



COURSE REPORT OF

The Third Country Training Programme on

MICROFINANCE FOR AFRICAN REGION: "MANAGING MICROFINANCE INSTITUTION"



Jakarta & Bandung, 10 – 21 October 2011

**An Executive Summary of
Course Report on
Third Country Training Programme on
Microfinance for African Region:
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, and the second batch (2007-2011) focused on the institutional set-up and management for microfinance development. This Report is made for the fifth year of the second batch, that had been conducted on 10-21 October 2011 in Jakarta and Bandung, participated by 11 representatives from Ethiopia (3 persons), Kenya (2 persons), Namibia (3 person), and Uganda (3 persons). The participants of the programme comprise of policy makers and practitioners where they could share common issues with different perspectives.

The Course was intended to provide participants from African countries with an opportunity to improve their knowledge and techniques in managing microfinance institution (MFI). In order to enrich the discussion, a Japanese expert (Mr. Kazuto Tsuji) was also invited to share the subject of Financial Inclusion through the Promotion of Microfinance. At the end of the Course, participants were expected to have improved and upgraded relevant techniques and knowledge of: (a) applying appropriate method in managing MFI operations either they are conventional-based or sharia-based; and (b) enhancing the capabilities to develop MFI products and learn the different experiences of other countries.

The Course subjects were more focused on practical aspects of microfinance development based on two different operational schemes of Sharia Rural Bank and Conventional Financial Institution (Cooperative). Field visit activities were also conducted at the two different financing schemes in Bandung. The two different MFIs observed by participants are the fast-growing Sharia Rural Bank (BPRS) of Al Ma'soem and the most developed Conventional Financial Institution of Kospin Jasa Cooperative. Those two MFIs provided participants with practical knowledge of microfinance development. The participants also observed the two MFIs' members and clients; how the members/clients/entrepreneurs manage their small enterprises by using microcredit from the two MFIs.

Built-in topic and overall evaluations were also conducted by using JICA's templates and another format prepared by NAM CSSTC (called as check participant's expectations). This NAM CSSTC format was intended to cross-check whether the participant's expectations expressed before the training session started were met or not met after the overall training subjects had been thoroughly discussed.

Results of the evaluation could be summarized as follows:

1. Concerning Topic Evaluation:

There are two topics/subjects get the highest score, namely (1) the Financial Inclusion through the Promotion of Microfinance by Kazuto Tsuji (4.55); and (2) MFI Network and Strategic Alliances by Nagwa Kamal (4.55). The lowest score is for Basic Operation of Rural Bank by Werry Buswir (4.06).

Following is the detailed result:

No	a1	a2	b1	b2	b3	b4	Score	Relevance	Efficiency	Name
1	4,7	4,5	4,9	4,9	3,7	4,5	4,55	4,59	4,52	Tsuji
2	4,4	3,9	4,5	4,4	4,5	4,6	4,36	4,14	4,48	Tulus-1
3	4,5	4,1	4,3	4,4	4,5	4,6	4,41	4,32	4,45	Tulus-2
4	3,6	3,8	4,0	3,9	4,5	4,7	4,11	3,73	4,30	Eriyatno-1
5	4,5	4,2	4,3	4,3	4,7	4,6	4,42	4,32	4,48	Eriyatno-2
6	4,3	4,1	4,3	4,4	4,5	4,3	4,29	4,18	4,34	Eriyatno-3
7	4,2	4,2	4,3	4,3	3,5	4,2	4,11	4,18	4,07	Werry-1
8	4,3	4,1	4,3	4,1	3,9	4,3	4,15	4,18	4,14	Werry-2
9	4,2	4,1	3,9	4,2	3,7	4,3	4,06	4,14	4,02	Werry-3
10	4,5	4,1	4,3	4,2	4,4	4,5	4,32	4,27	4,34	Werry-4
11	4,6	4,4	4,5	4,5	4,5	4,5	4,50	4,50	4,50	Nagwa-1
12	4,5	4,5	4,5	4,5	4,7	4,5	4,55	4,55	4,55	Nagwa-2
13	4,5	3,7	3,6	4,1	4,9	0,0	4,16	4,10	4,20	Visit BPRS
14	4,6	4,3	4,2	4,3	4,6	0,0	4,40	4,45	4,36	Visit BMT
Ave	4,39	4,13	4,26	4,31	4,34	4,48	4,31	4,26	4,34	

Regarding level of understanding, application, training materials, methodology, time given, and facilities, average score is upper than 4.0 ranging from 4.13 to 4.48, of the maximum scale 5.00.

2. Concerning Overall Evaluation:

The highest score for the overall evaluation is the Effectiveness and Efficiency of the course implementation (4.55). Another interesting issues are that the knowledge on the different schemes of conventional and sharia (b1b), the study visit (c2), the course timing (c3) and time plan (c4) reached the highest score (4.60). The rest score is ranging from 4.30 to 4.60 of the maximum scale 5.00.

Following is the detailed result:

No	a1	a2	b1a	b1b	b2	c1	c2	c3	c4
1	4	3	4	5	4	3	5	5	5
2	3	2	3	4	4	1	4	3	4
3	4	5	5	5	4	5	5	5	5
4	5	5	4	5	5	4	5	5	5
5	5	5	5	4	5	5	5	5	4
6	4	5	5	5	4	5	4	4	5
7	5	5	5	5	5	5	5	5	5
8	5	5	5	5	5	5	5	5	5
9	4	4	4	4	4	4	4	4	4
10	5	5	5	5	5	5	5	5	5
11	5	5	4	4	5	5	4	5	4
Total	49	49	49	51	50	47	51	51	51
Score	4,5	4,5	4,5	4,6	4,5	4,3	4,6	4,6	4,6
				4,45		4,55			
					Total Score				40,7
					Final Score				4,53

3. Concerning Check Participant's Expectations:

Participants were asked to fill-out the prepared form to explore their expectations before the training session started. On the last day their expectations were disclosed and openly discussed among themselves to check whether their expectations were met or not met. There are five parts of the expected results, namely: (a) on the general knowledge related with microfinance development (91% met); (b) on the operational management of microfinance institution (91% met); (c) on the relation of the substances delivered in the session to African country's interest (100% met); (d) on the possible application of knowledge and experiences shared in the session to African microfinance development (100% met); and (e) on other expectations (90% met). The final result (average of the five parts) was that they satisfied with the Course as their expectations are almost perfectly met (94.40%) in accordance with the Scale of Assessment on Expectations which is: 0%-25% met is Failed, 26%-50% met is Sufficient, 51%-80% is Good, and 81%-100% is Satisfied.

Following is the detailed result:

No.	EXPECTATION	MET			NOT MET		
		10	8	6	4	2	0
I	ON THE GENERAL KNOWLEDGE RELATED WITH MICROFINANCE DEVELOPMENT						
1	The very reason why MF is introduced to this world and its impact on poverty reductions so as inclusive economic development. (Sintayehu Desalegn Ossa to ascertain, Ethiopia).				v		
2	How to solve MF problems; How MF effective run its work; How saving Mobilization run. (Jarsa Jabulo Ujite, Ethiopia)		v				

3	With regard to general knowledge MFD, I would expect a briefing on the philosophy and concepts of MF. (Frehiwot Tefera Atalay, Ethiopia)	v					
4	I wish to understand how Establishment, Regulation, Financing Models and Risk Management are done in other Countries. (Zack M. Mukewa, Kenya)		v				
5	To gain an understanding of the techniques used to develop MF in Indonesia and also in the countries of the other participants. (Benard Muciri Njiru, Kenya)		v				
6	How to mobilize funds to sustain MF projects in rural areas. (Lorna Peyavali Mbware, Namibia).		v				
7	Share different ideas from the participants from different countries; Gain knowledge and experience on MF and its applications. (Nangula Elizabeth Foibe Angula, Namibia).	v					
8	I will greatly appreciate if I can gain more information with regards to MFD general and in specific in Indonesia, achievement and challenges they have experience. (Augustinus Ucham, Namibia)	v					
9	To be equipped with more skills in MF that can also be applied to Uganda in improve in performance; To share the role of managing savings and credit in MFIs. (Sylvia Katusiime, Uganda)	v					
10	To learn more about the skills involved in managing MFI. (Alan Mugume, Uganda)		v				
11	Share experiences from different countries; Learn how MF is administered in different countries. (Frank Fred Kirungi, Uganda)	v					
II ON THE OPERATIONAL MANAGEMENT OF MICROFINANCE INSTITUTION							
1	Acceptable level risk in MFI and minimum thresholds for NPLS, ROE, ROAs, OE, and so on (Internationally is accepted); What type & lending methodology should be followed by MFIs to be operationally and financially self sufficient. (Sintayehu Desalegn Ossa, Ethiopia).				v		
2	How MFI set loanable fund from Donor to sustainability; How MSE problem solve & recovering the loan; Approve of examining MFI. (Jarsa Jabulo Ujite, Ethiopia)		v				
3	My expectation in case of operational management is as to how the current operational management is being performed both in Indonesia and in other country's of the participants. Moreover I would expect to conduct discussion as to what should be the management type to be uphold. (Frehiwot Tefera Atalay, Ethiopia)	v					
4	To understand how best practices can be developed on Regulation Measures, Risk & Project Management and Financing Models. (Zack M. Mukewa, Kenya)		v				
5	To learn about how MFIs are managed in Indonesia and how different it is in Kenya. (Benard Muciri Njiru, Kenya)	v					
6	How best can MF programmes recoup from the loan granted. (Lorna Peyavali Mbware, Namibia).		v				
7	To better understand about the management of MFI in order to be a succesful implementation of MF programme in Namibia. (Nangula Elizabeth Foibe Angula, Namibia).			v			
8	How best MFI operates for better benefits to its purpose, communities to improve economic growth in Namibia and social economic development of its people; Need to learn practical implementation of MF programme. (Augustinus Ucham, Namibia)		v				

