

OFERTA CURS
MANAGEMENTUL RISCULUI
PENTRU
INSTITUTII FINANCIARE NEBANCARE
Si/sau
CASE DE AJUTOR RECIPROC

1. LOCATIE:

Sala de curs acreditata, accesibila, dotata cu mobilier , echipamente si materiale de curs specifice: suport de curs, suport exercitii, videoproiector, flipchart, spatiu pentru desfasurare exercitii si teste.

2. LECTORI:

Accreditati si calificati pentru a desfasura activitati de instruire, cu studii, calificari si experienta paractica in domeniul cursului.

3. AGENDA CURS: Cursul este oferit in limba Romana si/sau limba Engleza

Ziua 1. 1. Managementul riscului – introducere		
Orar	Subiect prezentat	Activitati intreprinse
9:30 -10:00	Introducere in programul de training si in obiectivele trainingului	Introducerea participantilor, trainerilor, prezentarea obiectivelor sesiunii de training, prezentarea programului, metodologiei, logisticii, regulilor de desfasurare: pauze, echipamente, grupuri de lucru, evaluare
10:00- 11:30	Prezentarea conceptelor: Ce este managementul riscului, riscurile majore ale IFN/ CAR: riscuri financiare, riscuri operationale, riscuri strategice.	Prezentarea conceptelor , discutii cu participantii pentru stabilirea riscurilor majore ale organizatiei IFN/CAR

11:30– 11:45	Pauza cafea	
11: 45– 13:00	Introducere in mecanismele de management al riscului: control intern, control extern, audit extern. Exercitii de evaluare a riscurilor.	Prezentarea conceptelor
13:00-14:00	Pauza pranz	
14:00 – 15:15	Politici si proceduri in managementul riscului Riscuri asociate cu lipsa informatiilor Procesul ciclic al evaluarii riscurilor si masurari de control	Prezentarea conceptelor Lucru in grupuri pentru identificarea riscurilor si masuri de control
15:15- 15:30	Pauza cafea	
15:30-16:15	Control intern– limitari Audit intern - responsabilitati Audit extern- masuri corective , Procesul de management al riscului: Preventiv, Detectiv si Corectiv	Prezentarea conceptelor Lucru in grupuri pentru identificarea riscurilor si masuri de control
16:15 – 16:30	Rezumatul zilei, prezentarea agendei sesiunii de training pentru urmatoarea zi	

Ziua 2. 2. Managementul riscului, riscuri operationale

Orar	Subiect prezentat	Activitati intreprinse
9:30 -11:30	Riscurile operationale: - Riscul de tranzactie - Riscul de resurse umane - Riscul de IT - Riscul de frauda - Riscul de legalitate si conformitate -	Prezentarea conceptelor, indicatorilor, instrumentelor si tehnicilor, implicarea personalului IFN/CAR in stabilirea si cuantificarea riscurilor operationale
11:30 – 11:45	Pauza cafea	
11:45 - 13:00	Riscurile strategice: - Riscul de guvernanta - Riscul de supraveghere ineficienta - Riscul de conducere slaba - Riscul reputational - Riscul mediului extern - Riscul evenimentelor neprevazute -	Prezentarea conceptelor, indicatorilor, instrumentelor si tehnicilor, implicarea personalului IFN/CAR in stabilirea si cuantificarea riscurilor strategice
13:00 - 14:00	Pauza pranz	
14:00 – 15:30	Codul European de bune practice in microfinantare – capitol 3 Managementul Riscului	Introducere in cerintele Codului, stabilirea masurilor de implementat pentru acordarea cu cerintele acestuia

