

Training for Effective Microfinance & SME Lending Program

September 11th-21st 2006

IFBA- Luanda-Angola



TRAINING EVALUATION REPORT



Núcleo de microfinanças



Parceria entre o PNUD, CHEVRON e
Governo Angolano

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Training Program Report

Introduction

A total of 10 days intensive training program on Microfinance and SME Challenging Issues, Monitoring and Supervision Methods, Risk Management and Internal Control and Training of Trainers Program was undertaken in Luanda- Angola during the 11-21 September 2006 period to build capacities for Microfinance and SME Lending Program, including a 4 days training of trainers program. The program was designed for 40 officials from different Banks, Microfinance Institutions and local NGOs from Angola, which has organized by Microfinance Unit of the BNA, National Bank of Angola and program has supported by AEP Management, which aims at increasing the access of the micro entrepreneurs to affordable financial services through Microfinance and SME development. UNDP Angola and Chevron – Texaco, in cooperation with Angola's government, lead the Angola Enterprise Program as a mean to develop a small and medium enterprise sector, contributing to the reconstruction efforts and the poverty reduction strategies. The vision that the program intends to promote is 'a diverse, robust, micro, small and medium enterprise sector in Angola'.

Through this intensive ten days training program three major areas would be covered those are: a) Overview and challenging issues of Microfinance & SME sector and monitoring and supervision methods, b) Risk management and internal control, and c) Training of Trainers program for maximising efficiency and productivity of Microfinance program. This action based training programs will also introduce several tools and operational methods to facilitate the development of the Microfinance Unite of the National Bank, commercial banks, cooperatives, formal & non-formal financial institutions to ensure satisfactory outcomes out of Microfinance and SME lending activities.

The whole training program has covered three major areas of Microfinance and SME Lending and 3 modules have developed on the basis of need/ analysis previously. After realizing 6 days general training on those topics 16 best participants have selected for Training of Trainers Program out of 40 participants. According to the TOT (training of trainers) session, the topics covered were training management and learning styles, key principles of adult learning and training objectives and management etc. Finally 5 best participants have certified as a Master Trainer according to the merit list and performances through an evaluation process.

This ten days training program has been designed and animated by *Dr. Mostaq Ahmmed* and Paula Baroni Santi has supported the program as translator. The whole program coordinated by Mr. Mario and hosted by Institute of Bank National in Luanda.

(1) The first three days training covered and presented advanced concepts of Microfinance and the tools necessary to achieve and implement a good program as well as a monitoring and supervision process. The first module lasted 3 days (from 11th to 13th September)

(2) The second module training lasted other 3 days. We've presented main topics related to Risk Management and Internal Control. The second module lasted 3 days (from 14th to 16th September)

(3) Last training was about Training of Trainers Program (TOT), which lasted for 4 days (from 17th to 21st of September). Through an evaluation process and performance scoring sixteen participants were selected out of forty participants from the first two training programs and objective of this TOT program was to identify best participants and certify them as Master Trainer. Finally 5 participants were certified due to their merits, performances and better understanding about the Microfinance and training methodologies.

The present document is a report on this ten days training program along with an evaluation by the participants. It exposes also the main feedbacks from the training workshops, both on the content and on the participants' evaluation.

Objectives of the Training

The objectives of this ten days Training on Microfinance and SME Lending Program were as follows:

- Present and standardise the comprehension about Microfinance and SMEs and illustrate the challenging issues and how to address those issues through maximising operational efficiency;
- Introduce the marketing conception (targeting clients, developing products, defining the field of action);
- Present the importance of the monitoring and supervision systems for the success of Microfinance; and how to implement it as tools;
- Understand the meaning of "Risk Management", their potential impact over Microfinance institutions and, finally, how to develop tools to manage those risks;
- Understanding and managing fraud;
- Understanding default and delinquency; understand how to manage default;
- Provision of technical support component to conduct a 10 days training program for 40 bank and NGOs officials from different organization including officials from the BNA and different ministry;
- Provision of conducting need based training courses on Microfinance and SME Marketing and Sales Strategy, Clients Targeting Methodology and Monitoring and Supervision for having better performances and understanding for effective lending;
- Contribution towards the establishment and maintenance of a skilled and knowledgeable Master Pool of Trainers in the field of Microfinance and SME Program in Angola.

Training Methodology

To develop an efficient and coherent training program, different training methodologies and techniques have been utilized to ensure maximum outcomes out of this training program. Through utilizing group exercises, case study presentation, individual work assignment and documentary on best practices make the whole training program more interactive where participants enjoyed and able to improved their skill and understanding about the topics.

As a result of using the appropriate training methodology knowledge gap on Microfinance and SME lending and Market segmentation issues have been addressed and best practices also introduced by lectures and interactive session. Group discussion and brain storming has lead the classes towards development of different tools for marketing strategy, targeting tools & evaluation sheets;

Training Methodology Used

Date	Methodologies
11 September	<ul style="list-style-type: none"> • Exercise1 <ul style="list-style-type: none"> • Lecture: Introduction & Objectives of Microfinance and SME Program ; Basic Factors of Credit; Differences Between Non-formal and Formal Institutions; Typical Characteristics of Microfinance & SMEs; Microfinance and the SMEs Sector; Location of MF & SMEs Activities; Industrial Structure and Ownership Pattern; Location of SMEs; Contribution of Microfinance & SMEs to National Income; SMEs Constraints & SMEs Access to Credit; Good and Bad Practices of Microfinance & SMEs; Innovative SME Financial Products and Services • Film: the definition of Microfinance and different examples and practices around the world
12 September	<ul style="list-style-type: none"> • Lecture: answer/question session about the first day training. Innovative SME Financial Products and Services; SME Project Assessment: Current Methodologies and Modelling ; Examples of Models for Marketing; Targeting Microfinance & SME Client and Area Targeting • Exercise2: answer/ question in group • Lecture: What is Monitoring ; What is Supervision; Differences between Monitoring and Supervision; Objectives of Monitoring and Supervision in Microfinance & SME Program; Role of Monitoring and Supervision in SME Program Management; Organizational Structure and its Implication to Monitoring and Supervision; Role of Credit Team at the Head Office Level • Dynamic • Exercise3
13 September	<ul style="list-style-type: none"> • Questions/ Answer session for the previous day <ul style="list-style-type: none"> • Lecture: Role of Branch Manager in the Branch Office Level; Role of Relationship Manager in the Branch Office Level; Multi-way Monitoring and Supervision System; Guideline for Effective Monitoring and Supervision; Different Tools and Techniques of Monitoring and Supervision; Different Tools and Techniques of Monitoring and Supervision
14 September	<ul style="list-style-type: none"> • Lecture (all morning): Basic Factors of Credit

