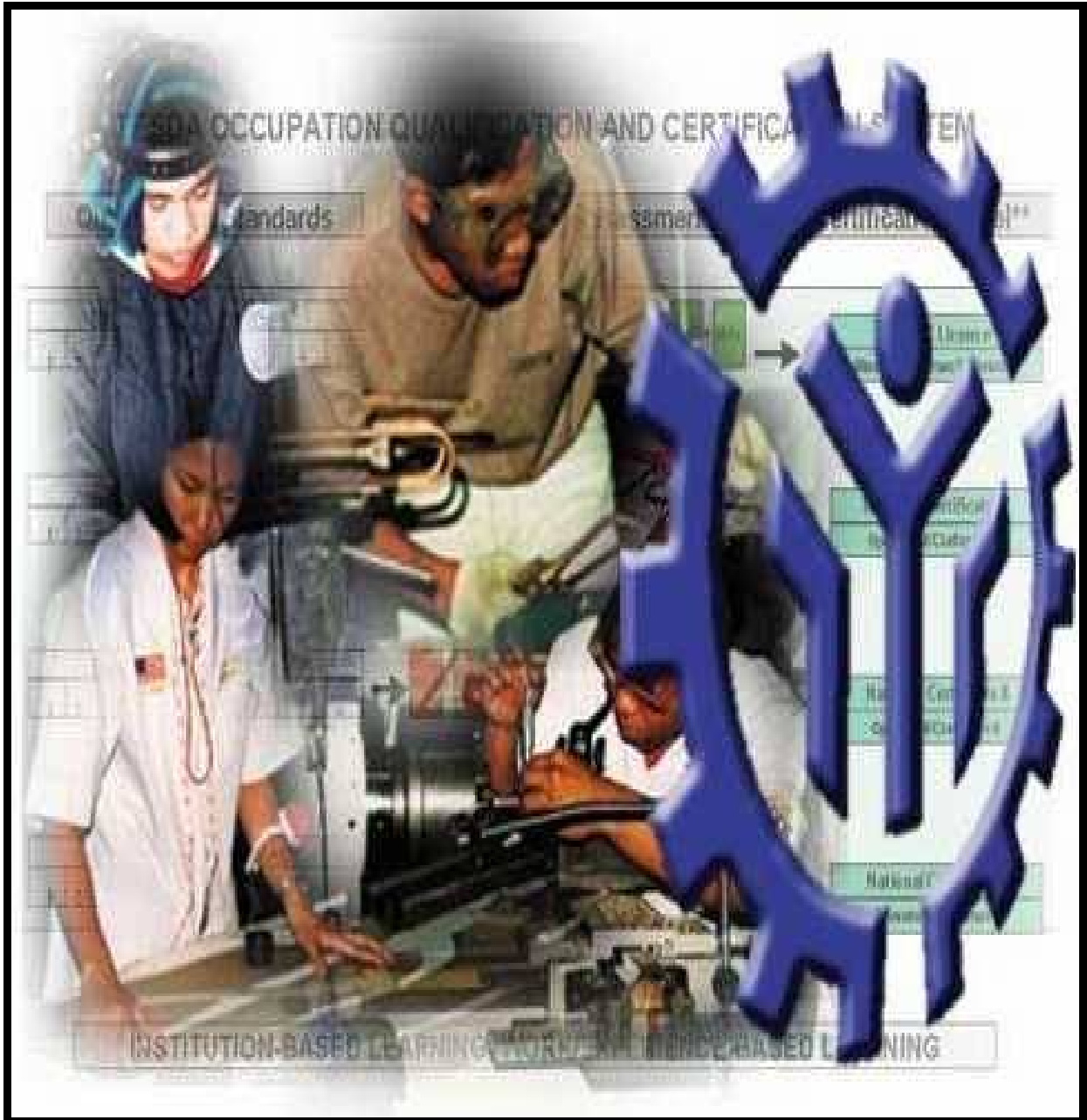


TRAINING REGULATIONS

MICROFINANCE TECHNOLOGY NC II



HEALTH, SOCIAL AND OTHER COMMUNITY DEVELOPMENT SERVICES SECTOR

TECHNICAL EDUCATION AND SKILLS DEVELOPMENT AUTHORITY
East Service Road, South Superhighway, Taguig City, Metro Manila

In memory of

President Corazon Cojuangco Aquino

for her zealous commitment to uplift the lives of poor Filipinos

through her selfless support to the microfinance industry

*Technical Education and Skills Development Act of 1994
(Republic Act No. 7796)*

Section 22, “Establishment and Administration of the National Trade Skills Standards” of the RA 7796 known as the TESDA Act mandates TESDA to establish national occupational skill standards. The Authority shall develop and implement a certification and accreditation program in which private industry group and trade associations are accredited to conduct approved trade tests, and the local government units to promote such trade testing activities in their respective areas in accordance with the guidelines to be set by the Authority.

The Training Regulations (TR) serve as basis for the:

Competency assessment and certification;
Registration and delivery of training programs; and
Development of curriculum and assessment instruments.

Each TR has four sections:

- Section 1 Definition of Qualification - refers to the group of competencies that describes the different functions of the qualification.
- Section 2 Competency Standards - gives the specifications of competencies required for effective work performance.
- Section 3 Training Standards - contains information and requirements in designing training program for certain Qualification. It includes curriculum design, training delivery; trainee entry requirements; tools, equipment and materials; training facilities; trainer's qualification; and institutional assessment.
- Section 4 National Assessment and Certification Arrangements - describe the policies governing assessment and certification procedure

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TRAINING REGULATIONS FOR MICROFINANCE TECHNOLOGY NC II

Section 1 MICROFINANCE TECHNOLOGY NC II QUALIFICATIONS

The **MICROFINANCE TECHNOLOGY NC II** Qualification consists of competencies that a person must achieve to interact with clients in providing microfinance loan and other services for start-up/expansion of a small or micro enterprise. It also covers selecting potential area for microfinance operation, promoting microfinance products and other services, forming group of microfinance clients, facilitating center meeting, processing application for loans and other services, collecting dues, and updating financial records.

The Qualification is packaged from the competency map of the Microfinance Industry as shown in Annex A.

The units of competency comprising this qualification include the following:

CODE NO.	BASIC COMPETENCIES
500311105	Participate in Workplace Communication
500311106	Work in Team Environment
500311107	Practice Career Professionalism
500311108	Practice Occupational Health and Safety Procedures

CODE NO.	COMMON COMPETENCIES
HCS421201	Provide Quality Customer Service
HCS315202	Comply with Quality and Ethical Standards
HCS311201	Perform Computer Operations

CODE NO.	CORE COMPETENCIES
HCS341301	Select Potential Area for Microfinance Operation
HCS341302	Promote Microfinance Products and Other Services
HCS341303	Form Group of Microfinance Clients
HCS341304	Facilitate Center Meeting
HCS341305	Process Application for Loans and Other Services
HCS341306	Collect Dues
HCS341307	Update Financial Records

A person who has achieved this Qualification is competent to be:

- Microfinance Loan Officer; or
- Microfinance Project Officer; or
- Microfinance Account Officer; or
- Microfinance Socio-Economic Officer

SECTION 2 COMPETENCY STANDARDS

This section gives the details of the contents of the basic, common and core units of competency required in **MICROFINANCE TECHNOLOGY NC II**.

BASIC COMPETENCIES

UNIT OF COMPETENCY : PARTICIPATE IN WORKPLACE COMMUNICATION

UNIT CODE : 500311105

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes required to gather, interpret and convey information in response to workplace requirements.

ELEMENT	PERFORMANCE CRITERIA <i>Italicized terms</i> are elaborated in the Range of Variables
1. Obtain and convey workplace information	1.1 Specific and relevant information is accessed from appropriate sources 1.2 Effective questioning , active listening and speaking skills are used to gather and convey information 1.3 Appropriate medium is used to transfer information and ideas 1.4 Appropriate non- verbal communication is used 1.5 Appropriate lines of communication with supervisors and colleagues are identified and followed 1.6 Defined workplace procedures for the location and storage of information are used 1.7 Personal interaction is carried out clearly and concisely
2. Participate in workplace meetings and discussions	2.1 Team meetings are attended on time 2.2 Own opinions are clearly expressed and those of others are listened to without interruption 2.3 Meeting inputs are consistent with the meeting purpose and established protocols 2.4 Workplace interactions are conducted in a courteous manner 2.5 Questions about simple routine workplace procedures and matters concerning working conditions of employment are tasked and responded to 2.6 Meetings outcomes are interpreted and implemented
3. Complete relevant work related documents	3.1 Range of forms relating to conditions of employment are completed accurately and legibly 3.2 Workplace data are recorded on standard workplace forms and documents 3.3 Basic mathematical processes are used for routine calculations 3.4 Errors in recording information on forms/ documents are identified and properly acted upon 3.5 Reporting requirements to supervisor are completed according to organizational guidelines

RANGE OF VARIABLES

VARIABLE	RANGE
1. Appropriate sources	1.1 Team members 1.2 Suppliers 1.3 Trade personnel 1.4 Local government 1.5 Industry bodies
2. Medium	2.1 Memorandum 2.2 Circular 2.3 Notice 2.4 Information discussion 2.5 Follow-up or verbal instructions 2.6 Face to face communication
3. Storage	3.1 Manual filing system 3.2 Computer-based filing system
4. Forms	4.1 Personnel forms, telephone message forms, safety reports
5. Workplace interactions	5.1 Face-to-face interactions 5.2 Telephone conversation 5.3 Electronic and two-way radio communication 5.4 Written communication including electronic mail, memos, instruction and forms 5.5 Non-verbal communication including gestures, signals, signs and diagrams
6. Protocols	6.1 Observing meeting 6.2 Compliance with meeting decisions 6.3 Obeying meeting instructions

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that the candidate:</p> <p>1.1 Prepared written communication following standard format of the organization</p> <p>1.2 Accessed information using communication equipment</p> <p>1.3 Made use of relevant terms as an aid to transfer information effectively</p> <p>1.4 Conveyed information effectively adopting the formal or informal communication</p>
<p>2. Underpinning knowledge</p>	<p>2.1 Effective communication</p> <p>2.2 Different modes of communication</p> <p>2.3 Written communication</p> <p>2.4 Organizational policies</p> <p>2.5 Communication procedures and systems</p> <p>2.6 Technology relevant to the enterprise and the individual's work responsibilities</p>
<p>3. Underpinning skills</p>	<p>3.1 Follow simple spoken language</p> <p>3.2 Perform routine workplace duties following simple written notices</p> <p>3.3 Participate in workplace meetings and discussions</p> <p>3.4 Complete work related documents</p> <p>3.5 Estimate, calculate and record routine workplace measures</p> <p>3.6 Basic mathematical processes of addition, subtraction, division and multiplication</p> <p>3.7 Ability to relate to people of social range in the workplace</p> <p>3.8 Gather and provide information in response to workplace requirements</p>
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <p>4.1 Fax machine</p> <p>4.2 Telephone</p> <p>4.3 Writing materials</p> <p>4.4 Internet</p>
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <p>5.1 Direct Observation</p> <p>5.2 Oral interview</p> <p>5.3 Written examination</p>
<p>6. Context of assessment</p>	<p>6.1 Competency may be assessed individually in the actual workplace or through accredited institution</p>

UNIT OF COMPETENCY : WORK IN A TEAM ENVIRONMENT
UNIT CODE : 500311106
UNIT DESCRIPTOR : This unit covers the skills, knowledge and attitudes to identify role and responsibility as a member of a team.