9	To share experience in MFIs ranging from small MF to bigger institutions. (Sylvia Katusiime, Uganda)	v					
10	To learn which structures are suitable for effective management within MFIs. (Alan Mugume, Uganda)		v				
11	Learn about how MF is administered in different countries. (Frank Fred Kirungi, Uganda)		v				
III	HOW YOU RELATE THE SUBSTANCES (EITHER POLICY OR TECHNICAL ASPECTS) TO BE DELIVERED IN THE SESSION TO YOUR COUNTRY'S INTEREST						
1	To improve regulatory framework of our country; How to manage MFI to poverty reduction strategy of the country; How to attain both social and sustainability mission. (Sintayehu Desalegn Ossa, Ethiopia).		v				
2	How MFI governance structure organized; In what ways Credit Information Bureau (CI) problem fully started (exchange their idea). (Jarsa Jabulo Ujite, Ethiopia)			v			
3	I will try to deliver the substances of my country's perspective by participating in discussions and through the country papers to be presented. (Frehiwot Tefera Atalay, Ethiopia)		v				
4	I relate as an expert from Financing and Project Management. The policy and technical aspects are important to economic growth and development. (Zack M. Mukewa, Kenya)	v					
5	The regulation of MFIs (deposit taking) is new in my country. Therefore the policy issues relating to the regulatory framework will go a long way in understanding practices in the countries especially where MF is more developed. (Benard Muciri Njiru, Kenya)			v			
6	What can Namibia learn from countries expose to MF policies that respect the theoretical policies government needs to put in place to sustain availability of resources, discipline and management. (Lorna Peyavali Mbware, Namibia).	v					
7	To gain more knowledge on what type of good strategies to be put in place for MF good governance. (Nangula Elizabeth Foibe Angula, Namibia).		v				
8	To learn current regulatory policies of others countries related to MFIs. Technical expertise from other countries how best the programme can be applied in Namibia. (Augustinus Ucham, Namibia)	v					
9	Able to follow up the policies and come up with a proper policy that can apply in my country. This will help to improve MF sector since there has been no policy restricting financial institution. (Sylvia Katusiime, Uganda)		v				
10	To be able to pick up on those aspects and features from other countries that maybe suitable for Uganda's own policy and regulatory framework. (Alan Mugume, Uganda)	v					
11	I expect to note the differences in policy and technical aspects of MF in other places in order for me to suggest the inclusion of the same in our country if they are applicable.. (Frank Fred Kirungi, Uganda)		v				
IV	POSSIBLE APPLICATION OF KNOWLEDGE AND EXPERIENCES SHARED IN THE SESSION TO YOUR COUNTRY'S MICROFINANCE DEVELOPMENT						
1	The above expectations will totally be applied in my country. (Sintayehu Desalegn Ossa, Ethiopia).		v				
2	How SME organize & recover their loan properly; How MFI sustain (independently) with taken Donor from third body; How exchange information in Credit Information Bureau (CI). (Jarsa Jabulo Ujite, Ethiopia)		v				

3	I would expect to acquire a knowledge of experience as to different types of operational & regulatory managements of MFI that could enhance the development of MF in an effective manner. (Frehiwot Tefera Atalay, Ethiopia)			v			
4	MF Project Management; MF regulation & Risk Management are all important in my area of responsibility and interest. (Zack M. Mukewa, Kenya)		v				
5	Appreciate other models used in the regulation of MFIs; Learn ways in which the MF industry can be promoted to enable further growth of the sector. (Benard Muciri Njiru, Kenya)		v				
6	Strong political commitment to learn from other countries on how government handled financial instruments and inclusions by developing emerging socio-economics; How do educational institutions affect the implementation?; Good practices in MF.. (Lorna Peyavali Mbale, Namibia).	v					
7	Implementation of MF scheme that will benefit the rural communities; How best Namibia can implement the programme, especially funding control. (Nangula Elizabeth Foibe Angula, Namibia).		v				
8	Proper implementation of MF; Apply knowledge gain from training in Namibia and improve applications there off. (Augustinus Ucham, Namibia)	v					
9	Through sharing experience SACCOS (MFI) will be encouraged to do more of savings through mobilization than credit and its institution to grow to meet our expectations. (Sylvia Katusime, Uganda)		v				
10	To present the final report from this training to MF stakeholders back in Uganda. Stakeholders can then debate aspects of the report so as to come up with a common vision on the way forward. (Alan Mugume, Uganda)		v				
11	I expect to get practical illustration and real life experiences from this training for easy application when i go back to Uganda. (Frank Fred Kirungi, Uganda)	v					
V	OTHER EXPECTATIONS						
1	The special nature & MFIs that should considered regulating and supervising them; How the poorest of poor can be included or get access to finance. (Sintayehu Desalegn Ossa, Ethiopia).			v			
2	How MFI supervised & by how many times a year; About getting loanable fund for beginning MF (especially); Approaches of MFI; Fully information of mobile banking. (Jarsa Jabulo Ujite, Ethiopia)			v			
3	I would expect that the programme will create an opportunity to exhaustively discuss & share experience of different countries. (Frehiwot Tefera Atalay, Ethiopia)	v					
4	Having experience from other organizations and countries participating. (Zack M. Mukewa, Kenya)	v					
5	Acquire knowledge on other supervisory techniques applied in Indonesia and other countries; Exchange ideas and experiences with other participants; Techniques for establishing and managing MFIs. (Benard Muciri Njiru, Kenya)	v					
6	Dissemination of information to relevant stakeholders; Inclusion of the rural poor in the decision making processes. (Lorna Peyavali Mbale, Namibia).	v					
7	I would like to know more about the tools used to evaluate the impacts after the implementation of MF; Good example				v		

	should I learn on how to better control MF programme in case of funding applications. (Nangula Elizabeth Foibe Angula, Namibia).						
8	I will like to learn clear directives of MF management; Techniques how to manage and improve MFI; How best to select projects that will be beneficial to our communities; Possible challenges of MF management; How Namibia can benefit from this programme; Have detailed action plan on MF for Namibia after this training. (Augustinus Ucham, Namibia)	v					
9	Touring Jakarta as one of the cities of Indonesia and see other development other than MF; Share knowledge and experience with the locals for example Bandung. (Ms. Sylvia Katusiime, Uganda)	v					
10	None (Mr. Alan Mugume, Uganda)						
11	Certificate of participation; Experience sharing; Visit some places in Indonesia before I go back home (important sites). (Frank Fred Kirungi, Uganda)	v					
Total		21	24	6	3		
		51			3		
Percentage		94.4			0.6		

4. *Feedbacks:*

There some important feedbacks -- expressed in the last session -- from Mr. Kazuto Tsuji (JICA Tokyo), Ms. Frehiwot Tefera Atalay (Ethiopia), Mr. Zack Mukewa (Kenya) and Ms. Lorna Peyavali Mbwale (Namibia), as follows:

- 1). Most of the trainers have done good jobs. However, they are not aware of African country situations. The trainers should be encouraged to participate in the presentation of country papers. Or at least the trainers have chance to read all country papers before they make presentation. Hopefully the trainers could adapt their substances by referring the African context.
- 2). There is an overlapping substance presented by the different trainers on the 'regulatory frameworks'. Ideally the trainers made coordination at ealier stage or every trainer got other presentation materials.
- 3). Trainers sometime could not elaborate into details on the specific issues asked. It might be caused by insufficient capacity to master the topic or language problem.
- 4). 'Back Home Plan' prepared by participants need to be distributed to the stakeholders concerned, not only to be kept by participants themselves nor by the Committee.
- 5). Different cultural background between Asia and Africa should be taken into account in facilitating the programme activities.

