



Training to Evaluate Risk and Social Performance in Microfinance

September 14-16 - Manila, Philippines

Proven microfinance rating methodologies

...to comprehensively rate sustainability of an MFI


- **FINANCIAL SUSTAINABILITY:** Has the institution built a sustainable business model? How vulnerable is it to external shocks? How much does it depend on donor funding? What is the probable evolution of its major performance indicators?
- **ORGANIZATIONAL SUSTAINABILITY:** Are all management systems and procedures in place and efficient? How strong is the institution's management team?
- **OPERATIONAL SUSTAINABILITY:** Has the institution built an efficient portfolio management system? Are all operational risks well managed?
- **SOCIAL SUSTAINABILITY:** How well do the systems of the MFI align with its social objectives? What is the capacity of the MFI to put its social mission into practice?

The Training Outline:

A participatory and interactive approach

- A **participative approach** with a mix of lecture, exercises and case studies
- An **interactive learning experience** between the trainer and each trainee (20 participants maximum per session)

Agenda



- **Day 1** "Desk review of an MFI performance": introduction to risk assessment and performance evaluation, analysis of key performance indicators used in microfinance, case study
- **Day 2** "Field mission": evaluation of the key risks and performance areas, case study
- **Day 3** "Social Performance Rating": introduction to Planet Rating's three domains of social performance management evaluation, analysis of key social indicators, case study

The Trainers:

Experts in Microfinance Rating

- **Otto Wormgoor, Operations Manager of Planet Rating**, joined Planet Rating in 2006 and has carried out more than thirty missions in Africa, Eastern Europe, MENA and Asia.
- **James Soukamneuth, Ph.D., Asia Office Director of Planet Rating**, joined Planet Rating in 2008 after two years as a credit analyst at Moody's Investors Service. Spanning the public and private sectors, his broad work experience extends from West Africa, Southeast Asia, to North America.

The Participants:

A training designed for practitioners

The training session is designed for **MFI managers, international donors, funds providers, investors, microfinance practitioners and experts, non-profit organizations...** and all other organizations interested in microfinance

The Planet Rating Training:

A comprehensive learning experience

- **UNDERSTAND** the logic of the evaluation of risks in microfinance and the GIRAFE methodology:
 - What are the main risks?
 - What are the evaluation areas?
 - What are the main tools for field audit and verification?
- **ANALYZE** performance ratios and indicators commonly used in microfinance
- **COMPARE** the industry benchmarks
- **DEVELOP** a powerful methodological framework to evaluate the MFIs' sustainability
- **SHARE** valuable insight into key microfinance issues

Registration form

Last name: _____

First name: _____

Position: _____

Company: _____

Professional address

ZIP code: _____

Town: _____

Country: _____

Email: _____

Telephone: _____

Fax: _____

I only wish to register for the GIRAFE training to be held on September 14-15, 2009

I only wish to register for the Social Performance training to be held on September 16, 2009

I wish to register for the combined GIRAFE and Social Performance training to be held on September 14-16, 2009

Fee per participant - exclusive of taxes

- GIRAFE Training only (Days 1-2) 850 USD
- SPR Training only (Day 3): 400 USD
- Combined GIRAFE and SPR Training (Days 1-3) 990 USD
- Training manuals and lunches included
- The transportation and accommodation costs will be at the charge of the participants

Payment

Upon receipt of your registration form we will send an invoice. Your registration will only be considered final upon receipt of your payment.

Registration deadline

Registrations must be received before **August 14, 2009**

Payments must be received before **August 21, 2009**

Your correspondence is to be addressed to

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Advancing Microfinance around the World

Planet Rating boasts the most extensive global coverage of any microfinance rating agency, with a network of six offices across four continents. Created in 1999 and transformed into a private, independent rating firm in 2005, we have over ten years of experience rating microfinance institutions.



- **Analytical Rigor** - reliable, standardized, and comparable ratings assessments across the globe
- **Professional Objectivity** - no privileged relationship with investors or TA providers
- **Industry Experience** - deep microfinance knowledge and widely recognized expertise
- **Commitment to Excellence** - comprehensive and impartial analysis of the rated MFI

GIRAFE Rating:

- **GOVERNANCE:** decision-making, strategic planning, management team, human resources management
- **INFORMATION:** MIS efficiency, information quality
- **RISK MANAGEMENT:** risk identification, internal controls, internal audit
- **ACTIVITIES:** credit methodology, financial services management, credit risk mitigation
- **FUNDING & LIQUIDITY:** funding strategy, liquidity management, market risk mitigation
- **EFFICIENCY & PROFITABILITY:** operational and financial performances, revenue quality, strategic positioning

Social Performance Rating:

- **Institutionalization of the Mission:** Embedding the social mission, social performance monitoring, staff mobilization
- **Targeting and service offering:** Client targeting, service design and client satisfaction, cost of services
- **Social responsibility:** Client protection, social responsibility towards staff, community and environment