	<p>What is Microfinance? Basic Factors of Micro Credit Program The Main Goals of Microfinance Program? The Microfinance Stakeholders; What is the management of risk in microfinance The Risks Connected to the Social and Commercial Mission; The Management of the Growth; The follow-up of the Commercial mission; Risks of Dependence; Control of the Risks of Dependence; Risk management process; Risk of Credit</p> <ul style="list-style-type: none"> • Exercise 4 • Lecture: Why MFIs are particularly prone to operational risks ; Operational risk management; Common branch level risks; Elements of effective risk management • Exercise 5 • Exercise 6
15 September	<ul style="list-style-type: none"> • We've started the day opening an "question section" about the last day (lots of questions about the previous film presentation – exercise 5) • Exercise 4 (final discussions) • Lecture: What is internal control; Clear and comprehensive policies and procedures in internal control; Essentials of an effective system of internal controls; The Risks of Fraud; Main Types of Fraud; Fraud detection; Three ways to reduce the likelihood of fraud; Human resource policies; The training and orientation of the borrowers; Minimizing Fraud and Irregularities-ASA Experiences; The management of failing ;The conception of the product ; What is delinquent loan; Main causes of Default; Delinquencies and its management; The committees of credit; The policies of recovery of loans; Bad debts of loan rescheduling • Exercise 7
16 September	<ul style="list-style-type: none"> • Lecture: The sampling of the customers; The operational audit; Risks of Liquidity; The Statutory Risks ; Banking regulations; Financial intermediation; Other External Risks; The Risks connected to the Physical Environment; Management Monitoring System; Information System and Management; Few essentials for reaching large numbers through cost effective operation; Diagnostic Tools for Performance Analysis; • Conclusion: presentation of the participants who will join the third training program (TOT)
17 th -21 st September	<ul style="list-style-type: none"> • The different training methodology has introduced which facilitates the information diffusion and increases the efficiency of training. • The fundamental principle of learning "Action Based Learning" is a key element in the TOT training's learning methodology, which has presented along with different case studies and exercises. • Specific methods and techniques have been presented about adult learning and differences between training and teachings. The training methodology that has been used in the program focused on interaction between the trainer and the participants and between participants. Training should be integral part of the day to operations; • Methods and techniques have been introduced how to improve the presentation skills and ability to speak publicly • How each training module can be adjusted by the needs of the organization to best meet the specific local geographical, cultural, and social context has been taught. • Training should not be imposed but rather a participatory process where learners and trainer interact and exchange ideas which methodology widely used to have high impact oriented training program to bring changes in behaviour and performances.

Description of the Exercises

Exercise 1: presenting themselves to others (ice break activity). They've formed groups with people from different organizations
Method: group discussion

Exercise 2: question/ answer activity; they should present the main concepts explained during the first day and also, which concepts they believe are more important to their reality at Angola.
Dynamic: each group should send a leader to the front of the class to sing a song. To create some good spirit between the group.
Method: group discussion

Exercise 3: personal knowledge evaluation: we've given them 4 questions to be discussed in groups and answered individually. Each one should deliver us his/her questions answered after 40 minutes work (ten minutes per question). They've used 55 minutes. Questions:

1) Define a line of Microfinance products, accordingly to Angola context
2) Define a line of SME products, accordingly to Angola context. Build, for the questions above, un sheet resuming:

- Minimum amount of loan for rural areas
- Maximum amount of loan for rural areas
- Minimum amount of loan for urban areas
- Maximum amount of loan for urban areas

3) Do you believe that Microfinance Institutions should have the right to raise savings from clients? Why?

4) What should be the lowest interest rate and the maximum interest rate for the MFs programs in Angola?

Method: Group discussion and, after individual writing (evaluation)

Exercise 4: case study

The organization of the groups changed. They should meet themselves with the members of their organization. They should discuss and organize a case study for their organizations. The model used is presented in the next topic of this report.

Them, after 40 minutes discussion, each group should send their leader to present their case. The leader elected should be the most senior person inside the group.

We've had also one group of independent participants who worked together establishing questions about the presentations made by other groups.

2 groups presented in the first day. The other 4 were invited to present in the following day.

Method: group discussion and presentation

Exercise 5: the groups that presented their case studies and are actors of Microfinance in Angola were invited to write 8 questions to address to the BNA (concerning the regulations framework and all others roles the bank can play)

Method: group discussion

Exercise 6: we've finished the session with a film exhibition. Institutional film about ASA (Bangladesh), showing their operational model, their structure, examples of group meetings, examples of recruitment actions etc.

Method: film and questions section opened after

Exercise 4: we've finished the "case studies" presentation.

Exercise 7: ice breaking – one invited to sing a song

Method: opened activity

Training Participants List

TWO FIRST MODULES

Nº	NAMES	ORGANIZATION	CONTACT
1	LAURIANO GABRIEL THOIA	DW- KIXICREDITO	912-480534
2	VERONICA SAPALO	FONGA	912-858444
3	HELGA SOFIA B. SILVEIRA	DW-KIXICREDITO	923-685713
4	ERMELINDA TAVARES DE BRITO	PARTICULAR	912-303818
5	SANDRA MARISA DIAS ZACARIAS	BNA-NMF	924-791669
6	ISABEL S. DIAS DOS SANTOS LIMA	BNA-NMF	925-041460
7	LEOPOLDINA A. DE ALMEIDA SEBASTIÃO	BCI	923-307995
8	MARIA LUACULELE	BPC	912-208491
9	SANDRA G. FARIA DA SILVA	BPC	923-592054
10	CONSTÂNCIA DE SOUSA SILVA	PEA	923-625447
11	MANUELA ISABEL J. B. NETO	FONGA	924-370750
12	JOÃO CARLOS LUÍS BANDEIRA	DW-KIXICREDITO	923-607164
13	ANALDETE M. ANDRADE GARCIA	NOVO BANCO	924-889450 222-381082
14	GEORGE CANJILA	PARTICULAR	923-369807 / 0924-043885
15	ANNETE DOMINGAS Q. DA CRUZ	BPC	923-218207
16	ANA CRISTINA DE FARIA NETO	BPC	912-974883
17	VENÂNCIO KANJANJA NGUNGA	DW-KIXICREDITO	923-975292
18	ANTÓNIO M. MACANGA CAPITANGO	DW-KIXICREDITO	923-618060
19	KÁTIA DENISE PINTO LOURENÇO	BPC	924-420105
20	EVANDRA M. CAMILO BAPTISTA	BPC	923-727704
21	LUCIE MANIRAMBOMA	DW-KIXICREDITO	923-266013
22	DELFIN JOAQUIM L. GARRIDO	BPC	923-499609
23	JOÃO AFONSO PEDRO	DW-KIXICREDITO	912-301850 / 924-641479
24	JOANA DA SILVA MATEUS	BPC	923-434115
25	MADALENA BRIGIDA JOSÉ	DW-KIXICREDITO	912-226603 / 924-476607
26	VENÂNCIA CHICUMBO	DW-KIXICREDITO	923-589452
27	JOANA FAUSTA S. CARVALHO ALVARO	BCI	912-717094 / 923-511149
28	ARAÚJO RODRIGUES	DW-KIXICREDITO	912-755064 / 923-402200
29	ARILSON JOSÉ R. QUETA	NOVO BANCO	923-325166/ 912-328799
30	OSVALDO MATIAS FELIX		924-407546
31	ANDRÉ MOISES ERNESTO CANGA	CADRA- ONG	923-668822
32	SILVA CUVALELA CALEI	DW-KIXICREDITO	912-522624
33	JOAQUIM CHITANDA S. MOISES	DW-KIXICREDITO	923-531626
34	EMERSON G. E. QUISSEGUELE	BPC	923-633245
35	IRENE BRATRIZ F. SOBRINHO	BNA- NMF	923-318094
36	HENRIQUETA CHIVICULI	BPC	912-815211
37	ANTÓNIO MONTEIRO DIANGO	PARTICULAR	923-511569
38	EURICO JOAQUIM BENTO	BCI	923-534573
39	SANTA JOSE A. ERNESTO	MINFAMU	923-893335
40	WALSHEIDER FERNANDES	BCI	912-352182
41	MARIA IMACULADA V.DOMINGOS	BPC	
42	MÁRIO JÚLIO	BNA – NMF	
43	ANTÓNIO JOÃO	MINFAMU	
44	RAMIRO SONATO	MIFBA	

TOT Participants List:

