



## University of Management and Technology

### FN 450 SME finance, Microfinance, & Agri Finance

Resource Person:	
Email:	
Contact Hours:	
Office Address:	
Programme:	BBA
Section:	
Semester:	
Course Pre-requisites:	All Accounting and Finance courses
Credit Hours:	3
Course Type:	Undergraduate
Venue/Day/Time:	
Course URL (if any):	

#### Course Description:

This course offers an in-depth exploration of three key areas in the finance industry: SME Financing, Microfinance, and Agrifinance. This comprehensive program equips participants with the knowledge and skills necessary to navigate the unique challenges and opportunities within these specialized domains. Through a combination of theoretical learning, case studies, and practical applications, participants will gain a solid understanding of the intricacies involved in financing small and medium enterprises, supporting microfinance initiatives, and facilitating agricultural development. This specialization prepares individuals for roles in financial institutions, development organizations, and consultancy firms focused on promoting inclusive and sustainable economic growth.

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<b>Course Teaching Methodology:</b>
Teaching methodology for the course is designed to augment participants' learning through (a) reading & discussion, (b) observation, and (c) experimentation. Besides readings, lectures, and discussions, in-class personal assessment exercises will be conducted.
<ol style="list-style-type: none"> <li>1. Lectures and Discussions</li> <li>2. Class Activities</li> <li>3. Videos</li> <li>4. Self-assessment exercises</li> <li>5. Case based teaching</li> </ol>

<b>Programme Educational Objectives (POs):</b>	
PO1:	To develop effective Teamwork and Leadership Skills
PO2:	To inculcate Critical Thinking and effective Decision-Making skills
PO3:	To develop Effective Communication Skills
PO4:	To polish Core Business Knowledge and Competence
PO5:	To expose and inculcate Ethical Behavior and Social Responsibility
PO6:	To provide real-life work experiences.
PO7:	To provide global perspectives.

<b>Programme Learning Outcomes (PLOs):</b>		<b>Mapping the PLOs with POs</b>
<b>After completing this degree programme, students shall be able to:</b>		
PLO1	Work effectively in teams and understand group processes, leadership, conflict, power and culture in organization.	PO1, PO5, PO6
PLO2	Use analytical and reflective thinking techniques.	PO2, PO4, PO6
PLO3	Apply appropriate quantitative and qualitative techniques in solving business problems.	PO2, PO3, PO4, PO5, PO6
PLO4	Draft effective business documents and prepare and deliver effective oral business presentations using the variety of appropriate technologies.	PO1, PO3, PO6
PLO5	Demonstrate competency in the underlying concepts, theory and tools taught in the core undergraduate curriculum.	PO4, PO5, PO6, PO7
PLO6	Identify and analyze ethical conflicts and social responsibility issues involving different stakeholders.	PO5, PO6
PLO7	Understand the dynamics of industry and understand business as an integrated system and apply strategic planning tools.	PO2, PO3, PO6
PLO8	Identify and analyze relevant global factors that influence decision making in an international business setting.	PO6, PO7

<b>Course Objectives (COs)</b>	
CO-1	Understand the fundamentals of SME financing, including financing options, credit assessment, and risk management.
CO-2	Analyze the role of microfinance in economic development and evaluate microfinance products and risk management strategies.

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CO-3	Explore the unique challenges and regulatory frameworks associated with microfinance institutions and agrifinance operations.
CO-4	Develop skills in designing appropriate financing structures for SMEs, microfinance programs, and agricultural initiatives.
CO-5	Apply critical thinking and problem-solving skills to real-world case studies in SME financing, microfinance, and agrifinance.
CO-6	Evaluate the impact and effectiveness of different financing approaches in driving economic growth and enhancing financial inclusion.

