



2022

Training Catalogue

Join RICEM

Perform better



Rwanda
Institute of
Cooperatives
Entrepreneurship and
Microfinance

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INTRODUCTION

We as RICEM are a professionally organized training academy located in the heart of Kigali (Kabusunzu), while also providing training all over the country of Rwanda. We aim to address practice-oriented knowledge, hands-on skills and attitudes to successfully run an organization. Our main focus is on Cooperatives, Entrepreneurs and Microfinance Institutions.

All our trainings follow a competence-based approach, that is generally known as DACUM (**D**eveloping a **C**urriculum) and customized to the Rwandan context of work environment. It is a highly valid job analysis technique used to determine the competencies for a specific occupation or function in an organization. For every curriculum and course, we work very closely with at least 5 proven expert workers from the respective sector or industry, who are still working in this field or performed extraordinary for many years as specialists and in managing positions.

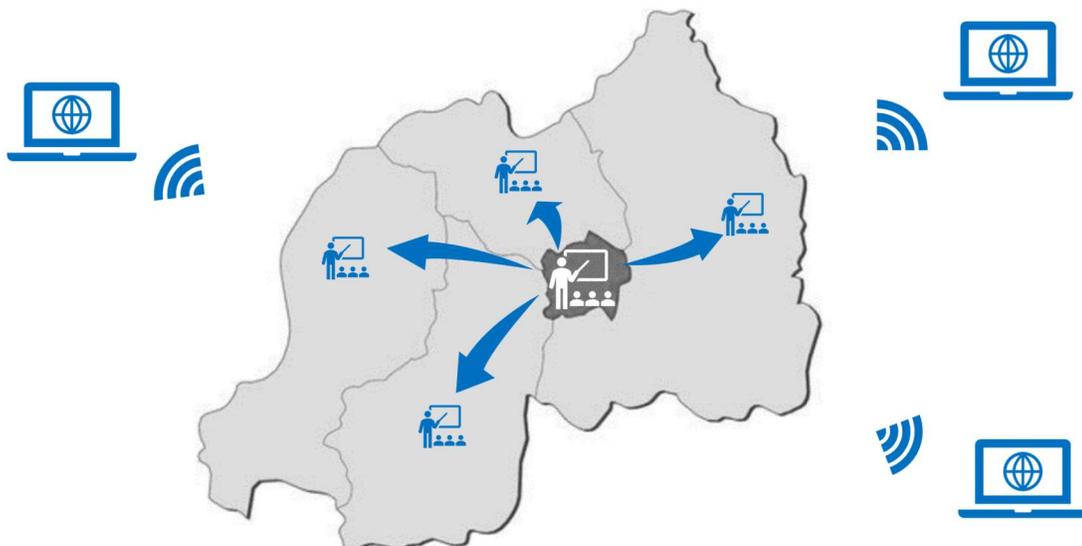
Experts from the sector

for the sector

Through interactive learning methods and real business life case studies our trainees were empowered to perform at highest level in their job or the job they are aiming at. Job-related day to day challenges will be discussed and facilitated by our diligently selected trainers. Our participants will be trained on what is really needed at their workplace.

DELIVERY

The great benefit for our trainees is, that our training can be delivered and received in almost every location of Rwanda. The implementation of the training will be organized to the preferences of the trainees: Classroom training at RICEM headquarters, classroom training at the site of the trainee or e-learning courses from at home.



Our **headquarter** in Kigali was recently rehabilitated and is equipped with 5 training locations of different sizes, newly acquired projectors and sound system. As very convenient for our participants are the own accommodations on the site, supplied by 'green' electricity and hot water through a modern solar solution. The onsite restaurant ensures all-day catering with breakfast, coffee breaks, lunch and dinner. The enclosed bar and canteen invites the trainees in a cozy atmosphere to relax after the training and replenish with power for the next day. In our sport area different kind of activities are organized like volleyball, basketball or yoga, to make your stay most enjoyable.



We also bring the classroom to the **trainee's site**. Trainings can be delivered in the respective area to make it more convenient for the trainees and avoid unnecessary travels. The content, the trainers and the quality of the training will be the same as at Kigali. But reduced travel, accommodation and catering costs makes this type of training a cost-effective alternative for everyone.

Following the needs of our main sectors and facilitating the National Strategy with its ICT Sector Strategic Plan, RICEM provides **e-learning courses** that can be attended online. By doing this RICEM contributes to the envisaged digitization of Rwanda, to become a highly competitive, agile, open and innovative smart economy. The way of delivery as well the way of learning is different to the physical classroom training, as it is mainly self-driven. It will equip the trainees also with modern ways of learning and the handling of ICT (Information and Communications Technology). It makes you ready for Rwanda's digital future.