	NAMES	ORGANIZATION	CONTACT
1	CONSTÂNCIA DE SOUSA SILVA	PEA	923-625447
2	JOÃO CARLOS LUÍS BANDEIRA	DW-KIXICREDITO	923-607164
3	RAMIRO SONATO	MIFBA	
4	SANTA JOSE A. ERNESTO	MINFAMU	923-893335
5	VERONICA SAPALO	FONGA	912-858444
6	ANNETE DOMINGAS Q. DA CRUZ	BPC	923-218207
7	JOANA DA SILVA MATEUS	BPC	923-434115
8	LAURIANO GABRIEL THOIA	DW- KIXICREDITO	912-480534
9	ANDRÉ MOISES ERNESTO CANGA	CADRA- ONG	923-668822
10	ANTÓNIO M. MACANGA CAPITANGO	DW-KIXICREDITO	923-618060
11	ARAÚJO RODRIGUES	DW-KIXICREDITO	912-755064 / 923-402200
12	EVANDRA M. CAMILO BAPTISTA	BPC	923-727704
13	EURICO JOAQUIM BENTO	BCI	923-534573
14	ISABEL S. DIAS DOS SANTOS LIMA	BNA	925-041460
15	KÁTIA DENISE PINTO LOURENÇO	BPC	924-420105
16	SANDRA MARISA DIAS ZACARIAS	BNA	924-791669
17	SANDRA G. FARIA DA SILVA	BPC	923-592054

Training Evaluation Report

At the end of each training course, every participant had to fill an evaluation sheet to allow us to analyse their feedbacks on general training program and also the training of trainers program.

At first we were surprised by the profile of the group participants. We expected more mature and senior participants but most of them were credit officers and, at last, program coordinators. Although, few participants were remarkable persons, such as:

- National coordinator of PEA in Angola (Mrs Constância de Sousa Silva)
- A member of the Family and Women Ministry (Mrs Santa José Ernesto)
- The Director of the BNA's Microfinance Unit (Mrs Irene Bratiz F. Sobrinho)

There were nine organisations participated in the training and represented the organization those are : DW, BCP, BCI, Novo Banco, BNA, PEA, CADRA, FONGA, MINFAMU. The group were very motivated and interested to learn as much as possible. We've had 40 participants in the first two modules and we've selected 16 for the third one. Their maturity level was very divergent and we've identified an insufficient knowledge level and skill level to become master trainers.

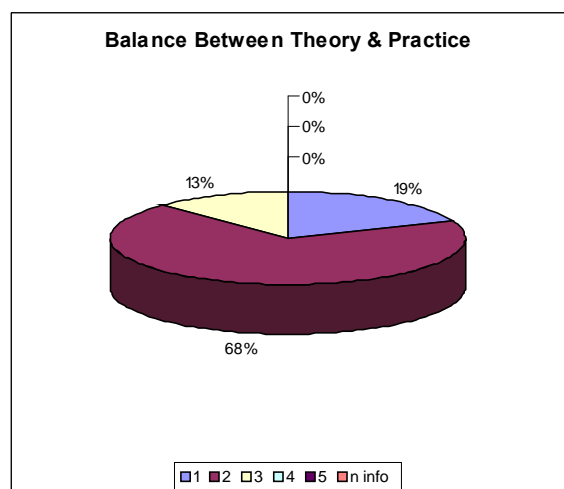
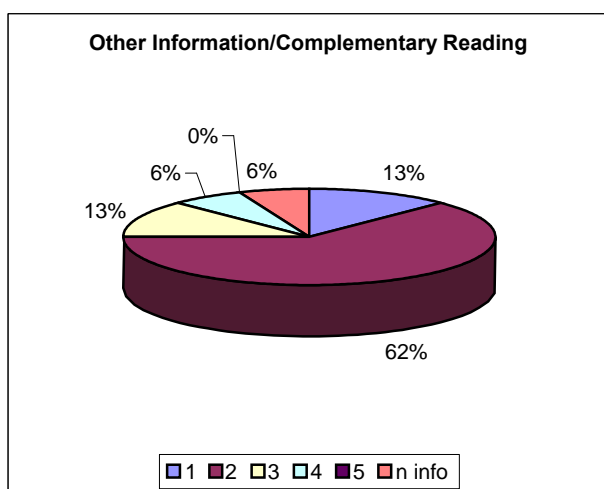
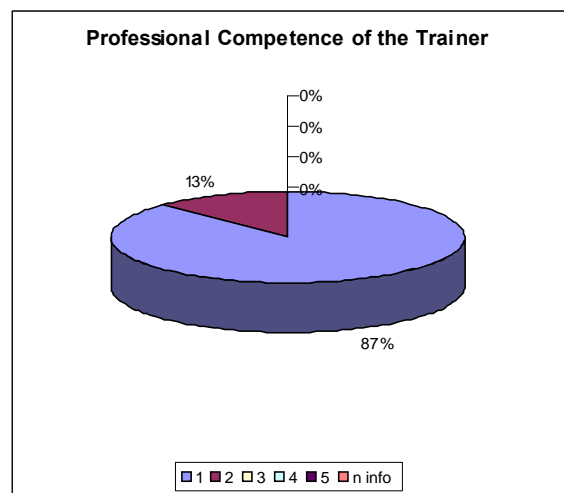
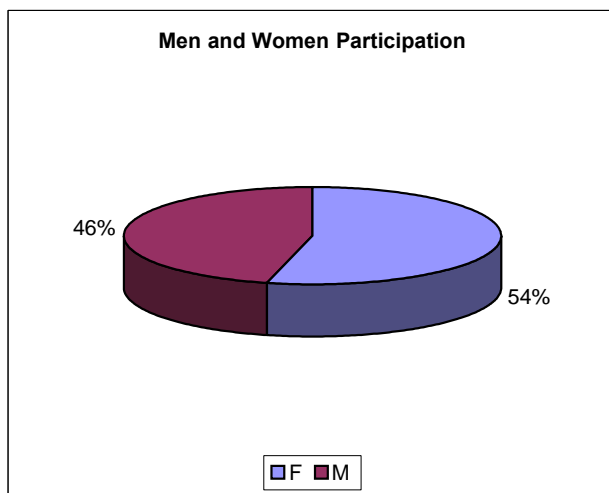
The evaluation sheet was composed by three sections which focusing on different issues. The first was about the implementation and organisation of the session plan, the second was questioning about the usefulness for the trainee's own work along with quality of the trainers and the last one was to give feed

