Financial Statement Analysis for MFIs 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

Financial Statement Analysis is a critical skill for enhancing the management and performance of Microfinance Institutions (MFIs). Accurate interpretation of financial statements enables practitioners to assess financial health, monitor operational efficiency, and make informed strategic decisions. Financial Statement Analysis for MFIs Training Course provides participants with practical techniques for analyzing balance sheets, income statements, cash flow reports, and key performance indicators in MFIs. Emphasis is placed on leveraging trending financial analytics tools, ratio analysis, and benchmarking practices to strengthen decision-making and risk management.

The course integrates practical exercises, case studies, and real-world scenarios to help participants identify financial strengths, weaknesses, and potential areas for improvement within MFIs. Participants will gain expertise in financial statement interpretation, credit and portfolio risk assessment, liquidity management, profitability analysis, and compliance monitoring. By the end of the program, learners will be equipped to enhance institutional performance, strengthen governance, and support sustainable growth for MFIs.

Programme Curriculum

Financial Statement Analysis for MFIs Training Course

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Course Objectives

1. Understand key financial statements of MFIs and their components.
2. Apply trending ratio and trend analysis techniques for MFIs.
3. Evaluate liquidity, solvency, and profitability of microfinance institutions.
4. Interpret cash flow statements to assess operational efficiency.
5. Benchmark financial performance against sector standards.
6. Apply risk management principles using financial analysis.
7. Strengthen financial decision-making and strategic planning.
8. Analyze portfolio performance and credit quality.
9. Assess sustainability and growth potential of MFIs.
10. Identify areas for operational cost optimization.
11. Integrate financial statement analysis with regulatory compliance.
12. Utilize financial analytics tools for real-time monitoring.
13. Develop actionable recommendations to improve MFI performance.

Organizational Benefits

- Enhanced financial transparency and accountability
- Improved risk assessment and management
- Strengthened governance and decision-making
- Optimized portfolio performance and sustainability
- Efficient allocation of resources and operational budgeting
- Better regulatory compliance and reporting standards
- Improved strategic planning and forecasting
- Increased investor and stakeholder confidence
- Identification of opportunities for cost reduction
- Data-driven insights to support long-term growth

Target Audiences

- MFI managers and financial officers
- Credit analysts and portfolio managers
- Internal auditors and compliance officers
- Risk management professionals in MFIs
- Financial consultants and advisors for MFIs
- Regulatory and supervisory staff
- Accounting and finance teams
- Development finance and NGO staff

Course Duration: 5 days

Course Modules

Module 1: Introduction to Financial Statements of MFIs

- Components and structure of balance sheets, income statements, and cash flows
- Understanding fund accounting and financial reporting in MFIs
- Key ratios and performance indicators
- Financial statement preparation standards
- Implications for decision-making and regulatory compliance
- Case Study: Analysis of a small MFI's financial statement to identify liquidity issues

Module 2: Ratio Analysis for MFIs

- Profitability, liquidity, and solvency ratios
- Efficiency and operational performance metrics
- Portfolio quality and risk assessment ratios
- Benchmarking against industry standards
- Interpreting ratio trends for strategic insights
- Case Study: Using ratio analysis to evaluate a mid-sized MFI portfolio

Module 3: Cash Flow and Liquidity Analysis

- Importance of cash flow in MFIs
- Methods for cash flow forecasting
- Assessing operational, investment, and financing activities
- Evaluating liquidity risk and funding gaps
- Strategies for maintaining cash reserves
- Case Study: Liquidity crisis resolution in a community MFI

Module 4: Portfolio Performance and Credit Quality

- Measuring portfolio at risk (PAR) and loan loss provisions
- Assessing client repayment behavior and risk exposure
- Monitoring delinquency and write-off trends
- Credit risk mitigation strategies
- Portfolio diversification and sustainability assessment
- Case Study: Improving repayment rates using portfolio analysis

Module 5: Profitability and Sustainability Analysis

- Measuring return on assets (ROA) and equity (ROE)
- Cost efficiency and operating expense ratio analysis
- Revenue streams and income diversification
- Evaluating long-term sustainability of MFIs
- Strategies to improve profitability while maintaining social mission
- Case Study: Cost optimization improving financial sustainability

Module 6: Compliance and Regulatory Reporting

- Regulatory requirements for MFI financial reporting
- Aligning financial statements with supervisory standards
- Reporting templates and disclosure obligations

- Maintaining transparency for stakeholders
- Auditing and internal control integration
- Case Study: Compliance improvements reducing regulatory risks

Module 7: Advanced Financial Analysis Tools

- Financial analytics software and modeling tools
- Trend analysis, forecasting, and scenario planning
- Integrating data visualization in reporting
- Real-time monitoring of MFI performance
- Improving decision-making through technology adoption
- Case Study: Using analytics software to predict portfolio stress

Module 8: Strategic Financial Decision-Making

- Linking financial statement analysis to strategic planning
- Identifying investment opportunities and funding needs
- Resource allocation and risk-based decision-making
- Developing actionable recommendations
- Measuring impact of strategic decisions on financial health
- Case Study: Strategic plan improving operational efficiency and growth

Training Methodology

- Instructor-led presentations and conceptual briefings
- Hands-on exercises and practical financial statement analysis
- Group discussions and peer-learning activities
- Case study analysis of real MFI scenarios
- Demonstrations of financial analytics and reporting tools
- Continuous feedback and participant assessment

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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