TRAINING METHODOLOGY

We apply in all our trainings a variety of interactive training methods, which are in accordance with the modern standards of learning. Compared to previous types of teaching, which was in most of the cases the try to transmit the knowledge only by lecturing, RICEM trainees will instead take control of their own learning through collaboration, sharing practical work experiences, research and practical exercises during the whole training. Of course, all the sessions are complemented by valuable inputs and the guidance of our expert trainers. The role of the trainer is to build on the trainees existing knowledge and experience and to extend that by posing challenges and new learning impulses to the learners. This makes them think about their own ideas and experiences as well as adding new knowledge and skills.

Trainees will be challenged to think for themselves, draw conclusions, solve problems and make their own judgements. Through this, they will be enabled to apply the provided training material and content to their working environment and perform much better than before. This learning process will increase the opportunities to build work-related knowledge experience and skills.

RICEM trainers commonly use the following interactive learning methods according to the respective content and situation: Role plays, case studies, peer-to-peer discussions, facilitated brainstorming, research activities, simulations, quizzes, active summaries, demonstrations as well as question and answer sessions,

PRICING

The contribution to join our trainings depend on the chosen formats, the location and the requested services, like catering and accommodation. To respond to the financial capacity of everyone, RICEM applies a package-based pricing. It means, that the trainee or the employer can decide according to their situation and financial means on the scope of the services to be received.

Our **Basic Package** includes the participation in the classroom training itself, tea-break and lunch, as well as the training material, like trainee's manual. This package can be selected either for training in the headquarter or for onsite training in the participant's area.

The **Premium Package** is only provided in our headquarter and includes beside the participation in the classroom training and training material, a full day catering (breakfast, tea-break, lunch, dinner) and accommodation onsite.

The **e-Package** is for our digital courses only. These are provided via the RICEM e-learning platform.

The respective prices can be requested through our RICEM office.
Our staff will be happy to assist you:

email: ricem.company@gmail.com
phone: 0788 216 507

CERTIFICATION

RICEM as a professional training academy will offer a certificate, if the trainee has fully and successfully attended the training. With this certificate RICEM acknowledges that the holder of this certificate is capable of performing the activities mentioned in the learning outcomes of the respective course.



OUR TRAINERS AND EXPERTS

RICEM selects its trainers, based on a variety of criteria, like long-term practical experience in their respective sector, advanced skills in applying interactive learning methods as well as proven advisors and opinion leaders. Every trainer also has to prove his capabilities in practical sessions and interviews before he is going to train participants, to ensure the high RICEM standards and the quality expectations of the trainees.

COMPLEMENTARY PRODUCTS

RICEM is not only a provider for classical training formats. Our portfolio contains products that complement our main services of trainings. Some of them are part of an international brand for an innovative interactive learning experience. Learning these complementary products, provide knowledge far away from mere theory through interaction, practical exercise, simulations or expert talks, that lead to address any skill deficit to high learning success.

INKINGI Z'INTYOBOROKA NYIZA



OUR COURSES

1. Intego umubera kanyweho

2. Kumenya amakuru

3. Ifatwa ry'ibyemezo

5. Uguha ubumemnyi no kwongera ubushobozi

4. Gukumira imikorere mibi, inzitizi no kwirinda ibihombo

6. Igenzura

Rwanda Institute of Cooperatives, Entrepreneurship and Microfinance



MICROFINANCE

Induction Training for Board Members and Committees

Rationale	Induction training to the board and committee members has been thought of as a solution to the newly elected board members, who do not have any or a lot of experience as far as their responsibilities in SACCOS are concerned. Lack of experience leads to conflicting among themselves and towards executive management. This course will help the target audience to understand their respective responsibilities which in turn will lead to a better decision making.
Main target audience	Board of Directors, members of supervisory committee, credit committee and tender and procurement committee of SACCOS
Course content	This course will consist of the following units: <ol style="list-style-type: none"> 1. Basics of governance 2. Basics of internal control and audit 3. Basics of loan and delinquency management 4. Basics of tender and procurement
Learning outcomes	At the end of the course the trainee will be capable of the following: <ul style="list-style-type: none"> • Apply the overall responsibility of board of directors, supervisory committee, credit committee and procurement committee • Describe loan cycle management and its steps • Assess the existing control mechanism as per own SACCOS • Analyze the tenders and procurement process
Duration	3 days



