COVID-19 Response: Capacity-Building Program

Supporting the MSME customers of IFC Client Financial Institutions

IFC's Financial Institutions Group Advisory is offering a capacity-building program to client financial institutions (FI) to support their MSME customers during the economic downturn caused by COVID-19. The program comprises **six financial and marketing-related courses** to help FIs' MSME customers mitigate their businesses' financial risks, maintain their access to finance, digitize their business, and navigate through this challenging time.

1. ACCESSING FINANCE DURING CRISES

How does COVID-19 affect banks' willingness to lend and MSMEs' ability to borrow and repay? This webinar helps MSMEs understand the considerations for borrowing money during the pandemic. It also explores the banks' specific response to COVID-19, including adjustments to lending considerations, customer service, and lending options to help MSMEs keep their businesses running during and after the crisis. The webinar covers the following topics:

- · Borrowing during a crisis
- Funding options
- · Loan vs. line of credit
- Borrower considerations
- Lender considerations—the 5C's (character, collateral, capacity to pay, conditions, and capital)
- How the pandemic affects lenders' considerations, financing options, and customer service
- What to do when businesses cannot make a loan payment

2. SURVIVING TODAY TO THRIVE TOMORROW

How can you navigate and sustain your business growth during the economic downturn caused by COVID-19? This webinar helps MSMEs understand the key considerations for keeping their business afloat during the pandemic. The course covers the following topics:

- · Profit vs. profitability
- · Sales vs. cash
- Controlling costs, including strategies to reduce costs and waste
- Increasing sales through current market opportunities
- Adjusting pricing strategy to market changes
- Making business changes during a crisis—what to consider

This webinar is accompanied by short self-paced animated videos:

- Boosting Your Sales
- Reducing Your Costs
- · Adjusting Your Pricing



BUSINESS CONTINUITY COURSES FOR MSMES

Live online interactive webinars that can be recorded and uploaded on digital platforms for future self-paced e-learning.

Target audience: MSME customers of FIs that have between 5 and 15 employees and need support adjusting their financial, business, and communications plans to the changing economic environment caused by the COVID-19 pandemic.

Duration: 60-90 min

Delivery: IFC can support with the delivery and translation requirements of the courses. The courses can be offered online to FI staff to deliver to their MSME customers.

Videos: Some webinars are accompanied by complementing self-paced whiteboard animated videos customizable with FI logo. These videos can be used by FIs as:

- A teaser for webinars
- As a reminder or touch point after the webinars
- As an alternative to webinars to help FIs reach larger audiences

For more information, please contact:



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3. COMMUNICATING WITH STAKEHOLDERS DURING CRISES

How can you communicate responsibly with your vendors, suppliers, employees, and consumers during COVID-19? This webinar helps MSMEs learn effective ways to communicate with critical stakeholders and mitigate reputational risks. The webinar covers the following topics:

- Identifying stakeholders' crisis concerns
- · Creating effective communications to address these concerns
- · Using appropriate communications channels to reach stakeholders

4. ADJUSTING YOUR BUSINESS PLAN DURING CRISES

How have the market and your business been affected by COVID-19? This webinar helps MSMEs analyze the current situation, identify market opportunities, and adjust their business plan to the new market realities. It also prepares MSMEs to answer lenders' questions when seeking financing or re-negotiating their existing loan. The webinar covers the following topics:

- SWOT analysis
- 6 P's of marketing
- Updated business plan and how to present it to lenders

This webinar is accompanied by short self-paced animated videos:

- Assessing Your New Environment
- Adjusting Your Business Plan
- Updating Your Marketing Plan

5. DOING BUSINESS ONLINE: TRANSFORMING YOUR BUSINESS FOR THE NEW NORMAL

Are you concerned about how to keep your business running during these very difficult times? Digitizing your business can be a determining factor for your company's survival. The objective of this webinar is to help MSMEs generate new ideas about how to connect with their current and prospective customers online. It is intended primarily for business owners who have not yet transitioned to selling their products or services online, but it will also be helpful to those who made the transition to the online marketplace. This webinar will help MSMEs:

- · Identify at least three options for selling products or services online
- Identify at least three options for enabling their customers to pay for products or services online
- Identify at least three options for how to deliver products or services safely

6. MARKETING YOUR BUSINESS ONLINE: AN INTRODUCTION TO SOCIAL MEDIA MARKETING

Have you already started building your business' online presence? Are you looking for ways to attract more customers? This webinar examines some of the most popular social media platforms and ways MSMEs can use them to improve their website traffic and brand. This webinar will introduce MSMEs to social media marketing by:

- · Explaining how social media platforms can attract new business
- Comparing and contrasting the different platforms
- Describing the type of content to use on different platforms
- Sharing best practices for using social media for business

