



## Training to Evaluate Risk and Social Performance in Microfinance

### October 26-28 - Nairobi, Kenya

#### 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 became the Operations Manager in June 2008. Prior to this Otto was the Director for East & Southern Africa based in Kampala, Uganda. Otto has carried out more than thirty missions in Africa, Eastern Europe, MENA and Asia.
- **Gregoire Nedelec, Director East & Southern Africa:** Gregoire Nedelec joined Planet Rating in January 2008 and has conducted over fifteen rating missions in Africa, the Middle East and Asia.

#### 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 October 26-27, 2009

I only wish to register for the Social Performance training to be held on October 28, 2009

I wish to register for the combined GIRAFE and Social Performance training to be held on October 26-28, 2009

### Fee per participant - exclusive of taxes

- GIRAFE Training only (Days 1-2) 800 USD
- SPR Training only (Day 3): 375 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

Registration must be received before **September 11, 2009**

Payments must be received before **September 25, 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