Viet Nam: Technical Training Manuals for Microfinance Institutions In Vietnam
Grant Assistance “Formalizing Microfinance Institutions” is financed by Japan Fund for Poverty Reduction via Asian Development Bank. The State Bank of Vietnam is the executing agency. The project is implemented from October 2009 to October 2012.

The project’s overall objective is to support the development of a formal microfinance sector that can provide sustainable, reliable and affordable quality microfinance services for the low income household, especially in the rural areas. Capacity building for microfinance institutions through training courses is one of the project key activities. As the component B: Training Activities of the project is almost completed, the Project Management Unit and the ADB Consultants have edited all the handouts and materials of training courses and published “Training Manual for Microfinance Institutions”.

We hope that this Manual will be used as fruitful reference materials for MFIs under the project and also help other MFIs wanting to transform but were not included in the Project’s initial batch of partners.

--- Project Management Unit
On behalf of the Asian Development Bank (ADB), let me express our sincere appreciation to the Government of Japan and the Japan Embassy in Hanoi for their valuable support to the ADB grant project for formalizing microfinance institutions through the Japan Fund for Poverty Reduction (JFPR).

I would like to thank also the State Bank of Viet Nam (SBV) for the very close coordination and efficient coordination with ADB.

Over recent years, Viet Nam has made progress in establishing legal and regulatory framework for microfinance and formalization of unregulated microfinance initiatives. To strengthen our support to microfinance sector development in Viet Nam and in response to the Government’s commitment to developing a market-oriented microfinance sector, the ADB Program will further assist formalization of MFIs as an integral part of the financial sector.

We sincerely hope that the training manuals on 12 important agendas for formalized microfinance institutions will serve each institution effectively in its efforts for transformation into licensed MFI. I believe our efforts, supported by all players and stakeholders will lead to a vibrant microfinance industry where MFIs will play a pivotal role in deepening nationwide financial inclusion in Viet Nam. I would like to renew our commitment to always being of assistance to, and a valued partner of, the Government, and the people of Viet Nam.

Thank you all for the support which made this epoch-making event possible for Viet Nam microfinance sector development.

Best wishes for everyone’s good health and success.

Thank you.
It is with great pleasure to have a few words about the launching of the technical training manuals for the microfinance institutions.

First of all, I would like to thank the Asian Development Bank (ADB), the State Bank of Vietnam (SBV), and all members engaged in this project for all the efforts on this project on behalf of the Government of Japan.

The Government of Japan has contributed to the development of Vietnam through bilateral and multilateral Overseas Development Assistance (ODA). As you know, this project is financed by the Japan Fund for Poverty Reduction in ADB.

Vietnam has achieved a great recovery from economic slowdown under the global recession since 2008. But Vietnam is now facing serious difficulties, such as high inflation, fiscal deficit and the problem on soundness of financial sector. In order to attain a sustainable economic growth, it is one of the most important issues to improve and strengthen in the microfinance sector.

At the same time, the resilient microfinance will contribute to the soundness of the financial sector and balanced economic growth. In this context, I believe that this project will be fruitful and helpful not only for all participants, but also for the Vietnamese economy itself.

I wish all good health and success.

Thank you very much.
Since 2009, under the Asian Development Bank (ADB) grant project for formalizing microfinance institutions funded by the Japan Fund for Poverty Reduction (JFPR), ADB and the State Bank of Vietnam (SBV) have conducted training to support the development of a market-oriented microfinance and deepen financial inclusion of the poor and low-income household clients all over Viet Nam, especially in rural area. The technical training have helped disseminate microfinance best practices to microfinance institutions (MFIs) preparing to transform themselves into formal, regulated deposit-taking financial institutions.

The 12 series of training manual was formulated based on the presentations used for the technical trainings covering all areas necessary for licensed MFIs to operate in a prudent manner. It supports MFIs in further expanding their outreach to low-income households nationwide. It also provides practical knowledge to a broader range of financial institutions involved in microfinance to improve their self-sufficiency and sustainability.

This is a milestone achievement in ADB’s efforts for over a decade in supporting the Government’s initiative to develop formal microfinance sector in Viet Nam. Considering the huge unmet needs for formal microfinance services, we seek to work with all types of financial institutions for the development of this important segment of the financial market. We hope that the training manual will serve as a useful reference for a wide range of microfinance stakeholders in Viet Nam.

