

Schedule of Trainings we offer to SACCOS Members, Board Members, Credit Committee members Supervisory Members, Managers, Book keepers and ordinary members

No	Course	Course contents	Duration
1.	Leadership and governance of SACCOS	<ul style="list-style-type: none"> ❖ Legal and organizational structure of SACCOS ❖ Principles of good governance ❖ Board responsibilities ❖ Management and Staff ❖ Team work ❖ Performance Measurement and Evaluation ❖ Measuring effective governance 	5 days
2.	Principles for successful SACCOS	<ul style="list-style-type: none"> ❖ Understand the basic principles on which microfinance is organized ❖ Microfinance models and characteristics ❖ Designing a microfinance programme - client identification, product design, information systems, human resource and financing 	4 days
3.	Microfinance towards Poverty reduction	<ul style="list-style-type: none"> ❖ Member rights and obligations ❖ Causes and effects of poverty ❖ The visual cycle of poverty ❖ Microfinance services for poverty reduction 	3 days
4.	Bookkeeping and Accounting for SACCOS	<ul style="list-style-type: none"> ❖ Introduction to accounting – definitions, key principles and applicability to SACCOS 	14 days

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		<ul style="list-style-type: none"> ❖ Basics: Debit, Credit, the Chart of accounts and the Accounting Cycle <ul style="list-style-type: none"> • Treatment of Interest, Equity etc. • Specific microfinance accounting issues ❖ Financial statements, portfolio report – overview ❖ Recording and summarizing transactions ❖ Learning how to account for donor funds, loan loss provisions and reserves and interest revenue ❖ Creating more appropriate, transparent and accurate financial statements ❖ Developing institutional action plans 	
5.	Portfolio Management	<ul style="list-style-type: none"> ❖ Loan appraisal, documentation and record keeping, Loan repayment & Loan recovery, disbursal, collections, tracking of overdue and loans diversification, Portfolio reports 	5days
6.	Delinquency Measurement & Control, Calculating/setting sustainable interest rate	<ul style="list-style-type: none"> ❖ Causes and costs of delinquency ❖ Measuring & controlling delinquency ❖ Responding to a delinquency crisis ❖ Interest rates and microfinance ❖ Setting sustainable interest rates ❖ Understanding effective interest rates ❖ Costs of credit for the borrower ❖ Using new skills and knowledge 	5 days

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7.	Financial Analysis for SACCOS	<ul style="list-style-type: none"> ❖ Introduction to financial statements ❖ Overview of accounting ❖ Financial statement formats ❖ Overview of financial analysis ❖ Portfolio quality analysis ❖ Analytical adjustments ❖ Efficiency and profitability analysis ❖ Use of selected ratios for managerial analysis/decision 	5 days
8.	Product Development for SACCOS	<ul style="list-style-type: none"> ❖ Overview of product characteristics and the development process ❖ Assessment of institutional capacity for product development ❖ Client oriented market research techniques ❖ Development of product prototypes ❖ Product costing: Activity Based Costing ❖ Strategies and factors for product pricing ❖ Pilot testing and launch of products 	5 days
9.	Improving Operating Efficiencies in SACCOS	<ul style="list-style-type: none"> ❖ Understanding Elements of Operating Costs ❖ Calculating Operating Cost Indicators ❖ Governance and Institutional factors affecting costs ❖ Operating Methodology and Costs ❖ Products and Costs ❖ Information Systems and Costs 	5 days

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		<ul style="list-style-type: none"> ❖ Transforming SACCOS by analyzing Operating Cost Indicators on operational performance 	
10.	Management Information System for Micro finance Institutions	<ul style="list-style-type: none"> ❖ Data, information and systems ❖ Portfolio/Deposit tracking/Accounting/Human resource Sub-System - formats for capturing data and using information for decision making ❖ Information needs analysis ❖ Business process analysis ❖ Selection and evaluation of software ❖ Implementation of an MIS 	4 days
11.	Strategic & Operational Planning and financial projections for SACCOS	<ul style="list-style-type: none"> ❖ Introduction to business planning ❖ Strategic planning ❖ Operational planning and financial projections (including budgetary planning) ❖ Designing financial products - portfolio and institutional capacity projections ❖ Financing strategy ❖ Financial statements/analysis ❖ Product Development ❖ Operational Risk Management ❖ Information Systems 	5days
12.	Internal Inspection/Audit for SACCOS	<ul style="list-style-type: none"> ❖ Understand the various risks faced by SACCOS ❖ Describe various components of control environment and 	5 days