Photos



Opening Remarks, JICA Indonesia Office (Jakarta)



Opening Statement, Government of Indonesia (Jakarta)



Group Photo (Jakarta)



Class Session (Jakarta)



Class Session (Jakarta)



Class Session (Bandung)



Class Session (Bandung)



Field Session at Kospin Jasa Cooperative (Bandung)



Field Session at the Successful Member of Kospin Jasa (Bandung)



Field Session at the Successful Member of Kospin Jasa (Bandung)



Field Session at BPRS Al Ma'soem (Bandung)



Field Session at the Successful Client of BPRS Al Ma'soem (Bandung)



Field Session at the Successful Client of BPRS Al Ma'soem (Bandung)



Presentation of Back Home Plan (Jakarta)



Re-check Participant's Expectations (Jakarta)



Certificate Awarding (Jakarta)



Closing Session, Participants' Representative's Remarks (Jakarta)



Closing Remarks, NAM CSSTC (Jakarta)



Closing Remarks, JICA Indonesia Office (Jakarta)



Closing Statement, Government of Indonesia (Jakarta)

TABLE OF CONTENTS

Executive Summary	1
Photos	8
Table of Contents	18
List of Abbreviations	19
1. Introduction	20
2. Fiscal Year 2011 Course Content	21
2.1 Curriculum Development	21
2.2 Course Management	23
2.3 Course Evaluation	24
2.3.1 Evaluation Design	24
2.3.2 Evaluation Method	24
2.3.3 Evaluation Results	24
A. Course Evaluation by Participants	24
1) Topic Evaluation	24
2) Overall Evaluation	26
B. Evaluating Learning of Participants (Evaluation Participants by NAM CSSTC	26
C. Participant's Performance (Final Remarks of Participant's Understanding on the Two Different Schemes of Microfinancing)	27
3. Recommendations for the Upcoming Course/Draft of the Fiscal Year 2012 Course Content, if Any Plan	27
3.1 Recommendations	27
3.2 Proposed Course Content, incl. Budget	28
Annexes	
1. The Curriculum	30
2. The General Information on TCTP	33
3. List of Participants	60
4. List of Resource Persons	64
5. List of Training Modules	66
6. List of Major Equipments	67
7. Form of Topic Evaluation	68
8. Form of Overall Evaluation	70
9. Summary of Topic Evaluation	73
10. Summary of Overall Evaluation	74
11. List of Expectations and Assessment	75
12. List of BHP Titles by Participants	81

LIST OF ABBREVIATIONS

BHP	Back Home Plan
BPR	Bank Perkreditan Rakyat
BPRS	Bank Perkreditan Rakyat Syariah
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
Setneg	Sekretariat Negara
SMEs	Small and Medium Enterprises
TCTP	Third Country Training Programme

Participating Countries:

Alge	Algeria
Ethi	Ethiopia
Ken	Kenya
Mad	Madagascar
Moz	Mozambique
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 four African countries, namely Ethiopia, Kenya, Namibia, 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.

Course Title	Microfinance for African Region consisted of three sub-courses on (1) class session for delivering basic knowledge on microfinance development; (2) field session in two different operations of MFIs dealing with conventional and sharia schemes; and (3) learning how microfinance to support SMEs
Goal	Participants able to prepare future plan of microfinance development in their respective countries.
Purpose	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 practicing 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 Bank Indonesia (BI), State Ministry of Cooperative and SMEs (Kemenkop & UKM), BPR Kencana and BMT Barrah in Bandung																					
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)							
	10 persons																					
	E t h i	K e n		N a m		U g a																
	3	3		1		3																
	2 weeks (2010)																					
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 woman																					

2. FISCAL YEAR 2011 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 the central bank of Indonesia (BI), relevant centres of the leading universities concerned with community development (IPB, Usakti), Microfinance

Innovation Centre for Resources and Alternatives (MICRA) and the successful MFI (BPRS Mentari) as the training partners 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 carried out from 10 to 14 October 2011; (2) MFIs & clients-based exercises carried out from 17 to 18 October 2011; and (3) classroom-based participatory summing-up of the learning process carried out from 19 to 21 October 2011. Proportion of lecture, practice, and field study is as follows:

Method		Local Instructor	Japanese Experts	Joint Work
Lecture	35 %	95 %	5 %	0 %
Practice	35 %	100 %	0 %	0 %
Field Study	25 %	100 %	0 %	0 %
Others	5 %	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
1 day	Kospin Jasa	Understanding conventional MFI establishment and operations	Case of Cooperative: 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 Cooperative's members	Output 3
1 day	BPRS Al Ma'soem	Understanding sharia MFI establishment and operations	Case of Sharia Rural Bank: Historical background and its current development	Output 1
		Understanding	Exercises on	Output 2

		operational aspects of sharia MFI	operational aspects (marketing & supporting activities)	
		Understanding linkages of microfinance and SMEs development	Field observation to the successful Sharia Rural Bank's clients	Output 3

2.2. Course Management

The implementing agency finalized the General Information (GI) upon refined consultation with JICA Indonesia Office and Ministry of Foreign Affairs as well as State Secretariat on 4 July 2011. The GI was distributed to the diplomatic channel in each participant country through Ministry of Foreign Affairs on 6 July 2011, with the deadline of application on 12 August 2011. (The GI is attached as Annex 2)

The implementing agencies received the application from Ministry of Foreign Affairs on 26 July 2011 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	3	3	Three qualified
2. Kenya	7	3	Three qualified*
3. Namibia	4	3	Three qualified
6. Uganda	3	3	Three qualified

** Three qualified, but only two participated*

For the course implementation, NAM CSSTC assigned Mr. Widya Wicaksana 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, List of Training Modules, 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 is divided into two steps. The first is the topic evaluation, conducted at the end of every subject delivered, and the second is the overall evaluation, 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) is also conducted by utilizing participant's expectations form developed by NAM CSSTC to identify participants' expectations before the sessions started (10 October 2011) and were evaluated together with the participants at the end of the course (21 October 2011). List of Expectations and Assessment 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	
OUTPUT 1 "ON BASIC KNOWLEDGE"							
1. Financial Inclusion through the Promotion of Microfinance	4.7	4.5	4.9	4.9	3.7	4.5	4.55
2. Overview of Indonesian Micro and Small Enterprises for Industries Development	4.4	3.9	4.5	4.4	4.5	4.6	4.36
3. Overview of Financial Framework for Supporting Micro and Small Scale Enterprises in Indonesia	4.5	4.1	4.3	4.4	4.5	4.6	4.41
4. Introduction to Microfinance Development in Indonesia	3.6	3.8	4.0	3.9	4.5	4.7	4.11
5. Government Support for Microfinance Development	4.5	4.2	4.3	4.3	4.7	4.6	4.42
6. Regulatory Framework of Microfinance Institution in Indonesia	4.3	4.1	4.3	4.4	4.5	4.3	4.29

7. Type of Microfinance Institutions in Indonesia	4.2	4.2	4.3	4.3	3.5	4.2	4.11
8. Basic Operation of Savings and Credit Cooperative	4.3	4.1	4.3	4.1	3.9	4.3	4.15
9. Basic Operation of Rural Bank	4.2	4.1	3.9	4.2	3.7	4.3	4.06
10.Introduction to Sharia Product of Microfinance	4.5	4.1	4.3	4.2	4.4	4.5	4.32
11.Supervision of Microfinance Institution	4.6	4.4	4.5	4.5	4.5	4.5	4.50
12.MFI Network and Strategic Alliances	4.5	4.5	4.5	4.5	4.7	4.5	4.55

TOPIC	Effectiveness		Efficiency				
	Level of Understanding	Level of Application	Usefulness of Documents	Appropriateness of Lecturer	Appropriateness of Time Allocation	Appropriateness of training facility	SCORE
OUTPUT 2 ON "OPERATIONAL ASPECTS"							
1. Case of Kospin Jasa Cooperative (Conventional Financing) and the Members	4.5	3.7	3.6	4.1	4.9	n.a.	4.16
2. Case of BPRS Al Ma'soem (Sharia Financing) and the Clients	4.6	4.3	4.2	4.3	4.6	n.a.	4.40

1.2) Analysis Result

With regard to Output 1 on the 'Basic Knowledge' of the microfinance development, the highest score is the subject of 'Financial Inclusion through the Promotion of Microfinance' and 'MFI Network and Strategic Alliances' which scores are 4.55. The lowest score of 4.06 is 'Basic Operation of Rural Bank'.

In general, level of understanding, application, usefulness of documents, appropriateness of lecturer, time allocation and training facility are ranging from 4.13 to 4.48 of the maximum Scale of 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 'Case of BPRS Al Ma'soem (Sharia Financing) and the Clients' which scores are 4.40. The lower score of 4.16 is 'Case of Kospin Jasa Cooperative (Conventional Financing) and the Members'.

In general, level of understanding, application, usefulness of documents, appropriateness of lecturer, time allocation and training facility are ranging from 4.16 to 4.40 of the maximum Scale of 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.	4.5
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	4.6
3) Level of applicability of the course contents	4.5

Efficiency

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

2.2) Result Analysis

With regard to the relevance, effectiveness and efficiency, the Score is ranging from 4.3 to 4.6 of the maximum Scale of 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 participant's expectations form by asking participants' original expectations. The form was distributed to all participants to fill out before the training session 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 disclosed the written expectations for further discussion at the ending session. The result shows that the training substance satisfactorily met the expectations. Based on the expectations check,

their expectations are 94.4% met. It means that the participants satisfied with the substance of the course. Following is the scale for expectations check: Satisfied (81-100% of expectations met); Good (51-80% of expectations met); Sufficient (26-50% of expectations met); and Failed (0-25% of expectations met).

