



# **COURSE REPORT ON**

The Third Country Training Programme in

## **MICROFINANCE FOR AFRICAN REGION: "ESTABLISHING AND MANAGING MICROFINANCE INSTITUTION"**



*Jakarta & Yogyakarta, 27 July – 11 August 2009*

**An Executive Summary of  
Course Report on  
Third Country Training Programme in  
Microfinance for African Region:  
Establishing and Managing Microfinance Institution**

NAM CSSTC has signed Minutes of Meeting with Japan International Cooperation Agency (JICA) on 13 September 2007 concerning the Third Country Training Programme on Micro Finance for African Region – Batch II, to be implemented for five consecutive years (2007-2011).

The first batch (2004-2006) focused on the operations of microfinance, while the second batch (2007-2011) focusing on the institutional set-up and management for microfinance development. This training programme is the third year of the second batch programme conducted on 27 July to 11 August 2009 in Jakarta and Yogyakarta participated by 12 participants. They are from Ethiopia (2 persons), Kenya (1 person), Namibia (1 person), South Africa (3 persons), Sudan (2 persons), and Uganda (3 persons). The participants comprise of policy makers and practitioners which enabled them to share common issues by different perspective.

The Course is to provide participants from African countries with an opportunity to improve their knowledge and techniques in establishing and managing microfinance institution (MFI). At the end of the Course, the participants are expected to have improved and upgraded relevant techniques and knowledge of: (a) applying different approach to establish MFI; (b) applying appropriate method in managing MFI operations either they are conventional-based or sharia-based; and (c) enhancing the capabilities to develop MFI products and learn the experiences of other countries.

The Course is more focused on the practical aspects of microfinance development based on two different operational schemes of Conventional Rural Banking and Sharia Financial Institution. Semi-internship activities were also conducted at two different financing schemes in Yogyakarta. The two different MFIs observed and studied are the growing conventional Rural Bank (BPR) of Profidana Paramitra and the most developed Sharia Financial Institution of BMT Beringharjo. Those two MFIs facilitated participants to exercise practical knowledge on microfinance development. The participants had chance to observe the two MFIs' clients doing small enterprises at their own respective places of production as well.

Built-in topic and overall evaluations were also conducted by using JICA's templates and another format prepared by NAM CSSTC (as a pre-test) to cross-check whether participants' expectations expressed in written before training session started were met or not met that were checked right away after the overall training subjects had been thoroughly discussed.

The Committee also provides participants with Workbook. Each participant should fill-out the Workbook everytime the training subject is completely finished. The Training Coordinator gives mark on every subject they write. This method is to observe whether participants have got the substance delivered and discussed or not. The rate of scoring is: Poor (2), Fair (4), Good (6), Excellent ( 8 and 10). Final remark is based on the average scoring by subject. The average final remarks of all participants is *Good* (remark: 6).

Workbook also covers Back Home Plan to be prepared by participant through which Training Coordinator will assess the Title, Strength, Weakness, and Scale of Implementability. There are two BHPs feasible for further consideration that are prepared by three Ugandans and one South African (Musa Stanley Mbingo).

Results of the evaluation could be summarized as follows:

1. *Concerning Topic Evaluation:*

The highest score for the topic/subject evaluated is on the motivational and leadership exercises conducted in Yogyakarta (4.6), followed by internship at BMT Beringharjo (4.5) then presentation and discussion on the BPR Profidana Paramitra with the Director of BPR. (4.4)

Regarding level of understanding, application, training materials, methodology, time given, and facilities, average score is upper than 4.0 ranging from 4.0 to 4.3, of the maximum scale 5.0 (See Summary of Topic Evaluation in Annex 9).

2. *Concerning Overall Evaluation:*

The highest score for the overall evaluation is the field/objective of the training that has been met with participants' expectations (4.7). It is consistent with the pre-test done using NAM CSSTC format as summarized in the following point 3. Another interesting issue is concerning field study/internship and the objective within country's context which both showing the second highest score (4.6). The rest score is ranging from 4.3 to 4.7 of the maximum scale 5.0. (See Summary of Overall Evaluation in Annex 10).

3. *Concerning Expectations (Pre-Test):*

Participants were asked to fill-out the prepared form to explore their expectations before training session started. On the last day their expectations were disclosed and openly discussed among them to check whether their expectations were met or not met. There are four parts of the questioned expectations, namely: (a) on the microfinance development (94% met); (b) on the substances (69% met); (c) on the possible application of knowledge and experiences be shared to participants' country (97% met); and (d) other expectations (75%

met). The final result (average of the four parts) is that they satisfied with the Course as their expectations are almost perfectly met (84%) in accordance with the Scale of Assessment on Expectations which is: 0%-30% met is Failed, 31%-60% met is Sufficient, 61%-80% is Good, and 81%-100% is Satisfied. (See List of Expectations and Assessment in Annex 11).

## Photos



Opening Session (Jakarta)



Group Photo (Jakarta)





Class Session (Jakarta)



Class Session (Jakarta)



Class Session: Personality Building (Yogyakarta)



Class Session: Leadership Building (Yogyakarta)





Class Session: Discussion with BPR Profidana Paramitra (Yogyakarta)



Class Session: Discussion with BMT Beringharjo (Yogyakarta)





Field Session: Internship at BMT Beringharjo (Yogyakarta)



Field Session: Internship at BPR Profidana Paramitra (Yogyakarta)



Field Session: Practising Handicraft at BPR Profidana Paramitra's Client (Yogyakarta)



Field Session: Practising Screen Printing at BMT Beringharjo's Client (Yogyakarta)





Field Session: Discussion at the Women Cooperative of Anggrek Mekar (Yogyakarta)



Presentation of Back Home Plan (Jakarta)



Closing Session (Jakarta)



Certificate Awarding handed by Mr Suprpto of Setneg (Jakarta)





Certificate Awarding handed by Mrs. Dinur Krismasari of JICA (Jakarta)



Certificate Awarding handed by Ms. Esti Andayani of NAM CSSTC (Jakarta)

## TABLE OF CONTENTS

Executive Summary	1
Photos	4
Table of Contents	13
List of Abbreviations	14
1. Introduction	15
2. Fiscal Year 2009 Course Content	16
2.1 Curriculum Development	16
2.2 Course Management	18
2.3 Course Evaluation	19
2.3.1 Evaluation Design	19
2.3.2 Evaluation Method	19
2.3.3 Evaluation Results	19
A. Course Evaluation by Participants	19
1) Topic Evaluation	19
2) Overall Evaluation	21
B. Evaluating Learning of Participants (Evaluation Participants by NAM CSSTC	21
C. Participant's Performance (Evaluation Participant's Workbooks)	21
3. Recommendations for the Upcoming Course/Draft of the Fiscal Year 2010 Course Content	22
3.1 Recommendations	22
3.2 Proposed Course Content	23
Annexes	
1. The Curriculum	25
2. The General Information on TCTP	29
3. List of Participants	53
4. List of Lecturers	56
5. List of Training Modules	59
6. List of Major Equipments	62
7. Form of Topic Evaluation	64
8. Form of Overall Evaluation	67
9. Summary of Topic Evaluation	71
10. Summary of Overall Evaluation	73
11. List of Expectations and Assessment	75
12. Briefing on Back Home Plan	81
13. List of BHP Titles by Participants	86

## LIST OF ABBREVIATIONS

BHP	Back Home Plan
BMT	Baitul Maal wat Tamwil
BPR	Bank Perkreditan Rakyat
JICA	Japan International Cooperation Agency
MFI	Microfinance Institution
MSMEC	Micro, Small and Medium Enterprises and Cooperative
NAM CSSTC	Non Aligned Movement Centre for South-South Technical Cooperation
PNM	Permodalan Nasional Madani
Setneg	Sekretariat Negara
SMEs	Small and Medium Enterprises
TCTP	Third Country Training Programme

### *Participating Countries:*

Alge	Algeria
Ethi	Ethiopia
Ken	Kenya
Mad	Madagascar
Nam	Namibia
SA	South Africa
Sud	Sudan
Uga	Uganda
Zam	Zambia

## 1. INTRODUCTION

The Government of Japan and the Government of Indonesia have cooperated to organize training course in the field of microfinance under JICA's Third Country Training Programme, with the target being twelve persons from six African countries, namely Ethiopia, Kenya, Namibia, South Africa, Sudan, and Uganda.

Microfinance has evolved over the past 30 years. Its origins are found in the development projects that experimented with subsidized credit in the 1950s. These credit programmes sought to increase the productivity and incomes of small and marginal entrepreneurs. Most failed. Subsidized loans depleted the capital lending institutions and loans were often not repaid. The funds did not always reach the poorest people, but remained in the hands of more prosperous, larger scale entrepreneurs.

More viable experimental programmes appeared in the 1970s. Unlike subsidized lending, they insisted on repayment of loans and they charged interest to cover their costs. There at least two pioneer programmes have been professionally managed by Grameen Bank which provides tiny loans to groups of poorest women in Bangladesh and BRI (Bank Rakyat Indonesia) which provides micro to medium loans for individuals of the working poors in both urban and rural areas throughout Indonesia.

The financing scheme is based on principles of mutual trust and responsibility. Now, through a range of microfinance products, the poor people of the world can build their assets, have stable access to food and other necessities, and protect themselves against risk. Hence, microfinance gives millions of urban and rural men and women an opportunity to find their own solutions. Within this spirit, the Government of Indonesia and JICA are conducting this training on microfinance.

The course is held once a year in Indonesia, from Japanese fiscal year (JFY) 2007 to 2011, subject to annual consultations between both Governments. The Course has been conducted in accordance with the followings.

<b>Course Title</b>	Microfinance for African Region consisted of three sub-courses on (1) class session for delivering basic knowledge on microfinance development; (2) semi-apprenticeship in two different operations of MFIs dealing with conventional and sharia schemes; and (3) learning how microfinance to support SMEs
<b>Goal</b>	Participants able to prepare future plan of microfinance development in their respective countries.
<b>Purpose</b>	To provide participants with an opportunity to improve their knowledge and technique in the field of microfinance, especially in establishing and managing microfinance institution (MFI). The training will provide participants with an opportunity to exchange ideas, information and experiences among them.



Objectives	At the end of the course, the participants are expected to have; 1) knowledge on the establishment and management of MFI; 2) experiences in practising the operations of two different MFIs (conventional and sharia) 3) been aware of linkages of microfinance and SMEs development 4) future plan on microfinance development in their respective countries																					
Outputs	1) Understand on the establishment and management of MFI 2) Understand the basic different of conventional and sharia schemes 3) Understand the linkages of microfinance and SMEs development 4) Back Home Plan																					
Sub-course	i. Class session for delivering basic knowledge on microfinance development							ii. Semi-apprenticeship in two different operations of MFIs delaing wth conventional and sharia schemes							iii. Learning how microfinance to support SMEs							
Organizing Institutions	Non Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) assisted by Permodalan Nasional Madani (PNM), BPR Profidana Paramitra and BMT Beringharjo in Yogyakarta																					
Number of Participants per year	11 persons							10 persons							12 persons							
	E t h i	K e n	M a d	M o z	N a m	S A	U g a	Z a m	A l g e	E t h i	M a d	N a m	S A	S u d	U g a	Z a m	E t h i	K e n	N a m	S A	S u d	U g a
	2	1	2	1	1	2	1	1	1	1	1	2	1	1	2	1	2	2	1	1	3	2
Duration	2 weeks (2007)							2 weeks (2008)							2 weeks (2009)							
Year of Cooperation	JFY 2007-JFY 2011																					
Requirement for Application	1. Nominated by Government 2. Presently engaged or expectedly to be engaged in the future in the microfinance industry 3. Having basic knowledge in financial analysis and credit delivery 4. Having good command of spoken and written English 5. Under fifty years of age, preferably women																					

## 2. FISCAL YEAR 2009 COURSE CONTENTS

### 2.1. Curriculum Development

Since the TCTP is part of series of similar trainings conducted in the past years, NAM CSSTC benefited from feedbacks expressed and written by ex trainees. Discussions with competent experts in microfinance from different institutions, either Government agencies or NGOs were made to enrich future plan on the training curriculum. NAM CSSTC then asked PNM as training partner to develop the available curriculum. Based on the past learning experiences, the Draft was formulated to accommodate more practical exercises rather than theory. Basically curriculum comprises of: (1) classroom-based lectures, which were carried out during 27 to 31 July 2009; (2) MFIs & clients-based exercises, which were carried out during 3 to 6 August 2009; and (3) classroom-based participatory summing-up of the learning process, which were carried out during 6 to 11 August 2009. Proportion of lecture, practice, and field study are as follows:

Method		Local Instructor	Japanese Experts	Joint Work
Lecture	35 %	100 %	0 %	0 %
Practice	35 %	100 %	0 %	0 %
Field Study	25 %	100 %	0 %	0 %
Others	5 %	0 %	0 %	0 %
	100%	0 %	0 %	0 %

Field study was designed to serve each output, with details as follows.

