Credit Guarantee Schemes & Microfinance Inclusion Training Course

Professional Development Training Course Outline

Category	Microfinance & Financial Inclusion	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

Credit Guarantee Schemes (CGSs) have become essential instruments in expanding microfinance inclusion, reducing lending risks, and increasing access to finance for underserved populations. As financial institutions, microfinance providers, and development agencies deepen digital transformation, the demand for structured, risk-sharing mechanisms has increased dramatically. CGSs strengthen financial resilience, accelerate SME growth, and support inclusive finance ecosystems by enhancing credit availability while maintaining portfolio quality and risk control.

Credit Guarantee Schemes & Microfinance Inclusion Training Course equips participants with advanced knowledge to design, operate, regulate, and evaluate Credit Guarantee Schemes that drive financial inclusion. It integrates risk management principles, digital credit scoring, microfinance operations, portfolio analytics, and guarantee fund administration to ensure sustainable outreach. Participants will gain actionable skills to strengthen microfinance development, improve credit access for MSMEs, and build strong guarantee-backed lending models.

Programme Curriculum

Credit Guarantee Schemes & Microfinance Inclusion Training Course

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Course Objectives

1. Understand the structure and operational models of Credit Guarantee Schemes.
2. Apply trending risk-sharing strategies for inclusive microfinance expansion.
3. Strengthen credit risk assessment using digital scoring and alternative data.
4. Evaluate guarantee fund capitalization and sustainability mechanisms.
5. Design guarantee products tailored for MSMEs and microfinance clients.
6. Enhance underwriting processes for guaranteed portfolios.
7. Integrate technology-driven tools to improve guarantee administration.
8. Strengthen monitoring, evaluation, and reporting frameworks.
9. Improve lender–guarantor coordination for seamless operations.
10. Apply global best practices in credit guarantee management.
11. Assess portfolio risk profiles using trending analytics tools.
12. Support financial inclusion through responsive and scalable CGS design.
13. Strengthen policy, regulation, and institutional governance for CGSs.

Organizational Benefits

- Increased access to finance for underserved client segments
- Enhanced portfolio quality through structured risk-sharing
- Stronger institutional risk management frameworks
- Improved lender confidence and expanded lending capacity
- Sustainable guarantee fund management and capital allocation
- Higher MSME survival and growth rates in the credit market
- Improved credit scoring and underwriting efficiency
- Stronger forecasting, monitoring, and reporting systems
- Strengthened partnerships across financial ecosystems
- Enhanced institutional compliance and transparency

Target Audiences

- Microfinance managers and lending officers
- Financial inclusion specialists
- Credit risk and guarantee fund managers
- Government agencies overseeing financial sector development
- Bank and MFI product development teams
- Development finance institutions and donor programs
- Policy makers regulating credit and microfinance markets
- Consultants working in inclusive finance and SME development

Course Duration: 5 days

Course Modules

Module 1: Foundations of Credit Guarantee Schemes

- Types, structures, and models of CGSs
- Role of CGSs in expanding financial inclusion
- Risk-sharing principles and operational mandates
- Key stakeholders and institutional arrangements
- Challenges faced in emerging markets
- Case Study: Launch of a national CGS improving MSME lending uptake

Module 2: Guarantee Product Design & Structuring

- Designing guarantee products for different borrower segments
- Coverage ratios, fees, and risk-sharing configurations
- Aligning product features with lender requirements
- Guarantee terms, claims, and recovery processes
- Pricing and sustainability considerations
- Case Study: Product redesign increasing guarantee utilization

Module 3: Risk Assessment & Underwriting for Guaranteed Loans

- Credit appraisal techniques for guaranteed portfolios
- Digital credit scoring and alternative data
- Collateral considerations in CGS-supported lending
- Streamlining underwriting for microfinance institutions
- Performance evaluation of guaranteed loans
- Case Study: Automated risk scoring improving MFI underwriting consistency

Module 4: Guarantee Fund Management

- Capitalization strategies and fund sustainability
- Liquidity management and provisioning
- Leveraging public–private partnerships
- Governance frameworks for fund oversight
- Fund allocation and financial reporting
- Case Study: Guarantee fund strengthening through blended finance

Module 5: Claims, Recoveries & Portfolio Monitoring

- Claims processing workflows and documentation
- Recovery procedures and dispute resolution
- Fraud prevention measures within CGSs
- Monitoring KPIs and portfolio analytics
- Early warning signals for portfolio deterioration
- Case Study: Claim management reforms reducing lender losses

Module 6: Digital Tools & Technology-Enabled Guarantee Operations

- Technology platforms for CGS administration
- Digital onboarding and automated workflows
- API-driven integrations with lender systems

- Analytics dashboards for real-time decision-making
- Cyber-risk considerations for CGSs
- Case Study: Digital platform adoption reducing processing time

Module 7: Governance, Regulation & Policy for CGSs

- Legal frameworks supporting guarantee operations
- Regulatory compliance requirements
- Transparency and accountability frameworks
- Aligning CGSs with national financial inclusion strategies
- Stakeholder engagement and governance models
- Case Study: Regulatory reforms increasing CGS outreach

Module 8: CGSs for Inclusive Microfinance Growth

- Integrating CGSs into microfinance lending strategies
- Supporting women, youth, and rural entrepreneurs
- Overcoming credit barriers in microfinance markets
- Building lender capacity for guaranteed lending
- Ensuring sustainability in microfinance sector expansion
- Case Study: Guarantee-backed microloans improving rural enterprise development

Training Methodology

- Instructor-led presentations and structured conceptual sessions
- Practical exercises using microfinance case simulations
- Group discussions and problem-solving clinics
- Real-world case studies on guarantee and microfinance operations
- Demonstrations of digital tools and credit risk systems
- Continuous feedback, assessments, and action-planning exercises

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price
23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

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