



### 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.

## Plan Your Future

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

**Duration** 4-5 days for the Training of Trainers (TOT) workshop

**Objectives** The Plan Your Future Module aims to improve the financial capability and practices of low-income households in order to change people's negative attitudes toward long-term financial planning. It also helps to acquire basic skills in financial education, like cash flow management vis-à-vis financial goals, managing financial emergencies, building a financial plan and smart borrowing. It also helps to increase their confidence in financial market and, as a result, may lead them to start using services provided by banks.

**Details** The module contains following learning sessions:

- Current cash flow vis-à-vis financial goals
- Money saving methods and capacities
- Emergency expenses and funds related to them.
- Saving tools
- Smart borrowing
- Building a financial plan

This 15-hour client workshop can be delivered through group raining or through individual counseling. The content is flexible and scalable, meaning that organizations can chose what to deliver and how (through a full one-day training, brief counseling sessions, or a series of shorter workshops). The practical exercises include case-study analysis, calculation exercises, group work, quizzes and role plays which actively engage the participants in the learning process.

**Facts** Since 2006, the Plan Your Future module has been delivered in 10 countries. We have trained nearly 800 trainers, who have reached out to 20,000 beneficiaries through workshops and individual counseling.

**Contact** For more information please contact the Responsible Finance Team: [ewa@mfc.org.pl](mailto:ewa@mfc.org.pl)