Duration	Visiting Place	Objective of Visit	Relation to Subject	Relation to Output
2 days	BPR Profidana Paramitra	Understanding conventional MFI establishment and operations	Case of Rural Bank: Historical background and its current development	Output 1
		Understanding operational aspects of conventional MFI	Exercises on operational aspects (marketing & supporting activities)	Output 2
		Understanding linkages of microfinance and SMEs development	Field observation to the successful Bank's client	Output 3
2 days	BMT Beringharjo	Understanding sharia MFI establishment and operations	Case of Sharia Financial Institution: Historical background and its current development	Output 1
		Understanding operational aspects of sharia MFI	Exercises on operational aspects (marketing & supporting activities)	Output 2
		Understanding linkages of microfinance and SMEs development	Field observation to the successful Sharia MFI's client/member	Output 3

Duration	Visiting Place	Objective of Visit	Relation to Subject	Relation to Output
2 days	Women's Cooperative of Anggrek Mekar	Understanding role of cooperative within integrated area development	Learning women-led integrated area development	Output 3

## 2.2. Course Management

The implementing agency finalized the General Information (G.I) upon refined consultation with JICA Indonesia Office and Department of Foreign Affairs and submitted it to State Secretariat on 27 April 2009. The GI was distributed to the diplomatic channel in each participant country through Department of Foreign Affairs on 11 May 2009, with the deadline of application on 12 June 2009. (The GI is attached as Annex 2)

The implementing agencies received the application from Department of Foreign Affairs on 12 July 2009 and selected participants based on the condition that the nominees should be officially proposed by their governments. Details of number of applicants and selected participants are as follows and the result of selection is attached in Annex 3 as "List of Participants".

Invited Countries	Number of Applicants	Number of Selected Participants	Remarks
1. Ethiopia	4	2	Two qualified
2. Kenya	2	1	One qualified
3. Namibia	1	1	One qualified
4. South Africa	4	3	One not qualified
5. Sudan	2	2	All qualified
6. Uganda	3	3	All qualified

For the course implementation, NAM CSSTC assigned Mrs. Heny Dwi Susianti as a course manager (Training Coordinator) to be in charge of overall course management and monitor progress of the course. The manager was in charge of screening proper lecturers suitable to the course, preparing appropriate textbook/reference books and training materials, ensuring the day-to-day implementation, observing performance of each lecturer, and supervising all administrative tasks. The List of Lecturers, Lists of Textbooks/Reference Books, and List of Major Equipments are attached as Annex 4, 5, and 6 respectively.

## 2.3 Course Evaluation

### 2.3.1 Evaluation Design

This course used two level of evaluation; 1) evaluating participant satisfaction (Course Evaluation by Participants), and 2) evaluating learning of participants (Evaluation of Participants by NAM CSSTC).

### 2.3.2 Evaluation Method

The Course Evaluation by Participants was divided into two steps. The first was the topic evaluation, which was conducted at the end of every subject, and the second was the overall evaluation, which was conducted at the last day of the course. Both evaluations utilized the evaluation formats- Questionnaires designed by JICA (Annex 7, and 8 respectively).

The Evaluation of Participants (evaluation by the implementing agency) was also conducted by utilizing pre test developed by NAM CSSTC to identify participants' expectations before the sessions started (27 July 2009) and evaluated together with participants at the end of the course (11 August 2009). List of Expectations is described in Annex 11.

### 2.3.3 Evaluation Results

#### A. Course Evaluation by Participants

##### 1) Topic Evaluation

##### 1.1) Evaluation Result

TOPIC	Effective ness		Efficiency				SCORE
	Level of Understanding	Level of Application	Usefulness of Documents	Appropriateness of Lecturer	Appropriateness of Time Allocation	Appropriateness of training facility	
<b>OUTPUT 1 "ON BASIC KNOWLEDGE"</b>							
1. Role of supporting institution (such as PNM) for MSMEC development	3.8	4.3	3.8	3.8	3.5	4.5	3.9
2. Indonesian economic development and banking system	4.1	4.0	3.9	4.4	3.7	4.2	4.1
3. Microfinance and MFI development	4.2	4.1	3.8	4.4	3.6	4.4	4.1
4. Basic regulatory framework to establish MFI	4.2	4.2	4.1	4.6	4.2	4.6	4.3
5. Basic operations of Rural Bank (BPR)	4.2	4.4	4.2	4.4	3.9	4.1	4.2
6. Basic operations of Sharia Financial Institution (BMT)	4.3	4.2	4.0	4.4	3.8	4.3	4.2



TOPIC	Effective ness		Efficiency				SCORE
	Level of Understanding	Level of Application	Usefulness of Documents	Appropriateness of Lecturer	Appropriateness of Time Allocation	Appropriateness of training facility	
<b>OUTPUT 2 ON "OPERATIONAL ASPECTS"</b>							
1. Leadership Exercises for Entrepreneurs	4.8	4.7	3.8	4.8	4.6	4.9	4.6
2. Introduction on Comprehensive Case of BPR Profidana (Conventional Financing)	4.2	4.4	4.3	4.3	4.3	4.6	4.4
3. Introduction on Comprehensive Case of BMT Beringharjo (Sharia Financing)	4.0	4.2	4.1	3.7	4.3	4.5	4.1
4. Internship at BPR Profidana	4.5	4.3	4.1	4.3	4.5	4.3	4.3
5. Internship at BMT Beringharjo	4.6	4.6	4.2	4.4	4.7	4.5	4.5
6. Observation to Client of BPR	4.6	4.7	4.1	4.2	4.4	4.0	4.3
7. Observation to Client of BMT	4.5	4.1	3.8	3.9	4.6	3.9	4.1
8. Observation to Women Cooperative of Anggrek Mekar	4.0	4.1	3.8	3.8	4.1	3.9	3.9

## 1.2) Result Analysis

With regard to Output 1 on the 'Basic Knowledge' of the microfinance development, the highest score is the subject of 'Basic Regulatory Framework to Establish MFI' which scores 4.3. The lowest score of 3.9 is 'Role of PNM for MSMEC Development'.

In general, level of understanding, application, usefulness of documents, appropriateness of lecturer, time allocation and training facility are ranging from 3.8 to 4.6 of maximum Scale 5.0. It means that the result is Good as it is upper mean score.

With regard to Output 2 on the 'Operational Aspect' of the microfinance development, the highest score is the subject of 'Leadership Exercises for Entrepreneurs' which scores 4.6. The lowest score of 3.9 is 'Observation to Women Cooperative of Anggrek Mekar'.

In general, level of understanding, application, usefulness of documents, appropriateness of lecturer, time allocation and training facility are ranging from 3.9 to 4.6 of maximum Scale 5.0. It means that the result is Good as it is upper mean score.

## 2) Overall Evaluation

### 2.1) Evaluation Result

#### Relevance

Item	Score
1) Relevance to the priority and concerns of target countries' policy.	4.7
2) Relevance of the course and target countries' needs	4.5

#### Effectiveness

Item	Score
1) Achievement of Output 1	4.5
2) Achievement of Output 2	4.5
3) Level of applicability of the course contents	4.5

#### Efficiency

Item	Score
1) Appropriateness of the course content (Coverage of curriculum)	4.5
2) Appropriateness of the study visit	4.6
3) Duration of the course	4.3
4) Training Materials	4.0
5) Training Facility	4.3

### 2.2) Result Analysis

With regard to the relevance, effectiveness and efficiency, the Score is ranging from 4.0 to 4.7 of maximum Scale 5.0. It means that those three aspects are Good as they are upper mean score.

## B. Evaluating Learning of Participants (Evaluation of Participants by NAM CSSTC)

In addition to the course evaluation by participants comprising of topic evaluation and overall evaluation, NAM CSSTC also prepared an intended pre test form by asking participants' expectations. The form was distributed to all participants to fill out before training sessions started.

The participants' expectations were carefully kept until the end of the training session. NAM CSSTC was prepared to assume that the expectations would be basically in line with the training subjects prepared.

Methodologically this is also part of the learning process for both side - trainers and participants -- to achieve optimum results of the Course. NAM CSSTC opened the written expectations for further discussion at the ending session. The result shows that the training subjects meet the expectations.

## **C. Participant's Performance (Final Remarks of Participant's Workbooks)**

Based on the individual scoring of the participant's Workbook, Training Coordinator made final remarks according to the average of scoring made by subject. The Workbook also covers back Home Plan prepared by participant through which the Training Coordinator also assessed.

Final Remark of the Workbook for each participant is as follows: Assefa Kiros Gebremariam (*Good to Satisfied*), Eshetu Abtew Mamed (*Good to Satisfied*), Norman Lukorito Khayota (*Fair to Good*), Lucrecia Lolo Lombardt (*Good to Satisfied*), Musa Stanley Mbingo (*Fair*), Nomalanga Florence Masumpa (*Good*), Ramadimetja Francina Phao (*Fair to Good*), Osman Mohmed Mohy Eldin Mohmed (*Fair*), Abd El Karim Mohammed Abd El Ghafar Fadul (*Good*), Charles Kulibanza Byanyima (*Satisfied*), Zabsajja Nkonwa Joseph (*Good*), and Liberio Tuhirirwe (*Good*). Final remark is based on the average scoring by subject. The average final remarks of all participants is *Good* (remark: 6).

Scale of Implementability of BHP prepared by participants is summarized as follows: Ethiopia (*not possible*), Kenya (*not feasible*), Namibia (*not available*), South Africa (*one BHP is possible, another BHP is feasible*), Sudan (*not possible*), and Uganda (*feasible*). There are two BHPs feasible for further consideration that are prepared by three Ugandans and one South African (Musa Stanley Mbingo). List of BHP Titles is in Annex 13.

## **2. RECOMMENDATIONS FOR THE UPCOMING COURSE / DRAFT OF THE FISCAL YEAR 2010 COURSE CONTENT**

### **3.1. Recommendations**

The upcoming course needs to be improved as follows:

#### *i. Basic subjects for sharing*

Basically training subjects shall cover basic knowledge on microfinance development and its practical aspects. The subjects to be delivered and shared in the future TCTP need to be emphasized on knowledge and experiences which are directly related with the microfinance development. It is not necessarily to elaborate role and function of technical supporting institution (such as PNM) but only brief introduction. The Indonesian economic development and banking system may be integrated to microfinance development. More paper works should be exercised.

#### *ii. More time for field study to advance technical practices*

Field study should include short internship activities at two different financing schemes of conventional and sharia for microfinance. BPR Profidana Paramitra and BMT Beringharjo

(Yogyakarta) are the successfully proven prototypes of MFIs. Main substance to be delivered and exercised during internship should cover 4 (four) issues of the most relevant aspects, namely: (a) institutional (MFI) development; (b) business process and its development; (c) human resources development; (d) products development; and (e) business development to get optimum profitability level.

*iii. More observations on clients' small business*

Field observations at the MFI clients' centre of activities should cover background, development process and its future prospect. Background paper should be properly prepared beforehand.

*iv. Trainers*

Trainers be recruited should be based on their professionalism and not necessarily from the same institution. They might be from various institutions, such as Bank Indonesia and State Ministry for Cooperative and SMEs. PNM could be asked for Training Coordinator. Trainers are not only recognized in Class Session but also during Field Study where local practitioners are also other competent trainers whom should be given honoraria/paid equally as trainers in Class Session.

### 3.2. Proposed Course Contents

The proposed course content for the Japanese fiscal year 2010 is recommended as follows.

ITEM		REMARKS
1. Duration	Three weeks	One week for class session, two weeks for internship study.
2. Invited Countries	6 – 10	Basically the same countries participating in the previous TCTPs.
3. Number of participants	12 - 16	Preferably women.
4. Qualification	Policy makers and practitioners of microfinance industry	Maximum age 50, fluent in English.
5. Curriculum	Theory and practices	More paper works and practices at field level
6. Trainers (number, field)	Six trainers for class session and 4 trainers for field internship/practices	Trainers from various institutions competent on subjects concerned. Trainers include local practitioners.



7. Others	One Training Coordinator and Two Co-Specialist (on Conventional and Sharia Schemes)	Training Coordinator should be qualified as the last one (Ms. Heny Dwi Susianti from PNM). Other two Co-Specialists could be nominated for further selection.
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## **ANNEX 1**

### **THE CURRICULUM Course on Microfinance: Establishing and Managing Microfinance Institution**

**THE CURRICULUM**  
**Course on Microfinance: Establishing and Managing Microfinance Institution**  
**Date: 27 July – 11 August 2009**

Date	Time	Training Subject	Speaker/Facilitator
<b>Day 1</b> Mon, 27 Jul <b><u>CLASS</u></b>	09.00 - 09.30	Opening Session	- NAM CSSTC - JICA - State Secretariat
		Photo Session	
	09.30 - 10.00	- Coffee break - Briefing on the Programme and Logistics - Check Participant's Expectations	- NAM CSSTC Participants
	10.00 - 12.00	Facilitated Discussion on the Country Papers	NAM CSSTC, TC
	12.00 - 12.30	Identification of Key Issues of the Country Papers	NAM CSSTC, TC
	12.30 - 13.30	Lunch	
	13.30 - 14.30	Introduction on the Role of PNM to Support MFIs and MSMEC Development	Andi Estetiono, TC
	14.30 - 15.30	Indonesian Economic Development and Banking System	Ade Djajanegara, TC
	15.30 - 15.45	Coffee break	-
	15.45 - 17.00	Microfinance and MFI Development in Indonesia	Andi Estetiono, TC
<b>Day 2</b> Tue, 28 Jul <b><u>CLASS</u></b>	09.00 - 10.30	Basic Regulatory Framework to Establish MFI (BPR and Cooperative)	Dani Dityawan, TC
	10.30 - 10.45	Coffee break	-
	10.45 - 12.30	Basic Operations of Capital-based MFI (Conventional Scheme): BPR (Rural Credit Bank)	Didi Henrdiansyah, TC
	12.30 - 13.30	Lunch	-
	13.30 - 15.00	Basic Operations of Membership-based MFI (Shariah Scheme): Cooperative (BMT)	Dewanto Punomo, TC
	15.00 - 15.30	Coffee break, temporary check out and preparation to depart to Soekarno Hatta International Airport	-
	15.30	Enroute to Soekarno Hatta International Airport	Committee
	18.20	Depart to Yogyakarta by Air	Committee
<b>Day 3</b> Wed, 29 Jul <b><u>CLASS</u></b>	09.00 - 09.30	Introduction on the Field Study Programme	TC, CS
	09.30 - 10.30	Leadership Exercises for Entrepreneurs	Jamil Azzaini, TC
	10.30 - 10.45	Coffee break	
	10.45 - 12.15	Leadership Exercises for Entrepreneurs ( <i>continued</i> )	Jamil Azzaini, TC
	12.15 - 13.15	Lunch	
	13.15 - 14.45	Leadership Exercises for Entrepreneurs ( <i>continued</i> )	Jamil Azzaini, TC
	14.45 - 15.00	Coffee break	
	15.00 - 17.00	Leadership Exercises for Entrepreneurs ( <i>continued</i> )	Jamil Azzaini, TC
<b>Day 4</b> Thu, 30 Jul <b><u>CLASS</u></b>	09.00 - 10.30	Introduction on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #1: Historical Background, Organizational Structure and Job Description</i>	Denny Defriansyah, TC Co-specialist Conventional
	10.30 - 10.45	Coffee break	-
	10.45 - 12.15	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #2: Marketing Activity (Credit) including Products</i>	Denny Defriansyah, TC Co-specialist Conventional
	12.15 - 13.15	Lunch	-
	13.15 - 14.45	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #3: Marketing Activity (Funding and Customer Services) including Products</i>	Denny Defriansyah, TC Co-specialist Conventional
	14.45 - 15.00	Coffee break	-