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		<ul style="list-style-type: none"> distinguish between them ❖ Understand the scope and role of inspection/internal audit ❖ Assess the existing MFI policies ❖ Evaluate the existing MIS of the organization ❖ Formulate and conduct internal control systems ❖ Control on fraud 	
13.	Financial Management	<ul style="list-style-type: none"> ❖ Understanding of financial statements; Balance sheet, Income and expenditure statement, Portfolio management, Cash flow statement, ❖ Preparing and managing cash flows ❖ Important financial ratios, Liquidity Management, Profitability management, Enhancing productivity 	5 days
14.	Operational Risk Management for SACCOS	<ul style="list-style-type: none"> ❖ Introduction to risk management, Institutional risk ❖ Preventive controls, Business cycles to identifying risk areas, The internal audit function ❖ Assessing MIS of the organization, Mitigating risks Designing and implementing internal control system Designing monitoring processes including internal control and external audit 	4 days
15.	Entrepreneurship and Basic/ Advance Business Management skills	<ul style="list-style-type: none"> ❖ Business culture, How to start and run a business ❖ Preparing a business proposal for funding ❖ Basic or Advance accounting 	Basic 3 days Advanced 5 days

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		<ul style="list-style-type: none"> ❖ Costing/pricing design, Quality control, marketing and competition, Writing a loan application ❖ Technical Capacity (e.g. product specific, technologies), Staff management 	
16.	Leadership skills for prospective women leaders.	<ul style="list-style-type: none"> ❖ Communication and confident building ❖ Group dynamics/human resource management/participation ❖ Basics of bookkeeping and accounts ❖ Entrepreneurship 	3 days
17.	Cross cutting issues	<ul style="list-style-type: none"> ❖ Gender sensitivity and development ❖ Gender and microfinance ❖ HIV/AIDS 	2 days
18.	Introduction to Computers	<ul style="list-style-type: none"> ❖ Basic computer operations ❖ Microsoft word ❖ Spreadsheets etc 	6 days
19.	Office Management	<ul style="list-style-type: none"> ❖ Management of premise, Layout of the office ❖ Filing systems, Proper upkeep of records ❖ Handling quests, Communication skills, Facilitating meetings, 	4 days
20.	Marketing of Financial products/services	<ul style="list-style-type: none"> ❖ Introduction to Marketing , Marketing strategies ❖ Customer behaviour, Effective communication ❖ Mobilization of savings 	5 days
21.	Front Office Savings Account (FOSA)	<ul style="list-style-type: none"> ❖ Basic bookkeeping, customer care, communication skills, 	5 days

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	Management	<ul style="list-style-type: none"> Lines of Authority, Telling ❖ Handling customers, Treasure Management ❖ SACCOS operations/products, Member rights and obligations 	
22.	Microfinance best practices	<ul style="list-style-type: none"> ❖ Principles for Successful SACCOS ❖ Approaches for delivering of Financial services for the poor 	2 days
23.	Business Strategic Planning and financial projections for SACCOS	<ul style="list-style-type: none"> ❖ Business Strategic planning ❖ Operational planning and financial projections Designing and pricing financial products - portfolio and institutional capacity projections, Financing strategy, Financial statements/analysis, Product Development, 	6 days
24.	Product Design and Development	<ul style="list-style-type: none"> ❖ Basics of Marketing & product cycle ❖ Market Analysis & Segmentation ❖ Product development Process ❖ Pilot Testing & launching ❖ Building Institutional Capacity 	5 days



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