

LOAN RECOVERY MANAGEMENT FOR AGRICULTURAL AND RURAL CREDIT MANAGERS (ARM 335)

PREMISE: The importance of agricultural and rural credit schemes in poverty reduction in Nigeria cannot be over emphasized. Most of these schemes were short-lived because of poor loan recovery and funds depletion after a few rounds of loan disbursement. Hence, most of the credit schemes were not sustained. The reasons commonly adduced include: poor credit appraisal and loan collection mechanism; poor credit monitoring and supervision; deliberate loan default; and project failure.

OBJECTIVES: This course is designed to improve the knowledge and skills of Agricultural and Rural Credit Managers in loan recovery. At the end of the course, participants should be able to:

- ♦ identify risks associated with agricultural and rural credit;
- ♦ appraise micro-credit needs of clients;
- ♦ design agricultural and rural credit monitoring and supervision schedules; and
- ♦ adopt effective loan recovery mechanisms.

CONTENT:

- ♦ Overview of loan administration and management.
- ♦ Risk management in agricultural loan or credit schemes.
- ♦ Project appraisal and re-financing techniques.
- ♦ Micro-credit needs appraisal.
- ♦ Role of self-help groups in credit administration.
- ♦ Loan monitoring and recovery mechanism.
- ♦ Savings mobilisation.
- ♦ Gender issues in loan recovery.
- ♦ Legal issues in loan recovery.

TRAINING METHODS: Lecturettes, case studies, group discussions, exercises and study visits.

WHO SHOULD ATTEND? Agricultural Credit Managers in Central Bank of Nigeria (CBN), Commercial Banks, NGOs, NDE, NACRDB, National Board for Micro-Finance, Ministries of Agriculture, ADPs, IFAD Projects and other Agricultural and Rural Finance Institutions.

DURATION: One week

DATE: August 21 – 25, 2017

VENUE: Ilorin

CHARGES: ₦33,000.00 (including VAT)