MICROFINANCE

Effective Governance

Rationale	<p>Effective governance occurs when the board provides proper guidance to management regarding to the strategic direction for the organization. However, it was stated by the regulator that some board members of SACCOs and MFIs lack orientation and competences to perform their guidance roles well.</p> <p>The course of effective governance is therefore intended to improve the understanding of governance to the microfinance institutions and the responsibilities of the board of directors and the committees. The course will further develop the competences of the board of directors to implement good governance practices. It will also be a great opportunity for the trainees to share experiences and build networks with peers.</p>
Main target audience	Board of directors, committee members and managers of MFIs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Introduction to effective Governance 2. The roles and responsibilities of BoD and other organs 3. Finance oversight and accountability responsibilities 4. Governance and strategic planning and management 5. Governance of risk in MFIs 6. Board decision making process 7. Communicating with the shareholders and stakeholders
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • State the importance and benefits of good governance to the MFIs • Describe relationship between the board and management • Identify the roles and responsibilities of the board of directors and other organs • Improve financial oversight and analyze financial statements • Understand the reporting requirements & interpret internal control environment • Evaluate and monitor strategy delivery and executive directors' performance • Interpret the role of the board in risk management and identify potential risks • Identify the good decision-making process of the board
Duration	3 days

MICROFINANCE

Internal Control and Audit



Rationale	<p>As MFIs grow in size and complexity, the need for strong internal control systems to manage operating risks also grows as well. microfinance institutions should work as expected in order not only to comply with the current regulations but also reflects the market best practices. In addition to this, they are exposed on a daily basis to risks which need to be adequately managed.</p> <p>Internal control and audit have been developed as the result of regulatory requirements and the recent industrial development on the MFI market. This training will help MFI management and staff in their stewardship role to achieve the organizational objectives. As risks are growing, one of the key tools for ensuring effective internal control is the internal audit.</p>
Main target audience	Internal auditors, members of supervisory committee, managers and accountants
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Introduction to internal control 2. Internal control process 3. Risk management 4. Internal audit methodology 5. Internal audit for microfinance institutions
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Scan the control environment of the institution • Analyze the internal control process • Assess the preventive and detective measures of internal control • Recommend corrective measures for internal control procedures • Conduct risk management • Apply internal audit methodology and carry out audit procedures
Duration	5 days

MICROFINANCE

Loan Management

Rationale Loan is the major income generating product in any MFIs and even commercial banks. The latter ones are really sensitive to how loans are managed otherwise failing to do so, they can fall into a bankruptcy, which in turn can lead to even closing the door in case of too much non-performing loans. The course will help the participants to be well equipped with all the requirements as far as the loan cycle management is concerned. This will help for better decision making from the time when a loan is disbursed until it will be paid back.

Main target audience Loan officers, recovery officers, credit committee members and managers

Course content This course will consist of the following units:

1. Reception and selection of credit demand
2. Analysis of credit file
3. Preparation of credit contract
4. Monitoring of credit
5. Preparation of portfolio report

Learning outcomes At the end of the course the trainee will be capable of the following:

- Verify and analyze loan application, eligibility criteria and client’s capacity for loan decision
- Calculate relevant ratios and the cash flow including loan repayment on declining balance
- Apply loan administration, like designing the contract and repayment schedule
- Comply to the loan disbursement procedures
- Verify, record and monitor loan payments, amount paid and due and loan purpose
- Review, update and consolidate loan collection register

Duration 5 days



MICROFINANCE

Delinquency Management



Rationale Delinquency is one of the major problems dealt by banks and microfinance institutions. Dealing with that problem, it requires particular skills among the loan officers, recovery officers and others directly concerned by the credit as they are the ones responsible for delinquency prevention and are able to handle delinquency problem in case it happens.

The course will help to mitigate and minimize the risks associated to delinquent loans so as to maximize the revenues from the loan portfolio.

Main target audience MFI managers, loan officers, recovery officers and credit committee members

Course content This course will consist of the following units:

1. Understanding causes and costs of delinquency
2. Measuring delinquency
3. Controlling delinquency
4. Managing a delinquency crisis
5. Using new skills and knowledge

Learning outcomes At the end of the course the trainee will be capable of the following:

- Identify key concepts of delinquency and apply them in own institution
- Analyze the causes and costs of delinquency
- Measuring of delinquency
- Mitigate the causes of delinquency by implementing monitoring measures
- Detect and come up with strategies to handle delinquent loans

Duration 5 days

MICROFINANCE

Procurement Management

Rationale	<p>Inefficient operation processes and relatively high prices for material and services paid, are challenging factors for the cost side of MFIs. Procurement also involves making decisions, which can be difficult. A good procurement manager needs to be able to set aside personal preferences for particular suppliers and operate transparently, but in such a way that the organization for whom he works makes the right choices. Most important ingredient in procurement is exercising judgement.</p> <p>This course will help to base procurement decisions on a proper definition of needs and an assessment of how those needs can be met. At the same time, it will help your institution to secure economic resources for their core activities. Therefore, procurement management is a strategic approach to optimizing organizational spend and to identify better sources of supply.</p>
Main target audience	Staff members of organizations that have procurement units and members of procurement committees
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Prepare a procurement plan 2. Prepare tender document 3. Evaluate bid documents 4. Manage contract
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Prepare efficiently tenders and conduct procurement processes • Interpret and analyze documents pertaining the process • Evaluate proposals from suppliers in a fair and transparent way • Development of an action plan to be implemented at your workplace using the knowledge and skills acquired through the course.
Duration	5 days



