

## Technical Cooperation for Myanmar Economic Bank (MEB) and others

JFC-Micro has provided technical cooperation for financial sector including Myanmar Economic Bank (MEB) to develop their human resources and its credit operations, as an ODA project of Policy Research Institute (PRI) of Ministry of Finance (MOF), Japan.

### JFC-Micro's Activities on this project

#### January 27, 2015 Workshop on SME Finance in Myanmar

JFC-Micro, by request of the Policy Research Institute (PRI), held workshop on SME Finance at Ministry of Finance of Myanmar, Nay Pyi Taw on January 27, 2015. There were about 30 participants from Ministry of Finance (Budget Department, Treasury Department, and Financial Regulatory Department), Central Bank of Myanmar, Ministry of Industry and Myanmar Economic Bank (MEB).

We conducted lectures on SME Finance in Japan, roles of JFC-Micro, loan programs and the credit analysis of JFC-Micro.



#### April 23 - 29, 2015 Seminar on SME finance for Myanmar Economic Bank, etc.

JFC-Micro has launched technical cooperation on SME finance for mainly Myanmar Economic Bank (MEB). We held a three-day seminar in 2 cities, Nai Pyi Taw and Yangon. Approximately 130 participants from MEB, MOF, private financial institutions attended this seminar.

Through this seminar, we implemented some lectures on credit analysis methods for SMEs. The lectures included "qualitative analysis" which grasps enterprises' conditions through interviews and site-visits and "qualitative analysis" which analyzes financial statements.



November 19 - 20,23-24, 2015 2<sup>nd</sup> Seminar in Myanmar.

JFC-Micro held a three-day seminar in 2 cities, Nai Pyi Taw and Yangon. 129 participants from MEB, etc. attended this seminar.

In this seminar, we reviewed "qualitative analysis", "quantitative analysis" and "usage of loan analysis" which we had lectured on last seminars. In addition, we lectured on JFC micro's credit analysis methods for SMEs, using a case study "women's clothing retailer ". In the case study, we explained that there was a possibility to provide a loan to the company in the red by deeply hearing the company's outlook for the future and the company's actual situation. These seminars were successfully held. Most of the participants who said it was hard to provide a loan to the company in the red before holding seminars told that such credit analysis methods were novel and very useful for them.



May 23 - 24,26-27, 2016 3<sup>rd</sup> Seminar in Myanmar.

JFC-Micro held a two-day seminar in 2 cities, Nai Pyi Taw and Yangon. 125 participants from MEB, etc. attended this seminar.

In this seminar, we provided participants with experience of JFC-micro's credit analysis method. They filled out credit analysis formats along with the analysis procedure, while we gave a lecture on a case study "a manufacture of dried bananas and banana chips ".

Managing Director of MEB told that seminar had been very useful and he would let participants share knowledge and know-how they had learned in this seminar.



January 16-20, 2017 4<sup>th</sup> Seminar in Japan.

JFC accepted 15 participants from MEB etc. and held a five-day seminar in Japan. We conducted lectures about credit analysis method, business start-up support, human resource development, and credit management etc. In addition, the participants visited the Ueno branch and SMEs in Taito ward. Participants commented that they were able to understand detailed method of credit analysis and credit management, and they are willing to make use of the knowledge that they learned and share with their colleagues to improve their skills.



May 22-26, 2017 Final Evaluation in Myanmar

As a final evaluation, JFC-Micro conducted a field survey in order to assess the achievement of this technical cooperation. Through the discussion with the MEB executives and branch staffs, we were able to confirm the know-how lectured by JFC-Micro had been efficiently utilized, and also, MEB executives mentioned that this technical cooperation contributed to enhancing their human resources development. To add value of this project's outcome, we are planning to keep and deepen close relationship with MEB.

