

The Institute
of Bankers
Pakistan



THE EVOLVING LANDSCAPE OF MICROFINANCE IN PAKISTAN



DATE:
May 18-19, 2017

FACILITATOR:
M. Junaid Younas Ghori

COURSE VENUE:
Hotel Riveria, River View
Chinar Bagh Road, Gilgit

COURSE FEE:
PKR 16,000/-

5%
DISCOUNT
on 3-5 nominations

10%
DISCOUNT
on 6 + nominations

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COURSE OVERVIEW

Microfinance is providing financial services to the low income people of the world. The advent of microfinance as a global industry started four decades ago. In Pakistan, microfinance has emerged as an integral tool for poverty alleviation. Keeping in view the significance of the Microfinance Industry and importance of training in the same arena, the Institute of Bankers Pakistan (IBP) has announced this two-day program with an aim to create awareness and develop skills and expertise among the stakeholders of Microfinance Industry. This training will help them to effectively contribute in the further development of the microfinance sector and will enable them to work in more systematic and integrated manner. It will cover, in detail, the opportunities and challenges of the Microfinance industry along with products and services offered by Microfinance Institutions, their cash flows, measures for improving the portfolio quality & higher profitability, achieving higher lending standards etc.

LEARNING OBJECTIVES

Learning objectives of the training are provided below:

- To create awareness about the industry dynamics among the stakeholders of MFIs
- To enable the participants to better perform their role in the further improvement in the Microfinance arena and development of the industry
- To provide understanding about the regulatory framework of microfinance industry
- Highlight challenges and opportunities of Microfinance Industry
- To impart necessary skills required by the managers of MFIs

COURSE CONTENTS:

Snapshot of Microfinance Sector

- What are Microfinance Institutions - the Fundamentals
- Overview of Microfinance Sector in Pakistan
- Update on Microfinance Outreach -Statistics
- Pakistan Microfinance Network (PMFN)
- Micro Credit, Micro Savings and Micro Insurance in Gilgit Baltistan

Microfinance Instruments, Vehicles and Financing Methodology:

- Concepts and principles of Microfinancing
- What is the financing model of Microfinance Institutions? How does it ensure the successful disbursement and recovery of the finances?
- What is the significance of Islamic Microfinance in the development of small scale enterprises?
- What is the economic and social value addition by Islamic Microfinance operations?

Islamic Microfinance Banks and Islamic Non-Banking Microfinance Institutions

Regulatory Framework for Microfinance Institutions:

- SBP-regulating Microfinance Banks (MFBs)
 - o SBP's Prudential Regulations for Microfinance Banks
- SECP-regulating Non-Banking Micro Financial Institutions (NBMFI)
 - o Why regulate Non-Banking Microfinance Institutions
 - o Regulatory Framework for Non-Banking Microfinance Companies (NBMFCs) and its benefits for NBMFCs
- Competitive landscape and major challenges hindering the growth of Microfinance sector
 - o Sustainability issues- Cost of outreach
 - o Scalability challenges

CONTACT DETAILS:

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- o Geographic Factors
 - o Diverse Business Models
 - o High Transaction Cost
 - o KYC and Security Challenges
 - o Limited Resources and Budgets
- Way Forward & Remedial Measures

Critical Skills for the Managers in Microfinance Institutions:

- Business Planning for Microfinance Institutions
- Operational Risk Management for Microfinance Institutions
- Product Development to meet the diverse needs of clientele in Microfinance
- Information Systems & Technology for a vibrant MF sector
- Social Appraisal Techniques
- Delinquency Management in Group Lending
- Financial Analysis and Accounting for Microfinance Institutions
- Financing Portfolio Management
- Micro Enterprise Development and Rural Marketing
- Execution Capabilities

New frontiers in Microfinance:

- The Enabling Digital Finance
- Need for Commercialization
- Turnaround Management, Transformation, Corporatization needs structured approach
- Innovation, Adaptability and Agility

Conclusion: Microfinance - An integral tool for poverty alleviation

WHO SHOULD ATTEND?

The target participants of the course include, but not limited to, the following:

- Officers/Executives of Microfinance Banks
- Officers/Executives of Non-Banking Microfinance Institutions
- Auditors
- Compliance Professionals
- Officers/Executives from Regulators

FACILITATOR

Mr. Muhammad Junaid Younas Ghori

Mr. Ghori is Banking and Finance professional, imbued with latest knowledge in Banking, Finance and Business World, having 20 years of diversified experiences in Corporate and Commercial Banking, Banking Operations, Consumer & SME Financing, Professional Trainings and International Trade Finance. He is having distinctive expert-level knowledge and hands-on experience in Islamic banking, structured novel Islamic financing & syndicated transactions and streamlined operational processes. He has to his credit two Masters degrees i.e. Masters of Finance (M.FIN) from University of New South Wales, Australia and Masters of Commerce from Hailey College of Commerce, Pakistan. He has worked with different reputable organizations, amongst them are MCB Bank, AlBaraka Islamic Bank, Saudi Pak Bank and SECP. At present he is serving as joint director in Securities and Exchange Commission of Pakistan. He has developed and conducted number of training programs for various Banks, Local & International Universities, Multinationals, Government Departments and Professional Organizations such as IBP, CIMA, ACCA, etc. He is also enjoying a number of professional qualifications, distinctions and memberships including FCCA, ACSI, DAIBP, SCE (IBP), ACIFP, AFIIBI, CIB (NIBAF), PGD from

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