

**Access to Microfinance & Improved Implementation of Policy Reform
(AMIR Program)**

Funded By U.S. Agency for International Development

**COMPLETION REPORT FOR THE FIRST
REGIONAL COURSE OF SMTP**

Final Report

**Deliverable for SMI Component, Task No. 3.1.7
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This report was prepared by Dr. Mohammad Al-Jafari, in collaboration with Chemonics International Inc., prime contractor to the U.S. Agency for International Development for the AMIR Program in Jordan.

Completion Report for the First Regional Course of SMTP

The course was held at the Institute of Banking Studies (IBS) during the period August 20th through August 31st 2000. Twenty-two participants attended the course representing several institutions including the Culture and Free Thought Association (Gaza Strip), Social Fund for Development (Yemen), Arab Center for Agricultural Development (West Bank), Palestinian Business Women's Association (Gaza), Arab Bank (West Bank), Faten (Gaza), and two local participants representing AMIR Program and the CHF. Nine of the most active and experienced certified micro-finance trainers participated in the delivery of the course. As the course was the first regional in Amman, the trainers exerted exceptional efforts and showed outstanding cooperation in providing quality training to guest participants.

The presentation for all modules was so helpful for participants, and it enriched their knowledge. The feed back from participants was encouraging by all means. The participants considered the course content comprehensive, helpful and provided them with important reference to check their future work with. Their evaluation of the trainers was very admirable; almost all the trainers' evaluation was good and above. They learned new things about micro-finance industry in general and Jordan experiences in particular. The participation and discussion during the course were extremely active, several thoughts and ideas were acknowledged by the participants and responded to. It was evident that the differences in participants' backgrounds had several advantages; it enriched the discussions and allowed for significant thought sharing.

All participants brought material on their organizations and countries and contact details. Thus, the experience provided the exposure and link should anyone be interested in receiving more information from any of the organizations presented.

The course included two field visits, the first was paid to JMCC and the second to AMC. The first visit was arranged before the course, while the second was arranged during it. Both visits were evaluated as being helpful, informative, and interesting. Best practices, delivery system, marketing and customer services and several other important topics were displayed at the loan officers' offices. However, as both institutions visited practice individual lending, some of the participants suggested visiting an individual-lending institution and a group-lending institution.

IBS was flexible and allowed the participant to use the Internet facility, and provided the trainers with the needed training material and technical support. However, participants complained that the food was not good, and it happened to find some of the meals not clean.

As for the participants' final evaluation, the material modifier developed a new case study and exam sheet. They were fair and comprehensive. All participants passed the exam, and most of them submitted a reasonable case solution. The final results were extremely satisfactory; all participants passed the course and the average score was 78%.

The trainers, in general, were able to deliver the material efficiently and involved the participants in the course by their obvious training experience. The sessions, in general, were well structured and different methods were used; lecturing, free talk, Power Point and flip charts. They kept the sessions lively and the participants seemed comfortable and enjoying themselves.

Main comments received by participants and observed by the material modifier include:

- The presentation in module 1 was well structured and very interactive. The participants were well engaged. The timing was perfect for all topics.
- There is a need to define main MFI products at the beginning of the presentation of module 2, so as to focus the attention of the trainees on these products in the course of discussion of market analysis and product design. Also, there is a need to devote more time for the Module, particularly interest rate calculations, a separate session should be given for this topic with more examples and cases.
- Module 3.1 was presented in an excellent fashion.
- The presentation in module 3.2 was very interactive. Many disruptive points, however, were noted during the presentation, they include mainly: the GAAP issue, as more articulation was needed, though several questions were asked and responded to, the differences between objectivity and conservatism in accounting, and the need to incorporate more examples. The trainers also pointed out the need for additional case studies and examples on cash flow and break-even analysis, despite discussing one additional case on both areas.
- Module 3.3 was also presented in professional manner, delinquency was viewed as being very challenging topic, and it was discussed intensively. The trainers of this module, in collaboration with the material modifier, reproduced all formulas in this regard and incorporated them in the text in advance, which made the presentation smooth and simple.
- The discussions of “step-by-step-lending” were also challenging; it brought in several new thoughts based on different experiences presented in the course.
- Module 5, “introduction to savings”, was also presented in a clear and interactive fashion. But, the lack of practical experience in Jordan and the region activated several discussions regarding the importance of savings and their effect on cost reduction and sustainability.
- An important value was added to module 6, as the trainers used videotape covering critical issues related to marketing and customer service, the tape contains important

details that improved the trainers' knowledge in the area and opened a useful and beneficial discussions.

In summary, the delivery of the course was extremely successful. The trainers were satisfied with the style of delivery and training tools used. Participants made the course successful due to their genuine interest and steady participation.

Participants of Microfinance (Regional Basic Course I)

