Microfinance Delinquency Management 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

Effective delinquency management is a critical component of sustainable microfinance operations. With rising loan portfolios and diverse client segments, microfinance institutions (MFIs) face challenges in monitoring, controlling, and mitigating credit risk. Microfinance Delinquency Management Training Course equips participants with strategies and tools to manage delinquent accounts, strengthen portfolio performance, reduce operational losses, and enhance overall financial sustainability. Emphasis is placed on proactive identification of repayment challenges, early intervention techniques, and leveraging analytics for informed decision-making.

Participants will explore practical approaches for borrower assessment, portfolio monitoring, risk profiling, and recovery management. Through real-world case studies and interactive exercises, learners gain the skills to implement robust delinquency policies, develop tailored collection strategies, utilize digital monitoring tools, and foster a culture of responsible lending. The course is designed to improve loan recovery efficiency while maintaining positive client relationships and supporting financial inclusion objectives.

Programme Curriculum

Microfinance Delinquency Management Training Course

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Course Objectives

1. Understand the fundamentals of microfinance delinquency management.
2. Identify early warning signs of loan default.
3. Implement effective credit assessment techniques for risk mitigation.
4. Design delinquency policies aligned with regulatory frameworks.
5. Apply trending analytics tools for portfolio monitoring.
6. Develop strategies for borrower engagement and repayment support.
7. Optimize collection and recovery processes.
8. Assess and manage operational risks in microfinance lending.
9. Improve loan portfolio performance through structured monitoring.
10. Strengthen reporting and compliance mechanisms for delinquency.
11. Utilize digital tools to track and manage overdue accounts.
12. Apply behavioral insights to prevent borrower default.
13. Build sustainable frameworks for ongoing delinquency management.

Organizational Benefits

- Reduced portfolio risk and improved repayment rates
- Enhanced operational efficiency in credit management
- Increased financial sustainability of microfinance institutions
- Strengthened regulatory compliance and reporting
- Better borrower engagement and retention
- Data-driven insights for portfolio monitoring and decision-making
- Effective risk assessment and early warning mechanisms
- Improved staff capabilities in managing delinquent accounts
- Reduced operational losses and write-offs
- Stronger institutional reputation and client trust

Target Audiences

- Microfinance portfolio managers
- Credit officers and loan officers
- Risk management professionals in MFIs
- Collection and recovery teams
- Internal auditors and compliance staff
- Financial analysts and data officers
- NGO and development finance staff
- Consultants in microfinance and financial inclusion

Course Duration: 5 days

Course Modules

Module 1: Introduction to Microfinance Delinquency

- Overview of delinquency in microfinance portfolios
- Causes and risk factors for loan defaults
- Impacts of delinquency on operational sustainability
- Monitoring delinquency indicators and trends
- Portfolio segmentation for targeted intervention
- Case Study: Rising delinquency in a rural microfinance program

Module 2: Credit Assessment and Risk Profiling

- Evaluating borrower creditworthiness
- Identifying high-risk client segments
- Establishing credit scoring systems
- Risk profiling for portfolio management
- Aligning assessment with regulatory requirements
- Case Study: Implementing risk-based credit assessment in MFIs

Module 3: Early Warning Systems

- Designing early warning indicators for overdue loans
- Monitoring repayment behaviors and patterns
- Using data analytics for proactive intervention
- Setting thresholds for alerting and action
- Integrating early warning systems into operations
- Case Study: Early detection preventing loan defaults

Module 4: Collection Strategies and Recovery Techniques

- Structured collection approaches for delinquent accounts
- Borrower engagement and counseling methods
- Negotiation and restructuring of overdue loans
- Maintaining client relationships during recovery
- Leveraging technology for collection efficiency
- Case Study: Successful recovery strategy for non-performing loans

Module 5: Digital Tools for Delinquency Management

- Using portfolio management software for monitoring
- Tracking repayment performance digitally
- Automating reminders and alerts for clients
- Data-driven decision-making for collections
- Integrating digital tools with field operations
- Case Study: Mobile-based delinquency tracking improving recovery rates

Module 6: Behavioral Insights and Client Support

- Understanding client behavior and repayment psychology
- Designing repayment support programs
- Incentives and interventions to reduce default risk

- Client communication strategies for improved compliance
- Applying behavioral finance concepts in microfinance
- Case Study: Behavioral intervention reducing repeat delinquencies

Module 7: Reporting, Compliance, and Risk Monitoring

- Monitoring portfolio performance and delinquency ratios
- Preparing reports for management and regulators
- Compliance requirements for overdue loans
- Internal audit processes for credit and collections
- Risk monitoring frameworks for portfolio health
- Case Study: Risk monitoring framework reducing write-offs

Module 8: Building Sustainable Delinquency Management Systems

- Developing policies and standard operating procedures
- Staff training and capacity building for sustainability
- Institutionalizing best practices and continuous improvement
- Integrating lessons learned into future lending cycles
- Strengthening partnerships with development agencies
- Case Study: MFI implementing sustainable delinquency framework

Training Methodology

- Instructor-led presentations and conceptual briefings
- Practical exercises with real and simulated portfolio data
- Group discussions and peer-to-peer knowledge sharing
- Case study analysis and problem-solving sessions
- Demonstrations of digital tools for monitoring and collection
- Continuous assessment, feedback, and action planning

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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