MICROFINANCE

Marketing

Rationale	<p>The microfinance sector is facing a situation in which many players are trying to penetrate its core businesses. The proliferation of institutions offering virtually similar products to the same clients, banks that are increasingly targeting certain segments of the customer base previously resided in microfinance, or telephone operators which provide to the public a wide range of banking services.</p> <p>This course is designed to help you positioning yourself strongly in the market with applied marketing techniques, tools and strategies. It will enable you to identify or develop the unique characteristics of your products and services, to become more competitive.</p>
Main target audience	Marketing officers, MFI managers, board members and loan officers
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Introduction to marketing 2. Understanding your customers 3. Competitor analysis 4. Strategic planning and positioning of MFIs
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Apply concepts of marketing and establish its importance within their institution • Conduct target-oriented market studies, by applying appropriate techniques while considering various factors of market and choosing its positioning • Apply customer segmentation techniques, while understanding and satisfying the needs of its target clientele • Apply techniques to analyze microfinance environment • Apply marketing plan development techniques and effectively monitor it
Duration	5 days

MICROFINANCE

Product Design and Development

Rationale Many microfinance institutions have the habit to copy the financial products of the competitors without considering the real needs of customers. This practice leads those institutions to propose to their market inadequate features of products. Consequently, those products fail to satisfy the customers and the MFI risk a financial loss on those particular products and lose clients for that reason. This course provides basics of product design and development to help them understanding how product design and development is done for Microfinance Institutions so as to perform as expected.

Main target audience SACCO managers, marketing managers/officers, branch managers and loan officers

Course content This course will consist of the following units:

1. Preparing product concept
2. Conducting marketing research
3. Developing a product
4. Implementing product pilot test
5. Rollout product

Learning outcomes At the end of the course the trainee will be capable of the following:

- Gather and screen market information to describe product concept
- Prepare and conduct data collection, by using appropriate tools
- Analyze data and compile findings
- Design a product prototype, including cost analysis and revenue projection
- Prepare working manuals and conduct staff training
- Choose piloting areas and implement activities
- Perform marketing and M & E activities and rollout activities for new product

Duration 5 days



MICROFINANCE

Accounting and Finance

Rationale	Most microfinance practitioners would agree that an MFIs accounting system is a key component of control and reporting in the institution. However, many are not familiar with accounting and accounting terms, understanding the financial statements produced by the accounting system. This course is designed to provide MFIs the core components of accounting systems needed to record, classify and summarize financial transactions and to produce meaningful, timely and accurate financial statements and reports. Key practical procedures and aspects of accounting for microfinance institutions are highlighted.
Main target audience	Accountants and managers of MFIs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Explain the accounting system and fundamental principles of accounting 2. Record transactions of MFI 3. Summarize reports of MFI 4. Elaborate financial statements of MFI
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Apply key accounting principals relevant for MFIs • Prepare financial transactions • Proper recording of transactions according to BNR standard • Prepare financial statements • Analyze financial statements by using ratios
Duration	5 days



MICROFINANCE

Cashiering Management and Customer Care

Rationale Many clients of MFIs complain about poor services they receive from the frontline officers, e.g. delays, limited product information, insufficient feedback or not taking individual issues serious. Another observation that causes potential issues, is a low value attachment to the work done by the cashier. This course will help the participants to provide suitable services to the clients, while following ethical principles, which are highly relevant for a financial profession. And to perform the cashiering duties efficiently in their institution.

Main target audience Cashiers and customer care officers

Course content This course will consist of the following units:

1. Introduction to cashiering management and customer care
2. Enumerate microfinance and all banking account types and payment services.
3. Open, manage and close an account.
4. Apply preparatory aspects for quality customer care provision as cashiers.
5. Master advisory techniques towards the client
6. Handle individual customer objections and complaints

Learning outcomes At the end of the course the trainee will be capable of the following:

- Describe the importance of cashiering management and customer care to MFIs
- Explain the institutional products/services and their features
- Take actions in case of illegal transfer movement
- Identify the causes of shortage and surplus in the system
- Analyze the specific challenges of customer relationship management
- Apply professional techniques for feedback and how to deal with complaints
- Proper handling of the phone calls and professional reception of customers

Duration 5 days



ENTREPRENEURSHIP

Entrepreneurship Readiness

Rationale Business opportunities are out there but only few entrepreneurs can identify and turn it into productive output. This is the likely reason stated that a good business idea is not necessarily a good opportunity because in reality for every hundred business ideas presented to investors, only fewer get funded. This is likely to discourage startups readiness towards or resulted to the minimal new venture creation.

