Sustainability @ADFIAP

ADFIAP’s sustainable development work and advocacy covers four core elements:

ENVIRONMENT
We support “greenbanking” programs and sustainability reporting initiatives through training events, dialogues and capacity building programs geared towards an environmental governance standard for DFIs.

ECONOMIC
We support small and medium enterprise (SME) programs and local economic development projects through our SME Finance Initiative, and tap the vast experience and expertise of our network of members engaged in SME development work and financing.

SOCIAL
We support microfinance and financial inclusion initiatives through our social banking and microfinance programs.

GOVERNANCE
We believe that sustainable development can only be achieved through fair, accountable and transparent principles and practices of good corporate governance. Through our DFIs for Corporate Governance project, we embark on institution-building programs and best practice benchmarking on good corporate governance.

The Association of Development Financing Institutions in Asia and the Pacific (ADFIAP) is the focal point of all development banks and other financial institutions engaged in the financing of development in the Asia-Pacific region. Our mission is to advance sustainable development through our members.

Founded in 1976, ADFIAP currently has 131 member-institutions in 45 countries. This includes the Asian Development Bank, which acts as a Special Member.

ADFIAP is also a founding member of the 528-member, 156-country World Federation of Development Financing Institutions (WFDFI), which is composed of regional associations in Africa, Asia Pacific, Latin America and the Middle East. ADFIAP is also an NGO in consultative status with the United Nations’ Economic and Social Council.

Contact Us:
Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)
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Senator Gil Puyat Avenue
Makati City, 1200 PHILIPPINES
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Fax no: (63-2) 817-6498
Website: www.adfiap.org
The Asia-Pacific Institute of Development Finance (IDF) is the professional training and career service center of ADFIAP. We provide continuing education to ADFIAP members and other institutions engaged in development finance through a wide range of training and capacity-building programs, a global network of resource persons and subject matter experts, and a vast collection of training materials and case studies.

Our Experience
We are backed by over 30 years of experience and expertise in organizing training programs, seminars, and conferences around the world. We have organized hundreds of conferences, symposia, and seminars, not only in the Asia-Pacific region, but also in Europe and North America. We collaborate with international organizations such as the World Bank, USAID, AusAID, United Nations Development Programme, the United Nations Environment Programme, the International Trade Centre (UNCTAD/WTO), the Center for International Private Enterprise, and the Asian Development Bank Institute.

Offerings
We offer a menu of training and capacity-building courses on development banking and finance, including certificate and credentialing programs, as well as study tour programs, in-country workshops and other specialized seminars and conferences. These offerings can either be:

• Fully or partially subsidized: those funded by donors’ grants and technical assistance (for ADFIAP members only);
• Fee-based: conducted in partnership with known and reputable learning institutions from around the world (applicable to members and non-members).

Your passport to LEARNING.

ADFIAP Consulting (AC) is the consulting and advisory service unit of ADFIAP. We leverage on the wealth of experience, network, and partnerships of ADFIAP through its more than three decades of existence.

AC acts as project adviser and manager, capacity builder and advocate on sustainable development financing.

How We Work
We use a multi-disciplinary team approach to engage and empower our clients to expand their productive capacities and be responsive to the changing demands of the times.

AC Consultants
Our consultants have extensive work experience in the following fields:

• development banking;
• micro, small and medium enterprises (MSME) development;
• environmental and sustainability management and reporting;
• corporate governance;
• social responsibility;
• organizational development and management;
• training and human capital development; and
• other areas related to the pursuit of sustainable development.

Your passport to CONSULTING.
Your passport to becoming a professional development banker.

As the credentialing unit of ADFIAP, the Asia-Pacific Institute of Development Finance (IDF) conducts the ADFIAP’S CAREER CREDENTIALING PROGRAM (ACCP), a process of accrediting and recognizing the professional competence of a development banker.

Who can participate?
The credentialing program covers the professional staff of development banks and financial institutions engaged in the financing of development, members of ADFIAP, or any other development banking association with which the ADFIAP has a working agreement.

What are the requirements?
ACCP applicants are required to pay registration, processing, and accreditation fees at each level of the accreditation to cover the cost of administration expenses (i.e., training materials, meals, certificate of attendance, etc.).