	15.00 - 17.00	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #4: Supporting Activities including Accounting, Legal, Credit Investigation, Credit Administration and Internal Control</i>	Denny Defriansyah, TC Co-specialist Conventional
<b>Day 5</b> Fri, 31 Jul <b>CLASS</b>	09.00 - 10.00	Introduction on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #1: Historical Background, Organizational Structure and Job Description</i>	Widji Adhi, TC Co-specialist Syari'ah
	10.00 - 10.15	Coffee break	-
	10.15 - 12.15	Discussion on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #2: Marketing Activity (Financing) including Products, and Profit Sharing Calculation</i>	Widji Adhi, TC Co-specialist Syari'ah
	12.15 - 13.15	Lunch	-
	13.15 - 14.45	Discussion on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #3: Marketing Activity (Funding and Customer Services) including Products, and Profit Distribution</i>	Widji Adhi, TC Co-specialist Syari'ah
	14.45 - 15.00	Coffee break	-
	15.00 - 17.00	Discussion on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #4: Supporting Activities including Accounting, Legal, Financing Investigation, Financing Administration and Internal Control</i>	Widji Adhi, TC Co-specialist Syari'ah
Day 6 Sat, 1 Aug		Free Programme (Visit Places of Interest)	Committee
Day 7 Sun, 2 Aug		Free Programme (Visit Places of Interest)	Committee
Day 8 Mon, 3 Aug <b>FIELD</b>	09.00 - 12.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BPR Profidana Group II: Study at BMT Beringharjo	Denny Defriansyah, TC Co-specialist Conventional, Co-specialist Syari'ah
	12.00 - 13.00	Lunch	-
	13.00 - 16.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BPR Profidana (continued) Group II: Study at BMT Beringharjo (continued)	Denny Defriansyah, TC Co-specialist Conventional, Co-specialist Syari'ah
Day 9 Tue, 4 Aug <b>FIELD</b>	09.00 - 12.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BMT Beringharjo Group II: Study at BPR Profidana	Widji Adhi, TC Co-specialist Conventional, Co-specialist Syari'ah
	12.00 - 13.00	Lunch	-
	13.00 - 16.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BMT Beringharjo (continued) Group II: Study at BPR Profidana (continued)	Widji Adhi, TC Co-specialist Conventional, Co-specialist Syari'ah
Day 10 Wed, 5 Aug <b>FIELD</b>	09.00 - 12.00	Visit BPR Profidana Clients	Director BPR Profidana, TC Co-specialist Conventional
	12.00 - 13.00	Lunch	-
	13.00 - 16.00	Visit BMT Beringharjo Members	Director BMT Beringharjo, TC, Co-specialist Syari'ah

Day 11 Thu, 6 Aug <u>FIELD</u>  <u>CLASS</u>	09.00 - 12.00	Complementary Visit the Women-managed Integrated Community Development in Sleman	TC, CS
	12.00 - 13.00	Lunch	-
	13.00 - 15.00	Facilitated Discussion to Identify Key Issues of Microfinance Institution's Role in Supporting Small and Medium Enterprises Development	Andi Estetiono, TC, CS
	15.00 - 15.15	Coffee break	
	15.15 - 17.00	- Synthesis of the Field Study Programme - Wrap-up of the Overall Sessions	Andi Estetiono, TC, CS
Day 12 Fri, 7 Aug <u>CLASS</u>	09.00 - 09.30	- Introduction on the Preparation of Back Home Plan	TC, CS, NAM CSSTC
	09.30 - 17.00	- Preparation of Back Home Plan by Country (Breaks and Lunch available as scheduled)	Participants
Day 13 Sat, 8 Aug	09.00	- Preparation to depart to Jakarta	- Participants
	11.00	- Depart to Jakarta by Air	- Committee
Day 14 Sun. 9 Aug		Free Programme	
Day 15 Mon, 10 Aug <u>CLASS</u>	09.00 - 17.00	Finalization of Back Home Plan by Country	Participants
Day 16 Tue, 11 Aug <u>CLASS</u>	09.00 - 11.00	Presentation of Back Home Plan	NAM CSSTC, TC
	11.00 - 11.15	Coffee break	-
	11.15 - 12.15	Facilitated Overall Evaluation	NAM CSSTC, TC
	12.15 - 13.15	Lunch	-
	13.15 - 14.00	- Certificate Awarding - Closing Session	- Participants' Representative - NAM CSSTC - JICA - State Secretariat

## **ANNEX 2**

### **GENERAL INFORMATION**

The Third Country Training Programme on  
Microfinance for African Region:  
"Establishing and Managing Microfinance Institution"





**GENERAL INFORMATION**  
**THE THIRD COUNTRY TRAINING PROGRAMME ON**  
**MICRO FINANCE FOR AFRICAN REGION:**  
**“ESTABLISHING AND MANAGING MICRO FINANCE INSTITUTION”**

**IN COOPERATION OF:**

**THE GOVERNMENT OF THE REPUBLIC OF INDONESIA,**  
**THE GOVERNMENT OF JAPAN THROUGH**  
**JAPAN INTERNATIONAL COOPERATION AGENCY (JICA)**  
**AND**  
**NON-ALIGNED MOVEMENT**  
**CENTRE FOR SOUTH-SOUTH TECHNICAL COOPERATION (NAM CSSTC)**

**Jakarta and Yogyakarta, 27 July - 11 August 2009**

## FOREWORD

The Third Country Training Programme on Micro Finance for African Region will be held in Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) office, Jakarta, Indonesia, on 27 July - 11 August 2009. Microfinance practitioners from African region, particularly from Ethiopia, Kenya, Namibia, South Africa, Sudan, Uganda, are invited to submit their application to participate in the Training Programme.

It has been widely recognized that a properly designed and implemented micro credit schemes is central to alleviate poverty by providing support for lower-income group to increase their income. NAM CSSTC has been actively involved in the effort to promote the development and mobilization of micro credit schemes in the NAM member countries.

As a follow up to the recommendations of the Expert Group Meeting on “Identification of Major Issues in Eradicating Poverty and Fostering Rapid and Equitable Development in NAM Member Countries”, convened by NAM CSSTC in April 2001, a group of eminent policy makers and practitioners from NAM member countries were invited to a workshop held in Jakarta, in June 2002. They have deliberated on the relevant aspects concerning key issues, technical and policy aspects, and came up with a set of recommendations to enhance the sustainability of micro finance institution including people's involvement in micro financing scheme.

The Workshop recommended that NAM CSSTC to take initiative to increase cooperation in the fields of comparative studies, training programme in micro credit services and technical assistance. NAM member countries should promote transparency in micro credit services by setting up standard performance, establishing rating agencies and promoting internal control. The Workshop also identified specific actions and recommendations that could be taken by NAM CSSTC to promote and mobilize micro finance practices in NAM member countries to achieve sustainability in the programme.

Based on the recommendations of the workshop, NAM CSSTC started to hold a series of regional trainings on micro credit schemes. Three training programmes have been successfully conducted. The first one was held in Jakarta, Indonesia in August 2002 for East Asia and the Pacific region, the second one was held in Pretoria, South Africa in October 2002 for Southern Africa Region, and the third one was held in Dhaka, Bangladesh for South and Central Asia Region in March 2003.

Following the three training programmes, NAM CSSTC in cooperation with the Islamic Development Bank (IDB) conducted an Expert Meeting to Formulate Basic Guideline on Microfinance, in Jakarta, in March 2004. The meeting was attended by competent experts from Bangladesh, Brunei Darussalam, Egypt, Indonesia, Iran, Pakistan, Peru, Singapore, South Africa, and Zimbabwe.

In order to be consistent, NAM CSSTC recently conducted Training on Microfinance: Establishing and Managing Micro Finance Institution for Cambodia, Laos, Myanmar, Vietnam, Papua New Guinea, and Timor Leste (11-22 June 2007) in Jakarta and Bandung.

NAM CSSTC has signed Cooperation Agreement with Japan International Cooperation Agency (JICA) in August 2007 concerning training programme on micro finance for African region, to be implemented for five consecutive years (2007-2011). The Cooperation Agreement is basically an extension of the previous similar Agreement which has been successfully fulfilled and satisfactorily achieved the objectives conducted for 3 years (2004-2006). The first batch (2004-2006) focused on the operations of microfinance, while the second batch (2007-2011) is focusing on the institutional set-up for microfinance development. The first year of the second batch programme was conducted on 5 - 20 November 2007 in Jakarta and Bandung participated by 11 participants from African Countries. The second year of the second batch programme was conducted on October 27 – November 11, 2007 in Jakarta and Yogyakarta participated by 10 participants from African Countries.

This training programme is conducted in line with the commitment of the Government of Indonesia to support the successful the United Nations “International Year of Microfinance 2005”, and the “New Asia Africa Strategic Partnership” (NAASP) as an important document resulting from the Asia Africa Summit held in Bandung 2005.

The organizing Committee shall only accept qualified candidates to participate in the programme. Further detail on the requirements and selection process can be found in this booklet.

Jakarta, July 2009

## INTRODUCTION



**NAM CSSTC** was established in 1995 at the initiative of the Government of Indonesia and the Government of Brunei Darussalam at the eleventh Summit of NAM held in Cartagena, Colombia, as a vital and effective means for promoting and accelerating development in the developing countries. Its objective is to enhance collective self-reliance of developing countries in attaining sustained people-centered economic and social development as well as to enable developing countries to become equal partners in international relations. NAM CSSTC is a centre for action and pooling resources, a forum for dialogue among developing countries. Its programmes carry direct and long-term benefit to render the economy of developing countries to be more broad-based, efficient and resilient to participate in the globalization process.



**JICA** founded in 1974 is an implementation agency for technical assistance, focusing on institution building, organization strengthening, and human resources development that will enable developing countries to pursue their own sustainable socio-economic development.

JICA's work is broad in scope and reflects international concerns and changing needs in developing countries. To traditional sectors such as agriculture and social infrastructure, JICA has recently added assistance to combat infectious diseases such as HIV/AIDS and Avian Influenza, support to encourage free market economic or set up legal systems, and support for the peace-building and reconstruction efforts.

## TITLE

The course is entitled: **"The Third Country Training Programme on Micro Finance for African Region: Establishing and Managing Micro Finance Institution"**.

## PURPOSE

The purpose of the Course is to provide the participants from African countries with an opportunity to improve their knowledge and techniques in the field of micro finance, especially in establishing and managing micro finance institution (MFI). The Course will also provides participants with an opportunity to exchange ideas, information and experiences among themselves.

## OBJECTIVES

At the end of the Course, the participants are expected to have improved and upgraded the relevant techniques and knowledge of:

1. applying different techniques to establish micro finance institution;

2. applying appropriate method in monitoring and managing microfinance institution (MFI) operation; and
3. enhancing the capabilities to develop business plan and learn the experiences of other countries.

## **ORGANIZATION OF THE COURSE**

The course is sponsored by the Government of the Republic of Indonesia under the framework of Technical Cooperation among Developing Countries (TCDC) programme in cooperation with the Government of Japan through Japan International Cooperation Agency (JICA), under the Third Country Training Programme (TCTP). The Government of the Republic of Indonesia designates the Non-Aligned Movement Centre for South-South Technical Cooperation for the implementation of the course.

## **DURATION**

The course will be conducted for about three weeks from 27 July - 11 August 2009, in Jakarta and Yogyakarta.

## **CURRICULUM**

The basic curriculum of the course is shown in Annex II-A.

## **LANGUAGE**

The course will be conducted in English.

## **NUMBER OF PARTICIPANTS**

The course will be attended by 12 (twelve) participants from 6 African countries.

