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E-newsletter - Issue 28

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Agriculture Credit Financial Analysis and Portfolio Management Training

Through financial support of USAID's Agriculture Credit Enhancement Support Program (ACE-II), Afghanistan Microfinance Association (AMA) organized five-day training on Agriculture Credit Financial Analysis and Portfolio Management during December 10 –14, 2017 in Kabul. The training aimed to build the capacity of member organizations' employees, in particular, those who are involved in agricultural credit on different aspects of Agriculture credit portfolio management. 12 participants from AMA member organizations' staff attended the training. Important topics; financial performance analysis, Agriculture Value Chain product - background and loan analysis, appreciating financial statements, financial ratio analysis and its interpretation and usage in MFI management, and the portfolio report and its importance in

tracking financial performance in MFIs, were covered during the training.

The participants were highly satisfied with the training and indicated that these learnings help them to manage their agriculture credit even better and provide better services to their clients.



FINCA Afghanistan Signed Grant Agreement with ACE II

FINCA Afghanistan and USAID's Agriculture Credit Enhancement Support Program (ACE-II) signed a grant agreement on November 24, 2017 for piloting a new initiative of online registration of clients (through Tablets) who are applying for agriculture loans. The fund will help FINCA Afghanistan to have a better customer experience, process the loans in shorter time, have less operation costs during the loan process, and have more accuracy and security while processing loan for the agriculture value chain.

During the grant period of seven months, tablets will be purchased and handed over to 16 Credit Officers to serve clients in Parwan, Herat, Baghlan and Samangan provinces. Upon completion of the project, the number of forms being used for loan process will decrease by 70% that will be more time and cost effective.

The pilot phase has already started in November 2017 and ends in May 2018. FINCA Afghanistan is looking for scaling up of the initiative to its remaining branches in the coming future.



FINCA Afghanistan Launches Biometric Project

As part of FINCA Afghanistan's plan for digitization, it has completed the Biometric Project implementation in the country covering its 22 branches all over Afghanistan. Microfinance Investment Support Facility for Afghanistan (MISFA) funded the project that started in November 2016 and completed in September 2017.

The technology will help FINCA Afghanistan in identification of duplicate clients and guarantors and prevent issuing multiple loans to one client, which is one of the key factors for minimizing fraud.

FINCA Afghanistan was able to implement the project in its 22 branches within the timeline. The biometric system is performing very well and FINCA Afghanistan was able to track many duplicate clients in a short space of time.

With the technology in place, any client who has received loan from FINCA Afghanistan branches will not be able to get loan from the same or any other branches until successful completion of the loan cycle.

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