Proficiency in the English language is a must in all levels of the credentialing process.

What They Say
This course has surpassed all expectations. I came with very limited knowledge and experience and a different perception, both of the course and of the Philippines. I’ll go back to my country with so much appreciation of ADFIAP for organizing the course and for all Filipinos whom I met and known for being so hospitable and true ambassadors of the Philippines.

Talasa Iumea Atoa Saaga
Legal Manager
Development Bank of Samoa
**Credentialing Levels and Requirements**

There are three levels of credentials that you can attain as a professional development banker:

<table>
<thead>
<tr>
<th>Levels</th>
<th>Attendance in</th>
<th>Banking Experience</th>
<th>Requisite Programs</th>
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</thead>
<tbody>
<tr>
<td><strong>Level 1</strong></td>
<td></td>
<td></td>
<td><strong>At least five years</strong></td>
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<tr>
<td>Associate in Development Banking (ADB)</td>
<td>Five-day Core Development Banking Program (Core Dev)</td>
<td></td>
<td>• Development Banking Principles and Practices</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Financial &amp; Economic Appraisal of Investment Projects</td>
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<tr>
<td><strong>Level 2</strong></td>
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<td><strong>At least ten years</strong></td>
</tr>
<tr>
<td>Affiliate in Development Bank Management (ABDM)</td>
<td>Ten-day Development Bank Management Program (Dev Man)</td>
<td></td>
<td>• Must have completed ACCP Level 1 program</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Bank Management</td>
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<td></td>
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<td>• Organizational &amp; HR Management</td>
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<td></td>
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<td></td>
<td>• Treasury &amp; Risk Management</td>
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<td></td>
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<td></td>
<td>• Advance Financial Management</td>
</tr>
<tr>
<td><strong>Level 3</strong></td>
<td></td>
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<td><strong>Candidate must belong to the top management level or board member</strong></td>
</tr>
<tr>
<td>Fellow in Development Banking (FDB)</td>
<td>Three-day Development Banking Leadership Seminar</td>
<td></td>
<td>with at least 15 years of banking experience; or must have completed ACCP Levels 1 &amp; 2;</td>
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<td>• attendance in at least two General Assembly Meetings of ADFIAP; or in one CEO Forum organized by ADFIAP</td>
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<td></td>
<td>• submission of paper on “Concepts and Practice of Development Finance,” including notable improvements and innovations in their respective organizations.</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td><strong>Other Requirement</strong></td>
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<td>Proficiency in English language is a must in all levels.</td>
</tr>
</tbody>
</table>

For more details and interest on IDF’s Career Credentialing Program, please contact:

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Website: www.adfiap.org/idf
ADFIAP's Asia-Pacific Institute of Development Finance (IDF) offers specialized courses that feature in-depth presentations by experts, practitioners and, in most cases, speakers from ADFIAP member-institutions, the ADFIAP Consulting team, and international partner organizations. Course content is updated regularly to meet evolving issues and challenges in sustainable development financing.

Who can participate?
The specialized training programs are open to the professional staff of development banks and financial institutions, members of ADFIAP, or any other institutions with interest in the topics. Beyond the technical information covered in the specialized courses, the programs’ collegial environment offers participants extensive opportunities to network at all levels.

What are the requirements?
Participants in these specialized training programs are required to pay a registration fee for every session to cover the cost of training (i.e., training materials, meals, certificate of attendance, etc.). Proficiency in the English language is a must in these specialized training programs.

What They Say
The seminar was quite packed, there were lots of learning opportunities provided. Speakers were very knowledgeable on the topics, I do hope to have similar seminars in the Philippines.

Arvin C. Simbajon
Management and Audit Officer
Development Bank of the Philippines

Excellent seminar! It was attended, not only by those just beginning to learn Islamic Banking, but also those experienced in conventional and Islamic Bank and Finance.

