be assigned the functions and responsibilities related to financing micro enterprises.

## **Course Description:**

This course is designed to increase knowledge and improve the skills of microfinance officers to become acquainted with the basic principles for the success of microfinance. The course focuses on the importance of identifying the best practices for microfinance, the funding cycle of individual and portfolio management success. Moreover, the course highlights the role of credit officers in promoting and reducing credit risk; taking into consideration the importance of offering the various methods of funding and their objectives as well as assesses the client and the facility. The course introduces officers to all policies' items and procedures and focuses on the use of modern methods of marketing and customer service.

## **Course Objectives:**

- Exhibit the application of international best practices for microfinance
- Explain how to analyze the market and the necessary steps to obtain a product-oriented clients
- Apply the appropriate methods for clients and firm assessment with respect of loan officer skills for efficient investigation
- Define financial analysis and bank policies and procedures to issue microfinance
- Describe how to manage a successful portfolio and credit worthiness, marketing and customer service

## **Course Outline:**

Module 1: The Best Practices and Principles of Micro Enterprises Lending

- Micro lending and its significant problems
- The effects of micro lending at the national level, on small and micro enterprises as well as banks
- Basic principles and best practices in microfinance
- The organizational structure and job description of specialists
- Policies and procedures of microfinance

Module 2: Market Analysis and Products' Design

- Markets' analysis
- Eight steps to obtain a customer-oriented product

- Ten learned lessons to develop a successful product
- Credit market

#### Module 3: Skills of Specialists and the Assessment of Customers and Facilities

- Personal and professional skills of credit officers
- Factors that affect the efficiency of the communication process
- Basic principles of assessing customers and facilities

#### Module 4: Principles of Accounting and Financial Statements

- Basic elements of determining the amount of finance and the period of repayment
- Prediction of cash flows
- Basic five principles of accounting
- Data analysis and financial statements

#### Module 5: Management of Successful Portfolios, Marketing and Customer Service

- Methods of risk management
- Negative effects of delinquency on the financing portfolio and the facility
- Banks' policies concerning the followed internal procedures in delinquency
- Controls and restrictions in the disbursement of funding in case of delinquency
- Seven Steps of successful marketing
- Handling customers
- Ten golden rules of customer service

#### **Assessment Strategy:**

Participants will be assessed through an end-of-course exam

#### **Upon Successful Completion of this Course, participants will obtain:**

2.4 CEUs

#### **Course Language:**

Arabic

#### **Prerequisites:**

Three years of experience in banking in addition to a minimum of one year in Micro Projects Management.

#### **This program entitles you to attend:**

Not Applicable