

Training of Trainers (ToT) on Financial Management for Farmers Organizations
Participants: Business Facilitators of MMI-Bangladesh A2F+ project
TRAINING SCHEDULE (March 3-7, 2019; Venue: BRAC Learning Center, Barishal)

DAY-1: March 3, 2019

Session and Time	Main topic	Sub-topic, Method and process	Materials
Session-1 8:30 a.m.-10:00 a.m. 90 minutes	Opening: Introduction, Expectation and Training objectives	-Inauguration by Focal point: Department of Agriculture Extension (DAE) -Ice breaking -Objectives and expectations -Preparing training rules -Sharing 5-days learning topics -Pre evaluation of participants -Followed by presentation and discussion methods	VIPP White Board Marker Flipchart
Session-2 10:00 a.m.- 11:00 a.m. 60 minutes	Farmers' organization (FO)	- Energizer (deep inhaling and exhaling) - Nature of Farmers' organization (FO) -Roles and responsibilities of committees and sub-committees Followed by lecture, discussion and demonstration	White Board Marker Flipchart Multimedia
11:00 a.m.- 11:15 a.m.	Tea and health break		
11:15 a.m.- 12:15 p.m. 60 minutes	Continuation of previous session	Exercise on case-1 and group presentation	Case-1, cash collection receipt, marker, Brown paper, calculator
Session-3 12:15 p.m.-1:00 p.m. 45 minutes	Savings management	- Energizer (fire ball) - Savings, subscription, benefits and types of savings	White Board Marker Flipchart Multimedia Pass book
1:00 p.m.-2:00 p.m.	Launch break		
2:00 p.m.-3:00 p.m. 60 minutes	Continuation of previous session	Procedures of depositing and withdrawing savings & accounts keeping for savings	Case-2 Brown paper, calculator
Session-4 3:00 p.m.- 4:00 p.m. 60 minutes	Profit distribution for savings	- Average method and Product method - Energizer (participants choice)	White Board Marker Multimedia
4:00 p.m.-4:15 p.m.	Tea and health break		
4:15 p.m. -5:15 p.m. 60 minutes	Continuation of previous session	Exercise using case-1 and case-2 Group presentation	Case-3 & 4, Brown paper, calculator

DAY-2: March 4, 2019

Session and Time	Main topic	Sub-topic, Method and process	Materials
Session-5 8:30 a.m.-11:00 a.m. 150 minutes	Definition of RLF and identification of ideal borrower & IGAs	-Evaluation of learning of previous day -Use of Case-5 through group exercise and presentation - Evaluation learning by dividing participants in two groups	White Board Marker Flipchart Case-5
11:00 a.m.-11:15 a.m.	Tea and health break		
Session-6 11:15 a.m.-1:00 p.m. 105 minutes	Loan management	- Energizer (participants choice) -Procedures of loan disbursement and collection -Loan documents and accounts management Followed by lecture and discussion	Artline marker, Brown paper, calculator
1:00 p.m.-2:00 p.m.	Launch break		
2:00 p.m.-3:00 p.m. 60 minutes	Continuation of previous session	-Use of Case-6 through group exercise and presentation	Case-6 Brown paper, calculator
Session-7 3:00 p.m.-4:00 p.m. 60 minutes	Determination service charge of loan	-Nominal Service charge/interest and Effective interest rate -Types of interest calculation: Flat Method and Declining or Reducing Balance Method -Followed by lecture and discussion	White Board Marker Flipchart Multimedia
4:00 p.m.-4:15 p.m.	Tea and health break		
4:15 p.m. -5:15 p.m. 60 minutes	Continuation of previous session	- Energizer (play with color) -Use of Case-7 through group exercise and presentation - Evaluation learning by dividing participants in two groups	Case-7, Brown paper, calculator

DAY-3: March 5, 2019

Session and Time	Main topic	Sub-topic, Method and process	Materials
Session-8 8:30 a.m.-10:00 a.m. 90 minutes	Agriculture and Rural Loan Policy of Bangladesh Bank	-Evaluation of learning of previous day -Discussion on different features of loan products, interest rate, complaints etc. - Evaluation learning of the session by dividing participants in two groups Facilitated by Focal Point, Agricultural Credit Division, Bangladesh Bank	White Board Marker Flipchart Multimedia
Session-9 10:00 a.m.-11:00 a.m. 60 minutes	Ratio analysis and its importance	-Definition and types of ratios -Productivity and Efficiency Ratios : -active borrower and outstanding per field worker, cost per unit of loan lent, cost per loan made	White Board Marker Flipchart Multimedia
11:00 a.m.-11:15 a.m.	Tea and health break		
11:15 a.m.-12:15 p.m. 60 minutes	Continuation of previous session	- Energizer (deep inhaling and exhaling) - Exercise on case-8 and group presentation	Case-8, marker, Brown paper, calculator
Session-10 12:15 p.m.-1:00 p.m. 45 minutes	Portfolio Quality Ratios	- Repayment Rate-CRR, OTR; Arrear rate, Portfolio at Risk (PAR), Delinquency Rate(DR) and Loan Loss ratio	White Board Marker Multimedia
1:00 p.m.-2:00 p.m.	Launch break		
2:00 p.m.-3:00 p.m. 60 minutes	Continuation of previous session	-Exercise on case-9 and group presentation - Evaluation learning of the session by dividing participants in two groups	Case-9 Brown paper, calculator
Session-11 3:00 p.m.-4:00 p.m. 60 minutes	-Financial Viability and Profitability Ratios	- Operational Self Sufficiency (OSS), Financial Self Sufficiency (FSS) - Return on Asset (ROA) and Return on Equity (ROE) and Break Even Point	White Board Marker Multimedia
4:00 p.m.-4:15 p.m.	Tea and health break		
4:15 p.m. -5:15 p.m. 60 minutes	Continuation of previous session	- Energizer (participants choice) - Exercise using case-10 and Group presentation - Evaluation learning of the session by dividing participants in two groups	Case-10 Brown paper, calculator