ELEMENT	PERFORMANCE CRITERIA <i>Italicized terms</i> are elaborated in the Range of Variables
1. Describe team's role and scope	1.1 The <i>role and objective of the team</i> is identified from available <i>sources of information</i> 1.2 Team parameters, reporting relationships and responsibilities are identified from team discussions and appropriate external sources
2. Identify own role and responsibility within the team	2.1 Individual role and responsibilities within the team environment are identified 2.2 Roles and responsibility of other team members are identified and recognized 2.3 Reporting relationships within team and external to team are identified
3. Work as a team member	3.1 Effective and appropriate forms of communications used and interactions undertaken with team members who contribute to known team activities and objectives 3.2 Effective and appropriate contributions made to complement team activities and objectives, based on individual skills and competencies and <i>workplace context</i> 3.3 Observed protocols in reporting using standard operating procedures 3.4 Contribute to the development of team work plans based on an understanding of team's role and objectives and individual competencies of the members.

RANGE OF VARIABLES

VARIABLE	RANGE
1. Role and objective of team	1.1 Work activities in a team environment with enterprise or specific sector 1.2 Limited discretion, initiative and judgement may be demonstrated on the job, either individually or in a team environment
2. Sources of information	2.1 Standard operating and/or other workplace procedures 2.2 Job procedures 2.3 Machine/equipment manufacturer's specifications and instructions 2.4 Organizational or external personnel 2.5 Client/supplier instructions 2.6 Quality standards 2.7 Occupational health and safety (OHS) and environmental standards
3. Workplace context	3.1 Work procedures and practices 3.2 Conditions of work environments 3.3 Legislation and industrial agreements 3.4 Standard work practice including the storage, safe handling and disposal of chemicals 3.5 Safety, environmental, housekeeping and quality guidelines

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 Operated in a team to complete workplace activity 1.2 Worked effectively with others 1.3 Conveyed information in written or oral form 1.4 Selected and used appropriate workplace language 1.5 Followed designated work plan for the job 1.6 Reported outcomes
<p>2. Underpinning knowledge</p>	<ul style="list-style-type: none"> 2.1 Communication process 2.2 Team structure 2.3 Team roles 2.4 Group planning and decision making
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Communicate appropriately, consistent with the culture of the workplace
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Access to relevant workplace or appropriately simulated environment where assessment can take place 4.2. Materials relevant to the proposed activity or tasks
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Observation of the individual member in relation to the work activities of the group 5.2 Observation of simulation and or role play involving the participation of individual member to the attainment of organizational goal 5.3 Case studies and scenarios as a basis for discussion of issues and strategies in teamwork
<p>6. Context of assessment</p>	<ul style="list-style-type: none"> 6.1 Competency may be assessed in workplace or in a simulated workplace setting 6.2 Assessment shall be observed while task are being undertaken whether individually or in group

UNIT OF COMPETENCY : PRACTICE CAREER PROFESSIONALISM

UNIT CODE : 500311107

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes in promoting career growth and advancement.

ELEMENT	PERFORMANCE CRITERIA <i>Italicized terms</i> are elaborated in the Range of Variables
1. Integrate personal objectives with organizational goals	1.1 Personal growth and work plans are pursued towards improving the qualifications set for the profession 1.2 Intra and interpersonal relationships is are maintained in the course of managing oneself based on performance evaluation 1.3 Commitment to the organization and its goal is demonstrated in the performance of duties
2. Set and meet work priorities	2.1 Competing demands are prioritized to achieve personal, team and organizational goals and objectives. 2.2 Resources are utilized efficiently and effectively to manage work priorities and commitments 2.3 Practices along economic use and maintenance of equipment and facilities are followed as per established procedures
3. Maintain professional growth and development	3.1 Trainings and career opportunities are identified and availed of based on job requirements 3.2 Recognitions are -sought/received and demonstrated as proof of career advancement 3.3 Licenses and/or certifications relevant to job and career are obtained and renewed

RANGE OF VARIABLES

VARIABLE	RANGE
1. Evaluation	1.1 Performance appraisal 1.2 Psychological profile 1.3 Aptitude tests
2. Resources	2.1 Human 2.2 Financial 2.3 Technology 2.3.1 Hardware 2.3.2 Software
3. Trainings and career opportunities	3.1 Participation in training programs 3.1.1 Technical 3.1.2 Supervisory 3.1.3 Managerial 3.1.4 Continuing education 3.2 Serving as resource persons in conferences and workshops
4. Recognitions	4.1 Recommendations 4.2 Citations 4.3 Certificate of appreciations 4.4 Commendations 4.5 Awards 4.6 Tangible and intangible rewards
5. Licenses and/or certifications	5.1 National certificates 5.2 Certificate of competency 5.3 Support level licenses 5.4 Professional licenses

EVIDENCE GUIDE

1. Critical aspects of competency	<p>Assessment requires evidence that the candidate:</p> <ul style="list-style-type: none"> Attained job targets within key result areas (KRAs) Maintained intra and interpersonal relationship in the course of managing oneself based on performance evaluation Completed trainings and career opportunities which are based on the requirements of the industries Acquired and maintained licenses and/or certifications according to the requirement of the qualification
2. Underpinning knowledge and attitude	<ul style="list-style-type: none"> 2.1 Work values and ethics (code of conduct, code of ethics, etc.) 2.2 Company policies 2.3 Company-operations, procedures and standards 2.4 Fundamental rights at work including gender sensitivity 2.5 Personal hygiene practices
3. Underpinning skills	<ul style="list-style-type: none"> 3.1 Appropriate practice of personal hygiene 3.2 Intra and Interpersonal skills 3.3 Communication skills
4. Resource implications	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Workplace or assessment location 4.2 Case studies/scenarios
5. Method of assessment	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Portfolio assessment 5.2 Interview 5.3 Simulation/role-plays 5.4 Observation 5.5 Third party reports 5.6 Exams and tests
6. Context of assessment	<ul style="list-style-type: none"> 6.1 Competency may be assessed in the work place or in a simulated work place setting

UNIT OF COMPETENCY : PRACTICE OCCUPATIONAL HEALTH AND SAFETY PROCEDURES

UNIT CODE : 500311108

UNIT DESCRIPTOR : This unit covers the outcomes required to comply with regulatory and organizational requirements for occupational health and safety.

ELEMENT	PERFORMANCE CRITERIA <i>Italicized terms</i> are elaborated in the Range of Variables
1. Identify hazards and risks	1.1 Safety regulations and workplace safety and hazard control practices and procedures are clarified and explained based on organization procedures 1.2 Hazards/risks in the workplace and their corresponding indicators are identified to minimize or eliminate risk to co-workers, workplace and environment in accordance with organization procedures 1.3 Contingency measures during workplace accidents, fire and other emergencies are recognized and established in accordance with organization procedures
2. Evaluate hazards and risks	2.1 Terms of maximum tolerable limits which when exceeded will result in harm or damage are identified based on threshold limit values (TLV) 2.2 Effects of the hazards are determined 2.3 OHS issues and/or concerns and identified safety hazards are reported to designated personnel in accordance with workplace requirements and relevant workplace OHS legislation
3. Control hazards and risks	3.1 Occupational health and safety (OHS) procedures for controlling hazards/risks in workplace are consistently followed 3.2 Procedures for dealing with workplace accidents, fire and emergencies are followed in accordance with organization OHS policies 3.3 Personal protective equipment (PPE) is correctly used in accordance with organization OHS procedures and practices 3.4 Appropriate assistance is provided in the event of a workplace emergency in accordance with established organization protocol
4. Maintain Occupational Health and Safety (OHS) awareness	4.1 Emergency-related drills and trainings are participated in as per established organization guidelines and procedures 4.2 OHS personal records are completed and updated in accordance with workplace requirements

RANGE OF VARIABLES

VARIABLE	RANGE
1. Safety regulations	May include but are not limited to: 1.1 Clean air act 1.2 Building code 1.3 National electrical and fire safety codes 1.4 Waste management statutes and rules 1.5 Philippine occupational safety and health standards 1.6 DOLE regulations on safety legal requirements 1.7 ECC regulations
2. Hazards/Risks	May include but are not limited to: 2.1 Physical hazards – impact, illumination, pressure, noise, vibration, temperature, radiation 2.2 Biological hazards- bacteria, viruses, plants, parasites, mites, molds, fungi, insects 2.3 Chemical hazards – dusts, fibers, mists, fumes, smoke, gasses, vapors 2.4 Ergonomics <ul style="list-style-type: none"> • Psychological factors – over exertion/ excessive force, awkward/static positions, fatigue, direct pressure, varying metabolic cycles • Physiological factors – monotony, personal relationship, work out cycle
3. Contingency measures	May include but are not limited to: 3.1 Evacuation 3.2 Isolation 3.3 Decontamination 3.4 Calling designated emergency personnel
4. PPE	May include but are not limited to: 4.1 Mask 4.2 Gloves 4.3 Goggles 4.4 Hair Net/cap/bonnet 4.5 Face mask/shield 4.6 Ear muffs 4.7 Apron/gown/coverall/jump suit 4.8 Anti-static suits
5. Emergency-related drills and training	5.1 Fire drill 5.2 Earthquake drill 5.3 Basic life support/cardiopulmonary resuscitation (CPR) 5.4 First aid 5.5 Spillage control 5.6 Decontamination of chemical and toxic 5.7 Disaster preparedness/management
6. OHS personal records	6.1 Medical/health records 6.2 Incident reports 6.3 Accident reports 6.4 OHS-related training completed

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that the candidate:</p> <p>1.1 Explained clearly established workplace safety and hazard control practices and procedures</p> <p>1.2 Identified hazards/risks in the workplace and its corresponding indicators in accordance with company procedures</p> <p>1.3 Recognized contingency measures during workplace accidents, fire and other emergencies</p> <p>1.4 Identified terms of maximum tolerable limits based on threshold limit value (TLV)</p> <p>1.5 Followed Occupational Health and Safety (OHS) procedures for controlling hazards/risks in workplace</p> <p>1.6 Used Personal Protective Equipment (PPE) in accordance with company OHS procedures and practices</p> <p>1.7 Completed and updated OHS personal records in accordance with workplace requirements</p>
<p>2. Underpinning knowledge and attitude</p>	<p>2.1 OHS procedures and practices and regulations</p> <p>2.2 PPE types and uses</p> <p>2.3 Personal hygiene practices</p> <p>2.4 Hazards/risks identification and control</p> <p>2.5 Threshold limit value (TLV)</p> <p>2.6 OHS indicators</p> <p>2.7 Organization safety and health protocol</p> <p>2.8 Safety consciousness</p> <p>2.9 Health consciousness</p>
<p>3. Underpinning skills</p>	<p>3.1 Practice of personal hygiene</p> <p>3.2 Hazards/risks identification and control skills</p> <p>3.3 Interpersonal skills</p> <p>3.4 Communication skills</p>
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <p>4.1 Workplace or assessment location</p> <p>4.2 OHS personal records</p> <p>4.3 PPE</p> <p>4.4 Health records</p>
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <p>5.1 Portfolio assessment</p> <p>5.2 Interview</p> <p>5.3 Case study/situation</p>
<p>6. Context of assessment</p>	<p>6.1 Competency may be assessed in the work place or in a simulated work place setting</p>

COMMON COMPETENCY

UNIT OF COMPETENCY : **PROVIDE QUALITY CUSTOMER SERVICE**
UNIT CODE : **HCS421201**
UNIT DESCRIPTOR : This unit covers the knowledge, skill and attitudes required to provide effective and efficient services to the clients of the microfinance industry.