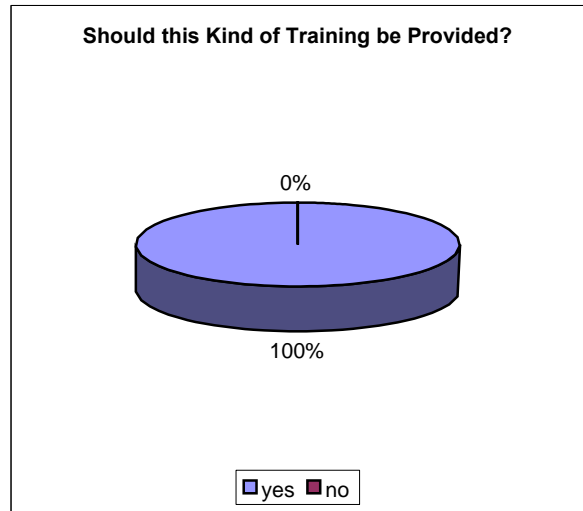
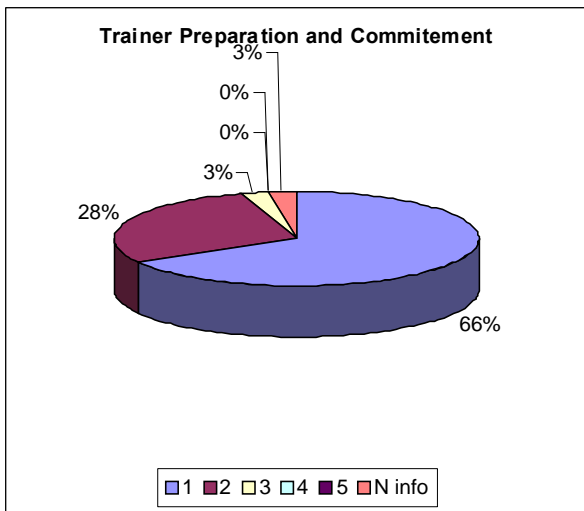
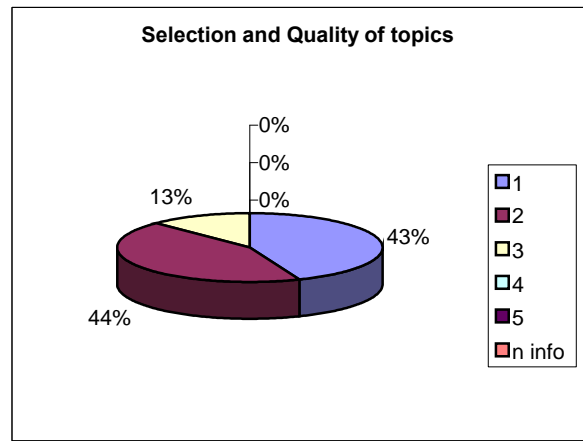
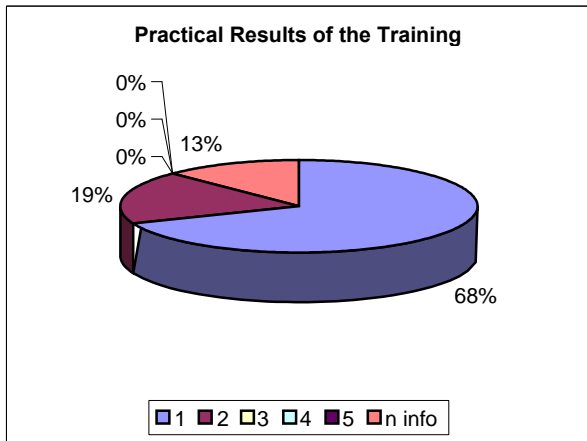
back for the organizer. Each question was marked on a three-point scale, which was as following: (1) very good or good, (2) average, (3) bad or very bad.

In a general view, the trainees were very satisfied with the presentation of the session and the way of teaching of the trainer. A very high majority of participants have found the training session accessible and relevant. As a matter of fact, more than 83% of the 40 interrogated trainees scored as good or very good the structuring and comprehensibility of the session, the clarity of the lecture, as well as the amount and selection of the treated subject.

We can notice that the interactive methods used to connect and make participate the trainees were really appreciated. Indeed, 87% of them found the way the training session was conducted, in terms of selection of the topics and quality of the training structure, good or very good. But it may be important to point out that 13% of the trainees have not been completely convinced by the balance between theory and practical training but 87% responded good and very good. It could be interesting to explore this point in order to understand in which way the session should be ameliorated.

Regards with different issues, the evaluation results are the following:





During the training session a quick need assessment has also carried out to asses the future institutional needs for capacity building program and 100% participants responded that they desperately need this kind of training and they suggested that future training should be on following topics: Credit and Savings Management, Lending Methodology, Internal Audit, Accounting, and Interest Rate Setting etc.

Follow up Training Activities of TOT Program

1) Activities for Certified Master Trainer:

The following 5 listed participants have been selected as a Master Trainer and different tasks have been given to them to improve their knowledge and skills like new reading materials, use of several professional web links and how to access to relevant information, research papers, documentation along with organizing small training sessions etc.

	NAMES	ORGANIZATION	CONTACT
1.	CONSTÂNCIA DE SOUSA SILVA	PEA	923-625447
2.	JOÃO CARLOS LUÍS BANDEIRA	DW-KIXICREDITO	923-607164
3.	RAMIRO SONATO	MIFBA	
4.	SANTA JOSE A. ERNESTO	MINFAMU	923-893335
5.	VERONICA SAPALO	FONGA	912-858444

Given activities and tasks are as follows:

Activities	Timeframe
1) Evaluation Report about the ten days TOT training (use the same structure of organization and analyses presented in the training)	02 October
2) Provide a case study about Angola and how Microfinance can be used as a good tool for improving the living condition of the low income population? Provide, at the end, information about how your organization can support this program.	10 October
3) Organize two small workshops/training (maximum number 10 participants) and the topic would be the case study developed by each participant but the target people for their own training program should be different. The Training/workshop can be jointly organized and structured with associations of other participants (co-trainer).	Between 10-25 October
3) At the end of the 2 workshops, Master Trainer should prepare evaluation report for the trainings and mail them to Dr. Mostaq., with a copy of the training content;	31/ October
4) Reading the content about MF sent by Mostaq. Other readings and study materials can be collected from the given web site of mix market and development gateway page to improve the skills in terms of content development and speaking ability.	October and on going activities
RESULT: Master Trainers will receive their certificates through BNA and they will be certified by ICM which International Centre for Microfinance and Sustainable Development- Resource and Training Centre in Bangladesh, run by AUP Microfinance Institution situated in Dhaka and its address and phone number is as follows: House No.- 40, Road No.-12, DIT Housing Project, Merul- Badda, Dhaka, Bangladesh. Phone No. 0088-02-8836856 or 0088-017122044 and email address is: icmsd_bangladesh@yahoo.co.uk or aup@bijoy.net	November 10th

2) Activities for Master Trainer in “Waiting list”:

	NAMES	ORGANIZATION	CONTACT
1.	ANNETE DOMINGAS Q. DA CRUZ	BPC	923-218207
2.	JOANA DA SILVA MATEUS	BPC	923-434115
3.	LAURIANO GABRIEL THOIA	DW- KIXICREDITO	912-480534

Activities	Timeframe
1) Reading documents sent by Mostaq should be read with interest and need to analyse the things. Preview extra 2 hours/week to study and research other materials about Microfinance. Other readings and study materials can be collected from the given web site of mix market and development gateway page to improve the skills in terms of content development and speaking ability.	6 months long
2) Should organize two trainings/workshop about Microfinance related subjects and need to prepare an analyses report for each one of the trainings (respect the structure provided at TOT Training) and mail them to Mostaq, with a copy of the training content attached.	By following six months
3) Evaluation and performance tests will be sent to those participants and it must be fulfilled and answered back, by mail, to Mostaq.	31 March-April 2007
RESULT: after evaluating the tasks quality, those participants will be informed if they are going to be certified or not.	Until 15 march 2007

3) Activities proposed for Other TOT Participant’s:

Those participants were attended four days TOT program but finally not selected as Certified Master Trainer neither they are belongs to the category of waiting list are invited to concentrate on further readings and exploring Microfinance world and need to give more efforts to improve their capacity to speak publicly; enrich their knowledge and presentation skills those are key elements to be a master trainer. We also recommend that, during the coming months they should have the preferences to attend more training on Microfinance so that they can have the chance to improve their situation and remain in touch with further capacity building program. In case of any new TOT program in the country in 2007, those participants will be consider as a priority to join the program.

