

#### UNITE US

FOR A BETTER WORLD

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 <u>Construyendo</u> <u>Capacidad</u>?

- 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

Retaining

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 recuited staff performing? Document salaries and incentive policies (13 or 14

Are job descriptions available for all positions?

#### salaries per year)

How are salaries set/adjusted, are they competitive? Who participates in incentive programs, and what % of salary?

How are high-performing staff recognized?

Aree there incentive schemes?

Do employees feel there are significant non-financial benefits to the job?

Are there clear, fair, know processes for firing underperforming 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

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

Is there a method to evaluate effectiveness of trianing

Loan officers rotated periodically?

Professional relationship between clients and loan officer exhibited?

Are there plans/ opportunities for staff to develop?

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

Recruiting plan- Realistic, funded, thoughtful

Appropritate HR Staff- qualified

High Performance of recruited staff

Written, updated Job descriptions for all staff

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, Fiar, Known process for firing under-performing employees

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

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

Development plan, with targets for key employees/ systems

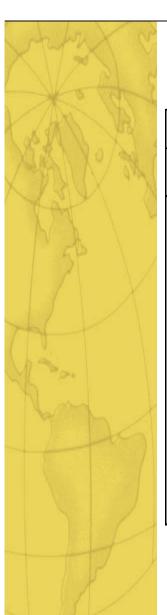
Mg't interest in staff/ mgt development. Emphasis on importanc developing management from within the MFI

Systems to identify new managerial talent, continuous, proactive

Development

mentoring, training, promotions

Are there systems to identify new managerial talent?



#### Evaluación

	Strong need for increased capacity		2 Low level of capacity in place				4. High level of capacity in place	
Human			•		•		-	
Resources							_	
Human Resources	Standard career		No active		Limited use		Management	
Management-Staff	paths in place		development		of active		actively interested	
Recruiting,	considering		tools/programs;		development		in general staff	
Training,	development mited training,		eedback and coaching occur		1 0 '		development; well-thought-out	
Development, and	coaching, feedback; no regular		sporadically; performance				and targeted development	
Retention	performance appraisal; no		evaluated occasionally; limited				plans for key employees/	
	systems/porccess to identify new		willingess to ensure high-				positions; frequent, relevant	
	talnent.		quality job occupancy;		0		training, job rotation,	
			sporadic initiatives to identify		1 ' ''		coaching/feedback, and	
			newtalent		_		consistent performance	
					1		appraisal institutionalized;	
					talent		proven willingess to ensure	
							high-quality job cocu	
							continuous, proactiv	
							initiatives to identify	newtalent

- 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