## **QUALIFICATION FOR APPLICANTS**

Applicants for the Course are:

1. to be nominated by their respective Governments in accordance with the procedure stipulated in item 11 on "Application Procedures"
2. to be presently engaged or expected to be engaged in the future in the field of micro finance;
3. to have practical experience at least 1 (one) year in the field of micro finance particularly active involved in community development program;
4. to have basic knowledge in financial analysis and credit delivery;
5. to be under forty five (45) years of age;
6. to have good command of spoken and written in English;
7. to be in good health, both physically and mentally, in order to complete the Course;
8. Due to the tight schedule of the training program, pregnancy is regarded as disqualification.

## PROCEDURE OF APPLICATION

1. Government's nomination should be submitted through diplomatic channel (Indonesian Embassy) enclosing two copies of completed Application Form not later than 12 June 2009. In case there is no Indonesian Embassy, the application can be forwarded directly to the:
  - a. Non-Aligned Movement Centre for South-South Technical Cooperation  
Jl. Landasan Barat Kav. B-10 No. 6, Kota Baru Bandar Kemayoran, Jakarta 10610  
Phone: +62 (21) 654-5321, 654-5326  
Fax.: +62 (21) 654-5325,
  - OR
  - b. Coordinating Committee for International Technical Cooperation (CCITC)  
Bureau for International Technical Cooperation  
State Secretariat  
Jl. Veteran 18, Jakarta  
Phone: + 62 - 21 - 3846463  
Fax.: +62-21-386 65 79
2. Nomination from Kenya and Uganda could be also facilitated by the African Institute for Capacity Development (AICAD). AICAD is an autonomous regional institution established during the second Tokyo International Conference for African Development (TICAD II). AICAD is located within the Jomo Kenyatta University of Agriculture and Technology (JKUAT) in Kenya. Address: P.O. Box 46179, Nairobi GPO. 00100, Kenya. Tel. (254-0151)-52221/2, 52059. Fax. (254-0151)-52360.
3. One copy of the application form should also be sent to JICA office in the respective country not later than 12 June 2009.
4. The Government of Indonesia/NAM CSSTC will inform the applying government on the acceptance result at the latest by 29 June 2009.

## SUBMISSION OF THE COUNTRY REPORT

For the purpose of facilitating the discussion in the course, each selected participant is required to prepare a Country Report (see Annex II-B) on microfinance development. The country report should be submitted to the Organizing Committee either through Fax.: +62-21-654-5325 or (preferably) by email to [office@csstc.org](mailto:office@csstc.org) prior to departure.

## QUESTIONNAIRE

Applicant should complete the questionnaire (see Annex II-C) for selection process. Please answer all questions in A4 size papers, and make 2 (two) copies and attach them to the application form. All application not accompanied by completed questionnaire shall not be eligible for consideration.



## **VENUE AND FACILITIES**

1. The training will be conducted at NAM Centre Building, located at Jalan Landasan Barat Kav. B-10 No. 6, Jakarta 10610 for the class session, and in Yogyakarta for field study.
2. Each participant will be provided with
  1. Board and lodging.
  2. Airport transfer for arrival and departure from and to hotel.

## **FINANCIAL AND ADMINISTRATIVE ARRANGEMENTS**

1. Expenses to be borne by the Government of the Republic of Indonesia include:
  - 1.1 Cost of training facilities.
  - 1.2 Administrative and organization costs.
  - 1.3 Cost of printing, translation, and consumptive material supplies.
2. Expenses to be borne by the Government of Japan through JICA:
  - 2.1 Non-endorsable Economy Class Ticket from an International Airport in the participant's home country which is designated by JICA to Soekarno-Hatta International Airport Jakarta. Participant will be issued Pre-paid Ticket Advice (PTA) by a travel agency authorized by JICA. Notices on where and how to claim the PTA will be sent to participant on the contact address provided in their applications. Travel arrangements for return flights will be made by a travel agent designated by JICA. The travel agent will confirm participant's return flight schedules prior to their departure. The participants are not permitted to change the original return flight schedule.
  - 2.2 Living allowance (Rp. 200.000,-/day) based on the standard living cost in Indonesia, and field study.
  - 2.3 Honoraria and expenses for internal and external lecturers.
  - 2.4 Accommodation costs
  - 2.5 Stop-over Allowance: Those participants who need to stop-over (duration of stay over 12 hours) as a result of the flight schedule can claim a Stop-Over Allowance after submitting Receipt of Accommodation to the Organizing Committee. This allowance, however, will not be paid by the Committee if accommodation was provided by an airline company. The amount to be paid is US\$ 90 per night maximum including daily allowance.
3. Expenses to be borne by the Participating Countries:
  - 3.1 All incidental expenses in the home country, including expenditure of passport, medical examination and others, such as items as well as travel to and from the international and domestic airport of departure in the home country.
  - 3.2 Taxes levied during the trip (such as airport taxes, departure taxes, transit airport taxes, etc)
  - 3.3 Excess baggage cost
  - 3.4 Salary and benefits for the participant during the training programme.
4. The Government of the Republic of Indonesia and the Government of Japan will not be

responsible for the followings:

- 4.1 Lost and damage to personal property of participants while attending the programme.
- 4.2 Purchase of personal belonging and compensation of personal damage caused by climatic or other conditions.
- 4.3 Any expenses/cost incurred in their home countries.
- 4.4 Expenses of sending or bringing the course materials to or from the home country of participants.

## **CERTIFICATE**

Participants who have successfully completed the course and submitted country report will be awarded a Certificate.

## **ENTRY FORMALITIES FOR IMMIGRATION**

Participants are required to obtain visa to cover the duration of the course. After receiving notification for their acceptance, participants should apply for visa through the Indonesian Embassy in their respective country. For those participants coming from countries where there is no Indonesian Embassy the visa will be issued on their arrival at Sukarno-Hatta International Airport Jakarta. In such instance, participants should carry and submit a copy of their acceptance letter, in which it confirms that visa will be provided upon arrival. Please be reminded that without such documentation, the airlines may not allow the participants to board the plane.

## **CLOTHING**

Dress is normally casual in Indonesia and light clothing is advisable for the hot and humid climate. A jacket and a tie are required only for formal occasions or when making official calls. National dress of visitors from abroad is naturally suitable. For the purpose of traveling to mountain areas, a light sweater or jacket is recommended. Batik shirts are popular for the informal parties and social events.

During in class and field sessions, the participants suggested using of the proper dress and are strictly not allowed to wear short, T-shirt and sandal.

## **HEALTH**

1. An internationally valid certificate for smallpox, cholera and yellow fever is required only for a traveler coming from infected areas.
2. Medical insurance is provided for each participant and will be arranged for the whole duration of the course by JICA Indonesia Office. It will cover expenses related to illness or injury. Expenses for the followings, however, will not be covered by Medical Insurance:
  - medical treatment of pre-existing illness
  - any medical treatments related to or resulting from pregnancy and/or childbirth
  - expenses for dental bridgework, cosmetic surgery

- brain disease, mental illness
- immunization, or routine medical examinations and vaccinations
- medical treatment for illness or injury caused by willful misconduct

## **OTHER INFORMATION**

1. The definite date of departure of each participant to Indonesia will be informed by NAM CSSTC based on the confirmed air ticket.
2. Upon arrival at Soekarno-Hatta International Airport Jakarta, participants will be met by Indonesian official.
3. Participants are strongly requested not to bring any member of their families, because of limited availability of accommodation provided.
4. For administrative purpose, participants are requested to bring 2 (two) copies of their latest photographs (Passport size).
5. Participant may be sent back home when he or she is considered unable to undergo the course due to any mental or physical disability.
6. Official Postal Address for participants while in Indonesia is:

Non-Aligned Movement Centre for South-South Technical Cooperation  
(NAM CSSTC)

NAM Centre Building, Fl. 10

Jalan Landasan Barat Kav. B-10 No. 6

Kota Baru Bandar Kemayoran

Jakarta 10610

Indonesia

Telephone : +62 (21) 654-5321, 654-5326

Facsimile : +62 (21) 654-5325

E-mail : office@csstc.org

Homepage : <http://www.csstc.org>

## **ANNEX II-A**

### **BASIC CURRICULUM**

#### **Training Subjects:**

1. Indonesian Economic Development and Banking System
2. Microfinance and MFI Development in Indonesia
3. Basic Regulatory Framework to Establish MFI (BPR & Cooperative)
4. Role of National Institution (PNM) to Assist MFIs and MSMEC Development

5. Basic Operations of MFI : Conventional Scheme (BPR)
6. Basic Operations of MFI : Shariah Scheme (BMT)
7. Leadership Exercises for Entrepreneurs
8. Historical Background, Organizational Structure and Job Description : BPR Profidana Paramitra
9. Historical Background, Organizational Structure and Job Description : BMT Beringharjo
10. Marketing Activity(Credit) Including Products : BPR Profidana Paramitra
11. Marketing Activity (Credit) Including Products : BMT Beringharjo
12. Marketing Activity (Funding & Customer Service) Including Products : BPR Profidana Paramitra
13. Marketing Activity (Funding & Customer Service) Including Products : BMT Beringharjo
14. Supporting Activities, Including Accounting, Legal, Credit Investigation, Credit Administration an Internal Control : BPR Profidana Paramitra
15. Supporting Activities, Including Accounting, Legal, Credit Investigation, Credit Administration an Internal Control : BMT Beringharjo

Daily learning hours: Eight hours including coffee break and lunch.

Tentative Programme is described on the following pages.

### TENTATIVE PROGRAMME (27 July – 11 August 2009)

Date	Time	Training Subject	Speaker/Facilitator
<b>Day 1</b> Mon, 27 Jul <b>CLASS</b>	09.00 - 09.30	Opening Session	- NAM CSSTC - JICA - State Secretariat
		Photo Session	
	09.30 - 10.00	- Coffee break - Briefing on the Programme and Logistics - Check Participant's Expectations	- NAM CSSTC Participants
	10.00 - 12.00	Facilitated Discussion on the Country Papers	NAM CSSTC, TC
	12.00 - 12.30	Identification of Key Issues of the Country Papers	NAM CSSTC, TC
	12.30 - 13.30	Lunch	
	13.30 - 14.30	Introduction on the Role of PNM to Support MFIs and MSMEC Development	Andi Estetiono, TC
	14.30 - 15.30	Indonesian Economic Development and Banking System	Ade Djajanegara, TC
	15.30 - 15.45	Coffee break	-
<b>Day 2</b> Tue, 28 Jul <b>CLASS</b>	15.45 - 17.00	Microfinance and MFI Development in Indonesia	Andi Estetiono, TC
	09.00 - 10.30	Basic Regulatory Framework to Establish MFI (BPR and Cooperative)	Dani Dityawan, TC
	10.30 - 10.45	Coffee break	-
	10.45 - 12.30	Basic Operations of Capital-based MFI (Conventional Scheme): BPR (Rural Credit Bank)	Didi Henrdiansyah, TC
	12.30 - 13.30	Lunch	-
	13.30 -15.00	Basic Operations of Membership-based MFI (Shariah Scheme): Cooperative (BMT)	Dewanto Punomo, TC
	15.00 - 15.30	Coffee break, temporary check out and preparation to depart to Soekarno Hatta International Airport	-
	15.30	Enroute to Soekarno Hatta International Airport	Committee
	18.20	Depart to Yogyakarta by Air	Committee

<b>Day 3</b> Wed, 29 Jul <b>CLASS</b>	09.00 - 09.30	Introduction on the Field Study Programme	TC, CS
	09.30 - 10.30	Leadership Exercises for Entrepreneurs	Jamil Azzaini, TC
	10.30 - 10.45	Coffee break	
	10.45 - 12.15	Leadership Exercises for Entrepreneurs ( <i>continued</i> )	Jamil Azzaini, TC
	12.15 - 13.15	Lunch	
	13.15 - 14.45	Leadership Exercises for Entrepreneurs ( <i>continued</i> )	Jamil Azzaini, TC
	14.45 - 15.00	Coffee break	
	15.00 - 17.00	Leadership Exercises for Entrepreneurs ( <i>continued</i> )	Jamil Azzaini, TC
<b>Day 4</b> Thu, 30 Jul <b>CLASS</b>	09.00 - 10.30	Introduction on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #1: Historical Background, Organizational Structure and Job Description</i>	Denny Defriansyah, TC Co-specialist Conventional
	10.30 - 10.45	Coffee break	-
	10.45 - 12.15	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #2: Marketing Activity (Credit) including Products</i>	Denny Defriansyah, TC Co-specialist Conventional
	12.15 - 13.15	Lunch	-
	13.15 - 14.45	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #3: Marketing Activity (Funding and Customer Services) including Products</i>	Denny Defriansyah, TC Co-specialist Conventional
	14.45 - 15.00	Coffee break	-
	15.00 - 17.00	Discussion on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana <i>Topic #4: Supporting Activities including Accounting, Legal, Credit Investigation, Credit Administration and Internal Control</i>	Denny Defriansyah, TC Co-specialist Conventional
<b>Day 5</b> Fri, 31 Jul <b>CLASS</b>	09.00 - 10.00	Introduction on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #1: Historical Background, Organizational Structure and Job Description</i>	Widji Adhi, TC Co-specialist Syari'ah
	10.00 - 10.15	Coffee break	-
	10.15 - 12.15	Discussion on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #2: Marketing Activity (Financing) including Products, and Profit Sharing Calculation</i>	Widji Adhi, TC Co-specialist Syari'ah
	12.15 - 13.15	Lunch	-
	13.15 - 14.45	Discussion on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #3: Marketing Activity (Funding and Customer Services) including Products, and Profit Distribution</i>	Widji Adhi, TC Co-specialist Syari'ah
	14.45 - 15.00	Coffee break	-
	15.00 - 17.00	Discussion on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo <i>Topic #4: Supporting Activities including Accounting, Legal, Financing Investigation, Financing Administration and Internal Control</i>	Widji Adhi, TC Co-specialist Syari'ah
Day 6 Sat, 1 Aug		Free Programme (Visit Places of Interest)	Committee
Day 7 Sun, 2 Aug		Free Programme (Visit Places of Interest)	Committee
Day 8 Mon, 3 Aug <b>FIELD</b>	09.00 - 12.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BPR Profidana Group II: Study at BMT Beringharjo	Denny Defriansyah, TC Co-specialist Conventional, Co-specialist Syari'ah
	12.00 - 13.00	Lunch	-