ELEMENT	PERFORMANCE CRITERIA
1. Update knowledge of products and services	1.1 Products and/or services to be marketed are identified, familiarized with and fully understood 1.2 Information on programs is accessed 1.3 Knowledge on products, services and programs are updated 1.4 Additional information on products, services and programs are prepared
2. Assess needs of new and existing clients	Active listening is used to gather information from clients Orientation on products/services, program and policies are conducted Identified related or applicable needs of clients based on the products/services and program being offered Provided clients with courteous and professional treatment throughout the interaction using interactive communication Inquiries, concerns and comments are responded to promptly and accurately in accordance with organization's policies Recorded all the gathered information given by the clients
3. Conduct client satisfaction survey	Client satisfaction survey is administered Survey results are collated and analyzed Positive and negative results are defined Negative feedbacks are well addressed immediately through appropriate communication strategies

RANGE OF VARIABLES

VARIABLE	RANGE
1. Product/services and programs	Includes the following but are not limited to: 1.1 Financial services 1.2 Non-financial services
2. Clients	2.1 Entrepreneurial poor
3. Needs	3.1 Designing clients satisfaction survey instruments 3.2 Procedure in administering clients satisfaction survey 3.3 Processing clients satisfaction survey data 3.4 Product/service knowledge 3.5 Knowledge of programs
4. Interactive communication	4.1 Information is gathered in a courteous and professional manner 4.2 Probing skills 4.3 Skills in effective questioning 4.4 Consistent service quality for all types of customers 4.5 Avoiding controversial issues like politics and religion
5. Communication strategies	5.1 One-on-one interaction 5.2 Group meetings

EVIDENCE GUIDE

1. Critical aspects of competency	<p>Assessment requires evidence that the candidate:</p> <p>1.1 Received, assessed and responded to client needs</p> <p>1.2 Applied organizational quality procedures and processes in providing quality service</p>
2. Underpinning knowledge and attitude	<p>2.1 Understanding client's nature, motivation, expectations and needs</p> <p>2.2 Knowledge of how to determine client needs and expectations related to the product/services and programs</p> <p>2.3 Knowledge of appropriate marketing and promotional strategies</p> <p>2.4 Knowledge of designing, administering and processing clients' satisfaction survey</p> <p>2.5 Knowledge of confidentiality and company standards for obtaining, using and protecting information obtained from clients</p> <p>2.6 Knowledge of company standards on how to interact with clients</p> <p>2.7 Knowledge of organization's vision, mission and values</p> <p>2.8 Commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity</p>
3. Underpinning skills	<p>3.1 Effective oral communication skills</p> <p>3.2 Listening skills</p> <p>3.3 Motivational skills</p> <p>3.4 Interpersonal skills</p> <p>3.5 Presentation skills</p> <p>3.6 Skill in demonstrating cost/benefits/value to clients based on client's expectations and needs</p> <p>3.7 Skill in generating several alternative solutions that will meet customer's needs</p> <p>3.8 Data gathering skills</p> <p>3.9 Computer literacy</p>
4. Resource implications	<p>The following resources MUST be provided:</p> <p>4.1 Meeting venue/s</p> <p>4.2 Equipment and furnishings appropriate to a microfinance set-up</p> <p>4.3 Complete information on products, services and programs</p> <p>4.4 Products, services and programs brochures</p> <p>4.5 Organization's standard forms for clients</p>
5. Method of assessment	<p>Competency may be assessed through:</p> <p>5.1 Oral questioning</p> <p>5.2 Written test</p> <p>5.3 Practical demonstration</p>
6. Context for assessment	<p>6.1 Competency may be assessed in the workplace or in a simulated workplace environment</p>

UNIT OF COMPETENCY : COMPLY WITH QUALITY AND ETHICAL STANDARDS

UNIT CODE : **HCS315202**

UNIT DESCRIPTOR : This unit covers the knowledge, skills and attitudes needed to apply quality and ethical standards in the workplace. The unit also includes the application of relevant safety procedures and regulations, organization procedures, client and industry requirements.

ELEMENT	PERFORMANCE CRITERIA
1. Assess quality of received materials	1.1 Work instruction is obtained and carried out in accordance with standard operating procedures 1.2 Received materials are checked against workplace standards and specifications 1.3 Defective materials are identified, reported and isolated 1.4 Defective materials are repaired/replaced in accordance with workplace procedures 1.5 Defects and any identified causes are recorded and/or reported to the concerned personnel in accordance with workplace procedures
2. Assess own work/output	2.1 Documentation relative to quality within the company is identified and used 2.2 Completed work is checked against workplace standards 2.3 Defects are identified and corrected in accordance with the company quality standards
3. Submit oneself to third party assessment	3.1 Information on the quality and other indicators of performance are recorded in accordance with workplace procedures 3.2 In cases of deviations from specific quality standards, causes are documented and reported in accordance with the workplace's standards operating procedures 3.3 In cases of objections/disagreements, reasons are expressed thru written documentation 3.4 Settlements are sought in accordance with company policies
4. Engage in quality improvement	4.1 Process improvement procedures are participated in relative to workplace assignment 4.2 Work is carried out in accordance with process improvement procedures 4.3 Services are delivered in accordance with ethical standards 4.4 Quality service is monitored to ensure client satisfaction 4.5 Client's needs are assessed through conduct of researches, focus group discussions, and satisfaction surveys/interviews 4.6 Trainings, orientations, and exposures are rendered to ensure their understanding/ familiarization on products, services and programs

RANGE OF VARIABLES

VARIABLE	RANGE
1. Materials	Materials may include but are not limited to: <ol style="list-style-type: none"> 1.1 Manuals, brochures, flyers, flipcharts, signages and tarpaulin 1.2 Work orders 1.3 Standard forms 1.4 Recorded voice files/audio video presentations 1.5 PowerPoint presentation materials 1.6 Documentations 1.7 Software 1.8 Hardware 1.9 Office supplies 1.10 Office equipment 1.11 Holy Scriptures
2. Defects/Irregularities	Defects may include but are not limited to: <ol style="list-style-type: none"> 2.1 Deviation from the requirements of the client 2.2 Deviation from the requirements and standard operating procedures of the organization/institution 2.3 Manuals containing incorrect/outdated information 2.4 Software/hardware defects 2.5 Poor employee interpersonal relationships/conflicts among employees 2.6 Loose implementation of organizational policies and procedures 2.7 Poor/inappropriate training designs 2.8 Non-compliance of selection and recruitment procedures of employees 2.9 Work fatigue and lost of interest to work being experience by the employee/s 2.10 Lack of clear understanding about one's role and responsibilities 2.11 Non-compliance of selection and recruitment procedures of clients 2.12 Undesirable work behavior of employees 2.13 Breakdown of/barriers to communication 2.14 Outdated work plans and schedules
3. Documentation	Includes the following but are not limited to: <ol style="list-style-type: none"> 3.1 Standard Operating Procedures 3.2 Quality checklist 3.3 Monitoring feedback sheet 3.4 Forms such as Loan Applications, CCI/BI, Cash Flows, Loan Utilization Checks, Client Exits/Withdrawals, Work/Job Order, Client Feedback Notice, Material Requisition Form, Performance Appraisal Report, Training Evaluation Forms 3.5 Reports such as Financial Statements, Operational

VARIABLE	RANGE
	<p>Assessments/Highlights and Plans, Cash Position Reports</p> <p>3.6 Minutes of meetings (Board, Branch, Department/Units/Groups)</p> <p>3.7 Special orders, memorandums, notices, announcements</p> <p>3.8 Employee movements (promotion, demotion, discharge, termination, suspension)</p> <p>3.9 Linkages such as Loan Verification, SSS and Philhealth dues.</p> <p>3.10 Organizational Profile (Vision, Mission, Goals and Objectives)</p> <p>3.11 Electronic documentations e.g. Website</p> <p>3.12 Files/Employees' Profile</p>
4. Quality standards	<p>Quality standards may be related but are not limited to the following:</p> <p>4.1 Materials</p> <p>4.2 Software</p> <p>4.3 Office supplies</p> <p>4.4 Office facilities</p> <p>4.5 Office equipment</p> <p>4.6 Office standard forms</p> <p>4.7 Work processes</p> <p>4.8 Customer service</p> <p>4.9 Products and services</p> <p>4.10 Work outputs</p> <p>4.11 Communication process</p> <p>4.12 Ethical and professional ethics</p> <p>4.13 Training program design and delivery</p> <p>4.14 Value added services/product innovations</p> <p>4.15 Organization's policies and procedures manual</p>
5. Client	<p>Includes the following but are not limited to:</p> <p>5.1 External clients (customers, partners, members, subscribers, end users, investors/funders, service providers, agencies)</p> <p>5.2 Internal clients (within the organization/co-employees, immediate superiors, board of trustees)</p>

EVIDENCE GUIDE

1. Critical aspects of competency	<p>Assessment requires evidence that the candidate:</p> <ul style="list-style-type: none"> 1.1 Performed work in accordance with the organization's standard operating procedures and specifications 1.2 Identified and reported defects in accordance with standard operating procedures 1.3 Carried out work in accordance with the process improvement procedures
2. Underpinning knowledge and attitude	<ul style="list-style-type: none"> 2.1 Knowledge of organization's vision, mission and values 2.2 Knowledge of product, services and programs 2.3 Operational standards and procedures 2.4 Quality checking procedures 2.5 Workplace procedures 2.6 Occupational health and safety procedures 2.7 Characteristics of hardware, software and materials used in rendering quality service 2.8 Defect/irregularities identification and reporting 2.9 Quality improvement processes 2.10 Quality consciousness 2.11 Values orientation 2.12 Market-driven/client-focused
3. Underpinning skills	<ul style="list-style-type: none"> 3.1 Comprehension skills 3.2 Communication skills 3.3 Critical thinking, problem solving and decision-making skills 3.4 Technical skills 3.5 Interpersonal skills 3.6 Community organizing skills 3.7 Analytical skills 3.8 Quantitative skills 3.9 Qualitative skills
4. Resource implications	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Product manuals and brochures 4.2 Marketing and promotional materials 4.3 Orientation and presentation materials 4.4 Office standard forms and documentation 4.5 Operational handbook/manuals 4.6 Work plans and schedules 4.7 Hardware 4.8 Software
5. Method of assessment	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Written examination 5.2 Interviews 5.3 Audit report 5.4 Monthly reports 5.5 Practical demonstration 5.6 Performance evaluation
6. Context for assessment	<ul style="list-style-type: none"> 6.1 Assessment may be conducted in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY:

PERFORM COMPUTER OPERATIONS

UNIT CODE

: HCS311201

UNIT DESCRIPTOR

: This unit covers the knowledge, skills and attitudes needed to perform computer operations which include encoding, accessing, decoding, transferring and storing data and information using the appropriate hardware and software.