20/8 - 31/8/2000

Country	Institutions	Title	Name	No.
Gaza Strip	Culture and Free Thought Association	Loan Officer	Lila Nathany Muafy	1.
Gaza Strip	Culture and Free Thought Association	Loan Officer	Mai Ali Elmasry	2.
Gaza Strip	Culture and free Thought Association	Loan Officer	Samah Yousif Abu - Nahla	3.
Yemen	Social Fund for Development	Accountant	Adnan M.M. Noman	4.
Yemen	Social Fund for Development	Supervisor	AbdulMalik M. Hasan	5.
Yemen	Social Fund for Development	Supervisor	Musa Mhde Ahmed Al- Ahdal	6.
Yemen	Social Fund for Development	Project Officer	Moamar Abdulmalik Al-Taib	7.
Yemen	Social Fund for Development	Project Officer	Najwa Abdulla Al - Adhi	8.
Yemen	Social Fund for Development	Project Officer	Kassem Mohsen Hamid Al-Mahdi	9.
West Bank	Arab Center for Agricultural Development	Branch Manager	Khaleel A. Khateeb	10.
Gaza	(Palestinian Business Women's Association)	Loan Officer	Nancy Edmon Missak	11.
West Bank	Arab Bank	Lending Officer	Yhaia Mohammed Al - Sabbagh	12.
West Bank	Arab Bank	Lending Officer	Jamal Zakaria Jaber	13.
West Bank	Arab Bank	Program Officer	Rula Walid Al- Sabi	14.
West Bank	Arab Bank	Lending Officer	Khadir Nasri Saed	15.
West Bank	Faten	Branch Manager	Nabila M. Ghunaim	16.
Gaza	Faten	Branch Manager	Ola Ahmed AL-Za'neen	17.
Gaza	Faten	Branch Manager	Ebtisam Abed Al- Kareem Al-Zraie	18.
Gaza	Faten	Branch Manager	Muna Ghazi El- Alami	19.
West Bank	Faten	Training Officer	Fida'a Khaled Shihada	20.
Jordan	CHF	Loan Officer	Ghassan Izzat Yousuf	21.
Jordan	AMIR Program	Administrative Assistant	Hanadi Adnan Derhalli	22.

Microfinance Regional Basic Course I
(August 20 - 31 , 2000)

Time: (9:00 - 5:00)

Trainer	DATE	Days	MODULE
R. Fariz / Y. Tamimi	20/8	1	1 (Introduction to Microfinance Institutions)
S. Qaddoura / Y. Tamimi	21/8	1	2 (Market Analysis and Product Design)
M. Kilani/ M. Aljafari	22/8	½	3.1 (Introduction to Credit Analysis)
G. AbuYaghi/ M. Aljafari	22/8	½	3.2 (Accounting and Financial Analysis)
G. AbuYaghi/ M. Aljafari	23/8	1	3.2 (Accounting and Financial Analysis)
G. AbuYaghi/ M. Aljafari	24/8	½	3.2 (Accounting and Financial Analysis)
R. Fariz / G. AbuYaghi	24/8	½	3.3 (Portfolio Management and Delinquency)
R. Fariz / G. AbuYaghi	27/8	½	3.3 (Portfolio Management and Delinquency)
M. Kilani / R. Fariz	27/8	½	4.a (Step by Step the Lending Process)
K. Khaldi / N. Abboushi	28/8	½	4.b (Group Lending)
M. Kilani / A. Gousous	28/8	½	5 (Introduction to Mobilizing Savings)
Y. Tamimi / S. Qaddoura	29/8	1	6 (Marketing and Customer Service)
M. Kilani / S. Qaddoura	30/8	½	Field Trip
S. Tieby / M. Aljafari	30/8	½	Exam Revision
S.Tieby / R. Fariz	31/8	½	Exam
AMIR	31/8	½	Short Wrap Up

Trainers Evaluation Regional Course (Aug. 20-31)

Name	Module	Good and above
Y. Tamimi	1	100
Reem Fariz	1	100
Y. Tamimi	2	95
S. Qaddoura	2	98
M. Jafari	3.1	100
M. Kilani	3.1	99
M. Jafari	3.2	100
G. Abu Yaghi	3.2	100
G. Abu Yaghi	3.3	100
Reem Fariz	3.3	100
M. Kilani	4a	100
Reem Fariz	4a	100
N. Abboushi	4b	95
K. Al-Khalidi	4b	93
A. Goussous	5	92
M. Kilani	5	100
Y. Tamimim	6	100
S Qudoura	6	100

Average

98.44444444

**Result List for Participants In
MF REGIONAL BASIC COURSE I
(August 20 - 31 , 2000)**

No.	Name	Institutions	Class Participation (20%)	Case Study (35%)	Final Examination (45%)	Total (100%)
1.	Lila Nathany muafy	Culture and Free Thought Association	15	24	31	70
2.	Mai Ali Elmasry	Culture and Free Thought Association	14	28	36	78
3.	Samah Yousif Abu - Nahla	Culture and free Thought Association	16	28	30	74
4.	Adnan M.M. Noman	Social Fund for Development	16	27	30	73
5.	AbdulMalik M. Hasan	Social Fund for Development	16	23	35	74
6.	Musa Mhde Ahmed Al- Ahdal	Social Fund for Development	16	25	29	70
7.	Moamar Abdulmalik Al-Taib	Social Fund for Development	16	28	37	81
8.	Najwa Abdulla Al - Adhi	Social Fund for Development	18	27	36	81
9.	Kassem Mohsen Hamid Al-Mahdi	Social Fund for Development	16	29	30	75
10.	Khaleel A Khateeb	Arab Center for Agricultural Development	16	27	41	84
11.	Nancy Edmon Missak	(Palestinian Business Women's Association)	16	27	37	80
12.	Yhaia Mohammed Al - Sabbagh	Arab Bank	16	27	43	86
13.	Jamal Zakaria Jaber	Arab Bank	18	28	39	85
14.	Rula Walid Al- Sabi	Arab Bank	14	22	40	76
15.	Khadir Nasri Saed	Arab Bank	16	29	34	79
16.	Nabila M. Ghunaim	Faten	18	22	30	70
17.	Ola Ahmed AL- Za'neen	Faten	16	30	36	82
18.	Ebtisam Abed Al- Kareem Al- Zraie	Faten	18	26	26	70
19.	Muna Ghazi El- Alami	Faten	16	21	34	71
20.	Fida'a Khaled Shihada	Faten	16	23	34	73
21.	Ghassan Izzat Yousuf	CHF	18	30	35	83
22.	Hanadi Adnan Derhalli	AMIR Program	16	27	39	82