	13.00 - 16.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BPR Profidana (continued) Group II: Study at BMT Beringharjo (continued)	Denny Defriansyah, TC Co-specialist Conventional, Co-specialist Syari'ah
Day 9 Tue, 4 Aug <u>FIELD</u>	09.00 - 12.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BMT Beringharjo Group II: Study at BPR Profidana	Widji Adhi, TC Co-specialist Conventional, Co-specialist Syari'ah
	12.00 - 13.00	Lunch	-
	13.00 - 16.00	Field Studies at BPR Profidana and BMT Beringharjo Group I: Study at BMT Beringharjo (continued) Group II: Study at BPR Profidana (continued)	Widji Adhi, TC Co-specialist Conventional, Co-specialist Syari'ah
Day 10 Wed, 5 Aug <u>FIELD</u>	09.00 - 12.00	Visit BPR Profidana Clients	Director BPR Profidana, TC Co-specialist Conventional
	12.00 - 13.00	Lunch	-
	13.00 - 16.00	Visit BMT Beringharjo Members	Director BMT Beringharjo, TC, Co-specialist Syari'ah
Day 11 Thu, 6 Aug <u>FIELD</u>  <u>CLASS</u>	09.00 - 12.00	Complementary Visit the Women-managed Integrated Community Development in Sleman	TC, CS
	12.00 - 13.00	Lunch	-
	13.00 - 15.00	Facilitated Discussion to Identify Key Issues of Microfinance Institution's Role in Supporting Small and Medium Enterprises Development	Andi Estetiono, TC, CS
	15.00 - 15.15	Coffee break	
	15.15 - 17.00	- Synthesis of the Field Study Programme - Wrap-up of the Overall Sessions	Andi Estetiono, TC, CS
Day 12 Fri, 7 Aug <u>CLASS</u>	09.00 - 09.30 09.30 - 17.00	- Introduction on the Preparation of Back Home Plan - Preparation of Back Home Plan by Country (Breaks and Lunch available as scheduled)	TC, CS, NAM CSSTC  Participants
	09.00 11.00	- Preparation to depart to Jakarta - Depart to Jakarta by Air	- Participants - Committee
Day 14 Sun. 9 Aug		Free Programme	
Day 15 Mon, 10 Aug <u>CLASS</u>	09.00 - 17.00	Finalization of Back Home Plan by Country	Participants
Day 16 Tue, 11 Aug <u>CLASS</u>	09.00 - 11.00	Presentation of Back Home Plan	NAM CSSTC, TC
	11.00 - 11.15	Coffee break	-
	11.15 - 12.15	Facilitated Overall Evaluation	NAM CSSTC, TC
	12.15 - 13.15	Lunch	-
	13.15 - 14.00	- Certificate Awarding - Closing Session	- Participants' Representative - NAM CSSTC - JICA - State Secretariat

## **ANNEX II-B**

### **COUNTRY REPORT**

The Country Report prepared should include the following items:

1. Basic Information of the Country (Facts and Figures)
2. National Economic Development (in Brief)
3. Poverty Reduction Programme (in Brief)
4. Micro Finance Development
5. Micro Finance Institution (MFI)
6. Other relevant information

## **ANNEX II-C**

### **QUESTIONNAIRE**

Country : .....

Name : .....

The objectives of this questionnaire are to learn about participant's experiences in microfinance practices and interest. Please answer all questions on A4 size papers and attach them to the application form.

1. Your current position and roles

1.1 What is your position in your institution?

- a) Policy Maker
- b) Manager
- c) Credit Officer
- d) Others (specify) . . . . .

1.2 Please describe your main roles in your institution.

.....  
.....  
.....  
.....

2. What do you expect to gain from the training if you are accepted to attend?

.....  
.....  
.....  
.....

*Note: Please type the answer in separate paper (A4 size)*



**ANNEX II-D**  
**APPLICATION FORM**

**THIRD COUNTRY TRAINING PROGRAMME ON  
MICRO FINANCE FOR AFRICAN REGION:  
“ESTABLISHING AND MANAGING MICRO FINANCE  
INSTITUTION”  
Jakarta-Indonesia, 27 July - 11 August 2009**

Photo 3X4 cm

The Government of \_\_\_\_\_  
nominates *(Full name as in International Passport, Please underline Family/Last Name)*

Place/Country/Date of Birth	
Gender (Male/Female)	
Nationality	
Religion	
Address: - Office <i>Telephone</i> <i>Facsimile</i>	
- Residence <i>Telephone</i> <i>Facsimile</i>	
- Email	
Passport: - Number	
- Official/Ordinary	
- Place and Date of issue	
- Valid until	
Person to be notified in case of emergency (name, address, telephone)	

Education	Institution & Location	Major Field of Study	Degree/ Diploma/Certificate
Secondary/High School			
Tertiary			
Others			

Experience:

State former and present occupations	
Present position held	
Years of service	

Description of work: \_\_\_\_\_

\_\_\_\_\_

Name and address (telephone, fax & email) of employer (include area & country codes):

\_\_\_\_\_

Membership of professional institution, if any: \_\_\_\_\_

Are you a vegetarian?    Yes / No

I request you to enter my name as a candidate of the Course. The information supplied by me is complete and accurate to the best of my knowledge.

Place

Date

Signature

.....

.....

.....

## **ANNEX II-E**

### **ADDRESS OF JICA OFFICE IN RESPECTIVE COUNTRIES**

**1. JICA Ethiopia Office:**

Woreda 17, Kebele 17, House No. 222, Addis Ababa, Ethiopia  
(P.O. Box 5384, Addis Ababa, Ethiopia)  
Tel.: (251-1) 615880  
Fax.: (251-1) 615563  
Email: jicaet@jica.go.jp

**2. JICA Kenya Office:**

The Rahimtulla Tower 10th and 11th Floor,  
Upper Hill Road, Nairobi, Kenya  
(P.O. Box No. 50572-00200, Nairobi, KENYA)  
Tel.: (254-20) 2724121~4, 2724877  
Fax.: (254-20) 2724878  
Email: jicaky@jica.go.jp

**3. JICA Madagascar Office:**

Près Lot II Y 53 bis, Rue Dr. Cèsaire Rabenoro,  
Andrainarivo, Antananarivo 101, Madagascar  
(BP 60120, Antananarivo 101, MADAGASCAR)  
Tel.: (261-20) 2259410, 2259392  
Fax.: (261-20) 2252910  
Email: mr\_oso\_rep@jica.go.jp

**4. JOCV Namibia Office**

17 Liliencron St., Eros Windhoek, Namibia  
(Private Bag 12047, Ausspannplatz, Windhoek, NAMIBIA)  
Tel.: (264-61) 301236-7  
Fax.: (264-61) 301215  
Email: nm\_oso\_rep@jica.go.jp

**5. JICA South Africa Office:**

Lord Charles, Building -B, 1st Floor, CNR Charles and Brooklyn Streets,  
Menlo Park, Pretoria, SOUTH AFRICA  
(P.O.Box 14068, Hatfield 0028, Pretoria, Republic of SOUTH AFRICA)  
Tel: (27-12) 346-4493, 4528  
Fax: (27-12) 346-4966  
Email: so\_oso\_rep@jica.go.jp

**6. JICA Sudan Office:**

Diesel Generators Co. Building 6th Floor East, 28/29,  
Block 9/10 Street 13 cross King Abdel Aziz Street, Amarat, Khartoum, Sudan  
Tel: (249) 155181075  
Fax: (249) 155181076  
Email: su\_oso\_rep@jica.go.jp

**7. JICA Uganda Office:**

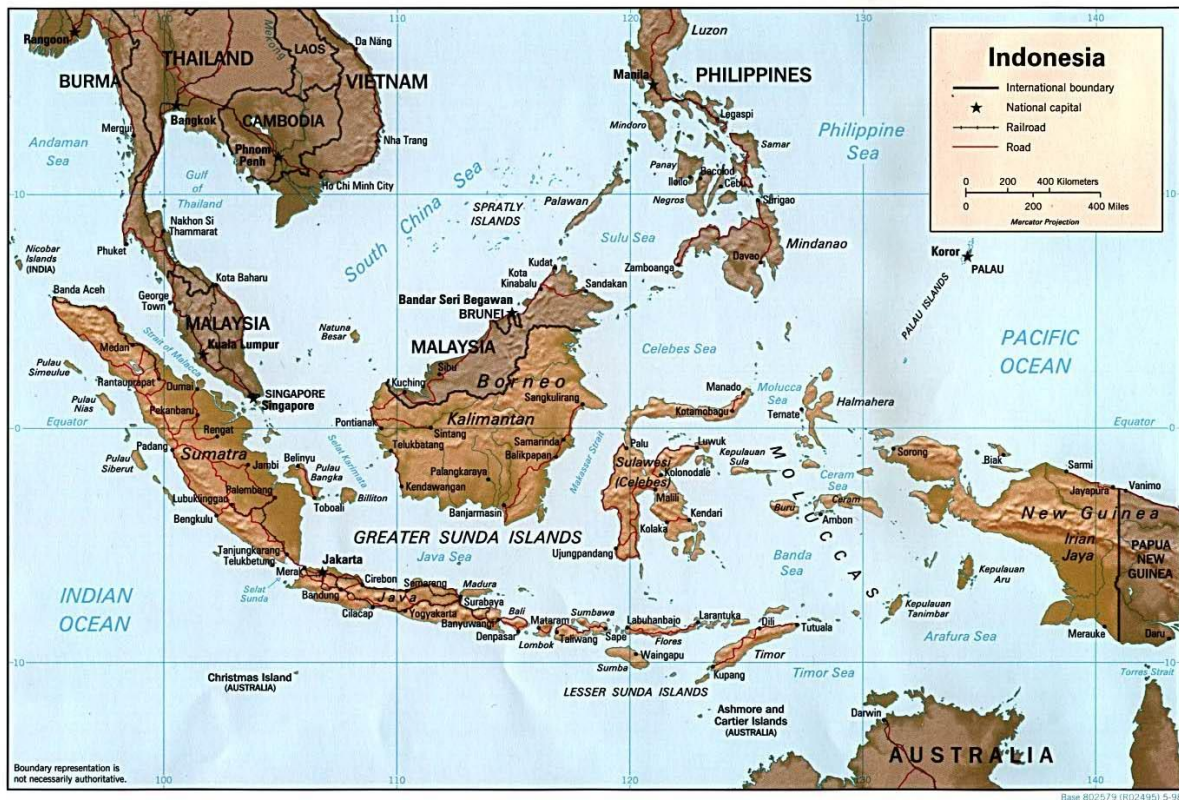
East African Development Bank Building, 4th Floor,  
Plot No. 4, Nile Avenue, Kampala, Uganda  
(P.O. Box 12162, Kampala, UGANDA)  
Tel.: (256-41) 4254326  
Fax.: (256-41) 4346318  
Website: <http://www.jica.go.jp/uganda/index.html>  
Email: ug\_oso\_rep@jica.go.jp

**8. JICA Zambia Office:**

Plot No. 11743A Brentwood Lane, Longacres, Lusaka, Zambia  
(P.O. Box 30027, Lusaka 10101, ZAMBIA)  
Tel.: (260-1) 254501, 254508, 254883  
Fax.: (260-1) 254935

## GENERAL INFORMATION ON INDONESIA, JAKARTA AND YOGYAKARTA

### HIGHLIGHT OF INDONESIA



### *Geography*

The Indonesia archipelago consists of 13,677 islands with a land of 2,027,087 km<sup>2</sup> (1,266,900 square miles). The islands stretch from 94.45° to 141.65°E (about 5,120 km or 3,200 miles) and lies between 6°08' N and 11°15' S (about 1,760 km or 1,100 miles). Most of the islands lie in volcanic with the majority of the 300 volcanoes extinct. Beside Java Island, Bali and Lombok are the most densely populated islands because of their rich alluvial soil.

### *People*

Indonesia is the largest archipelago and the fifth most populous country in the world (it is about 220 million). Consisting of five main islands and 30 smaller archipelagos, it has a total of 13,677 islands of which about 6,000 are inhabited. It stretches 5,120 km (3,200 miles) between Australia and the Asia mainland and divides the Pacific and Indian oceans at the equator. The name of Indonesia is composed of two Greek words: 'indos' which means Indian, and 'nesos' meaning islands.

The main islands are Sumatra (473,606 sq.km), Kalimantan (539,460 sq.km), Sulawesi (189,216 sq.km), West Papua which is the half of the island of New Guinea (421,981 sq.km), and Java (132,167 sq.km). Kalimantan was formerly known as Borneo and two-thirds belong to Indonesian while the northern one-third is Malaysian territory and the site of Brunei Darussalam, and Sulawesi was formerly known as Celebes.

Indonesia is divided into 33 provinces and special territories and is classified geographically into four groups. The greater Sunda Islands which comprised of Sumatra, Java, Kalimantan, and Sulawesi; lesser Sunda Islands (Nusa Tenggara) which include all the islands from Bali to East Nusa Tenggara. Maluku (the Moluccas) comprising all the islands between Irian Jaya and Sulawesi, and West Papua comprising a separate group.



