[FineResults Research Services](http://fineresultsresearch.org/) invites you to training on:

**Topic:**  [Micro Finance for Rural Development Course](https://bit.ly/3esNMLR)

**Date:** **10th to 14th August 2020**

**Cost: USD 800 or Ksh 65000**

**Contacts: +254 759 285 295,** [**training@fineresultsresearch.org**](mailto:training@fineresultsresearch.org)**.**

**Venue :** **FineResults Research, Nairobi, Kenya Training Centre.**

**INTRODUCTION**

Lack of knowledge, skills and appropriate capital are among the challenges that are faced by Small scale farmers in the rural areas in Africa. These rural farmers therefore lack the capacity to make their farming business as efficient as possible and hence suffer economically. Organizations and institutions including microfinance have come to solve farmers’ problems but still farmers experience the challenges because they have no voice in these organizations as well as in the interventions that are designed to solve their problems. To access finances, most microfinance institutions use farm records as collateral and individual farmers in a stable farmer group as granters. This 5 days course sought to empower participants with knowledge on process of accessing rural finance.

## **WHO CAN ATTEND**

* Stakeholders in agriculture and agribusiness
* Farmer based groups;
* Food processors;
* Traders and intermediaries;
* Production Managers

**COURSE OBECTIVES**

Upon completion of the course, participants will:

* Understand the special challenges of rural areas that are associated with rural and agricultural credit.
* Understand of the fundamental issues of rural finance.
* Be familiar with several innovative models and alternate ways of offering rural finance services.
* Gain skills in conducting seasonality analysis, preparing cash flows, assessing risk and appraising loans.
* Develop an understanding of new and innovative loan products and savings approaches for agriculture and rural areas.
* Gain awareness of sources and reference links to further information and support for addressing future challenges in the application of financial services in rural areas.
* Understand the importance of farm record keeping and farmer groups engagement to microfinance in the rural setting
* Understand the impact of smallholder agricultural marketing and the cost benefit analysis at farm level
* Appreciate the importance of crop and livestock insurance.

## **TRAINING FOCUS**

**Module 1**

* Rural financial services
* Requirements from microfinances for credit to farmers.
* Linking farm record keeping to microfinancing

**Module 2**

* Sustainable farmer groups with microfinancing
* Agriculture value chain financing
* Smallholder farm produce marketing.
* The role of markets in rural and agriculture financing.

**Module 3**

* The risk of financing farmers can be mitigated
* Bundling farm financing with other linked services.
* Crowding in key players in farm financing.

**Module 4**

* Evaluating a cost benefit analysis from farm productions.
* Harnessing the commercialization aspect among smallholder farmers.
* Tradeoff in farming.
* Agriculture insurance to cushion the farmer against crop yield loss

**Module 5**

* The impact of agriculture financing on poverty reduction and rural development.
* The effect of farm credit on increasing agricultural production and farm efficiency.
* Financial innovations to boost the uptake and use of farm credit.

NB: We are offering you a half day, fun and interactive team building event!

## **Be part of the Training**

* Click **[HERE](https://bit.ly/2VAKsWb)** for the individual registration.

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