



HOUSE OF
TRAINING



ATTF
LUXEMBOURG

Embedding Effective Risk Management Framework in Microfinance

Connecting the Luxembourg Financial Centre to the Microfinance Sector

October 16-17 + 20-23, 2025

Virtual Classroom

PROGRAMME

PREPARATION WORK:

(to send before the training)

1. *Why is risk management important for my organisation and what stage of development is it currently at (ranging from 1 – very limited to 5 – fully in place)?*
2. *What are my specific expectations for this seminar?*
3. *How many employees work in the Risk Management function and in the Internal Audit function?*
4. *Provide an organisational chart of the institution and its Board of Directors as well as any specialised committees (Audit Committee, Risk Committee, etc.).*

Thursday 16th October 2025

08.30 – 09.00 <i>Luxembourg time</i>	Welcome – Presentation of the participants, seminar organisation Mrs Tisiana Baguet, Senior Training Advisor ATTF, House of Training Mr Samuel Grand, Moderator, Independent Non-Executive Director in Boards of financial institutions, Consultant and Trainer for financial institutions, former Chief Risk Officer, Coach in the project
09.00 – 09.30	Review of preparatory work and expectations towards the seminar <i>Interactive session on expectations, key questions and expected benefits</i> Mr Samuel Grand
09.30 – 11.00	Corporate governance as a foundation for strategy execution and risk management <i>Roles and responsibilities in top-down and bottom-up complementary approaches</i> Mr Samuel Grand
11.00 – 11.15	<i>Break</i>
11.15 – 12.45	Transforming governance principles into an effective Risk Management function <i>Implementation of Risk Management from architecture (“Design”) to execution (“Operating Effectiveness”) by combining “know-how” and “making it known”.</i> Mr Samuel Grand
12.45 – 13.00	Half-day conclusion, questions & answers, introduction to following day Mr Samuel Grand

Friday 17th October 2025

08.30 – 08.45 <i>Luxembourg time</i>	Half-day introduction Mr Samuel Grand
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- 08.45 – 10.30 **Zoom on Credit Risk Management**
Credit Risk Management and Assessment in Microfinance
Mr Sergio Scandizzo, Adjunct Lecturer, University of Luxembourg, Coach in the project
- 10.30 – 10.45 *Break*
- 10.45 – 12.15 **Risk Management in Action: Credit Risk Management - Building a microfinance**
Practice **scorecard**
Case study Mr Sergio Scandizzo
- 12.15 – 12.30 **Half-day conclusion, questions & answers, introduction to following week**
Mr Samuel Grand

Monday 20th October 2025

- 08.30 – 08.45 **Half-day introduction**
Luxembourg time Mr Samuel Grand
- 08.45 – 10.45 **Risk Management in Action: Managing operational incidents and a corporate loss**
Practice **database + Managing risks of significant projects / changes in the organisation**
Case study Mr Samuel Grand
- 10.45 – 11.00 *Break*
- 11.00 – 12.00 **Using a coaching approach in the development of Risk Management**
A long-term vision of knowledge transmission of knowledge and building capacity
Mr Gilles Ossona de Mendez, Certified Coach, Inspirance Consulting, Coaching Counsellor
- 12.00 – 12.45 *Break*
- 12.45 – 13.15 **Testimonials of the coaching assistance in enforcing Risk Management**
Experience sharing from one MFI who is currently in the coaching programme – interactive session with participants
Coachee–Coach: Ms Wegayehu Asrat, CEO, Metemamen Micro Finance S.C, Ethiopia and Mr Sergio Scandizzo
- 13.15 – 13.30 **Half-day conclusion, questions & answers, introduction to following day**
Mr Samuel Grand

Tuesday 21st October 2025

- 08.30 – 08.45 **Half-day introduction**
Luxembourg time Mr Samuel Grand
- 08.45 – 10.30 **Zoom on information security, cyber risks and data protection**
Threats and risks related to information security. Basic cybersecurity measures and principles
Mr Jean-Hubert Antoine, Chief Technology Officer, THOT-IT, Luxembourg
- 10.30 – 10.45 *Break*
- 10.45 – 11.45 **Key Risk Indicators – Overview, concept and methodology**
Mr Yves Deceuninck, Independent consultant and coach, Coach in the project



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- 11.45 – 12.45 **Risk Management in Action: Defining and using Key Risk Indicators**
Practice Mr Yves Deceuninck and Mr Samuel Grand
- 12.45 – 13.00 **Half-day conclusion, questions & answers, introduction to following day**
Mr Samuel Grand

Wednesday 22th October 2025

- 08.30 – 08.45 **Half-day introduction**
Luxembourg time Mr Samuel Grand
- 08.45 – 10.45 **Consideration of Environmental, Social and Governance risks in MFIs**
Overview of ESG common features and round table discussion on possible implementation programs
Mr Samuel Grand and Mr Ruben Olieslagers
- 10.45 – 11.00 *Break*
- 11.00 – 12.45 **Zoom on Liquidity risk management and concrete implementation of tactics in MFIs**
Using specific tools to mitigate liquidity, funding, and currency risks
Mr Guy Mertens, Associate, Plutus RIC, Luxembourg, Coach in the project
- 12.45 – 13.00 **Half-day conclusion, questions & answers, introduction to following day**
Mr Samuel Grand

Thursday 23th October 2025

- 08.30 – 08.45 **Half-day Introduction**
Luxembourg time Mr Samuel Grand
- 08.45 – 10.15 **Introduction to the Risk Management Graduation Model (RMGM) developed by “Risk Management Initiative for Microfinance” (RIM)**
Mr Yves Deceuninck
- 10.15 – 10.30 *Break*
- 10.30 – 12.00 **Risk Management in Action: Implementing and developing a Risk Heat Map to enable proper selection of the appropriate risk management tactics**
Practice Mr Samuel Grand
- 12.00 – 13.00 **Conclusion, Highlights of the Luxembourg Financial Centre and Closing Ceremony**
Mr Soulémane Djobo, Programme Manager, ADA, Luxembourg and project partner, Mr Samuel Grand and Mrs Tisiana Baguet