### Course Learning Outcomes (CLOs):

After completing this course, students shall be able to:

		Mapping the CLOs with PLOs
CLO-1	To demonstrate a comprehensive understanding of SME financing options, credit assessment techniques, and risk management strategies.	PLO1, PLO-3
CLO-2	To evaluate the impact of microfinance on economic development and assess the suitability of microfinance products and services for diverse client segments.	PLO2, PLO-3
CLO-3	To analyze and interpret prudential regulations governing microfinance and agrifinance institutions, ensuring compliance and risk mitigation.	PLO1
CLO-4	To design effective financing structures for SMEs, microfinance programs, and agricultural projects that align with the needs of stakeholders.	PLO-1, PLO-4
CLO-5	To apply theoretical knowledge and critical thinking skills to solve complex problems and make informed decisions in the context of SME financing, microfinance, and agrifinance.	PLO-3, PLO-4, PLO-6
CLO-6	To evaluate the social, economic, and environmental impact of various financing approaches and contribute to sustainable financial inclusion and agricultural development.	PLO-3, PLO-4, PLO-6

### Assurance of Learning and Assessment Items:

Specify Assessment Items that will assure student learning through application and achieve objectives of specific PLOs / COs / CLOs

Assessment Item	Application/ Objectives PLO / CO / CLO
Case Studies/Assignments	CLO – 1,2,3,4,5,6
Projects	CLO – 1,2,3,4,5,6
Midterm	CLO – 1,2,3
Final Exam	CLO – 1,4,5,6

### Grade Evaluation Criteria

Following are the criteria for the distribution of marks to evaluate final grade in a semester

Assessment Tools	Assessment Details	% age
Assignments/ Case Studies	Case Study / Assignments relating to the outcomes of the topics covered will be turned in periodically.	20%

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Project		40%
Midterm Exam	Will constitute of the topics covered up till the 7 <sup>th</sup> Session. The Exam will have an objective portion (MCQ's) and a subjective part comprising of short answers, detailed implied, scenario based or case based questions.	30%
Viva		15%

### **STUDENTS ARE REQUIRED TO READ AND UNDERSTAND ALL ITEMS OUTLINED IN THE PARTICIPANT HANDBOOK**

#### **Class Policy: -**

- **Be on Time**  
You need to be at class at the assigned time. After 10 minutes past the assigned time, you will be marked absent.
- **Mobile Policy**  
**TURN OFF YOUR MOBILE PHONE!** It is unprofessional to be texting or otherwise.
- **Email Policy**  
**READ YOUR EMAILS!** You are responsible if you miss a deadline because you did not read your email.  
Participants should regularly check their university emails accounts regularly and respond accordingly.
- **Class Attendance Policy**  
A minimum of 80% attendance is required for a participant to be eligible to sit in the final examination. Being sick and going to weddings are absences and will not be counted as present. You have the opportunity to use 6 absences out of 30 classes. Participants with less than 80% of attendance in a course will be given grade 'F' (Fail) and will not be allowed to take end term exams. International students who will be leaving for visa during semester should not use any days off except for visa trip. Otherwise they could reach short attendance.
- **Moodle**  
UMT –LMS (Moodle) is an Open Source Course Management System (CMS), also known as a learning Management System (LMS). Participants should regularly visit the course website on MOODLE Course Management system, and fully benefit from its capabilities. If you are facing any problem using Moodle, visit <http://oit.umt.edu.pk/moodle>. For further query send your queries to [moodle@umt.edu.pk](mailto:moodle@umt.edu.pk)
- **Harassment Policy**  
Sexual or any other harassment is prohibited and is constituted as punishable offence. Sexual or any other harassment of any participant will not be tolerated. All actions categorized as sexual or any other harassment when done physically or verbally would also be considered as sexual harassment when done using electronic media such as computers, mobiles, internet, emails etc.
- **Use of Unfair Means/Honesty Policy**  
Any participant found using unfair means or assisting another participant during a class test/quiz, assignments or examination would be liable to disciplinary action.
- **Plagiarism Policy**  
All students are required to attach a “Turnitin” report on every assignment, big or small. Any student

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who attempts to bypass “Turnitin” will receive “F” grade which will count towards the CGPA. The participants submit the plagiarism report to the resource person with every assignment, report, project, thesis etc. If student attempts to cheat Turnitin, he/she will receive a second “F” that will count towards the CGPA. There are special rules on plagiarism for final reports etc. all outlined in your handbook.