Jasmin Jasman
Executive
Agrobank Malaysia
## Sampling of Specialized Topics

<table>
<thead>
<tr>
<th>Seminar/Workshop Topics</th>
<th>What is it about</th>
<th>How long and how is it conducted</th>
<th>Who should attend</th>
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</thead>
</table>
| **Key Performance Indicators (KPI) for Financial Institutions**       | • Introduces KPI as a tool in recognizing DFIs’ capacity to achieve profitability, economic impact, degree of subsidy and longevity of businesses;  
                                                                 | • Demonstrates the primary role of good governance in delivering social benefits of DFIs;  
                                                                 | • Integrates the results of DFIs’ performance in one evaluation instrument                                                           | 5 days (6 hours training activities each day)  
                                                                 | Combinations lectures, illustrations, and workshops with case studies                                                                                                                                  | Officers, executives and board directors of financial institutions, as well as central monetary and fiscal agencies and public institutions |
| **Islamic Banking and Finance**                                      | • Understanding the Principles of Shariah (Islamic Religious Law) and their application in Islamic banking and finance;  
                                                                 | • Legal and regulatory framework for Islamic banking and finance;  
                                                                 | • Cash management, tax, accounting and balance sheet treatment under Shariah compliance;  
                                                                 | • Shariah perspective on risk management, business development and marketing strategies for Islamic banking and finance                                                                                   | 5 days (6 hours training activities each day)  
                                                                 | Combinations lectures, illustrations, and workshops with case studies                                                                                                                                  | Educational field visits may be organized  
                                                                 |                                                                                                                                             | Officers and managers of banks and financial institutions engaged or intending to engage in Islamic Banking and Finance, officers and staff of central monetary authorities and other public institutions |
| **Transforming Human Resources into Human Capital**                   | • Evaluating talents, skills and potentials of individuals and transforming these into assets;  
                                                                 | • Reforming the organization to maximize human potential and adjusting systems and processes to maximize human performance;  
                                                                 | • Evaluating the need for training and creating the systematic development of trainers;  
                                                                 | • Designing training programs to continuously upgrade the quality of human capital;  
                                                                 | • Credentialing;  
                                                                 | • Training administration                                                                                                                  | 5 days (6 hours training activities each day)  
                                                                 | Combinations lectures, illustrations, and workshops with case studies                                                                                                                                  | CEOs, senior officers, managers of Human Resource, People Management, Administrative Services Departments or similar units |

For more details on IDF’s Specialized Training programs, please contact:
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Email: inquiries@adfiap.org  
Website: www.adfiap.org/idf
STUDY TOUR PROGRAMS

Your passport to seeing the world in a new light.

ADFIAP’s Asia-Pacific Institute of Development Finance (IDF) offers the Study Tour Program to enhance knowledge and understanding of various topics on sustainable development financing such as those related to micro, small and medium-scale enterprises (MSMEs), microfinance or financial inclusion, as well as banking operations such as risk management, credit evaluation, treasury operation, fund mobilization, and strategic planning. By gaining first-hand experience and insights into countries’ and institutions’ best practices, participants are able to develop greater appreciation and understanding of various sectors and operations.

Who can participate?
Study Tour Programs are open to senior officers and managers of banks and financial institutions involved in SME financing and development and other topics of interest mentioned above.

What are the requirements?
Participants in these programs are required to pay a seminar fee to cover the cost of training (i.e., course materials, meals, certificate of attendance, etc.).

Proficiency in the English language is a must in these specialized training programs.

What They Say
I have learned more information and had the chance to be familiar with Malaysian people, their lives, culture, etc. The study tour program experience was very useful. This will give me some direction in giving suggestions and proposals to further develop the microfinance sector in Uzbekistan. I also found new friends in Malaysia. Thank you so much!