C. Participant's Performance (Final Remarks of Participant's Understanding on the Two Different Schemes of Microfinancing)

At the end of the course, participants were requested to write down on the following questions:

1. Please describe the basic difference between the conventional and sharia schemes
2. Please illustrate your answers with examples
3. What lessons learned you got from the field study?
4. What's your suggestions for the two MFIs (BPRS Al Ma'soem and Kospin Jasa Cooperative) you visited?
5. Do you have any plan to transfer your knowledge (class and field) to your colleagues/country?
If No, why? If yes, how?

Based on the participants paper works, they show that the substances delivered and discussed during the class and field sessions have been well understood.

Some of them proposed a concrete follow-up plan concerning the urgency and importance of sharing the course subjects, either at the policy or implementation levels.

3. RECOMMENDATIONS FOR THE UPCOMING COURSE / DRAFT OF THE FISCAL YEAR 2012 COURSE CONTENTS, IF ANY PLAN

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 the knowledge and experiences which are directly related with the management of microfinance institution (MFI). It also needs to anticipate any overlapping issues, as mentioned by Mr Kazuto Tsuji (JICA expert), like the issue on 'the regulatory framework for MFI'.

ii. *Trainers*

Prior to the course implementation, all trainers be facilitated to have a meeting to consolidate and fit their respective presentation materials. Or at least training materials prepared by trainers to be distributed to other trainers in order to make them all aware of substances to be shared in class.

As suggested by Mr Kazuto Tsuji the trainers should participate in the presentation of (African) country papers. At least, all country papers to be distributed to all trainers in advance. The trainers should be aware of the African microfinance development as the important references.

iii. *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. BPRS Al Ma'soem and Kospin Jasa Cooperative (Bandung) are the successfully proven prototypes of MFIs. Main substances to be delivered and exercised during the proposed 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 through financing SMEs.

iv. *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.

3.2. Proposed Course Contents, including Budget

The proposed course content for the Japanese fiscal year 2012, if any plan, is recommended as follows.

ITEM		REMARKS
1. Duration	Three weeks	Four effective days for class session, ten effective days for field session.
2. Invited Countries	4	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 (subjects should be reformatted as suggested by the JICA expert)	More paper works and sharing at the field session
6. Trainers (number, field)	Four trainers for the class session and 6 trainers for the field session (tentative)	Trainers from various institutions competent on the subjects concerned. Trainers include local practitioners.
7. Budget		Need to be increased since we need to recruit more competent trainers
8. Others	- One Training Coordinator	- Training Coordinator should be qualified.

ANNEX 1

THE CURRICULUM



THIRD COUNTRY TRAINING PROGRAMME ON MICROFINANCE FOR AFRICAN REGION: “MANAGING MICRO FINANCE INSTITUTION” (Jakarta and Bandung, 10 – 21 October 2011)

TENTATIVE PROGRAMME

Date	Time	Training Subject	Speaker/Facilitator
<u>Day 1</u> Mon, 10 Oct <u>CLASS</u>	09.00 - 09.30	Opening Session	- NAM CSSTC - JICA - State Secretariat
	09.30 - 10.00	- Coffee break - Briefing on the Programme and Logistics - Check Participant's Expectations	- Achmad Rofi'ie and Widya Wicaksana
	10.00 – 11.00	Approach and Support to Microfinance	Kazuto Tsuji
	11.00 – 12.00	Open Discussion	/Widya Wicaksana
	12.00 – 13.00	Lunch	-
	13.00 – 15.30	Presentation of the Country Papers	Widya Wicaksana
	15.30 – 15.45	Coffee break	-
	15.45 – 17.00	Identification of Key Issues of the Country Papers	Widya Wicaksana
<u>Day 2</u> Tue, 11 Oct <u>CLASS</u>	09.00 – 10.30	Overview of Indonesian Micro and Small Enterprises for Industries Development	Tulus Tambunan
	10.30 – 10.45	Coffee break	-
	10.45 – 12.15	Overview of Financial Framework for Supporting Micro and Small Scale Enterprises in Indonesia	Tulus Tambunan
	12.15 – 13.15	Lunch	-
	13.15 – 14.30	Introduction to Microfinance Development in Indonesia	Eriyatno
	14.30 - 15.45	Government Support for Microfinance	Eriyatno

		Development	
	15.45 - 16.00	Coffee break	-
	16.00 – 17.30	Regulatory framework of Microfinance Institution in Indonesia	Eriyatno
<u>Day 3</u>	09.00 - 10.30	Type of Microfinance Institutions in Indonesia	Werry Buswir
Wed,	10.30 - 10.45	Coffee break	
12 Oct	10.45 - 11.30	Preparation to check out	-
<u>CLASS</u>	11.30 – 12.30	Lunch before departing to Bandung	-
	12.30 - 16.00	Enroute to Bandung	<i>Committee</i>
	16.00	Check in Hotel (Bandung)	<i>Committee</i>
<u>Day 4</u>	08.30 - 09.00	Introduction to the Field Study Programme	Widya Wicaksana
Thu,	09.00 - 10.30	Basic Operation of Saving and Credit Cooperative	Werry Buswir
13 Oct	10.30 - 10.45	Coffee break	-
<u>CLASS</u>	10.45 - 12.15	Basic Operation of Saving and Credit Cooperative (continued)	Werry Buswir
	12.15 - 13.15	Lunch	-
	13.15 - 15.15	Basic Operation of Rural Bank	Werry Buswir
	15.15 - 15.30	Coffee break	-
	15.30 - 17.00	Basic Operation of Rural Bank (continued)	Werry Buswir
<u>Day 5</u>	08.30 - 10.00	Introduction to Sharia Product of Microfinance	Werry Buswir
Fri,	10.00 - 10.15	Coffee break	-
14 Oct	10.15 - 11.45	Introduction to Sharia Product of Microfinance (continued)	Werry Buswir
<u>CLASS</u>	11.45 - 13.15	Lunch (Friday Prayer)	-
	13.15 - 15.00	Supervision of Microfinance Institution	Nagwa Kamal
	15.00 - 15.15	Coffee Break	-
	15.15 - 17.00	MFI Network and Strategic Alliances	Nagwa Kamal
<u>Day 6</u>		Free Programme (Visit Places of Interest)	<i>Committee</i>
Sat,			
15 Oct			
<u>Day 7</u>		Free Programme (Visit Places of Interest)	<i>Committee</i>
Sun,			
16 Oct			
<u>Day 8</u>	09.00 - 12.00	Study Visit to Kospin Jasa	Board of Kospin Jasa
Mon,	12.00 - 13.00	Lunch	-
17 Oct	13.00 - 16.00	Study Visit to Kospin Jasa Client	Client
<u>FIELD</u>	16.00 - 17.00	Lessons learned from the Study Visit (in written)	Participants

<u>Day 9</u> Tue, 18 Oct <u>FIELD</u>	09.00 - 12.00	Study Visit to BPRS Al Ma'soem	Board of Al Ma'soem
	12.00 - 13.00	Lunch	-
	13.00 - 16.00	Study Visit to Al Ma'soem Client	Client
	16.00 - 17.00	Lessons learned from the Study Visit (<i>in written</i>)	Participants
<u>Day 10</u> Wed, 19 Oct	09.00 - 10.00	Group Discussion to Identify Key Issues of MFI's Role in Supporting MSMEs Development	<i>Widya Wicaksana</i>
	10.00 - 10.15	Coffee break	
	10.15 - 11.30	Group Presentation	Participants
	11.30 - 12.00	Briefing on the Preparation of Back Home Plan	Widya Wicaksana
	12.00 - 13.30	Lunch, check out and preparation to depart to Jakarta	
	13.30 - 17.00	Enroute to Jakarta (including Lunch)	<i>Committee</i>
	17.00	Check in NAM Centre	-
<u>Day 11</u> Thu, 20 Oct <u>CLASS</u>	09.00 - 12.00	Preparation of Back Home Plan	Participants
	12.00 - 13.00	Lunch	
	13.00 - 16.00	Finalization of Back Home Plan	
<u>Day 12</u> Fri, 21 Oct <u>CLASS</u>	09.00 - 10.30	Presentation of Back Home Plan	<i>Widya Wicaksana</i>
	10.30 - 10.45	Coffee Break	-
	10.45 - 11.45	Facilitated Overall Evaluation	Achmad Rof'i'e and Christina Sudiro
	11.45 - 13.15	Lunch (Friday Pray)	-
	13.15 - 14.00	- Certificate Awarding - Closing Session	Supporting Institutions - Participants' Representative - NAM CSSTC - JICA - State Secretariat

ANNEX 2



GENERAL INFORMATION

THE THIRD COUNTRY TRAINING PROGRAMME ON MICRO FINANCE FOR AFRICAN REGION: MANAGING MICRO FINANCE INSTITUTION



held in cooperation of:

**The Government of the Republic of Indonesia,
The Government of Japan through Japan International Cooperation Agency
(JICA)
and
The Non-Aligned Movement Centre for South-South Technical Cooperation
(NAM CSSTC)**

Jakarta and Bandung, Indonesia, 10 - 21 October 2011

1. FOREWORD

The Third Country Training Programme on Micro Finance for African Region shall be held in Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) office, Jakarta, Indonesia, on October 10-21, 2011. Microfinance practitioners from African region, particularly from Ethiopia, Kenya, Namibia, South Africa, 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, 2008 in Jakarta and Yogyakarta participated by 10 participants from African Countries. The third year of the second batch programme was conducted on July 27 - August 11, 2009 in Jakarta and Yogyakarta participated by 12 participants from African Countries. The fourth year of the second batch programme was conducted on 1 - 12 November 2010 in Jakarta and Bandung, 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 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 details on the requirements and selection process can be found in this booklet.