15:30 - 15:45	Pauza cafea	
15:45 – 16:20	Exercitii de grup - analiza de conformitate a IFN/CAR cu Codul European de bune practice in microfinantare – capitol 3 Managementul riscului	Exercitii de grup pentru dezvoltarea unei liste cu procedurile necesare a fi dezvoltate pentru conformitatea cu ECGC
16:20 – 16:30	Rezumatul zilei, prezentarea agendei sesiunii de training pentru urmatoarea zi	
Ziua 3. 3. Riscul de credit , analiza cererilor de credit– capital de lucru		
Orar	Subiect prezentat	Activitati intreprinse
9:30- 10:00	Riscul de credit, proceduri de analiza aplicatiei de credit	Prezentarea conceptelor si tehnicilor Discutii cu personalul de credit al IFN/CAR privind conceptele, instrumentele de analiza a creditelor
9:30- 11:30	Riscuri de credit Analiza aplicatiei de credit Analiza Cash flow-ului Studiu de caz- aplicatie de credit pentru capital de lucru	Prezentarea conceptelor si tehnicilor Studiu de caz pentru micro-finantarea unei afaceri din agricultura- prezentare
11:30– 11:45	Pauza cafea	
11: 45–13:00	Prezentarea exercitiilor de grup Evaluarea cererii de credit pe baza fluxului de numerar	Lucru in grupuri asistati de trainerii
13:00- 14:00	Pauza pranz	
14:00 –15:30	Lucru in grup Evaluarea cererii, proces, decizii	Lucru in grupuri asistati de trainerii Feedback de la trainer
15:30- 15:45	Pauza cafea	
15:45 –16:30	Rezumatul zilei, prezentarea agendei sesiunii de training pentru urmatoarea zi	
Ziua 4. 4. Riscul de credit , analiza cererilor de credit– investitii in active		
Orar	Subiect prezentat	Activitati intreprinse
9:30 - 11:30	Analiza aplicatiei de credit Analiza creditului de investitie Studiu de caz- analiza investitiei	Prezentarea conceptelor si tehnicilor Studiu de caz- analiza investitiei in mediul rural
11:30– 11:45	Pauza cafea	
11: 45–13:00	Exercitii de grup Analiza cererii de credit pe baza analizei investitiei	Lucru in grupuri asistati de trainerii

13:00 -14:00	Pauza pranz	
14:00 –15:30	Prezentari ale grupurilor Evaluarea cererii, proces, decizii	Prezentari ale grupurilor Feedback de la trainer
15:30 - 15:45	Pauza cafea	
15:45 –16:30	Rezumatul conceptelor prezentate Inchiderea sesiunii de training Evaluarea sesiunii de training pe baza chestionarelor participantilor	

Content: Credit risk management, credit assessment procedures, credit portfolio management, delinquency and default credits' collection, with focus on performance indicators, case studies on credit assessment for credits extended to income generating activities, risks related to the human resources, risks related to the external factors, the audit function, audit manuals, procedure on write off the default loans.

Day 1. Risk management – operational and credit risk		
Time	Subject presented/ debated	Activities undertaken
Risk management		
9:30 -10:00	Introduction of the training program and training session's objective	Introduction of participants and trainers, presentation of the training session objective, training session program and methodology and logistics and ground rules: breaks, training equipment, work in groups, evaluation.
10:00- 11:30	Overview of concepts: What is risk management? Major risks of MFIs / CARs <ul style="list-style-type: none"> - Financial risks - Operational risks - Strategic risks 	Presentation of the concepts, discussion on the involvement of the MFI/CAR's staff in the assessment of CARs major risks management mechanisms.
11:30– 11:45	Coffee break	
11: 45– 13:00	Introduction to the risk management mechanisms: internal control, Internal audit and external audits; risk management procedures. Assessment / rating exercise how to better use the assessment results.	Presentation of the concepts
13:00-14;00	Lunch break	
14:00 – 15:15	Policies and procedures in risk management Risks associated with lack of information Where are the key risks? The business –cycle approach to identify risks and appropriate control measures	Presentation of concepts, work in groups to identify risks and appropriate control measures.
15:15- 15;30	Coffee break	
15:30-16:15	Internal control – limitations	Presentation of concepts, work in groups