### ***Climate and Weather***

Normally, the climate of Indonesia changes every six months, ie. The dry season (June-September) influenced with by the Australian continental air masses; and the rainy season (December to March) influenced by the Asian continental and Pacific Ocean air masses passing over oceans. The air contains vapour and brings rain to fall in Indonesia. Tropical areas have rainy seasons almost the whole year. The climate of Central Maluku is contrary to other Indonesian areas. The rainy season is from June to September and the dry season from December to March. The transitional periods between the two seasons are April to May and October to November.

The temperature in Indonesia can be classified as follows:

1. An average temperature of 27<sup>o</sup> for beach places
2. An average temperature of 25<sup>o</sup> for inland and mountain areas
3. An average temperature of 22<sup>o</sup> for mountain places (depending on the height of the mountain).

As a tropical zone, Indonesia islands have an average relative humidity at intervals of 75%-85%, with a maximum and minimum of humidity of 100% and 50%.

### ***Culture***

Indonesia is proud of its diversity of culture which are derived from age-old traditional and till present day is the moving force in community life. It covers all aspects of the passage of life, from the cradle to the grave. While the unity has been a result of history, differing cultures are based on the many ethnic groups found throughout the country who have minted traditions, languages, and dialects, protected by 'adat' or customary laws which differ from area to area.

Modernization is only a superficial veneer covering daily life even in the cities. Ultimately 'adat' is the man's link to his family and community by which he abides in his everyday life. The cultures evolved from agricultural beginnings have been partly influenced by waves of traders and missionaries from India, China, Arab, and Europe bringing their religions. Western influence arrived in Italy with the Portuguese who came in search of spices in the early 16<sup>th</sup> century and were followed by the Dutch and the British.

Traditional customs have merged with religion, resulting in colorful ceremonies and festivities, which guide line include the concepts of mutual assistance or 'gotong royong', 'musyawarah' or consultations to arrive at a 'mufakat' or consensus which are used not only in community life, but also in the biggest state institutes.

### ***Flora and Fauna***

The vast archipelago and innumerable islands have made Indonesia the home of large variety of plant and animal life, both terrestrial and aquatic. The land mass is divided into islands while other mountainous, mainly terrestrial great diversity in the Indonesian cuisine which flavors style or preparation and presentations differing from island to island and from regions to region.

The staple food is rice, except in some arid region where corn or sago is eaten with a variety of side dishes. The two best known regional cuisines are those of Java and Sumatera, the first being sweetish and spicy, and the later pepper hot. Standard dishes favored all over the country included *nasi goreng* or fried rice, and *sate*, skewered grilled meat with soy or peanut sauce.

Chinese restaurants are found in almost every-town a city. Restaurants offering excellent European, Japanese, Korean or other food can easily be found.

### ***Language***

*Bahasa Indonesia* is the national official language. English is widely spoken and understood.

### ***Currency***

Most internationally recognized currencies and travelers' checks can be exchanged easily at commercial banks, hotels and the Airport. Major credit cards are accepted in most hotels, restaurants, and major shops.

### ***Standard Time***

Standard time in Jakarta is GMT +7.

## JAKARTA IN A GLANCE



### *A City with Thousands of Opportunities*

Jakarta is the capital city of Indonesia, an archipelago country consisting of about 13,000 islands and 200 million people. Indonesia has a unique diversity of tribes, language, culture, customs and religion. The diversity was mirrored in the capital city of Jakarta. Jakarta whose population has grown approaching to 10 million people is one of the cities in Asia, which is much often talked about with the certain reasons. Jakarta has extraordinarily developed and would be at the forefront in Asia over the next few decades. Jakarta is unique with its status as the capital city of Indonesia and the center of the city administration. Jakarta is also a center of social, cultural and health activities.

Jakarta is the prominent gateway of Indonesia. As of its geographical condition, land, air and sea transportations are also available.

### *Jakarta the City Administration*

Based on its territory and number of population, Jakarta stands a province equal to the other provinces in Indonesia. As a province Jakarta is led by a governor who is held to take direct responsibility to the president of the Republic of Indonesia through the minister of home affairs. With the double status as province and capital city of Indonesia, Jakarta has got the status of the local capital city of provincial administration. Local Development Planning Board (BAPPEDA) sets the guidelines for the local administration and help governor to determine the strategic policies on developments and finance to the five mayoralities in Jakarta and an administrative-regency.

East, West, North, South Jakarta, are of mayoralities and Seribu Island is an administrative regency. Each mayoralty has mayor as its leader who helps prepare its respective plans, while Seribu Island is under a regent who is responsible for its finance. Each mayoralty consists of some sub-districts and villages. In Jakarta, there are 43 sub-districts and 256 villages. In addition, there are also social organizations as of neighborhood units: Rukun Tetangga (RT) and Rukun Warga (RW), which are under jurisdiction of a sub-district.

### *Jakarta City of History*

The History of Jakarta dates back from around 500 years ago in a small part of the downstream of Ciliwung River. During centuries later, the city port grew into a bustling international trade center. The story of Jakarta at the earlier phase emanates from the diverse ancient inscriptions found in the nearby port.

The untold stories of Jakarta up until the earlier arrival of European colonialists were very scarce. European writers reported that at early 16 century Kelapa was the port's name of a Hindu Kingdom called Sunda with Pajajaran as its capital city. It was located around 40 kilometers near the city of Bogor nowadays.

Portugal was the first biggest group of Europeans coming to Kelapa Port. The City was then under assault by mob led by a young man named Fatahillah from a given kingdom near Kelapa. Afterwards on June 22, 1527 Fatahillah changed the name of Sunda Kelapa into Jayakarta. Hence, the date is commemorated as the date of birth of the City Jakarta. The Dutch came by the end of the 16 centuries and took control of Jayakarta.

The name Jayakarta was then changed into Batavia. The geographical condition of the city Batavia was more or less the same as that of the Netherlands their native soil. They built canals in anticipation of the floods inundation. The central of the city administration was concentrated around a field located 500 meters from the port. They also built a beautiful city municipality, which was also the central of the Batavia city administration.

In the long run, the city Batavia developed southward. The rapid growth of the city contributed the environmental damages so that the Dutch colonialist forced to move its central administration into higher lands. Later, the spot was named as Weltevreden.

### *Climate*

Jakarta has a tropical climate with the annual average temperature to 27 ° C and dampness 80-90 %. Located near the equator, the wind is affected by a seasonal wind. West Seasonal Wind blows between November and April while East seasonal wind blows between May and October. City Jakarta temperature is under influence of sea wind as it is located along the coastal lines. The average of raindrop is 2,000 mm. The biggest raindrop is around in January and

the smallest one is in September.

### ***Geography***

All lands consist of Pleistocene sediment  $\pm$  50 M below land level. Southern part of the land comprise alluvial layer and lower coastal land are extended to 10 Km.

Beneath there is older sediment which is unseen from the land surface due to being covered by alluvium sediment. In the Northern part of the territory, there is similar sediment in 10-25 M depth. Moving southward, harder land surface is shallower to 8-15 M. On certain part of the city, there is also hard land surface sediment with 40 M in depth.

Width: 650 KM/65,000 Ha; Diagonal Position: 106 22 42 East Longitude to 106 58'18" East Longitude -5 19' South Latitude to -6 23'54" South Latitude. Land's height: 0-10 M above sea level (from 0 point in Tg Priok); 5-10 M above sea level (from East Flood Canal to Southern border of Jakarta).

### ***Art and Culture***

As the capital city of Indonesia, Jakarta is the biggest and the most crowded city in Indonesia, with the population of 9 million people consisting of various ethnic groups from all over Indonesia. The diversity influenced by the foreign nation produces the diversity of art and culture. Because Jakarta has become the hub of ethnic groups, customs, languages, arts and cultures exist in both Indonesia and international, such as China, Arab, Turkey, England and Netherlands for a long time, no wonder the assimilation among them occurs. They married each other and in the long run it generates the combination of customs, cultures, and the life philosophy. These combinations then produce the new customs and manners and cultures. Therefore, a prototype Betawi ethnic appeared in the 19th century. It is reflected in the Betawi art, it has the Arabic, Chinese, Portuguese influences, etc.

The Betawi traditional art is developed and accepted well. Not only Betawi people, but also other ethnic groups are fond of this art. For example, the traditional drama-Lenong and Topeng Blantik (Blantik mask), the traditional dance - Tari Topeng (Mask Dance), Ondel-ondel, Ronggeng Topeng, etc, the traditional art of music - Sambrah, Rebana, Gambang Kromong, Tanjidor, Puppet - Betawi puppet using the Malay-Betawi dialect. Betawi residents are the indigenous residents of Jakarta. Jakarta, long before known as the port and the trade city, is a city where various nations gather and contribute their culture. No wonder the Betawi culture is the blend of the Arabic, Chinese and Portuguese culture since the Jayakarta era.

DKI Jakarta residents are the heterogeneous people. The external influence gives a role in forming the custom, art and culture, and even the architecture of the Betawi house. Architecture is one of the cultural products of a community related strongly to the situation and the environment of the community. Unlike the other traditional house architectures in Indonesia, the Betawi traditional architecture welcomes the external influence. The external influence is clearly seen in the indoor decoration, especially for the structure system and shape and its detail.

(source: [www.jakarta.go.id](http://www.jakarta.go.id))

***For more information on Jakarta,  
log on to: [www.jakarta.go.id](http://www.jakarta.go.id)***

#### **The City Jakarta Administration**

Jl. Medan Merdeka Selatan 8-9

Blok G Lantai 3

Jakarta, Indonesia

Central DKI

Phone. +62-21-3447009 Ext: 3158 ;

Fax. +62-21-3848850, 3446634

## ABOUT YOGYAKARTA



Yogyakarta or simply Yogya, is one of the foremost cultural centers of Java. Located at the foot of the active Merapi volcano, Yogyakarta was in the 16<sup>th</sup> and 17<sup>th</sup> centuries the seat of the mighty Javanese empire of Mataram and till now the kraton (the sultan's palace) exists in its real functions. Besides, Yogyakarta has numerous thousand-year-old temples as inheritances of the

great ancient kingdoms, such as the Borobudur temple established in the ninth century by the dynasty of Syailendra.

Yogya is often called the main gateway to the center of Java where it is geographically located. It stretches from Mount Merapi to the Indian Ocean.

More than the cultural heritages, from which present day Yogyakarta has inherited the best of traditions. Yogyakarta has beautiful natural panorama, the green rice fields cover the suburb areas with a background of the Merapi Mountain. The natural beaches will be easily found in the southern of Yogyakarta.



Here the society lives in peace and have typical hospitality. Just try to go around the city by bike, pedicab, or horse cart; so you may find sincere smiles and warm greeting in every city corners.

The artistic atmosphere is deeply felt in Yogyakarta. Malioboro, as the center of Yogyakarta, is overwhelmed by handicraft from all around the city. Street musicians always readily entertain the visitors of the “lesehan” food stalls.



Non-Aligned Movement  
Centre for South-South Technical Cooperation  
NAM Centre Building  
Jalan Landasan Barat Kav. B-10 No. 6  
Kota Baru Bandar Kemayoran  
Jakarta 10610, Indonesia  
Tel: +62 (21) 654-5321, 654-5326  
Fax: +62 (21) 654-5325  
E-mail: [office@csstc.org](mailto:office@csstc.org)  
Homepage: <http://www.csstc.org>

## **ANNEX 3**

### **LIST OF PARTICIPANTS**



## LIST OF PARTICIPANTS

TCTP on Microfinance for African Region:  
 "Establishing And Managing Microfinance Institution"  
 27 July – 11 August 2009

No	Name	Country	Position	Office Address	Tel/Fax	Email Address
1	Assefa Kiros Gebremariam	Ethiopia	Financial Intermediation Programme Officer Coordinator	Tigray Cooperative Promotion Office, Tigray	Tel. +251 344404709 Fax +251 344406735	Assefa_2@yahoo.com
2	Eshetu Abtew Mamed	Ethiopia	Credit Officer	Amhara Regional State Micro and Small Trade and Industry Enterprise Promotion Agency, Amhara	Tel. +251 582206276	<a href="mailto:sosdwt@yahoo.com">sosdwt@yahoo.com</a>
3	Norman Lukorito Khayota	Kenya	Senior Trade Development Officer	Ministry of Trade, Nairobi	Tel. +254 820315001	<a href="mailto:nkhayota@yahoo.com">nkhayota@yahoo.com</a>
4	Lucrecia Lolo Lombardt	Namibia	Senior Financial Analyst	Namibia Financial Institutions Supervision Authority, Windhoek	Tel. + 264 612905130	llombardt@namfisa.com.na
5	Musa Stanley Mbingo	South Africa	General Manager	Savings and Credit Cooperative League of South Africa, Cape Town	Tel. +27 214223333 Fax +27 214223334	<a href="mailto:mmbingo@saccol.org.za">mmbingo@saccol.org.za</a>