	NAME	ORGANIZATION	CONTACT
1	ANDRÉ MOISES ERNESTO CANGA	CADRA- ONG	923-668822
2	ANTÔNIO M. MACANGA CAPITANGO	DW-KIXICREDITO	923-618060
3	ARAÚJO RODRIGUES	DW-KIXICREDITO	912-755064 / 923-402200
4	EVANDRA M. CAMILO BAPTISTA	BPC	923-727704
5	EURICO JOAQUIM BENTO	BCI	923-534573
6	ISABEL S. DIAS DOS SANTOS LIMA	BNA	925-041460
7	KÁTIA DENISE PINTO LOURENÇO	BPC	924-420105
8	SANDRA MARISA DIAS ZACARIAS	BNA	924-791669
9	SANDRA G. FARIA DA SILVA	BPC	923-592054

Outcomes of the Training & Conclusion

Outcomes of the general training and training of trainers program were satisfactory and tremendous in terms of having successful interactive session and each participant actively involved in exercises and prepares something according to the learning from the class room presentation, group discussions and case studies. Individual assignment and group work evaluation shown that each participants able to improve their knowledge & level of understanding on the taught topics and presentation skills.

- 1) Forty participants from different NGOs, banks and Ministry officials benefited out of this training and have trained by 2 different modules;
- 2) Out of 40 participants through an evaluation process sixteen participants have short listed for Master Training Program.
- 3) Finally, 16 participants trained by the four days intensive TOT program and out of them top 5 have certified as Master of Master Trainer;
- 4) Several tools have been introduced and developed for internal control and risk management, need assessment and gap analysis, which is also tested by the groups.
- 5) Five groups also developed their own case study and questioners to improve their practical experiences and have better understanding how to develops such tools;
- 6) Each TOT participants also prepared presentation and their communication, speaking skill and level of understanding about Microfinance lending also evaluated by the group of experts. They presented different topics in front of the audiences and clarify all the questions raised by the fellow participants & experts;

For having more satisfactory outreach & long lasting results of the Microfinance and SME lending program in Angola, banks and NGOs need continuous capacity building program and integrate a continuous process in the form of training of their existing staff, time to time monitoring of their operation by senior staff from BNA and time to time counselling in implementation and revision of old policies with the help of Microfinance expert. The interaction and wide range of discussion during the plenary session shown that there are huge knowledge gap on credit and saving management and Microfinance lending methodology which need to be address by the follow up training in near future.

Annex: Organizational Profile

ACJ

Nome da Organização:	Associação Cristã de Jovens de Angola
Actividade principal	<ul style="list-style-type: none">• Educação para a saúde• Consultoria em gestão financeira• Micro crédito
Tipo de organização:	Não governamental
Missão:	Providenciar serviços financeiros simples, rápidos e simples.
Objectivos:	Desenvolver e aperfeiçoar o potencial moral, técnico e intelectual do ser humano.
Início de micro finanças	1999
Número de filiais	3
Cobertura geográfica (província e municípios):	Luanda (Kilamba Kiaxi), Lunda Sul e Benguela
Número do pessoal afecto área de Micro finanças:	15
Grupos alvo:	Comunidades em situação de pobreza em geral
Produtos de Micro finanças:	<ul style="list-style-type: none">• Micro créditos para construção latrinas• Micro créditos para culinária e pastelaria
Modalidades de micro-crédito:	1. Crédito individual 2. Crédito de grupo
Limites de crédito:	Micro crédito para construção latrinas – USD 200.00 Micro crédito para culinária/pastelaria – USD 180.00
Carteira de clientes:	USD 15.500
Taxa de juros:	5% a 10%
Taxa de recuperação:	-
Taxa de incumprimento:	Latrinas 75% e pastelaria 25%
Custos operacionais:	-
Número clientes:	50 famílias lideradas por homens 20 Mulheres: (Pastelaria)
Financiadores	DW, PNUD/MINFAMU
Parceiros de implementação	-
Parceiros (assist. técnica)	Projecto RAF/B05/97 e Minst. da Mulher e da Família
Outras informações:	<i>Resp. Verónica Sapalo 912 85 84 84</i>

BANCO POUPANÇA E CRÉDITO (BPC)

Nome da Instituição:	Banco Poupaça e Crédito (BPC)
Actividade Principal:	...
Tipo de organização:	Banco comercial estatal
Início actividade Micro finanças	11 Março 2006
Número de filiais:	9 (nove) 1 em (S. Paulo) Luanda, e em cada sede das províncias a seguir indicadas
Área geográfica de cobertura:	Kwanza Norte/Kwanza Sul/Lunda Norte/Lunda Sul/Uíge/Moxico/Cabinda/Namibe
N.º de funcionários MF :	13
Missão:	...
Objectivos:	Contribuir para a redução da pobreza e o desenvolvimento do país.
Grupos alvo:	1. Professores 2. Enfermeiros 3. Camponeses
Produtos de Micro finanças:	- micro crédito - crédito ao consumo
Modalidades de micro-crédito:	1. Individual para crédito ao Consumo 2. Solidário para os camponeses
Limites de crédito:	Mínimo: USD 100.00 Máximo USD 1.500 Enfermeiros e Professores (5 a 10 vezes o salário)
Valor disponibilizado:	USD 5.000.000.00
Taxa de juros:	0,66% mensal e 8% anual
Taxa de recuperação:	<i>Ainda não calculada</i>
Taxa de incumprimento:	<i>Ainda não calculada</i>
Custos operacionais:	<i>Ainda não calculados</i>
Número clientes Activos:	Total: 700
	Mulheres:?
	Homens:?
Financiadores:	Estado
Parceiros (assistência técnica):	Banco Nacional de Angola/Programa Empresarial Angolano (PEA)
Parceiros de implementação do programa Micro credito:	União Nacional dos Camponeses de Angola , Associação Nacional dos Enfermeiros de Angola, Associação dos Professores de Angola, Instituto do Des. Agrícola
Outras informações:	
Responsável:	Drª. Maria Monteiro ou Isabel Miguel (Sede do BPC)

BANCO DO COMÉRCIO E INDÚSTRIA (BCI)

Nome da Organização:	Banco do Comércio e Indústria
Actividade principal	<ul style="list-style-type: none">• Concessão de microcrédito• Prestação de todos serviços financeiros
Tipo de organização:	Banco comercial estatal
Missão:	Bancarização das populações sem acesso ao sistema bancário e oferta de serviços financeiros à população de baixos rendimentos.
Objectivos:	<ol style="list-style-type: none">1. Integrar o programa de finanças nas actividades comerciais do banco,2. Maximizar a rede bancária, integrando novos segmentos de clientes,3. Crescimento do BCI, como catalizador do desenvolvimento económico e social do país,4. Alargar a presença do BCI nas áreas de negócios pouco exploradas com o serviço de micro finanças5. Expandir os serv. micro finanças país
Início de micro finanças	2005
Número de filiais	35
Cobertura geográfica (provincia e municípios):	Lançamento nas áreas rurais da provincia do Bengo, município de Icolo e Bengo
Número do pessoal afecto área de Micro finanças:	6
Grupos alvo:	<ol style="list-style-type: none">1. pescadores2. agricultores
Produtos de Micro finanças:	<ul style="list-style-type: none">- Capital de giro- Investimento- Agricultura
Modalidades de micro-crédito:	<ol style="list-style-type: none">1. Crédito individual2. Crédito de grupo
Limites de crédito:	Mínimo: USD 250 Máximo: 7.000 USD em Luanda restantes provincias: 5.000USD
Valor disponibilizado:	USD 100.000.00
Taxa de juros:	1 a 3%
Taxa de recuperação:	100%
Taxa de incumprimento:	-
Custos operacionais:	<i>Em análise</i>
Número clientes Activos:	Total: Mulheres: menos de 10 Homens:
Financiadores	Estado
Parceiros de implementação	
Parceiros (assist. técnica)	BNA, PEA
Outras informações:	