ELEMENT	PERFORMANCE CRITERIA
1. Plan and prepare for assigned task	1.1 Tasks are determined according to required output 1.2 Appropriate hardware and software are selected 1.3 OHS standards are complied with 1.4 Appropriate guidelines and procedures are identified 1.5 Required data security guidelines are determined
2. Encode data	2.1 Accuracy of data/information is validated 2.2 Data are encoded using appropriate application 2.3 Information is saved in storage devices according to requirements 2.4 Work is performed within OHS guidelines
3. Access information	3.1 Appropriate application is selected based on job requirements 3.2 Proper use of navigation keys and icons is observed 3.3 Proper use of computer and other peripherals is observed
4. Produce data	4.1 Processed data using appropriate applications by authorized personnel 4.2 Data are printed according to standard operating procedures 4.3 Data are analyzed 4.4 Files and data are transferred according to standard operating procedures 4.5 Files and data are securely stored
5. Use the internet to access information	5.1 Required information is identified 5.2 Appropriate browser and search engine are used in accordance with the organization's standards and procedures 5.3 Relevant links are utilized to access information
6. Maintain computer equipment and systems	6.1 Procedures for system security such as virus check, data back-up, and system defragmentation are implemented 6.2 Appropriate basic equipment maintenance procedures and MIS requirements are implemented

RANGE OF VARIABLES

VARIABLE	RANGE
Hardware and peripheral devices	Hardware includes the following but are not limited to: 1.1 Computer set-up 1.2 Network systems 1.3 Communication equipment 1.4 Printer and scanner 1.5 Built-in cameras 1.6 Multimedia projector
Software	Software includes the following but are not limited to : 2.1 Microsoft Office applications 2.2 Database applications 2.3 Web browser 2.4 Client specific software
OHS guidelines	Types of equipment used Ergonomic furniture Radiation barrier for monitors Sitting posture Lifting posture Organization's policies and procedures
Storage devices	Storage devices include the following but are not limited to : Diskettes Zip disks Local and remote hard disk drives Optical drives (CDs) USB flash drives
Maintenance	Conducting file management Updating of applications Storing back up files Maintaining equipment cleanliness Security system/password
MIS Requirements	Authorized IT security officer Updating of programs/systems

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate has:</p> <ul style="list-style-type: none"> 1.1 Used appropriate hardware 1.2 Used appropriate software applications 1.3 Processed required data 1.4 Maintained security measures, e.g., passwords 1.5 Practiced troubleshooting procedures 1.6 Applied basic computer maintenance activities
<p>2. Underpinning knowledge and attitude</p>	<ul style="list-style-type: none"> 2.1 Basic fundamentals for computer use 2.2 Basic knowledge of computer system 2.3 Basics of computer operating system 2.4 Categories of storage devices and memories 2.5 Types and uses of software applications 2.6 Intellectual property rights 2.7 Virus information, detection and elimination 2.8 OHS principles and practices 2.9 Concern for details in accordance with organization's guidelines 2.10 Patience in handling challenging/difficult tasks 2.11 Quality consciousness 2.13 Safety consciousness
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Computer keyboarding skills 3.2 Internet browsing/networking skills 3.3 Skill in English grammar 3.4 Basic computer software and hardware maintenance/troubleshooting skills 3.5 Analytical skills
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Computer hardware and peripherals 4.2 Appropriate software applications 4.3 Computer printer/scanner ink 4.4 Stationeries 4.5 CDs, DVDs and USBs
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 4.1 Direct observation 4.2 Oral questioning 4.3 Written test 4.4 Practical demonstration 4.5 Work outputs
<p>6. Context for assessment</p>	<ul style="list-style-type: none"> 6.1 The Assessment may be conducted in the workplace or in a simulated workplace environment

CORE COMPETENCY

UNIT OF COMPETENCY : **SELECT POTENTIAL AREA FOR MICROFINANCE OPERATION**

UNIT CODE : **HCS341301**

UNIT DESCRIPTOR : This unit covers the knowledge, skill and attitudes required in conducting area scanning/mapping, surveying and interviewing.

ELEMENT	PERFORMANCE CRITERIA Select Potential Area for Microfinance Operation is performed using the appropriate <i>materials, work processes, tools, equipment, quality assurance and occupational health and safety (OH&S) requirements</i>
1. Conduct area scanning/mapping	1.1 Area's socio-economic profile gathered from concerned government agencies 1.2 Ocular visit of target area/s conducted
2. Coordinate with concerned government office	2.1 Courtesy call with concerned government official/s conducted 2.2 Marketing/promotional materials and documents given to concerned government official/s 2.3 MFI program orientation to Barangay Council delivered/presented
3. Review barangay profile	3.1 Barangay profile reviewed 3.2 Documents from area scanning/mapping confirmed through area survey and from concerned Barangay officials for updated information
4. Conduct area survey	4.1 MFI survey forms/instruments and materials are utilized 4.2 Respondents from potential areas identified based on barangay profile and MFI operational manual 4.3 Area risks, distance travel and fare identified in accordance with prevailing conditions 4.4 Survey of target area/s conducted in accordance with established survey guidelines and procedures
5. Conduct interviews	5.1 Questionnaires secured 5.2 Respondent visited at place of business 5.3 Interview conducted in accordance with MFI interview guidelines and procedures
6. Process survey and interview data	6.1 Survey and interview data collated 6.2 Survey and interview report prepared 6.3 Survey and interview report submitted to immediate superior

RANGE OF VARIABLES

VARIABLE	RANGE
1. Materials to be used	Materials may include but are not limited to: <ul style="list-style-type: none"> 1.1 Map 1.2 Area profile 1.3 Survey instrument and interview guide 1.4 Fare matrix 1.5 Courtesy letter 1.6 Company Identification 1.7 Paper
2. Work processes	<ul style="list-style-type: none"> 2.1 Report preparation 2.2 Survey and Interview process 2.3 Computer application
3. Tools and equipment	<ul style="list-style-type: none"> 3.1 Motorcycle 3.2 Computer and printer 3.3 Permanent markers 3.4 Ball pen 3.5 Pencil w/ eraser
4. Quality Assurance requirements	<ul style="list-style-type: none"> 4.1 Survey and interview procedures 4.2 Concerned government office protocol 4.3 MFI operation manual
5. Occupational Health and Safety (OHS) requirements	<ul style="list-style-type: none"> 5.1 Traffic and road safety 5.2 Acquisition/renewal of driver's license 5.3 Regulations on environmental protection 5.4 Stress and time management
6. Personal protective equipment may include	<ul style="list-style-type: none"> 6.1 PPE for use of motorcycle (e.g., helmet, elbow, knee & legs protector) 6.2 Safety protective devices (e.g. raincoats, umbrella, boots and the likes)

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate:</p> <ul style="list-style-type: none"> 1.1 Demonstrated ability to conduct survey and interview 1.2 Read and interpreted map and road signs 1.3 Demonstrated compliance with regulations applicable in the area 1.4 Demonstrated ability to communicate in oral and in written forms 1.5 Demonstrated ability to process survey and interview data
<p>2. Underpinning knowledge and attitude</p>	<ul style="list-style-type: none"> 2.1 Area scanning/mapping(sense of direction) 2.2 Survey and interview procedures 2.3 Basic Statistics for survey interview and works 2.4 Survey report writing 2.5 Safety practices and guidelines in doing fieldwork 2.6 Effective oral and written communication 2.7 Knowledge in computer operation 2.8 Familiarity of the area 2.9 Knowledge in map reading 2.10 Knowledge of the Barangay ordinances 2.11 Knowledge of tools and equipment safety precautions 2.12 Knowledge of traffic rules and regulations 2.13 Attitude: commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Observing environmental safety 3.2 Practicing work ethics and habits 3.3 Reading and understanding work instructions 3.4 Conducting surveys and interviews 3.5 Oral and written communication skills 3.6 Skills in networking with the different offices/organizations and people 3.7 Applying proper procedures in conducting field survey and interview 3.8 Preparing survey and interview reports 3.9 Processing survey and interview data
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Mode of transportation 4.2 Endorsement letter from MFI 4.3 Survey instruments and interview guides 4.4 Area Maps 4.5 Barangay profile 4.6 Computer set with appropriate application software and printer 4.7 Company ID 4.8 Personal Protective Equipment (PPE)

5. Method of assessment	Competency may be assessed through: 5.1 Demonstration with oral questioning 5.2 Direct observation with oral questioning 5.3 Portfolio 5.4 Written test
6. Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY : **PROMOTE MICROFINANCE PRODUCTS AND SERVICES**

UNIT CODE : **HCS341302**

UNIT DESCRIPTOR : This unit covers the basic knowledge, skill and attitudes required in the promotion and marketing of MFI's products and services.

ELEMENT	PERFORMANCE CRITERIA Promote Microfinance Products and Services is performed using the appropriate <i>work processes, tools, equipment, quality assurance and occupational health and safety (OH&S) requirement and personal protective equipment</i>
1. Introduce loan products and services	1.1 Marketing/ <i>promotional materials</i> prepared 1.2 Potential market identified 1.3 Loan products, savings product, micro insurance and other services introduced 1.4 MFIs savings standards, policies and procedures well explained to prospective clients 1.5 Advantage introduced
2. Conduct orientation and briefings on microfinance products and services	2.1 Orientation/briefing materials prepared 2.2 Features of loan, savings and insurance products well explained 2.3 Orientation and briefing on loan products, savings product, micro insurance and other services conducted
3. Facilitate/Coordinate microfinance training program	3.1 Promotional training materials prepared/gathered 3.2 Capacity development (e.g. Advantages of business development services/community development services) are discussed well with MFI clients 3.3 Microfinance program and value-added services promoted
4. Assist clients in promoting their products	4.1 Quality products identified and endorsed 4.2 Product requirements/accreditation is coordinated 4.3 Advice on product development/enhancement is provided 4.4 Market networking/linkaging done with other member/s and MFI/s 4.5 Advice on clients' product promotion is provided through trade fair/exhibits and other venues
5. Administer survey on enhancement of MFI products and services	5.1 Survey instrument secured 5.2 Survey conducted 5.3 Survey data collated and processed 5.4 Survey results is submitted to immediate supervisor

RANGE OF VARIABLES

VARIABLE	RANGE
1. Promotional Materials	1.1 Brochures 1.2 Flyers 1.3 Posters 1.4 Streamers 1.5 Client's Sample Products 1.6 Metacards 1.7 Flip Chart 1.8 Visual Aids
2. Work processes	2.1 Promotional and marketing processes 2.2 Survey process 2.3 Relevant policies and procedures
3. Tools and equipment	3.1 Computer 3.2 Printer 3.3 Paper copier 3.4 Fax machine 3.5 Telephone/cell phone 3.6 Ball pen 3.7 Posting materials 3.8 Pencil and eraser 3.9 Motorcycle
4. Quality Assurance requirements	4.1 Relevant provision of MFI operational manual concerning products and services 4.2 Compliance to requirements of appropriate government agencies
5. Occupational Health and Safety (OHS) requirements	5.1 First aid treatment 5.2 Awareness of LGU (city/municipal/barangay) ordinances relating to OHS 5.3 Avoiding high risk areas 5.4 Respecting local customs and traditions 5.5 Seeking assistance from appropriate authorities during emergency situation 5.6 Safety precautions on the use of tools and equipment 5.7 Regulations on environmental protection 5.8 Observance of traffic and road safety
6. Personal protective equipment	6.1 PPE for use of motorcycle (e.g., helmet, elbow, knee & legs protector) 6.2 Safety protective devices (e.g. raincoats, umbrella, boots and the likes)