Lastly, we thank the Government of Japan for funding the project; SBV for its continuous support and collaboration; MFIs and the Consultant Team for their commitment and support to the project. Let us all work for our common goal, together!
TECHNICAL TRAINING MANUALS
FOR MICROFINANCE INSTITUTIONS
IN VIETNAM

Prepared by:
ADB/JFPR PROJECT TA NO. 9140

Asian Development Bank
November 2011
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PROJECT BACKGROUND

The goal of the ADB’s Microfinance Development Strategy is to ensure permanent access to institutional financial services for a majority of poor and low-income households and their microenterprises. The purpose is to support the development of sustainable microfinance systems that can provide diverse services of high quality.

Grant Development Objectives:

The JFPR’s overall objective is to support the development of a formal microfinance sector in Viet Nam that can provide sustainable, reliable and affordable quality microfinance services for the poor, especially in rural areas. It focuses on the implementation of new microfinance regulations to formalize microfinance institutions (MFIs) supporting particularly the transformation of up to five unregulated microfinance programs to formal regulated MFIs. Through capacity building and supplementary matching funds, it helps build institutional capacity for MFIs to meet the requirements for transformation and sustainable operation. Training activities also enhance the supervisory capacity of the State Bank of Viet Nam (SBV) microfinance supervision staff and awareness-raising workshops for relevant government officials build general public support for market-based sustainable microfinance.

Expected Key Performance Indicators:

JFPR has four major components: (A) Institutional Review, (B) Microfinance Training Activities, (C) Transformation, and (D) Monitoring and Evaluation. The Project’s key performance indicators are as follows:

(i) Up to five successfully transformed MFIs operate in compliance with SBV regulations and international microfinance best practices on a sustainable basis, and serve the poor.

(ii) Standardized training modules on regulation and supervision for SBV and on operational matters for microfinance practitioners.

(iii) More diversified microfinance products and services provided by participating MFIs.

(iv) Increased number of poor clients served by MFIs, especially in rural areas.
Component B: Microfinance Training Activities

The Project disseminates best practices of market-based microfinance through training for relevant government officials, MFIs, and other industry stakeholders. For government officials, training focuses on raising awareness of pro-poor sustainable microfinance and enhancing SBV staff capacity in implementing regulatory and supervisory requirements, prudential monitoring procedures, and risk management. For MFIs, training focuses on operational matters such as corporate governance, accounting, management information systems (MIS), credit policies and procedures, auditing and other SBV regulatory requirements. The project provides the following training activities:

(i) **Awareness-Raising Workshops**: The workshop is provided to various stakeholders to raise awareness on the SBV’s new microfinance regulations, the possibilities of pro-poor sustainable microfinance, and international best practices. Through these workshops, the participants gain an understanding of newer microfinance concepts and of the microfinance models they should support, rather than directly managing microfinance activities themselves. The Project has delivered three (3) workshops for the mass organizations, networks and other support organizations.

(ii) **Training for MFIs**: Training is provided to MFI board members, managers, and staff to enhance their operational capacities and compliance responsibilities. The training covers the SBV prudential requirements including MFI corporate governance; accounting and MIS; financial and operational management with a focus on best practices in credit procedures; operational policies and manuals; internal controls; risk management; sustainable outreach; institutional development planning; and prudential reporting requirements. The Project has delivered (12) twelve technical trainings for MFIs based on the results of training needs assessment conducted prior to delivery of the trainings.

(iii) **Training for SBV**: Training is provided to SBV microfinance regulators to improve their supervision capacity, focusing on procedures for conducting regular off-site monitoring and on-site supervision of MFI operations; standardized MFI financial reporting requirements; risk-based supervision; and SBV’s roles and responsibilities in regulating the sector. SBV microfinance supervision staff will be engaged in the above mentioned training activities for MFIs to enhance their general knowledge about microfinance best practices. The Project has delivered three (3) supervisory trainings for SBV.

**Project Accomplishments:**

The Project has completed the three awareness raising seminars in March 2010 to address the expressed needs of various stakeholders in the North, Central and South for more information on microfinance principles and practices and deeper understanding
of the formalization process, the new laws that will govern the MFIs, and their impact to MFIs and its stakeholders.

