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FOR A BETTER WORLD

Construyendo Capacidad Empresarial para Servir a Clientes a Gran Escala y de Manera Efectiva
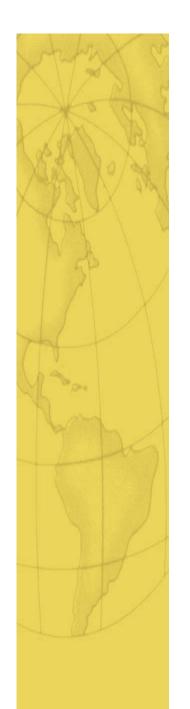
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¿Por qué <u>Gran Escala</u>?

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

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¿Por qué <u>Manera Efectiva</u> ?

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

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¿Por qué <u>Construyendo 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

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¿Por qué <u>Empresarial</u>?

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

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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?

Recruiting plan- Realistic, funded, thoughtful

Is there an appropriately qualified person(s) tasked with
human resource issues?

Appropriate HR Staff- qualified

Document hiring process (job description to
employment)
How well are recuited staff performing?

High Performance of recruited staff

Document salaries and incentive policies (13 or 14
salaries per year)
Are job descriptions available for all positions?

Written, updated Job descriptions for all staff

Retaining

How are salaries set/adjusted, are they competitive?

Competitive Salaries for all staff

Who participates in incentive programs, and what % of
salary?
How are high-performing staff recognized?

Recognition of significant staff achievements

Aree there incentive schemes?

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

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

Significant non-financial benefits to the job

Are there clear, fair, know processes for firing under-
performing employees?

Clear, Fiar, Known process 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

Training

How are new staff trained? Is there a plan?

Presence of a consistent Training Plan for all staff levels

Are there adequate resource (time, money) for
employee training?

Appropriate resources for Training

Are there qualified staff to train the staff?

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

Are training materials complete, consistent, and
current?

Complete, Consistent, Current training materials

Is there a method to evaluate effectiveness of trianing
programs/

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

Loan officers rotated periodically?
Professional relationship between clients and loan
officer exhibited?

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 importanc... developing management from within the MFI

Are there systems to idenitify new managerial talent?

Systems to identify new managerial talent, continuous, proactive

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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; X limited training, coaching, feedback; no regular performance appraisal; no systems/porocess to identify new talent.	No active development tools/programs; eedback and coaching occur sporadically; performance evaluated occasionally; limited willingess 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 willingess 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 IMF**

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