BANCO NACIONAL DE ANGOLA – Unidade de Micro finanças

Nome da Instituição:	Banco Nacional de Angola
Actividade Principal:	Regulamentação e supervisão do sector bancário
Tipo de organização:	Estatal
Início da actividade Unidade	2004
Número de filiais:	1
Área geográfica de cobertura:	Nacional
Número de funcionários :	9
Missão:	Contribuir para a redução da pobreza.
Actividades:	<ul style="list-style-type: none">-Advocacia para promover o surgimento de novos operadores de MFs (seminários, palestras, workshops);- Divulgação de informação do sector (criação de uma base de dados; elaboração de um Boletim estatístico com periodicidade trimestral e abertura de um Portal de MF na internet);- Prestação de assistência técnica para reforçar a capacidade institucional dos diferentes provedores de MFs;- Regulamentação da Lei nº. 13/05 que estabelece as bases gerais e define as normas para criação de sociedades e cooperativas de micro finanças;- Coordenação e supervisão das actividades de todos os intervenientes (Governo, doadores, provedores e sociedade civil);- Mobilização interna e externa de capital
Perspectivas de actuação:	<ol style="list-style-type: none">1. Formulação da Política Nacional de Micro finanças;2. Elaboração da Estratégia Nacional de Micro finanças (para a implementação da Política Nacional);3. Regulamentação do sector, a longo prazo,. tendo em conta a insipiência do sector de MFs, isto é, poucos operadores no mercdao e cobertura geográfica limitada.
Responsável:	Drª. Irene Sobrinho Phone: 923 318094 <i>irene.sobrinho@bna.ao</i>
Outras informações relevantes:	

CADRA

Nome da Organização:	Club Ambiental e Desenvolvimento Rural de Angola
Actividade principal	Educação ambiental e desenvolvimento rural: <ul style="list-style-type: none">• Capacitação de professores rurais• Promoção do acesso a água potável• Educação materno-infantil• Criação de cooperativas agrícolas
Tipo de organização:	Não governamental
Missão:	Formação
Objectivos:	Intervenção social nas comunidades rurais.
Início de micro finanças	Vai começar em Novembro
Número de filiais	1
Cobertura geográfica (província e municípios):	Zaire (Nzeto, Tomboco e Soyo)
Número do pessoal afecto área de Micro finanças:	1
Grupos alvo:	Comunidades em situação de pobreza em geral
Produtos de Micro finanças:	Micro crédito
Modalidades de micro-crédito:	Crédito de grupo
Limites de crédito:	Mínimo: USD 50 Máximo: USD 500.00
Carteira de clientes:	N/A
Reembolso do empréstimo:	Prestação de 2% durante 6 meses
Taxa de recuperação:	-
Taxa de incumprimento:	-
Custos operacionais:	Suportados pela Igreja devido à missão religiosa
Número clientes:	Total: Mulheres: Homens:
Doadores	Ministério Baptista Canadiano
Parceiros de implementação	Igreja Evangélica de Angola
Parceiros (assist. técnica)	BNA
Responsável:	<i>André Moisés</i> <i>Canga 923 66 82 22</i>
Informações relevantes:	Concessão de micro crédito sem fins lucrativos

KIXI CRÉDITO

Nome da Organização:	Development Workshop
Actividade principal	<ul style="list-style-type: none">• Micro créditos• Serviços de seguros• Poupanças• Assistência técnica
Tipo de organização:	Instituição de Micro finanças
Missão:	Providenciar serviços financeiros simples, rápidos e simples.
Objectivos:	1... 2. 3.
Início de micro finanças	1999
Número de filiais	7
Cobertura geográfica (província e municípios):	Luanda (5) e Huambo (2)
Número do pessoal afecto área de Micro finanças:	75
Grupos alvo:	Pobres economicamente activos.
Produtos de Micro finanças:	<ul style="list-style-type: none">• Micro créditos• Serviços de seguros• Poupanças• Assistência técnica
Modalidades de micro-crédito:	1. Crédito individual 2. Crédito de grupo
Limites de crédito:	- Micro express de USD 100 a 1.000 - Microcréditos de USD 1001 a 5.000
Carteira de clientes:	USD 2.600.000.00
Taxa de juros:	3%
Taxa de recuperação:	96%
Taxa de incumprimento:	4%
Custos operacionais:	62.000.00 por mês
Número clientes Activos:	Total: 13.000 Mulheres: 8.500 Homens: 4.500
Financiadores	DFID, Habitat for Human, IRSEM, USAID
Parceiros de implementação	...
Parceiros (assist. técnica)	CIDA, PEA
Outras informações:	

MIFIBAC

Nome da Organização:	Rede Comunitária para o Desenvolvimento do Sector de Micro finanças em Angola
Actividade principal	Captação de poupanças das populações com baixos rendimentos.
Tipo de organização:	Não governamental
Missão:	Provomer o desenvolvimento económico e social das populações com baixos rendimentos
Objectivos:	1. Fomentar a cultura de poupança 2. desenvolver o espírito empresarial nos clientes
Início de micro finanças	2003
Número de filiais	2
Cobertura geográfica (província e municípios):	Luanda (Kilamba Kiaxi, Viana, Cazenga) Lubango
Número do pessoal afecto área de Micro finanças:	8
Grupos alvo:	Comunidades em situação de pobreza em geral
Produtos de Micro finanças:	<ul style="list-style-type: none">• poupanças
Modalidades de micro-crédito:	N/A
Limites de crédito:	N/A
Carteira de clientes:	N/A
Taxa de juros:	N/A
Taxa de recuperação:	N/A
Taxa de incumprimento:	N/A
Custos operacionais:	Não calculado
Número clientes:	Total:1045 Mulheres: 660 Homens: 385
Financiadores	Care International
Parceiros de implementação	-
Parceiros (assist. técnica)	Planet Finance- Portugal e SICREDI - Brasil
Responsável:	<i>Ramiro Sonata</i>

NOVO BANCO

Nome da Organização:	Novo Banco
Actividade principal	<ul style="list-style-type: none">• Depósitos• Transferências bancárias• Créditos• Remessas de dinheiro
Tipo de organização:	Banco comercial privado
Missão:	Social e comercial.
Objectivos:	1... 2. 3.
Início de micro finanças	2004
Número de filiais	3
Cobertura geográfica (província e municípios):	Luanda (2) e Benguela
Número do pessoal afecto área de Micro finanças:	6
Grupos alvo:	Micro e pequenas empresas
Produtos de Micro finanças:	- Micro express - Poupanças - Microcréditos - Remessa de dinheiro
Modalidades de micro-crédito:	1. Crédito individual 2. Crédito de grupo
Limites de crédito:	- Micro express de USD 100 a 1.000 - Microcréditos de USD 1001 a 5.000
Valor disponibilizado:	...
Taxa de juros:	2 a 5%
Taxa de recuperação:	96%
Taxa de incumprimento:	4%
Custos operacionais:	...
Número clientes Activos:	Total: ??? Mulheres: Homens:
Financiadores	Chevron, IFC, DOEN, IPC
Parceiros de implementação	
Parceiros (assist. técnica)	BNA, PEA
Outras informações:	

Annex: Photo Archives









Annex: Training Session Plan

Training Session Plan Three Days Training on Microfinance/SME Challenging Issues and Monitoring and Supervision Methods September 11-13, 2006 IFBA- Angola