The major objective of entrepreneurship readiness analyzes the behavioral perspective of startups in terms of entrepreneurial ability, opportunity identification, motivational factors and resources, it also engages the startups in in entrepreneurial activity and the other components behind successful startups.

Main target audience Startup Entrepreneurs

Course content This course will consist of the following units:

1. Initiate entrepreneurship
2. Demonstrate the characteristics of an entrepreneur
3. Identify traits of entrepreneurs

Learning outcomes At the end of the program the trainee will be capable of the following:

- Define concept of entrepreneurship
- Describe types of business legal forms
- Identify advantages and disadvantages of different business forms
- Apply desirable values qualities of an entrepreneurs
- Conduct self-assessment on characteristics of a successful business owner
- Identify major challenges faced by entrepreneurs
- Set strategies to overcome business challenges

Duration 1 day



ENTREPRENEURSHIP

Business Planning

Rationale	<p>Many startups implement their business idea without conducting proper planning activities, which is one of the causes of the failure of their business.</p> <p>This course is designed to introduce startups to the basic steps required to plan, start and run a business by having a bankable and viable business plan. Participants will be capable to identify "real" business customers, to define and deliver products and services, to negotiate with suppliers, administrative agencies and other stakeholders and to finance enterprise operations.</p>
Main target audience	Startup Entrepreneurs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Find a good business idea 2. Conduct market assessment/survey 3. Gather business resources 4. Develop a business product
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Create a business idea and identify opportunities • Screen and develop business idea • Identify potential products or services to be offered by the business • Segment clients and identify business competitors • Determine required business resources and project the budget • Develop business prototype • Test the product and carry out the rollout
Duration	4 days

ENTREPRENEURSHIP

Business Marketing

Rationale	<p>Startups are struggling with market segmentation, product development, promotion, and distribution, pricing and other external environment factors, which will focus on integrative matters such as economics, politics, government, marketing research, international/global marketing with relevance to cultural diversity and the impact of technology on marketing.</p> <p>The main objective of this course is that startups will take the perspective of the marketing decision making and be introduced to the language and issues of marketing with an emphasis on how to develop responsive marketing strategies that meet customer needs.</p>
Main target audience	Startup Entrepreneurs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Satisfy customer needs 2. Assess business competitors 3. Apply market strategies 4. Develop business networks
Learning outcomes	<p>At the end of the module the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Segment and analyze your customers • Align the product to customer needs • Identify and develop strategies to deal with business competitors • Develop marketing strategies and implement marketing plan
Duration	3 days



ENTREPRENEURSHIP

Business Operations - advanced

Rationale	<p>Since entrepreneurs balances costs with revenue to achieve higher operating profits, it is in that context growing entrepreneurs are struggling to find out what is the most efficient, cost-effective way to deliver goods and services.</p> <p>The core objective is this course is to bring and help growing entrepreneurs understand how they design, use, manage and improve systems as well as processes to create value to their customers effectively and efficiently.</p>
Main target audience	Growing Entrepreneurs/MSMEs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Prepare operational plan 2. Manage supply chain 3. Production of goods/services
Learning outcomes	<p>At the end of the module the trainee will be capable of the following:</p> <ul style="list-style-type: none"> ● Map and prioritize of business activities ● Estimate the demand ● Describe the supply chain management ● Analyze business stakeholders ● Manage the inventory ● Perform production ● Measure product performance
Duration	3 days

ENTREPRENEURSHIP

Business Finance - advanced

Rationale	<p>Financial management is a key among challenges for growing enterprises. Whereby entrepreneurs are not well experienced with advanced financial concepts and tools towards money management in their enterprises referring in the local and global economies and this leads to the failure of most of the business is due to wrong finance decision making.</p> <p>This course is designed to involves those entrepreneurs in the current best practices of financial analysis and planning through the application of financial concepts for profit seeking. It also develops the analytical and decision-making skills of the participant in finance topics.</p>
Main target audience	Growing Entrepreneurs/MSMEs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Implement budget 2. Liaise with financial institutions 3. Perform financial statements
Learning outcomes	<p>At the end of the module the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Prepare, track and revise the budget • Describe the categories of financial institutions • Understand the different financial products and services on the market • Select a financial institution • Prepare and analyze the financial statements
Duration	4 days