Aktam Sayfullaev
Head, Small Business Support Department
Central Bank of the Republic Uzbekistan
### Sampling of Study Tour Programs Topics

<table>
<thead>
<tr>
<th>Topics</th>
<th>What is it about</th>
<th>How long is it</th>
<th>Who should attend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Micro, Small and Medium-Scale Enterprise (MSME) Financing &amp; Development</td>
<td>Structured to give a more relevant and practical approach to MSME financing and development, the study tour program incorporates various avenues of learning such as briefings, direct interaction with policymakers, institutional visits to conduits of MSME funds, and project site visits. This leads to fuller understanding of the significant roles that regulatory and financial institutions play in the development of MSMEs.</td>
<td>5 days (6 hours training activities each day, including visits to various institutions (Central Bank, Asian Development Bank, state-owned bank, microfinance institutions, among others))</td>
<td>Senior Officers and Managers of banks and financial institutions who are involved in MSME financing and development</td>
</tr>
<tr>
<td>Financial Inclusion</td>
<td>From policy to operational aspects, this program covers national strategy and regulatory framework for financial inclusion, microfinance policy and delivery mechanisms, best practices on deposit-taking through agent, mobile and other technology-based banking services, client protection, movable and immovable asset registry, financial literacy and visits to institutions dealing with financial inclusion activities.</td>
<td>5 days (6 hours training activities each day, including visits to various institutions (Central Bank, Asian Development Bank, state-owned banks, microfinance institutions, among others))</td>
<td>Senior Officers and Managers of banks and financial institutions who are involved in financial inclusion programs.</td>
</tr>
<tr>
<td>Risk Management for Financial Institutions</td>
<td>The seminar aims to strengthen the core business functions of financial institutions, risk management, and proper financial disclosure through corporate governance principles. Participants will learn concepts and methods of risk management and financial reporting under the Basel framework.</td>
<td>5 days (6 hours training activities each day)</td>
<td>Bank directors, officers, managers, and financial analysts</td>
</tr>
<tr>
<td>Credit &amp; Investment Appraisal</td>
<td>Participants will have the necessary building blocks of knowledge in the proper credit evaluation, risk analysis and investment appraisal.</td>
<td>5 days (6 hours training activities each day)</td>
<td>Bank directors, senior officers, managers, and credit officers</td>
</tr>
</tbody>
</table>

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*For more details and interest on IDF’s Study Tour Program, please contact:*

**Association of Development Financing Institutions in Asia and the Pacific (ADFIAP)**

**Mailing Address:** 2nd Floor, Skyland Plaza, Senator Gil Puyat Avenue, Makati City, 1200 Philippines

**Tel. nos.:** (63-2) 816-1672; 843-0932; 843-5892  **Fax no:** (63-2) 817-6498

**Email:** inquiries@adfiap.org

**Website:** www.adfiap.org/idf
TANDEM TRAINING PROGRAMS

Your passport to maximizing learning opportunities.

ADFIAP’s Asia-Pacific Institute of Development Finance (IDF) offers the Tandem Training Program on various banking topics to enhance learning and maximize the resources of the institutions subsidizing the cost of the participants’ training.

How is the program designed?
The Tandem Training Program is a “3-in-1” (with a “2-in-1” variant) training program that allows participants from three different units/departments of a bank (or from three different disciplines, if not from a bank) to attend the program all at the same time. The program is structured in such a way that all three participants can attend one session in some days, and can also attend specific sessions of interest in other days.

How long is the program?
A typical Tandem Training Program lasts for 2 weeks (10 days), with six hours of training activities each day.

What are the requirements?
Participants are required to pay a fee to cover the cost of training (i.e., course materials, meals, certificate of attendance, etc.). Proficiency in the English language is a must.

What They Say

We’re interested in project management, financial management and customer relations under one training program for our Relationship Managers and Risk Officers. This 3-in-1 program will prove useful as we envision their roles to be interchanging in the near future.

