



Seminar-Workshop on Credit Union Microfinance Innovation and Enterprise Development

June 23-26, 2010
Cebu Grand Hotel, Cebu City



TRAINING CONCEPTS AND DAILY SCHEDULE

Credit Union Microfinance Innovations and Enterprise Development Seminar-Workshop

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Program of Activities

June 23, 2010

8:30 – 9:00	Registration
9:00 – 10:00	Opening Program Introduction of Participants Expectations Program Orientation
10:00 – 10:15	Health Break
	INTRODUCTION
10:15 – 10:30	Learning more about NATCCO
10:30 – 12:00	Cooperative Mission: Helping People Help Themselves
12:00 – 1:00	Lunch Break
	CUMI
1:00 – 2:30	Reaching the “Have Less”: Credit Union Microfinance Innovation
2:30 – 3:45	Session 1: Basic Principles of Microfinance (working break)
3:45 – 6:45	Session 2: Microfinance Product Development
07:00:00 AM	Dinner

June 24, 2010,

8:30 – 9:00	Opening activities (Opening prayer to NATCCO Hymn, recap, Gifts)
9:00 – 11:00	Session 3: Operating Performance Ratios
11:00 – 12:00	Session 4: Credit Administration
12:00 – 1:00	Lunch Break
1:00 – 3:00	Continuation of Session 4: Credit Administration (cont)
3:00 – 3:15	Health Break
3:15 – 5:15	Session 5: Risk Management, Loan Recovery, and Delinquency
5:15 – 5:30	Closing (gift reminder, announcement, closing prayer)
6:00	Dinner

June 25, 2010

7:00	Breakfast
8:30 – 9:00	Opening Activities
	GUIDE TO BUILDING WEALTH
9:00 – 12:00	Financial Products for Socio-Economic Empowerment of the Poor
12:00 – 1:00	Lunch Break
1:00 – 3:00	Tools on Microenterprise Development and Planning
3:00 – 3:15	Health Break
3:15 – 4:00	Tools on Microenterprise Development and Planning (cont.)

4:00 – 5:00	Reporting and Feedback
5:00 – 5:15	Workshop Orientation – Learn and Save
5:15 – 5:30	Closing
5:30 – 7:00	Participants' preparation for Learn and Save practicum
7:00	Dinner
June 26, 2010	
7:00	Breakfast
8:30 – 9:00	Opening Activities
9:00 – 10:00	Learn and Save Sessions (1, 2 & 3)
10:00 – 10:15	Health Break
10:15 – 12:00	Learn and Save Sessions (4, 5, 6, 7 & 8)
12:00 – 1:00	Lunch Break
1:00 – 2:00	Learn and Save Sessions (9, 10 & 11)
2:00 – 3:00	Action Planning (top 3)
3:00 – 4:00	Presentation of action plans
4:00 – 5:00	Closing Program
	<ul style="list-style-type: none"> • Training Evaluation • Class impression • Distribution of Certificates • Closing Prayer

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Introduction

Myths like "the poor will not be able to repay... they do not know how to manage their business.... they are used to handouts...etc..." are still being heard. On the contrary, cooperatives running a successful microfinance innovation programs found that the poor can be accountable and actually repay their loan on time. What the poor do not have is the opportunity to build their lives. They have good instincts about business and are realistic in gauging risks according to their estimate of their own capacity. They would rather determine and decide on resources they need rather than outsiders determine this for them. They have a sense of pride in being able to achieve their own goals which they themselves determine.

Rural poor engage in micro-enterprise activities which start as small household activities like vegetable gardening or raising a small number of small animals like pigs and chicken. Lack of cash for investment and the need to take care of their household tasks as well as the farm are among the major limiting factors why they are not able to expand their operation. When credit facilities are made available, they generally opt to either expand their existing micro-enterprise operation. Engaging into a new area of business does not always happen due to the lack of skills on business idea and market information.

The development of poor own chosen microenterprise is an important element in the Credit Union Microfinance Innovation (CUMI). Meeting subsistence needs is the most urgent preoccupation of the poor before they can entertain other options. Engaging in microenterprise is not only improving the poor's economic position, but it also provides an opportunity to improve their skills in business. "Small Victories" against their lack of confidence serve as building blocks towards regaining control of their own lives.

Microenterprise development is important for the empowerment process to occur. National Federations need to assist member cooperatives and enable them to support their CUMI members in the various phases of their development of their microenterprises. The staff of the cooperative assists CUMI members through training in group formation, development of their group policies and procedures, the operation of their savings and loan and most importantly provide knowledge and skills needed to sustain their businesses. Currently, CUMI members are engaged in businesses that are focused only on meeting the day to day basic needs of the poor. It is critical for the poor to envision the enormous opportunities presented to them – only if they have information and skills to take advantage of the different prospects in business.

The training is designed for the cooperatives to reach the low-income in line with the campaign of Reaching One Million poor by 2012 through CUMI. The training is aimed at building the competence of cooperative to engage in non-traditional business enterprise. At the end of the training, the participants generate creative business ideas, develop marketing skills and gain knowledge on establishing business development center that can assist poor entrepreneurs in their business.

1. Objectives

The objective of the training is to introduce a training course to train entrepreneurs on business planning and management. A training program on enterprise planning and management will consequently be launched.

After attending the program, the trainers will be able to:

- Internalize the key mission of cooperatives to reach the poor and disadvantaged
- Encourage to incorporate the Credit Union Microfinance Innovation (CUMI) in the training program of their respective cooperatives
- Define the financial products that creates sustainable impact towards socioeconomic empowerment of the poor
- Design the educational programs for CUMI
- Recognize the importance of Business Development Center for CUMI
- Gain skills and tools on Microenterprise Development and Planning – simple business plan and accounting for entrepreneurs.
- Adopt a training program and material to conduct similar program

2. Contents of the Course

- Credit Union Mission: Helping People Help Themselves
- Reaching the "Have Less": Credit Union Microfinance Innovations
- Financial products for the sustainable impact towards socioeconomic empowerment of the poor
- Designing of educational programs for CUMI
- Tools on Microenterprise Development and Planning – simple business plan and accounting for entrepreneurs

3. Participants of the Workshop

The training will be attended by the technical staff of cooperative responsible on the implementation of the Credit Union Microfinance Innovation Program or the equivalent methodology in reaching the poor.

4. Venue and Date of Workshop

Venue : Cebu Grand Hotel, Cebu Capitol Complex, North Escario Street, Cebu City

Date : June 23-26, 2010

5. Registration Fee

Registration Fee is at P6,000.00 (inclusive of lodging, training manual, meals from A.M. Snack of June 23 to PM snacks of June 26). Non-members are welcome to join the activity, however, an additional P500.00 is charged on top of the regular fee.