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate:</p> <p>1.1 Demonstrated ability in promoting MFI products and services and networking/linkaging</p> <p>1.2 Demonstrated the ability to assist clients in the enhancement and promotion of their products and services</p>
<p>2. Underpinning knowledge and attitude</p>	<p>2.1 Knowledge of MFI products and services</p> <p>2.2 Knowledge of promotion of products and services</p> <p>2.3 Knowledge in establishing linkages and rapport with organizations and people</p> <p>2.4 Knowledge of survey and interview procedures</p> <p>2.5 Work ethics and positive work habits</p> <p>2.6 Attitude: commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity</p>
<p>3. Underpinning skills</p>	<p>3.1 Communication skills</p> <p>3.2 Presentation skills</p> <p>3.3 Networking/linkaging skills</p> <p>3.4 Skill in promoting products and services, and MFI programs</p> <p>3.5 Skill in conducting surveys and interviews</p> <p>3.6 Skill in making reports</p> <p>3.7 Interpersonal skills</p>
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <p>4.1 Promotional materials appropriate for type of products and services</p> <p>4.2 Sample of products to be promoted/enhanced</p> <p>4.3 Potential target area for promotion of products and services</p> <p>4.4 Survey instruments and interview guides</p>
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <p>5.1 Demonstration with oral questioning</p> <p>5.2 Direct observation with oral questioning</p> <p>5.3 Portfolio</p> <p>5.4 Written test</p>
<p>6. Context for assessment</p>	<p>6.1 Competency may be assessed in the workplace or in a simulated workplace environment</p>

UNIT OF COMPETENCY : **FORM GROUP OF MICROFINANCE CLIENTS**
UNIT CODE : **HCS341303**
UNIT DESCRIPTOR : This unit covers the knowledge, skill and attitudes required in forming, evaluating, organizing and developing group clients for service delivery.

ELEMENT	PERFORMANCE CRITERIA Form Group of Microfinance Clients is performed using the appropriate communication process in consideration with communication barriers, non-verbal communication, supplies materials, and equipment/facility and following meeting protocols .
1. Meet with barangay official/s	1.1 Letter of request/courtesy is prepared 1.2 Letter of request/courtesy given to concerned Barangay Official 1.3 Meeting with Barangay Official scheduled and conducted
2. Orient target clients	2.1 Target clients informed 2.2 Material for orientation prepared/secured 2.3 Venue, schedule for orientation announced 2.4 Target clients gathered 2.5 MFIs products and services introduced and explained 2.6 Orientation is conducted
3. Schedule and conduct family background investigation/CCI /BI	3.1 Complete requirements of clients are gathered 3.2 Efficient plan of visit based on geographical location and proximity of the scheduled family for CCI/BI is prepared 3.3 Checklist/form for CCI/BI is prepared 3.4 List of target clients and other resource person/s prepared 3.5 Credit Investigation and Background Investigation (CCI/BI) conducted in accordance with the organization's practices and standards 3.6 Critical/Questionable clients information from CCI/BI are validated through revisits, and feedback from alternate informants
4. Organize group/center/ cluster	4.1 Potential clients identified 4.2 Group/center identified 4.3 Venue and schedule of meetings, collections and other activities selected 4.4 Election of group/center officers facilitated in accordance with MFI procedures 4.5 Group/center officers identified 4.6 Group/center organized
5. Orient group officers/ center officer on their roles and responsibilities	5.1 Orientation materials prepared/secured 5.2 Group officers/center officers roles and responsibilities are discussed and agreed

ELEMENT	<p align="center">PERFORMANCE CRITERIA</p> <p>Form Group of Microfinance Clients is performed using the appropriate <i>communication process</i> in consideration with <i>communication barriers, non-verbal communication, supplies materials, and equipment/facility</i> and following <i>meeting protocols</i>.</p>
6. Facilitate group /center officer meetings	6.1 Group/Center meeting agenda prepared 6.2 Group/Center meeting processes observed 6.3 Active clients' participation on discussion/activities is encouraged 6.4 Clients facilitation of meetings are supervised 6.5 Group/Center meetings facilitated

RANGE OF VARIABLES

VARIABLE	RANGE
1. Communication process	1.1 Effective communication skills 1.2 Facilitation skills 1.3 Counseling skills 1.4 Interaction among clients 1.5 Communication techniques (e.g. Good working condition, Art of questioning and listening)
2. Communication barriers	2.1 Workplace 2.2 Facilities 2.3 Dialects 2.4 Unexpected interruptions
3. Non-verbal communication	3.1 Visual aid 3.2 Facial expression 3.3 Sign language 3.4 Body language 3.5 Clear calligraphy
4. Supplies, materials, equipment and facility	May include but are not limited to: 4.1 Bible (optional)/transformational handbook 4.2 Forms 4.2.1 Membership application 4.2.2 Loan application 4.2.3 Survey Instruments 4.2.4 CCI/BI checklist 4.3 Calculator 4.4 Logbook/class record 4.5 Manila paper 4.6 Permanent markers 4.7 Masking tape/board pins 4.8 Visual aids 4.9 Venue with chairs and table
5. Clients	5.1 Potential clients 5.2 Existing clients (with loans)
6. Meeting protocols	6.1 Punctuality of starting and ending meetings 6.2 Agenda prepared in advance 6.3 Observance of standard MFI meeting protocol/ procedures

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate:</p> <ul style="list-style-type: none"> 1.1 Communicated with others to ensure safe and effective workplace operation 1.2 Maintained active participation of clients 1.3 Carried out procedures in forming groups (e.g. procedure in election of officers and laying-out localized group policies) 1.4 Scheduled and conducted family background investigation/CCI/BI
<p>2. Underpinning knowledge and attitude</p>	<ul style="list-style-type: none"> 2.1 Meeting agenda, schedule and workflow 2.2 Knowledge of MFI Character/Credit Investigation and Background Investigation (CCI/BI) Procedure 2.3 Knowledge of forming group of clients/ centers/clusters 2.4 Procedure and requirements in conducting the orientation of clients 2.5 Roles and responsibilities of Group Officers/ Center/ Cluster Officer 2.6 Knowledge of adult learning and team building 2.7 Effective presentation skills (Utilization of training aids and materials training methods and strategies, Training equipment usage and care) 2.8 Attitude: commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Application of procedures and techniques in forming groups/center/cluster 3.2 Ability to communicate verbally and non-verbally 3.3 Skill in conducting CCI/BI 3.4 Skill in conducting clients' orientation 3.5 Instructional delivery skills (Good facilitation skills) 3.6 Motivation skills 3.7 Preparing training aids and materials 3.8 Leadership skills 3.9 Conflict management skills 3.10 Negotiation skills 3.11 Stress management skills 3.12 Time management skills
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Appropriate visual aids and materials for forming groups 4.2 Suitable venue

5. Method of assessment	Competency may be assessed through: 5.1 Demonstration with questioning 5.2 Direct observation with questioning 5.3 Portfolio 5.4 Written test
6. Context for assessment	6.1 Competency may be assessed in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY:**FACILITATE CENTER MEETINGS****UNIT CODE**: **HCS341304****UNIT DESCRIPTOR**

: This unit covers the basic knowledge, skill and attitudes required in conducting and facilitating center meetings, and performance of standard meeting flow.

ELEMENT	PERFORMANCE CRITERIA Facilitate center meeting following appropriate <i>communication processes and techniques</i> , using <i>supplies , materials /equipment and non-verbal communication aids</i> while dealing with <i>communication barriers</i>
1. Lead opening and closing prayers	1.1 Opening and closing prayers delivered in accordance with Microfinance Institution (MFI) practices
2. Present scheduled topic/s	2.1 Meeting agenda prepared 2.2 Meeting support materials distributed 2.3 Topics presented according to meeting agenda
3. Facilitate group discussion	3.1 Preparation for group discussion made 3.2 Focus of group members attention maintained 3.3 Group discussion well facilitated
4. Check clients attendance	4.1 Names of <i>clients</i> listed/counter checked 4.2 Clients arrival logged 4.3 Attendance logbook signed 4.4 Clients attendance checked
5. Facilitate center/cluster meetings	5.1 Preparation for group meetings made 5.2 Focus of group members attention in center/cluster meetings maintained 5.3 Center/cluster meetings is facilitated following <i>meeting protocols</i>
6. Facilitate open forum	6.1 Preparation for open forum regarding clients issues and concerns made 6.2 Focus of group members attention in open forum maintained 6.3 Minor issues and concerns leveled-off/addressed 6.4 Major issues and concerns noted 6.5 Open forum is facilitated
7. Counsel clients on personal/family problem/s	7.1 Clients' problem inquired 7.2 Clients' problem understood and analyzed 7.3 Appropriate advice/recommendation given 7.4 Counseled clients with personal/family problem/s
8. Resolve conflict among clients	8.1 Clients concern determined 8.2 Conflict among clients identified 8.3 Appropriate solution to conflict given 8.4 Conflict among clients resolved

RANGE OF VARIABLES

VARIABLE	RANGE
1. Communication process	1.1 Effective communication skills 1.2 Facilitation skills 1.3 Counseling skills 1.4 Interaction among clients 1.5 Communication techniques (e.g. Good working condition, Art of questioning and listening)
2. Communication barriers	2.1 Workplace 2.2 Facilities 2.3 Dialects 2.4 Unexpected interruptions
3. Non-verbal communication	3.1 Visual aid 3.2 Facial expression 3.3 Sign language 3.4 Body language 3.5 Clear calligraphy
4. Meeting protocols	4.1 Punctuality in starting and ending meetings 4.2 Prepared agenda 4.3 Adherence to standard MFI meeting protocol/procedures
5. Clients	5.1 Potential clients 5.2 Existing clients (with loans) 5.3 Resigned clients 5.4 Returning/revive clients 5.5 Resting clients/saver's clients
6. Supplies, materials and equipment	6.1 Bible (optional) 6.2 Calculator 6.3 Logbook/class record 6.4 Ball pen 6.5 Manila paper 6.6 Masking tape/board pins 6.7 Markers 6.8 Visual aids 6.9 IDs 6.10 Facilities

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate has:</p> <ul style="list-style-type: none"> 1.1 Demonstrated correct use of words 1.2 Maintained active participation of clients 1.3 Communicated with others to ensure safe and effective workplace operation 1.4 Carried out procedures in handling meeting
<p>2. Underpinning knowledge and attitude</p>	<ul style="list-style-type: none"> 2.1 Meeting agenda, schedule and workflow 2.2 Focus Group Discussion (FGD) guidelines and procedures 2.3 Guidelines and procedures in conducting center/cluster meetings 2.4 Guidelines and procedures in facilitating open forum 2.5 Counseling procedures and techniques 2.6 Standard forms, supplies and materials used in center meeting 2.7 Equipment usage and care 2.8 Attitude: commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Mastery of the meeting topic 3.2 Ability to read and understand verbal and non-verbal instructions 3.3 Apply procedures and techniques in conducting center/cluster meetings, FGD and open forum 3.4 Good facilitation skills 3.5 Effective use of presentation materials 3.6 Effective presentation skills 3.7 Effective counseling skills 3.8 Proper use of equipment
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Actual or simulated workplace condition 4.2 Forms, Tools and equipment suitable for field work at various centers 4.3 Visual aids/presentation materials appropriate for the center/cluster meetings
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Demonstration with questioning 5.2 Direct observation with questioning 5.3 Portfolio 5.4 Written test
<p>6. Context for assessment</p>	<ul style="list-style-type: none"> 6.1 Competency may be assessed in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY : **PROCESS APPLICATION FOR LOANS AND OTHER PRODUCTS/SERVICES**

UNIT CODE : **HCS341305**

UNIT DESCRIPTOR : This unit covers the knowledge, skill and attitudes required in evaluating/screening, recommending and processing clients' application for loans and other products/services for approval of immediate superior.

