

Banking and microfinance

Titulaires

Annabel VANROOSE (Coordonnateur) et Laurent WEILL

Mnémonique du cours

GEST-S6002

Crédits ECTS

5 crédits

Langue(s) d'enseignement

Anglais

Période du cours

Premier quadrimestre

Contenu du cours

The module « Finance for microfinance” is composed of two courses:

- 1) Introduction to financial management (Prof. M. Schmit)
- 2) Banking and microfinance (Prof. A. Vanroose and Prof. L. Weill)

> Prof. M. Schmit (Introduction to financial management):

- 1) Introduction to financial statements analysis
- 2) Time value, discounting techniques and investment decisions
- 3) Review: Analysing a MFI financial statements (if the time allows)

> Prof. A. Vanroose (Banking and microfinance) :

1) Banking and microfinance: institutions, interrelationships and competition (Session 1 and 2)

- > Access to financial services
- > Correlation between traditional financial sector development and the microfinance sector
- > MFI performance and their macro-economic context
- > Relationships between banks and MFIs

2) Microfinance expansion strategies and access to financial services (Session 3)

- > Location and access to financial services
- > Expansion strategies of MFIs and their logics
- > Cases: Peru, India

> Prof. L. Weill (Banking and microfinance) :

- 1) Information asymmetries
- 2) How to solve information asymmetries
- 3) Investment decision rules
- 4) Islamic Finance
- 5) Islamic Microfinance

Objectifs (et/ou acquis d'apprentissages spécifiques)

- > Prof. M. Schmit (Introduction to financial management):
 - > Introduce the basic principles in finance
 - > Present the fundamentals of financial analysis
 - > Understand how to finance operations
 - > Understand and compute interest rates
 - > Get insights on how to value a project and financial assets
 - > Give insights on rating methodology
- > Prof. A. Vanroose (Banking and microfinance) :
 - > Obtain insights in differences and interrelationships between banks and MFIs
 - > Understand performance of MFIs in their macro-economic context
 - > Understand competition in the microfinance sector
 - > Go deeper into the regional distribution of banks and MFIs
 - > Expansion strategies of MFIs and banks and link with access to financial services
- > Prof. L. Weill (Banking and microfinance):
 - > Explain the fundamentals of the lending activity
 - > Introduce the investment decision criteria
 - > Present the fundamentals of Islamic finance
 - > Explain how Islamic microfinance works

Méthodes d'enseignement et activités d'apprentissages

> Prof. M. Schmit (Introduction to financial management):

Topics are generally presented by an interactive lecture which includes short exercises and case studies enabling participants to reinforce immediately their understanding of the concepts taught. Active participation from the participants is required.

Lectures

Exercices

Contribution au profil d'enseignement

- > Understand the various methodologies, products and models in the microfinance sector.
- > Analyse the performance of microfinance institutions.
- > Rationalise the different perspectives on development issues in the microfinance sector.

- > Recommend practical and creative managerial solutions to the most pressing challenges faced by microfinance institutions.

Références, bibliographie et lectures recommandées

See course outlines for details.

Autres renseignements

Contact(s)

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Méthode(s) d'évaluation

Autre

Méthode(s) d'évaluation (complément)

- > No evaluation for Prof. M. Schmit (course : Introduction to financial management)
- > Written exam for Prof. A. Vanroose and Prof. L. Weill (course: Banking and microfinance)

Construction de la note (en ce compris, la pondération des notes partielles)

As there is no evaluation for the course "Introduction to financial management", the final mark of the module is the final mark obtained for the "Banking and microfinance" course.

Langue(s) d'évaluation principale(s)

Anglais

Programmes

Programmes proposant ce cours à la Solvay
Brussels School of Economics and Management

MS-FINA | Master de spécialisation en microfinance | bloc U

