



Mahila Abhivruddhi Society, Andhra Pradesh (APMAS)
Annual Training Calendar
for
Senior Personnel from SHPIs & SHG supporting Institutions

Immersion Programmes

The programs are aimed for practitioners, donors and other stakeholders outside of AP to learn from the Andhra experience.

1. Micro finance in Andhra Pradesh

This program is suitable for Senior Managers who need exposure on Microfinance modals and assess the advantages and limitations of modal which their organization adopted.

Duration: 6 days

Program Objectives

- ✓ To gain in-depth understanding of various models of MF
- ✓ To learn about various strategies for poverty reduction.
- ✓ To learn through sharing of experiences among participants.

Contents

- ✚ Micro Finance in Andhra Pradesh
- ✚ SHG movement in Andhra Pradesh
- ✚ Thrift cooperative Societies (CDF)
- ✚ Micro finance Institutions (SHARE, BASIX and SKS)
- ✚ Quality Assessment of SHG Federations

2. Institutional Building and Livelihoods promotion:

It also provides knowledge in areas relevant for supporting large number of livelihoods and how to enhance implementation capabilities of individuals and organizations affecting the livelihoods of the poor.

Duration: 6 days

Program Objectives

- ✓ To gain in-depth understanding of various institutional forms for promotion of livelihoods in AP.
- ✓ To learn about various strategies for poverty reduction through MF and livelihood promotion.
- ✓ To learn through sharing of experiences among participants.

Contents

- ✚ Micro Finance and Livelihood finance in Andhra Pradesh
- ✚ Institutional arrangements for livelihood promotion
- ✚ Risk management in Livelihoods and social dimension to livelihoods

Methodology

The above two Immersion programme will be conducted through Interactive lectures, Group discussions, Cross learning through Field visits and Debriefing sessions.

Training

1. National training on SHG Federations:

The training programme is designed for programme managers and officers to provide an overview of the SHG Federations, the process of formation and strengthen of the Federations, Role of Promoters, Issues of Federations and the guiding principles need to be followed for effective functioning of the federations. The participants will also visit an SHG Federation to gain in-depth understanding on the functioning aspects of the federations.

Duration: 6 days

Objectives of the Training are

- ✓ Participants gain an in-depth understanding on SHG Federation Promotion.
- ✓ To enable the participants to understand the systems, principles in SHG Federations

Content Areas:

- ✚ Why Federations
- ✚ Concept and Principles of Promoting SHG Federations
- ✚ Advantages and Dis-advantages in promotion of federations
- ✚ Step by Step approach in to promote federations
- ✚ Book Keeping, Systems of SHG Federations
- ✚ Services of SHG Federations

Methodology

The Training would be highly participatory and interactive in nature. The first three days would be class room based and followed by a one day planned rigorous field visit to learn from the existing practices. Learning's from the field visit would be consolidated through the presentations followed by the panel discussions with the heads of the promoting institutions. Audio-visuals would be used at appropriate times to enhance the understanding levels of the participants on SHG Federations.

Financial Management Courses

APMAS has developed three courses over the last four years on best practices in financial management for SHG Federations. This six-day course is aimed at Senior Management of NGOs/Donors who work with or support NGOs whom are promoting SHG Federations. Course materials have been extensively tested and revised and it contains handouts, case studies and additional reading material for participants. For description of the courses is as follows:

1. Financial Analysis Course

Duration: 6 days

Brief description about the program

This course is aimed at program mangers that need to monitor and assess the financial management capacity and performance of their federations' or Federations that are promoted by their partners'.

Objectives of the Training Course

- ✓ To gain in-depth understanding of the financial statements
- ✓ To learn about various portfolio financial ratios and interest rate setting with a tinge on delinquency management

Course Contents

- ✚ Financial Statements Formatting
- ✚ Financial Analysis (Ratio analysis)
- ✚ Portfolio Analysis
- ✚ Efficiency Ratios
- ✚ Financial adjustments
- ✚ Profitability Analysis
- ✚ Interest rate setting and calculation

2. Delinquency Management & Interest Rates setting:

Duration: 4 days

Brief description about the program

This is especially suitable for managers who need to monitor operations and identify critical issues that are affecting the sustainability of their own Federations or federations that are promoted by their partners'.

Training Objectives

- ✓ To learn about two critical issues affecting the goal of sustainability of institution in relation to delinquency management and interest rate setting.
- ✓ To gain in-depth understanding of the delinquency and its effect in micro finance
- ✓ To learn about various measures of controlling delinquency
- ✓ To learn the interest rate setting and effective interest rate

Contents:

- ✚ Analysing the causes of delinquency
- ✚ Appreciating the costs of delinquency to the institution
- ✚ Controlling delinquency
- ✚ Understanding the role of interest rates for sustainable microfinance
- ✚ Calculating effective interest rates
- ✚ Establishing interest rates for sustainability
- ✚ Interest rate impact vis-à-vis borrowers and lenders
- ✚ Developing an institutional action plan to address delinquency and develop an institutional interest rate policy

3. Accounting & Bookkeeping

Duration: 5 days

Brief description about the program

This programme is aimed at accounts managers and officer who need to establish or assess the quality record keeping and accounting system for achieving sustainability of their federations or federations of their partners'.

Objectives of the Training Course

- ✓ To develop in depth understanding on accounting concepts, policies, procedures, and standards.
- ✓ To obtain basic knowledge of the chart of accounts.
- ✓ How to prepare financial statements that account for loan losses, interest revenue and donor funds.

Contents

- ✚ Effects of transactions on the Balance Sheet
- ✚ Relationships between Financial Statements
- ✚ Treatment of donor funds
- ✚ Accounting Adjustments
- ✚ Special Accounting procedures and Treatment
- ✚ Statutory Compliance

Methodology:

All above three courses are highly participant-centered and application-oriented. Methodology follows participatory training principles. Sessions are designed to provide structured opportunities to learn, practice new techniques and integrate them for application within an SMFI working environment. This approach to learning is consistent with the mature learner's motivations and perspectives, and also leads to longer retention and greater use of newly learned ideas.

In addition to above trainings we also provide following trainings based on the needs of the players:

- ✓ Client focused Impact Assessment
- ✓ Non-credit services like insurance, remittances etc.
- ✓ Supervising, Managing, & Developing Staff of MFIs
- ✓ Organizational Management
- ✓ Towards Expertise in Action-Oriented Market Research: Tools and techniques for information gathering and analysis