

Training Manual: The Basics of Financing Agriculture

Module 3.6 | Management Techniques IV – Time management
and organizational skills

Acknowledgement

The Agriculture Finance Training Manual is part of AgriFin's Agriculture Finance Training Tools. The Manual was developed by [IPC](#) - Internationale Projekt Consult GmbH as part of AgriFin's technical advisory project for Cameroon Cooperative Credit Union League ([CamCCUL](#)).

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Session Overview

LEARNING OBJECTIVE	Do you find it difficult to look for and find things in your files? After you invite the member to the bank, do you sometimes forget to verify some issues with the member? This session is a handy guide for professionals in agriculture lending improving productivity, reducing stress, and enhancing performance by helping them better organize their work schedule.
SCOPE	The session is divided into four main sections as described below: <ul style="list-style-type: none">• Relatable examples on being poorly organized and running behind schedule that will help the trainee self-evaluate their working style issues• Once the trainee is able to identify their key self-management issues, the next section discusses the key reasons for these problems, such as poor target-mapping or a schedule overload.• Next the session discusses the solutions to the above issues and provides a step-by-step guide that the trainee can easily adopt in the context of agricultural lending• Finally the session provides some exercises to help the trainee apply their recently learned management techniques!
TARGET	Agricultural loan officers, financial analysts, trainers, and other professionals interested in agriculture financing
DURATION	1 hour

Content

1. Introduction
2. Obstacles to effective time management
3. Tips for improving time management
4. Obstacles to better organization
5. Tips for becoming more organized
6. Exercises and helpful tips

1a. Are you Organized?

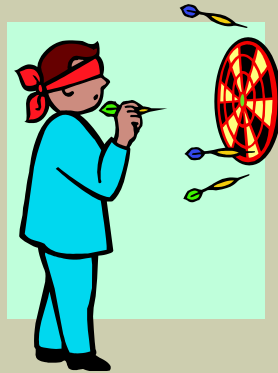
- Do you find it difficult to look for and find things in your files?
- After you invite the member to the bank, do you sometimes forget to verify some issues with the member?
- Do you ever leave the bank at 15:30 for an analysis scheduled for 15:00?

1b. Are you Efficient?

- Do you feel that you do not have enough time to work in a day?
- Do you feel that there are always more and more things to do?
- Do you always feel that external working conditions are holding back your progress?
- Do you feel that you are working harder and longer?

2a. Obstacles to Effective Time Management (I)

Unclear targets



Unreasonably
planned work
schedule

Untidy office



2b. Obstacles to Effective Time Management (II)

Disturbance



Pressure and exhaustion from work



Personal life



3. Tips for Improving Time Management

1. Set targets

2. Prioritise your targets

3. Keep a tidy office

4. Keep disturbances to a minimum

5. Reward yourself moderately after accomplishing your plan

6. Make use of available time

3a. From Short-term Targets Towards Long-term Targets



3b. Prioritization of Daily Work (I)



3b. Prioritization of Daily Work (II)

Loan repayment

- Check repayments in the system to determine the repayment status
- Remind members (call or visit) to ensure instalments are paid fully and on time
- Demand the repayment if necessary

Loan disbursement

- Sign contracts, co-ordinate time with branch manager, back office staff, front office staff and guarantor
- Disburse loans and input the data into IT system
- Keep members' files up to date

3b. Prioritization of Daily Work (III)

Loan approval

- Prepare all necessary documentation (information collected, members' documents, etc.) before presenting them to the credit committee
- Credit committee
- Notify the member of the credit committee's decision immediately

3b. Prioritization of Daily Work (IV)

Loan analysis

- Find time to visit members. Scheduling appointments with the member is very important.
- Prepare yourself well prior to the analysis
- Visit members

Marketing

- Develop new members
- Take the opportunity of monitoring members while marketing
- Plan ahead, taking into consideration time, location, weather, etc.