ENTREPRENEURSHIP

Monitoring and Evaluation - advanced

Rationale	<p>The bigger a business gets, the more difficult it is for entrepreneurs to track the progress of their business. Some of them run their enterprises without knowing how to plan and implement a M&E system and how to create a framework of concepts and principles, that can aid the design and implementation of effective business M&E.</p> <p>This course will help the participant to track the progress of their business, by using an M&E plan including guidelines, approaches, log frame on the principle requirements of a successful business monitoring and evaluation system and its key steps, indicators for its implementation.</p>
Main target audience	Growing Entrepreneurs/MSMEs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none">1. Design M & E system and tools2. Apply Monitoring & Evaluation system3. Conduct business audit
Learning outcomes	<p>At the end of the module the trainee will be capable of the following:</p> <ul style="list-style-type: none">• Select M&E tools• Design M&E system• Conduct data collection• Analyze and interpret the data collected• Report findings, formulate and analyze recommendations• Design the implementation plan• Plan an audit• Analyze business logic to match the established standards
Duration	3 days

ENTREPRENEURSHIP

Business Planning - advanced

Rationale	<p>Preparing a viable and bankable business plan is crucial challenge faced by entrepreneurs as well growing ones they do not manage to develop a bankable plan that explain the sustainability and success of enterprise. Growing entrepreneurs are required to expand and identify new "real" business customers; to define and deliver new products and services, to negotiate with suppliers, administrative agencies and other stakeholders; and to finance company operations.</p> <p>The objectives of this course are to equip growing entrepreneurs to the advanced steps required to plan, improve performance and run a business also to do projections by evaluating the viability of the venture.</p>
Main target audience	Growing Entrepreneurs/MSMEs
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Find a good business idea 2. Conduct market assessment/survey 3. Gather business resources 4. Develop business product
Learning outcomes	<p>At the end of the module the trainee will be capable of the following:</p> <ul style="list-style-type: none"> ● Identify business idea and opportunity ● Screen and develop business idea ● Identify potential products or services to be offered by the business ● Segment clients and identify business competitors ● Determine required business resources and project the budget ● Project the budget ● Mobilize business capital ● Develop business prototype ● Test the product and carry out the rollout
Duration	3 days

COOPERATIVES

Effective Governance and Leadership

Rationale	<p>Governance is complicated by the fact that it involves multiple actors, but not a single leader. Due to misinterpretation of the roles and responsibilities of the board and the management level, several conflicts can be observed, that hinders the Cooperatives' performance. Furthermore, most Cooperatives are more social-oriented instead of business-oriented, which also affects their financial side substantially.</p> <p>This course is designed to provide understandable and applicable information about the rights and responsibilities for the leaders of Cooperatives and how to set up transparent decision-making processes. The course will also help to develop essential skills to motivate and influence staff of their institutions to achieve exceptional performance.</p>
Main target audience	Board of Directors, committee members and managers of Cooperatives
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Review the key concepts of governance 2. Determine roles, functions and responsibilities of different Cooperative organs 3. Analyze specific issues of governance in Cooperatives 4. Review key concepts of leadership relevant to Cooperatives 5. Apply effective communication in Cooperatives 6. Perform team building in Cooperatives 7. Apply staff motivation in Cooperatives 8. Perform decision making in Cooperatives 9. Apply change management skills in Cooperatives
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Differentiate the roles, responsibilities and functions of different organs • Identify and solve potential conflicts among various Cooperative organs • Apply decision making techniques and leadership styles in Cooperatives • Develop communication relationship with other members of Cooperatives • Identify the needs of team member and apply team building environment • Apply different strategies to motivate staff at work place
Duration	5 days

COOPERATIVES

Internal Control and Audit

Rationale	<p>As Cooperatives grow in size and complexity, the need for strong internal control systems to manage operating risks also grows as well. Cooperatives should work as expected in order not only to comply with the current regulations, but also reflects the market best practices. In addition to this, cooperatives are exposed on a daily basis to risks which need to be adequately managed and yet the coops members and staff as well are in a shortage of knowledge and skills related to internal control and audit.</p> <p>This course will help cooperatives supervisory committee and management in their stewardship role to achieve the cooperative objectives.</p>
Main target audience	Members of supervisory committee, internal auditors, managers of Cooperatives and accountants
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Internal controls for cooperatives 2. Auditing for cooperatives 3. Introduction to monitoring and evaluation
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Assess the internal control system • Describe the audit features and types • Illustrate the audit planning processes and auditing techniques • Illustrate the different errors and fraud and their auditing • Assess physical assets and liabilities during the auditing • Identify good quality of auditing report • Organize a strong follow-up mechanism
Duration	5 days

COOPERATIVES

Business Planning and Access to Finance

Rationale	<p>When starting a Cooperative, the prospective members of the Cooperative need to discuss and know what Cooperatives are, how Cooperative business will be governed and run, and also the benefits of Cooperatives. Conversely, most people have a misunderstanding about Cooperatives, and some are not familiar with the basic principles of Cooperatives, and how they operate.</p> <p>The objective of this module therefore is to provide an introductory overview of business planning and access to finance for Cooperatives.</p>
Main target audience	Board of Directors, committee members and managers of Cooperatives and accountants
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none">1. Aspects of business planning2. Access to finance
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none">• Design and elaborate a business plan• Mobilize resources• Monitor and evaluate a marketing plan• Assess the financing process
Duration	4 days



