

Brief on Effective Management of Microenterprise Loans

Duration: 05 Days

Language: Chinese and English

Course Brief:

This five-day course is intended to sharpen participants' skills in reviewing financial performance of the microenterprise and analyse credit worthiness of the enterprise.

Target Participants:

The training addresses mid-level to senior level staff of microfinance institutions, NGOs, commercial banks having microcredit operations. This course has been specially designed for growing MFIs in China, and China International Centre for Economic and Technical Exchanges (CICETE).

Course Objectives:

Upon completion of this course, the participants will be able to:

- **ANALYSE** the portfolio structure and clients' profile of China microfinance programme.
- **DESCRIBE** the key features of microenterprise and analyze the cost-benefits and risks of microenterprise (ME) loans.
- **DESCRIBE** the process, steps and aspects of appraising ME loans.
- **DEFINE** economic appraisal of ME loans and analyze the financial statements and important ratios for economic appraisal of microenterprise.
- **DESCRIBE** the steps and process of identifying potential clients for ME loans.
- **DESCRIBE** the design process of microenterprise loan products.
- **IDENTIFY** the causes of delinquency and determine the strategies for checking delinquency of ME loans.
- **EXPLAIN** the importance of close monitoring of microenterprise loans and step by step monitoring process of ME loans.
- **IDENTIFY** and explain the importance of extended support services needed for ME loan clients.
- **DETERMINE** future strategic directions for survival in a sustainable way.