Karma Deki
Head, HRA
Bhutan National Bank
### Tandem Training Topics*

<table>
<thead>
<tr>
<th>Topics</th>
<th>What is it about</th>
<th>Who should attend</th>
</tr>
</thead>
</table>
| **Financial, Human Resource and Project Management (Bank Operation – Level 1)** | • MANAGEMENT & DEVELOPMENT OF HUMAN RESOURCES  
Personnel management, human resource development, supervision and leadership  
• MANAGEMENT OF DEVELOPMENT PROJECTS  
Planning and implementation of development projects (i.e., framework and procedures in systematically designing development projects, considering its target beneficiaries and development impact)  
• FINANCIAL MANAGEMENT  
Financial management system and analysis of financial documents | Officers and staff of government agencies, NGOs, development financing institutions and development banks directly or indirectly involved in personnel management and human development interventions |
| **Treasury Management, Monitoring & Control, Loan Management/ Credit Evaluation (Bank Operation – Level 2)** | • TREASURY MANAGEMENT  
Nature and concept of treasury management in a bank, focusing on cash management, financial forecasting, investment decisions, and financial risk management  
• MONITORING AND CONTROL  
Nature and concept monitoring and control in a bank operation, and the development of monitoring and control systems in banks  
• CREDIT ANALYSIS AND EVALUATION  
Concepts in credit analysis and the commercial requirements of a business design, important guidelines in evaluating the creditworthiness of a borrower and financial health of the business | Bank officials involved in treasury management such as cash management, investment decisions, financial forecasting, and related functions |
| **Customer Relations and Legal Issues (Bank Operation – Level 3)** | • CUSTOMER RELATIONS ASPECTS  
Operating the front desk of the bank (i.e., dealing with bank customers in the tellering, relationship management, loan appraisal, and other service units)  
• LEGAL ASPECTS  
Dealing with legal issues and aspects in banking operations | Officials of development financing institutions and development banks directly or indirectly involved in front desk and legal issues of bank operations |

*Topics can be mix-matched or other tandem programs can be designed and delivered upon request. For inquiries, please email us at: inquiries@adfiap.org*
Your passport to **unlocking** access to financial markets.

ADFIAP Consulting offers seminars/workshops on **SME Access to finance** to provide small and medium-scale enterprises with the needed knowledge and skills in financial management, and introduce new technology so they can enhance their financial and operational efficiency and consequently improve their bankability.

**Who can participate?**
The seminars/workshops are open to SME entrepreneurs or small business owners.

**What are the requirements?**
Participants are required to pay a seminar/workshop fee to cover the cost of training (i.e., course materials, meals, certificate of attendance, etc.). Proficiency in the English language is a must in these specialized training programs.

**Who runs the seminars/workshops?**
The seminars/workshops are mainly conducted by sector experts from ADFIAP Consulting and ADFIAP partner-institutions that include a number of senior industry figures and academics specializing in SME finance. A typical seminar/workshops runs for three days (six-hour activity per day).

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What They Say

I would like to inform you that the workshop conducted by Dr. Cesar Saldana was exceptionally well-received by the CEOs and Directors who participated in it. Thanks very much for your kind support thus far and we look forward to being able to execute this most important SME Forum.

Donald Charles
General Manager
Antigua & Barbuda Development Bank
ADFIAP Consulting offers seminars/workshops on **SME Banking Opportunities** to assist banks in setting up their SME Lending Business and provide them with knowledge and skills in risk-based lending. This way, SMEs can avoid problem credits and financial loss by learning how to spot problems early and conduct remedial management.

**Who can participate?**
The seminars/workshops are open to officials of banking institutions involved in lending such as Relationship Managers, Account Officers, Loan Analysts, and Remedial Managers.

**What are the requirements?**
Participants are required to pay a seminar/workshop fee to cover the cost of training (i.e., course materials, meals, certificate of attendance, etc.). Proficiency in the English language is a must in these specialized training programs.

**What are the topics covered?**
The seminar/workshop modules include:
- SME lending business management system
- SME banking opportunities
- Holistic approach to SME lending
- Early warning recognition and remedial management

**Who runs the seminars/workshops?**
The seminars/workshops are mainly conducted by sector experts from ADFIAP Consulting and ADFIAP partner-institutions that include a number of senior industry figures and academics specializing in SME finance.

A typical seminar/workshops runs for five days (six-hour activity per day).

**Other Engagements**
ADFIAP Consulting has partnership agreements with other consulting units of members such as with the Development Bank of Turkey to jointly conduct SME training courses in financial management for SMEs and risk-based cash flow lending for SME bank loan officers.

It also teamed up with the University of the Philippines’ Institute of Small-scale Industries (UPISSI) to conduct variants of SME Access to Finance training modules for chambers of commerce and industries, business membership organizations and government agencies dealing with SME development and promotion.

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For more details on ADFIAP Consulting’s programs, please contact:
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