Jakarta, October, 2011

2. 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 shall 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.

3. TITLE

The course is entitled: **The Third Country Training Programme on Micro Finance for African Region: “Managing Micro Finance Institution”**.

4. PURPOSE

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

5. 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 to support micro enterprises/community and household industries activities;
2. applying appropriate method in monitoring and managing microfinance institution (MFI) operations for micro industries under community based local economic activities in the context of poverty reduction program;
3. enhancing the capabilities to develop house hold/local community economic activities and small micro enterprise business plan and learn the experience among country’s operation.

6. 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, now it is named as South-South Cooperation) 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.

7. DURATION

The course shall be held in Jakarta and Bandung from 10 to 21 October 2011.

8. BASIC CURRICULUM

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

9. LANGUAGE

The course shall be conducted in English.

10. NUMBER OF PARTICIPANTS

The course shall be attended by 12 (twelve) participants from 4 African countries: Ethiopia, Kenya, Namibia and Uganda.

11. 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 or presently supervising micro finance industry or small scale/ household economic activities and other community based cooperatives.;

3. to have practical experience at least 1 (one) year in the field of micro finance or actively involved in community based development program;
4. to have basic knowledge in financial/cooperative system analysis and micro 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.

12. APPLICATION PROCEDURES

1. Government's nomination should be submitted through diplomatic channel (Indonesian Embassy) enclosing two copies of completed Application Form not later than 12 August 2011. 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

Ministry of State Secretariat

Jl. M.H. Tamrin No. 14, Jakarta

Phone: + 62 (21) 3914477

Fax.: +62 (21) 3914169

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 countries not later than 12 August 2011.
4. The Government of Indonesia/NAM CSSTC shall inform the applying government on the acceptance result at the latest by 9 September 2011.

13. 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 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 prior to departure.

14. QUESTIONNAIRE

Applicant should complete the questionnaire (see Annex 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.

15. VENUE AND FACILITIES

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

16. 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 shall be issued Pre-paid Ticket Advice (PTA) by a travel agency authorized by JICA. Notices on where and how to claim the PTA shall be sent to participant on the contact address provided in their applications. Travel arrangements for return flights shall be made by a travel agent designated by JICA. The travel agent shall 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 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, shall 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 shall 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.

17. CERTIFICATE

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

18. 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 countries. For those participants coming from countries where there is no Indonesian Embassy the visa shall 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 shall be provided upon arrival. Please be reminded that without such documentation, the airlines may not allow the participants to board the plane.

19. 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.

20. 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 shall be arranged for the whole duration of the course by JICA Indonesia Office. It shall cover expenses related to illness or injury. Expenses for the followings, however, shall 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 shallful misconduct

21. OTHER INFORMATION

1. The definite date of departure of each participant to Indonesia shall be informed by NAM CSSTC based on the confirmed air ticket.
2. Upon arrival at Soekarno-Hatta International Airport Jakarta, participants shall 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), cq. Ms. Christina Sudiro

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 A

BASIC CURRICULUM

Training Subjects:

1. Financial Inclusion through the Promotion of Microfinance (JICA Expert)
2. Overview of Indonesian Micro and Small Enterprises for Industries Development
3. Overview of Financial Framework for supporting Micro and Small Scale Enterprises in Indonesia.
4. Introduction on Microfinance Development in Indonesia
5. Government Support for Microfinance Development
6. Regulatory Framework of Microfinance Institution in Indonesia
7. Type of Microfinance Institutions in Indonesia
8. Basic Operation of Saving and Credit Cooperative
9. Basic Operation of Rural Bank
10. Introduction to Sharia Product of Microfinance
11. Supervision of Microfinance Institution
12. MFI Network and Strategic Alliances
13. Study Visit Conventional Practices
14. Study Visit Sharia Practices

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

ANNEX 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 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 (or equal)
- c) Credit Officer (or equal)

d) Others (specify)

1.2 Please describe your main tasks 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 D

APPLICATION FORM

THIRD COUNTRY TRAINING PROGRAMME ON

MICRO FINANCE FOR AFRICAN REGION:

“MANAGING MICRO FINANCE INSTITUTION”

Jakarta and Bandung, Indonesia, 10 - 21 October 2011

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

.....

.....

.....

MEDICAL HISTORY AND EXAMINATION

1. Present Status

(a) Do you currently use any drugs for the treatment of a medical condition? (Give name & dosage.)

() No	() Yes >> Name of Medication (_____), Quantity (_____)
--------	---

(b) Are you pregnant?

() No	() Yes (_____ months)
--------	--------------------------

(c) Are you allergic to any medication or food?

() No	() Yes >>>	(_____) Medication	() Food	() Other:
--------	-------------	----------------------	----------	------------

(d) Please indicate any needs arising from disabilities that might necessitate additional support or facilities.

(_____)

Note: Disability does not lead to exclusion of persons with disability from the program. However, upon the situation, you may be directly inquired by the JICA official in charge for a more detailed account of your condition.

2. Medical History

(a) Have you had any significant or serious illness? (If hospitalized, give place & dates.)

Past:	() No	() Yes >> Name of illness (_____), Place & dates (_____)
Present:	() No	(_____) Yes >> Present Condition (_____)

(b) Have you ever been a patient in a mental hospital or been treated by a psychiatrist?

Past:	() No	() Yes >> Name of illness (_____), Place & dates (_____)
Present:	() No	(_____) Yes >> Present Condition (_____)

(c) High blood pressure

Past:	() No	() Yes
Present:	() No	() Yes >> Present Condition (_____) mm/Hg to (_____) mm/Hg

(d) Diabetes (sugar in the urine)

Past:	() No	() Yes
Present:	() No	(_____) Yes >> Present Condition (_____)
Are you taking any medicine or insulin?		() No () Yes

(e) Past History: What illness(es) have you had previously?

() Stomach and Intestinal Disorder	() Liver Disease	() Heart Disease	() Kidney Disease
() Tuberculosis	() Asthma	() Thyroid Problem	
(_____) Infectious Disease >>>		Specify name of illness (_____)	
(_____) Other >>>		Specify (_____)	

(e') Has this disease been cured?

() Yes	() No (Specify name of illness)
	Present Condition: _____

	()
--	-----

3. Other: Any restrictions on food and behavior due to health or religious reasons?

--

I certify that I have read the above instructions and answered all questions truthfully and completely to the best of my knowledge.

I understand and accept that medical conditions resulting from an undisclosed pre-existing condition may not be financially compensated by JICA and may result in termination of the program.

Date:	Signature:
	Print Name:

ANNEX E

ADDRESS OF REPRESENTATIVES OF THE REPUBLIC OF INDONESIA

1. Ethiopia

Embassy of the Republic of Indonesia

Address : Mekanissa Road Higher 23, Kebele 13, House No. 1816,

Addis Ababa, Ethiopia (P.O.BOX 1004 ADDIS ABABA)

Phone : (251-1) 712-104, 712-185

Fax : (251-1) 710-873

Email : kbriadis@telecom.net.et

Website : www.indonesia-addis.org.et/ / addisababa.kemlu.go.id (new)

2. Kenya

Embassy of the Republic of Indonesia to Kenya and accredited to the
Republic of Uganda

Address : Menengai Road, Upper Hill, (P.O.BOX 48868-00100) Nairobi,
Kenya

Phone : (254-20) 271-4196 to 98

Fax : (254-20) 271-3475

Email : indonbi@indonesia.or.ke

Website : www.indonesia.or.ke/ <http://nairobi.kemlu.go.id/>

3. Namibia

Embassy of the Republic of Indonesia in Windhoek

Address : 103, Nelson Mandela Avenue, Windhoek, Namibia (P.O.BOX 20691 Whk)

Phone : (264-61) 285-1000

Fax : (264-61) 285-1231

Email : kbriwindhoek@afro-indonesia.org

Website : <http://namibia.kemlu.go.id/>

4. Uganda

Embassy of the Republic of Indonesia to Kenya and accredited to the Republic of Uganda

Address : Menengai Road, Upper Hill, (P.O.BOX 48868-00100) Nairobi, Kenya

Phone : (254-20) 271-4196 to 98

Fax : (254-20) 271-3475

Email : indonbi@indonesia.or.ke

Website : www.indonesia.or.ke

Indonesian Honorary Consulate in Kampala, Uganda

Address : Grams Casaments, (P.O.BOX 4641), Kampala, Uganda

Phone : (256) 234-000, 234-001, 233-577, 233-612

Fax : (256) 234-301, 245-271

Email : indonesia.uganda@alam_group.com

ANNEX F

ADDRESS OF JICA OFFICE IN RESPECTIVE COUNTRIES

1. JICA Ethiopia Office

Kirkos sub-city, Kebele 02, House No.676/05, Addis Ababa, Ethiopia

(MINA Building, 6 - 7F)

Mailing Address: P.O.Box 5384, Addis Ababa, Ethiopia

Tel : (251)-11-5504755

Fax : (251)-11-5504465

2. JICA Kenya Office

Japan International Cooperation Agency (JICA)

Kenya Office

The Rahimtulla Trust Tower, 10th floor, Upper Hill Rd.

