



## Training to Evaluate Financial and Social Risk and Performance in Microfinance

October 24-26, 2011 - Paris, France

### Proven microfinance rating methodologies to comprehensively rate MFIs' sustainability

- **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 mitigated?
- **SOCIAL SUSTAINABILITY:** How well do the systems of the MFI align with its social objectives? What is the MFIs' ability 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 social performance management evaluation, analysis of key social indicators, case study

### The Trainer:

#### An Expert in Microfinance Rating

- **Emmanuelle JAVOY, Managing Director of Planet Rating**, joined Planet Rating in 2003 and became its Managing Director in February 2008. Emmanuelle has been responsible for revising Planet Rating's analytical tools and has designed new rating services. Emmanuelle has carried out more than forty missions in Africa, the Middle East, Eastern Europe, Asia and Latin America.

### The Participants:

#### A training designed for practitioners

The training session is designed for **international donors, fund 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 risk assessment 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
- I only wish to register for the Social Performance training
- I wish to register for the combined GIRAFE and Social Performance training

### Fee per participant - exclusive of taxes

- GIRAFE Training only (Days 1-2): 890 EUR
- SPR Training only (Day 3): 390 EUR
- Combined GIRAFE and SP Training (Days 1-3): 990 EUR
- Manuals, lunches and breaks included
- Participants are responsible for travel, accommodation and dinner costs.

### 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 30<sup>th</sup>, 2011**

Your correspondence is to be addressed to:

#### Planet Rating

44 rue de Prony

75017 Paris - France

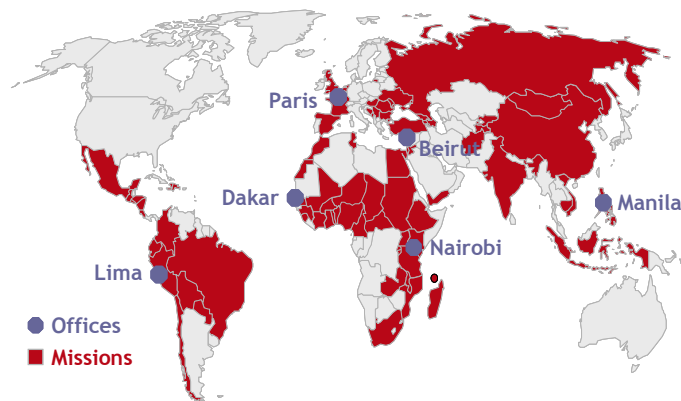
rating@planetrating.com

t:+33 1 49 21 26 30



## 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.



### 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:

- **Social Performance Management:** Governance and strategy, social performance monitoring, staff mobilization
- **Financial Inclusion:** Client targeting, adaption of services, client satisfaction, cost of services
- **Client Protection:** Compliance with Client Protection principles (Appropriate product design, prevention of over-indebtedness, transparent and responsible pricing, fair and respectful treatment of clients, complaint resolution, privacy of client data)
- **Human Resources Policy:** fair treatment, development of employability, security at work
- **Social Change:** Contribution to a positive social change, beyond financial inclusion (poverty reduction, access to basic services -education, health, sanitation, environment, women empowerment, democracy and human rights).