

MICROFINANCE TRAINING FOR PRACTITIONERS: “BREAKING THROUGH BEYOND TRADITIONS”

This is the second Microfinance training programme by the Asian Banking School after the successful run of “Microfinance: Trends, Risks and Prospects” in 2016. The programme aims to advance knowledge, technical know-how and competence of Microfinance practitioners in the ASEAN region.

This year’s programme has been developed with the support of the World Bank and Bank Negara Malaysia, in conjunction with the Global Symposium on Microfinance under the theme “Revolutionising Microfinance: Insight, Innovation, Inclusion”, to be held from 22 to 23 May 2017 in Sasana Kijang, Kuala Lumpur.

This three-day programme presents opportunities for participants to gain insights, exchange views and best practices, network and share experiences on emerging innovations and technology which are fast affecting the financial service providers and impacting how they operate. Microfinance service providers are jumping on the bandwagon too, breaking through the traditional methods of reaching out and servicing their customers. Topic coverage includes innovations in microfinance, alternative delivery channels and technology, design thinking, digital credit deployment, use of (big) data in microfinance and the new paradigm in credit risk assessment and risk management.

OBJECTIVES OUTLINE

This programme aims to put into perspective the current thinking and practices for microfinance practitioners to be able to:

- Understand emerging global trends and technology-led innovations in microfinance
- Enhance readiness and know-how to adopt technology and other innovations in microfinance business models, delivery channels and risk management
- Learn to implement and deliver digital credit for greater outreach and efficiency
- Apply design thinking strategies in devising suitable business models and financial solutions that meet the needs of end customers
- Leverage on (big) data to enhance capability in sourcing new customers, deepening customer relationships and managing risks
- Understand risks and challenges as well as key success factors in implementing technology-based solutions and alternative delivery channels

TRAINING METHODOLOGY

Lectures, group discussions, case studies, mini workshop and presentation of ideas

PARTICIPANT PROFILE

Middle to senior-level practitioners (3-5 years of experience) from microfinance service providers (development financial institutions, banks and microfinance institutions), policy makers/regulators, NGOs, policy and research centres, academicians and other similar entities involved in microfinance

PROGRAMME OUTLINE

- Innovations in Microfinance: The Journey Thus Far
- Scaling Up Microfinance through Innovative Channels
- Reimagining Microfinance Providers with Design Thinking
- Digital Credit Deployment
- Unlocking the Potential of (Big) Data for Microfinance
- Algorithm-based Microfinance Credit Assessment: A New Paradigm
- Digital Microfinance: Managing Risk, Building Resilience
- Sustainable Business Models for Microfinance