P O Box 50572-00200

Nairobi, KENYA

Tel : +254 20 2724121-4

Fax : +254 20 2724878 / 2718202

3. 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

4. JICA Uganda Office

4th Floor, Course View Towers Plot 21 Yusuf Lule Road, Nakasero,
Kampala UGANDA

Mailing Address : P.O.Box 12162, Kampala, Uganda

Tel : +256-41-4254326 , 4340186

Fax : +256-41-4346318

APPENDIX G

1. Handy Facts About Indonesia

Indonesia is of the world's largest archipelago located in the cross roads between Australia and Asia and between the Pacific and Indian Oceans. It is string of over 16,000 islands that stretches 5,120 kilometers from West to East and 1,770 kilometers from North to South along the equator. It is inhabited by more than 230 million people, from 300 ethnic groups, and speaking more than 580 different languages and dialects, but possessing one national language *Bahasa Indonesia*. The major islands of Indonesia are Sumatera, Kalimantan, Java, Sulawesi, and Irian Jaya.

Jakarta, the Capital City of the Republic of Indonesia, is a special territory with the status of province, situated on the north western coast of one of major islands, Java.

2. About Bandung

Bandung, the Capital of Province of West Java, located in Java Island. Bandung was the city of the First Afro-Asian Conference in 1955, a milestone

International Conference attended by national leaders and high-ranking officials from Asian and African Countries. A picturesque city with coal mountain climate, Bandung is situated on a plateau 768 meters above sea level. Ringed by active volcanoes and spectacular country site, it is not surprising that Bandung has long been a popular holiday resort for visitors from all over the world.

Bandung has long been one of the Indonesia's the biggest and most important centres of production of export quality garments, designer clothes and accessories, leather shoes and bags, and even industrial footwear and overalls. One of the busiest and most well known streets in Bandung, Jalan Cihampelas is locally referred to as the street of 1001 Jeans.

Indonesia's playground in the 1930's, Bandung has fascinating architectural heritage, several buildings are admired worldwide from their elegance and uniqueness. Being as this is Center of Sundanese Culture, it can be no surprise that cultural treats abound in Bandung. Angklung is a set of melodie bamboo musical instruments indigenous the Indonesia and the city's famous Udjo Ngalegena Saung Angklung Arts Centre Stages regular angklung music performances accompanied by singing of young children.

3. Useful Indonesian Phrases

a. Greetings

Good morning	: Selamat pagi (used in the morning till about 10.00 am)
Good afternoon	: Selamat siang (used from 10.00 to 3.00 pm)
Good evening	: Selamat malam (used from 3.00 pm till dusk)

Good night	: Selamat malam (used for both on meeting and departure at night)
Welcome	: Selamat datang
Thank you	: Terima kasih
How much/ how many?	: Berapa banyak?
How are you?	: Apa kabar?
I'm sorry	: Maaf
See you, so long	: Sampai jumpa

b. Shopping

How much is it?	: Berapa harganya?
What size?	: Berapa ukurannya?
Too big/small	: Terlalu besar/kecil
Too expensive	: Terlalu mahal
Cheap	: Murah
It is good	: Ini bagus
I like it	: Saya suka ini
Can I bargain?	: Bolehkah saya tawar?

ANNEX 3



THE THIRD COUNTRY TRAINING PROGRAMME ON MICRO FINANCE FOR AFRICAN REGION: MANAGING MICRO FINANCE INSTITUTION Jakarta and Bandung, Indonesia, 10-21 October 2011

List of Participants

No.	Country	Name	Position and Institution	Contact
1	Ethiopia	Mr. Sintayehu Desalegn Ossa	Assistant Examiner National Bank of Ethiopia (Central Bank of Ethiopia)	Address: P.O. Box 5550, Addis Ababa, Ethiopia Tel: +251 (0) 115-17-50-53 Cell: +251 (0) 913-44-38-33 Fax: +251 (0) 115-15-49-99 Email: sintayehudd@yahoo.com
2	Ethiopia	Mr. Jarsa Jabulo Ujite	Assistant Micro-Finance Examiner National Bank of Ethiopia (Central Bank of Ethiopia)	Address: P.O. Box 5550, Addis Ababa, Ethiopia Tel: +251-1115175053; +251-1115175188 Cell: +251- (0) 913-44-33-96 Fax: +251 (0) 115-15-49-49 Email: jarsa3000@gmail.com
3	Ethiopia	Ms. Frehiwot Tefera Atalay	Assistant Legal Expert National Bank of Ethiopia	Address: P.O. Box 5550, Addis Ababa, Ethiopia Tel: +251 116462871 Cell: +251- 911 154383 Fax: +251- Email: frexafun@yahoo.com

4	Kenya	Mr. Zack M. Mukewa	Project & Relationship Manager Industrial Development Bank (IDB Capital) Limited, Kenya	Address: P.O. Box 44036-00100 Nairobi, Kenya Tel: +254-722978726/733629705/3 202222(020) Cell: +254-722 978 726/73 629 705 Fax: +254-20-318929 Email: mail@zackmukewa.com; zmukewa@gmail.com
5	Kenya	Mr. Benard Muciri Njiru	Financial Analyst Central Bank of Kenya	Address: P.O. Box 60000-00200, Nairobi, Kenya Tel: +254- 020 2863053 Cell: +254-0 722 557 067 Fax: +254 020 2217940 Email: njirubm@centralbank.go.ke
6	Namibia	Mrs. Lorna Peyavali Mbware	Director University of Namibia	Address: P/Bag 13301, Windhoek, Namibia Tel: +264-61-206-3111 Cell: +264-81-127 6639 Fax: +264-61-206-3264 Email: lpmbware@unam.na; nanewo@gmail.com
7	Namibia	Mrs. Nangula Elizabeth Foibe Angula	Deputy Director for Planning, Monitoring and Evaluation Ministry of Regional and Local Government, Housing and Rural Development Namibia	Address: Private Bag 13289, Windhoek, Namibia Tel: +264-61-2975144 Cell: +264-0811 284 539 Fax: +264-61-2975413 Email: nangula@mrlgh.gov.na
8	Namibia	Mr. Augustinus	Deputy Director for Rural	Address:

		Ucham	Services Karas Regional Council, Namibia	P.O. Box 2013, Keetmanshoop, Namibia Tel: +264 63 221900 Cell: +264- 0811282384 Fax: +264 63 223538 Email: augustinusucham@yahoo.com
9	Uganda	Mrs. Katusiime Sylvia	Accountant/Branch Manager BUTO Cooperative Union Savings and Credit Union Uganda	Address: P.O. Box 1002 Kyeniojo Uganda Tel: +256-483427078 Cell: +256-722 329 351 Fax: +256- Email: btbuto@yahoo.com; katsylivia@yahoo.com
11	Uganda	Mr. Alan Mugume	Equity Analyst/Economist Ministry of Finance, Planning and Economic Development, Uganda	Address: P.O. Box. 8147, Kampala, Uganda Tel: +256-414-707408 Cell: +256- 782-705894 Fax: +256- Email: alanmugume@gmail.com
11	Uganda	Mr. Kirungi Frank Fred	Credit Supervisor BUTO Cooperative Savings and Credit Union Uganda	Address: P.O. Box 1002 Kyeniojo, Uganda Tel: +256-772-627799 Cell: +256-483 427078 Cell: +256 772627795/774022709 Email: btbuto@yahoo.com; frank_kirungi@yahoo.com; ffkirungi@gmail.com

ANNEX 4



**THE THIRD COUNTRY TRAINING PROGRAMME ON
MICRO FINANCE FOR AFRICAN REGION:
MANAGING MICRO FINANCE INSTITUTION
Jakarta and Bandung, Indonesia, 10-21 October 2011**

List of Resource Persons

No.	Country	Name	Position and Institution	Contact
1	Japan	Mr. TSUJI Kazuto	Executive Technical Advisor to the Director General Industrial Development and Public Policy Department and Economic Infrastructure Department Japan International Cooperation Agency (JICA)	Address: Japan International Cooperation Agency Nibancho Center Building 5-25, Niban-cho, Chiyoda-ku, Tokyo 102-8012, JAPAN Tel: +81-3-5226-6901 Cell: +81- Fax: +81-3-5226-6239 Email: Tsuji.Kazuto@jica.go.jp
2	Indonesia	Mr. Widya Wicaksana	Consultant/Trainer for SME Development Mitra Pengembang Bisnis-MPB	Address: Komplek Dosen UNUD Blok E 62 Jimbaran, Bali Cell: +62-813 337785131 Fax: +62 361 237 206 Email: info@mpbbali.com / wicaksana.widya@yahoo.co m
3	Indonesia	Mr. Werry Buswir	Director PT. BPRS PNM MENTARI (PNM Afiliation) – Garut,	Address: Jl. Batu Ampar 5 No.16, Condet, Jakarta Timur

