

Immersion Visit to Microfinance Programme

Participant(s):

Location: Paba upazila, Rajshahi Date: , ,

Travel day		
Time	Activity	Mode of Transport
10.00am	Depart from Dhaka	Bus
4.00pm	Arrive at Paba Branch office, Rajshahi	
Overnight stay at BRAC Learning Centre (BLC), Rajshahi		
Day 1:		
Time	Activity	Place
Morning	Microfinance Programme – Field-level Interaction with Beneficiaries <ul style="list-style-type: none"> • Observe Microfinance village organisation (VO) meeting and Borga Chashi Unnoyon Prokolpo (BCUP) VO meeting • Talk to beneficiaries • Observe income-generating activities • Visit households of Dabi clients and BCUP farmers • Observe activities of customer service assistant (CSA) and pre-disbursement orientation by CSA 	Baya (Dabi VO) village Hatgodagari (BCUP VO) village Paba branch office
Afternoon	<ul style="list-style-type: none"> • Observe financial literacy training by CSA • Visit medical treatment loan clients 	Paba branch office Naohata village
Overnight stay at BLC, Rajshahi		
Day 2:		
Time	Activity	Place
Morning	Attachment with Programme Organiser (PO), Dabi (Mr. Ashraful Haq) <ul style="list-style-type: none"> • Observe activities of PO for whole day, e.g. <ul style="list-style-type: none"> ➢ VO meeting and loan and savings collection process ➢ Knowledge about collection sheet and pass book ➢ New member admission process ➢ Loan proposal process by PO ➢ Observe Branch Accounts Officers' activities 	Shialbare village Shialbare village Shialbare village Paba branch office Paba branch office
Afternoon	<ul style="list-style-type: none"> • Overdue collection process • Member follow-up for admission • Disabled loan follow-up 	Pakuria village Mohananda khali village Bhala Bari village
Overnight stay at BLC, Rajshahi		
Day 3:		
Time	Activity	Place
Morning	Attachment with Branch Manager (BM), Dabi (Mr. Al Masud Saikh) <ul style="list-style-type: none"> • Observe activities of BM for whole day, e.g. <ul style="list-style-type: none"> ➢ VO meeting follow-up by BM 	Sunarpara village

BRAC

BRAC Centre
75 Mohakhali
Dhaka 1212
Bangladesh

T: +88 02 9881265
F: +88 02 8823542
E: info@brac.net
W: www.brac.net

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	<ul style="list-style-type: none"> ➤ Loan proposal process ➤ Passbook reconciliation system ➤ Loan disbursement process ➤ Savings refund process ➤ Register writing process by BM 	Sunarpara village Sunarpara village Paba branch office Paba branch office Paba branch office
Afternoon	<ul style="list-style-type: none"> • Overdue collection process • Loan assessment process by BM • Observe Deposit Premium Scheme collection by bKash clients 	Duary village Sunarpara village Vala Bari village
Overnight stay at BLC, Rajshahi		
Day 4:		
Time	Activity	Place
Morning	Attachment with Programme Organiser (PO), Progoti (Ms. Syeda Khaleda Khatun) <ul style="list-style-type: none"> • Observe activities of PO for whole day, e.g. ➤ Documents required for Progoti clients and documentation ➤ Terms and conditions of loan application ➤ Individual Progoti member follow-up ➤ New member admission process ➤ Guarantor selection criteria 	Sultanabad branch office Sultanabad branch office Noahata village Naohata village Naohata village
Afternoon	<ul style="list-style-type: none"> • Visit ventures of Progoti entrepreneurs, talk to clients • Visit overdue clients • Observe job holders loan approval 	Nowdapara village Baya village Sultanabad branch office
Overnight stay at BLC, Rajshahi		
Day 5:		
Time	Activity	Place
Morning	Attachment with Area Manager (AM), Progoti (Mr. Md. Mashidul Haq) <ul style="list-style-type: none"> • Observe the activities of AM for whole day, e.g. ➤ Loan assessment process by AM ➤ Overdue clients' follow up with AM ➤ Loan approval process ➤ Loan disbursement process ➤ Passbook reconciliation system ➤ Savings refund process 	Naohata village Naohata village Sultanabad branch office Sultanabad branch office Sultanabad branch office Sultanabad branch office
Afternoon	<ul style="list-style-type: none"> • Observe staff meeting by BM, Dabi 	Sultanabad branch office
Overnight stay at BLC, Rajshahi		
Travel time		
Time	Activity	Mode of Transport
Morning	Depart from Paba, Rajshahi	Bus
Afternoon	Arrive in Dhaka	

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