

**This Agreement** is made and entered into as of the date signed below, by and between **Rohi Support Program** and **Skill Up Online** (hereinafter referred to as the "Organizers"), and the undersigned participant (hereinafter referred to as the "Participant")

**Course Title:** Microfinance Expert Course

**Course Duration:** November 1, 2024 - June 30, 2025

**Registration Opens:** August 10, 2024

**1. Course Description:** The Microfinance Expert Course is an 8-month comprehensive training program designed to enhance the skills and knowledge of individuals in the microfinance sector, particularly those in lower to middle management and field staff roles.

**2. Course Structure:** The course is divided into 8 units, each covered comprehensively over one month:

- Unit 1: Trends and Best Practices in Microfinance
- Unit 2: Managing Micro Credits
- Unit 3: Managing Micro Savings and Micro Insurance
- Unit 4: Practical Ethics in Risk Management & Risk Governance
- Unit 5: Marketing and Sales in Microfinance
- Unit 6: Financial and Social Performance Management
- Unit 7: Management of Human Resources
- Unit 8: Advanced Topics in Microfinance (Agricultural Lending, Mobile Money & Digital Finance Services, Islamic Microfinance)

**3. Participation Requirements:** Participants are expected to:

- Attend all scheduled classes and participate actively.
- Complete all assignments, projects, and assessments.
- Engage in discussions and collaborative activities.
- Adhere to the course schedule and deadlines.

**4. Code of Conduct:** Participants are required to:

- Demonstrate professionalism and respect towards instructors and fellow participants.
- Maintain academic integrity and honesty in all coursework.
- Follow the rules and regulations set forth by the Organizers

## Rohi Support Program



+923100441444



[www.rohisupportprogram.com](http://www.rohisupportprogram.com)

[www.skilluponline.online](http://www.skilluponline.online)



[info@rohisupportprogram.com](mailto:info@rohisupportprogram.com)

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## 5. Fees and Payment:

- The course fee is. 1000 (PKR) and is non-refundable.
- Payment must be made to the following official bank account:
  - **Title of Account:** Rohi Support Program
  - **Account Number:** 006201060540086
  - **IBAN:** PK45UMBL0006201060540086
  - **Bank Name:** U Microfinance Bank Limited (0062)
- Payment instructions will be provided upon registration.

**6. Certification:** Participants who successfully complete the course requirements will receive a Microfinance Expert Certificate jointly issued by Rohi Support Program and Skill Up Online.

## 7. Cancellation and Refund Policy:

- As the course fee is non-refundable, cancellations will not be eligible for a refund.

**8. Liability:** The Organizers are not liable for any personal injury, loss, or damage to personal property during the course. Participants are responsible for their own actions and behavior.

**9. Intellectual Property:** All course materials provided are the intellectual property of the Organizers and are intended for personal use only. Participants may not reproduce, distribute, or sell any course materials without prior written consent.

**10. Governing Law:** This Agreement shall be governed by and construed in accordance with the laws of [Insert Jurisdiction].

By signing this Agreement, the Participant acknowledges that they have read, understood, and agree to comply with the terms and conditions outlined above.

**Participant Name:** \_\_\_\_\_

**Participant Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**On behalf of Rohi Support Program and Skill Up Online:**

**Authorized Representative Name:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

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