

Training and Capacity Building Unit

Accion

August 2014–September 2017



Social and Industry Challenge

Social Challenge: 200 million served through microfinance but still 1.5 billion remain un- or underbanked

Industry Challenge: Scarcity of well-managed and stable Microfinance Institutions to meet demand and growth. Insufficient outreach and shortage of relevant training programs.

Program background

Support from Credit Suisse over the past six years has been instrumental in establishing the Training and Capacity Building (TCB) unit at Accion and expanding its outreach to over 14,300 practitioners around the globe. The program is focused on three main activities:

- Developing high quality training programs that strengthen core skills;
- Delivering locally relevant training programs through Regional Training Centers;
- Facilitating cross-regional knowledge sharing around industry best practices and innovations.

A core focus is the incorporation of virtual elements into TCB’s programming, with the goal of maximizing reach, decreasing cost, and increasing convenience and flexibility for participants. Our approach combines in-person and virtual experiences, and includes both asynchronous (learner directed and self-paced) and synchronous (live, set time) elements to maximize learning retention and application. By taking a “blended” approach and employing a mix of learning modalities, we believe we can create a more effective and efficient learning experience than can be achieved with a single type of learning.

Training Program Development

TCB’s signature training programs target the development of core technical, leadership and management skills of microfinance professionals. To complement the suite of existing programs, two new training programs are developed which will incorporate experiential and adult learning principles to ensure that participants apply key concepts to their work and translate new knowledge into results.

- **Risk Management** is essential to creating strong, sustainable institutions that can grow responsibly and prevail when crisis strikes. This comprehensive risk management training program aims to help MFIs manage

At A Glance

Sector	Finance
Geographical Focus	Global
Number of Countries in which the Program is Active:	Global
Target Beneficiaries	Microfinance staff at all levels – from loan officers to senior managers – at partner institutions and in the broader industry at-large
Partner	
Partnership with Credit Suisse since	2008
Targeted Social Impact	Advancing financial inclusion by developing qualified staff able to work for and lead effective, efficient institutions treating clients with respect and care
Targeted Business Impact	Highly trained and qualified staff to build and lead Microfinance institutions that will grow sustainably
Targeted Key Figures	<ul style="list-style-type: none"> ■ 3,000 microfinance practitioners trained ■ 425 practitioners participating in global knowledge sharing events

key credit and operational risks in an integrated manner and will showcase risk tools developed by Accion.

- **Individual Lending** enables MFIs to provide customized credit to meet clients' specific financial needs. Unlike collateral based lending, capacity based lending requires an MFI to estimate a client's current cash flows and lend according to a client's capacity. This 11-module capacity-based lending training program will equip loan officers with the skills they need to effectively grow and manage their loan portfolios – from promotion, to credit assessment and delinquency management.

In alignment with our virtual strategy, TCB plans to incorporate virtual elements into both new and existing signature programs to increase programming options for our audience. For example, in the India market there has been demand to shorten the 4-day Training of Trainers course to a 3-day course. By offering key components virtually, TCB can decrease (and maximize) classroom time by ensuring participants already have a core foundation of knowledge.

Regional Training Centers

Through Regional Training Centers in Ghana, India, and China, TCB will continue delivering leadership and technical programs to middle and senior managers at our partners and in the industry. In addition to existing programs, TCB's team of expert trainers will pilot and roll out the new risk management and individual lending courses once available.

With the help of Credit Suisse virtual volunteers, TCB is developing a Trainer Community – a space where Accion trainers can come together and connect virtually with one another to share best practices, tools, relevant training information, and know-how.

To increase outreach and maximize impact, TCB plans to expand its Certification and Licensing process for its signature programs. The Certification and Licensing program is designed to build the internal training capacity of an MFI in a particular course and help meet the training demands in their institutions. This process has been piloted at Janalakshmi in India and is underway with three of Accion's African partners this year. By deploying the Certification and Licensing program across the globe, Accion is able to expand the reach of its training programs and increase overall impact to individual participants and their institutions.

Global Knowledge Sharing

TCB will continue to provide practitioners with opportunities to deepen their technical understanding of specific topics, analyze innovations in the industry, and share lessons learned with peers through specialized knowledge sharing activities. Knowledge-sharing activities are a vital part of TCB's work and they provide a significant benefit to both Accion and the broader industry at-large.

Countries in which the program is active:

Global

Goals and Objectives

- Strengthen regional presence and collaboration with regional partners (MFIs and/or other training institutions) in India, China and Africa to expand training program reach and increase overall impact to individual participants and their institutions
- Collaborate across Accion and partners to facilitate global knowledge sharing strategy in key areas
- Pilot and launch two new technical training programs – Individual/Capacity Based Lending and a comprehensive Risk Management training program

Planned Program Outcomes

- Increased regional presence and collaboration among partners and the industry, resulting in expanded training program reach and increased overall impact to individual participants and their institutions
- Increased global knowledge sharing within Accion and among partners

Credit Suisse Employee Engagement

Credit Suisse employees are able to contribute via:

- Microfinance Advocates Network
- Global Citizens Program
- Virtual Volunteering

About Accion

Accion is a global non-profit dedicated to building a financially inclusive world, with access to economic opportunity for all, by giving people the financial tools they need to improve their lives. A world pioneer in microfinance, over the last 40 years, Accion has helped build 63 microfinance institutions (MFIs) in 32 countries on four continents. Accion has become world-renowned for building permanent, sustainable and commercially viable institutions which are currently reaching millions of clients living at the base of the pyramid.

Your Credit Suisse Contact

Manuel Hörl
Microfinance Capacity Building Initiative
Email: manuel.hoerl@credit-suisse.com

www.credit-suisse.com/microfinanceinitiative