No	Name	Country	Position	Office Address	Tel/Fax	Email Address
6	Nomalanga Florence Masumpa	South Africa	Fund Development Manager	Women Development Business – Microfinance, Nelspruit	Tel. +27 113419918 Fax +27 137525179	<a href="mailto:nomalangam@wdb.co.za">nomalangam@wdb.co.za</a>
7	Ramadimetja Francina Phao	South Africa	Credit Officer	Tusha Finance Enterprise, Mokopane	Tel. +27 154912679 Fax +27 154918132	<a href="mailto:tiisha@mweb.co.za">tiisha@mweb.co.za</a>
8	Osman Mohmed Mohy Eldin Mohmed	Sudan	Loan Officer	Family Bank, Khartoum	Tel. +249 183489838	<a href="mailto:osmansd@hotmail.com">osmansd@hotmail.com</a>
9	Abd El Karim Mohammed Abd El Ghafar Fadul	Sudan	Credit Officer	Family Bank, Khartoum	Tel. +249 183489838	<a href="mailto:Karimla123@hotmail.com">Karimla123@hotmail.com</a>
10	Charles Kulibanza Byanyima	Uganda	Director	Microfinance Support Centre Ltd, Kampala	Tel. +256 414233665 Fax +256 414233673	<a href="mailto:ckbyanyima@msc.co.ug">ckbyanyima@msc.co.ug</a> <a href="mailto:ckbyanyima@yahoo.co.uk">ckbyanyima@yahoo.co.uk</a>
11	Zabasajja Nkonwa Joseph	Uganda	General Manager	Masaka Microfinance Ltd, Masaka	Tel. +256 772518640	<a href="mailto:izabasajja@yahoo.com">izabasajja@yahoo.com</a>
12	Liberio Tuhirirwe	Uganda	Regional Field Supervisor	Uganda Cooperative Savings & Credit Union, Kampala	Tel. +256 414233601 Fax +256 414233598	<a href="mailto:liberliberio@yahoo.com">liberliberio@yahoo.com</a> mbagutaliber@yahoo.com

## **ANNEX 4**

### **LIST OF LECTURERS**

## **LIST OF LECTURERS**

TCTP on Microfinance for African Region:  
 “Establishing And Managing Microfinance Institution”  
 27 July – 11 August 2009

<b>No</b>	<b>Name</b>	<b>Position</b>	<b>Organization</b>	<b>Subject</b>
1	Andi Estetiono	Deputy of Financial Placement & Channeling Division	Permodalan Nasional Madani	Introduction on the Role of PNM to Support MFIs and MSMEC Development
2	Ade Djajanegara	Deputy of Funding Division	Permodalan Nasional Madani	Indonesian Economic Development and Banking System
3	Dani Dityawan	Deputy of Management Services & Partnership Division	Permodalan Nasional Madani	Basic Regulatory Framework to Establish MFI (BPR and Cooperative)
4	Didi Hendriansyah	Head of Financing Section of PNM Jakarta Branch	Permodalan Nasional Madani	Basic Operations of Capital-based MFI (Conventional Scheme): BPR (Rural Credit Bank)
5	Dewanto Purnomo	Programme Specialist of Management Services & Partnership Division	Permodalan Nasional Madani	Basic Operations of Membership-based MFI (Sharia Scheme): Cooperative (BMT)
6	Jamil Azzaini	Senior Trainer of Kubik Training & Consultancy	Kubik	Leadership Exercises for Entrepreneurs

No	Name	Position	Organization	Subject
7	Denny Defriansyah	Section Head of Management Services & Partnership	Permodalan Nasional Madani	Introduction on the Conventional Scheme: Case of Rural Credit Bank of BPR Profidana
8	Widji Adhi	Specialist of Micro Financing	Permodalan Nasional Madani	Introduction on the Sharia Scheme: Case of Sharia Financial Institution of BMT Beringharjo

## **ANNEX 5**

### **LIST OF TRAINING MODULES**



## LIST OF TRAINING MODULES

TCTP on Microfinance for African Region:

"Establishing And Managing Microfinance Institution"

27 July – 11 August 2009

No	Title	Subject
1.	Introduction on the Role of PNM to Support MFIs and MSMEC Development	1.1. Company Profile 1.2. PNM Products & Services 1.3. Success Stories
2.	Indonesian Economic Development and Banking System	2.1. Indonesian Economy 2.2. The Role of MSMEC in the Indonesian Economy 2.3. The Banking System in Indonesia
3.	Microfinance and MFI Development in Indonesia	3.1. Background and Global Insights 3.2. Indonesian Microfinance 3.3. The Role of MFI 3.4. Rural Bank Regulation at a Glance 3.5. Saving and Lending Cooperative Regulation at a Glance 3.6. National Policy and Strategy in the Making Process
4.	Basic Regulatory Framework to Establish MFI	4.1. Indonesian MFI 4.2. Flow of Establishing Rural Bank 4.3. Characteristics of Successful Establishment of MFI
5.	Basic Operations of Capital Based MFI: BPR	5.1. Operations of Conventional Rural Bank 5.2. Products of Rural Bank 5.3. Process of Loan Analysis 5.4. Asset and Liability Management 5.5. Rating of Rural Bank
6.	Basic Operations of Membership Based MFI: BMT	6.1. Introduction to Sharia Financial Institution 6.2. Sharia Financial Models and Products 6.3. Basic Operation of BMT

No	Title	Subject
7.	Leadership Building for Entrepreneurs	Simulation and Exercises
8.	Case of BPR Profidana Paramitra (Conventional Scheme)	8.1. Historical Background 8.2. Organizational Structure 8.3. Marketing Activity (Credit & Funding) 8.4. Supporting Activity
9.	Case of BMT Beringharjo (Sharia Scheme)	9.1. Historical Background 9.2. Organizational Structure 9.3. Marketing Activity (Credit & Funding) 9.4. Supporting Activity
10.	Case of Women's Cooperative of Anggrek Mekar	10.1. Historical Background 10.2. Organizational Structure 10.3. Activities within the Framework of Community Based Development 10.4. Supporting Activity
11.	Guideline to Prepare Back Home Plan (BHP)	11.1. Introduction 11.2. The Five Keys 11.3. Main Points of BHP 11.4. Reference 1 (Substance) 11.5. Reference 2 (Format)

## **ANNEX 6**

### **LIST OF MAJOR EQUIPMENTS**

### **LIST OF MAJOR EQUIPMENTS**

TCTP on Microfinance for African Region:

“Establishing And Managing Microfinance Institution”

27 July – 11 August 2009

<b>No</b>	<b>Equipment</b>	<b>Quantity</b>	<b>Prepared by NAM CSSTC</b>	<b>Procured by JICA</b>
1.	Personal Computer	8 units	8 units	-
2.	Notebook	4 units	4 units	-
3	Printer	5 units	5 units	-
4	Facsimile Machine	1 unit	1 unit	-
5	Laser Pointer	1 unit	1 unit	-
6	LCD Projector	1 unit	1 unit	-
7	Screen	2 units	2 units	-
8	Portable wireless set	1 unit	1 unit	-
9	Table microphone	15 units	15 units	-
10	Standing microphone	1 unit	1 unit	-
11	White Board	1 unit	1 unit	-
12	Flip Chart	3 units	3 units	-
13	Video Presentation	1 unit	1 unit	-
14	Camera	2 units	2 units	-
15	Copy Machine	2 units	2 units	-
16	Minibus	1 unit	1 unit	-

Internet access for participants available free at NAM CSSTC office, Room 1004.

## **ANNEX 7**

### **FORM OF TOPIC EVALUATION**



## TOPIC EVALUATION

The Third Country Training Programme on  
Microfinance for African Region:  
"Establishing And Managing Microfinance Institution"  
27 July – 11 August 2009

**Name of Topic** :

**Name of Lecturer** :

**Date** :

**Time** :

### Instruction:

Use the following score to indicate the extent to which you agree or disagree with each of the statements below.

### Score Code:

Strongly disagree	= 1
Disagree	= 2
Neutral	= 3
Agree	= 4
Strongly agree	= 5

If you have any comment, please write down on the space at the end of each item.

## BLOCK A: RELEVANCE

A1. I was able to understand the content of this subject or able to practice/operate the technique as suggested. (Level of Understanding)

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

A2. Knowledge/skills gained from this subject could be applied to the working responsibility. (Level of Application)

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

## BLOCK B: EFFICIENCY

B1. Documents provided (Module, Workbook, Worksheet, and Paper) are appropriate and useful.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

B2. The lecturer is professional (Method of instruction & presentation, Communication skills: clear explanation, clear answers to questions)

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

B3. The time given was appropriate.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

B4. Considering the content of this subject, the training facility (computer, LCD, overhead projector, laser pointer, screen) was appropriate.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....



## **ANNEX 8**

### **FORM OF OVERALL EVALUATION**



## OVERALL EVALUATION

The Third Country Training Programme on  
Microfinance for African Region:  
"Establishing And Managing Microfinance Institution"  
27 July – 11 August 2009

### Instruction:

Use the following score to indicate the extent to which you agree or disagree with each of the statements below.

### Score Code:

Strongly disagree	= 1
Disagree	= 2
Neutral	= 3
Agree	= 4
Strongly agree	= 5

If you have any comment, please write down on the space at the end of each item.

### BLOCK A: RELEVANCE

A1. The establishment and management of Microfinance Institution (MFI) is one of the priority needs and concerns of my country's policy

1	2	3	4	5
---	---	---	---	---

Comment :

.....

.....

A2. The content of the course (how to start, operate and manage MFI, and its services for SMEs development) meets the needs in my country.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

## BLOCK B: EFFECTIVENESS

**B1. I was able to achieve the following objectives of this course:**

a. Knowledge on the operational aspects of Microfinance Institution

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

b. Knowledge on the different schemes of conventional and sharia

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

**B2. The course contents were clearly related to any present or future work.**

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

## BLOCK C: EFFICIENCY

C1. This course has covered all the subjects that I expected.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

C2. In general, the study visits arranged were suitable to help me deepen my understanding or further my skills on each subject.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

C3. I consider the course “timely” implemented according to the country’s needs in developing microfinance and MFI (objective of the course).

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

C4. Two to three weeks are appropriate for this course.

1	2	3	4	5
---	---	---	---	---

Comment:

.....

.....

## **ANNEX 9**

### **SUMMARY OF TOPIC EVALUATION**

## SUMMARY OF TOPIC EVALUATION

TCTP on Microfinance for African Region:

"Establishing and Managing Microfinance Institution"

27 July – 11 August 2009

Topic	Description	a1	a2	b1	b2	b3	b4	Score
1	Role of supporting institution (such as PNM) for MSMEC development	3.8	4.3	3.8	3.8	3.5	4.5	<b>3.9</b>
2	Indonesian economic development and banking system	4.1	4.0	3.9	4.4	3.7	4.2	<b>4.1</b>
3	Microfinance and MFI development	4.2	4.1	3.8	4.4	3.6	4.4	<b>4.1</b>
4	Basic regulatory framework to establish MFI	4.2	4.2	4.1	4.6	4.2	4.6	<b>4.3</b>
5	Basic operations of Rural Bank (BPR)	4.2	4.4	4.2	4.4	3.9	4.1	<b>4.2</b>
6	Basic operations of Sharia Financial Institution (BMT)	4.3	4.2	4	4.4	3.8	4.3	<b>4.2</b>
7	Leadership Exercises for Entrepreneurs	4.8	4.7	3.8	4.8	4.6	4.9	<b>4.6</b>
8	Introduction on Comprehensive Case of BPR Profidana (Conventional Financing)	4.2	4.4	4.3	4.3	4.3	4.6	<b>4.4</b>
9	Introduction on Comprehensive Case of BMT Beringharjo (Sharia Financing)	4	4.2	4.1	3.7	4.3	4.5	<b>4.1</b>
10	Internship at BPR Profidana	4.5	4.3	4.1	4.3	4.5	4.3	<b>4.3</b>
11	Internship at BMT Beringharjo	4.6	4.6	4.2	4.4	4.7	4.5	<b>4.5</b>
12	Observation to Client of BPR	4.6	4.7	4.1	4.2	4.4	4.0	<b>4.3</b>
13	Observation to Client of BMT	4.5	4.1	3.8	3.9	4.6	3.9	<b>4.1</b>
14	Observation to Women Cooperative of Anggrek Mekar	4	4.1	3.8	3.8	4.1	3.9	<b>3.9</b>
	<b>Average</b>	<b>4.3</b>	<b>4.3</b>	<b>4.0</b>	<b>4.3</b>	<b>4.2</b>	<b>4.3</b>	<b>4.2</b>

## **ANNEX 10**

### **SUMMARY OF OVERALL EVALUATION**



## SUMMARY OF OVERALL EVALUATION

TCTP on Microfinance for African Region:  
 "Establishing And Managing Microfinance Institution"  
 27 July – 11 August 2009

No	Questions								
Participant	a1	a2	b1a	b1b	b2	c1	c2	c3	c4
1	5	5	5	5	5	5	5	5	5
2	5	4	5	5	4	4	5	5	4
3	4	4	4	5	5	4	3	4	4
4	5	5	5	4	5	4	4	3	4
5	4	4	4	4	4	4	5	5	3
6	5	5	4	4	5	4	5	5	5
7	4	4	3	4	4	5	4	5	5
8	5	5	5	5	5	5	5	5	3
9	5	5	5	5	5	5	5	5	5
10	5	5	5	4	4	5	5	4	5
11	5	4	4	4	4	4	5	5	4
<b>Total</b>	<b>52</b>	<b>50</b>	<b>49</b>	<b>49</b>	<b>50</b>	<b>49</b>	<b>51</b>	<b>51</b>	<b>47</b>
<b>Score</b>	<b>4.7</b>	<b>4.5</b>	<b>4.5</b>	<b>4.5</b>	<b>4.5</b>	<b>4.5</b>	<b>4.6</b>	<b>4.6</b>	<b>4.3</b>
<b>Total</b>									40.7
<b>Score</b>									<b>4.5</b>

