

Microcredit and Microfinance: Theory and Practice

Module Section	Lecture Topics	Seminar Topics	Hours (L/S)
1. Introduction to Microcredit	• Introduction to microcredit and its social/economic role • Ethical finance principles • Financial education challenges	• Banking, insurance, and social security products • Digital banking technologies • Ethical and social impact finance	3 / 4
2. Law and Compliance	• National and EU microcredit legislation	• Labor, quality, and safety regulations	3 / 5
3. Financing Microfinance	• Financial structures and main providers	• Banks, other providers, EU initiatives	3 / 4
4. International Context	• Mohammed Yunus and early microcredit history	• International case studies (Ecuador, Italy) • Supporting micro-enterprises	2 / 4
5. Microcredit & Microfinance	• The role of microcredit within microfinance • Joint guarantees	• Developing vs. advanced countries • Microfinance in development cooperation	3 / 4
6. Microfinance Instruments	• Microleasing and microinsurance	• Social lending and practical applications	3 / 4
7. Access to Microcredit	• Structuring a business plan	• Accounting, taxation, and financial statements for micro-enterprises	3 / 6
8. Measuring Social Impact	• Sustainability and outreach	• Impact metrics and evaluation models	5 / 5
9. Risks, Guarantees & Supervision	• Business and credit risks	• Liquidity, market risks, and supervision in Albania	3 / 4
10. Microcredit & the Third Sector	• The third sector and non-profit organizations	• Regulations and collaboration with microcredit actors	3 / 4

Total Hours

- Lectures: 30 h | Seminars: 45 h | Total: 75 h

Certificate: Participants who complete the course and final exam receive the Jean Monnet EU Certificate of Participation (Catholic University “Our Lady of Good Counsel” – Erasmus+ European Commission).

Alternative Participation: It is also possible to register as a Single Event Auditor (free of charge).