PROGRAMME DETAILS

Date : 24 – 26 May 2017

Time : 9:00 am – 5:00 pm

Venue : Lanai Kijang, Kuala Lumpur

DAY 1

8.00 am – 9.00 am	Registration
9.00 am – 9.30 am	Welcome Speech by Professor Colyn Gardner, CEO, Asian Banking School Programme Orientation by Master Trainer
9.30am – 11.00 am	Session 1: Innovations in Microfinance : The Journey Thus Far This century has witnessed unprecedented progress in innovations leveraging on technology in almost all walks of life. Whilst the finance industry has naturally embraced Fintech, the Microfinance sector has had its share of evolution employing technology enablers. This session aims to set the preface for rest of this programme by drawing essential lessons from Microfinance industry's journey thus far and its phenomenal growth, contrasting Microfinance service providers in the traditional era vis-à-vis Fintech age. The session will focus on: <ul style="list-style-type: none">• Humble beginnings of innovation of Microfinance service providers• Commercialization and growth of the Microfinance industry• Waves of innovation in various parts of the world (e.g. delivery channels and technology, product design, credit assessment)• Gains from such innovation to financial service providers (FSPs), governments, consumers and other stakeholders• The new challenges of microfinance <i>Trainer: John Owens</i>
11.00 am – 11.15 am	COFFEE BREAK
11.15 am – 12.45 pm	Session 2: Scaling Up Microfinance through Innovative Channels This session will provide an overview of the alternative delivery channels ecosystem and technology based on the IFC <i>"Alternative Delivery Channels Handbook"</i> . This session will highlight how innovations in delivery channels result in greater outreach and efficiency in microfinance. <ul style="list-style-type: none">• Overview of the alternative delivery channels ecosystem• Key considerations for FSPs to develop relevant strategy and deploy a successful implementation of ADC's project• Success stories of microfinance service providers in implementing ADC (e.g. agent banking, extension/field services, internet banking, mobile banking) <i>Trainer: John Owens</i>
12.45 pm – 2.00 pm	LUNCH
2.00 pm – 3.30 pm	Session 3: Reimagining Microfinance Providers with Design Thinking (mini workshop) The world is changing faster than ever. Digitalisation, Mobile and FinTech startups provide new competitive pressures and massive opportunities to drive increased efficiencies and new value creation for Microfinance Providers, their community customers and value chain partners. Design Thinking is a human-centred approach to innovation that draws from the designer's toolkit to integrate the needs of people, the possibilities of technology, and the requirements for business success by making more desirable solutions for clients. This course will help you experience and discover the design thinking process, mindset and how to apply key techniques to make your work more impactful. Part 1 <ul style="list-style-type: none">• Framing the context of human-centered design• Discovering the power of design thinking in Microfinance <i>Trainer: Christoffer Erichsen</i>
3.30 pm – 3.45 pm	COFFEE BREAK
3.45 pm – 5.15 pm	Session 3: Reimagining Microfinance Providers with Design Thinking (mini workshop - cont'd) Part 2 <ul style="list-style-type: none">• Live experience applying design thinking in teams• Learning reflections• Action planning for application <i>Trainer: Christoffer Erichsen</i>
5.15 pm	End of Day 1

DAY 2

9.00 am – 10.45 am

Session 4: Digital Credit Deployment (Part 1)

The session illustrates basic concepts on digital credit, one of the emerging models in microfinance. It provides end-to-end guide to implement and deliver digital credit.

- Approaches in implementing digital credit
- Credit scoring and uses of new alternative data
- Product and service design considerations
- Unique financial dynamics to implement digital credit business models
- Building potential partnerships for greater efficiency

Trainer: John Owens

10.45 am – 11.00 am

COFFEE BREAK

11.00 am – 12.45 pm

Session 5: Unlocking the Potential of (Big) Data for Microfinance

The last decade has seen a growth not only in the amount of data being collected but also new sources of digital data. Once digitized, an organization's data can benefit FSPs through finding new customers, deepening customer relationships and managing risks. This presents a unique opportunity for FSP's if they can adapt and leverage this opportunity. This session will outline the initial strategic and tactical steps an FSP can take to first assess and then enhance its data capability. The session will be based on this report.

- Understanding sources of data in the context of microfinance
 - Traditional data (e.g. customer information available in a credit report/customer banking account)
 - Alternative data (e.g. utility bills, social data, psychometric analysis data, geospatial data)
 - Big data: Is it the same as alternative data?
- How to start?: A self-assessment framework
- Framework for deriving value from data
- Data privacy considerations
- Key considerations for a successful implementation

Trainer: Bennett Gordon

12.45 pm – 2.00 pm

LUNCH

2.00 pm – 3.30 pm

Session 6: Algorithm-based Microfinance Credit Assessment: A New Paradigm

Lack of traditional data points such as proof of income or credit histories has been a pervasive issue amongst grassroots from time beginning. Utilising alternative data from telecommunications and utilities companies, wholesalers, retailers and governments provides great promise for the creation of credit profiles for those outside the financial mainstream. This session explores how algorithm-based credit assessments can improve access to bank lending for MSMEs and how Fintech can lower MSME lending costs for financial institutions. The session will draw on the experiences of Kopo Kopo and Lennddo.