	Internal audit - responsibilities External audit; Corrective actions, Risk management process: Preventive, Detective and Corrective - Procedures Risk management and Human resources policies: Hiring, Training, Remuneration, Appraisal, Contract termination	to identify corrective measures aimed to reduce the identified risks.
16:15 – 16:30	Summary of the day, presentation of the training session's program for the second day	The summary of the concepts presented in day 1, introduction of the day 2 training program
Day 2. Risk management – Operational risks		
Time	Subject presented/ debated	Activities undertaken
Risk management		
9:30 -11:30	Operational risks: <ul style="list-style-type: none"> - Transaction Risk - Human resources Risk - Information & technology risk - Fraud (Integrity) Risk - Legal & Compliance Risk 	Presentation of the concepts, indicators, tool and techniques involvement of the MFI/CAR's staff in assessing and quantifying the Operational risks
11:30– 11:45	Coffee break	
11: 45– 13:00	Strategic risks: <ul style="list-style-type: none"> - Governance Risk - Ineffective oversight - Poor governance structure - Reputation Risk - External Business Risks - Event risk 	Presentation of the concepts, indicators, tool and techniques involvement of the MFI/CAR's staff in assessing and quantifying the strategic risks
13:00-14:00	Lunch break	
14:00 – 15:15	European Code of Good Conduct in micro- credit provision – chapter 3 Risk management	Introduction of the Code requirement, assessment of the measures to be implemented to comply with the code.
15:15- 15:30	Coffee break	
15:30-16:15	Group exercise - assessment of the MFI/CAR's compliance with European Code of Good Conduct in micro- credit provision – chapter 3 Risk management	Group exercise develop a list with the major procedures adjustments needed to comply with the ECGC
16:15 – 16:30	Summary of the day, presentation of the training session's program for the second day	The summary of the concepts presented in day 1, introduction of the day 2 training program
Day 3. Risk management; Credit risks , application appraisal techniques – working capital		

<i>Time</i>	<i>Subject presented/ debated</i>	<i>Activities undertaken</i>
9:00 -9:30	Credit risk, Loan application assessment procedure, default loans' write off procedure	Presentation of concepts and techniques. Discussion of the MFI/CAR's credit risk assessment procedures, design/amend credit risk procedures
9:30- 11:30	Credit application appraisal Cash flow analysis - process flow chart Case study: application assessment for working capital - presentation	Presentation of the concepts, and tools Case studies on microcredits to finance agribusiness - presentation
11:30– 11:45	Coffee break	
11: 45– 13:00	Presentation of the group exercise Assess the credit application based on the cash flow analysis	Work in groups – assisted by trainers
13:00-14:00	Lunch break	
14:00 – 15:30	Work in groups Appraisal process, main findings, funding decision	Work in groups – assisted by trainers Feedback from trainers
15:30- 15:45	Coffee break	
15:45 – 16:30	Presentation of the groups Appraisal process, main findings, funding decision	Group Presentation Feedback from trainers
Day 4. Credit risks , credit application's appraisal techniques – investment in productive assets		
<i>Time</i>	<i>Subject presented/ debated</i>	<i>Activities undertaken</i>
9:00- 11:30	Credit application appraisal Investment feasibility assessment Case study: application assessment for investment loan – presentation	Presentation of the concepts, and tools Case studies presentation investment in rural areas
11:30– 11:45	Coffee break	
11: 45– 13:00	Group exercise Assess the credit application based on the investment appraisal technique	Work in groups – assisted by trainers
13:00-14:00	Lunch break	
14:00 – 15:30	Presentation of the groups Appraisal process, main findings, funding decision	Group Presentation Feedback from trainers
15:30- 15:45	Coffee break	
15:45 – 16:30	Summary of the concepts presented Evaluation of the training session Closure of the training session	Evaluation based on the training session evaluation questionnaires