**Lecturer: Dr. Mostaq Ahmmed
Microfinance & Development Expert**

**Day One
11/09/06**

Timing	Session/Content	Training Technique and Activity	Materials
08.30-10.00	Registration & Training Inaugural Session		
	Overview on Microfinance & SME Lending & its Potentiality		
10.00-10.30	<ul style="list-style-type: none">Introduction & Objectives of Microfinance and SME Program	Slide Presentation	Paper board Slide
10.30-10.45	Tea Break		
10.45-11.30	<ul style="list-style-type: none">Basic Factors of CreditDifferences Between Non-formal and Formal Institutions	Slide Presentation	Paper board Slide
11.30-12.00	<ul style="list-style-type: none">Typical Characteristics of Microfinance & SMEs	Slide Presentation	Paper board Slide
12.00-12.30	<ul style="list-style-type: none">Magnitude of the SMEs Sector	Slide Presentation	Paper board Slide
12.30-13.00	<ul style="list-style-type: none">Industrial Structure and Ownership PatternLocation of SMEs	Slide Presentation	Paper board Slide
13.00-14.30	Lunch Break		
14.30-15.45	<ul style="list-style-type: none">Contribution of Microfinance & SMEs to National Income	Plenary Discussion	Paper board Slide
15.45-16.00	<ul style="list-style-type: none">SMEs Constraints & SMEs Access to Credit	Plenary Discussion	Paper board Slide
16.00-16.15	Tea Break		
16.15-17.00	<ul style="list-style-type: none">Good and Bad Practices of Microfinance & SMEsInnovative SME Financial Products and Services	Plenary brainstorm Plenary Discussion	Paper board Slide
17.00-17.30	Question Answer Session	Plenary Discussion	Paper board Slide
17.30	CONCLUSION - END OF THE FIRST DAY		

Day Two
12/09/06

Timing	Session/Content	Training Technique and Activity	Materials
	SME Marketing and Sales Strategy		
08.30-9.00	<ul style="list-style-type: none"> ▪ Key Success Factors for SME Lending 	Slide Presentation Questioning	Paper board Slide
9.00-9.40	<ul style="list-style-type: none"> ▪ SME Project Assessment: Current Methodologies and Modelling 	Slide Presentation	Paper board Slide
9.40-10.00	<ul style="list-style-type: none"> ▪ Examples of Models for Marketing 	Slide Presentation	Paper board Slide
10.00-10.15	Tea Break		
10.15- 11.00	<ul style="list-style-type: none"> ▪ Targeting Microfinance & SME Client and Area Targeting 	Slide Presentation	Paper board Slide
	Monitoring and Supervision for Effective Lending		
11.00- 12.00	<ul style="list-style-type: none"> ▪ What is Monitoring ▪ What is Supervision 	Plenary brainstorm Plenary Discussion	Paper board Slide
12.00- 13.00	<ul style="list-style-type: none"> ▪ Differences between Monitoring and Supervision 	Plenary brainstorm Plenary Discussion	Paper board Slide
13.00-14.30	Lunch Break		
14.30-15.30	<ul style="list-style-type: none"> ▪ Objectives of Monitoring and Supervision in Microfinance & SME Program 	Plenary brainstorm Plenary Discussion	Paper board Slide
15.30-16.00	<ul style="list-style-type: none"> ▪ Role of Monitoring and Supervision in SME Program Management 	Plenary Discussion	Paper board Slide
16.00-16.15	Tea Break		
16.15- 16.45	<ul style="list-style-type: none"> ▪ Organizational Structure and its Implication to Monitoring and Supervision 	Slide Presentation	Paper board Slide
16.45-17.00	<ul style="list-style-type: none"> ▪ Role of Credit Team at the Head Office Level 	Slide Presentation Plenary Discussion	Paper board Slide
17.00-17.30	<ul style="list-style-type: none"> ▪ Exercises and Questions/Answers session 	Plenary Discussion	
17.30	CONCLUSION - END OF THE SECOND DAY		

Day Three
13/09/06

Timing	<u>Session/Content</u>	Training Technique and Activity	Materials
	Monitoring and Supervision for Effective Lending		
08.30-09.00	<ul style="list-style-type: none"> ▪ Role of Branch Manager in the Branch Office Level 	Plenary Discussion	Paper board Slide
09.00-10.00	<ul style="list-style-type: none"> ▪ Role of Relationship Manager in the Branch Office Level 	Plenary Discussion	Paper board Slide
10.00-10.15	Tea Break		
10.15-11.00	<ul style="list-style-type: none"> ▪ Multi-way Monitoring and Supervision System 	Plenary Discussion	Paper board Slide
11.00-12.00	<ul style="list-style-type: none"> ▪ Guideline for Effective Monitoring and Supervision 	Plenary Discussion	Paper board Slide
12.00-13.00	<ul style="list-style-type: none"> ▪ Different Tools and Techniques of Monitoring and Supervision 	Plenary Discussion	Paper board Slide
13.00-14.30	Lunch Break		
14.30-15.30	<ul style="list-style-type: none"> ▪ Different Tools and Techniques of Monitoring and Supervision 	Plenary Discussion	Paper board Slide
15.30- 16.30	Tools Development & Group Work	Plenary Discussion	Paper board Slide
16.00-16.15	Tea Break		
16.15-17.00	<ul style="list-style-type: none"> ▪ Documentary Film 	Video & Multi Media	
17.00-17.30	<ul style="list-style-type: none"> ▪ Questions/Answers session 	Plenary Discussion	
17.30	CONCLUSION - END OF THE THIRD DAY AND FIRST TRAINING COURSE		

Training Session Plan
Three Days Training on Risk Management and Internal Control For Microfinance Operations
September 14-16, 2006
IFBA- Angola

Lecturer: Dr. Mostaq Ahmmed
Microfinance & Development Expert

Day One
14/09/06

Timing	Session/Content	Training Technique and Activity	Materials
8.30-9.00	Introduction Review training objectives	Slide Presentation Questioning	Paper board Slide
9.00- 10.00	Basic Factors of Credit What is Microfinance? Basic Factors of Micro Credit Program The Main Goals of Microfinance Program? The Microfinance Stakeholders	Plenary brainstorm Plenary Discussion	Slide Paper and pen
10.00-10.15	Tea Break		
10.15 -11.00	What is the management of risk in microfinance The Risks Connected to the Social and Commercial Mission	Plenary Discussion Collective exercise	Slide Paper and pen
11.00-11.30	The Management of the Growth	Plenary Discussion	Slide
11.30-12.00	The follow-up of the Commercial mission	Plenary discussion	Slides
12.00-12.30	Risks of Dependence Control of the Risks of Dependence	Plenary discussion	Slides Paper and pen
12.30-12.40	Risk management process	Plenary discussion	Slide
12.40-13.00	Risk of Credit	Plenary discussion	Slides
13.00-14.30	Lunch Break		
14.30-15.30	Exercises & Case Study	Group Work	Audio Visual presentation
15.30-16.00	Identifying MFI's risks	Plenary brainstorm	Paper and pen
16.00-16.15	Tea Break		
16.15-16.30	Why MFIs are particularly prone to operational risks Operational risk management	Plenary discussion	Slides
16.30-17.00	Common branch level risks	Plenary discussion	Slides
17.00-17.15	Elements of effective risk management	Plenary discussion	Slides
17.15-17.30	Question Answer Session	Open Discussion	
17.30	CONCLUSION END OF FIRST DAY		

Day Two
15/09/06

Timing	Session/Content	Training Technique and Activity	Materials
8.30-9.00	What is internal control	Plenary discussion	Slides
9.00-9.30	Clear and comprehensive policies and procedures in internal control	Plenary discussion	Slides
9.30-10.00	Essentials of an effective system of internal controls	Plenary discussion	Slides
10.00-10.15	Tea Break		
10.15-11.15	The Risks of Fraud Main Types of Fraud Fraud detection	Plenary discussion	Slides
11.15-11.45	Three ways to reduce the likelihood of fraud Human resource policies The training and orientation of the borrowers	Plenary discussion	Slides
11.45-12.15	Minimizing Fraud and Irregularities -ASA Experiences	Plenary discussion Individual exercise	Slides Paper and pen
12.15-12.30	The management of failing The conception of the product	Plenary discussion	Slides
12.30-13.00	What is delinquent loan Main causes of Default	Plenary discussion	Slides
13.00-14.30	Lunch Break		
14.30-15.30	Exercise & Case Study	Group Work	
15.30-16.00	Delinquencies and its management The committees of credit	Plenary discussion	Slides
16.00-16.15	Tea Break		
16.15-16.30	The policies of recovery of loans	Plenary discussion	Slides
16.30-17.00	Bad debts of loan rescheduling	Plenary discussion	
17.00-17.30	Open Discussion and Question Answer Session	Organizational Group exercise	Paper and pen
17.30	CONCLUSION END OF SECOND DAY		