The Project has conducted a similar orientation-seminar for SBV managers and staff in April 2010 to enhance their understanding on microfinance principles and practices. Continuous updating of their knowledge and practices were deemed necessary to enable them to perform their supervision functions thus, three (3) supervision trainings were conducted for SBV management and staff in the North, Central and South Vietnam in the months of June and July 2010.

Three MFIs were invited namely M7, TYM and CEP, to share their history, products and services, systems and procedures, performance and standards to the participants which have been very helpful for the participants in understanding how the MFIs operate as well as the industry best practices and standards. In addition, two workshops were conducted in latter part of 2010 to discuss with the MFIs, networks and support institutions some indicators and standards to appropriately assess performance of MFIs and reporting frequencies and formats. These though have not been finalized to date.

The Project has also delivered twelve basic and advance technical trainings courses for MFIs in the field of good governance, planning, financial management, and human resource management to assist them in the transformation process to become a regulated, formalized institution. The trainings were conducted in four batches between November 2010 and August 2011. In summary, the Project has achieved most of its objectives as follows:

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<th>Accomplishments as of September 2011</th>
<th>Remarks</th>
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<tr>
<td>18 trainings delivered to MFIs, SBV, and other stakeholders</td>
<td>18 trainings plus 3 additional workshops delivered for various stakeholders</td>
<td>Completed</td>
</tr>
<tr>
<td>330 participants from SBV, MFI and other stakeholders trained</td>
<td>467 participants from SBV, MFIs, networks, support groups, mass organizations and other stakeholders trained</td>
<td>Completed</td>
</tr>
<tr>
<td>At least 5 MFIs complying with SBV regulatory requirements</td>
<td>One MFI licensed by SBV and complying with SBV supervision requirements; Five MFIs with pending applications for license, completing the SBV requirements for licensing</td>
<td>Partially Completed</td>
</tr>
<tr>
<td>SBV staff supervising MFIs in accordance with regulations</td>
<td>SBV staff supervising MFIs in accordance with the regulations but yet to finalize and apply some other regulations specific to microfinance sector</td>
<td>Partially Completed</td>
</tr>
<tr>
<td>Local trainers engaged in training delivery</td>
<td>Local and international trainers engaged in training delivery</td>
<td>Completed</td>
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The Technical Training Manuals:

Training manuals were prepared for each of the twelve technical training courses provided to the microfinance institutions. These will be made available to participant microfinance institutions to serve as reference in re-echoing the training to their respective management and staff. These will also be made available to trainers, training institutions, networks or individuals interested in adopting and replicating the trainings for their target clientele.

The training manuals are envisioned to be living documents that the recipients will enrich as they adapt them to the needs of their audiences or their local contexts. It is hoped that the recipients will share their learning and experiences with other users thereby building a network of users in support of each other.

The Project’s initiatives have helped developed and prepare partner MFIs in its process of transformation into regulated institutions. There are many other MFIs that are in the process of transformation and those that are interested in transforming into regulated institutions that will need similar form of assistance. It is further hoped that these training manuals will be able to provide some support in the transition process of the MFIs, in strengthening the networks and eventually, in the development of the microfinance industry in Vietnam, beyond the life of this Project.
The Project delivered twelve technical trainings to microfinance institutions in four batches between the period November 2010 and August 2011. The trainings focused on the following topics:

a. Governance  
b. Strategic Planning and Business Planning – Basic and Advance Courses  
   (Business Planning and Planning for Transformation)  
c. Financial Management – Basic and Advance Courses  
d. Portfolio/Delinquency Management  
e. Risk Management  
f. Financial Accounting  
g. Performance Indicators, Standards and Report Formats  
h. Financial and Social Performance Assessment  
i. Human Resource Management

Training manuals were prepared for each of these topics. These training manuals were designed primarily for trainers interested in replicating the same training to their staff. These training manuals, however, may also be used by the management and staff of microfinance institutions as reference for training or coaching their staff, to networks in providing support to their partners MFIs, to training institutions in designing/customizing or delivering trainings to their clients, or to anybody who might be interested in understanding MFIs and providing support to them.