ELEMENT	PERFORMANCE CRITERIA Process Application for Loans and Other Products/Services is performed using prescribed forms and materials, work processes, tools and equipment, OHS, quality assurance
1. Issue applications for loans and other products/services	1.1 Application forms requested from immediate superior 1.2 Serial number of application forms logged for control and monitoring 1.3 Application form issued in accordance with Microfinance Institution's (MFI) practices
2. Gather applications for loan and other products/services	2.1 Application forms gathered for appraisal 2.2 Application loan verified and checked for data completion
3. Evaluate loan applicant and /or insurance applicant/claimant	3.1 Loan appraisal is conducted in accordance with MFI's standards 3.2 Loan applicant and/or insurance applicant/claimant is interviewed in accordance with MFI's procedures
4. Evaluate loan and /or insurance documents	4.1 Data accuracy verified in accordance with MFI's operational manual 4.2 Supporting documents checked and attached for completeness and correctness
5. Prepare summary of loan applications and/or insurance	5.1 Summary of loan applications and insurance claims accomplished 5.2 Signature of loan officer affixed on application forms for loans and/or insurance claims
6. Recommend qualified loan applicants and/or insurance claimant	6.1 MFI's performance standards on loan and/or insurance application/claim qualifications are followed 6.2 Signature of supervisor is secured on loan application and insurance claim forms 6.3 Qualified loan applicants and insurance claimant are recommended to immediate superior
7. Inform clients about loan application and/or insurance status	7.1 Loan approval and schedule of release announced to clients 7.2 Clients individually informed on loan and/or insurance status

ELEMENT	PERFORMANCE CRITERIA Process Application for Loans and Other Products/Services is performed using prescribed <i>forms and materials, work processes, tools and equipment, OHS, quality assurance</i>
8. Check loan utilization	8.1 MFI's performance standards on loan utilization followed 8.2 Loan utilization/monitoring form accomplished and signed 8.3 Supporting documents/evidence on loan utilization checked

RANGE OF VARIABLES

VARIABLE	RANGE
1. Forms	Forms may include but are not limited to: 1.1 Application forms 1.2 Cash flow analysis form 1.3 Loan utilization form 1.4 Credit and background investigation form 1.5 Business/project proposal form 1.6 Other required MFI's forms 1.7 Insurance application forms
2. Work processes	May include but are not limited to: 2.1 Loan processing procedure 2.2 Credit and Background Investigation procedure 2.3 Evaluation/monitoring process 2.4 Loan recommendation and approval process
3. Tools and equipment	May include but are not limited to: 3.1 Typewriter 3.2 Computer 3.3 Calculators 3.4 Stapler 3.5 Ballpen 3.6 Camera
4. Quality Assurance requirements	4.1 Effective oral communication 4.2 Thorough knowledge and skills in loan processing 4.3 Reading and understanding instructions 4.4 Practice of work ethics and habits 4.5 Observance of environmental safety 4.6 Familiarity of the designated area 4.7 Effective client selection and Credit and Background Investigation
5. Occupational Health and Safety (OHS) requirements	5.1 Knowledge of organization's business policy 5.2 OHS rules and regulations in the workplace 5.3 Knowledge of tools and equipment safety precautions 5.4 Regulations on environmental protection
6. Personal protective equipment	6.1 Safety protective devices (e.g., raincoats, umbrella, boots and the likes) 6.2 PPE for use of motorcycle (e.g., helmet, elbow, knee & legs protector)
7. Loan appraisal	May include but not limited to: 7.1 Cash flow analysis 7.2 Character/Credit Investigation/Background Investigation 7.3 Poverty Index 7.4 Means Test 7.5 Credit history within/outside MFI

VARIABLE	RANGE
8. Supporting documents	<p>Supporting documents may include but not limited to:</p> <p>Loan application</p> <p>8.1 Barangay clearance for loan purposes</p> <p>8.2 Residence certificates</p> <p>8.3 Business permit (barangay/municipal/city, DTI)</p> <p>8.4 Photocopy of valid ID (co-maker/co-borrower)</p> <p>Insurance application</p> <p>8.5 Birth certificate</p> <p>8.6 Marriage Contract</p> <p>8.7 Waiver (Optional)</p> <p>8.8 Declaration of Good Health and Insurability</p> <p>Insurance claim</p> <p>8.9 Death certificate</p> <p>8.10 Physician statements</p>

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate:</p> <ul style="list-style-type: none"> 1.1 Demonstrated on time processing of loan application 1.2 Demonstrated compliance with MFIs loan standards and procedures 1.3 Demonstrated the ability to evaluate/assess credit-worthiness 1.4 Handled forms and materials with utmost care to avoid wastage
<p>2. Underpinning knowledge and attitude</p>	<ul style="list-style-type: none"> 2.1 Knowledge of Microfinance product, services and programs 2.2 Loan processing procedures 2.3 Character/Credit Investigation and Background Investigation (CCI/BI) procedures 2.4 Loan evaluation/monitoring process 2.5 Loan recommendation and approval process 2.6 Standard forms, supplies and materials 2.7 Basic mathematics related to loan assessment 2.8 Segregation and filing of loan documents 2.9 Client/customer service 2.10 Attitude: quality /cost consciousness, honesty, friendliness/firmness/fairness, consistency, team player, prudence, keen for details
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Ability to read and understand verbal and non-verbal instructions 3.2 Conducting CCI/BI 3.3 Evaluating/monitoring client's loan 3.4 Numeracy/computational skills 3.5 Interpersonal skills 3.6 Group facilitation skills 3.7 Use and analyze loan document
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Standard forms for different loan programs 4.2 Checklist of requirements 4.3 MFI loan protocol/procedures
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Demonstration with questioning 5.2 Direct observation with questioning 5.3 Portfolio 5.4 Written test
<p>6. Context for assessment</p>	<ul style="list-style-type: none"> 6.1 Competency may be assessed in the workplace or in a simulated workplace environment

UNIT OF COMPETENCY : **COLLECT DUES**
UNIT CODE : **HCS341306**
UNIT DESCRIPTOR : This unit covers the basic knowledge, skill and attitudes required in collecting dues such as loan payments, saving and insurances premium using a wide range of collection system from different microfinance methodologies.

ELEMENT	PERFORMANCE CRITERIA Collection of dues are performed according to OHS using the necessary forms, tools/equipment and PPE
1. Receive collection reports	1.1 Accuracy of clients' name and amount of payments due are verified 1.2 Maturity date of loan checked 1.3 Collection reports are signed
2. Receive Payments	2.1 Cash payment is sorted according to currency denomination 2.2 Deposit slip validated against collection reports 2.3 Total amount receive recounted 2.4 Counterfeit bills and coins are identified 2.5 Cash payment /deposit slip secured
3. Sign repayment schedule	3.1 Schedule date of payment/repayment verified 3.2 Schedule signed
4. Record collection on group treasurer's register	4.1 Cash payment verified 4.2 Treasurer's register signed
5. Record collection on clients passbook	5.1 Cash payment/deposit slip verified 5.2 Cash payment/ deposit slip secured 5.3 Payment accurately computed 5.4 Passbook updated and signed
6. Record collection on loan officer's register	6.1 Cash payment/deposit slip verified 6.2 Cash payment/deposit slip secured 6.3 Loan Officer's register signed
7. Consolidate total collection	7.1 Collection reports consolidated 7.2 Total cash payments/deposit slips consolidated
8. Issue cash receipts/official receipts	8.1 Clients' names, date, amount paid in words, & figures correctly written 8.2 Pre-numbered Official Receipts (OR) are counter checked 8.3 OR signed and issued
9. Turnover/deposit collection	9.1 Collection reports consolidated 9.2 Total cash payments/deposit slips consolidated 9.3 Official receipts consolidated and attached 9.4 Official receipts payment breakdown tallied

ELEMENT	PERFORMANCE CRITERIA Collection of dues are performed according to OHS using the necessary forms, tools/equipment and PPE
	9.5 Collection receipts and reports turned-over/deposited 9.6 Cashier collection log book signed
10. Investigate Reason/s for Delayed Payments	10.1 Clients visited to determine reason for delayed/remedied (<i>abono</i>) payments 10.2 Delayed/remedied payments is reported to superior 10.3 First delayed payment notice issued and duly signed
11. Deal with delinquent members	11.1 Delinquency management strategy is implemented 11.2 Delinquent members reported to immediate superior 11.3 Investigation reports submitted 11.4 Demand letter issued to delinquent client/s in accordance with existing policies and procedures 11.5 Receiving copy submitted to immediate superior and filed
12. Recommend/execute plan of actions to settle delinquent account/s	12.1 Payments options identified and discussed with client/s and immediate superior 12.2 Plan of action prepared and submitted to immediate superior 12.3 Plan of action executed
13. Submit incident report	13.1 Initial incident report submitted to immediate superior 13.2 Incident investigated 13.3 Incident report with attachment submitted to immediate superior in accordance with existing policies and procedures

RANGE OF VARIABLES

VARIABLE	RANGE
1. Forms	Forms may include but are not limited to: 1.1 Collection report form 1.2 Official receipt 1.3 Denomination slip 1.4 Deposit slip
2. Tools and equipment	2.1 Motorcycle 2.2 Calculator 2.3 Computer 2.4 Printer 2.5 Camera 2.6 Cellular phone 2.7 Stapler 2.8 Ballpen 2.9 Money detector 2.10 Magnet 2.11 Collection bag
3. Occupational Health and Safety (OHS) requirements	3.1 Knowledge of organization business policy 3.2 OHS rules and regulations of workplace 3.3 Knowledge of tools and equipment safety precautions 3.4 Knowledge of first aid treatment 3.5 Regulations on environmental protection
4. Personal protective equipment	4.1 Safety protective devices (e.g., raincoats, umbrella, boots and the likes) 4.2 PPE for use of motorcycle (e.g., helmet, elbow, knee & legs protector)
5. Incidents	5.1 Hold-up 5.2 Defalcation 5.3 Fraud 5.4 Kiting

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate has:</p> <ul style="list-style-type: none"> 1.1 Assured on-time repayment of clients 1.2 Demonstrated compliance with the organization's collection policies and regulations 1.3 Demonstrated proper handling and safety procedures of collections 1.4 Issued Official receipts accurately
<p>2. Underpinning knowledge and attitude</p>	<p>May include but are not limited to:</p> <ul style="list-style-type: none"> 2.1 OHS guidelines and practices 2.2 Basic mathematical concepts and techniques 2.3 Simple accounting procedures 2.4 Basic computer operation 2.5 Effective reading and oral communication 2.6 Knowledge of adult learning 2.7 Knowledge on loan processing 2.8 Work ethics and habits 2.9 Knowledge of products, services and programs 2.10 Environmental safety 2.11 Knowledge on client selection and credit investigation and background investigation 2.12 Knowledge in center management 2.13 Attitude: commitment/dedication, love of work, competence, courteous, honesty, sincerity, sensitivity to others, sense of responsibility, caring attitude/compassion, and charity
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Reading and comprehending work instructions 3.2 Ability to read and understand verbal instructions 3.3 Ability to detect counterfeit bills and coins 3.4 Use of office equipment 3.5 Apply procedures and techniques in collection 3.6 Observing environmental safety 3.7 Familiarity of the designated area
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Actual or simulated workplace condition 4.2 Forms, tools and equipment appropriate to the collection method
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Demonstration with questioning 5.2 Direct observation with questioning 5.3 Portfolio 5.4 Written test
<p>6. Context for assessment</p>	<ul style="list-style-type: none"> 6.1 Competency may be assessed in the actual or simulated workplace environment

UNIT OF COMPETENCY : **UPDATE FINANCIAL RECORDS**

UNIT CODE : **HCS341307**

UNIT DESCRIPTOR : This unit covers the knowledge, skill and attitudes required in updating financial records, accomplishing necessary forms for specific transactions and budget projections.

