



About us

The Microfinance Centre is a regional microfinance resource center and a network of 104 members, including 79 MFIs, in 28 countries of Europe and Central Asia, and serving over 800,000 low-income clients.

We promote client-centered and responsible financial inclusion through our work on:

Know-how: Building capacity for more balanced and effective microfinance.

Innovation: Creating practical solutions for MFIs to improve financial education, social performance management and client protection.

Policy: Using research to map the regional landscape of access to finance, over-indebtedness and entrepreneurship.

Knowledge management: Creating dialogue among practitioners and sharing lessons learned through publications and annual conferences.

AMELA: “Do it yourself” counseling

Audience Customer service staff and trainers. It can be delivered to individual MFI or groups of MFIs and other stakeholders, as required.

Duration 1 day Training of Trainers (TOT), following a 4-day TOT on the Debt Management or Plan Your Future modules.

Objectives The goal of “AMELA - do it yourself” manual is to guide microfinance institution staff through the process of providing 30-minute individual counseling on money management to clients. Financial education counseling aims to help clients build awareness, knowledge and skills around the issue of personal money management and broad use of financial services, as well as to help clients to analyze their current financial situation, and maximize it in terms of financial planning and reaching their financial goals.

Details AMELA helps to manage barriers and deliver knowledge/advice as part of effective financial counseling by following 5 steps, known as :

- **Approach** the client, attract his/her attention and set a positive environment for the conversation
- **Motivate** the client to spend some time for discussion and/or manage any objections
- **Educate**, using sets of prepared exercises, case-studies, structured discussions or calculations, followed by reflections and relevant conclusions
- **Link** to real life and apply to the future as an application stage
- **Agree** on next steps, assign homework and give additional information and “take-aways”.

Facts The AMELA counseling approach builds on the *Plan your future* and *Debt Management* trainings that have been intensively implemented in 19 countries with 200,000 clients throughout Europe, Central Asia and the MENA (Middle East and North Africa) regions as part of MFC’s Financial Education Program. AMELA emerged when institutions started innovating with financial education to include individual client counseling around money management issues.

Contact For more information please contact the Responsible Finance Team: ewa@mfc.org.pl