The training manuals come in the form of booklets which are divided into five major parts, namely:

a. Introduction  
b. Users’ Guide  
c. Instructional Design – Summary and Detailed  
d. Presentation Materials  
e. Handouts

All twelve booklets adopt the same format. They differ only on the content of the instructional design, the presentation materials and handouts, which vary with the topic. The users of the booklet may adopt or modify the content as they see fit, depending on the profile of their target audience, availability of resources, and the level of capacity of the trainer.

a. **Introduction**: This part provides a brief introduction of the ADB/JFPR Project design, goals and objectives. It describes the four major components of the Project but focuses on one particular component - The Training Activities. This part provides details of the planned activities under Component B and the
accomplishments of the Project as of September 2011. It also describes the rationale for designing this training manual.

b. **Users’ Guide:** This part describes the intended users of the training manuals and how the training manuals are structured. This allows the users to search easily particular information they wanted to see or navigate throughout the booklet.

c. **Instructional Design:** Instructional Design comes in two parts – the first being Instructional Design at a Glance and the second, Instructional Design - Script.

   Instructional Design at a Glance is a one page description of the content of the book and more like a course outline. It talks about the course title, audience, the purpose, objectives, the methodology, the timing, and the steps. Instructional Design – Script is a detailed, step by step instruction for the trainer (or user) on how the training can be replicated. It has all the information that can be seen in the one-page instructional design, and more.

   The instructional design may vary slightly from the way it was implemented during the training as these were adjusted to make the future trainings run as efficiently as possible. There were variations in the methodologies that were adopted by the resource persons but the manuals describe only one (best seen) and the other options may be adapted by the resource persons. Similarly, the ice-breakers which are also important part of the training were not included. These can also be adapted to suit the audience.

d. **Presentation Materials:** These are the materials used by the resource persons (lead trainer and co-trainers) when they facilitated the trainings. These are original materials prepared by the resource persons or materials whom the resource persons have the “authority or right” to use and disseminate.

e. **Handouts:** These are materials used by the resource persons in addition to the presentation materials. These are usually additional readings, assignments, or exercises. Similarly, these are original materials prepared by the resource persons or materials whom the resource persons have the “authority or right” to use and disseminate.
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<td>Advance Course: Business Planning</td>
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<td>Basic Course: Delinquency Management</td>
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<td>Basic Course: Risk Management</td>
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<td>Co-Trainer</td>
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<tr>
<td>1</td>
<td>Basic Course: Introduction to Governance</td>
<td>Ms. Connie Hina</td>
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<td>2</td>
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<td>Mr. Phan Cu Nhan</td>
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<td>Mr. Phan Cu Nhan</td>
<td>Ms. Nguyen Thi Minh Thuong (TYM)</td>
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<td>8</td>
<td>Basic Course: Performance Indicators, Standards and Reporting Formats</td>
<td>Mr. Phan Cu Nhan</td>
<td>Ms. Nguyen Thi Minh Thuong (TYM)</td>
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<td>9</td>
<td>Basic Course: Financial and Social Performance Analysis</td>
<td>Ms. Nguyen Hong Yen</td>
<td>Ms. Nguyen Thi Minh Thuong (TYM)</td>
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<td>10</td>
<td>Advance Course: Financial Management</td>
<td>Mr. Phan Cu Nhan</td>
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<td>11</td>
<td>Basic Course: Human Resource Management</td>
<td>Ms. Maylene A. Benitez</td>
<td>Mr. Nguyen Van Hanh (Dariu Foundation)</td>
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<tr>
<td>12</td>
<td>Advance Course: Business Planning for Transformation</td>
<td>Mr. Pham Quoc Khanh</td>
<td>Mr. Lan Duong Phuoc Hoang (Tien Giang Capital Aid Fund)</td>
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</table>
Ms. Hina has 22 years of professional and diverse experience as development management practitioner, with 16 years in microfinance, in various capacities as international consultant, trainer, training curricula developer, mentor, manager, & researcher in developing countries across civil society/NGO, business and public sector environments. Her field of specialization in microfinance includes:

- Microfinance Operations Mgt., Credit and Risk Mgt.
- Effective governance & Leadership in MFIs
- Human Resource Management in MFIs
- Organizational Development, Diagnostic & Evaluation of MFIs and Rural Finance/MF Programs
- Microfinance Financial Performance Analysis
- Microfinance Strategic Business planning/Financial Viability Projection
- Social Performance Management in Microfinance Institutions
- Gender mainstreaming in microfinance; Financial Education/Literacy; and Enterprise Development for Migrants
- Project Design, Development and Management; Market research and Impact assessment; and Resource generation and mobilization
- Local Economic Development
- Training of Trainers in various Microfinance Technical & Operational Topics

Her country of work experiences, for short-and long-term mission project assignments as international consultant, with funding from agencies such as European Union (EU), International Fund for Agricultural Development (IFAD), Japan International Cooperation Agency (JICA), etc.; include the following: Spain, Italy, South Africa, Cambodia, Vietnam, Nepal, China, Pakistan, Bangladesh, India, Macedonia, Uganda, Kosovo, and Philippines.

Prior to her stint abroad, she was the Director of Microfinance in the Office of the President's Anti-poverty Commission, and Project Director of UNDP & ADB funded projects to enhance poor’s access to MF services in the country. Before her government experience, she worked as loan officer, operations manager and acting executive director of a Dutch-funded MFI-NGO in the Philippines. She was once a marketing director of an agro-chemical company, a college instructor of organizational management courses, and university researcher in various impact assessment studies on poverty alleviation programs.

Ms. Hina holds a B.S. Agricultural Business Management and a Master in Management major in Development Management degrees from the University of the Philippines and received international certificate courses under fellowship programs from the International Agricultural Center (IAC) – Wagenigen, the Netherlands; Microenterprise Development Institute – University of Southern New Hampshire, USA; Frankfurt School of Finance and Management, Frankfurt, Germany.
NGUYEN THI TUYET MAI
Managing Director
Vietnam Microfinance Working Group

As Managing Director of Vietnam Microfinance Working Group (MFWG), Ms. Mai leads the organization's nationwide efforts to build a strong network for committed members activating in microfinance sector in Vietnam with support through its services. Her team provides services through a focused set of initiatives on research, data, advocacy and workshops/conferences.

Before joining MFWG, she had been working in micro-enterprise development projects at Save the Children - Vietnam for 13 years with three successful key micro-enterprise development projects including Binh Minh Community Development Consultancy Company in Hanoi, the North of Vietnam; Thanh Hoa Fund for Poor Women (FPW) in Thanh Hoa province, the North Central of Vietnam; and “Golden Hand” project in Can Tho, the South of Vietnam.

Notably, she played a significant role in organizational restructuring process of FPW which is the key feature for its institutional transformation. After organizational restructuring process, FPW is considered as one of the best microfinance institutions in Vietnam and prepares to become a licensed MFI.

In addition, her areas of expertise include: Business Planning, Strategic Human Resource Management, Project Management and Communications. She has an MBA from IMPACT University, USA and a Bachelor of Economics by Trade University, Vietnam.
Mr. Duong is experienced in accountancy, finance and microfinance management. He has been working in Microfinance Program – Thanh Hoa Provincial Women Union since 2005. He has assumed positions like Chief of Executive Department, Deputy Director in charge of operation and finance, and HR of Thanh Hoa Fund for Poor Women. Together with the Management Board, he transformed successfully the Microfinance Program into Social Fund. Currently, he is a core member of the group working on the project to get approval of State Bank to established microfinance institutions under Decree 28/CP and Decree165/CP of the Government. He has also been a core member of the Vietnam Microfinance Working Group.

Before joining the microfinance sector, Mr. Nguyen has 6 years experience as manager for human resources and finance of an import and export company. He also graduated from Nation Economic University with the Bachelor’s Degree on Administration and Finance. He also completed some courses on microfinance management from the international institutions and NGOs between 2006 and 2011.

PHAN CU NHAN
Director, International Cooperation Department
Vietnam Bank for Social Policies

For the majority of his career, Mr. Nhan followed a career in accounting, finance, banking and management. He has worked for Vietnam Bank for Agriculture and Rural Development and then Vietnam Bank for Social Policies since 1994. He has experience as a chief accountant, deputy director and director of the bank branch.

