Microfinance Credit to Micro, Small & Medium Enterprises 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

Microfinance credit remains a powerful engine for expanding financial inclusion, empowering underserved communities, and supporting enterprise resilience across emerging markets. As demand for flexible, affordable, and technology-enabled financial solutions increases, institutions must strengthen their MSME lending frameworks with robust credit assessment tools, risk-mitigation techniques, and operational excellence. Microfinance Credit to Micro, Small & Medium Enterprises Training Course provides a comprehensive foundation in MSME credit management, integrating strong keywords such as digital microfinance, credit scoring, portfolio diversification, enterprise diagnostics, and risk-based lending to ensure participants can design scalable and sustainable credit products.

Through practical insights, industry-validated practices, and dynamic case studies, participants gain the competencies required to analyze MSME borrowers, strengthen credit decision-making, and implement structured loan monitoring mechanisms. The program highlights trending themes such as alternative data analytics, cash-flow-based lending, climate-resilient financing, credit digitization, and institutional governance—ensuring a strategic and operational understanding of modern microfinance lending ecosystems.

Programme Curriculum

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Course Objectives

1. Understand modern principles of microfinance credit for MSMEs.
2. Apply trending credit assessment methods using financial and non-financial indicators.
3. Strengthen skills in cash-flow-based lending for micro and small enterprises.
4. Evaluate borrower risk using alternative data and digital profiling.
5. Develop risk-based pricing models aligned with institutional sustainability.
6. Implement credit scoring tools used in MSME lending.
7. Improve due-diligence and enterprise appraisal techniques.
8. Strengthen monitoring and follow-up strategies to reduce portfolio risk.
9. Improve loan structuring for diverse MSME business models.
10. Apply portfolio management strategies to ensure credit quality.
11. Enhance compliance with regulatory and industry frameworks.
12. Integrate digital systems for loan processing and credit automation.
13. Build institutional capacity for sustainable MSME credit delivery.

Organizational Benefits

- Strengthened credit risk management across MSME segments
- Improved loan portfolio performance and reduced delinquency
- Enhanced capacity for scalable and technology-enabled lending
- Better segmentation and targeting of micro and small businesses
- Increased profitability through risk-based pricing
- Streamlined operational processes and faster loan turnaround
- Stronger compliance and reporting structures
- Improved customer satisfaction and client retention
- Better use of alternative and digital data sources
- Strengthened institutional sustainability and competitiveness

Target Audiences

- Loan officers and credit analysts
- Microfinance institution staff and field-based credit teams
- SME banking and MSME development officers
- Portfolio managers and risk management staff
- Financial inclusion practitioners
- Microfinance product development teams
- Cooperatives and SACCO credit committee members

- NGOs and development finance professionals

Course Duration: 5 days

Course Modules

Module 1: Introduction to MSME Finance and Credit Markets

- Overview of MSME credit landscapes
- Role of microfinance institutions in enterprise lending
- Key challenges in MSME credit delivery
- Emerging trends in digital microfinance
- Enterprise development and financial inclusion linkages
- Case Study: Expanding MSME lending in rural markets

Module 2: Enterprise Diagnostics and Borrower Appraisal

- Understanding business models of MSMEs
- Techniques for assessing capacity, character, and conditions
- Cash-flow analysis for micro-enterprises
- Identifying strengths, weaknesses, and financing needs
- Household-enterprise cash-flow integration
- Case Study: Diagnosing cash-flow gaps in micro-retailers

Module 3: Credit Analysis and Risk Evaluation

- Creditworthiness assessment indicators
- Evaluating financial statements for small businesses
- Business risk profiling and sectoral risks
- Use of alternative and digital data sources
- Qualitative and quantitative risk scoring
- Case Study: Risk evaluation for an informal service enterprise

Module 4: Loan Structuring and Risk-Based Pricing

- Choosing the right loan product for enterprise needs
- Determining repayment capacity and loan duration
- Guarantees, collateral, and group-based mechanisms
- Costs of lending and pricing considerations
- Designing borrower-friendly repayment structures
- Case Study: Loan restructuring for a struggling micro-enterprise

Module 5: MSME Credit Scoring and Digital Tools

- Digital scoring models for small businesses
- Leveraging mobile data and transaction history
- Automating credit workflows
- Digital identity verification for MSMEs
- Integrating alternative data in scoring systems
- Case Study: Use of mobile transaction data to approve MSME loans

Module 6: Loan Monitoring and Portfolio Management

- Designing monitoring schedules and follow-up systems
- Early-warning indicators for portfolio stress
- Loan rescheduling and recovery plans
- Managing portfolio diversification
- Strengthening operational efficiency in portfolio oversight
- Case Study: Portfolio monitoring reducing delinquency trends

Module 7: Credit Operations, Controls, and Compliance

- Standard operating procedures for credit delivery
- Internal controls in microfinance operations
- Compliance with regulatory frameworks
- Managing documentation and credit files
- Fraud prevention strategies in microfinance
- Case Study: Strengthening compliance through internal controls

Module 8: MSME Lending, Growth Strategies, and Sustainability

- Client segmentation for MSME growth
- Designing scalable credit products
- Digital transformation in microfinance institutions
- Building organizational capacity
- Sustainability indicators in MSME finance
- Case Study: Scaling credit operations for high-growth MSMEs

Training Methodology

- Instructor-led presentations and applied technical discussions
- Practical enterprise appraisal exercises and simulations
- Group work and role-play for credit assessment scenarios
- Case study evaluations from real microfinance institutions
- Hands-on cash-flow analysis and portfolio review exercises
- Interactive sessions on digital tools used in MSME credit

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

Ready to enroll or request a customized program? Book online or contact us:

Register Online Now

Email: info@fineskilltrainingcenter.com | Website: www.fineskilltrainingcenter.com