## **ANNEX 11**

### **LIST OF EXPECTATIONS AND ASSESSMENT**

## LIST OF EXPECTATIONS AND ASSESSMENT

TCTP on Microfinance for African Region:  
 "Establishing And Managing Microfinance Institution"  
 27 July – 11 August 2009

No	Expectations	Met	Not Met
<b>I</b>	<b>On the microfinance development</b>		
1	To understand more about microfinance and its administration styles	1	
2	Knowledge how to develop loan product	1	
3	Understanding MFI, regulation and modalities in order to smooth microfinance development towards MSE development	1	
4	The MFI role in alleviating poverty	1	
5	Method of lending	1	
6	How to manage MFI	1	
7	The short coming and their remedial	0.5	0.5
8	The government role in supporting MFI	1	
9	In-depth knowledge of basic operations of capital based MFI's or donor funded MFI's	1	
10	The African and Indonesian Programme on microfinance development	1	
11	The policies of the government about development	0.5	0.5
12	Learn how MFI we run (operated) in indonesia, how they are formed, operate from other countries and help me identify weakness/ limitations in our MFI's in my country	1	
13	Running sustainable micro finance and reaching out to larger rural communities	1	
14	Ability to implement lessons learned from other countries	1	
15	Learn more about microfinance	1	
16	Learn about the method that successful and sustainable for a microfinance institution	1	
17	Learn how other countries do their microfinance and what makes them successful (especially Indonesia)	1	
18	How to run microfinance organization and how to use microfinance as a poverty reduction tool	1	
19	To know new techniques in microfinance	1	
20	To know experiences of others microfinance	1	
21	Improve my skills in how to present the loans and monitoring clients	1	

No	Expectations	Met	Not Met
22	Challenges in microfinance development & possible solutions	0.5	0.5
23	Increasing outreach of microfinance	1	
24	Obtain knowledge on the microfinance practices in Indonesia and the other countries	1	
25	To do a comparative studying on the progress in Microfinance Institution in Uganda	1	
26	Sharing and learning new challenges of Microfinance and the experiences of their solutions from various participants (countries)	1	
	<b>SUB TOTAL</b>	<b>24.5</b>	<b>1.5</b>
	<b>PERCENTAGE</b>	<b>94%</b>	<b>6%</b>
<b>II</b>	<b>On the substances</b>		
1	To get experiences and knowledge on government support to strengthen microfinance in the line with poverty and unemployment reduction	1	
2	Basic regulatory framework to establish and regulating MFIs. MFIs are currently not being regulated Namfisa or any other organization and with the passing of the Financial Institution and Market(FIM) Bill soon hope to regulate MFI's in future soonest I hope.	1	
3	The experience and knowledge gained will be shared with the ministry of agriculture rural and water development specifically the savings and cooperative division as well as other NGO's working closely with MFIs as well as the MFI's themselves	1	
4	The procedures of microfinance and steps to managing MFI	1	
5	The substance to be delivered relate to my country's context	1	
6	How to acquire good, reliable MIS System when you have large active clients a system that rules, management accounts, HR and loan administrative system		1
7	What is done to encourage client to save group lending method	1	
8	To learn on how my country can be assisted trough this program	1	
9	Regulation of Microfinance	1	
10	Regulation of Technology related provision of microfinance services		1
11	To know how to develop regulatory framework (body) for microfinance institution in Uganda		1
12	Develop protective gears for microfinance institution in Uganda especially SACCOs		1

No	Expectations	Met	Not Met
13	Sharing different levels of supervision and regulations of various levels of microfinance versus the formal financial services providers	1	
	<b>SUB TOTAL</b>	<b>9</b>	<b>4</b>
	<b>PERCENTAGE</b>	<b>69%</b>	<b>31%</b>
<b>III</b>	<b>Possible application of knowledge and experiences be shared to your country</b>		
1	Experience and knowledge to support MFIs and cooperatives in expanding their outreach	1	
2	Knowledge to establish other competitive MFI	1	
3	The best knowledge of countries experiences is shared to my country	1	
4	The best methods of reducing risks of MFI	0.5	0.5
5	Rules and regulations in the formation of the MFIs particularly choosing people with integrity	1	
6	Emphasize on saving and accountability there of accountability in loan of delinquency arrears (how successful do others do it) and how easily can "we" as organization use/implement	1	
7	Marketing strategies for microfinance to reach more people	1	
8	Method used to prevent arrears and what is done to loans that fall in to arrears	1	
9	Expectations to share my experiences on how microfinance is done in south africa and also learn from other country experience	1	
10	Experience of BPR like a Sudanese private bank family bank	1	
11	Family bank specialized in microfinance benefit from BPR to improve my bank Family Bank	1	
12	Microfinance under the sharia law	1	
13	Microfinance for MSME	1	
14	Knowledge obtained to be applied in field of capacity building to the financial institution in Kabarole District-Uganda especially introductionof the sharia law (mode of banking)	1	
15	Sharing the practical innovations from the already written established policies and microfinance practices African approach from others	1	
	<b>SUB TOTAL</b>	<b>14.5</b>	<b>0.5</b>
	<b>PERCENTAGE</b>	<b>97%</b>	<b>3%</b>

No	Expectations	Met	Not Met
<b>IV</b>	<b>Other expectations</b>		
1	Knowledge on preparing and appraising business plan of MSEs		1
2	Able to be aware of other zonal credit officers and the appropriate credit system	1	
3	Able to prepare suitable memorandum collaboration with the lending institution	1	
4	The establishment and ownership structure of MSE	1	
5	The method used to collect loan	1	
6	The determination of interest rate in order MFI to remain viable	1	
7	The relation of cooperative and other MFI	1	
8	The prudential regulation in MFI	1	
9	How to use the microfinance and managing the Microfinance Enterprises	1	
10	To have exchange programme with the government of Indonesia sponsoring MFI's on fact finding and practical learning	1	
11	How can all existing MF work together (policy, procedures, benefit) for the client (collaborations without loss of identity)	1	
12	Possibilities of implementing learn matter in SA and gaining government support	1	
13	Formalization of a bank (by clients for clients)	1	
14	Introduction of other complementary programmes over and about to lending (insurance, etc)	1	
15	Expect to learn more about cultures or other countries and difficulties in running MFI	1	
16	Sharing of experiences	1	
17	Learn about evaluating finance of MSMEs		1
18	Usage of technology in delivery of microfinance		1
19	To create a working relationship between microfinance institutions in Uganda and other countries	1	
20	Field visit to the microfinance institution in Indonesia and other countries	0.5	0.5
21	Learn about product development for SACCOs	1	
22	Develop a framework for SACCOs progress and possible linkage of Uganda government to other International Institution for funding		1
23	Sharing of Experiences	1	

No	Expectations	Met	Not Met
24	Relevance of the already established psychologies, e.g CGAP and Micro Summit		1
25	Experience of serving the poor of poorest at sustainable level with subsidized or commercial approach		1
26	Government interactions to sustainability and safety of poor's savings	1	
	<b>SUB TOTAL</b>	<b>19.5</b>	<b>6.5</b>
	<b>PERCENTAGE</b>	<b>75%</b>	<b>25%</b>
	<b>TOTAL</b>	<b>67.5</b>	<b>12.5</b>
	<b>PERCENTAGE</b>	<b>84%</b>	<b>16%</b>
	<b>RESULT</b>	<b>Satisfied</b>	

#### Scale of Assessment on Expectations:

81% - 100% Met

61% - 80% Met

31% - 60% Met

0% - 30% Met

Satisfied

Good

Sufficient

Failed

## **ANNEX 12**

### **BRIEFING ON BACK HOME PLAN**

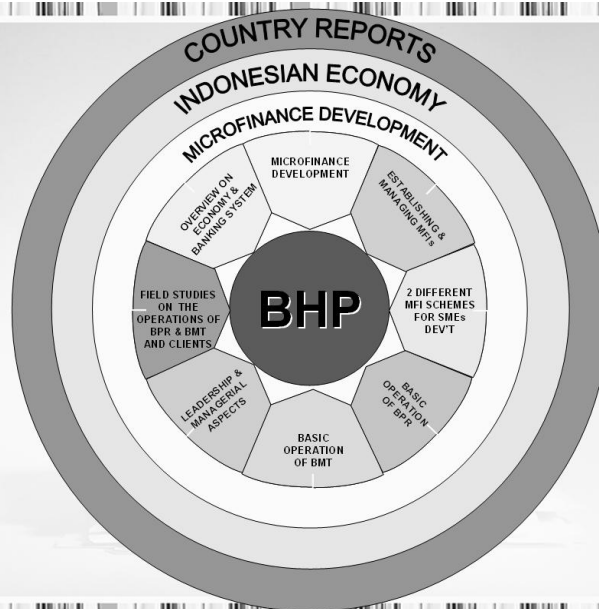




BRIEFING PAPER:  
**'BACK-HOME PLAN'**

Prepared by Achmad Rofi'ie for  
**Third Country Training Programme on  
'Microfinance for African Region'**

Jakarta and Yogyakarta, 27 July to 11 August 2009



#### WHAT IS 'BACK HOME' PLAN?

It is a plan you are supposed to do after completing this course.

#### WHY YOU SHOULD MAKE IT?

It is to prove that you have been fully aware of the importance of microfinance development in your country and willing to do/think something.

#### HOW YOU PREPARE IT?

It could be a country-based work. You may prepare the plan either dealing with policy aspect or technical/operational aspect.

#### IS IT DIFFICULT?

It is easy. You just follow the 5 keys

#### WHEN IS THE DEADLINE?

Your back home plan should be finished by 10 August 2009, it means you have about 4 more days to prepare the work.

#### IS IT TO BE PRESENTED?

Yes, your back home plan to be presented and shared on 11 August 2009, before the Closing Session.

### PREPARING BACK-HOME PLAN

#### ■ 5 KEYS ■

1. TITLE (SIMPLE AND CLEAR)
2. SHORT-TERM PLAN (FOR 1 - 3 YEARS)
3. FOCUSED OBJECTIVES
4. OPERATIONABLE
5. CONCISED (ABOUT 2 - 5 PAGES)

## **MAIN POINTS OF THE 'BACK-HOME PLAN'**

### **1. Objective**

(local/national interest)

### **2. How to achieve**

- ❖ Resources required:  
Human, Financial, Technology
- ❖ Operational aspects:  
Stakeholders, Coordination
- ❖ Outputs expected:  
Policy or Field Actions

### **3. Time Frame**

(one-three year period)

## **REFERENCE 1 (SUBSTANCE)**

### **■ POLICY-RELATED ISSUES:**

#### **I. POLICY AND REGULATORY ENVIRONMENT FOR MFI**

1. Conducive Economic Policies for MF
2. Government's Commitment to Promote the MF
3. Financial Market and System Approach for the Development of MF
4. Partnership and Collaboration with Stakeholders
5. Conducive Legal and Regulatory-Responsive-Supervisory Framework

### **■ ACTION-RELATED ISSUES:**

#### **II. INSTITUTIONAL CAPACITY DEVELOPMENT OF MFI**

1. Organization and Governance
2. Financial Methodology
3. Risk Management and Internal Supervision
4. Marketing
5. Funding
6. Management Information System
7. Human Resource Development and Training
8. Technical Assistance

**REFERENCE 2 (FORMAT)**

**BASIC ISSUES OF COUNTRY'S CONCERN WITH  
MICROFINANCE DEVELOPMENT**

- 1. AWARENESS**
  - A. PUBLIC POLICY
  - B. CIVIL SOCIETY
- 2. RESPONSE**
  - A. INITIATIVE
  - B. HUMAN RESOURCE
  - C. FINANCIAL RESOURCE
  - D. INSTITUTIONAL ASPECT
- 3. RESULT**
  - A. WHAT
  - B. HOW TO MANAGE
- 4. FUTURE PLAN**
  - A. WHERE TO GO
  - B. HOW TO GET THERE

**PARTICIPATING COUNTRIES**

- ETHIOPIA (2 participants)
- KENYA (1 participant)
- NAMIBIA (1 participant)
- SOUTH AFRICA (3 participants)
- SUDAN (2 participants)
- UGANDA (3 participants)

## **ANNEX 13**

### **LIST OF BHP TITLES BY PARTICIPANTS**

## LIST OF BHP TITLES BY PARTICIPANTS

TCTP on Microfinance for African Region:  
"Establishing And Managing Microfinance Institution"

27 July – 11 August 2009

NO.	COUNTRY	NAME OF PARTICIPANT	TITLE OF BHP
1.	Kenya	Norman Lukorito Khayota	Establishing Trade Development Joint Loans and Savings Board at District Level
2.	South Africa	Musa Stanley Mbingo	The Establishment of a Training Institution of Micro Finance In South Africa
		Nomalanga Florence Masumpa	Growing Strengthen and Sustainable MFI in South Africa
		Ramadimetja Francina Phao	
3.	Ethiopia	Assefa Kiros Gebremariam	Introducing Business Cluster For Mses Development and to Strengthen Cooperatives in Ethiopia
		Eshetu Abtew Mamed	
4.	Namibia	Lucrecia Lolo Lombardt	Registration of Unregistered Lenders in Namibia
5.	Sudan	Osman Mohmed Mohy Eldin Mohmed	Establishing Marketing Dpartment in The Family Bank Aministrative Sructure
		Abd El Karim Mohammed	
		Abd El Ghafar Fadul	
6.	Uganda	Charles Kulibanza Byanyima	Intergration of The Sharia-Microfinance Principles in Uganda
		Zabasajja Nkonwa Joseph	
		Liberio Tuhirirwe	