He graduated from Hanoi Banking Academy in 1993 with the Bachelor degree on Banking and Finance. He has earned two Master degrees from reputable international schools. One is MBA on International Business from Asian Institute of Technology – Bangkok- Thailand and the other is EMBA from Centre Franco-Vietnamien a la Gestion (CFVG) – Ha Noi- Vietnam. He also completed some courses on microfinance management from Kennedy School of Governance - Harvard University – United States, Asian Institute of Management – Manila – the Philippines.

Mr. Phan Cu Nhan has been one of the core members of Vietnam Microfinance Working Group and EXCOM members of Banking with the Poor Network. He has been the keynote speaker for many international conferences on microfinance. He is a co-author of the “Developing Microfinance for Vietnamese Rural”, a scientific research sponsored by the State Bank of Vietnam.

NGUYEN THI MINH THUONG
Deputy General Director
Tau Yeu Mai (TYM) Fund

Mrs. Thuong follows a career in accounting, finance and management. She has been working for Tinh Thuong, one-member limited liability microfinance institution (TYM), under the Vietnam Women’s Union since 2003. She has experience as chief accountant and is now serving as Deputy General Director of TYM.

Mrs. Thuong graduated from Hanoi University of Finance and Accounting in 1997 with a degree in accounting. She earned her second degree, Bachelor of Law, from National University in 2004. She also has a Master’s Degree in OD / Microfinance Management (SAIDI Philippines). In addition, she completed several courses on microfinance management from CARD- the Philippines, Spasskasen - Germany, Boulder - Italy, and others.

Mrs. Thuong is a skilled trainer for many courses on microfinance like: Branch Management, Financial Accounting, Financial Performance Indicator, Financial Management, Business Planning, Financial Planning, Financial Analysis, Risk & Portfolio Quality management. Further, she is also a skilled researcher on microfinance such as: Product Pricing, Business Planning, Financial Planning, Upgrade TYM Accounting and Financial Management System according to Vietnamese Laws and International Standards, Develop Organizational Structure, Salary and Incentive System for staff, Accounting Manual, and Performance Indicators for TYM.
NGUYEN HONG YEN  
Lecturer  
Banking Academy of Vietnam

Ms. Yen graduated from National Economic University of Vietnam in 1998 with the Bachelor degree on Banking and Finance. She earned a Master’s degree from the Master Program on Economic Development which is coordinated between NEU and ISS – The Hague, Erasmus University, Netherlands in 2003. She has many course certificates on financial and banking subjects qualified by well-known organizations such as State Bank of Vietnam and Deutsche Bundesbank, SECO project.

For the majority of her career, she has been a lecturer at the Banking Academy (Vietnam) since 1999. Her majority subjects are Bank Accounting, Bank internal auditing, Financial Statement Analysis and financial planning for bank and other financial institutions. She has experience as a lecturer and a consultant of many banks and other financial institutions such as: Agribank of Vietnam, BIDV, Vietnam Development Bank, Vietnam Chemical Finance Joint Stock Company, SongDa Financial Company, etc. Moreover, Ms. Yen has done several researches in banking, financial supervision system, financial analysis and financial institution’s internal auditing, etc.

Ms. Yen is a skilled trainer for some courses on microfinance like: Financial Accounting, Risk Management, Financial Planning, Financial and Social Performance Indicators, Financial and Social Performance Analysis for microfinance institutions such as: the system of People’s Credit Fund, Vietnam Postal Savings Service Company and other microfinance institutions. Especially, she is also qualified by the International Training Centre – International Labour Organization to become potential domestic MFIs’ trainer to deliver the course of *Making Microfinance Work: Managing for Improved Performance.*


Ms. Benitez has over 15 years of human resource and organization development experience, mostly gained from the banking industry. Expertise lies in the area of training, performance management, succession management, leadership/career development, employee relations and organization development.

She is a Certified Facilitator, Development Dimensions International (DDI). Her previous employers include Banco de Oro (BDO), Union Bank or the Philippines, eTelecare Global Solutions and University of the Philippines.

She holds a Bachelors’ Degree in Development Communication (major in Educational Communication), University of the Philippines (1984-1988) and completed all academic units of Masters in Industrial Relations, University of the Philippines, Diliman, Quezon City (1998-2002).

