What is the Training Series on Principles of Client Protection?
This series of trainings is designed to introduce financial institutions to the Principles of Client Protection. In each module you’ll find a presentation on one of the principles. You can use this facilitator’s guide to help you support practitioners as they work through the series. For each presentation, this guide lists the resources and requirements for hosting the training session including suggested speakers, presentation templates, and possible formats for delivery. These presentations are designed so that they can be used in group training sessions in which the facilitator and presenters are physically present or in virtual learning sessions, such as webinars, that allow for broad geographical reach at minimal cost.

Who should use this series?
This series is intended for use by networks and MFIs to train their members and employees on the importance of client protection in microfinance. Networks can deliver the series to member institutions and member institutions can then train their staffs. MFI loan officers and collections agents will find these trainings useful because of their extensive client interactions, and managers involved in product development and institutional strategy will also benefit from participating, by adding a client focus to their work. Regulators may also find the series useful to learn more about the latest good practices for client protection in microfinance.

How long will it take to complete the training?
The presentation on each principle can be completed in one to two hours, depending on the number of speakers and the length of participant discussions. Therefore, the whole 7-part series requires about a 12 hour investment of time by the participants. However, because each presentation requires different types of speakers, we recommend that you implement the training series as a weekly, biweekly, or monthly program. This will allow both you and your audience to invest the time necessary to carefully prepare for each session, understand each principle, and apply the lessons learned to daily work activities.
Introduction – What are Client Protection and the Smart Campaign?

Time: 1.5 hours

Requirements:
- **Facilitator** – Network personnel for presentations to multiple MFIs, internal consumer protection advocate for intra-MFI presentations.
- **Presentation Method** – PowerPoint and projector for in-person sessions or webinar platform for distance sessions.

Recommended Resources:
- Post Cards of the Principles
- www.SmartCampaign.org

Description / Implementation Instructions:

1. The first section (slides 1-4) describes the Smart Campaign and lays out the purpose of the Client Protection Training Series.

2. In the second section (slides 5-8), participants are exposed to the Principles of Client Protection, which form the framework for the rest of the training series. Participants also learn how client protection can improve MFIs’ businesses and why there is a special need to focus on client protection now. At the end of this section, the facilitator should ask participants to discuss why their institutions are interested in client protection now. Questions to prompt discussion in this section include:
   - a. What challenges has your institution faced regarding: over-indebtedness, transparent pricing, collections, staff ethics, client complaints, and confidentiality?
   - b. How does the competitiveness of your local microfinance market affect the institution’s strategies and decisions?
   - c. What do clients appreciate most about your institution? What would they change if they could?

3. The third section (slides 9-12) describes the Beyond Codes project, which has contributed much of the material and real world examples provided in the subsequent presentations. This section also goes into more detail about the Smart Campaign, explains how participants can become more involved with the Campaign, and describes the long-term goal of certifying institutions that excel at client protection.

4. In the final section (slides 13-16), the facilitator should build on the discussion from the second section about why MFIs should engage in client protection to now encourage participants to begin to think about how their institution(s) will begin to integrate client protection more fully into their operations. This discussion will set the stage for the following presentations which describe each principle in more detail and offer ideas for its implementation. Questions to prompt discussion in this section include:
   - a. What steps can be taken at different levels of the organization? What should field staff do to protect clients? How can management set policies and priorities that are focused on client wellbeing?
   - b. How can the institution leverage existing relationships (networks, consumer groups, regulators) to become a leader in client protection?
   - c. Are institutional leaders, staff, and the Board prepared to endorse the Smart Campaign? What next steps are necessary to make such endorsements a reality?
   - d. How can institutions can work together to address some of these challenges?
e. What areas in your institution will benefit from more explicit integration of client protection?