

**“Micro Finance at the University” Project**

PILOT COURSE
12th-30th September 2005

AGENDA

Date	Morning Session	Afternoon Session
Monday 12th		15.00 Opening Session
Tuesday 13th	9.30- 12.30 <u>Fundamental Concepts</u> New paradigm microfinance – What is it? Clients, 3 Case Studies Dr. Marco Elia – Dr. Eleonora Isaia	13.30 – 16.30 Case Presentation Palestine. Samir Abuznaid “ <i>Palestine for Credit and Development: Endless Giving</i> ” Palestine. Fadi Kattan - Issa Ghrayeb “ <i>Micro Credit Institution - Caritas Jerusalem, The Holy Land</i> ”
Wednesday 14th	9.30- 12.30 <u>Best Practices Microfinance</u> The Institutionist and Welfarist Approach Best Practices Dr. Marco Elia	13.30 – 16.30 Case Presentation Tunisia. Dr. Lourdes Susaeta “ <i>The Microcredit in Tunis : Enda InterArabe</i> ” Lebanon. Dr. Lourdes Susaeta <i>An Experience of Microcredit in South Lebanon: Association D'Aide au Développement Rural (ADR)</i> ”
Thursday 15th	9.30-12.30 Microfinance in the Arab States Jordan. Dr. Eleonora Isaia “ <i>Microfinance for women</i> ” Dr. Eleonora Isaia	13.30 – 16.30 Case Presentation Lebanon. Dr. Fadi Assrawi “ <i>Microfinance in Lebanon – Case Study CHF International Ameen</i> ” Morocco. Nada Zouag “ <i>The Role of Moroccan Small Microcredit Institutions in Rural Development</i> ”
Friday 16th	9.30-12.30 <u>Products and Methodologies</u> Individual versus group lending- pros and cons The Loan process Loans – Savings – Insurance Dr. Marco Elia	13.30 – 15.30 Meeting at the Faculty of Economics
Saturday 17th	--	--
Sunday 18th	--	--

Monday 19th	9.30-12.30 Financial Analysis Introduction to financial accounts and analysis Dr. Paola De Vincentiis	INDIVIDUAL WORK
Tuesday 20th	9.30-12.30 Financial Analysis Arrears and defaults - Rating - Measuring Delinquency - Setting sustainable interest rates Dr. Paola De Vincentiis	13.30-16.30 Case Presentation Egypt – Dr. Abdel Raheem M. Hashem -Ghada Nabil Baz “ <i>Micro Finance in Egypt: A Case of National Bank for Development and Alexandria Business Association</i> ”
Wednesday 21st	9.30-12.30 Case Presentation Tunisia – Dr. Belgaroui Hajji “ <i>Banque Tunisienne de Solidarité</i> ” Syria . Dr. Marco Elia – Dr. Reem Ramadan “The Agency for Combating Unemployment (ACU): a Case about a State-Owned Institution”	INDIVIDUAL WORK
Thursday 22nd	9.30-12.30 Financial Analysis Self-sufficiency indicators (OSS – FSS) Adjusting for inflation and subsidies Measuring Financial Viability Dr. Paola De Vincentiis	13.30-16.30 Case Presentation Egypt – Chiara Segrado “ <i>The involvement of commercial banks in microfinance: the Egyptian experience</i> ” Egypt – Chiara Segrado “ <i>Islamic microfinance and socially responsible investments</i> ”
Friday 23rd	9.30-12.30 SANABEL – Microfinance Network of the Arab Countries Dr. Ahmed El-Ashmawi Executive Director	INDIVIDUAL WORK
Saturday 24th	--	--
Sunday 25th	--	--
Monday 26th	9.30-12.30 Microfinance in the industrialized countries The case of Mag2 in Turin Targeting in Microfinance Dr. Andrea Limone	INDIVIDUAL WORK
Tuesday 27th	9.30-12.30 Impact Dr. Luciano Bonomo	13.30 – 16.30 Case Presentation Jordan – Dr. Nedal Al Fayoumi “ <i>Al-Ahlia Microfinance Company</i> ”
Wednesday 28th	9.30-12.30 MicroFund for Women Mr. Ziad Al Refai	13.30-16.30 Presentation “Master in Microfinance” of the University of Bergamo Prof. Laura Viganò Master Director
Thursday 29th	9.30-12.30 Regulation and supervision Prof. Oreste Calliano Morocco - Dr. Faiza Amahrog “ <i>Women Empowerment through Microcredit in the Rural Areas of Khénifra</i> ”	13.30-16.30 Structuring the Manual Review of the material developed during the course - Structuring the manual “ <i>Micro Finance: text and cases</i> ” Dr. Marco Elia
Friday 30th	10.00 Closing Session	