Training programs/courses developed/conducted include:
- Trainer’s Training Workshop
- Overview of Human Resource Management
- Supervisory Effectiveness Workshop
- Communicating Effectively: An Interpersonal Communication Skills Workshop
- Achieving Customer Service Excellence Workshop
- Internal Customer Service Workshop
- S5S Seminar
- Continuous Improvement Training
- Professional Image Workshop
- Effective Presentation Skills
- Basic Management Program (DDI accredited program)
- HR Module for Line Supervisors and Managers
- Performance Management System (PMS)
- Teambuilding Workshop
- Management Development Program (MDP)
- Supervisory Development Program (SDP)
- Leading Change
- Interaction Management (DDI accredited)
- Building and Leading Teams
- Developing Self and Others
- Problem Solving and Decision Making
- Coaching
- Change Management
PHAM QUOC KHANH  
Lecturer  
Banking Academy of Vietnam

Since 1997, Mr. Khanh has worked for Banking Academy (Vietnam). For the major career as university lecturer, he has worked as trainer, researcher and specialist in banking and finance. Mr. Khanh has provided lectures to undergraduate students and bank’s staffs and managers in the subjects of credit management and strategic management. Moreover, Mr. Khanh has done several researches in banking, competitive advantages, financial supervision system, etc. He also has completed advising projects for Vietnam banks such as BIDV, VDB, ASMED (MPI), etc.

Mr. Pham Quoc Khanh graduated from Banking Academy (Vietnam) in 1996 with the bachelor degree in banking and finance with thesis on Bank performance analysis. In 2005, Mr. Khanh earned master degree in banking and finance with research project on Vietinbank’s competitor analysis. After successfully defending the PHD dissertation on Competitor analysis for Vietnam commercial banks, Mr. Khanh was granted PHD degree in banking and finance at Banking Academy (Vietnam). On the other hand, Mr. Khanh also received in risk management, bank management, etc. from international institutions in Belgium, Luxembourg, etc.

He is an experienced trainer for some courses on banking and finance such as: Credit management; Project finance for bank’s staff; Strategic management for banks and enterprises; Bank management. These courses have been providing to managers and staffs of Vietnam commercial banks, Central credit fund, Provincial credit funds, etc. He also published textbooks and reference books in banking industry.
LAN DUONG PHUOC HOANG
Program Manager
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For the major part of his career, Mr. Lan followed a career in development work, microfinance and project management. He worked for Japan International Cooperation Agency in 2000 and later for the Norwegian Mission Alliance - Vietnam. He was assigned as project officer and program coordinator for the last 3 years managing the Community Development, Microfinance and Inclusive Education projects.

Mr. Lan graduated from Can Tho University in 1999 with a Bachelors' Degree on Education majoring in English. He earned a certificate in Project Planning, Development and Management from the Asian Institute of Management in Manila, the Philippines. He also completed many courses on microfinance and development management from AITCV, MDF, World Bank, etc. and different study exposures to CARD, ACLEDA, Grameen, ASA, BRAC, and others.

Mr. Lan has been a core member of the Management Board of the Mekong Organization of Microfinance. He has participated as the speaker for many international conferences on microfinance such as Micro Credit Summit in Bali, 2008, the Housing Forum in Bangkok in 2011 and more.

Mr. Lan is a skilled trainer for many in-house training courses on microfinance and development work like: strategic planning, microcredit planning and management, participatory need assessment, and PRA.
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Dr. Alip has also served in various key positions in the Philippine Government: Undersecretary (Deputy Minister) of the Department of Social Welfare and Development (2002-2003); Assistant Secretary (Assistant Minister) of the Department of Agrarian Reform (1996-1998); and Deputy Executive Director of the Agricultural Credit Policy Council (1988-1992). He has extensive international experience in the field of microfinance and rural development in Vietnam, Laos, Cambodia, China, Myanmar, Bhutan, East Timor, Indonesia and Thailand serving in various capacities as advisor, expert and/or consultant.
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Ms. Leviste is an independent consultant with more than twenty years of developmental work experience in the Philippines, Indonesia, East Timor, Vietnam and Papua New Guinea in the field of microfinance thru various development programs of ADB, Catholic Relief Services, WOCCU Inc., and other international agencies.

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She received her Bachelor’s Degree in Applied Mathematics and Master of Development Communications Degree from the University of the Philippines and an Associate of Science degree in Finance and Investing from the American Management and Business Administration Institute in Cambridge, Massachusetts, USA.

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