ELEMENT	PERFORMANCE CRITERIA Updating Financial Records is performed using the appropriate <i>forms, work processes, tools, equipment, quality assurance and occupational health and safety (OH&S) requirements</i>
1. Review transaction report	1.1 Collection report is reviewed 1.2 Cash receipt slip/collection summary report accomplished and reviewed
2. Prepare loan disbursement master roll	2.1 Client's name and loan information listed 2.2 Loan disbursement master roll prepared 2.3 Clients signature affixed
3. Record daily collection on daily collection sheet	3.1 Collection consolidated and recorded 3.2 Collections on loan amortization, capital build-up /savings and other fees identified and recorded 3.3 Report submitted to immediate superior
4. Submit daily monitoring report	4.1 Daily activity schedule prepared 4.2 Daily activities output and total collection recorded, summarized and submitted to immediate superior
5. Summarize collection on Loan Officer's summary book	5.1 Collection on loan amortization, capital build-up and other fees are summarized 5.2 Summary report submitted to immediate superior
6. Prepare monthly plan	6.1 Budget for administrative and operational expenses prepared 6.2 Collection on capital build-up and loan amortization projected 6.3 Performance commitment on outreach and loan portfolio signed and submitted to immediate superior 6.4 Monthly plan prepared
7. Prepare annual development action plan	7.1 Budget for branch expenses prepared 7.2 Collection on capital build-up and loan amortization projected 7.3 Performance commitment on outreach and loan portfolio signed and submitted to immediate superior 7.4 Next year's amount of loan disbursement projected 7.5 Annual plan prepared

RANGE OF VARIABLES

VARIABLE	RANGE
1. Forms	Forms may include but are not limited to: 1.1 Cash receipt slip 1.2 Daily collection sheet 1.3 Debit voucher 1.4 Loan projection sheet 1.5 Loan disbursement master roll 1.6 Cash book 1.7 General/subsidiary ledger
2. Work Processes	2.1 Loan projection process 2.2 Record-keeping process
3. Tools and equipment	May include but are not limited to: 3.1 Calculator 3.2 Computer 3.3 Printer 3.4 Ruler 3.5 Ball pens
4. Quality Assurance requirements	4.1 MFI Operation Manual 4.2 Standards and Procedures (e.g. ASA, Grameen, Village banking and other Microfinance methodologies)
5. Occupational Health and Safety (OHS) requirements	5.1 Knowledge of organization's business policy 5.2 OHS rules and regulations in the workplace 5.3 Knowledge of tools and equipment safety precautions 5.4 Regulations on environmental protection

EVIDENCE GUIDE

<p>1. Critical aspects of competency</p>	<p>Assessment requires evidence that candidate:</p> <ul style="list-style-type: none"> 1.1 Analyzed transactions 1.2 Recorded transaction on standard forms 1.3 Complied with the guidelines for record-keeping in accordance with MFIs standards and procedures 1.4 Handled materials with utmost care to avoid wastage 1.5 Demonstrated accurate record-keeping
<p>2. Underpinning knowledge and attitude</p>	<ul style="list-style-type: none"> 2.1 Record-keeping concepts and principles 2.2 Record-keeping procedures and practices in accordance with the MFIs methodology 2.3 Confidentiality and security of records 2.4 Filing system 2.5 Knowledge in analyzing transactions 2.6 Knowledge of fundamental mathematical operations 2.7 Knowledge of basic statistics 2.8 Familiarity with record-keeping processes 2.9 Attitude: quality /cost consciousness, honesty, friendliness/firmness/fairness, consistency, team player, prudence, keen for details
<p>3. Underpinning skills</p>	<ul style="list-style-type: none"> 3.1 Ability to read and understand record-keeping terminologies and instructions 3.2 Ability to identify account titles for every transaction 3.3 Performing record-keeping in accordance with the organization's rules and regulations 3.4 Reading and understanding work instructions
<p>4. Resource implications</p>	<p>The following resources MUST be provided:</p> <ul style="list-style-type: none"> 4.1 Working table 4.2 Basic record-keeping Forms/documents 4.3 Calculators 4.4 Computer and printer 4.5 Supplies and materials
<p>5. Method of assessment</p>	<p>Competency may be assessed through:</p> <ul style="list-style-type: none"> 5.1 Demonstration with questioning 5.2 Direct observation with questioning 5.3 Portfolio 5.4 Written test
<p>6. Context for assessment</p>	<ul style="list-style-type: none"> 6.1 Competency may be assessed in the workplace or in a simulated workplace environment

SECTION 3 TRAINING STANDARDS

These guidelines are set to provide the Technical and Vocational Education and Training (TVET) providers with information and other important requirements to consider when designing training programs for **MICROFINANCE TECHNOLOGY NC II**.

3.1 CURRICULUM DESIGN

Course Title : **MICROFINANCE TECHNOLOGY COURSE**

Nominal Duration : **Basic** - **18 Hours**
Common - **74 Hours**
Core - **311 Hours**

Qualification Level : **NC II**

Course Description:

This course is designed to provide basic knowledge, skills and desirable attitudes to individual who would like to become a Microfinance Loan Officer and be competent to interact with clients in providing microfinance loan and other services for start-up/expansion of a small or micro enterprise. It covers competencies such as selecting potential area for microfinance operation, promoting products and other services, forming group of microfinance clients, facilitating center meeting, processing application for loans and other services, collecting dues, and updating financial records.

Basic competencies such as: Participate in workplace communication; Work in a team environment; Practice career professionalism; Practice occupational health and safety are included.

It also includes common competencies such as: Provide quality customer service; Comply with quality and ethical standards; and Perform computer operations.

To obtain this, all units prescribed for this qualification must be achieved.

BASIC COMPETENCIES (18 Hours)

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
1. Participate in workplace communication	1.1 Obtain and convey workplace information 1.2 Complete relevant work related documents 1.3 Participate in workplace meeting and discussion	<ul style="list-style-type: none">• Group discussion• Interaction• Lecture• Reportorial	<ul style="list-style-type: none">• Written test• Practical/ performance test• Interview

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
2. Work in a team environment	2.1 Describe and identify team role and responsibility in a team. 2.2 Describe work as a team member.	<ul style="list-style-type: none"> • Group discussion • Interaction • Lecture • Case studies • Simulation 	<ul style="list-style-type: none"> • Written test • Practical/ performance test • Interview • Observation of work activities • Observation through simulation or role play • Case studies and scenarios
3. Practice career professionalism	3.1 Integrate personal objectives with organizational goals 3.2 Set and meet work problems 3.3 Maintain professional growth and development	<ul style="list-style-type: none"> • Interactive lecture • Simulation • Demonstration • Self paced instruction • Group discussion • Structured activity • Film viewing • Role play 	<ul style="list-style-type: none"> • Role play • Interviews • Written test • Demonstration • Portfolio assessment
4. Practice occupational health and safety	4.1 Identify hazards and risks 4.2 Evaluate hazards and risks 4.3 Control hazards and risks 4.4 Maintain occupational health and safety (OHS) awareness	<ul style="list-style-type: none"> • Interactive-lecture • Simulation • Symposium • Group Dynamics • Situation analysis • Film viewing • Self pace instruction 	<ul style="list-style-type: none"> • Case/Situation analysis • Interview • Practical examination • Written exam • Simulation • Demonstration • Portfolio assessment

COMMON COMPETENCIES (74 Hours)

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
1. Provide Quality Customer Service	1.1 Update knowledge of products and services 1.2 Assess needs of new and existing clients 1.3 Conduct client satisfaction survey	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Discussion • Case studies • Demonstration • Simulation • Role play • Practicum 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
2. Comply with Quality and Ethical standards	2.1 Assess quality of received materials 2.2 Assess own work/output 2.3 Submit oneself to third party assessment	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Discussion • Case studies • Demonstration • Simulation • Role play • Practicum 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
3. Performing Computer Operations	3.1 Plan and prepare for assigned task 3.2 Encode data 3.3 Access information 3.4 Produce data 3.5 Use the internet to access information 3.6 Maintain computer equipment and systems	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Discussion • Case studies • Demonstration • Simulation • Role play • Practicum 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook

CORE COMPETENCIES (311 Hours)

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
1. Select potential area for	1.1 Conduct area scanning / mapping 1.2 Coordinate with concerned government office 1.3 Review barangay profile 1.4 Conduct area survey 1.5 Conduct interviews 1.6 Process survey and interview data	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
2. Promote microfinance products and other services	2.1 Introduce loan products and services 2.2 Conduct orientation and briefings on microfinance products and services 2.3 Facilitate/Coordinate microfinance training program 2.4 Assist clients in promoting their products 2.5 Administer survey on enhancement of MFI products and services	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
3. Form group of microfinance clients	3.1 Meet with barangay official/s 3.2 Orient target clients 3.3 Schedule and conduct family background investigation/CCI/BI	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
	3.4 Organize group/center/cluster 3.5 Orient group officers/center/officer on their roles and responsibilities 3.6 Facilitate group/center officer meetings	class interactions <ul style="list-style-type: none"> • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	<ul style="list-style-type: none"> • Assertion & Reason • Checklist • Logbook
4. Facilitate center meetings	4.1 Lead opening and closing prayers 4.2 Present scheduled topic/s 4.3 Facilitate group discussion 4.4 Check clients attendance 4.5 Facilitate center/cluster meeting 4.6 Facilitate open forum 4.7 Counsel clients on personal/family problems 4.8 Resolve conflict among clients	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
5. Process application for loans and other products/services	5.1 Issue applications for loans and other products/services 5.2 Gather applications for loans and other products/services 5.3 Evaluate loan applicant and/or insurance applicant/claimant 5.4 Evaluate loan and/or insurance documents 5.5 Prepare summary of loan applications and/or insurance 5.6 Recommend qualified loan applicants and/or insurance	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook

Unit of Competency	Learning Outcomes	Methodology	Assessment Approach
	claimant 5.7 Inform clients about loan application and/or insurance status 5.8 Check loan utilization	learning <ul style="list-style-type: none"> • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	
6. Collect dues	6.1 Receive collection reports 6.2 Receive payment 6.3 Sign repayment schedule 6.4 Record collection on group treasurer's register 6.5 Record collection on client's passbook 6.6 Record collection on loan officer's register 6.7 Consolidate total collection 6.8 Issue cash receipts/official receipts 6.9 Turnover/deposit collection 6.10 Investigate Reason/s for delayed payments 6.11 Deal with delinquent members 6.12 Recommend/execute plan of actions to settle delinquent account/s 6.13 Submit incident report	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook
7. Update financial records	7.1 Review transaction report 7.2 Prepare loan disbursement master roll 7.3 Record daily collection on daily collection sheet 7.4 Submit daily monitoring report 7.5 Summarize collection on loan officer's summary book 7.6 Prepare monthly plan 7.7 Prepare annual development action plan	<ul style="list-style-type: none"> • Self-pace modular • Lecture • Demonstration • Discussion with class interactions • Simulation • Case study/case analysis • Practicum/Work integrated learning • Brainstorming by group/group dynamics • Role playing • Buzz sessions 	<ul style="list-style-type: none"> • Written Examination • Demonstration of Practical Skills • Assertion & Reason • Checklist • Logbook

3.2 TRAINING DELIVERY

The delivery of training should adhere to the design of the curriculum. Delivery should be guided by the 10 basic principles of the competency-based TVET.