- Leveraging on Big Data and credit algorithms
- Success stories of Kopo Kopo and Lennddo
- Challenges in new age scoring models

Trainer: Bennett Gordon

Additional speakers: Forum speakers from Lennddo

3.30 pm – 3.45 pm

COFFEE BREAK

3.45 pm – 5.15 pm

Session 4: Digital Credit Deployment (Part 2)

Building on the session during the day, this session will focus providing practical information on how MFI's can move forward with developing a roadmap for deploying digital credit. The session will cover

- Unique financial dynamics to implement digital credit business models
- Building potential partnerships for greater efficiency

Trainer: John Owens

5.15 pm

End of Day 2

DAY 3

9.00 am – 10.45 am	<p>Session 7: Digital Microfinance: Managing Risk, Building Resilience</p> <p>As Microfinance service providers around the globe continues to deploy digital channels to expand the range of services available, they become more vulnerable to unforeseen or new risks. To protect these new and growing businesses, its customers, and partners (such as agents), there is a clear need for most Microfinance service providers to improve risk management awareness, approach and implementation. Drawing on practical examples and the framework presented in this IFC report , this session will</p> <ul style="list-style-type: none">• Introduction to different types of risks that may be faced by FSPs using digital financial services (DFS)• Identify general lessons learned by FSPs about DFS risk management• Understanding and addressing consumer risks in DFS <p><i>Trainer: John Owens</i></p>
10.45 am – 11.00 am	<p>COFFEE BREAK</p>
11.00 am – 12.30 pm	<p>Session 8: Sustainable Business Models for Microfinance</p> <p>The aim of this workshop is to elucidate how to strike the right balance between achieving the right price point and sustaining profitability, mindful of the double / triple bottom-line that many Microfinance service providers need to embrace. The facilitator will use a stylized real world example to walk through pricing mechanism for Microfinance service providers in this session. The session will also explore useful tactics, technology and tools for effective loan monitoring and delinquency management.</p> <p><i>Trainer: Nisha Singh</i></p>
12.30 pm – 2.30 pm	<p>LUNCH</p>
2.30 pm – 4.30 pm	<p>Session 9: Case Study Discussions (<i>Interactive activity</i>)</p> <p><i>Trainer: John Owens</i></p>
4.30 pm – 5.00 pm	<p>Debrief and closing session</p>
5.00 pm – 5.15 pm	<p>COFFEE BREAK</p>
5.15 pm	<p>End of Day 3</p>

ABOUT THE TRAINERS



JOHN OWENS

Senior Digital Financial Services Advisor

John Owens, Senior Digital Financial Services Advisor. An attorney and senior advisor who has worked with microfinance institutions, banks, credit cooperatives, financial technology as well as regulators and policy makers across Asia and the Pacific, Africa, China, Eastern Europe, Russia, the Middle East, Latin America and the Caribbean on digital financial services and financial inclusion strategies and policies. He has also provided technical advisory services, training, and research to various financial service providers as well as managed several international development projects focused on microfinance, financial inclusion, digital financial services, digital payments and agent networks for more than 25 years. He holds a Juris Doctor in Law from Notre Dame Law School and Bachelor of Art degrees in Accounting and Philosophy from Gustavus Adolphus College.



CHRISTOFFER ERICHSEN

CEO & Lead Facilitator, HumanInc Sdn Bhd

Christoffer has over 20 years of experience in the fields of innovation, learning and facilitation of change. Chris is an internationally sought-after keynote speaker, facilitates innovation labs for large organisations and run 4 core modules: Design Thinking, Leading Innovation, Creative Leadership and Running Agile Projects. As a senior process consultant Christoffer has led and delivered large change management and innovation projects in Europe & South East Asia. Chris has integrated his years of experience, unique frameworks and simple tools into a consulting practice that focuses on supporting individuals, networks and organisations in discovering their potential to create new value through innovation and change. Christoffer advises the UN on innovation, mentors business leaders, startups and social enterprises. During his career, he has received a range of awards; in 2013 he received the CSR Leadership and Excellence Award at the World CSR Congress and most recently he has been appointed to support leading SMEs to go regional in ASEAN.



BENNETT GORDON

Bennett Gordon is a consultant specializing in payments, technology, and commerce. For two years, Bennett led the finance department at Kopo Kopo, the first merchant aggregator and merchant cash advance provider in the mobile money industry. More recently Bennett has consulted for clients such as MasterCard, the UN's International Telecommunication Union, and the World Bank. He holds a BA from The George Washington University and an MA from The Johns Hopkins University with a concentration in Latin American Studies and specializations in finance and emerging markets. He has lived in Colombia, Argentina, Italy, Kenya, Tanzania, and currently is based in Seattle.