			West Java	<p>Jakarta Office</p> <p>Tel: +62 21 2511404 ext.139</p> <p>Fax: +62 21 2511405</p> <p>Home: +62 21 8001668</p> <p>Mobile: +62 818-857475</p> <p>Garut Office</p> <p>Tel: +62 262 232147</p> <p>Fax: +62 262 236963</p>
4	Indonesia	DR. Tulus Tahi Hamonangan TAMBUNAN	Head, Center for Industry, SME & Business Competition Studies, University of Trisakti, Jakarta	<p>Address:</p> <p>Bld. S 5th Floor No. 22</p> <p>Kampus A</p> <p>Jl. Kyai Tapa No. 1 Grogol, Jakarta 11440</p> <p>Tel: +62-21 5663232 (Off)</p> <p>Cell.: +62-8161882185</p> <p>Email:</p> <p>tulustambunan@yahoo.com; sjahrir@rad.net.id</p>
5	Indonesia	Prof. Dr. Eriyatno, MSAE	Professor Industrial and System Engineering Bogor Agricultural University (IPB)	<p>Address:</p> <p>Faculty of Agricultural Engineering and Technology</p> <p>Bogor Agricultural University</p> <p>c/o. FATETA IPB, Kampus Darmaga Bogor</p> <p>Jl. Raya Pajajaran Bogor 16144, Indonesia</p> <p>Tel: +62-251-8345724</p> <p>Cell: +62-85885482421</p> <p>Fax: +62-251-8344113</p> <p>Email: eriyatno@yahoo.com; preet.corp@gmail.com</p>
6	Indonesia	Ms. Nagwa Kamal	Chief Executive Officer Microfinance Innovation Center for Resources and Alternatives (MICRA)	<p>Address:</p> <p>Jl. Kemang Raya No. 69, Bangka, Jakarta Selatan, Indonesia 12730</p> <p>Tel: +62-21-719 4536/719</p>

				4538/719 4525 Cell: +62-816 75 8080 Fax: +62-21-719 3924 Email: nkamal@micra-indo.org
--	--	--	--	---

ANNEX 5

LIST OF TRAINING MODULES

No	Title of the Module/Handout	Lecturer
1	Financial Inclusion through the Promotion of Microfinance	Mr. Kazuto Tsuji
2	Overview of Indonesian Micro and Small Enterprises for Industries Development	Mr. Tulus Tambunan
3	Overview of Financial Framework for Supporting Micro and Small Scale Enterprises in Indonesia	Mr. Tulus Tambunan
4	Introduction to Microfinance Development in Indonesia	Mr. Eriyatno
5	Government Support for Microfinance Development	Mr. Eriyatno
6	Regulatory Framework of Microfinance Institution in Indonesia	Mr. Eriyatno
7	Type of Microfinance Institutions in Indonesia	Mr. Werry Buswir
8	Basic Operation of Savings and Credit Cooperative	Mr. Werry Buswir
9	Basic Operation of Rural Bank	Mr. Werry Buswir
10	Introduction to Sharia Product of Microfinance	Mr. Werry Buswir
11	Supervision of Microfinance Institution	Mrs. Nagwa Kamal
12	MFI Network and Strategic Alliances	Mrs. Nagwa Kamal

ANNEX 6

LIST OF MAJOR EQUIPMENTS

No	Equipment	Quantity	Prepared by NAM CSSTC	Procured by JICA
1.	Personal Computer	6 units	6 units	-
2.	Notebook/Laptop	3 units	3 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	1 unit	1 unit	-
8	Portable wireless set	2 unit	2 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	Cars	4 units	4 units	-

Internet access (wifi – hot spot) for participants available at NAM Centre Building (Jakarta) and Golden Flower Hotel (Bandung)

ANNEX 7



TOPIC EVALUATION

The Third Country Training Programme on
Microfinance for African Region:
"Managing Microfinance Institution"
10 – 21 October 2011

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



OVERALL EVALUATION

The Third Country Training Programme on
Microfinance for African Region:
"Managing Microfinance Institution"
10 – 21 October 2011

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

TCTP on Microfinance for African Region:

"Managing Microfinance Institution"

10 – 21 October 2011

No	a1	a2	b1	b2	b3	b4	Score	Relevance	Efficiency	Name
1	4,7	4,5	4,9	4,9	3,7	4,5	4,55	4,59	4,52	Tsuji
2	4,4	3,9	4,5	4,4	4,5	4,6	4,36	4,14	4,48	Tulus-1
3	4,5	4,1	4,3	4,4	4,5	4,6	4,41	4,32	4,45	Tulus-2
4	3,6	3,8	4,0	3,9	4,5	4,7	4,11	3,73	4,30	Eriyatno-1
5	4,5	4,2	4,3	4,3	4,7	4,6	4,42	4,32	4,48	Eriyatno-2
6	4,3	4,1	4,3	4,4	4,5	4,3	4,29	4,18	4,34	Eriyatno-3
7	4,2	4,2	4,3	4,3	3,5	4,2	4,11	4,18	4,07	Werry-1
8	4,3	4,1	4,3	4,1	3,9	4,3	4,15	4,18	4,14	Werry-2
9	4,2	4,1	3,9	4,2	3,7	4,3	4,06	4,14	4,02	Werry-3
10	4,5	4,1	4,3	4,2	4,4	4,5	4,32	4,27	4,34	Werry-4
11	4,6	4,4	4,5	4,5	4,5	4,5	4,50	4,50	4,50	Nagwa-1
12	4,5	4,5	4,5	4,5	4,7	4,5	4,55	4,55	4,55	Nagwa-2
13	4,5	3,7	3,6	4,1	4,9	0,0	4,16	4,10	4,20	Visit BPRS
14	4,6	4,3	4,2	4,3	4,6	0,0	4,40	4,45	4,36	Visit BMT
Ave	4,39	4,13	4,26	4,31	4,34	4,48	4,31	4,26	4,34	

ANNEX 10

SUMMARY OF OVERALL EVALUATION

TCTP on Microfinance for African Region:

"Managing Microfinance Institution"

10 – 21 October 2011

No	a1	a2	b1a	b1b	b2	c1	c2	c3	c4
1	4	3	4	5	4	3	5	5	5
2	3	2	3	4	4	1	4	3	4
3	4	5	5	5	4	5	5	5	5
4	5	5	4	5	5	4	5	5	5
5	5	5	5	4	5	5	5	5	4
6	4	5	5	5	4	5	4	4	5
7	5	5	5	5	5	5	5	5	5
8	5	5	5	5	5	5	5	5	5
9	4	4	4	4	4	4	4	4	4
10	5	5	5	5	5	5	5	5	5
11	5	5	4	4	5	5	4	5	4
Total	49	49	49	51	50	47	51	51	51
Score	4,5	4,5	4,5	4,6	4,5	4,3	4,6	4,6	4,6
4,45			4,55			4,55			
					Total Score				40,7
					Final Score				4,53

ANNEX 11

LIST OF EXPECTATIONS AND ASSESSMENT

TCTP on Microfinance for African Region:

"Managing Microfinance Institution"

10 – 21 October 2011

No.	EXPECTATION	MET			NOT MET		
		10	8	6	4	2	0
I	ON THE GENERAL KNOWLEDGE RELATED WITH MICROFINANCE DEVELOPMENT						
1	The very reason why MF is introduced to this world and its impact on poverty reductions so as to ascertain inclusive economic development. (Sintayehu Desalegn Ossa, Ethiopia).				v		
2	How to solve MF problems; How MF effective run its work; How saving Mobilization run. (Jarsa Jabulo Ujite, Ethiopia)		v				
3	With regard to general knowledge MFD, I would expect a briefing on the philosophy and concepts of MF. (Frehiwot Tefera Atalay, Ethiopia)	v					
4	I wish to understand how Establishment, Regulation, Financing Models and Risk Management are done in other Countries. (Zack M. Mukewa, Kenya)		v				
5	To gain an understanding of the techniques used to develop MF in Indonesia and also in the countries of the other participants. (Benard Muciri Njiru, Kenya)		v				
6	How to mobilize funds to sustain MF projects in rural areas. (Lorna Peyavali Mbware, Namibia).		v				
7	Share different ideas from the participants from different countries; Gain knowledge and experience on MF and its applications. (Nangula Elizabeth Foibe Angula, Namibia).	v					
8	I will greatly appreciate if I can gain more information with regards to MFD general and in specific in Indonesia, achievement and challenges they have experience. (Augustinus Ucham, Namibia)	v					
9	To be equipped with more skills in MF that can also be applied	v					