- **Withdraw Policy**

Students may withdraw from a course till the end of the 12th week of the semester. Consequently, grade W will be awarded to the student which shall have no impact on the calculation of the GPA of the student. A Student withdrawing after the 12th week shall be automatically awarded “F” grade which shall count in the GPA.

- **Communication of Results**

The results of quizzes, midterms and assignments are communicated to the participants during the semester and answer books are returned to them. It is the responsibility of the course instructor to keep the participants informed about his/her progress during the semester. The course instructor will inform a participant at least one week before the final examination related to his or her performance in the course.

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### Calendar of Course contents to be covered during semester

Week	Topics	Subtopics	Activity/Case Study
1	Preliminary Week: Course Introduction CLO 1	- Course overview and objectives - Introduction to SME Financing	-
2	Introduction to SME Financing and Prudential Regulations CLO 1, CLO2	- Understanding Small and Medium Enterprises (SMEs) - Prudential Regulations for SME Financing	Analyzing the Impact of Prudential Regulations on SME Financing
3	Financing Options for SMEs CLO 1	- Traditional Financing Methods for SMEs - Alternative Financing Solutions for SMEs	Assessing the Appropriate Financing Options for a Specific SME
4	Credit Assessment and Risk Management in SME Financing CLO 3,4	- Credit Assessment for SMEs - Risk Management in SME Financing	Conducting Credit Assessment and Implementing Risk Management Strategies for an SME Loan Application
5	Case Study and Best Practices in SME Financing CLO 5,6	- Case Study Analysis: Real-world SME Financing Scenario - Best Practices in SME Financing	Presenting and Defending a Comprehensive SME Financing Plan based on a Real Case
6	Introduction to Microfinance CLO 3	- Understanding Microfinance - Importance and Impact of Microfinance	Analyzing the Role of Microfinance in Economic Development
7	Prudential Regulations in Microfinance CLO 2	- Regulatory Framework for Microfinance - Compliance Requirements for Microfinance Institutions	Evaluating the Effectiveness of Prudential Regulations in Microfinance
8	MIDTERM		
9	Microfinance Products and Services CLO 3	- Microcredit - Microsavings - Microinsurance	Designing Microfinance Products for a Specific Target Group
10	Microfinance Risk Management CLO 3,4	- Credit Risk in Microfinance - Operational Risk in Microfinance - Client Risk Management	Implementing Risk Mitigation Strategies in Microfinance Operations
11	Case Study: Microfinance Implementation CLO 5,6	- Analyzing a Real-world Microfinance Program - Success Factors and Challenges	Evaluating the Impact of a Microfinance Program
12	Introduction to Agrifinance CLO 1	- Understanding the Agriculture Sector - Importance of Agrifinance in Agricultural Development	Analyzing the Role of Agrifinance in Enhancing Agricultural Productivity
13	Prudential Regulations in Agrifinance CLO 3	- Regulatory Framework for Agrifinance - Compliance Requirements for Agrifinance Institutions	Assessing the Regulatory Landscape for Agrifinance Operations



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Week	Topics	Subtopics	Activity/Case Study
14	Agrifinance Products and Services CLO 4	- Agricultural Loans and Credit - Crop Insurance and Risk Management	Designing Agrifinance Solutions for Different Stakeholders
15	Case Study: Agrifinance in Practice CLO 5,6	- Analyzing a Real-world Agrifinance Program - Success Stories and Challenges	Evaluating the Impact of an Agrifinance Program



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### **Primary Text Book (s):**

*SME Banking (SBP)*

*Microfinance (SBP)*

*Agricultural Finance (SBP)*

### **Reference / Supplementary Reading (s):**

*Fundamentals of Financial Management (Brigham & Houston)*

*Financial Modelling (Beninga)*

*Corporate Finance Fundamentals (Ross, Westerfield & Jordan)*

*Prudential Regulations, Fiscal Policy, Monetary Policy*

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