Day Three
16/09/06

Timing	Session/Content	Training Technique and Activity	Materials
8.30-9.00	The sampling of the customers	Plenary Discussion	Whiteboard Slides
9.00-9.30	The operational audit	Plenary Discussion	Slides
9.30-10.00	Risks of Liquidity	Plenary discussion Individual exercise	Slides
10.00-10.15	Tea Break		
10.15-11.15	The Statutory Risks Banking regulations	Plenary brainstorm Plenary Discussion	Paper Slides
11.15-11.45	Financial intermediation		
11.45-12.15	Other External Risks	Plenary brainstorm Plenary Discussion	Slides Papers
12.15-13.00	The Risks connected to the Physical Environment	Plenary Discussion	Slides Papers
13.00-14.30	Lunch Break		
14.30-15.30	Exercises & Case Studies	Plenary brainstorm Plenary Discussion Group exercise	Slides Paper and pencil
15.30-16.00	Management Monitoring System Information System and Management	Plenary Discussion	Slides
16.00-16.15	Tea Break		
16.15-16.30	Few essentials for reaching large numbers through cost effective operation	Plenary Discussion	Slide
16.30-17.00	Diagnostic Tools for Performance Analysis	Plenary brainstorm	Exercise Sheet
17.00-17.30	Open Discussion and Question Answer Session	Plenary Discussion	
17.30	CONCLUSION END OF THIRD DAY & SECOND TRAINING COURSE		

**Training Session Plan
Four Days Training of Trainers Program
September 18-21, 2006
IFBA- Angola**

**Lecturer: Dr. Mostaq Ahmmed
Microfinance & Development Expert**

**Day One
18/09/06**

Timing	Session/Content	Training Technique and Activity	Materials
8.30-9.00	Introduction & Presentation of the Participants and Their Expectations	Slide Presentation Questioning	Paper board Slide
9.00- 9.30	Review of training module objectives	Slide Presentation Plenary discussion	Slides
9.30- 10.00	Relative Skills Needed for Efficient Performance at Different Management Levels	Slide Presentation Plenary brainstorm	Paper and pen
10.00-10.15	Tea Break		
10.15 -10.40	Purpose of Master Program Training	Slide Presentation Plenary discussion	Slides
10.40-11.00	Concept, Aim, and Purpose of Training	Plenary discussion	Slides
11.00-12.30	Training Need Analysis and How to develop Training Need Analysis Questioners? Group Exercises	Slide Presentation Plenary discussion	Slides
12.30-13.00	Guidelines for Mid-management Training	Slide Presentation Plenary discussion	Slides
13.00-14.30	Lunch Break		
14.30-15.30	Group Exercises	Group Work	Paper and pen
15.30-16.00	Developing a Cost-effective Training	Slide Presentation Plenary discussion	Slides
16.00-16.15	Tea Break		
16.15-16.40	Who is in Charge of Staff Training?	Plenary discussion	Slides
16.40-17.00	Presentation and Public Speaking Skills	Plenary discussion	Slides
17.00-17.30	Question Answer Session and Open Discussion	Plenary discussion	Paper and pen
17.30	CONCLUSION END OF FIRST DAY		

Day Two
19/09/06

Timing	Session/Content	Training Technique and Activity	Materials
8.30-9.00	Ten Things People Fear Most	Plenary brainstorm	Paper and pen
9.00- 9.30	Problems in Delivery	Plenary brainstorm Plenary Discussion	Slide Paper and pen
9.30- 10.00	Four Steps of Systematic Preparation	Plenary discussion	Slides
10.00-10.15	Tea Break		
10.15 -10.40	KISS	Plenary brainstorm	Slides Paper and pen
10.40-11.00	What is Training	Plenary discussion	Slides
11.00-12.30	Communication Skills for Master Trainers	Plenary discussion	Slides
12.30-13.00	Behaviour of Adult	Plenary discussion	Slides
13.00-14.30	Lunch Break		
14.30-15.00	Group Exercises	Slide Presentation Plenary discussion	Slides Paper and pen
15.30-16.00	How Adults Learn?	Slide Presentation Plenary discussion	Slides
16.00-16.15	Tea Break		
16.15-16.40	Key Principles of Adult Learning	Slide Presentation Plenary discussion Group Activities	Slides Paper and pen
16.40-17.00	Training and Learning Styles	Slide Presentation Plenary discussion	Slides Paper and pen
17.00-17.15	Concept of Training Cycle	Slide Presentation Plenary discussion	Slides
17.15- 17.30	Question Answer Session and Open Discussion	Plenary brainstorm	
17.30	CONCLUSION END OF SECOND DAY		

Day Three
20/09/06

Timing	<u>Session/Content</u>	Training Technique and Activity	Materials
8.30-9.00	Training Objectives	Plenary discussion	Slides
9.00- 9.30	Training Management	Plenary discussion	Slides
9.30- 10.00	Group Discussion as a Training Method	Slide Presentation Plenary discussion	Paper and pen
10.00-10.15	Tea Break		
10.15 -10.40	Brain Storming as a Training Method	Plenary discussion	Slides
10.40-11.00	Lecture as a Training Method	Slide Presentation Plenary discussion	Slides
11.00-12.30	Role playing as a Training Method	Plenary brainstorm	Paper and pen
12.30-13.00	Exercises as a Training Method	Plenary discussion	Slides
13.00-14.30	Lunch Break		
14.30-15.30	Group Exercises	Group Work Slide Presentation Plenary discussion	Paper and pen Handouts
15.30-16.00	Case Study as a Training Method	Plenary discussion	Slides
16.00-16.15	Tea Break		
16.15-16.40	Role of Trainer in Participatory and Traditional Training	Plenary discussion	Slides
16.40-17.00	Tips for Lesson Preparation and Presentation	Plenary discussion	Slides
17.00- 17.30	Question Answer Session and Open Discussion	Plenary brainstorm	Slides Paper and pen
17.30	CONCLUSION END OF THIRD DAY		

Day Four
21/09/06

Timing	Session/Content	Training Technique and Activity	Materials
8.30-9.00	Importance of Training Material and Their Using Techniques	Slide Presentation Plenary discussion	Slides
9.00- 9.30	Qualities of Trainer	Plenary discussion	Slides
9.30- 10.00	Consideration for Making a Training Program Effective	Slide Presentation Plenary discussion	Slides
10.00-10.15	Tea Break		
10.15 -10.40	Tips to Trainers	Plenary discussion	Slides
10.40-11.00	Training Resources	Slide Presentation Plenary discussion	Slides
11.00-12.30	Evaluation of Training Program	Plenary brainstorm	Paper and pen
12.30-13.00	Evaluation of Training Program	Plenary discussion	Slides
13.00-14.30	Lunch Break		
14.30-15.30	Levels of Evaluation and How to Create Questioners for an Effective Training Evaluation? Group Work	Plenary discussion Group Exercises	Slides Handout
15.30-16.00	Assessment and Testing	Slide Presentation Plenary discussion	Slides Handouts
16.00-16.15	Tea Break		
16.15-17.30	Question Answer Session and Closing Ceremony	Plenary discussion	
17.30	CONCLUSION END OF TOT TRAINING COURSE		