COOPERATIVES

Marketing for Cooperatives

Rationale	<p>The cooperative sector is facing a situation of businesses, which are limited to the area of cooperative operation and yet they should think of how their businesses can grow for a better financial sustainability. Some Cooperatives are reluctant when it comes to identifying the need of customer and yet it is the core target of every business to battle for.</p> <p>This course is designed to help cooperatives positioning themselves strongly in the market with applied marketing techniques, tools and strategies. It will enable them to identify or develop the unique characteristics of their products and services, to become more competitive.</p>
Main target audience	Board of Directors, committee members and managers of Cooperatives
Course content	<p>This course will consist of the following units:</p> <ol style="list-style-type: none"> 1. Introduction to marketing 2. Marketing management and process 3. Keeping up existing customers and attracting potential ones
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Analyze cooperative business current situation • Establish marketing goals and objectives related to Coops targeted vision • Set marketing strategies to reach the desired level • Design and elaborate marketing plan for marketing strategies implementation • Monitor and evaluate the marketing plan
Duration	5 days



OTHER PRODUCTS

Microbusiness Simulation

Rationale	<p>Many entrepreneurs start their businesses without proper understanding of the related business processes and necessary business management skills.</p> <p>The Microbusiness Simulation, designed as a 'board game', is a tailor-made solution that teaches entrepreneurs how to start and grow a business using the phases of a small juice producing company such as purchasing raw materials, storage, and sales. In general, it trains micro entrepreneurs essential business management skills necessary to make their own businesses in reality successful. Participants can easily apply the gained experience from the simulation to their own enterprise.</p>
Main target audience	Startup entrepreneurs and growing entrepreneurs
Course content	<p>This simulation consists of running the business four rounds where each round presents a business period, e.g. a month or a year. Themes of each round are:</p> <ol style="list-style-type: none">1. Augmentation of financial knowledge and managing the business.2. Identification of new business opportunities and introduction of a new product3. Expansion of the market with needed investments and application for a microloan4. Augmentation of sustainability
Learning outcomes	<p>At the end of this simulation the trainee will be capable of the following:</p> <ul style="list-style-type: none">• Conduct sales forecasting in the business• Manage business suppliers• Record business transactions in the simple books of accounts and make financial statements• Apply business diversification and pricing techniques in the business• Analyse market competition• Analyse investment decisions in the business• Apply better customer care services in the business
Duration	4 days

OTHER PRODUCTS

Saving Simulation

Rationale	<p>According to FINSCOPE report 2020, about 14% of the Rwandan adult population (above 16 years) do not save money either formally or informally. The save reports further highlights that 64% of Rwandans use informal savings mechanisms such as informal saving groups.</p> <p>The Saving Simulation as a 'board game' is a new practical methodology of teaching adult family owners how to manage family budget successfully and to accumulate savings as a family thus improve the quality of life and achieve the family goal as a family.</p> <p>The goal of the training is to teach clients as household managers the new methodology of savings mobilization and at the same time allow them to evaluate it before deciding to implement or recommend it for other clients in general.</p>
Main target audience	All individuals (adults and youths), who earn income and have responsibilities at the household level, e.g. family heads, but also members of Cooperatives
Course content	<p>This simulation consists of three rounds, in which each round presents a special topic, Themes of each round are:</p> <ol style="list-style-type: none"> 1. Simple financial concepts such as needs, wants and inflation 2. Incomes, costs and the household budget 3. Savings, loans and role of financial institutions
Learning outcomes	<p>At the end of this simulation the trainee will be capable of the following:</p> <ul style="list-style-type: none"> • Apply simple financial concepts • Review current income and costs • Construct, follow and analyze a personal and household budget • Understand the purpose and benefits of savings • Understand the differences between banks and other ways for saving, and their respective risks and benefits • Distinguish between good and bad financial institutions
Duration	3 days

OTHER PRODUCTS

Farmers Simulation

Rationale	<p>The majority of citizens, who are engaged in agriculture sector do not take farming seriously as a business. Even most of those, who do commercial agriculture lack business management skills.</p> <p>The Farmers Simulation is a highly interactive training for smallholder farmers, emerging farmers and agricultural entrepreneurs, who want to improve their skills for a successful and sustainable farm management. The goal is to give farmers the means to provide the means to increase productivity of their farms and to quality of life for their families.</p>
Main target audience	Small scale farmers, members of agriculture cooperatives and commercial farmers
Course content	<p>This simulation consists of three rounds and each round has its specific theme:</p> <ol style="list-style-type: none"> 1. Identifying basics of farming business and measuring success on paper 2. Sales and customer management and 'how to spend money?': savings, loans and investments 3. Sustainability and risk management
Learning outcomes	<p>At the end of this simulation the trainee will be capable of the following:</p> <ul style="list-style-type: none"> ● Perform crop selection for the farming business ● Measure success on paper based on financial statements ● Deal with MFIs: Savings and loans ● Plan and execute farming investments ● Conduct sales and customer management ● Apply sustainability and risk management
Duration	3 days



OTHER PRODUCTS

Individual Coaching for Entrepreneurs

Rationale According to the new Rwanda’s Entrepreneurship Development Policy (EDP) from April 2020, one of the key gaps identified in entrepreneurship is lack of efficient business support system composed of consultants, mentors, coaches and accelerators.