- The training is based on curriculum developed from the competency standards;
- Learning is modular in its structure;
- Training delivery is individualized and self-paced;
- Training is based on work that must be performed;
- Training materials are directly related to the competency standards and the curriculum modules;
- Assessment is based in the collection of evidence of the performance of work to the industry required standards;
- Training is based both on and off-the-job components;
- Allows for recognition of prior learning (RPL) or current competencies;
- Training allows for multiple entry and exit; and
- Approved training programs are nationally accredited.

The competency-based TVET system recognizes various types of delivery modes, both on and off-the-job as long as the learning is driven by the competency standards specified by the industry. The following training modalities may be adopted when designing training programs:

- The dual training system mode of training delivery is preferred and recommended. Thus programs would contain both in-school and in-plant training or workplace components. Details can be referred to the Dual Training System Law (R.A.6786) Implementing Rules and Regulations;
- Modular/self-paced learning is a competency-based training modality wherein the trainee is allowed to progress at his own pace. The instructor/trainer facilitates the training delivery;
- Peer teaching/mentoring is a training modality wherein fast learners are given the opportunity to assist the slow learners;
- Supervised industry training or on-the-job training is an approach in training designed to enhance the knowledge and skills of the trainee through actual experience in the workplace to acquire specific competencies prescribed in the training regulations; and
- Distance learning is a formal education process in which majority of the instruction occurs when the students and instructors/trainers are not in the same place. Distance learning may employ correspondence study, or audio, video or computer technologies;

3.3 TRAINEE ENTRY REQUIREMENTS

Trainees or students wishing to gain entry into this course should possess the following requirements:

- can communicate both in oral and in written;
- must be physically and mentally fit;
- with good moral character;
- high school graduate; and
- at least 16 years old.

This list does not include specific institutional requirements such as educational attainment, appropriate work experience, and others that may be required of the students/trainees by the educational institution or training center delivering the TVET program.

3.4 LIST OF TOOLS, EQUIPMENT AND MATERIALS MICROFINANCE TECHNOLOGY – NC II

Recommended list of tools, equipment and materials for the training of 30 trainees for Microfinance Technology – NC II

QUANTITY	TOOLS, EQUIPMENT and FURNITURES
30 sets	Computer sets w/ MS office application software
1 unit	Laptop computer
1 units	Wireless G Router, up to 54Mbps
30 pcs	Calculator, hand-held type
15 units	Mechanical typewriter, portable type
2 units	Multimedia projector
2 units	Projection screen
2 pcs	Laser pointer
2 units	Printer, deskjet
2 units	Printer, laserjet
2 units	Scanner
2 units	Fax machine
1 unit	Photocopier, heavy duty-type
1 unit	Colored television 24-inch
1 unit	DVD player recorder
1 unit	Karaoke set with AM/FM, cassette & CD/DVD players, with 2 microphones
1 unit	Lapel microphone w/ receiver/transmitter
2 sets	Telephones with 2 external lines
30 pcs	Storage Device, USB flash drives
30 pcs	Storage device, CD-R optical drives
1 pc.	Stapler, big size
1 pc.	Masking/scotch tape dispenser
1 unit	Money Detector
10 pcs	Magnet, U-type or bar-type
10 pcs	Magnifier, hand-held
2 units	White board 4ft x 8ft, wall-mounted

QUANTITY	TOOLS, EQUIPMENT and FURNITURES
1 unit	White board 4ft x 4ft, portable w/ wheels
30 units	Armchair with steel framing, fiberglass sit & backrest
15 units	Computer table good for 2 units per table, wooden
2 units	Computer workstation, single-type w/ metal framing
30 units	Office chairs for computer laboratory
2 sets	Teacher's table w/ office chair w/ rollers
2 sets	Office wooden table w/ office chair w/ rollers
2 units	Steel filing cabinet, 4-layer type

QUANTITY	SUPPLIES and MATERIALS
5 reams	Bond papers, short size
5 reams	Bond papers, A4 size
2 rolls	Thermal paper for fax machine
12 pcs	Printer inkjet print cartridge, black
4 pcs	Printer inkjet print cartridge, colored
2 pcs	Printer toner
300 pcs	Meta plan cards, assorted colors
2 rolls	Masking tape 1-inch width
2 rolls	Scotch tape 1-inch width
8 pcs	Whiteboard markers: black, blue, red & green
2 pcs	Board eraser
1 box	Staple wires, No.35 (5,000 wires per box)
50 sheets	Manila Paper
15 pcs	Permanent markers: black, blue, & red
15 pcs	Ruler 12 inches
60 pcs	Ballpen: black & red
60 pcs	Folders, long size
60 pcs	Envelope, short size

QUANTITY	OFFICE FORMS/DOCUMENTS
2 sets	MFI Operational Handbook/Manual
100 pcs	Deposit slips
100 pcs	Denomination slips
200 pcs	Official Receipts
100 pcs	Debit voucher
31 pcs	General/Subsidiary Ledger
500 pcs	Loan application sheets
15 pcs	Location Map
500 pcs	Survey questionnaires and interview guides
30 pcs	Logbook/class record
200 pcs	Forms (Collection report forms, , insurance form and other standard forms)
31 pcs	Bible (Old and New Testaments, handy size), and other inspirational reading materials
500 pcs	Promotional materials (flyers, posters, brochures, streamers)

3.5 TRAINING FACILITIES MICROFINANCE TECHNOLOGY - NC II

The microfinance training venue must be concrete structure. Based on class size of 30 students/trainees the space requirements for the teaching/learning and circulation areas are as follows:

TEACHING/ LEARNING AREAS	SIZE (in meter)	AREA (in sq. meters)	TOTAL AREA (in sq. meters)
• Lecture area	6 x 8	48	48
• Computer room	7 x 8	56	56
• Virtual office	4 x 5	20	20
• Learning resources/storage	5 x 7	35	35
• Wash room	2 x 5	10x2	20
• Circulation area **		54	54
Total Floor Area			233

** Area requirement is equivalent to 30% of the total teaching learning areas

3.6 TRAINER'S QUALIFICATION MICROFINANCE TECHNOLOGY NC II

- Must be a holder of Microfinance Technology NC II;
- Must have undergone training on Training Methodology II (TM II) ¹
- Must be computer literate;
- Must be physically and mentally fit;
- With good moral character;
- Have good communication skills;
- Must be a holder of B.S. in Business Administration, B.S. in Accountancy or any related course;*
- Must have passed appropriate Civil Service eligibility (for government training institutions)*
- Preferably having 18 education units*

¹ This shall be changed to "Must be a holder of Trainer Qualification Level II (TQ II) or equivalent "upon promulgation by the TESDA Board of the TQ/AQ training regulations

*Optional. Only when required by the hiring institution

Reference: TESDA Board Resolution No. 2004-03

SECTION 4 NATIONAL ASSESSMENT AND CERTIFICATION ARRANGEMENTS

- 4.1 To attain the National Qualification of MICROFINANCE TECHNOLOGY NC II, the candidate must demonstrate competence through assessment covering all the units of competency listed in Section 1. Successful candidates shall be awarded a National Certificate signed by the TESDA Director General.
- 4.2 Individual aspiring to be awarded the qualification of MICROFINANCE TECHNOLOGY NC II must demonstrate competency in all the following core units of the Qualification through a single project-type assessment. Candidates may apply for assessment in any accredited assessment center.
- Select Potential Area for Microfinance Operation
 - Promote Microfinance Products and Other Services
 - Form Group of Microfinance Clients
 - Facilitate Center Meeting
 - Process Application for Loans and Other Services
 - Collect Dues
 - Update Financial Records

Successful candidates shall be awarded National Certificate Level II in MICROFINANCE TECHNOLOGY.

- 4.3 Assessment shall focus on the core units of competency. The basic and common units shall be integrated or assessed concurrently with the core units.
- 4.4 The following are qualified to apply for assessment and certification
- 4.5.1 Graduates of formal, non-formal and informal including enterprise-based training programs
 - 4.5.2 Experienced workers (wage employed or self employed)
- 4.5 The guidelines on assessment and certification are discussed in detail in the "*Procedures Manual on Assessment and Certification*" and "*Guidelines on the Implementation of the Philippine TVET Qualification and Certification System (PTQCS)*".

COMPETENCY MAP

MICROFINANCE TECHNOLOGY NC II

CORE UNITS OF COMPETENCY

Select potential area for microfinance operation	Promote microfinance products and other services	Form group of microfinance clients	Facilitate center meetings	Process application for loans and other services
Collect dues	Update financial records	Perform goal setting and planning	Perform monitoring and evaluation	Provide/facilitate remittance services
Maintain records	Perform HR-related activities (hiring, training, benefits and welfare)	Develop center/clients entrepreneurial skills	Establish linkages or network with different sectors	

COMMON UNITS OF COMPETENCY

Provide quality customer services	Comply with quality and ethical standards	Perform computer operation
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BASIC UNITS OF COMPETENCY

Participate in workplace communication	Work in team environment	Practice career professionalism	Practice occupational health and safety procedures
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DEFINITION OF TERMS:

Microfinance	The provision of the broad range of financial services such as – loans, savings and other non-financial services such as micro-insurance and capacity building programs for the poor and low-income households to assist their micro-enterprises so as to enable them to raise their income levels and improve their living standard.
Clients	Borrower or individual who availed loans which includes active, resting and savers.
Loan/credit	Major service of the microfinance institution being rendered to interested entrepreneurial poor.
Savings	Refers to Capital Build-Up (CBU), Savings Build-Up (SBU) which is either compulsory or voluntary (money set aside by the client for emergency and additional capital purposes which is kept in the MFI)
Passbook	Client's document that shows their financial transactions with the MFI
Registers	Books where all financial transactions and other information about the client are recorded
Center/Group/Cluster	Refers to an assembly of clients where the microfinance products and services are provided
Center/Group/Cluster/ Meeting	Refers to an activity conducted regularly/periodically such as collection of dues, dissemination of information and some topic.
Potential Area	Refers to a location where the formation of center/group/cluster is possible.
Past Due	uncollected payments
Sit-down	refers to a strategy of collecting past dues from a delinquent client by literally sitting down in the client's premises(e.g., house or business location) and waiting for the payment
Abbreviations:	
CCI	Character and Credit Investigation
BI	Background Investigation
MFI	Microfinance Institution

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