



جامعة الزيتونة الأردنية
Al-Zaytoonah University of Jordan

كلية الأعمال
Faculty of Business

"الريادة والأبداع في الأعمال"

"Entrepreneurship and Innovation
in Business"

"عراقة وجودة"
"Tradition and Quality"

Detailed Course Description - Course Plan Development and Updating Procedures/ Banking and Finance Department	QF05/0408-3.0E
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Faculty	Business	Department	Finance and banking
Course number	0503416	Course title	Microfinance
Number of credit hours	3	Pre-requisite/co-requisite	Financial Management 2

Brief of course description

The role of banks in the financing of small projects, types of loans and guarantees, the reasons for the failure of these projects and how to deal with them.

	Course goals and learning outcomes
Goal 1	The definition of small projects and their characteristics and life cycle
Learning outcomes	1.1 To familiarize students with the concept of small projects and their classification methods.
Goal 2	Financing and non-financing problems and the risks faced by small enterprises.
Learning outcomes	1.2 The student should identify the sources of microfinance through commercial and Islamic banks 2.2 Identify students with the risks faced by small businesses.
Goal 3	Feasibility Studies and Small Projects Cycle
Learning outcomes	1.3 Provide the student with skills in preparing the feasibility study and its importance before starting the establishment of a small project.
Goal 4	General Framework for Microfinance
Learning outcomes	1.4 Define the student in the institutions concerned with the financing of small legislations and identify the financial problems facing these projects.
Goal 5	The role of banks in financing small projects
Learning outcomes	1.5 The student should recognize the importance of funding and how to obtain it from financial institutions.
Goal 6	Evaluation of microfinance products and mechanisms
Learning outcomes	1.6 The student should identify the problems faced by small enterprises in obtaining financing due to the high cost and inability of these establishments to issue their own securities.
Goal 7	The phenomenon of the faltering of small project loans and the stages of processing them.
Learning outcomes	1.7 The student should identify the reasons for the failure of the small projects, whether administrative or financial
Textbook	اقتصاديات تمويل المشروعات الصغيرة، الاستاذ الدكتور عبد المطلب عبد الحميد، الطبعة 1، 2009، الدار الجامعية .
Supplementary	1- تمويل وإدارة المشروعات، اتحاد المصارف العربية، 1988 .



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references	
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Course timeline				
Week	Number of hours	Course topics	Pages (textbook)	Notes
01	1	<ul style="list-style-type: none"> - The definition of small projects and their characteristics and life cycle. - Specific criteria for the concept of small projects and the economic and social importance and life cycle of the project, and those interested in financing small projects and their role in economic development 	21-17 61 - 22	
	1			
	1			
02	1	<ul style="list-style-type: none"> - Financing and non-financing problems and risks faced by small enterprises. - Financing problems and problematic financing 	73 - 36 85 -74	
	1			
	1			
03	1	<ul style="list-style-type: none"> - Financing risks - Risks facing small businesses 	85 -74 99 -92	
	1			
	1			
04	1	Feasibility studies as a basis for financing merit <ul style="list-style-type: none"> - Small Projects Cycle and Economic Feasibility Study - Different aspects of feasibility studies for the small project 	106 - 103 148 -107	
	1			
	1			
05	1	The general framework for financing small projects <ul style="list-style-type: none"> - The concept of microfinance 	183 -165	
	1			
	1			
06	1	<ul style="list-style-type: none"> - Sources of funding and financing structure - (First exam = 20%) 	-	
	1			
	1			
07	1	<ul style="list-style-type: none"> - Needs assessment for small projects - Microfinance and its dimensions 	- 198 -184	
	1			
	1			
08	1	<ul style="list-style-type: none"> - Islamic financing mechanisms for small projects - The role of banks in financing small projects - Different financing formulas for financing small projects 	209 -199 222 - 212 225 - 223	
	1			
	1			
09	1	<ul style="list-style-type: none"> - Working methods of lending funds - Various models of the experiences of some banks to finance small projects 	241 -226	
	1			
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10	1 1 1	- Types of loans granted to small enterprises and their importance	260 - 245	
11	1 1 1	- Guarantees provided by small enterprises and their types - (Second exam = 20%)	296 - 270	
12	1 1 1	- Evaluation of microfinance products and mechanisms	-	
13	1 1 1	- The phenomenon of faltering loans for small projects	315 - 297	
14	1 1 1	- Stages of addressing the faltering of small projects - Principles of dealing with bad debts	388 - 378	
15	1 1 1	- Methods of dealing with bad debts - Application of alternatives in the management of non-performing loans for small projects (recovery or liquidation)	388 - 378 420 - 389	
16	1 1	Impact of microfinance on sustainable development - Global experiences in microfinance (Final exam = 50%)	21-17 61 - 22	

Theoretical course evaluation methods and weight	Participation = 10% First exam 20% Second exam 20% Final exam 50%	Practical (clinical) course evaluation methods	Semester students' work = 50% (Reports, research, quizzes, etc.) Final exam = 50%
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Approved by head of department		Date of approval	
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Extra information (to be updated every semester by corresponding faculty member)

Name of teacher	Dr. Ayman Alsmadi	Office Number	
Phone number (extension)		Email	Ayman.smadi@zu.edu.jo
Office hours			