Through this individual coaching intervention for entrepreneurs, trained and certified business coaches will be supporting entrepreneurs to find suitable solutions to existing business and personal challenges that they cannot solve alone through organized business coaching sessions for various entrepreneur.

Main target audience Startup Entrepreneurs and growing entrepreneurs (MSME’s)

Course content Objectives for coaching the founders of **Startup’s**:

- Mental and physical resilience (preserve energy) and creation of confidence necessary for personal growth
- Identification of specific short term and long-term financial goals and development of strategies to achieve them
- Personal strength or talents of the entrepreneur

Objectives for coaching the **owners and managers of businesses** (MSME’s):

- Tracking progress of their businesses and redefine the next steps for increasing of production and profitability, leading to improved business performance
- Existing challenges of their business and potential solutions
- Decisions making, which affects the business profits and cash flow
- Communication and leadership skills of managers

Learning outcomes At the end of the coaching the trainee will be capable of the following:

- To identify solutions or strategies to implement in their business, which will lead to improvement in business performance
- The entrepreneurs will get the support and encouragement, which leads to motivation to undertake feared business initiatives

Duration 2 hours per Entrepreneur

OTHER PRODUCTS

Psychometric Test

Rationale High number of startups and existing entrepreneurs start their journey of business without knowing if they are born entrepreneurs or not, if they are shaped entrepreneurs or not, that means most of them face the lack of accurate self-assessment in terms of characteristics of an entrepreneur as a starting point in business.

This test has the aim of assessing the way someone feels and behaves as far as entrepreneurship is concerned. The test helps the entrepreneurs to get an accurate view of their personality, their strengths and their weak side to improve in terms of characteristics of potential entrepreneurs.

Main target audience Startup Entrepreneurs/MSMEs

Course content This test will consist of the following units:
1. Characteristics of potential entrepreneur

Learning outcomes At the end of this test the trainee will be capable of the following:

- Do self-evaluation of his/her entrepreneurial thinking
- Demonstrate the characteristics of an entrepreneur
- Identify traits of potential entrepreneurs

Duration 2 hours



OTHER PRODUCTS

Business Model Canvas (BMC)

Rationale	<p>Startup Entrepreneurs and MSMEs run their business/enterprise, but most of them can't easily describe the model and the functioning of their business at all.</p> <p>The BMC serves to all categories of entrepreneurs as single reference of business model, as a summarized business description with the aim of visualizing and strategically develop new or grow existing business models.</p>
Main target audience	Startup Entrepreneurs/MSMEs
Course content	<p>This course contains of the following topics:</p> <ol style="list-style-type: none">1. Value proposition2. Customer segments3. Customer relations4. Channels5. Key partners6. Key activities7. Key resources8. Revenue streams9. Cost structure
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none">• Analyze his/her business life cycle• Manage strategically his/her business or enterprise• Plan the business easily• Guide systematically to creatively think through key components for devising a business model
Duration	3 hours

OTHER PRODUCTS

Local Taxation

Rationale	<p>Entrepreneurs have difficulties in tax computation and they found themselves charged with penalties from RRA. Not only computation, but also having less knowledge and information about taxes in general and yet they are playing as entrepreneurs a key role in economy. These entrepreneurs are the people, who have the skills and initiative necessary to anticipate current and future needs and bring good new ideas to market and some of them who fail, suffer losses and become less prevalent in the markets and this sometimes happen due to tax issues.</p> <p>This topic serves to entrepreneurs on tax calculations, declaration and this will help them to avoid penalties that they may be charged by local agency in charge of domestic taxes (Rwanda Revenue Authority).</p>
Main target audience	Startup Entrepreneurs/MSMEs
Course content	<p>This course contains of the following topics:</p> <ol style="list-style-type: none">1. Types of taxes and tax payers2. Tax calculation3. Penalties of not declaring and paying taxes on time
Learning outcomes	<p>At the end of the course the trainee will be capable of the following:</p> <ul style="list-style-type: none">• Calculate taxes correctly• Avoid penalties due to wrong tax calculation and delayed or non-payment
Duration	4 hours