NISHA SINGH

Nisha Singh is an internationally experienced development professional, strategist, project manager, trainer, facilitator, curricula developer, and entrepreneur - born and educated in India and now based in Washington, D.C. Specialization include in microfinance, digital finance, financial inclusion, enterprise and livelihood development, economic development with a specific focus on the cross-cutting areas of gender, youth and vulnerable populations), food security, organizational development, behaviour change and learning.

She has worked in over 20 countries; designed and managed multiple large development programs; developed microenterprise, microfinance, and entrepreneurship curricula independently and as part of a team; has experience in writing as well as producing technical tools and materials as demonstrated by the over 30 publications she has contributed to.; worked in building the capacity of development organizations in over 10 countries; presented learning and experiences at international conferences.

Till November 2017, she was the Senior Director of Programs at the SEEP Network where she worked for 8 years. Nisha holds a Masters in Non-Profit Management from the University of Pennsylvania and an MBA from the University of Hyderabad, India.

ABOUT THE TRAINERS



LEW TAW FONG

Consultant, Asian Banking School

Lew Taw Fong is a consultant with Asian Banking School (ABS) specializing in Branch Management programme. His other areas of expertise include Branch Banking Operations, Introduction to Trade Financing, AMLA/CTF, Central Credit Reference Information Search (CCRIS), Fraud Detection and Prevention, Covenants and credit Support, Security and Loan administration, Introduction to Credit for Consumer Sales Executive, Line and Middle Managers and System Work flow for Mortgage and investment Loans. He holds a Bachelor's Degree in Business Administration Majoring in Management from the University of Ottawa, Kansas, US. He is also certified Manager Trainer from the Singapore Institute of Management as well as a certified HRDF trainer. He has 32 years of experience with Maybank holding various key positions including Branch Manager, Regional Trainer and Facilitator, Task Force, Head of Trade Finance and Chief Operating Officer based in Maybank Hong Kong. After his retirement, Lew went on to be the Group Organizational Trainer for the Maybank Training Academy before he joined ABS.



YEOW TIANG HUI

Senior Consultant, Asian Banking School

Yeow Tiang Hui has 28 years of experience in banking and investment, having first worked with small and medium enterprise clients at United Overseas Bank and Citibank N.A., Singapore. He then moved on to manage multinational accounts in Deutsche Bank AG, which was followed by managing large local corporate clients in Citibank/Citicorp Malaysia, where he was also Vice President in their venture capital outfit and the Head of Commercial Banking.

From 1997 to 2005, he served as Head of the offshore banking business of the French banking group, Crédit Industriel et Commercial covering Malaysia, Greater China and the Philippines. After that, from 2007 till 2016, he served as the Head of Corporate Banking at Kuwait Finance House (KFH) where in 2012, he set up the client coverage team housed under the Investment Banking Division. He was involved in the structuring and implementation of Shariah compliant financing products at KFH.

Yeow graduated in Economics from the National University of Singapore where he studied International Finance, Banking & Monetary Economics. He obtained further training in banking and finance from the Institute of Banking & Finance in Singapore, Deutsche Bank Asia Pacific, and Citibank Asia Pacific Banking Institute, where he studied Credit & Financial Analysis, Applied Financial Services, International Trade Finance, Corporate Finance and Financial Derivative Products.

ABOUT THE SCHOOL

The **ASIAN BANKING SCHOOL (ABS)** is the industry provider of premium learning development programmes. Dedicated to developing talent, it specializes in professional banking education and serves as a channel for intellectual content and thought leadership for the banking sector.

As one of the industry's preferred partners in learning and development, ABS offers industry relevant training programmes that cover a comprehensive list of banking areas and are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of our clients.

Through its sector-leading customised and open enrolment Executive Education programmes including the ground-breaking Global Banking Leaders Programme with Cass Business School and Summer School Programme with the University of Cambridge Judge Business School, ABS equips banks and its Senior Executives with the right knowledge to take them up and move them forward.

ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body.

ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes.

Guided by the transformation blueprint for the Malaysian banking education landscape, it is the aim of ABS to innovate the approach of developing talent, and in turn raise the calibre and dynamism of professionals in the industry.

For training enquiries, please contact:

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