	to Uganda in improve in performance; To share the role of managing savings and credit in MFIs. (Sylvia Katusiime, Uganda)						
10	To learn more about the skills involved in managing MFI. (Alan Mugume, Uganda)		v				
11	Share experiences from different countries; Learn how MF is administered in different countries. (Frank Fred Kirungi, Uganda)	v					
II ON THE OPERATIONAL MANAGEMENT OF MICROFINANCE INSTITUTION							
1	Acceptable level risk in MFI and minimum treshholds for NPLS, ROE, ROAs, OE, and so on (Internationally is accepted); What type & lending methodology should be followed by MFIs to be operationally and financially self sufficient. (Sintayehu Desalegn Ossa, Ethiopia).				v		
2	How MFI set loanable fund from Donor to sustainability; How MSE problem solve & recovering the loan; Approve of examining MFI. (Jarsa Jabulo Ujite, Ethiopia)		v				
3	My expectation in case of operational management is as to how the current operational management is being performed both in Indonesia and in other country's of the participants. Moreover I would expect to conduct discussion as to what should be the management type to be uphold. (Frehiwot Tefera Atalay, Ethiopia)	v					
4	To understand how best practices can be developed on Regulation Measures, Risk & Project Management and Financing Models. (Zack M. Mukewa, Kenya)		v				
5	To learn about how MFIs are managed in Indonesia and how different it is in Kenya. (Benard Muciri Njiru, Kenya)	v					
6	How best can MF programmes recoup from the loan granted. (Lorna Peyavali Mbale, Namibia).		v				
7	To better understand about the management of MFI in order to be a succesful implementation of MF programme in Namibia. (Nangula Elizabeth Foibe Angula, Namibia).			v			
8	How best MFI operates for better benefits to its purpose, communities to improve economic growth in Namibia and social economic development of its people; Need to learn practical implementation of MF programme. (Augustinus Ucham, Namibia)		v				
9	To share experience in MFIs ranging from small MF to bigger	v					

	institutions. (Sylvia Katusiime, Uganda)						
10	To learn which structures are suitable for effective management within MFIs. (Alan Mugume, Uganda)		v				
11	Learn about how MF is administered in different countries. (Frank Fred Kirungi, Uganda)		v				
III	HOW YOU RELATE THE SUBSTANCES (EITHER POLICY OR TECHNICAL ASPECTS) TO BE DELIVERED IN THE SESSION TO YOUR COUNTRY'S INTEREST						
1	To improve regulatory framework of our country; How to manage MFI to poverty reduction strategy of the country; How to attain both social and sustainability mission. (Sintayehu Desalegn Ossa, Ethiopia).		v				
2	How MFI governance structure organized; In what ways Credit Information Bureau (CI) problem fully started (exchange their idea). (Jarsa Jabulo Ujite, Ethiopia)			v			
3	I will try to deliver the substances of my country's perspective by participating in discussions and through the country papers to be presented. (Frehiwot Tefera Atalay, Ethiopia)		v				
4	I relate as an expert from Financing and Project Management. The policy and technical aspects are important to economic growth and development. (Zack M. Mukewa, Kenya)	v					
5	The regulation of MFIs (deposit taking) is new in my country. Therefore the policy issues relating to the regulatory framework will go a long way in understanding practices in the countries especially where MF is more developed. (Benard Muciri Njiru, Kenya)			v			
6	What can Namibia learn from countries expose to MF policies that respect the theoretical policies government needs to put in place to sustain availability of resources, discipline and management. (Lorna Peyavali Mbale, Namibia).	v					
7	To gain more knowledge on what type of good strategies to be put in place for MF good governance. (Nangula Elizabeth Foibe Angula, Namibia).		v				
8	To learn current regulatory policies of others countries related to MFIs. Technical expertise from other countries how best the programme can be applied in Namibia. (Augustinus Ucham, Namibia)	v					
9	Able to follow up the policies and come up with a proper policy that can apply in my country. This will help to improve MF		v				

	sector since there has been no policy restricting financial institution. (Sylvia Katusiime, Uganda)						
10	To be able to pick up on those aspects and features from other countries that maybe suitable for Uganda's own policy and regulatory framework. (Alan Mugume, Uganda)	v					
11	I expect to note the differences in policy and technical aspects of MF in other places in order for me to suggest the inclusion of the same in our country if they are applicable.. (Frank Fred Kirungi, Uganda)		v				
IV	POSSIBLE APPLICATION OF KNOWLEDGE AND EXPERIENCES SHARED IN THE SESSION TO YOUR COUNTRY'S MICROFINANCE DEVELOPMENT						
1	The above expectations will totally be applied in my country. (Sintayehu Desalegn Ossa, Ethiopia).		v				
2	How SME organize & recover their loan properly; How MFI sustain (independently) with taken Donor from third body; How exchange information in Credit Information Bureau (CI). (Jarsa Jabulo Ujite, Ethiopia)		v				
3	I would expect to acquire a knowledge of experience as to different types of operational & regulatory managements of MFI that could enhance the development of MF in an effective manner. (Frehiwot Tefera Atalay, Ethiopia)			v			
4	MF Project Management; MF regulation & Risk Management are all important in my area of responsibility and interest. (Zack M. Mukewa, Kenya)		v				
5	Appreciate other models used in the regulation of MFIs; Learn ways in which the MF industry can be promoted to enable further growth of the sector. (Benard Muciri Njiru, Kenya)		v				
6	Strong political commitment to learn from other countries on how government handled financial instruments and inclusions by developing emerging socio-economics; How do educational institutions affect the implementation?; Good practices in MF.. (Lorna Peyavali Mbale, Namibia).	v					
7	Implementation of MF scheme that will benefit the rural communities; How best Namibia can implement the programme, especially funding control. (Nangula Elizabeth Foibe Angula, Namibia).		v				
8	Proper implementation of MF; Apply knowledge gain from training in Namibia and improve applications there off. (Augustinus Ucham, Namibia)	v					

9	Through sharing experience SACCOS (MFI) will be encouraged to do more of savings through mobilization than credit and its institution to grow to meet our expectations. (Sylvia Katusiime, Uganda)		v				
10	To present the final report from this training to MF stakeholders back in Uganda. Stakeholders can then debate aspects of the report so as to come up with a common vision on the way forward. (Alan Mugume, Uganda)		v				
11	I expect to get practical illustration and real life experiences from this training for easy application when i go back to Uganda. (Frank Fred Kirungi, Uganda)	v					
V	OTHER EXPECTATIONS						
1	The special nature & MFIs that should considered regulating and supervising them; How the poorest of poor can be included or get access to finance. (Sintayehu Desalegn Ossa, Ethiopia).			v			
2	How MFI supervised & by how many times a year; About getting loanable fund for beginning MF (especially); Approaches of MFI; Fully information of mobile banking. (Jarsa Jabulo Ujite, Ethiopia)			v			
3	I would expect that the programme will create an opportunity to exhaustively discuss & share experience of different countries. (Frehiwot Tefera Atalay, Ethiopia)	v					
4	Having experience from other organizations and countries participating. (Zack M. Mukewa, Kenya)	v					
5	Acquire knowledge on other supervisory techniques applied in Indonesia and other countries; Exchange ideas and experiences with other participants; Techniques for establishing and managing MFIs. (Benard Muciri Njiru, Kenya)	v					
6	Dissemination of information to relevant stakeholders; Inclusion of the rural poor in the decision making processes. (Lorna Peyavali Mbware, Namibia).	v					
7	I would like to know more about the tools used to evaluate the impacts after the implementation of MF; Good example should I learn on how to better control MF programme in case of funding applications. (Nangula Elizabeth Foibe Angula, Namibia).				v		
8	I will like to learn clear directives of MF management; Techniques how to manage and improve MFI; How best to select projects that will be beneficial to our communities;		v				

	Possible challenges of MF management; How Namibia can benefit from this programme; Have detailed action plan on MF for Namibia after this training. (Augustinus Ucham, Namibia)						
9	Touring Jakarta as one of the cities of Indonesia and see other development other than MF; Share knowledge and experience with the locals for example Bandung. (Ms. Sylvia Katusiime, Uganda)	v					
10	None (Mr. Alan Mugume, Uganda)						
11	Certificate of participation; Experience sharing; Visit some places in Indonesia before I go back home (important sites). (Frank Fred Kirungi, Uganda)	v					
Total		21	24	6	3		
		51			3		
Percentage		94.4			0.6		

ANNEX 12

LIST OF BACK HOME PLAN TITLES BY PARTICIPANTS

TCTP on Microfinance for African Region:

“Managing Microfinance Institution”

10 – 21 October 2011

ETHIOPIA:

“Promotion of Sharia Scheme to the National Bank of Ethiopia”

KENYA:

“Promotion to Establish National Sharia Board in the Central Bank of Kenya”

NAMIBIA:

“Promotion of Investment in Rural Areas to Create Self-Employment and Reduce Poverty”

UGANDA:

“Improving Efficiency of Apex Bodies”



Non-Aligned Movement Centre for South-South Technical Cooperation (NAM CSSTC) was established in 1995 at the 11th Summit of NAM held in Cartagena as one of the vital and effective means for promoting and accelerating development in the developing countries. As a centre for actions and pooling resources as well as a forum for dialogue, its objective is to achieve the development goals of NAM member countries in attaining sustained people-centred development and to enable developing countries to participate more actively and equally in the process of globalization. The programmes carry direct and long-term benefit to render the economy of developing countries to be more broad-based, efficient and resilient.

Director:

Ambassador Linggawaty Hakim

Assistant Director for Programme:

Achmad Rofi'ie

Assistant Director for Administration & Finance

Subandiyo

Executive Secretary:

Christina Sudiro

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