3c. Time Management Skills for Work: Improve Efficiency

**Not enough time
for work**



**List tasks the day before and prioritise
them**

**More and more
work to do**



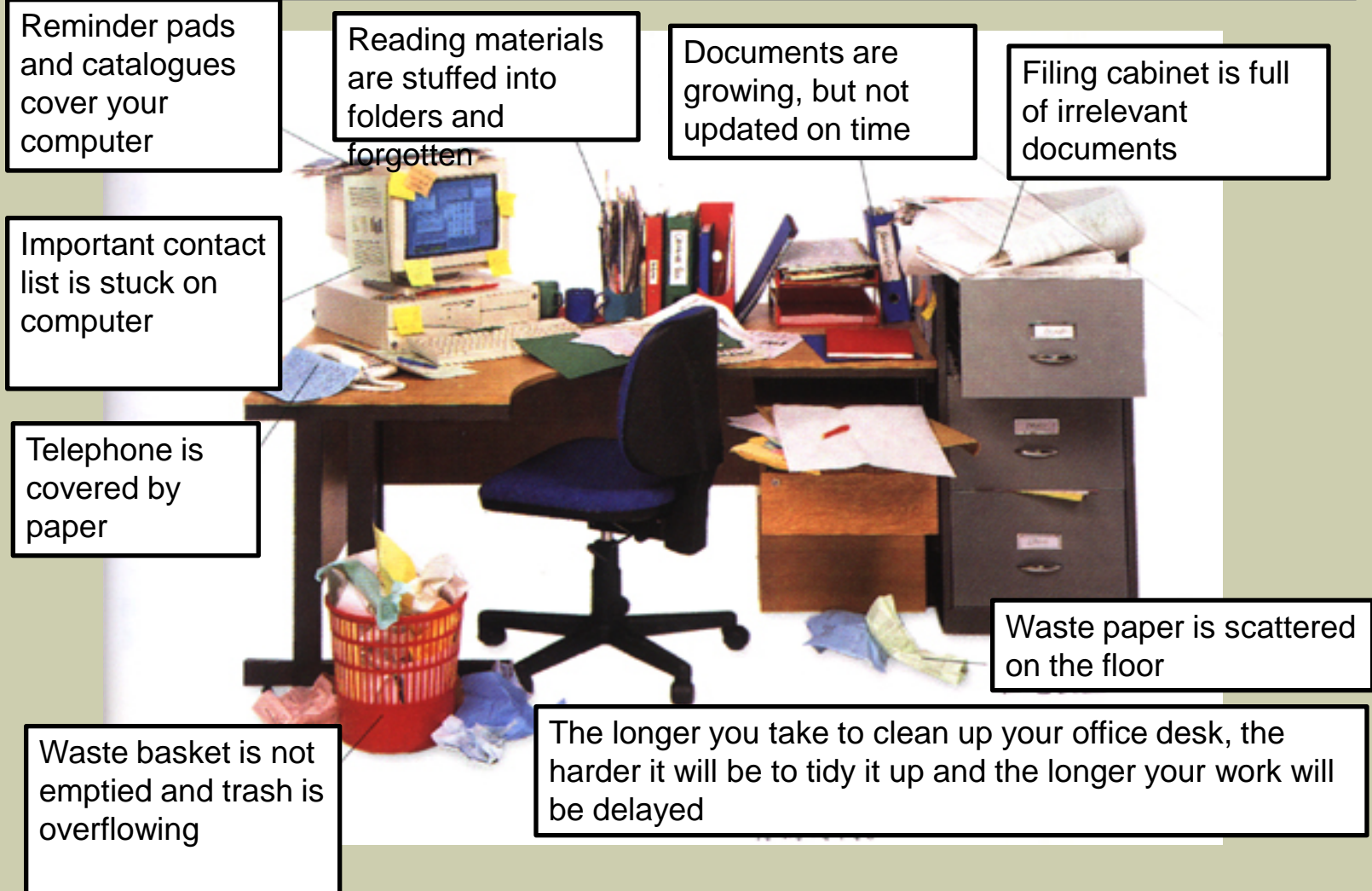
**Work according to the priority list and
make use of all available time**

**Loan analysis
not on time**



**Make a habit of keeping on schedule
and even starting ahead of time**

4. Organization: Does your Workplace Look Like This?



Reminder pads and catalogues cover your computer

Reading materials are stuffed into folders and forgotten

Documents are growing, but not updated on time

Filing cabinet is full of irrelevant documents

Important contact list is stuck on computer

Telephone is covered by paper

Waste paper is scattered on the floor

Waste basket is not emptied and trash is overflowing

The longer you take to clean up your office desk, the harder it will be to tidy it up and the longer your work will be delayed

4b. Improve your Self Organization

- If you have problems finding important paperwork, you should sort out old and useless documents
- Put documents back in a certain place after each use
- Keep a tidy office
- Don't forget to verify issues with members - make a habit of listing things and making records

4c. Disturbance Control

- Phone calls and uninvited visitors disturb the most
- Concentrate – you should focus on important things and try to finish them without being disturbed
- Work in batch mode – deal with the same or similar issues and your productivity will increase
- Plans disturbed by interruptions – weigh the importance and reprioritize
- Unfavorable external conditions restrain work progress – strive to keep disturbance under control

4d. Give yourself a Moderate Reward after Accomplishing a Plan

- If you plan to reward yourself a little when you finish an important task on time, you will deal with it more energetically
- You can motivate yourself by having a cup of coffee or having some good food as a small reward; you could even treat yourself to a movie after achieving the monthly disbursement target
- Work gets harder and harder – do not delay your work, try to give yourself a reward after finishing it

4e. Make Use of Available Time

Make calculations or monitoring calls while waiting for members to arrive

Prepare for conducting a loan analysis while you are on the bus

Stop by for ad-hoc monitoring visits when you are out conducting analyses and marketing

Read up about members on your way to their business premises

5. Exercises

How do you arrange a week's work?

Let's assume that you want to take a vacation for one week. On the day before your vacation, you have to arrange all your tasks and leave a message for a colleague, who is currently not in the office but will take over your work while you are absent.

You have only 10 minutes to arrange all the tasks. You are required to briefly explain each task to the colleague so that he/she will understand what to do. Please prioritize your tasks. The tasks to be finished when you are absent are the following:

5a. Start with Tiny Things

It is not always easy to be efficient and well organized, but you can start like this:

1. List your tasks for the day
2. Prioritize the tasks and start with the most important one
3. Do this every day

For more resources please visit AgriFin's website

www.AgriFin.org

We welcome your feedback to help us further refine these training materials. Please contact us at agrifin@worldbank.org.