



Institute for Capacity Development (ICD)

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Microfinance Policy, Regulation and Supervision

Course Objectives

On completion of the course, participants should be able to:

- Understand the concept and principles of microfinance
- Determine when to set up a special regulatory framework for licensing of MFIs
- Identify and justify critical factors to consider in setting required minimum capital
- Come up with measures that can be used to transform existing NGO MFIs into commercial entities;
- Determine appropriate management qualifications for transforming MFIs that will accept deposits;
- Design basic considerations in setting capital adequacy ratios for deposit-taking entities;
- Adjust prudential norms for depository microfinance;
- Determine appropriate regulatory treatment for various approaches to branchless banking;
- Understand how the global standard-setting bodies can influence financial inclusion
- Understand the importance of delinquency management and expose them to tools used in portfolio managing

Target Groups

- Senior managers in NGO's and Banks
- Regulatory Staff
- Banks and other Financial Institutions
- Donor Agencies
- Entrepreneurs
- Microfinance Institutions
- Bank Inspectors
- Policy Makers

Course Outline

- General Management Skills
- Basic Principles on which Microfinance is Organized
- Impact of Microfinance Principles on MFIs
- Justification For Establishment Of Microfinance Banks (MFBs)
- Ownership of Microfinance institutions
- Goals Of Microfinance Banks
- Operations of Microfinance Institutions (MFIs)
- Economic Empowerment Of The Poor, Employment Generation And Poverty Reduction

- The Microfinance Policy
- Non-Governmental Organization-Microfinance Institutions
- Framework For Supervision Of Microfinance Banks
- Licensing And Supervision Of Microfinance Banks
- Prudential Requirements
- Disclosure Of Sources Of Funds
- Corporate Governance For Microfinance Banks
- Regulatory Incentives
- Roles And Responsibilities Of Stakeholders
- When to Regulate
- Prudential vs Non-prudential Regulation
- Special Prudential Standards in Microfinance, and Consumer Protection in Credit
- Regulating Branchless Banking
- Consumer Protection Beyond Credit, Regulatory Infrastructure for Credit Bureaus,
- Transformation of MFIs into Commercial Legal Entities
- Supervision-Cost and location, and Portfolio Quality Measurement and Testing
- Appreciating the different levels of MIS that MFIs are using
- The importance of cloud information processing for small MFIs
- Database Management
- Action Planning

Dates: 01st – 12th March 2021

Duration: 2 Weeks

Course Costs: US\$2850/delegate

Venue: Pretoria, RSA