DAY-4: March 6, 2019

Session and Time	Main topic	Sub-topic, Method and process	Materials
Session-12 8:30 a.m.-11:00 a.m. 150 minutes	Preparation of savings and Portfolio report	-Evaluation of learning of previous day by 20 minutes -Discussion on process of report preparation, source and authenticity of information, common mistakes and ways of correction in reporting -Group exercise by using case-11 & 12 - Evaluation learning of the session by dividing participants in two groups	White Board Marker Flipchart Multimedia Case-11 & 12 Form no. 18 7 19
11:00 a.m.- 11:15 a.m.	Tea and health break		
Session-13 11:15 a.m.-1:00 p.m. 105 minutes	Delinquency management	- Energizer -Impact of delinquency and procedure to reduce delinquent borrower -Exercise on case-13 and group presentation - Evaluation learning of the session by dividing participants in two groups	Case-13, marker, Brown paper, calculator Form no. 23.1 & 23.2
1:00 p.m.-2:00 p.m.	Launch break		
Session-14 2:00 p.m.-3:00 p.m. 60 minutes	Accounts keeping for Farmers Organization (FO)	-Definition of accounts, financial policy and importance of accounts keeping - Procedures of accounts keeping and responsibility of accounts keeper in FO - Evaluation learning of the session by dividing participants in two groups	White Board Marker Multimedia
Session-15 3:00 p.m.- 4:00 p.m. 60 minutes	Accounting, principles and cycle	Accounting, principles, cycle and use of different tools for accounts keeping	White Board Marker Multimedia
4:00 p.m.-4:15 p.m.	Tea and health break		
4:15 p.m. -5:15 p.m. 60 minutes	Continuation of previous session	- Energizer -Exercise using case-14 and Group presentation - Evaluation learning of the session by dividing participants in two groups	Case-14 , Brown paper, calculator & Form no.: 7,8,9,10,11,12,15,21, 22,24

DAY-5: March 7, 2019

Session and Time	Main topic	Sub-topic, Method and process	Materials
Session-16 8:30 a.m.-10:00 a.m. 90 minutes	Loan loss provision, Loan loss reserve and Cash flow	-Evaluation of learning of previous day -Discussion on determination of Loan loss provision, Loan loss reserve and Cash flow -Exercise on case-15 and group presentation - Evaluation learning of the session by dividing participants in two groups	White Board Marker Flipchart Multimedia Case-15
Session-17 10:00 a.m.-11:00 a.m. 60 minutes	Receipt-payment, Income expenditure and Balance sheet	-Discussion on preparation of Receipt-payment, Income expenditure and Balance sheet	White Board Marker Flipchart Multimedia
11:00 a.m.-11:15 a.m.	Tea and health break		
11:15 a.m.-12:15 p.m. 60 minutes	Continuation of previous session	-Exercise on case-16 and group presentation - Evaluation learning of the session by dividing participants in two groups	Case-16 & Form no. : 13, 16, 17 calculator
Session-18 12:15 p.m.-1:00 p.m. 45 minutes	Monitoring and Auditing	- Discussion and presentation on monitoring of members enrolment, savings, loan tracking, meeting etc. -Internal and external auditing of FOs -- Evaluation learning of the session by dividing participants in two groups	White Board Marker Multimedia
1:00 p.m.-2:00 p.m.	Launch break		
Session-19 2:00 p.m.-3:00 p.m. 60 minutes	Risk Management	Risk Management and procedures to prevent embezzlement -Exercise on case-17 and group presentation - Evaluation learning of the session by dividing participants in two groups	Case-17 Brown paper
Session-20 3:00 p.m.-4:00 p.m. 60 minutes	Action plan and closing	- Energizer (positive feedback circle) - Preparation of back home action plan and presentation (BF movement register per FO) -Post evaluation of learning	Brown Paper Mood meter Questions
4:00 p.m.-4:15 p.m.	Tea and health break		
4:15 p.m. -5:15 p.m. 60 minutes	Continuation of previous session	- Closing ceremony: Focal Point- Bangladesh Agricultural Development Corporation (BADC)	

Facilitators:

1. Dulal Chandra Sutradhar, Finance Officer, MMI-Bangladesh A2F+
2. Mohammad Asaduzzaman, Regional Coordinator-Rangpur, MMI-Bangladesh A2F+
3. Mohammad Abu Hanif, Regional Coordinator-Rangpur, MMI-Bangladesh A2F+

Coordination:

1. Daniel Wachira, International Operation Officer, FAO-Bangladesh
2. Imanun Nabi Khan, ISU Coordinator, MMI-Bangladesh A2F+, FAO-Bangladesh