



U N I T E U S
F O R A B E T T E R W O R L D

Construyendo Capacidad Empresarial para Servir a Clientes a Gran Escala y de Manera Efectiva

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¿Por qué Gran Escala?

- Disminuir la Pobreza
- Capturar Mercado
- Alcanzar (y sobre pasar) la autosuficiencia financiera y operacional



¿Por qué Manera Efectiva ?

- Traducido como “eficiencia”
- Logrando más con menos
- Indicador: clientes por asesor de crédito
- Indicador: costos operativos dividido por cartera promedio



¿Por qué Construyendo Capacidad?

- Enseñar al equipo ejecutivo cómo “re-construir” una consultoría en vez de llamar al consultor de nuevo.
- Enfoque sobre **CONSTRUYENDO** capacidad.
 - Asistencia Técnica
 - Consultaría



¿Por qué Empresarial?

- Enfoque al Equipo Ejecutivo:
 - Director Ejecutivo, Director Financiero, Director de Operaciones o Crédito, etc.
- No sólo a los asesores de crédito

Preguntas

Human Resource Management

Head office

Obtain an organizational chart
Org. structure has board, internal audit, counsel, and external audit

Recruiting

What process is used to identify HR needs?
Is there a realistic, achievable plan outlining HR needs in place?
Is there an appropriately qualified person(s) tasked with human resource issues?
Document hiring process (job description to employment)
How well are recruited staff performing?
Document salaries and incentive policies (13 or 14 salaries per year)
Are job descriptions available for all positions?

Recruiting plan- Realistic, funded, thoughtful

Appropriate HR Staff- qualified

High Performance of recruited staff

Written, updated Job descriptions for all staff

Retaining

How are salaries set/adjusted, are they competitive?
Who participates in incentive programs, and what % of salary?
How are high-performing staff recognized?
Are there incentive schemes?
Do employees feel there are significant non-financial benefits to the job?
Are there clear, fair, known processes for firing under-performing employees?

How open is management in information sharing?
Employees with less than 1 year of experience
All employees at the end of the year
Employee retention rate
Other innovative personnel policies

Competitive Salaries for all staff

Recognition of significant staff achievements

Incentive scheme- well designed, clear, fair, consistent, achievable

Significant non-financial benefits to the job

Clear, Fair, Known process for firing under-performing employees

Training

How are new staff trained? Is there a plan?
Are there adequate resource (time, money) for employee training?
Are there qualified staff to train the staff?
Are training materials complete, consistent, and current?

Presence of a consistent Training Plan for all staff levels

Appropriate resources for Training

Qualified Training Staff (ex: NOT each one teach one)

Complete, Consistent, Current training materials

Is there a method to evaluate effectiveness of training programs/
Loan officers rotated periodically?
Professional relationship between clients and loan officer exhibited?

Method to evaluate effectiveness of training program (content, frequency, staff involved)- does it provide staff information they need to do their jobs well?

Development

Are there plans/ opportunities for staff to develop?

Development plan, with targets for key employees/ systems

To what extent does management place an interest in staff development/ what emphasis do they place on mentoring, training, promotions

Mg't interest in staff/ mgt development. Emphasis on importance developing management from within the MFI

Are there systems to identify new managerial talent?

Systems to identify new managerial talent, continuous, proactive

Evaluación

	1. Strong need for increased capacity	2. Low level of capacity in place	3. Moderate level of capacity in place	4. High level of capacity in place
Human Resources				
Human Resources Management- Staff Recruiting, Training, Development, and Retention	Standard career paths in place considering development; limited training, coaching, feedback; no regular performance appraisal; no systems/ process to identify new talent.	No active development tools/ programs; feedback and coaching occur sporadically; performance evaluated occasionally; limited willingness to ensure high-quality job occupancy; sporadic initiatives to identify new talent	Limited use of active development tools/ programs; informal coaching and feedback; performance regularly evaluated and discussed; genuine concern for high-quality job occupancy; regular concerted initiatives to identify new talent	Management actively interested in general staff development; well-thought-out and targeted development plans for key employees/ positions; frequent, relevant training, job rotation, coaching/ feedback, and consistent performance appraisal institutionalized; proven willingness to ensure high-quality job occupancy; continuous, proactive initiatives to identify new talent

- **Calificación Numérica en cada área de capacidad**
- **Basado en datos e información recolectada a través de una lista.**
- **Discutida y Confirmada por el equipo de la IMFunitus**