



Center for Labor Education, Advocacy,  
Research and Development, Inc.  
( CLEARED, Inc.)

Invites you to the Seminar – Workshop on:

# MICROFINANCE AS AN EFFECTIVE TOOL OF DEVELOPMENT

April 7-8, 2010

9:00 am – 5:00 pm

Bonifacio Hall

U.P. SOLAIR

Diliman, Quezon City

CLEARED, Inc.

Room 104, U.P. - SOLAIR

Diliman, Quezon City

Tel. Nos. 928-9206 (CLEARED, Inc.)

Website: [www.cleared.com.ph](http://www.cleared.com.ph)

## SEMINAR FEE:

The registration fee for the seminar is Five Thousand Pesos (P 5,000.00)

Which will cover:

- Lunch
- Snacks
- Handouts
- Certificate of Completion

Payment should be made to  
**CLEARED, Inc.**

## RESERVATIONS AND INQUIRIES:

Please call  
Jerowin or Vhel at telefax  
(02) 928-9206

You can also email at  
[cleared\\_inc3@yahoo.com](mailto:cleared_inc3@yahoo.com)

## Note:

Seminar reservation is expected. We, however, reserve the right to postpone or cancel the training program as we see fit.

CENTER FOR LABOR EDUCATION, ADVOCACY  
RESEARCH AND DEVELOPMENT, INC.  
School of Labor and Industrial Relations  
University of the Philippines  
Diliman, Quezon City, 1101



The Center for Labor Education, Advocacy, Research and Development, Inc. (CLEARED, Inc.) is pleased to announce its seminar-workshop offering on:

**MICROFINANCE AS AN EFFECTIVE TOOL OF DEVELOPMENT**

April 7-8, 2010  
9:00 am – 5:00 pm

Microfinance is an effective development tool for the simple reason that financial services enable low income households to take advantage of economic opportunities, to build assets and to reduce their vulnerability to external shocks that adversely affect their living standards. This seminar aims to assist people to coach better on microfinance and provide a comprehensive framework in building a sustainable infrastructure. Interest on microfinance has grown phenomenally and individuals need their local governments to achieve their goals.

*Specific learning objectives:*

- To appreciate the hopes and fears when dealing with the issues of microfinance in the broader environment, locally, and globally;
- To help work on capacity building; To study the economics of the financial sectors, repayments and sustainability; and
- To help design a coaching context towards a microfinance infrastructure.

**PROGRAMME:**

Day 1 – April 7, 2010

**9:00 AM – 12:00 NN**

**What is microfinance**

**Dr. Virginia A. Teodosio**

Globalization and capital  
Core principles  
Who are the clients  
The national strategy for microfinance  
Essential conditions for success

**1:00 PM – 5:00 PM**

**Understanding microenterprises**

**Prof. Kit M. Tolentino**

Preparing the financial plan  
Costing products and services  
Risk management and use of profits  
Exercises

Day 2 – April 8, 2010

**9:00 AM – 12:00 NN**

**Segmenting the target audience**

**Prof. Kit M. Tolentino**

Situation Analysis  
Problem Analysis  
Environmental Analysis  
Resource Analysis  
Exercises

**1:00 PM – 5:00 PM**

**Aspects of microfinance accounts**

**Dr. Virginia A. Teodosio**

Systems and policies  
Types and uses of funds  
Services and packages  
Action planning  
Information for monitoring

**RESERVATION/CONFIRMATION SLIP**  
**SEMINAR – WORKSHOP ON:**  
**MICROFINANCE AS AN EFFECTIVE TOOL OF DEVELOPMENT**  
**April 7-8, 2010**

TO: CLEARED, INC.

Fax Nos.: (+632) 928-9206

We are interested in attending this seminar/program. Please consider this as our reservation/confirmation.

Name: 1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_ 4) \_\_\_\_\_  
 Organization/Company: \_\_\_\_\_  
 Tel No/s: \_\_\_\_\_  
 Fax No.: \_\_\_\_\_  
 Sender: \_\_\_\_\_  
 Mobile No.: \_\_\_\_\_